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Schedule 5 Public sector superannuation plans — Western Australia

(sections 5 and 6)

Part 1 Gold State Super Scheme

1 Definitions

In this Part:

Gold State Super Member has the meaning given by regulation 3 of the State Superannuation Regulations.

Gold State Super Scheme means the superannuation scheme continued by paragraph 29 (b) of the *State Superannuation Act 2000* (WA).

State Superannuation Regulations means the *State Superannuation Regulations 2001* (WA).

2 Methods and factors for interests in the Gold State Super Scheme

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a Gold State Super Member if the person is entitled to a preserved benefit under regulation 44 of the State Superannuation Regulations.	$DLS \times DF_{y+m}$ where: <i>DLS</i> is the nominal value of the deferred lump sum to which the person is entitled at the relevant date, being the sum of: (a) the amount to which the person is entitled under regulation 44 of the State Superannuation Regulations; and (b) the interest that has or had accrued on that amount under regulation 46 of the State Superannuation Regulations as at that date. <i>DF_{y+m}</i> is the factor calculated in accordance with the following formula: $\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$

Item	Interest in the growth phase	Method or factor
		<p>where:</p> <p>DF_y is the discount factor mentioned in Table 1 of this Part that applies at the relevant date given the number of complete years until the person reaches age 55.</p> <p>m is the number of complete months between the relevant date and the person's next birthday.</p> <p>DF_{y+1} is the discount factor mentioned in Table 1 of this Schedule that would apply at the relevant date if the number of complete years until the person reaches age 55 were one more year than it is.</p>

Table 1 Discount factors

Years to age 55	Discount factor	Years to age 55	Discount factor
0	1.000	11	0.742
1	0.972	12	0.724
2	0.945	13	0.707
3	0.919	14	0.690
4	0.893	15	0.676
5	0.869	16	0.661
6	0.846	17	0.648
7	0.823	18	0.636
8	0.801	19	0.625
9	0.781	20	0.615
10	0.760		

Schedule 6 Public sector superannuation plans — South Australia

(sections 5 and 6)

Part 1 South Australian Superannuation Fund

Division 1.1 Definitions

1 Definitions

In this Part:

SAS Fund means the South Australian Superannuation Fund continued in existence by subsection 17 (1) of the 1988 Act.

the 1974 Act means the *Superannuation Act 1974* (SA).

the 1988 Act means the *Superannuation Act 1988* (SA).

Division 1.2 Interests in the growth phase

2 Methods and factors for interests of new scheme members in SAS Fund

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has, as an old scheme contributor in the SAS Fund, other than as a member who preserved his or her accrued superannuation benefits under section 39 of the 1988 Act.	$S \times \left[A \times \frac{2}{3} \times F_{y+m} + \left\{ 0.01 + A92 \times \frac{0.074}{420} \right\} \times G_{y+m} \right] \times \text{Ann}$ <p>where:</p> <p>S is the annual salary of the person at the relevant date.</p> <p>A is the lesser of 1 and the quotient of the contribution points, within the meaning of the 1988 Act, accrued by the person at the relevant date, and D, where D is 360 or, for a person accepted as a contributor under the 1974 Act before reaching the age of 30 years, the number of months between the person's date of acceptance as a contributor and the date at which the person will reach his or her age of retirement (within the meaning of the 1988 Act).</p> <p>F_{y+m} is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$

Item	Interest in the growth phase	Method or factor
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where:

F_y is the valuation factor mentioned in an item in Table 1 in this Part that applies to the person's age in completed years at the relevant date.

m is the number of complete months between the person's last birthday before the relevant date and that date.

$A92$ is the number of contribution points, within the meaning of the 1988 Act, accrued at the relevant date by the person after 30 June 1992.

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

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

where:

G_y is the valuation factor mentioned in an item in Table 1 in this Part that applies to the person's age in completed years at the relevant date.

m is the number of complete months between the person's last birthday before the relevant date and that date.

Ann is 14.2 if the person is male or 15.0 if the person is female.

2 An interest that a person has, as an old scheme contributor in the SAS Fund, who:

- (a) was accepted as a contributor before both the commencement of the 1974 Act and the person attaining the prescribed age, within the meaning in subsection 39 (7a) of the 1988 Act; and

$$AS \times \left[A_1 \times \frac{2}{3} \times F_{y+m} + \left\{ 0.01 + A92 \times \frac{0.074}{420} \right\} \times G_{y+m} \right] \times Ann$$

where:

AS is the annual or attributed salary of the person at the date of resignation, adjusted with movements in the Consumer Price Index after that date.

A_1 is:

$$A \times \frac{360}{NM} \times \frac{CP}{S}$$

Item	Interest in the growth phase	Method or factor
(b)	has resigned with a contribution period, within the meaning of the 1988 Act, of 120 months or more and preserved his or her accrued superannuation benefits under paragraph 39 (1) (b) of the 1988 Act.	<p>where:</p> <p>A is the lesser of 1 and the following fraction:</p> $\frac{C}{360}$ <p>where C is the contribution points, within the meaning of the 1988 Act, accrued by the person.</p> <p>NM is the number of months between the person's date of acceptance as a contributor and the date at which the person will reach his or her age of retirement (within the meaning of the 1988 Act).</p> <p>CP is the number of months for which the person was an active contributor within the meaning in the 1988 Act.</p> <p>S is the number of months after the person had reached the prescribed age, within the meaning in subsection 39 (7a) of the 1988 Act, for which the person was an active contributor, within the meaning in the 1988 Act.</p> <p>F_{y+m} is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in an item in Table 2 in this Part that applies to the person's age in completed years at the relevant date.</p> <p>m is the number of complete months between the person's last birthday before the relevant date and that date.</p> <p>$A92$ is the number of contribution points, within the meaning of the 1988 Act, accrued at the relevant date by the person after 30 June 1992.</p> <p>G_{y+m} is the factor calculated by:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p> <p>G_y is the valuation factor mentioned in an item in Table 2 in this Part that applies to the person's age in completed years at the relevant date.</p> <p>m is the number of complete months between the person's last birthday before the relevant date and that date.</p> <p>Ann is 14.2 if the member is male or 15.0 if the member is female.</p>

Item	Interest in the growth phase	Method or factor
3	<p>An interest that a person has, as an old scheme contributor in the SAS Fund who has:</p> <p>(a) resigned with a contribution period, within the meaning of the 1988 Act, of 120 months or more; and</p> <p>(b) preserved his or her accrued superannuation benefits under paragraph 39 (1) (b) of the 1988 Act;</p> <p>other than a person who was accepted as a contributor before both the commencement of the 1974 Act and the person attaining the prescribed age, within the meaning in subsection 39 (7a) of the 1988 Act.</p>	$AS \times \left[A \times \frac{2}{3} \times F_{y+m} + \left\{ 0.01 + A92 \times \frac{0.074}{420} \right\} \times G_{y+m} \right] \times \text{Ann}$ <p>where:</p> <p>AS is the annual or attributed salary of the person at the date of resignation, adjusted with movements in the Consumer Price Index after that date.</p> <p>A is the lesser of 1 and the quotient of the contribution points, within the meaning of the 1988 Act, accrued at the relevant date by the person and D, where D is 360 or, for a person accepted as a contributor under the 1974 Act before reaching the age of 30 years, the number of months between the person's date of acceptance as a contributor and the date at which the person will reach his or her age of retirement (within the meaning of the 1988 Act).</p> <p>F_{y+m} is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in an item in Table 2 in this Part that applies to the person's age in completed years at the relevant date.</p> <p>m is the number of complete months between the person's last birthday before the relevant date and that date.</p> <p>A92 is the number of contribution points, within the meaning of the 1988 Act, accrued at the relevant date by the person after 30 June 1992.</p> <p>G_{y+m} is the factor calculated by:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$

Item	Interest in the growth phase	Method or factor
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where:

G_y is the valuation factor mentioned in an item in Table 2 in this Part that applies to the person's age in completed years at the relevant date.

m is the number of complete months between the person's last birthday before the relevant date and that date.

Ann is 14.2 if the person is male or 15.0 if the person is female.

4 An interest that a person has, as an old scheme contributor in the SAS Fund who has:

$$C + AS \times M87 \times \frac{0.85}{450} \times H_{y+m} \times P_n$$

where:

C is the sum of the balance of the person's contribution account under section 20A of the 1988 Act and $2\frac{1}{3}$ times the lesser of the balance of that account and the amount that would have been the balance of that account had the person contributed at the standard rate of contribution, within the meaning of the 1988 Act, throughout the contribution period, within the meaning of that Act.

AS is the annual or attributed salary of the person at the date of resignation, adjusted with movements in the Consumer Price Index after that date.

$M87$ is the number of months of the person's contribution period, within the meaning of the 1988 Act, occurring after 31 December 1987 and before the relevant date.

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

$$\frac{H_y \times (12 - m) + H_{y+1} \times m}{12}$$

where:

H_y is the valuation factor mentioned in an item in Table 2 in this Part that applies to the person's age in completed years at the relevant date.

m is the number of complete months between the person's last birthday before the relevant date and that date.

P_n is the person's part time proportion as determined in accordance with the definition of that term in subparagraph 39 (3) (b) (ii) of the 1988 Act.

Item	Interest in the growth phase	Method or factor
5	An interest that a person has, as an old scheme contributor in the SAS Fund who has resigned, and has elected to take an immediate benefit under paragraph 39 (1) (a) of the 1988 Act and has not received his or her additional entitlement under 1 of the paragraphs in subsection 39 (1c) of that Act.	$SG + AS \times M8792 \times \frac{0.85}{450} \times H_{y+m} \times P_n$ <p>where:</p> <p>SG is the amount in relation to the person calculated in accordance with paragraph 39 (1d) (b) of the 1988 Act.</p> <p>AS is the annual or attributed salary of the person at the date of resignation, adjusted with movements in the Consumer Price Index after that date.</p> <p>M8792 is the number of months of the person's contribution period, within the meaning of the 1988 Act, occurring after 31 December 1987 and before the later of the relevant date and 30 June 1992.</p> <p>H_{y+m} is the factor calculated by:</p> $\frac{H_y \times (12 - m) + H_y \times m}{12}$ <p>where:</p> <p>H_y is the valuation factor mentioned in an item in Table 2 in this Part that applies to the person's age in completed years at the relevant date.</p> <p>m is the number of complete months between the person's last birthday before the relevant date and that date.</p> <p>P_n is the person's part time proportion as determined in accordance with the definition of that term in paragraph 39 (1d) (a) of the 1988 Act.</p>
6	An interest that a person has as a new scheme contributor in the SAS Fund, other than a person who has preserved his or her accrued superannuation benefits under section 28 of the 1988 Act.	$C + S \times \left[AP \times \frac{4.5}{420} \times F_{y+m} \times BH + M92 \times \frac{0.85}{300} \times P_n \times G_{y+m} \right]$ <p>where:</p> <p>C is the amount standing to the credit of the person's contribution account under section 20A of the 1988 Act.</p> <p>S is the annual salary of the person at the relevant date.</p>

Item Interest in the growth phase Method or factor

AP is the lesser of 420 (or 360 for a person whose name appears in the Schedule to the *Superannuation (Bordertown Memorial Hospital Employees) Regulations 1993* (South Australia)) and the contribution points, within the meaning of the 1988 Act, accrued at the relevant date by the person.

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

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

where:

F_y is the valuation factor mentioned in an item in Table 3 in this Part that applies to the person's age in completed years at the relevant date.

m is the number of complete months between the person's last birthday before the relevant date and that date.

BH is 1.36 for a person whose name appears in the Schedule to the *Superannuation (Bordertown Memorial Hospital Employees) Regulations 1993* (South Australia) and 1 for all other persons.

M92 is the number of months of the person's contribution period, within the meaning of the 1988 Act, occurring after 30 June 1992 and before the relevant date.

P_n is the person's part time proportion as determined in accordance with the definition of that term in paragraph 27 (2) (b) of the 1988 Act.

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

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

where:

G_y is the valuation factor mentioned in an item in Table 3 in this Part that applies to the person's age in completed years at the relevant date.

m is the number of complete months between the person's last birthday before the relevant date and that date.

- 7 An interest that a person has as a new scheme contributor in the SAS Fund who has preserved his or her accrued superannuation benefits under section 28 of the 1988 Act.

$$C + AS \times \left[AP \times \frac{4.5}{420} \times BH + M92 \times \frac{0.85}{300} \times P_n \right] \times F_{y+m}$$

where:

C is the amount standing to the credit of the person's contribution account under section 20A of the 1988 Act.

Item	Interest in the growth phase	Method or factor
		<p>AS is the annual or attributed salary of the person at the age of resignation, adjusted with movements in the Consumer Price Index after that date.</p> <p>AP is the lesser of 420 (or 360 for a person whose name appears in the Schedule to the <i>Superannuation (Bordertown Memorial Hospital Employees) Regulations 1993</i> (South Australia)) and the contribution points, within the meaning of the 1988 Act, accrued at the relevant date by the person.</p> <p>BH is 1.36 for a person whose name appears in the Schedule to the <i>Superannuation (Bordertown Memorial Hospital Employees) Regulations 1993</i> (South Australia) and 1 for all other members.</p> <p>M92 is the number of months of the person's contribution period, within the meaning of the 1988 Act, occurring after 30 June 1992 and before the relevant date.</p> <p>P_n is the person's part time proportion as determined in accordance with the definition of that term in paragraph 27 (2) (b) of the 1988 Act.</p> <p>F_{y+m} is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in an item in Table 4 in this Part that applies at the person's age in completed years.</p> <p>m is the number of complete months between the person's last birthday before the relevant date and that date.</p>

Division 1.3 Interests in the payment phase

3 Methods and factors for interests of new scheme members in SAS Fund

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

Item	Interest in the payment phase	Method or factor
1	An interest that a person has, as an old scheme contributor in the SAS Fund, who is entitled to a pension under subsection 34 (1), 34 (2), 34 (3), 35 (1) or 37 (1), or paragraph 39 (5) (a), 39 (5) (b), or subsection 39A (3g) of the 1988 Act.	$P \times F_{y+m}$ <p>where:</p> <p>P is the annual pension of the person at the relevant date.</p> <p>F_{y+m} is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in an item in Table 5 in this Part that applies to the person's age in completed years for the person's gender and type of pension at the relevant date.</p> <p>m is the number of complete months between the person's last birthday before the relevant date and that date.</p>
2	An interest of a person who is a surviving spouse, de facto spouse or putative spouse of an old scheme contributor in the SAS fund and entitled to a pension under paragraph 38 (1) (a) or 39 (5) (c) of the 1988 Act.	$P \times F_{y+m}$ <p>where:</p> <p>P is the annual pension of the person at the relevant date.</p> <p>F_{y+m} is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in an item in Table 5 in this Part that applies to the surviving spouse's, de facto spouse's or putative spouse's age in completed years for that person's gender and type of pension at the relevant date.</p> <p>m is the number of complete months between the person's last birthday before the relevant date and that date.</p>

Division 1.4 Factors

Table 1 Valuation factors for contributory members of the old scheme

Item	Age	F	G	Item	Age	F	G
		Factor	Factor			Factor	Factor
1	26	0.446	0.414	21	46	0.736	0.696

		F	G			F	G
Item	Age	Factor	Factor	Item	Age	Factor	Factor
2	27	0.445	0.438	22	47	0.754	0.705
3	28	0.445	0.462	23	48	0.772	0.714
4	29	0.459	0.478	24	49	0.789	0.723
5	30	0.473	0.495	25	50	0.806	0.728
6	31	0.487	0.512	26	51	0.820	0.730
7	32	0.502	0.528	27	52	0.834	0.727
8	33	0.517	0.544	28	53	0.848	0.720
9	34	0.533	0.556	29	54	0.863	0.706
10	35	0.549	0.567	30	55	0.879	0.689
11	36	0.566	0.579	31	56	0.888	0.716
12	37	0.583	0.590	32	57	0.896	0.746
13	38	0.599	0.606	33	58	0.888	0.779
14	39	0.617	0.617	34	59	0.890	0.821
15	40	0.634	0.631	35	60	0.893	0.870
16	41	0.651	0.641	36	61	0.901	0.853
17	42	0.667	0.654	37	62	0.947	0.851
18	43	0.685	0.664	38	63	1.014	0.854
19	44	0.701	0.676	39	64	1.051	0.865
20	45	0.719	0.685	40	65	1.055	0.842

Table 2 Valuation factors for preserved members of the old scheme

Item	Age	F Factor	G Factor	H Factor
1	31	0.401	0.290	0.392
2	32	0.416	0.301	0.407
3	33	0.432	0.312	0.422
4	34	0.448	0.323	0.438
5	35	0.466	0.335	0.455
6	36	0.484	0.347	0.472
7	37	0.504	0.359	0.490
8	38	0.524	0.372	0.509
9	39	0.546	0.386	0.529
10	40	0.565	0.399	0.549
11	41	0.587	0.413	0.570
12	42	0.607	0.427	0.592
13	43	0.632	0.441	0.614
14	44	0.657	0.456	0.638
15	45	0.680	0.472	0.662
16	46	0.703	0.487	0.687
17	47	0.728	0.504	0.714
18	48	0.754	0.521	0.741
19	49	0.780	0.539	0.769
20	50	0.806	0.556	0.799
21	51	0.832	0.572	0.830
22	52	0.859	0.590	0.862
23	53	0.885	0.608	0.895
24	54	0.914	0.627	0.929
25	55	0.945	0.648	0.966
26	56	0.893	0.781	0.910
27	57	0.903	0.835	0.920
28	58	0.916	0.883	0.934
29	59	0.933	0.924	0.954
30	60	0.959	0.959	0.981

Table 3 Valuation factors for contributory members of the new scheme

Item	Age	F Factor	G Factor	Item	Age	F Factor	G Factor
1	26	0.566	0.637	21	46	0.750	0.748
2	27	0.570	0.640	22	47	0.764	0.760
3	28	0.573	0.640	23	48	0.779	0.774
4	29	0.577	0.638	24	49	0.795	0.788
5	30	0.585	0.641	25	50	0.810	0.804
6	31	0.587	0.638	26	51	0.825	0.821
7	32	0.595	0.642	27	52	0.841	0.838
8	33	0.599	0.642	28	53	0.857	0.855
9	34	0.608	0.649	29	54	0.873	0.873
10	35	0.617	0.656	30	55	0.891	0.891
11	36	0.629	0.665	31	56	0.898	0.898
12	37	0.637	0.668	32	57	0.907	0.907
13	38	0.649	0.677	33	58	0.917	0.917
14	39	0.659	0.684	34	59	0.925	0.925
15	40	0.670	0.690	35	60	0.936	0.936
16	41	0.682	0.700	36	61	0.940	0.940
17	42	0.694	0.708	37	62	0.950	0.950
18	43	0.708	0.718	38	63	0.963	0.963
19	44	0.721	0.727	39	64	0.979	0.979
20	45	0.735	0.738	40	65	1.000	1.000

Table 4 Valuation factors for preserved members of the new scheme

Item	Age	F Factor	Item	Age	F Factor
1	26	0.312	19	44	0.621
2	27	0.327	20	45	0.645
3	28	0.339	21	46	0.669
4	29	0.354	22	47	0.695
5	30	0.367	23	48	0.722
6	31	0.382	24	49	0.750
7	32	0.396	25	50	0.779
8	33	0.411	26	51	0.808
9	34	0.427	27	52	0.840
10	35	0.443	28	53	0.872
11	36	0.460	29	54	0.905
12	37	0.478	30	55	0.940
13	38	0.496	31	56	0.905
14	39	0.515	32	57	0.915
15	40	0.534	33	58	0.929
16	41	0.555	34	59	0.960
17	42	0.576	35	60	1.000
18	43	0.598			

Table 5 Valuation factors for pensioner members of the old scheme

Item	Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
		Males	Females	Males	Females	Males	Females
1	18	24.209	24.321	22.583	21.786	23.906	24.178
2	19	24.145	24.258	22.524	21.729	23.825	24.107
3	20	24.077	24.191	22.460	21.668	23.740	24.033
4	21	24.005	24.120	22.393	21.603	23.651	23.954
5	22	23.928	24.044	22.321	21.534	23.558	23.870
6	23	23.847	23.964	22.245	21.462	23.460	23.782
7	24	23.761	23.879	22.165	21.386	23.357	23.689
8	25	23.671	23.788	22.080	21.305	23.250	23.591
9	26	23.576	23.694	21.991	21.221	23.137	23.489
10	27	23.476	23.595	21.897	21.133	23.020	23.381
11	28	23.371	23.492	21.799	21.040	22.897	23.270

Item	Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
		Males	Females	Males	Females	Males	Females
12	29	23.262	23.385	21.696	20.944	22.769	23.154
13	30	23.147	23.273	21.588	20.844	22.635	23.034
14	31	23.027	23.157	21.475	20.739	22.496	22.909
15	32	22.903	23.037	21.357	20.629	22.351	22.779
16	33	22.773	22.911	21.234	20.515	22.199	22.643
17	34	22.637	22.781	21.105	20.395	22.042	22.503
18	35	22.496	22.646	20.971	20.270	21.877	22.357
19	36	22.349	22.505	20.830	20.140	21.706	22.205
20	37	22.196	22.358	20.683	20.004	21.528	22.047
21	38	22.037	22.205	20.530	19.862	21.343	21.882
22	39	21.871	22.047	20.370	19.713	21.150	21.712
23	40	21.686	21.872	20.178	19.526	20.949	21.535
24	41	21.480	21.679	19.953	19.300	20.741	21.351
25	42	21.265	21.477	19.719	19.065	20.524	21.160
26	43	21.040	21.268	19.474	18.823	20.298	20.962
27	44	20.806	21.049	19.219	18.572	20.064	20.756
28	45	20.561	20.822	18.953	18.312	19.821	20.544
29	46	20.306	20.585	18.674	18.042	19.569	20.323
30	47	20.040	20.339	18.384	17.762	19.308	20.095
31	48	19.763	20.084	18.080	17.472	19.037	19.859
32	49	19.475	19.819	17.761	17.169	18.758	19.615
33	50	19.140	19.543	17.369	16.855	18.469	19.362
34	51	18.753	19.258	16.899	16.528	18.171	19.101
35	52	18.349	18.962	16.414	16.196	17.863	18.832
36	53	17.928	18.656	15.917	15.860	17.546	18.554
37	54	17.490	18.339	15.406	15.520	17.220	18.267
38	55	17.099	18.028	14.983	15.210	16.884	17.971
39	56	16.761	17.724	14.652	14.932	16.540	17.666
40	57	16.414	17.412	14.317	14.652	16.186	17.352
41	58	16.058	17.089	13.979	14.368	15.823	17.028
42	59	15.693	16.757	13.639	14.082	15.452	16.694
43	60	15.320	16.415	13.296	13.793	15.072	16.350
44	61	14.939	16.062	12.950	13.502	14.683	15.996
45	62	14.549	15.700	12.603	13.209	14.287	15.632
46	63	14.152	15.326	12.255	12.913	13.883	15.257

Item	Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
		Males	Females	Males	Females	Males	Females
47	64	13.747	14.943	11.906	12.615	13.472	14.872
48	65	13.335	14.549	11.557	12.316	13.054	14.476
49	66	12.915	14.145	11.208	12.014	12.629	14.071
50	67	12.492	13.732	10.858	11.710	12.200	13.657
51	68	12.066	13.312	10.510	11.404	11.770	13.235
52	69	11.638	12.884	10.162	11.097	11.338	12.806
53	70	11.209	12.450	9.817	10.787	10.905	12.371
54	71	10.779	12.009	9.473	10.476	10.472	11.929
55	72	10.348	11.562	9.133	10.162	10.039	11.482
56	73	9.918	11.111	8.795	9.846	9.606	11.030
57	74	9.487	10.656	8.462	9.527	9.174	10.574
58	75	9.058	10.197	8.132	9.205	8.745	10.115
59	76	8.631	9.738	7.806	8.881	8.319	9.656
60	77	8.210	9.281	7.486	8.552	7.898	9.198
61	78	7.797	8.827	7.171	8.218	7.487	8.744
62	79	7.393	8.379	6.862	7.879	7.085	8.297
63	80	7.000	7.940	6.559	7.533	6.696	7.858
64	81	6.620	7.509	6.264	7.179	6.321	7.428
65	82	6.255	7.087	5.975	6.815	5.962	7.007
66	83	5.905	6.675	5.694	6.440	5.618	6.596
67	84	5.572	6.275	5.421	6.075	5.292	6.197
68	85	5.256	5.887	5.158	5.721	4.985	5.811
69	86	4.960	5.516	4.904	5.383	4.697	5.441
70	87	4.683	5.164	4.661	5.062	4.430	5.091
71	88	4.428	4.835	4.430	4.761	4.185	4.763
72	89	4.197	4.531	4.213	4.484	3.965	4.462
73	90	3.993	4.254	4.011	4.229	3.771	4.187
74	91	3.818	4.005	3.829	3.996	3.608	3.941
75	92	3.671	3.784	3.671	3.784	3.472	3.722
76	93	3.544	3.588	3.544	3.588	3.356	3.530
77	94	3.419	3.405	3.419	3.405	3.242	3.351
78	95	3.293	3.232	3.293	3.232	3.125	3.181
79	96	3.165	3.065	3.165	3.065	3.007	3.019
80	97	3.031	2.903	3.031	2.903	2.882	2.861
81	98	2.888	2.741	2.888	2.741	2.748	2.704

Item	Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
		Males	Females	Males	Females	Males	Females
82	99	2.731	2.573	2.731	2.573	2.599	2.542

Part 2 South Australian Local Government Superannuation Scheme

1 Interpretation

(1) In this Part:

SA Local Government Superannuation Scheme means the scheme continued in existence by paragraph 2 (1) (b) of Schedule 1 to the *Local Government (Superannuation Scheme) Amendment Act 2008* of South Australia.

Rules means the rules set out in Division 4 of the trust deed.

trust deed means the declaration of trust dated 8 February 1988, made by Host-Plus Pty Ltd, as amended and in force on 29 April 2022.

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

Examples of expressions defined in the Rules

- Fund
- Member
- Salarylink Benefit
- Salarylink Contributions
- Service.

2 Methods and factors for interests in SA Local Government Superannuation Scheme

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a Member of the SA Local Government Superannuation Scheme who: <ol style="list-style-type: none"> (a) may elect to make Salarylink Contributions to the Fund under the Rules; and (b) is entitled to a retirement benefit that is a Salarylink Benefit (other than a benefit that is payable under sub-sub-subparagraph 43 	<p>AB + DB</p> <p>where:</p> <p>AB is the value of the accumulation benefit, being the balance of the member's accumulation benefit at the relevant date.</p> <p>DB is the value of the defined benefit calculated in accordance with the method in clause 3 of Schedule 2 to the 2001 Regulations for calculating the gross value, at the relevant date, of a defined benefit interest, except that:</p>

Item	Interest in the growth phase	Method or factor
	(a) (ii) (B) (4) of Sub-division C of the Rules).	<p>(a) the reference, in the definition of f_y, in subclause 3 (2) of Schedule 2, to the lump sum valuation factor mentioned in clause 4 of Schedule 2 to the 2001 Regulations, is taken to be a reference to the lump sum valuation factor for an active Member mentioned in Table 1 of this Part that applies at the relevant date to the person's age in complete years; and</p> <p>(b) the reference, in the definition of f_{y+1}, in subclause 3 (2) of Schedule 2, to the lump sum valuation factor mentioned in clause 4 of Schedule 2 to the 2001 Regulations, is taken to be a reference to the lump sum valuation factor for an active Member mentioned in Table 1 of this Part that would apply if the person's age were one year more than the person's age at the relevant date.</p>
2	<p>An interest that a person has as a Member of the SA Local Government Superannuation Scheme:</p> <p>(a) whose Service was terminated before his or her 55th birthday; and</p> <p>(b) who is entitled to a benefit payable under sub-sub-subparagraph 43 (a) (ii) (B) (4) of Sub-division C of the Rules.</p>	<p style="text-align: center;">$AB + DB$</p> <p>where:</p> <p>AB is the value of the accumulation benefit, being any benefit retained by the person in the Fund under rule 58 of Sub-division C of the Rules.</p> <p>DB is the value of the defined benefit calculated in accordance with the method set out in clause 3 of Schedule 2 to the 2001 Regulations, except that:</p> <p>(a) the definition of A, in subclause 3 (1) of Schedule 2, is substituted by the words 'A is the preserved benefit under sub-sub-subparagraph 43 (a) (ii) (B) (4) of Sub-division C of the Rules at the relevant date.'; and</p> <p>(b) the reference, in the definition of f_y, in subclause 3 (2) of Schedule 2, to the lump sum valuation factor mentioned in clause 4 of Schedule 2 to the 2001 Regulations, is taken to be a reference to the lump sum valuation factor for a preserved Member mentioned in Table 1</p>

Item	Interest in the growth phase	Method or factor
		of this Part that applies at the relevant date to the person's age in complete years; and
		(c) the reference, in the definition of f_{y+t} , in subclause 3 (2) of Schedule 2, to the lump sum valuation factor mentioned in clause 4 of Schedule 2 to the 2001 Regulations, is taken to be a reference to the lump sum valuation factor for a preserved Member mentioned in Table 1 of this Part that would apply if the person's age were one year more than the person's age at the relevant date.

Table 1 Lump sum valuation factors

Item	Age at relevant date (in complete years)	Active Members	Preserved Members
1	16	0.4518	0.4893
2	17	0.4606	0.4989
3	18	0.4695	0.5087
4	19	0.4785	0.5187
5	20	0.4876	0.5289
6	21	0.4961	0.5388
7	22	0.5056	0.5489
8	23	0.5151	0.5592
9	24	0.5247	0.5695
10	25	0.5342	0.5801
11	26	0.5436	0.5906
12	27	0.5537	0.6014
13	28	0.5639	0.6124
14	29	0.5743	0.6237
15	30	0.5849	0.6353
16	31	0.5945	0.6462
17	32	0.6043	0.6573
18	33	0.6142	0.6688
19	34	0.6241	0.6805
20	35	0.6340	0.6925

Item	Age at relevant date (in complete years)	Active Members	Preserved Members
21	36	0.6438	0.7048
22	37	0.6550	0.7173
23	38	0.6664	0.7302
24	39	0.6779	0.7434
25	40	0.6895	0.7568
26	41	0.7016	0.7708
27	42	0.7145	0.7854
28	43	0.7277	0.8002
29	44	0.7410	0.8154
30	45	0.7542	0.8307
31	46	0.7673	0.8461
32	47	0.7809	0.8618
33	48	0.7944	0.8776
34	49	0.8079	0.8938
35	50	0.8213	0.9103
36	51	0.8345	0.9271
37	52	0.8484	0.9444
38	53	0.8624	0.9623
39	54	0.8767	0.9808
40	55	0.8912	1.0000
41	56	0.8995	1.0000
42	57	0.9089	1.0000
43	58	0.9194	1.0000
44	59	0.9281	1.0000
45	60	0.9383	1.0000
46	61	0.9465	1.0000
47	62	0.9566	1.0000
48	63	0.9692	1.0000
49	64	0.9852	1.0000
50	65	1.0000	1.0000

Part 3 South Australian Police Superannuation Scheme

Division 3.1 Definitions

1 Definitions

In this Part:

contribution period has the meaning given by subsection 4 (1) of the Police Superannuation Act.

contribution points has the meaning given by Part 3 of the Police Superannuation Act.

contributor has the meaning given by subsection 4 (1) of the Police Superannuation Act.

new scheme contributor has the meaning given by subsection 4 (1) of the Police Superannuation Act.

old scheme contributor has the meaning given by subsection 4 (1) of the Police Superannuation Act.

Pensions Act means the *Police Pensions Act 1971 (SA)*, as in force immediately before it was repealed by the Police Superannuation Act.

Police Superannuation Act means the *Police Superannuation Act 1990 (SA)*.

SA Police Superannuation Scheme means the scheme for the provision of superannuation benefits constituted by the Police Superannuation Act.

surviving spouse, in relation to an old scheme contributor who has died, means a person who is entitled to a benefit under paragraph 32 (1) (a) of the Police Superannuation Act.

Division 3.2 Interests in the growth phase

2 Methods and factors for interests of members in the SA Police Superannuation Scheme

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as an old scheme contributor in the SA Police Superannuation Scheme, other than if the person has preserved his or her accrued superannuation	$S \times \left[A \times \frac{2}{3} \times F_{y+m} \times \text{Ann} + M87 \times \frac{0.91}{480} \times Pn \times G_{y+m} \right]$ <p>where:</p> <p>S is the person's annual salary at the relevant date.</p> <p>A is the lesser of:</p> <p>(a) 1; and</p> <p>(b) the quotient of the person's accrued contribution points at the relevant date and D, where D is:</p>

Item	Interest in the growth phase	Method or factor
	benefits under section 34 of the Police Superannuation Act.	(i) 360; or (ii) for a person who was accepted as a contributor under the Pensions Act before turning 30 — the number of complete months occurring after the person’s date of acceptance as a contributor and before the date when the person turns 60.
		<p>F_{y+m} is the factor calculated in accordance with the following formula:</p>
		$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$
		<p>where:</p>
		<p>F_y is the F factor mentioned in Table 1 of this Part that applies at the relevant date to the person’s age in completed years.</p>
		<p>m is the number of complete months occurring after the person’s last birthday before the relevant date and before that date.</p>
		<p>F_{y+1} is the F factor mentioned in Table 1 of this Part that would apply to the person if the person’s age were one year more than the person’s age in completed years at the relevant date.</p>
		<p>Ann is:</p>
		<p>(a) if the person is male — 14; and (b) if the person is female — 15.</p>
		<p>$M87$ is the number of complete months of the person’s contribution period occurring after 31 December 1987 and before the relevant date.</p>
		<p>Pn is the person’s part time proportion at the relevant date determined in accordance with the definition of Pn in subsection 28 (1a) of the Police Superannuation Act.</p>
		<p>G_{y+m} is the factor calculated in accordance with the following formula:</p>
		$\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$
		<p>where:</p>
		<p>G_y is the G factor mentioned in Table 1 of this Part that applies at the relevant date to the person’s age in completed years.</p>
		<p>m has the meaning given above.</p>
		<p>G_{y+1} is the G factor mentioned in Table 1 of this Part that would apply to the person if the person’s age were one year more than the person’s age in completed years at the relevant date.</p>
2	<p>An interest that a person has as an old scheme contributor in</p>	$AS \times \left[A \times 0.5181 \times F_{y+m} \times Ann + M87 \times \frac{0.91}{480} \times Pn \times G_{y+m} \right]$

Item	Interest in the growth phase	Method or factor
<p>the SA Police Superannuation Scheme, if the person has:</p> <p>(a) resigned with a contribution period of 120 months or more; and</p> <p>(b) preserved the person's accrued superannuation benefits under paragraph 34 (1) (b) of the Police Superannuation Act.</p>	<p>where:</p> <p>AS is the person's annual salary at the date of resignation, adjusted in accordance with movements in the Consumer Price Index after that date.</p> <p>A is the lesser of:</p> <p>(a) 1; and</p> <p>(b) the quotient of the person's accrued contribution points at the relevant date and D, where D is:</p> <p>(i) 300; or</p> <p>(ii) for a person who was accepted as a contributor under the Pensions Act before reaching the age of 30 years — the number of complete months occurring after the person's date of acceptance as a contributor and before the date when the person turns 55.</p> <p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the F factor mentioned in Table 2 of this Part that applies at the relevant date to the person's age in completed years.</p> <p>m has the meaning given by item 1.</p> <p>F_{y+1} is the F factor mentioned in Table 2 of this Part that would apply to the person if the person's age were one year more than the person's age in completed years at the relevant date.</p> <p>Ann is:</p> <p>(a) if the person is male — 15.6; and</p> <p>(b) if the person is female — 16.4.</p> <p>$M87$ has the meaning given by item 1.</p> <p>Pn is the person's part time proportion determined in accordance with the definition of Pn in subsection 34 (8a) of the Police Superannuation Act.</p> <p>G_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p> <p>G_y is the G factor mentioned in Table 2 of this Part that applies at the relevant date to the person's age in completed years.</p> <p>m has the meaning given by item 1.</p>	

Item	Interest in the growth phase	Method or factor
3	<p>An interest that a person has as an old scheme contributor in the SA Police Superannuation Scheme, if the person has:</p> <ul style="list-style-type: none"> (a) resigned with a contribution period of less than 120 months; and (b) preserved the person's accrued superannuation benefits under paragraph 34 (1) (b) of the Police Superannuation Act. 	<p>G_{y+1} is the G factor mentioned in Table 2 of this Part that would apply to the person if the person's age were one year more than the person's age in completed years at the relevant date.</p> $C + AS \times M87 \times \frac{0.91}{480} \times G_{y+m} \times P_n$ <p>where: C is the sum of:</p> <ul style="list-style-type: none"> (a) the balance of the contributor's account maintained under section 13 of the Police Superannuation Act at the relevant date; and (b) $2^{1/3}$ times the balance of that account. <p>AS has the meaning given by item 2. M87 has the meaning given by item 1. G_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where: G_y has the meaning given by item 2. m has the meaning given by item 1. G_{y+1} has the meaning given by item 2. P_n is the person's part time proportion determined in accordance with the definition of P_n in subsection 34 (3a) of the Police Superannuation Act.</p>
4	<p>An interest that a person has as an old scheme contributor in the SA Police Superannuation Scheme, if the person has:</p> <ul style="list-style-type: none"> (a) resigned; and (b) elected to take an immediate benefit under paragraph 34 (1) (a) of the Police Superannuation Act; and (c) not received the person's additional entitlement under one of the paragraphs in subsection 	$SG + AS \times M8792 \times \frac{0.91}{480} \times G_{y+m} \times P_n$ <p>where: SG is the amount in respect of the person calculated in accordance with paragraph 34 (1b) (a) of the Police Superannuation Act at the relevant date. AS has the meaning given by item 2. M8792 is the number of complete months of the person's contribution period occurring after 31 December 1987 and before 1 July 1992.</p> <p>G_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p>

Item	Interest in the growth phase	Method or factor
5	An interest that a person has as a new scheme contributor in the SA Police Superannuation Scheme, other than if the person has preserved the person's accrued superannuation benefits under section 22 of the Police Superannuation Act.	<p>G_y has the meaning given by item 2.</p> <p>m has the meaning given by item 1.</p> <p>G_{y+1} has the meaning given by item 2.</p> <p>P_n is the person's part time proportion determined in accordance with the definition of P_n in paragraph 34 (1b) (b) of the Police Superannuation Act.</p> $S \times \left[A \times 7 \times F_{y+m} + M87 \times \frac{1.36}{480} \times P_n \times G_{y+m} \right]$ <p>where:</p> <p>S has the meaning given by item 1.</p> <p>A is the lesser of:</p> <ul style="list-style-type: none"> (a) 1; and (b) the quotient of the person's accrued contribution points at the relevant date and D, where D is: <ul style="list-style-type: none"> (i) 420; or (ii) for a person who was accepted as a contributor before turning 25 — the number of complete months occurring after the person's date of acceptance as a contributor and before the date when the person turns 60. <p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the F factor mentioned in Table 3 of this Part that applies at the relevant date to the person's age in completed years.</p> <p>m has the meaning given by item 1.</p> <p>F_{y+1} is the F factor mentioned in Table 3 of this Part that would apply to the person if the person's age were one year more than the person's age in completed years at the relevant date.</p> <p>$M87$ has the meaning given by item 1.</p> <p>P_n is the person's part time proportion determined in accordance with the definition of P_n in subsection 21 (1) of the Police Superannuation Act.</p> <p>G_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p>

Item	Interest in the growth phase	Method or factor
6	<p>An interest that a person has as a new scheme contributor in the SA Police Superannuation Scheme, if the person has:</p> <ul style="list-style-type: none"> (a) resigned; and (b) preserved the person's accrued superannuation benefits within the scheme under paragraph 22 (1) (b) of the Police Superannuation Act. 	<p>G_y is the G factor mentioned in Table 3 of this Part that applies at the relevant date to the person's age in completed years.</p> <p>m has the meaning given by item 1.</p> <p>G_{y+1} is the G factor mentioned in Table 3 of this Part that would apply to the person if the person's age were one year more than the person's age in completed years at the relevant date.</p> $AS \times \left[A \times 6 + M87 \times \frac{1.36}{480} \times P_n \right] \times F_{y+m}$ <p>where:</p> <p>AS has the meaning given by item 2.</p> <p>A is the lesser of:</p> <ul style="list-style-type: none"> (a) 1; and (b) the quotient of the person's accrued contribution points at the relevant date and D, where D is: <ul style="list-style-type: none"> (i) 360; or (ii) if the person was accepted as a contributor before turning 25 — the number of complete months occurring after the person's date of acceptance as a contributor and before the date when the person turns 55. <p>$M87$ has the meaning given by item 1.</p> <p>P_n is the person's part time proportion determined in accordance with the definition of P_n in subsection 22 (5) of the Police Superannuation Act.</p> <p>F_{y+m} is the factor calculated in accordance with the following formula:</p>
		$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$
		<p>where:</p> <p>F_y is the factor mentioned in Table 4 of this Part that applies at the relevant date to the person's age in completed years.</p> <p>m has the meaning given by item 1.</p> <p>F_{y+1} is the factor mentioned in Table 4 of this Part that would apply to the person if the person's age were one year more than the person's age in completed years at the relevant date.</p>
7	<p>An interest that a person has as a new scheme contributor in the SA Police Superannuation Scheme, if the person has:</p>	$SG + AS \times M8792 \times \frac{1.36}{480} \times P_n \times F_{y+m}$ <p>where:</p> <p>SG is the amount in respect of the person calculated in accordance with paragraph 22 (1b) (a) of the Police Superannuation Act at the relevant date.</p>

Item	Interest in the growth phase	Method or factor
(a)	resigned; and	<i>AS</i> has the meaning given by item 2.
(b)	elected to take an immediate benefit under paragraph 22 (1) (a) of the Police Superannuation Act; and	<p><i>M8792</i> is the number of complete months of the person's contribution period occurring after 31 December 1987 and before 1 July 1992.</p> <p><i>Pn</i> is the person's part time proportion determined in accordance with the definition of Pn in subsection 22 (1b) of the Police Superannuation Act.</p> <p><i>F_{y+m}</i> is the factor calculated in accordance with the following formula:</p>
(c)	not received the person's additional entitlement under one of the paragraphs in subsection 22 (1a) of the Police Superannuation Act.	$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><i>F_y</i> has the meaning given by item 6.</p> <p><i>m</i> has the meaning given by item 1.</p> <p><i>F_{y+1}</i> has the meaning given by item 6.</p>

Division 3.3 Interests in the payment phase

3 Methods and factors for interests of members in the SA Police Superannuation Scheme

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

Item	Interest in the payment phase	Method or factor
1	<p>An interest that a person has as an old scheme contributor, or the surviving spouse of an old scheme contributor, in the SA Police Superannuation Scheme, as a result of a pension entitlement under the repealed Pensions Act that commenced to be paid before 1 June 1990.</p>	<p style="text-align: center;">$P \times F_{y+m}$</p> <p>where:</p> <p>P is the person's annual pension at the relevant date.</p> <p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the factor mentioned in Table 5 of this Part that applies at the relevant date to the person's age in completed years for the person's gender and type of pension.</p> <p>m is the number of complete months occurring after the person's last birthday before the relevant date and before that date.</p> <p>F_{y+1} is the factor mentioned in Table 5 of this Part that would apply to the person if the person's age were one year more than the person's age in completed years at the relevant date.</p>
2	<p>An interest that a person has, as an old scheme contributor, or the surviving spouse of an old scheme contributor, in the SA Police Superannuation Scheme, if:</p> <p>(a) the person is entitled to a pension under subsection 28 (1), 29 (1), 31 (2) or subparagraph 32 (1) (a) (i) of the Police Superannuation Act or a pension mentioned in paragraph 34 (4) (a), (b) or (c) of that Act; and</p> <p>(b) the pension commenced to be paid on or after 1 June 1990.</p>	<p style="text-align: center;">$P \times F_{y+m}$</p> <p>where:</p> <p>P has the meaning given by item 1.</p> <p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the factor mentioned in Table 6 of this Part that applies at the relevant date to the person's age in completed years for the person's gender and type of pension.</p> <p>m has the meaning given by item 1.</p> <p>F_{y+1} is the factor mentioned in Table 6 of this Part that would apply to the person if the person's age were one year more than the person's age in completed years at the relevant date.</p>

Division 3.4 Factors

Table 1 Valuation factors — old scheme contributors

Age	F factor	G factor	Age	F factor	G factor
26	0.405	0.857	44	0.682	0.737
27	0.418	0.835	45	0.697	0.753
28	0.432	0.808	46	0.712	0.770
29	0.446	0.786	47	0.725	0.789
30	0.460	0.764	48	0.736	0.809
31	0.475	0.732	49	0.751	0.830
32	0.491	0.706	50	0.758	0.852
33	0.507	0.701	51	0.780	0.858
34	0.523	0.685	52	0.790	0.874
35	0.539	0.675	53	0.813	0.891
36	0.556	0.672	54	0.838	0.909
37	0.572	0.674	55	0.892	0.919
38	0.589	0.678	56	0.918	0.932
39	0.606	0.684	57	0.943	0.948
40	0.622	0.691	58	0.970	0.964
41	0.637	0.700	59	1.000	0.981
42	0.652	0.710	60	1.000	1.000
43	0.667	0.723			

Table 2 Valuation factors — old scheme contributors with preserved benefits

Age	F factor	G factor	Age	F factor	G factor
31	0.423	0.404	47	0.735	0.724
32	0.439	0.419	48	0.761	0.751
33	0.454	0.434	49	0.787	0.779
34	0.471	0.450	50	0.814	0.808
35	0.488	0.467	51	0.839	0.839
36	0.505	0.484	52	0.866	0.871
37	0.524	0.502	53	0.894	0.904
38	0.543	0.521	54	0.924	0.939
39	0.562	0.540	55	0.957	0.975
40	0.581	0.560	56	0.944	0.978
41	0.601	0.581	57	0.927	0.980
42	0.621	0.603	58	0.909	1.000
43	0.643	0.625	59	0.890	1.000
44	0.664	0.648	60	0.871	1.000
45	0.687	0.673			
46	0.711	0.698			

Table 3 Valuation factors — new scheme contributors

Age	F factor	G factor	Age	F factor	G factor
26	0.433	0.710	44	0.734	0.757
27	0.446	0.698	45	0.753	0.773
28	0.461	0.695	46	0.772	0.790
29	0.476	0.693	47	0.791	0.808
30	0.491	0.684	48	0.810	0.827
31	0.508	0.688	49	0.829	0.847
32	0.524	0.686	50	0.849	0.867
33	0.540	0.681	51	0.863	0.874
34	0.556	0.681	52	0.880	0.888
35	0.572	0.685	53	0.898	0.904
36	0.589	0.688	54	0.916	0.921
37	0.607	0.691	55	0.927	0.930
38	0.624	0.695	56	0.938	0.941
39	0.642	0.701	57	0.952	0.954
40	0.660	0.709	58	0.966	0.968
41	0.678	0.719	59	0.980	0.981
42	0.697	0.730	60	1.000	1.000
43	0.716	0.743			

Table 4 Valuation factors — new scheme contributors with preserved benefits

Age	F factor	Age	F factor
26	0.352	44	0.643
27	0.366	45	0.667
28	0.379	46	0.693
29	0.394	47	0.719
30	0.396	48	0.746
31	0.397	49	0.775
32	0.412	50	0.805
33	0.428	51	0.836
34	0.444	52	0.869
35	0.460	53	0.903
36	0.478	54	0.938
37	0.496	55	0.975
38	0.515	56	0.979
39	0.534	57	0.980
40	0.554	58	1.000
41	0.575	59	1.000
42	0.597	60	1.000
43	0.619		

Table 5 Valuation factors — old scheme pensioners whose pension commenced before 1 June 1990

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
18	29.133	29.413	27.261	27.056	28.665	29.223
19	29.037	29.329	27.184	26.990	28.540	29.128
20	28.935	29.239	27.102	26.919	28.409	29.026
21	28.827	29.142	27.014	26.841	28.271	28.917
22	28.713	29.037	26.921	26.758	28.127	28.800
23	28.591	28.925	26.821	26.668	27.977	28.676
24	28.463	28.805	26.714	26.570	27.819	28.544
25	28.328	28.675	26.601	26.465	27.655	28.405
26	28.186	28.537	26.481	26.353	27.483	28.257
27	28.035	28.383	26.353	26.228	27.302	28.094
28	27.877	28.224	26.217	26.098	27.116	27.925
29	27.713	28.059	26.074	25.963	26.922	27.751
30	27.541	27.890	25.923	25.823	26.722	27.571
31	27.359	27.714	25.761	25.677	26.515	27.385
32	27.170	27.533	25.592	25.526	26.300	27.193
33	26.975	27.346	25.416	25.370	26.078	26.994
34	26.773	27.153	25.233	25.207	25.848	26.790
35	26.564	26.953	25.043	25.040	25.611	26.578
36	26.348	26.747	24.845	24.866	25.366	26.360
37	26.125	26.535	24.641	24.687	25.113	26.135
38	25.895	26.315	24.429	24.501	24.851	25.902
39	25.657	26.088	24.210	24.310	24.581	25.662
40	25.393	25.841	23.955	24.083	24.302	25.414
41	25.101	25.572	23.662	23.823	24.015	25.159
42	24.798	25.293	23.360	23.555	23.718	24.895
43	24.485	25.005	23.048	23.281	23.413	24.624
44	24.161	24.707	22.726	22.999	23.098	24.344
45	23.825	24.399	22.394	22.710	22.774	24.056
46	23.479	24.081	22.051	22.413	22.440	23.760
47	23.121	23.753	21.697	22.107	22.097	23.455
48	22.751	23.414	21.331	21.793	21.745	23.141
49	22.370	23.064	20.954	21.469	21.383	22.818

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
50	21.927	22.704	20.496	21.135	21.012	22.486
51	21.419	22.333	19.956	20.791	20.631	22.146
52	20.894	21.951	19.397	20.437	20.242	21.796
53	20.351	21.557	18.818	20.071	19.843	21.436
54	19.792	21.152	18.219	19.694	19.435	21.068
55	19.299	20.756	17.706	19.332	19.017	20.689
56	18.880	20.369	17.285	18.985	18.592	20.301
57	18.452	19.973	16.847	18.624	18.157	19.903
58	18.015	19.567	16.399	18.250	17.714	19.495
59	17.571	19.150	15.947	17.862	17.263	19.077
60	17.118	18.723	15.491	17.458	16.803	18.649
61	16.657	18.286	15.034	17.039	16.336	18.210
62	16.189	17.838	14.574	16.604	15.862	17.760
63	15.714	17.379	14.114	16.152	15.381	17.300
64	15.232	16.910	13.654	15.692	14.894	16.829
65	14.743	16.430	13.195	15.226	14.400	16.348
66	14.248	15.940	12.738	14.755	13.899	15.856
67	13.751	15.442	12.283	14.279	13.398	15.357
68	13.253	14.937	11.831	13.799	12.896	14.851
69	12.755	14.426	11.383	13.315	12.395	14.339
70	12.257	13.908	10.939	12.829	11.895	13.821
71	11.761	13.387	10.499	12.340	11.397	13.298
72	11.267	12.860	10.063	11.850	10.902	12.771
73	10.775	12.331	9.632	11.358	10.410	12.241
74	10.286	11.799	9.204	10.867	9.921	11.709
75	9.800	11.266	8.780	10.376	9.436	11.176
76	9.320	10.734	8.362	9.890	8.958	10.644
77	8.847	10.206	7.953	9.409	8.489	10.116
78	8.385	9.684	7.555	8.937	8.031	9.595
79	7.936	9.172	7.170	8.476	7.586	9.083
80	7.500	8.670	6.798	8.027	7.156	8.582
81	7.080	8.179	6.442	7.592	6.743	8.092
82	6.677	7.701	6.102	7.168	6.347	7.615
83	6.292	7.235	5.778	6.757	5.971	7.150
84	5.926	6.783	5.473	6.358	5.615	6.700

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
85	5.580	6.347	5.185	5.975	5.279	6.266
86	5.255	5.930	4.915	5.609	4.964	5.850
87	4.952	5.534	4.665	5.263	4.672	5.457
88	4.671	5.165	4.435	4.941	4.404	5.090
89	4.415	4.822	4.227	4.644	4.160	4.750
90	4.186	4.508	4.042	4.372	3.944	4.438
91	3.986	4.222	3.883	4.125	3.757	4.155
92	3.811	3.963	3.744	3.901	3.594	3.899
93	3.651	3.728	3.616	3.694	3.448	3.667
94	3.501	3.513	3.489	3.501	3.310	3.456
95	3.360	3.318	3.360	3.318	3.180	3.265
96	3.229	3.142	3.229	3.142	3.060	3.094
97	3.092	2.972	3.092	2.972	2.933	2.928
98	2.945	2.801	2.945	2.801	2.796	2.763
99	2.783	2.624	2.783	2.624	2.643	2.592

Table 6 Valuation factors — old scheme pensioners whose pension commenced on or after 1 June 1990

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
18	24.274	24.453	22.867	22.691	23.980	24.334
19	24.217	24.405	22.824	22.655	23.905	24.278
20	24.157	24.352	22.777	22.614	23.827	24.218
21	24.093	24.295	22.726	22.570	23.744	24.153
22	24.024	24.233	22.672	22.521	23.656	24.083
23	23.951	24.166	22.614	22.469	23.564	24.008
24	23.874	24.094	22.551	22.412	23.467	23.928
25	23.792	24.016	22.484	22.350	23.365	23.843
26	23.705	23.933	22.411	22.283	23.257	23.752
27	23.612	23.840	22.333	22.208	23.143	23.652
28	23.514	23.743	22.250	22.130	23.024	23.547
29	23.411	23.642	22.162	22.048	22.900	23.438
30	23.303	23.537	22.067	21.961	22.770	23.325
31	23.188	23.428	21.965	21.871	22.634	23.207
32	23.067	23.314	21.857	21.776	22.493	23.084
33	22.941	23.195	21.744	21.677	22.345	22.956
34	22.810	23.072	21.624	21.573	22.190	22.823
35	22.673	22.943	21.499	21.465	22.029	22.684
36	22.530	22.809	21.367	21.352	21.862	22.539
37	22.381	22.669	21.230	21.234	21.687	22.389
38	22.226	22.523	21.087	21.112	21.505	22.232
39	22.064	22.372	20.937	20.984	21.315	22.069
40	21.883	22.205	20.760	20.829	21.118	21.900
41	21.681	22.021	20.553	20.646	20.913	21.723
42	21.469	21.829	20.338	20.457	20.699	21.540
43	21.247	21.628	20.114	20.262	20.478	21.350
44	21.016	21.419	19.881	20.060	20.247	21.152
45	20.775	21.201	19.638	19.852	20.008	20.947
46	20.523	20.974	19.385	19.636	19.760	20.733
47	20.261	20.737	19.122	19.413	19.503	20.512
48	19.988	20.491	18.848	19.181	19.237	20.283
49	19.704	20.234	18.563	18.941	18.962	20.046
50	19.371	19.968	18.213	18.692	18.677	19.800

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
51	18.985	19.691	17.794	18.433	18.383	19.546
52	18.582	19.403	17.358	18.164	18.080	19.283
53	18.161	19.105	16.901	17.884	17.767	19.010
54	17.723	18.795	16.423	17.592	17.445	18.728
55	17.334	18.490	16.011	17.312	17.113	18.437
56	17.000	18.191	15.668	17.042	16.772	18.136
57	16.656	17.882	15.308	16.759	16.421	17.825
58	16.304	17.562	14.938	16.462	16.061	17.504
59	15.941	17.232	14.561	16.152	15.692	17.173
60	15.570	16.891	14.180	15.826	15.314	16.830
61	15.190	16.540	13.794	15.485	14.927	16.477
62	14.801	16.177	13.405	15.128	14.531	16.112
63	14.403	15.802	13.013	14.754	14.127	15.736
64	13.997	15.416	12.620	14.370	13.715	15.349
65	13.583	15.019	12.225	13.980	13.294	14.950
66	13.161	14.610	11.829	13.582	12.865	14.539
67	12.734	14.191	11.434	13.178	12.433	14.119
68	12.304	13.764	11.039	12.767	11.998	13.690
69	11.871	13.329	10.646	12.351	11.561	13.254
70	11.437	12.886	10.254	11.931	11.123	12.809
71	11.001	12.436	9.864	11.506	10.684	12.358
72	10.565	11.979	9.476	11.076	10.245	11.900
73	10.129	11.516	9.090	10.644	9.806	11.436
74	9.692	11.048	8.705	10.208	9.368	10.968
75	9.256	10.577	8.322	9.772	8.932	10.496
76	8.823	10.104	7.943	9.336	8.499	10.023
77	8.395	9.632	7.571	8.903	8.072	9.550
78	7.975	9.163	7.206	8.476	7.653	9.081
79	7.563	8.699	6.851	8.058	7.245	8.618
80	7.163	8.243	6.509	7.648	6.849	8.162
81	6.776	7.796	6.179	7.249	6.466	7.715
82	6.403	7.357	5.863	6.859	6.099	7.277
83	6.045	6.927	5.561	6.479	5.748	6.849
84	5.704	6.509	5.275	6.109	5.414	6.431
85	5.380	6.103	5.005	5.752	5.099	6.027

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
86	5.075	5.713	4.752	5.410	4.803	5.639
87	4.789	5.343	4.516	5.085	4.527	5.270
88	4.524	4.995	4.299	4.782	4.273	4.924
89	4.282	4.672	4.102	4.501	4.042	4.603
90	4.065	4.375	3.927	4.244	3.836	4.308
91	3.875	4.104	3.776	4.010	3.658	4.040
92	3.709	3.858	3.645	3.797	3.503	3.796
93	3.558	3.634	3.524	3.601	3.364	3.576
94	3.416	3.429	3.403	3.417	3.233	3.374
95	3.281	3.243	3.281	3.243	3.109	3.192
96	3.157	3.075	3.157	3.075	2.995	3.029
97	3.027	2.912	3.027	2.912	2.875	2.870
98	2.887	2.749	2.887	2.749	2.744	2.711
99	2.732	2.579	2.732	2.579	2.598	2.548

Part 4 South Australian Parliamentary Superannuation Scheme

1 Definitions

In this Part:

additional prescribed office amount, for a prescribed office the person has held during the person's service, is one-twelfth of 6.25 per cent of the additional salary at the relevant date (expressed as an annual amount) payable in respect of that office for each complete month the person held the office.

additional salary has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

basic salary has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

new scheme member has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

old scheme member has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

Parliamentary Superannuation Act means the *Parliamentary Superannuation Act 1974* (SA).

prescribed office has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

SA Parliamentary Superannuation Scheme means the scheme for the payment of superannuation benefits constituted by the Parliamentary Superannuation Act.

service has the meaning given by subsection 5(1) of the Parliamentary Superannuation Act.

2 Methods and factors for interests in the SA Parliamentary Superannuation Scheme

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as an old scheme member in the SA Parliamentary Superannuation Scheme.	$S \times \left[0.412 \times \frac{n_1}{72} + n_2 \times 0.002 + \left(0.412 \times \frac{n_3}{96} + n_4 \times 0.002 \right) \times \left(\frac{HS}{BS} - 1 \right) \right] \times F_{y+m}$ <p>where:</p> <p>S is the person's basic salary (expressed as an annual amount), at the relevant date.</p> <p>n₁ is the lesser of:</p> <ol style="list-style-type: none"> the number of complete months of the person's service at the relevant date; and 72. <p>n₂ is the number of complete months of the person's service at the relevant date in excess of 6 years subject to a maximum of 169.</p> <p>n₃ is the lesser of:</p> <ol style="list-style-type: none"> the number of complete months of the person's service at the relevant date; and 96. <p>n₄ is the number of complete months of the person's service at the relevant date in excess of 8 years subject to a maximum of 169.</p> <p>HS and BS are the amounts that would be calculated under subsection 17(2) of the Parliamentary Superannuation Act if the person were eligible to receive a pension under section 16 of that Act on the relevant date.</p> <p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in Table 1A (males) or 1B (females) that applies at the person's age in completed years and the</p>

Item	Interest in the growth phase	Method or factor
2	An interest that a person has as a new scheme member in the SA Parliamentary Superannuation Scheme.	<p>number of complete years of the person's service, at the relevant date.</p> <p>m is the number of months of the person's age which are not included in the completed years of age at the relevant date.</p> <p>F_{y+m} is the valuation factor mentioned in Table 1A (males) or 1B (females) that would apply if:</p> <ul style="list-style-type: none"> (a) the person's age at the relevant date were one year more than it is; and (b) the number of complete years of the person's service at the relevant date were one year more than it is. $S \times \left[0.412 \times \frac{n_1}{72} + n_2 \times 0.002 + APOP \right] \times F_{y+m}$ <p>where:</p> <p>S has the meaning given by item 1.</p> <p>n_1 has the meaning given by item 1.</p> <p>n_2 has the meaning given by item 1.</p> <p>$APOP$ is the person's additional prescribed office proportion, being the lesser of:</p> <ul style="list-style-type: none"> (a) the proportion that the sum of the person's additional prescribed office amounts for each prescribed office the person has held during the person's service, bears to the person's basic salary (expressed as an annual amount) at the relevant date; and (b) the proportion that 75 per cent of the highest additional salary payable (expressed as an annual amount) at the relevant date in respect of any prescribed office the person has held bears to the person's basic salary (also expressed as an annual amount) at that date.

Item	Interest in the growth phase	Method or factor
		<p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in Table 2A (males) or 2B (females) that applies at the person's age in completed years and the number of complete years of the person's service, at the relevant date.</p> <p>m has the meaning given by item 1.</p> <p>F_{y+1} is the valuation factor mentioned in Table 2A (males) or 2B (females) that would apply if:</p> <ul style="list-style-type: none"> (a) the person's age at the relevant date were one year more than it is; and (b) the number of complete years of the person's service at the relevant date were one year more than it is.

Table 1A Valuation factors for old scheme members — males

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
30	12.575	13.887	14.342			
31	12.477	13.794	14.334			
32	12.379	13.701	14.326			
33	12.282	13.608	14.318			
34	12.183	13.514	14.309			
35	12.086	13.421	14.301			
36	11.988	13.329	14.293	15.540		
37	11.768	13.099	14.137	15.389		
38	11.543	12.864	13.973	15.232		
39	11.316	12.626	13.804	15.067		
40	11.086	12.385	13.629	14.894		
41	11.017	12.253	13.450	14.714	15.651	
42	10.944	12.118	13.268	14.527	15.467	
43	10.868	11.982	13.086	14.333	15.276	
44	10.790	11.844	12.903	14.133	15.078	
45	10.710	11.707	12.721	13.929	14.872	

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
46	10.629	11.568	12.539	13.721	14.659	14.945
47	10.548	11.431	12.360	13.512	14.440	14.725
48	10.470	11.300	12.187	13.305	14.213	14.499
49	10.414	11.193	12.042	13.099	13.980	14.266
50	10.382	11.113	11.926	12.896	13.744	14.025
51	10.319	11.086	11.843	12.700	13.510	13.784
52	10.270	11.075	11.777	12.515	13.287	13.551
53	10.240	11.083	11.732	12.347	13.077	13.329
54	10.229	11.111	11.709	12.230	12.886	13.125
55	10.240	11.164	11.711	12.163	12.717	12.944
56	10.286	11.254	11.753	12.147	12.566	12.783
57	10.368	11.384	11.836	12.154	12.433	12.638
58	10.487	11.556	11.961	12.186	12.322	12.512
59	10.645	11.772	12.131	12.248	12.295	12.412
60	10.842	12.032	12.344	12.344	12.344	12.344
61	10.819	12.006	12.318	12.318	12.318	12.318
62	10.740	11.919	12.228	12.228	12.228	12.228
63	10.615	11.780	12.086	12.086	12.086	12.086
64	10.444	11.590	11.891	11.891	11.891	11.891
65	10.222	11.344	11.638	11.638	11.638	11.638
66	9.925	11.014	11.300	11.300	11.300	11.300
67	9.722	10.789	11.069	11.069	11.069	11.069
68	9.567	10.617	10.893	10.893	10.893	10.893
69	9.490	10.532	10.805	10.805	10.805	10.805
70	9.539	10.586	10.861	10.861	10.861	10.861

Table 1B Valuation factors for old scheme members — females

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
30	12.672	13.994	14.452			
31	12.582	13.910	14.454			
32	12.492	13.825	14.456			
33	12.402	13.741	14.458			

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
34	12.311	13.656	14.459			
35	12.221	13.572	14.461			
36	12.131	13.487	14.463	15.678		
37	11.924	13.273	14.325	15.541		
38	11.715	13.056	14.182	15.399		
39	11.505	12.837	14.035	15.251		
40	11.294	12.617	13.885	15.097		
41	11.249	12.511	13.733	14.939	15.844	
42	11.200	12.402	13.579	14.777	15.680	
43	11.150	12.292	13.425	14.612	15.511	
44	11.098	12.182	13.271	14.444	15.339	
45	11.046	12.073	13.119	14.274	15.163	
46	10.993	11.965	12.969	14.103	14.984	15.255
47	10.944	11.861	12.824	13.933	14.802	15.072
48	10.897	11.760	12.684	13.763	14.619	14.887
49	10.875	11.688	12.575	13.597	14.435	14.700
50	10.876	11.642	12.494	13.436	14.252	14.514
51	10.842	11.649	12.444	13.280	14.072	14.330
52	10.821	11.668	12.408	13.134	13.897	14.149
53	10.814	11.704	12.390	12.999	13.729	13.974
54	10.825	11.759	12.391	12.912	13.572	13.808
55	10.855	11.834	12.414	12.869	13.427	13.655
56	10.919	11.946	12.476	12.873	13.296	13.515
57	11.020	12.100	12.580	12.901	13.183	13.390
58	11.158	12.296	12.727	12.955	13.093	13.285
59	11.338	12.538	12.920	13.039	13.086	13.205
60	11.557	12.825	13.158	13.158	13.158	13.158
61	11.551	12.819	13.152	13.152	13.152	13.152
62	11.490	12.751	13.082	13.082	13.082	13.082
63	11.379	12.628	12.956	12.956	12.956	12.956
64	11.221	12.453	12.776	12.776	12.776	12.776
65	11.009	12.217	12.534	12.534	12.534	12.534
66	10.716	11.892	12.201	12.201	12.201	12.201
67	10.520	11.675	11.978	11.978	11.978	11.978
68	10.373	11.511	11.810	11.810	11.810	11.810

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
69	10.307	11.438	11.735	11.735	11.735	11.735
70	10.373	11.511	11.810	11.810	11.810	11.810

Table 2A Valuation factors for new scheme members — males

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
30	7.320	7.617	7.750			
31	7.446	7.721	7.848			
32	7.571	7.825	7.945			
33	7.699	7.930	8.043			
34	7.827	8.035	8.141			
35	7.955	8.139	8.238			
36	8.085	8.244	8.336	8.489		
37	8.225	8.359	8.443	8.549		
38	8.376	8.484	8.561	8.633		
39	8.541	8.623	8.692	8.745		
40	8.723	8.778	8.839	8.882		
41	8.855	8.930	9.004	9.040	9.000	
42	9.002	9.098	9.186	9.215	9.137	
43	9.161	9.278	9.381	9.407	9.316	
44	9.328	9.467	9.585	9.621	9.548	
45	9.496	9.659	9.793	9.858	9.825	
46	9.662	9.849	9.999	10.124	10.142	10.108
47	9.803	10.016	10.182	10.369	10.435	10.417
48	9.923	10.160	10.343	10.593	10.704	10.702
49	10.041	10.304	10.504	10.794	10.946	10.961
50	10.157	10.445	10.663	10.973	11.163	11.192
51	10.232	10.601	10.827	11.128	11.357	11.399
52	10.299	10.749	10.984	11.262	11.531	11.584
53	10.357	10.890	11.134	11.376	11.688	11.751
54	10.408	11.027	11.279	11.500	11.827	11.901
55	10.453	11.158	11.419	11.636	11.951	12.037
56	10.505	11.300	11.570	11.788	12.053	12.154
57	10.566	11.453	11.733	11.934	12.127	12.244

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
58	10.641	11.624	11.914	12.073	12.174	12.306
59	10.731	11.815	12.116	12.210	12.247	12.340
60	10.842	12.032	12.344	12.344	12.344	12.344
61	10.819	12.006	12.318	12.318	12.318	12.318
62	10.740	11.919	12.228	12.228	12.228	12.228
63	10.615	11.780	12.086	12.086	12.086	12.086
64	10.444	11.590	11.891	11.891	11.891	11.891
65	10.222	11.344	11.638	11.638	11.638	11.638
66	9.925	11.014	11.300	11.300	11.300	11.300
67	9.722	10.789	11.069	11.069	11.069	11.069
68	9.567	10.617	10.893	10.893	10.893	10.893
69	9.490	10.532	10.805	10.805	10.805	10.805
70	9.539	10.586	10.861	10.861	10.861	10.861

Table 2B Valuation factors for new scheme members — females

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
30	7.371	7.670	7.804			
31	7.505	7.783	7.911			
32	7.640	7.896	8.017			
33	7.776	8.009	8.124			
34	7.914	8.123	8.231			
35	8.051	8.237	8.337			
36	8.190	8.351	8.444	8.567		
37	8.346	8.481	8.567	8.639		
38	8.517	8.627	8.705	8.736		
39	8.704	8.788	8.858	8.863		
40	8.911	8.967	9.029	9.018		
41	9.068	9.144	9.220	9.197	9.124	
42	9.242	9.339	9.430	9.395	9.279	
43	9.429	9.549	9.655	9.614	9.479	
44	9.624	9.768	9.890	9.859	9.736	
45	9.824	9.993	10.131	10.131	10.041	
46	10.021	10.215	10.371	10.435	10.391	10.343

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
47	10.197	10.418	10.591	10.719	10.722	10.688
48	10.352	10.599	10.790	10.984	11.033	11.013
49	10.504	10.779	10.988	11.228	11.324	11.318
50	10.655	10.958	11.186	11.452	11.595	11.603
51	10.763	11.150	11.388	11.653	11.845	11.867
52	10.858	11.332	11.580	11.831	12.073	12.109
53	10.942	11.506	11.763	11.985	12.279	12.329
54	11.017	11.671	11.938	12.147	12.462	12.526
55	11.083	11.830	12.107	12.314	12.622	12.702
56	11.153	11.996	12.283	12.496	12.756	12.852
57	11.232	12.175	12.472	12.669	12.861	12.975
58	11.322	12.369	12.677	12.836	12.937	13.068
59	11.430	12.585	12.905	12.998	13.036	13.129
60	11.557	12.825	13.158	13.158	13.158	13.158
61	11.551	12.819	13.152	13.152	13.152	13.152
62	11.490	12.751	13.082	13.082	13.082	13.082
63	11.379	12.628	12.956	12.956	12.956	12.956
64	11.221	12.453	12.776	12.776	12.776	12.776
65	11.009	12.217	12.534	12.534	12.534	12.534
66	10.716	11.892	12.201	12.201	12.201	12.201
67	10.520	11.675	11.978	11.978	11.978	11.978
68	10.373	11.511	11.810	11.810	11.810	11.810
69	10.307	11.438	11.735	11.735	11.735	11.735
70	10.373	11.511	11.810	11.810	11.810	11.810

Part 5 South Australian Judges' Pension Scheme

Division 5.1 Definitions

1 Definitions

In this Part:

age of retirement has the meaning given by subsection 4 (1) of the SA Judges' Pensions Act.

Judge has the meaning given by subsection 4 (1) of the SA Judges' Pensions Act.

judicial service has the meaning given by subsection 4 (1) of the SA Judges' Pensions Act.

SA Judges' Pensions Act means the *Judges' Pensions Act 1971* (SA).

SA Judges' Pensions Scheme means the scheme established by Part 2 of the SA Judges' Pensions Act.

Division 5.2 Interests in the growth phase

2 Methods and factors for interests in the SA Judges' Pensions Scheme

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a Judge in the SA Judges' Pensions Scheme.	$S \times A \times F_{y+m} \times AF$ <p>where:</p> <p>S is the person's annual salary at the relevant date.</p> <p>A is the person's accrued pension multiple at the relevant date calculated by reference to whichever of the following applies:</p> <p>(a) if the person is aged 60 years or more and has 10 years or more judicial service — the lesser of:</p> <p>(i) 0.6; and</p> <p>(ii) $0.5 + 0.01 \times csm$;</p> <p>where:</p> <p>csm is the number of periods of 6 complete months of the person's judicial service between the 10th anniversary of the day when the person commenced judicial service and the relevant date.</p> <p>(b) if the person is aged less than 60 and will have 10 years or more judicial service when the person turns 60:</p> $(0.4 + 0.01 \times psm) \times \frac{djs}{pdjs}$ <p>where:</p> <p>psm is:</p> <p>(a) the number of periods of 6 complete months of the person's judicial service between the 5th anniversary of the day when the person commenced judicial service and the day when the person turns 60; or</p> <p>(b) if the number under paragraph (a) is more than 20 — 20.</p> <p>djs is the number of days of the person's judicial service commencing on the day when</p>

Item	Interest in the growth phase	Method or factor
		<p>the person commenced judicial service and ending on the relevant date.</p> <p><i>pdjs</i> is the number of days of the person's judicial service commencing on the day when the person commenced judicial service and ending on the day when the person turns 60.</p> <p>(c) if neither paragraph (a) nor (b) applies and the person commenced judicial service at least 10 years before the person's age of retirement:</p> $0.5 \times \frac{djs}{pdjs}$ <p>where:</p> <p><i>djs</i> is the number of days of the person's judicial service commencing on the day when the person commenced judicial service and ending on the relevant date.</p> <p><i>pdjs</i> is the number of days of the person's judicial service commencing on the day when the person commenced judicial service and ending on the 10th anniversary of that day.</p>

Item	Interest in the growth phase	Method or factor
		<p>(d) if the person commenced judicial service less than 10 years before the person's age of retirement:</p> $(0.4 + 0.01 \times psm) \times \frac{djs}{tdjs}$ <p>where:</p> <p><i>psm</i> is the number of periods of 6 complete months of the person's judicial service between the 5th anniversary of the day when the person commenced judicial service and ending on the day when the person reaches the person's age of retirement.</p> <p><i>djs</i> is the number of days of the person's judicial service commencing on the day when the person commenced judicial service and ending on the relevant date.</p> <p><i>tdjs</i> is the number of days of the person's judicial service commencing on the day when the person commenced judicial service and ending on the day when the person reaches the person's age of retirement.</p> <p><i>F_{y+m}</i> is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><i>F_y</i> is the valuation factor mentioned in Table 1 of this Part that applies at the relevant date to the person's gender, age in completed years (<i>y</i>) and age of retirement.</p> <p><i>m</i> is the number of complete months of the person's age that are not included in the person's completed years of age.</p> <p><i>F_{y+1}</i> is the valuation factor mentioned in Table 1 of this Part that would apply to the person if the person's age (<i>y</i>) were 1 year more than the person's age in completed years at the relevant date.</p> <p><i>AF</i> is:</p> <p>(a) in the case of a person who was aged less than 50 on the date when the person commenced judicial service — 1; and</p> <p>(b) in any other case:</p> <p>(i) if the person commenced judicial service not more than 182 days after the person's birthday — the adjustment factor mentioned in Table 2 of this Part that</p>

Item	Interest in the growth phase	Method or factor
		applies to the person's age at that birthday; and
		(ii) if the person commenced judicial service more than 182 days after the person's birthday — the adjustment factor mentioned in Table 2 of this Part that applies to the person's age at the person's next birthday.
2	An interest that a person has in the SA Judges' Pensions Scheme if the person: <ul style="list-style-type: none"> (a) was a Judge; and (b) resigned before turning 60; and (c) had judicial service of 15 years or more. 	$0.6 \times S \times DF_{y+m}$ <p>where:</p> <p>S is the annual salary payable to the person immediately before the date when the person resigned, adjusted in accordance with the Consumer Price Index (all groups index for Adelaide) for the period between the date the person resigned and the relevant date.</p> <p>DF_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$ <p>where:</p> <p>DF_y is the valuation factor mentioned in Table 3 of this Part that applies at the relevant date to the person's gender and age in completed years (y).</p> <p>m has the meaning given by item 1.</p> <p>DF_{y+1} is the valuation factor mentioned in Table 3 of this Part that would apply to the person if the person's age (y) were one year more than the person's age in completed years at the relevant date.</p>

Division 5.3 Interests in the payment phase

3 Methods and factors for interests in the SA Judges' Pensions Scheme

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

Item	Interest in the payment phase	Method or factor
1	An interest that a person has in the SA Judges' Pensions Scheme if the person is entitled to a pension under that Scheme.	$P \times PF_{y+m}$ <p>where:</p> <p>P is the annual pension payable to the person under the SA Judges' Pensions Act.</p>

Item	Interest in the payment phase	Method or factor
		<p>PF_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{PF_y \times (12 - m) + PF_{y+1} \times m}{12}$ <p>where:</p> <p>PF_y is the pension valuation factor mentioned in Table 4 of this Part that applies at the relevant date to the person's gender, age in completed years (y) and the type of pension.</p> <p>m is the number of complete months of the person's age that are not included in the person's completed years of age.</p> <p>PF_{y+1} is the valuation factor mentioned in Table 4 of this Part that would apply to the person if the person's age (y) were one year more than the person's age in completed years at the relevant date.</p>

Division 5.4 Factors

Table 1 Valuation factors — Serving Judges

Age	Retirement Age of 65		Retirement Age of 70	
	Males	Females	Males	Females
31	6.488	6.924	5.650	6.027
32	6.636	7.086	5.778	6.166
33	6.788	7.250	5.908	6.308
34	6.943	7.419	6.041	6.454
35	7.100	7.591	6.176	6.602
36	7.262	7.766	6.315	6.753
37	7.427	7.946	6.456	6.908
38	7.595	8.129	6.600	7.065
39	7.767	8.317	6.747	7.226
40	7.942	8.508	6.897	7.391
41	8.122	8.704	7.050	7.559
42	8.305	8.904	7.206	7.730
43	8.492	9.109	7.365	7.905
44	8.682	9.318	7.527	8.083
45	8.877	9.531	7.692	8.266
46	9.076	9.750	7.860	8.452

Age	Retirement Age of 65		Retirement Age of 70	
	Males	Females	Males	Females
47	9.280	9.973	8.032	8.642
48	9.488	10.202	8.207	8.836
49	9.700	10.436	8.386	9.034
50	9.917	10.675	8.568	9.237
51	10.139	10.921	8.754	9.445
52	10.367	11.173	8.944	9.657
53	10.600	11.431	9.139	9.875
54	10.840	11.697	9.338	10.098
55	11.087	11.970	9.543	10.327
56	11.341	12.251	9.753	10.562
57	11.602	12.540	9.968	10.804
58	11.872	12.839	10.189	11.053
59	12.150	13.147	10.417	11.309
60	12.438	13.466	10.651	11.573
61	12.425	13.481	10.377	11.315
62	12.597	13.686	10.373	11.335
63	12.809	13.930	10.389	11.378
64	13.064	14.219	10.431	11.446
65	13.369	14.558	10.499	11.544
66			10.599	11.674
67			10.734	11.841
68			10.908	12.051
69			11.128	12.308
70			11.246	12.459

Table 2 Adjustment factors

Age	Retirement age of 65	Retirement Age of 70					
		Age at Nearest Birthday to Date Judicial Service Commenced					
		50	51	52	53	54	55+
50	0.96	0.95					
51	0.96	0.95	0.94				
52	0.96	0.95	0.94	0.92			
53	0.96	0.95	0.94	0.92	0.90		
54	0.96	0.95	0.94	0.92	0.90	0.88	
55	0.96	0.95	0.94	0.92	0.90	0.88	0.86
56	0.96	0.95	0.94	0.92	0.90	0.88	0.86
57	0.96	0.95	0.94	0.92	0.90	0.88	0.86
58	0.96	0.95	0.94	0.92	0.90	0.88	0.86
59	0.96	0.95	0.94	0.92	0.90	0.88	0.86
60	0.96	0.95	0.94	0.92	0.90	0.88	0.86
61	0.99	1.00	0.98	0.96	0.94	0.93	0.90
62	0.99	1.00	1.00	0.98	0.96	0.95	0.92
63	1.00	1.00	1.00	1.00	0.98	0.97	0.94
64	1.00	1.00	1.00	1.00	1.00	0.98	0.95
65	1.00	1.00	1.00	1.00	1.00	1.00	0.97
66		1.00	1.00	1.00	1.00	1.00	0.98
67		1.00	1.00	1.00	1.00	1.00	0.98
68		1.00	1.00	1.00	1.00	1.00	0.99
69		1.00	1.00	1.00	1.00	1.00	0.99
70		1.00	1.00	1.00	1.00	1.00	1.00

Table 3 Valuation factors — Judges who resigned before turning 60 with judicial service of 15 years or more

Age	Males	Females
45	8.745	9.299
46	9.072	9.651
47	9.411	10.016
48	9.764	10.396
49	10.130	10.791

50	10.510	11.202
51	10.906	11.629
52	11.318	12.075
53	11.747	12.539
54	12.195	13.022
55	12.663	13.527
56	13.152	14.055
57	13.663	14.606
58	14.199	15.184
59	14.761	15.788
60	15.351	16.423

Table 4 Valuation factors — interests in the payment phase

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
18	24.247	24.340	22.739	21.930	23.906	24.178
19	24.186	24.279	22.681	21.873	23.825	24.107
20	24.121	24.213	22.620	21.811	23.740	24.033
21	24.052	24.144	22.554	21.745	23.651	23.954
22	23.978	24.069	22.483	21.675	23.558	23.870
23	23.899	23.990	22.409	21.602	23.460	23.782
24	23.816	23.906	22.330	21.525	23.357	23.689
25	23.728	23.816	22.246	21.443	23.250	23.591
26	23.636	23.723	22.158	21.357	23.137	23.489
27	23.538	23.625	22.065	21.268	23.020	23.381
28	23.436	23.523	21.968	21.174	22.897	23.270
29	23.329	23.417	21.866	21.077	22.769	23.154
30	23.217	23.306	21.759	20.975	22.635	23.034
31	23.099	23.192	21.647	20.869	22.496	22.909
32	22.977	23.072	21.530	20.758	22.351	22.779
33	22.850	22.948	21.408	20.643	22.199	22.643
34	22.717	22.819	21.280	20.522	22.042	22.503
35	22.578	22.685	21.147	20.396	21.877	22.357
36	22.434	22.545	21.008	20.265	21.706	22.205
37	22.284	22.399	20.862	20.128	21.528	22.047
38	22.128	22.248	20.710	19.985	21.343	21.882
39	21.965	22.091	20.552	19.836	21.150	21.712
40	21.782	21.916	20.359	19.644	20.949	21.535
41	21.576	21.722	20.130	19.410	20.741	21.351
42	21.361	21.519	19.891	19.168	20.524	21.160
43	21.136	21.307	19.642	18.918	20.298	20.962
44	20.901	21.087	19.383	18.659	20.064	20.756
45	20.656	20.858	19.112	18.392	19.821	20.544
46	20.400	20.619	18.830	18.115	19.569	20.323
47	20.133	20.370	18.535	17.828	19.308	20.095
48	19.855	20.112	18.227	17.530	19.037	19.859
49	19.566	19.844	17.904	17.221	18.758	19.615
50	19.224	19.566	17.501	16.900	18.469	19.362

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
51	18.826	19.277	17.011	16.566	18.171	19.101
52	18.410	18.978	16.506	16.227	17.863	18.832
53	17.976	18.668	15.988	15.883	17.546	18.554
54	17.524	18.348	15.456	15.536	17.220	18.267
55	17.126	18.035	15.022	15.223	16.884	17.971
56	16.789	17.732	14.692	14.945	16.540	17.666
57	16.442	17.419	14.358	14.664	16.186	17.352
58	16.087	17.097	14.021	14.380	15.823	17.028
59	15.723	16.765	13.681	14.094	15.452	16.694
60	15.351	16.423	13.338	13.805	15.072	16.350
61	14.970	16.070	12.993	13.514	14.683	15.996
62	14.581	15.708	12.647	13.221	14.287	15.632
63	14.184	15.335	12.299	12.925	13.883	15.257
64	13.780	14.951	11.950	12.627	13.472	14.872
65	13.369	14.558	11.601	12.327	13.054	14.476
66	12.950	14.154	11.252	12.026	12.629	14.071
67	12.528	13.741	10.903	11.722	12.200	13.657
68	12.102	13.321	10.554	11.416	11.770	13.235
69	11.675	12.893	10.207	11.108	11.338	12.806
70	11.246	12.459	9.861	10.798	10.905	12.371
71	10.816	12.018	9.517	10.487	10.472	11.929
72	10.386	11.572	9.176	10.173	10.039	11.482
73	9.955	11.121	8.839	9.857	9.606	11.030
74	9.525	10.665	8.504	9.538	9.174	10.574
75	9.095	10.207	8.174	9.216	8.745	10.115
76	8.669	9.748	7.848	8.891	8.319	9.656
77	8.247	9.291	7.527	8.562	7.898	9.198
78	7.833	8.837	7.211	8.229	7.487	8.744
79	7.429	8.390	6.901	7.890	7.085	8.297
80	7.036	7.950	6.597	7.544	6.696	7.858
81	6.656	7.520	6.300	7.190	6.321	7.428
82	6.290	7.098	6.011	6.827	5.962	7.007
83	5.939	6.687	5.729	6.451	5.618	6.596
84	5.605	6.286	5.456	6.086	5.292	6.197
85	5.289	5.899	5.191	5.734	4.985	5.811

Age	Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females
86	4.992	5.528	4.937	5.395	4.697	5.441
87	4.715	5.177	4.693	5.075	4.430	5.091
88	4.459	4.848	4.461	4.775	4.185	4.763
89	4.228	4.545	4.243	4.498	3.965	4.462
90	4.023	4.269	4.042	4.243	3.771	4.187
91	3.848	4.021	3.859	4.011	3.608	3.941
92	3.701	3.799	3.701	3.799	3.472	3.722
93	3.575	3.604	3.575	3.604	3.356	3.530
94	3.450	3.421	3.450	3.421	3.242	3.351
95	3.325	3.248	3.325	3.248	3.125	3.181
96	3.197	3.081	3.197	3.081	3.007	3.019
97	3.065	2.917	3.065	2.917	2.882	2.861
98	2.922	2.754	2.922	2.754	2.748	2.704
99	2.766	2.584	2.766	2.584	2.599	2.542

**Schedule 7 Public sector superannuation plans —
Tasmania**

(sections 5 and 6)

Note This heading has been reserved for future use.

**Schedule 8 Public sector superannuation plans —
Australian Capital Territory**
(sections 5 and 6)

Note This heading has been reserved for future use.

**Schedule 9 Public sector superannuation plans —
Northern Territory**
(sections 5 and 6)

Note This heading has been reserved for future use.

Schedule 10 Other superannuation plans

(sections 5 and 6)

Part 22 Construction and Building Unions Superannuation Fund

1 Definitions

In this Part:

Cbus means the Construction and Building Unions Superannuation Fund established by the Trust Deed.

Early Retirement Age has the meaning given by sub-clause 1.1 of the Rules.

Rules means the rules set out in Annexure 1 of the Pool B Sub-Division Rules in the Defined Benefits Section of the Trust Deed.

Trust Deed means the Trust Deed dated 29 May 1984, entered into by United Super Pty Ltd, as in force on 12 May 2023.

2 Methods and factors for interests of members in Cbus

For an interest that:

(a) is in the growth phase in Cbus; and

(b) is mentioned in an item in the following table;

the method or factor mentioned in the item is approved for section 5 of this instrument.

Item	Interest in the growth phase	Method or factor
1	An interest that a person has in Cbus if the person has elected to make provision for a benefit provided by sub-clause 5.10 of the Rules.	$CFB + EFB \times F_{y+m}$ <p>where:</p> <p>CFB is the amount of the contributor-financed benefit that would have been payable to the person under sub-clause 5.10(j)(i) of the Rules if the person had been eligible to receive that benefit on the relevant date.</p> <p>EFB is the amount of the employer-financed benefits that would have been payable to the person under sub-clause 5.10(j)(ii) of the Rules if the person had been eligible to receive that benefit on the relevant date.</p> <p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in Table 1 of this Part that applies to the period in completed years</p>

Item	Interest in the growth phase	Method or factor
		<p>(y) commencing on the relevant date and ending on the date when the person will reach the person's Early Retirement Age.</p> <p>m is the number of complete months commencing on the relevant date and ending on the date when the person will reach the person's Early Retirement Age that are not included in the completed years mentioned in the definition of the factor F_y.</p> <p>F_{y+1} is the valuation factor mentioned in Table 1 of this Part that applies to the period in completed years (y) commencing on the relevant date and ending 1 year after the date when the person will reach the person's Early Retirement Age.</p>

Table 1 Valuation factors

Number of completed years until Early Retirement Age	Factor	Number of completed years until Early Retirement Age	Factor
37	0.716	4	0.964
36	0.722	3	0.973
35	0.729	2	0.982
34	0.735	1	0.991
33	0.742	0	1.000
32	0.749		
31	0.756		
30	0.762		
29	0.769		
28	0.776		
27	0.783		
26	0.791		
25	0.798		
24	0.805		
23	0.812		
22	0.820		
21	0.827		
20	0.835		
19	0.842		
18	0.850		
17	0.858		
16	0.865		
15	0.873		
14	0.881		
13	0.889		
12	0.897		
11	0.905		
10	0.914		
9	0.922		
8	0.930		
7	0.939		
6	0.947		
5	0.956		

Part 30 Ford superannuation plans

1 Definitions

In this Part:

Ford Employees Superannuation Fund means the superannuation fund established by Deed dated 29 December 1941, and renamed by Deed dated 21 April 1999 as the Ford Employees Superannuation Fund.

Ford Management Retirement Plan means the superannuation plan established by Trust Deed dated 1 January 1989.

2 Methods and factors for interests of members in the Ford superannuation plans

For an interest that is in the growth phase in the Ford Employees Superannuation Fund or the Ford Management Retirement Plan mentioned in an item in the following table, the method or factor mentioned in the item is approved for section 5 of this instrument.

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a Member of the Ford Employees Superannuation Fund.	The method set out in clause 3 of Schedule 2 to the 2001 Regulations.
2	An interest that a person has as a Member of the Ford Management Retirement Plan.	The method set out in clause 3 of Schedule 2 to the 2001 Regulations.

Part 35 GlaxoSmithKline Superannuation Fund

1 Definitions

In this Part:

GlaxoSmithKline Superannuation Fund means the pension fund established by Deed dated 3 November 1966, and renamed by Deed dated 17 April 2001 as the GlaxoSmithKline Superannuation Fund.

Part 5 Member has the same meaning as it has in the *GlaxoSmithKline Superannuation Fund Trust Deed* as in force at 27 June 2002.

2 Methods and factors for interests of members in the GlaxoSmithKline Superannuation Fund

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a Part 5 Member of the GlaxoSmithKline Superannuation Fund.	<p>The method set out in clause 2 of Schedule 3 of the 2001 Regulations, with the following modifications:</p> <p>f_y is the vesting factor mentioned in Table 1 of this Part that applies at the relevant date to the person's age in completed years.</p> <p>f_{y+1} is the vesting factor mentioned in Table 1 of this Part that would apply if the person's age in completed years at the relevant date were 1 year more than it is.</p>

Table 1 Vesting factors

Item	Age	Vesting factor	Item	Age	Vesting factor
1	16	0.05	21	36	0.59
2	17	0.06	22	37	0.62
3	18	0.06	23	38	0.65
4	19	0.07	24	39	0.68
5	20	0.08	25	40	0.71
6	21	0.10	26	41	0.73
7	22	0.11	27	42	0.76
8	23	0.13	28	43	0.78
9	24	0.15	29	44	0.81
10	25	0.17	30	45	0.83
11	26	0.19	31	46	0.86
12	27	0.22	32	47	0.88
13	28	0.26	33	48	0.90
14	29	0.29	34	49	0.92
15	30	0.34	35	50	0.93
16	31	0.38	36	51	0.95
17	32	0.42	37	52	0.96
18	33	0.47	38	53	0.97
19	34	0.51	39	54	0.99
20	35	0.55	40	55	1.00

Part 40 Hanson Australia Pty Limited as a participating employer in Sunsuper

1 Definitions

In this Part:

Additional Retirement Credit Account has the same meaning as in the Secondary Deed.

Additional Voluntary Contribution Account has the same meaning as in the Secondary Deed.

Member has the meaning given by clause 1.2 of the Secondary Deed.

Principal Deed means the Trust Deed dated 1 October 1987, as amended and in force on 4 March 2005.

Rollover Account has the same meaning as in the Secondary Deed.

Secondary Deed means the Deed dated 29 June 2004 between Sunsuper Pty Ltd and Hanson Australia Pty Limited.

Sunsuper fund means the superannuation trust fund known as Sunsuper established by the Principal Deed.

2 Methods and factors for interests of Members in the Sunsuper fund

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a Member of the Sunsuper fund if the person is entitled to a benefit under Part 4 of the Secondary Deed.	$DB + VA + PVA$ where: DB is the value of the component of the interest that is a defined benefit interest within the meaning of the Regulations, determined in accordance with the method set out in Schedule 2 to the 2001 Regulations. VA is the value of the person's fully vested accumulation benefit, if any, being the sum of the balances of the person's Additional Voluntary Contribution Account and the person's Rollover Account at the relevant date. PVA is the value of the person's partially vested accumulation benefit, if any, determined in accordance with the method set out in Schedule 3 to the 2001 Regulations, with the following modifications: (a) V is taken to be zero; (b) A is the amount standing to the credit of the person's Additional Retirement Credit Account at the relevant date; (c) f_y is the vesting factor mentioned in Table 1 of this Part that applies at the

Item	Interest in the growth phase	Method or factor
		relevant date to the person's age in completed years.

Table 1 Vesting factors

Age	Vesting Factor	Age	Vesting Factor
16	0.03	36	0.58
17	0.04	37	0.62
18	0.05	38	0.65
19	0.06	39	0.68
20	0.07	40	0.71
21	0.08	41	0.74
22	0.09	42	0.76
23	0.10	43	0.79
24	0.12	44	0.82
25	0.14	45	0.84
26	0.16	46	0.87
27	0.20	47	0.89
28	0.23	48	0.91
29	0.27	49	0.93
30	0.32	50	0.95
31	0.37	51	0.96
32	0.41	52	0.97
33	0.46	53	0.98
34	0.50	54	0.99
35	0.54	55	1.00

Part 90 RACV superannuation fund

1 Definition

In this Part:

RACV fund means the superannuation scheme known as the RACV Superannuation Fund established by Deed dated 1 March 1962.

2 Methods and factors for interests of members in RACV fund

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

Item	Interest in the growth phase	Method or factor
1	An interest (other than a partially vested accumulation interest) that a person has as a member of the RACV fund.	The method set out in clause 3 of Schedule 2 to the 2001 Regulations.

Part 105 UniSuper superannuation fund

Division 105.1 Definitions

1 Definitions

In this Part:

the Deed means the *UniSuper Consolidated Trust Deed* dated 8 November 2002.

UniSuper fund means the superannuation fund known as UniSuper and mentioned in the Deed.

Division 105.2 Interests in the growth phase

2 Methods and factors for interests of members in the UniSuper fund

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has, as a 'Category I' member of the UniSuper fund, to an entitlement to a deferred pension under clause 37.3 of the Deed, or a partial deferred pension under clause 37.4 of the Deed.	$DP \times F \times (PVF + RVF \times .625)$ <p>where:</p> <p>DP is the annual amount of the person's deferred pension or partial deferred pension at the relevant date.</p> <p>F is the applicable discount factor calculated in accordance with the formula in subclause 3 (3) of Schedule 6 to the 2001 Regulations and using</p>

Item	Interest in the growth phase	Method or factor
		<p>the factors in column 3 of the Table in clause 4 of Schedule 6 to those Regulations as if the references to ‘minimum deferral period for lump sum’ in subclause 3 (3) and clause 4 of Schedule 6 to the 2001 Regulations were references to ‘period until the person attains the minimum retirement age’. If the person has already reached the minimum retirement age or is within 1 month of that age, F is taken to be 1.</p> <p>PVF is the applicable pension valuation factor calculated in accordance with the formula in subclause 2 (2) of Schedule 4 to the 2001 Regulations and using the factors mentioned in clause 7 of Schedule 2 to the 2001 Regulations as if the references to ‘member spouse’s age’ in subclause 2 (2) of Schedule 4 to the 2001 Regulations and ‘member’s retirement age’ in clause 7 of Schedule 2 to the 2001 Regulations were references to ‘greater of member spouse’s current age and the minimum retirement age’.</p> <p>RVF is the applicable reversion valuation factor mentioned in clause 7 of Schedule 2 to the 2001 Regulations.</p>

Division 105.3 Interests in the payment phase

3 Methods and factors for interests of the UniSuper fund

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

Item	Interest in the payment phase	Method or factor
1	<p>An interest that a person under the age of 65 years has:</p> <p>(a) as a ‘Category I’ member of the UniSuper fund — to an entitlement to a Disablement pension under clause A.5 of the Deed; or</p> <p>(b) as a ‘Category I’ member or a ‘Category II’ of the</p>	<p>$ARB + DP \times PVF$</p> <p>where:</p> <p>ARB is the value of the accrued retirement benefit in relation to the interest calculated in accordance with:</p> <p>(a) for a person who last became a member of the UniSuper fund on or after 1 July 1998 — the method in clause 3 of</p>

Item	Interest in the payment phase	Method or factor
	UniSuper fund — to an entitlement to a Disablement Benefit under clause B.5 of the Deed.	<p data-bbox="967 297 1235 360">Schedule 2 to the 2001 Regulations; and</p> <p data-bbox="916 371 1334 562">(b) for a person who last became a member of the UniSuper fund before 1 July 1998 — the method in clause 28 of Schedule 2 to the 2001 Regulations; and</p> <p data-bbox="895 577 1031 611">except that:</p> <p data-bbox="916 622 1361 1066">(c) the words ‘as provided by the trustee under section 90XZB or 90YZR of the Act,’ in the definition of <i>A</i> in subclause 3 (1) of Schedule 2 to the 2001 Regulations, in their application to the method in clause 3 of Schedule 2 to the 2001 Regulations for a person who last became a member of the UniSuper fund on or after 1 July 1998, are substituted by the words ‘within the meaning given by regulation 65’; and</p> <p data-bbox="916 1077 1361 1520">(d) the references in <i>fy</i> and <i>fy+I</i>, in their application to the method in clause 3 of Schedule 2 to the 2001 Regulations for a person who last became a member of the UniSuper fund on or after 1 July 1998, to the lump sum valuation factors mentioned in the Table in clause 4 of Schedule 2 to the 2001 Regulations are taken to be references to the lump sum valuation factors mentioned in Table 1 of Division 105.4; and</p> <p data-bbox="916 1532 1361 2007">(e) the words ‘as provided by the trustee under section 90XZB or 90YZR of the Act,’ in the definition of <i>A</i> in subclause 3 (1) of Schedule 2 to the 2001 Regulations and in the definition of <i>B</i> in subclause 5 (2) of Schedule 2 to the 2001 Regulations, in their application to the method in clause 28 of Schedule 2 to the 2001 Regulations for a person who became a member of the UniSuper fund before 1 July 1998, are substituted by</p>

Item	Interest in the payment phase	Method or factor
		<p>the words ‘within the meaning given by regulation 65’; and</p> <p>(f) the references in <i>fy</i> and <i>fy+1</i>, in their application to the method in clause 28 of Schedule 2 to the 2001 Regulations for a person who became a member of the UniSuper fund before 1 July 1998, to the lump sum valuation factors mentioned in the Table in clause 4 of Schedule 2 to the 2001 Regulations are taken to be references to the lump sum valuation factors mentioned in Table 1 of Division 105.4.</p> <p>DP is the annual amount of the person’s disablement pension at the relevant date under clause A.5.1 or clause B.5.1 (after any adjustment in accordance with clause B.5.6) of the Deed.</p> <p>PVF is the applicable pension valuation factor calculated in accordance with the formula in subclause 2 (2) of Schedule 4 to the 2001 Regulations but using the factors mentioned in Table 2 of Division 105.4.</p>
2	<p>An interest that a person under the age of 65 years has to an entitlement to a Disablement benefit under clause C.5 of the Deed, as:</p> <p>(a) a ‘Category I’ member or a ‘Category II’ member of the UniSuper fund; or</p> <p>(b) a member of the UniSuper fund to which Division C of the Deed applies.</p>	$AB + DP \times PVF$ <p>where:</p> <p>AB is the account balance at the relevant date of the person’s Member Accumulation Account under clause C.3 of the Deed.</p> <p>DP is the annual amount of the pension at the relevant date that is the person’s disablement benefit under clause C.5.1 (after any adjustment in accordance with clause C.5.5) of Deed.</p> <p>PVF is the applicable pension valuation factor calculated in accordance with the formula in subclause 2 (2) of Schedule 4 to the 2001 Regulations but using the pension valuation factors mentioned in Table 2 of Division 105.4.</p>

Division 105.4 Factors for interests in the payment phase

Table 1 Lump sum valuation factors

Item	Remaining term until normal retirement age (in complete years)	Factor
1	44	0.5929
2	43	0.5847
3	42	0.5754
4	41	0.5670
5	40	0.5575
6	39	0.5492
7	38	0.5399
8	37	0.5320
9	36	0.5233
10	35	0.5161
11	34	0.5110
12	33	0.5081
13	32	0.5048
14	31	0.5039
15	30	0.5029
16	29	0.5072
17	28	0.5118
18	27	0.5167
19	26	0.5219
20	25	0.5275
21	24	0.5362
22	23	0.5454
23	22	0.5552
24	21	0.5657
25	20	0.5769
26	19	0.5887
27	18	0.6014
28	17	0.6149
29	16	0.6293
30	15	0.6446
31	14	0.6592
32	13	0.6748

Item	Remaining term until normal retirement age (in complete years)	Factor
33	12	0.6916
34	11	0.7094
35	10	0.7286
36	9	0.7478
37	8	0.7683
38	7	0.7905
39	6	0.8143
40	5	0.8398
41	4	0.8674
42	3	0.8970
43	2	0.9288
44	1	0.9631

Table 2 Pension valuation factors

Item	Age at relevant date (in complete years)	Males	Females
1	16	22.6582	24.5856
2	17	21.3082	23.2356
3	18	20.7636	22.7663
4	19	20.1978	22.2787
5	20	19.6100	21.7720
6	21	19.5804	21.6391
7	22	19.5860	21.5126
8	23	19.6320	21.3929
9	24	19.6476	21.2809
10	25	19.7007	21.1771
11	26	19.7116	21.0824
12	27	19.7550	20.9975
13	28	19.7429	20.9235
14	29	19.7563	20.8614
15	30	19.6998	20.8122
16	31	19.6601	20.6669
17	32	19.5358	20.5246
18	33	19.4187	20.3854

Item	Age at relevant date (in complete years)	Males	Females
19	34	19.2034	20.2497
20	35	18.9852	20.1176
21	36	18.6572	19.8702
22	37	18.3170	19.6163
23	38	17.9635	19.3553
24	39	17.5959	19.0868
25	40	17.2133	18.8102
26	41	16.8144	18.4036
27	42	16.3981	17.9797
28	43	15.9633	17.5377
29	44	15.5086	17.0763
30	45	15.0325	16.5944
31	46	14.5336	16.0907
32	47	14.0103	15.5640
33	48	13.4607	15.0128
34	49	12.8830	14.4358
35	50	12.2753	13.8312
36	51	11.7247	13.1975
37	52	11.1435	12.5330
38	53	10.5295	11.8357
39	54	9.8797	11.1036
40	55	9.1913	10.3348
41	56	8.5367	9.5270
42	57	7.8395	8.6777
43	58	7.0958	7.7846
44	59	6.3012	6.8450
45	60	5.4508	5.8561
46	61	4.5396	4.8149
47	62	3.5523	3.7146
48	63	2.4726	2.5481
49	64	1.2916	1.3113
50	65	0.0000	0.0000

Part 110 Victorian Racing Industry Superannuation Fund

1 Definitions

In this Part:

Determined Rate has the meaning given by clause 2.8 of the Trust Deed.

Rules means the Rules in the Third Schedule to the Trust Deed.

Trust Deed means the Trust Deed governing the Victorian Racing Industry Superannuation Fund, as in force on 27 February 2003.

Victorian Racing Industry Superannuation Fund means the superannuation fund established by the Trust Deed dated 29 April 1964 and renamed, with effect on 16 August 2001, as the Victorian Racing Industry Superannuation Fund.

2 Methods and factors for interests in the Victorian Racing Industry Superannuation Fund

For an interest that is in the growth phase in the Victorian Racing Industry Superannuation Fund mentioned in the following table, the method or factor mentioned is approved for section 5 of this instrument.

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a Part 1 Member of the Victorian Racing Industry Superannuation Fund.	$AB + DB$ where: AB is the value of the person's accumulation benefit, being the sum of: (a) the person's Basic Own Contributions, within the meaning of rule 1.3 of the Rules, accumulated at the Determined Rate to the relevant date; and (b) any Supplementary Own Contributions, within the meaning of rule 1.4 of the Rules, that the person has made, accumulated at the Determined Rate to the relevant date; and (c) any Employer's Contributions, within the meaning of clause 2.8 of the Trust Deed, made under paragraph 1.5 (c) of the Rules in respect of the person since he or she has attained age 65 to provide the Minimum SG Benefit, within the meaning of clause 2.8 of the Trust Deed, accumulated at the Determined Rate to the relevant date.

Item	Interest in the growth phase	Method or factor
2	An interest that a person has as a Part 3 Member of the Victorian Racing Industry Superannuation Fund.	<p>DB is the gross value of the component of the interest that is a defined benefit interest within the meaning of the Regulations, determined in accordance with the method set out in clause 3 of Schedule 2 to the 2001 Regulations, modified as follows:</p> <p>f_y is the lump sum valuation factor mentioned in clause 4 of Schedule 2 to the 2001 Regulations that applies at the relevant date to the number of complete years until the member spouse turns 60, on the assumption that the heading of the first column of the Table in that clause reads ‘Number of complete years until the member spouse turns 60’.</p> <p>f_{y+1} is the lump sum valuation factor mentioned in clause 4 of Schedule 2 to the 2001 Regulations that applies at the relevant date if the number of complete years until the member spouse turns 60 were one year more than the actual number of complete years until the member spouse turns that age, on the assumption that the heading of the first column of the Table in that clause reads ‘Number of complete years until the member spouse turns 60’.</p> <p style="text-align: center;">AB + DB</p> <p>where:</p> <p>AB is the value of the person’s accumulation benefit (if any), being the sum of:</p> <ul style="list-style-type: none"> (a) any Supplementary Contributions, within the meaning of rule 3.3 of the Rules, that the person has made, accumulated at the Determined Rate to the relevant date; and (b) any Employer’s Contributions, within the meaning of clause 2.8 of the Trust Deed, made under paragraph 3.5 (c) of the Rules in respect of the person since he or she has attained age 65 to provide the Minimum SG Benefit, within the meaning of clause 2.8 of the Trust Deed, accumulated at the Determined Rate to the relevant date. <p>DB has the meaning given by item 1.</p>

Part 115 Woodside Superannuation Fund

1 Definitions

In this Part:

Deed means the *Woodside Superannuation Fund Trust Deed* as in force at 30 October 2001.

Part VI Member has the same meaning as in the Deed.

Rules has the same meaning as in the Deed.

Woodside Superannuation Fund means the Woodside Superannuation Fund established by Trust Deed dated 30 July 1979.

2 Methods and factors for interests of members in the Woodside Superannuation Fund

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has if: (a) the person is entitled to benefits under Part II of the Rules; or (b) the person is a Part VI Member of the Woodside Superannuation Fund.	The method set out in clause 3 of Schedule 2 to the 2001 Regulations, with the following modifications: f_y is the lump sum valuation factor mentioned in Table 1 of this Part that applies at the relevant date to the person's age in completed years. f_{y+1} is the lump sum valuation factor mentioned in Table 1 of this Part that would apply to the person if the person's age were one year more than the person's age in completed years at the relevant date.

Table 1 Lump sum valuation factors

Item	Age	Valuation factor	Item	Age	Valuation factor
1	21	0.80	24	44	0.80
2	22	0.80	25	45	0.80
3	23	0.80	26	46	0.81
4	24	0.80	27	47	0.81
5	25	0.80	28	48	0.82
6	26	0.80	29	49	0.83
7	27	0.80	30	50	0.84
8	28	0.80	31	51	0.84
9	29	0.80	32	52	0.85
10	30	0.80	33	53	0.86
11	31	0.80	34	54	0.88
12	32	0.80	35	55	0.89
13	33	0.80	36	56	0.89
14	34	0.80	37	57	0.90
15	35	0.80	38	58	0.90
16	36	0.80	39	59	0.91
17	37	0.80	40	60	0.92
18	38	0.80	41	61	0.93
19	39	0.80	42	62	0.94
20	40	0.80	43	63	0.96
21	41	0.80	44	64	0.98
22	42	0.80	45	65	1.00
23	43	0.80			

Part 116 Woolworths Group Superannuation Scheme

1 Interpretation

(1) In this Part:

member has the meaning given by rule 1.1 of the Rules.

Rules means the Rules in the Schedule to the Trust Deed.

Scheme membership has the meaning given by rule 1.1 of the Rules.

service has the meaning given by rule 1.1 of the Rules.

Trust Deed means the Trust Deed dated 12 March 1970 establishing the Woolworths Group Superannuation Scheme, as amended and in force on 22 September 2005.

(2) For the purpose of applying the formula in item 1 of the table in clause 2 of this Part in relation to an interest, the vesting factor ($F_{y,s}$) is:

(a) if:

- (i) the relevant date is 183 days after the person's most recent birthday; and
- (ii) the date '29 February' occurs within the period of 12 months beginning on that birthday;

the factor that applies to the person, having regard to the person's age in completed years at his or her most recent birthday; and

(b) if:

- (i) the relevant date is 183 days after the day the person commenced service or 183 days after the most recent anniversary of the day the person commenced service (as the case requires); and
- (ii) the date '29 February' occurs within the period of 12 months beginning on that commencement day or the most recent anniversary;

the factor that applies to the person having regard to the person's Scheme membership at the day the person commenced service, or the date of the most recent anniversary of the day the person commenced service (as the case requires).

2 Methods and factors for interests of Members in the Woolworths Group Superannuation Scheme

For an interest that:

- (a) is in the growth phase in the Woolworths Group Superannuation Scheme; and
- (b) is mentioned in an item in the following table;

the method or factor mentioned in the item is approved for section 5 of this instrument.

Item	Interest in the growth phase	Method or factor
1	An interest that a person has as a member of the Woolworths Group Superannuation Scheme	$V + (A - V) \times F_{y,s}$ where: V is the value of the benefit, including any additional benefit payable under paragraph 8.1 (b) of the Rules, that would have been payable in respect of the person if

Item	Interest in the growth phase	Method or factor
		<p data-bbox="815 286 1347 376">the person had ceased to be in service for the purposes of rules 8.1 to 8.4 of the Rules on the relevant date.</p> <p data-bbox="815 398 1347 555"><i>A</i> is the value of the benefit, including any additional benefit payable under paragraph 8.1 (b) of the Rules, that would have been payable in respect of the person if, on the relevant date:</p> <ul style="list-style-type: none"><li data-bbox="839 566 1331 656">(a) the person had ceased to be in service for the purposes of rules 8.1 to 8.4 of the Rules; and<li data-bbox="839 674 1294 696">(b) the person was aged 65 years; and<li data-bbox="839 714 1331 770">(c) the person's Scheme membership was equal to the difference between:<ul style="list-style-type: none"><li data-bbox="887 786 1086 808">(i) 65 years; and<li data-bbox="887 826 1310 904">(ii) the person's age on the person's first birthday after he or she commenced service. <p data-bbox="815 927 1347 1016"><i>F_{y,s}</i> is the vesting factor mentioned in Table 1 of this Part that applies to the person, having regard to:</p> <ul style="list-style-type: none"><li data-bbox="839 1032 1331 1111">(a) the person's age in completed years at his or her birthday closest to the relevant date; and<li data-bbox="839 1133 1331 1424">(b) the person's Scheme membership at:<ul style="list-style-type: none"><li data-bbox="887 1178 1331 1290">(i) for a person who commenced service less than 6 months before the relevant date — the day the person commenced service; and<li data-bbox="887 1312 1331 1424">(ii) for any other person — the date of the anniversary of his or her commencement of service closest to the relevant date. <p data-bbox="927 1447 1362 1509"><i>Note</i> See subclause 1 (2) of this Part in relation to the effect of a leap year.</p>

Table 1 Vesting factors

Scheme Membership in Completed Years

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19+
15	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
16	0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
17	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
18	0.04	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.05	0.06	0.06	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
20	0.06	0.06	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
21	0.06	0.07	0.08	0.08	0.09	0.10	0.10	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
22	0.07	0.08	0.08	0.09	0.10	0.11	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
23	0.08	0.09	0.10	0.11	0.12	0.13	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
24	0.09	0.10	0.11	0.13	0.14	0.15	0.15	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
25	0.11	0.12	0.13	0.14	0.15	0.16	0.17	0.17	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
26	0.12	0.13	0.14	0.16	0.17	0.18	0.19	0.19	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
27	0.14	0.15	0.16	0.18	0.19	0.20	0.21	0.21	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
28	0.16	0.18	0.19	0.20	0.22	0.23	0.23	0.24	0.24	0.24	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
29	0.19	0.20	0.21	0.23	0.24	0.25	0.26	0.26	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27
30	0.22	0.23	0.24	0.26	0.27	0.28	0.29	0.29	0.29	0.29	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30

Scheme Membership in Completed Years

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19+
31	0.24	0.25	0.27	0.28	0.29	0.30	0.31	0.31	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
32	0.26	0.28	0.29	0.30	0.31	0.32	0.33	0.33	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34
33	0.28	0.29	0.31	0.32	0.33	0.34	0.35	0.35	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36
34	0.30	0.31	0.33	0.34	0.35	0.36	0.37	0.37	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38
35	0.32	0.33	0.34	0.36	0.37	0.38	0.39	0.39	0.39	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
36	0.33	0.35	0.36	0.38	0.39	0.40	0.41	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42
37	0.35	0.37	0.38	0.40	0.41	0.42	0.43	0.43	0.43	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44
38	0.37	0.39	0.40	0.42	0.43	0.44	0.45	0.45	0.45	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46
39	0.39	0.41	0.42	0.44	0.45	0.46	0.47	0.47	0.47	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
40	0.41	0.43	0.44	0.46	0.47	0.48	0.49	0.49	0.49	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
41	0.39	0.45	0.46	0.48	0.49	0.50	0.51	0.51	0.51	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52
42	0.38	0.43	0.48	0.50	0.51	0.52	0.53	0.53	0.53	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
43	0.36	0.41	0.46	0.52	0.53	0.54	0.55	0.55	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56
44	0.33	0.38	0.44	0.49	0.55	0.56	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58
45	0.29	0.35	0.41	0.47	0.52	0.58	0.59	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
46	0.23	0.31	0.37	0.43	0.49	0.55	0.61	0.61	0.61	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62
47	0.21	0.25	0.32	0.39	0.45	0.51	0.57	0.63	0.63	0.63	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64
48	0.19	0.22	0.26	0.34	0.41	0.47	0.53	0.59	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
49	0.16	0.20	0.23	0.27	0.36	0.43	0.49	0.55	0.60	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67

Scheme Membership in Completed Years

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19+
50	0.11	0.17	0.21	0.24	0.28	0.37	0.44	0.50	0.56	0.62	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
51	0.00	0.11	0.17	0.21	0.25	0.29	0.38	0.45	0.52	0.58	0.63	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70
52	0.00	0.00	0.11	0.18	0.22	0.26	0.30	0.39	0.46	0.53	0.59	0.65	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
53	0.00	0.00	0.00	0.12	0.18	0.23	0.27	0.30	0.40	0.47	0.54	0.60	0.66	0.73	0.73	0.73	0.73	0.73	0.73	0.73
54	0.00	0.00	0.00	0.00	0.12	0.19	0.23	0.27	0.31	0.40	0.48	0.55	0.61	0.67	0.74	0.74	0.74	0.74	0.74	0.74
55	0.00	0.00	0.00	0.00	0.00	0.12	0.19	0.24	0.28	0.32	0.41	0.49	0.56	0.62	0.68	0.70	0.70	0.70	0.70	0.70
56	0.00	0.00	0.00	0.00	0.00	0.00	0.16	0.24	0.30	0.35	0.40	0.52	0.61	0.70	0.78	0.83	0.85	0.85	0.85	0.85
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.26	0.32	0.37	0.42	0.55	0.65	0.75	0.80	0.86	0.88	0.88	0.88
58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	0.27	0.34	0.39	0.45	0.59	0.69	0.75	0.81	0.88	0.91	0.91
59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.29	0.36	0.42	0.48	0.62	0.68	0.74	0.81	0.91	1.00
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.31	0.38	0.45	0.51	0.59	0.65	0.70	0.76	1.00
61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.39	0.49	0.57	0.57	0.68	0.75	0.81	1.00
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	0.47	0.59	0.59	0.59	0.73	0.82	1.00
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	0.57	0.57	0.57	0.57	0.77	1.00
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47	0.47	0.47	0.47	0.48	1.00
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00	1.00	1.00	1.00

**Schedule 11—Repeal of the Family Law
(Superannuation) (Methods and Factors for
Valuing Particular Superannuation Interests)
Approval 2003**

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

1 The whole of the instrument

Repeal the instrument.