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# Schedule 1 Public sector superannuation plans — Commonwealth

(sections 5 and 6)

## Part 1 Commonwealth Superannuation Scheme

### Division 1.1 Interpretation

#### 1 Interpretation

(1) In this Part:

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

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

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

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

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

*the Regulations* means the *Superannuation (CSS) Former Eligible Employees Regulations 1986*.

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

## Division 1.2 Methods

### 2 Methods and factors for interests of members in the CSS

For an interest in the CSS mentioned in an item in the following table, the method or factor mentioned in the item is approved for section 5 of this instrument.

Item	Kind of interest	Method or factor
1	<p>An interest that a person has in the CSS if:</p> <p>(a) the person is an eligible employee; and</p> <p>(b) the person is aged 65 years or less at the relevant date.</p>	$ABC + ASC + PCI + (AP \times S \times PF_{y+m,s}) + (ABC \times RPF_{y+m,s}) + (SG \times LSF_{y+m,s}) - ERDA$ <p>where:</p> <p><b>ABC</b> is:</p> <p>(a) the person's accumulated basic contributions as those contributions would be calculated if he or she had ceased being an eligible employee at the relevant date; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act.</p> <p><b>ASC</b> is:</p> <p>(a) the sum of the following amounts, as those amounts would be calculated if the person had ceased being an eligible employee at the relevant date:</p> <p>(i) the person's accumulated supplementary contributions;</p> <p>(ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable.</p> <p><b>PCI</b> is:</p> <p>(a) the accumulated employer contributions in respect of the person as those contributions would be calculated if he or she had ceased being an eligible employee at the relevant date; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act.</p> <p><b>AP</b> is:</p> <p>(a) the accrued pension multiple at the relevant date calculated as the pension multiple that would apply under section 56 of the 1976</p>

Item	Kind of interest	Method or factor
		<p>Act for the person's period of contributory service at the relevant date if he or she were aged 65; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the accrued pension multiple calculated under paragraph (a), less the sum of any reduction factors (within the meaning given by subsection 146ME (6) of the 1976 Act) that would apply on the person's retirement at age 65.</p> <p><i>S</i> is the salary of the person by reference to which a benefit in respect of his or her interest is defined.</p> <p><i>PF</i><sub><i>y+m,s</i></sub> is the factor calculated by:</p> $\frac{PF_{y,s} \times (12 - m) + PF_{y+1,s} \times m}{12}$ <p>where:</p> <p><i>PF</i><sub><i>y,s</i></sub> is the valuation factor mentioned in Table 1A (males) or Table 1B (females) in this Part that applies at the person's age in completed years and period of membership in completed years at the relevant date.</p> <p><i>m</i> is the number of complete months of the person's age that are not included in the completed years of age at the relevant date.</p> <p><i>PF</i><sub><i>y+1,s</i></sub> is the valuation factor mentioned in Table 1A (males) or Table 1B (females) in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p> <p><i>RPF</i><sub><i>y+m,s</i></sub> is the factor calculated by:</p> $\frac{RPF_{y,s} \times (12 - m) + RPF_{y+1,s} \times m}{12}$ <p>where:</p> <p><i>RPF</i><sub><i>y,s</i></sub> is the valuation factor mentioned in an item in Table 2A (males) or Table 2B (females) in this Part that applies at the person's age in completed years and period of membership in completed years at the relevant date.</p> <p><i>m</i> has the meaning given above.</p> <p><i>RPF</i><sub><i>y+1,s</i></sub> is the valuation factor mentioned in Table 2A (males) or Table 2B (females) in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p>

Item	Kind of interest	Method or factor
2	<p>An interest that a person has in the CSS if:</p> <p>(a) the person is an eligible employee; and</p> <p>(b) the person is more than 65 years old at the relevant date.</p>	<p><b>SG</b> is any superannuation guarantee top-up benefit to which the person would be entitled if he or she had ceased being an eligible employee at the relevant date.</p> <p><b>LSF</b><sub>y+m,s</sub> is the factor calculated by:</p> $\frac{LSF_{y,s} \times (12 - m) + LSF_{y+1,s} \times m}{12}$ <p>where:</p> <p><b>LSF</b><sub>y,s</sub> is the valuation factor mentioned in Table 3A (males) or Table 3B (females) in this Part that applies at the person's age in completed years and period of membership in completed years at the relevant date.</p> <p><b>m</b> has the meaning given above.</p> <p><b>LSF</b><sub>y+1,s</sub> is the valuation factor mentioned in Table 3A (males) or Table 3B (females) in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p> <p><b>ERDA</b> is the person's early release deduction amount within the meaning of subsection 79A (1) of the 1976 Act at the relevant date.</p> $ABC + ASC + PCI + (P \times F_{y+m}) - ERDA$ <p>where:</p> <p><b>ABC</b> has the meaning given in item 1.</p> <p><b>ASC</b> has the meaning given in item 1.</p> <p><b>PCI</b> has the meaning given in item 1.</p> <p><b>P</b> is the annual pension (taking into account any reduction that may have applied under subsection 146ME (3) of the 1976 Act) to which the person would be entitled under section 56 of the 1976 Act if he or she:</p> <p>(a) had ceased to be an eligible employee at the relevant date; and</p> <p>(b) had not made an election under section 57AA of that Act.</p> <p><b>F</b><sub>y+m</sub> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><b>F</b><sub>y</sub> is the age pensioner — 67% reversion — valuation factor for the person's gender mentioned in column 2 or 3 of Table 4 in this Part that</p>

Item	Kind of interest	Method or factor
3	<p>An interest that a person has in the CSS if:</p> <p>(a) the person has, on ceasing to be an eligible employee, made an election under section 137 of the 1976 Act to have Division 3 of Part IX of that Act apply to him or her; and</p> <p>(b) deferred benefits have yet to become payable to the person under subsection 138 (2) of the 1976 Act;</p> <p>except if a transfer value has been paid by or in respect of the person under the 1922 Act or the 1976 Act.</p>	<p>applies at the person's age in completed years at the relevant date.</p> <p><i>m</i> has the meaning given in item 1.</p> <p><i>F<sub>y+1</sub></i> is the age pensioner — 67% reversion — valuation factor for the person's gender mentioned in column 2 or 3 of Table 4 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p> <p><i>ERDA</i> has the same meaning as in item 1.</p> $ABC + ASC + PCI + (ABC \times 2.5 \times DF_{y+m}) - ERDA$ <p>where:</p> <p><i>ABC</i> is:</p> <p>(a) the person's accumulated basic contributions as those contributions would be calculated if the deferred benefits had become payable at the relevant date; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act.</p> <p><i>ASC</i> is:</p> <p>(a) the sum of the following amounts, as those amounts would be calculated if the deferred benefits had become payable at the relevant date:</p> <p>(i) the person's accumulated supplementary contributions;</p> <p>(ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable.</p> <p><i>PCI</i> is:</p> <p>(a) the accumulated employer contributions in respect of the person as those contributions would be calculated if the deferred benefits had become payable at the relevant date; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act.</p> <p><i>DF<sub>y+m</sub></i> is the factor calculated by:</p>

Item	Kind of interest	Method or factor
		$\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$
		<p>where:</p> <p><b>DF<sub>y</sub></b> is the valuation factor for the person’s gender mentioned in Table 5 in this Part that applies at the person’s age in completed years at the relevant date.</p> <p><b>m</b> has the meaning given in item 1.</p> <p><b>DF<sub>y+1</sub></b> is the valuation factor for the person’s gender mentioned in Table 5 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.</p> <p><b>ERDA</b> has the same meaning as in item 1.</p>
4	<p>An interest that a person has in the CSS if:</p> <p>(a) the person has, on ceasing to be an eligible employee, made an election under section 137 of the 1976 Act to have Division 3 of Part IX of that Act apply to him or her; and</p> <p>(b) deferred benefits have yet to become payable to the person under subsection 138 (2) of the 1976 Act; and</p> <p>(c) a transfer value has been paid by or in respect of the person under section 128 of the 1976 Act.</p>	$ABC + ASC + PCI + (2.5 \times (ABC - MTV) + TTV - MTV) \times DF_{y+m} - ERDA$
		<p>where:</p> <p><b>ABC</b> has the meaning given in item 3.</p> <p><b>ASC</b> has the meaning given in item 3.</p> <p><b>PCI</b> has the meaning given in item 3.</p> <p><b>MTV</b> is:</p> <p>(a) that part, if any, of the person’s transfer value or values that was deemed to be a basic contribution under paragraph 128 (2) (a) of the 1976 Act, plus the accumulated interest that would be calculated on that amount if the deferred benefits had become payable at the relevant date; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced by any amount by which each transfer value would be reduced if those benefits had become payable at the relevant date.</p> <p><b>TTV</b> is:</p> <p>(a) the total amount of the person’s transfer value or values, including the interest that would have accumulated on the transfer value or values over the period:</p> <p>(i) commencing on the date when the employer component of each transfer value was paid into the Consolidated Revenue Fund under paragraph 128 (2) (b) of the 1976 Act; and</p> <p>(ii) ending on the relevant date;</p>



Item	Kind of interest	Method or factor
		<p>as if the entire transfer value or values had been paid into the CSS Fund; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced by any amount by which each transfer value would be reduced if the deferred benefits had become payable at the relevant date.</p> <p><math>DF_{y+m}</math> is the factor calculated by:</p> $\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$ <p>where:</p> <p><math>DF_y</math> is the valuation factor for the person's gender mentioned in Table 5 in this Part that applies at the person's age in completed years at the relevant date.</p> <p><math>m</math> has the meaning given in item 1.</p> <p><math>DF_{y+1}</math> is the valuation factor for the person's gender mentioned in Table 5 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p> <p><math>ERDA</math> has the same meaning as in item 1.</p>
5	<p>An interest that a person has in the CSS if:</p> <p>(a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and</p> <p>(b) in that election, the person did not also postpone, under subsection 110TA (2) of the 1976 Act, payment of his or her additional age retirement pension; and</p> <p>(c) the person has not made an election under section 64 of the 1976 Act to commute his or her additional age retirement pension; and</p> <p>(d) the retirement benefits the person has postponed under section 110T of the 1976 Act have yet to become payable under</p>	<p><math>(NIP \times G_{y+m}) + PCI + (P \times F_{y+m}) - ERDA</math></p> <p>where:</p> <p><math>NIP</math> is the person's annual pension that is fixed in nominal dollars at the relevant date.</p> <p><math>G_{y+m}</math> is the factor calculated by:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p> <p><math>G_y</math> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Part that applies at the person's age in completed years at the relevant date.</p> <p><math>m</math> has the meaning given in item 1.</p> <p><math>G_{y+1}</math> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p> <p><math>PCI</math> is:</p> <p>(a) the accumulated employer contributions in respect of the person as those contributions</p>

Item	Kind of interest	Method or factor
	section 110TB of that Act.	<p>would be calculated if they had become payable at the relevant date; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act.</p> <p><b><i>P</i></b> is the annual pension (taking into account any reduction that may have applied under subsection 146ME (3) of the 1976 Act) to which the person would be entitled under section 110TC of the 1976 Act if he or she had provided a statement in accordance with section 110TB of that Act.</p> <p><b><i>F<sub>y+m</sub></i></b> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><b><i>F<sub>y</sub></i></b> is:</p> <p>(a) in the case of a person who has made an election under section 110TBA of the 1976 Act — the age pensioner — 85% reversion — valuation factor for the person’s gender mentioned in column 4 or 5 of Table 4 in this Part that applies at the person’s age in completed years at the relevant date; and</p> <p>(b) in any other case — the age pensioner — 67% reversion — valuation factor for the person’s gender mentioned in column 2 or 3 of Table 4 in this Part that applies at the person’s age in completed years at the relevant date.</p> <p><b><i>m</i></b> has the meaning given in item 1.</p> <p><b><i>F<sub>y+1</sub></i></b> is:</p> <p>(a) in the case of a person who has made an election under section 110TBA of the 1976 Act — the age pensioner — 85% reversion — valuation factor for the person’s gender mentioned in column 4 or 5 of Table 4 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date; and</p> <p>(b) in any other case — the age pensioner — 67% reversion — valuation factor for the person’s gender mentioned in column 2 or 3 of Table 4 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.</p>

Item	Kind of interest	Method or factor
		<i>ERDA</i> is the person's early release deduction amount within the meaning of subsection 79A (1) of the 1976 Act at the relevant date, less any part of that amount that relates to a benefit reduction made under section 79D of that Act before that date.
6	<p>An interest that a person has in the CSS if:</p> <p>(a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and</p> <p>(b) in that election, the person did not also postpone, under subsection 110TA (2) of the 1976 Act, payment of his or her additional age retirement pension; and</p> <p>(c) the person has made an election under section 64 of the 1976 Act to commute his or her additional age retirement pension; and</p> <p>(d) the retirement benefits the person has postponed under section 110T of the 1976 Act have yet to become payable under section 110TB of that Act.</p>	$PCI + (P \times F_{y+m}) - ERDA$ <p>where:</p> <p><i>PCI</i> has the meaning given in item 5.  <i>P</i> has the meaning given in item 5.  <i>F<sub>y+m</sub></i> has the meaning given in item 2.  <i>ERDA</i> has the same meaning as in item 5.</p>
7	<p>An interest that a person has in the CSS if:</p> <p>(a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and</p> <p>(b) in that election, the person specified, under subsection 110TA (2) of the 1976 Act, that payment of his or her additional age retirement pension was also to be postponed; and</p>	$ABC + ASC + PCI + (P \times F_{y+m}) - ERDA$ <p>where:</p> <p><i>ABC</i> is:</p> <p>(a) the person's accumulated basic contributions as those contributions would be calculated if they had become payable at the relevant date; or</p> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act.</p> <p><i>ASC</i> is:</p>

Item	Kind of interest	Method or factor
	(c) those retirement benefits, including the person's additional age retirement pension, have yet to become payable under section 110TB of the 1976 Act.	<p>(a) the sum of the following amounts, as those amounts would be calculated if they had become payable at the relevant date:</p> <ul style="list-style-type: none"> <li>(i) the person's accumulated supplementary contributions;</li> <li>(ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act; or</li> </ul> <p>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable.</p> <p><i>PCI</i> has the meaning given in item 5.  <i>P</i> has the meaning given in item 5.  <i>F<sub>y+m</sub></i> has the meaning given in item 2.  <i>ERDA</i> has the same meaning as in item 1.</p>
8	An interest that a person has in the CSS if the person has an entitlement to a delayed updated pension under the 1976 Act as modified by Schedule 11 to the Regulations.	$ABC + ASC + PCI + (AP \times AS \times DUP_{y+m}) - ERDA$ <p>where:</p> <p><i>ABC</i> has the meaning given in item 7.  <i>ASC</i> has the meaning given in item 7.  <i>PCI</i> has the meaning given in item 5.  <i>AP</i> is:</p> <ul style="list-style-type: none"> <li>(a) the accrued pension multiple that applied under section 56 of the 1976 Act for the person's period of contributory service as at the time he or she ceased to be an eligible employee but calculated as if he or she were aged 65 years; or</li> <li>(b) if section 146MB of the 1976 Act applies to the interest — the accrued pension multiple calculated under paragraph (a), less the sum of any reduction factors (within the meaning of subsection 146ME (6) of the 1976 Act) that would apply on the person's retirement at age 65.</li> </ul> <p><i>AS</i> is the final annual rate of salary of the person at the time the person ceased to be an eligible employee, adjusted in accordance with movements in the consumer price index, in accordance section 144H of the 1976 Act as modified by Schedule 11 to the Regulations, over the period from that date to the relevant date.</p>

Item	Kind of interest	Method or factor
		<p><math>DUP_{y+m}</math> is the factor calculated by:</p> $\frac{DUP_y \times (12 - m) + DUP_{y+1} \times m}{12}$ <p>where:</p> <p><math>DUP_y</math> is the delayed updated pension valuation factor for the person's gender mentioned in Table 7 in this Part that applies at the person's age in completed years at the relevant date.</p> <p><math>m</math> has the meaning given in item 1.</p> <p><math>DUP_{y+1}</math> is the delayed updated pension valuation factor for the person's gender mentioned in Table 7 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p> <p><math>ERDA</math> has the same meaning as in item 1.</p>
9	<p>An interest that a person has in the CSS if he or she:</p> <ul style="list-style-type: none"> <li>(a) is entitled to a pension (other than an orphan pension) under the 1976 Act; or</li> <li>(b) would be entitled to a pension mentioned in paragraph (a) if it had not been suspended under section 73A of the 1976 Act.</li> </ul>	$(IP \times F_{y+m}) + (NIP \times G_{y+m})$ <p>where:</p> <p><math>IP</math> is:</p> <ul style="list-style-type: none"> <li>(a) in the case of a pension that is an invalidity pension or a spouse's pension that became payable on the death of an eligible employee or on the death of a pensioner to whom invalidity pension was payable — the part of the person's annual pension that is subject to indexation in accordance with the consumer price index at the relevant date: <ul style="list-style-type: none"> <li>(i) less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children; and</li> <li>(ii) disregarding any reduction or suspension under section 73A of the 1976 Act; and</li> </ul> </li> </ul>

Item	Kind of interest	Method or factor
		<p>(b) in any other case — the person’s annual pension (if any) that is subject to indexation in accordance with the consumer price index at the relevant date, less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children.</p> <p><math>F_{y+m}</math> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><math>F_y</math> is the valuation factor for the person’s gender and type of pension mentioned in Table 4 in this Part that applies at the person’s age in completed years at the relevant date.</p> <p><math>m</math> is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.</p> <p><math>F_{y+1}</math> is the valuation factor for the person’s gender and type of pension mentioned in Table 4 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.</p> <p><i>NIP</i> is:</p> <p>(a) in the case of a pension that is an invalidity pension or a spouse’s pension that became payable on the death of an eligible employee or on the death of a pensioner to whom invalidity pension was payable — the part of the person’s annual pension that is fixed in nominal dollars at the relevant date:</p> <p>(i) less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children; and</p> <p>(ii) disregarding any reduction or suspension under section 73A of the 1976 Act; and</p> <p>(b) in any other case — the person’s annual pension (if any) that is fixed in nominal dollars at the relevant date, less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children.</p>

Item	Kind of interest	Method or factor
		<p><math>G_{y+m}</math> is the factor calculated by:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p> <p><math>G_y</math> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Part that applies at the person's age in completed years at the relevant date.</p> <p><math>m</math> has the meaning given above.</p> <p><math>G_{y+1}</math> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p>
10	An interest that a person has in the CSS if he or she is entitled to associate deferred benefits under subsection 146MB (4) of the 1976 Act.	<p>FLS + UFLS</p> <p>where:</p> <p><b>FLS</b> is:</p> <ul style="list-style-type: none"> <li>(a) the sum of the funded component of the transfer amount and interest determined under section 154A of the 1976 Act, as if the benefits had become payable at the relevant date; or</li> <li>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), less the sum of any reductions that apply for the purposes of section 146MF of the 1976 Act, as if the benefits had become payable at the relevant date.</li> </ul> <p><b>UFLS</b> is:</p> <ul style="list-style-type: none"> <li>(a) the lump sum value of the unfunded component of the transfer amount, as increased in accordance with the method set out below, as if the benefits had become payable at the relevant date; or</li> <li>(b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), less the sum of any reductions that apply for the purposes of section 146MF of the 1976 Act, as if the benefits had become payable at the relevant date.</li> </ul> <p><b>Method for increasing unfunded component of transfer amount</b></p> <p><b>Step 1</b> Increase the unfunded component in relation to the transfer amount for any period between the operative time</p>

Item	Kind of interest	Method or factor
		<p>(being the operative time in relation to the splitting agreement or splitting order as a result of which the person has the entitlement under subsection 146MB (4) of the 1976 Act) and the relevant date, using the Treasury bond rate for the last working day of the financial year ending immediately before the period for which the increase is being calculated for bonds with a 10 year term.</p> <p><i>Note</i> The period between the operative time and the relevant date may include a number of full financial years, or may occur entirely within a single financial year.</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"> <li>(a) if any Treasury bonds with that term were issued on that day — the annual yield on those bonds; or</li> <li>(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.</li> </ul> <p><i>Calculation of increase in unfunded component of transfer amount</i></p> <p>The increase in the unfunded component is calculated:</p> <ul style="list-style-type: none"> <li>(a) at the end of each financial year that occurs between the operative time and the relevant date; and</li> <li>(b) immediately before the relevant date;</li> </ul> <p>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.</p>



Item	Kind of interest	Method or factor
		<p><b>Step 2</b> <i>First period</i></p> <p>Identify the shorter of:</p> <ul style="list-style-type: none"><li>(a) the period between the operative time and the end of the financial year in which the operative time occurs; and</li><li>(b) the period between the operative time and the day before the relevant date.</li></ul> <p>This is the <b>first period</b>.</p> <p>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.</p> <p>Round the result to 3 decimal places.</p> <p>The result is the applicable Treasury bond rate for the first period.</p>
		<p><b>Step 3</b> <i>Full financial years (if any)</i></p> <p>Use this step if a full financial year occurs immediately after the end of the first period and before the relevant date. This is the <b>second period</b>.</p> <p>Identify the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year.</p> <p>Round the result to 3 decimal places.</p> <p>The result is the applicable Treasury bond rate for the second period.</p> <p>Repeat this arrangement for each full financial year after the second period.</p>
		<p><b>Step 4</b> <i>Final period (if any)</i></p> <p>Use this step if:</p> <ul style="list-style-type: none"><li>(a) there is any period between the end of a financial year and the relevant date; and</li><li>(b) neither step 2 nor step 3 covers that period.</li></ul>

Item	Kind of interest	Method or factor
11	<p>An interest that a person has in the CSS, if he or she is entitled to either or both of the following pensions under the 1976 Act:</p> <p>(a) an associate additional pension;</p> <p>(b) an associate standard pension.</p>	<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> $(AIP \times F_{y+m}) + (ANIP \times G_{y+m})$ <p>where:</p> <p><i>AIP</i> is the person's annual pension that is subject to indexation in accordance with the consumer price index at the relevant date.</p> <p><i>F<sub>y+m</sub></i> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><i>F<sub>y</sub></i> is the valuation factor for the person's gender mentioned in Table 8 in this Part that applies at the person's age in completed years at the relevant date.</p> <p><i>m</i> has the meaning given in item 1.</p> <p><i>F<sub>y+1</sub></i> is the valuation factor for the person's gender mentioned in Table 8 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p> <p><i>ANIP</i> is the person's annual pension (if any) that is fixed in nominal dollars at the relevant date.</p> <p><i>G<sub>y+m</sub></i> is the factor calculated by:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p> <p><i>G<sub>y</sub></i> is the valuation factor for the person's gender mentioned in Table 9 in this Part that applies at the person's age in completed years at the relevant date.</p>

Item	Kind of interest	Method or factor
12	An interest that a person has in the CSS, if he or she is receiving an associate deferred pension under the 1976 Act.	<p><math>m</math> has the meaning given in item 1.</p> <p><math>G_{y+1}</math> is the valuation factor for the person's gender mentioned in Table 9 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p> <p style="text-align: center;"><math>ADIP \times F_{y+m}</math></p> <p>where:</p> <p><math>ADIP</math> is the person's annual pension that is subject to indexation in accordance with the consumer price index at the relevant date.</p> <p><math>F_{y+m}</math> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><math>F_y</math> is the valuation factor for the person's gender and type of pension mentioned in Table 10 in this Part that applies at the person's age in completed years at the relevant date.</p> <p><math>m</math> has the meaning given in item 1.</p> <p><math>F_{y+1}</math> is the valuation factor for the person's gender and type of pension mentioned in Table 10 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.</p>

**Division 1.3 Factors**

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

Age	Period of membership												
	12	13	14	15	16	17	18	19	20	21	22	23	24
39	3.16873	3.15906	3.14977	3.14085	3.13228	3.12406	3.11618	3.10863	3.10140	3.09447	3.08783	3.08149	
40	3.13999	3.13072	3.12182	3.11327	3.10508	3.09722	3.08969	3.08248	3.07557	3.06896	3.06264	3.05659	3.05081
41	3.10504	3.09617	3.08767	3.07951	3.07169	3.06420	3.05703	3.05016	3.04359	3.03731	3.03130	3.02555	3.02006
42	3.07052	3.06206	3.05395	3.04617	3.03873	3.03160	3.02477	3.01825	3.01200	3.00603	3.00033	2.99488	2.98967
43	3.03651	3.02844	3.02071	3.01331	3.00623	2.99945	2.99297	2.98677	2.98084	2.97518	2.96977	2.96461	2.95967
44	3.00109	2.99344	2.98612	2.97911	2.97241	2.96600	2.95988	2.95402	2.94843	2.94309	2.93799	2.93312	2.92847
45	2.96420	2.95700	2.95011	2.94352	2.93722	2.93120	2.92544	2.91995	2.91470	2.90969	2.90491	2.90035	2.89600
46	2.92573	2.91900	2.91257	2.90642	2.90055	2.89494	2.88958	2.88447	2.87959	2.87494	2.87049	2.86626	2.86222
47	2.88556	2.87935	2.87341	2.86774	2.86233	2.85716	2.85223	2.84753	2.84305	2.83877	2.83469	2.83080	2.82710
48	2.84341	2.83776	2.83237	2.82722	2.82231	2.81762	2.81316	2.80890	2.80484	2.80097	2.79728	2.79377	2.79042
49	2.79757	2.79256	2.78777	2.78321	2.77886	2.77472	2.77077	2.76701	2.76342	2.76001	2.75676	2.75366	2.75071
50	2.74741	2.74313	2.73904	2.73515	2.73145	2.72792	2.72456	2.72136	2.71831	2.71541	2.71265	2.71002	2.70752
51	2.69266	2.68921	2.68592	2.68280	2.67982	2.67699	2.67430	2.67173	2.66929	2.66697	2.66477	2.66267	2.66067
52	2.63254	2.63007	2.62771	2.62548	2.62335	2.62132	2.61940	2.61757	2.61583	2.61418	2.61260	2.61111	2.60969
53	2.56627	2.56494	2.56368	2.56248	2.56134	2.56025	2.55923	2.55825	2.55732	2.55644	2.55560	2.55480	2.55405
54	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011
55	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848
56	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819
57	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122
58	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023

Age	Period of membership												
	12	13	14	15	16	17	18	19	20	21	22	23	24
59	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167
60	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047
61	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838
62	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655
63	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725
64	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

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

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

Age	Period of membership												
	25	26	27	28	29	30	31	32	33	34	35	36	37
50	2.70514	2.70288	2.70072	2.69867	2.69672	2.69487	2.69310	2.69143	2.68983	2.68831			
51	2.65877	2.65696	2.65525	2.65361	2.65206	2.65058	2.64918	2.64784	2.64657	2.64537	2.64422		
52	2.60834	2.60705	2.60583	2.60467	2.60357	2.60252	2.60153	2.60058	2.59968	2.59883	2.59802	2.59724	
53	2.55333	2.55265	2.55200	2.55138	2.55080	2.55024	2.54971	2.54921	2.54873	2.54828	2.54785	2.54744	2.54705
54	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011
55	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848
56	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819
57	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122
58	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023
59	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167
60	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047
61	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838
62	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655
63	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725
64	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

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

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

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

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

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

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

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

Age	Period of membership												
	12	13	14	15	16	17	18	19	20	21	22	23	24
28	0.07558												

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Age	Period of membership												
	12	13	14	15	16	17	18	19	20	21	22	23	24
29	0.07420	0.07354											
30	0.07284	0.07217	0.07154										
31	0.07151	0.07083	0.07019	0.06960									
32	0.07024	0.06954	0.06889	0.06829	0.06774								
33	0.06902	0.06831	0.06765	0.06703	0.06647	0.06594							
34	0.06779	0.06707	0.06639	0.06577	0.06519	0.06466	0.06417						
35	0.06655	0.06582	0.06513	0.06450	0.06392	0.06338	0.06288	0.06242					
36	0.06530	0.06456	0.06387	0.06323	0.06263	0.06209	0.06158	0.06112	0.06069				
37	0.06405	0.06330	0.06260	0.06195	0.06136	0.06080	0.06030	0.05983	0.05940	0.05900			
38	0.06279	0.06203	0.06133	0.06068	0.06007	0.05952	0.05901	0.05854	0.05810	0.05771	0.05734		
39	0.06149	0.06073	0.06002	0.05936	0.05876	0.05820	0.05769	0.05721	0.05678	0.05638	0.05601	0.05568	
40	0.06014	0.05937	0.05866	0.05800	0.05739	0.05683	0.05632	0.05584	0.05541	0.05501	0.05464	0.05431	0.05400
41	0.05890	0.05813	0.05742	0.05676	0.05616	0.05560	0.05509	0.05461	0.05418	0.05378	0.05342	0.05309	0.05278
42	0.05756	0.05680	0.05610	0.05544	0.05484	0.05429	0.05378	0.05332	0.05289	0.05250	0.05214	0.05181	0.05150
43	0.05615	0.05540	0.05470	0.05405	0.05346	0.05292	0.05241	0.05195	0.05153	0.05114	0.05079	0.05046	0.05017
44	0.05460	0.05385	0.05317	0.05253	0.05195	0.05141	0.05092	0.05047	0.05005	0.04967	0.04932	0.04901	0.04871
45	0.05289	0.05216	0.05149	0.05087	0.05030	0.04977	0.04929	0.04885	0.04844	0.04807	0.04773	0.04742	0.04713
46	0.05102	0.05031	0.04965	0.04904	0.04849	0.04798	0.04751	0.04708	0.04669	0.04633	0.04600	0.04570	0.04542
47	0.04892	0.04823	0.04760	0.04702	0.04648	0.04599	0.04554	0.04513	0.04475	0.04440	0.04409	0.04380	0.04353
48	0.04657	0.04592	0.04531	0.04476	0.04425	0.04378	0.04336	0.04297	0.04261	0.04228	0.04198	0.04171	0.04146



Age	Period of membership												
	12	13	14	15	16	17	18	19	20	21	22	23	24
49	0.04355	0.04294	0.04237	0.04186	0.04138	0.04095	0.04055	0.04019	0.03986	0.03956	0.03928	0.03903	0.03880
50	0.03974	0.03918	0.03868	0.03821	0.03778	0.03739	0.03704	0.03671	0.03641	0.03614	0.03590	0.03567	0.03546
51	0.03530	0.03482	0.03439	0.03399	0.03363	0.03329	0.03299	0.03272	0.03246	0.03223	0.03202	0.03183	0.03166
52	0.02965	0.02928	0.02895	0.02864	0.02837	0.02812	0.02788	0.02768	0.02748	0.02731	0.02715	0.02701	0.02688
53	0.02251	0.02230	0.02211	0.02194	0.02178	0.02163	0.02150	0.02138	0.02127	0.02117	0.02108	0.02100	0.02093
54	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324
55	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977
56	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986
57	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999
58	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019
59	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015
60	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003
61	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985
62	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906
63	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737
64	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

**Table 4 Valuation factors — indexed pensions**

Age	Age Pensioner — 67% reversion		Age pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
18							23.3565	24.0056
19							23.2549	23.9229
20							23.1521	23.8369
21							23.0467	23.7472
22							22.9379	23.6534
23							22.8248	23.5554
24							22.7069	23.4535
25							22.5840	23.3472
26							22.4558	23.2364
27							22.3224	23.1211
28	23.3560	23.4785	23.4970	23.5443	23.0032	23.1078	22.1837	23.0010
29	23.2482	23.3717	23.3940	23.4399	22.8842	22.9866	22.0394	22.8763
30	23.1360	23.2606	23.2867	23.3314	22.7602	22.8608	21.8895	22.7469
31	23.0193	23.1453	23.1751	23.2187	22.6309	22.7302	21.7336	22.6128
32	22.8979	23.0255	23.0590	23.1017	22.4962	22.5948	21.5715	22.4737
33	22.7716	22.9012	22.9382	22.9800	22.3560	22.4543	21.4029	22.3294
34	22.6401	22.7721	22.8124	22.8538	22.2100	22.3084	21.2275	22.1799
35	22.5033	22.6379	22.6816	22.7225	22.0584	22.1568	21.0450	22.0249
36	22.3610	22.4986	22.5455	22.5862	21.9007	21.9996	20.8552	21.8642
37	22.2130	22.3540	22.4038	22.4447	21.7370	21.8365	20.6579	21.6976
38	22.0590	22.2038	22.2565	22.2977	21.5670	21.6672	20.4528	21.5249
39	21.8990	22.0478	22.1033	22.1449	21.3904	21.4916	20.2397	21.3459
40	21.7326	21.8860	21.9441	21.9864	21.2073	21.3097	20.0187	21.1605
41	21.5331	21.6954	21.7446	21.7930	20.9819	21.0902	19.7892	20.9686
42	21.3251	21.4969	21.5364	21.5914	20.7472	20.8621	19.5514	20.7699
43	21.1082	21.2902	21.3191	21.3812	20.5028	20.6251	19.3052	20.5641
44	20.8822	21.0753	21.0923	21.1624	20.2483	20.3786	19.0507	20.3513
45	20.6466	20.8520	20.8556	20.9348	19.9834	20.1224	18.7875	20.1315
46	20.4013	20.6200	20.6088	20.6981	19.7082	19.8563	18.5160	19.9046
47	20.1459	20.3791	20.3514	20.4521	19.4221	19.5801	18.2360	19.6706
48	19.8801	20.1294	20.0833	20.1969	19.1250	19.2938	17.9473	19.4296

Age	Age Pensioner — 67% reversion		Age pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
49	19.6037	19.8706	19.8042	19.9320	18.8167	18.9975	17.6502	19.1815
50	19.3164	19.6026	19.5136	19.6576	18.4967	18.6912	17.3449	18.9262
51	18.9438	19.3251	19.1169	19.3732	18.0685	18.3749	17.0313	18.6639
52	18.5550	19.0383	18.7021	19.0790	17.6229	18.0485	16.7098	18.3946
53	18.1495	18.7420	18.2688	18.7749	17.1598	17.7120	16.3805	18.1182
54	17.7267	18.4361	17.8162	18.4606	16.6791	17.3659	16.0434	17.8343
55	17.2862	18.1205	17.3438	18.1362	16.1813	17.0099	15.6994	17.5429
56	16.9571	17.8302	17.0165	17.8463	15.8327	16.6910	15.3493	17.2436
57	16.6173	17.5316	16.6786	17.5480	15.4762	16.3645	14.9937	16.9363
58	16.2670	17.2246	16.3300	17.2414	15.1118	16.0301	14.6338	16.6208
59	15.9069	16.9084	15.9717	16.9256	14.7412	15.6876	14.2678	16.2970
60	15.5373	16.5827	15.6039	16.6003	14.3653	15.3366	13.8961	15.9645
61	15.1586	16.2476	15.2270	16.2655	13.9847	14.9772	13.5187	15.6234
62	14.7710	15.9031	14.8412	15.9213	13.6001	14.6096	13.1356	15.2739
63	14.3749	15.5494	14.4468	15.5680	13.2124	14.2340	12.7467	14.9159
64	13.9714	15.1868	14.0449	15.2057	12.8220	13.8512	12.3556	14.5496
65	13.5610	14.8155	13.6361	14.8347	12.4295	13.4612	11.9629	14.1750
66	13.1440	14.4355	13.2206	14.4550	12.0357	13.0645	11.5689	13.7919
67	12.7205	14.0470	12.7985	14.0668	11.6410	12.6614	11.1738	13.4003
68	12.2907	13.6502	12.3701	13.6702	11.2460	12.2523	10.7775	12.9996
69	11.8567	13.2448	11.9372	13.2651	10.8498	11.8359	10.3831	12.5923
70	11.4189	12.8314	11.5004	12.8520	10.4527	11.4130	9.9917	12.1788
71	10.9780	12.4104	11.0604	12.4312	10.0547	10.9840	9.6039	11.7595
72	10.5346	11.9823	10.6177	12.0032	9.6559	10.5494	9.2210	11.3354
73	10.0890	11.5479	10.1727	11.5690	9.2561	10.1101	8.8439	10.9073
74	9.6416	11.1064	9.7257	11.1276	8.8558	9.6695	8.4657	10.4746
75	9.1936	10.6579	9.2780	10.6793	8.4557	9.2294	8.0869	10.0380
76	8.7471	10.2027	8.8315	10.2242	8.0573	8.7916	7.7088	9.5985
77	8.3048	9.7411	8.3890	9.7626	7.6630	8.3586	7.3330	9.1570
78	7.8691	9.2727	7.9529	9.2943	7.2744	7.9329	6.9608	8.7147
79	7.4422	8.8064	7.5252	8.8281	6.8952	7.5149	6.5976	8.2757
80	7.0256	8.3442	7.1077	8.3658	6.5271	7.1064	6.2447	7.8421
81	6.6209	7.8879	6.7018	7.9094	6.1714	6.7075	5.9029	7.4162
82	6.2288	7.4378	6.3083	7.4592	5.8296	6.3180	5.5724	6.9999

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

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

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

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

Age	Age Pensioner — 67% reversion		Age Pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
18							15.3318	15.5500
19							15.3043	15.5312
20							15.2769	15.5112
21							15.2489	15.4898
22							15.2195	15.4666
23							15.1883	15.4417
24							15.1549	15.4151
25							15.1192	15.3866
26							15.0809	15.3561
27							15.0401	15.3236
28	15.4081	15.4486	15.4502	15.4695	15.4081	15.4486	14.9967	15.2887
29	15.3803	15.4208	15.4244	15.4429	15.3803	15.4208	14.9505	15.2518
30	15.3505	15.3911	15.3969	15.4145	15.3505	15.3911	14.9014	15.2126
31	15.3188	15.3596	15.3675	15.3843	15.3188	15.3596	14.8491	15.1712
32	15.2850	15.3262	15.3362	15.3523	15.2850	15.3262	14.7935	15.1273
33	15.2489	15.2906	15.3028	15.3182	15.2489	15.2906	14.7342	15.0808
34	15.2105	15.2529	15.2672	15.2820	15.2105	15.2529	14.6710	15.0316
35	15.1695	15.2128	15.2292	15.2435	15.1695	15.2128	14.6037	14.9794
36	15.1257	15.1702	15.1886	15.2026	15.1257	15.1702	14.5319	14.9243
37	15.0790	15.1249	15.1454	15.1591	15.0790	15.1249	14.4555	14.8658
38	15.0293	15.0768	15.0993	15.1129	15.0293	15.0768	14.3742	14.8038
39	14.9764	15.0257	15.0502	15.0638	14.9764	15.0257	14.2877	14.7382
40	14.9200	14.9714	14.9978	15.0116	14.9200	14.9714	14.1959	14.6689
41	14.8499	14.9046	14.9294	14.9444	14.8499	14.9046	14.0983	14.5955
42	14.7750	14.8333	14.8560	14.8725	14.7750	14.8333	13.9949	14.5179
43	14.6948	14.7570	14.7772	14.7955	14.6948	14.7570	13.8855	14.4358
44	14.6091	14.6758	14.6929	14.7134	14.6091	14.6758	13.7700	14.3492
45	14.5175	14.5894	14.6025	14.6258	14.5175	14.5894	13.6480	14.2579
46	14.4196	14.4974	14.5057	14.5324	14.4196	14.4974	13.5195	14.1618
47	14.3151	14.3996	14.4021	14.4329	14.3151	14.3996	13.3843	14.0608

Age	Age Pensioner — 67% reversion		Age Pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
48	14.2035	14.2959	14.2914	14.3272	14.2035	14.2959	13.2420	13.9549
49	14.0847	14.1860	14.1731	14.2151	14.0847	14.1860	13.0927	13.8437
50	13.9580	14.0696	14.0469	14.0961	13.9580	14.0696	12.9364	13.7273
51	13.7892	13.9464	13.8688	13.9700	13.7892	13.9464	12.7727	13.6056
52	13.6082	13.8162	13.6772	13.8365	13.6082	13.8162	12.6017	13.4784
53	13.4142	13.6789	13.4713	13.6956	13.4142	13.6789	12.4234	13.3456
54	13.2064	13.5341	13.2501	13.5468	13.2064	13.5341	12.2376	13.2068
55	12.9840	13.3816	13.0127	13.3899	12.9840	13.3816	12.0446	13.0617
56	12.8121	13.2398	12.8424	13.2484	12.8121	13.2398	11.8450	12.9100
57	12.6308	13.0912	12.6626	13.1001	12.6308	13.0912	11.6389	12.7514
58	12.4398	12.9356	12.4732	12.9448	12.4398	12.9356	11.4273	12.5856
59	12.2395	12.7721	12.2745	12.7817	12.2395	12.7721	11.2084	12.4122
60	12.0298	12.6002	12.0666	12.6102	12.0298	12.6002	10.9824	12.2309
61	11.8108	12.4199	11.8493	12.4303	11.8108	12.4199	10.7491	12.0413
62	11.5824	12.2309	11.6226	12.2416	11.5824	12.2309	10.5084	11.8436
63	11.3445	12.0332	11.3865	12.0443	11.3445	12.0332	10.2598	11.6373
64	11.0978	11.8266	11.1416	11.8381	11.0978	11.8266	10.0061	11.4225
65	10.8425	11.6111	10.8880	11.6230	10.8425	11.6111	9.7477	11.1987
66	10.5785	11.3866	10.6258	11.3989	10.5785	11.3866	9.4847	10.9657
67	10.3056	11.1528	10.3546	11.1655	10.3056	11.1528	9.2171	10.7232
68	10.0239	10.9096	10.0746	10.9227	10.0239	10.9096	8.9448	10.4704
69	9.7346	10.6567	9.7869	10.6701	9.7346	10.6567	8.6704	10.2090
70	9.4380	10.3941	9.4919	10.4078	9.4380	10.3941	8.3945	9.9392
71	9.1345	10.1218	9.1899	10.1359	9.1345	10.1218	8.1178	9.6609
72	8.8243	9.8400	8.8811	9.8544	8.8243	9.8400	7.8414	9.3747
73	8.5075	9.5491	8.5657	9.5639	8.5075	9.5491	7.5661	9.0811
74	8.1844	9.2481	8.2437	9.2631	8.1844	9.2481	7.2861	8.7794
75	7.8556	8.9368	7.9161	8.9521	7.8556	8.9368	7.0015	8.4698
76	7.5230	8.6151	7.5844	8.6307	7.5230	8.6151	6.7135	8.1531
77	7.1886	8.2829	7.2508	8.2988	7.1886	8.2829	6.4233	7.8297
78	6.8548	7.9397	6.9175	7.9559	6.8548	7.9397	6.1321	7.5006
79	6.5233	7.5927	6.5864	7.6092	6.5233	7.5927	5.8445	7.1691



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

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

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

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

Age	Males	Females	Age	Males	Females
18	23.8584	24.1726	50	18.5993	19.4025
19	23.7720	24.0955	51	18.3144	19.1503
20	23.6834	24.0154	52	18.0200	18.8903
21	23.5921	23.9318	53	17.7158	18.6227
22	23.4974	23.8447	54	17.4014	18.3471
23	23.3991	23.7538	55	17.0765	18.0635
24	23.2968	23.6590	56	16.7410	17.7718
25	23.1901	23.5604	57	16.3947	17.4718
26	23.0790	23.4577	58	16.0378	17.1635
27	22.9635	23.3507	59	15.6711	16.8461
28	22.8432	23.2391	60	15.2950	16.5191
29	22.7182	23.1234	61	14.9098	16.1826
30	22.5881	23.0031	62	14.5158	15.8368
31	22.4527	22.8782	63	14.1134	15.4819
32	22.3121	22.7488	64	13.7040	15.1181
33	22.1657	22.6144	65	13.2879	14.7456
34	22.0134	22.4750	66	12.8654	14.3646
35	21.8551	22.3302	67	12.4369	13.9750
36	21.6903	22.1800	68	12.0023	13.5772
37	21.5189	22.0242	69	11.5640	13.1709
38	21.3408	21.8625	70	11.1225	12.7567
39	21.1558	21.6947	71	10.6784	12.3349
40	20.9635	21.5207	72	10.2323	11.9061
41	20.7637	21.3404	73	9.7846	11.4712
42	20.5564	21.1534	74	9.3358	11.0291
43	20.3413	20.9595	75	8.8869	10.5802
44	20.1183	20.7587	76	8.4403	10.1247
45	19.8869	20.5509	77	7.9987	9.6628
46	19.6471	20.3359	78	7.5646	9.1942
47	19.3986	20.1136	79	7.1402	8.7278
48	19.1412	19.8840	80	6.7271	8.2657
49	18.8749	19.6471	81	6.3267	7.8096

<b>Age</b>	<b>Males</b>	<b>Females</b>	<b>Age</b>	<b>Males</b>	<b>Females</b>
82	5.9399	7.3599	89	3.7185	4.5140
83	5.5670	6.9185	90	3.4688	4.1661
84	5.2133	6.4878	91	3.2344	3.8392
85	4.8790	6.0692	92	3.0155	3.5340
86	4.5633	5.6644	93	2.8120	3.2521
87	4.2655	5.2692	94	2.6226	2.9866
88	3.9840	4.8820	95 and over	2.4468	2.7363

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

Age	Males	Females	Age	Males	Females
18	15.5110	15.6010	50	13.6351	13.9731
19	15.4908	15.5844	51	13.4999	13.8606
20	15.4702	15.5669	52	13.3572	13.7423
21	15.4487	15.5480	53	13.2066	13.6183
22	15.4261	15.5279	54	13.0475	13.4881
23	15.4021	15.5061	55	12.8795	13.3516
24	15.3765	15.4828	56	12.7022	13.2086
25	15.3491	15.4580	57	12.5153	13.0587
26	15.3198	15.4315	58	12.3184	12.9018
27	15.2885	15.4031	59	12.1121	12.7370
28	15.2552	15.3727	60	11.8963	12.5639
29	15.2197	15.3405	61	11.6710	12.3822
30	15.1819	15.3061	62	11.4362	12.1918
31	15.1416	15.2697	63	11.1919	11.9927
32	15.0987	15.2312	64	10.9388	11.7848
33	15.0530	15.1904	65	10.6770	11.5679
34	15.0042	15.1471	66	10.4066	11.3420
35	14.9523	15.1010	67	10.1275	11.1069
36	14.8968	15.0522	68	9.8395	10.8624
37	14.8378	15.0005	69	9.5442	10.6081
38	14.7749	14.9456	70	9.2420	10.3442
39	14.7080	14.8873	71	8.9330	10.0706
40	14.6368	14.8255	72	8.6177	9.7876
41	14.5610	14.7600	73	8.2961	9.4956
42	14.4806	14.6906	74	7.9686	9.1934
43	14.3951	14.6170	75	7.6359	8.8810
44	14.3045	14.5392	76	7.2998	8.5582
45	14.2084	14.4570	77	6.9626	8.2250
46	14.1064	14.3701	78	6.6267	7.8808
47	13.9984	14.2784	79	6.2939	7.5329
48	13.8840	14.1818	80	5.9660	7.1831
49	13.7630	14.0801	81	5.6443	6.8329

Age	Males	Females	Age	Males	Females
82	5.3297	6.4827	89	3.4540	4.1508
83	5.0230	6.1341	90	3.2355	3.8517
84	4.7291	5.7894	91	3.0290	3.5679
85	4.4485	5.4502	92	2.8347	3.3007
86	4.1813	5.1182	93	2.6530	3.0520
87	3.9269	4.7899	94	2.4829	2.8158
88	3.6845	4.4640	95 and over	2.3240	2.5913

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

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

Age	Age Pensioner		Invalidity Pensioner	
	Males	Females	Males	Females
39	21.1558	21.6947	20.3976	21.0074
40	20.9635	21.5207	20.1813	20.8096
41	20.7637	21.3404	19.9572	20.6049
42	20.5564	21.1534	19.7252	20.3932
43	20.3413	20.9595	19.4850	20.1745
44	20.1183	20.7587	19.2361	19.9480
45	19.8869	20.5509	18.9786	19.7136
46	19.6471	20.3359	18.7126	19.4712
47	19.3986	20.1136	18.4377	19.2207
48	19.1412	19.8840	18.1539	18.9622
49	18.8749	19.6471	17.8609	18.6958
50	18.5993	19.4025	17.5586	18.4216
51	18.3144	19.1503	17.2471	18.1396
52	18.0200	18.8903	16.9265	17.8497
53	17.7158	18.6227	16.5967	17.5519
54	17.4014	18.3471	16.2580	17.2466
55	17.0765	18.0635	15.9109	16.9337
56	16.7410	17.7718	15.5552	16.6132
57	16.3947	17.4718	15.1915	16.2850
58	16.0378	17.1635	14.8200	15.9491
59	15.6711	16.8461	14.4427	15.6051
60	15.2950	16.5191	14.0603	15.2526
61	14.9098	16.1826	13.6735	14.8918
62	14.5158	15.8368	13.2832	14.5228
63	14.1134	15.4819	12.8902	14.1460
64	13.7040	15.1181	12.4951	13.7619
65	13.2879	14.7456	12.0984	13.3708
66	12.8654	14.3646	11.7009	12.9731
67	12.4369	13.9750	11.3032	12.5691
68	12.0023	13.5772	10.9059	12.1592
69	11.5640	13.1709	10.5079	11.7421
70	11.1225	12.7567	10.1097	11.3186
71	10.6784	12.3349	9.7112	10.8891

Age	Age Pensioner		Invalidity Pensioner	
	Males	Females	Males	Females
72	10.2323	11.9061	9.3126	10.4542
73	9.7846	11.4712	8.9136	10.0146
74	9.3358	11.0291	8.5146	9.5739
75	8.8869	10.5802	8.1165	9.1339
76	8.4403	10.1247	7.7208	8.6965
77	7.9987	9.6628	7.3298	8.2640
78	7.5646	9.1942	6.9454	7.8390
79	7.1402	8.7278	6.5713	7.4220
80	6.7271	8.2657	6.2091	7.0145
81	6.3267	7.8096	5.8602	6.6170
82	5.9399	7.3599	5.5260	6.2289
83	5.5670	6.9185	5.2073	5.8506
84	5.2133	6.4878	4.9067	5.4860
85	4.8790	6.0692	4.6242	5.1367
86	4.5633	5.6644	4.3598	4.8052
87	4.2655	5.2692	4.1132	4.4942
88	3.9840	4.8820	3.8845	4.2073
89	3.7185	4.5140	3.6636	3.9414
90	3.4688	4.1661	3.4482	3.6963
91	3.2344	3.8392	3.2344	3.4709
92	3.0155	3.5340	3.0155	3.2623
93	2.8120	3.2521	2.8120	3.0648
94	2.6226	2.9866	2.6226	2.8741
95 and over	2.4468	2.7363	2.4468	2.6840



## Part 2 Public Sector Superannuation Scheme

### Division 2.1 Definitions

#### 1 Definitions

(1) In this Part:

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

**Act** means the *Superannuation Act 1990*.

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

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

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

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

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

### Division 2.2 Interest in the growth phase

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

For an interest that is in the growth phase in the PSS Scheme mentioned in an item in the following table, the method or factor mentioned in the item is approved for section 5 of this instrument.

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a member of the PSS Scheme.	$ABM \times AS \times ABF_{y+m,s} + AMC \times (1 - MCF_{y+m,s}) + APC \times (1 - PCF_{y+m,s}) + ATA - ERDA$ where: <b>ABM</b> is: (a) for a maximum benefits member — the lump sum benefit the person would receive if the person ceased to be a member of the PSS Scheme on the

Item	Interest in the growth phase	Method or factor
		<p>relevant date, divided by the person’s average salary on the relevant date; and</p> <p>(b) for any other member — the benefit accrual multiple, within the meaning of rule 5.2.1 or 5.3.1 of the Rules, as applicable, at the relevant date, but excluding any excess contribution multiple that would apply if the person ceased membership of the PSS Scheme on the relevant date.</p> <p><i>AS</i> is the person’s average salary at the relevant date.</p> <p><i>ABF<sub>y+m,s</sub></i> is the factor calculated in accordance with the following formula:</p> $\frac{ABF_{y,s} \times (12 - m) + ABF_{y+1,s} \times m}{12}$ <p>where:</p> <p><i>ABF<sub>y,s</sub></i> is the accrued benefit multiple valuation factor mentioned in whichever of Tables 1A to 1D is applicable, given the following:</p> <ul style="list-style-type: none"> <li>(a) the person’s first day of membership of the PSS Scheme;</li> <li>(b) the person’s gender;</li> <li>(c) the person’s age in completed years at the relevant date;</li> <li>(d) the number of complete years between the person’s first day of membership and the relevant date.</li> </ul> <p><i>m</i> is the number of complete months of the person’s age, at the relevant date, that are not included in the person’s completed years of age.</p> <p><i>ABF<sub>y+1,s</sub></i> is the accrued benefit multiple valuation factor mentioned in Table 1A to 1D that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.</p> <p><i>AMC</i> is the person’s accumulated member contributions at the relevant date.</p> <p><i>MCF<sub>y+m,s</sub></i> is the factor calculated in accordance with the following formula:</p> $\frac{MCF_{y,s} \times (12 - m) + MCF_{y+1,s} \times m}{12}$ <p>where:</p>

Item	Interest in the growth phase	Method or factor
		<p><math>MCF_{y,s}</math> is the member contribution valuation factor mentioned in whichever of Tables 2A to 2D is applicable, given the following:</p> <ol style="list-style-type: none"> <li>the person's first day of membership of the PSS Scheme;</li> <li>the person's gender;</li> <li>the person's age in completed years at the relevant date;</li> <li>the number of complete years between the person's first day of membership and the relevant date.</li> </ol> <p><math>m</math> has the meaning given above.</p> <p><math>MCF_{y+1,s}</math> is the member contribution valuation factor mentioned in Table 2A to 2D that would apply if the person's age in completed years at the relevant date were 1 year more than it is.</p> <p><math>APC</math> is the person's accumulated productivity contributions at the relevant date.</p> <p><math>PCF_{y+m,s}</math> is the factor calculated in accordance with the following formula:</p> $\frac{PCF_{y,s} \times (12 - m) + PCF_{y+1,s} \times m}{12}$ <p>where:</p> <p><math>PCF_{y,s}</math> is the productivity contribution valuation factor mentioned in whichever of Tables 3A to 3D is applicable, given the following:</p> <ol style="list-style-type: none"> <li>the person's first day of membership of the PSS Scheme;</li> <li>the person's gender;</li> <li>the person's age in completed years at the relevant date;</li> <li>the number of complete years between the person's first day of membership and the relevant date.</li> </ol> <p><math>m</math> has the meaning given above.</p> <p><math>PCF_{y+1,s}</math> is the productivity contribution valuation factor mentioned in Table 3A to 3D that would apply if the person's age in completed years at the relevant date were 1 year more than it is.</p> <p><math>ATA</math> is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.</p> <p><math>ERDA</math> is the person's early release deduction amount at the relevant date.</p>

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

Item	Interest in the growth phase	Method or factor
3	<p>An interest that a person has in the PSS Scheme if:</p> <ul style="list-style-type: none"> <li>(a) the person is a preserved benefit member; and</li> <li>(b) the person is not eligible to receive a benefit under either rule 8.2.1A or paragraph 8.2.1B(a) of the Rules.</li> </ul>	<p><b><math>FDBF_{y+1}</math></b> is the funded valuation factor mentioned in Table 4 that would apply if the person's age in completed years at the relevant date were 1 year more than it is.</p> <p><b><math>ATA</math></b> is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.</p> <p><b><math>ERDA</math></b> has the same meaning as in item 1.</p> <p><math>UDB \times UDBF_{y+m} + FDB + ATA - ERDA</math></p> <p>where:</p> <p><b><math>UDB</math></b> is the person's unfunded preserved benefit included in the preserved benefit which, under rule 8.6.2 of those Rules, increases in line with movements in the consumer price index, as at the relevant date.</p> <p><b><math>UDBF_{y+m}</math></b> is the factor calculated in accordance with the following formula:</p> $\frac{UDBF_y \times (12 - m) + UDBF_{y+1} \times m}{12}$ <p>where:</p> <p><b><math>UDBF_y</math></b> is the valuation factor mentioned in Table 5 that applies at the person's age in completed years, at the relevant date, for the member's gender.</p> <p><b><math>m</math></b> is the number of complete months of the person's age, at the relevant date, that are not included in the person's completed years of age.</p> <p><b><math>UDBF_{y+1}</math></b> is the valuation factor mentioned in Table 5 that would apply if the person's age in completed years at the relevant date were 1 year more than it is.</p> <p><b><math>FDB</math></b> is the sum of any accumulated member contributions and any accumulated productivity contributions included in the person's preserved benefit which, under rule 8.6.1 of the Rules, increases in line with the fund crediting rate, as at the relevant date.</p> <p><b><math>ATA</math></b> is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.</p> <p><b><math>ERDA</math></b> has the same meaning as in item 1.</p>

Item	Interest in the growth phase	Method or factor
4	An interest that a person has in the PSS Scheme if the person is entitled to an associate preserved benefit under Division 3 of Part 16 of the Rules.	<p>FLS + UFLS</p> <p>where:</p> <p><i>FLS</i> is the amount calculated under paragraph 16.3.1 (a) of the Rules that would be payable as a lump sum at the relevant date.</p> <p><i>UFLS</i> is the amount calculated under paragraph 16.3.1 (b) of the Rules that would be payable as a lump sum at the relevant date.</p>

## Division 2.3 Interests in the payment phase

### 3 Methods and factors for interests of members in the PSS Scheme

For an interest that is in the payment phase in the PSS Scheme mentioned in the item in the following table, the method or factor mentioned in the item is approved for section 5 of this instrument.

Item	Interest in the payment phase	Method or factor
1	An interest that a person has in the PSS Scheme as a result of being paid a pension, other than a pension under rule 7.1.3, 7.1.4 or 7.3.7 of the Rules.	<p><math>P \times F_{y+m}</math></p> <p>where:</p> <p><i>P</i> is:</p> <ul style="list-style-type: none"> <li>(a) for an invalidity pensioner — the annual pension amount payable to the person disregarding any reduction or suspension under Division 11 of Part 10 of the Rules; and</li> <li>(b) in any other case — the annual pension amount payable to the person, other than any part of that pension that is additional pension paid in respect of 1 or more eligible children or partially dependent children.</li> </ul> <p><i>F<sub>y+m</sub></i> is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$

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Item	Interest in the payment phase	Method or factor
		<p data-bbox="815 338 895 360">where:</p> <p data-bbox="815 376 1342 439"><math>F_y</math> is the valuation factor mentioned in Table 6 that applies given the following:</p> <ul data-bbox="836 450 1342 591" style="list-style-type: none"><li data-bbox="836 450 1342 512">(a) the person's age in completed years at the relevant date;</li><li data-bbox="836 524 1126 546">(b) the person's gender;</li><li data-bbox="836 562 1118 591">(c) the type of pension.</li></ul> <p data-bbox="815 602 1342 721"><math>m</math> is the number of complete months of the person's age, at the relevant date, that are not included in the person's completed years of age.</p> <p data-bbox="815 732 1342 860"><math>F_{y+1}</math> is the valuation factor mentioned in Table 6 that would apply if the person's age in completed years at the relevant date were 1 year more than it is.</p>

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**Division 2.4 Factors**

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.320730	0.328158	0.334754														
19	0.329830	0.337402	0.344301	0.350301													
20	0.339713	0.347384	0.354395	0.360678	0.366020												
21	0.350397	0.358175	0.365244	0.371597	0.377196	0.381835											
22	0.361847	0.369745	0.376885	0.383252	0.388879	0.393753	0.397670										
23	0.374620	0.382539	0.389719	0.396070	0.401624	0.406447	0.410543	0.413704									
24	0.388085	0.396057	0.403211	0.409565	0.415063	0.419772	0.423786	0.427118	0.429549								
25	0.402197	0.410180	0.417349	0.423634	0.429103	0.433725	0.437593	0.440819	0.443421	0.445164							
26	0.417017	0.424951	0.432089	0.438357	0.443722	0.448290	0.452045	0.455099	0.457578	0.459496	0.460600						
27	0.432434	0.440348	0.447396	0.453604	0.458933	0.463375	0.467063	0.469991	0.472281	0.474066	0.475357	0.480943					
28	0.448321	0.456162	0.463173	0.469276	0.474541	0.478948	0.482508	0.485373	0.487537	0.489131	0.490291	0.495792	0.500865				
29	0.464708	0.472519	0.479431	0.485485	0.490630	0.494970	0.498497	0.501227	0.503332	0.504797	0.505761	0.511169	0.516151	0.520722			
30	0.481576	0.489304	0.496176	0.502120	0.507218	0.511437	0.514902	0.517609	0.519580	0.520994	0.521831	0.527135	0.532014	0.536487	0.540574		
31	0.499025	0.506651	0.513416	0.519312	0.524288	0.528458	0.531796	0.534444	0.536398	0.537675	0.538464	0.543654	0.548423	0.552790	0.556776	0.560405	
32	0.517177	0.524645	0.531280	0.537049	0.541970	0.546007	0.549297	0.551813	0.553708	0.554973	0.555621	0.560693	0.565349	0.569608	0.573492	0.577024	0.580229



Public sector superannuation plans — Commonwealth  
Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	0.536139	0.543460	0.549891	0.555498	0.560269	0.564242	0.567385	0.569849	0.571602	0.572806	0.573442	0.578382	0.582911	0.587049	0.590820	0.594246	0.597353
34	0.555524	0.562826	0.569086	0.574468	0.579069	0.582890	0.585976	0.588295	0.590006	0.591070	0.591653	0.596461	0.600864	0.604883	0.608542	0.611864	0.614874
35	0.575379	0.582652	0.588886	0.594078	0.598437	0.602082	0.605015	0.607285	0.608852	0.609883	0.610327	0.614999	0.619273	0.623170	0.626714	0.629930	0.632841
36	0.595598	0.602831	0.609042	0.614219	0.618384	0.621782	0.624542	0.626665	0.628197	0.629090	0.629513	0.634039	0.638174	0.641941	0.645364	0.648467	0.651275
37	0.616287	0.623425	0.629599	0.634762	0.638924	0.642122	0.644628	0.646579	0.647968	0.648837	0.649125	0.653504	0.657501	0.661138	0.664440	0.667431	0.670135
38	0.637443	0.644479	0.650556	0.655692	0.659853	0.663062	0.665365	0.667056	0.668275	0.669004	0.669280	0.673500	0.677347	0.680845	0.684017	0.686889	0.689483
39	0.659331	0.666090	0.672062	0.677103	0.681249	0.684472	0.686802	0.688287	0.689239	0.689799	0.689936	0.693996	0.697693	0.701050	0.704093	0.706844	0.709328
40	0.682002	0.688473	0.694142	0.699078	0.703134	0.706355	0.708714	0.710240	0.710982	0.711267	0.711234	0.715119	0.718652	0.721857	0.724759	0.727381	0.729746
41	0.704416	0.710584	0.715926	0.720529	0.724478	0.727610	0.729977	0.731545	0.732343	0.732415	0.732101	0.735781	0.739123	0.742152	0.744891	0.747363	0.749592
42	0.727547	0.733344	0.738368	0.742635	0.746243	0.749285	0.751580	0.753180	0.754042	0.754189	0.753664	0.757109	0.760234	0.763063	0.765618	0.767922	0.769997
43	0.751367	0.756779	0.761419	0.765365	0.768637	0.771341	0.773568	0.775117	0.776036	0.776273	0.775845	0.779033	0.781920	0.784530	0.786885	0.789006	0.790916
44	0.775792	0.780837	0.785085	0.788647	0.791609	0.793984	0.795881	0.797389	0.798282	0.798604	0.798292	0.801232	0.803891	0.806291	0.808455	0.810402	0.812153
45	0.797871	0.805531	0.809407	0.812574	0.815151	0.817224	0.818799	0.819983	0.820859	0.821177	0.820975	0.823678	0.826120	0.828322	0.830305	0.832089	0.833691
46	0.822091	0.827504	0.834342	0.837137	0.839319	0.841011	0.842292	0.843161	0.843718	0.844043	0.843858	0.846338	0.848575	0.850591	0.852404	0.854033	0.855495
47	0.846825	0.851798	0.856201	0.862306	0.864119	0.865418	0.866321	0.866905	0.867152	0.867161	0.867004	0.869265	0.871303	0.873137	0.874784	0.876264	0.877590
48	0.872094	0.876591	0.880560	0.884050	0.889521	0.890454	0.890965	0.891172	0.891142	0.890844	0.890373	0.892423	0.894267	0.895925	0.897413	0.898747	0.899943
49	0.898149	0.902132	0.905635	0.908705	0.911388	0.916334	0.916485	0.916302	0.915895	0.915326	0.914550	0.916360	0.917987	0.919446	0.920755	0.921927	0.922977
50	0.925107	0.928523	0.931513	0.934124	0.936400	0.938378	0.942900	0.942357	0.941557	0.940609	0.939562	0.941102	0.942484	0.943721	0.944829	0.945820	0.946707
51	0.949959	0.952702	0.955091	0.957169	0.958972	0.960535	0.961889	0.966034	0.964884	0.963549	0.962129	0.963355	0.964452	0.965433	0.966310	0.967094	0.967793
52	0.975617	0.977600	0.979318	0.980804	0.982088	0.983197	0.984155	0.984981	0.988840	0.987161	0.985356	0.986225	0.987002	0.987695	0.988313	0.988864	0.989355
53	1.002345	1.003434	1.004371	1.005177	1.005870	1.006466	1.006978	1.007419	1.007798	1.011448	1.009299	1.009762	1.010173	1.010539	1.010865	1.011155	1.011413

Schedule 1 Public sector superannuation plans — Commonwealth  
 Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
54	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

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

		Complete years between first day of membership and relevant date															
Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.600164																
34	0.617595	0.620052															
35	0.635472	0.637846	0.639984														
36	0.653810	0.656096	0.658154	0.660005													
37	0.672575	0.674775	0.676754	0.678532	0.680129												
38	0.691822	0.693929	0.695825	0.697527	0.699055	0.700425											
39	0.711567	0.713582	0.715393	0.717020	0.718479	0.719787	0.720958										
40	0.731876	0.733793	0.735514	0.737060	0.738445	0.739687	0.740799	0.741793									
41	0.751598	0.753401	0.755021	0.756473	0.757775	0.758941	0.759985	0.760918	0.761753								
42	0.771864	0.773540	0.775045	0.776394	0.777603	0.778685	0.779653	0.780518	0.781292	0.781983							
43	0.792631	0.794171	0.795553	0.796790	0.797899	0.798890	0.799777	0.800570	0.801278	0.801911	0.802475						
44	0.813726	0.815136	0.816401	0.817533	0.818546	0.819453	0.820263	0.820987	0.821634	0.822211	0.822727	0.823186					
45	0.835128	0.836417	0.837571	0.838605	0.839529	0.840356	0.841095	0.841755	0.842344	0.842870	0.843339	0.843757	0.844131				

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
46	0.856807	0.857982	0.859033	0.859975	0.860816	0.861568	0.862240	0.862840	0.863376	0.863854	0.864280	0.864661	0.865000	0.865302			
47	0.878779	0.879844	0.880796	0.881648	0.882409	0.883089	0.883697	0.884239	0.884723	0.885155	0.885540	0.885883	0.886189	0.886462	0.886705		
48	0.901014	0.901972	0.902829	0.903595	0.904279	0.904890	0.905435	0.905922	0.906356	0.906744	0.907089	0.907397	0.907671	0.907916	0.908134	0.908328	
49	0.923916	0.924756	0.925506	0.926176	0.926775	0.927309	0.927785	0.928211	0.928590	0.928928	0.929229	0.929498	0.929737	0.929950	0.930140	0.930310	0.930461
50	0.947499	0.948207	0.948839	0.949403	0.949906	0.950355	0.950756	0.951113	0.951431	0.951715	0.951968	0.952193	0.952394	0.952573	0.952732	0.952874	0.953000
51	0.968418	0.968975	0.969472	0.969916	0.970311	0.970664	0.970978	0.971258	0.971508	0.971730	0.971928	0.972104	0.972261	0.972401	0.972526	0.972637	0.972736
52	0.989794	0.990184	0.990532	0.990842	0.991118	0.991364	0.991583	0.991779	0.991952	0.992107	0.992245	0.992368	0.992477	0.992574	0.992661	0.992738	0.992807
53	1.011643	1.011848	1.012030	1.012192	1.012336	1.012464	1.012578	1.012680	1.012770	1.012851	1.012922	1.012986	1.013043	1.013093	1.013138	1.013178	1.013214
54	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613

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

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

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

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139											
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015										
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805									
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755								
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734							
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223						
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930					
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972				
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116			
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312		
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.342849	0.349890	0.356118														
19	0.352638	0.359801	0.366299	0.371924													
20	0.363210	0.370449	0.377037	0.382912	0.387878												
21	0.374581	0.381902	0.388525	0.394448	0.399638	0.403907											
22	0.386717	0.394127	0.400795	0.406712	0.411911	0.416382	0.419939										
23	0.400152	0.407554	0.414233	0.420111	0.425219	0.429624	0.433331	0.436148									
24	0.414275	0.421693	0.428319	0.434173	0.439206	0.443484	0.447096	0.450057	0.452165								
25	0.429036	0.436429	0.443037	0.448800	0.453781	0.457956	0.461413	0.464258	0.466511	0.467953							
26	0.444490	0.451801	0.458346	0.464061	0.468920	0.473022	0.476355	0.479024	0.481146	0.482739	0.483566						
27	0.460530	0.467782	0.474208	0.479837	0.484633	0.488595	0.491845	0.494379	0.496312	0.497769	0.498760	0.503772					
28	0.477029	0.484173	0.490528	0.496027	0.500736	0.504641	0.507751	0.510210	0.512012	0.513279	0.514137	0.519041	0.523558				
29	0.494016	0.501088	0.507314	0.512733	0.517304	0.521121	0.524179	0.526497	0.528229	0.529365	0.530031	0.534820	0.539225	0.543263			

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
30	0.511466	0.518418	0.524566	0.529851	0.534348	0.538028	0.541008	0.543287	0.544882	0.545958	0.546498	0.551159	0.555443	0.559365	0.562945		
31	0.529465	0.536280	0.542291	0.547494	0.551850	0.555460	0.558304	0.560509	0.562073	0.563014	0.563499	0.568024	0.572177	0.575976	0.579440	0.582591	
32	0.548119	0.554748	0.560600	0.565653	0.569926	0.573391	0.576168	0.578235	0.579732	0.580648	0.580998	0.585382	0.589402	0.593074	0.596421	0.599461	0.602218
33	0.567522	0.573971	0.579601	0.584472	0.588579	0.591957	0.594580	0.596582	0.597936	0.598786	0.599115	0.603345	0.607219	0.610754	0.613973	0.616894	0.619542
34	0.587321	0.593691	0.599127	0.603764	0.607689	0.610905	0.613454	0.615309	0.616611	0.617325	0.617598	0.621674	0.625402	0.628802	0.631893	0.634697	0.637236
35	0.607556	0.613835	0.619193	0.623628	0.627311	0.630346	0.632738	0.634532	0.635693	0.636367	0.636509	0.640427	0.644007	0.647268	0.650230	0.652916	0.655345
36	0.628126	0.634301	0.639580	0.643954	0.647439	0.650236	0.652457	0.654106	0.655223	0.655766	0.655883	0.659635	0.663058	0.666174	0.669001	0.671563	0.673878
37	0.649118	0.655141	0.660327	0.664637	0.668079	0.670682	0.672667	0.674152	0.675133	0.675647	0.675641	0.679226	0.682494	0.685464	0.688158	0.690596	0.692798
38	0.670519	0.676383	0.681424	0.685657	0.689057	0.691638	0.693434	0.694685	0.695511	0.695898	0.695877	0.699285	0.702388	0.705206	0.707759	0.710068	0.712152
39	0.692537	0.698113	0.703002	0.707103	0.710445	0.713004	0.714800	0.715868	0.716462	0.716700	0.716559	0.719791	0.722729	0.725395	0.727807	0.729987	0.731954
40	0.715197	0.720480	0.725072	0.729032	0.732256	0.734778	0.736574	0.737663	0.738078	0.738085	0.737800	0.740843	0.743607	0.746111	0.748376	0.750421	0.752263
41	0.737184	0.742170	0.746459	0.750117	0.753213	0.755634	0.757414	0.758526	0.758984	0.758819	0.758305	0.761141	0.763713	0.766041	0.768145	0.770042	0.771750
42	0.759685	0.764338	0.768336	0.771698	0.774502	0.776819	0.778522	0.779646	0.780154	0.780057	0.779379	0.781986	0.784347	0.786481	0.788407	0.790143	0.791705
43	0.782646	0.786965	0.790639	0.793727	0.796251	0.798291	0.799922	0.800996	0.801547	0.801528	0.800944	0.803305	0.805441	0.807370	0.809108	0.810673	0.812080
44	0.805962	0.809968	0.813328	0.816113	0.818388	0.820172	0.821546	0.822580	0.823111	0.823167	0.822690	0.824818	0.826740	0.828474	0.830035	0.831439	0.832700
45	0.828283	0.833325	0.836395	0.838888	0.840882	0.842441	0.843579	0.844374	0.844895	0.844957	0.844584	0.846493	0.848215	0.849766	0.851161	0.852416	0.853541
46	0.851655	0.855470	0.859768	0.861999	0.863726	0.865027	0.865964	0.866543	0.866842	0.866922	0.866581	0.868286	0.869823	0.871206	0.872449	0.873564	0.874565
47	0.875318	0.878721	0.881727	0.885383	0.886877	0.887936	0.888638	0.889039	0.889139	0.889012	0.888716	0.890227	0.891587	0.892810	0.893908	0.894893	0.895776
48	0.899247	0.902224	0.904847	0.907150	0.910267	0.911122	0.911606	0.911793	0.911737	0.911428	0.910936	0.912265	0.913460	0.914534	0.915496	0.916359	0.917132



Public sector superannuation plans — Commonwealth  
Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	0.923586	0.926129	0.928362	0.930317	0.932023	0.934706	0.935016	0.935009	0.934758	0.934313	0.933653	0.934789	0.935808	0.936723	0.937543	0.938276	0.938933
50	0.948358	0.950454	0.952286	0.953884	0.955275	0.956484	0.958828	0.958673	0.958248	0.957623	0.956843	0.957774	0.958609	0.959357	0.960026	0.960625	0.961160
51	0.970062	0.971681	0.973091	0.974315	0.975378	0.976298	0.977095	0.979174	0.978626	0.977847	0.976904	0.977620	0.978262	0.978835	0.979347	0.979804	0.980213
52	0.991964	0.993088	0.994060	0.994901	0.995628	0.996256	0.996798	0.997265	0.999158	0.998279	0.997199	0.997688	0.998126	0.998516	0.998864	0.999174	0.999450
53	1.014148	1.014739	1.015247	1.015684	1.016059	1.016382	1.016660	1.016899	1.017105	1.018877	1.017715	1.017965	1.018188	1.018386	1.018562	1.018719	1.018858
54	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

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

Age	Complete years between first day of membership and relevant date																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.621935																
34	0.639530	0.641600															
35	0.657539	0.659517	0.661297														
36	0.675968	0.677850	0.679544	0.681067													
37	0.694784	0.696573	0.698181	0.699626	0.700923												
38	0.714030	0.715720	0.717240	0.718604	0.719828	0.720925											
39	0.733725	0.735318	0.736749	0.738034	0.739186	0.740218	0.741142										
40	0.753922	0.755413	0.756752	0.757953	0.759029	0.759993	0.760856	0.761628									

Public sector superannuation plans — Commonwealth  
Public Sector Superannuation Scheme

Schedule 1  
Part 2

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

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.965022																

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
51	0.983147	0.983193															
52	1.001427	1.001457	1.001484														
53	1.019849	1.019864	1.019878	1.019890													
54	1.038468	1.038468	1.038468	1.038468	1.038468												
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139											
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015										
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805									
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755								
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734							
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223						
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930					
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972				
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116			
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312		
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.306478	0.310501	0.315060														
19	0.316242	0.320438	0.324338	0.328825													
20	0.326544	0.331104	0.335173	0.338901	0.343274												
21	0.337665	0.342324	0.346777	0.350661	0.354159	0.358375											
22	0.349569	0.354352	0.358890	0.363177	0.366815	0.370025	0.374041										
23	0.362630	0.367465	0.372104	0.376443	0.380489	0.383804	0.386656	0.390418									
24	0.376480	0.381564	0.386228	0.390649	0.394720	0.398460	0.401393	0.403833	0.407302								
25	0.391222	0.396529	0.401442	0.405850	0.409974	0.413705	0.417077	0.419568	0.421542	0.424682							
26	0.406948	0.412423	0.417551	0.422201	0.426266	0.430017	0.433339	0.436282	0.438274	0.439734	0.442513						

Public sector superannuation plans — Commonwealth  
Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
27	0.423662	0.429271	0.434549	0.439403	0.443702	0.447343	0.450648	0.453499	0.455959	0.457404	0.458309	0.461659					
28	0.440979	0.446700	0.452104	0.457105	0.461615	0.465501	0.468666	0.471485	0.473833	0.475787	0.476666	0.479933	0.483118				
29	0.459020	0.464741	0.470242	0.475362	0.480016	0.484122	0.487545	0.490191	0.492490	0.494310	0.495738	0.498909	0.501994	0.504993			
30	0.477604	0.483323	0.488802	0.494017	0.498795	0.503056	0.506719	0.509649	0.511753	0.513518	0.514801	0.517885	0.520883	0.523792	0.526612		
31	0.496654	0.502343	0.507805	0.512986	0.517869	0.522268	0.526108	0.529309	0.531732	0.533286	0.534516	0.537505	0.540406	0.543218	0.545940	0.548574	
32	0.516294	0.521937	0.527349	0.532500	0.537336	0.541851	0.545844	0.549240	0.551965	0.553871	0.554870	0.557757	0.560554	0.563261	0.565879	0.568409	0.570851
33	0.536678	0.542267	0.547607	0.552684	0.557476	0.561931	0.566048	0.569611	0.572547	0.574782	0.576163	0.578928	0.581603	0.584190	0.586688	0.589099	0.591423
34	0.557437	0.563034	0.568298	0.573285	0.577990	0.582393	0.586445	0.590150	0.593275	0.595749	0.597496	0.600146	0.602706	0.605179	0.607564	0.609864	0.612079
35	0.578620	0.584227	0.589488	0.594380	0.598979	0.603284	0.607279	0.610915	0.614201	0.616887	0.618901	0.621442	0.623896	0.626262	0.628543	0.630740	0.632855
36	0.600301	0.605903	0.611162	0.616041	0.620527	0.624709	0.628594	0.632169	0.635382	0.638247	0.640496	0.642933	0.645284	0.647550	0.649732	0.651831	0.653850
37	0.622517	0.628077	0.633318	0.638188	0.642653	0.646707	0.650456	0.653910	0.657059	0.659848	0.662295	0.664634	0.666887	0.669057	0.671145	0.673152	0.675081
38	0.645245	0.650757	0.655945	0.660791	0.665245	0.669278	0.672888	0.676197	0.679221	0.681946	0.684318	0.686564	0.688726	0.690806	0.692806	0.694728	0.696573
39	0.668543	0.673858	0.678985	0.683769	0.688195	0.692216	0.695805	0.698966	0.701835	0.704430	0.706740	0.708887	0.710953	0.712939	0.714846	0.716679	0.718437
40	0.692375	0.697497	0.702400	0.707116	0.711475	0.715470	0.719051	0.722195	0.724909	0.727344	0.729520	0.731565	0.733531	0.735419	0.737232	0.738971	0.740639
41	0.715851	0.720750	0.725430	0.729892	0.734175	0.738098	0.741654	0.744794	0.747496	0.749770	0.751781	0.753714	0.755570	0.757352	0.759062	0.760701	0.762272
42	0.739656	0.744358	0.748799	0.753025	0.757043	0.760897	0.764389	0.767518	0.770232	0.772508	0.774361	0.776176	0.777918	0.779588	0.781190	0.782725	0.784195
43	0.763792	0.768264	0.772498	0.776476	0.780252	0.783832	0.787268	0.790345	0.793064	0.795370	0.797242	0.798935	0.800558	0.802113	0.803603	0.805030	0.806396
44	0.788447	0.792780	0.796765	0.800521	0.804031	0.807355	0.810502	0.813529	0.816202	0.818525	0.820438	0.822007	0.823510	0.824949	0.826328	0.827647	0.828909
45	0.811270	0.817826	0.821663	0.825150	0.828425	0.831468	0.834347	0.837072	0.839702	0.841986	0.843927	0.845372	0.846757	0.848081	0.849349	0.850561	0.851720
46	0.836949	0.840782	0.847094	0.850426	0.853414	0.856210	0.858794	0.861238	0.863553	0.865800	0.867710	0.869033	0.870299	0.871509	0.872667	0.873773	0.874830
47	0.863233	0.866764	0.870081	0.876158	0.878989	0.881488	0.883818	0.885957	0.887984	0.889908	0.891794	0.892995	0.894142	0.895239	0.896287	0.897288	0.898243

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
48	0.890242	0.893437	0.896432	0.899234	0.905087	0.907426	0.909445	0.911323	0.913034	0.914661	0.916213	0.917290	0.918319	0.919302	0.920241	0.921136	0.921991
49	0.918016	0.920844	0.923487	0.925952	0.928251	0.933905	0.935770	0.937328	0.938774	0.940080	0.941330	0.942271	0.943170	0.944027	0.944845	0.945625	0.946368
50	0.946769	0.949181	0.951427	0.953516	0.955459	0.957263	0.962742	0.964145	0.965259	0.966290	0.967207	0.967996	0.968749	0.969466	0.970150	0.970802	0.971423
51	0.976447	0.978393	0.980198	0.981873	0.983424	0.984861	0.986191	0.991528	0.992493	0.993184	0.993825	0.994447	0.995039	0.995603	0.996140	0.996652	0.997139
52	1.007398	1.008798	1.010092	1.011288	1.012392	1.013411	1.014352	1.015220	1.020442	1.020982	1.021266	1.021701	1.022115	1.022509	1.022883	1.023239	1.023578
53	1.039645	1.040409	1.041113	1.041760	1.042355	1.042903	1.043406	1.043870	1.044296	1.049437	1.049573	1.049799	1.050013	1.050217	1.050411	1.050595	1.050770
54	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073



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

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

**Complete years between first day of membership and relevant date**

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.593663																
34	0.614211	0.616263															
35	0.634888	0.636843	0.638721														
36	0.655791	0.657655	0.659445	0.661162													
37	0.676934	0.678713	0.680419	0.682055	0.683624												
38	0.698345	0.700044	0.701674	0.703235	0.704731	0.706164											
39	0.720123	0.721740	0.723290	0.724774	0.726196	0.727556	0.728857										
40	0.742239	0.743771	0.745239	0.746644	0.747989	0.749276	0.750506	0.751682									

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
41	0.763777	0.765219	0.766599	0.767919	0.769182	0.770390	0.771544	0.772647	0.773701								
42	0.785603	0.786950	0.788239	0.789472	0.790651	0.791777	0.792853	0.793881	0.794863	0.795801							
43	0.807703	0.808953	0.810149	0.811292	0.812384	0.813427	0.814423	0.815375	0.816283	0.817149	0.817976						
44	0.830115	0.831269	0.832371	0.833425	0.834431	0.835391	0.836308	0.837184	0.838019	0.838815	0.839575	0.840300					
45	0.852828	0.853886	0.854897	0.855862	0.856783	0.857663	0.858502	0.859303	0.860067	0.860795	0.861489	0.862151	0.862782				
46	0.875839	0.876803	0.877723	0.878602	0.879440	0.880240	0.881002	0.881729	0.882423	0.883084	0.883714	0.884314	0.884886	0.885431			
47	0.899156	0.900026	0.900857	0.901649	0.902405	0.903126	0.903813	0.904468	0.905092	0.905687	0.906254	0.906793	0.907308	0.907797	0.908264		
48	0.922806	0.923584	0.924325	0.925032	0.925706	0.926349	0.926961	0.927544	0.928100	0.928629	0.929133	0.929613	0.930070	0.930505	0.930920	0.931314	
49	0.947077	0.947753	0.948397	0.949011	0.949596	0.950153	0.950683	0.951188	0.951670	0.952128	0.952564	0.952979	0.953374	0.953750	0.954108	0.954448	0.954772
50	0.972015	0.972578	0.973115	0.973626	0.974112	0.974576	0.975017	0.975436	0.975836	0.976216	0.976578	0.976922	0.977249	0.977561	0.977857	0.978139	0.978407
51	0.997602	0.998043	0.998463	0.998862	0.999242	0.999604	0.999948	1.000275	1.000586	1.000883	1.001164	1.001432	1.001687	1.001929	1.002159	1.002378	1.002586
52	1.023900	1.024206	1.024498	1.024775	1.025038	1.025288	1.025526	1.025753	1.025968	1.026172	1.026367	1.026551	1.026727	1.026894	1.027052	1.027203	1.027347
53	1.050936	1.051094	1.051244	1.051386	1.051521	1.051650	1.051772	1.051888	1.051998	1.052103	1.052202	1.052297	1.052387	1.052472	1.052553	1.052630	1.052703
54	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496

Public sector superannuation plans — Commonwealth  
Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.978662																
51	1.002784	1.002972															
52	1.027483	1.027612	1.027735														
53	1.052772	1.052838	1.052901	1.052961													
54	1.078975	1.078975	1.078975	1.078975	1.078975												
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297											
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478										
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985									
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808								
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496							
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652						
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927					
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743				
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059			
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318		
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.331041	0.334860	0.339164														
19	0.341496	0.345469	0.349148	0.353359													
20	0.352509	0.356809	0.360636	0.364126	0.368205												
21	0.364338	0.368717	0.372888	0.376514	0.379762	0.383667											
22	0.376946	0.381424	0.385659	0.389645	0.393011	0.395962	0.399654										

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
23	0.390688	0.395196	0.399506	0.403523	0.407251	0.410288	0.412876	0.416304									
24	0.405212	0.409924	0.414237	0.418310	0.422045	0.425458	0.428109	0.430285	0.433415								
25	0.420613	0.425500	0.430015	0.434055	0.437819	0.441206	0.444247	0.446458	0.448174	0.450973							
26	0.436973	0.441980	0.446660	0.450894	0.454582	0.457967	0.460945	0.463559	0.465280	0.466493	0.468933						
27	0.454289	0.459381	0.464162	0.468549	0.472421	0.475684	0.478626	0.481139	0.483279	0.484468	0.485143	0.488104					
28	0.472189	0.477341	0.482198	0.486682	0.490715	0.494174	0.496968	0.499433	0.501456	0.503104	0.503748	0.506613	0.509402				
29	0.490776	0.495887	0.500790	0.505343	0.509471	0.513099	0.516102	0.518391	0.520354	0.521867	0.523011	0.525766	0.528443	0.531043			
30	0.509874	0.514940	0.519781	0.524379	0.528581	0.532316	0.535509	0.538034	0.539803	0.541253	0.542254	0.544910	0.547488	0.549987	0.552408		
31	0.529404	0.534399	0.539184	0.543711	0.547968	0.551791	0.555112	0.557857	0.559897	0.561144	0.562086	0.564636	0.567107	0.569500	0.571814	0.574050	
32	0.549475	0.554385	0.559082	0.563541	0.567718	0.571607	0.575032	0.577925	0.580215	0.581765	0.582490	0.584926	0.587284	0.589563	0.591765	0.593891	0.595941
33	0.570224	0.575039	0.579627	0.583980	0.588077	0.591876	0.595376	0.598388	0.600844	0.602671	0.603730	0.606035	0.608263	0.610415	0.612491	0.614492	0.616421
34	0.591314	0.596081	0.600557	0.604787	0.608768	0.612484	0.615893	0.618998	0.621595	0.623617	0.624990	0.627171	0.629277	0.631308	0.633266	0.635152	0.636966
35	0.612789	0.617505	0.621925	0.626029	0.629877	0.633470	0.636794	0.639808	0.642518	0.644706	0.646300	0.648366	0.650357	0.652276	0.654124	0.655903	0.657613
36	0.634714	0.639361	0.643721	0.647763	0.651472	0.654921	0.658115	0.661044	0.663663	0.665983	0.667767	0.669721	0.671603	0.673416	0.675160	0.676836	0.678447
37	0.657113	0.661659	0.665942	0.669918	0.673561	0.676862	0.679904	0.682698	0.685233	0.687462	0.689400	0.691248	0.693027	0.694738	0.696384	0.697964	0.699482
38	0.679967	0.684401	0.688574	0.692471	0.696051	0.699288	0.702177	0.704816	0.707216	0.709366	0.711218	0.712967	0.714649	0.716266	0.717819	0.719311	0.720742
39	0.703292	0.707504	0.711557	0.715339	0.718839	0.722016	0.724847	0.727329	0.729570	0.731585	0.733364	0.735010	0.736592	0.738112	0.739571	0.740970	0.742312
40	0.727047	0.731039	0.734851	0.738511	0.741896	0.744999	0.747778	0.750209	0.752293	0.754151	0.755797	0.757338	0.758819	0.760239	0.761602	0.762909	0.764161
41	0.750136	0.753893	0.757471	0.760877	0.764142	0.767134	0.769847	0.772238	0.774284	0.775988	0.777480	0.778912	0.780286	0.781604	0.782867	0.784078	0.785237
42	0.773445	0.776985	0.780323	0.783491	0.786499	0.789382	0.791997	0.794340	0.796364	0.798047	0.799393	0.800713	0.801978	0.803192	0.804354	0.805467	0.806532
43	0.796954	0.800261	0.803383	0.806311	0.809083	0.811710	0.814232	0.816493	0.818488	0.820170	0.821515	0.822721	0.823877	0.824984	0.826044	0.827058	0.828028

Public sector superannuation plans — Commonwealth  
Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
44	0.820838	0.823962	0.826844	0.829552	0.832079	0.834468	0.836730	0.838907	0.840832	0.842499	0.843858	0.844953	0.846000	0.847003	0.847963	0.848880	0.849758
45	0.844012	0.848032	0.850731	0.853195	0.855501	0.857642	0.859664	0.861579	0.863432	0.865041	0.866402	0.867387	0.868330	0.869232	0.870095	0.870919	0.871707
46	0.868621	0.871251	0.874972	0.877256	0.879316	0.881236	0.883008	0.884682	0.886271	0.887822	0.889137	0.890017	0.890859	0.891664	0.892433	0.893167	0.893869
47	0.893583	0.895939	0.898150	0.901596	0.903485	0.905162	0.906719	0.908147	0.909499	0.910787	0.912061	0.912840	0.913584	0.914295	0.914974	0.915622	0.916241
48	0.918960	0.921028	0.922964	0.924772	0.927968	0.929484	0.930801	0.932019	0.933128	0.934182	0.935194	0.935875	0.936525	0.937146	0.937738	0.938303	0.938842
49	0.944726	0.946497	0.948150	0.949691	0.951126	0.954105	0.955277	0.956262	0.957171	0.957988	0.958772	0.959351	0.959902	0.960428	0.960930	0.961409	0.961865
50	0.970983	0.972440	0.973795	0.975055	0.976225	0.977312	0.980107	0.980960	0.981640	0.982263	0.982813	0.983283	0.983731	0.984158	0.984564	0.984952	0.985321
51	0.997627	0.998757	0.999806	1.000777	1.001677	1.002510	1.003281	1.005931	1.006497	1.006901	1.007269	1.007626	1.007967	1.008291	1.008600	1.008893	1.009173
52	1.024813	1.025592	1.026312	1.026977	1.027591	1.028158	1.028681	1.029163	1.031702	1.032006	1.032160	1.032401	1.032630	1.032847	1.033054	1.033251	1.033439
53	1.052458	1.052864	1.053238	1.053582	1.053898	1.054189	1.054457	1.054703	1.054930	1.057396	1.057468	1.057588	1.057702	1.057810	1.057912	1.058010	1.058102
54	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

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

**Complete years between first day of membership and relevant date**

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.618277																
34	0.638712	0.640390															
35	0.659256	0.660835	0.662350														
36	0.679994	0.681479	0.682904	0.684270													



Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
37	0.700938	0.702336	0.703675	0.704959	0.706188												
38	0.722114	0.723430	0.724691	0.725898	0.727054	0.728161											
39	0.743599	0.744831	0.746012	0.747142	0.748223	0.749257	0.750247										
40	0.765361	0.766509	0.767609	0.768661	0.769667	0.770629	0.771549	0.772428									
41	0.786348	0.787410	0.788426	0.789398	0.790328	0.791216	0.792065	0.792875	0.793649								
42	0.807551	0.808526	0.809459	0.810350	0.811201	0.812015	0.812792	0.813534	0.814242	0.814918							
43	0.828956	0.829843	0.830691	0.831501	0.832274	0.833013	0.833718	0.834391	0.835034	0.835646	0.836231						
44	0.850596	0.851398	0.852163	0.852894	0.853592	0.854258	0.854894	0.855500	0.856079	0.856630	0.857156	0.857657					
45	0.872460	0.873179	0.873865	0.874520	0.875145	0.875742	0.876310	0.876853	0.877370	0.877864	0.878334	0.878782	0.879208				
46	0.894539	0.895178	0.895788	0.896370	0.896926	0.897455	0.897960	0.898442	0.898901	0.899338	0.899755	0.900152	0.900530	0.900890			
47	0.916831	0.917395	0.917932	0.918444	0.918933	0.919399	0.919842	0.920266	0.920669	0.921053	0.921418	0.921767	0.922098	0.922414	0.922715		
48	0.939357	0.939847	0.940314	0.940760	0.941185	0.941589	0.941975	0.942342	0.942692	0.943025	0.943342	0.943644	0.943932	0.944205	0.944466	0.944714	
49	0.962299	0.962714	0.963109	0.963485	0.963843	0.964184	0.964509	0.964818	0.965113	0.965393	0.965660	0.965914	0.966156	0.966386	0.966605	0.966813	0.967012
50	0.985673	0.986007	0.986326	0.986630	0.986919	0.987194	0.987456	0.987705	0.987942	0.988168	0.988383	0.988587	0.988781	0.988966	0.989142	0.989309	0.989468
51	1.009439	1.009693	1.009934	1.010163	1.010381	1.010589	1.010786	1.010974	1.011153	1.011323	1.011484	1.011638	1.011784	1.011923	1.012055	1.012181	1.012300
52	1.033617	1.033786	1.033947	1.034100	1.034246	1.034384	1.034516	1.034641	1.034760	1.034873	1.034980	1.035082	1.035179	1.035272	1.035359	1.035443	1.035522
53	1.058190	1.058274	1.058353	1.058429	1.058500	1.058569	1.058633	1.058695	1.058753	1.058808	1.058861	1.058911	1.058959	1.059004	1.059047	1.059088	1.059126
54	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.989620																
51	1.012414	1.012522															
52	1.035597	1.035669	1.035737														
53	1.059163	1.059198	1.059231	1.059263													
54	1.083237	1.083237	1.083237	1.083237	1.083237												
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297											
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478										
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985									
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808								
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496							
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652						
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927					
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743				
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059			
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318		
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.355973	0.383502	0.408049														
19	0.360665	0.388216	0.413432	0.435463													
20	0.367430	0.394837	0.419997	0.442652	0.462017												
21	0.376238	0.403538	0.428446	0.450934	0.470858	0.487480											
22	0.386750	0.413995	0.438702	0.460826	0.480483	0.497616	0.511513										

Public sector superannuation plans — Commonwealth  
Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
23	0.400690	0.427546	0.451969	0.473648	0.492695	0.509341	0.523594	0.534741									
24	0.415783	0.442370	0.466286	0.487597	0.506115	0.522071	0.535780	0.547286	0.555859								
25	0.431904	0.458082	0.481642	0.502356	0.520449	0.535822	0.548789	0.559722	0.568678	0.574896							
26	0.449101	0.474679	0.497737	0.518035	0.535468	0.550385	0.562739	0.572899	0.581272	0.587910	0.592010						
27	0.466936	0.492019	0.514392	0.534147	0.551152	0.565389	0.577295	0.586847	0.594448	0.600517	0.605094	0.623069					
28	0.484951	0.509375	0.531246	0.550315	0.566813	0.580678	0.591945	0.601109	0.608150	0.613488	0.617542	0.634919	0.650950				
29	0.503252	0.527169	0.548345	0.566923	0.582744	0.596139	0.607085	0.615644	0.622345	0.627159	0.630509	0.647279	0.662731	0.676913			
30	0.521739	0.544987	0.565670	0.583571	0.598955	0.611719	0.622259	0.630567	0.636715	0.641249	0.644121	0.660260	0.675112	0.688730	0.701175		
31	0.540684	0.563219	0.583212	0.600641	0.615364	0.627736	0.637679	0.645631	0.651582	0.655597	0.658233	0.673727	0.687968	0.701012	0.712920	0.723761	
32	0.560340	0.582012	0.601260	0.617992	0.632274	0.644006	0.653601	0.660988	0.666626	0.670491	0.672636	0.687487	0.701122	0.713596	0.724974	0.735323	0.744715
33	0.580913	0.601777	0.620086	0.636040	0.649614	0.660925	0.669891	0.676961	0.682051	0.685632	0.687659	0.701841	0.714845	0.726729	0.737558	0.747399	0.756322
34	0.601320	0.621759	0.639249	0.654266	0.667096	0.677748	0.686362	0.692855	0.697694	0.700776	0.702573	0.716102	0.728491	0.739801	0.750097	0.759446	0.767916
35	0.621628	0.641617	0.658716	0.672923	0.684830	0.694775	0.702777	0.708981	0.713290	0.716179	0.717517	0.730395	0.742174	0.752916	0.762685	0.771548	0.779573
36	0.641592	0.661096	0.677811	0.691707	0.702850	0.711916	0.719273	0.724929	0.729024	0.731438	0.732645	0.744859	0.756018	0.766183	0.775419	0.783791	0.791365
37	0.661449	0.680320	0.696609	0.710195	0.721107	0.729453	0.735967	0.741030	0.744629	0.746891	0.747667	0.759230	0.769781	0.779382	0.788097	0.795991	0.803127
38	0.681191	0.699412	0.715117	0.728352	0.739037	0.747236	0.753076	0.757333	0.760386	0.762199	0.762879	0.773773	0.783702	0.792728	0.800912	0.808319	0.815010
39	0.701232	0.718374	0.733477	0.746190	0.756606	0.764662	0.770436	0.774061	0.776343	0.777651	0.777923	0.788160	0.797479	0.805940	0.813606	0.820538	0.826794
40	0.721620	0.737687	0.751715	0.763887	0.773847	0.781714	0.787425	0.791059	0.792746	0.793312	0.793114	0.802674	0.811365	0.819247	0.826381	0.832826	0.838639
41	0.742432	0.757451	0.770411	0.781528	0.791018	0.798502	0.804108	0.807762	0.809535	0.809547	0.808638	0.817484	0.825516	0.832791	0.839370	0.845307	0.850657
42	0.763413	0.777272	0.789226	0.799325	0.807815	0.814922	0.820235	0.823877	0.825756	0.825931	0.824511	0.832595	0.839924	0.846555	0.852543	0.857943	0.862804
43	0.784403	0.797121	0.807968	0.817134	0.824677	0.830856	0.835893	0.839335	0.841298	0.841666	0.840486	0.847777	0.854378	0.860342	0.865723	0.870569	0.874929

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
44	0.805220	0.816892	0.826676	0.834819	0.841523	0.846841	0.851030	0.854302	0.856160	0.856705	0.855802	0.862350	0.868270	0.873613	0.878427	0.882760	0.886654
45	0.820491	0.836542	0.845360	0.852519	0.858279	0.862844	0.866249	0.868742	0.870521	0.871043	0.870396	0.876255	0.881545	0.886314	0.890607	0.894466	0.897933
46	0.838554	0.850065	0.863877	0.870161	0.875021	0.878721	0.881455	0.883234	0.884296	0.884822	0.884225	0.889449	0.894161	0.898403	0.902219	0.905646	0.908722
47	0.856393	0.866660	0.875744	0.887615	0.891690	0.894570	0.896512	0.897694	0.898105	0.897967	0.897447	0.902073	0.906239	0.909986	0.913353	0.916375	0.919084
48	0.874009	0.883008	0.890943	0.897916	0.908149	0.910328	0.911521	0.911977	0.911855	0.911119	0.909980	0.914046	0.917703	0.920989	0.923939	0.926583	0.928953
49	0.891753	0.899463	0.906238	0.912173	0.917357	0.926255	0.926829	0.926604	0.925813	0.924602	0.922910	0.926388	0.929511	0.932314	0.934826	0.937076	0.939091
50	0.909682	0.916064	0.921648	0.926521	0.930766	0.934457	0.942290	0.941512	0.940094	0.938259	0.936135	0.938995	0.941559	0.943856	0.945912	0.947752	0.949396
51	0.927934	0.932906	0.937235	0.940999	0.944265	0.947096	0.949547	0.956537	0.954626	0.952211	0.949504	0.951717	0.953696	0.955467	0.957049	0.958463	0.959725
52	0.946292	0.949776	0.952793	0.955403	0.957658	0.959607	0.961288	0.962739	0.969102	0.966247	0.963000	0.964524	0.965884	0.967098	0.968181	0.969147	0.970008
53	0.965017	0.966871	0.968464	0.969835	0.971014	0.972028	0.972900	0.973649	0.974294	0.980211	0.976560	0.977345	0.978044	0.978666	0.979220	0.979713	0.980151
54	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.764396																
34	0.775576	0.782490															
35	0.786824	0.793366	0.799258														
36	0.798204	0.804371	0.809923	0.814914													
37	0.809566	0.815369	0.820590	0.825282	0.829495												
38	0.821044	0.826477	0.831363	0.835753	0.839692	0.843224											
39	0.832432	0.837506	0.842067	0.846162	0.849836	0.853128	0.856076										
40	0.843873	0.848581	0.852811	0.856606	0.860009	0.863058	0.865788	0.868229									
41	0.855471	0.859799	0.863684	0.867169	0.870292	0.873089	0.875592	0.877830	0.879831								
42	0.867175	0.871102	0.874625	0.877783	0.880612	0.883144	0.885409	0.887434	0.889244	0.890861							
43	0.878846	0.882362	0.885514	0.888339	0.890868	0.893130	0.895153	0.896961	0.898577	0.900019	0.901307						
44	0.890150	0.893286	0.896096	0.898613	0.900865	0.902879	0.904679	0.906287	0.907724	0.909006	0.910150	0.911171					
45	0.901042	0.903830	0.906327	0.908561	0.910560	0.912347	0.913944	0.915370	0.916643	0.917779	0.918793	0.919697	0.920504				
46	0.911479	0.913949	0.916161	0.918139	0.919907	0.921488	0.922900	0.924160	0.925286	0.926289	0.927185	0.927984	0.928696	0.929331			
47	0.921512	0.923685	0.925629	0.927368	0.928921	0.930309	0.931549	0.932655	0.933642	0.934523	0.935308	0.936008	0.936632	0.937189	0.937685		
48	0.931074	0.932972	0.934669	0.936185	0.937540	0.938750	0.939830	0.940793	0.941653	0.942419	0.943103	0.943712	0.944255	0.944739	0.945170	0.945554	
49	0.940892	0.942503	0.943942	0.945228	0.946376	0.947400	0.948314	0.949129	0.949856	0.950505	0.951082	0.951597	0.952056	0.952465	0.952829	0.953154	0.953443

Schedule 1 Public sector superannuation plans — Commonwealth  
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Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
50	0.950866	0.952179	0.953351	0.954397	0.955331	0.956163	0.956906	0.957568	0.958158	0.958684	0.959153	0.959571	0.959943	0.960274	0.960569	0.960832	0.961067
51	0.960851	0.961857	0.962753	0.963553	0.964266	0.964902	0.965469	0.965973	0.966423	0.966824	0.967181	0.967499	0.967782	0.968035	0.968259	0.968459	0.968637
52	0.970775	0.971459	0.972069	0.972612	0.973096	0.973527	0.973911	0.974252	0.974557	0.974828	0.975069	0.975284	0.975476	0.975646	0.975798	0.975933	0.976053
53	0.980541	0.980889	0.981198	0.981473	0.981718	0.981936	0.982130	0.982303	0.982456	0.982593	0.982715	0.982823	0.982919	0.983005	0.983082	0.983149	0.983210
54	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

**Complete years between first day of membership and relevant date**

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.961275																
51	0.968796	0.968937															
52	0.976160	0.976255	0.976340														
53	0.983264	0.983312	0.983354	0.983392													



Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
54	0.990137	0.990137	0.990137	0.990137	0.990137												
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797											
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097										
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409									
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

**Complete years between first day of membership and relevant date**

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.290679	0.320922	0.347888														
19	0.295984	0.326243	0.353939	0.378135													

Schedule 1 Public sector superannuation plans — Commonwealth  
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Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
20	0.303564	0.333660	0.361287	0.386163	0.407426												
21	0.313386	0.343359	0.370703	0.395390	0.417263	0.435511											
22	0.325078	0.354982	0.382101	0.406384	0.427958	0.446763	0.462014										
23	0.340527	0.369999	0.396799	0.420590	0.441490	0.459756	0.475395	0.487625									
24	0.357238	0.386407	0.412646	0.436026	0.456343	0.473847	0.488886	0.501508	0.510912								
25	0.375070	0.403785	0.429628	0.452348	0.472194	0.489055	0.503277	0.515268	0.525090	0.531908							
26	0.394077	0.422127	0.447415	0.469674	0.488791	0.505149	0.518695	0.529837	0.539016	0.546294	0.550788						
27	0.413777	0.441278	0.465808	0.487468	0.506111	0.521720	0.534773	0.545244	0.553577	0.560229	0.565244	0.584951					
28	0.433667	0.460440	0.484414	0.505317	0.523401	0.538598	0.550948	0.560992	0.568708	0.574557	0.578999	0.598047	0.615618				
29	0.453864	0.480075	0.503282	0.523641	0.540980	0.555659	0.567654	0.577032	0.584375	0.589649	0.593319	0.611696	0.628629	0.644171			
30	0.474258	0.499730	0.522392	0.542005	0.558860	0.572844	0.584392	0.593494	0.600229	0.605195	0.608341	0.626023	0.642295	0.657215	0.670850		
31	0.495147	0.519832	0.541733	0.560825	0.576952	0.590504	0.601395	0.610105	0.616623	0.621020	0.623906	0.640877	0.656477	0.670764	0.683808	0.695684	
32	0.516807	0.540542	0.561621	0.579946	0.595586	0.608435	0.618943	0.627032	0.633205	0.637437	0.639784	0.656049	0.670980	0.684641	0.697102	0.708435	0.718720
33	0.539463	0.562308	0.582355	0.599823	0.614686	0.627070	0.636887	0.644626	0.650199	0.654119	0.656337	0.671865	0.686103	0.699115	0.710971	0.721746	0.731516
34	0.561931	0.584305	0.603451	0.619890	0.633935	0.645595	0.655023	0.662131	0.667427	0.670800	0.672766	0.687575	0.701137	0.713517	0.724788	0.735022	0.744294
35	0.584283	0.606159	0.624874	0.640422	0.653453	0.664337	0.673094	0.679884	0.684599	0.687760	0.689223	0.703317	0.716208	0.727964	0.738655	0.748355	0.757137
36	0.606251	0.627593	0.645882	0.661088	0.673280	0.683200	0.691249	0.697437	0.701918	0.704559	0.705879	0.719243	0.731452	0.742574	0.752679	0.761839	0.770127
37	0.628097	0.648741	0.666561	0.681423	0.693361	0.702490	0.709617	0.715154	0.719091	0.721565	0.722413	0.735062	0.746603	0.757106	0.766640	0.775275	0.783081
38	0.649812	0.669739	0.686916	0.701392	0.713078	0.722045	0.728432	0.733088	0.736427	0.738410	0.739151	0.751066	0.761926	0.771796	0.780748	0.788848	0.796165

Public sector superannuation plans — Commonwealth  
Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
39	0.671844	0.690587	0.707102	0.721003	0.732393	0.741201	0.747515	0.751479	0.753974	0.755404	0.755700	0.766894	0.777083	0.786335	0.794717	0.802296	0.809136
40	0.694247	0.711811	0.727146	0.740452	0.751341	0.759941	0.766184	0.770157	0.772002	0.772619	0.772403	0.782854	0.792354	0.800971	0.808770	0.815815	0.822169
41	0.717278	0.733683	0.747839	0.759983	0.770349	0.778525	0.784649	0.788640	0.790577	0.790590	0.789597	0.799260	0.808033	0.815980	0.823165	0.829650	0.835494
42	0.740460	0.755586	0.768633	0.779656	0.788922	0.796680	0.802479	0.806454	0.808505	0.808697	0.807147	0.815970	0.823969	0.831206	0.837742	0.843635	0.848941
43	0.763617	0.777486	0.789315	0.799311	0.807538	0.814276	0.819770	0.823525	0.825665	0.826067	0.824780	0.832732	0.839931	0.846435	0.852303	0.857589	0.862343
44	0.786553	0.799271	0.809932	0.818804	0.826109	0.831905	0.836470	0.840036	0.842061	0.842656	0.841671	0.848807	0.855258	0.861081	0.866327	0.871049	0.875292
45	0.803413	0.820892	0.830493	0.838287	0.844558	0.849529	0.853236	0.855951	0.857888	0.858457	0.857754	0.864133	0.869893	0.875086	0.879760	0.883963	0.887737
46	0.823291	0.835815	0.850844	0.857679	0.862966	0.866992	0.869966	0.871903	0.873058	0.873631	0.872982	0.878666	0.883792	0.888408	0.892560	0.896289	0.899635
47	0.842899	0.854060	0.863936	0.876843	0.881272	0.884402	0.886513	0.887798	0.888245	0.888096	0.887532	0.892560	0.897089	0.901163	0.904824	0.908109	0.911054
48	0.862239	0.872014	0.880634	0.888208	0.899326	0.901692	0.902988	0.903482	0.903350	0.902551	0.901315	0.905732	0.909705	0.913275	0.916479	0.919351	0.921925
49	0.881691	0.890060	0.897414	0.903855	0.909483	0.919143	0.919766	0.919520	0.918662	0.917348	0.915512	0.919287	0.922677	0.925719	0.928446	0.930889	0.933075
50	0.901318	0.908239	0.914295	0.919581	0.924185	0.928188	0.936686	0.935842	0.934303	0.932312	0.930010	0.933112	0.935893	0.938384	0.940614	0.942609	0.944393
51	0.921379	0.926761	0.931448	0.935521	0.939057	0.942121	0.944775	0.952343	0.950274	0.947659	0.944729	0.947125	0.949268	0.951184	0.952897	0.954427	0.955793
52	0.941477	0.945241	0.948500	0.951319	0.953756	0.955861	0.957677	0.959244	0.966120	0.963036	0.959528	0.961174	0.962644	0.963955	0.965125	0.966168	0.967098
53	0.961888	0.963886	0.965604	0.967082	0.968353	0.969446	0.970386	0.971194	0.971889	0.978269	0.974333	0.975179	0.975933	0.976604	0.977201	0.977732	0.978205
54	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409

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<b>Age</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.740356																
34	0.752678	0.760246															
35	0.765073	0.772232	0.778681														
36	0.777610	0.784357	0.790432	0.795893													
37	0.790125	0.796472	0.802184	0.807317	0.811925												
38	0.802764	0.808707	0.814051	0.818851	0.823159	0.827022											
39	0.815301	0.820850	0.825837	0.830314	0.834331	0.837931	0.841154										
40	0.827891	0.833038	0.837661	0.841811	0.845531	0.848864	0.851847	0.854516									
41	0.840753	0.845480	0.849724	0.853531	0.856942	0.859997	0.862731	0.865176	0.867362								
42	0.853712	0.857998	0.861843	0.865290	0.868377	0.871141	0.873614	0.875824	0.877799	0.879563							
43	0.866615	0.870449	0.873888	0.876968	0.879726	0.882193	0.884400	0.886372	0.888133	0.889706	0.891111						
44	0.879102	0.882519	0.885581	0.888324	0.890778	0.892973	0.894934	0.896687	0.898252	0.899650	0.900897	0.902009					
45	0.891124	0.894159	0.896877	0.899311	0.901487	0.903433	0.905171	0.906724	0.908110	0.909348	0.910452	0.911436	0.912314				
46	0.902635	0.905323	0.907729	0.909881	0.911805	0.913525	0.915061	0.916432	0.917657	0.918749	0.919723	0.920592	0.921367	0.922058			
47	0.913694	0.916056	0.918170	0.920060	0.921749	0.923258	0.924606	0.925808	0.926881	0.927839	0.928693	0.929454	0.930132	0.930737	0.931276		
48	0.924230	0.926291	0.928135	0.929782	0.931254	0.932568	0.933741	0.934788	0.935721	0.936554	0.937297	0.937958	0.938548	0.939074	0.939542	0.939960	
49	0.935031	0.936779	0.938342	0.939737	0.940983	0.942095	0.943087	0.943972	0.944761	0.945465	0.946092	0.946651	0.947149	0.947593	0.947988	0.948340	0.948654

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<b>Age</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>
50	0.945987	0.947411	0.948683	0.949817	0.950830	0.951733	0.952538	0.953256	0.953897	0.954467	0.954975	0.955428	0.955832	0.956192	0.956512	0.956797	0.957051
51	0.957013	0.958101	0.959072	0.959937	0.960709	0.961397	0.962011	0.962557	0.963044	0.963478	0.963865	0.964209	0.964515	0.964788	0.965032	0.965248	0.965441
52	0.967927	0.968666	0.969325	0.969911	0.970434	0.970900	0.971314	0.971684	0.972013	0.972306	0.972566	0.972799	0.973005	0.973189	0.973353	0.973499	0.973629
53	0.978625	0.979000	0.979333	0.979630	0.979894	0.980129	0.980338	0.980524	0.980690	0.980837	0.980968	0.981085	0.981189	0.981282	0.981364	0.981437	0.981502
54	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.957277																
51	0.965613	0.965765															
52	0.973745	0.973848	0.973939														
53	0.981560	0.981612	0.981658	0.981699													
54	0.989090	0.989090	0.989090	0.989090	0.989090												
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797											
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097										
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409									
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	

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

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.286521	0.301217	0.318006														
19	0.294763	0.309821	0.323847	0.340097													
20	0.303915	0.320019	0.334390	0.347585	0.363167												
21	0.314945	0.331105	0.346582	0.360083	0.372274	0.387052											
22	0.327662	0.343961	0.359448	0.374104	0.386550	0.397573	0.411418										
23	0.343132	0.359315	0.374867	0.389434	0.403041	0.414213	0.423870	0.436630									
24	0.359967	0.376710	0.392064	0.406638	0.420079	0.432458	0.442198	0.450356	0.461936								
25	0.378388	0.395579	0.411486	0.425752	0.439121	0.451240	0.462221	0.470383	0.476923	0.487240							
26	0.398560	0.415999	0.432329	0.447128	0.460063	0.472017	0.482634	0.492072	0.498533	0.503360	0.512352						
27	0.420457	0.438022	0.454543	0.469732	0.483176	0.494562	0.504923	0.513894	0.521675	0.526345	0.529393	0.539954					
28	0.442736	0.460341	0.476966	0.492343	0.506204	0.518143	0.527871	0.536564	0.543846	0.549952	0.552840	0.562941	0.572789				
29	0.465789	0.483076	0.499704	0.515167	0.529219	0.541607	0.551934	0.559929	0.566910	0.572484	0.576922	0.586533	0.595888	0.604982			



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Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
30	0.489034	0.505999	0.522251	0.537721	0.551882	0.564503	0.575351	0.584029	0.590284	0.595570	0.599475	0.608639	0.617544	0.626187	0.634569		
31	0.512220	0.528778	0.544676	0.559750	0.573955	0.586742	0.597894	0.607191	0.614236	0.618792	0.622441	0.631143	0.639586	0.647770	0.655694	0.663360	
32	0.535693	0.551802	0.567247	0.581943	0.595737	0.608608	0.619981	0.629649	0.637404	0.642848	0.645752	0.653979	0.661951	0.669666	0.677128	0.684336	0.691295
33	0.559798	0.575437	0.590374	0.604573	0.617967	0.630411	0.641904	0.651843	0.660029	0.666263	0.670139	0.677854	0.685318	0.692532	0.699499	0.706222	0.712704
34	0.583434	0.598782	0.613206	0.626865	0.639745	0.651792	0.662869	0.672990	0.681521	0.688269	0.693040	0.700271	0.707258	0.714004	0.720511	0.726783	0.732824
35	0.606675	0.621731	0.635847	0.648964	0.661285	0.672812	0.683503	0.693222	0.702000	0.709167	0.714534	0.721314	0.727858	0.734169	0.740251	0.746107	0.751743
36	0.629693	0.644408	0.658216	0.671018	0.682774	0.693728	0.703895	0.713241	0.721631	0.729106	0.734962	0.741315	0.747440	0.753342	0.759024	0.764490	0.769747
37	0.652562	0.666839	0.680292	0.692783	0.704227	0.714604	0.724191	0.733017	0.741053	0.748159	0.754386	0.760336	0.766067	0.771584	0.776891	0.781993	0.786895
38	0.675114	0.688933	0.701938	0.714083	0.725235	0.735322	0.744338	0.752594	0.760126	0.766907	0.772796	0.778370	0.783734	0.788893	0.793853	0.798617	0.803192
39	0.697547	0.710552	0.723090	0.734786	0.745606	0.755424	0.764177	0.771868	0.778841	0.785137	0.790730	0.795925	0.800921	0.805722	0.810333	0.814760	0.819008
40	0.719737	0.731955	0.743643	0.754880	0.765268	0.774783	0.783302	0.790767	0.797193	0.802949	0.808081	0.812899	0.817529	0.821975	0.826242	0.830335	0.834260
41	0.741620	0.753023	0.763904	0.774274	0.784226	0.793338	0.801595	0.808874	0.815121	0.820358	0.824979	0.829416	0.833677	0.837765	0.841686	0.845445	0.849047
42	0.762851	0.773513	0.783579	0.793149	0.802243	0.810966	0.818869	0.825943	0.832065	0.837181	0.841321	0.845377	0.849269	0.853001	0.856578	0.860005	0.863286
43	0.783396	0.793277	0.802619	0.811390	0.819706	0.827591	0.835160	0.841936	0.847916	0.852972	0.857052	0.860730	0.864256	0.867635	0.870870	0.873968	0.876933
44	0.803584	0.812873	0.821428	0.829480	0.836999	0.844114	0.850852	0.857334	0.863056	0.868017	0.872085	0.875396	0.878568	0.881606	0.884513	0.887294	0.889954
45	0.819462	0.832075	0.840053	0.847320	0.854132	0.860459	0.866440	0.872102	0.877572	0.882318	0.886339	0.889300	0.892134	0.894846	0.897439	0.899919	0.902289
46	0.838870	0.846594	0.858265	0.864976	0.871012	0.876647	0.881851	0.886772	0.891435	0.895972	0.899819	0.902445	0.904956	0.907357	0.909652	0.911845	0.913940
47	0.857879	0.864760	0.871222	0.882012	0.887531	0.892414	0.896957	0.901126	0.905075	0.908827	0.912519	0.914824	0.917028	0.919134	0.921145	0.923066	0.924900
48	0.876611	0.882622	0.888251	0.893514	0.903497	0.907901	0.911713	0.915248	0.918467	0.921528	0.924454	0.926454	0.928365	0.930190	0.931932	0.933593	0.935179
49	0.895065	0.900188	0.904973	0.909435	0.913592	0.922861	0.926246	0.929084	0.931707	0.934069	0.936336	0.938023	0.939633	0.941169	0.942634	0.944031	0.945363
50	0.913472	0.917670	0.921578	0.925212	0.928589	0.931723	0.940366	0.942818	0.944768	0.946562	0.948152	0.949514	0.950813	0.952052	0.953232	0.954356	0.955427

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Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
51	0.931538	0.934784	0.937796	0.940588	0.943174	0.945569	0.947785	0.955905	0.957524	0.958682	0.959743	0.960774	0.961756	0.962692	0.963582	0.964430	0.965237
52	0.949627	0.951860	0.953922	0.955828	0.957588	0.959212	0.960711	0.962095	0.969781	0.970648	0.971093	0.971784	0.972442	0.973067	0.973662	0.974228	0.974766
53	0.967486	0.968647	0.969716	0.970700	0.971604	0.972437	0.973202	0.973907	0.974555	0.981905	0.982111	0.982454	0.982779	0.983089	0.983382	0.983662	0.983927
54	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.718950																
34	0.738639	0.744232															
35	0.757163	0.762372	0.767375														
36	0.774798	0.779648	0.784305	0.788772													
37	0.791602	0.796120	0.800453	0.804608	0.808590												
38	0.807581	0.811792	0.815828	0.819696	0.823400	0.826947											

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
39	0.823082	0.826986	0.830727	0.834310	0.837740	0.841022	0.844162										
40	0.838022	0.841626	0.845077	0.848380	0.851540	0.854563	0.857453	0.860216									
41	0.852498	0.855801	0.858962	0.861986	0.864878	0.867644	0.870286	0.872811	0.875223								
42	0.866427	0.869432	0.872307	0.875056	0.877683	0.880194	0.882593	0.884884	0.887071	0.889158							
43	0.879769	0.882481	0.885074	0.887552	0.889919	0.892180	0.894339	0.896401	0.898368	0.900245	0.902036						
44	0.892497	0.894928	0.897250	0.899469	0.901587	0.903610	0.905540	0.907383	0.909140	0.910816	0.912415	0.913939					
45	0.904554	0.906718	0.908784	0.910757	0.912640	0.914436	0.916151	0.917786	0.919345	0.920832	0.922249	0.923600	0.924888				
46	0.915941	0.917851	0.919674	0.921414	0.923074	0.924657	0.926167	0.927606	0.928979	0.930287	0.931533	0.932721	0.933852	0.934930			
47	0.926650	0.928319	0.929913	0.931432	0.932881	0.934263	0.935580	0.936835	0.938031	0.939170	0.940256	0.941290	0.942275	0.943213	0.944106		
48	0.936692	0.938134	0.939509	0.940821	0.942070	0.943261	0.944396	0.945477	0.946507	0.947488	0.948422	0.949311	0.950158	0.950964	0.951731	0.952462	
49	0.946632	0.947843	0.948996	0.950094	0.951141	0.952138	0.953087	0.953992	0.954853	0.955672	0.956452	0.957195	0.957902	0.958574	0.959214	0.959823	0.960403
50	0.956447	0.957419	0.958345	0.959226	0.960065	0.960864	0.961624	0.962347	0.963036	0.963691	0.964315	0.964908	0.965472	0.966009	0.966520	0.967006	0.967468
51	0.966005	0.966736	0.967432	0.968094	0.968724	0.969323	0.969893	0.970435	0.970951	0.971441	0.971908	0.972352	0.972773	0.973175	0.973556	0.973919	0.974264
52	0.975278	0.975764	0.976227	0.976667	0.977085	0.977482	0.977860	0.978220	0.978561	0.978886	0.979195	0.979488	0.979767	0.980032	0.980284	0.980523	0.980751
53	0.984179	0.984418	0.984645	0.984861	0.985067	0.985262	0.985447	0.985623	0.985790	0.985949	0.986099	0.986243	0.986379	0.986508	0.986631	0.986748	0.986859
54	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

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

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.967907																
51	0.974592	0.974903															
52	0.980967	0.981173	0.981368														
53	0.986964	0.987064	0.987159	0.987249													
54	0.993017	0.993017	0.993017	0.993017	0.993017												
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304											
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562										
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749									
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			

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

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.211007	0.227221	0.245742														
19	0.220254	0.236863	0.252335	0.270258													
20	0.230502	0.248261	0.264110	0.278661	0.295844												
21	0.242819	0.260636	0.277700	0.292586	0.306028	0.322321											
22	0.256991	0.274959	0.292031	0.308187	0.321906	0.334056	0.349317										
23	0.274195	0.292031	0.309171	0.325225	0.340221	0.352533	0.363176	0.377237									
24	0.292898	0.311346	0.328264	0.344323	0.359133	0.372772	0.383504	0.392492	0.405250								
25	0.313341	0.332279	0.349803	0.365519	0.380247	0.393596	0.405693	0.414683	0.421888	0.433252							
26	0.335707	0.354914	0.372899	0.389199	0.403445	0.416611	0.428304	0.438698	0.445814	0.451129	0.461031						
27	0.359964	0.379306	0.397499	0.414224	0.429027	0.441565	0.452974	0.462851	0.471418	0.476560	0.479915	0.491543					
28	0.384635	0.404016	0.422319	0.439247	0.454507	0.467651	0.478360	0.487930	0.495946	0.502668	0.505846	0.516965	0.527806				

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
29	0.410149	0.429176	0.447478	0.464498	0.479964	0.493600	0.504966	0.513765	0.521449	0.527583	0.532467	0.543045	0.553341	0.563350			
30	0.435866	0.454535	0.472419	0.489443	0.505027	0.518915	0.530852	0.540401	0.547284	0.553101	0.557397	0.567481	0.577280	0.586791	0.596014		
31	0.461511	0.479728	0.497219	0.513803	0.529431	0.543500	0.555768	0.565997	0.573748	0.578760	0.582774	0.592348	0.601637	0.610640	0.619358	0.627792	
32	0.487462	0.505182	0.522171	0.538336	0.553509	0.567667	0.580176	0.590811	0.599342	0.605329	0.608523	0.617573	0.626341	0.634828	0.643035	0.650964	0.658618
33	0.514102	0.531301	0.547728	0.563343	0.578073	0.591758	0.604398	0.615328	0.624330	0.631186	0.635448	0.643932	0.652140	0.660074	0.667736	0.675129	0.682258
34	0.540218	0.557092	0.572952	0.587971	0.602132	0.615378	0.627557	0.638686	0.648065	0.655485	0.660730	0.668681	0.676363	0.683780	0.690935	0.697831	0.704473
35	0.565891	0.582441	0.597958	0.612378	0.625922	0.638594	0.650346	0.661031	0.670680	0.678558	0.684458	0.691912	0.699105	0.706043	0.712728	0.719166	0.725361
36	0.591310	0.607482	0.622658	0.636728	0.649649	0.661687	0.672862	0.683134	0.692355	0.700571	0.707006	0.713989	0.720721	0.727207	0.733452	0.739460	0.745237
37	0.616558	0.632245	0.647028	0.660754	0.673329	0.684732	0.695266	0.704965	0.713794	0.721603	0.728446	0.734984	0.741282	0.747344	0.753176	0.758782	0.764168
38	0.641448	0.656630	0.670918	0.684260	0.696512	0.707594	0.717499	0.726569	0.734843	0.742294	0.748763	0.754887	0.760780	0.766448	0.771897	0.777131	0.782157
39	0.666201	0.680485	0.694257	0.707104	0.718988	0.729773	0.739387	0.747835	0.755494	0.762410	0.768554	0.774260	0.779747	0.785021	0.790086	0.794949	0.799615
40	0.690681	0.704098	0.716934	0.729274	0.740682	0.751131	0.760487	0.768685	0.775742	0.782063	0.787699	0.792991	0.798075	0.802957	0.807643	0.812139	0.816449
41	0.714954	0.727469	0.739411	0.750791	0.761714	0.771714	0.780777	0.788766	0.795622	0.801370	0.806441	0.811311	0.815987	0.820474	0.824778	0.828904	0.832857
42	0.738486	0.750181	0.761221	0.771718	0.781692	0.791260	0.799927	0.807687	0.814401	0.820014	0.824554	0.829003	0.833272	0.837366	0.841289	0.845047	0.848646
43	0.761242	0.772073	0.782313	0.791927	0.801043	0.809686	0.817982	0.825410	0.831965	0.837507	0.841979	0.846011	0.849876	0.853580	0.857127	0.860522	0.863772
44	0.783581	0.793756	0.803127	0.811948	0.820185	0.827979	0.835360	0.842461	0.848729	0.854164	0.858620	0.862248	0.865723	0.869050	0.872235	0.875282	0.878196
45	0.801172	0.814983	0.823716	0.831673	0.839130	0.846057	0.852605	0.858803	0.864792	0.869987	0.874390	0.877631	0.880734	0.883703	0.886542	0.889257	0.891852
46	0.822608	0.831060	0.843830	0.851174	0.857777	0.863942	0.869637	0.875020	0.880122	0.885086	0.889295	0.892168	0.894916	0.897543	0.900054	0.902453	0.904745
47	0.843584	0.851108	0.858173	0.869974	0.876009	0.881348	0.886315	0.890874	0.895191	0.899294	0.903330	0.905851	0.908261	0.910563	0.912763	0.914863	0.916868
48	0.864232	0.870800	0.876952	0.882703	0.893614	0.898426	0.902592	0.906455	0.909972	0.913317	0.916514	0.918700	0.920788	0.922782	0.924685	0.926501	0.928234
49	0.884554	0.890149	0.895374	0.900247	0.904787	0.914911	0.918608	0.921707	0.924571	0.927151	0.929626	0.931469	0.933227	0.934904	0.936504	0.938030	0.939485

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
50	0.904802	0.909384	0.913648	0.917615	0.921300	0.924721	0.934156	0.936832	0.938960	0.940918	0.942653	0.944140	0.945558	0.946909	0.948197	0.949424	0.950593
51	0.924656	0.928196	0.931481	0.934526	0.937347	0.939959	0.942376	0.951235	0.953000	0.954263	0.955420	0.956545	0.957617	0.958637	0.959608	0.960533	0.961413
52	0.944511	0.946944	0.949193	0.951270	0.953188	0.954959	0.956593	0.958101	0.966481	0.967426	0.967911	0.968665	0.969381	0.970063	0.970712	0.971328	0.971915
53	0.964091	0.965357	0.966521	0.967593	0.968578	0.969485	0.970319	0.971086	0.971792	0.979801	0.980025	0.980398	0.980753	0.981090	0.981410	0.981714	0.982003
54	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.689127																
34	0.710866	0.717016															
35	0.731319	0.737045	0.742546														
36	0.750788	0.756120	0.761237	0.766147													
37	0.769341	0.774305	0.779067	0.783632	0.788007												
38	0.786980	0.791605	0.796039	0.800289	0.804359	0.808255											

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
39	0.804089	0.808378	0.812487	0.816422	0.820190	0.823795	0.827244										
40	0.820581	0.824538	0.828328	0.831955	0.835426	0.838746	0.841920	0.844954									
41	0.836643	0.840269	0.843738	0.847058	0.850232	0.853267	0.856167	0.858938	0.861585								
42	0.852092	0.855388	0.858541	0.861556	0.864438	0.867192	0.869823	0.872336	0.874735	0.877025							
43	0.866881	0.869854	0.872696	0.875412	0.878007	0.880486	0.882853	0.885112	0.887269	0.889326	0.891289						
44	0.880982	0.883645	0.886189	0.888619	0.890940	0.893156	0.895271	0.897289	0.899214	0.901050	0.902801	0.904471					
45	0.894332	0.896701	0.898963	0.901122	0.903184	0.905151	0.907028	0.908818	0.910525	0.912153	0.913705	0.915184	0.916593				
46	0.906934	0.909024	0.911019	0.912922	0.914738	0.916470	0.918122	0.919697	0.921199	0.922630	0.923994	0.925293	0.926531	0.927711			
47	0.918781	0.920607	0.922349	0.924011	0.925595	0.927106	0.928546	0.929918	0.931226	0.932472	0.933659	0.934790	0.935867	0.936892	0.937869		
48	0.929887	0.931463	0.932966	0.934399	0.935765	0.937066	0.938306	0.939487	0.940613	0.941685	0.942705	0.943677	0.944602	0.945483	0.946322	0.947120	
49	0.940871	0.942193	0.943452	0.944652	0.945795	0.946884	0.947921	0.948908	0.949848	0.950743	0.951595	0.952406	0.953178	0.953913	0.954612	0.955277	0.955909
50	0.951707	0.952767	0.953777	0.954739	0.955655	0.956527	0.957356	0.958146	0.958898	0.959613	0.960293	0.960941	0.961557	0.962143	0.962700	0.963230	0.963735
51	0.962251	0.963048	0.963807	0.964529	0.965216	0.965869	0.966491	0.967083	0.967645	0.968180	0.968689	0.969173	0.969633	0.970071	0.970487	0.970882	0.971259
52	0.972472	0.973003	0.973507	0.973986	0.974442	0.974876	0.975288	0.975679	0.976052	0.976406	0.976742	0.977062	0.977366	0.977655	0.977929	0.978190	0.978438
53	0.982278	0.982538	0.982786	0.983021	0.983245	0.983457	0.983659	0.983851	0.984033	0.984206	0.984370	0.984526	0.984674	0.984815	0.984949	0.985076	0.985197
54	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886



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

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.964214																
51	0.971616	0.971956															
52	0.978674	0.978898	0.979111														
53	0.985312	0.985421	0.985524	0.985623													
54	0.992006	0.992006	0.992006	0.992006	0.992006												
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304											
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562										
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749									
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			

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

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.350697	0.377677	0.401730														
19	0.355387	0.382384	0.407088	0.428667													
20	0.362118	0.388970	0.413615	0.435801	0.454761												
21	0.370867	0.397610	0.422003	0.444023	0.463527	0.479794											
22	0.381295	0.407978	0.432172	0.453831	0.473071	0.489836	0.503428										
23	0.395091	0.421388	0.445298	0.466519	0.485158	0.501444	0.515382	0.526277									
24	0.410021	0.436048	0.459457	0.480313	0.498432	0.514039	0.527444	0.538689	0.547060								
25	0.425971	0.451591	0.474647	0.494914	0.512615	0.527649	0.540326	0.551009	0.559755	0.565817							
26	0.442979	0.468007	0.490567	0.510423	0.527473	0.542060	0.554135	0.564061	0.572235	0.578710	0.582697						
27	0.460617	0.485154	0.507038	0.526359	0.542987	0.556906	0.568542	0.577871	0.585290	0.591208	0.595662	0.613234					
28	0.478431	0.502317	0.523705	0.542351	0.558481	0.572033	0.583043	0.591993	0.598863	0.604066	0.608009	0.624994	0.640662				

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Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
29	0.496534	0.519919	0.540622	0.558784	0.574249	0.587340	0.598034	0.606391	0.612930	0.617621	0.620877	0.637264	0.652363	0.666222			
30	0.514828	0.537554	0.557772	0.575267	0.590301	0.602773	0.613069	0.621182	0.627179	0.631597	0.634387	0.650155	0.664666	0.677970	0.690129		
31	0.533583	0.555609	0.575147	0.592178	0.606564	0.618650	0.628361	0.636125	0.641930	0.645842	0.648402	0.663537	0.677448	0.690190	0.701822	0.712412	
32	0.553040	0.574219	0.593026	0.609374	0.623325	0.634784	0.644154	0.651365	0.656865	0.660630	0.662712	0.677217	0.690534	0.702717	0.713829	0.723937	0.733109
33	0.573399	0.593785	0.611673	0.627258	0.640517	0.651563	0.660317	0.667217	0.672182	0.675671	0.677638	0.691488	0.704187	0.715792	0.726366	0.735976	0.744690
34	0.593617	0.613585	0.630671	0.645340	0.657871	0.668272	0.676680	0.683016	0.687736	0.690737	0.692482	0.705691	0.717788	0.728831	0.738884	0.748013	0.756283
35	0.613756	0.633280	0.649983	0.663860	0.675489	0.685199	0.693010	0.699064	0.703266	0.706078	0.707375	0.719948	0.731448	0.741935	0.751472	0.760125	0.767960
36	0.633588	0.652636	0.668962	0.682534	0.693417	0.702269	0.709450	0.714969	0.718961	0.721311	0.722481	0.734404	0.745297	0.755220	0.764235	0.772408	0.779801
37	0.653343	0.671770	0.687678	0.700945	0.711602	0.719752	0.726112	0.731051	0.734560	0.736761	0.737511	0.748797	0.759095	0.768467	0.776973	0.784678	0.791643
38	0.673022	0.690811	0.706145	0.719069	0.729503	0.737509	0.743211	0.747366	0.750342	0.752106	0.752761	0.763394	0.773084	0.781893	0.789881	0.797110	0.803639
39	0.692995	0.709727	0.724471	0.736882	0.747052	0.754918	0.760556	0.764095	0.766320	0.767593	0.767851	0.777841	0.786935	0.795192	0.802672	0.809436	0.815542
40	0.713310	0.728989	0.742680	0.754561	0.764284	0.771965	0.777541	0.781090	0.782736	0.783285	0.783087	0.792415	0.800895	0.808586	0.815548	0.821836	0.827508
41	0.734095	0.748748	0.761395	0.772245	0.781509	0.788816	0.794291	0.797860	0.799592	0.799603	0.798713	0.807345	0.815182	0.822282	0.828701	0.834494	0.839715
42	0.755053	0.768573	0.780236	0.790092	0.798379	0.805318	0.810507	0.814065	0.815902	0.816075	0.814688	0.822577	0.829729	0.836200	0.842044	0.847314	0.852058
43	0.776033	0.788436	0.799018	0.807961	0.815324	0.821356	0.826276	0.829640	0.831560	0.831923	0.830772	0.837889	0.844332	0.850154	0.855405	0.860136	0.864391
44	0.796881	0.808262	0.817804	0.825747	0.832289	0.837482	0.841574	0.844772	0.846591	0.847128	0.846249	0.852642	0.858422	0.863638	0.868339	0.872569	0.876371
45	0.812319	0.828014	0.836612	0.843593	0.849213	0.853669	0.856995	0.859433	0.861175	0.861690	0.861065	0.866786	0.871953	0.876610	0.880803	0.884573	0.887958
46	0.830558	0.841801	0.855318	0.861442	0.866181	0.869792	0.872462	0.874203	0.875245	0.875765	0.875188	0.880293	0.884896	0.889041	0.892769	0.896118	0.899123
47	0.848643	0.858676	0.867554	0.879182	0.883152	0.885958	0.887853	0.889009	0.889415	0.889286	0.888785	0.893307	0.897380	0.901044	0.904335	0.907289	0.909938
48	0.866591	0.875390	0.883150	0.889969	0.900003	0.902122	0.903282	0.903725	0.903609	0.902895	0.901789	0.905766	0.909344	0.912559	0.915444	0.918031	0.920349
49	0.884735	0.892281	0.898911	0.904720	0.909794	0.918528	0.919079	0.918852	0.918079	0.916898	0.915250	0.918654	0.921712	0.924456	0.926915	0.929118	0.931090

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Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
50	0.903134	0.909384	0.914854	0.919628	0.923787	0.927402	0.935100	0.934328	0.932935	0.931140	0.929067	0.931869	0.934382	0.936632	0.938647	0.940449	0.942061
51	0.922022	0.926899	0.931146	0.934837	0.938041	0.940819	0.943223	0.950101	0.948219	0.945849	0.943200	0.945371	0.947313	0.949050	0.950603	0.951989	0.953227
52	0.941088	0.944511	0.947475	0.950038	0.952254	0.954168	0.955820	0.957245	0.963513	0.960705	0.957518	0.959015	0.960352	0.961544	0.962608	0.963557	0.964403
53	0.960579	0.962402	0.963970	0.965319	0.966479	0.967476	0.968334	0.969071	0.969706	0.975539	0.971947	0.972720	0.973407	0.974019	0.974564	0.975049	0.975481
54	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

**Complete years between first day of membership and relevant date**

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.752574																
34	0.763761	0.770512															
35	0.775039	0.781425	0.787177														
36	0.786478	0.792497	0.797916	0.802789													
37	0.797929	0.803592	0.808688	0.813268	0.817380												
38	0.809528	0.814831	0.819600	0.823883	0.827728	0.831174											
39	0.821044	0.825995	0.830446	0.834442	0.838027	0.841240	0.844117										
40	0.832615	0.837209	0.841336	0.845040	0.848360	0.851335	0.853998	0.856381									
41	0.844413	0.848636	0.852427	0.855828	0.858875	0.861605	0.864047	0.866231	0.868184								

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
42	0.856324	0.860156	0.863594	0.866676	0.869437	0.871908	0.874119	0.876095	0.877861	0.879439							
43	0.868215	0.871646	0.874723	0.877480	0.879949	0.882157	0.884132	0.885897	0.887474	0.888882	0.890138						
44	0.879784	0.882846	0.885590	0.888047	0.890245	0.892212	0.893970	0.895540	0.896942	0.898194	0.899312	0.900308					
45	0.890995	0.893718	0.896156	0.898339	0.900291	0.902036	0.903596	0.904988	0.906232	0.907342	0.908332	0.909215	0.910003				
46	0.901818	0.904231	0.906392	0.908325	0.910053	0.911598	0.912977	0.914209	0.915309	0.916290	0.917165	0.917945	0.918641	0.919261			
47	0.912311	0.914436	0.916337	0.918037	0.919556	0.920913	0.922125	0.923206	0.924171	0.925032	0.925800	0.926485	0.927095	0.927639	0.928124		
48	0.922424	0.924281	0.925941	0.927425	0.928750	0.929934	0.930990	0.931933	0.932773	0.933523	0.934192	0.934788	0.935319	0.935793	0.936215	0.936590	
49	0.932854	0.934431	0.935840	0.937099	0.938223	0.939226	0.940120	0.940919	0.941630	0.942265	0.942831	0.943335	0.943784	0.944184	0.944541	0.944859	0.945141
50	0.943501	0.944787	0.945936	0.946961	0.947876	0.948692	0.949419	0.950068	0.950646	0.951162	0.951621	0.952030	0.952395	0.952720	0.953009	0.953267	0.953496
51	0.954333	0.955319	0.956199	0.956984	0.957683	0.958307	0.958863	0.959358	0.959800	0.960193	0.960543	0.960855	0.961133	0.961380	0.961601	0.961797	0.961972
52	0.965157	0.965829	0.966428	0.966961	0.967436	0.967860	0.968237	0.968573	0.968872	0.969138	0.969376	0.969587	0.969775	0.969942	0.970091	0.970224	0.970342
53	0.975865	0.976206	0.976511	0.976781	0.977022	0.977237	0.977428	0.977597	0.977749	0.977883	0.978003	0.978109	0.978204	0.978289	0.978364	0.978431	0.978490
54	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.953700																

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Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
51	0.962127	0.962266															
52	0.970447	0.970541	0.970624														
53	0.978543	0.978590	0.978632	0.978670													
54	0.986414	0.986414	0.986414	0.986414	0.986414												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.285404	0.315097	0.341569														
19	0.290706	0.320411	0.347595	0.371338													
20	0.298252	0.327792	0.354905	0.379312	0.400170												
21	0.308016	0.337430	0.364261	0.388480	0.409933	0.427825											
22	0.319623	0.348965	0.375570	0.399389	0.420546	0.438983	0.453929										
23	0.334929	0.363841	0.390129	0.413460	0.433953	0.451858	0.467183	0.479162									
24	0.351476	0.380085	0.405817	0.428743	0.448660	0.465816	0.480551	0.492912	0.502113								
25	0.369137	0.397294	0.422633	0.444907	0.464360	0.480882	0.494814	0.506555	0.516167	0.522829							
26	0.387955	0.415455	0.440244	0.462062	0.480796	0.496824	0.510091	0.520998	0.529980	0.537094	0.541475						
27	0.407458	0.434413	0.458454	0.479679	0.497946	0.513237	0.526019	0.536269	0.544419	0.550920	0.555813	0.575117					
28	0.427147	0.453382	0.476873	0.497352	0.515068	0.529953	0.542045	0.551875	0.559421	0.565135	0.569467	0.588121	0.605329				
29	0.447147	0.472825	0.495559	0.515502	0.532485	0.546859	0.558602	0.567780	0.574960	0.580111	0.583686	0.601681	0.618262	0.633480			
30	0.467347	0.492297	0.514493	0.533701	0.550206	0.563899	0.575202	0.584109	0.590693	0.595544	0.598607	0.615918	0.631849	0.646455	0.659803		
31	0.488046	0.512222	0.533668	0.552362	0.568152	0.581418	0.592077	0.600599	0.606971	0.611264	0.614075	0.630687	0.645957	0.659942	0.672710	0.684334	
32	0.509507	0.532749	0.553387	0.571328	0.586638	0.599213	0.609496	0.617409	0.623444	0.627577	0.629860	0.645779	0.660392	0.673762	0.685957	0.697049	0.707114
33	0.531950	0.554316	0.573942	0.591042	0.605589	0.617708	0.627313	0.634883	0.640330	0.644158	0.646316	0.661512	0.675445	0.688177	0.699779	0.710323	0.719883
34	0.554228	0.576131	0.594873	0.610964	0.624709	0.636118	0.645342	0.652292	0.657469	0.660761	0.662675	0.677165	0.690434	0.702548	0.713575	0.723588	0.732660
35	0.576410	0.597822	0.616141	0.631359	0.644112	0.654762	0.663328	0.669966	0.674575	0.677659	0.679082	0.692870	0.705482	0.716983	0.727442	0.736932	0.745524

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
36	0.598247	0.619133	0.637033	0.651915	0.663847	0.673553	0.681427	0.687477	0.691855	0.694432	0.695714	0.708787	0.720731	0.731610	0.741496	0.750457	0.758563
37	0.619991	0.640191	0.657629	0.672173	0.683856	0.692790	0.699761	0.705176	0.709022	0.711435	0.712257	0.724629	0.735918	0.746191	0.755516	0.763962	0.771597
38	0.641643	0.661138	0.677944	0.692108	0.703544	0.712318	0.718568	0.723121	0.726383	0.728316	0.729034	0.740687	0.751308	0.760962	0.769716	0.777639	0.784795
39	0.663607	0.681940	0.698095	0.711695	0.722838	0.731457	0.737635	0.741513	0.743951	0.745345	0.745628	0.756575	0.766539	0.775586	0.783783	0.791195	0.797884
40	0.685937	0.703113	0.718111	0.731126	0.741777	0.750192	0.756300	0.760188	0.761992	0.762593	0.762376	0.772595	0.781884	0.790310	0.797936	0.804825	0.811038
41	0.708941	0.724981	0.738824	0.750701	0.760840	0.768839	0.774832	0.778738	0.780634	0.780647	0.779672	0.789120	0.797699	0.805470	0.812496	0.818838	0.824552
42	0.732101	0.746887	0.759643	0.770422	0.779486	0.787075	0.792750	0.796642	0.798651	0.798840	0.797323	0.805951	0.813774	0.820851	0.827243	0.833006	0.838195
43	0.755247	0.768801	0.780365	0.790138	0.798184	0.804777	0.810153	0.813830	0.815928	0.816324	0.815067	0.822844	0.829885	0.836247	0.841986	0.847155	0.851806
44	0.778214	0.790640	0.801059	0.809732	0.816876	0.822546	0.827014	0.830506	0.832492	0.833078	0.832119	0.839099	0.845410	0.851106	0.856239	0.860858	0.865009
45	0.795241	0.812365	0.821744	0.829360	0.835492	0.840353	0.843982	0.846642	0.848543	0.849105	0.848422	0.854664	0.860301	0.865382	0.869957	0.874069	0.877763
46	0.815295	0.827551	0.842285	0.848961	0.854127	0.858063	0.860973	0.862871	0.864007	0.864574	0.863945	0.869509	0.874528	0.879046	0.883110	0.886761	0.890037
47	0.835149	0.846076	0.855746	0.868411	0.872734	0.875790	0.877854	0.879114	0.879555	0.879415	0.878870	0.883795	0.888231	0.892221	0.895806	0.899023	0.901909
48	0.854821	0.864396	0.872841	0.880262	0.891181	0.893486	0.894749	0.895231	0.895104	0.894328	0.893124	0.897452	0.901346	0.904844	0.907984	0.910799	0.913322
49	0.874673	0.882878	0.890087	0.896402	0.901919	0.911416	0.912015	0.911769	0.910928	0.909644	0.907852	0.911553	0.914878	0.917861	0.920536	0.922931	0.925075
50	0.894769	0.901560	0.907502	0.912688	0.917206	0.921133	0.929495	0.928657	0.927144	0.925194	0.922942	0.925986	0.928715	0.931160	0.933349	0.935307	0.937058
51	0.915468	0.920754	0.925358	0.929360	0.932833	0.935844	0.938451	0.945906	0.943866	0.941298	0.938426	0.940779	0.942885	0.944768	0.946450	0.947954	0.949296
52	0.936273	0.939976	0.943182	0.945955	0.948352	0.950422	0.952209	0.953750	0.960531	0.957493	0.954045	0.955665	0.957111	0.958401	0.959552	0.960578	0.961493
53	0.957449	0.959417	0.961110	0.962566	0.963817	0.964894	0.965820	0.966616	0.967301	0.973597	0.969720	0.970554	0.971296	0.971957	0.972545	0.973068	0.973534
54	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000



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

Age	Complete years between first day of membership and relevant date																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.728533																
34	0.740863	0.748268															
35	0.753287	0.760291	0.766600														
36	0.765884	0.772483	0.778425	0.783768													
37	0.778487	0.784696	0.790282	0.795303	0.799810												
38	0.791249	0.797060	0.802287	0.806982	0.811195	0.814972											
39	0.803913	0.809339	0.814216	0.818594	0.822522	0.826042	0.829195										
40	0.816633	0.821666	0.826187	0.830244	0.833882	0.837141	0.840058	0.842668									
41	0.829695	0.834317	0.838467	0.842190	0.845526	0.848513	0.851186	0.853577	0.855714								
42	0.842861	0.847052	0.850812	0.854183	0.857202	0.859905	0.862323	0.864485	0.866416	0.868142							
43	0.855984	0.859734	0.863097	0.866110	0.868807	0.871221	0.873379	0.875307	0.877030	0.878569	0.879942						
44	0.868736	0.872079	0.875075	0.877758	0.880159	0.882306	0.884225	0.885940	0.887471	0.888838	0.890058	0.891146					
45	0.881076	0.884046	0.886707	0.889088	0.891218	0.893122	0.894823	0.896343	0.897700	0.898910	0.899991	0.900954	0.901814				
46	0.892974	0.895605	0.897960	0.900067	0.901951	0.903635	0.905138	0.906481	0.907680	0.908749	0.909703	0.910554	0.911312	0.911988			
47	0.904493	0.906807	0.908878	0.910729	0.912384	0.913862	0.915181	0.916359	0.917411	0.918348	0.919184	0.919930	0.920595	0.921187	0.921715		
48	0.915580	0.917600	0.919407	0.921022	0.922464	0.923752	0.924901	0.925927	0.926842	0.927658	0.928386	0.929035	0.929613	0.930128	0.930587	0.930996	
49	0.926993	0.928707	0.930240	0.931608	0.932830	0.933920	0.934893	0.935761	0.936535	0.937225	0.937840	0.938388	0.938877	0.939312	0.939700	0.940045	0.940353
50	0.938622	0.940020	0.941267	0.942381	0.943375	0.944261	0.945052	0.945756	0.946385	0.946945	0.947443	0.947888	0.948284	0.948637	0.948951	0.949231	0.949480

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
51	0.950494	0.951563	0.952517	0.953368	0.954126	0.954802	0.955405	0.955942	0.956420	0.956847	0.957227	0.957565	0.957866	0.958134	0.958373	0.958586	0.958775
52	0.962309	0.963036	0.963684	0.964261	0.964775	0.965233	0.965641	0.966004	0.966328	0.966616	0.966873	0.967101	0.967304	0.967485	0.967647	0.967790	0.967918
53	0.973949	0.974318	0.974646	0.974938	0.975198	0.975430	0.975636	0.975819	0.975982	0.976127	0.976257	0.976372	0.976474	0.976565	0.976646	0.976718	0.976783
54	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.949702																
51	0.958944	0.959094															
52	0.968032	0.968133	0.968223														
53	0.976840	0.976891	0.976936	0.976976													
54	0.985368	0.985368	0.985368	0.985368	0.985368												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.282770	0.297185	0.313646														
19	0.290933	0.305700	0.319453	0.335380													
20	0.299995	0.315782	0.329870	0.342802	0.358068												
21	0.310906	0.326743	0.341909	0.355138	0.367082	0.381556											
22	0.323479	0.339449	0.354621	0.368977	0.381167	0.391961	0.405516										
23	0.338757	0.354609	0.369840	0.384105	0.397428	0.408366	0.417817	0.430304									
24	0.355378	0.371771	0.386804	0.401072	0.414229	0.426344	0.435875	0.443855	0.455182								

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
25	0.373555	0.390380	0.405949	0.419912	0.432995	0.444852	0.455596	0.463577	0.469969	0.480056							
26	0.393449	0.410510	0.426487	0.440966	0.453621	0.465315	0.475699	0.484928	0.491241	0.495952	0.504740						
27	0.415039	0.432219	0.448377	0.463233	0.476381	0.487516	0.497648	0.506418	0.514021	0.518579	0.521546	0.531869					
28	0.437007	0.454220	0.470474	0.485509	0.499061	0.510734	0.520244	0.528741	0.535855	0.541818	0.544630	0.554501	0.564125				
29	0.459738	0.476635	0.492888	0.508003	0.521737	0.533846	0.543939	0.551752	0.558572	0.564014	0.568343	0.577734	0.586875	0.595760			
30	0.482668	0.499247	0.515129	0.530246	0.544084	0.556418	0.567018	0.575496	0.581606	0.586766	0.590574	0.599526	0.608226	0.616670	0.624858		
31	0.505554	0.521731	0.537263	0.551990	0.565868	0.578361	0.589256	0.598338	0.605220	0.609666	0.613225	0.621724	0.629972	0.637965	0.645705	0.653192	
32	0.528737	0.544473	0.559560	0.573915	0.587389	0.599961	0.611070	0.620513	0.628088	0.633402	0.636233	0.644268	0.652053	0.659589	0.666875	0.673915	0.680711
33	0.552554	0.567828	0.582416	0.596283	0.609364	0.621517	0.632742	0.642448	0.650443	0.656529	0.660311	0.667844	0.675133	0.682177	0.688981	0.695546	0.701876
34	0.575931	0.590917	0.605002	0.618340	0.630917	0.642681	0.653497	0.663381	0.671710	0.678299	0.682956	0.690016	0.696838	0.703425	0.709778	0.715902	0.721800
35	0.598934	0.613632	0.627414	0.640222	0.652251	0.663506	0.673944	0.683434	0.692004	0.699001	0.704241	0.710860	0.717249	0.723411	0.729348	0.735066	0.740568
36	0.621733	0.636098	0.649578	0.662075	0.673552	0.684246	0.694171	0.703296	0.711488	0.718785	0.724501	0.730704	0.736683	0.742445	0.747992	0.753329	0.758460
37	0.644406	0.658342	0.671473	0.683666	0.694838	0.704968	0.714327	0.722943	0.730787	0.737725	0.743804	0.749612	0.755207	0.760593	0.765774	0.770755	0.775540
38	0.666776	0.680264	0.692959	0.704813	0.715698	0.725545	0.734346	0.742405	0.749757	0.756378	0.762126	0.767567	0.772804	0.777841	0.782683	0.787334	0.791800
39	0.689057	0.701750	0.713988	0.725404	0.735965	0.745549	0.754093	0.761601	0.768408	0.774554	0.780015	0.785086	0.789964	0.794651	0.799153	0.803475	0.807622
40	0.711132	0.723058	0.734466	0.745435	0.755574	0.764862	0.773179	0.780466	0.786740	0.792359	0.797370	0.802073	0.806593	0.810934	0.815100	0.819097	0.822929
41	0.732994	0.744126	0.754749	0.764874	0.774590	0.783486	0.791548	0.798655	0.804755	0.809869	0.814381	0.818714	0.822875	0.826867	0.830696	0.834367	0.837885
42	0.754264	0.764676	0.774505	0.783851	0.792732	0.801250	0.808967	0.815876	0.821854	0.826852	0.830895	0.834858	0.838659	0.842305	0.845799	0.849146	0.852351
43	0.774915	0.784566	0.793691	0.802259	0.810382	0.818084	0.825477	0.832096	0.837938	0.842877	0.846863	0.850457	0.853902	0.857204	0.860365	0.863392	0.866289
44	0.795248	0.804323	0.812682	0.820549	0.827896	0.834848	0.841432	0.847765	0.853356	0.858204	0.862179	0.865416	0.868517	0.871485	0.874327	0.877045	0.879645
45	0.811371	0.823724	0.831522	0.838625	0.845283	0.851468	0.857314	0.862848	0.868195	0.872833	0.876764	0.879659	0.882430	0.885082	0.887618	0.890043	0.892360

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
46	0.831004	0.838558	0.849995	0.856558	0.862459	0.867970	0.873059	0.877870	0.882430	0.886866	0.890628	0.893197	0.895653	0.898002	0.900247	0.902392	0.904441
47	0.850286	0.857018	0.863339	0.873922	0.879321	0.884098	0.888542	0.892621	0.896483	0.900154	0.903765	0.906022	0.908178	0.910239	0.912208	0.914087	0.915882
48	0.869333	0.875216	0.880726	0.885879	0.895676	0.899987	0.903718	0.907178	0.910328	0.913325	0.916188	0.918147	0.920018	0.921805	0.923510	0.925137	0.926690
49	0.888164	0.893182	0.897868	0.902239	0.906310	0.915414	0.918729	0.921509	0.924077	0.926391	0.928611	0.930264	0.931841	0.933346	0.934781	0.936150	0.937455
50	0.907003	0.911118	0.914948	0.918510	0.921819	0.924892	0.933387	0.935790	0.937700	0.939459	0.941017	0.942353	0.943627	0.944841	0.945997	0.947100	0.948150
51	0.925567	0.928751	0.931705	0.934444	0.936981	0.939330	0.941504	0.949490	0.951078	0.952214	0.953254	0.954266	0.955230	0.956148	0.957021	0.957853	0.958645
52	0.944207	0.946398	0.948424	0.950294	0.952022	0.953617	0.955089	0.956446	0.964011	0.964862	0.965300	0.965978	0.966624	0.967238	0.967822	0.968378	0.968906
53	0.962674	0.963815	0.964866	0.965832	0.966721	0.967539	0.968291	0.968984	0.969621	0.976858	0.977060	0.977397	0.977717	0.978021	0.978310	0.978584	0.978845
54	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

**Complete years between first day of membership and relevant date**

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.707974																
34	0.727478	0.732939															
35	0.745859	0.750945	0.755830														
36	0.763391	0.768127	0.772673	0.777034													
37	0.780135	0.784546	0.788776	0.792832	0.796719												
38	0.796085	0.800195	0.804136	0.807912	0.811528	0.814991											

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Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
39	0.811599	0.815411	0.819063	0.822561	0.825909	0.829114	0.832179										
40	0.826602	0.830120	0.833490	0.836715	0.839800	0.842752	0.845574	0.848271									
41	0.841254	0.844480	0.847567	0.850521	0.853346	0.856046	0.858627	0.861093	0.863448								
42	0.855419	0.858355	0.861163	0.863848	0.866415	0.868868	0.871211	0.873449	0.875585	0.877625							
43	0.869060	0.871710	0.874244	0.876665	0.878978	0.881188	0.883298	0.885312	0.887234	0.889068	0.890818						
44	0.882131	0.884507	0.886777	0.888946	0.891017	0.892994	0.894881	0.896681	0.898399	0.900038	0.901600	0.903090					
45	0.894575	0.896691	0.898711	0.900640	0.902481	0.904238	0.905914	0.907513	0.909038	0.910492	0.911878	0.913199	0.914458				
46	0.906398	0.908267	0.910050	0.911752	0.913376	0.914924	0.916401	0.917810	0.919152	0.920432	0.921651	0.922813	0.923920	0.924974			
47	0.917594	0.919229	0.920788	0.922275	0.923693	0.925045	0.926334	0.927562	0.928733	0.929848	0.930911	0.931923	0.932887	0.933805	0.934679		
48	0.928171	0.929583	0.930930	0.932214	0.933438	0.934604	0.935715	0.936774	0.937782	0.938742	0.939657	0.940528	0.941357	0.942146	0.942898	0.943613	
49	0.938699	0.939884	0.941014	0.942090	0.943116	0.944093	0.945023	0.945909	0.946752	0.947555	0.948319	0.949047	0.949739	0.950398	0.951026	0.951622	0.952190
50	0.949150	0.950103	0.951010	0.951874	0.952696	0.953479	0.954225	0.954934	0.955609	0.956252	0.956863	0.957444	0.957998	0.958524	0.959025	0.959501	0.959954
51	0.959398	0.960115	0.960798	0.961447	0.962065	0.962653	0.963212	0.963744	0.964250	0.964731	0.965189	0.965624	0.966038	0.966432	0.966806	0.967162	0.967500
52	0.969408	0.969886	0.970340	0.970772	0.971182	0.971573	0.971944	0.972297	0.972632	0.972951	0.973254	0.973542	0.973816	0.974076	0.974323	0.974558	0.974782
53	0.979093	0.979328	0.979551	0.979764	0.979965	0.980157	0.980339	0.980512	0.980676	0.980832	0.980980	0.981121	0.981255	0.981382	0.981503	0.981617	0.981726
54	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.960385																
51	0.967822	0.968128															
52	0.974994	0.975196	0.975388														
53	0.981830	0.981928	0.982022	0.982110													
54	0.988791	0.988791	0.988791	0.988791	0.988791												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	

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

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

**Complete years between first day of membership and relevant date**

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.207256	0.223189	0.241382														
19	0.216424	0.232742	0.247941	0.265541													
20	0.226582	0.244024	0.259590	0.273878	0.290745												
21	0.238779	0.256274	0.273027	0.287641	0.300835	0.316824											
22	0.252809	0.270447	0.287204	0.303059	0.316523	0.328445	0.343415										
23	0.269821	0.287325	0.304144	0.319896	0.334608	0.346686	0.357122	0.370911									
24	0.288309	0.306407	0.323004	0.338756	0.353283	0.366659	0.377181	0.385991	0.398496								
25	0.308508	0.327081	0.344266	0.359678	0.374120	0.387209	0.399068	0.407878	0.414933	0.426068							
26	0.330596	0.349425	0.367057	0.383037	0.397003	0.409909	0.421369	0.431554	0.438521	0.443720	0.453419						
27	0.354547	0.373503	0.391333	0.407724	0.422232	0.434519	0.445698	0.455375	0.463765	0.468794	0.472068	0.483459					
28	0.378906	0.397895	0.415827	0.432413	0.447364	0.460242	0.470733	0.480107	0.487955	0.494534	0.497636	0.508525	0.519143				
29	0.404098	0.422735	0.440662	0.457334	0.472482	0.485839	0.496971	0.505588	0.513111	0.519113	0.523888	0.534246	0.544328	0.554128			
30	0.429501	0.447783	0.465297	0.481968	0.497228	0.510829	0.522519	0.531868	0.538606	0.544297	0.548496	0.558368	0.567962	0.577274	0.586303		



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Public Sector Superannuation Scheme

Schedule 1  
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
31	0.454844	0.472680	0.489806	0.506043	0.521345	0.535118	0.547130	0.557144	0.564731	0.569634	0.573558	0.582929	0.592022	0.600835	0.609369	0.617624	
32	0.480507	0.497853	0.514484	0.530308	0.545161	0.559020	0.571266	0.581676	0.590025	0.595884	0.599004	0.607862	0.616443	0.624750	0.632782	0.640543	0.648034
33	0.506858	0.523692	0.539770	0.555053	0.569470	0.582864	0.595236	0.605933	0.614744	0.621452	0.625620	0.633922	0.641955	0.649719	0.657218	0.664453	0.671429
34	0.532714	0.549228	0.564748	0.579446	0.593305	0.606267	0.618185	0.629076	0.638255	0.645515	0.650646	0.658426	0.665944	0.673201	0.680202	0.686950	0.693449
35	0.558149	0.574342	0.589526	0.603635	0.616888	0.629288	0.640787	0.651242	0.660684	0.668392	0.674165	0.681457	0.688496	0.695284	0.701825	0.708125	0.714186
36	0.583350	0.599172	0.614020	0.627785	0.640427	0.652206	0.663139	0.673189	0.682212	0.690250	0.696546	0.703378	0.709964	0.716310	0.722420	0.728299	0.733951
37	0.608402	0.623748	0.638210	0.651637	0.663940	0.675095	0.685402	0.694890	0.703529	0.711169	0.717864	0.724260	0.730422	0.736353	0.742058	0.747543	0.752813
38	0.633110	0.647961	0.661938	0.674989	0.686975	0.697817	0.707506	0.716380	0.724475	0.731764	0.738094	0.744084	0.749850	0.755396	0.760727	0.765848	0.770765
39	0.657711	0.671683	0.685155	0.697722	0.709348	0.719898	0.729303	0.737569	0.745061	0.751827	0.757838	0.763421	0.768790	0.773950	0.778906	0.783663	0.788228
40	0.682075	0.695201	0.707757	0.719829	0.730988	0.741211	0.750363	0.758384	0.765288	0.771473	0.776988	0.782165	0.787139	0.791916	0.796502	0.800900	0.805118
41	0.706328	0.718572	0.730256	0.741391	0.752078	0.761863	0.770729	0.778546	0.785255	0.790880	0.795843	0.800609	0.805185	0.809576	0.813788	0.817826	0.821695
42	0.729899	0.741343	0.752147	0.762420	0.772181	0.781543	0.790026	0.797620	0.804191	0.809684	0.814128	0.818484	0.822662	0.826669	0.830509	0.834188	0.837712
43	0.752761	0.763362	0.773385	0.782796	0.791718	0.800179	0.808299	0.815570	0.821987	0.827412	0.831791	0.835738	0.839523	0.843149	0.846622	0.849946	0.853128
44	0.775244	0.785206	0.794381	0.803017	0.811082	0.818713	0.825940	0.832892	0.839030	0.844351	0.848715	0.852268	0.855671	0.858930	0.862049	0.865033	0.867887
45	0.793081	0.806632	0.815186	0.822978	0.830281	0.837065	0.843478	0.849549	0.855415	0.860503	0.864815	0.867991	0.871030	0.873939	0.876721	0.879381	0.881923
46	0.814743	0.823023	0.835561	0.842755	0.849224	0.855265	0.860844	0.866118	0.871117	0.875980	0.880104	0.882919	0.885612	0.888187	0.890648	0.893000	0.895246
47	0.835991	0.843366	0.850290	0.861884	0.867799	0.873031	0.877900	0.882368	0.886600	0.890621	0.894576	0.897048	0.899411	0.901669	0.903825	0.905884	0.907850
48	0.856954	0.863395	0.869427	0.875067	0.885793	0.890512	0.894597	0.898384	0.901833	0.905113	0.908248	0.910393	0.912441	0.914397	0.916264	0.918045	0.919745
49	0.877653	0.883143	0.888269	0.893051	0.897505	0.907464	0.911091	0.914132	0.916942	0.919473	0.921901	0.923710	0.925435	0.927082	0.928652	0.930149	0.931577
50	0.898333	0.902831	0.907018	0.910912	0.914531	0.917890	0.927177	0.929804	0.931892	0.933815	0.935518	0.936979	0.938371	0.939698	0.940963	0.942168	0.943316
51	0.918685	0.922163	0.925390	0.928382	0.931153	0.933720	0.936095	0.944820	0.946554	0.947795	0.948932	0.950037	0.951090	0.952093	0.953047	0.953956	0.954821

Schedule 1 Public sector superannuation plans — Commonwealth  
Part 2 Public Sector Superannuation Scheme

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
52	0.939091	0.941483	0.943694	0.945736	0.947622	0.949363	0.950970	0.952453	0.960711	0.961640	0.962117	0.962858	0.963563	0.964234	0.964871	0.965478	0.966054
53	0.959279	0.960525	0.961671	0.962725	0.963695	0.964587	0.965408	0.966163	0.966858	0.974754	0.974975	0.975342	0.975691	0.976023	0.976338	0.976637	0.976921
54	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.678151																
34	0.699706	0.705723															
35	0.720016	0.725619	0.731000														
36	0.739382	0.744599	0.749606	0.754409													
37	0.757874	0.762731	0.767389	0.771856	0.776137												
38	0.775483	0.780009	0.784347	0.788505	0.792487	0.796299											
39	0.792606	0.796802	0.800823	0.804673	0.808360	0.811887	0.815261										
40	0.809160	0.813033	0.816741	0.820290	0.823686	0.826935	0.830041	0.833010									
41	0.825400	0.828948	0.832344	0.835592	0.838699	0.841669	0.844508	0.847220	0.849810								
42	0.841084	0.844311	0.847398	0.850349	0.853170	0.855866	0.858441	0.860901	0.863249	0.865491							
43	0.856172	0.859083	0.861866	0.864526	0.867067	0.869494	0.871811	0.874024	0.876135	0.878150	0.880072						

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
44	0.870616	0.873224	0.875716	0.878096	0.880369	0.882539	0.884611	0.886587	0.888473	0.890272	0.891987	0.893622					
45	0.884353	0.886673	0.888890	0.891006	0.893025	0.894953	0.896791	0.898545	0.900218	0.901813	0.903333	0.904782	0.906163				
46	0.897392	0.899440	0.901395	0.903260	0.905040	0.906738	0.908357	0.909901	0.911373	0.912775	0.914112	0.915386	0.916599	0.917755			
47	0.909726	0.911516	0.913224	0.914854	0.916407	0.917888	0.919300	0.920646	0.921928	0.923150	0.924314	0.925423	0.926479	0.927484	0.928441		
48	0.921366	0.922913	0.924387	0.925792	0.927132	0.928408	0.929625	0.930784	0.931888	0.932939	0.933940	0.934894	0.935801	0.936666	0.937488	0.938271	
49	0.932937	0.934234	0.935470	0.936648	0.937770	0.938838	0.939856	0.940825	0.941748	0.942626	0.943462	0.944258	0.945016	0.945737	0.946423	0.947075	0.947696
50	0.944409	0.945451	0.946443	0.947387	0.948286	0.949142	0.949957	0.950733	0.951471	0.952173	0.952841	0.953477	0.954082	0.954657	0.955205	0.955725	0.956221
51	0.955644	0.956427	0.957173	0.957882	0.958557	0.959200	0.959811	0.960392	0.960944	0.961470	0.961970	0.962446	0.962898	0.963328	0.963737	0.964126	0.964495
52	0.966603	0.967124	0.967620	0.968092	0.968540	0.968966	0.969371	0.969756	0.970122	0.970470	0.970801	0.971116	0.971415	0.971699	0.971969	0.972225	0.972469
53	0.977191	0.977448	0.977692	0.977923	0.978143	0.978352	0.978551	0.978740	0.978919	0.979089	0.979251	0.979404	0.979550	0.979689	0.979821	0.979946	0.980065
54	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Complete years between first day of membership and relevant date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.956692																
51	0.964847	0.965181															
52	0.972701	0.972921	0.973131														

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Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
53	0.980178	0.980285	0.980387	0.980484													
54	0.987780	0.987780	0.987780	0.987780	0.987780												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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

Age	Unfunded Factors (UDBF)		Funded Factors (FDBF)	
	Males	Females	Males	Females
18	0.25959	0.26278	1.29589	1.31181
19	0.26957	0.27289	1.29515	1.31110
20	0.27993	0.28338	1.29441	1.31039
21	0.29068	0.29428	1.29366	1.30968
22	0.30185	0.30560	1.29291	1.30897
23	0.31345	0.31735	1.29216	1.30825
24	0.32549	0.32955	1.29140	1.30753
25	0.33799	0.34222	1.29064	1.30681
26	0.35097	0.35538	1.28987	1.30608
27	0.36445	0.36905	1.28910	1.30536
28	0.37845	0.38323	1.28833	1.30463
29	0.39298	0.39797	1.28756	1.30390
30	0.40807	0.41326	1.28678	1.30316
31	0.42373	0.42915	1.28599	1.30243
32	0.44000	0.44564	1.28521	1.30169
33	0.45689	0.46277	1.28442	1.30095
34	0.47443	0.48055	1.28362	1.30021
35	0.49263	0.49902	1.28282	1.29946
36	0.51154	0.51820	1.28202	1.29871
37	0.53117	0.53811	1.28122	1.29796
38	0.55155	0.55878	1.28041	1.29721
39	0.57271	0.58025	1.27960	1.29645
40	0.59468	0.60254	1.27878	1.29570
41	0.61646	0.62488	1.27583	1.29327
42	0.63903	0.64804	1.27288	1.29082
43	0.66242	0.67205	1.26991	1.28837
44	0.68666	0.69695	1.26693	1.28591
45	0.71177	0.72276	1.26394	1.28345
46	0.73779	0.74951	1.26094	1.28097
47	0.76475	0.77725	1.25792	1.27848

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

**Table 5 Valuation factors — preserved benefit members without option to take pension**

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

**Table 6 Valuation factors — pensioners in payment**

Age	Age Pensioner				Associate Standard Pensioner and Associate Preserved Pensioner				Invalid Pensioner		Spouse Pensioner	
	67% reversion		85% reversion		Normal		Invalidity		Males	Females	Males	Females
	Males	Females	Males	Females	Males	Females	Males	Females				
18	24.2296	24.3397	24.3317	24.3857	23.8584	24.1726	23.4539	23.8529	23.9659	24.0867	23.3565	24.0056
19	24.1558	24.2685	24.2614	24.3161	23.7720	24.0955	23.3562	23.7639	23.8844	24.0058	23.2549	23.9229
20	24.0798	24.1945	24.1889	24.2438	23.6834	24.0154	23.2567	23.6719	23.8009	23.9220	23.1521	23.8369
21	24.0013	24.1174	24.1138	24.1684	23.5921	23.9318	23.1536	23.5762	23.7142	23.8349	23.0467	23.7472
22	23.9198	24.0370	24.0359	24.0898	23.4974	23.8447	23.0468	23.4759	23.6243	23.7437	22.9379	23.6534
23	23.8350	23.9531	23.9549	24.0079	23.3991	23.7538	22.9356	23.3710	23.5307	23.6484	22.8248	23.5554
24	23.7468	23.8656	23.8706	23.9225	23.2968	23.6590	22.8201	23.2613	23.4334	23.5488	22.7069	23.4535
25	23.6550	23.7747	23.7828	23.8336	23.1901	23.5604	22.6999	23.1469	23.3321	23.4450	22.5840	23.3472
26	23.5592	23.6800	23.6913	23.7411	23.0790	23.4577	22.5751	23.0279	23.2269	23.3370	22.4558	23.2364
27	23.4596	23.5813	23.5961	23.6447	22.9635	23.3507	22.4451	22.9040	23.1172	23.2246	22.3224	23.1211
28	23.3560	23.4785	23.4970	23.5443	22.8432	23.2391	22.3098	22.7754	23.0032	23.1078	22.1837	23.0010
29	23.2482	23.3717	23.3940	23.4399	22.7182	23.1234	22.1687	22.6421	22.8842	22.9866	22.0394	22.8763
30	23.1360	23.2606	23.2867	23.3314	22.5881	23.0031	22.0215	22.5039	22.7602	22.8608	21.8895	22.7469
31	23.0193	23.1453	23.1751	23.2187	22.4527	22.8782	21.8680	22.3605	22.6309	22.7302	21.7336	22.6128
32	22.8979	23.0255	23.0590	23.1017	22.3121	22.7488	21.7080	22.2120	22.4962	22.5948	21.5715	22.4737
33	22.7716	22.9012	22.9382	22.9800	22.1657	22.6144	21.5415	22.0582	22.3560	22.4543	21.4029	22.3294



Age	Age Pensioner				Associate Standard Pensioner and Associate Preserved Pensioner				Invalid Pensioner		Spouse Pensioner	
	67% reversion		85% reversion		Normal		Invalidity		Males	Females	Males	Females
	Males	Females	Males	Females	Males	Females	Males	Females				
34	22.6401	22.7721	22.8124	22.8538	22.0134	22.4750	21.3683	21.8985	22.2100	22.3084	21.2275	22.1799
35	22.5033	22.6379	22.6816	22.7225	21.8551	22.3302	21.1884	21.7328	22.0584	22.1568	21.0450	22.0249
36	22.3610	22.4986	22.5455	22.5862	21.6903	22.1800	21.0015	21.5611	21.9007	21.9996	20.8552	21.8642
37	22.2130	22.3540	22.4038	22.4447	21.5189	22.0242	20.8076	21.3831	21.7370	21.8365	20.6579	21.6976
38	22.0590	22.2038	22.2565	22.2977	21.3408	21.8625	20.6064	21.1986	21.5670	21.6672	20.4528	21.5249
39	21.8990	22.0478	22.1033	22.1449	21.1558	21.6947	20.3976	21.0074	21.3904	21.4916	20.2397	21.3459
40	21.7326	21.8860	21.9441	21.9864	20.9635	21.5207	20.1813	20.8096	21.2073	21.3097	20.0187	21.1605
41	21.5331	21.6954	21.7446	21.7930	20.7637	21.3404	19.9572	20.6049	20.9819	21.0902	19.7892	20.9686
42	21.3251	21.4969	21.5364	21.5914	20.5564	21.1534	19.7252	20.3932	20.7472	20.8621	19.5514	20.7699
43	21.1082	21.2902	21.3191	21.3812	20.3413	20.9595	19.4850	20.1745	20.5028	20.6251	19.3052	20.5641
44	20.8822	21.0753	21.0923	21.1624	20.1183	20.7587	19.2361	19.9480	20.2483	20.3786	19.0507	20.3513
45	20.6466	20.8520	20.8556	20.9348	19.8869	20.5509	18.9786	19.7136	19.9834	20.1224	18.7875	20.1315
46	20.4013	20.6200	20.6088	20.6981	19.6471	20.3359	18.7126	19.4712	19.7082	19.8563	18.5160	19.9046
47	20.1459	20.3791	20.3514	20.4521	19.3986	20.1136	18.4377	19.2207	19.4221	19.5801	18.2360	19.6706
48	19.8801	20.1294	20.0833	20.1969	19.1412	19.8840	18.1539	18.9622	19.1250	19.2938	17.9473	19.4296
49	19.6037	19.8706	19.8042	19.9320	18.8749	19.6471	17.8609	18.6958	18.8167	18.9975	17.6502	19.1815
50	19.3164	19.6026	19.5136	19.6576	18.5993	19.4025	17.5586	18.4216	18.4967	18.6912	17.3449	18.9262
51	18.9438	19.3251	19.1169	19.3732	18.3144	19.1503	17.2471	18.1396	18.0685	18.3749	17.0313	18.6639

Age	Age Pensioner				Associate Standard Pensioner and Associate Preserved Pensioner				Invalid Pensioner		Spouse Pensioner	
	67% reversion		85% reversion		Normal		Invalidity		Males	Females	Males	Females
	Males	Females	Males	Females	Males	Females	Males	Females				
52	18.5550	19.0383	18.7021	19.0790	18.0200	18.8903	16.9265	17.8497	17.6229	18.0485	16.7098	18.3946
53	18.1495	18.7420	18.2688	18.7749	17.7158	18.6227	16.5967	17.5519	17.1598	17.7120	16.3805	18.1182
54	17.7267	18.4361	17.8162	18.4606	17.4014	18.3471	16.2580	17.2466	16.6791	17.3659	16.0434	17.8343
55	17.2862	18.1205	17.3438	18.1362	17.0765	18.0635	15.9109	16.9337	16.1813	17.0099	15.6994	17.5429
56	16.9571	17.8302	17.0165	17.8463	16.7410	17.7718	15.5552	16.6132	15.8327	16.6910	15.3493	17.2436
57	16.6173	17.5316	16.6786	17.5480	16.3947	17.4718	15.1915	16.2850	15.4762	16.3645	14.9937	16.9363
58	16.2670	17.2246	16.3300	17.2414	16.0378	17.1635	14.8200	15.9491	15.1118	16.0301	14.6338	16.6208
59	15.9069	16.9084	15.9717	16.9256	15.6711	16.8461	14.4427	15.6051	14.7412	15.6876	14.2678	16.2970
60	15.5373	16.5827	15.6039	16.6003	15.2950	16.5191	14.0603	15.2526	14.3653	15.3366	13.8961	15.9645
61	15.1586	16.2476	15.2270	16.2655	14.9098	16.1826	13.6735	14.8918	13.9847	14.9772	13.5187	15.6234
62	14.7710	15.9031	14.8412	15.9213	14.5158	15.8368	13.2832	14.5228	13.6001	14.6096	13.1356	15.2739
63	14.3749	15.5494	14.4468	15.5680	14.1134	15.4819	12.8902	14.1460	13.2124	14.2340	12.7467	14.9159
64	13.9714	15.1868	14.0449	15.2057	13.7040	15.1181	12.4951	13.7619	12.8220	13.8512	12.3556	14.5496
65	13.5610	14.8155	13.6361	14.8347	13.2879	14.7456	12.0984	13.3708	12.4295	13.4612	11.9629	14.1750
66	13.1440	14.4355	13.2206	14.4550	12.8654	14.3646	11.7009	12.9731	12.0357	13.0645	11.5689	13.7919
67	12.7205	14.0470	12.7985	14.0668	12.4369	13.9750	11.3032	12.5691	11.6410	12.6614	11.1738	13.4003
68	12.2907	13.6502	12.3701	13.6702	12.0023	13.5772	10.9059	12.1592	11.2460	12.2523	10.7775	12.9996
69	11.8567	13.2448	11.9372	13.2651	11.5640	13.1709	10.5079	11.7421	10.8498	11.8359	10.3831	12.5923

Age	Age Pensioner				Associate Standard Pensioner and Associate Preserved Pensioner				Invalid Pensioner		Spouse Pensioner	
	67% reversion		85% reversion		Normal		Invalidity		Males	Females	Males	Females
	Males	Females	Males	Females	Males	Females	Males	Females				
70	11.4189	12.8314	11.5004	12.8520	11.1225	12.7567	10.1097	11.3186	10.4527	11.4130	9.9917	12.1788
71	10.9780	12.4104	11.0604	12.4312	10.6784	12.3349	9.7112	10.8891	10.0547	10.9840	9.6039	11.7595
72	10.5346	11.9823	10.6177	12.0032	10.2323	11.9061	9.3126	10.4542	9.6559	10.5494	9.2210	11.3354
73	10.0890	11.5479	10.1727	11.5690	9.7846	11.4712	8.9136	10.0146	9.2561	10.1101	8.8439	10.9073
74	9.6416	11.1064	9.7257	11.1276	9.3358	11.0291	8.5146	9.5739	8.8558	9.6695	8.4657	10.4746
75	9.1936	10.6579	9.2780	10.6793	8.8869	10.5802	8.1165	9.1339	8.4557	9.2294	8.0869	10.0380
76	8.7471	10.2027	8.8315	10.2242	8.4403	10.1247	7.7208	8.6965	8.0573	8.7916	7.7088	9.5985
77	8.3048	9.7411	8.3890	9.7626	7.9987	9.6628	7.3298	8.2640	7.6630	8.3586	7.3330	9.1570
78	7.8691	9.2727	7.9529	9.2943	7.5646	9.1942	6.9454	7.8390	7.2744	7.9329	6.9608	8.7147
79	7.4422	8.8064	7.5252	8.8281	7.1402	8.7278	6.5713	7.4220	6.8952	7.5149	6.5976	8.2757
80	7.0256	8.3442	7.1077	8.3658	6.7271	8.2657	6.2091	7.0145	6.5271	7.1064	6.2447	7.8421
81	6.6209	7.8879	6.7018	7.9094	6.3267	7.8096	5.8602	6.6170	6.1714	6.7075	5.9029	7.4162
82	6.2288	7.4378	6.3083	7.4592	5.9399	7.3599	5.5260	6.2289	5.8296	6.3180	5.5724	6.9999
83	5.8499	6.9958	5.9277	7.0171	5.5670	6.9185	5.2073	5.8506	5.5026	5.9382	5.2534	6.5954
84	5.4894	6.5643	5.5653	6.5854	5.2133	6.4878	4.9067	5.4860	5.1930	5.5719	4.9515	6.2052
85	5.1474	6.1448	5.2212	6.1656	4.8790	6.0692	4.6242	5.1367	4.9009	5.2208	4.6666	5.8306
86	4.8236	5.7390	4.8951	5.7595	4.5633	5.6644	4.3598	4.8052	4.6264	4.8873	4.3983	5.4727
87	4.5171	5.3426	4.5863	5.3628	4.2655	5.2692	4.1132	4.4942	4.3694	4.5743	4.1455	5.1323

Age	Age Pensioner				Associate Standard Pensioner and Associate Preserved Pensioner				Invalid Pensioner		Spouse Pensioner	
	67% reversion		85% reversion		Normal		Invalidity		Males	Females	Males	Females
	Males	Females	Males	Females	Males	Females	Males	Females				
88	4.2265	4.9542	4.2932	4.9741	3.9840	4.8820	3.8845	4.2073	4.1299	4.2851	3.9069	4.8106
89	3.9516	4.5848	4.0158	4.6042	3.7185	4.5140	3.6636	3.9414	3.8982	4.0168	3.6825	4.5032
90	3.6923	4.2353	3.7538	4.2544	3.4688	4.1661	3.4482	3.6963	3.6723	3.7692	3.4728	4.2104
91	3.4482	3.9066	3.5070	3.9252	3.2344	3.8392	3.2344	3.4709	3.4482	3.5412	3.2781	3.9319
92	3.2193	3.5995	3.2754	3.6175	3.0155	3.5340	3.0155	3.2623	3.2193	3.3298	3.0997	3.6678
93	3.0059	3.3154	3.0591	3.3328	2.8120	3.2521	2.8120	3.0648	3.0059	3.1296	2.9400	3.4178
94	2.8064	3.0474	2.8569	3.0641	2.6226	2.9866	2.6226	2.8741	2.8064	2.9358	2.7903	3.1805
95	2.6204	2.7942	2.6682	2.8101	2.4468	2.7363	2.4468	2.6840	2.6204	2.7423	2.6498	2.9547