



Appendix B: Factors

Table B1 (Table 801 in consolidated factors spreadsheet)
Final pay control factors applicable to members retiring with an immediate pension

Age last birthday	Factor	Age last birthday	Factor
20	34.66	50	26.06
21	34.47	51	25.66
22	34.26	52	25.25
23	34.05	53	24.83
24	33.84	54	24.41
25	33.62	55	23.97
26	33.40	56	23.53
27	33.17	57	23.08
28	32.93	58	22.61
29	32.69	59	22.14
30	32.44	60	21.66
31	32.19	61	21.17
32	31.93	62	20.67
33	31.66	63	20.16
34	31.39	64	19.64
35	31.11	65	19.11
36	30.82	66	18.57
37	30.53	67	18.02
38	30.23	68	17.47
39	29.93	69	16.88
40	29.61	70	16.28
41	29.29	71	15.71
42	28.97	72	15.13
43	28.63	73	14.54
44	28.29	74	13.91
45	27.94	75	13.27
46	27.58		
47	27.21		
48	26.84		
49	26.45		



**Table B2 (Table 802 in consolidated factors spreadsheet)
Final pay control factors applicable to members transferring out benefits**

Age last birthday	Pension Factor	Lump Sum Factor
26	10.45	0.45
27	10.68	0.46
28	10.92	0.47
29	11.15	0.49
30	11.40	0.50
31	11.65	0.51
32	11.90	0.52
33	12.16	0.53
34	12.43	0.55
35	12.70	0.56
36	12.98	0.57
37	13.27	0.59
38	13.56	0.60
39	13.85	0.62
40	14.16	0.63
41	14.47	0.64
42	14.79	0.66
43	15.12	0.68
44	15.45	0.69
45	15.79	0.71
46	16.15	0.73
47	16.50	0.74
48	16.87	0.76
49	17.25	0.78
50	17.64	0.80
51	18.04	0.82
52	18.44	0.84
53	18.86	0.86
54	19.29	0.88
55	19.74	0.90
56	20.19	0.92
57	20.66	0.94
58	21.15	0.97
59	21.65	0.99