Commonwealth Coat of Arms of Australia

Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Approval 2003

made under regulations 38 and 43A of the

Family Law (Superannuation) Regulations 2001

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This compilation is in 6 volumes

**Volume 1: sections 1–5 and Schedule 1 (Parts 1 and 2)**

Volume 2: Schedule 1 (Parts 3 and 4)

Volume 3: Schedule 1 (Part 5)

Volume 4: Schedule 1 (Parts 6 and 7)

Volume 5: Schedule 2

Volume 6: Schedules 3 and 4

Volume 7: Schedules 5–10 and Endnotes

Each volume has its own contents

**About this compilation**

**This compilation**

This is a compilation of the *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Approval 2003* that shows the text of the law as amended and in force on 13 March 2024 (the ***compilation date***).

The notes at the end of this compilation (the ***endnotes***) include information about amending laws and the amendment history of provisions of the compiled law.

**Uncommenced amendments**

The effect of uncommenced amendments is not shown in the text of the compiled law. Any uncommenced amendments affecting the law are accessible on the Register (www.legislation.gov.au). The details of amendments made up to, but not commenced at, the compilation date are underlined in the endnotes. For more information on any uncommenced amendments, see the Register for the compiled law.

**Application, saving and transitional provisions for provisions and amendments**

If the operation of a provision or amendment of the compiled law is affected by an application, saving or transitional provision that is not included in this compilation, details are included in the endnotes.

**Editorial changes**

For more information about any editorial changes made in this compilation, see the endnotes.

**Modifications**

If the compiled law is modified by another law, the compiled law operates as modified but the modification does not amend the text of the law. Accordingly, this compilation does not show the text of the compiled law as modified. For more information on any modifications, see the Register for the compiled law.

**Self‑repealing provisions**

If a provision of the compiled law has been repealed in accordance with a provision of the law, details are included in the endnotes.

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Part 1 Preliminary

1 Name of instrument

This instrument is the *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Approval 2003*.

3 Definitions

In this instrument:

***growth phase*** has the same meaning as in regulation 3 of the Regulations.

***payment phase*** has the same meaning as in regulation 3 of the Regulations.

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

***spouse*** has the meaning given by section 90XD of the Act.

Part 2 Methods and factors for valuing particular superannuation interests

4 Approval of methods and factors for valuing particular superannuation interests

For regulations 38 and 43A of the Regulations, the methods and factors mentioned in a Part of a Schedule to this instrument are approved for a superannuation interest of a member of the eligible superannuation plan to which that Part applies.

Part 3 Application, saving and transitional provisions

5 Amendments made by the *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Amendment (No. 2) Approval 2023*

(1) This section applies to an agreement or court order made under Part VIIIB or VIIIC of the *Family Law Act 1975* on or after the commencement of the *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Amendment (No. 2) Approval 2023*.

(2) Part 5 of Schedule 1, as amended by that instrument, applies in relation to the determination of the value of an interest in the Scheme identified in the agreement or order, whether the operative time in relation to the relevant payment split is before, on or after that commencement.

Schedule 1 Public sector superannuation plans — Commonwealth

(section 4)

Part 1 Commonwealth Superannuation Scheme

Division 1.1 Interpretation

1 Interpretation

(1) In this Part:

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

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

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

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

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

***the Regulations*** means the *Superannuation (CSS) Former Eligible Employees Regulations 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 4 of this instrument.

| Item | Kind of interest | Method or factor | |
| --- | --- | --- | --- |
| 1 | An interest that a person has in the CSS if:  (a) the person is an eligible employee; and  (b) the person is aged 65 years or less at the relevant date. | ABC + ASC + PCI + (AP × S × PFy+m,s) +  (ABC × RPFy+m,s) + (SG × LSFy+m,s) – ERDA  where:  ***ABC*** is:  (a) the person’s accumulated basic contributions as those contributions would be calculated if he or she had ceased being an eligible employee at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act. | |
|  |  | ***ASC*** is:  (a) the sum of the following amounts, as those amounts would be calculated if the person had ceased being an eligible employee at the relevant date:  (i) the person’s accumulated supplementary contributions;  (ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable. | |
|  |  | ***PCI*** is:  (a) the accumulated employer contributions in respect of the person as those contributions would be calculated if he or she had ceased being an eligible employee at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act.  ***AP*** is:  (a) the accrued pension multiple at the relevant date calculated as the pension multiple that would apply under section 56 of the 1976 Actfor the person’s period of contributory service at the relevant date if he or she were aged 65; or  (b) if section 146MB of the 1976 Act applies to the interest— the accrued pension multiple calculated under paragraph (a), less the sum of any reduction factors (within the meaning given by subsection 146ME (6) of the 1976 Act) that would apply on the person’s retirement at age 65.  ***S*** is the salary of the person by reference to which a benefit in respect of his or her interest is defined.  ***PFy+m,s*** is the factor calculated by:  Start formula start fraction PF start subscript y, s end subscript times open bracket 12 minus m close bracket plus PF start subscript y plus 1, s end subscript times m over 12 end fraction end formula  where:  ***PFy,s*** is the valuation factor mentioned in Table 1A (males) or Table 1B (females) in this Part that applies at the person’s age in completed years and period of membership in completed years at the relevant date.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date. | |
|  |  | ***PFy+1,s*** is the valuation factor mentioned in Table 1A (males) or Table 1B (females) in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.  ***RPFy+m,s*** is the factor calculated by:  Start formula start fraction RPF start subscript y, s end subscript times open bracket 12 minus m close bracket plus RPF start subscript y plus 1, s end subscript times m over 12 end fraction end formula | |
|  |  | where:  ***RPFy,s*** is the valuation factor mentioned in an item in Table 2A (males) or Table 2B (females) in this Part that applies at the person’s age in completed years and period of membership in completed years at the relevant date.  ***m*** has the meaning given above.  ***RPFy+1,s*** is the valuation factor mentioned in Table 2A (males) or Table 2B (females) in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date. | |
|  |  | ***SG*** is any superannuation guarantee top‑up benefit to which the person would be entitled if he or she had ceased being an eligible employee at the relevant date.  ***LSFy+m,s*** is the factor calculated by:  Start formula start fraction LSF start subscript y, s end subscript times open bracket 12 minus m close bracket plus LSF start subscript y plus 1, s end subscript times m over 12 end fraction end formula  where:  ***LSFy,s*** is the valuation factor mentioned in Table 3A (males) or Table 3B (females) in this Part that applies at the person’s age in completed years and period of membership in completed years at the relevant date.  ***m*** has the meaning given above.  ***LSFy+1,s*** is the valuation factor mentioned in Table 3A (males) or Table 3B (females) in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.  ***ERDA*** is the person’s early release deduction amount within the meaning of subsection 79A (1) of the 1976 Act at the relevant date. | |
| 2 | An interest that a person has in the CSS if:  (a) the person is an eligible employee; and  (b) the person is more than 65 years old at the relevant date. | ABC + ASC + PCI + (P × Fy+m) – ERDA  where:  ***ABC*** has the meaning given in item 1.  ***ASC*** has the meaning given in item 1.  ***PCI*** has the meaning given in item 1.  ***P*** is the annual pension (taking into account any reduction that may have applied under subsection 146ME (3) of the 1976 Act) to which the person would be entitled under section 56 of the 1976 Act if he or she:  (a) had ceased to be an eligible employee at the relevant date; and  (b) had not made an election under section 57AA of that Act. | |
|  |  | ***Fy+m*** is the factor calculated by:  Start formula start fraction F subscript y times open bracket 12 minus m close bracket plus F start subscript y plus 1 end subscript times m over 12 end fraction end formula  where: | |
|  |  | ***Fy*** is the age pensioner — 67% reversion — valuation factor for the person’s gender mentioned in column 2 or 3 of Table 4 in this Part that applies at the person’s age in completed years at the relevant date.  ***m*** has the meaning given in item 1.  ***Fy+1*** 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.  ***ERDA*** has the same meaning as in item 1. | |
| 3 | An interest that a person has in the CSS if:  (a) the person has, on ceasing to be an eligible employee, made an election under section 137 of the 1976 Act to have Division 3 of Part IX of that Act apply to him or her; and  (b) deferred benefits have yet to become payable to the person under subsection 138 (2) of the 1976 Act;  except if a transfer value has been paid by or in respect of the person under the 1922 Act or the 1976 Act. | ABC + ASC + PCI + (ABC × 2.5 × DFy+m) – ERDA  where:  ***ABC*** is:  (a) the person’s accumulated basic contributions as those contributions would be calculated if the deferred benefits had become payable at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act.  ***ASC*** is:  (a) the sum of the following amounts, as those amounts would be calculated if the deferred benefits had become payable at the relevant date:  (i) the person’s accumulated supplementary contributions;  (ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable.  ***PCI*** is:  (a) the accumulated employer contributions in respect of the person as those contributions would be calculated if the deferred benefits had become payable at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act. | |
|  |  | ***DFy+m*** is the factor calculated by:  Start formula start fraction DF subscript y times open bracket 12 minus m close bracket plus DF start subscript y plus 1 end subscript times m over 12 end fraction end formula | |
|  |  | where:  ***DFy*** is the valuation factor for the person’s gender mentioned in Table 5 in this Part that applies at the person’s age in completed years at the relevant date.  ***m*** has the meaning given in item 1.  ***DFy+1*** is the valuation factor for the person’s gender mentioned in Table 5 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.  ***ERDA*** has the same meaning as in item 1. | |
| 4 | An interest that a person has in the CSS if:  (a) the person has, on ceasing to be an eligible employee, made an election under section 137 of the 1976 Act to have Division 3 of Part IX of that Act apply to him or her; and  (b) deferred benefits have yet to become payable to the person under subsection 138 (2) of the 1976 Act; and  (c) a transfer value has been paid by or in respect of the person under section 128 of the 1976 Act. | ABC + ASC + PCI + (2.5 × (ABC – MTV) +  TTV – MTV) × DFy+m – ERDA  where:  ***ABC*** has the meaning given in item 3.  ***ASC*** has the meaning given in item 3.  ***PCI*** has the meaning given in item 3.  ***MTV*** is:  (a) that part, if any, of the person’s transfer value or values that was deemed to be a basic contribution under paragraph 128 (2) (a) of the 1976 Act, plus the accumulated interest that would be calculated on that amount if the deferred benefits had become payable at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced by any amount by which each transfer value would be reduced if those benefits had become payable at the relevant date.  ***TTV*** is:  (a) the total amount of the person’s transfer value or values, including the interest that would have accumulated on the transfer value or values over the period:  (i) commencing on the date when the employer component of each transfer value was paid into the Consolidated Revenue Fund under paragraph 128 (2) (b) of the 1976 Act;and  (ii) ending on the relevant date;  as if the entire transfer value or values had been paid into the CSS Fund; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced by any amount by which each transfer value would be reduced if the deferred benefits had become payable at the relevant date. | |
|  |  | ***DFy+m*** is the factor calculated by:  Start formula start fraction DF subscript y times open bracket 12 minus m close bracket plus DF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***DFy*** is the valuation factor for the person’s gender mentioned in Table 5 in this Part that applies at the person’s age in completed years at the relevant date.  ***m*** has the meaning given in item 1. | |
|  |  | ***DFy+1*** is the valuation factor for the person’s gender mentioned in Table 5 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.  ***ERDA*** has the same meaning as in item 1. | |
| 5 | An interest that a person has in the CSS if:  (a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and  (b) in that election, the person did not also postpone, under subsection 110TA (2) of the 1976 Act, payment of his or her additional age retirement pension; and  (c) the person has not made an election under section 64 of the 1976 Act to commute his or her additional age retirement pension; and  (d) the retirement benefits the person has postponed under section 110T of the 1976 Acthave yet to become payable under section 110TB of that Act. | (NIP × Gy+m) + PCI + (P × Fy+m) – ERDA  where:  ***NIP*** is the person’s annual pension that is fixed in nominal dollars at the relevant date.  ***Gy+m*** is the factor calculated by:  Start formula start fraction G subscript y times open bracket 12 minus m close bracket plus G start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***Gy*** is the valuation factor for the person’s gender and type of pension mentioned in Table 6 in this Part that applies at the person’s age in completed years at the relevant date.  ***m*** has the meaning given in item 1.  ***Gy+1*** is the valuation factor for the person’s gender and type of pension mentioned in Table 6 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.  ***PCI*** is:  (a) the accumulated employer contributions in respect of the person as those contributions would be calculated if they had become payable at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act. | |
|  |  | ***P*** is the annual pension (taking into account any reduction that may have applied under subsection 146ME (3) of the 1976 Act) to which the person would be entitled under section 110TC of the 1976 Act if he or she had provided a statement in accordance with section 110TB of that Act. | |
|  |  | ***Fy+m*** is the factor calculated by:  Start formula start fraction F subscript y times open bracket 12 minus m close bracket plus F start subscript y plus 1 end subscript times m over 12 end fraction end formula  where: | |
|  |  | ***Fy*** is:  (a) in the case of a person who has made an election under section 110TBA of the 1976 Act — the age pensioner — 85% reversion — valuation factor for the person’s gender mentioned in column 4 or 5 of Table 4 in this Part that applies at the person’s age in completed years at the relevant date; and | |
|  |  | (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.  ***m*** has the meaning given in item 1.  ***Fy+1*** is:  (a) in the case of a person who has made an election under section 110TBA of the 1976 Act — the age pensioner — 85% reversion — valuation factor for the person’s gender mentioned in column 4 or 5 of Table 4 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date; and | |
|  |  | (b) in any other case — the age pensioner — 67% reversion — valuation factor for the person’s gender mentioned in column 2 or 3 of Table 4 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.  ***ERDA*** 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 | An interest that a person has in the CSS if:  (a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and  (b) in that election, the person did not also postpone, under subsection 110TA (2) of the 1976 Act, payment of his or her additional age retirement pension; and  (c) the person has made an election under section 64 of the 1976 Act to commute his or her additional age retirement pension; and | PCI + (P × Fy+m) – ERDA  where:  ***PCI*** has the meaning given in item 5.  ***P*** has the meaning given in item 5.  ***Fy+m*** has the meaning given in item 2.  ***ERDA*** has the same meaning as in item 5. | |
|  | (d) the retirement benefits the person has postponed under section 110T of the 1976 Acthave yet to become payable under section 110TB of that Act. |  | |
| 7 | An interest that a person has in the CSS if:  (a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and  (b) in that election, the person specified, under subsection 110TA (2) of the 1976 Act, that payment of his or her additional age retirement pension was also to be postponed; and  (c) those retirement benefits, including the person’s additional age retirement pension, have yet to become payable under section 110TB of the 1976 Act. | ABC + ASC + PCI + (P × Fy+m) – ERDA  where:  ***ABC*** is:  (a) the person’s accumulated basic contributions as those contributions would be calculated if they had become payable at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act.  ***ASC*** is:  (a) the sum of the following amounts, as those amounts would be calculated if they had become payable at the relevant date:  (i) the person’s accumulated supplementary contributions;  (ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable.  ***PCI*** has the meaning given in item 5.  ***P*** has the meaning given in item 5.  ***Fy+m*** has the meaning given in item 2.  ***ERDA*** has the same meaning as in item 1. | |
| 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 × AS × DUPy+m) – ERDA  where:  ***ABC*** has the meaning given in item 7.  ***ASC*** has the meaning given in item 7.  ***PCI*** has the meaning given in item 5. | |
|  |  | ***AP*** is:  (a) the accrued pension multiple that applied under section 56 of the 1976 Actfor the person’s period of contributory service as at the time he or she ceased to be an eligible employee but calculated as if he or she were aged 65 years; or  (b) if section 146MB of the 1976 Act applies to the interest— the accrued pension multiple calculated under paragraph (a), less the sum of any reduction factors (within the meaning of subsection 146ME (6) of the 1976 Act) that would apply on the person’s retirement at age 65. | |
|  |  | ***AS*** is the final annual rate of salary of the person at the time the person ceased to be an eligible employee, adjusted in accordance with movements in the consumer price index, in accordance section 144H of the 1976 Act as modified by Schedule 11 to the Regulations, over the period from that date to the relevant date. | |
|  |  | ***DUPy+m*** is the factor calculated by:  Start formula start fraction DUP subscript y times open bracket 12 minus m close bracket plus DUP start subscript y plus 1 end subscript times m over 12 end fraction end formula  where: | |
|  |  | ***DUPy*** is the delayed updated pension valuation factor for the person’s gender mentioned in Table 7 in this Part that applies at the person’s age in completed years at the relevant date.  ***m*** has the meaning given in item 1.  ***DUPy+1*** is the delayed updated pension valuation factor for the person’s gender mentioned in Table 7 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date.  ***ERDA*** has the same meaning as in item 1. | |
| 9 | An interest that a person has in the CSS if he or she:  (a) is entitled to a pension (other than an orphan pension) under the 1976 Act; or  (b) would be entitled to a pension mentioned in paragraph (a) if it had not been suspended under section 73A of the 1976 Act. | (IP × Fy+m) + (NIP × Gy+m)  where:  ***IP*** is:  (a) in the case of a pension that is an invalidity pension or a spouse’s pension that became payable on the death of an eligible employee or on the death of a pensioner to whom invalidity pension was payable — the part of the person’s annual pension that is subject to indexation in accordance with the consumer price index at the relevant date:  (i) less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children; and  (ii) disregarding any reduction or suspension under section 73A of the 1976 Act; and | |
|  |  | (b) in any other case — the person’s annual pension (if any) that is 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.  ***Fy+m*** is the factor calculated by:  Start formula start fraction F subscript y times open bracket 12 minus m close bracket plus F start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***Fy*** is the valuation factor for the person’s gender and type of pension mentioned in Table 4 in this Part that applies at the person’s age in completed years at the relevant date. | |
|  |  | ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***Fy+1*** is the valuation factor for the person’s gender and type of pension mentioned in Table 4 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date. | |
|  |  | ***NIP*** is:  (a) in the case of a pension that is an invalidity pension or a spouse’s pension that became payable on the death of an eligible employee or on the death of a pensioner to whom invalidity pension was payable — the part of the person’s annual pension that is fixed in nominal dollars at the relevant date:  (i) less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children; and  (ii) disregarding any reduction or suspension under section 73A of the 1976 Act; and  (b) in any other case — the person’s annual pension (if any) that is fixed in nominal dollars at the relevant date, less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children. | |
|  |  | ***Gy+m*** is the factor calculated by:  Start formula start fraction G subscript y times open bracket 12 minus m close bracket plus G start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***Gy*** is the valuation factor for the person’s gender and type of pension mentioned in Table 6 in this Part that applies at the person’s age in completed years at the relevant date. | |
|  |  | ***m*** has the meaning given above.  ***Gy+1*** is the valuation factor for the person’s gender and type of pension mentioned in Table 6 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date. | |
| 10 | An interest that a person has in the CSS if he or she is entitled to associate deferred benefits under subsection 146MB (4) of the 1976 Act. | FLS + UFLS  where:  ***FLS*** is:  (a) the sum of the funded component of the transfer amount and interest determined under section 154A of the 1976 Act, as if the benefits had become payable at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), less the sum of any reductions that apply for the purposes of section 146MF of the 1976 Act, as if the benefits had become payable at the relevant date. | |
|  |  | ***UFLS*** is:  (a) the lump sum value of the unfunded component of the transfer amount, as increased in accordance with the method set out below, as if the benefits had become payable at the relevant date; or  (b) if section 146MB of the 1976 Act applies to the interest— the amount calculated under paragraph (a), less the sum of any reductions that apply for the purposes of section 146MF of the 1976 Act, as if the benefits had become payable at the relevant date. | |
|  |  | **Method for increasing unfunded component of transfer amount** | |
|  |  | **Step 1** | Increase the unfunded component in relation to the transfer amount for any period between the operative time (being the operative time in relation to the splitting agreement or splitting order as a result of which the person has the entitlement under subsection 146MB (4) of the 1976 Act) and the relevant date, using the Treasury bond rate for the last working day of the financial year ending immediately before the period for which the increase is being calculated for bonds with a 10 year term.  *Note*   The period between the operative time and the relevant date may include a number of full financial years, or may occur entirely within a single financial year. |
|  |  |  | *Treasury bond rate for bonds with a 10 year term*  The Treasury bond rate for the last working day of a financial year for bonds with a 10 year term is:  (a) if any Treasury bonds with that term were issued on that day — the annual yield on those bonds; or |
|  |  |  | (b) in any other case — the annual yield on Treasury bonds with that term, as published by the Reserve Bank of Australia for that day. |
|  |  |  | *Calculation of increase in unfunded component of transfer amount*  The increase in the unfunded component is calculated:  (a) at the end of each financial year that occurs between the operative time and the relevant date; and  (b) immediately before the relevant date;  using the applicable Treasury bond rate for the relevant period worked out in accordance with steps 2, 3 and 4, and compounded period by period. |
|  |  | **Step 2** | *First period*  Identify the shorter of:  (a) the period between the operative time and the end of the financial year in which the operative time occurs; and  (b) the period between the operative time and the day before the relevant date.  This is the ***first period***.  Multiply the number of days in the first period by the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year in which the first period occurs, and divide the result by 365.  Round the result to 3 decimal places.  The result is the applicable Treasury bond rate for the first period. |
|  |  | **Step 3** | *Full financial years (if any)*  Use this step if a full financial year occurs immediately after the end of the first period and before the relevant date. This is the **second period**. |
|  |  |  | Identify the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year.  Round the result to 3 decimal places. |
|  |  |  | The result is the applicable Treasury bond rate for the second period.  Repeat this arrangement for each full financial year after the second period. |
|  |  | **Step 4** | *Final period (if any)*  Use this step if:  (a) there is any period between the end of a financial year and the relevant date; and  (b) neither step 2 nor step 3 covers that period. |
|  |  |  | This is the ***final period***.  Multiply the number of days in the final period by the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year in which the final period occurs, and divide the result by 365.  Round the result to 3 decimal places.  The result is the applicable Treasury bond rate for the final period. |
| 11 | An interest that a person has in the CSS, if he or she is entitled to either or both of the following pensions under the 1976 Act:  (a) an associate additional pension; | (AIP × Fy+m) + (ANIP × Gy+m)  where:  ***AIP*** is the person’s annual pension that is subject to indexation in accordance with the consumer price index at the relevant date. | |
|  | (b) an associate standard pension. | ***Fy+m*** is the factor calculated by:  Start formula start fraction F subscript y times open bracket 12 minus m close bracket plus F start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***Fy*** is the valuation factor for the person’s gender mentioned in Table 8 in this Part that applies at the person’s age in completed years at the relevant date. | |
|  |  | ***m*** has the meaning given in item 1.  ***Fy+1*** is the valuation factor for the person’s gender mentioned in Table 8 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date. | |
|  |  | ***ANIP*** is the person’s annual pension (if any) that is fixed in nominal dollars at the relevant date. | |
|  |  | ***Gy+m*** is the factor calculated by:  Start formula start fraction G subscript y times open bracket 12 minus m close bracket plus G start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***Gy*** is the valuation factor for the person’s gender mentioned in Table 9 in this Part that applies at the person’s age in completed years at the relevant date. | |
|  |  | ***m*** has the meaning given in item 1.  ***Gy+1*** is the valuation factor for the person’s gender mentioned in Table 9 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date. | |
| 12 | An interest that a person has in the CSS, if he or she is receiving an associate deferred pension under the 1976 Act. | ADIP × Fy+m  where:  ***ADIP*** is the person’s annual pension that is subject to indexation in accordance with the consumer price index at the relevant date.  ***Fy+m*** is the factor calculated by:  Start formula start fraction F subscript y times open bracket 12 minus m close bracket plus F start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***Fy*** is the valuation factor for the person’s gender and type of pension mentioned in Table 10 in this Part that applies at the person’s age in completed years at the relevant date. | |
|  |  | ***m*** has the meaning given in item 1.  ***Fy+1*** is the valuation factor for the person’s gender and type of pension mentioned in Table 10 in this Part that would apply to the person if the person’s age in completed years were one year more than it is at the relevant date. | |

Division 1.3 Factors

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

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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 |
| 64 | 11.93314 | 11.93314 | 11.93314 | 11.93314 | 11.93314 | 11.93314 | 11.93314 | 11.93314 | 11.93314 | 11.93314 | 11.93314 | 11.93314 |
| 65 | 13.56101 | 13.56101 | 13.56101 | 13.56101 | 13.56101 | 13.56101 | 13.56101 | 13.56101 | 13.56101 | 13.56101 | 13.56101 | 13.56101 |

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

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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 |
| 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)

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |  |
| 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)

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |  |  |  |  |  |  |  |  |  | |
| 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

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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 |
| 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)

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |  |  |  |  |  |  |  |  |
| 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 |
| 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)

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

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

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

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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)

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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)

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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)

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |  |  |
| 64 | 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

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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 |
| 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)

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 28 | 3.45899 |  |  |  |  |  |  |  |  |  |  |  |  |
| 29 | 3.45364 | 3.44210 |  |  |  |  |  |  |  |  |  |  |  |
| 30 | 3.42578 | 3.41437 | 3.40331 |  |  |  |  |  |  |  |  |  |  |
| 31 | 3.39794 | 3.38662 | 3.37566 | 3.36508 |  |  |  |  |  |  |  |  |  |
| 32 | 3.37012 | 3.35885 | 3.34797 | 3.33745 | 3.32730 |  |  |  |  |  |  |  |  |
| 33 | 3.34167 | 3.33044 | 3.31959 | 3.30912 | 3.29902 | 3.28929 |  |  |  |  |  |  |  |
| 34 | 3.31322 | 3.30208 | 3.29133 | 3.28096 | 3.27096 | 3.26134 | 3.25207 |  |  |  |  |  |  |
| 35 | 3.28482 | 3.27382 | 3.26322 | 3.25300 | 3.24316 | 3.23369 | 3.22458 | 3.21582 |  |  |  |  |  |
| 36 | 3.25613 | 3.24536 | 3.23498 | 3.22499 | 3.21537 | 3.20612 | 3.19723 | 3.18869 | 3.18049 |  |  |  |  |
| 37 | 3.22716 | 3.21669 | 3.20662 | 3.19692 | 3.18760 | 3.17864 | 3.17004 | 3.16179 | 3.15387 | 3.14627 |  |  |  |
| 38 | 3.19783 | 3.18777 | 3.17808 | 3.16878 | 3.15983 | 3.15125 | 3.14301 | 3.13511 | 3.12753 | 3.12027 | 3.11332 |  |  |
| 39 | 3.16873 | 3.15906 | 3.14977 | 3.14085 | 3.13228 | 3.12406 | 3.11618 | 3.10863 | 3.10140 | 3.09447 | 3.08783 | 3.08149 |  |
| 40 | 3.13999 | 3.13072 | 3.12182 | 3.11327 | 3.10508 | 3.09722 | 3.08969 | 3.08248 | 3.07557 | 3.06896 | 3.06264 | 3.05659 | 3.05081 |
| 41 | 3.10504 | 3.09617 | 3.08767 | 3.07951 | 3.07169 | 3.06420 | 3.05703 | 3.05016 | 3.04359 | 3.03731 | 3.03130 | 3.02555 | 3.02006 |
| 42 | 3.07052 | 3.06206 | 3.05395 | 3.04617 | 3.03873 | 3.03160 | 3.02477 | 3.01825 | 3.01200 | 3.00603 | 3.00033 | 2.99488 | 2.98967 |
| 43 | 3.03651 | 3.02844 | 3.02071 | 3.01331 | 3.00623 | 2.99945 | 2.99297 | 2.98677 | 2.98084 | 2.97518 | 2.96977 | 2.96461 | 2.95967 |
| 44 | 3.00109 | 2.99344 | 2.98612 | 2.97911 | 2.97241 | 2.96600 | 2.95988 | 2.95402 | 2.94843 | 2.94309 | 2.93799 | 2.93312 | 2.92847 |
| 45 | 2.96420 | 2.95700 | 2.95011 | 2.94352 | 2.93722 | 2.93120 | 2.92544 | 2.91995 | 2.91470 | 2.90969 | 2.90491 | 2.90035 | 2.89600 |
| 46 | 2.92573 | 2.91900 | 2.91257 | 2.90642 | 2.90055 | 2.89494 | 2.88958 | 2.88447 | 2.87959 | 2.87494 | 2.87049 | 2.86626 | 2.86222 |
| 47 | 2.88556 | 2.87935 | 2.87341 | 2.86774 | 2.86233 | 2.85716 | 2.85223 | 2.84753 | 2.84305 | 2.83877 | 2.83469 | 2.83080 | 2.82710 |
| 48 | 2.84341 | 2.83776 | 2.83237 | 2.82722 | 2.82231 | 2.81762 | 2.81316 | 2.80890 | 2.80484 | 2.80097 | 2.79728 | 2.79377 | 2.79042 |
| 49 | 2.79757 | 2.79256 | 2.78777 | 2.78321 | 2.77886 | 2.77472 | 2.77077 | 2.76701 | 2.76342 | 2.76001 | 2.75676 | 2.75366 | 2.75071 |
| 50 | 2.74741 | 2.74313 | 2.73904 | 2.73515 | 2.73145 | 2.72792 | 2.72456 | 2.72136 | 2.71831 | 2.71541 | 2.71265 | 2.71002 | 2.70752 |
| 51 | 2.69266 | 2.68921 | 2.68592 | 2.68280 | 2.67982 | 2.67699 | 2.67430 | 2.67173 | 2.66929 | 2.66697 | 2.66477 | 2.66267 | 2.66067 |
| 52 | 2.63254 | 2.63007 | 2.62771 | 2.62548 | 2.62335 | 2.62132 | 2.61940 | 2.61757 | 2.61583 | 2.61418 | 2.61260 | 2.61111 | 2.60969 |
| 53 | 2.56627 | 2.56494 | 2.56368 | 2.56248 | 2.56134 | 2.56025 | 2.55923 | 2.55825 | 2.55732 | 2.55644 | 2.55560 | 2.55480 | 2.55405 |
| 54 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 | 2.49011 |
| 55 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 | 1.41848 |
| 56 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 | 1.34819 |
| 57 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 | 1.26122 |
| 58 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 | 1.18023 |
| 59 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 | 1.07167 |
| 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)

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

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 | |

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

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 28 | 0.08440 | 0.08325 | 0.08218 | 0.08121 | 0.08033 | 0.07954 | 0.07884 | 0.07824 | 0.07774 | 0.07734 | 0.07702 | 0.07628 |
| 29 | 0.08343 | 0.08223 | 0.08112 | 0.08011 | 0.07919 | 0.07837 | 0.07764 | 0.07700 | 0.07645 | 0.07601 | 0.07567 | 0.07491 |
| 30 | 0.08250 | 0.08125 | 0.08008 | 0.07903 | 0.07807 | 0.07722 | 0.07646 | 0.07578 | 0.07520 | 0.07472 | 0.07434 | 0.07356 |
| 31 | 0.08160 | 0.08030 | 0.07909 | 0.07798 | 0.07699 | 0.07609 | 0.07530 | 0.07460 | 0.07399 | 0.07347 | 0.07304 | 0.07225 |
| 32 | 0.08074 | 0.07939 | 0.07813 | 0.07698 | 0.07594 | 0.07501 | 0.07418 | 0.07346 | 0.07282 | 0.07226 | 0.07179 | 0.07099 |
| 33 | 0.07992 | 0.07852 | 0.07722 | 0.07603 | 0.07494 | 0.07396 | 0.07310 | 0.07234 | 0.07168 | 0.07110 | 0.07060 | 0.06978 |
| 34 | 0.07908 | 0.07762 | 0.07628 | 0.07505 | 0.07392 | 0.07291 | 0.07200 | 0.07121 | 0.07052 | 0.06992 | 0.06941 | 0.06857 |
| 35 | 0.07820 | 0.07669 | 0.07530 | 0.07403 | 0.07288 | 0.07183 | 0.07090 | 0.07007 | 0.06935 | 0.06873 | 0.06820 | 0.06735 |
| 36 | 0.07730 | 0.07574 | 0.07430 | 0.07299 | 0.07181 | 0.07074 | 0.06978 | 0.06892 | 0.06817 | 0.06753 | 0.06697 | 0.06611 |
| 37 | 0.07634 | 0.07474 | 0.07326 | 0.07192 | 0.07070 | 0.06961 | 0.06863 | 0.06775 | 0.06698 | 0.06631 | 0.06574 | 0.06487 |
| 38 | 0.07534 | 0.07370 | 0.07219 | 0.07081 | 0.06956 | 0.06844 | 0.06745 | 0.06657 | 0.06578 | 0.06509 | 0.06449 | 0.06361 |
| 39 | 0.07423 | 0.07257 | 0.07103 | 0.06963 | 0.06835 | 0.06721 | 0.06619 | 0.06530 | 0.06451 | 0.06382 | 0.06321 | 0.06232 |
| 40 | 0.07300 | 0.07131 | 0.06976 | 0.06834 | 0.06705 | 0.06589 | 0.06486 | 0.06395 | 0.06316 | 0.06247 | 0.06186 | 0.06097 |
| 41 | 0.07179 | 0.07008 | 0.06852 | 0.06710 | 0.06581 | 0.06465 | 0.06361 | 0.06270 | 0.06190 | 0.06121 | 0.06062 | 0.05973 |
| 42 | 0.07044 | 0.06871 | 0.06713 | 0.06572 | 0.06444 | 0.06329 | 0.06226 | 0.06135 | 0.06055 | 0.05987 | 0.05928 | 0.05839 |
| 43 | 0.06893 | 0.06719 | 0.06562 | 0.06419 | 0.06293 | 0.06181 | 0.06079 | 0.05990 | 0.05911 | 0.05843 | 0.05785 | 0.05697 |
| 44 | 0.06722 | 0.06547 | 0.06389 | 0.06249 | 0.06123 | 0.06013 | 0.05915 | 0.05828 | 0.05752 | 0.05685 | 0.05628 | 0.05541 |
| 45 | 0.06561 | 0.06350 | 0.06193 | 0.06054 | 0.05931 | 0.05823 | 0.05729 | 0.05646 | 0.05573 | 0.05510 | 0.05454 | 0.05369 |
| 46 | 0.06376 | 0.06164 | 0.05969 | 0.05833 | 0.05713 | 0.05610 | 0.05518 | 0.05441 | 0.05374 | 0.05314 | 0.05264 | 0.05180 |
| 47 | 0.06160 | 0.05949 | 0.05755 | 0.05579 | 0.05464 | 0.05365 | 0.05281 | 0.05207 | 0.05147 | 0.05094 | 0.05049 | 0.04967 |
| 48 | 0.05906 | 0.05698 | 0.05508 | 0.05335 | 0.05178 | 0.05086 | 0.05009 | 0.04944 | 0.04889 | 0.04844 | 0.04807 | 0.04729 |
| 49 | 0.05568 | 0.05365 | 0.05180 | 0.05013 | 0.04863 | 0.04727 | 0.04659 | 0.04604 | 0.04560 | 0.04523 | 0.04495 | 0.04422 |
| 50 | 0.05120 | 0.04927 | 0.04753 | 0.04596 | 0.04455 | 0.04328 | 0.04215 | 0.04174 | 0.04142 | 0.04119 | 0.04101 | 0.04035 |
| 51 | 0.04553 | 0.04379 | 0.04223 | 0.04083 | 0.03958 | 0.03847 | 0.03748 | 0.03659 | 0.03646 | 0.03639 | 0.03638 | 0.03582 |
| 52 | 0.03791 | 0.03649 | 0.03522 | 0.03409 | 0.03309 | 0.03221 | 0.03142 | 0.03073 | 0.03012 | 0.03028 | 0.03048 | 0.03005 |
| 53 | 0.02752 | 0.02664 | 0.02587 | 0.02518 | 0.02458 | 0.02405 | 0.02359 | 0.02318 | 0.02282 | 0.02250 | 0.02300 | 0.02274 |
| 54 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 |
| 55 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 |
| 56 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 |
| 57 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 |
| 58 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 |
| 59 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 |
| 60 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 |
| 61 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 |
| 62 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 |
| 63 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 |
| 64 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 |
| 65 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

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

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 28 | 0.07558 |  |  |  |  |  |  |  |  |  |  |  |  |
| 29 | 0.07420 | 0.07354 |  |  |  |  |  |  |  |  |  |  |  |
| 30 | 0.07284 | 0.07217 | 0.07154 |  |  |  |  |  |  |  |  |  |  |
| 31 | 0.07151 | 0.07083 | 0.07019 | 0.06960 |  |  |  |  |  |  |  |  |  |
| 32 | 0.07024 | 0.06954 | 0.06889 | 0.06829 | 0.06774 |  |  |  |  |  |  |  |  |
| 33 | 0.06902 | 0.06831 | 0.06765 | 0.06703 | 0.06647 | 0.06594 |  |  |  |  |  |  |  |
| 34 | 0.06779 | 0.06707 | 0.06639 | 0.06577 | 0.06519 | 0.06466 | 0.06417 |  |  |  |  |  |  |
| 35 | 0.06655 | 0.06582 | 0.06513 | 0.06450 | 0.06392 | 0.06338 | 0.06288 | 0.06242 |  |  |  |  |  |
| 36 | 0.06530 | 0.06456 | 0.06387 | 0.06323 | 0.06263 | 0.06209 | 0.06158 | 0.06112 | 0.06069 |  |  |  |  |
| 37 | 0.06405 | 0.06330 | 0.06260 | 0.06195 | 0.06136 | 0.06080 | 0.06030 | 0.05983 | 0.05940 | 0.05900 |  |  |  |
| 38 | 0.06279 | 0.06203 | 0.06133 | 0.06068 | 0.06007 | 0.05952 | 0.05901 | 0.05854 | 0.05810 | 0.05771 | 0.05734 |  |  |
| 39 | 0.06149 | 0.06073 | 0.06002 | 0.05936 | 0.05876 | 0.05820 | 0.05769 | 0.05721 | 0.05678 | 0.05638 | 0.05601 | 0.05568 |  |
| 40 | 0.06014 | 0.05937 | 0.05866 | 0.05800 | 0.05739 | 0.05683 | 0.05632 | 0.05584 | 0.05541 | 0.05501 | 0.05464 | 0.05431 | 0.05400 |
| 41 | 0.05890 | 0.05813 | 0.05742 | 0.05676 | 0.05616 | 0.05560 | 0.05509 | 0.05461 | 0.05418 | 0.05378 | 0.05342 | 0.05309 | 0.05278 |
| 42 | 0.05756 | 0.05680 | 0.05610 | 0.05544 | 0.05484 | 0.05429 | 0.05378 | 0.05332 | 0.05289 | 0.05250 | 0.05214 | 0.05181 | 0.05150 |
| 43 | 0.05615 | 0.05540 | 0.05470 | 0.05405 | 0.05346 | 0.05292 | 0.05241 | 0.05195 | 0.05153 | 0.05114 | 0.05079 | 0.05046 | 0.05017 |
| 44 | 0.05460 | 0.05385 | 0.05317 | 0.05253 | 0.05195 | 0.05141 | 0.05092 | 0.05047 | 0.05005 | 0.04967 | 0.04932 | 0.04901 | 0.04871 |
| 45 | 0.05289 | 0.05216 | 0.05149 | 0.05087 | 0.05030 | 0.04977 | 0.04929 | 0.04885 | 0.04844 | 0.04807 | 0.04773 | 0.04742 | 0.04713 |
| 46 | 0.05102 | 0.05031 | 0.04965 | 0.04904 | 0.04849 | 0.04798 | 0.04751 | 0.04708 | 0.04669 | 0.04633 | 0.04600 | 0.04570 | 0.04542 |
| 47 | 0.04892 | 0.04823 | 0.04760 | 0.04702 | 0.04648 | 0.04599 | 0.04554 | 0.04513 | 0.04475 | 0.04440 | 0.04409 | 0.04380 | 0.04353 |
| 48 | 0.04657 | 0.04592 | 0.04531 | 0.04476 | 0.04425 | 0.04378 | 0.04336 | 0.04297 | 0.04261 | 0.04228 | 0.04198 | 0.04171 | 0.04146 |
| 49 | 0.04355 | 0.04294 | 0.04237 | 0.04186 | 0.04138 | 0.04095 | 0.04055 | 0.04019 | 0.03986 | 0.03956 | 0.03928 | 0.03903 | 0.03880 |
| 50 | 0.03974 | 0.03918 | 0.03868 | 0.03821 | 0.03778 | 0.03739 | 0.03704 | 0.03671 | 0.03641 | 0.03614 | 0.03590 | 0.03567 | 0.03546 |
| 51 | 0.03530 | 0.03482 | 0.03439 | 0.03399 | 0.03363 | 0.03329 | 0.03299 | 0.03272 | 0.03246 | 0.03223 | 0.03202 | 0.03183 | 0.03166 |
| 52 | 0.02965 | 0.02928 | 0.02895 | 0.02864 | 0.02837 | 0.02812 | 0.02788 | 0.02768 | 0.02748 | 0.02731 | 0.02715 | 0.02701 | 0.02688 |
| 53 | 0.02251 | 0.02230 | 0.02211 | 0.02194 | 0.02178 | 0.02163 | 0.02150 | 0.02138 | 0.02127 | 0.02117 | 0.02108 | 0.02100 | 0.02093 |
| 54 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 |
| 55 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 |
| 56 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 |
| 57 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 |
| 58 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 |
| 59 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 |
| 60 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 |
| 61 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 |
| 62 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 |
| 63 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 |
| 64 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 |
| 65 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

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

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
| 41 | 0.05250 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.05123 | 0.05097 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.04990 | 0.04965 | 0.04942 |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.04845 | 0.04820 | 0.04798 | 0.04778 |  |  |  |  |  |  |  |  |  |
| 45 | 0.04687 | 0.04664 | 0.04642 | 0.04622 | 0.04604 |  |  |  |  |  |  |  |  |
| 46 | 0.04517 | 0.04494 | 0.04473 | 0.04454 | 0.04436 | 0.04420 |  |  |  |  |  |  |  |
| 47 | 0.04329 | 0.04307 | 0.04287 | 0.04269 | 0.04252 | 0.04237 | 0.04223 |  |  |  |  |  |  |
| 48 | 0.04123 | 0.04102 | 0.04083 | 0.04066 | 0.04050 | 0.04036 | 0.04023 | 0.04011 |  |  |  |  |  |
| 49 | 0.03859 | 0.03839 | 0.03822 | 0.03806 | 0.03791 | 0.03778 | 0.03766 | 0.03755 | 0.03745 |  |  |  |  |
| 50 | 0.03528 | 0.03510 | 0.03495 | 0.03480 | 0.03467 | 0.03456 | 0.03445 | 0.03435 | 0.03426 | 0.03418 |  |  |  |
| 51 | 0.03150 | 0.03136 | 0.03122 | 0.03110 | 0.03099 | 0.03089 | 0.03080 | 0.03072 | 0.03065 | 0.03058 | 0.03052 |  |  |
| 52 | 0.02676 | 0.02665 | 0.02655 | 0.02646 | 0.02637 | 0.02630 | 0.02623 | 0.02617 | 0.02611 | 0.02606 | 0.02601 | 0.02597 |  |
| 53 | 0.02086 | 0.02080 | 0.02074 | 0.02069 | 0.02064 | 0.02060 | 0.02056 | 0.02053 | 0.02050 | 0.02047 | 0.02044 | 0.02042 | 0.02039 |
| 54 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 | 0.01324 |
| 55 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 | 0.00977 |
| 56 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 | 0.00986 |
| 57 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 |
| 58 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 |
| 59 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 |
| 60 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 |
| 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)

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
| 54 | 0.01324 |  |  |  |  |  |  |  |  |  |  |  |
| 55 | 0.00977 | 0.00977 |  |  |  |  |  |  |  |  |  |  |
| 56 | 0.00986 | 0.00986 | 0.00986 |  |  |  |  |  |  |  |  |  |
| 57 | 0.00999 | 0.00999 | 0.00999 | 0.00999 |  |  |  |  |  |  |  |  |
| 58 | 0.01019 | 0.01019 | 0.01019 | 0.01019 | 0.01019 |  |  |  |  |  |  |  |
| 59 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 | 0.01015 |  |  |  |  |  |  |
| 60 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 | 0.01003 |  |  |  |  |  |
| 61 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 | 0.00985 |  |  |  |  |
| 62 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 | 0.00906 |  |  |  |
| 63 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 | 0.00737 |  |  |
| 64 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 | 0.00448 |  |
| 65 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

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

| Period of membership | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 28 | 0.07638 | 0.07568 | 0.07508 | 0.07455 | 0.07410 | 0.07373 | 0.07344 | 0.07325 | 0.07318 | 0.07324 | 0.07209 | 0.07140 |
| 29 | 0.07502 | 0.07430 | 0.07371 | 0.07320 | 0.07277 | 0.07241 | 0.07213 | 0.07192 | 0.07181 | 0.07182 | 0.07195 | 0.07123 |
| 30 | 0.07365 | 0.07290 | 0.07228 | 0.07178 | 0.07137 | 0.07103 | 0.07075 | 0.07055 | 0.07042 | 0.07038 | 0.07046 | 0.06974 |
| 31 | 0.07225 | 0.07147 | 0.07082 | 0.07029 | 0.06989 | 0.06957 | 0.06931 | 0.06912 | 0.06899 | 0.06893 | 0.06895 | 0.06823 |
| 32 | 0.07083 | 0.07002 | 0.06933 | 0.06876 | 0.06833 | 0.06802 | 0.06778 | 0.06760 | 0.06748 | 0.06742 | 0.06743 | 0.06671 |
| 33 | 0.06936 | 0.06851 | 0.06778 | 0.06718 | 0.06671 | 0.06636 | 0.06614 | 0.06598 | 0.06587 | 0.06582 | 0.06583 | 0.06511 |
| 34 | 0.06782 | 0.06695 | 0.06620 | 0.06557 | 0.06507 | 0.06469 | 0.06443 | 0.06430 | 0.06422 | 0.06419 | 0.06421 | 0.06349 |
| 35 | 0.06619 | 0.06533 | 0.06457 | 0.06393 | 0.06340 | 0.06300 | 0.06271 | 0.06255 | 0.06250 | 0.06251 | 0.06256 | 0.06184 |
| 36 | 0.06447 | 0.06361 | 0.06286 | 0.06223 | 0.06169 | 0.06128 | 0.06098 | 0.06080 | 0.06073 | 0.06077 | 0.06086 | 0.06015 |
| 37 | 0.06262 | 0.06178 | 0.06106 | 0.06044 | 0.05994 | 0.05952 | 0.05922 | 0.05903 | 0.05895 | 0.05898 | 0.05911 | 0.05841 |
| 38 | 0.06062 | 0.05983 | 0.05915 | 0.05857 | 0.05809 | 0.05772 | 0.05742 | 0.05724 | 0.05716 | 0.05717 | 0.05730 | 0.05663 |
| 39 | 0.05854 | 0.05780 | 0.05716 | 0.05663 | 0.05619 | 0.05585 | 0.05560 | 0.05542 | 0.05534 | 0.05536 | 0.05547 | 0.05481 |
| 40 | 0.05636 | 0.05568 | 0.05511 | 0.05462 | 0.05423 | 0.05392 | 0.05370 | 0.05356 | 0.05349 | 0.05351 | 0.05362 | 0.05298 |
| 41 | 0.05438 | 0.05377 | 0.05326 | 0.05284 | 0.05249 | 0.05223 | 0.05205 | 0.05194 | 0.05190 | 0.05192 | 0.05203 | 0.05142 |
| 42 | 0.05232 | 0.05177 | 0.05133 | 0.05097 | 0.05069 | 0.05047 | 0.05033 | 0.05026 | 0.05025 | 0.05031 | 0.05041 | 0.04983 |
| 43 | 0.05017 | 0.04969 | 0.04931 | 0.04901 | 0.04880 | 0.04865 | 0.04855 | 0.04852 | 0.04854 | 0.04863 | 0.04877 | 0.04820 |
| 44 | 0.04781 | 0.04739 | 0.04708 | 0.04685 | 0.04670 | 0.04661 | 0.04658 | 0.04660 | 0.04667 | 0.04679 | 0.04696 | 0.04642 |
| 45 | 0.04595 | 0.04484 | 0.04459 | 0.04445 | 0.04437 | 0.04436 | 0.04440 | 0.04449 | 0.04461 | 0.04477 | 0.04498 | 0.04447 |
| 46 | 0.04387 | 0.04281 | 0.04184 | 0.04177 | 0.04178 | 0.04185 | 0.04197 | 0.04213 | 0.04232 | 0.04254 | 0.04280 | 0.04232 |
| 47 | 0.04154 | 0.04053 | 0.03962 | 0.03879 | 0.03888 | 0.03904 | 0.03924 | 0.03949 | 0.03976 | 0.04006 | 0.04037 | 0.03992 |
| 48 | 0.03891 | 0.03797 | 0.03711 | 0.03634 | 0.03563 | 0.03588 | 0.03619 | 0.03653 | 0.03689 | 0.03728 | 0.03767 | 0.03726 |
| 49 | 0.03586 | 0.03500 | 0.03422 | 0.03352 | 0.03287 | 0.03229 | 0.03270 | 0.03315 | 0.03361 | 0.03409 | 0.03458 | 0.03421 |
| 50 | 0.03232 | 0.03157 | 0.03088 | 0.03026 | 0.02970 | 0.02919 | 0.02872 | 0.02929 | 0.02988 | 0.03047 | 0.03107 | 0.03075 |
| 51 | 0.02824 | 0.02761 | 0.02704 | 0.02652 | 0.02605 | 0.02563 | 0.02525 | 0.02491 | 0.02562 | 0.02635 | 0.02707 | 0.02681 |
| 52 | 0.02345 | 0.02298 | 0.02255 | 0.02217 | 0.02182 | 0.02151 | 0.02123 | 0.02098 | 0.02075 | 0.02162 | 0.02250 | 0.02231 |
| 53 | 0.01786 | 0.01759 | 0.01735 | 0.01714 | 0.01695 | 0.01678 | 0.01662 | 0.01648 | 0.01635 | 0.01624 | 0.01727 | 0.01717 |
| 54 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 |
| 55 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 |
| 56 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 |
| 57 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 |
| 58 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 |
| 59 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 |
| 60 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 |
| 61 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 |
| 62 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 |
| 63 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 |
| 64 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 |
| 65 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

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

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 28 | 0.07073 |  |  |  |  |  |  |  |  |  |  |  |  |
| 29 | 0.07052 | 0.06984 |  |  |  |  |  |  |  |  |  |  |  |
| 30 | 0.06904 | 0.06837 | 0.06771 |  |  |  |  |  |  |  |  |  |  |
| 31 | 0.06754 | 0.06686 | 0.06621 | 0.06558 |  |  |  |  |  |  |  |  |  |
| 32 | 0.06601 | 0.06533 | 0.06468 | 0.06405 | 0.06344 |  |  |  |  |  |  |  |  |
| 33 | 0.06441 | 0.06373 | 0.06308 | 0.06244 | 0.06183 | 0.06125 |  |  |  |  |  |  |  |
| 34 | 0.06279 | 0.06211 | 0.06146 | 0.06083 | 0.06022 | 0.05964 | 0.05908 |  |  |  |  |  |  |
| 35 | 0.06114 | 0.06047 | 0.05983 | 0.05920 | 0.05860 | 0.05802 | 0.05747 | 0.05693 |  |  |  |  |  |
| 36 | 0.05947 | 0.05880 | 0.05817 | 0.05755 | 0.05696 | 0.05639 | 0.05585 | 0.05532 | 0.05482 |  |  |  |  |
| 37 | 0.05774 | 0.05710 | 0.05647 | 0.05587 | 0.05530 | 0.05474 | 0.05421 | 0.05370 | 0.05321 | 0.05274 |  |  |  |
| 38 | 0.05597 | 0.05535 | 0.05475 | 0.05417 | 0.05361 | 0.05308 | 0.05256 | 0.05207 | 0.05160 | 0.05115 | 0.05071 |  |  |
| 39 | 0.05418 | 0.05358 | 0.05300 | 0.05244 | 0.05190 | 0.05138 | 0.05089 | 0.05042 | 0.04996 | 0.04953 | 0.04911 | 0.04871 |  |
| 40 | 0.05238 | 0.05179 | 0.05123 | 0.05069 | 0.05017 | 0.04967 | 0.04920 | 0.04874 | 0.04831 | 0.04789 | 0.04749 | 0.04711 | 0.04674 |
| 41 | 0.05084 | 0.05028 | 0.04974 | 0.04922 | 0.04872 | 0.04825 | 0.04779 | 0.04735 | 0.04694 | 0.04654 | 0.04616 | 0.04579 | 0.04544 |
| 42 | 0.04927 | 0.04873 | 0.04821 | 0.04771 | 0.04724 | 0.04678 | 0.04635 | 0.04593 | 0.04553 | 0.04515 | 0.04478 | 0.04444 | 0.04410 |
| 43 | 0.04766 | 0.04715 | 0.04665 | 0.04618 | 0.04572 | 0.04529 | 0.04487 | 0.04447 | 0.04409 | 0.04373 | 0.04338 | 0.04305 | 0.04273 |
| 44 | 0.04590 | 0.04541 | 0.04494 | 0.04448 | 0.04405 | 0.04364 | 0.04324 | 0.04286 | 0.04250 | 0.04216 | 0.04183 | 0.04151 | 0.04121 |
| 45 | 0.04398 | 0.04351 | 0.04306 | 0.04263 | 0.04222 | 0.04183 | 0.04146 | 0.04110 | 0.04076 | 0.04043 | 0.04012 | 0.03982 | 0.03954 |
| 46 | 0.04185 | 0.04141 | 0.04099 | 0.04059 | 0.04021 | 0.03984 | 0.03949 | 0.03915 | 0.03883 | 0.03853 | 0.03824 | 0.03796 | 0.03769 |
| 47 | 0.03949 | 0.03908 | 0.03869 | 0.03832 | 0.03796 | 0.03762 | 0.03729 | 0.03698 | 0.03669 | 0.03640 | 0.03613 | 0.03588 | 0.03563 |
| 48 | 0.03686 | 0.03649 | 0.03613 | 0.03579 | 0.03546 | 0.03515 | 0.03485 | 0.03457 | 0.03430 | 0.03404 | 0.03379 | 0.03356 | 0.03334 |
| 49 | 0.03386 | 0.03353 | 0.03320 | 0.03290 | 0.03261 | 0.03233 | 0.03206 | 0.03181 | 0.03157 | 0.03134 | 0.03112 | 0.03092 | 0.03072 |
| 50 | 0.03044 | 0.03015 | 0.02988 | 0.02961 | 0.02936 | 0.02912 | 0.02890 | 0.02868 | 0.02847 | 0.02828 | 0.02809 | 0.02791 | 0.02774 |
| 51 | 0.02656 | 0.02633 | 0.02610 | 0.02589 | 0.02569 | 0.02549 | 0.02531 | 0.02514 | 0.02497 | 0.02481 | 0.02466 | 0.02452 | 0.02438 |
| 52 | 0.02213 | 0.02196 | 0.02180 | 0.02164 | 0.02149 | 0.02135 | 0.02122 | 0.02110 | 0.02098 | 0.02086 | 0.02075 | 0.02065 | 0.02055 |
| 53 | 0.01707 | 0.01698 | 0.01689 | 0.01681 | 0.01673 | 0.01665 | 0.01658 | 0.01651 | 0.01645 | 0.01638 | 0.01633 | 0.01627 | 0.01622 |
| 54 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 |
| 55 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 |
| 56 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 |
| 57 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 |
| 58 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 |
| 59 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 |
| 60 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 |
| 61 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 | 0.00650 |
| 62 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 | 0.00577 |
| 63 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 | 0.00460 |
| 64 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 | 0.00276 |
| 65 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

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

| Period of membership | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
| 41 | 0.04511 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.04379 | 0.04348 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.04243 | 0.04214 | 0.04186 |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.04092 | 0.04065 | 0.04039 | 0.04014 |  |  |  |  |  |  |  |  |  |
| 45 | 0.03927 | 0.03901 | 0.03877 | 0.03853 | 0.03831 |  |  |  |  |  |  |  |  |
| 46 | 0.03744 | 0.03720 | 0.03697 | 0.03675 | 0.03654 | 0.03635 |  |  |  |  |  |  |  |
| 47 | 0.03540 | 0.03518 | 0.03497 | 0.03476 | 0.03457 | 0.03439 | 0.03421 |  |  |  |  |  |  |
| 48 | 0.03313 | 0.03292 | 0.03273 | 0.03255 | 0.03237 | 0.03221 | 0.03205 | 0.03190 |  |  |  |  |  |
| 49 | 0.03053 | 0.03035 | 0.03018 | 0.03002 | 0.02986 | 0.02971 | 0.02957 | 0.02944 | 0.02931 |  |  |  |  |
| 50 | 0.02758 | 0.02743 | 0.02728 | 0.02714 | 0.02701 | 0.02689 | 0.02677 | 0.02665 | 0.02654 | 0.02644 |  |  |  |
| 51 | 0.02425 | 0.02413 | 0.02401 | 0.02390 | 0.02379 | 0.02369 | 0.02359 | 0.02350 | 0.02342 | 0.02333 | 0.02326 |  |  |
| 52 | 0.02046 | 0.02037 | 0.02029 | 0.02021 | 0.02013 | 0.02006 | 0.01999 | 0.01992 | 0.01986 | 0.01980 | 0.01975 | 0.01969 |  |
| 53 | 0.01617 | 0.01612 | 0.01607 | 0.01603 | 0.01599 | 0.01595 | 0.01592 | 0.01588 | 0.01585 | 0.01582 | 0.01579 | 0.01576 | 0.01573 |
| 54 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 | 0.01097 |
| 55 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 | 0.00924 |
| 56 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 | 0.00899 |
| 57 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00859 |
| 58 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 | 0.00818 |
| 59 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 | 0.00760 |
| 60 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 | 0.00689 |
| 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)

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

Table 4 Valuation factors — indexed pensions

|  | Age Pensioner — 67% reversion | | Age pensioner — 85% reversion | | Invalidity Pensioner | | Spouse Pensioner | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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 |
| 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

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

Table 6 Valuation factors — non‑indexed pensions

|  | Age Pensioner — 67% reversion | | Age Pensioner — 85% reversion | | | Invalidity Pensioner | | | Spouse Pensioner | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 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 |
| 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 |
| 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)

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

Table 8 Valuation factors — indexed associate pensions

| Age | Males | Females |
| --- | --- | --- |
| 18 | 23.8584 | 24.1726 |
| 19 | 23.7720 | 24.0955 |
| 20 | 23.6834 | 24.0154 |
| 21 | 23.5921 | 23.9318 |
| 22 | 23.4974 | 23.8447 |
| 23 | 23.3991 | 23.7538 |
| 24 | 23.2968 | 23.6590 |
| 25 | 23.1901 | 23.5604 |
| 26 | 23.0790 | 23.4577 |
| 27 | 22.9635 | 23.3507 |
| 28 | 22.8432 | 23.2391 |
| 29 | 22.7182 | 23.1234 |
| 30 | 22.5881 | 23.0031 |
| 31 | 22.4527 | 22.8782 |
| 32 | 22.3121 | 22.7488 |
| 33 | 22.1657 | 22.6144 |
| 34 | 22.0134 | 22.4750 |
| 35 | 21.8551 | 22.3302 |
| 36 | 21.6903 | 22.1800 |
| 37 | 21.5189 | 22.0242 |
| 38 | 21.3408 | 21.8625 |
| 39 | 21.1558 | 21.6947 |
| 40 | 20.9635 | 21.5207 |
| 41 | 20.7637 | 21.3404 |
| 42 | 20.5564 | 21.1534 |
| 43 | 20.3413 | 20.9595 |
| 44 | 20.1183 | 20.7587 |
| 45 | 19.8869 | 20.5509 |
| 46 | 19.6471 | 20.3359 |
| 47 | 19.3986 | 20.1136 |
| 48 | 19.1412 | 19.8840 |
| 49 | 18.8749 | 19.6471 |
| 50 | 18.5993 | 19.4025 |
| 51 | 18.3144 | 19.1503 |
| 52 | 18.0200 | 18.8903 |
| 53 | 17.7158 | 18.6227 |
| 54 | 17.4014 | 18.3471 |
| 55 | 17.0765 | 18.0635 |
| 56 | 16.7410 | 17.7718 |
| 57 | 16.3947 | 17.4718 |
| 58 | 16.0378 | 17.1635 |
| 59 | 15.6711 | 16.8461 |
| 60 | 15.2950 | 16.5191 |
| 61 | 14.9098 | 16.1826 |
| 62 | 14.5158 | 15.8368 |
| 63 | 14.1134 | 15.4819 |
| 64 | 13.7040 | 15.1181 |
| 65 | 13.2879 | 14.7456 |
| 66 | 12.8654 | 14.3646 |
| 67 | 12.4369 | 13.9750 |
| 68 | 12.0023 | 13.5772 |
| 69 | 11.5640 | 13.1709 |
| 70 | 11.1225 | 12.7567 |
| 71 | 10.6784 | 12.3349 |
| 72 | 10.2323 | 11.9061 |
| 73 | 9.7846 | 11.4712 |
| 74 | 9.3358 | 11.0291 |
| 75 | 8.8869 | 10.5802 |
| 76 | 8.4403 | 10.1247 |
| 77 | 7.9987 | 9.6628 |
| 78 | 7.5646 | 9.1942 |
| 79 | 7.1402 | 8.7278 |
| 80 | 6.7271 | 8.2657 |
| 81 | 6.3267 | 7.8096 |
| 82 | 5.9399 | 7.3599 |
| 83 | 5.5670 | 6.9185 |
| 84 | 5.2133 | 6.4878 |
| 85 | 4.8790 | 6.0692 |
| 86 | 4.5633 | 5.6644 |
| 87 | 4.2655 | 5.2692 |
| 88 | 3.9840 | 4.8820 |
| 89 | 3.7185 | 4.5140 |
| 90 | 3.4688 | 4.1661 |
| 91 | 3.2344 | 3.8392 |
| 92 | 3.0155 | 3.5340 |
| 93 | 2.8120 | 3.2521 |
| 94 | 2.6226 | 2.9866 |
| 95 and over | 2.4468 | 2.7363 |

Table 9 Valuation factors — non‑indexed associate pensions

| Age | Males | Females |
| --- | --- | --- |
| 18 | 15.5110 | 15.6010 |
| 19 | 15.4908 | 15.5844 |
| 20 | 15.4702 | 15.5669 |
| 21 | 15.4487 | 15.5480 |
| 22 | 15.4261 | 15.5279 |
| 23 | 15.4021 | 15.5061 |
| 24 | 15.3765 | 15.4828 |
| 25 | 15.3491 | 15.4580 |
| 26 | 15.3198 | 15.4315 |
| 27 | 15.2885 | 15.4031 |
| 28 | 15.2552 | 15.3727 |
| 29 | 15.2197 | 15.3405 |
| 30 | 15.1819 | 15.3061 |
| 31 | 15.1416 | 15.2697 |
| 32 | 15.0987 | 15.2312 |
| 33 | 15.0530 | 15.1904 |
| 34 | 15.0042 | 15.1471 |
| 35 | 14.9523 | 15.1010 |
| 36 | 14.8968 | 15.0522 |
| 37 | 14.8378 | 15.0005 |
| 38 | 14.7749 | 14.9456 |
| 39 | 14.7080 | 14.8873 |
| 40 | 14.6368 | 14.8255 |
| 41 | 14.5610 | 14.7600 |
| 42 | 14.4806 | 14.6906 |
| 43 | 14.3951 | 14.6170 |
| 44 | 14.3045 | 14.5392 |
| 45 | 14.2084 | 14.4570 |
| 46 | 14.1064 | 14.3701 |
| 47 | 13.9984 | 14.2784 |
| 48 | 13.8840 | 14.1818 |
| 49 | 13.7630 | 14.0801 |
| 50 | 13.6351 | 13.9731 |
| 51 | 13.4999 | 13.8606 |
| 52 | 13.3572 | 13.7423 |
| 53 | 13.2066 | 13.6183 |
| 54 | 13.0475 | 13.4881 |
| 55 | 12.8795 | 13.3516 |
| 56 | 12.7022 | 13.2086 |
| 57 | 12.5153 | 13.0587 |
| 58 | 12.3184 | 12.9018 |
| 59 | 12.1121 | 12.7370 |
| 60 | 11.8963 | 12.5639 |
| 61 | 11.6710 | 12.3822 |
| 62 | 11.4362 | 12.1918 |
| 63 | 11.1919 | 11.9927 |
| 64 | 10.9388 | 11.7848 |
| 65 | 10.6770 | 11.5679 |
| 66 | 10.4066 | 11.3420 |
| 67 | 10.1275 | 11.1069 |
| 68 | 9.8395 | 10.8624 |
| 69 | 9.5442 | 10.6081 |
| 70 | 9.2420 | 10.3442 |
| 71 | 8.9330 | 10.0706 |
| 72 | 8.6177 | 9.7876 |
| 73 | 8.2961 | 9.4956 |
| 74 | 7.9686 | 9.1934 |
| 75 | 7.6359 | 8.8810 |
| 76 | 7.2998 | 8.5582 |
| 77 | 6.9626 | 8.2250 |
| 78 | 6.6267 | 7.8808 |
| 79 | 6.2939 | 7.5329 |
| 80 | 5.9660 | 7.1831 |
| 81 | 5.6443 | 6.8329 |
| 82 | 5.3297 | 6.4827 |
| 83 | 5.0230 | 6.1341 |
| 84 | 4.7291 | 5.7894 |
| 85 | 4.4485 | 5.4502 |
| 86 | 4.1813 | 5.1182 |
| 87 | 3.9269 | 4.7899 |
| 88 | 3.6845 | 4.4640 |
| 89 | 3.4540 | 4.1508 |
| 90 | 3.2355 | 3.8517 |
| 91 | 3.0290 | 3.5679 |
| 92 | 2.8347 | 3.3007 |
| 93 | 2.6530 | 3.0520 |
| 94 | 2.4829 | 2.8158 |
| 95 and over | 2.3240 | 2.5913 |

Table 10    Valuation factors — associate deferred pensions

|  | Age Pensioner | | Invalidity Pensioner | |
| --- | --- | --- | --- | --- |
| Age | Males | Females | Males | Females |
| 18 | 23.8584 | 24.1726 | 23.4539 | 23.8529 |
| 19 | 23.7720 | 24.0955 | 23.3562 | 23.7639 |
| 20 | 23.6834 | 24.0154 | 23.2567 | 23.6719 |
| 21 | 23.5921 | 23.9318 | 23.1536 | 23.5762 |
| 22 | 23.4974 | 23.8447 | 23.0468 | 23.4759 |
| 23 | 23.3991 | 23.7538 | 22.9356 | 23.3710 |
| 24 | 23.2968 | 23.6590 | 22.8201 | 23.2613 |
| 25 | 23.1901 | 23.5604 | 22.6999 | 23.1469 |
| 26 | 23.0790 | 23.4577 | 22.5751 | 23.0279 |
| 27 | 22.9635 | 23.3507 | 22.4451 | 22.9040 |
| 28 | 22.8432 | 23.2391 | 22.3098 | 22.7754 |
| 29 | 22.7182 | 23.1234 | 22.1687 | 22.6421 |
| 30 | 22.5881 | 23.0031 | 22.0215 | 22.5039 |
| 31 | 22.4527 | 22.8782 | 21.8680 | 22.3605 |
| 32 | 22.3121 | 22.7488 | 21.7080 | 22.2120 |
| 33 | 22.1657 | 22.6144 | 21.5415 | 22.0582 |
| 34 | 22.0134 | 22.4750 | 21.3683 | 21.8985 |
| 35 | 21.8551 | 22.3302 | 21.1884 | 21.7328 |
| 36 | 21.6903 | 22.1800 | 21.0015 | 21.5611 |
| 37 | 21.5189 | 22.0242 | 20.8076 | 21.3831 |
| 38 | 21.3408 | 21.8625 | 20.6064 | 21.1986 |
| 39 | 21.1558 | 21.6947 | 20.3976 | 21.0074 |
| 40 | 20.9635 | 21.5207 | 20.1813 | 20.8096 |
| 41 | 20.7637 | 21.3404 | 19.9572 | 20.6049 |
| 42 | 20.5564 | 21.1534 | 19.7252 | 20.3932 |
| 43 | 20.3413 | 20.9595 | 19.4850 | 20.1745 |
| 44 | 20.1183 | 20.7587 | 19.2361 | 19.9480 |
| 45 | 19.8869 | 20.5509 | 18.9786 | 19.7136 |
| 46 | 19.6471 | 20.3359 | 18.7126 | 19.4712 |
| 47 | 19.3986 | 20.1136 | 18.4377 | 19.2207 |
| 48 | 19.1412 | 19.8840 | 18.1539 | 18.9622 |
| 49 | 18.8749 | 19.6471 | 17.8609 | 18.6958 |
| 50 | 18.5993 | 19.4025 | 17.5586 | 18.4216 |
| 51 | 18.3144 | 19.1503 | 17.2471 | 18.1396 |
| 52 | 18.0200 | 18.8903 | 16.9265 | 17.8497 |
| 53 | 17.7158 | 18.6227 | 16.5967 | 17.5519 |
| 54 | 17.4014 | 18.3471 | 16.2580 | 17.2466 |
| 55 | 17.0765 | 18.0635 | 15.9109 | 16.9337 |
| 56 | 16.7410 | 17.7718 | 15.5552 | 16.6132 |
| 57 | 16.3947 | 17.4718 | 15.1915 | 16.2850 |
| 58 | 16.0378 | 17.1635 | 14.8200 | 15.9491 |
| 59 | 15.6711 | 16.8461 | 14.4427 | 15.6051 |
| 60 | 15.2950 | 16.5191 | 14.0603 | 15.2526 |
| 61 | 14.9098 | 16.1826 | 13.6735 | 14.8918 |
| 62 | 14.5158 | 15.8368 | 13.2832 | 14.5228 |
| 63 | 14.1134 | 15.4819 | 12.8902 | 14.1460 |
| 64 | 13.7040 | 15.1181 | 12.4951 | 13.7619 |
| 65 | 13.2879 | 14.7456 | 12.0984 | 13.3708 |
| 66 | 12.8654 | 14.3646 | 11.7009 | 12.9731 |
| 67 | 12.4369 | 13.9750 | 11.3032 | 12.5691 |
| 68 | 12.0023 | 13.5772 | 10.9059 | 12.1592 |
| 69 | 11.5640 | 13.1709 | 10.5079 | 11.7421 |
| 70 | 11.1225 | 12.7567 | 10.1097 | 11.3186 |
| 71 | 10.6784 | 12.3349 | 9.7112 | 10.8891 |
| 72 | 10.2323 | 11.9061 | 9.3126 | 10.4542 |
| 73 | 9.7846 | 11.4712 | 8.9136 | 10.0146 |
| 74 | 9.3358 | 11.0291 | 8.5146 | 9.5739 |
| 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 4 of this instrument.

| Item | Interest in the growth phase | Method or factor |
| --- | --- | --- |
| 1 | An interest that a person has as a member of the PSS Scheme. | ABM × AS × ABFy+m,s + AMC × (1 ‑ MCFy+m,s)  + APC × (1 ‑ PCFy+m,s) + ATA – ERDA  where:  ***ABM*** is:  (a) for a maximum benefits member — the lump sum benefit the person would receive if the person ceased to be a member of the PSS Scheme on the relevant date, divided by the person’s average salary on the relevant date; and  (b) for any other member — the benefit accrual multiple, within the meaning of rule 5.2.1 or 5.3.1 of the Rules, as applicable, at the relevant date, but excluding any excess contribution multiple that would apply if the person ceased membership of the PSS Scheme on the relevant date.  ***AS*** is the person’s average salary at the relevant date. |
|  |  | ***ABFy+m,s*** is the factor calculated in accordance with the following formula:  Start formula start fraction ABF start subscript y, s end subscript times open bracket 12 minus m close bracket plus ABF start subscript y plus 1, s end subscript times m over 12 end fraction end formula  where:  ***ABFy,s*** is the accrued benefit multiple valuation factor mentioned in whichever of Tables 1A to 1D is applicable, given the following:  (a) the person’s first day of membership of the PSS Scheme;  (b) the person’s gender;  (c) the person’s age in completed years at the relevant date;  (d) the number of complete years between the person’s first day of membership and the relevant date.  ***m*** is the number of complete months of the person’s age, at the relevant date, that are not included in the person’s completed years of age.  ***ABFy+1,s***  is the accrued benefit multiple valuation factor mentioned in Table 1A to 1D that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***AMC*** is the person’s accumulated member contributions at the relevant date.  ***MCFy+m,s*** is the factor calculated in accordance with the following formula:  Start formula start fraction MCF start subscript y, s end subscript times open bracket 12 minus m close bracket plus MCF start subscript y plus 1, s end subscript times m over 12 end fraction end formula  where:  ***MCFy,s*** is the member contribution valuation factor mentioned in whichever of Tables 2A to 2D is applicable, given the following:  (a) the person’s first day of membership of the PSS Scheme;  (b) the person’s gender;  (c) the person’s age in completed years at the relevant date;  (d) the number of complete years between the person’s first day of membership and the relevant date.  ***m*** has the meaning given above.  ***MCFy+1,s*** 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.  ***APC*** is the person’s accumulated productivity contributions at the relevant date.  ***PCFy+m,s*** is the factor calculated in accordance with the following formula:  Start formula start fraction PCF start subscript y, s end subscript times open bracket 12 minus m close bracket plus PCF start subscript y plus 1, s end subscript times m over 12 end fraction end formula  where:  ***PCFy,s*** is the productivity contribution valuation factor mentioned in whichever of Tables 3A to 3D is applicable, given the following:  (a) the person’s first day of membership of the PSS Scheme;  (b) the person’s gender;  (c) the person’s age in completed years at the relevant date;  (d) the number of complete years between the person’s first day of membership and the relevant date.  ***m*** has the meaning given above.  ***PCFy+1,s*** 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.  ***ATA*** is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.  ***ERDA*** is the person’s early release deduction amount at the relevant date. |
| 2 | An interest that a person has in the PSS Scheme if:  (a) the person is a preserved benefit member; and  (b) the person is eligible to receive a benefit under rule 8.2.1A or paragraph 8.2.1B(a) of the Rules. | UDB × UDBFy+m + FDB × FDBFy+m + ATA – ERDA  where:  ***UDB*** is the unfunded preserved benefit included in the preserved benefit which, under rule 8.6.2 of the Rules, increases in line with movements in the consumer price index, as at the relevant date.  ***UDBF***y+m is the factor calculated in accordance with the following formula:  Start formula start fraction UDBF subscript y times open bracket 12 minus m close bracket plus UDBF start subscript y plus 1 end subscript times m over 12 end fraction end formula |
|  |  | where:  ***UDBFy*** is the unfunded valuation factor, mentioned in Table 4 that applies at the person’s age in completed years, at the relevant date, for the person’s gender.  ***m*** is the number of complete months of the person’s age, at the relevant date, that are not included in the person’s completed years of age.  ***UDBFy+1*** is the unfunded valuation factor mentioned in Table 4 that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***FDB*** is the sum of the accumulated member contributions and the accumulated productivity contributions included in the preserved benefit which, under rule 8.6.1 of the Rules, increases in line with the fund crediting rate, as at the relevant date. |
|  |  | ***FDBFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction FDBF subscript y times open bracket 12 minus m close bracket plus FDBF start subscript y plus 1 end subscript times m over 12 end fraction end formula |
|  |  | where:  ***FDBFy*** is the funded valuation factor mentioned in Table 4 that applies at the person’s age in completed years, at the relevant date, for the person’s gender. |
|  |  | ***m*** has the meaning given above. |
|  |  | ***FDBFy+1*** is the funded valuation factor mentioned in Table 4 that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***ATA*** is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.  ***ERDA*** has the same meaning as in item 1. |
| 3 | An interest that a person has in the PSS Scheme if:  (a) the person is a preserved benefit member; and  (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. | UDB × UDBFy+m + FDB + ATA – ERDA  where:  ***UDB*** is the person’s unfunded preserved benefit included in the preserved benefit which, under rule 8.6.2 of those Rules, increases in line with movements in the consumer price index, as at the relevant date. |
|  |  | ***UDBFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction UDBF subscript y times open bracket 12 minus m close bracket plus UDBF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***UDBFy*** is the valuation factor mentioned in Table 5 that applies at the person’s age in completed years, at the relevant date, for the member’s gender.  ***m*** is the number of complete months of the person’s age, at the relevant date, that are not included in the person’s completed years of age.  ***UDBFy+1*** is the valuation factor mentioned in Table 5 that would apply if the person’s age in completed years at the relevant date were 1 year more than it is. |
|  |  | ***FDB*** is the sum of any accumulated member contributions and any accumulated productivity contributions included in the person’s preserved benefit which, under rule 8.6.1 of the Rules, increases in line with the fund crediting rate, as at the relevant date.  ***ATA*** is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.  ***ERDA*** has the same meaning as in item 1. |
| 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. | Start formula FLS plus UFLS end formula  where:  ***FLS*** 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.  ***UFLS*** 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. |

Division 2.3 Interests in the payment phase

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

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

| Item | Interest in the payment phase | Method or factor |
| --- | --- | --- |
| 1 | An interest that a person has in the PSS Scheme as a result of being paid a pension, other than a pension under rule 7.1.3, 7.1.4 or 7.3.7 of the Rules. | P × Fy+m  where:  ***P*** is:  (a) for an invalidity pensioner — the annual pension amount payable to the person disregarding any reduction or suspension under Division 11 of Part 10 of the Rules; and  (b) in any other case — the annual pension amount payable to the person, other than any part of that pension that is additional pension paid in respect of 1 or more eligible children or partially dependent children. |
|  |  | ***Fy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction F subscript y times open bracket 12 minus m close bracket plus F start subscript y plus 1 end subscript times m over 12 end fraction end formula |
|  |  | where:  ***Fy*** is the valuation factor mentioned in Table 6 that applies given the following:  (a) the person’s age in completed years at the relevant date;  (b) the person’s gender;  (c) the type of pension.  ***m*** is the number of complete months of the person’s age, at the relevant date, that are not included in the person’s completed years of age.  ***Fy+1*** 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. |

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

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 | 0.320730 | 0.328158 | 0.334754 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.329830 | 0.337402 | 0.344301 | 0.350301 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.339713 | 0.347384 | 0.354395 | 0.360678 | 0.366020 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.350397 | 0.358175 | 0.365244 | 0.371597 | 0.377196 | 0.381835 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.361847 | 0.369745 | 0.376885 | 0.383252 | 0.388879 | 0.393753 | 0.397670 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.374620 | 0.382539 | 0.389719 | 0.396070 | 0.401624 | 0.406447 | 0.410543 | 0.413704 |  |  |  |  |  |  |  |  |  |
| 24 | 0.388085 | 0.396057 | 0.403211 | 0.409565 | 0.415063 | 0.419772 | 0.423786 | 0.427118 | 0.429549 |  |  |  |  |  |  |  |  |
| 25 | 0.402197 | 0.410180 | 0.417349 | 0.423634 | 0.429103 | 0.433725 | 0.437593 | 0.440819 | 0.443421 | 0.445164 |  |  |  |  |  |  |  |
| 26 | 0.417017 | 0.424951 | 0.432089 | 0.438357 | 0.443722 | 0.448290 | 0.452045 | 0.455099 | 0.457578 | 0.459496 | 0.460600 |  |  |  |  |  |  |
| 27 | 0.432434 | 0.440348 | 0.447396 | 0.453604 | 0.458933 | 0.463375 | 0.467063 | 0.469991 | 0.472281 | 0.474066 | 0.475357 | 0.480943 |  |  |  |  |  |
| 28 | 0.448321 | 0.456162 | 0.463173 | 0.469276 | 0.474541 | 0.478948 | 0.482508 | 0.485373 | 0.487537 | 0.489131 | 0.490291 | 0.495792 | 0.500865 |  |  |  |  |
| 29 | 0.464708 | 0.472519 | 0.479431 | 0.485485 | 0.490630 | 0.494970 | 0.498497 | 0.501227 | 0.503332 | 0.504797 | 0.505761 | 0.511169 | 0.516151 | 0.520722 |  |  |  |
| 30 | 0.481576 | 0.489304 | 0.496176 | 0.502120 | 0.507218 | 0.511437 | 0.514902 | 0.517609 | 0.519580 | 0.520994 | 0.521831 | 0.527135 | 0.532014 | 0.536487 | 0.540574 |  |  |
| 31 | 0.499025 | 0.506651 | 0.513416 | 0.519312 | 0.524288 | 0.528458 | 0.531796 | 0.534444 | 0.536398 | 0.537675 | 0.538464 | 0.543654 | 0.548423 | 0.552790 | 0.556776 | 0.560405 |  |
| 32 | 0.517177 | 0.524645 | 0.531280 | 0.537049 | 0.541970 | 0.546007 | 0.549297 | 0.551813 | 0.553708 | 0.554973 | 0.555621 | 0.560693 | 0.565349 | 0.569608 | 0.573492 | 0.577024 | 0.580229 |
| 33 | 0.536139 | 0.543460 | 0.549891 | 0.555498 | 0.560269 | 0.564242 | 0.567385 | 0.569849 | 0.571602 | 0.572806 | 0.573442 | 0.578382 | 0.582911 | 0.587049 | 0.590820 | 0.594246 | 0.597353 |
| 34 | 0.555524 | 0.562826 | 0.569086 | 0.574468 | 0.579069 | 0.582890 | 0.585976 | 0.588295 | 0.590006 | 0.591070 | 0.591653 | 0.596461 | 0.600864 | 0.604883 | 0.608542 | 0.611864 | 0.614874 |
| 35 | 0.575379 | 0.582652 | 0.588886 | 0.594078 | 0.598437 | 0.602082 | 0.605015 | 0.607285 | 0.608852 | 0.609883 | 0.610327 | 0.614999 | 0.619273 | 0.623170 | 0.626714 | 0.629930 | 0.632841 |
| 36 | 0.595598 | 0.602831 | 0.609042 | 0.614219 | 0.618384 | 0.621782 | 0.624542 | 0.626665 | 0.628197 | 0.629090 | 0.629513 | 0.634039 | 0.638174 | 0.641941 | 0.645364 | 0.648467 | 0.651275 |
| 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 |
| 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 |
| 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 |  |  |  |  |
| 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 |
| 67 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 |
| 68 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 |
| 69 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 |
| 70 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 |
| 71 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 |
| 72 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 |
| 73 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 |
| 74 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 |
| 75 and over | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 |

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

Complete years between first day of membership and relevant date

| Age | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 50 | 0.953113 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 51 | 0.972824 | 0.972902 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 52 | 0.992868 | 0.992922 | 0.992971 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 53 | 1.013246 | 1.013274 | 1.013299 | 1.013321 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 54 | 1.034057 | 1.034057 | 1.034057 | 1.034057 | 1.034057 |  |  |  |  |  |  |  |  |  |  |  |  |
| 55 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 |  |  |  |  |  |  |  |  |  |  |  |
| 56 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 |  |  |  |  |  |  |  |  |  |  |
| 57 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 |  |  |  |  |  |  |  |  |  |
| 58 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 |  |  |  |  |  |  |  |  |
| 59 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 |  |  |  |  |  |  |  |
| 60 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 |  |  |  |  |  |  |
| 61 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 |  |  |  |  |  |
| 62 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 |  |  |  |  |
| 63 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 |  |  |  |
| 64 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 |  |  |
| 65 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 |  |
| 66 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 |
| 67 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 |
| 68 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 |
| 69 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 |
| 70 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 |
| 71 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 |
| 72 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 |
| 73 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 |
| 74 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 |
| 75 and over | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 |

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

Complete years between first day of membership and relevant date

| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 18 | 0.342849 | 0.349890 | 0.356118 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.352638 | 0.359801 | 0.366299 | 0.371924 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.363210 | 0.370449 | 0.377037 | 0.382912 | 0.387878 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.374581 | 0.381902 | 0.388525 | 0.394448 | 0.399638 | 0.403907 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.386717 | 0.394127 | 0.400795 | 0.406712 | 0.411911 | 0.416382 | 0.419939 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.400152 | 0.407554 | 0.414233 | 0.420111 | 0.425219 | 0.429624 | 0.433331 | 0.436148 |  |  |  |  |  |  |  |  |  |
| 24 | 0.414275 | 0.421693 | 0.428319 | 0.434173 | 0.439206 | 0.443484 | 0.447096 | 0.450057 | 0.452165 |  |  |  |  |  |  |  |  |
| 25 | 0.429036 | 0.436429 | 0.443037 | 0.448800 | 0.453781 | 0.457956 | 0.461413 | 0.464258 | 0.466511 | 0.467953 |  |  |  |  |  |  |  |
| 26 | 0.444490 | 0.451801 | 0.458346 | 0.464061 | 0.468920 | 0.473022 | 0.476355 | 0.479024 | 0.481146 | 0.482739 | 0.483566 |  |  |  |  |  |  |
| 27 | 0.460530 | 0.467782 | 0.474208 | 0.479837 | 0.484633 | 0.488595 | 0.491845 | 0.494379 | 0.496312 | 0.497769 | 0.498760 | 0.503772 |  |  |  |  |  |
| 28 | 0.477029 | 0.484173 | 0.490528 | 0.496027 | 0.500736 | 0.504641 | 0.507751 | 0.510210 | 0.512012 | 0.513279 | 0.514137 | 0.519041 | 0.523558 |  |  |  |  |
| 29 | 0.494016 | 0.501088 | 0.507314 | 0.512733 | 0.517304 | 0.521121 | 0.524179 | 0.526497 | 0.528229 | 0.529365 | 0.530031 | 0.534820 | 0.539225 | 0.543263 |  |  |  |
| 30 | 0.511466 | 0.518418 | 0.524566 | 0.529851 | 0.534348 | 0.538028 | 0.541008 | 0.543287 | 0.544882 | 0.545958 | 0.546498 | 0.551159 | 0.555443 | 0.559365 | 0.562945 |  |  |
| 31 | 0.529465 | 0.536280 | 0.542291 | 0.547494 | 0.551850 | 0.555460 | 0.558304 | 0.560509 | 0.562073 | 0.563014 | 0.563499 | 0.568024 | 0.572177 | 0.575976 | 0.579440 | 0.582591 |  |
| 32 | 0.548119 | 0.554748 | 0.560600 | 0.565653 | 0.569926 | 0.573391 | 0.576168 | 0.578235 | 0.579732 | 0.580648 | 0.580998 | 0.585382 | 0.589402 | 0.593074 | 0.596421 | 0.599461 | 0.602218 |
| 33 | 0.567522 | 0.573971 | 0.579601 | 0.584472 | 0.588579 | 0.591957 | 0.594580 | 0.596582 | 0.597936 | 0.598786 | 0.599115 | 0.603345 | 0.607219 | 0.610754 | 0.613973 | 0.616894 | 0.619542 |
| 34 | 0.587321 | 0.593691 | 0.599127 | 0.603764 | 0.607689 | 0.610905 | 0.613454 | 0.615309 | 0.616611 | 0.617325 | 0.617598 | 0.621674 | 0.625402 | 0.628802 | 0.631893 | 0.634697 | 0.637236 |
| 35 | 0.607556 | 0.613835 | 0.619193 | 0.623628 | 0.627311 | 0.630346 | 0.632738 | 0.634532 | 0.635693 | 0.636367 | 0.636509 | 0.640427 | 0.644007 | 0.647268 | 0.650230 | 0.652916 | 0.655345 |
| 36 | 0.628126 | 0.634301 | 0.639580 | 0.643954 | 0.647439 | 0.650236 | 0.652457 | 0.654106 | 0.655223 | 0.655766 | 0.655883 | 0.659635 | 0.663058 | 0.666174 | 0.669001 | 0.671563 | 0.673878 |
| 37 | 0.649118 | 0.655141 | 0.660327 | 0.664637 | 0.668079 | 0.670682 | 0.672667 | 0.674152 | 0.675133 | 0.675647 | 0.675641 | 0.679226 | 0.682494 | 0.685464 | 0.688158 | 0.690596 | 0.692798 |
| 38 | 0.670519 | 0.676383 | 0.681424 | 0.685657 | 0.689057 | 0.691638 | 0.693434 | 0.694685 | 0.695511 | 0.695898 | 0.695877 | 0.699285 | 0.702388 | 0.705206 | 0.707759 | 0.710068 | 0.712152 |
| 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 |
| 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 |
| 69 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 |
| 70 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 |
| 71 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 |
| 72 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 |
| 73 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 |
| 74 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 |
| 75 and over | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 |

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

Complete years between first day of membership and relevant date

| Age | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 33 | 0.621935 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 34 | 0.639530 | 0.641600 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 35 | 0.657539 | 0.659517 | 0.661297 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.675968 | 0.677850 | 0.679544 | 0.681067 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.694784 | 0.696573 | 0.698181 | 0.699626 | 0.700923 |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.714030 | 0.715720 | 0.717240 | 0.718604 | 0.719828 | 0.720925 |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.733725 | 0.735318 | 0.736749 | 0.738034 | 0.739186 | 0.740218 | 0.741142 |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.753922 | 0.755413 | 0.756752 | 0.757953 | 0.759029 | 0.759993 | 0.760856 | 0.761628 |  |  |  |  |  |  |  |  |  |
| 41 | 0.773287 | 0.774667 | 0.775906 | 0.777017 | 0.778012 | 0.778903 | 0.779700 | 0.780412 | 0.781049 |  |  |  |  |  |  |  |  |
| 42 | 0.793108 | 0.794368 | 0.795499 | 0.796511 | 0.797418 | 0.798230 | 0.798956 | 0.799604 | 0.800184 | 0.800702 |  |  |  |  |  |  |  |
| 43 | 0.813343 | 0.814477 | 0.815493 | 0.816403 | 0.817217 | 0.817946 | 0.818597 | 0.819179 | 0.819699 | 0.820163 | 0.820577 |  |  |  |  |  |  |
| 44 | 0.833832 | 0.834847 | 0.835756 | 0.836570 | 0.837298 | 0.837949 | 0.838530 | 0.839050 | 0.839514 | 0.839928 | 0.840298 | 0.840627 |  |  |  |  |  |
| 45 | 0.854551 | 0.855456 | 0.856266 | 0.856990 | 0.857638 | 0.858218 | 0.858735 | 0.859197 | 0.859610 | 0.859978 | 0.860306 | 0.860599 | 0.860860 |  |  |  |  |
| 46 | 0.875463 | 0.876266 | 0.876985 | 0.877628 | 0.878203 | 0.878716 | 0.879175 | 0.879584 | 0.879950 | 0.880276 | 0.880566 | 0.880826 | 0.881057 | 0.881263 |  |  |  |
| 47 | 0.896567 | 0.897275 | 0.897908 | 0.898474 | 0.898979 | 0.899431 | 0.899834 | 0.900194 | 0.900515 | 0.900802 | 0.901057 | 0.901285 | 0.901488 | 0.901669 | 0.901830 |  |  |
| 48 | 0.917824 | 0.918443 | 0.918996 | 0.919490 | 0.919932 | 0.920326 | 0.920678 | 0.920991 | 0.921271 | 0.921521 | 0.921743 | 0.921942 | 0.922119 | 0.922276 | 0.922417 | 0.922542 |  |
| 49 | 0.939520 | 0.940045 | 0.940514 | 0.940933 | 0.941307 | 0.941641 | 0.941938 | 0.942204 | 0.942441 | 0.942652 | 0.942840 | 0.943007 | 0.943157 | 0.943290 | 0.943409 | 0.943514 | 0.943608 |
| 50 | 0.961638 | 0.962065 | 0.962446 | 0.962787 | 0.963090 | 0.963361 | 0.963602 | 0.963817 | 0.964009 | 0.964180 | 0.964333 | 0.964468 | 0.964589 | 0.964697 | 0.964793 | 0.964878 | 0.964954 |
| 51 | 0.980577 | 0.980903 | 0.981193 | 0.981451 | 0.981682 | 0.981888 | 0.982071 | 0.982234 | 0.982380 | 0.982509 | 0.982625 | 0.982728 | 0.982819 | 0.982901 | 0.982974 | 0.983038 | 0.983096 |
| 52 | 0.999697 | 0.999917 | 1.000112 | 1.000287 | 1.000442 | 1.000581 | 1.000704 | 1.000814 | 1.000912 | 1.000999 | 1.001076 | 1.001145 | 1.001207 | 1.001261 | 1.001310 | 1.001354 | 1.001392 |
| 53 | 1.018983 | 1.019093 | 1.019191 | 1.019279 | 1.019357 | 1.019426 | 1.019488 | 1.019543 | 1.019592 | 1.019635 | 1.019674 | 1.019709 | 1.019739 | 1.019767 | 1.019791 | 1.019812 | 1.019832 |
| 54 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 |
| 55 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 |
| 56 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 |
| 57 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 |
| 58 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 |
| 59 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 |
| 60 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 |
| 61 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 |
| 62 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 |
| 63 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 |
| 64 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 |
| 65 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 |
| 66 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 |
| 67 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 |
| 68 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 |
| 69 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 |
| 70 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 |
| 71 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 |
| 72 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 |
| 73 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 |
| 74 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 |
| 75 and over | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 |

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

Complete years between first day of membership and relevant date

| Age | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 50 | 0.965022 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 51 | 0.983147 | 0.983193 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 52 | 1.001427 | 1.001457 | 1.001484 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 53 | 1.019849 | 1.019864 | 1.019878 | 1.019890 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 54 | 1.038468 | 1.038468 | 1.038468 | 1.038468 | 1.038468 |  |  |  |  |  |  |  |  |  |  |  |  |
| 55 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 | 1.059139 |  |  |  |  |  |  |  |  |  |  |  |
| 56 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 | 1.066015 |  |  |  |  |  |  |  |  |  |  |
| 57 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 | 1.073805 |  |  |  |  |  |  |  |  |  |
| 58 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 | 1.082755 |  |  |  |  |  |  |  |  |
| 59 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 | 1.092734 |  |  |  |  |  |  |  |
| 60 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 | 1.101223 |  |  |  |  |  |  |
| 61 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 | 1.108930 |  |  |  |  |  |
| 62 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 | 1.119972 |  |  |  |  |
| 63 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 | 1.134116 |  |  |  |
| 64 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 | 1.153312 |  |  |
| 65 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 | 1.178050 |  |
| 66 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 | 1.170613 |
| 67 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 | 1.162527 |
| 68 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 | 1.153763 |
| 69 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 | 1.144384 |
| 70 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 | 1.134384 |
| 71 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 | 1.123750 |
| 72 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 | 1.112476 |
| 73 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 | 1.100534 |
| 74 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 | 1.087904 |
| 75 and over | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 | 1.074602 |

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

Complete years between first day of membership and relevant date

| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 18 | 0.306478 | 0.310501 | 0.315060 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.316242 | 0.320438 | 0.324338 | 0.328825 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.326544 | 0.331104 | 0.335173 | 0.338901 | 0.343274 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.337665 | 0.342324 | 0.346777 | 0.350661 | 0.354159 | 0.358375 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.349569 | 0.354352 | 0.358890 | 0.363177 | 0.366815 | 0.370025 | 0.374041 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.362630 | 0.367465 | 0.372104 | 0.376443 | 0.380489 | 0.383804 | 0.386656 | 0.390418 |  |  |  |  |  |  |  |  |  |
| 24 | 0.376480 | 0.381564 | 0.386228 | 0.390649 | 0.394720 | 0.398460 | 0.401393 | 0.403833 | 0.407302 |  |  |  |  |  |  |  |  |
| 25 | 0.391222 | 0.396529 | 0.401442 | 0.405850 | 0.409974 | 0.413705 | 0.417077 | 0.419568 | 0.421542 | 0.424682 |  |  |  |  |  |  |  |
| 26 | 0.406948 | 0.412423 | 0.417551 | 0.422201 | 0.426266 | 0.430017 | 0.433339 | 0.436282 | 0.438274 | 0.439734 | 0.442513 |  |  |  |  |  |  |
| 27 | 0.423662 | 0.429271 | 0.434549 | 0.439403 | 0.443702 | 0.447343 | 0.450648 | 0.453499 | 0.455959 | 0.457404 | 0.458309 | 0.461659 |  |  |  |  |  |
| 28 | 0.440979 | 0.446700 | 0.452104 | 0.457105 | 0.461615 | 0.465501 | 0.468666 | 0.471485 | 0.473833 | 0.475787 | 0.476666 | 0.479933 | 0.483118 |  |  |  |  |
| 29 | 0.459020 | 0.464741 | 0.470242 | 0.475362 | 0.480016 | 0.484122 | 0.487545 | 0.490191 | 0.492490 | 0.494310 | 0.495738 | 0.498909 | 0.501994 | 0.504993 |  |  |  |
| 30 | 0.477604 | 0.483323 | 0.488802 | 0.494017 | 0.498795 | 0.503056 | 0.506719 | 0.509649 | 0.511753 | 0.513518 | 0.514801 | 0.517885 | 0.520883 | 0.523792 | 0.526612 |  |  |
| 31 | 0.496654 | 0.502343 | 0.507805 | 0.512986 | 0.517869 | 0.522268 | 0.526108 | 0.529309 | 0.531732 | 0.533286 | 0.534516 | 0.537505 | 0.540406 | 0.543218 | 0.545940 | 0.548574 |  |
| 32 | 0.516294 | 0.521937 | 0.527349 | 0.532500 | 0.537336 | 0.541851 | 0.545844 | 0.549240 | 0.551965 | 0.553871 | 0.554870 | 0.557757 | 0.560554 | 0.563261 | 0.565879 | 0.568409 | 0.570851 |
| 33 | 0.536678 | 0.542267 | 0.547607 | 0.552684 | 0.557476 | 0.561931 | 0.566048 | 0.569611 | 0.572547 | 0.574782 | 0.576163 | 0.578928 | 0.581603 | 0.584190 | 0.586688 | 0.589099 | 0.591423 |
| 34 | 0.557437 | 0.563034 | 0.568298 | 0.573285 | 0.577990 | 0.582393 | 0.586445 | 0.590150 | 0.593275 | 0.595749 | 0.597496 | 0.600146 | 0.602706 | 0.605179 | 0.607564 | 0.609864 | 0.612079 |
| 35 | 0.578620 | 0.584227 | 0.589488 | 0.594380 | 0.598979 | 0.603284 | 0.607279 | 0.610915 | 0.614201 | 0.616887 | 0.618901 | 0.621442 | 0.623896 | 0.626262 | 0.628543 | 0.630740 | 0.632855 |
| 36 | 0.600301 | 0.605903 | 0.611162 | 0.616041 | 0.620527 | 0.624709 | 0.628594 | 0.632169 | 0.635382 | 0.638247 | 0.640496 | 0.642933 | 0.645284 | 0.647550 | 0.649732 | 0.651831 | 0.653850 |
| 37 | 0.622517 | 0.628077 | 0.633318 | 0.638188 | 0.642653 | 0.646707 | 0.650456 | 0.653910 | 0.657059 | 0.659848 | 0.662295 | 0.664634 | 0.666887 | 0.669057 | 0.671145 | 0.673152 | 0.675081 |
| 38 | 0.645245 | 0.650757 | 0.655945 | 0.660791 | 0.665245 | 0.669278 | 0.672888 | 0.676197 | 0.679221 | 0.681946 | 0.684318 | 0.686564 | 0.688726 | 0.690806 | 0.692806 | 0.694728 | 0.696573 |
| 39 | 0.668543 | 0.673858 | 0.678985 | 0.683769 | 0.688195 | 0.692216 | 0.695805 | 0.698966 | 0.701835 | 0.704430 | 0.706740 | 0.708887 | 0.710953 | 0.712939 | 0.714846 | 0.716679 | 0.718437 |
| 40 | 0.692375 | 0.697497 | 0.702400 | 0.707116 | 0.711475 | 0.715470 | 0.719051 | 0.722195 | 0.724909 | 0.727344 | 0.729520 | 0.731565 | 0.733531 | 0.735419 | 0.737232 | 0.738971 | 0.740639 |
| 41 | 0.715851 | 0.720750 | 0.725430 | 0.729892 | 0.734175 | 0.738098 | 0.741654 | 0.744794 | 0.747496 | 0.749770 | 0.751781 | 0.753714 | 0.755570 | 0.757352 | 0.759062 | 0.760701 | 0.762272 |
| 42 | 0.739656 | 0.744358 | 0.748799 | 0.753025 | 0.757043 | 0.760897 | 0.764389 | 0.767518 | 0.770232 | 0.772508 | 0.774361 | 0.776176 | 0.777918 | 0.779588 | 0.781190 | 0.782725 | 0.784195 |
| 43 | 0.763792 | 0.768264 | 0.772498 | 0.776476 | 0.780252 | 0.783832 | 0.787268 | 0.790345 | 0.793064 | 0.795370 | 0.797242 | 0.798935 | 0.800558 | 0.802113 | 0.803603 | 0.805030 | 0.806396 |
| 44 | 0.788447 | 0.792780 | 0.796765 | 0.800521 | 0.804031 | 0.807355 | 0.810502 | 0.813529 | 0.816202 | 0.818525 | 0.820438 | 0.822007 | 0.823510 | 0.824949 | 0.826328 | 0.827647 | 0.828909 |
| 45 | 0.811270 | 0.817826 | 0.821663 | 0.825150 | 0.828425 | 0.831468 | 0.834347 | 0.837072 | 0.839702 | 0.841986 | 0.843927 | 0.845372 | 0.846757 | 0.848081 | 0.849349 | 0.850561 | 0.851720 |
| 46 | 0.836949 | 0.840782 | 0.847094 | 0.850426 | 0.853414 | 0.856210 | 0.858794 | 0.861238 | 0.863553 | 0.865800 | 0.867710 | 0.869033 | 0.870299 | 0.871509 | 0.872667 | 0.873773 | 0.874830 |
| 47 | 0.863233 | 0.866764 | 0.870081 | 0.876158 | 0.878989 | 0.881488 | 0.883818 | 0.885957 | 0.887984 | 0.889908 | 0.891794 | 0.892995 | 0.894142 | 0.895239 | 0.896287 | 0.897288 | 0.898243 |
| 48 | 0.890242 | 0.893437 | 0.896432 | 0.899234 | 0.905087 | 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 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 |
| 55 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 |
| 56 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 |
| 57 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 |
| 58 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 |
| 59 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 |
| 60 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 |
| 61 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 |
| 62 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 |
| 63 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 |
| 64 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 |
| 65 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 |
| 66 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 |
| 67 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 |
| 68 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 |
| 69 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 |
| 70 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 |
| 71 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 |
| 72 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 |
| 73 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 |
| 74 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 |
| 75 and over | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 |

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

Complete years between first day of membership and relevant date

| Age | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 33 | 0.593663 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 34 | 0.614211 | 0.616263 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 35 | 0.634888 | 0.636843 | 0.638721 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.655791 | 0.657655 | 0.659445 | 0.661162 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.676934 | 0.678713 | 0.680419 | 0.682055 | 0.683624 |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.698345 | 0.700044 | 0.701674 | 0.703235 | 0.704731 | 0.706164 |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.720123 | 0.721740 | 0.723290 | 0.724774 | 0.726196 | 0.727556 | 0.728857 |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.742239 | 0.743771 | 0.745239 | 0.746644 | 0.747989 | 0.749276 | 0.750506 | 0.751682 |  |  |  |  |  |  |  |  |  |
| 41 | 0.763777 | 0.765219 | 0.766599 | 0.767919 | 0.769182 | 0.770390 | 0.771544 | 0.772647 | 0.773701 |  |  |  |  |  |  |  |  |
| 42 | 0.785603 | 0.786950 | 0.788239 | 0.789472 | 0.790651 | 0.791777 | 0.792853 | 0.793881 | 0.794863 | 0.795801 |  |  |  |  |  |  |  |
| 43 | 0.807703 | 0.808953 | 0.810149 | 0.811292 | 0.812384 | 0.813427 | 0.814423 | 0.815375 | 0.816283 | 0.817149 | 0.817976 |  |  |  |  |  |  |
| 44 | 0.830115 | 0.831269 | 0.832371 | 0.833425 | 0.834431 | 0.835391 | 0.836308 | 0.837184 | 0.838019 | 0.838815 | 0.839575 | 0.840300 |  |  |  |  |  |
| 45 | 0.852828 | 0.853886 | 0.854897 | 0.855862 | 0.856783 | 0.857663 | 0.858502 | 0.859303 | 0.860067 | 0.860795 | 0.861489 | 0.862151 | 0.862782 |  |  |  |  |
| 46 | 0.875839 | 0.876803 | 0.877723 | 0.878602 | 0.879440 | 0.880240 | 0.881002 | 0.881729 | 0.882423 | 0.883084 | 0.883714 | 0.884314 | 0.884886 | 0.885431 |  |  |  |
| 47 | 0.899156 | 0.900026 | 0.900857 | 0.901649 | 0.902405 | 0.903126 | 0.903813 | 0.904468 | 0.905092 | 0.905687 | 0.906254 | 0.906793 | 0.907308 | 0.907797 | 0.908264 |  |  |
| 48 | 0.922806 | 0.923584 | 0.924325 | 0.925032 | 0.925706 | 0.926349 | 0.926961 | 0.927544 | 0.928100 | 0.928629 | 0.929133 | 0.929613 | 0.930070 | 0.930505 | 0.930920 | 0.931314 |  |
| 49 | 0.947077 | 0.947753 | 0.948397 | 0.949011 | 0.949596 | 0.950153 | 0.950683 | 0.951188 | 0.951670 | 0.952128 | 0.952564 | 0.952979 | 0.953374 | 0.953750 | 0.954108 | 0.954448 | 0.954772 |
| 50 | 0.972015 | 0.972578 | 0.973115 | 0.973626 | 0.974112 | 0.974576 | 0.975017 | 0.975436 | 0.975836 | 0.976216 | 0.976578 | 0.976922 | 0.977249 | 0.977561 | 0.977857 | 0.978139 | 0.978407 |
| 51 | 0.997602 | 0.998043 | 0.998463 | 0.998862 | 0.999242 | 0.999604 | 0.999948 | 1.000275 | 1.000586 | 1.000883 | 1.001164 | 1.001432 | 1.001687 | 1.001929 | 1.002159 | 1.002378 | 1.002586 |
| 52 | 1.023900 | 1.024206 | 1.024498 | 1.024775 | 1.025038 | 1.025288 | 1.025526 | 1.025753 | 1.025968 | 1.026172 | 1.026367 | 1.026551 | 1.026727 | 1.026894 | 1.027052 | 1.027203 | 1.027347 |
| 53 | 1.050936 | 1.051094 | 1.051244 | 1.051386 | 1.051521 | 1.051650 | 1.051772 | 1.051888 | 1.051998 | 1.052103 | 1.052202 | 1.052297 | 1.052387 | 1.052472 | 1.052553 | 1.052630 | 1.052703 |
| 54 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 |
| 55 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 |
| 56 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 |
| 57 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 |
| 58 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 |
| 59 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 |
| 60 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 |
| 61 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 |
| 62 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 |
| 63 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 |
| 64 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 |
| 65 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 |
| 66 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 |
| 67 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 |
| 68 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 |
| 69 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 |
| 70 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 |
| 71 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 |
| 72 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 |
| 73 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 |
| 74 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 |
| 75 and over | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 |

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

Complete years between first day of membership and relevant date

| Age | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 50 | 0.978662 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 51 | 1.002784 | 1.002972 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 52 | 1.027483 | 1.027612 | 1.027735 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 53 | 1.052772 | 1.052838 | 1.052901 | 1.052961 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 54 | 1.078975 | 1.078975 | 1.078975 | 1.078975 | 1.078975 |  |  |  |  |  |  |  |  |  |  |  |  |
| 55 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 |  |  |  |  |  |  |  |  |  |  |  |
| 56 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 |  |  |  |  |  |  |  |  |  |  |
| 57 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 |  |  |  |  |  |  |  |  |  |
| 58 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 |  |  |  |  |  |  |  |  |
| 59 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 |  |  |  |  |  |  |  |
| 60 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 |  |  |  |  |  |  |
| 61 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 |  |  |  |  |  |
| 62 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 |  |  |  |  |
| 63 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 |  |  |  |
| 64 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 |  |  |
| 65 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 |  |
| 66 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 |
| 67 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 |
| 68 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 |
| 69 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 |
| 70 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 |
| 71 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 |
| 72 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 |
| 73 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 |
| 74 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 |
| 75 and over | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 |

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

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 | 0.331041 | 0.334860 | 0.339164 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.341496 | 0.345469 | 0.349148 | 0.353359 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.352509 | 0.356809 | 0.360636 | 0.364126 | 0.368205 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.364338 | 0.368717 | 0.372888 | 0.376514 | 0.379762 | 0.383667 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.376946 | 0.381424 | 0.385659 | 0.389645 | 0.393011 | 0.395962 | 0.399654 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.390688 | 0.395196 | 0.399506 | 0.403523 | 0.407251 | 0.410288 | 0.412876 | 0.416304 |  |  |  |  |  |  |  |  |  |
| 24 | 0.405212 | 0.409924 | 0.414237 | 0.418310 | 0.422045 | 0.425458 | 0.428109 | 0.430285 | 0.433415 |  |  |  |  |  |  |  |  |
| 25 | 0.420613 | 0.425500 | 0.430015 | 0.434055 | 0.437819 | 0.441206 | 0.444247 | 0.446458 | 0.448174 | 0.450973 |  |  |  |  |  |  |  |
| 26 | 0.436973 | 0.441980 | 0.446660 | 0.450894 | 0.454582 | 0.457967 | 0.460945 | 0.463559 | 0.465280 | 0.466493 | 0.468933 |  |  |  |  |  |  |
| 27 | 0.454289 | 0.459381 | 0.464162 | 0.468549 | 0.472421 | 0.475684 | 0.478626 | 0.481139 | 0.483279 | 0.484468 | 0.485143 | 0.488104 |  |  |  |  |  |
| 28 | 0.472189 | 0.477341 | 0.482198 | 0.486682 | 0.490715 | 0.494174 | 0.496968 | 0.499433 | 0.501456 | 0.503104 | 0.503748 | 0.506613 | 0.509402 |  |  |  |  |
| 29 | 0.490776 | 0.495887 | 0.500790 | 0.505343 | 0.509471 | 0.513099 | 0.516102 | 0.518391 | 0.520354 | 0.521867 | 0.523011 | 0.525766 | 0.528443 | 0.531043 |  |  |  |
| 30 | 0.509874 | 0.514940 | 0.519781 | 0.524379 | 0.528581 | 0.532316 | 0.535509 | 0.538034 | 0.539803 | 0.541253 | 0.542254 | 0.544910 | 0.547488 | 0.549987 | 0.552408 |  |  |
| 31 | 0.529404 | 0.534399 | 0.539184 | 0.543711 | 0.547968 | 0.551791 | 0.555112 | 0.557857 | 0.559897 | 0.561144 | 0.562086 | 0.564636 | 0.567107 | 0.569500 | 0.571814 | 0.574050 |  |
| 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 |
| 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 |
| 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 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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 |
| 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)

Complete years between first day of membership and relevant date

| Age | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 50 | 0.989620 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 51 | 1.012414 | 1.012522 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 52 | 1.035597 | 1.035669 | 1.035737 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 53 | 1.059163 | 1.059198 | 1.059231 | 1.059263 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 54 | 1.083237 | 1.083237 | 1.083237 | 1.083237 | 1.083237 |  |  |  |  |  |  |  |  |  |  |  |  |
| 55 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 | 1.109297 |  |  |  |  |  |  |  |  |  |  |  |
| 56 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 | 1.116478 |  |  |  |  |  |  |  |  |  |  |
| 57 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 | 1.125985 |  |  |  |  |  |  |  |  |  |
| 58 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 | 1.135808 |  |  |  |  |  |  |  |  |
| 59 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 | 1.146496 |  |  |  |  |  |  |  |
| 60 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 | 1.159652 |  |  |  |  |  |  |
| 61 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 | 1.172927 |  |  |  |  |  |
| 62 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 | 1.186743 |  |  |  |  |
| 63 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 | 1.200059 |  |  |  |
| 64 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 | 1.216318 |  |  |
| 65 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 | 1.240774 |  |
| 66 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 | 1.236506 |
| 67 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 | 1.231617 |
| 68 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 | 1.226073 |
| 69 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 | 1.219827 |
| 70 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 | 1.212857 |
| 71 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 | 1.205136 |
| 72 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 | 1.196643 |
| 73 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 | 1.187377 |
| 74 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 | 1.177218 |
| 75 and over | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 | 1.166119 |

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

Complete years between first day of membership and relevant date

| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 18 | 0.355973 | 0.383502 | 0.408049 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.360665 | 0.388216 | 0.413432 | 0.435463 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.367430 | 0.394837 | 0.419997 | 0.442652 | 0.462017 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.376238 | 0.403538 | 0.428446 | 0.450934 | 0.470858 | 0.487480 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.386750 | 0.413995 | 0.438702 | 0.460826 | 0.480483 | 0.497616 | 0.511513 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.400690 | 0.427546 | 0.451969 | 0.473648 | 0.492695 | 0.509341 | 0.523594 | 0.534741 |  |  |  |  |  |  |  |  |  |
| 24 | 0.415783 | 0.442370 | 0.466286 | 0.487597 | 0.506115 | 0.522071 | 0.535780 | 0.547286 | 0.555859 |  |  |  |  |  |  |  |  |
| 25 | 0.431904 | 0.458082 | 0.481642 | 0.502356 | 0.520449 | 0.535822 | 0.548789 | 0.559722 | 0.568678 | 0.574896 |  |  |  |  |  |  |  |
| 26 | 0.449101 | 0.474679 | 0.497737 | 0.518035 | 0.535468 | 0.550385 | 0.562739 | 0.572899 | 0.581272 | 0.587910 | 0.592010 |  |  |  |  |  |  |
| 27 | 0.466936 | 0.492019 | 0.514392 | 0.534147 | 0.551152 | 0.565389 | 0.577295 | 0.586847 | 0.594448 | 0.600517 | 0.605094 | 0.623069 |  |  |  |  |  |
| 28 | 0.484951 | 0.509375 | 0.531246 | 0.550315 | 0.566813 | 0.580678 | 0.591945 | 0.601109 | 0.608150 | 0.613488 | 0.617542 | 0.634919 | 0.650950 |  |  |  |  |
| 29 | 0.503252 | 0.527169 | 0.548345 | 0.566923 | 0.582744 | 0.596139 | 0.607085 | 0.615644 | 0.622345 | 0.627159 | 0.630509 | 0.647279 | 0.662731 | 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 |
| 44 | 0.805220 | 0.816892 | 0.826676 | 0.834819 | 0.841523 | 0.846841 | 0.851030 | 0.854302 | 0.856160 | 0.856705 | 0.855802 | 0.862350 | 0.868270 | 0.873613 | 0.878427 | 0.882760 | 0.886654 |
| 45 | 0.820491 | 0.836542 | 0.845360 | 0.852519 | 0.858279 | 0.862844 | 0.866249 | 0.868742 | 0.870521 | 0.871043 | 0.870396 | 0.876255 | 0.881545 | 0.886314 | 0.890607 | 0.894466 | 0.897933 |
| 46 | 0.838554 | 0.850065 | 0.863877 | 0.870161 | 0.875021 | 0.878721 | 0.881455 | 0.883234 | 0.884296 | 0.884822 | 0.884225 | 0.889449 | 0.894161 | 0.898403 | 0.902219 | 0.905646 | 0.908722 |
| 47 | 0.856393 | 0.866660 | 0.875744 | 0.887615 | 0.891690 | 0.894570 | 0.896512 | 0.897694 | 0.898105 | 0.897967 | 0.897447 | 0.902073 | 0.906239 | 0.909986 | 0.913353 | 0.916375 | 0.919084 |
| 48 | 0.874009 | 0.883008 | 0.890943 | 0.897916 | 0.908149 | 0.910328 | 0.911521 | 0.911977 | 0.911855 | 0.911119 | 0.909980 | 0.914046 | 0.917703 | 0.920989 | 0.923939 | 0.926583 | 0.928953 |
| 49 | 0.891753 | 0.899463 | 0.906238 | 0.912173 | 0.917357 | 0.926255 | 0.926829 | 0.926604 | 0.925813 | 0.924602 | 0.922910 | 0.926388 | 0.929511 | 0.932314 | 0.934826 | 0.937076 | 0.939091 |
| 50 | 0.909682 | 0.916064 | 0.921648 | 0.926521 | 0.930766 | 0.934457 | 0.942290 | 0.941512 | 0.940094 | 0.938259 | 0.936135 | 0.938995 | 0.941559 | 0.943856 | 0.945912 | 0.947752 | 0.949396 |
| 51 | 0.927934 | 0.932906 | 0.937235 | 0.940999 | 0.944265 | 0.947096 | 0.949547 | 0.956537 | 0.954626 | 0.952211 | 0.949504 | 0.951717 | 0.953696 | 0.955467 | 0.957049 | 0.958463 | 0.959725 |
| 52 | 0.946292 | 0.949776 | 0.952793 | 0.955403 | 0.957658 | 0.959607 | 0.961288 | 0.962739 | 0.969102 | 0.966247 | 0.963000 | 0.964524 | 0.965884 | 0.967098 | 0.968181 | 0.969147 | 0.970008 |
| 53 | 0.965017 | 0.966871 | 0.968464 | 0.969835 | 0.971014 | 0.972028 | 0.972900 | 0.973649 | 0.974294 | 0.980211 | 0.976560 | 0.977345 | 0.978044 | 0.978666 | 0.979220 | 0.979713 | 0.980151 |
| 54 | 0.984513 | 0.984513 | 0.984513 | 0.984513 | 0.984513 | 0.984513 | 0.984513 | 0.984513 | 0.984513 | 0.984513 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 |
| 55 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 |
| 56 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 |
| 57 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 |
| 58 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 |
| 59 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

Complete years between first day of membership and relevant date

| Age | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 33 | 0.764396 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 34 | 0.775576 | 0.782490 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 35 | 0.786824 | 0.793366 | 0.799258 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.798204 | 0.804371 | 0.809923 | 0.814914 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.809566 | 0.815369 | 0.820590 | 0.825282 | 0.829495 |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.821044 | 0.826477 | 0.831363 | 0.835753 | 0.839692 | 0.843224 |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.832432 | 0.837506 | 0.842067 | 0.846162 | 0.849836 | 0.853128 | 0.856076 |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.843873 | 0.848581 | 0.852811 | 0.856606 | 0.860009 | 0.863058 | 0.865788 | 0.868229 |  |  |  |  |  |  |  |  |  |
| 41 | 0.855471 | 0.859799 | 0.863684 | 0.867169 | 0.870292 | 0.873089 | 0.875592 | 0.877830 | 0.879831 |  |  |  |  |  |  |  |  |
| 42 | 0.867175 | 0.871102 | 0.874625 | 0.877783 | 0.880612 | 0.883144 | 0.885409 | 0.887434 | 0.889244 | 0.890861 |  |  |  |  |  |  |  |
| 43 | 0.878846 | 0.882362 | 0.885514 | 0.888339 | 0.890868 | 0.893130 | 0.895153 | 0.896961 | 0.898577 | 0.900019 | 0.901307 |  |  |  |  |  |  |
| 44 | 0.890150 | 0.893286 | 0.896096 | 0.898613 | 0.900865 | 0.902879 | 0.904679 | 0.906287 | 0.907724 | 0.909006 | 0.910150 | 0.911171 |  |  |  |  |  |
| 45 | 0.901042 | 0.903830 | 0.906327 | 0.908561 | 0.910560 | 0.912347 | 0.913944 | 0.915370 | 0.916643 | 0.917779 | 0.918793 | 0.919697 | 0.920504 |  |  |  |  |
| 46 | 0.911479 | 0.913949 | 0.916161 | 0.918139 | 0.919907 | 0.921488 | 0.922900 | 0.924160 | 0.925286 | 0.926289 | 0.927185 | 0.927984 | 0.928696 | 0.929331 |  |  |  |
| 47 | 0.921512 | 0.923685 | 0.925629 | 0.927368 | 0.928921 | 0.930309 | 0.931549 | 0.932655 | 0.933642 | 0.934523 | 0.935308 | 0.936008 | 0.936632 | 0.937189 | 0.937685 |  |  |
| 48 | 0.931074 | 0.932972 | 0.934669 | 0.936185 | 0.937540 | 0.938750 | 0.939830 | 0.940793 | 0.941653 | 0.942419 | 0.943103 | 0.943712 | 0.944255 | 0.944739 | 0.945170 | 0.945554 |  |
| 49 | 0.940892 | 0.942503 | 0.943942 | 0.945228 | 0.946376 | 0.947400 | 0.948314 | 0.949129 | 0.949856 | 0.950505 | 0.951082 | 0.951597 | 0.952056 | 0.952465 | 0.952829 | 0.953154 | 0.953443 |
| 50 | 0.950866 | 0.952179 | 0.953351 | 0.954397 | 0.955331 | 0.956163 | 0.956906 | 0.957568 | 0.958158 | 0.958684 | 0.959153 | 0.959571 | 0.959943 | 0.960274 | 0.960569 | 0.960832 | 0.961067 |
| 51 | 0.960851 | 0.961857 | 0.962753 | 0.963553 | 0.964266 | 0.964902 | 0.965469 | 0.965973 | 0.966423 | 0.966824 | 0.967181 | 0.967499 | 0.967782 | 0.968035 | 0.968259 | 0.968459 | 0.968637 |
| 52 | 0.970775 | 0.971459 | 0.972069 | 0.972612 | 0.973096 | 0.973527 | 0.973911 | 0.974252 | 0.974557 | 0.974828 | 0.975069 | 0.975284 | 0.975476 | 0.975646 | 0.975798 | 0.975933 | 0.976053 |
| 53 | 0.980541 | 0.980889 | 0.981198 | 0.981473 | 0.981718 | 0.981936 | 0.982130 | 0.982303 | 0.982456 | 0.982593 | 0.982715 | 0.982823 | 0.982919 | 0.983005 | 0.983082 | 0.983149 | 0.983210 |
| 54 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 |
| 55 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 |
| 56 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 |
| 57 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 |
| 58 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 |
| 59 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

Complete years between first day of membership and relevant date

| Age | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 50 | 0.961275 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 51 | 0.968796 | 0.968937 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 52 | 0.976160 | 0.976255 | 0.976340 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 53 | 0.983264 | 0.983312 | 0.983354 | 0.983392 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 54 | 0.990137 | 0.990137 | 0.990137 | 0.990137 | 0.990137 |  |  |  |  |  |  |  |  |  |  |  |  |
| 55 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 |  |  |  |  |  |  |  |  |  |  |  |
| 56 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 |  |  |  |  |  |  |  |  |  |  |
| 57 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 |  |  |  |  |  |  |  |  |  |
| 58 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 |  |  |  |  |  |  |  |  |
| 59 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |  |  |  |  |
| 60 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |  |  |  |
| 61 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |  |  |
| 62 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |  |
| 63 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |
| 64 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |
| 65 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |
| 66 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

Complete years between first day of membership and relevant date

| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 18 | 0.290679 | 0.320922 | 0.347888 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.295984 | 0.326243 | 0.353939 | 0.378135 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.303564 | 0.333660 | 0.361287 | 0.386163 | 0.407426 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.313386 | 0.343359 | 0.370703 | 0.395390 | 0.417263 | 0.435511 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.325078 | 0.354982 | 0.382101 | 0.406384 | 0.427958 | 0.446763 | 0.462014 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.340527 | 0.369999 | 0.396799 | 0.420590 | 0.441490 | 0.459756 | 0.475395 | 0.487625 |  |  |  |  |  |  |  |  |  |
| 24 | 0.357238 | 0.386407 | 0.412646 | 0.436026 | 0.456343 | 0.473847 | 0.488886 | 0.501508 | 0.510912 |  |  |  |  |  |  |  |  |
| 25 | 0.375070 | 0.403785 | 0.429628 | 0.452348 | 0.472194 | 0.489055 | 0.503277 | 0.515268 | 0.525090 | 0.531908 |  |  |  |  |  |  |  |
| 26 | 0.394077 | 0.422127 | 0.447415 | 0.469674 | 0.488791 | 0.505149 | 0.518695 | 0.529837 | 0.539016 | 0.546294 | 0.550788 |  |  |  |  |  |  |
| 27 | 0.413777 | 0.441278 | 0.465808 | 0.487468 | 0.506111 | 0.521720 | 0.534773 | 0.545244 | 0.553577 | 0.560229 | 0.565244 | 0.584951 |  |  |  |  |  |
| 28 | 0.433667 | 0.460440 | 0.484414 | 0.505317 | 0.523401 | 0.538598 | 0.550948 | 0.560992 | 0.568708 | 0.574557 | 0.578999 | 0.598047 | 0.615618 |  |  |  |  |
| 29 | 0.453864 | 0.480075 | 0.503282 | 0.523641 | 0.540980 | 0.555659 | 0.567654 | 0.577032 | 0.584375 | 0.589649 | 0.593319 | 0.611696 | 0.628629 | 0.644171 |  |  |  |
| 30 | 0.474258 | 0.499730 | 0.522392 | 0.542005 | 0.558860 | 0.572844 | 0.584392 | 0.593494 | 0.600229 | 0.605195 | 0.608341 | 0.626023 | 0.642295 | 0.657215 | 0.670850 |  |  |
| 31 | 0.495147 | 0.519832 | 0.541733 | 0.560825 | 0.576952 | 0.590504 | 0.601395 | 0.610105 | 0.616623 | 0.621020 | 0.623906 | 0.640877 | 0.656477 | 0.670764 | 0.683808 | 0.695684 |  |
| 32 | 0.516807 | 0.540542 | 0.561621 | 0.579946 | 0.595586 | 0.608435 | 0.618943 | 0.627032 | 0.633205 | 0.637437 | 0.639784 | 0.656049 | 0.670980 | 0.684641 | 0.697102 | 0.708435 | 0.718720 |
| 33 | 0.539463 | 0.562308 | 0.582355 | 0.599823 | 0.614686 | 0.627070 | 0.636887 | 0.644626 | 0.650199 | 0.654119 | 0.656337 | 0.671865 | 0.686103 | 0.699115 | 0.710971 | 0.721746 | 0.731516 |
| 34 | 0.561931 | 0.584305 | 0.603451 | 0.619890 | 0.633935 | 0.645595 | 0.655023 | 0.662131 | 0.667427 | 0.670800 | 0.672766 | 0.687575 | 0.701137 | 0.713517 | 0.724788 | 0.735022 | 0.744294 |
| 35 | 0.584283 | 0.606159 | 0.624874 | 0.640422 | 0.653453 | 0.664337 | 0.673094 | 0.679884 | 0.684599 | 0.687760 | 0.689223 | 0.703317 | 0.716208 | 0.727964 | 0.738655 | 0.748355 | 0.757137 |
| 36 | 0.606251 | 0.627593 | 0.645882 | 0.661088 | 0.673280 | 0.683200 | 0.691249 | 0.697437 | 0.701918 | 0.704559 | 0.705879 | 0.719243 | 0.731452 | 0.742574 | 0.752679 | 0.761839 | 0.770127 |
| 37 | 0.628097 | 0.648741 | 0.666561 | 0.681423 | 0.693361 | 0.702490 | 0.709617 | 0.715154 | 0.719091 | 0.721565 | 0.722413 | 0.735062 | 0.746603 | 0.757106 | 0.766640 | 0.775275 | 0.783081 |
| 38 | 0.649812 | 0.669739 | 0.686916 | 0.701392 | 0.713078 | 0.722045 | 0.728432 | 0.733088 | 0.736427 | 0.738410 | 0.739151 | 0.751066 | 0.761926 | 0.771796 | 0.780748 | 0.788848 | 0.796165 |
| 39 | 0.671844 | 0.690587 | 0.707102 | 0.721003 | 0.732393 | 0.741201 | 0.747515 | 0.751479 | 0.753974 | 0.755404 | 0.755700 | 0.766894 | 0.777083 | 0.786335 | 0.794717 | 0.802296 | 0.809136 |
| 40 | 0.694247 | 0.711811 | 0.727146 | 0.740452 | 0.751341 | 0.759941 | 0.766184 | 0.770157 | 0.772002 | 0.772619 | 0.772403 | 0.782854 | 0.792354 | 0.800971 | 0.808770 | 0.815815 | 0.822169 |
| 41 | 0.717278 | 0.733683 | 0.747839 | 0.759983 | 0.770349 | 0.778525 | 0.784649 | 0.788640 | 0.790577 | 0.790590 | 0.789597 | 0.799260 | 0.808033 | 0.815980 | 0.823165 | 0.829650 | 0.835494 |
| 42 | 0.740460 | 0.755586 | 0.768633 | 0.779656 | 0.788922 | 0.796680 | 0.802479 | 0.806454 | 0.808505 | 0.808697 | 0.807147 | 0.815970 | 0.823969 | 0.831206 | 0.837742 | 0.843635 | 0.848941 |
| 43 | 0.763617 | 0.777486 | 0.789315 | 0.799311 | 0.807538 | 0.814276 | 0.819770 | 0.823525 | 0.825665 | 0.826067 | 0.824780 | 0.832732 | 0.839931 | 0.846435 | 0.852303 | 0.857589 | 0.862343 |
| 44 | 0.786553 | 0.799271 | 0.809932 | 0.818804 | 0.826109 | 0.831905 | 0.836470 | 0.840036 | 0.842061 | 0.842656 | 0.841671 | 0.848807 | 0.855258 | 0.861081 | 0.866327 | 0.871049 | 0.875292 |
| 45 | 0.803413 | 0.820892 | 0.830493 | 0.838287 | 0.844558 | 0.849529 | 0.853236 | 0.855951 | 0.857888 | 0.858457 | 0.857754 | 0.864133 | 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 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 |
| 55 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 |
| 56 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 |
| 57 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 |
| 58 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 |
| 59 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

Complete years between first day of membership and relevant date

| Age | 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 |
| 50 | 0.945987 | 0.947411 | 0.948683 | 0.949817 | 0.950830 | 0.951733 | 0.952538 | 0.953256 | 0.953897 | 0.954467 | 0.954975 | 0.955428 | 0.955832 | 0.956192 | 0.956512 | 0.956797 | 0.957051 |
| 51 | 0.957013 | 0.958101 | 0.959072 | 0.959937 | 0.960709 | 0.961397 | 0.962011 | 0.962557 | 0.963044 | 0.963478 | 0.963865 | 0.964209 | 0.964515 | 0.964788 | 0.965032 | 0.965248 | 0.965441 |
| 52 | 0.967927 | 0.968666 | 0.969325 | 0.969911 | 0.970434 | 0.970900 | 0.971314 | 0.971684 | 0.972013 | 0.972306 | 0.972566 | 0.972799 | 0.973005 | 0.973189 | 0.973353 | 0.973499 | 0.973629 |
| 53 | 0.978625 | 0.979000 | 0.979333 | 0.979630 | 0.979894 | 0.980129 | 0.980338 | 0.980524 | 0.980690 | 0.980837 | 0.980968 | 0.981085 | 0.981189 | 0.981282 | 0.981364 | 0.981437 | 0.981502 |
| 54 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 |
| 55 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 |
| 56 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 |
| 57 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 |
| 58 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 |
| 59 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

Complete years between first day of membership and relevant date

| Age | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 50 | 0.957277 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 51 | 0.965613 | 0.965765 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 52 | 0.973745 | 0.973848 | 0.973939 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 53 | 0.981560 | 0.981612 | 0.981658 | 0.981699 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 54 | 0.989090 | 0.989090 | 0.989090 | 0.989090 | 0.989090 |  |  |  |  |  |  |  |  |  |  |  |  |
| 55 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 | 1.002797 |  |  |  |  |  |  |  |  |  |  |  |
| 56 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 | 1.002097 |  |  |  |  |  |  |  |  |  |  |
| 57 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 | 1.001409 |  |  |  |  |  |  |  |  |  |
| 58 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 | 1.000732 |  |  |  |  |  |  |  |  |
| 59 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |  |  |  |  |
| 60 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |  |  |  |
| 61 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |  |  |
| 62 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |  |
| 63 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |  |
| 64 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |  |
| 65 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |  |
| 66 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

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 | 0.286521 | 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 |  |  |  |
| 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 |
| 51 | 0.931538 | 0.934784 | 0.937796 | 0.940588 | 0.943174 | 0.945569 | 0.947785 | 0.955905 | 0.957524 | 0.958682 | 0.959743 | 0.960774 | 0.961756 | 0.962692 | 0.963582 | 0.964430 | 0.965237 |
| 52 | 0.949627 | 0.951860 | 0.953922 | 0.955828 | 0.957588 | 0.959212 | 0.960711 | 0.962095 | 0.969781 | 0.970648 | 0.971093 | 0.971784 | 0.972442 | 0.973067 | 0.973662 | 0.974228 | 0.974766 |
| 53 | 0.967486 | 0.968647 | 0.969716 | 0.970700 | 0.971604 | 0.972437 | 0.973202 | 0.973907 | 0.974555 | 0.981905 | 0.982111 | 0.982454 | 0.982779 | 0.983089 | 0.983382 | 0.983662 | 0.983927 |
| 54 | 0.985892 | 0.985892 | 0.985892 | 0.985892 | 0.985892 | 0.985892 | 0.985892 | 0.985892 | 0.985892 | 0.985892 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 |
| 55 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 |
| 56 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 |
| 57 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 |
| 58 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 |
| 59 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

Complete years between first day of membership and relevant date

| Age | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 33 | 0.718950 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 34 | 0.738639 | 0.744232 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 35 | 0.757163 | 0.762372 | 0.767375 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.774798 | 0.779648 | 0.784305 | 0.788772 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.791602 | 0.796120 | 0.800453 | 0.804608 | 0.808590 |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.807581 | 0.811792 | 0.815828 | 0.819696 | 0.823400 | 0.826947 |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.823082 | 0.826986 | 0.830727 | 0.834310 | 0.837740 | 0.841022 | 0.844162 |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.838022 | 0.841626 | 0.845077 | 0.848380 | 0.851540 | 0.854563 | 0.857453 | 0.860216 |  |  |  |  |  |  |  |  |  |
| 41 | 0.852498 | 0.855801 | 0.858962 | 0.861986 | 0.864878 | 0.867644 | 0.870286 | 0.872811 | 0.875223 |  |  |  |  |  |  |  |  |
| 42 | 0.866427 | 0.869432 | 0.872307 | 0.875056 | 0.877683 | 0.880194 | 0.882593 | 0.884884 | 0.887071 | 0.889158 |  |  |  |  |  |  |  |
| 43 | 0.879769 | 0.882481 | 0.885074 | 0.887552 | 0.889919 | 0.892180 | 0.894339 | 0.896401 | 0.898368 | 0.900245 | 0.902036 |  |  |  |  |  |  |
| 44 | 0.892497 | 0.894928 | 0.897250 | 0.899469 | 0.901587 | 0.903610 | 0.905540 | 0.907383 | 0.909140 | 0.910816 | 0.912415 | 0.913939 |  |  |  |  |  |
| 45 | 0.904554 | 0.906718 | 0.908784 | 0.910757 | 0.912640 | 0.914436 | 0.916151 | 0.917786 | 0.919345 | 0.920832 | 0.922249 | 0.923600 | 0.924888 |  |  |  |  |
| 46 | 0.915941 | 0.917851 | 0.919674 | 0.921414 | 0.923074 | 0.924657 | 0.926167 | 0.927606 | 0.928979 | 0.930287 | 0.931533 | 0.932721 | 0.933852 | 0.934930 |  |  |  |
| 47 | 0.926650 | 0.928319 | 0.929913 | 0.931432 | 0.932881 | 0.934263 | 0.935580 | 0.936835 | 0.938031 | 0.939170 | 0.940256 | 0.941290 | 0.942275 | 0.943213 | 0.944106 |  |  |
| 48 | 0.936692 | 0.938134 | 0.939509 | 0.940821 | 0.942070 | 0.943261 | 0.944396 | 0.945477 | 0.946507 | 0.947488 | 0.948422 | 0.949311 | 0.950158 | 0.950964 | 0.951731 | 0.952462 |  |
| 49 | 0.946632 | 0.947843 | 0.948996 | 0.950094 | 0.951141 | 0.952138 | 0.953087 | 0.953992 | 0.954853 | 0.955672 | 0.956452 | 0.957195 | 0.957902 | 0.958574 | 0.959214 | 0.959823 | 0.960403 |
| 50 | 0.956447 | 0.957419 | 0.958345 | 0.959226 | 0.960065 | 0.960864 | 0.961624 | 0.962347 | 0.963036 | 0.963691 | 0.964315 | 0.964908 | 0.965472 | 0.966009 | 0.966520 | 0.967006 | 0.967468 |
| 51 | 0.966005 | 0.966736 | 0.967432 | 0.968094 | 0.968724 | 0.969323 | 0.969893 | 0.970435 | 0.970951 | 0.971441 | 0.971908 | 0.972352 | 0.972773 | 0.973175 | 0.973556 | 0.973919 | 0.974264 |
| 52 | 0.975278 | 0.975764 | 0.976227 | 0.976667 | 0.977085 | 0.977482 | 0.977860 | 0.978220 | 0.978561 | 0.978886 | 0.979195 | 0.979488 | 0.979767 | 0.980032 | 0.980284 | 0.980523 | 0.980751 |
| 53 | 0.984179 | 0.984418 | 0.984645 | 0.984861 | 0.985067 | 0.985262 | 0.985447 | 0.985623 | 0.985790 | 0.985949 | 0.986099 | 0.986243 | 0.986379 | 0.986508 | 0.986631 | 0.986748 | 0.986859 |
| 54 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 | 0.993017 |
| 55 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 |
| 56 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 |
| 57 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 |
| 58 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 |
| 59 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

Complete years between first day of membership and relevant date

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

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

Complete years between first day of membership and relevant date

| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 18 | 0.211007 | 0.227221 | 0.245742 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.220254 | 0.236863 | 0.252335 | 0.270258 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.230502 | 0.248261 | 0.264110 | 0.278661 | 0.295844 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.242819 | 0.260636 | 0.277700 | 0.292586 | 0.306028 | 0.322321 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.256991 | 0.274959 | 0.292031 | 0.308187 | 0.321906 | 0.334056 | 0.349317 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.274195 | 0.292031 | 0.309171 | 0.325225 | 0.340221 | 0.352533 | 0.363176 | 0.377237 |  |  |  |  |  |  |  |  |  |
| 24 | 0.292898 | 0.311346 | 0.328264 | 0.344323 | 0.359133 | 0.372772 | 0.383504 | 0.392492 | 0.405250 |  |  |  |  |  |  |  |  |
| 25 | 0.313341 | 0.332279 | 0.349803 | 0.365519 | 0.380247 | 0.393596 | 0.405693 | 0.414683 | 0.421888 | 0.433252 |  |  |  |  |  |  |  |
| 26 | 0.335707 | 0.354914 | 0.372899 | 0.389199 | 0.403445 | 0.416611 | 0.428304 | 0.438698 | 0.445814 | 0.451129 | 0.461031 |  |  |  |  |  |  |
| 27 | 0.359964 | 0.379306 | 0.397499 | 0.414224 | 0.429027 | 0.441565 | 0.452974 | 0.462851 | 0.471418 | 0.476560 | 0.479915 | 0.491543 |  |  |  |  |  |
| 28 | 0.384635 | 0.404016 | 0.422319 | 0.439247 | 0.454507 | 0.467651 | 0.478360 | 0.487930 | 0.495946 | 0.502668 | 0.505846 | 0.516965 | 0.527806 |  |  |  |  |
| 29 | 0.410149 | 0.429176 | 0.447478 | 0.464498 | 0.479964 | 0.493600 | 0.504966 | 0.513765 | 0.521449 | 0.527583 | 0.532467 | 0.543045 | 0.553341 | 0.563350 |  |  |  |
| 30 | 0.435866 | 0.454535 | 0.472419 | 0.489443 | 0.505027 | 0.518915 | 0.530852 | 0.540401 | 0.547284 | 0.553101 | 0.557397 | 0.567481 | 0.577280 | 0.586791 | 0.596014 |  |  |
| 31 | 0.461511 | 0.479728 | 0.497219 | 0.513803 | 0.529431 | 0.543500 | 0.555768 | 0.565997 | 0.573748 | 0.578760 | 0.582774 | 0.592348 | 0.601637 | 0.610640 | 0.619358 | 0.627792 |  |
| 32 | 0.487462 | 0.505182 | 0.522171 | 0.538336 | 0.553509 | 0.567667 | 0.580176 | 0.590811 | 0.599342 | 0.605329 | 0.608523 | 0.617573 | 0.626341 | 0.634828 | 0.643035 | 0.650964 | 0.658618 |
| 33 | 0.514102 | 0.531301 | 0.547728 | 0.563343 | 0.578073 | 0.591758 | 0.604398 | 0.615328 | 0.624330 | 0.631186 | 0.635448 | 0.643932 | 0.652140 | 0.660074 | 0.667736 | 0.675129 | 0.682258 |
| 34 | 0.540218 | 0.557092 | 0.572952 | 0.587971 | 0.602132 | 0.615378 | 0.627557 | 0.638686 | 0.648065 | 0.655485 | 0.660730 | 0.668681 | 0.676363 | 0.683780 | 0.690935 | 0.697831 | 0.704473 |
| 35 | 0.565891 | 0.582441 | 0.597958 | 0.612378 | 0.625922 | 0.638594 | 0.650346 | 0.661031 | 0.670680 | 0.678558 | 0.684458 | 0.691912 | 0.699105 | 0.706043 | 0.712728 | 0.719166 | 0.725361 |
| 36 | 0.591310 | 0.607482 | 0.622658 | 0.636728 | 0.649649 | 0.661687 | 0.672862 | 0.683134 | 0.692355 | 0.700571 | 0.707006 | 0.713989 | 0.720721 | 0.727207 | 0.733452 | 0.739460 | 0.745237 |
| 37 | 0.616558 | 0.632245 | 0.647028 | 0.660754 | 0.673329 | 0.684732 | 0.695266 | 0.704965 | 0.713794 | 0.721603 | 0.728446 | 0.734984 | 0.741282 | 0.747344 | 0.753176 | 0.758782 | 0.764168 |
| 38 | 0.641448 | 0.656630 | 0.670918 | 0.684260 | 0.696512 | 0.707594 | 0.717499 | 0.726569 | 0.734843 | 0.742294 | 0.748763 | 0.754887 | 0.760780 | 0.766448 | 0.771897 | 0.777131 | 0.782157 |
| 39 | 0.666201 | 0.680485 | 0.694257 | 0.707104 | 0.718988 | 0.729773 | 0.739387 | 0.747835 | 0.755494 | 0.762410 | 0.768554 | 0.774260 | 0.779747 | 0.785021 | 0.790086 | 0.794949 | 0.799615 |
| 40 | 0.690681 | 0.704098 | 0.716934 | 0.729274 | 0.740682 | 0.751131 | 0.760487 | 0.768685 | 0.775742 | 0.782063 | 0.787699 | 0.792991 | 0.798075 | 0.802957 | 0.807643 | 0.812139 | 0.816449 |
| 41 | 0.714954 | 0.727469 | 0.739411 | 0.750791 | 0.761714 | 0.771714 | 0.780777 | 0.788766 | 0.795622 | 0.801370 | 0.806441 | 0.811311 | 0.815987 | 0.820474 | 0.824778 | 0.828904 | 0.832857 |
| 42 | 0.738486 | 0.750181 | 0.761221 | 0.771718 | 0.781692 | 0.791260 | 0.799927 | 0.807687 | 0.814401 | 0.820014 | 0.824554 | 0.829003 | 0.833272 | 0.837366 | 0.841289 | 0.845047 | 0.848646 |
| 43 | 0.761242 | 0.772073 | 0.782313 | 0.791927 | 0.801043 | 0.809686 | 0.817982 | 0.825410 | 0.831965 | 0.837507 | 0.841979 | 0.846011 | 0.849876 | 0.853580 | 0.857127 | 0.860522 | 0.863772 |
| 44 | 0.783581 | 0.793756 | 0.803127 | 0.811948 | 0.820185 | 0.827979 | 0.835360 | 0.842461 | 0.848729 | 0.854164 | 0.858620 | 0.862248 | 0.865723 | 0.869050 | 0.872235 | 0.875282 | 0.878196 |
| 45 | 0.801172 | 0.814983 | 0.823716 | 0.831673 | 0.839130 | 0.846057 | 0.852605 | 0.858803 | 0.864792 | 0.869987 | 0.874390 | 0.877631 | 0.880734 | 0.883703 | 0.886542 | 0.889257 | 0.891852 |
| 46 | 0.822608 | 0.831060 | 0.843830 | 0.851174 | 0.857777 | 0.863942 | 0.869637 | 0.875020 | 0.880122 | 0.885086 | 0.889295 | 0.892168 | 0.894916 | 0.897543 | 0.900054 | 0.902453 | 0.904745 |
| 47 | 0.843584 | 0.851108 | 0.858173 | 0.869974 | 0.876009 | 0.881348 | 0.886315 | 0.890874 | 0.895191 | 0.899294 | 0.903330 | 0.905851 | 0.908261 | 0.910563 | 0.912763 | 0.914863 | 0.916868 |
| 48 | 0.864232 | 0.870800 | 0.876952 | 0.882703 | 0.893614 | 0.898426 | 0.902592 | 0.906455 | 0.909972 | 0.913317 | 0.916514 | 0.918700 | 0.920788 | 0.922782 | 0.924685 | 0.926501 | 0.928234 |
| 49 | 0.884554 | 0.890149 | 0.895374 | 0.900247 | 0.904787 | 0.914911 | 0.918608 | 0.921707 | 0.924571 | 0.927151 | 0.929626 | 0.931469 | 0.933227 | 0.934904 | 0.936504 | 0.938030 | 0.939485 |
| 50 | 0.904802 | 0.909384 | 0.913648 | 0.917615 | 0.921300 | 0.924721 | 0.934156 | 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)

Complete years between first day of membership and relevant date

| Age | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 33 | 0.689127 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 34 | 0.710866 | 0.717016 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 35 | 0.731319 | 0.737045 | 0.742546 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.750788 | 0.756120 | 0.761237 | 0.766147 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.769341 | 0.774305 | 0.779067 | 0.783632 | 0.788007 |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.786980 | 0.791605 | 0.796039 | 0.800289 | 0.804359 | 0.808255 |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.804089 | 0.808378 | 0.812487 | 0.816422 | 0.820190 | 0.823795 | 0.827244 |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.820581 | 0.824538 | 0.828328 | 0.831955 | 0.835426 | 0.838746 | 0.841920 | 0.844954 |  |  |  |  |  |  |  |  |  |
| 41 | 0.836643 | 0.840269 | 0.843738 | 0.847058 | 0.850232 | 0.853267 | 0.856167 | 0.858938 | 0.861585 |  |  |  |  |  |  |  |  |
| 42 | 0.852092 | 0.855388 | 0.858541 | 0.861556 | 0.864438 | 0.867192 | 0.869823 | 0.872336 | 0.874735 | 0.877025 |  |  |  |  |  |  |  |
| 43 | 0.866881 | 0.869854 | 0.872696 | 0.875412 | 0.878007 | 0.880486 | 0.882853 | 0.885112 | 0.887269 | 0.889326 | 0.891289 |  |  |  |  |  |  |
| 44 | 0.880982 | 0.883645 | 0.886189 | 0.888619 | 0.890940 | 0.893156 | 0.895271 | 0.897289 | 0.899214 | 0.901050 | 0.902801 | 0.904471 |  |  |  |  |  |
| 45 | 0.894332 | 0.896701 | 0.898963 | 0.901122 | 0.903184 | 0.905151 | 0.907028 | 0.908818 | 0.910525 | 0.912153 | 0.913705 | 0.915184 | 0.916593 |  |  |  |  |
| 46 | 0.906934 | 0.909024 | 0.911019 | 0.912922 | 0.914738 | 0.916470 | 0.918122 | 0.919697 | 0.921199 | 0.922630 | 0.923994 | 0.925293 | 0.926531 | 0.927711 |  |  |  |
| 47 | 0.918781 | 0.920607 | 0.922349 | 0.924011 | 0.925595 | 0.927106 | 0.928546 | 0.929918 | 0.931226 | 0.932472 | 0.933659 | 0.934790 | 0.935867 | 0.936892 | 0.937869 |  |  |
| 48 | 0.929887 | 0.931463 | 0.932966 | 0.934399 | 0.935765 | 0.937066 | 0.938306 | 0.939487 | 0.940613 | 0.941685 | 0.942705 | 0.943677 | 0.944602 | 0.945483 | 0.946322 | 0.947120 |  |
| 49 | 0.940871 | 0.942193 | 0.943452 | 0.944652 | 0.945795 | 0.946884 | 0.947921 | 0.948908 | 0.949848 | 0.950743 | 0.951595 | 0.952406 | 0.953178 | 0.953913 | 0.954612 | 0.955277 | 0.955909 |
| 50 | 0.951707 | 0.952767 | 0.953777 | 0.954739 | 0.955655 | 0.956527 | 0.957356 | 0.958146 | 0.958898 | 0.959613 | 0.960293 | 0.960941 | 0.961557 | 0.962143 | 0.962700 | 0.963230 | 0.963735 |
| 51 | 0.962251 | 0.963048 | 0.963807 | 0.964529 | 0.965216 | 0.965869 | 0.966491 | 0.967083 | 0.967645 | 0.968180 | 0.968689 | 0.969173 | 0.969633 | 0.970071 | 0.970487 | 0.970882 | 0.971259 |
| 52 | 0.972472 | 0.973003 | 0.973507 | 0.973986 | 0.974442 | 0.974876 | 0.975288 | 0.975679 | 0.976052 | 0.976406 | 0.976742 | 0.977062 | 0.977366 | 0.977655 | 0.977929 | 0.978190 | 0.978438 |
| 53 | 0.982278 | 0.982538 | 0.982786 | 0.983021 | 0.983245 | 0.983457 | 0.983659 | 0.983851 | 0.984033 | 0.984206 | 0.984370 | 0.984526 | 0.984674 | 0.984815 | 0.984949 | 0.985076 | 0.985197 |
| 54 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 | 0.992006 |
| 55 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 | 1.003304 |
| 56 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 | 1.002562 |
| 57 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 | 1.001749 |
| 58 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 | 1.000886 |
| 59 and over | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 | 1.000000 |

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

Complete years between first day of membership and relevant date

| Age | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 50 | 0.964214 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 51 | 0.971616 | 0.971956 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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 |  |  |  |
| 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 3A Productivity contribution valuation factors (PCF) — males with first day of membership of PSS Scheme being on or before 30 June 1999

Complete years between first day of membership and relevant date

| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 18 | 0.350697 | 0.377677 | 0.401730 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.355387 | 0.382384 | 0.407088 | 0.428667 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.362118 | 0.388970 | 0.413615 | 0.435801 | 0.454761 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.370867 | 0.397610 | 0.422003 | 0.444023 | 0.463527 | 0.479794 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.381295 | 0.407978 | 0.432172 | 0.453831 | 0.473071 | 0.489836 | 0.503428 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.395091 | 0.421388 | 0.445298 | 0.466519 | 0.485158 | 0.501444 | 0.515382 | 0.526277 |  |  |  |  |  |  |  |  |  |
| 24 | 0.410021 | 0.436048 | 0.459457 | 0.480313 | 0.498432 | 0.514039 | 0.527444 | 0.538689 | 0.547060 |  |  |  |  |  |  |  |  |
| 25 | 0.425971 | 0.451591 | 0.474647 | 0.494914 | 0.512615 | 0.527649 | 0.540326 | 0.551009 | 0.559755 | 0.565817 |  |  |  |  |  |  |  |
| 26 | 0.442979 | 0.468007 | 0.490567 | 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 |  |  |  |  |
| 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 |
| 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 |  |  |  |  |  |  |  |  |
| 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)

Complete years between first day of membership and relevant date

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

Complete years between first day of membership and relevant date

| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 18 | 0.285404 | 0.315097 | 0.341569 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.290706 | 0.320411 | 0.347595 | 0.371338 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.298252 | 0.327792 | 0.354905 | 0.379312 | 0.400170 |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.308016 | 0.337430 | 0.364261 | 0.388480 | 0.409933 | 0.427825 |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.319623 | 0.348965 | 0.375570 | 0.399389 | 0.420546 | 0.438983 | 0.453929 |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.334929 | 0.363841 | 0.390129 | 0.413460 | 0.433953 | 0.451858 | 0.467183 | 0.479162 |  |  |  |  |  |  |  |  |  |
| 24 | 0.351476 | 0.380085 | 0.405817 | 0.428743 | 0.448660 | 0.465816 | 0.480551 | 0.492912 | 0.502113 |  |  |  |  |  |  |  |  |
| 25 | 0.369137 | 0.397294 | 0.422633 | 0.444907 | 0.464360 | 0.480882 | 0.494814 | 0.506555 | 0.516167 | 0.522829 |  |  |  |  |  |  |  |
| 26 | 0.387955 | 0.415455 | 0.440244 | 0.462062 | 0.480796 | 0.496824 | 0.510091 | 0.520998 | 0.529980 | 0.537094 | 0.541475 |  |  |  |  |  |  |
| 27 | 0.407458 | 0.434413 | 0.458454 | 0.479679 | 0.497946 | 0.513237 | 0.526019 | 0.536269 | 0.544419 | 0.550920 | 0.555813 | 0.575117 |  |  |  |  |  |
| 28 | 0.427147 | 0.453382 | 0.476873 | 0.497352 | 0.515068 | 0.529953 | 0.542045 | 0.551875 | 0.559421 | 0.565135 | 0.569467 | 0.588121 | 0.605329 |  |  |  |  |
| 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 |
| 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)

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 | 0.728533 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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 |
| 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)

Complete years between first day of membership and relevant date

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

Complete years between first day of membership and relevant date

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

Complete years between first day of membership and relevant date

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

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 | 0.678151 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  |
| 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)

Complete years between first day of membership and relevant date

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

|  | Unfunded Factors (UDBF) | | Funded Factors (FDBF) | |
| --- | --- | --- | --- | --- |
| Age | 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 |
| 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) | |
| --- | --- | --- |
| Age | Males | Females |
| 18 | 0.20032 | 0.20032 |
| 19 | 0.20813 | 0.20813 |
| 20 | 0.21626 | 0.21626 |
| 21 | 0.22470 | 0.22470 |
| 22 | 0.23347 | 0.23347 |
| 23 | 0.24258 | 0.24258 |
| 24 | 0.25204 | 0.25204 |
| 25 | 0.26188 | 0.26188 |
| 26 | 0.27210 | 0.27210 |
| 27 | 0.28272 | 0.28272 |
| 28 | 0.29375 | 0.29375 |
| 29 | 0.30521 | 0.30521 |
| 30 | 0.31712 | 0.31712 |
| 31 | 0.32950 | 0.32950 |
| 32 | 0.34236 | 0.34236 |
| 33 | 0.35572 | 0.35572 |
| 34 | 0.36960 | 0.36960 |
| 35 | 0.38402 | 0.38402 |
| 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 |
| 48 | 0.63167 | 0.63167 |
| 49 | 0.65632 | 0.65632 |
| 50 | 0.68193 | 0.68193 |
| 51 | 0.70855 | 0.70855 |
| 52 | 0.73620 | 0.73620 |
| 53 | 0.76493 | 0.76493 |
| 54 | 0.79478 | 0.79478 |
| 55 | 0.82579 | 0.82579 |
| 56 | 0.85802 | 0.85802 |
| 57 | 0.89150 | 0.89150 |
| 58 | 0.92629 | 0.92629 |
| 59 | 0.96244 | 0.96244 |
| 60 | 1.00000 | 1.00000 |
| 61 | 1.00000 | 1.00000 |
| 62 | 1.00000 | 1.00000 |
| 63 | 1.00000 | 1.00000 |
| 64 | 1.00000 | 1.00000 |
| 65 | 1.00000 | 1.00000 |

Table 6 Valuation factors — pensioners in payment

|  | Age Pensioner | | | | Associate Standard Pensioner and Associate Preserved Pensioner | | | | Invalid Pensioner | | Spouse Pensioner | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 67% reversion | | 85% reversion | | Normal | | Invalidity | |
| Age | 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 |
| 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 |
| 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 |
| 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 |
| 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 |