

**Local Government Pension Scheme  
Pensioner Cash Equivalent Factors on Divorce  
from 1 October 2008**

Date: 18 November 2008



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## 1 Pensioner Cash Equivalent Factors on Divorce

Table 1.1 - Males

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
20	22.00	6.13	0.79	1.65	3.46
21	22.03	6.33	0.82	1.68	3.58
22	22.06	6.54	0.85	1.71	3.70
23	22.09	6.76	0.89	1.75	3.82
24	22.12	6.99	0.92	1.78	3.95
25	22.14	7.23	0.96	1.81	4.08
26	22.16	7.47	0.99	1.85	4.22
27	22.18	7.72	1.03	1.88	4.36
28	22.20	7.98	1.07	1.92	4.51
29	22.21	8.24	1.11	1.96	4.66
30	22.22	8.52	1.15	1.99	4.81
31	22.22	8.81	1.19	2.03	4.98
32	22.22	9.10	1.23	2.07	5.14
33	22.21	9.41	1.28	2.11	5.32
34	22.20	9.73	1.32	2.15	5.49
35	22.18	10.06	1.37	2.19	5.68
36	22.16	10.40	1.42	2.23	5.87
37	22.12	10.75	1.46	2.27	6.07
38	22.08	11.11	1.51	2.32	6.28
39	22.03	11.49	1.57	2.36	6.49
40	21.97	11.87	1.62	2.40	6.71
41	21.90	12.27	1.67	2.45	6.93
42	21.81	12.69	1.73	2.49	7.17
43	21.71	13.12	1.78	2.54	7.41
44	21.60	13.56	1.84	2.59	7.66
45	21.48	14.02	1.89	2.64	7.92
46	21.34	14.50	1.95	2.69	8.19
47	21.18	14.99	2.01	2.74	8.47
48	21.00	15.51	2.07	2.79	8.76
49	20.81	16.04	2.13	2.84	9.06
50	20.60	16.59	2.19	2.90	9.37
51	20.36	17.17	2.24	2.95	9.70
52	20.10	17.76	2.30	3.01	10.03
53	19.81	18.38	2.36	3.06	10.38
54	19.50	19.04	2.42	3.12	10.75
55	19.16		2.48	3.18	11.12
56	18.81		2.54	3.24	11.52
57	18.45		2.59	3.31	11.93
58	18.09		2.65	3.37	12.35
59	17.72		2.71	3.44	12.80
60	17.36		2.75	3.51	13.27
61	17.01		2.79	3.58	13.79
62	16.65		2.83	3.66	14.33
63	16.29		2.86	3.75	14.90
64	15.93		2.89	3.83	15.49

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## 1 Pensioner Cash Equivalent Factors on Divorce

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**Table 1.1 – Males *continued***

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
66	15.17		2.93	3.77	
67	14.78		2.95	3.61	
68	14.38		2.97	3.44	
69	13.97		2.98	3.28	
70	13.55		2.98	3.11	
71	13.12		2.99	2.95	
72	12.69		2.99	2.79	
73	12.25		2.98	2.63	
74	11.82		2.96	2.47	
75	11.37		2.93	2.32	
76	10.93		2.90	2.17	
77	10.49		2.85	2.02	
78	10.06		2.78	1.88	
79	9.63		2.71	1.74	
80	9.21		2.62	1.61	
81	8.79		2.51	1.48	
82	8.38		2.40	1.35	
83	7.97		2.27	1.24	
84	7.57		2.14	1.12	
85	7.17		2.01	1.01	
86	6.78		1.87	0.91	
87	6.40		1.72	0.82	
88	6.03		1.57	0.73	
89	5.67		1.41	0.65	
90	5.33		1.26	0.57	
91	5.00		1.11	0.51	
92	4.69		0.96	0.44	
93	4.39		0.82	0.39	
94	4.11		0.69	0.34	
95	3.84		0.57	0.29	

**Notes:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 25% of the GMP amount in respect of service after that date

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Pensioner Cash Equivalent Factors on Divorce from 1 October 2008

**1 Pensioner Cash Equivalent Factors on Divorce**


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**Table 1.2 – Females**

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
20	22.09	6.32	0.37	1.41	3.65
21	22.13	6.53	0.38	1.43	3.77
22	22.18	6.75	0.40	1.46	3.89
23	22.22	6.98	0.41	1.49	4.03
24	22.25	7.21	0.42	1.51	4.16
25	22.29	7.45	0.44	1.54	4.30
26	22.33	7.71	0.46	1.57	4.45
27	22.36	7.97	0.47	1.60	4.60
28	22.39	8.23	0.49	1.63	4.75
29	22.41	8.51	0.50	1.66	4.91
30	22.44	8.80	0.52	1.69	5.08
31	22.46	9.10	0.53	1.72	5.25
32	22.47	9.40	0.55	1.76	5.43
33	22.48	9.72	0.57	1.79	5.61
34	22.48	10.05	0.58	1.82	5.80
35	22.48	10.39	0.60	1.86	5.99
36	22.47	10.74	0.62	1.89	6.20
37	22.45	11.10	0.64	1.93	6.41
38	22.43	11.48	0.66	1.97	6.62
39	22.39	11.87	0.68	2.00	6.85
40	22.35	12.27	0.70	2.04	7.08
41	22.29	12.68	0.71	2.08	7.32
42	22.22	13.11	0.73	2.12	7.57
43	22.14	13.55	0.75	2.16	7.82
44	22.04	14.01	0.77	2.20	8.09
45	21.93	14.49	0.79	2.24	8.36
46	21.81	14.98	0.81	2.28	8.64
47	21.67	15.49	0.83	2.33	8.94
48	21.51	16.02	0.84	2.37	9.24
49	21.34	16.57	0.86	2.42	9.56
50	21.14	17.14	0.87	2.46	9.89
51	20.92	17.73	0.89	2.51	10.23
52	20.68	18.34	0.90	2.56	10.58
53	20.41	18.98	0.91	2.61	10.95
54	20.11	19.64	0.92	2.66	11.33
55	19.79		0.93	2.71	11.73
56	19.46		0.94	2.77	12.14
57	19.12		0.95	2.82	12.56
58	18.77		0.96	2.88	13.01
59	18.42		0.96	3.00	13.47
60	18.07		0.97	3.15	13.96
61	17.73		0.97	3.26	14.49
62	17.38		0.97	3.39	15.03
63	17.02		0.96	3.52	15.61
64	16.66		0.96	3.65	16.21
65	16.28		0.95	3.64	

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## Pensioner Cash Equivalent Factors on Divorce from 1 October 2008

## 1 Pensioner Cash Equivalent Factors on Divorce

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**Table 1.2 – Females *continued***

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
66	15.91		0.94	3.48	
67	15.51		0.93	3.32	
68	15.12		0.92	3.16	
69	14.71		0.90	3.00	
70	14.30		0.88	2.85	
71	13.87		0.86	2.69	
72	13.45		0.84	2.54	
73	13.01		0.82	2.39	
74	12.57		0.79	2.24	
75	12.13		0.77	2.10	
76	11.68		0.74	1.96	
77	11.23		0.71	1.82	
78	10.79		0.67	1.69	
79	10.34		0.64	1.56	
80	9.90		0.61	1.44	
81	9.45		0.57	1.33	
82	9.01		0.53	1.21	
83	8.57		0.50	1.11	
84	8.13		0.46	1.01	
85	7.70		0.42	0.91	
86	7.27		0.38	0.82	
87	6.85		0.34	0.74	
88	6.44		0.30	0.66	
89	6.03		0.26	0.59	
90	5.65		0.22	0.52	
91	5.27		0.19	0.46	
92	4.91		0.16	0.40	
93	4.56		0.13	0.35	
94	4.24		0.11	0.31	
95	3.93		0.08	0.27	

**Notes:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 25% of the GMP amount in respect of service after that date

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Pensioner Cash Equivalent Factors on Divorce from 1 October 2008

## 2 III Health Pensioner Cash Equivalent Factors on Divorce

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Table 2.1 – Males

Age last birthday at relevant date	Member's Pension of £1 per annum	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
20	27.16	1.08	1.46	3.05
21	26.99	1.12	1.49	3.15
22	26.81	1.17	1.52	3.25
23	26.62	1.21	1.55	3.36
24	26.43	1.26	1.58	3.48
25	26.24	1.31	1.61	3.59
26	26.04	1.35	1.64	3.71
27	25.83	1.41	1.67	3.84
28	25.63	1.46	1.70	3.97
29	25.41	1.51	1.74	4.10
30	25.20	1.57	1.77	4.24
31	24.98	1.62	1.80	4.38
32	24.75	1.68	1.84	4.53
33	24.52	1.74	1.87	4.68
34	24.28	1.80	1.91	4.84
35	24.04	1.87	1.95	5.01
36	23.79	1.94	1.98	5.18
37	23.54	2.00	2.02	5.35
38	23.28	2.07	2.06	5.53
39	23.01	2.15	2.10	5.72
40	22.73	2.22	2.14	5.91
41	22.45	2.29	2.18	6.12
42	22.17	2.36	2.22	6.32
43	21.87	2.44	2.26	6.54
44	21.57	2.52	2.31	6.76
45	21.27	2.59	2.35	7.00
46	20.96	2.67	2.39	7.24
47	20.64	2.75	2.44	7.49
48	20.31	2.83	2.48	7.75
49	19.98	2.91	2.53	8.02
50	19.64	2.99	2.58	8.30
51	19.30	3.07	2.63	8.59
52	18.95	3.15	2.68	8.89
53	18.58	3.24	2.73	9.21
54	18.22	3.32	2.78	9.54
55	17.85	3.40	2.84	9.88
56	17.47	3.48	2.89	10.24
57	17.08	3.55	2.95	10.62
58	16.70	3.62	3.01	11.01
59	16.31	3.69	3.07	11.43
60	15.93	3.75	3.14	11.88
61	15.55	3.80	3.20	12.36
62	15.17	3.85	3.28	12.87
63	14.78	3.90	3.35	13.41
64	14.38	3.94	3.49	13.97
65	13.97	3.98	3.51	

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**2 III Health Pensioner Cash Equivalent Factors on Divorce**

**Table 2.1 – Males *continued***

Age last birthday at relevant date	Member's Pension of £1 per annum	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
66	13.55	4.02	3.35	
67	13.12	4.05	3.19	
68	12.69	4.08	3.02	
69	12.25	4.10	2.86	
70	11.82	4.10	2.71	
71	11.37	4.10	2.55	
72	10.93	4.09	2.40	
73	10.49	4.07	2.25	
74	10.06	4.03	2.10	
75	9.63	3.97	1.96	
76	9.21	3.90	1.82	
77	8.79	3.81	1.68	
78	8.38	3.70	1.56	
79	7.97	3.59	1.43	
80	7.57	3.46	1.31	
81	7.17	3.32	1.19	
82	6.78	3.17	1.08	
83	6.40	3.00	0.98	
84	6.03	2.82	0.88	
85	5.67	2.63	0.78	
86	5.33	2.43	0.70	
87	5.00	2.23	0.62	
88	4.69	2.02	0.54	
89	4.39	1.81	0.47	
90	4.11	1.60	0.41	
91	3.84	1.40	0.36	
92	3.58	1.21	0.31	
93	3.33	1.04	0.26	
94	3.11	0.87	0.23	
95	2.90	0.71	0.19	

**Notes:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 25% of the GMP amount in respect of service after that date

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Pensioner Cash Equivalent Factors on Divorce from 1 October 2008

## 2 III Health Pensioner Cash Equivalent Factors on Divorce

Table 2.2 – Females

Age last birthday at relevant date	Member's Pension of £1 per annum	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
20	27.25	0.53	1.14	3.25
21	27.09	0.55	1.16	3.36
22	26.93	0.57	1.19	3.47
23	26.76	0.59	1.21	3.59
24	26.58	0.61	1.23	3.71
25	26.41	0.63	1.25	3.83
26	26.23	0.65	1.28	3.96
27	26.04	0.67	1.30	4.10
28	25.85	0.70	1.33	4.23
29	25.66	0.72	1.35	4.38
30	25.46	0.74	1.38	4.53
31	25.25	0.77	1.40	4.68
32	25.04	0.79	1.43	4.84
33	24.83	0.82	1.46	5.00
34	24.61	0.84	1.48	5.17
35	24.38	0.87	1.51	5.35
36	24.15	0.90	1.54	5.53
37	23.91	0.92	1.57	5.71
38	23.67	0.95	1.60	5.91
39	23.42	0.98	1.63	6.11
40	23.16	1.01	1.66	6.31
41	22.90	1.04	1.69	6.53
42	22.63	1.06	1.72	6.75
43	22.35	1.09	1.76	6.98
44	22.07	1.12	1.79	7.22
45	21.78	1.14	1.82	7.47
46	21.49	1.16	1.86	7.72
47	21.19	1.19	1.90	7.99
48	20.88	1.21	1.93	8.27
49	20.57	1.24	1.97	8.55
50	20.25	1.26	2.01	8.85
51	19.92	1.28	2.05	9.16
52	19.59	1.30	2.09	9.48
53	19.24	1.32	2.13	9.81
54	18.90	1.34	2.18	10.16
55	18.54	1.36	2.22	10.52
56	18.17	1.37	2.27	10.90
57	17.80	1.39	2.31	11.29
58	17.43	1.40	2.36	11.70
59	17.04	1.41	2.46	12.12
60	16.66	1.41	2.59	12.58
61	16.28	1.42	2.69	13.07
62	15.91	1.41	2.79	13.58
63	15.51	1.41	2.90	14.12
64	15.12	1.41	3.02	14.69
65	14.71	1.40	3.00	

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## 2 III Health Pensioner Cash Equivalent Factors on Divorce

Table 2.2 – Females *continued*

Age last birthday at relevant date	Member's Pension of £1 per annum	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
66	14.30	1.38	2.85	
67	13.87	1.37	2.69	
68	13.45	1.35	2.54	
69	13.01	1.33	2.39	
70	12.57	1.30	2.24	
71	12.13	1.27	2.10	
72	11.68	1.24	1.96	
73	11.23	1.20	1.82	
74	10.79	1.16	1.69	
75	10.34	1.11	1.56	
76	9.90	1.06	1.44	
77	9.45	1.02	1.33	
78	9.01	0.97	1.21	
79	8.57	0.92	1.11	
80	8.13	0.87	1.01	
81	7.70	0.82	0.91	
82	7.27	0.76	0.82	
83	6.85	0.71	0.74	
84	6.44	0.65	0.66	
85	6.03	0.59	0.59	
86	5.65	0.53	0.52	
87	5.27	0.47	0.46	
88	4.91	0.42	0.40	
89	4.56	0.36	0.35	
90	4.24	0.31	0.31	
91	3.93	0.26	0.27	
92	3.65	0.21	0.23	
93	3.38	0.18	0.20	
94	3.15	0.14	0.18	
95	2.93	0.11	0.16	

**Notes:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 25% of the GMP amount in respect of service after that date

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### 3 Adjustment for Market Conditions

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**Table 3.1 – Adjustment for Market Conditions**

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.00%	1.00%	2.00%	3.00%	4.00%
20-40	1.26	1.18	1.10	1.03	0.97
41	1.26	1.18	1.10	1.03	0.97
42	1.26	1.18	1.10	1.03	0.97
43	1.26	1.18	1.10	1.03	0.97
44	1.26	1.17	1.10	1.03	0.97
45	1.25	1.17	1.10	1.03	0.97
46	1.25	1.17	1.10	1.03	0.97
47	1.25	1.17	1.10	1.03	0.97
48	1.25	1.17	1.10	1.03	0.97
49	1.25	1.17	1.10	1.03	0.97
50	1.25	1.17	1.10	1.03	0.97
51	1.25	1.17	1.10	1.03	0.97
52	1.25	1.17	1.10	1.03	0.97
53	1.25	1.17	1.10	1.03	0.97
54	1.25	1.17	1.10	1.03	0.97
55	1.25	1.17	1.10	1.03	0.97
56	1.25	1.17	1.10	1.03	0.97
57	1.25	1.17	1.10	1.03	0.97
58	1.24	1.17	1.10	1.03	0.97
59	1.24	1.17	1.10	1.03	0.97
60	1.24	1.17	1.10	1.03	0.97
61	1.24	1.17	1.10	1.03	0.97
62	1.24	1.16	1.10	1.03	0.97
63	1.24	1.16	1.09	1.03	0.97
64	1.24	1.16	1.09	1.03	0.97
65	1.24	1.16	1.09	1.03	0.97
66	1.23	1.16	1.09	1.03	0.97
67	1.23	1.16	1.09	1.03	0.97
68	1.23	1.16	1.09	1.03	0.97
69	1.23	1.16	1.09	1.03	0.97
70	1.23	1.16	1.09	1.03	0.97
71	1.22	1.15	1.09	1.03	0.97
72	1.22	1.15	1.09	1.03	0.97
73	1.22	1.15	1.09	1.03	0.97
74	1.22	1.15	1.09	1.03	0.97
75	1.22	1.15	1.09	1.03	0.97
76	1.21	1.15	1.08	1.03	0.97
77	1.21	1.14	1.08	1.03	0.97
78	1.21	1.14	1.08	1.03	0.97
79	1.20	1.14	1.08	1.03	0.97
80	1.20	1.14	1.08	1.03	0.98
81	1.20	1.14	1.08	1.03	0.98
82	1.19	1.13	1.08	1.02	0.98
83	1.19	1.13	1.08	1.02	0.98
84	1.18	1.13	1.07	1.02	0.98
85	1.18	1.12	1.07	1.02	0.98

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Pensioner Cash Equivalent Factors on Divorce from 1 October 2008

### 3 Adjustment for Market Conditions

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Table 3.1 – Adjustment for Market Conditions *continued*

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.00%	1.00%	2.00%	3.00%	4.00%
86	1.18	1.12	1.07	1.02	0.98
87	1.17	1.12	1.07	1.02	0.98
88	1.17	1.11	1.07	1.02	0.98
89	1.16	1.11	1.06	1.02	0.98
90	1.16	1.11	1.06	1.02	0.98
91	1.15	1.10	1.06	1.02	0.98
92	1.15	1.10	1.06	1.02	0.98
93	1.14	1.10	1.06	1.02	0.98
94	1.13	1.09	1.05	1.02	0.98
95	1.13	1.09	1.05	1.02	0.98