



# Government Actuary's Department



## Local Government Pension Scheme (Scotland)

**Purchase of additional pension – contracts commencing on or after  
1 April 2015 or paid for by the employer**

Date: 23 March 2019

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## 1 Introduction

- 1.1 Scottish Ministers are required to issue actuarial guidance on the amount of contributions to be paid by a member purchasing additional pension, or by an employing authority purchasing additional pension for a member.
- 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:
- > Sections 2 to 5 cover details of the benefits and contributions as well other considerations.
  - > Section 6 contains illustrative example calculations of the lump sums or monthly contributions payable to purchase additional pension.
  - > Sections 7 to 13 contain the factors.
  - > Appendix A summarises the assumptions underlying the factors
  - > Appendix B sets out the factor tables
  - > Appendix C sets out some important limitations

### Implementation and Review

- 1.4 Scottish Ministers are required to consult the Scheme Actuary before issuing actuarial guidance under the Local Government Pension Scheme (Scotland) Regulations 2018 ('the 2018 Regulations') (SSI 2018/141) [Regulation 2(3) of the 2018 Regulations].
- 1.5 As part of this consultation the Scottish Public Pensions Agency (SPPA) has asked GAD, as Scheme Actuary, to recommend actuarial guidance in respect of the regulations detailed below. This document forms GAD's recommendation for the actuarial guidance required by these regulations.
- 1.6 This note has effect only when this guidance is issued by Scottish Ministers in accordance with Regulation 2(3) of the 2018 Regulations, and is subject to the implementation instructions provided at that time.



- 1.7 This guidance supercedes the previous version of this guidance:

“The Local Government Pension Scheme (Scotland): Purchase of additional pension – contracts commencing on or after 1 April 2015 or paid for by the employer” dated 26 February 2015

and the subsequent addenda to this guidance note:

“Local Government Pension Scheme (Scotland) – Addendum: Purchase of additional pension – contracts commencing on or after 1 April 2015 or paid for by the employer” dated 9 May 2016

and

“Local Government Pension Scheme (Scotland) – Addendum: Purchase of additional pension over NPA – contracts commencing on or after 1 April 2015 or paid for by the employer” dated 23 January 2017.

- 1.8 SPPA has informed GAD this guidance will come into force with effect from 1 April 2019.
- 1.9 We have written this guidance for pension administrators. It assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the Local Government Pension Scheme. Please refer any questions concerning the application of this guidance should to SPPA in the first instance.
- 1.10 GAD recommends factors should 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 future valuation of the LGPS Scotland.

#### **Relevant legislative references**

- 1.11 This guidance only applies to elections under regulation 16 or awards made under regulations 16 or 30 of the 2018 Regulations. These regulations came into force on 1 June 2018.
- 1.12 Scottish Ministers are required under the 2018 Regulations to issue actuarial guidance on the amount of contributions paid by a member purchasing additional pension, or by an employing authority purchasing additional pension for a member; [regulations 16(7) and 16(8) of the 2018 regulations].
- 1.13 Regulation 16(1) of the 2018 Regulations provides that a member may elect to make additional contributions to the LGPS to be credited with additional pension. Furthermore under Regulations 16(2)(e), 16(4)(d) and 30(1) of the 2018 Regulations, an employing authority may award additional pension to a member.



- 1.14 Regulation 16(15) of the 2018 Regulations provide that the amount of additional pension credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill health or death must be determined in accordance with actuarial guidance issued by Scottish Ministers. Regulation 16(12) of the 2018 Regulations clarifies that the member can later elect to make further additional contributions, but that these are a new separate arrangement calculated using the member's age as at the date of the new election.

### **Use of this note**

- 1.15 This note has been prepared for SPPA 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.
- 1.16 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**

- 1.17 When issued by Scottish Ministers in accordance with paragraph 1.6 above, 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 The maximum amount of additional pension that a member may purchase under Regulation 16(6) increases annually.
- 2.2 Increases are in line with the Pensions (Increase) Act orders. The limit was £6,500 from 1st April 2015. The first increase on 1 April 2016 was based on a Pensions Increase beginning date of 1 April 2015.
- 2.3 There is a similar limit in Regulation 30(2) for the amount of additional pension that can be purchased by an employer. Administrators should ensure that they understand these limits and their interaction.
- 2.4 The amount of additional pension purchased is increased each April after the first contribution or lump sum payment has been made in accordance with the revaluation order issued by HM Treasury (up to and including the April following the cessation of active membership).
- 2.5 Whilst the member is a deferred member, the amount of additional pension purchased shall be increased in accordance with the Pensions (Increase) Act 1971 and whilst the member is a pensioner member or deferred pensioner member. (Unless the member's benefits are aggregated on re-joining the Scheme after a break that does not exceed 5 years, in which case for the period of the break the additional pension purchased is increased in accordance with the revaluation orders issued by HM Treasury.)
- 2.6 All additional pension purchased provides benefits for the member only, i.e. there are no attaching spouse's, partner's or children's benefits. The pension will be paid at the member's State Pension Age ('SPA') (or age 65 if higher), which may not be the same as their anticipated SPA when the arrangement commences.



### 3 Contributions

- 3.1 Additional pension to be purchased by the member, or by the member and the employer in the case of a shared cost additional pension contribution arrangement, can be paid for by regular contributions. These are to be paid over a whole number of years not exceeding the period to the member's normal pension age under the 2018 Regulations. For example, a member with State Pension Age 66 and 2 months could not commence an arrangement after they reach age 65 and 2 months.
- 3.2 A member can also purchase additional pension by making a lump sum payment.
- 3.3 Arrangements, wherever possible, should commence from the next payment period after the administering authority notifies the member it has accepted their request to buy additional pension. The authority should make suitable adjustments if a member is not paid on a monthly basis.
- 3.4 An employer must pay for additional pension by lump sum except where the employer contribution is part of a shared cost additional pension contribution arrangement.
- 3.5 Tables are attached to this document that should be used to determine the additional contributions, expressed as a lump sum or monthly payment amount, for an increase in pension of £100 a year.
- 3.6 The factor depends on the member's age at their last birthday before the date contributions start, their sex, their anticipated normal pension age under the 2018 Regulations and on the payment period selected.
- 3.7 SPPA has confirmed that State Pension Age for the purpose of calculating added pension contributions should be as set out in HM Treasury Directions ('HMT Directions') made in exercise of the powers conferred on them by sections 11(2) and 12(3) of the Public Service Pensions Act 2013<sup>1</sup>, and not legislation in force at the guarantee date.
- 3.8 Regular contributions are the same amount each month and are not indexed. However, contribution rates in this note are subject to change in the future. Any revision to rates would apply to any additional pension arrangements that still had contributions outstanding at the time of the revision. The revised contributions would take effect for existing arrangements on the 1 April following the revision and would apply only to the future contributions due under the arrangement.

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<sup>1</sup> A consolidated version of HM Treasury Directions dated 11 March 2014, including amendments made up to and including 27 November 2014, is found in the following link (SPA assumptions are set out at direction 18):  
[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/318029/valuations\\_and\\_cost\\_cap\\_directions\\_final\\_020614.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/318029/valuations_and_cost_cap_directions_final_020614.pdf)  
(As at the date of this guidance, later amending directions have not amended direction 18.)



- 3.9 A member who ceases to be an active member must stop contributing for additional pension. An active member may stop contributing for additional pension if he or she notifies the administering authority in writing. Section 4 deals with the benefits applicable upon cessation of contributions before the end of the term.

### Calculating the contribution

- 3.10 To calculate the contribution payable, do the following.

3.10.1 Where the member is more than a year below normal pension age:

- > Look up the relevant factor in Tables A - J (depending on the sex of the member, their anticipated normal retirement age and whether the purchase is by lump sum or regular contributions). (Call this factor **A1**).
- > Interpolation between different tables will be required where a member has a non-integer NPA - See section 6.
- > Calculate the contribution **£B1** for an amount of additional pension **£P** as:  
**£B1 = A1 x £P / 100**

3.10.2 Where the member has already reached normal pension age or is within a year of attaining that age:

- > Look up the relevant factor in Tables A and B (depending on the sex of the member). Additional pension purchase at these ages is by lump sum contributions only. Interpolate between SPA columns for members with a non-integer SPA. (Call this **A2**).
- > Calculate the lump sum contribution **£B2** for an amount of additional pension **£P** as:

$$\text{£B2} = \text{A2} \times \text{£P} / 100$$

Note that the additional pension **£P** in this subsection will be adjusted by a late retirement factor from normal pension age up to the date of actual retirement. So the additional pension **£P** should be expressed as a pension amount at normal pension age and not at the date that the additional contribution is made.





## **4 Cessation of contributions**

- 4.1 Regulation 16(13) of the 2018 Regulations provides that, at the end of each scheme year (or the date when the additional contributions cease) the relevant proportion of additional pension purchased during the scheme year is added to the active member's pension account. Revaluation adjustments are then applied under Regulation 23(2).
- 4.2 A member who retires with an ill health Tier 1 or Tier 2 pension is treated as having paid all their contributions and an appropriate 'top up' adjustment is made to their active member's pension account in accordance with regulation 16(14) of the 2018 Regulations.
- 4.3 On early retirement (before normal pension age under the 2018 Regulations), to allow for early payment an actuarial reduction will apply to the additional pension purchased (or granted) under:
- > Regulation 16; or
  - > Regulation 30, except where Regulation 29(8)(b) applies (ie the member is aged 55 or over and is dismissed by reason of redundancy or business efficiency, or whose employment is terminated by mutual consent on grounds of business efficiency).
- 4.4 The additional pension, however, is payable without reduction if the member retires with a Tier 1 or Tier 2 ill health pension.
- 4.5 On late retirement (after normal pension age under the 2018 Regulations), an increase in line with the guidance on late retirement will be applied to the additional pension. The late retirement factor should be calculated in line with the most recent guidance issued by Scottish Ministers.



## 5 Other Considerations

- 5.1 The HMRC limits on the tax relief in respect of pension contributions and the HMRC Annual and Lifetime Allowance apply to additional pension contributions and benefits.
- 5.2 Administering authorities have the option to request a medical report from members wishing to purchase additional pension and if the report does not satisfy the authority that the member is in reasonably good health, it may refuse the request to purchase additional pension.
- 5.3 Purchase of additional pension has no effect on a member's 'rule of 85' retirement age except for the limited scenario in paragraph 4(2)(a)(iii) of Schedule 2 to The Local Government Pension Scheme (Transitional Provisions and Savings) (Scotland) Regulations 2014 ('the 2015 Scheme Transitional Regulations').
- 5.4 Additional pension is reduced for payment before normal pension age under the 2018 Regulations in normal health:
- even if all the member's other benefits are payable unreduced from an earlier age due to the 'rule of 85',
- or
- due to retirement on the grounds of redundancy or business efficiency other than where the additional pension was granted under regulation 30 and regulation 29(8)(b) applies. That is, the member is aged 55 or over and is dismissed by reason of redundancy or business efficiency, or whose employment is terminated by mutual consent on grounds of business efficiency.



## 6 Non-Integer Normal Pension Ages

### 6.1 Members with a NPA of years and whole months

Where a member has a NPA that is a whole number of years and months, the factors should be determined using the appropriate factors in the tables in Appendix B using straight line interpolation based on months. For example, to determine the factors applicable to a member with a normal pension age of 66 years and 2 months, the formula below should be used:

$$F_P(\text{NPA 66 years, 2 months}) = F_P(\text{NPA66}) + [2/12 \times [F_P(\text{NPA67}) - F_P(\text{NPA66})]]$$

Where:

*F<sub>P</sub>(NPA<sub>xx</sub>) is the factor applying for a Normal Pension Age of xx*

### 6.2 Members with an NPA of years and days (i.e. part months)

Some members may have a State Pension Age that falls on a specified date. This may mean that their NPA is based on years and days rather than years and whole months. In this case, the factors should be determined using the appropriate factors in the tables in Appendix B using straight line interpolation based on days. For example, to determine the factors applicable to a member with a normal pension age of 67 years and 249 days, the formula below should be used:

$$F_P(\text{NPA 67 years, 249 days}) = F_P(\text{NPA67}) + [249/365 \times [F_P(\text{NPA68}) - F_P(\text{NPA67})]]$$

Where:

*F<sub>P</sub>(NPA<sub>xx</sub>) is the factor applying for a Normal Pension Age of xx*



## 7 Examples

### **Example 1: New contract: Lump sum**

#### **Member details**

Date of Birth:	1 February 1976
Sex:	Male
Normal Pension Age/State Pension Age:	67

#### **Additional Pension Contract**

Amount of AP purchased:	£1,000 pa
AP contract commences:	1 April 2019
Form of payment:	Lump sum

#### **Cost of AP contract**

Relevant table	Table A
Age at first contribution	43
Cost of £100 pa of AP	£943

Lump sum required to purchase full AP amount:	$\frac{£1000}{£100} \times £943$	= £9,430
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Additional pension provides benefits for the member only – no spouse's or children's pension is payable in respect of Additional Pension.

The pension will be paid at the member's State Pension Age ('SPA') (or age 65 if higher), which may not be the same as their anticipated SPA when the arrangement commences.

AP increases in line with HM Treasury Revaluation Orders every April whilst an active member (see 2.4) and in line with the Pensions (Increase) Act 1971 whilst deferred (see 2.5).

Interpolation between different factor tables will be required where a member has a non-integer NPA – See Section 6



### **Example 2: New contract: Regular monthly contributions.**

#### **Member details**

Date of Birth:	12 May 1977
Sex:	Female
Normal Pension Age/State Pension Age:	67 years, 1 month, 24 days (67 years 55 days)

#### **Additional Pension Contract**

Amount of AP purchased:	£1,900 pa
AP contract commencement date:	1 April 2019
Form of payment:	Regular contributions over 20 years

#### **Cost of AP contract**

Relevant tables:	Tables H and J
Age at first contribution:	41
Cost of £100 of AP at age 67:	6.28
Cost of £100 of AP at age 68:	6.00

Interpolation of non-integer NPA:

Factor 67 years 55 days =  $6.28 + (55/365 \times [6.00 - 6.28]) = 6.24$

Contributions per month required to purchase the full AP:

$$\frac{\pounds 1,900}{\pounds 100} \times 6.24 = \pounds 118.56 \text{ (per month)}$$

Additional pension provides benefits for the member only – no spouse's or children's pension is payable in respect of Additional Pension.

The pension will be paid at the member's State Pension Age ('SPA') (or age 65 if higher), which may not be the same as their anticipated SPA when the arrangement commences.

AP increases in line with HM Treasury Revaluation Orders every April whilst an active member (see 2.4) and in line with the Pensions (Increase) Act 1971 whilst deferred (see 2.5).



## Appendix A: Assumptions underlying factors

### Financial assumptions

Nominal discount rate	4.448% pa
Real discount rate (in excess of CPI)	2.40% pa

### Mortality assumptions

	Males	Females
Retirements in normal health	122% of S2NMA	117% of S2NFA
Retirements in ill-health	137% of S2IMA	131% of S2IFA
Dependants	159% of S2NMA	131% of S2NFA

Future mortality improvement	Based on ONS principal UK population projections 2016
Year of Use	2020

### In-service decrement rates

Withdrawal	Nil
Age retirement	Nil before NPA, 100% at NPA

### Other assumptions

Proportion of male members for unisex factors	40%
Allowance for commutation	Nil



## Appendix B: Factor Tables

**Table A: Additional pension - lump sum contributions – Males (0-711)**

B.1 Lump sum contributions to be made by a member or an employing authority that has elected to make an additional contribution to the LGPS to increase a male member's benefits.

Age	Lump sum contribution (£) for an increase in pension of £100 a year - NPA 65	Lump sum contribution (£) for an increase in pension of £100 a year - NPA 66	Lump sum contribution (£) for an increase in pension of £100 a year - NPA 67	Lump sum contribution (£) for an increase in pension of £100 a year - NPA 68
16	590	563	537	512
17	602	574	548	523
18	615	587	560	534
19	628	599	572	545
20	642	612	584	557
21	656	625	596	569
22	670	639	609	581
23	684	653	622	593
24	699	667	635	606
25	714	681	649	619
26	729	695	663	632
27	745	710	677	645
28	761	726	691	659
29	778	741	706	673
30	794	757	721	687
31	811	773	736	701
32	828	789	752	716
33	845	805	767	731
34	863	822	783	746
35	881	840	800	762
36	900	857	816	777
37	919	875	833	794
38	938	893	851	810
39	958	912	868	827
40	978	931	886	844
41	999	951	905	861
42	1020	971	924	879
43	1041	991	943	897
44	1063	1012	962	916
45	1086	1033	982	934
46	1108	1054	1003	953
47	1132	1076	1023	973



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48	1155	1098	1044	993
49	1179	1121	1065	1012
50	1204	1144	1086	1032
51	1228	1167	1108	1052
52	1254	1190	1130	1072
53	1279	1214	1152	1093
54	1306	1239	1175	1114
55	1333	1264	1198	1136
56	1361	1290	1222	1158
57	1391	1317	1247	1180
58	1421	1345	1273	1204
59	1454	1375	1300	1229
60	1488	1406	1328	1254
61	1524	1439	1358	1281
62	1563	1475	1390	1311
63	1605	1513	1425	1342
64	1651	1554	1463	1376
65	1740	1600	1504	1413
66	1745	1688	1550	1454
67	1751	1690	1636	1500
68	1757	1692	1634	1583
69	1764	1695	1633	1579
70	1773	1698	1632	1574
71	1782	1702	1631	1569
72	1792	1706	1631	1565
73	1805	1712	1631	1560
74	1819	1720	1632	1556





**Table B: Additional pension - lump sum contributions – Females (0-712)**

B.2 Lump sum contributions to be made by a member or an employing authority that has elected to make an additional contribution to the LGPS to increase a female member's benefits.

Age	Lump sum contribution (£) for an increase in pension of £100 a year - NPA 65	Lump sum contribution (£) for an increase in pension of £100 a year - NPA 66	Lump sum contribution (£) for an increase in pension of £100 a year - NPA 67	Lump sum contribution (£) for an increase in pension of £100 a year - NPA 68
16	637	610	584	560
17	651	623	597	572
18	665	637	610	584
19	679	650	623	596
20	694	664	636	609
21	709	679	650	622
22	724	693	664	635
23	740	708	677	649
24	755	723	692	662
25	771	738	706	676
26	788	754	721	690
27	805	770	736	705
28	822	786	752	719
29	839	802	767	734
30	857	819	783	749
31	875	836	800	765
32	893	854	816	781
33	912	872	833	797
34	931	890	850	813
35	950	908	868	830
36	970	927	886	847
37	990	946	904	864
38	1011	965	922	881
39	1032	985	941	899
40	1053	1006	961	918
41	1075	1027	981	937
42	1098	1048	1001	956
43	1121	1070	1022	976
44	1145	1092	1043	996
45	1169	1115	1064	1016
46	1193	1138	1086	1037
47	1218	1162	1109	1058
48	1244	1186	1131	1079
49	1270	1211	1154	1101
50	1296	1236	1178	1123
51	1323	1261	1202	1146



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52	1351	1287	1226	1169
53	1379	1313	1251	1192
54	1407	1339	1275	1214
55	1436	1366	1300	1238
56	1465	1393	1325	1261
57	1495	1422	1351	1285
58	1527	1451	1378	1309
59	1560	1481	1406	1335
60	1595	1513	1435	1361
61	1631	1547	1466	1389
62	1670	1582	1499	1419
63	1712	1621	1534	1451
64	1757	1662	1571	1485
65	1740	1706	1612	1522
66	1745	1688	1655	1561
67	1751	1690	1636	1604
68	1757	1692	1634	1583
69	1764	1695	1633	1579
70	1773	1698	1632	1574
71	1782	1702	1631	1569
72	1792	1706	1631	1565
73	1805	1712	1631	1560
74	1819	1720	1632	1556



**Table C: Additional pension – regular monthly contributions – Males below NPA with a NPA of 65 (0-713)**

B.3 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	50.21	25.66	17.48	13.39	10.94	9.31	8.15	7.28	6.60	6.06	5.63	5.26	4.96	4.69	4.47	4.27
17	51.29	26.20	17.85	13.68	11.18	9.51	8.32	7.44	6.74	6.20	5.75	5.38	5.06	4.79	4.56	4.36
18	52.39	26.77	18.23	13.97	11.42	9.71	8.50	7.60	6.89	6.33	5.87	5.49	5.17	4.90	4.66	4.46
19	53.52	27.34	18.63	14.27	11.66	9.92	8.68	7.76	7.04	6.46	6.00	5.61	5.28	5.00	4.76	4.55
20	54.67	27.94	19.03	14.58	11.91	10.14	8.87	7.92	7.19	6.60	6.13	5.73	5.40	5.11	4.86	4.65
21	55.85	28.54	19.44	14.89	12.17	10.36	9.06	8.10	7.34	6.75	6.26	5.86	5.51	5.22	4.97	4.75
22	57.06	29.15	19.86	15.21	12.43	10.58	9.26	8.27	7.50	6.89	6.40	5.98	5.63	5.34	5.08	4.86
23	58.28	29.78	20.28	15.54	12.70	10.81	9.46	8.45	7.67	7.04	6.53	6.11	5.76	5.45	5.19	4.96
24	59.54	30.42	20.72	15.88	12.97	11.04	9.66	8.63	7.83	7.20	6.68	6.24	5.88	5.57	5.30	5.07
25	60.82	31.08	21.17	16.22	13.25	11.28	9.87	8.82	8.00	7.35	6.82	6.38	6.01	5.69	5.42	5.18
26	62.13	31.74	21.62	16.56	13.54	11.52	10.08	9.01	8.18	7.51	6.97	6.52	6.14	5.81	5.53	5.29
27	63.46	32.42	22.09	16.92	13.83	11.77	10.30	9.20	8.35	7.67	7.12	6.66	6.27	5.94	5.66	5.41
28	64.83	33.12	22.56	17.29	14.13	12.02	10.53	9.40	8.53	7.84	7.27	6.80	6.41	6.07	5.78	5.52
29	66.22	33.84	23.05	17.66	14.44	12.29	10.76	9.61	8.72	8.01	7.43	6.95	6.55	6.20	5.90	5.65
30	67.64	34.56	23.54	18.04	14.74	12.55	10.98	9.81	8.90	8.18	7.59	7.10	6.69	6.34	6.03	5.77
31	69.06	35.29	24.04	18.42	15.06	12.81	11.22	10.02	9.10	8.36	7.75	7.25	6.83	6.47	6.16	5.89
32	70.52	36.04	24.55	18.81	15.37	13.08	11.45	10.23	9.29	8.53	7.92	7.41	6.98	6.61	6.30	6.02



**Table C: Additional pension – regular monthly contributions – Males below NPA with a NPA of 65 (0-713) (2)**

B.4 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	4.10	3.94	3.81	3.69	3.58	3.48	3.39	3.31	3.23	3.16	3.10	3.05	2.99	2.94	2.90	2.86
17	4.18	4.03	3.89	3.77	3.66	3.55	3.46	3.38	3.30	3.24	3.17	3.11	3.06	3.01	2.96	2.92
18	4.28	4.12	3.98	3.85	3.73	3.63	3.54	3.45	3.38	3.30	3.24	3.18	3.12	3.08	3.03	2.98
19	4.37	4.20	4.06	3.93	3.82	3.71	3.62	3.53	3.45	3.38	3.31	3.25	3.19	3.14	3.10	3.05
20	4.46	4.30	4.15	4.02	3.90	3.79	3.69	3.60	3.52	3.45	3.38	3.32	3.26	3.21	3.16	3.12
21	4.56	4.39	4.24	4.10	3.98	3.87	3.77	3.68	3.60	3.53	3.46	3.40	3.34	3.28	3.23	3.19
22	4.66	4.48	4.33	4.19	4.07	3.96	3.86	3.76	3.68	3.60	3.53	3.47	3.41	3.36	3.30	3.26
23	4.76	4.58	4.42	4.28	4.16	4.04	3.94	3.85	3.76	3.68	3.61	3.55	3.48	3.43	3.38	3.33
24	4.86	4.68	4.52	4.38	4.25	4.13	4.03	3.93	3.84	3.76	3.69	3.62	3.56	3.51	3.46	3.41
25	4.97	4.78	4.62	4.47	4.34	4.22	4.12	4.02	3.93	3.85	3.78	3.71	3.64	3.59	3.54	3.49
26	5.08	4.89	4.72	4.57	4.44	4.32	4.21	4.11	4.02	3.94	3.86	3.79	3.73	3.67	3.62	3.57
27	5.19	5.00	4.82	4.67	4.54	4.41	4.30	4.20	4.11	4.02	3.95	3.88	3.81	3.75	3.70	3.65
28	5.30	5.11	4.93	4.78	4.64	4.51	4.40	4.30	4.20	4.12	4.04	3.97	3.90	3.84	3.79	3.74
29	5.42	5.22	5.04	4.88	4.74	4.61	4.50	4.39	4.30	4.21	4.13	4.06	3.99	3.93	3.88	3.82
30	5.54	5.33	5.15	4.99	4.84	4.72	4.60	4.49	4.40	4.30	4.22	4.15	4.08	4.02	3.97	3.92
31	5.66	5.45	5.26	5.10	4.95	4.82	4.70	4.59	4.49	4.40	4.32	4.25	4.18	4.12	4.06	4.01
32	5.78	5.57	5.38	5.21	5.06	4.93	4.81	4.70	4.60	4.50	4.42	4.35	4.28	4.22	4.16	4.11



**Table C: Additional pension – regular monthly contributions – Males below NPA with a NPA of 65 (0-713) (3)**

B.5 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)																
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
16	2.82	2.78	2.75	2.72	2.69	2.66	2.64	2.61	2.59	2.57	2.55	2.54	2.52	2.50	2.49	2.48	2.45
17	2.88	2.84	2.81	2.78	2.75	2.72	2.70	2.67	2.65	2.63	2.61	2.59	2.58	2.56	2.55	2.55	
18	2.94	2.91	2.87	2.84	2.81	2.78	2.76	2.73	2.71	2.69	2.67	2.65	2.64	2.62	2.62		
19	3.01	2.97	2.94	2.90	2.87	2.84	2.82	2.80	2.77	2.75	2.73	2.72	2.70	2.69			
20	3.08	3.04	3.00	2.97	2.94	2.91	2.88	2.86	2.84	2.82	2.80	2.78	2.77				
21	3.14	3.10	3.07	3.04	3.00	2.98	2.95	2.92	2.90	2.88	2.86	2.85					
22	3.22	3.18	3.14	3.10	3.07	3.04	3.02	2.99	2.97	2.95	2.94						
23	3.29	3.25	3.21	3.18	3.14	3.12	3.09	3.06	3.04	3.03							
24	3.36	3.32	3.28	3.25	3.22	3.19	3.16	3.14	3.13								
25	3.44	3.40	3.36	3.33	3.30	3.26	3.24	3.22									
26	3.52	3.48	3.44	3.41	3.37	3.34	3.33										
27	3.60	3.56	3.52	3.49	3.46	3.44											
28	3.69	3.65	3.61	3.57	3.55												
29	3.78	3.74	3.70	3.67													
30	3.87	3.83	3.80														
31	3.96	3.94															
32	4.08																



**Table C: Additional pension – regular monthly contributions – Males below NPA with a NPA of 65 (0-713) (4)**

B.6 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	70.52	36.04	24.55	18.81	15.37	13.08	11.45	10.23	9.29	8.53	7.92	7.41	6.98	6.61	6.30	6.02
34	72.01	36.80	25.07	19.21	15.70	13.36	11.70	10.45	9.49	8.72	8.09	7.57	7.13	6.76	6.43	6.15
35	73.53	37.58	25.60	19.62	16.03	13.65	11.95	10.68	9.69	8.90	8.26	7.73	7.28	6.90	6.58	6.29
36	75.08	38.37	26.14	20.03	16.37	13.94	12.20	10.90	9.90	9.10	8.44	7.90	7.44	7.06	6.72	6.43
37	76.66	39.18	26.69	20.46	16.72	14.24	12.46	11.14	10.11	9.29	8.62	8.07	7.61	7.21	6.87	6.57
38	78.28	40.01	27.26	20.89	17.08	14.54	12.73	11.38	10.33	9.50	8.82	8.25	7.78	7.37	7.02	6.72
39	79.94	40.86	27.84	21.34	17.44	14.85	13.01	11.63	10.56	9.70	9.01	8.43	7.95	7.54	7.18	6.88
40	81.63	41.72	28.43	21.80	17.82	15.17	13.29	11.88	10.79	9.92	9.21	8.62	8.13	7.71	7.35	7.04
41	83.35	42.61	29.04	22.26	18.20	15.50	13.58	12.14	11.02	10.14	9.42	8.82	8.31	7.89	7.52	7.20
42	85.11	43.51	29.66	22.74	18.59	15.84	13.87	12.40	11.27	10.36	9.63	9.02	8.50	8.07	7.70	7.37
43	86.92	44.44	30.29	23.23	19.00	16.18	14.18	12.68	11.52	10.60	9.85	9.23	8.70	8.26	7.88	7.55
44	88.76	45.39	30.94	23.73	19.41	16.54	14.49	12.96	11.78	10.84	10.08	9.44	8.91	8.46	8.07	7.74
45	90.64	46.35	31.60	24.24	19.83	16.90	14.82	13.26	12.05	11.09	10.31	9.67	9.12	8.67	8.27	7.93
46	92.56	47.34	32.28	24.76	20.27	17.28	15.15	13.56	12.33	11.35	10.56	9.90	9.35	8.88	8.48	8.14
47	94.51	48.35	32.98	25.31	20.72	17.66	15.49	13.87	12.62	11.62	10.81	10.14	9.58	9.11	8.70	8.35
48	96.52	49.39	33.70	25.87	21.18	18.07	15.85	14.20	12.92	11.90	11.08	10.40	9.83	9.34	8.94	8.58



**Table C: Additional pension – regular monthly contributions – Males below NPA with a NPA of 65 (0-713) (5)**

B.7 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
33	5.78	5.57	5.38	5.21	5.06	4.93	4.81	4.70	4.60	4.50	4.42	4.35	4.28	4.22	4.16	4.11
34	5.91	5.69	5.50	5.33	5.18	5.04	4.92	4.80	4.70	4.61	4.53	4.45	4.38	4.32	4.26	4.22
35	6.04	5.82	5.62	5.45	5.30	5.16	5.03	4.92	4.82	4.72	4.64	4.56	4.49	4.43	4.38	
36	6.18	5.95	5.75	5.58	5.42	5.28	5.15	5.03	4.93	4.84	4.75	4.68	4.60	4.55		
37	6.31	6.08	5.88	5.70	5.54	5.40	5.27	5.16	5.05	4.96	4.87	4.79	4.73			
38	6.46	6.23	6.02	5.84	5.68	5.53	5.40	5.28	5.18	5.08	5.00	4.93				
39	6.61	6.37	6.16	5.98	5.81	5.66	5.53	5.42	5.31	5.21	5.14					
40	6.76	6.52	6.31	6.12	5.96	5.81	5.67	5.55	5.44	5.36						
41	6.92	6.68	6.46	6.28	6.10	5.95	5.82	5.70	5.60							
42	7.09	6.84	6.62	6.43	6.26	6.11	5.97	5.86								
43	7.26	7.02	6.79	6.60	6.42	6.27	6.14									
44	7.45	7.19	6.97	6.77	6.60	6.45										
45	7.64	7.38	7.16	6.96	6.78											
46	7.84	7.58	7.35	7.15												
47	8.05	7.78	7.56													
48	8.27	8.00														



**Table C: Additional pension – regular monthly contributions – Males below NPA with a NPA of 65 (0-713) (6)**

B.8 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	100.64	51.54	35.19	27.03	22.15	18.90	16.60	14.88	13.55	12.49	11.64	10.94	10.35	9.85	9.42	9.07
50	102.75	52.63	35.95	27.62	22.64	19.34	16.98	15.23	13.88	12.80	11.93	11.22	10.62	10.12	9.69	
51	104.89	53.75	36.73	28.23	23.15	19.78	17.38	15.59	14.22	13.12	12.24	11.52	10.91	10.40		
52	107.09	54.90	37.53	28.86	23.68	20.24	17.79	15.97	14.57	13.46	12.56	11.82	11.22			
53	109.34	56.08	38.35	29.50	24.22	20.71	18.22	16.37	14.95	13.82	12.90	12.16				
54	111.65	57.29	39.19	30.17	24.78	21.21	18.68	16.79	15.34	14.19	13.27					
55	114.04	58.54	40.07	30.87	25.38	21.74	19.16	17.24	15.76	14.59						
56	116.50	59.84	41.01	31.62	26.02	22.31	19.67	17.71	16.20							
57	119.10	61.25	42.01	32.42	26.70	22.91	20.21	18.21								
58	121.86	62.73	43.06	33.26	27.41	23.53	20.78									
59	124.76	64.27	44.16	34.13	28.14	24.19										
60	127.80	65.89	45.30	35.03	28.94											
61	131.02	67.59	46.49	36.02												
62	134.46	69.40	47.80													
63	138.16	71.37														
64	142.07															





**Table D: Additional pension – regular monthly contributions – Females below NPA with a NPA of 65 (0-714)**

B.9 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	54.26	27.72	18.88	14.46	11.82	10.06	8.80	7.86	7.13	6.55	6.08	5.68	5.35	5.07	4.82	4.61
17	55.44	28.32	19.29	14.78	12.08	10.28	8.99	8.03	7.29	6.70	6.21	5.81	5.47	5.18	4.93	4.71
18	56.63	28.93	19.71	15.10	12.34	10.50	9.19	8.21	7.45	6.84	6.34	5.94	5.59	5.29	5.04	4.82
19	57.86	29.56	20.13	15.42	12.60	10.73	9.39	8.39	7.61	6.99	6.48	6.06	5.71	5.41	5.15	4.92
20	59.11	30.20	20.57	15.76	12.88	10.96	9.59	8.57	7.78	7.14	6.62	6.20	5.84	5.53	5.26	5.03
21	60.40	30.86	21.02	16.10	13.16	11.20	9.80	8.76	7.94	7.30	6.77	6.33	5.96	5.65	5.38	5.14
22	61.69	31.52	21.47	16.45	13.44	11.44	10.01	8.94	8.12	7.46	6.92	6.47	6.09	5.77	5.49	5.25
23	63.00	32.19	21.92	16.80	13.73	11.68	10.22	9.13	8.29	7.61	7.06	6.61	6.22	5.89	5.61	5.36
24	64.34	32.87	22.39	17.16	14.02	11.93	10.44	9.33	8.46	7.78	7.21	6.75	6.36	6.02	5.73	5.48
25	65.70	33.57	22.87	17.52	14.32	12.18	10.66	9.53	8.64	7.94	7.37	6.89	6.49	6.15	5.85	5.60
26	67.10	34.28	23.35	17.89	14.62	12.44	10.89	9.73	8.83	8.11	7.53	7.04	6.63	6.28	5.98	5.72
27	68.52	35.01	23.85	18.28	14.94	12.71	11.12	9.94	9.02	8.29	7.69	7.19	6.78	6.42	6.11	5.84
28	69.98	35.76	24.36	18.66	15.25	12.98	11.36	10.15	9.22	8.46	7.86	7.35	6.92	6.56	6.24	5.97
29	71.46	36.51	24.87	19.06	15.58	13.26	11.61	10.37	9.41	8.65	8.02	7.50	7.07	6.70	6.38	6.10
30	72.96	37.28	25.40	19.46	15.91	13.54	11.85	10.59	9.61	8.83	8.20	7.67	7.22	6.84	6.52	6.23
31	74.50	38.07	25.94	19.88	16.24	13.83	12.10	10.82	9.82	9.02	8.37	7.83	7.38	6.99	6.66	6.36
32	76.07	38.88	26.48	20.30	16.59	14.12	12.36	11.05	10.03	9.21	8.55	8.00	7.54	7.14	6.80	6.50



**Table D: Additional pension – regular monthly contributions – Females below NPA with a NPA of 65 (0-714) (2)**

B.10 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	4.42	4.26	4.11	3.98	3.86	3.76	3.66	3.58	3.50	3.42	3.35	3.29	3.24	3.18	3.13	3.09
17	4.52	4.35	4.20	4.07	3.95	3.84	3.74	3.65	3.57	3.50	3.43	3.36	3.31	3.25	3.20	3.16
18	4.62	4.45	4.30	4.16	4.04	3.92	3.82	3.73	3.65	3.57	3.50	3.44	3.38	3.32	3.27	3.23
19	4.72	4.55	4.39	4.25	4.12	4.01	3.91	3.82	3.73	3.65	3.58	3.52	3.46	3.40	3.35	3.30
20	4.82	4.65	4.49	4.34	4.22	4.10	4.00	3.90	3.81	3.73	3.66	3.59	3.53	3.48	3.42	3.37
21	4.93	4.75	4.58	4.44	4.31	4.19	4.08	3.98	3.90	3.82	3.74	3.67	3.61	3.55	3.50	3.45
22	5.04	4.85	4.68	4.54	4.40	4.28	4.17	4.07	3.98	3.90	3.82	3.75	3.69	3.63	3.58	3.52
23	5.15	4.96	4.78	4.63	4.50	4.38	4.26	4.16	4.07	3.98	3.91	3.84	3.77	3.71	3.66	3.60
24	5.26	5.06	4.89	4.74	4.60	4.47	4.36	4.25	4.16	4.07	3.99	3.92	3.85	3.79	3.74	3.68
25	5.37	5.17	5.00	4.84	4.70	4.57	4.45	4.34	4.25	4.16	4.08	4.01	3.94	3.88	3.82	3.76
26	5.49	5.28	5.10	4.94	4.80	4.67	4.55	4.44	4.34	4.25	4.17	4.10	4.03	3.96	3.90	3.85
27	5.61	5.40	5.22	5.05	4.90	4.77	4.65	4.54	4.44	4.35	4.26	4.19	4.12	4.05	3.99	3.94
28	5.73	5.52	5.33	5.16	5.01	4.87	4.75	4.64	4.54	4.44	4.36	4.28	4.21	4.14	4.08	4.03
29	5.85	5.64	5.44	5.27	5.12	4.98	4.86	4.74	4.64	4.54	4.46	4.38	4.30	4.24	4.18	4.12
30	5.98	5.76	5.56	5.39	5.23	5.09	4.96	4.84	4.74	4.64	4.56	4.48	4.40	4.34	4.28	4.22
31	6.11	5.88	5.68	5.50	5.34	5.20	5.07	4.95	4.84	4.75	4.66	4.58	4.50	4.44	4.38	4.32
32	6.24	6.01	5.81	5.63	5.46	5.32	5.18	5.06	4.96	4.86	4.77	4.68	4.61	4.54	4.48	4.42



**Table D: Additional pension – regular monthly contributions – Females below NPA with a NPA of 65 (0-714) (3)**

B.11 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
16	3.05	3.01	2.97	2.94	2.90	2.88	2.85	2.82	2.80	2.78	2.76	2.74	2.72	2.70	2.69	2.67	2.64
17	3.11	3.07	3.04	3.00	2.97	2.94	2.91	2.89	2.86	2.84	2.82	2.80	2.78	2.76	2.75	2.74	
18	3.18	3.14	3.10	3.07	3.04	3.01	2.98	2.95	2.93	2.90	2.88	2.86	2.85	2.83	2.82		
19	3.26	3.21	3.18	3.14	3.10	3.08	3.05	3.02	3.00	2.97	2.95	2.93	2.91	2.90			
20	3.33	3.28	3.25	3.21	3.18	3.14	3.12	3.09	3.06	3.04	3.02	3.00	2.99				
21	3.40	3.36	3.32	3.28	3.25	3.22	3.19	3.16	3.14	3.11	3.09	3.08					
22	3.48	3.44	3.40	3.36	3.32	3.29	3.26	3.23	3.21	3.18	3.17						
23	3.56	3.51	3.47	3.43	3.40	3.36	3.34	3.31	3.28	3.27							
24	3.64	3.59	3.55	3.51	3.48	3.44	3.41	3.38	3.37								
25	3.72	3.67	3.63	3.59	3.56	3.52	3.49	3.47									
26	3.80	3.76	3.71	3.68	3.64	3.60	3.58										
27	3.89	3.84	3.80	3.76	3.72	3.70											
28	3.98	3.93	3.89	3.85	3.82												
29	4.07	4.02	3.98	3.95													
30	4.17	4.12	4.08														
31	4.27	4.23															
32	4.38																

**Table D: Additional pension – regular monthly contributions – Females below NPA with a NPA of 65 (0-714) (4)**



B.12 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	77.66	39.69	27.04	20.72	16.94	14.42	12.62	11.28	10.24	9.41	8.73	8.17	7.70	7.29	6.94	6.64
34	79.29	40.52	27.61	21.16	17.30	14.72	12.89	11.52	10.46	9.61	8.92	8.34	7.86	7.45	7.09	6.78
35	80.94	41.37	28.19	21.60	17.66	15.04	13.16	11.76	10.68	9.81	9.11	8.52	8.03	7.61	7.25	6.93
36	82.63	42.23	28.78	22.06	18.03	15.35	13.44	12.01	10.90	10.02	9.30	8.70	8.20	7.77	7.40	7.08
37	84.35	43.12	29.38	22.52	18.41	15.67	13.72	12.26	11.14	10.23	9.50	8.89	8.38	7.94	7.56	7.24
38	86.11	44.02	29.99	22.99	18.80	16.00	14.01	12.52	11.37	10.45	9.70	9.08	8.56	8.11	7.73	7.40
39	87.91	44.94	30.62	23.47	19.19	16.34	14.31	12.79	11.61	10.68	9.91	9.28	8.74	8.29	7.90	7.56
40	89.75	45.88	31.27	23.97	19.60	16.69	14.62	13.06	11.86	10.90	10.12	9.48	8.94	8.47	8.08	7.73
41	91.63	46.84	31.92	24.48	20.01	17.04	14.93	13.34	12.12	11.14	10.35	9.69	9.13	8.66	8.26	7.91
42	93.56	47.84	32.60	25.00	20.44	17.41	15.25	13.64	12.38	11.39	10.58	9.90	9.34	8.86	8.45	8.09
43	95.54	48.85	33.30	25.53	20.88	17.78	15.58	13.93	12.66	11.64	10.81	10.13	9.55	9.06	8.65	8.28
44	97.56	49.88	34.01	26.08	21.33	18.17	15.92	14.24	12.94	11.90	11.06	10.36	9.78	9.28	8.86	8.49
45	99.61	50.94	34.73	26.64	21.79	18.56	16.27	14.55	13.22	12.17	11.31	10.60	10.01	9.50	9.07	8.70
46	101.71	52.02	35.47	27.21	22.26	18.97	16.63	14.88	13.52	12.45	11.58	10.85	10.25	9.74	9.30	8.92
47	103.86	53.12	36.23	27.80	22.75	19.39	17.00	15.22	13.84	12.74	11.85	11.12	10.50	9.98	9.54	9.15
48	106.05	54.26	37.01	28.40	23.24	19.82	17.38	15.56	14.16	13.04	12.14	11.39	10.76	10.24	9.78	9.39

Table D: Additional pension – regular monthly contributions – Females below NPA with a NPA of 65 (0-714) (5)



B.13 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
33	6.38	6.14	5.94	5.75	5.58	5.43	5.30	5.18	5.07	4.97	4.88	4.79	4.72	4.65	4.58	4.54
34	6.52	6.28	6.06	5.88	5.71	5.56	5.42	5.30	5.18	5.08	4.99	4.90	4.83	4.76	4.70	
35	6.66	6.41	6.20	6.00	5.83	5.68	5.54	5.42	5.30	5.20	5.11	5.02	4.94	4.89		
36	6.80	6.55	6.33	6.14	5.96	5.81	5.67	5.54	5.43	5.32	5.23	5.14	5.07			
37	6.95	6.70	6.48	6.28	6.10	5.94	5.80	5.67	5.56	5.45	5.36	5.28				
38	7.10	6.85	6.62	6.42	6.24	6.08	5.94	5.80	5.69	5.58	5.50					
39	7.26	7.00	6.77	6.57	6.39	6.22	6.08	5.95	5.83	5.73						
40	7.43	7.16	6.93	6.72	6.54	6.38	6.23	6.10	5.98							
41	7.60	7.33	7.10	6.89	6.70	6.53	6.38	6.26								
42	7.78	7.51	7.27	7.06	6.87	6.70	6.55									
43	7.97	7.69	7.45	7.24	7.04	6.88										
44	8.17	7.89	7.64	7.42	7.23											
45	8.37	8.09	7.84	7.61												
46	8.59	8.30	8.05													
47	8.82	8.52														
48	9.05															



**Table D: Additional pension – regular monthly contributions – Females below NPA with a NPA of 65 (0-714) (6)**

B.14 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	108.28	55.41	37.80	29.02	23.76	20.26	17.78	15.93	14.50	13.36	12.44	11.68	11.04	10.50	10.04	9.64
50	110.56	56.58	38.62	29.65	24.28	20.72	18.19	16.30	14.85	13.69	12.75	11.98	11.34	10.79	10.31	
51	112.88	57.80	39.46	30.31	24.84	21.21	18.63	16.70	15.22	14.04	13.09	12.30	11.64	11.07		
52	115.28	59.05	40.34	31.00	25.42	21.72	19.08	17.12	15.61	14.41	13.44	12.64	11.95			
53	117.72	60.34	41.24	31.71	26.02	22.24	19.56	17.56	16.02	14.79	13.80	12.97				
54	120.20	61.64	42.15	32.44	26.63	22.77	20.04	18.00	16.43	15.18	14.16					
55	122.72	62.97	43.09	33.18	27.25	23.32	20.54	18.46	16.86	15.58						
56	125.31	64.34	44.06	33.94	27.90	23.90	21.05	18.93	17.30							
57	128.00	65.76	45.06	34.74	28.58	24.49	21.58	19.43								
58	130.79	67.25	46.11	35.58	29.28	25.10	22.15									
59	133.72	68.80	47.21	36.45	30.01	25.76										
60	136.80	70.44	48.36	37.35	30.80											
61	140.04	72.14	49.56	38.33												
62	143.48	73.95	50.86													
63	147.16	75.90														
64	151.03															



**Table E: Additional pension – regular monthly contributions – Males under NPA with a NPA of 66 (0-715)**

B.15 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	47.90	24.48	16.67	12.77	10.44	8.88	7.77	6.94	6.30	5.79	5.37	5.02	4.73	4.48	4.26	4.07
17	48.93	25.00	17.03	13.04	10.66	9.07	7.94	7.09	6.44	5.91	5.48	5.13	4.83	4.57	4.35	4.16
18	49.98	25.54	17.39	13.32	10.89	9.27	8.11	7.24	6.57	6.04	5.60	5.24	4.93	4.67	4.45	4.25
19	51.05	26.08	17.76	13.61	11.12	9.46	8.28	7.40	6.71	6.17	5.72	5.35	5.04	4.77	4.54	4.34
20	52.14	26.64	18.15	13.90	11.36	9.67	8.46	7.56	6.86	6.30	5.84	5.46	5.15	4.88	4.64	4.44
21	53.26	27.22	18.54	14.20	11.60	9.88	8.64	7.72	7.00	6.44	5.97	5.58	5.26	4.98	4.74	4.53
22	54.41	27.80	18.94	14.51	11.85	10.09	8.83	7.89	7.16	6.57	6.10	5.70	5.37	5.09	4.84	4.63
23	55.58	28.40	19.34	14.82	12.11	10.30	9.02	8.06	7.31	6.72	6.23	5.83	5.49	5.20	4.95	4.73
24	56.77	29.00	19.76	15.14	12.37	10.52	9.21	8.23	7.47	6.86	6.36	5.95	5.60	5.31	5.05	4.83
25	57.98	29.63	20.18	15.46	12.63	10.75	9.41	8.41	7.63	7.01	6.50	6.08	5.73	5.42	5.16	4.94
26	59.23	30.26	20.61	15.79	12.90	10.98	9.61	8.59	7.79	7.16	6.64	6.21	5.85	5.54	5.28	5.04
27	60.50	30.91	21.06	16.13	13.18	11.22	9.82	8.77	7.96	7.31	6.78	6.35	5.98	5.66	5.39	5.15
28	61.79	31.58	21.51	16.48	13.47	11.46	10.03	8.96	8.14	7.47	6.93	6.48	6.11	5.78	5.51	5.27
29	63.12	32.26	21.97	16.84	13.76	11.71	10.25	9.16	8.31	7.64	7.08	6.62	6.24	5.91	5.63	5.38
30	64.46	32.94	22.44	17.19	14.05	11.96	10.47	9.35	8.49	7.80	7.24	6.77	6.38	6.04	5.75	5.50
31	65.81	33.63	22.91	17.56	14.35	12.21	10.69	9.55	8.67	7.96	7.39	6.91	6.51	6.17	5.87	5.62
32	67.19	34.34	23.39	17.92	14.65	12.47	10.91	9.75	8.85	8.13	7.54	7.06	6.65	6.30	6.00	5.74



**Table E: Additional pension – regular monthly contributions – Males under NPA with a NPA of 66 (0-715) (2)**

B.16 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	3.91	3.76	3.63	3.52	3.41	3.32	3.23	3.16	3.08	3.02	2.96	2.91	2.86	2.81	2.77	2.73
17	3.99	3.84	3.71	3.59	3.49	3.39	3.30	3.22	3.15	3.08	3.02	2.97	2.92	2.87	2.83	2.78
18	4.08	3.93	3.79	3.67	3.56	3.46	3.38	3.29	3.22	3.15	3.09	3.03	2.98	2.93	2.89	2.85
19	4.17	4.01	3.87	3.75	3.64	3.54	3.45	3.36	3.29	3.22	3.16	3.10	3.05	3.00	2.95	2.91
20	4.26	4.10	3.96	3.83	3.72	3.62	3.52	3.44	3.36	3.29	3.23	3.17	3.11	3.06	3.02	2.97
21	4.35	4.18	4.04	3.91	3.80	3.69	3.60	3.51	3.44	3.36	3.30	3.24	3.18	3.13	3.08	3.04
22	4.44	4.28	4.13	4.00	3.88	3.77	3.68	3.59	3.51	3.44	3.37	3.31	3.25	3.20	3.15	3.11
23	4.54	4.37	4.22	4.08	3.96	3.86	3.76	3.67	3.59	3.51	3.44	3.38	3.32	3.27	3.22	3.18
24	4.64	4.46	4.31	4.18	4.05	3.94	3.84	3.75	3.66	3.59	3.52	3.46	3.40	3.34	3.30	3.25
25	4.74	4.56	4.40	4.26	4.14	4.03	3.92	3.83	3.75	3.67	3.60	3.54	3.48	3.42	3.37	3.32
26	4.84	4.66	4.50	4.36	4.23	4.12	4.01	3.92	3.83	3.75	3.68	3.61	3.55	3.50	3.45	3.40
27	4.95	4.76	4.60	4.46	4.32	4.21	4.10	4.00	3.92	3.84	3.76	3.70	3.64	3.58	3.53	3.48
28	5.06	4.87	4.70	4.55	4.42	4.30	4.19	4.09	4.00	3.92	3.85	3.78	3.72	3.66	3.61	3.56
29	5.16	4.98	4.80	4.65	4.52	4.40	4.28	4.18	4.10	4.01	3.94	3.87	3.80	3.75	3.70	3.65
30	5.28	5.08	4.91	4.76	4.62	4.49	4.38	4.28	4.19	4.10	4.03	3.96	3.89	3.84	3.78	3.73
31	5.39	5.19	5.02	4.86	4.72	4.59	4.48	4.38	4.28	4.20	4.12	4.05	3.98	3.92	3.87	3.82
32	5.51	5.31	5.13	4.97	4.82	4.70	4.58	4.48	4.38	4.29	4.22	4.14	4.08	4.02	3.96	3.92





**Table E: Additional pension – regular monthly contributions – Males under NPA with a NPA of 66 (0-715) (3)**

B.17 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)																	
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
16	2.69	2.66	2.62	2.59	2.56	2.54	2.52	2.49	2.47	2.45	2.44	2.42	2.40	2.39	2.38	2.36	2.35	2.33
17	2.75	2.71	2.68	2.65	2.62	2.60	2.57	2.55	2.53	2.51	2.49	2.47	2.46	2.44	2.43	2.42	2.42	
18	2.81	2.77	2.74	2.71	2.68	2.65	2.63	2.61	2.58	2.56	2.55	2.53	2.52	2.50	2.49	2.49		
19	2.87	2.84	2.80	2.77	2.74	2.71	2.69	2.66	2.64	2.62	2.60	2.59	2.57	2.56	2.56			
20	2.93	2.90	2.86	2.83	2.80	2.78	2.75	2.73	2.70	2.68	2.67	2.65	2.63	2.63				
21	3.00	2.96	2.93	2.90	2.86	2.84	2.81	2.79	2.77	2.75	2.73	2.71	2.71					
22	3.07	3.03	2.99	2.96	2.93	2.90	2.88	2.86	2.83	2.81	2.79	2.79						
23	3.14	3.10	3.06	3.03	3.00	2.97	2.94	2.92	2.90	2.88	2.87							
24	3.21	3.17	3.13	3.10	3.07	3.04	3.02	2.99	2.97	2.96								
25	3.28	3.24	3.20	3.17	3.14	3.11	3.09	3.06	3.05									
26	3.36	3.32	3.28	3.25	3.22	3.19	3.16	3.15										
27	3.44	3.40	3.36	3.32	3.30	3.26	3.25											
28	3.52	3.48	3.44	3.41	3.38	3.36												
29	3.60	3.56	3.52	3.49	3.47													
30	3.69	3.65	3.61	3.59														
31	3.78	3.74	3.72															
32	3.87	3.85																



**Table E: Additional pension – regular monthly contributions – Males under NPA with a NPA of 66 (0-715) (4)**

B.18 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	68.60	35.06	23.88	18.30	14.96	12.73	11.14	9.96	9.04	8.30	7.71	7.21	6.79	6.44	6.13	5.86
34	70.05	35.80	24.39	18.69	15.27	13.00	11.38	10.17	9.23	8.48	7.87	7.36	6.94	6.58	6.26	5.99
35	71.52	36.55	24.90	19.08	15.60	13.28	11.62	10.39	9.43	8.66	8.04	7.52	7.09	6.72	6.40	6.12
36	73.02	37.32	25.42	19.48	15.92	13.56	11.87	10.61	9.63	8.85	8.22	7.69	7.24	6.87	6.54	6.26
37	74.55	38.10	25.96	19.90	16.26	13.85	12.12	10.84	9.84	9.04	8.40	7.86	7.40	7.02	6.69	6.40
38	76.12	38.90	26.51	20.32	16.61	14.14	12.38	11.07	10.05	9.24	8.58	8.03	7.57	7.18	6.84	6.55
39	77.72	39.72	27.07	20.75	16.96	14.45	12.65	11.31	10.27	9.44	8.77	8.21	7.74	7.34	7.00	6.70
40	79.35	40.56	27.64	21.19	17.33	14.76	12.92	11.56	10.50	9.65	8.96	8.39	7.92	7.51	7.16	6.86
41	81.02	41.42	28.23	21.64	17.70	15.08	13.20	11.81	10.72	9.86	9.16	8.58	8.10	7.68	7.33	7.02
42	82.72	42.30	28.83	22.11	18.08	15.40	13.49	12.07	10.96	10.09	9.37	8.78	8.28	7.86	7.50	7.19
43	84.46	43.19	29.44	22.58	18.47	15.74	13.79	12.34	11.21	10.32	9.59	8.98	8.48	8.05	7.68	7.36
44	86.24	44.10	30.07	23.06	18.87	16.08	14.10	12.61	11.46	10.55	9.81	9.20	8.68	8.24	7.87	7.55
45	88.04	45.03	30.71	23.56	19.28	16.44	14.41	12.90	11.73	10.80	10.04	9.42	8.89	8.45	8.07	7.74
46	89.88	45.98	31.37	24.07	19.70	16.80	14.74	13.20	12.00	11.05	10.28	9.65	9.11	8.66	8.28	7.94
47	91.78	46.96	32.05	24.60	20.14	17.18	15.08	13.50	12.28	11.32	10.54	9.89	9.34	8.89	8.50	8.16
48	93.71	47.97	32.74	25.14	20.59	17.57	15.42	13.82	12.58	11.59	10.79	10.14	9.58	9.12	8.72	8.38

**Table E: Additional pension – regular monthly contributions – Males under NPA with a NPA of 66 (0-715) (5)**

B.19 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribut- ion	Arrangement length (years)																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	5.63	5.42	5.24	5.08	4.93	4.80	4.68	4.58	4.48	4.39	4.32	4.24	4.18	4.12	4.06	4.01	3.99
34	5.75	5.54	5.36	5.19	5.04	4.91	4.79	4.68	4.59	4.50	4.42	4.34	4.28	4.22	4.16	4.13	
35	5.88	5.67	5.48	5.31	5.16	5.02	4.90	4.80	4.70	4.61	4.52	4.45	4.38	4.32	4.29		
36	6.01	5.80	5.60	5.43	5.28	5.14	5.02	4.91	4.81	4.72	4.64	4.56	4.50	4.45			
37	6.15	5.93	5.74	5.56	5.40	5.27	5.14	5.03	4.93	4.84	4.76	4.68	4.63				
38	6.29	6.07	5.87	5.69	5.54	5.40	5.27	5.16	5.06	4.96	4.88	4.82					
39	6.44	6.21	6.01	5.83	5.67	5.53	5.40	5.29	5.18	5.09	5.02						
40	6.59	6.36	6.16	5.97	5.81	5.67	5.54	5.42	5.32	5.24							
41	6.75	6.51	6.31	6.12	5.96	5.82	5.68	5.57	5.48								
42	6.92	6.68	6.46	6.28	6.12	5.97	5.84	5.73									
43	7.09	6.84	6.63	6.44	6.28	6.13	6.01										
44	7.27	7.02	6.81	6.62	6.45	6.31											
45	7.46	7.21	6.99	6.80	6.64												
46	7.66	7.40	7.18	6.99													
47	7.86	7.61	7.39														
48	8.08	7.83															
49	8.32																



**Table E: Additional pension – regular monthly contributions – Males under NPA with a NPA of 66 (0-715) (6)**

B.20 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
49	95.66	48.98	33.44	25.69	21.05	17.97	15.78	14.14	12.88	11.87	11.06	10.39	9.83	9.36	8.96	8.61	8.32
50	97.63	50.01	34.16	26.25	21.52	18.37	16.14	14.47	13.18	12.16	11.34	10.66	10.09	9.61	9.20	8.86	
51	99.63	51.05	34.88	26.82	21.99	18.78	16.51	14.81	13.50	12.46	11.63	10.94	10.36	9.87	9.47		
52	101.67	52.12	35.63	27.40	22.48	19.21	16.89	15.16	13.84	12.78	11.93	11.23	10.64	10.16			
53	103.77	53.22	36.39	28.00	22.98	19.66	17.30	15.54	14.18	13.11	12.24	11.53	10.96				
54	105.91	54.34	37.18	28.62	23.51	20.12	17.72	15.93	14.55	13.46	12.58	11.87					
55	108.12	55.50	37.99	29.27	24.06	20.61	18.16	16.34	14.94	13.83	12.95						
56	110.40	56.71	38.86	29.97	24.66	21.14	18.64	16.78	15.35	14.23							
57	112.80	58.01	39.79	30.71	25.29	21.69	19.14	17.25	15.80								
58	115.34	59.37	40.76	31.48	25.94	22.27	19.67	17.75									
59	117.99	60.79	41.76	32.28	26.62	22.86	20.24										
60	120.78	62.27	42.80	33.10	27.32	23.53											
61	123.72	63.82	43.90	33.98	28.12												
62	126.84	65.47	45.09	34.98													
63	130.22	67.32	46.41														
64	134.00	69.29															
65	137.92																



**Table F: Additional pension – regular monthly contributions- Females below NPA with a NPA of 66 (0-716)**

B.21 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	51.96	26.54	18.08	13.85	11.32	9.63	8.43	7.53	6.83	6.27	5.82	5.44	5.12	4.85	4.62	4.42
17	53.07	27.12	18.47	14.15	11.56	9.84	8.61	7.69	6.98	6.41	5.94	5.56	5.24	4.96	4.72	4.51
18	54.22	27.70	18.86	14.45	11.81	10.05	8.80	7.86	7.13	6.55	6.08	5.68	5.35	5.07	4.82	4.61
19	55.39	28.30	19.27	14.77	12.06	10.27	8.99	8.03	7.28	6.69	6.21	5.80	5.47	5.18	4.93	4.71
20	56.58	28.91	19.69	15.09	12.33	10.49	9.18	8.20	7.44	6.84	6.34	5.93	5.58	5.29	5.04	4.81
21	57.80	29.54	20.12	15.41	12.60	10.72	9.38	8.38	7.60	6.98	6.48	6.06	5.71	5.40	5.14	4.92
22	59.04	30.17	20.55	15.74	12.86	10.95	9.58	8.56	7.77	7.14	6.62	6.19	5.83	5.52	5.26	5.02
23	60.29	30.80	20.98	16.08	13.14	11.18	9.78	8.74	7.93	7.28	6.76	6.32	5.95	5.64	5.37	5.13
24	61.56	31.46	21.42	16.42	13.41	11.42	9.99	8.92	8.10	7.44	6.90	6.46	6.08	5.76	5.48	5.24
25	62.86	32.12	21.88	16.76	13.70	11.66	10.20	9.12	8.27	7.60	7.05	6.60	6.21	5.88	5.60	5.36
26	64.19	32.80	22.34	17.12	13.99	11.90	10.42	9.31	8.45	7.76	7.20	6.74	6.34	6.01	5.72	5.47
27	65.55	33.49	22.82	17.48	14.28	12.16	10.64	9.51	8.63	7.93	7.36	6.88	6.48	6.14	5.84	5.59
28	66.94	34.20	23.30	17.85	14.59	12.42	10.87	9.71	8.81	8.10	7.51	7.03	6.62	6.27	5.97	5.71
29	68.34	34.92	23.79	18.23	14.90	12.68	11.10	9.92	9.00	8.27	7.67	7.18	6.76	6.40	6.10	5.83
30	69.78	35.66	24.29	18.61	15.21	12.95	11.34	10.13	9.19	8.44	7.84	7.33	6.90	6.54	6.23	5.96
31	71.24	36.40	24.80	19.01	15.53	13.22	11.58	10.34	9.39	8.62	8.00	7.49	7.05	6.68	6.36	6.08
32	72.73	37.17	25.32	19.40	15.86	13.50	11.82	10.56	9.59	8.81	8.18	7.65	7.20	6.82	6.50	6.22



**Table F: Additional pension – regular monthly contributions – Females under NPA with a NPA of 66 (0-716) (2)**

B.22 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	4.24	4.08	3.94	3.81	3.70	3.60	3.50	3.42	3.34	3.28	3.21	3.15	3.10	3.05	3.00	2.96
17	4.33	4.17	4.02	3.90	3.78	3.68	3.58	3.50	3.42	3.35	3.28	3.22	3.16	3.11	3.07	3.02
18	4.42	4.26	4.11	3.98	3.86	3.76	3.66	3.57	3.49	3.42	3.35	3.29	3.24	3.18	3.13	3.09
19	4.52	4.35	4.20	4.07	3.95	3.84	3.74	3.65	3.57	3.50	3.43	3.36	3.31	3.25	3.20	3.16
20	4.62	4.45	4.30	4.16	4.04	3.92	3.82	3.73	3.65	3.57	3.50	3.44	3.38	3.32	3.28	3.23
21	4.72	4.54	4.39	4.25	4.12	4.01	3.91	3.82	3.73	3.65	3.58	3.52	3.46	3.40	3.35	3.30
22	4.82	4.64	4.48	4.34	4.21	4.10	3.99	3.90	3.81	3.73	3.66	3.59	3.53	3.48	3.42	3.37
23	4.92	4.74	4.58	4.44	4.30	4.18	4.08	3.98	3.89	3.81	3.74	3.67	3.61	3.55	3.50	3.45
24	5.03	4.84	4.68	4.53	4.40	4.28	4.17	4.07	3.98	3.90	3.82	3.75	3.69	3.63	3.57	3.52
25	5.14	4.95	4.78	4.63	4.49	4.37	4.26	4.16	4.06	3.98	3.90	3.83	3.77	3.71	3.65	3.60
26	5.25	5.06	4.88	4.73	4.59	4.46	4.35	4.25	4.15	4.07	3.99	3.92	3.85	3.79	3.74	3.68
27	5.36	5.16	4.99	4.83	4.69	4.56	4.44	4.34	4.24	4.16	4.08	4.00	3.94	3.88	3.82	3.77
28	5.48	5.28	5.10	4.94	4.79	4.66	4.54	4.44	4.34	4.25	4.17	4.10	4.03	3.96	3.91	3.85
29	5.60	5.39	5.21	5.04	4.90	4.76	4.64	4.53	4.44	4.34	4.26	4.19	4.12	4.05	4.00	3.94
30	5.72	5.51	5.32	5.15	5.00	4.87	4.74	4.63	4.53	4.44	4.36	4.28	4.21	4.15	4.09	4.04
31	5.84	5.63	5.44	5.26	5.11	4.97	4.85	4.74	4.63	4.54	4.46	4.38	4.31	4.24	4.18	4.13
32	5.97	5.75	5.55	5.38	5.22	5.08	4.96	4.84	4.74	4.64	4.56	4.48	4.41	4.34	4.28	4.23



**Table F: Additional pension – regular monthly contributions – Females under NPA with a NPA of 66 (0-716) (3)**

B.23 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																	
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
16	2.92	2.88	2.84	2.81	2.78	2.75	2.73	2.70	2.68	2.66	2.64	2.62	2.60	2.59	2.57	2.56	2.55	2.52
17	2.98	2.94	2.91	2.88	2.84	2.82	2.79	2.76	2.74	2.72	2.70	2.68	2.66	2.65	2.63	2.62	2.62	
18	3.05	3.01	2.97	2.94	2.91	2.88	2.85	2.83	2.80	2.78	2.76	2.74	2.72	2.71	2.69	2.69		
19	3.12	3.08	3.04	3.00	2.97	2.94	2.92	2.89	2.87	2.84	2.82	2.80	2.79	2.77	2.76			
20	3.18	3.14	3.11	3.07	3.04	3.01	2.98	2.96	2.93	2.91	2.89	2.87	2.85	2.85				
21	3.26	3.22	3.18	3.14	3.11	3.08	3.05	3.02	3.00	2.98	2.96	2.94	2.93					
22	3.33	3.29	3.25	3.21	3.18	3.15	3.12	3.10	3.07	3.05	3.03	3.02						
23	3.40	3.36	3.32	3.28	3.25	3.22	3.19	3.16	3.14	3.12	3.11							
24	3.48	3.44	3.40	3.36	3.32	3.30	3.26	3.24	3.22	3.20								
25	3.56	3.51	3.47	3.44	3.40	3.37	3.34	3.32	3.30									
26	3.64	3.59	3.55	3.52	3.48	3.45	3.42	3.40										
27	3.72	3.68	3.64	3.60	3.56	3.53	3.51											
28	3.80	3.76	3.72	3.68	3.65	3.63												
29	3.89	3.85	3.81	3.77	3.75													
30	3.98	3.94	3.90	3.87														
31	4.08	4.03	4.00															
32	4.18	4.14																
33	4.29																	



**Table F: Additional pension – regular monthly contributions – Females under NPA with a NPA of 66 (0-716) (4)**

B.24 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	74.24	37.94	25.85	19.81	16.19	13.78	12.07	10.78	9.79	9.00	8.35	7.81	7.36	6.97	6.64	6.35
34	75.79	38.73	26.39	20.23	16.53	14.08	12.32	11.01	10.00	9.18	8.52	7.98	7.51	7.12	6.78	6.48
35	77.36	39.54	26.94	20.65	16.88	14.37	12.58	11.24	10.20	9.38	8.70	8.14	7.67	7.27	6.92	6.62
36	78.96	40.36	27.50	21.08	17.23	14.67	12.84	11.48	10.42	9.58	8.89	8.32	7.84	7.43	7.08	6.77
37	80.59	41.19	28.07	21.52	17.59	14.98	13.11	11.72	10.64	9.78	9.08	8.49	8.00	7.58	7.23	6.91
38	82.26	42.05	28.65	21.96	17.96	15.29	13.39	11.96	10.86	9.98	9.27	8.68	8.18	7.75	7.38	7.06
39	83.97	42.92	29.25	22.42	18.33	15.61	13.67	12.22	11.09	10.20	9.47	8.86	8.35	7.92	7.54	7.22
40	85.72	43.82	29.86	22.89	18.72	15.94	13.96	12.48	11.33	10.42	9.67	9.05	8.53	8.09	7.71	7.38
41	87.50	44.73	30.48	23.37	19.11	16.28	14.26	12.74	11.57	10.64	9.88	9.25	8.72	8.27	7.88	7.55
42	89.33	45.67	31.13	23.87	19.52	16.62	14.56	13.02	11.82	10.87	10.10	9.46	8.92	8.46	8.07	7.73
43	91.20	46.63	31.79	24.37	19.93	16.98	14.88	13.30	12.08	11.11	10.32	9.67	9.12	8.66	8.26	7.91
44	93.11	47.61	32.46	24.89	20.36	17.34	15.20	13.59	12.35	11.36	10.55	9.89	9.33	8.86	8.45	8.10
45	95.06	48.61	33.14	25.42	20.79	17.72	15.52	13.89	12.62	11.61	10.79	10.12	9.55	9.07	8.66	8.30
46	97.04	49.63	33.84	25.96	21.24	18.10	15.86	14.20	12.90	11.88	11.04	10.36	9.78	9.29	8.87	8.51
47	99.07	50.68	34.56	26.52	21.70	18.50	16.22	14.51	13.20	12.15	11.30	10.60	10.02	9.52	9.10	8.73
48	101.15	51.75	35.30	27.09	22.17	18.90	16.58	14.84	13.50	12.44	11.58	10.86	10.27	9.76	9.33	8.96





**Table F: Additional pension – regular monthly contributions – Females under NPA with a NPA of 66 (0-716) (5)**

B.25 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	6.10	5.87	5.67	5.50	5.34	5.20	5.06	4.95	4.84	4.75	4.66	4.58	4.51	4.44	4.38	4.33	4.29
34	6.23	6.00	5.80	5.62	5.46	5.31	5.18	5.06	4.95	4.86	4.77	4.69	4.62	4.55	4.49	4.44	
35	6.36	6.13	5.92	5.74	5.58	5.43	5.30	5.18	5.07	4.97	4.88	4.80	4.73	4.66	4.61		
36	6.50	6.26	6.05	5.87	5.70	5.55	5.42	5.30	5.18	5.09	5.00	4.92	4.84	4.78			
37	6.64	6.40	6.19	6.00	5.83	5.68	5.54	5.42	5.31	5.21	5.12	5.04	4.97				
38	6.79	6.54	6.32	6.13	5.96	5.81	5.67	5.55	5.44	5.33	5.24	5.17					
39	6.94	6.69	6.47	6.28	6.10	5.94	5.80	5.68	5.57	5.46	5.38						
40	7.10	6.84	6.62	6.42	6.24	6.09	5.95	5.82	5.71	5.61							
41	7.26	7.00	6.78	6.58	6.40	6.24	6.10	5.97	5.86								
42	7.43	7.17	6.94	6.74	6.56	6.40	6.25	6.13									
43	7.61	7.34	7.11	6.91	6.72	6.56	6.42										
44	7.80	7.53	7.29	7.08	6.90	6.74											
45	7.99	7.72	7.48	7.27	7.08												
46	8.20	7.92	7.68	7.46													
47	8.41	8.13	7.88														
48	8.64	8.35															
49	8.87																



**Table F: Additional pension – regular monthly contributions – Females under NPA with a NPA of 66 (0-716) (6)**

B.26 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
49	103.26	52.84	36.05	27.67	22.65	19.32	16.95	15.19	13.82	12.74	11.86	11.14	10.53	10.02	9.58	9.20	8.87
50	105.40	53.94	36.81	28.26	23.15	19.76	17.34	15.54	14.16	13.05	12.16	11.42	10.80	10.28	9.84	9.45	
51	107.59	55.08	37.60	28.89	23.68	20.21	17.75	15.92	14.50	13.38	12.47	11.72	11.10	10.56	10.10		
52	109.84	56.26	38.43	29.54	24.22	20.69	18.18	16.32	14.87	13.73	12.80	12.04	11.40	10.85			
53	112.13	57.47	39.28	30.21	24.78	21.18	18.63	16.72	15.25	14.09	13.14	12.37	11.70				
54	114.44	58.69	40.14	30.88	25.35	21.68	19.08	17.14	15.64	14.46	13.50	12.70					
55	116.80	59.93	41.01	31.58	25.94	22.20	19.54	17.57	16.04	14.83	13.86						
56	119.20	61.20	41.91	32.29	26.54	22.73	20.02	18.01	16.45	15.23							
57	121.69	62.52	42.84	33.03	27.17	23.28	20.52	18.46	16.89								
58	124.27	63.89	43.81	33.80	27.82	23.85	21.04	18.96									
59	126.96	65.33	44.83	34.61	28.50	24.45	21.60										
60	129.80	66.83	45.88	35.44	29.20	25.10											
61	132.77	68.40	46.98	36.32	29.98												
62	135.92	70.06	48.16	37.29													
63	139.29	71.87	49.45														
64	143.00	73.79															
65	146.82																



**Table G: Additional pension – regular monthly contributions – Males below NPA with a NPA of 67 (0-717)**

B.27 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	45.70	23.35	15.90	12.18	9.96	8.47	7.42	6.62	6.01	5.52	5.12	4.79	4.51	4.27	4.06	3.88
17	46.67	23.84	16.24	12.44	10.17	8.65	7.57	6.76	6.14	5.64	5.23	4.89	4.60	4.36	4.15	3.97
18	47.66	24.35	16.59	12.71	10.38	8.84	7.74	6.91	6.27	5.76	5.34	5.00	4.70	4.46	4.24	4.05
19	48.68	24.88	16.94	12.98	10.61	9.03	7.90	7.06	6.40	5.88	5.46	5.10	4.80	4.55	4.33	4.14
20	49.73	25.41	17.30	13.26	10.84	9.22	8.07	7.21	6.54	6.01	5.57	5.21	4.91	4.65	4.42	4.23
21	50.79	25.95	17.68	13.54	11.06	9.42	8.24	7.36	6.68	6.14	5.69	5.32	5.01	4.75	4.52	4.32
22	51.88	26.50	18.06	13.83	11.30	9.62	8.42	7.52	6.82	6.27	5.82	5.44	5.12	4.85	4.62	4.41
23	52.99	27.07	18.44	14.13	11.54	9.82	8.60	7.68	6.97	6.40	5.94	5.56	5.23	4.96	4.72	4.51
24	54.12	27.65	18.84	14.43	11.79	10.04	8.78	7.84	7.12	6.54	6.07	5.68	5.34	5.06	4.82	4.61
25	55.28	28.24	19.24	14.74	12.04	10.25	8.97	8.02	7.27	6.68	6.20	5.80	5.46	5.17	4.92	4.70
26	56.46	28.84	19.65	15.05	12.30	10.47	9.16	8.19	7.43	6.82	6.33	5.92	5.58	5.28	5.03	4.81
27	57.66	29.46	20.07	15.38	12.56	10.70	9.36	8.36	7.59	6.97	6.47	6.05	5.70	5.40	5.14	4.91
28	58.89	30.09	20.50	15.71	12.84	10.92	9.56	8.54	7.75	7.12	6.61	6.18	5.82	5.51	5.25	5.02
29	60.16	30.74	20.94	16.04	13.11	11.16	9.77	8.73	7.92	7.28	6.75	6.32	5.95	5.63	5.36	5.13
30	61.43	31.39	21.38	16.38	13.39	11.40	9.98	8.91	8.09	7.43	6.90	6.45	6.08	5.76	5.48	5.24
31	62.71	32.04	21.83	16.73	13.67	11.64	10.18	9.10	8.26	7.59	7.04	6.58	6.20	5.88	5.60	5.35
32	64.02	32.71	22.28	17.08	13.96	11.88	10.40	9.29	8.43	7.75	7.19	6.72	6.34	6.00	5.72	5.47



**Table G: Additional pension – regular monthly contributions – Males below NPA with a NPA of 67 (0-717) (2)**

B.28 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	3.73	3.59	3.46	3.36	3.26	3.16	3.08	3.01	2.94	2.88	2.82	2.77	2.72	2.68	2.64	2.60
17	3.81	3.67	3.54	3.43	3.32	3.23	3.15	3.08	3.01	2.94	2.88	2.83	2.78	2.74	2.70	2.66
18	3.89	3.74	3.62	3.50	3.40	3.30	3.22	3.14	3.07	3.01	2.95	2.89	2.84	2.80	2.76	2.72
19	3.97	3.82	3.69	3.58	3.47	3.38	3.29	3.21	3.14	3.07	3.01	2.96	2.90	2.86	2.82	2.78
20	4.06	3.91	3.77	3.65	3.54	3.45	3.36	3.28	3.20	3.14	3.08	3.02	2.97	2.92	2.88	2.84
21	4.14	3.99	3.86	3.73	3.62	3.52	3.43	3.35	3.28	3.21	3.14	3.09	3.03	2.98	2.94	2.90
22	4.24	4.08	3.94	3.81	3.70	3.60	3.51	3.42	3.35	3.28	3.21	3.16	3.10	3.05	3.00	2.96
23	4.33	4.16	4.02	3.90	3.78	3.68	3.58	3.50	3.42	3.35	3.28	3.22	3.17	3.12	3.07	3.03
24	4.42	4.26	4.11	3.98	3.86	3.76	3.66	3.57	3.50	3.42	3.36	3.30	3.24	3.19	3.14	3.10
25	4.52	4.35	4.20	4.06	3.95	3.84	3.74	3.65	3.57	3.50	3.43	3.37	3.31	3.26	3.21	3.17
26	4.61	4.44	4.29	4.16	4.03	3.92	3.82	3.73	3.65	3.58	3.51	3.44	3.39	3.34	3.28	3.24
27	4.72	4.54	4.38	4.24	4.12	4.01	3.91	3.82	3.73	3.66	3.59	3.52	3.46	3.41	3.36	3.32
28	4.82	4.64	4.48	4.34	4.21	4.10	4.00	3.90	3.82	3.74	3.67	3.60	3.54	3.49	3.44	3.40
29	4.92	4.74	4.58	4.44	4.30	4.19	4.08	3.99	3.90	3.82	3.75	3.69	3.63	3.57	3.52	3.48
30	5.03	4.84	4.68	4.53	4.40	4.28	4.18	4.08	3.99	3.91	3.84	3.77	3.71	3.66	3.60	3.56
31	5.14	4.95	4.78	4.63	4.50	4.38	4.27	4.17	4.08	4.00	3.92	3.86	3.80	3.74	3.69	3.64
32	5.25	5.06	4.88	4.73	4.60	4.47	4.36	4.26	4.17	4.09	4.02	3.95	3.88	3.83	3.78	3.73



**Table G: Additional pension – regular monthly contributions – Males below NPA with a NPA of 67 (0-717) (3)**

B.29 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)																		
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
16	2.56	2.53	2.50	2.47	2.45	2.42	2.40	2.38	2.36	2.34	2.32	2.31	2.29	2.28	2.26	2.25	2.24	2.23	2.21
17	2.62	2.59	2.56	2.53	2.50	2.48	2.45	2.43	2.41	2.39	2.38	2.36	2.34	2.33	2.32	2.30	2.30	2.30	
18	2.68	2.64	2.61	2.58	2.56	2.53	2.51	2.48	2.46	2.45	2.43	2.41	2.40	2.38	2.37	2.36	2.37		
19	2.74	2.70	2.67	2.64	2.61	2.59	2.56	2.54	2.52	2.50	2.48	2.47	2.45	2.44	2.43	2.43			
20	2.80	2.76	2.73	2.70	2.67	2.65	2.62	2.60	2.58	2.56	2.54	2.53	2.51	2.50	2.50				
21	2.86	2.82	2.79	2.76	2.73	2.71	2.68	2.66	2.64	2.62	2.60	2.58	2.57	2.57					
22	2.92	2.89	2.86	2.82	2.80	2.77	2.74	2.72	2.70	2.68	2.66	2.65	2.65						
23	2.99	2.95	2.92	2.89	2.86	2.83	2.81	2.78	2.76	2.74	2.73	2.73							
24	3.06	3.02	2.99	2.96	2.92	2.90	2.88	2.85	2.83	2.81	2.81								
25	3.13	3.09	3.06	3.02	3.00	2.97	2.94	2.92	2.90	2.90									
26	3.20	3.16	3.13	3.10	3.06	3.04	3.01	2.99	2.99										
27	3.28	3.24	3.20	3.17	3.14	3.11	3.09	3.08											
28	3.35	3.31	3.28	3.25	3.22	3.19	3.18												
29	3.43	3.40	3.36	3.33	3.30	3.28													
30	3.52	3.48	3.44	3.41	3.40														
31	3.60	3.56	3.52	3.51															
32	3.69	3.65	3.63																



**Table G: Additional pension – regular monthly contributions – Males below NPA with a NPA of 67 (0-717) (4)**

B.30 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	65.35	33.40	22.75	17.44	14.25	12.13	10.62	9.49	8.61	7.91	7.34	6.87	6.47	6.13	5.84	5.58
34	66.72	34.10	23.23	17.80	14.55	12.38	10.84	9.69	8.79	8.08	7.50	7.02	6.61	6.26	5.96	5.71
35	68.12	34.81	23.72	18.17	14.85	12.64	11.07	9.89	8.98	8.25	7.66	7.17	6.75	6.40	6.10	5.83
36	69.54	35.54	24.21	18.56	15.17	12.91	11.30	10.10	9.17	8.43	7.82	7.32	6.90	6.54	6.23	5.96
37	70.99	36.28	24.72	18.95	15.49	13.18	11.54	10.32	9.37	8.61	7.99	7.48	7.05	6.68	6.37	6.10
38	72.47	37.04	25.24	19.35	15.82	13.47	11.79	10.54	9.57	8.80	8.17	7.64	7.21	6.83	6.51	6.24
39	73.99	37.82	25.77	19.76	16.15	13.75	12.04	10.77	9.78	8.99	8.35	7.82	7.37	6.99	6.66	6.38
40	75.53	38.61	26.31	20.17	16.49	14.05	12.30	11.00	9.99	9.18	8.53	7.99	7.53	7.15	6.81	6.52
41	77.11	39.42	26.87	20.60	16.84	14.35	12.57	11.24	10.21	9.39	8.72	8.17	7.70	7.31	6.97	6.68
42	78.72	40.25	27.44	21.04	17.20	14.66	12.84	11.48	10.43	9.60	8.92	8.36	7.88	7.48	7.14	6.84
43	80.36	41.09	28.02	21.48	17.57	14.97	13.12	11.74	10.67	9.82	9.12	8.55	8.07	7.66	7.31	7.01
44	82.04	41.96	28.60	21.94	17.95	15.30	13.41	12.00	10.91	10.04	9.33	8.75	8.26	7.84	7.49	7.18
45	83.74	42.83	29.21	22.41	18.34	15.63	13.70	12.27	11.16	10.27	9.55	8.96	8.46	8.04	7.68	7.36
46	85.48	43.73	29.83	22.89	18.74	15.98	14.01	12.55	11.41	10.51	9.78	9.17	8.67	8.24	7.87	7.56
47	87.26	44.65	30.47	23.39	19.15	16.34	14.33	12.84	11.68	10.76	10.02	9.40	8.88	8.45	8.08	7.76
48	89.07	45.60	31.12	23.90	19.58	16.70	14.66	13.14	11.96	11.02	10.26	9.64	9.11	8.67	8.29	7.97



**Table G: Additional pension – regular monthly contributions – Males below NPA with a NPA of 67 (0-717) (5)**

B.31 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)																	
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
33	5.36	5.17	4.99	4.84	4.70	4.58	4.46	4.36	4.27	4.18	4.11	4.04	3.98	3.92	3.87	3.82	3.78	3.74
34	5.48	5.28	5.10	4.94	4.80	4.68	4.56	4.46	4.37	4.28	4.21	4.14	4.08	4.02	3.97	3.92	3.89	3.86
35	5.60	5.40	5.22	5.06	4.92	4.79	4.67	4.57	4.47	4.39	4.31	4.24	4.18	4.12	4.07	4.04	4.01	3.98
36	5.73	5.52	5.34	5.18	5.03	4.90	4.78	4.68	4.58	4.50	4.42	4.35	4.28	4.22	4.19	4.16	4.13	4.10
37	5.86	5.65	5.46	5.30	5.15	5.02	4.90	4.79	4.69	4.61	4.53	4.46	4.40	4.35	4.31	4.28	4.25	4.22
38	5.99	5.78	5.59	5.42	5.27	5.14	5.02	4.91	4.81	4.72	4.64	4.58	4.53	4.49	4.46	4.43	4.40	4.37
39	6.13	5.91	5.72	5.55	5.40	5.26	5.14	5.03	4.94	4.85	4.77	4.71	4.66	4.62	4.59	4.56	4.53	4.50
40	6.27	6.05	5.86	5.68	5.53	5.40	5.27	5.16	5.06	4.98	4.91	4.85	4.80	4.76	4.73	4.70	4.67	4.64
41	6.42	6.20	6.00	5.83	5.67	5.53	5.41	5.30	5.20	5.13	5.07	5.02	4.98	4.94	4.91	4.88	4.85	4.82
42	6.58	6.35	6.15	5.98	5.82	5.68	5.56	5.44	5.36	5.29	5.24	5.19	5.15	5.12	5.09	5.06	5.03	5.00
43	6.74	6.51	6.31	6.13	5.97	5.83	5.70	5.61	5.54	5.48	5.43	5.39	5.35	5.32	5.29	5.26	5.23	5.20
44	6.91	6.68	6.48	6.30	6.13	5.99	5.88	5.80	5.73	5.67	5.62	5.58	5.54	5.51	5.48	5.45	5.42	5.39
45	7.09	6.86	6.65	6.46	6.30	6.17	6.08	6.01	5.95	5.89	5.84	5.80	5.76	5.73	5.70	5.67	5.64	5.61
46	7.28	7.04	6.83	6.65	6.50	6.39	6.30	6.23	6.17	6.11	6.06	6.02	5.98	5.95	5.92	5.89	5.86	5.83
47	7.48	7.24	7.02	6.85	6.71	6.59	6.50	6.43	6.37	6.31	6.26	6.22	6.18	6.15	6.12	6.09	6.06	6.03
48	7.68	7.44	7.24	7.07	6.93	6.81	6.72	6.65	6.59	6.53	6.48	6.44	6.40	6.37	6.34	6.31	6.28	6.25
49	7.90	7.67	7.47	7.29	7.15	7.03	6.94	6.87	6.81	6.75	6.70	6.66	6.62	6.59	6.56	6.53	6.50	6.47
50	8.14	7.91	7.71	7.53	7.39	7.27	7.18	7.11	7.05	7.00	6.95	6.91	6.87	6.84	6.81	6.78	6.75	6.72



**Table G: Additional pension – regular monthly contributions – Males below NPA with a NPA of 67 (0-717) (6)**

B.32 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	90.90	46.55	31.78	24.41	20.00	17.08	14.99	13.44	12.24	11.28	10.51	9.88	9.34	8.90	8.51	8.18
50	92.74	47.51	32.45	24.94	20.44	17.45	15.33	13.74	12.52	11.56	10.77	10.13	9.59	9.13	8.74	8.41
51	94.61	48.48	33.13	25.47	20.88	17.84	15.68	14.06	12.82	11.84	11.04	10.39	9.84	9.38	8.98	8.66
52	96.52	49.48	33.82	26.01	21.34	18.24	16.04	14.40	13.13	12.13	11.32	10.66	10.10	9.64	9.26	
53	98.46	50.50	34.53	26.57	21.81	18.65	16.41	14.74	13.46	12.44	11.62	10.94	10.38	9.93		
54	100.45	51.54	35.26	27.14	22.29	19.08	16.80	15.11	13.80	12.76	11.93	11.24	10.69			
55	102.48	52.60	36.01	27.74	22.81	19.54	17.22	15.49	14.16	13.11	12.26	11.58				
56	104.58	53.72	36.81	28.39	23.36	20.02	17.66	15.90	14.54	13.48	12.63					
57	106.80	54.92	37.67	29.08	23.94	20.54	18.12	16.33	14.95	13.88						
58	109.13	56.17	38.56	29.79	24.54	21.07	18.61	16.78	15.41							
59	111.55	57.47	39.48	30.52	25.16	21.62	19.11	17.29								
60	114.09	58.82	40.44	31.27	25.81	22.20	19.69									
61	116.76	60.23	41.43	32.07	26.50	22.87										
62	119.60	61.73	42.51	32.96	27.30											
63	122.66	63.41	43.74	33.96												
64	126.10	65.31	45.07													
65	129.92	67.29														
66	133.86															





**Table H: Additional pension - regular monthly contributions – Females below NPA with a NPA of 67 (0-718)**

B.33 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	49.75	25.42	17.31	13.26	10.84	9.22	8.07	7.21	6.54	6.01	5.57	5.21	4.91	4.65	4.42	4.23
17	50.82	25.96	17.68	13.55	11.07	9.42	8.24	7.36	6.68	6.14	5.69	5.32	5.01	4.75	4.52	4.32
18	51.91	26.52	18.06	13.84	11.31	9.62	8.42	7.52	6.82	6.27	5.82	5.44	5.12	4.85	4.62	4.41
19	53.02	27.09	18.45	14.14	11.55	9.83	8.60	7.68	6.97	6.40	5.94	5.56	5.23	4.96	4.72	4.51
20	54.16	27.68	18.85	14.44	11.80	10.04	8.79	7.85	7.12	6.54	6.07	5.68	5.35	5.06	4.82	4.61
21	55.33	28.27	19.26	14.76	12.06	10.26	8.98	8.02	7.28	6.68	6.20	5.80	5.46	5.18	4.92	4.71
22	56.51	28.88	19.67	15.07	12.31	10.48	9.17	8.19	7.43	6.83	6.34	5.92	5.58	5.28	5.03	4.81
23	57.70	29.48	20.08	15.38	12.57	10.70	9.36	8.36	7.59	6.97	6.47	6.05	5.70	5.40	5.14	4.91
24	58.91	30.10	20.50	15.71	12.84	10.92	9.56	8.54	7.75	7.12	6.60	6.18	5.82	5.51	5.25	5.02
25	60.15	30.74	20.94	16.04	13.11	11.16	9.76	8.72	7.92	7.27	6.74	6.31	5.94	5.63	5.36	5.12
26	61.42	31.38	21.38	16.38	13.38	11.39	9.97	8.91	8.08	7.42	6.89	6.44	6.07	5.75	5.47	5.23
27	62.71	32.04	21.83	16.72	13.67	11.63	10.18	9.10	8.26	7.58	7.04	6.58	6.20	5.87	5.59	5.35
28	64.03	32.72	22.29	17.08	13.96	11.88	10.40	9.29	8.43	7.74	7.19	6.72	6.33	6.00	5.71	5.46
29	65.37	33.40	22.76	17.44	14.25	12.13	10.62	9.49	8.61	7.91	7.34	6.87	6.47	6.13	5.83	5.58
30	66.73	34.10	23.23	17.80	14.55	12.38	10.84	9.69	8.79	8.08	7.50	7.01	6.60	6.26	5.96	5.70
31	68.12	34.81	23.72	18.18	14.86	12.64	11.07	9.89	8.98	8.25	7.66	7.16	6.74	6.39	6.08	5.82
32	69.54	35.54	24.21	18.56	15.16	12.91	11.30	10.10	9.17	8.42	7.82	7.31	6.89	6.53	6.22	5.94



**Table H: Additional pension - regular monthly contributions – Females below NPA with a NPA of 67 (0-718) (2)**

B.34 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	4.06	3.91	3.77	3.65	3.54	3.44	3.36	3.28	3.20	3.14	3.08	3.02	2.96	2.92	2.87	2.83
17	4.14	3.99	3.85	3.73	3.62	3.52	3.43	3.35	3.27	3.20	3.14	3.08	3.03	2.98	2.94	2.89
18	4.24	4.08	3.94	3.81	3.70	3.60	3.50	3.42	3.34	3.28	3.21	3.15	3.10	3.05	3.00	2.96
19	4.33	4.17	4.02	3.90	3.78	3.68	3.58	3.50	3.42	3.35	3.28	3.22	3.16	3.12	3.07	3.02
20	4.42	4.26	4.11	3.98	3.86	3.76	3.66	3.57	3.49	3.42	3.35	3.29	3.24	3.18	3.14	3.09
21	4.52	4.35	4.20	4.07	3.95	3.84	3.74	3.65	3.57	3.50	3.43	3.36	3.31	3.25	3.20	3.16
22	4.62	4.44	4.29	4.16	4.03	3.92	3.82	3.73	3.65	3.57	3.50	3.44	3.38	3.32	3.28	3.23
23	4.71	4.54	4.38	4.24	4.12	4.01	3.90	3.81	3.73	3.65	3.58	3.51	3.45	3.40	3.35	3.30
24	4.82	4.64	4.48	4.34	4.21	4.09	3.99	3.89	3.81	3.73	3.66	3.59	3.53	3.47	3.42	3.37
25	4.92	4.74	4.57	4.43	4.30	4.18	4.08	3.98	3.89	3.81	3.74	3.67	3.60	3.55	3.50	3.45
26	5.02	4.84	4.67	4.52	4.39	4.27	4.16	4.06	3.98	3.89	3.82	3.75	3.68	3.63	3.57	3.52
27	5.13	4.94	4.77	4.62	4.49	4.36	4.25	4.15	4.06	3.98	3.90	3.83	3.77	3.71	3.66	3.60
28	5.24	5.05	4.88	4.72	4.58	4.46	4.35	4.24	4.15	4.06	3.99	3.92	3.85	3.79	3.74	3.69
29	5.36	5.16	4.98	4.82	4.68	4.56	4.44	4.34	4.24	4.16	4.08	4.00	3.94	3.88	3.82	3.77
30	5.47	5.27	5.09	4.93	4.78	4.66	4.54	4.43	4.34	4.25	4.17	4.10	4.03	3.96	3.91	3.86
31	5.59	5.38	5.20	5.04	4.89	4.76	4.64	4.53	4.43	4.34	4.26	4.19	4.12	4.06	4.00	3.95
32	5.70	5.50	5.31	5.14	5.00	4.86	4.74	4.63	4.53	4.44	4.36	4.28	4.21	4.15	4.10	4.04



**Table H: Additional pension - regular monthly contributions – Females below NPA with a NPA of 67 (0-718) (3)**

B.35 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																		
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
16	2.79	2.76	2.72	2.69	2.66	2.64	2.61	2.59	2.57	2.55	2.53	2.51	2.49	2.48	2.46	2.45	2.44	2.43	2.40
17	2.86	2.82	2.78	2.75	2.72	2.70	2.67	2.65	2.62	2.60	2.58	2.57	2.55	2.54	2.52	2.51	2.50	2.49	
18	2.92	2.88	2.84	2.81	2.78	2.76	2.73	2.71	2.68	2.66	2.64	2.62	2.61	2.59	2.58	2.56	2.56		
19	2.98	2.94	2.91	2.88	2.85	2.82	2.79	2.77	2.74	2.72	2.70	2.69	2.67	2.65	2.64	2.63			
20	3.05	3.01	2.98	2.94	2.91	2.88	2.86	2.83	2.81	2.79	2.77	2.75	2.73	2.72	2.71				
21	3.12	3.08	3.04	3.01	2.98	2.95	2.92	2.90	2.87	2.85	2.83	2.81	2.80	2.79					
22	3.18	3.15	3.11	3.08	3.04	3.02	2.99	2.96	2.94	2.92	2.90	2.88	2.87						
23	3.26	3.22	3.18	3.14	3.11	3.08	3.06	3.03	3.01	2.98	2.96	2.96							
24	3.33	3.29	3.25	3.22	3.18	3.15	3.12	3.10	3.08	3.06	3.04								
25	3.40	3.36	3.32	3.29	3.26	3.22	3.20	3.17	3.15	3.14									
26	3.48	3.44	3.40	3.36	3.33	3.30	3.27	3.25	3.23										
27	3.56	3.52	3.48	3.44	3.41	3.38	3.35	3.34											
28	3.64	3.60	3.56	3.52	3.49	3.46	3.44												
29	3.72	3.68	3.64	3.60	3.57	3.55													
30	3.81	3.77	3.73	3.69	3.67														
31	3.90	3.86	3.82	3.79															
32	4.00	3.95	3.92																



**Table H: Additional pension - regular monthly contributions – Females below NPA with a NPA of 67 (0-718) (4)**

B.36 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	70.98	36.28	24.72	18.94	15.48	13.18	11.54	10.31	9.36	8.60	7.98	7.47	7.04	6.66	6.35	6.07
34	72.45	37.03	25.23	19.34	15.80	13.46	11.78	10.53	9.56	8.78	8.15	7.62	7.18	6.81	6.48	6.20
35	73.94	37.79	25.75	19.74	16.13	13.74	12.02	10.75	9.76	8.96	8.32	7.78	7.34	6.95	6.62	6.33
36	75.46	38.57	26.28	20.14	16.46	14.02	12.28	10.97	9.96	9.15	8.49	7.95	7.49	7.10	6.76	6.47
37	77.01	39.36	26.82	20.56	16.80	14.31	12.53	11.20	10.16	9.34	8.67	8.12	7.65	7.25	6.90	6.61
38	78.59	40.17	27.38	20.98	17.15	14.60	12.79	11.43	10.38	9.54	8.86	8.29	7.81	7.40	7.05	6.75
39	80.21	41.00	27.94	21.42	17.51	14.91	13.06	11.67	10.60	9.74	9.04	8.46	7.98	7.56	7.21	6.90
40	81.87	41.85	28.52	21.86	17.88	15.22	13.33	11.92	10.82	9.95	9.24	8.65	8.15	7.73	7.36	7.05
41	83.56	42.72	29.11	22.32	18.25	15.54	13.61	12.17	11.05	10.16	9.44	8.84	8.33	7.90	7.53	7.21
42	85.29	43.61	29.72	22.79	18.64	15.87	13.90	12.43	11.29	10.38	9.64	9.03	8.52	8.08	7.70	7.38
43	87.07	44.52	30.34	23.27	19.03	16.21	14.20	12.70	11.54	10.61	9.86	9.23	8.71	8.26	7.88	7.55
44	88.88	45.45	30.98	23.76	19.43	16.56	14.50	12.97	11.78	10.84	10.07	9.44	8.91	8.45	8.07	7.73
45	90.72	46.39	31.63	24.26	19.84	16.91	14.82	13.25	12.04	11.08	10.30	9.66	9.11	8.65	8.26	7.92
46	92.60	47.36	32.29	24.77	20.26	17.27	15.14	13.54	12.31	11.33	10.54	9.88	9.33	8.86	8.46	8.12
47	94.52	48.35	32.97	25.30	20.70	17.64	15.47	13.84	12.59	11.59	10.78	10.12	9.56	9.08	8.68	8.33
48	96.47	49.36	33.67	25.84	21.14	18.03	15.81	14.16	12.88	11.86	11.04	10.36	9.79	9.31	8.90	8.54



**Table H: Additional pension - regular monthly contributions – Females below NPA with a NPA of 67 (0-718) (5)**

B.37 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																	
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
33	5.83	5.62	5.42	5.26	5.10	4.97	4.84	4.73	4.63	4.54	4.46	4.38	4.31	4.25	4.19	4.14	4.09	4.04
34	5.95	5.74	5.54	5.37	5.22	5.08	4.95	4.84	4.74	4.64	4.56	4.48	4.41	4.35	4.29	4.24	4.20	4.15
35	6.08	5.86	5.66	5.48	5.33	5.19	5.06	4.95	4.84	4.75	4.66	4.59	4.52	4.45	4.40	4.35	4.30	4.25
36	6.21	5.98	5.78	5.61	5.45	5.30	5.18	5.06	4.96	4.86	4.78	4.70	4.62	4.56	4.51	4.45	4.40	4.35
37	6.34	6.12	5.91	5.73	5.57	5.42	5.29	5.18	5.07	4.98	4.89	4.81	4.74	4.68	4.62	4.56	4.50	4.45
38	6.48	6.25	6.04	5.86	5.70	5.55	5.42	5.30	5.19	5.10	5.01	4.93	4.87	4.80	4.74	4.68	4.62	4.56
39	6.63	6.39	6.18	5.99	5.83	5.68	5.54	5.43	5.32	5.22	5.13	5.06	4.99	4.92	4.85	4.78	4.72	4.65
40	6.78	6.54	6.32	6.13	5.96	5.82	5.68	5.56	5.45	5.35	5.27	5.19	5.11	5.04	4.97	4.90	4.83	4.76
41	6.93	6.69	6.47	6.28	6.11	5.96	5.82	5.70	5.59	5.50	5.41	5.33	5.25	5.17	5.10	5.03	4.95	4.88
42	7.09	6.84	6.63	6.43	6.26	6.11	5.97	5.85	5.74	5.64	5.55	5.47	5.39	5.31	5.23	5.15	5.08	5.00
43	7.26	7.01	6.79	6.59	6.42	6.26	6.12	6.01	5.90	5.80	5.71	5.62	5.53	5.45	5.37	5.29	5.21	5.13
44	7.44	7.18	6.96	6.76	6.58	6.43	6.29	6.17	6.06	5.95	5.85	5.76	5.67	5.58	5.49	5.40	5.32	5.23
45	7.62	7.37	7.14	6.94	6.76	6.60	6.47	6.35	6.24	6.13	6.03	5.93	5.84	5.74	5.65	5.56	5.47	5.38
46	7.82	7.56	7.32	7.12	6.94	6.78	6.64	6.51	6.39	6.28	6.17	6.07	5.97	5.87	5.77	5.68	5.58	5.49
47	8.02	7.76	7.52	7.32	7.15	6.98	6.83	6.69	6.56	6.44	6.33	6.22	6.12	6.02	5.92	5.82	5.72	5.62
48	8.24	7.97	7.73	7.52	7.34	7.17	7.01	6.86	6.72	6.59	6.47	6.35	6.24	6.14	6.03	5.93	5.83	5.72
49	8.46	8.18	7.94	7.73	7.55	7.37	7.20	7.04	6.89	6.75	6.62	6.49	6.37	6.26	6.15	6.04	5.94	5.83
50	8.69	8.39	8.14	7.92	7.73	7.54	7.36	7.19	7.03	6.88	6.74	6.60	6.47	6.35	6.24	6.13	6.02	5.91



**Table H: Additional pension - regular monthly contributions – Females below NPA with a NPA of 67 (0-718) (6)**

B.38 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	98.46	50.38	34.37	26.38	21.60	18.42	16.16	14.48	13.18	12.15	11.31	10.62	10.04	9.55	9.13	8.77
50	100.48	51.43	35.10	26.95	22.07	18.84	16.54	14.82	13.49	12.44	11.59	10.89	10.30	9.80	9.38	9.01
51	102.54	52.50	35.84	27.53	22.56	19.26	16.92	15.17	13.82	12.75	11.89	11.17	10.58	10.07	9.64	9.26
52	104.65	53.61	36.62	28.14	23.08	19.72	17.32	15.54	14.17	13.08	12.20	11.47	10.86	10.35	9.90	
53	106.81	54.74	37.41	28.77	23.60	20.18	17.74	15.93	14.53	13.42	12.52	11.78	11.16	10.63		
54	108.96	55.88	38.21	29.40	24.14	20.64	18.16	16.32	14.89	13.76	12.85	12.10	11.47			
55	111.15	57.03	39.03	30.05	24.68	21.12	18.60	16.72	15.26	14.12	13.19	12.42				
56	113.38	58.22	39.86	30.71	25.24	21.62	19.04	17.13	15.65	14.48	13.54					
57	115.68	59.44	40.72	31.40	25.83	22.13	19.51	17.55	16.05	14.87						
58	118.06	60.70	41.62	32.11	26.43	22.66	19.98	18.00	16.49							
59	120.53	62.02	42.56	32.85	27.05	23.21	20.49	18.49								
60	123.13	63.40	43.52	33.62	27.70	23.79	21.04									
61	125.85	64.83	44.53	34.42	28.39	24.43										
62	128.72	66.34	45.61	35.30	29.16											
63	131.80	68.01	46.81	36.25												
64	135.19	69.85	48.08													
65	138.87	71.74														
66	142.62															



**Table I: Additional pension – regular monthly contributions – Males below NPA with a NPA of 68 (0-719)**

B.39 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	43.59	22.27	15.17	11.62	9.50	8.08	7.07	6.32	5.73	5.26	4.88	4.57	4.30	4.07	3.88	3.71
17	44.51	22.74	15.49	11.87	9.70	8.25	7.22	6.45	5.86	5.38	4.99	4.66	4.39	4.16	3.96	3.78
18	45.46	23.23	15.82	12.12	9.90	8.43	7.38	6.59	5.98	5.49	5.10	4.76	4.49	4.25	4.04	3.87
19	46.43	23.72	16.16	12.38	10.12	8.61	7.54	6.73	6.11	5.61	5.20	4.87	4.58	4.34	4.13	3.95
20	47.42	24.23	16.50	12.64	10.33	8.79	7.70	6.87	6.24	5.73	5.32	4.97	4.68	4.43	4.22	4.03
21	48.43	24.74	16.86	12.91	10.55	8.98	7.86	7.02	6.37	5.85	5.43	5.08	4.78	4.53	4.31	4.12
22	49.46	25.27	17.22	13.19	10.78	9.17	8.03	7.17	6.50	5.98	5.54	5.18	4.88	4.62	4.40	4.21
23	50.52	25.81	17.58	13.47	11.01	9.37	8.20	7.32	6.64	6.10	5.66	5.30	4.99	4.72	4.50	4.30
24	51.60	26.36	17.96	13.76	11.24	9.57	8.37	7.48	6.79	6.24	5.78	5.41	5.10	4.82	4.59	4.39
25	52.70	26.92	18.34	14.05	11.48	9.77	8.55	7.64	6.93	6.37	5.91	5.52	5.20	4.93	4.69	4.48
26	53.82	27.50	18.73	14.35	11.73	9.98	8.74	7.80	7.08	6.50	6.04	5.64	5.32	5.04	4.79	4.58
27	54.96	28.08	19.13	14.66	11.98	10.19	8.92	7.97	7.23	6.64	6.16	5.77	5.43	5.14	4.90	4.68
28	56.13	28.68	19.54	14.97	12.23	10.41	9.11	8.14	7.39	6.79	6.30	5.89	5.55	5.26	5.00	4.78
29	57.33	29.30	19.96	15.29	12.50	10.64	9.31	8.32	7.55	6.93	6.43	6.02	5.67	5.37	5.11	4.89
30	58.54	29.91	20.38	15.61	12.76	10.86	9.51	8.49	7.71	7.08	6.57	6.14	5.79	5.48	5.22	4.99
31	59.75	30.53	20.80	15.94	13.02	11.08	9.70	8.67	7.87	7.23	6.71	6.28	5.91	5.60	5.33	5.10
32	60.99	31.17	21.23	16.27	13.30	11.32	9.91	8.85	8.03	7.38	6.85	6.41	6.04	5.72	5.44	5.21



**Table I: Additional pension – regular monthly contributions – Males below NPA with a NPA of 68 (0-719) (2)**

B.40 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	3.56	3.42	3.30	3.20	3.10	3.02	2.94	2.87	2.81	2.75	2.70	2.64	2.60	2.56	2.52	2.48
17	3.63	3.50	3.38	3.27	3.17	3.08	3.00	2.93	2.87	2.81	2.75	2.70	2.66	2.61	2.57	2.54
18	3.71	3.57	3.45	3.34	3.24	3.15	3.07	3.00	2.93	2.87	2.81	2.76	2.71	2.67	2.63	2.59
19	3.79	3.65	3.52	3.41	3.31	3.22	3.14	3.06	2.99	2.93	2.87	2.82	2.77	2.72	2.68	2.65
20	3.87	3.73	3.60	3.48	3.38	3.29	3.20	3.13	3.06	2.99	2.94	2.88	2.83	2.78	2.74	2.70
21	3.95	3.81	3.68	3.56	3.45	3.36	3.27	3.20	3.12	3.06	3.00	2.94	2.89	2.85	2.80	2.76
22	4.04	3.89	3.76	3.64	3.53	3.43	3.34	3.26	3.19	3.12	3.06	3.01	2.96	2.91	2.86	2.82
23	4.12	3.97	3.84	3.71	3.60	3.50	3.42	3.34	3.26	3.19	3.13	3.07	3.02	2.97	2.93	2.89
24	4.21	4.06	3.92	3.79	3.68	3.58	3.49	3.41	3.33	3.26	3.20	3.14	3.09	3.04	3.00	2.95
25	4.30	4.14	4.00	3.88	3.76	3.66	3.57	3.48	3.40	3.34	3.27	3.21	3.16	3.11	3.06	3.02
26	4.40	4.24	4.09	3.96	3.84	3.74	3.64	3.56	3.48	3.41	3.34	3.28	3.23	3.18	3.13	3.09
27	4.49	4.33	4.18	4.05	3.93	3.82	3.72	3.64	3.56	3.48	3.42	3.36	3.30	3.25	3.20	3.16
28	4.59	4.42	4.27	4.14	4.02	3.91	3.81	3.72	3.64	3.56	3.50	3.44	3.38	3.33	3.28	3.24
29	4.69	4.52	4.36	4.23	4.10	3.99	3.89	3.80	3.72	3.64	3.58	3.51	3.46	3.40	3.36	3.31
30	4.79	4.62	4.46	4.32	4.19	4.08	3.98	3.89	3.80	3.73	3.66	3.59	3.54	3.48	3.44	3.39
31	4.90	4.72	4.56	4.41	4.28	4.17	4.07	3.97	3.89	3.81	3.74	3.68	3.62	3.56	3.52	3.47
32	5.00	4.82	4.65	4.51	4.38	4.26	4.16	4.06	3.98	3.90	3.82	3.76	3.70	3.65	3.60	3.56





**Table I: Additional pension – regular monthly contributions – Males below NPA with a NPA of 68 (0-719) (3)**

B.41 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)																			
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	2
16	2.45	2.42	2.39	2.36	2.34	2.31	2.29	2.27	2.25	2.23	2.22	2.20	2.19	2.17	2.16	2.15	2.14	2.13	2.12	2
17	2.50	2.47	2.44	2.41	2.38	2.36	2.34	2.32	2.30	2.28	2.26	2.25	2.24	2.22	2.21	2.20	2.19	2.18	2.19	
18	2.56	2.52	2.49	2.46	2.44	2.42	2.39	2.37	2.35	2.33	2.32	2.30	2.29	2.28	2.26	2.25	2.24	2.25		
19	2.61	2.58	2.55	2.52	2.49	2.47	2.44	2.42	2.40	2.39	2.37	2.36	2.34	2.33	2.32	2.30	2.31			
20	2.67	2.64	2.60	2.58	2.55	2.52	2.50	2.48	2.46	2.44	2.42	2.41	2.40	2.38	2.37	2.38				
21	2.73	2.69	2.66	2.63	2.60	2.58	2.56	2.54	2.52	2.50	2.48	2.46	2.45	2.44	2.44					
22	2.79	2.75	2.72	2.69	2.66	2.64	2.62	2.60	2.58	2.56	2.54	2.52	2.51	2.52						
23	2.85	2.82	2.78	2.75	2.73	2.70	2.68	2.66	2.64	2.62	2.60	2.58	2.59							
24	2.92	2.88	2.85	2.82	2.79	2.76	2.74	2.72	2.70	2.68	2.66	2.66								
25	2.98	2.94	2.91	2.88	2.86	2.83	2.80	2.78	2.76	2.74	2.75									
26	3.05	3.02	2.98	2.95	2.92	2.90	2.87	2.85	2.83	2.83										
27	3.12	3.08	3.05	3.02	2.99	2.97	2.94	2.92	2.92											
28	3.20	3.16	3.12	3.09	3.06	3.04	3.02	3.01												
29	3.27	3.24	3.20	3.17	3.14	3.12	3.11													
30	3.35	3.31	3.28	3.25	3.22	3.21														
31	3.43	3.39	3.36	3.33	3.32															
32	3.51	3.48	3.44	3.43																



**Table I: Additional pension – regular monthly contributions – Males below NPA with a NPA of 68 (0-719) (4)**

B.42 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	62.26	31.82	21.68	16.61	13.57	11.55	10.12	9.04	8.20	7.54	6.99	6.54	6.16	5.84	5.56	5.32
34	63.56	32.48	22.13	16.96	13.86	11.80	10.33	9.23	8.38	7.70	7.14	6.68	6.30	5.97	5.68	5.44
35	64.88	33.16	22.59	17.31	14.15	12.04	10.54	9.42	8.55	7.86	7.30	6.82	6.43	6.10	5.81	5.56
36	66.22	33.84	23.06	17.67	14.44	12.30	10.77	9.62	8.74	8.03	7.45	6.97	6.57	6.23	5.93	5.68
37	67.60	34.55	23.54	18.04	14.75	12.56	11.00	9.83	8.92	8.20	7.61	7.12	6.72	6.36	6.06	5.80
38	69.00	35.27	24.03	18.42	15.06	12.82	11.23	10.04	9.11	8.38	7.78	7.28	6.86	6.51	6.20	5.94
39	70.44	36.00	24.54	18.81	15.38	13.09	11.47	10.25	9.31	8.56	7.95	7.44	7.02	6.65	6.34	6.07
40	71.90	36.75	25.05	19.20	15.70	13.37	11.71	10.47	9.51	8.74	8.12	7.60	7.17	6.80	6.49	6.21
41	73.39	37.52	25.57	19.61	16.03	13.66	11.96	10.70	9.72	8.94	8.30	7.78	7.34	6.96	6.64	6.36
42	74.91	38.30	26.11	20.02	16.37	13.95	12.22	10.93	9.93	9.14	8.49	7.95	7.50	7.12	6.79	6.51
43	76.47	39.10	26.66	20.44	16.72	14.24	12.48	11.17	10.15	9.34	8.68	8.14	7.68	7.29	6.96	6.67
44	78.05	39.92	27.22	20.87	17.08	14.55	12.76	11.42	10.38	9.55	8.88	8.32	7.86	7.46	7.12	6.83
45	79.66	40.74	27.78	21.32	17.44	14.87	13.04	11.67	10.61	9.77	9.08	8.52	8.04	7.64	7.30	7.00
46	81.29	41.58	28.37	21.77	17.82	15.20	13.33	11.93	10.85	10.00	9.30	8.72	8.24	7.83	7.48	7.18
47	82.96	42.46	28.97	22.24	18.21	15.53	13.63	12.20	11.11	10.23	9.52	8.94	8.45	8.03	7.68	7.38
48	84.67	43.34	29.58	22.72	18.61	15.88	13.94	12.48	11.36	10.48	9.75	9.16	8.66	8.24	7.88	7.57



**Table I: Additional pension – regular monthly contributions – Males below NPA with a NPA of 68 (0-719) (5)**

B.43 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)																	
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
33	5.11	4.92	4.76	4.61	4.48	4.36	4.25	4.16	4.07	3.99	3.92	3.85	3.79	3.74	3.69	3.64	3.60	3.56
34	5.22	5.03	4.86	4.71	4.58	4.46	4.35	4.25	4.16	4.08	4.01	3.94	3.88	3.83	3.78	3.73	3.69	3.68
35	5.34	5.14	4.97	4.82	4.68	4.56	4.45	4.35	4.26	4.18	4.10	4.04	3.98	3.92	3.88	3.83	3.81	
36	5.45	5.26	5.08	4.93	4.79	4.66	4.55	4.45	4.36	4.28	4.21	4.14	4.08	4.02	3.98	3.95		
37	5.58	5.38	5.20	5.04	4.90	4.78	4.66	4.56	4.47	4.39	4.31	4.24	4.18	4.13	4.10			
38	5.70	5.50	5.32	5.16	5.02	4.89	4.78	4.68	4.58	4.50	4.42	4.36	4.30	4.26				
39	5.84	5.63	5.44	5.28	5.14	5.01	4.90	4.79	4.70	4.62	4.54	4.47	4.43					
40	5.97	5.76	5.58	5.41	5.27	5.14	5.02	4.92	4.82	4.74	4.66	4.61						
41	6.11	5.90	5.71	5.55	5.40	5.27	5.15	5.04	4.95	4.86	4.81							
42	6.26	6.04	5.86	5.69	5.54	5.40	5.28	5.18	5.08	5.02								
43	6.42	6.20	6.00	5.83	5.68	5.55	5.43	5.32	5.24									
44	6.58	6.36	6.16	5.99	5.84	5.70	5.58	5.49										
45	6.75	6.52	6.32	6.15	6.00	5.86	5.75											
46	6.92	6.70	6.50	6.32	6.17	6.04												
47	7.11	6.88	6.68	6.50	6.36													
48	7.30	7.07	6.87	6.70														
49	7.51	7.27	7.08															
50	7.72	7.50																
51	7.96																	



**Table I: Additional pension – regular monthly contributions – Males below NPA with a NPA of 68 (0-719) (6)**

B.44 Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	86.38	44.24	30.20	23.20	19.01	16.23	14.25	12.77	11.63	10.72	9.99	9.38	8.88	8.46	8.09	7.78
50	88.10	45.13	30.82	23.69	19.42	16.58	14.56	13.06	11.90	10.98	10.23	9.62	9.11	8.68	8.30	7.99
51	89.84	46.04	31.46	24.18	19.83	16.94	14.88	13.36	12.18	11.24	10.48	9.86	9.34	8.90	8.53	8.21
52	91.62	46.97	32.10	24.69	20.26	17.31	15.22	13.66	12.47	11.52	10.75	10.12	9.59	9.14	8.77	8.47
53	93.42	47.91	32.76	25.21	20.69	17.70	15.57	13.99	12.77	11.80	11.02	10.38	9.85	9.40	9.04	
54	95.26	48.87	33.44	25.74	21.14	18.10	15.93	14.33	13.09	12.10	11.31	10.66	10.12	9.69		
55	97.14	49.86	34.13	26.30	21.62	18.52	16.32	14.68	13.42	12.42	11.62	10.96	10.44			
56	99.07	50.89	34.87	26.89	22.13	18.97	16.73	15.06	13.78	12.76	11.95	11.30				
57	101.10	51.99	35.66	27.52	22.66	19.44	17.16	15.46	14.16	13.13	12.32					
58	103.24	53.14	36.48	28.18	23.22	19.93	17.60	15.88	14.55	13.54						
59	105.44	54.32	37.32	28.85	23.78	20.43	18.06	16.31	15.01							
60	107.74	55.55	38.18	29.53	24.37	20.96	18.56	16.82								
61	110.16	56.82	39.08	30.26	25.00	21.54	19.14									
62	112.72	58.18	40.07	31.06	25.71	22.21										
63	115.50	59.70	41.19	31.98	26.51											
64	118.61	61.43	42.45	32.99												
65	122.06	63.32	43.78													
66	125.82	65.31														
67	129.76															



**Table J: Additional pension – regular monthly contributions – Females below NPA with a NPA of 68 (0-720)**

B.45 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	47.65	24.34	16.58	12.70	10.38	8.83	7.73	6.90	6.26	5.75	5.34	4.99	4.70	4.45	4.24	4.05
17	48.67	24.86	16.94	12.98	10.60	9.02	7.90	7.05	6.40	5.88	5.45	5.10	4.80	4.55	4.33	4.14
18	49.71	25.40	17.30	13.25	10.83	9.22	8.06	7.20	6.54	6.00	5.57	5.21	4.90	4.64	4.42	4.23
19	50.78	25.94	17.67	13.54	11.06	9.41	8.24	7.36	6.68	6.13	5.69	5.32	5.01	4.75	4.52	4.32
20	51.87	26.50	18.05	13.83	11.30	9.62	8.42	7.52	6.82	6.27	5.81	5.44	5.12	4.85	4.62	4.41
21	52.98	27.07	18.44	14.13	11.54	9.82	8.60	7.68	6.97	6.40	5.94	5.56	5.23	4.96	4.72	4.51
22	54.10	27.64	18.83	14.43	11.79	10.03	8.78	7.84	7.12	6.54	6.06	5.67	5.34	5.06	4.82	4.60
23	55.24	28.22	19.22	14.73	12.04	10.24	8.96	8.01	7.27	6.68	6.19	5.79	5.46	5.17	4.92	4.70
24	56.39	28.81	19.63	15.04	12.29	10.46	9.15	8.18	7.42	6.82	6.32	5.92	5.57	5.28	5.02	4.80
25	57.57	29.42	20.04	15.35	12.54	10.68	9.34	8.35	7.58	6.96	6.46	6.04	5.69	5.39	5.13	4.90
26	58.78	30.03	20.46	15.68	12.81	10.90	9.54	8.52	7.74	7.11	6.59	6.17	5.81	5.50	5.24	5.01
27	60.01	30.66	20.89	16.00	13.08	11.13	9.74	8.70	7.90	7.26	6.73	6.30	5.93	5.62	5.35	5.12
28	61.27	31.31	21.33	16.34	13.36	11.37	9.95	8.89	8.07	7.41	6.88	6.43	6.06	5.74	5.46	5.22
29	62.54	31.96	21.77	16.68	13.63	11.60	10.16	9.08	8.24	7.57	7.02	6.57	6.19	5.86	5.58	5.34
30	63.84	32.62	22.22	17.03	13.92	11.85	10.37	9.27	8.41	7.73	7.17	6.71	6.32	5.99	5.70	5.45
31	65.16	33.30	22.69	17.38	14.21	12.10	10.59	9.46	8.59	7.89	7.32	6.85	6.45	6.11	5.82	5.57
32	66.51	33.99	23.16	17.75	14.50	12.35	10.81	9.66	8.77	8.06	7.48	6.99	6.59	6.24	5.94	5.68



**Table J: Additional pension – regular monthly contributions – Females below NPA with a NPA of 68 (0-720) (2)**

B.46 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	3.89	3.74	3.61	3.50	3.39	3.30	3.22	3.14	3.07	3.00	2.94	2.89	2.84	2.80	2.75	2.71
17	3.97	3.82	3.69	3.57	3.47	3.37	3.28	3.21	3.14	3.07	3.01	2.95	2.90	2.86	2.81	2.77
18	4.06	3.90	3.77	3.65	3.54	3.44	3.36	3.28	3.20	3.14	3.08	3.02	2.97	2.92	2.87	2.83
19	4.14	3.99	3.85	3.73	3.62	3.52	3.43	3.35	3.27	3.20	3.14	3.08	3.03	2.98	2.94	2.90
20	4.24	4.08	3.94	3.81	3.70	3.60	3.50	3.42	3.34	3.28	3.21	3.15	3.10	3.05	3.00	2.96
21	4.33	4.16	4.02	3.90	3.78	3.68	3.58	3.50	3.42	3.35	3.28	3.22	3.17	3.12	3.07	3.02
22	4.42	4.26	4.11	3.98	3.86	3.76	3.66	3.57	3.49	3.42	3.35	3.29	3.24	3.18	3.14	3.09
23	4.51	4.34	4.20	4.06	3.94	3.84	3.74	3.65	3.57	3.49	3.42	3.36	3.30	3.25	3.20	3.16
24	4.61	4.44	4.28	4.15	4.03	3.92	3.82	3.73	3.64	3.57	3.50	3.44	3.38	3.32	3.27	3.23
25	4.71	4.53	4.38	4.24	4.11	4.00	3.90	3.81	3.72	3.64	3.58	3.51	3.45	3.40	3.34	3.30
26	4.81	4.63	4.47	4.33	4.20	4.09	3.98	3.89	3.80	3.72	3.65	3.59	3.53	3.47	3.42	3.37
27	4.91	4.73	4.57	4.42	4.29	4.18	4.07	3.98	3.89	3.81	3.73	3.67	3.60	3.55	3.50	3.45
28	5.02	4.83	4.66	4.52	4.38	4.27	4.16	4.06	3.97	3.89	3.82	3.75	3.68	3.63	3.58	3.53
29	5.12	4.93	4.76	4.62	4.48	4.36	4.25	4.15	4.06	3.98	3.90	3.83	3.77	3.71	3.66	3.61
30	5.23	5.04	4.87	4.72	4.58	4.45	4.34	4.24	4.15	4.06	3.99	3.92	3.85	3.79	3.74	3.69
31	5.34	5.15	4.97	4.82	4.68	4.55	4.44	4.33	4.24	4.15	4.08	4.00	3.94	3.88	3.83	3.78
32	5.46	5.26	5.08	4.92	4.78	4.65	4.53	4.43	4.33	4.24	4.17	4.10	4.03	3.97	3.92	3.86



**Table J: Additional pension – regular monthly contributions – Females below NPA with a NPA of 68 (0-720) (3)**

B.47 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																			
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	2
16	2.68	2.64	2.61	2.58	2.55	2.52	2.50	2.48	2.46	2.44	2.42	2.40	2.39	2.37	2.36	2.35	2.34	2.32	2.32	2
17	2.73	2.70	2.67	2.64	2.61	2.58	2.56	2.54	2.51	2.49	2.48	2.46	2.44	2.43	2.41	2.40	2.39	2.38	2.38	
18	2.80	2.76	2.72	2.70	2.67	2.64	2.62	2.59	2.57	2.55	2.53	2.52	2.50	2.48	2.47	2.46	2.44	2.45		
19	2.86	2.82	2.78	2.76	2.72	2.70	2.67	2.65	2.63	2.61	2.59	2.57	2.56	2.54	2.53	2.52	2.51			
20	2.92	2.88	2.85	2.82	2.79	2.76	2.74	2.71	2.69	2.67	2.65	2.63	2.62	2.60	2.59	2.58				
21	2.98	2.95	2.91	2.88	2.85	2.82	2.80	2.77	2.75	2.73	2.71	2.69	2.68	2.66	2.66					
22	3.05	3.01	2.98	2.94	2.91	2.88	2.86	2.84	2.81	2.79	2.78	2.76	2.74	2.74						
23	3.12	3.08	3.04	3.01	2.98	2.95	2.92	2.90	2.88	2.86	2.84	2.82	2.82							
24	3.18	3.15	3.11	3.08	3.05	3.02	2.99	2.97	2.94	2.92	2.90	2.90								
25	3.26	3.22	3.18	3.15	3.12	3.09	3.06	3.04	3.01	2.99	2.98									
26	3.33	3.29	3.25	3.22	3.19	3.16	3.13	3.11	3.08	3.07										
27	3.40	3.36	3.33	3.29	3.26	3.23	3.21	3.18	3.17											
28	3.48	3.44	3.40	3.37	3.34	3.31	3.28	3.27												
29	3.56	3.52	3.48	3.45	3.42	3.39	3.37													
30	3.65	3.60	3.57	3.53	3.50	3.48														
31	3.73	3.69	3.65	3.62	3.60															
32	3.82	3.78	3.74	3.72																



**Table J: Additional pension – regular monthly contributions – Females below NPA with a NPA of 68 (0-720) (4)**

B.48 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	67.88	34.69	23.64	18.12	14.80	12.60	11.04	9.86	8.95	8.22	7.63	7.14	6.73	6.38	6.07	5.80
34	69.27	35.40	24.12	18.49	15.11	12.86	11.26	10.06	9.14	8.40	7.79	7.29	6.87	6.51	6.20	5.93
35	70.69	36.13	24.62	18.87	15.42	13.13	11.50	10.27	9.32	8.57	7.95	7.44	7.01	6.64	6.33	6.05
36	72.13	36.87	25.12	19.26	15.74	13.40	11.73	10.49	9.52	8.75	8.12	7.60	7.16	6.78	6.46	6.18
37	73.60	37.62	25.64	19.65	16.06	13.68	11.98	10.70	9.72	8.93	8.29	7.76	7.31	6.93	6.60	6.32
38	75.10	38.39	26.16	20.05	16.39	13.96	12.22	10.92	9.92	9.12	8.46	7.92	7.46	7.08	6.74	6.45
39	76.64	39.18	26.70	20.46	16.73	14.25	12.48	11.15	10.12	9.31	8.64	8.09	7.62	7.23	6.88	6.59
40	78.21	39.98	27.25	20.89	17.08	14.54	12.74	11.38	10.34	9.50	8.82	8.26	7.79	7.38	7.04	6.74
41	79.82	40.80	27.81	21.32	17.43	14.84	13.00	11.62	10.56	9.70	9.01	8.44	7.96	7.54	7.19	6.89
42	81.46	41.65	28.39	21.76	17.80	15.16	13.28	11.87	10.78	9.92	9.21	8.62	8.13	7.72	7.36	7.04
43	83.14	42.51	28.98	22.22	18.17	15.48	13.56	12.12	11.02	10.13	9.41	8.82	8.32	7.89	7.52	7.21
44	84.86	43.39	29.58	22.68	18.55	15.80	13.85	12.38	11.25	10.35	9.62	9.01	8.50	8.07	7.70	7.38
45	86.60	44.28	30.19	23.16	18.94	16.14	14.14	12.65	11.50	10.58	9.83	9.22	8.70	8.26	7.88	7.56
46	88.37	45.20	30.82	23.64	19.34	16.48	14.45	12.93	11.75	10.82	10.06	9.43	8.90	8.46	8.08	7.75
47	90.19	46.13	31.46	24.14	19.75	16.84	14.76	13.21	12.02	11.06	10.29	9.65	9.12	8.67	8.28	7.94
48	92.04	47.09	32.12	24.65	20.17	17.20	15.08	13.51	12.29	11.32	10.53	9.88	9.34	8.88	8.49	8.15





**Table J: Additional pension – regular monthly contributions – Females below NPA with a NPA of 68 (0-720) (5)**

B.49 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																	
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
33	5.57	5.37	5.19	5.02	4.88	4.75	4.63	4.52	4.43	4.34	4.26	4.19	4.12	4.06	4.01	3.96	3.91	3.87
34	5.69	5.48	5.30	5.13	4.98	4.85	4.73	4.62	4.53	4.44	4.36	4.28	4.22	4.16	4.10	4.05	4.01	3.97
35	5.81	5.60	5.41	5.24	5.10	4.96	4.84	4.73	4.63	4.54	4.46	4.39	4.32	4.26	4.20	4.15	4.12	
36	5.94	5.72	5.53	5.36	5.21	5.07	4.95	4.84	4.74	4.65	4.56	4.49	4.42	4.36	4.30	4.27		
37	6.06	5.84	5.65	5.48	5.32	5.18	5.06	4.95	4.85	4.76	4.67	4.60	4.53	4.47	4.42			
38	6.20	5.97	5.78	5.60	5.44	5.30	5.18	5.06	4.96	4.87	4.78	4.71	4.64	4.59				
39	6.33	6.10	5.90	5.73	5.57	5.43	5.30	5.18	5.08	4.99	4.90	4.83	4.77					
40	6.47	6.24	6.04	5.86	5.70	5.56	5.43	5.31	5.21	5.11	5.03	4.96						
41	6.62	6.39	6.18	6.00	5.84	5.69	5.56	5.44	5.34	5.24	5.17							
42	6.78	6.54	6.33	6.14	5.98	5.83	5.70	5.58	5.48	5.39								
43	6.94	6.70	6.48	6.30	6.13	5.98	5.85	5.73	5.63									
44	7.10	6.86	6.64	6.46	6.29	6.14	6.00	5.89										
45	7.28	7.03	6.82	6.62	6.45	6.30	6.17											
46	7.46	7.21	6.99	6.80	6.63	6.47												
47	7.66	7.40	7.18	6.98	6.81													
48	7.86	7.60	7.38	7.18														
49	8.07	7.81	7.58															
50	8.29	8.03																
51	8.52																	



**Table J: Additional pension – regular monthly contributions – Females below NPA with a NPA of 68 (0-720) (6)**

B.50 Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	93.91	48.06	32.78	25.16	20.60	17.57	15.42	13.81	12.57	11.59	10.79	10.13	9.58	9.11	8.71	8.37
50	95.82	49.04	33.46	25.70	21.05	17.96	15.76	14.13	12.87	11.86	11.05	10.38	9.82	9.35	8.94	8.60
51	97.75	50.04	34.17	26.25	21.51	18.36	16.13	14.46	13.18	12.16	11.33	10.65	10.08	9.60	9.19	8.84
52	99.74	51.09	34.90	26.82	21.99	18.79	16.51	14.81	13.50	12.47	11.62	10.93	10.35	9.86	9.45	9.08
53	101.75	52.15	35.64	27.41	22.49	19.22	16.90	15.18	13.84	12.78	11.93	11.22	10.64	10.14	9.71	
54	103.76	53.21	36.39	28.00	22.99	19.66	17.30	15.54	14.18	13.11	12.24	11.52	10.92	10.42		
55	105.80	54.29	37.15	28.60	23.50	20.11	17.70	15.91	14.53	13.44	12.55	11.82	11.22			
56	107.86	55.38	37.92	29.22	24.02	20.57	18.12	16.30	14.89	13.78	12.88	12.15				
57	109.98	56.50	38.72	29.85	24.56	21.04	18.54	16.69	15.26	14.13	13.23					
58	112.16	57.67	39.54	30.51	25.11	21.53	18.99	17.10	15.65	14.52						
59	114.43	58.88	40.40	31.19	25.68	22.04	19.45	17.53	16.08							
60	116.80	60.14	41.29	31.89	26.28	22.57	19.94	18.01								
61	119.28	61.45	42.21	32.62	26.91	23.13	20.48									
62	121.90	62.83	43.19	33.42	27.60	23.76										
63	124.70	64.34	44.29	34.31	28.35											
64	127.79	66.03	45.50	35.25												
65	131.14	67.83	46.75													
66	134.69	69.69														
67	138.38															



## Appendix C: Cited Regulations

### Excerpts from the 2018 Regulations<sup>2</sup>

#### Introductory

##### 2.—

(3) The Scottish Ministers may, after consultation with the Scheme Actuary, issue actuarial guidance to administering authorities.

#### Additional pension contributions

##### 16.—

(1) Subject to paragraph (15), an active member who is paying contributions under regulation 9 (contributions) may enter into arrangements to pay additional pension contributions (“APCs”) by regular contributions in accordance with paragraph (2), and a member who is paying contributions under regulation 10 (temporary reduction in contributions) may do so if the arrangement is to cover a period of absence of the description in regulation 11(4)(b) or (c) (contributions during absence from work), unless the appropriate administering authority determines in any particular case that it would not be practical to allow APCs to be paid by regular contributions.

(2) Where APCs are to be paid by regular contributions, the arrangements mentioned in paragraph (1)—

- (a) must, when entered into, be for a complete year or number of years with a minimum period of one year;
- (b) must specify the amount of extra contribution to be paid each Scheme year;
- (c) must, where the member has more than one active member pension account, specify which account the APC is to be attached to;



(d) must specify the amount of additional pension to be credited to the active member's pension account at the end of the Scheme year;  
and

(e) may be funded in whole or in part by the member's Scheme employer.

...

(4) Where APCs are to be paid by a lump sum contribution, the arrangements mentioned in paragraph (3)—

(a) must specify the amount of extra contribution to be paid;

(b) must, where the member has more than one active member pension account, specify which account the APC is to be attached to;

(c) must specify the amount of additional pension to be credited to the active member's pension account at the end of the Scheme year;  
and

(d) may be funded in whole or in part by the member's Scheme employer.

...

(6) The additional pension limit is £6,500 from 1st April 2015 and that figure is increased on 1<sup>st</sup> April 2016, and each subsequent 1st April, by the amount (where it is greater than zero) by which it would be increased if it were a pension beginning on 1st April 2015 to which the Pensions (Increase) Act 1971 applied.

(7) The amount of the contributions to be paid in respect of arrangements under this regulation is to be determined in accordance with actuarial guidance issued by the Scottish Ministers based on—

(a) the age of the member at the time the arrangements commence; and

(b) the gender of the member.

(8) Actuarial guidance issued by the Scottish Ministers under paragraph (7) may be revised at any time and if so, from the 1st April following any such revision, any contributions payable are to be based on the revised actuarial guidance.

...



- (12) If arrangements entered into under paragraph (2) terminate for any reason and new arrangements are entered into under that paragraph, the amount of contributions payable is determined under paragraph (7) in accordance with the age of the member at the date the new arrangements are entered into and the actuarial guidance issued by the Scottish Ministers in force at that date.
- (13) If additional contributions are paid in accordance with arrangements made under this regulation, and are not refunded under regulation 18 (rights to return of contributions), that member's active member's pension account must be credited with the amount specified in those arrangements as additional pension at the end of the Scheme year in which the contributions are paid, or at the date the arrangements terminate, if earlier.
- (14) If a member who is paying APCs is granted Tier 1 or Tier 2 benefits in relation to the pension account to which the arrangements are attached before the end of the period the arrangements made under paragraph (1) were due to cease ("the APC period"), that member is to be treated as having paid the contributions required from the date the member is granted Tier 1 or Tier 2 benefits, up to the end of the APC period and the additional pension bought by those contributions is to be included in the active member's pension account for the year of leaving.
- (15) If a member fails to pay all the additional contributions due under arrangements made under paragraph (1), and paragraph (14) does not apply to that member, the member's active member pension account must be credited with additional pension of an amount calculated in accordance with actuarial guidance issued by the Scottish Ministers.

### **Active member's pension accounts**

#### **23.—**

- (1) At the beginning of each Scheme year, an active member's pension account in relation to an employment must specify the opening balance for that year.
- (2) At the end of each Scheme year—
- (a) the balance mentioned in paragraph (1); plus
  - (b) the amount of earned pension, if any, for the Scheme year; plus



- (c) the amount of any additional member pension acquired during the Scheme year pursuant to arrangements made under regulation 16(1) or (3) (additional pension contributions); plus or minus, as the case may be,
- (d) the sum resulting from any pension account adjustment during the Scheme year, must be aggregated and the revaluation adjustment for that Scheme year must be applied at the beginning of the next Scheme year in accordance with actuarial guidance issued by the Scottish Ministers.

### **Retirement benefits**

#### **29.—**

...

(8) Where an active member who has attained the age of 55 or over is dismissed from an employment by reason of redundancy or business efficiency, or whose employment is terminated by mutual consent on grounds of business efficiency, that member is entitled to, and must take immediate payment of—

- (a) retirement pension relating to that employment payable under regulation 16 (additional pension contributions), adjusted by the amount shown as appropriate in actuarial guidance issued by the Scottish Ministers; and
- (b) any other retirement pension relating to that active membership payable under these Regulations, without reduction.

### **Award of additional pension**

#### **30.—**

(1) A Scheme employer may resolve to award—

- (a) an active member; or
- (b) a member who was an active member who was dismissed by reason of redundancy, or business efficiency, or whose employment was terminated by mutual consent on grounds of business efficiency,

additional annual pension of, in total (including any additional pension purchased by the Scheme employer under regulation 16), not more than the additional pension limit payable from the same date as any pension payable under other provisions of these Regulations from the pension



account to which the additional pension is attached, provided that, in the case of a member falling within sub-paragraph (b), the resolution to award additional pension is made within 6 months of the date the member's employment ended.

(2) The additional pension limit is £5,000 and that figure is increased on 1st April 2016, and each subsequent 1st April, by the amount (where it is greater than zero) by which it would be increased if it were a pension beginning on 1st April 2015 to which the Pensions (Increase) Act 1971 applied.

(3) An award of additional pension under—

- (a) paragraph (1)(a) is to be credited to the relevant active member pension account in the Scheme year in which the resolution to award the additional pension is made; and
- (b) paragraph (1)(b) is to be treated as credited to the relevant active member pension account on the day before the date of termination of employment.



## Appendix D: Legislative References

- D.1 SPPA has asked GAD to recommend actuarial guidance in respect of the regulations detailed below.
- D.2 The Scottish Ministers are required under the 2018 Regulations to issue actuarial guidance on the amount of contributions paid by a member purchasing additional pension, or by an employing authority purchasing additional pension for a member [regulation 16(7) of the 2018 Regulations].
- D.3 Regulation 16(1) of the 2018 Regulations provides that a member may elect to make additional contributions to the LGPS to be credited with additional pension, and Regulations 16(2)(e) and 16(4)(d) of the 2018 Regulations provide for the member's employer to fund the additional pension contributions either wholly or in part. Furthermore, Regulation 30(1) of the 2018 Regulations permits an employing authority to award additional pension to a member.
- D.4 Regulations 16(12) and 16(15) of the 2018 Regulations provide that the amount of additional pension credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill health or death must be determined in accordance with actuarial guidance issued by the Scottish Ministers.





## Appendix E: Limitations

- E.1 This note should not be used for any purpose other than to determine the contributions required to secure additional pension and the benefits deriving from those additional contributions in accordance with the regulations cited above.
- E.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.
- E.3 This guidance note only covers the principles around the contributions required to secure additional pension and the benefits deriving from those additional contributions. Any legal advice in this area should be sought from an appropriately qualified person or source.
- E.4 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. This note only covers the actuarial principles around the calculation and application of additional pension factors. Any legal advice in this area should be sought from an appropriately qualified person or source.
- E.5 Administrators should satisfy themselves that arrangements to secure additional pension comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- E.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 the Scottish Public Pensions Agency. In no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.