



# Government Actuary's Department

## **Local Government Pension Scheme (England and Wales)**

Factors to use for purchase of additional survivor benefits

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## 1 Introduction

- 1.1 The actuary appointed by the Secretary of State is required under Regulations 24A and 24B of the Local Government Pension Scheme (Administration) Regulations 2008 ('the Administration Regulations') (SI 2008/239) to determine and redetermine contributions required to purchase additional survivor benefits and the amount of those benefits.
- 1.2 The remainder of this introduction contains:
- > details of the implementation and future review of this guidance,
  - > the relevant legislative references, and
  - > statements about third party reliance and liability
- 1.3 In the remainder of this note:
- > the second section describes the benefits purchased by a member who takes up this option
  - > the third section describes the contributions which must be paid for this option
  - > the fourth section notes some further considerations
  - > the sixth section sets out the factors applicable
  - > Section seven sets out some important limitations

### Implementation and Review

- 1.4 Under Regulation 14A of the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2007 ('the Benefits Regulations') (SI 2007/1166), a member may elect to make additional contributions to the LGPS in respect of the whole or part of any period of membership occurring prior to 6<sup>th</sup> April 1988 to be credited with additional benefits in respect of a surviving nominated cohabiting partner (within the meaning of regulation 25 of the Benefits Regulations). An election must be made before 31<sup>st</sup> March 2013 or 12 months from the date a declaration is first signed under Regulation 25(2) under the Benefits Regulations, whichever is the later.
- 1.5 Regulation 24A of the Local Government Pension Scheme (Administration) Regulations 2008 ('the Administration Regulations') (SI 2008/239) provides further conditions relating to the purchase of additional survivor benefits ('ASBs') by members.
- 1.6 Regulation 24A of the Administration Regulations provides that the amount of the additional survivor benefits contributions ('ASBCs') paid by a member purchasing ASBs must be the amount for the time being determined by the actuary appointed by the Secretary of State.



- 1.7 Regulation 24B of the Administration Regulations provides that the amount of ASBs credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations (ie they are not likely to obtain gainful employment within three years of leaving their employment) or death must be determined by the actuary appointed by the Secretary of State.
- 1.8 The purpose of this note prepared by the Government Actuary's Department for the Department for Communities and Local Government (DCLG), and issued to them for onward transmission to administering authorities and employing authorities, is to provide the guidance referred to in Regulation 24A and 24B of the Administration Regulations and as agreed in the letter of appointment from DCLG dated 23 December 2009 with reference LGR 136/7/10.

### **Implementation and Review**

- 1.9 The factors and guidance contained in this note are effective from 24 November 2015. This note replaces the previous ASB guidance dated 12 September 2012. Factors contained in this note have been updated but the calculation methodology remains unchanged. Therefore examples in the previous guidance, updated for factors in this guidance can be used for illustrative purposes.
- 1.10 Existing ASB contracts should be revised from 1 April 2016 in accordance with Regulation 24A(8) of the Administration Regulations. The new rates for contributions from 1 April 2016 should reflect the rates in this note but based on the member's age and payment period for the original contract (rather than their age at 1 April 2016 and the remaining payment period).
- 1.11 The factors should continue to be reviewed periodically, depending on external circumstances, for example when changes in the actuarial assumptions adopted for other scheme factors take place, or following each triennial cycle of future valuations of the LGPS.

### **Use of this note**

- 1.12 This note has been prepared for DCLG and can be relied upon by them. We are content for this note to be released to third parties, provided that:
- > it is released in full;
  - > the advice is not quoted selectively or partially; and
  - > GAD is identified as the source of the note.
- 1.13 Third parties may wish to seek their own actuarial advice where appropriate. GAD has no liability to any person or third party for any act or omission taken, either in whole or in part, on the basis of this note.

### **Third party reliance**

- 1.14 This note should be used as the actuarial guidance required under the regulations cited. Other than for this purpose, no person or third party is entitled to place any reliance on the contents of this note, except to any extent explicitly stated herein.



## 2 Benefits purchased

- 2.1 A member may choose to pay ASBCs in respect of the whole or part of any period of membership occurring prior to 6<sup>th</sup> April 1988 in order to be credited with ASBs in respect of a surviving nominated cohabiting partner.
- 2.2 The payment of ASBCs may be made only in respect of complete years of membership unless the member chooses to pay ASBCs in respect of all of their period of membership occurring prior to 6<sup>th</sup> April 1988.
- 2.3 If a member chooses to purchase ASBs, the partner's benefits will be based on the period of membership occurring from 6<sup>th</sup> April 1988 plus the period of membership occurring before that date in respect of which the member chooses to pay ASBCs.
- 2.4 If a member stops contributing before the end of the payment period for a reason other than retirement on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations or death, the ASBs which the member had applied for will be reduced pro-rata. The ASBs awarded is the ASBs originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions continued to the end of the payment period (see Example 3).
- 2.5 If a member retires on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations or dies before the end of the contract, ASBs which the member had applied for will be granted to the surviving nominated cohabiting partner.



### **3 Contributions**

- 3.1 The ASBCs may be paid for over a number of years but not exceeding the period to the member's normal retirement age. For any part years, ASBC rates will need to be interpolated (see Example 2).
- 3.2 Contracts may commence at any time in the year.
- 3.3 Tables are attached to this Guidance Note that should be used in order to determine the ASBCs, expressed as a percentage of full-time equivalent salary, for an increase in respect of partner's benefits of one year.
- 3.4 The factor depends on the member's age at their last birthday at the calculation date, their sex and the sex of their partner, and on the payment period selected.
- 3.5 ASBC rates in this note are subject to change in the future. Any revision to rates would apply to any contracts that still had contributions outstanding at the time of the revision. The revised ASBC rates would take effect for existing contracts on the 1<sup>st</sup> April following the revision.
- 3.6 A member who leaves service must stop contributing for ASBs. An active member may stop contributing for ASBs if he or she notifies the administering authority in writing.



## 4 Other considerations

- 4.1 Administering authorities have the option to request a medical report from members wishing to purchase ASBs and if the report does not satisfy the authority that the member is in reasonably good health, it may refuse the request. There may be a strain on the fund if a member is awarded an ill-health pension from an early age or dies leaving a young nominated cohabiting partner.



## 5 Examples

- 5.1 The calculation methodology is unchanged from the previous guidance and therefore examples in the previous guidance dated 12 September 2012, updated for factors in this guidance can be used for illustrative purposes.



## 6 Factors

**Table A – Cost of one year's additional survivor benefits – Male Member with Female Partner (1)**

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	3.09%	1.54%	1.03%	0.77%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.20%
38	3.07%	1.53%	1.02%	0.77%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.25%	0.23%	0.22%	0.20%
39	3.06%	1.53%	1.02%	0.76%	0.61%	0.51%	0.43%	0.38%	0.34%	0.30%	0.28%	0.25%	0.23%	0.22%	0.20%
40	3.04%	1.52%	1.01%	0.76%	0.61%	0.51%	0.43%	0.38%	0.34%	0.30%	0.28%	0.25%	0.23%	0.22%	0.20%
41	3.03%	1.51%	1.01%	0.76%	0.60%	0.50%	0.43%	0.38%	0.34%	0.30%	0.28%	0.25%	0.23%	0.22%	0.20%
42	3.01%	1.51%	1.00%	0.75%	0.60%	0.50%	0.43%	0.38%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%	0.20%
43	3.00%	1.50%	1.00%	0.75%	0.60%	0.50%	0.43%	0.38%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%	0.20%
44	2.99%	1.49%	1.00%	0.75%	0.60%	0.50%	0.43%	0.37%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%	0.20%
45	2.97%	1.49%	0.99%	0.74%	0.59%	0.50%	0.43%	0.37%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%	0.20%
46	2.96%	1.48%	0.99%	0.74%	0.59%	0.49%	0.43%	0.37%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%	0.20%
47	2.94%	1.47%	0.98%	0.74%	0.59%	0.49%	0.42%	0.37%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%	0.21%
48	2.93%	1.46%	0.98%	0.74%	0.59%	0.49%	0.42%	0.37%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%	0.21%
49	2.91%	1.46%	0.98%	0.73%	0.59%	0.49%	0.42%	0.37%	0.33%	0.30%	0.27%	0.25%	0.24%	0.22%	0.21%
50	2.90%	1.46%	0.97%	0.73%	0.59%	0.49%	0.42%	0.37%	0.33%	0.30%	0.28%	0.25%	0.24%	0.22%	0.21%
51	2.90%	1.45%	0.97%	0.73%	0.59%	0.49%	0.42%	0.37%	0.33%	0.30%	0.28%	0.25%	0.24%	0.22%	
52	2.89%	1.45%	0.97%	0.73%	0.59%	0.49%	0.42%	0.37%	0.33%	0.30%	0.28%	0.26%	0.24%		
53	2.89%	1.45%	0.97%	0.73%	0.59%	0.49%	0.42%	0.37%	0.33%	0.30%	0.28%	0.26%			
54	2.88%	1.45%	0.97%	0.73%	0.59%	0.49%	0.42%	0.37%	0.33%	0.30%	0.28%				
55	2.87%	1.44%	0.97%	0.73%	0.59%	0.49%	0.42%	0.37%	0.34%	0.30%					
56	2.86%	1.44%	0.96%	0.73%	0.59%	0.49%	0.42%	0.37%	0.33%						
57	2.84%	1.43%	0.96%	0.72%	0.58%	0.49%	0.42%	0.37%							
58	2.83%	1.42%	0.95%	0.72%	0.58%	0.49%	0.42%								
59	2.81%	1.41%	0.95%	0.72%	0.58%	0.49%									



**Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (2)**

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
60	2.78%	1.40%	0.94%	0.71%	0.58%										
61	2.76%	1.39%	0.94%	0.71%											
62	2.73%	1.38%	0.93%												
63	2.70%	1.36%													
64	2.66%														

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.19%	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%	0.14%	0.13%	0.13%	0.12%	0.12%	0.11%
38	0.19%	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%	0.14%	0.13%	0.13%	0.12%	0.12%	
39	0.19%	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%	0.14%	0.13%	0.13%	0.12%		
40	0.19%	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%	0.14%	0.13%	0.13%			
41	0.19%	0.18%	0.17%	0.16%	0.16%	0.15%	0.14%	0.14%	0.13%				
42	0.19%	0.18%	0.17%	0.16%	0.16%	0.15%	0.14%	0.14%					
43	0.19%	0.18%	0.17%	0.16%	0.16%	0.15%	0.14%						
44	0.19%	0.18%	0.17%	0.16%	0.16%	0.15%							
45	0.19%	0.18%	0.17%	0.16%	0.16%								
46	0.19%	0.18%	0.17%	0.16%									
47	0.19%	0.18%	0.17%										
48	0.19%	0.18%											
49	0.19%												

**Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (1)**

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.28%	0.64%	0.43%	0.32%	0.26%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
38	1.27%	0.64%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
39	1.27%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
40	1.26%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
41	1.26%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
42	1.26%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
43	1.26%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
44	1.26%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
45	1.25%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
46	1.25%	0.63%	0.42%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
47	1.24%	0.62%	0.42%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
48	1.24%	0.62%	0.42%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
49	1.23%	0.62%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
50	1.23%	0.62%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
51	1.22%	0.61%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	
52	1.21%	0.61%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%		
53	1.20%	0.60%	0.40%	0.30%	0.24%	0.20%	0.18%	0.16%	0.14%	0.13%	0.11%	0.11%			
54	1.20%	0.60%	0.40%	0.30%	0.24%	0.20%	0.18%	0.15%	0.14%	0.12%	0.11%				
55	1.18%	0.59%	0.40%	0.30%	0.24%	0.20%	0.17%	0.15%	0.14%	0.12%					
56	1.17%	0.59%	0.39%	0.30%	0.24%	0.20%	0.17%	0.15%	0.14%						
57	1.16%	0.58%	0.39%	0.29%	0.24%	0.20%	0.17%	0.15%							
58	1.15%	0.58%	0.39%	0.29%	0.24%	0.20%	0.17%								
59	1.13%	0.57%	0.38%	0.29%	0.23%	0.19%									



**Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (2)**

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
60	1.11%	0.56%	0.38%	0.28%	0.23%										
61	1.10%	0.55%	0.37%	0.28%											
62	1.08%	0.54%	0.36%												
63	1.05%	0.53%													
64	1.03%														

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%	0.05%
38	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%	
39	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%		
40	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%			
41	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%				
42	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%					
43	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%						
44	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%							
45	0.08%	0.08%	0.07%	0.07%	0.07%								
46	0.08%	0.08%	0.07%	0.07%									
47	0.08%	0.08%	0.07%										
48	0.08%	0.08%											
49	0.08%												



**Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (1)**

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	2.15%	1.07%	0.71%	0.53%	0.43%	0.36%	0.30%	0.27%	0.24%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
38	2.13%	1.06%	0.71%	0.53%	0.42%	0.35%	0.30%	0.26%	0.24%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
39	2.12%	1.06%	0.70%	0.53%	0.42%	0.35%	0.30%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
40	2.10%	1.05%	0.70%	0.52%	0.42%	0.35%	0.30%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
41	2.09%	1.04%	0.69%	0.52%	0.42%	0.35%	0.30%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
42	2.07%	1.04%	0.69%	0.52%	0.41%	0.34%	0.30%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
43	2.06%	1.03%	0.69%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
44	2.04%	1.02%	0.68%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
45	2.03%	1.01%	0.68%	0.51%	0.41%	0.34%	0.29%	0.25%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
46	2.01%	1.01%	0.67%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
47	2.00%	1.00%	0.67%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
48	1.98%	0.99%	0.66%	0.50%	0.40%	0.33%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
49	1.96%	0.98%	0.66%	0.50%	0.40%	0.33%	0.29%	0.25%	0.22%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
50	1.95%	0.98%	0.65%	0.49%	0.40%	0.33%	0.29%	0.25%	0.22%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
51	1.94%	0.97%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.19%	0.17%	0.16%	0.15%	
52	1.93%	0.97%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.16%		
53	1.92%	0.96%	0.64%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%			
54	1.90%	0.96%	0.64%	0.48%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%				
55	1.89%	0.95%	0.64%	0.48%	0.39%	0.32%	0.28%	0.25%	0.22%	0.20%					
56	1.87%	0.94%	0.63%	0.48%	0.38%	0.32%	0.28%	0.25%	0.22%						
57	1.85%	0.93%	0.63%	0.47%	0.38%	0.32%	0.28%	0.24%							
58	1.83%	0.92%	0.62%	0.47%	0.38%	0.32%	0.27%								
59	1.81%	0.91%	0.61%	0.46%	0.37%	0.31%									



**Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (2)**

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
60	1.78%	0.90%	0.60%	0.46%	0.37%										
61	1.75%	0.88%	0.60%	0.45%											
62	1.72%	0.87%	0.58%												
63	1.69%	0.85%													
64	1.64%														

Age at first contribution	Payment period (years)													
	16	17	18	19	20	21	22	23	24	25	26	27	28	
37	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%	
38	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%		
39	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%			
40	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%				
41	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%					
42	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%						
43	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%							
44	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%								
45	0.13%	0.12%	0.12%	0.11%	0.11%									
46	0.13%	0.12%	0.12%	0.11%										
47	0.13%	0.12%	0.12%											
48	0.13%	0.12%												
49	0.13%													



**Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (1)**

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.86%	0.93%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.14%	0.13%	0.13%
38	1.85%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.14%	0.13%	0.13%
39	1.84%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.14%	0.13%	0.13%
40	1.84%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
41	1.84%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
42	1.85%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
43	1.85%	0.93%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
44	1.85%	0.93%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
45	1.85%	0.93%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
46	1.85%	0.93%	0.62%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
47	1.85%	0.93%	0.62%	0.46%	0.37%	0.31%	0.27%	0.24%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
48	1.84%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.24%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
49	1.84%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.24%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
50	1.84%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.24%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	0.13%
51	1.84%	0.92%	0.62%	0.46%	0.37%	0.31%	0.27%	0.24%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%	
52	1.83%	0.92%	0.61%	0.46%	0.37%	0.31%	0.27%	0.24%	0.21%	0.19%	0.17%	0.16%	0.15%		
53	1.83%	0.92%	0.61%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%	0.16%			
54	1.82%	0.91%	0.61%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%	0.17%				
55	1.81%	0.91%	0.61%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%	0.19%					
56	1.80%	0.91%	0.61%	0.46%	0.37%	0.31%	0.27%	0.23%	0.21%						
57	1.79%	0.90%	0.60%	0.46%	0.37%	0.31%	0.27%	0.23%							
58	1.78%	0.90%	0.60%	0.45%	0.37%	0.31%	0.26%								
59	1.77%	0.89%	0.60%	0.45%	0.36%	0.30%									



**Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (2)**

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
60	1.75%	0.88%	0.59%	0.45%	0.36%										
61	1.74%	0.88%	0.59%	0.44%											
62	1.72%	0.87%	0.58%												
63	1.70%	0.86%													
64	1.67%														

Age at first contribution	Payment period (years)													
	16	17	18	19	20	21	22	23	24	25	26	27	28	
37	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	
38	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.08%	0.08%	0.08%	0.08%	0.07%		
39	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.08%	0.08%	0.08%	0.08%			
40	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.08%	0.08%	0.08%				
41	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%					
42	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%						
43	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%							
44	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%								
45	0.12%	0.11%	0.11%	0.10%	0.10%									
46	0.12%	0.11%	0.11%	0.10%										
47	0.12%	0.11%	0.11%											
48	0.12%	0.11%												
49	0.12%													





## 7 Limitations

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- 7.1 This note should not be used for any purpose other than to determine the contribution required for a member to purchase additional survivor pension in accordance with the regulations cited above.
- 7.2 The factors contained in this note are subject to regular review. Administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- 7.3 This note should be considered in its entirety 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.
- 7.4 This note only covers the actuarial principles around the calculation and application of pension credit benefits. Any legal advice in this area should be sought from an appropriately qualified person or source.
- 7.5 Administrators should satisfy themselves that the pension credit resulting from a pension sharing on divorce complies with all legislative requirements including, but not limited to, tax and contracting out requirements.
- 7.6 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of DCLG. In no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.