



# Firefighters' Pension Scheme Circular

<b>Circular Number:</b>	FPSC 7/2011	<b>Date Issued:</b>	4/7/2011
<b>Action:</b>	For Information		
<b>Title:</b>	<i>Firefighters' Pension Scheme: Pension Debit Adjustment factors and Early Retirement factors</i>		
<b>Issued by:</b>	Andrew Cornelius Firefighters' Pensions Team. Workforce, Pay and Pensions Division		

<b>Summary:</b>	This circular advises FRAs on updated early retirement factors for the NFPS and updated pension debit adjustment factors for both the FPS and NFPS.
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<b>Addressed to:</b>	<b>Please Forward to:</b>
The Chief Fire Officer	Pension and human resources managers
	Treasurers
	Finance Directors

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**Firefighters' Pension Scheme Website:** [www.communities.gov.uk/firepensions](http://www.communities.gov.uk/firepensions)

## **1. EARLY RETIREMENT FACTORS**

- 1.1 Please find attached updated GAD guidance with regards to the calculation of pensions paid early under Part 3, Rule 5 and Part 3, Rule 7(C) of the NFPS.
- 1.2 This new guidance and associated early retirement factors should be applied from 4 July 2011.

## **2. PENSION DEBIT ADJUSTMENT FACTORS**

- 2.1 Please also find attached updated GAD guidance on pension debit adjustment factors for both the FPS and NFPS. This guidance is for use in conjunction with the Transfer Value and Pension Sharing guidance previously issued under the cover of circular FPSC 6/2010.
- 2.2 This new guidance and associated pension debit adjustment factors should be applied from 4 July 2011.

Yours sincerely,

**Andrew Cornelius**

## **New Firefighters' Pension Scheme Early Retirement Factors**

Date: 04 July 2011

Author: Ian Boonin

## Introduction

Firefighters in the New Firefighters' Pension Scheme (NFPS) who leave service without entitlement to immediate benefits, but with deferred benefits payable from age 65, may opt to take early payment of pension and additional pension benefits from age 55 with an actuarial reduction. The Scheme Actuary is required to issue guidance to determine the appropriate amounts by which a member's retirement pension and additional pension benefits should be reduced in respect of early payment.

This note contains the tables and guidance on the appropriate actuarial reduction factor to be issued by the Scheme Actuary referred to in the following regulations:

- Rule 5 and rule 7C(5) of Part 3 of the Firefighters' Pension Scheme (England) Order 2006 (SI 2006/3432)
- Rule 5 and rule 7C(5) of Part 3 of the Firefighters' Pension Scheme (Wales) Order 2007 (SI 2007/1072)
- Rule 5 and rule 7C(5) of Part 3 of the Firefighters' Pension Scheme (Scotland) Order (SI 2007/199)
- Rule 15 and rule 17C(5) of Part 3 of the Firefighters' Pension Scheme Order (Northern Ireland) 2007 (SR 2007/215)

This guidance supersedes any previous guidance or advice issued by GAD in connection with NFPS early retirement and is effective with immediate effect.

If administrators for English authorities have any questions about how to use this guidance they should in the first instance consult published information on the Firefighter Pensions pages at:

<http://www.communities.gov.uk/corporate/contact>

If further information is required, administrators for English authorities may contact the Firefighters' Pension Team at DCLG.

Administrators for other authorities should contact the Scottish Public Pensions Agency, the Welsh Assembly Government or the Department of Health, Social Services and Public Safety Northern Ireland as applicable.

The Firefighters' Pension teams will seek input from the Scheme Actuary if necessary.

**Caveats**

This note should not be used for any purpose other than to determine the actuarial reduction factor that should be applied to the amount of pension on member-initiated early retirement in the NFPS.

This note should be considered in its entirety, not as individual sections which, if considered in isolation, may be misleading and conclusions reached by a review of some sections on their own may be incorrect.

This note only covers the actuarial principles around the calculation and application of actuarial reduction factors. Any legal advice in this area should be sought from an appropriately qualified person or source.

New Firefighters' Pension Scheme: Early Retirement Factors

Factors to be applied to benefits under the regulations listed above:

Months	0	1	2	3	4	5	6	7	8	9	10	11
55	0.595	0.598	0.600	0.602	0.605	0.607	0.610	0.612	0.615	0.617	0.619	0.622
56	0.624	0.627	0.630	0.632	0.635	0.637	0.640	0.643	0.645	0.648	0.650	0.653
57	0.656	0.658	0.661	0.664	0.667	0.669	0.672	0.675	0.678	0.680	0.683	0.686
58	0.689	0.692	0.695	0.698	0.701	0.704	0.707	0.710	0.713	0.716	0.718	0.721
59	0.725	0.728	0.731	0.734	0.737	0.740	0.744	0.747	0.750	0.753	0.756	0.759
60	0.763	0.766	0.770	0.773	0.776	0.780	0.783	0.787	0.790	0.793	0.797	0.800
61	0.804	0.807	0.811	0.815	0.818	0.822	0.826	0.829	0.833	0.837	0.840	0.844
62	0.848	0.852	0.856	0.860	0.864	0.868	0.872	0.876	0.879	0.883	0.887	0.891
63	0.895	0.900	0.904	0.908	0.913	0.917	0.921	0.925	0.930	0.934	0.938	0.942
64	0.947	0.951	0.956	0.961	0.965	0.970	0.975	0.979	0.984	0.988	0.993	0.998

**Notes:**

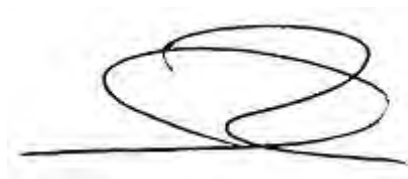
1. Ages are given in years and complete months. Part months are ignored.
2. On early retirement, the member's pension should be multiplied by the relevant factor.
3. Pensions payable to a member's spouse, partner or dependant should not be reduced.
4. The member's pension should be increased from the date of leaving the scheme until the date of early retirement in line with the Pension Increase Act, before applying the factor.

**Example:**

A firefighter leaves NFPS at age 27 with a pension of £2,500 pa payable from age 65. He elects to take early payment of pension with actuarial reduction at age 55.

His reduced pension at age 55 is  $£2,500 \times 2.3 \times 0.595 = £3,421.25$  pa, where 2.3 is an illustrative figure for the Pensions Increase over the period from leaving the scheme until age 55.

One quarter of this pension (£855.31 pa) could be commuted to give a lump sum of  $£855.31 \times 12 = £10,263.72$ .



**Ian Boonin**  
**Fellow of the Institute and Faculty of Actuaries**  
**Government Actuary's Department**

**Firefighters' Pension Scheme**  
**Adjustment factors for pension debits**

Author: Ian Boonin

Date: 04 July 2011

**Table of Contents**

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<b>1</b>	<b>Introduction.....</b>	<b>3</b>
<b>1.1</b>	<b>Scope of this guidance note.....</b>	<b>3</b>
<b>1.2</b>	<b>Questions about this guidance .....</b>	<b>4</b>
<b>2</b>	<b>Note on this guidance .....</b>	<b>5</b>
<b>3</b>	<b>Tables of factors.....</b>	<b>6</b>

## **1 Introduction**

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### **1.1 Scope of this guidance note**

- 1.1.1 Rule B12 of the Firefighters' Pension Scheme Order 1992 and rule B23 of Firefighters' Pension Scheme Order (Northern Ireland) 2007 states that where a member becomes subject to a pension debit, their benefit should be calculated in accordance with tables and guidance provided by the Government Actuary. The purpose of this note is to provide guidance in relation to the adjustment factors to be applied to pension debits where a member retires earlier or later than age 60 (the Normal Benefit Age).
- 1.1.2 The actuarial factors in this note come into immediate effect. This note updates the previous guidance issued by the Government Actuary's Department.
- 1.1.3 References in this guidance to the Firefighters' Pension Scheme (England) may be taken to include its equivalents in Scotland, Wales and Northern Ireland.

#### **Caveat**

- 1.1.4 This note should not be used for any purpose other than to determine the adjustment factors to be applied to the pension debit if the member retires earlier or later than age 60.
- 1.1.5 This note should be considered in its entirety and in conjunction with the previous guidance issued on 30<sup>th</sup> June 2009, as individual sections, if considered in isolation, may be misleading and conclusions reached by a review of some sections on their own may be incorrect.
- 1.1.6 This note only covers the actuarial principles around the calculation and application of pension debits. Any legal advice in this area should be sought from an appropriately qualified person or source.

#### **Changes to the previous factors**

- 1.1.7 The format of the revised factors is the same as the factors that were previously used.

## Firefighters' Pension Scheme – Adjustment factors for pension debits

### 1.2 Questions about this guidance

1.2.1 If you have any questions about how to use this guidance, in the first instance administrators should consult published information or the Firefighter Pensions pages at:

<http://www.communities.gov.uk/corporate/contact>

1.2.2 If this does not help, administrators may contact the relevant Fire Pensions Team, by e-mail or writing to:

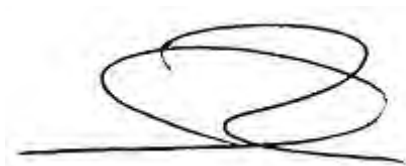
Firefighters' Pensions Team  
WPP Division  
Department for Communities and Local Government  
Zone 5/F6  
Eland House  
Bressenden Place  
London SW1E 5DU

Scottish Public Pensions Agency  
7 Tweedside Park  
Tweedbank  
Galashiels TD1 3TE

Fire and Rescue Services Branch  
Welsh Assembly Government  
Merthyr Tydfil Office  
Rhydycar  
Merthyr Tydfil  
CF48 1UZ

Department for Health, Social Services and Public Safety  
Fire Division  
Castle Buildings  
Stormont  
Belfast BT4 3SS

1.2.3 The Fire Pensions Teams will seek input from the Government Actuary if necessary.



**Ian Boonin**  
**Fellow of the Institute and Faculty of Actuaries**  
**Government Actuary's Department**

## 2 Note on this guidance

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2.1.1 This guidance note should be used in conjunction with the guidance issued on the 30<sup>th</sup> June 2009 (previous guidance). This note has been updated to allow for revised factors.

### 2.1.2 Example calculation

Pension sharing order for an active member

A.	Member's age at transfer date	35
B.	MEMDEB (debit applying to member's pension at transfer date)	£2,400
C.	SURDEB (debit applying to future spouse's pension at transfer date)	£1,200
D.	Member's age at retirement	50
E.	Member's pension at retirement	£35,000
F.	Future spouse's pension at retirement	£17,500
F.	Pension increases factor (PI)	1.81*
G.	Pre 88 GMP	Nil
H.	Post 88 GMP	Nil
I.	MEMERF (early retirement factor taken from table L1)	0.628

\*1.81 is an illustrative figure

The pension debit should be revalued from the transfer date to retirement date.

As this member is retiring before age 60, the pension debit should be reduced because the debit will be applied over a longer period than was assumed in calculating the original amount of the debit.

The formulae used to calculate the debit to apply at retirement are:

**[MEMDEB × PI × MEMERF]**

**[SURDEB × PI]**

$$\begin{aligned} \text{Member's pension debit} &= 2,400 \times 1.81 \times 0.628 \\ &= \text{£}2,728.03 \text{ pa} \end{aligned}$$

$$\begin{aligned} \text{Survivor's pension debit} &= 1,200 \times 1.81 \\ &= \text{£}2,172.00 \text{ pa} \end{aligned}$$

Therefore the member's actual entitlement to benefits at retirement after the application of the pension debit will be:

$$\text{Actual member's pension} = 35,000 - 2,728.03 = \text{£}32,271.97 \text{ pa}$$

$$\text{Actual future spouse's pension} = 17,500 - 2,172.00 = \text{£}15,328.00 \text{ pa}$$

### **3 Tables of factors**

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Table L1: Reduction to pension debit on retirement before age 60.....	7
Table L2: Increase to pension debit on retirement after age 60.....	7
Table M1: Reduction to pension debit on ill health retirement.....	8

Firefighters' Pension Scheme – Adjustment factors for pension debits

**Table L1: Reduction to pension debit on retirement before age 60**

**Adjustment to pension – Males and Females**

Age of the member when benefits come into payment <sup>1</sup>										
months	50	51	52	53	54	55	56	57	58	59
0	0.628	0.654	0.682	0.713	0.746	0.782	0.821	0.861	0.905	0.952
1	0.630	0.657	0.685	0.716	0.749	0.785	0.824	0.865	0.909	0.956
2	0.632	0.659	0.688	0.718	0.752	0.789	0.827	0.869	0.913	0.960
3	0.634	0.661	0.690	0.721	0.755	0.792	0.831	0.872	0.917	0.965
4	0.637	0.664	0.693	0.724	0.758	0.795	0.834	0.876	0.921	0.969
5	0.639	0.666	0.695	0.727	0.761	0.798	0.838	0.880	0.925	0.973
6	0.641	0.668	0.698	0.729	0.764	0.801	0.841	0.883	0.929	0.977
7	0.643	0.671	0.700	0.732	0.767	0.804	0.844	0.887	0.932	0.981
8	0.645	0.673	0.703	0.735	0.770	0.808	0.848	0.891	0.936	0.985
9	0.648	0.675	0.705	0.737	0.773	0.811	0.851	0.894	0.940	0.990
10	0.650	0.678	0.708	0.740	0.776	0.814	0.855	0.898	0.944	0.994
11	0.652	0.680	0.710	0.743	0.779	0.817	0.858	0.901	0.948	0.998

**Table L2: Increase to pension debit on retirement after age 60**

**Adjustment to pension – Males and Females**

Age of the member when benefits come into payment <sup>1</sup>						
months	60	61	62	63	64	65
0	1.002	1.056	1.114	1.177	1.244	1.317
1	1.007	1.061	1.119	1.182	1.250	1.324
2	1.011	1.066	1.125	1.188	1.256	1.331
3	1.016	1.071	1.130	1.193	1.262	1.337
4	1.020	1.075	1.135	1.199	1.268	1.344
5	1.025	1.080	1.140	1.205	1.275	1.350
6	1.029	1.085	1.145	1.210	1.281	1.357
7	1.034	1.090	1.150	1.216	1.287	1.363
8	1.038	1.095	1.156	1.222	1.293	1.370
9	1.043	1.099	1.161	1.227	1.299	1.377
10	1.047	1.104	1.166	1.233	1.305	1.383
11	1.051	1.109	1.171	1.238	1.311	1.390

<sup>1</sup> Calculate the member's age in years and complete months

Firefighters' Pension Scheme – Adjustment factors for pension debits

**Table M1: Reduction to pension debit on ill health retirement**

**Adjustment to pension – Males and Females**

Age of the member when benefits come into payment <sup>1</sup>							
months	18	19	20	21	22	23	24
0	0.174	0.180	0.187	0.193	0.200	0.207	0.215
1	0.175	0.181	0.187	0.194	0.201	0.208	0.216
2	0.175	0.181	0.188	0.194	0.201	0.209	0.216
3	0.176	0.182	0.188	0.195	0.202	0.209	0.217
4	0.176	0.182	0.189	0.196	0.203	0.210	0.218
5	0.177	0.183	0.189	0.196	0.203	0.211	0.218
6	0.177	0.183	0.190	0.197	0.204	0.211	0.219
7	0.178	0.184	0.191	0.197	0.204	0.212	0.220
8	0.178	0.185	0.191	0.198	0.205	0.213	0.220
9	0.179	0.185	0.192	0.199	0.206	0.213	0.221
10	0.179	0.186	0.192	0.199	0.206	0.214	0.222
11	0.180	0.186	0.193	0.200	0.207	0.214	0.222

Age of the member when benefits come into payment <sup>1</sup>										
months	25	26	27	28	29	30	31	32	33	34
0	0.223	0.231	0.240	0.249	0.258	0.268	0.278	0.288	0.300	0.311
1	0.224	0.232	0.240	0.249	0.259	0.268	0.279	0.289	0.301	0.312
2	0.224	0.232	0.241	0.250	0.259	0.269	0.280	0.290	0.302	0.313
3	0.225	0.233	0.242	0.251	0.260	0.270	0.280	0.291	0.302	0.314
4	0.226	0.234	0.243	0.252	0.261	0.271	0.281	0.292	0.303	0.315
5	0.226	0.235	0.243	0.252	0.262	0.272	0.282	0.293	0.304	0.316
6	0.227	0.235	0.244	0.253	0.263	0.273	0.283	0.294	0.305	0.317
7	0.228	0.236	0.245	0.254	0.264	0.274	0.284	0.295	0.306	0.318
8	0.228	0.237	0.246	0.255	0.264	0.274	0.285	0.296	0.307	0.319
9	0.229	0.237	0.246	0.256	0.265	0.275	0.286	0.297	0.308	0.320
10	0.230	0.238	0.247	0.256	0.266	0.276	0.287	0.298	0.309	0.321
11	0.230	0.239	0.248	0.257	0.267	0.277	0.288	0.299	0.310	0.322

Age of the member when benefits come into payment <sup>1</sup>										
months	35	36	37	38	39	40	41	42	43	44
0	0.323	0.336	0.350	0.364	0.379	0.394	0.411	0.428	0.446	0.466
1	0.325	0.337	0.351	0.365	0.380	0.396	0.412	0.430	0.448	0.467
2	0.326	0.339	0.352	0.366	0.381	0.397	0.414	0.431	0.450	0.469
3	0.327	0.340	0.353	0.368	0.383	0.398	0.415	0.433	0.451	0.471
4	0.328	0.341	0.354	0.369	0.384	0.400	0.417	0.434	0.453	0.472
5	0.329	0.342	0.356	0.370	0.385	0.401	0.418	0.436	0.454	0.474
6	0.330	0.343	0.357	0.371	0.387	0.403	0.419	0.437	0.456	0.476
7	0.331	0.344	0.358	0.373	0.388	0.404	0.421	0.439	0.458	0.477
8	0.332	0.345	0.359	0.374	0.389	0.405	0.422	0.440	0.459	0.479
9	0.333	0.346	0.360	0.375	0.390	0.407	0.424	0.442	0.461	0.481
10	0.334	0.347	0.362	0.376	0.392	0.408	0.425	0.443	0.462	0.482
11	0.335	0.349	0.363	0.377	0.393	0.409	0.427	0.445	0.464	0.484

<sup>1</sup> Calculate the member's age in years and complete months

Firefighters' Pension Scheme – Adjustment factors for pension debits

**Table M1: Reduction to pension debit on ill health retirement *continued***  
**Adjustment to pension – Males and Females**

Age of the member when benefits come into payment <sup>1</sup>										
months	45	46	47	48	49	50	51	52	53	54
0	0.486	0.507	0.530	0.554	0.580	0.607	0.636	0.666	0.699	0.734
1	0.488	0.509	0.532	0.556	0.582	0.609	0.638	0.669	0.702	0.737
2	0.489	0.511	0.534	0.558	0.584	0.612	0.641	0.672	0.705	0.740
3	0.491	0.513	0.536	0.561	0.586	0.614	0.643	0.674	0.708	0.743
4	0.493	0.515	0.538	0.563	0.589	0.616	0.646	0.677	0.711	0.746
5	0.495	0.517	0.540	0.565	0.591	0.619	0.648	0.680	0.713	0.749
6	0.497	0.519	0.542	0.567	0.593	0.621	0.651	0.683	0.716	0.752
7	0.498	0.521	0.544	0.569	0.595	0.624	0.653	0.685	0.719	0.756
8	0.500	0.522	0.546	0.571	0.598	0.626	0.656	0.688	0.722	0.759
9	0.502	0.524	0.548	0.573	0.600	0.628	0.659	0.691	0.725	0.762
10	0.504	0.526	0.550	0.575	0.602	0.631	0.661	0.693	0.728	0.765
11	0.506	0.528	0.552	0.578	0.604	0.633	0.664	0.696	0.731	0.768

Age of the member when benefits come into payment <sup>1</sup>					
months	55	56	57	58	59
0	0.771	0.811	0.854	0.900	0.949
1	0.774	0.815	0.858	0.904	0.954
2	0.778	0.818	0.861	0.908	0.958
3	0.781	0.822	0.865	0.912	0.962
4	0.784	0.825	0.869	0.916	0.967
5	0.788	0.829	0.873	0.920	0.971
6	0.791	0.832	0.877	0.924	0.976
7	0.794	0.836	0.881	0.928	0.980
8	0.798	0.839	0.884	0.933	0.985
9	0.801	0.843	0.888	0.937	0.989
10	0.804	0.847	0.892	0.941	0.993
11	0.808	0.850	0.896	0.945	0.998

<sup>1</sup> Calculate the member's age in years and complete months

**New Firefighters' Pension Scheme  
Adjustment factors for pension debits**

Author: Ian Boonin

Date: 04 July 2011

New Firefighters' Pension Scheme – Adjustment factors for pension debits

**Table of Contents**

---

<b>1</b>	<b>Introduction.....</b>	<b>3</b>
<b>1.1</b>	<b>Scope of this guidance note.....</b>	<b>3</b>
<b>1.2</b>	<b>Questions about this guidance .....</b>	<b>4</b>
<b>2</b>	<b>Note on this guidance and example calculation .....</b>	<b>5</b>
<b>3</b>	<b>Tables of factors.....</b>	<b>6</b>

## **1 Introduction**

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### **1.1 Scope of this guidance note**

- 1.1.1 This note contains guidance and tables to be issued by the Scheme Actuary that is referred to in the following regulations:

Rule 12 of Part 3 of the Firefighters' Pension Scheme (England) Order 2006

Rule 22 of Part 3 of the New Firefighters' Pension Scheme (Northern Ireland) Order 2007

Rule 12 of Part 3 of the Firefighters' Pension Scheme (Scotland) Order 2007

Rule 12 of Part 3 of the Firefighters' Pension Scheme (Wales) Order 2007

The purpose of this note is to provide guidance in relation to the adjustment factors to be applied to pension debits where a member retires earlier or later than age 65 (the Normal Benefit Age).

- 1.1.2 The actuarial factors in this note come into immediate effect. This note updates the previous guidance issued by the Government Actuary's Department.

- 1.1.3 References in this guidance apply to Firefighters' Pension Scheme (England) and its equivalents in Northern Ireland, Wales and Scotland.

#### **Caveat**

- 1.1.4 This note should not be used for any purpose other than to determine the adjustment factors to be applied to the pension debit if the member retires earlier or later than age 65.

- 1.1.5 This note should be considered in its entirety and in conjunction with the previous guidance issued on 30<sup>th</sup> April 2009, as individual sections, if considered in isolation, may be misleading and conclusions reached by a review of some sections on their own may be incorrect.

- 1.1.6 This note only covers the actuarial principles around the calculation and application of pension debits. Any legal advice in this area should be sought from an appropriately qualified person or source.

#### **Changes to the previous factors**

- 1.1.7 The format of the revised factors is the same as the factors that were previously used.

- 1.1.8 In the Budget on 23 March 2011, the Chancellor announced a new SCAPE discount rate of 3% in excess of CPI indexation. The factors in this guidance are calculated consistently with the new SCAPE discount rate and assume that pension indexation is in line with CPI.

## New Firefighters' Pension Scheme – Adjustment factors for pension debits

### 1.2 Questions about this guidance

1.2.1 If you have any questions about how to use this guidance, in the first instance administrators should consult published information or the Firefighter Pensions pages at:

<http://www.communities.gov.uk/corporate/contact>

1.2.2 If this does not help, administrators may contact the relevant Fire Pensions Team, by e-mail or writing to:

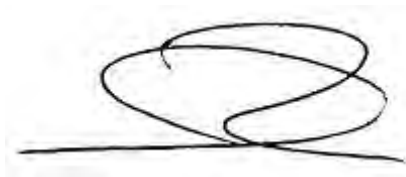
Firefighters' Pensions Team  
WPP Division  
Department for Communities and Local Government  
Zone 5/F6  
Eland House  
Bressenden Place  
London SW1E 5DU

Scottish Public Pensions Agency  
7 Tweedside Park  
Tweedbank  
Galashiels TD1 3TE

Fire and Rescue Services Branch  
Welsh Assembly Government  
Merthyr Tydfil Office  
Rhydycar  
Merthyr Tydfil  
CF48 1UZ

Department for Health, Social Services and Public Safety  
Fire Division  
Castle Buildings  
Stormont  
Belfast BT4 3SS

1.2.3 The Fire Pensions Teams will seek input from the Scheme Actuary if necessary.



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**Government Actuary's Department**

## 2 Note on this guidance and example calculation

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2.1.1 This guidance note should be used in conjunction with the guidance issued on the 30<sup>th</sup> April 2009 (previous guidance). This note has been updated to allow for revised factors.

### 2.1.2 Example calculation

Pension sharing order for an active member

<b>A.</b>	Member's age at transfer date	35
<b>B.</b>	MEMDEB (debit applying to member's pension at transfer date)	£2,400
<b>C.</b>	SURDEB (debit applying to future spouse's pension at transfer date)	£1,200
<b>D.</b>	Member's age at retirement	55
<b>E.</b>	Member's pension at retirement	£35,000
<b>F.</b>	Future spouse's pension at retirement	£17,500
<b>F.</b>	Pension increases factor (PI)	1.81*
<b>G.</b>	Pre 88 GMP	Nil
<b>H.</b>	Post 88 GMP	Nil
<b>I.</b>	MEMERF (early retirement factor taken from table L1)	0.595

\*1.81 is an illustrative figure

The pension debit should be revalued from the transfer date to retirement date.

As this member is retiring before age 65, the pension debit should be reduced because the debit will be applied over a longer period than was assumed in calculating the original amount of the debit.

The formulae used to calculate the debit to apply at retirement are:

**[MEMDEB × PI × MEMERF]**

**[SURDEB × PI]**

$$\begin{aligned} \text{Member's pension debit} &= 2,400 \times 1.81 \times 0.595 \\ &= \text{£}2,584.68 \text{ pa} \end{aligned}$$

$$\begin{aligned} \text{Survivor's pension debit} &= 1,200 \times 1.81 \\ &= \text{£}2,172.00 \text{ pa} \end{aligned}$$

Therefore the member's actual entitlement to benefits at retirement after the application of the pension debit will be:

$$\text{Actual member's pension} = 35,000 - 2,584.68 = \text{£}32,415.32 \text{ pa}$$

$$\text{Actual future spouse's pension} = 17,500 - 2,172.00 = \text{£}15,328.00 \text{ pa}$$

### **3 Tables of factors**

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Table L1: Reduction to pension debit on retirement before age 65.....	7
Table L2: Increase to pension debit on retirement after age 65.....	7
Table M1: Reduction to pension debit on ill health retirement.....	8

New Firefighters' Pension Scheme – Adjustment factors for pension debits

**Table L1: Reduction to pension debit on retirement before age 65**

**Adjustment to pension – Males and Females**

Age of the member when benefits come into payment <sup>1</sup>										
months	55	56	57	58	59	60	61	62	63	64
0	0.595	0.624	0.656	0.689	0.725	0.763	0.804	0.848	0.895	0.947
1	0.598	0.627	0.658	0.692	0.728	0.766	0.807	0.852	0.900	0.951
2	0.600	0.630	0.661	0.695	0.731	0.770	0.811	0.856	0.904	0.956
3	0.602	0.632	0.664	0.698	0.734	0.773	0.815	0.860	0.908	0.961
4	0.605	0.635	0.667	0.701	0.737	0.776	0.818	0.864	0.913	0.965
5	0.607	0.637	0.669	0.704	0.740	0.780	0.822	0.868	0.917	0.970
6	0.610	0.640	0.672	0.707	0.744	0.783	0.826	0.872	0.921	0.975
7	0.612	0.643	0.675	0.710	0.747	0.787	0.829	0.876	0.925	0.979
8	0.615	0.645	0.678	0.713	0.750	0.790	0.833	0.879	0.930	0.984
9	0.617	0.648	0.680	0.716	0.753	0.793	0.837	0.883	0.934	0.988
10	0.619	0.650	0.683	0.718	0.756	0.797	0.840	0.887	0.938	0.993
11	0.622	0.653	0.686	0.721	0.759	0.800	0.844	0.891	0.942	0.998

**Table L2: Increase to pension debit on retirement after age 65**

**Adjustment to pension – Males and Females**

Age of the member when benefits come into payment <sup>1</sup>										
months	65	66	67	68	69	70	71	72	73	74
0	1.003	1.063	1.129	1.200	1.278	1.364	1.457	1.561	1.675	1.802
1	1.008	1.068	1.134	1.206	1.285	1.371	1.466	1.570	1.686	1.813
2	1.013	1.074	1.140	1.213	1.292	1.379	1.475	1.580	1.696	1.825
3	1.018	1.079	1.146	1.219	1.299	1.387	1.483	1.589	1.707	1.837
4	1.023	1.085	1.152	1.226	1.306	1.395	1.492	1.599	1.717	1.848
5	1.028	1.090	1.158	1.232	1.314	1.403	1.500	1.608	1.728	1.860
6	1.033	1.096	1.164	1.239	1.321	1.410	1.509	1.618	1.738	1.872
7	1.038	1.101	1.170	1.245	1.328	1.418	1.518	1.627	1.749	1.883
8	1.043	1.106	1.176	1.252	1.335	1.426	1.526	1.637	1.759	1.895
9	1.048	1.112	1.182	1.258	1.342	1.434	1.535	1.646	1.770	1.907
10	1.053	1.117	1.188	1.265	1.349	1.441	1.543	1.656	1.780	1.918
11	1.058	1.123	1.194	1.271	1.356	1.449	1.552	1.665	1.791	1.930

<sup>1</sup> Calculate the member's age in years and complete months

New Firefighters' Pension Scheme – Adjustment factors for pension debits

**Table M1: Reduction to pension debit on ill health retirement**

**Adjustment to pension – Males and Females**

Age of the member when benefits come into payment <sup>1</sup>							
months	18	19	20	21	22	23	24
0	0.130	0.135	0.139	0.144	0.149	0.155	0.161
1	0.130	0.135	0.140	0.145	0.150	0.155	0.161
2	0.131	0.135	0.140	0.145	0.150	0.156	0.161
3	0.131	0.136	0.141	0.146	0.151	0.156	0.162
4	0.132	0.136	0.141	0.146	0.151	0.157	0.162
5	0.132	0.137	0.141	0.146	0.152	0.157	0.163
6	0.132	0.137	0.142	0.147	0.152	0.158	0.163
7	0.133	0.137	0.142	0.147	0.153	0.158	0.164
8	0.133	0.138	0.143	0.148	0.153	0.159	0.164
9	0.133	0.138	0.143	0.148	0.154	0.159	0.165
10	0.134	0.139	0.143	0.149	0.154	0.160	0.165
11	0.134	0.139	0.144	0.149	0.154	0.160	0.166

Age of the member when benefits come into payment <sup>1</sup>										
months	25	26	27	28	29	30	31	32	33	34
0	0.166	0.172	0.179	0.186	0.192	0.200	0.207	0.215	0.224	0.232
1	0.167	0.173	0.179	0.186	0.193	0.200	0.208	0.216	0.224	0.233
2	0.167	0.174	0.180	0.187	0.194	0.201	0.209	0.217	0.225	0.234
3	0.168	0.174	0.181	0.187	0.194	0.202	0.209	0.217	0.226	0.235
4	0.168	0.175	0.181	0.188	0.195	0.202	0.210	0.218	0.227	0.235
5	0.169	0.175	0.182	0.188	0.195	0.203	0.211	0.219	0.227	0.236
6	0.169	0.176	0.182	0.189	0.196	0.204	0.211	0.219	0.228	0.237
7	0.170	0.176	0.183	0.190	0.197	0.204	0.212	0.220	0.229	0.238
8	0.170	0.177	0.183	0.190	0.197	0.205	0.213	0.221	0.229	0.238
9	0.171	0.177	0.184	0.191	0.198	0.205	0.213	0.222	0.230	0.239
10	0.171	0.178	0.184	0.191	0.199	0.206	0.214	0.222	0.231	0.240
11	0.172	0.178	0.185	0.192	0.199	0.207	0.215	0.223	0.232	0.241

Age of the member when benefits come into payment <sup>1</sup>										
months	35	36	37	38	39	40	41	42	43	44
0	0.241	0.251	0.261	0.272	0.283	0.294	0.307	0.320	0.333	0.348
1	0.242	0.252	0.262	0.273	0.284	0.295	0.308	0.321	0.334	0.349
2	0.243	0.253	0.263	0.273	0.285	0.296	0.309	0.322	0.336	0.350
3	0.244	0.254	0.264	0.274	0.286	0.297	0.310	0.323	0.337	0.351
4	0.245	0.254	0.265	0.275	0.287	0.298	0.311	0.324	0.338	0.353
5	0.245	0.255	0.265	0.276	0.288	0.299	0.312	0.325	0.339	0.354
6	0.246	0.256	0.266	0.277	0.289	0.300	0.313	0.326	0.340	0.355
7	0.247	0.257	0.267	0.278	0.289	0.301	0.314	0.327	0.342	0.356
8	0.248	0.258	0.268	0.279	0.290	0.303	0.315	0.329	0.343	0.358
9	0.249	0.259	0.269	0.280	0.291	0.304	0.316	0.330	0.344	0.359
10	0.249	0.259	0.270	0.281	0.292	0.305	0.317	0.331	0.345	0.360
11	0.250	0.260	0.271	0.282	0.293	0.306	0.318	0.332	0.346	0.361

<sup>1</sup> Calculate the member's age in years and complete months

New Firefighters' Pension Scheme – Adjustment factors for pension debits

**Table M1: Reduction to pension debit on ill health retirement *continued***  
**Adjustment to pension – Males and Females**

Age of the member when benefits come into payment <sup>1</sup>										
months	45	46	47	48	49	50	51	52	53	54
0	0.363	0.379	0.396	0.414	0.433	0.453	0.474	0.497	0.522	0.548
1	0.364	0.380	0.397	0.415	0.434	0.455	0.476	0.499	0.524	0.550
2	0.365	0.382	0.399	0.417	0.436	0.457	0.478	0.501	0.526	0.552
3	0.367	0.383	0.400	0.418	0.438	0.458	0.480	0.503	0.528	0.555
4	0.368	0.384	0.402	0.420	0.439	0.460	0.482	0.505	0.530	0.557
5	0.369	0.386	0.403	0.422	0.441	0.462	0.484	0.507	0.533	0.559
6	0.371	0.387	0.405	0.423	0.443	0.464	0.486	0.510	0.535	0.562
7	0.372	0.389	0.406	0.425	0.444	0.465	0.488	0.512	0.537	0.564
8	0.373	0.390	0.408	0.426	0.446	0.467	0.490	0.514	0.539	0.566
9	0.375	0.391	0.409	0.428	0.448	0.469	0.492	0.516	0.541	0.569
10	0.376	0.393	0.411	0.429	0.450	0.471	0.493	0.518	0.543	0.571
11	0.377	0.394	0.412	0.431	0.451	0.473	0.495	0.520	0.546	0.573

Age of the member when benefits come into payment <sup>1</sup>										
months	55	56	57	58	59	60	61	62	63	64
0	0.576	0.605	0.637	0.672	0.708	0.748	0.791	0.838	0.888	0.943
1	0.578	0.608	0.640	0.675	0.712	0.752	0.795	0.842	0.893	0.948
2	0.581	0.611	0.643	0.678	0.715	0.755	0.799	0.846	0.897	0.953
3	0.583	0.613	0.646	0.681	0.718	0.759	0.803	0.850	0.902	0.958
4	0.586	0.616	0.649	0.684	0.722	0.762	0.807	0.854	0.906	0.963
5	0.588	0.619	0.652	0.687	0.725	0.766	0.810	0.859	0.911	0.968
6	0.590	0.621	0.654	0.690	0.728	0.770	0.814	0.863	0.915	0.973
7	0.593	0.624	0.657	0.693	0.732	0.773	0.818	0.867	0.920	0.978
8	0.595	0.627	0.660	0.696	0.735	0.777	0.822	0.871	0.925	0.983
9	0.598	0.629	0.663	0.699	0.738	0.780	0.826	0.875	0.929	0.988
10	0.600	0.632	0.666	0.702	0.741	0.784	0.830	0.880	0.934	0.993
11	0.603	0.635	0.669	0.705	0.745	0.787	0.834	0.884	0.938	0.998

<sup>1</sup> Calculate the member's age in years and complete months