

**Rule B9 explains allocation – your right to give up part of your pension for a spouse, civil partner or dependant.**

**The meaning of “allocation”**

“Allocation”, or “surrender” as it is sometimes known, means the giving up of part of your own pension during your lifetime, when you first become eligible to retire, to provide, on your death, a pension for a spouse, civil partner or a dependant. It is a very old feature of the FPS. It goes back to the days when the Scheme allowed only very small pensions for widows. It gave a firefighter the opportunity to see her better provided for. Since the introduction of the widow’s half-rate pension, widower’s pension, surviving civil partner’s pension and children’s allowances, it is not widely used.

**The “beneficiary”**

Rule B9(2) allows your chosen beneficiary to be

- your spouse or civil partner, or
- some other person who the fire and rescue authority are satisfied is substantially dependent upon you.

A spouse’s pension for firefighters who joined the FPS after 1972 is half of the firefighter’s pension. By using allocation you can increase that level. However, it is most likely to be firefighters with service before 1972 and who may not have the same level of dependants’ benefits as newer members of the Scheme who would, perhaps, have considered this option.

A surviving civil partner’s pension is half of the firefighter’s pension but based on service after 5 April 1988 only. Allocation could provide additional benefits for the surviving partner.

Provided you can satisfy the fire and rescue authority of “substantial dependency”, you could use allocation as a means of providing a form of death benefit for someone otherwise not entitled to a pension under the FPS.

In other words, allocation can be used to provide a benefit for a dependant not covered by other provisions of the Scheme or for topping up a benefit for a spouse, civil partner or a dependant who is.

**Eligibility and limitation**

Rule B9(1) tells you that you can allocate part of an ordinary, short service, ill-health or deferred pension.

Rule B9(2) states that to be eligible to allocate you must be “entitled, or prospectively entitled” to a pension. So, provided you are within the time limits allowed (see “Time limits” below) you must be on the point of receiving payment of an ordinary, short-service, ill-health or deferred pension.

**Rule B9 (continued)**

**Eligibility and  
limitation  
(continued)**

Under Rule B9(3), provided you are within the normal time limits, if –

- you have already allocated a portion of your pension for a beneficiary, and
- decide that you would like to allocate a further portion
  - to the same beneficiary, or
  - if that beneficiary has died, to some other beneficiary,

you can do so.

Rule B9(5) states that you cannot allocate more than one third of your pension. However, if you also choose to commute part of your pension to provide a lump sum (see the explanation of Rule B7) you should also take note of Rule B10 – “Limitation of commuted or allocated portion of pension”. This says that the total of deductions for allocation and commutation added together must not exceed one third of your pension before certain deductions are made (see the explanation of Rule B10). An example of this limit is given on page B10-Example 1.

Rule B9(6) requires that if you wish to allocate you will have to satisfy your fire and rescue authority that you have a normal life expectancy.

The required nature of the “evidence” of life expectancy will depend upon the policy of your fire and rescue authority. It is likely that they will ask their medical adviser or your general practitioner for an opinion.

**Time limits**

The time limits in which you may give a notice of allocation are given in Rule B9(7). It says that notice of allocation, which may be sent by post, must be given before, but not more than 2 months before, the date on which you intend to retire (with entitlement to payment of pension).

In the case of a deferred pension the notice of allocation must be given before, but not more than 2 months before, the deferred pension comes into payment.

You cannot give notice after you have retired on pension.

**Effective date of  
notice of  
allocation**

If you comply with the terms and time limits of giving notice of allocation, your fire and rescue authority will notify you, in accordance with Rule B9(8), that they have accepted the notice of allocation.

If your notice of allocation is given and accepted by the fire and rescue authority, Rule B9(10) says that it will take effect only if you retire within 2 months of giving it. In this context "retire" means you leave the fire and rescue service with entitlement to immediate payment of benefits or you become entitled to receive a deferred pension.

**Rule B9 (continued)**

**Details to be given in notice of allocation**

Rule B9(6) states that the notice of allocation must be given in writing to the fire and rescue authority and must state –

- how much of your pension you wish to allocate, and
- the name of the beneficiary.

Your fire and rescue authority will need -

- the name, address, age (supported by a birth certificate) and gender of your proposed beneficiary, and
- the status of your proposed beneficiary (i.e. is the person your spouse, your civil partner, or a person substantially dependent upon you? Your fire and rescue authority will require evidence of your relationship).

**Effect on firefighter's pension**

Rule B9(12) requires your pension to be reduced by the amount you elected to allocate.

Rule B9(12A) allows the reduction for allocation to cease if the nominated beneficiary dies before the firefighter. This applies only in cases where the reduced pension becomes payable on or after 13 September 2004.

**Method of calculation of beneficiary's pension**

Rule B9(13) requires that the sum deducted from your pension should be converted into a pension for your nominated beneficiary by using factors provided by the Government Actuary. This gives your beneficiary the actuarial value of the allocated portion of your pension. The factors are given in tables issued by the Government Actuary. The current tables are given on page B9-Chart 1. (Previous tables were supplied with FSC 42/1976.)

The factors used are those in force at the time the notice of allocation takes effect and take account of the age and gender of the firefighter and beneficiary at that time, and the type of retirement benefit to be paid.

If you have given more than one notice of allocation, separate calculations are prepared in respect of each notice.

**Payment**

Rule B9(12) requires the fire and rescue authority to pay the beneficiary's pension from the date of the firefighter's death.

Payment will be made in accordance with Rules L3 and L5.

**Example**

Examples of allocation calculations are given on page B9- Example 1.

**Rule B9 (continued)**

- Useful reference source**
- FSC 42/1976: table of allocation factors
  - FSC 15/1978: contracting-out restrictions
  - FSC 39/1978: contracting-out restrictions
  - FSC 30/2004: various amendments to allocation provisions
  - FPSC: 5/2005 introduction of survivor's benefits for civil partners

**Points To Note**

1. The factors for allocation are based on the Government Actuary's assumptions about average life expectancy for firefighters and beneficiaries and so, like commutation factors, will vary from time to time.
2. You cannot transfer a previous allocation to a new beneficiary.
3. There used to be an element of "gamble" about allocation. If the nominated beneficiary were to die before the firefighter, the allocated portion would not be added back on to the firefighter's pension. This changed with effect from 13 September 2004. Cases where a pension payable on or after that date is reduced by allocation will have the allocated portion added back again in the event of the nominated beneficiary predeceasing the firefighter.
4. The table factors cover only the more usual cases. Your fire and rescue authority will need to contact the Government Actuary for factors if, for example, your age, or the age of your intended beneficiary, is not included in the Tables. To provide the factors, the Government Actuary will need to know –
  - your date of birth and the date of birth of your intended beneficiary, and
  - the date your allocation is to be effective.
5. There is no need to allocate the maximum amount allowed. If you are thinking of allocating, you may find it helpful to consider a few examples of how much your intended beneficiary would receive on surrender of various amounts of your own pension and compare this with other means of providing for him or her.
6. It is important to remember that once an allocation has become effective it cannot be cancelled.
7. If you allocate in favour of your spouse or civil partner, the allocated pension will be paid in addition to any other FPS pension or social security benefit to which he or she may be entitled. An allocated pension is payable for life and will not cease on a subsequent marriage or civil partnership.
8. An allocation in favour of your spouse or civil partner would remain valid even if you later divorced or the civil partnership was dissolved. The condition that the nominated person must be your spouse or civil partner has to be satisfied only at the time the allocation is made.

**Rule B9 (continued)**

**Points To Note continued**

9. Some of the terms of allocation contained in the FPS Order 1992 were changed with effect from 13 September 2004. Under the earlier terms -
  - a firefighter had to satisfy the fire and rescue authority as to his or her good health. This could have prevented firefighters retiring on health grounds from being allowed to allocate. The requirement was changed to a demonstration of "normal life expectancy". This makes allocation available to some ill-health cases previously excluded.
  - a firefighter could allocate when first eligible to retire (age 50 with at least 25 years' service) even though retirement may be some years later. Allocation was very rarely requested in these circumstances.
  - the portion of the pension deducted for allocation could never be restored, even if the nominated beneficiary predeceased the firefighter. Where a person becomes entitled to be paid a pension reduced by allocation on or after 13 September 2004 it may now be restored if the nominee dies first.
  
10. Before 6 April 2006 a person who, after retirement and being under age 70, married, remarried, formed a civil partnership or subsequent civil partnership could allocate in favour of their new spouse or partner. New tax rules introduced on 6 April 2006 did not permit this and so Rule B9 was amended accordingly from that date.

**Allocation factors: Guidance of Government Actuary's Department, February 2005**

1. Rule B9(2) of the Firefighter's Pension Scheme provides for a member to allocate part of his or her retirement pension. If the member is survived by a spouse, civil partner, or a dependant ("the beneficiary"), the actuarial equivalent of the pension allocated is paid to the beneficiary. Rules B9(12) and B9(13) provide for the actuarial equivalent of the part of the member's pension which has been allocated in the beneficiary's favour to be paid to the beneficiary. The Rules also provide for this to be paid in the form of a pension commencing on the member's death, and for the amount of this pension to be at such a rate as is indicated in guidance issued by the Government Actuary.
2. The principal purpose of this note prepared by the Government Actuary's Department for the Office of the Deputy Prime Minister, for onward transmission to fire and rescue authorities, is to provide the guidance required by Rule B9(13).

**Applications**

3. An application by a member to allocate part of his/her retirement pension in favour of a beneficiary must be made within the period beginning two months before a "relevant event" as defined in Rule B9(7): usually, the commencement of pension payments. However, an application does not take effect unless the relevant event occurs within two months of the notice of application.
4. Rule B9(6) (as amended) provides that the person making application to a fire and rescue authority must satisfy the authority "that he has a normal life expectancy". There is no provision for less favourable terms to be applied for members who do not satisfy the fire and rescue authority on this point. The tables attached to this guidance note have therefore been calculated using a set of mortality assumptions, which take no account of the member's state of health (other than for the purpose of pensions increase before 55).

**Allocated pension**

5. Rule B9(2) provides for the allocation of the member's retirement pension only. We have assumed that there is no adjustment to any other benefit to the member, or to another person on the occasion of his/her death.
6. Where the beneficiary in whose favour the member has allocated part of his/her retirement pension dies before the member, Rule B9(12A) (as added) provides that the allocation by the member of part of his/her retirement pension ceases to have effect. The pension to the member would therefore be restored, with effect from the date of the beneficiary's death, to what it would have been if no allocation of pension had taken place.
7. It is important to note that the opportunity for a member to allocate pension in favour of a beneficiary under Rule B9(12A) (as added) thus differs from the earlier unamended Rule B9 which still applies to those members whose allocation took effect before the coming into force of the Firemen's Pension Scheme (Amendment) Order 2004. Before this (Amendment) Order the member's pension would not be restored if the beneficiary died before the member.

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**The beneficiary**

8. The member is required under Rule B9(2) to identify the beneficiary when making an application to the fire and rescue authority to allocate part of their pension in favour of the beneficiary. The tables attached to this guidance note do not allow for any change to the nominated beneficiary's entitlement to the allocated pension due to any change in circumstances after the election for allocation under Rule B9. In particular:

- (i) if the named beneficiary is also the member's spouse or civil partner, termination of the marriage or civil partnership would not, by itself, affect the beneficiary's entitlement to a pension on the member's death, nor would the member be able to substitute a new spouse or civil partner as the beneficiary;
- (ii) a member's allocated pension to a spouse or civil partner would not be restored on the termination of the marriage or civil partnership but would be restored if the beneficiary's death precedes that of the member.

**The tables**

9. Tables 1-4, each with two parts as described below, are attached to this guidance note. They show the annual amount of the pension to the beneficiary payable from the date of the member's death for the rest of the beneficiary's life which is secured by each £1 per annum of pension allocated by the member.

**Example**

A male aged 55 last birthday allocates a pension of £100 pa, naming his wife as the beneficiary. His wife aged 50 last birthday becomes entitled to an additional pension of :

$£100 \times 3.116 = £311.60$  p.a. payable on her husband's death.

10. The factors in the tables are shown according to the age last birthday of the member and that of the beneficiary at the date the member's retirement pension is due to commence (or on which it commenced).

Table 1	Male member, female beneficiary
Table 2	Female member, male beneficiary
Table 3	Male member, male beneficiary
Table 4	Female member, female beneficiary

11. For awards made prior to age 55, pension increases are deferred until age 55, except in cases where the member retired under Rule B3 (ill-health) or B4 (injury). Part A of each table relates to members aged 50 and over, with allowance being made for the pension entitlement allocated by those aged less than 55 not including any accrued pension increases until they reach age 55. Part A should be used in cases other than ill-health or injury pension. Part B relates to members aged under 55, who are due to receive payment of pension increases immediately from the date their retirement pensions commence. Part B should be used for cases of ill-health or injury pension.

**Allocation factors: Guidance of Government Actuary's Department (continued)**

12. Where the age of the member and/or the beneficiary falls outside the scope of these tables, the appropriate factor may be obtained from the Government Actuary's Department.

**Pension Increases**

13. All beneficiaries receive pension increases on their pensions irrespective of their age or the age of the member, and the tabulated factors reflect this.

14. Rule B9(7) specifies that the application for allocation can only be made within two months of a relevant event. Rule B9(10) specifies that the allocation takes effect from the date of the relevant event. Consequently, the allocation factors should always be applied to the actual pension in payment or coming into payment at the date of retirement. This should include increases applied to that date, but should exclude any increase accrued but not applied.

15. Pension increases should be added to the pension secured for any beneficiary immediately it comes into payment. Pension increases should be applied similarly to those for spouse's and civil partner's pensions.

**Government Actuary's Department,  
February 2005**

(References to civil partnerships added with effect from 5 December 2005)



## RULE B9 Allocation

<b>Allocation factors: Guidance of Government Actuary's Department (continued)</b>
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The following tables were issued by the Government Actuary's Department in April 2005.

Table No.	Pensioner to beneficiary (M = Male F = Female)	Circumstances of pensioner's retirement	Age of beneficiary
1A.1	M to F	Age 55 and over, or under age 55 and retired in normal health	18 to 38
1A.2	M to F	Age 55 and over, or under age 55 and retired in normal health	39 to 59
1A.3	M to F	Age 55 and over, or under age 55 and retired in normal health	60 to 80+
1B.1a	M to F	Under age 55 who retired on ill-health grounds	18 to 28
1B.1b	M to F	Under age 55 who retired on ill-health grounds	29 to 38
1B.2a	M to F	Under age 55 who retired on ill-health grounds	39 to 49
1B.2b	M to F	Under age 55 who retired on ill-health grounds	50 to 59
1B.3a	M to F	Under age 55 who retired on ill-health grounds	60 to 70
1B.3b	M to F	Under age 55 who retired on ill-health grounds	71 to 80+
2A.1	F to M	Age 55 and over, or under age 55 and retired in normal health	18 to 38
2A.2	F to M	Age 55 and over, or under age 55 and retired in normal health	39 to 59
2A.3	F to M	Age 55 and over, or under age 55 and retired in normal health	60 to 80+
2B.1a	F to M	Under age 55 who retired on ill-health grounds	18 to 28
2B.1b	F to M	Under age 55 who retired on ill-health grounds	29 to 38
2B.2a	F to M	Under age 55 who retired on ill-health grounds	39 to 49
2B.2b	F to M	Under age 55 who retired on ill-health grounds	50 to 59
2B.3a	F to M	Under age 55 who retired on ill-health grounds	60 to 70
2B.3b	F to M	Under age 55 who retired on ill-health grounds	71 to 80+
3A.1	M to M	Age 55 and over, or under age 55 and retired in normal health	18 to 38
3A.2	M to M	Age 55 and over, or under age 55 and retired in normal health	39 to 59
3A.3	M to M	Age 55 and over, or under age 55 and retired in normal health	60 to 80+
3B.1a	M to M	Under age 55 who retired on ill-health grounds	18 to 28
3B.1b	M to M	Under age 55 who retired on ill-health grounds	29 to 38
3B.2a	M to M	Under age 55 who retired on ill-health grounds	39 to 49
3B.2b	M to M	Under age 55 who retired on ill-health grounds	50 to 59
3B.3a	M to M	Under age 55 who retired on ill-health grounds	60 to 70
3B.3b	M to M	Under age 55 who retired on ill-health grounds	71 to 80+
4A.1	F to F	Age 55 and over, or under age 55 and retired in normal health	18 to 38
4A.2	F to F	Age 55 and over, or under age 55 and retired in normal health	39 to 59
4A.3	F to F	Age 55 and over, or under age 55 and retired in normal health	60 to 80+
4B.1a	F to F	Under age 55 who retired on ill-health grounds	18 to 28
4B.1b	F to F	Under age 55 who retired on ill-health grounds	29 to 38
4B.2a	F to F	Under age 55 who retired on ill-health grounds	39 to 49
4B.2b	F to F	Under age 55 who retired on ill-health grounds	50 to 59
4B.3a	F to F	Under age 55 who retired on ill-health grounds	60 to 70
4B.3b	F to F	Under age 55 who retired on ill-health grounds	71 to 80+

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1A.1: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 18 to 38: Male allocating to female**

		Age last birthday of beneficiary										
		18	19	20	21	22	23	24	25	26	27	28
Age last birthday of Scheme member	50	2.136	2.162	2.189	2.217	2.248	2.280	2.314	2.350	2.388	2.428	2.472
	51	2.023	2.046	2.071	2.097	2.124	2.153	2.184	2.217	2.251	2.288	2.327
	52	1.913	1.934	1.956	1.980	2.005	2.031	2.059	2.089	2.120	2.153	2.189
	53	1.805	1.824	1.845	1.866	1.889	1.913	1.938	1.965	1.993	2.023	2.055
	54	1.700	1.717	1.736	1.755	1.775	1.797	1.820	1.845	1.870	1.898	1.926
	55	1.597	1.613	1.630	1.647	1.666	1.686	1.706	1.728	1.752	1.776	1.802
	56	1.499	1.514	1.529	1.545	1.562	1.580	1.598	1.618	1.639	1.661	1.685
	57	1.407	1.420	1.434	1.448	1.464	1.480	1.497	1.515	1.533	1.553	1.575
	58	1.320	1.332	1.344	1.357	1.371	1.386	1.401	1.417	1.434	1.452	1.471
	59	1.237	1.248	1.260	1.271	1.284	1.297	1.311	1.325	1.341	1.357	1.375
	60	1.160	1.169	1.180	1.190	1.202	1.214	1.226	1.239	1.253	1.268	1.284
	61	1.086	1.095	1.105	1.114	1.124	1.135	1.147	1.159	1.171	1.185	1.199
	62	1.018	1.026	1.034	1.043	1.052	1.062	1.072	1.083	1.094	1.106	1.119
	63	0.953	0.960	0.967	0.975	0.984	0.993	1.002	1.012	1.022	1.033	1.045
	64	0.892	0.898	0.905	0.912	0.920	0.928	0.936	0.945	0.955	0.965	0.975
	65	0.834	0.840	0.846	0.853	0.860	0.867	0.875	0.883	0.891	0.900	0.910
	66	0.780	0.786	0.791	0.797	0.804	0.810	0.817	0.824	0.832	0.840	0.849
	67	0.730	0.734	0.740	0.745	0.751	0.757	0.763	0.770	0.777	0.784	0.792
	68	0.682	0.686	0.691	0.696	0.701	0.707	0.712	0.719	0.725	0.732	0.739
69	0.637	0.641	0.646	0.650	0.655	0.660	0.665	0.671	0.676	0.682	0.689	

		Age last birthday of beneficiary									
		29	30	31	32	33	34	35	36	37	38
Age last birthday of Scheme member	50	2.517	2.566	2.618	2.674	2.733	2.796	2.864	2.937	3.014	3.097
	51	2.369	2.413	2.460	2.510	2.564	2.621	2.682	2.747	2.817	2.892
	52	2.226	2.266	2.309	2.354	2.402	2.454	2.509	2.568	2.631	2.698
	53	2.090	2.126	2.164	2.205	2.248	2.295	2.344	2.397	2.454	2.514
	54	1.957	1.990	2.024	2.061	2.100	2.142	2.186	2.234	2.285	2.339
	55	1.830	1.859	1.890	1.923	1.959	1.996	2.036	2.079	2.124	2.173
	56	1.710	1.736	1.764	1.794	1.826	1.859	1.895	1.933	1.974	2.017
	57	1.597	1.621	1.646	1.673	1.701	1.732	1.764	1.798	1.834	1.873
	58	1.492	1.513	1.536	1.560	1.585	1.613	1.641	1.672	1.705	1.740
	59	1.393	1.412	1.432	1.454	1.477	1.502	1.527	1.555	1.584	1.616
	60	1.300	1.317	1.336	1.355	1.376	1.398	1.421	1.446	1.473	1.500
	61	1.214	1.229	1.246	1.263	1.282	1.302	1.323	1.345	1.369	1.394
	62	1.133	1.147	1.162	1.178	1.194	1.212	1.231	1.251	1.272	1.295
	63	1.057	1.070	1.083	1.097	1.113	1.129	1.146	1.164	1.183	1.203
	64	0.986	0.998	1.010	1.023	1.036	1.051	1.066	1.082	1.100	1.118
	65	0.920	0.930	0.941	0.953	0.965	0.978	0.992	1.007	1.022	1.039
	66	0.858	0.867	0.877	0.888	0.899	0.911	0.923	0.937	0.951	0.965
	67	0.800	0.809	0.818	0.827	0.837	0.848	0.859	0.871	0.884	0.897
	68	0.746	0.754	0.762	0.771	0.780	0.790	0.800	0.811	0.822	0.834
69	0.696	0.703	0.710	0.718	0.726	0.735	0.744	0.754	0.764	0.775	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1A.2: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 39 to 59: Male allocating to female**

		Age last birthday of beneficiary										
		39	40	41	42	43	44	45	46	47	48	49
Age last birthday of Scheme member	50	3.187	3.283	3.385	3.496	3.615	3.742	3.880	4.029	4.189	4.362	4.547
	51	2.972	3.058	3.151	3.250	3.357	3.471	3.595	3.728	3.871	4.026	4.192
	52	2.770	2.847	2.930	3.019	3.115	3.217	3.328	3.448	3.576	3.714	3.863
	53	2.579	2.648	2.722	2.802	2.888	2.979	3.079	3.185	3.300	3.423	3.557
	54	2.397	2.459	2.525	2.596	2.673	2.755	2.844	2.939	3.041	3.151	3.270
	55	2.224	2.280	2.339	2.403	2.471	2.544	2.623	2.708	2.799	2.897	3.003
	56	2.064	2.113	2.166	2.223	2.284	2.349	2.419	2.495	2.576	2.663	2.757
	57	1.915	1.959	2.006	2.057	2.112	2.170	2.232	2.300	2.371	2.449	2.532
	58	1.777	1.817	1.859	1.904	1.953	2.005	2.060	2.120	2.184	2.253	2.328
	59	1.649	1.684	1.722	1.763	1.806	1.852	1.902	1.955	2.013	2.074	2.140
	60	1.530	1.562	1.596	1.632	1.671	1.712	1.757	1.804	1.855	1.910	1.969
	61	1.421	1.449	1.479	1.512	1.546	1.583	1.623	1.666	1.711	1.760	1.812
	62	1.319	1.345	1.372	1.401	1.432	1.465	1.500	1.538	1.579	1.623	1.669
	63	1.225	1.248	1.272	1.298	1.326	1.356	1.387	1.421	1.458	1.497	1.538
	64	1.137	1.158	1.180	1.203	1.228	1.255	1.283	1.314	1.346	1.381	1.418
	65	1.056	1.075	1.095	1.116	1.138	1.162	1.187	1.215	1.244	1.275	1.308
	66	0.981	0.998	1.016	1.035	1.055	1.076	1.099	1.124	1.150	1.178	1.208
	67	0.912	0.927	0.943	0.960	0.978	0.997	1.018	1.040	1.063	1.088	1.115
	68	0.847	0.861	0.875	0.890	0.907	0.924	0.943	0.962	0.983	1.006	1.030
69	0.787	0.799	0.812	0.826	0.841	0.857	0.873	0.891	0.910	0.930	0.952	

		Age last birthday of beneficiary									
		50	51	52	53	54	55	56	57	58	59
Age last birthday of Scheme member	50	4.748	4.964	5.198	5.450	5.722	6.019	6.337	6.680	7.053	7.456
	51	4.372	4.566	4.775	5.002	5.245	5.510	5.796	6.103	6.437	6.798
	52	4.023	4.197	4.385	4.586	4.805	5.041	5.297	5.572	5.870	6.192
	53	3.700	3.855	4.022	4.202	4.396	4.608	4.835	5.082	5.347	5.635
	54	3.398	3.535	3.684	3.845	4.018	4.205	4.408	4.627	4.865	5.120
	55	3.116	3.239	3.370	3.514	3.667	3.834	4.014	4.208	4.418	4.646
	56	2.858	2.967	3.084	3.211	3.347	3.495	3.654	3.827	4.013	4.214
	57	2.622	2.719	2.823	2.935	3.057	3.188	3.329	3.482	3.648	3.826
	58	2.407	2.493	2.586	2.686	2.793	2.910	3.035	3.170	3.317	3.475
	59	2.211	2.288	2.370	2.458	2.554	2.657	2.768	2.889	3.019	3.159
	60	2.032	2.100	2.173	2.252	2.337	2.428	2.527	2.634	2.749	2.873
	61	1.868	1.929	1.994	2.064	2.140	2.221	2.309	2.403	2.506	2.616
	62	1.719	1.773	1.831	1.893	1.960	2.033	2.111	2.195	2.286	2.384
	63	1.583	1.631	1.682	1.738	1.798	1.862	1.932	2.007	2.087	2.175
	64	1.458	1.501	1.547	1.597	1.650	1.707	1.769	1.836	1.908	1.985
	65	1.344	1.382	1.424	1.468	1.515	1.566	1.622	1.681	1.745	1.814
	66	1.239	1.274	1.311	1.350	1.393	1.438	1.488	1.541	1.598	1.660
	67	1.144	1.174	1.207	1.243	1.281	1.322	1.366	1.413	1.464	1.519
	68	1.056	1.083	1.113	1.145	1.179	1.215	1.255	1.297	1.343	1.392
69	0.975	1.000	1.026	1.055	1.085	1.118	1.154	1.191	1.233	1.277	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1A.3: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 60 to 80+: Male allocating to female**

		Age last birthday of beneficiary										
		60	61	62	63	64	65	66	67	68	69	70
Age last birthday of Scheme member	50	7.891	8.362	8.866	9.414	10.003	10.648	11.341	12.081	12.886	13.756	14.673
	51	7.186	7.609	8.065	8.554	9.085	9.657	10.284	10.958	11.679	12.455	13.295
	52	6.542	6.918	7.326	7.766	8.242	8.755	9.314	9.921	10.570	11.268	12.019
	53	5.946	6.284	6.647	7.040	7.465	7.925	8.425	8.966	9.549	10.173	10.846
	54	5.396	5.696	6.021	6.370	6.748	7.159	7.603	8.088	8.603	9.164	9.767
	55	4.891	5.156	5.444	5.756	6.091	6.454	6.850	7.277	7.739	8.233	8.770
	56	4.431	4.668	4.923	5.197	5.497	5.817	6.167	6.546	6.954	7.394	7.869
	57	4.019	4.227	4.454	4.699	4.961	5.246	5.556	5.892	6.255	6.643	7.065
	58	3.646	3.831	4.032	4.248	4.481	4.734	5.008	5.304	5.627	5.971	6.342
	59	3.310	3.474	3.652	3.843	4.050	4.273	4.516	4.779	5.062	5.369	5.697
	60	3.008	3.153	3.310	3.480	3.663	3.861	4.076	4.308	4.559	4.830	5.122
	61	2.735	2.864	3.003	3.153	3.316	3.492	3.682	3.889	4.111	4.351	4.608
	62	2.490	2.604	2.728	2.862	3.006	3.162	3.331	3.513	3.711	3.922	4.153
	63	2.269	2.370	2.480	2.599	2.727	2.865	3.015	3.178	3.353	3.541	3.745
	64	2.069	2.159	2.257	2.363	2.477	2.600	2.733	2.877	3.033	3.201	3.381
	65	1.889	1.969	2.056	2.150	2.252	2.361	2.480	2.608	2.746	2.895	3.057
	66	1.726	1.798	1.875	1.959	2.049	2.147	2.253	2.367	2.490	2.623	2.766
	67	1.579	1.643	1.712	1.787	1.867	1.954	2.049	2.150	2.260	2.379	2.506
	68	1.445	1.502	1.564	1.631	1.703	1.781	1.865	1.956	2.054	2.160	2.274
69	1.324	1.375	1.431	1.490	1.555	1.624	1.700	1.781	1.869	1.963	2.065	

		Age last birthday of beneficiary									
		71	72	73	74	75	76	77	78	79	80+
Age last birthday of Scheme member	50	15.677	16.761	17.930	19.142	20.510	21.922	23.440	25.047	26.773	28.649
	51	14.195	15.175	16.230	17.340	18.546	19.857	21.236	22.697	24.249	25.967
	52	12.840	13.715	14.675	15.676	16.761	17.932	19.187	20.540	21.950	23.453
	53	11.581	12.374	13.217	14.136	15.122	16.171	17.291	18.495	19.797	21.157
	54	10.420	11.128	11.888	12.698	13.575	14.533	15.531	16.617	17.770	19.020
	55	9.351	9.985	10.659	11.378	12.164	13.001	13.908	14.868	15.902	17.001
	56	8.384	8.940	9.546	10.188	10.875	11.630	12.419	13.276	14.199	15.182
	57	7.519	8.014	8.545	9.115	9.732	10.390	11.101	11.856	12.667	13.544
	58	6.746	7.184	7.652	8.159	8.702	9.291	9.911	10.581	11.303	12.073
	59	6.054	6.441	6.860	7.303	7.788	8.301	8.856	9.445	10.078	10.762
	60	5.437	5.779	6.149	6.542	6.969	7.427	7.915	8.438	9.001	9.602
	61	4.889	5.191	5.517	5.867	6.243	6.646	7.082	7.543	8.043	8.572
	62	4.399	4.668	4.956	5.266	5.600	5.958	6.340	6.752	7.189	7.661
	63	3.965	4.202	4.458	4.732	5.028	5.345	5.684	6.049	6.438	6.855
	64	3.577	3.787	4.015	4.258	4.520	4.803	5.102	5.425	5.770	6.140
	65	3.230	3.418	3.620	3.836	4.069	4.319	4.587	4.873	5.179	5.506
	66	2.921	3.087	3.267	3.460	3.667	3.889	4.128	4.382	4.653	4.944
	67	2.645	2.794	2.953	3.125	3.310	3.508	3.719	3.947	4.188	4.445
	68	2.397	2.530	2.673	2.826	2.991	3.168	3.357	3.558	3.775	4.006
69	2.176	2.294	2.422	2.559	2.707	2.865	3.033	3.215	3.406	3.612	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1B.1a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 18 to 28: Male allocating to female**

		Age last birthday of beneficiary										
		18	19	20	21	22	23	24	25	26	27	28
<b>Age last birthday of Scheme member</b>	<b>25</b>	11.282	11.662	12.076	12.515	12.990	13.507	14.057	14.658	15.302	15.993	16.744
	<b>26</b>	10.500	10.841	11.208	11.603	12.032	12.490	12.984	13.514	14.093	14.714	15.386
	<b>27</b>	9.776	10.083	10.411	10.763	11.145	11.557	11.997	12.472	12.984	13.537	14.138
	<b>28</b>	9.107	9.382	9.676	9.991	10.331	10.696	11.091	11.516	11.974	12.465	12.998
	<b>29</b>	8.492	8.736	8.999	9.281	9.584	9.909	10.261	10.641	11.050	11.488	11.964
	<b>30</b>	7.919	8.139	8.374	8.626	8.896	9.188	9.500	9.838	10.204	10.594	11.017
	<b>31</b>	7.392	7.587	7.797	8.023	8.264	8.524	8.803	9.105	9.429	9.777	10.153
	<b>32</b>	6.903	7.079	7.267	7.467	7.683	7.914	8.165	8.432	8.720	9.031	9.365
	<b>33</b>	6.451	6.608	6.776	6.956	7.148	7.355	7.578	7.817	8.074	8.350	8.648
	<b>34</b>	6.033	6.173	6.324	6.483	6.656	6.841	7.039	7.253	7.481	7.728	7.992
	<b>35</b>	5.644	5.771	5.904	6.048	6.202	6.367	6.544	6.734	6.938	7.156	7.394
	<b>36</b>	5.284	5.397	5.518	5.645	5.783	5.932	6.089	6.257	6.440	6.635	6.844
	<b>37</b>	4.949	5.050	5.158	5.273	5.397	5.529	5.670	5.820	5.982	6.157	6.344
	<b>38</b>	4.638	4.729	4.825	4.928	5.038	5.157	5.282	5.418	5.562	5.717	5.885
	<b>39</b>	4.348	4.430	4.516	4.609	4.708	4.813	4.926	5.046	5.176	5.314	5.463
	<b>40</b>	4.078	4.152	4.229	4.312	4.401	4.496	4.596	4.704	4.819	4.944	5.076
	<b>41</b>	3.827	3.893	3.963	4.037	4.116	4.201	4.292	4.388	4.491	4.602	4.720
	<b>42</b>	3.592	3.651	3.714	3.781	3.852	3.928	4.009	4.096	4.188	4.286	4.393
	<b>43</b>	3.372	3.426	3.482	3.543	3.607	3.675	3.747	3.825	3.908	3.996	4.090
	<b>44</b>	3.167	3.216	3.267	3.321	3.378	3.440	3.505	3.574	3.648	3.727	3.812
	<b>45</b>	2.976	3.019	3.065	3.113	3.165	3.220	3.279	3.341	3.408	3.479	3.555
	<b>46</b>	2.796	2.835	2.876	2.920	2.967	3.016	3.069	3.125	3.185	3.248	3.316
	<b>47</b>	2.627	2.662	2.700	2.739	2.781	2.826	2.873	2.924	2.977	3.034	3.095
	<b>48</b>	2.469	2.501	2.534	2.570	2.608	2.648	2.691	2.736	2.784	2.836	2.890
	<b>49</b>	2.320	2.350	2.380	2.412	2.446	2.483	2.521	2.562	2.605	2.651	2.700
<b>50</b>	2.181	2.207	2.235	2.264	2.295	2.327	2.362	2.399	2.438	2.479	2.523	
<b>51</b>	2.050	2.073	2.098	2.125	2.153	2.182	2.213	2.246	2.281	2.319	2.358	
<b>52</b>	1.927	1.948	1.970	1.994	2.019	2.046	2.074	2.104	2.136	2.169	2.205	
<b>53</b>	1.810	1.830	1.850	1.871	1.894	1.918	1.944	1.971	1.999	2.029	2.062	
<b>54</b>	1.701	1.718	1.737	1.756	1.777	1.798	1.821	1.846	1.872	1.899	1.928	
<b>55</b>	1.597	1.613	1.630	1.647	1.666	1.686	1.706	1.728	1.752	1.776	1.802	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1B.1b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 29 to 38: Male allocating to female**

		Age last birthday of beneficiary									
		29	30	31	32	33	34	35	36	37	38
<b>Age last birthday of Scheme member</b>	<b>25</b>	17.562	18.435	19.374	20.387	21.496	22.675	23.957	25.354	26.848	28.443
	<b>26</b>	16.111	16.890	17.734	18.652	19.637	20.695	21.844	23.084	24.439	25.875
	<b>27</b>	14.790	15.483	16.233	17.047	17.934	18.879	19.913	21.020	22.215	23.510
	<b>28</b>	13.580	14.201	14.867	15.599	16.383	17.224	18.142	19.142	20.204	21.353
	<b>29</b>	12.479	13.031	13.626	14.273	14.976	15.723	16.543	17.428	18.376	19.400
	<b>30</b>	11.479	11.970	12.497	13.069	13.698	14.360	15.086	15.879	16.722	17.632
	<b>31</b>	10.562	10.998	11.469	11.982	12.532	13.127	13.768	14.472	15.220	16.032
	<b>32</b>	9.728	10.116	10.534	10.987	11.482	12.005	12.579	13.199	13.866	14.584
	<b>33</b>	8.970	9.313	9.686	10.090	10.524	10.993	11.500	12.050	12.643	13.278
	<b>34</b>	8.278	8.585	8.914	9.274	9.660	10.073	10.523	11.013	11.535	12.102
	<b>35</b>	7.647	7.919	8.213	8.530	8.875	9.241	9.642	10.071	10.538	11.038
	<b>36</b>	7.071	7.313	7.575	7.857	8.160	8.488	8.842	9.225	9.636	10.080
	<b>37</b>	6.545	6.761	6.992	7.243	7.515	7.803	8.117	8.457	8.820	9.215
	<b>38</b>	6.064	6.255	6.462	6.684	6.924	7.183	7.460	7.761	8.085	8.434
	<b>39</b>	5.623	5.793	5.977	6.175	6.389	6.616	6.864	7.132	7.418	7.728
	<b>40</b>	5.218	5.370	5.534	5.710	5.899	6.103	6.322	6.559	6.815	7.088
	<b>41</b>	4.847	4.983	5.128	5.286	5.454	5.634	5.829	6.041	6.265	6.509
	<b>42</b>	4.506	4.626	4.757	4.896	5.047	5.207	5.381	5.567	5.769	5.984
	<b>43</b>	4.192	4.300	4.415	4.540	4.674	4.817	4.971	5.138	5.316	5.508
	<b>44</b>	3.902	3.999	4.102	4.213	4.333	4.460	4.597	4.745	4.903	5.074
	<b>45</b>	3.636	3.721	3.814	3.913	4.019	4.133	4.256	4.387	4.528	4.679
	<b>46</b>	3.389	3.466	3.548	3.637	3.732	3.833	3.942	4.059	4.184	4.319
	<b>47</b>	3.160	3.229	3.303	3.382	3.467	3.558	3.654	3.759	3.871	3.990
	<b>48</b>	2.949	3.010	3.076	3.147	3.223	3.304	3.391	3.483	3.584	3.690
	<b>49</b>	2.752	2.808	2.867	2.930	2.998	3.071	3.148	3.231	3.320	3.415
<b>50</b>	2.570	2.620	2.673	2.730	2.790	2.855	2.924	2.998	3.078	3.163	
<b>51</b>	2.401	2.445	2.493	2.544	2.598	2.656	2.718	2.784	2.855	2.931	
<b>52</b>	2.243	2.283	2.326	2.372	2.420	2.472	2.527	2.587	2.650	2.718	
<b>53</b>	2.096	2.132	2.170	2.211	2.255	2.301	2.351	2.404	2.461	2.522	
<b>54</b>	1.958	1.991	2.025	2.063	2.102	2.143	2.188	2.235	2.286	2.340	
<b>55</b>	1.830	1.859	1.890	1.923	1.959	1.996	2.036	2.079	2.124	2.173	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1B.2a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 39 to 49: Male allocating to female**

		Age last birthday of beneficiary										
		39	40	41	42	43	44	45	46	47	48	49
<b>Age last birthday of Scheme member</b>	<b>25</b>	30.165	32.052	34.040	36.182	38.533	41.032	43.669	*	*	*	*
	<b>26</b>	27.428	29.111	30.915	32.842	34.959	37.187	39.630	42.272	*	*	*
	<b>27</b>	24.913	26.420	28.040	29.778	31.665	33.689	35.885	38.274	40.827	*	*
	<b>28</b>	22.597	23.950	25.408	26.976	28.645	30.485	32.439	34.600	36.891	39.341	*
	<b>29</b>	20.510	21.717	23.005	24.409	25.924	27.541	29.307	31.213	33.270	35.485	37.829
	<b>30</b>	18.618	19.689	20.845	22.093	23.442	24.886	26.466	28.156	29.986	31.964	34.071
	<b>31</b>	16.912	17.860	18.881	19.993	21.187	22.480	23.880	25.401	27.016	28.787	30.685
	<b>32</b>	15.366	16.208	17.108	18.103	19.164	20.303	21.549	22.891	24.351	25.905	27.595
	<b>33</b>	13.972	14.723	15.521	16.394	17.340	18.348	19.461	20.651	21.934	23.332	24.826
	<b>34</b>	12.713	13.377	14.092	14.863	15.703	16.592	17.572	18.639	19.772	21.008	22.345
	<b>35</b>	11.582	12.169	12.800	13.483	14.227	15.021	15.881	16.825	17.838	18.925	20.101
<b>36</b>	10.558	11.083	11.639	12.244	12.901	13.608	14.373	15.205	16.099	17.066	18.106	
<b>37</b>	9.641	10.102	10.598	11.130	11.713	12.340	13.019	13.751	14.549	15.400	16.322	
<b>38</b>	8.809	9.218	9.658	10.132	10.643	11.199	11.799	12.450	13.149	13.911	14.726	
<b>39</b>	8.062	8.421	8.811	9.232	9.686	10.175	10.706	11.280	11.900	12.575	13.298	
<b>40</b>	7.386	7.704	8.048	8.421	8.824	9.256	9.727	10.236	10.782	11.375	12.018	
<b>41</b>	6.772	7.056	7.360	7.690	8.046	8.429	8.844	9.298	9.784	10.304	10.871	
<b>42</b>	6.217	6.469	6.739	7.030	7.346	7.686	8.055	8.452	8.884	9.349	9.848	
<b>43</b>	5.714	5.938	6.177	6.436	6.716	7.017	7.343	7.697	8.076	8.486	8.931	
<b>44</b>	5.258	5.455	5.669	5.897	6.146	6.414	6.702	7.015	7.352	7.715	8.107	
<b>45</b>	4.843	5.018	5.207	5.411	5.631	5.868	6.124	6.401	6.698	7.022	7.368	
<b>46</b>	4.464	4.621	4.788	4.969	5.164	5.375	5.602	5.848	6.111	6.397	6.705	
<b>47</b>	4.120	4.259	4.408	4.569	4.742	4.928	5.130	5.347	5.583	5.835	6.109	
<b>48</b>	3.805	3.929	4.062	4.204	4.359	4.524	4.703	4.897	5.104	5.329	5.571	
<b>49</b>	3.517	3.628	3.745	3.873	4.010	4.157	4.315	4.488	4.672	4.871	5.086	
<b>50</b>	3.254	3.352	3.457	3.570	3.692	3.823	3.964	4.116	4.280	4.457	4.647	
<b>51</b>	3.012	3.100	3.194	3.294	3.403	3.519	3.645	3.780	3.925	4.082	4.251	
<b>52</b>	2.790	2.868	2.952	3.042	3.138	3.242	3.353	3.474	3.603	3.742	3.893	
<b>53</b>	2.587	2.656	2.730	2.811	2.897	2.989	3.088	3.195	3.310	3.434	3.568	
<b>54</b>	2.398	2.461	2.527	2.598	2.675	2.757	2.846	2.941	3.043	3.153	3.272	
<b>55</b>	2.224	2.280	2.339	2.403	2.471	2.544	2.623	2.708	2.799	2.897	3.003	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1B.2b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 50 to 59: Male allocating to female**

		Age last birthday of beneficiary									
		50	51	52	53	54	55	56	57	58	59
<b>Age last birthday of Scheme member</b>	<b>25</b>	*	*	*	*	*	*	*	*	*	*
	<b>26</b>	*	*	*	*	*	*	*	*	*	*
	<b>27</b>	*	*	*	*	*	*	*	*	*	*
	<b>28</b>	*	*	*	*	*	*	*	*	*	*
	<b>29</b>	*	*	*	*	*	*	*	*	*	*
	<b>30</b>	36.334	*	*	*	*	*	*	*	*	*
	<b>31</b>	32.681	34.897	*	*	*	*	*	*	*	*
	<b>32</b>	29.409	31.349	33.480	*	*	*	*	*	*	*
	<b>33</b>	26.433	28.162	30.041	32.086	*	*	*	*	*	*
	<b>34</b>	23.761	25.322	26.968	28.785	30.716	*	*	*	*	*
<b>35</b>	21.376	22.742	24.239	25.822	27.555	29.423	*	*	*	*	
<b>36</b>	19.224	20.448	21.766	23.184	24.703	23.369	28.178	*	*	*	
<b>37</b>	17.316	18.386	19.561	20.818	22.171	23.643	25.229	26.951	*	*	
<b>38</b>	15.605	16.552	17.584	18.700	19.895	21.213	22.624	24.129	25.767	*	
<b>39</b>	14.077	14.919	15.829	16.815	17.874	19.032	20.277	21.624	23.084	26.642	
<b>40</b>	12.707	13.541	14.263	15.137	16.078	17.090	18.201	19.386	20.674	22.073	
<b>41</b>	11.482	12.143	12.857	13.628	14.464	15.375	16.344	17.399	18.539	19.768	
<b>42</b>	10.386	10.974	11.606	12.288	13.023	13.830	14.699	15.624	16.643	17.718	
<b>43</b>	9.409	9.925	10.486	11.092	11.741	12.452	13.220	14.046	14.935	15.911	
<b>44</b>	8.531	8.989	9.486	10.022	10.597	11.227	11.907	12.635	13.427	14.283	
<b>45</b>	7.743	8.151	8.588	9.064	9.578	10.131	10.735	11.383	12.085	12.839	
<b>46</b>	7.038	7.397	7.787	8.205	8.660	9.153	9.684	10.259	10.881	11.551	
<b>47</b>	6.403	6.722	7.065	7.439	7.840	8.276	8.748	9.255	9.805	10.401	
<b>48</b>	5.832	6.115	6.420	6.750	7.106	7.492	7.909	8.361	8.848	9.374	
<b>49</b>	5.318	5.568	5.838	6.130	6.447	6.789	7.158	7.557	7.990	8.457	
<b>50</b>	4.853	5.075	5.315	5.574	5.853	6.158	6.485	6.838	7.222	7.636	
<b>51</b>	4.434	4.631	4.843	5.074	5.321	5.591	5.882	6.195	6.535	6.904	
<b>52</b>	4.054	4.229	4.419	4.622	4.843	5.081	5.340	5.617	5.919	6.244	
<b>53</b>	3.711	3.866	4.034	4.215	4.410	4.623	4.851	5.098	5.365	5.654	
<b>54</b>	3.400	3.537	3.687	3.847	4.020	4.208	4.411	4.630	4.868	5.124	
<b>55</b>	3.116	3.239	3.370	3.514	3.667	3.834	4.014	4.208	4.418	4.646	

\* These cases should be referred to the Government Actuary's Department



**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1B.3a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 60 to 70: Male allocating to female**

		Age last birthday of beneficiary										
		60	61	62	63	64	65	66	67	68	69	70
<b>Age last birthday of Scheme member</b>	<b>25</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>26</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>27</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>28</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>29</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>30</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>31</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>32</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>33</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>34</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>35</b>	*	*	*	*	*	*	*	*	*	*	*
<b>36</b>	*	*	*	*	*	*	*	*	*	*	*	
<b>37</b>	*	*	*	*	*	*	*	*	*	*	*	
<b>38</b>	*	*	*	*	*	*	*	*	*	*	*	
<b>39</b>	*	*	*	*	*	*	*	*	*	*	*	
<b>40</b>	23.553	*	*	*	*	*	*	*	*	*	*	
<b>41</b>	21.093	22.513	*	*	*	*	*	*	*	*	*	
<b>42</b>	18.903	20.170	21.536	*	*	*	*	*	*	*	*	
<b>43</b>	16.943	18.072	19.299	20.598	*	*	*	*	*	*	*	
<b>44</b>	15.208	16.208	17.286	18.449	19.698	*	*	*	*	*	*	
<b>45</b>	13.656	14.541	15.500	16.529	17.630	18.829	*	*	*	*	*	
<b>46</b>	12.274	13.058	13.904	14.817	15.799	16.863	18.016	*	*	*	*	
<b>47</b>	11.042	11.738	12.493	13.297	14.173	15.111	16.142	17.252	*	*	*	
<b>48</b>	9.942	10.562	11.230	11.946	12.722	13.564	14.470	15.450	16.521	*	*	
<b>49</b>	8.964	9.505	10.101	10.738	11.425	12.175	12.978	13.853	14.795	15.807	*	
<b>50</b>	8.085	8.571	9.091	9.658	10.268	10.934	11.653	12.420	13.257	14.163	15.119	
<b>51</b>	7.298	7.730	8.196	8.695	9.237	9.822	10.464	11.154	11.893	12.689	13.552	
<b>52</b>	6.598	6.977	7.390	7.836	8.318	8.837	9.403	10.017	10.675	11.382	12.146	
<b>53</b>	5.967	6.306	6.671	7.065	7.492	7.955	8.458	9.002	9.587	10.214	10.890	
<b>54</b>	5.400	5.700	6.025	6.375	6.753	7.164	7.609	8.094	8.611	9.172	9.775	
<b>55</b>	4.891	5.156	5.444	5.756	6.091	6.454	6.850	7.277	7.739	8.233	8.770	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 1B.3b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 71 to 80+ : Male allocating to female**

		Age last birthday of beneficiary									
		71	72	73	74	75	76	77	78	79	80+
Age last birthday of Scheme member	25	*	*	*	*	*	*	*	*	*	*
	26	*	*	*	*	*	*	*	*	*	*
	27	*	*	*	*	*	*	*	*	*	*
	28	*	*	*	*	*	*	*	*	*	*
	29	*	*	*	*	*	*	*	*	*	*
	30	*	*	*	*	*	*	*	*	*	*
	31	*	*	*	*	*	*	*	*	*	*
	32	*	*	*	*	*	*	*	*	*	*
	33	*	*	*	*	*	*	*	*	*	*
	34	*	*	*	*	*	*	*	*	*	*
35	*	*	*	*	*	*	*	*	*	*	
36	*	*	*	*	*	*	*	*	*	*	
37	*	*	*	*	*	*	*	*	*	*	
38	*	*	*	*	*	*	*	*	*	*	
39	*	*	*	*	*	*	*	*	*	*	
40	*	*	*	*	*	*	*	*	*	*	
41	*	*	*	*	*	*	*	*	*	*	
42	*	*	*	*	*	*	*	*	*	*	
43	*	*	*	*	*	*	*	*	*	*	
44	*	*	*	*	*	*	*	*	*	*	
45	*	*	*	*	*	*	*	*	*	*	
46	*	*	*	*	*	*	*	*	*	*	
47	*	*	*	*	*	*	*	*	*	*	
48	*	*	*	*	*	*	*	*	*	*	
49	*	*	*	*	*	*	*	*	*	*	
50	*	*	*	*	*	*	*	*	*	*	
51	14.477	*	*	*	*	*	*	*	*	*	
52	12.978	13.867	*	*	*	*	*	*	*	*	
53	11.632	12.430	13.278	*	*	*	*	*	*	*	
54	10.429	11.138	11.899	12.711	*	*	*	*	*	*	
55	9.351	9.985	10.659	11.378	12.164	*	*	*	*	*	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2A.1: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 18 to 38: Female allocating to male**

		Age last birthday of beneficiary										
		18	19	20	21	22	23	24	25	26	27	28
Age last birthday of Scheme member	50	3.117	3.172	3.232	3.295	3.362	3.434	3.512	3.593	3.682	3.776	3.876
	51	2.941	2.992	3.045	3.103	3.164	3.229	3.298	3.373	3.452	3.537	3.627
	52	2.772	2.818	2.867	2.918	2.974	3.032	3.095	3.162	3.234	3.310	3.391
	53	2.609	2.651	2.695	2.741	2.791	2.845	2.901	2.961	3.026	3.094	3.167
	54	2.452	2.489	2.529	2.571	2.616	2.663	2.714	2.769	2.827	2.888	2.954
	55	2.300	2.334	2.369	2.407	2.448	2.491	2.536	2.585	2.637	2.692	2.751
	56	2.156	2.187	2.219	2.253	2.289	2.328	2.369	2.413	2.460	2.509	2.562
	57	2.021	2.049	2.078	2.109	2.141	2.176	2.213	2.252	2.294	2.339	2.386
	58	1.894	1.919	1.945	1.973	2.002	2.034	2.067	2.102	2.140	2.180	2.222
	59	1.775	1.797	1.821	1.846	1.872	1.900	1.930	1.962	1.996	2.032	2.070
	60	1.663	1.683	1.704	1.727	1.750	1.776	1.802	1.831	1.861	1.894	1.928
	61	1.557	1.575	1.594	1.615	1.636	1.659	1.683	1.709	1.736	1.765	1.796
	62	1.458	1.474	1.491	1.509	1.529	1.549	1.571	1.594	1.619	1.645	1.672
	63	1.364	1.379	1.394	1.411	1.428	1.447	1.466	1.487	1.509	1.532	1.557
	64	1.276	1.289	1.303	1.318	1.333	1.350	1.368	1.386	1.406	1.427	1.449
	65	1.192	1.204	1.217	1.230	1.244	1.259	1.275	1.292	1.310	1.329	1.349
	66	1.114	1.124	1.136	1.148	1.161	1.174	1.189	1.204	1.220	1.237	1.255
	67	1.039	1.049	1.059	1.070	1.082	1.094	1.107	1.120	1.135	1.150	1.166
	68	0.969	0.978	0.987	0.997	1.008	1.019	1.030	1.042	1.055	1.069	1.084
69	0.904	0.911	0.920	0.929	0.938	0.948	0.958	0.969	0.981	0.993	1.006	

		Age last birthday of beneficiary									
		29	30	31	32	33	34	35	36	37	38
Age last birthday of Scheme member	50	3.985	4.101	4.226	4.359	4.503	4.658	4.824	5.004	5.198	5.406
	51	3.724	3.829	3.942	4.062	4.190	4.329	4.479	4.640	4.813	5.000
	52	3.479	3.573	3.674	3.782	3.897	4.022	4.155	4.300	4.455	4.621
	53	3.246	3.330	3.421	3.518	3.621	3.733	3.852	3.981	4.120	4.269
	54	3.025	3.100	3.181	3.267	3.360	3.460	3.567	3.682	3.806	3.939
	55	2.815	2.882	2.955	3.032	3.115	3.204	3.299	3.402	3.511	3.630
	56	2.618	2.679	2.744	2.813	2.887	2.966	3.051	3.143	3.241	3.346
	57	2.436	2.491	2.549	2.611	2.677	2.747	2.823	2.905	2.992	3.086
	58	2.268	2.316	2.368	2.423	2.482	2.545	2.613	2.686	2.764	2.847
	59	2.110	2.154	2.200	2.250	2.303	2.359	2.419	2.484	2.554	2.628
	60	1.964	2.003	2.045	2.089	2.136	2.187	2.241	2.298	2.360	2.427
	61	1.828	1.863	1.901	1.940	1.982	2.027	2.076	2.127	2.182	2.241
	62	1.702	1.733	1.766	1.802	1.840	1.880	1.923	1.969	2.018	2.071
	63	1.583	1.611	1.641	1.673	1.707	1.743	1.782	1.823	1.867	1.914
	64	1.473	1.498	1.525	1.554	1.584	1.616	1.651	1.687	1.727	1.769
	65	1.370	1.393	1.417	1.442	1.469	1.498	1.529	1.562	1.597	1.635
	66	1.274	1.294	1.316	1.338	1.363	1.389	1.416	1.446	1.477	1.510
	67	1.183	1.202	1.221	1.242	1.263	1.286	1.311	1.338	1.366	1.395
	68	1.099	1.115	1.133	1.151	1.171	1.191	1.213	1.237	1.262	1.289
69	1.020	1.035	1.050	1.067	1.084	1.103	1.123	1.144	1.166	1.190	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2A.2: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 39 to 59: Female allocating to male**

		Age last birthday of beneficiary										
		39	40	41	42	43	44	45	46	47	48	49
Age last birthday of Scheme member	50	5.630	5.873	6.134	6.417	6.722	7.052	7.408	7.795	8.210	8.662	9.147
	51	5.201	5.418	5.652	5.905	6.177	6.473	6.791	7.137	7.510	7.911	8.350
	52	4.802	4.995	5.204	5.431	5.674	5.937	6.221	6.530	6.865	7.223	7.613
	53	4.429	4.603	4.789	4.990	5.208	5.443	5.696	5.971	6.267	6.588	6.935
	54	4.081	4.236	4.401	4.580	4.774	4.984	5.208	5.453	5.717	6.000	6.310
	55	3.758	3.894	4.042	4.201	4.373	4.558	4.758	4.974	5.209	5.461	5.734
	56	3.459	3.581	3.712	3.853	4.006	4.171	4.347	4.539	4.747	4.970	5.211
	57	3.187	3.295	3.411	3.537	3.672	3.817	3.975	4.145	4.328	4.526	4.741
	58	2.937	3.034	3.137	3.248	3.368	3.498	3.637	3.788	3.950	4.125	4.315
	59	2.708	2.794	2.886	2.984	3.091	3.206	3.329	3.463	3.607	3.762	3.930
	60	2.498	2.574	2.656	2.744	2.838	2.940	3.050	3.168	3.296	3.433	3.582
	61	2.305	2.373	2.445	2.524	2.608	2.698	2.795	2.900	3.013	3.135	3.266
	62	2.127	2.188	2.252	2.322	2.397	2.477	2.563	2.657	2.756	2.864	2.981
	63	1.964	2.018	2.075	2.137	2.204	2.275	2.352	2.434	2.523	2.619	2.722
	64	1.813	1.861	1.913	1.968	2.027	2.090	2.158	2.232	2.310	2.395	2.486
	65	1.675	1.717	1.763	1.812	1.865	1.921	1.982	2.047	2.116	2.191	2.272
	66	1.546	1.584	1.625	1.669	1.715	1.765	1.819	1.877	1.939	2.006	2.077
	67	1.427	1.461	1.498	1.536	1.578	1.622	1.670	1.721	1.777	1.836	1.899
	68	1.317	1.347	1.380	1.414	1.451	1.491	1.534	1.579	1.628	1.680	1.737
69	1.215	1.242	1.271	1.302	1.335	1.370	1.408	1.449	1.492	1.538	1.588	

		Age last birthday of beneficiary									
		50	51	52	53	54	55	56	57	58	59
Age last birthday of Scheme member	50	9.675	10.243	10.857	11.519	12.244	13.013	13.847	14.734	15.710	16.756
	51	8.822	9.329	9.879	10.478	11.120	11.820	12.569	13.378	14.249	15.188
	52	8.035	8.491	8.981	9.515	10.096	10.716	11.390	12.117	12.906	13.753
	53	7.311	7.717	8.157	8.632	9.148	9.706	10.304	10.954	11.658	12.421
	54	6.642	7.003	7.394	7.818	8.277	8.772	9.307	9.884	10.514	11.190
	55	6.030	6.349	6.695	7.071	7.477	7.918	8.392	8.905	9.465	10.069
	56	5.474	5.756	6.062	6.395	6.755	7.144	7.567	8.020	8.515	9.053
	57	4.972	5.223	5.493	5.788	6.106	6.450	6.824	7.226	7.664	8.137
	58	4.520	4.742	4.981	5.240	5.524	5.828	6.156	6.514	6.899	7.321
	59	4.112	4.306	4.520	4.749	4.997	5.268	5.558	5.872	6.216	6.586
	60	3.742	3.915	4.102	4.306	4.525	4.763	5.020	5.298	5.601	5.928
	61	3.408	3.561	3.727	3.906	4.100	4.310	4.537	4.784	5.049	5.340
	62	3.106	3.242	3.388	3.547	3.719	3.903	4.104	4.321	4.557	4.811
	63	2.833	2.953	3.083	3.222	3.374	3.538	3.715	3.906	4.113	4.339
	64	2.585	2.691	2.806	2.930	3.063	3.208	3.364	3.533	3.716	3.914
	65	2.359	2.454	2.555	2.664	2.783	2.910	3.049	3.197	3.359	3.534
	66	2.155	2.238	2.327	2.424	2.528	2.641	2.763	2.895	3.037	3.191
	67	1.968	2.041	2.121	2.206	2.298	2.398	2.505	2.621	2.746	2.882
	68	1.797	1.862	1.932	2.008	2.089	2.177	2.272	2.374	2.485	2.605
69	1.642	1.700	1.762	1.828	1.901	1.978	2.062	2.152	2.249	2.355	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2A.3: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 60 to 80+: Female allocating to male**

		Age last birthday of beneficiary										
		60	61	62	63	64	65	66	67	68	69	70
Age last birthday of Scheme member	50	17.870	19.069	20.380	21.765	23.225	24.802	26.528	28.383	30.349	32.407	34.639
	51	16.205	17.295	18.475	19.743	21.068	22.509	24.080	25.754	27.559	29.437	31.504
	52	14.661	15.641	16.716	17.864	19.073	20.372	21.797	23.337	24.961	26.718	28.597
	53	13.241	14.126	15.076	16.115	17.217	18.394	19.668	21.056	22.539	24.107	25.847
	54	11.923	12.717	13.576	14.498	15.479	16.554	17.700	18.947	20.278	21.704	23.243
	55	10.716	11.425	12.191	13.012	13.894	14.846	15.884	16.998	18.186	19.454	20.864
	56	9.628	10.255	10.936	11.670	12.452	13.302	14.227	15.230	16.301	17.414	18.658
	57	8.651	9.206	9.810	10.460	11.156	11.913	12.734	13.623	14.582	15.597	16.698
	58	7.774	8.265	8.801	9.375	9.995	10.666	11.394	12.187	13.035	13.942	14.925
	59	6.988	7.423	7.894	8.405	8.955	9.550	10.194	10.893	11.655	12.455	13.340
	60	6.284	6.668	7.083	7.534	8.022	8.548	9.120	9.737	10.405	11.129	11.906
	61	5.652	5.992	6.361	6.757	7.189	7.654	8.158	8.704	9.296	9.936	10.630
	62	5.088	5.387	5.713	6.064	6.442	6.856	7.300	7.786	8.306	8.866	9.483
	63	4.583	4.846	5.132	5.444	5.778	6.141	6.534	6.961	7.423	7.921	8.460
	64	4.129	4.362	4.615	4.887	5.183	5.502	5.849	6.226	6.633	7.072	7.552
	65	3.722	3.928	4.150	4.391	4.651	4.933	5.237	5.569	5.927	6.313	6.737
	66	3.358	3.538	3.734	3.946	4.174	4.422	4.690	4.982	5.296	5.637	6.006
	67	3.029	3.188	3.360	3.547	3.746	3.964	4.201	4.456	4.733	5.031	5.356
	68	2.733	2.873	3.025	3.188	3.365	3.556	3.763	3.989	4.231	4.491	4.776
69	2.469	2.591	2.724	2.868	3.023	3.191	3.374	3.570	3.784	4.012	4.261	

		Age last birthday of beneficiary									
		71	72	73	74	75	76	77	78	79	80+
Age last birthday of Scheme member	50	37.056	39.547	42.248	45.160	48.410	51.674	55.202	58.700	62.895	67.253
	51	33.775	36.047	38.454	41.175	44.144	47.199	50.223	53.876	57.336	61.505
	52	30.589	32.716	35.037	37.462	40.124	43.040	45.752	48.863	52.462	56.143
	53	27.726	29.595	31.635	34.009	36.369	38.967	41.703	44.341	47.561	50.922
	54	24.932	26.687	28.557	30.574	32.869	35.153	37.579	40.223	42.925	46.094
	55	22.351	23.291	25.620	27.491	29.427	31.568	33.755	36.082	38.745	41.380
	56	20.034	21.444	22.929	24.616	26.406	28.260	30.248	32.417	34.664	37.245
	57	17.907	19.190	20.546	22.012	23.623	25.334	27.112	29.019	31.185	33.275
	58	16.004	17.147	18.355	19.683	21.106	22.644	24.238	25.982	27.812	29.898
	59	14.287	15.303	16.395	17.573	18.858	20.214	21.648	23.162	24.874	26.632
	60	12.755	13.646	14.626	15.670	16.823	18.045	19.310	20.670	22.191	23.792
	61	11.380	12.179	13.036	13.972	14.973	16.067	17.226	18.451	19.781	21.243
	62	10.150	10.855	11.620	12.457	13.342	14.305	15.325	16.424	17.639	18.913
	63	9.046	9.678	10.352	11.088	11.887	12.736	13.650	14.636	15.683	16.820
	64	8.068	8.622	9.220	9.872	10.581	11.338	12.131	13.009	13.962	14.961
	65	7.192	7.678	8.210	8.780	9.407	10.077	10.792	11.551	12.384	13.289
	66	6.409	6.837	7.302	7.809	8.355	8.951	9.576	10.258	10.997	11.775
	67	5.708	6.087	6.496	6.940	7.420	7.938	8.493	9.087	9.738	10.436
	68	5.084	5.416	5.774	6.163	6.586	7.039	7.521	8.047	8.612	9.225
69	4.532	4.820	5.136	5.474	5.843	6.239	6.665	7.120	7.620	8.151	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2B.1a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 18 to 28: Female allocating to male**

		Age last birthday of beneficiary										
		18	19	20	21	22	23	24	25	26	27	28
<b>Age last birthday of Scheme member</b>	<b>25</b>	19.749	20.690	21.694	22.777	23.949	25.206	26.558	28.011	29.600	31.274	33.081
	<b>26</b>	18.156	18.982	19.878	20.842	21.894	23.011	24.224	25.529	26.954	28.440	30.065
	<b>27</b>	16.698	17.436	18.228	19.094	20.029	21.030	22.104	23.283	24.543	25.889	27.326
	<b>28</b>	15.372	16.033	16.740	17.504	18.349	19.237	20.197	21.237	22.371	23.571	24.853
	<b>29</b>	14.169	14.761	15.392	16.072	16.815	17.616	18.465	19.401	20.399	21.476	22.628
	<b>30</b>	13.077	13.602	14.166	14.772	15.432	16.147	16.905	17.730	18.632	19.579	20.620
	<b>31</b>	12.085	12.548	13.052	13.593	14.179	14.813	15.494	16.228	17.021	17.876	18.796
	<b>32</b>	11.173	11.593	12.040	12.523	13.044	13.606	14.209	14.866	15.577	16.333	17.154
	<b>33</b>	10.345	10.720	11.116	11.549	12.014	12.516	13.050	13.635	14.265	14.940	15.671
	<b>34</b>	9.590	9.922	10.280	10.663	11.077	11.520	12.000	12.517	13.084	13.682	14.328
	<b>35</b>	8.899	9.196	9.513	9.853	10.223	10.621	11.046	11.507	12.007	12.544	13.123
	<b>36</b>	8.265	8.528	8.813	9.116	9.444	9.799	10.180	10.590	11.035	11.511	12.027
	<b>37</b>	7.683	7.920	8.172	8.443	8.737	9.053	9.390	9.759	10.152	10.574	11.033
	<b>38</b>	7.149	7.360	7.586	7.828	8.089	8.371	8.674	8.997	9.352	9.728	10.134
	<b>39</b>	6.659	6.845	7.049	7.264	7.498	7.748	8.017	8.308	8.621	8.957	9.320
	<b>40</b>	6.206	6.374	6.554	6.749	6.956	7.180	7.420	7.677	7.958	8.256	8.578
	<b>41</b>	5.788	5.940	6.101	6.274	6.460	6.659	6.872	7.104	7.353	7.619	7.906
	<b>42</b>	5.404	5.538	5.683	5.837	6.004	6.182	6.373	6.578	6.801	7.039	7.293
	<b>43</b>	5.047	5.168	5.297	5.436	5.584	5.744	5.914	6.098	6.295	6.507	6.735
	<b>44</b>	4.717	4.826	4.941	5.065	5.198	5.341	5.494	5.657	5.834	6.022	6.225
	<b>45</b>	4.412	4.509	4.613	4.723	4.842	4.970	5.106	5.252	5.411	5.579	5.760
	<b>46</b>	4.128	4.215	4.309	4.408	4.514	4.628	4.750	4.881	5.021	5.173	5.333
	<b>47</b>	3.864	3.942	4.026	4.115	4.211	4.313	4.421	4.538	4.665	4.798	4.942
	<b>48</b>	3.618	3.689	3.764	3.844	3.929	4.021	4.119	4.223	4.335	4.455	4.583
	<b>49</b>	3.390	3.453	3.520	3.592	3.669	3.751	3.838	3.932	4.033	4.139	4.255
<b>50</b>	3.176	3.233	3.294	3.358	3.427	3.501	3.579	3.663	3.753	3.849	3.951	
<b>51</b>	2.977	3.028	3.083	3.141	3.203	3.269	3.339	3.414	3.495	3.580	3.672	
<b>52</b>	2.791	2.837	2.886	2.938	2.994	3.053	3.116	3.183	3.256	3.332	3.414	
<b>53</b>	2.616	2.658	2.702	2.749	2.799	2.852	2.909	2.969	3.034	3.103	3.176	
<b>54</b>	2.453	2.491	2.530	2.572	2.617	2.665	2.716	2.770	2.828	2.890	2.956	
<b>55</b>	2.300	2.334	2.369	2.407	2.448	2.491	2.536	2.585	2.637	2.692	2.751	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2B.1b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 29 to 38: Female allocating to male**

	Age last birthday of beneficiary									
	29	30	31	32	33	34	35	36	37	38
<b>25</b>	35.006	37.117	39.408	41.815	44.369	47.124	50.092	53.293	56.584	60.173
<b>26</b>	31.802	33.682	35.752	37.909	40.205	42.691	45.382	48.244	51.336	54.451
<b>27</b>	28.902	30.589	32.424	34.397	36.450	38.676	41.091	43.674	46.422	49.339
<b>28</b>	26.256	27.778	29.417	31.182	33.028	35.033	37.184	39.527	41.995	44.631
<b>29</b>	23.874	25.226	26.698	28.266	29.934	31.727	33.684	35.762	37.996	40.395
<b>30</b>	21.724	22.946	24.249	25.639	27.154	28.750	30.515	32.399	34.377	36.536
<b>31</b>	19.792	20.870	22.043	23.297	24.621	26.081	27.625	29.316	31.124	33.026
<b>32</b>	18.040	18.998	20.040	21.153	22.354	23.639	25.045	26.536	28.152	29.885
<b>33</b>	16.465	17.316	18.247	19.234	20.298	21.459	22.706	24.045	25.499	27.045
<b>34</b>	15.033	15.799	16.624	17.512	18.462	19.488	20.599	21.806	23.079	24.479
<b>35</b>	13.745	14.424	15.158	15.948	16.792	17.712	18.708	19.770	20.926	22.159
<b>36</b>	12.583	13.184	13.837	14.539	15.294	16.109	16.992	17.949	18.973	20.077
<b>37</b>	11.530	12.063	12.644	13.267	13.942	14.669	15.455	16.300	17.219	18.194
<b>38</b>	10.576	11.051	11.568	12.121	12.718	13.365	14.069	14.820	15.636	16.516
<b>39</b>	9.713	10.137	10.594	11.088	11.617	12.189	12.813	13.489	14.211	14.990
<b>40</b>	8.928	9.306	9.713	10.152	10.624	11.136	11.686	12.284	12.928	13.621
<b>41</b>	8.215	8.550	8.915	9.304	9.723	10.178	10.669	11.201	11.773	12.389
<b>42</b>	7.569	7.869	8.190	8.537	8.910	9.312	9.748	10.219	10.730	11.279
<b>43</b>	6.981	7.246	7.533	7.842	8.173	8.531	8.920	9.337	9.788	10.277
<b>44</b>	6.444	6.681	6.935	7.209	7.505	7.822	8.167	8.541	8.941	9.375
<b>45</b>	5.955	6.166	6.392	6.636	6.898	7.182	7.487	7.818	8.175	8.559
<b>46</b>	5.507	5.695	5.897	6.114	6.347	6.599	6.872	7.165	7.481	7.823
<b>47</b>	5.098	5.265	5.445	5.638	5.846	6.070	6.312	6.573	6.853	7.157
<b>48</b>	4.722	4.872	5.032	5.204	5.388	5.588	5.803	6.035	6.286	6.554
<b>49</b>	4.378	4.511	4.654	4.807	4.972	5.149	5.340	5.548	5.769	6.009
<b>50</b>	4.062	4.181	4.308	4.444	4.591	4.749	4.919	5.102	5.301	5.514
<b>51</b>	3.770	3.877	3.991	4.113	4.242	4.383	4.535	4.698	4.874	5.063
<b>52</b>	3.502	3.597	3.699	3.808	3.924	4.049	4.184	4.329	4.486	4.653
<b>53</b>	3.255	3.339	3.430	3.528	3.631	3.743	3.863	3.992	4.131	4.280
<b>54</b>	3.026	3.102	3.183	3.269	3.362	3.462	3.569	3.684	3.808	3.941
<b>55</b>	2.815	2.882	2.955	3.032	3.115	3.204	3.299	3.402	3.511	3.630

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2B.2a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 39 to 49: Female allocating to male**

		Age last birthday of beneficiary										
		39	40	41	42	43	44	45	46	47	48	49
<b>Age last birthday of Scheme member</b>	<b>25</b>	64.003	68.071	72.233	76.865	81.699	86.709	92.025	*	*	*	*
	<b>26</b>	58.020	61.763	65.544	69.633	74.072	78.887	83.718	89.092	*	*	*
	<b>27</b>	52.478	55.866	59.422	63.109	67.129	71.376	75.987	80.820	86.030	*	*
	<b>28</b>	47.484	50.521	53.727	57.087	60.770	64.596	68.771	73.192	77.827	82.835	*
	<b>29</b>	42.917	45.713	48.577	51.671	54.927	58.511	62.155	66.251	70.478	74.929	79.924
	<b>30</b>	38.825	41.323	43.910	46.717	49.764	52.854	56.337	59.896	63.810	67.858	72.263
	<b>31</b>	35.140	37.324	39.712	42.185	44.926	47.865	50.852	54.230	57.713	61.445	65.307
	<b>32</b>	31.737	33.774	35.854	38.126	40.573	43.208	45.977	48.988	52.198	55.503	59.148
	<b>33</b>	28.703	30.504	32.412	34.445	36.646	39.026	41.505	44.213	47.122	50.157	53.364
	<b>34</b>	25.969	27.574	29.302	31.108	33.124	35.223	37.496	39.910	42.515	45.257	48.249
	<b>35</b>	23.490	24.941	26.476	28.129	29.885	31.827	33.855	36.022	38.373	40.824	43.510
<b>36</b>	21.270	22.560	23.944	25.407	27.005	28.711	30.552	32.536	34.603	36.847	39.235	
<b>37</b>	19.267	20.408	21.646	22.974	24.399	25.927	27.561	29.351	31.237	33.234	35.409	
<b>38</b>	17.461	18.484	19.575	20.759	22.045	23.418	24.892	26.454	28.172	29.983	31.940	
<b>39</b>	15.839	16.753	17.728	18.779	19.921	21.155	22.459	23.895	25.408	27.033	28.798	
<b>40</b>	14.369	15.187	16.061	16.997	18.016	19.108	20.289	21.553	22.921	24.382	25.976	
<b>41</b>	13.058	13.777	14.557	15.394	16.297	17.275	18.326	19.466	20.681	21.982	23.406	
<b>42</b>	11.875	12.516	13.206	13.950	14.754	15.626	16.565	17.585	18.676	19.840	21.103	
<b>43</b>	10.808	11.377	11.990	12.655	13.368	14.148	14.982	15.889	16.862	17.904	19.038	
<b>44</b>	9.843	10.351	10.894	11.487	12.127	12.811	13.560	14.363	15.232	16.165	17.168	
<b>45</b>	8.978	9.426	9.910	10.433	11.005	11.617	12.276	12.994	13.761	14.592	15.501	
<b>46</b>	8.193	8.595	9.025	9.487	9.991	10.539	11.123	11.762	12.450	13.187	13.987	
<b>47</b>	7.486	7.841	8.224	8.636	9.082	9.567	10.089	10.653	11.263	11.922	12.638	
<b>48</b>	6.846	7.162	7.502	7.867	8.264	8.692	9.157	9.659	10.200	10.786	11.420	
<b>49</b>	6.267	6.546	6.849	7.173	7.526	7.907	8.317	8.763	9.246	9.764	10.330	
<b>50</b>	5.743	5.991	6.258	6.548	6.860	7.198	7.562	7.959	8.384	8.848	9.345	
<b>51</b>	5.267	5.487	5.725	5.981	6.258	6.558	6.882	7.233	7.611	8.019	8.465	
<b>52</b>	4.835	5.030	5.241	5.469	5.715	5.979	6.266	6.577	6.915	7.277	7.670	
<b>53</b>	4.442	4.616	4.802	5.003	5.223	5.458	5.712	5.988	6.285	6.608	6.956	
<b>54</b>	4.084	4.239	4.404	4.583	4.777	4.987	5.211	5.456	5.720	6.004	6.313	
<b>55</b>	3.758	3.894	4.042	4.201	4.373	4.558	4.758	4.974	5.209	5.461	5.734	

\* These cases should be referred to the Government Actuary's Department



**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2B.2b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 50 to 59: Female allocating to male**

		Age last birthday of beneficiary										
		50	51	52	53	54	55	56	57	58	59	
<b>Age last birthday of Scheme member</b>	<b>25</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>26</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>27</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>28</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>29</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>30</b>	76.915	*	*	*	*	*	*	*	*	*	*
	<b>31</b>	69.672	73.981	*	*	*	*	*	*	*	*	*
	<b>32</b>	62.952	67.005	71.288	*	*	*	*	*	*	*	*
	<b>33</b>	56.918	60.547	64.412	68.654	*	*	*	*	*	*	*
	<b>34</b>	51.292	54.751	58.203	62.007	66.077	*	*	*	*	*	*
	<b>35</b>	46.403	49.354	52.642	56.023	59.771	63.684	*	*	*	*	*
	<b>36</b>	41.820	44.607	47.472	50.589	53.983	57.577	61.337	*	*	*	*
	<b>37</b>	37.740	40.178	42.865	45.633	48.663	51.985	55.320	58.902	*	*	*
	<b>38</b>	34.019	36.288	38.632	41.167	43.904	46.854	49.938	53.199	56.625	*	*
	<b>39</b>	30.688	32.669	34.839	37.126	39.616	42.213	45.011	48.009	51.211	54.597	*
	<b>40</b>	27.651	29.472	31.392	33.464	35.698	38.101	40.558	43.266	46.190	49.243	*
	<b>41</b>	24.933	26.541	28.294	30.148	32.161	34.304	36.569	38.986	41.615	44.395	*
	<b>42</b>	22.464	23.922	25.484	27.148	28.964	30.887	32.939	35.113	37.492	39.984	*
	<b>43</b>	20.254	21.549	22.960	24.476	26.078	27.835	29.673	31.638	33.765	36.066	*
	<b>44</b>	18.264	19.430	20.678	22.040	23.494	25.056	26.706	28.483	30.393	32.476	*
	<b>45</b>	16.465	17.514	18.632	19.831	21.145	22.536	24.036	25.623	27.342	29.200	*
	<b>46</b>	14.858	15.786	16.787	17.867	19.032	20.287	21.618	23.056	24.606	26.271	*
	<b>47</b>	13.408	14.237	15.126	16.090	17.143	18.265	19.463	20.751	22.132	23.626	*
	<b>48</b>	12.107	12.848	13.640	14.501	15.429	16.438	17.514	18.668	19.914	21.240	*
	<b>49</b>	10.940	11.594	12.305	13.074	13.900	14.792	15.749	16.791	17.913	19.105	*
<b>50</b>	9.888	10.471	11.100	11.783	12.528	13.320	14.179	15.093	16.100	17.181	*	
<b>51</b>	8.944	9.461	10.020	10.630	11.284	11.996	12.760	13.585	14.474	15.432	*	
<b>52</b>	8.096	8.556	9.050	9.589	10.176	10.803	11.483	12.218	13.016	13.873	*	
<b>53</b>	7.333	7.741	8.182	8.660	9.177	9.737	10.338	10.990	11.698	12.463	*	
<b>54</b>	6.647	7.007	7.399	7.823	8.283	8.778	9.313	9.891	10.521	11.198	*	
<b>55</b>	6.030	6.349	6.695	7.071	7.477	7.918	8.392	8.905	9.465	10.069	*	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2B.3a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 60 to 70: Female allocating to male**

		Age last birthday of beneficiary										
		60	61	62	63	64	65	66	67	68	69	70
<b>Age last birthday of Scheme member</b>	25	*	*	*	*	*	*	*	*	*	*	*
	26	*	*	*	*	*	*	*	*	*	*	*
	27	*	*	*	*	*	*	*	*	*	*	*
	28	*	*	*	*	*	*	*	*	*	*	*
	29	*	*	*	*	*	*	*	*	*	*	*
	30	*	*	*	*	*	*	*	*	*	*	*
	31	*	*	*	*	*	*	*	*	*	*	*
	32	*	*	*	*	*	*	*	*	*	*	*
	33	*	*	*	*	*	*	*	*	*	*	*
	34	*	*	*	*	*	*	*	*	*	*	*
	35	*	*	*	*	*	*	*	*	*	*	*
36	*	*	*	*	*	*	*	*	*	*	*	
37	*	*	*	*	*	*	*	*	*	*	*	
38	*	*	*	*	*	*	*	*	*	*	*	
39	*	*	*	*	*	*	*	*	*	*	*	
40	52.588	*	*	*	*	*	*	*	*		*	
41	47.386	50.589	*	*	*	*	*	*	*		*	
42	42.691	45.547	48.704	*	*	*	*	*	*		*	
43	38.434	41.072	43.875	46.833	*	*	*	*	*		*	
44	34.657	36.953	39.527	42.221	45.065	*	*	*	*		*	
45	31.202	33.306	35.587	38.056	40.574	43.391	*	*	*	*	*	
46	28.052	29.978	32.053	34.232	36.595	39.078	41.724	*	*	*	*	
47	25.240	26.947	28.833	30.809	32.887	35.144	37.587	40.142	*	*	*	
48	22.700	24.243	25.908	27.700	29.578	31.598	33.809	36.165	38.644	*	*	
49	20.394	21.804	23.302	24.906	26.578	28.430	30.404	32.583	34.812	37.153	*	
50	18.334	19.574	20.934	22.370	23.887	25.527	27.326	29.257	31.312	33.465	35.803	
51	16.472	17.587	18.792	20.093	21.448	22.927	24.540	26.260	28.115	30.050	32.179	
52	14.791	15.782	16.872	18.034	19.260	20.576	22.022	23.586	25.236	27.020	28.931	
53	13.288	14.177	15.132	16.178	17.284	18.469	19.748	21.144	22.639	24.218	25.967	
54	11.932	12.726	13.587	14.509	15.492	16.568	17.716	18.964	20.296	21.724	23.267	
55	10.716	11.425	12.191	13.012	13.894	14.846	15.884	16.998	18.186	19.454	20.864	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 2B.3b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 71 to 80+ : Female allocating to male**

		Age last birthday of beneficiary									
		71	72	73	74	75	76	77	78	79	80+
Age last birthday of Scheme member	25	*	*	*	*	*	*	*	*	*	*
	26	*	*	*	*	*	*	*	*	*	*
	27	*	*	*	*	*	*	*	*	*	*
	28	*	*	*	*	*	*	*	*	*	*
	29	*	*	*	*	*	*	*	*	*	*
	30	*	*	*	*	*	*	*	*	*	*
	31	*	*	*	*	*	*	*	*	*	*
	32	*	*	*	*	*	*	*	*	*	*
	33	*	*	*	*	*	*	*	*	*	*
	34	*	*	*	*	*	*	*	*	*	*
35	*	*	*	*	*	*	*	*	*	*	
36	*	*	*	*	*	*	*	*	*	*	
37	*	*	*	*	*	*	*	*	*	*	
38	*	*	*	*	*	*	*	*	*	*	
39	*	*	*	*	*	*	*	*	*	*	
40	*	*	*	*	*	*	*	*	*	*	
41	*	*	*	*	*	*	*	*	*	*	
42	*	*	*	*	*	*	*	*	*	*	
43	*	*	*	*	*	*	*	*	*	*	
44	*	*	*	*	*	*	*	*	*	*	
45	*	*	*	*	*	*	*	*	*	*	
46	*	*	*	*	*	*	*	*	*	*	
47	*	*	*	*	*	*	*	*	*	*	
48	*	*	*	*	*	*	*	*	*	*	
49	*	*	*	*	*	*	*	*	*	*	
50	*	*	*	*	*	*	*	*	*	*	
51	34.526	*	*	*	*	*	*	*	*	*	
52	30.955	33.127	*	*	*	*	*	*	*	*	
53	27.861	29.742	31.801	*	*	*	*	*	*	*	
54	24.956	26.715	28.588	30.609	*	*	*	*	*	*	
55	22.351	23.921	25.620	27.491	29.427	*	*	*	*	*	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3A.1: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 18 to 38: Male allocating to male**

		Age last birthday of beneficiary										
		18	19	20	21	22	23	24	25	26	27	28
Age last birthday of Scheme member	50	2.273	2.306	2.341	2.379	2.419	2.462	2.507	2.555	2.606	2.661	2.719
	51	2.147	2.177	2.209	2.243	2.280	2.318	2.359	2.403	2.449	2.499	2.551
	52	2.025	2.053	2.082	2.113	2.146	2.181	2.217	2.257	2.299	2.344	2.391
	53	1.907	1.932	1.959	1.987	2.016	2.048	2.081	2.117	2.155	2.195	2.238
	54	1.792	1.815	1.839	1.864	1.891	1.920	1.950	1.982	2.016	2.052	2.091
	55	1.681	1.702	1.723	1.746	1.770	1.796	1.823	1.852	1.883	1.916	1.950
	56	1.576	1.594	1.613	1.634	1.656	1.679	1.704	1.730	1.757	1.787	1.818
	57	1.476	1.493	1.510	1.529	1.549	1.570	1.592	1.615	1.640	1.666	1.694
	58	1.382	1.397	1.413	1.430	1.448	1.467	1.487	1.508	1.530	1.554	1.579
	59	1.294	1.308	1.322	1.337	1.353	1.370	1.388	1.407	1.427	1.449	1.471
	60	1.211	1.223	1.236	1.250	1.264	1.280	1.296	1.313	1.331	1.351	1.371
	61	1.133	1.144	1.156	1.168	1.181	1.195	1.210	1.225	1.242	1.259	1.277
	62	1.060	1.070	1.080	1.091	1.103	1.116	1.129	1.143	1.158	1.173	1.190
	63	0.991	1.000	1.009	1.020	1.030	1.042	1.053	1.066	1.080	1.094	1.109
	64	0.926	0.934	0.943	0.952	0.962	0.972	0.983	0.994	1.007	1.019	1.033
	65	0.866	0.873	0.881	0.889	0.898	0.907	0.917	0.927	0.938	0.950	0.962
	66	0.809	0.816	0.823	0.830	0.838	0.847	0.855	0.865	0.875	0.885	0.896
	67	0.756	0.762	0.768	0.775	0.782	0.790	0.798	0.806	0.815	0.825	0.835
	68	0.706	0.711	0.717	0.723	0.730	0.737	0.744	0.752	0.760	0.768	0.777
69	0.659	0.664	0.669	0.675	0.681	0.687	0.694	0.701	0.708	0.716	0.724	

		Age last birthday of beneficiary									
		29	30	31	32	33	34	35	36	37	38
Age last birthday of Scheme member	50	2.781	2.848	2.919	2.996	3.077	3.164	3.258	3.358	3.466	3.582
	51	2.607	2.668	2.732	2.801	2.874	2.952	3.037	3.127	3.224	3.328
	52	2.442	2.496	2.554	2.616	2.682	2.753	2.829	2.910	2.997	3.090
	53	2.284	2.333	2.385	2.441	2.500	2.563	2.632	2.704	2.783	2.866
	54	2.132	2.176	2.223	2.273	2.327	2.383	2.444	2.510	2.580	2.654
	55	1.988	2.027	2.069	2.114	2.162	2.213	2.267	2.326	2.388	2.455
	56	1.851	1.887	1.924	1.965	2.008	2.053	2.102	2.154	2.210	2.270
	57	1.724	1.756	1.790	1.826	1.864	1.906	1.949	1.996	2.046	2.099
	58	1.606	1.635	1.665	1.697	1.732	1.769	1.808	1.850	1.895	1.942
	59	1.496	1.521	1.549	1.578	1.609	1.642	1.677	1.714	1.754	1.797
	60	1.393	1.416	1.441	1.467	1.494	1.524	1.555	1.589	1.625	1.663
	61	1.297	1.318	1.340	1.363	1.388	1.415	1.443	1.473	1.505	1.539
	62	1.208	1.226	1.246	1.267	1.290	1.314	1.339	1.366	1.395	1.426
	63	1.125	1.142	1.159	1.178	1.199	1.220	1.243	1.267	1.293	1.320
	64	1.047	1.062	1.079	1.096	1.114	1.133	1.154	1.175	1.199	1.223
	65	0.975	0.989	1.003	1.019	1.035	1.053	1.071	1.091	1.112	1.134
	66	0.908	0.920	0.933	0.947	0.962	0.978	0.994	1.012	1.031	1.051
	67	0.845	0.857	0.868	0.881	0.894	0.908	0.923	0.939	0.956	0.974
	68	0.787	0.797	0.808	0.819	0.831	0.844	0.858	0.872	0.887	0.904
69	0.733	0.742	0.752	0.762	0.773	0.784	0.797	0.810	0.823	0.838	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3A.2: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 39 to 59: Male allocating to male**

		Age last birthday of beneficiary										
		39	40	41	42	43	44	45	46	47	48	49
Age last birthday of Scheme member	50	3.705	3.839	3.982	4.137	4.302	4.481	4.674	4.882	5.106	5.346	5.607
	51	3.439	3.559	3.687	3.826	3.975	4.135	4.308	4.494	4.695	4.911	5.144
	52	3.190	3.297	3.413	3.536	3.670	3.814	3.968	4.135	4.314	4.508	4.716
	53	2.956	3.052	3.155	3.266	3.386	3.514	3.652	3.801	3.961	4.133	4.320
	54	2.735	2.821	2.913	3.012	3.118	3.233	3.356	3.489	3.632	3.785	3.951
	55	2.527	2.604	2.686	2.774	2.869	2.971	3.080	3.198	3.326	3.463	3.609
	56	2.334	2.403	2.476	2.555	2.639	2.730	2.827	2.932	3.045	3.167	3.298
	57	2.156	2.218	2.283	2.353	2.428	2.509	2.596	2.690	2.790	2.898	3.014
	58	1.993	2.048	2.106	2.168	2.236	2.308	2.385	2.468	2.557	2.654	2.757
	59	1.842	1.891	1.943	1.999	2.059	2.123	2.192	2.266	2.345	2.431	2.523
	60	1.704	1.747	1.794	1.844	1.897	1.954	2.016	2.081	2.152	2.228	2.310
	61	1.576	1.615	1.657	1.701	1.749	1.800	1.854	1.913	1.976	2.044	2.116
	62	1.458	1.493	1.530	1.570	1.613	1.658	1.707	1.760	1.816	1.876	1.941
	63	1.350	1.381	1.414	1.450	1.488	1.529	1.573	1.619	1.670	1.723	1.781
	64	1.250	1.278	1.308	1.340	1.374	1.410	1.449	1.491	1.536	1.584	1.635
	65	1.157	1.183	1.209	1.238	1.269	1.301	1.336	1.374	1.414	1.457	1.503
	66	1.072	1.095	1.119	1.145	1.172	1.201	1.233	1.266	1.302	1.341	1.382
	67	0.994	1.014	1.036	1.059	1.083	1.110	1.138	1.168	1.200	1.235	1.272
	68	0.921	0.939	0.959	0.980	1.002	1.025	1.051	1.078	1.107	1.138	1.171
69	0.854	0.870	0.888	0.907	0.927	0.948	0.971	0.995	1.021	1.049	1.079	

		Age last birthday of beneficiary									
		50	51	52	53	54	55	56	57	58	59
Age last birthday of Scheme member	50	5.888	6.192	6.518	6.872	7.253	7.665	8.108	8.588	9.105	9.667
	51	5.395	5.667	5.961	6.276	6.619	6.987	7.384	7.814	8.279	8.781
	52	4.941	5.184	5.445	5.729	6.035	6.364	6.721	7.104	7.520	7.970
	53	4.520	4.737	4.970	5.223	5.496	5.791	6.108	6.452	6.822	7.225
	54	4.131	4.322	4.530	4.755	4.998	5.260	5.542	5.848	6.179	6.535
	55	3.769	3.940	4.124	4.324	4.539	4.772	5.022	5.292	5.586	5.903
	56	3.438	3.591	3.754	3.931	4.122	4.328	4.551	4.790	5.049	5.330
	57	3.139	3.274	3.420	3.576	3.746	3.929	4.125	4.338	4.568	4.816
	58	2.868	2.987	3.117	3.256	3.406	3.568	3.742	3.931	4.134	4.354
	59	2.621	2.728	2.842	2.965	3.099	3.242	3.397	3.563	3.744	3.939
	60	2.398	2.492	2.594	2.703	2.821	2.948	3.086	3.234	3.393	3.565
	61	2.195	2.279	2.369	2.466	2.571	2.684	2.806	2.937	3.078	3.231
	62	2.010	2.085	2.166	2.252	2.345	2.446	2.554	2.670	2.796	2.932
	63	1.843	1.910	1.981	2.058	2.141	2.230	2.327	2.430	2.542	2.662
	64	1.691	1.750	1.814	1.883	1.957	2.036	2.122	2.214	2.313	2.420
	65	1.552	1.605	1.662	1.724	1.789	1.860	1.937	2.019	2.107	2.203
	66	1.426	1.474	1.524	1.579	1.638	1.701	1.769	1.843	1.921	2.006
	67	1.311	1.354	1.399	1.448	1.501	1.557	1.618	1.683	1.754	1.830
	68	1.206	1.244	1.285	1.329	1.376	1.427	1.481	1.540	1.602	1.670
69	1.110	1.145	1.181	1.221	1.263	1.308	1.357	1.409	1.466	1.526	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3A.3: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 60 to 80+: Male allocating to male**

		Age last birthday of beneficiary										
		60	61	62	63	64	65	66	67	68	69	70
Age last birthday of Scheme member	50	10.271	10.919	11.627	12.387	13.200	14.075	15.025	16.040	17.147	18.314	19.610
	51	9.325	9.909	10.546	11.226	11.957	12.749	13.598	14.534	15.518	16.568	17.723
	52	8.457	8.980	9.548	10.162	10.813	11.527	12.300	13.123	14.027	14.981	16.017
	53	7.658	8.128	8.634	9.181	9.768	10.400	11.093	11.839	12.638	13.500	14.433
	54	6.922	7.339	7.793	8.278	8.801	9.368	9.982	10.648	11.360	12.126	12.964
	55	6.246	6.614	7.017	7.450	7.911	8.417	8.959	9.554	10.186	10.864	11.611
	56	5.633	5.962	6.316	6.698	7.111	7.555	8.040	8.558	9.122	9.720	10.383
	57	5.084	5.375	5.688	6.027	6.391	6.786	7.211	7.677	8.171	8.704	9.282
	58	4.592	4.847	5.126	5.424	5.746	6.096	6.473	6.880	7.322	7.792	8.309
	59	4.148	4.376	4.621	4.887	5.171	5.477	5.812	6.173	6.561	6.978	7.432
	60	3.752	3.952	4.169	4.404	4.656	4.928	5.222	5.541	5.885	6.253	6.653
	61	3.396	3.575	3.766	3.973	4.196	4.437	4.699	4.980	5.283	5.609	5.964
	62	3.077	3.235	3.406	3.589	3.787	3.999	4.231	4.480	4.748	5.038	5.350
	63	2.792	2.932	3.083	3.246	3.420	3.610	3.814	4.035	4.273	4.528	4.806
	64	2.536	2.660	2.794	2.939	3.094	3.262	3.444	3.640	3.849	4.077	4.321
	65	2.305	2.416	2.535	2.664	2.802	2.951	3.113	3.287	3.474	3.674	3.893
	66	2.098	2.196	2.303	2.417	2.540	2.673	2.816	2.971	3.138	3.316	3.510
	67	1.911	1.999	2.094	2.196	2.306	2.424	2.552	2.689	2.838	2.997	3.168
	68	1.743	1.822	1.906	1.998	2.095	2.201	2.315	2.438	2.570	2.711	2.864
	69	1.591	1.662	1.738	1.819	1.907	2.001	2.102	2.212	2.330	2.457	2.592

		Age last birthday of beneficiary									
		71	72	73	74	75	76	77	78	79	80+
Age last birthday of Scheme member	50	20.975	22.419	23.982	25.705	27.501	29.433	31.475	33.672	35.999	38.525
	51	18.998	20.304	21.683	23.245	24.906	26.638	28.501	30.545	32.689	34.964
	52	17.134	18.331	19.619	20.994	22.500	24.103	25.732	27.585	29.573	31.657
	53	15.456	16.505	17.662	18.935	20.281	21.735	23.246	24.861	26.664	28.534
	54	13.867	14.836	15.858	16.996	18.215	19.505	20.871	22.317	23.958	25.654
	55	12.416	13.268	14.192	15.187	16.284	17.425	18.653	19.950	21.366	22.941
	56	11.098	11.855	12.674	13.556	14.509	15.549	16.630	17.793	19.055	20.408
	57	9.921	10.585	11.310	12.099	12.942	13.858	14.812	15.873	16.978	18.182
	58	8.860	9.459	10.094	10.790	11.543	12.340	13.207	14.124	15.132	16.185
	59	7.923	8.444	9.015	9.624	10.287	10.999	11.752	12.571	13.454	14.412
	60	7.087	7.548	8.048	8.590	9.175	9.802	10.467	11.188	11.963	12.801
	61	6.346	6.754	7.193	7.676	8.188	8.741	9.328	9.964	10.647	11.384
	62	5.689	6.049	6.438	6.858	7.319	7.809	8.323	8.885	9.490	10.141
	63	5.105	5.425	5.768	6.141	6.542	6.976	7.437	7.936	8.473	9.044
	64	4.586	4.870	5.174	5.506	5.863	6.242	6.652	7.091	7.569	8.077
	65	4.127	4.377	4.649	4.941	5.257	5.598	5.957	6.346	6.767	7.215
	66	3.719	3.941	4.181	4.441	4.720	5.020	5.342	5.690	6.056	6.458
	67	3.354	3.552	3.765	3.998	4.246	4.512	4.797	5.104	5.437	5.788
	68	3.029	3.207	3.396	3.602	3.824	4.061	4.314	4.588	4.883	5.198
	69	2.741	2.897	3.068	3.251	3.448	3.659	3.886	4.129	4.390	4.671

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3B.1a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 18 to 28: Male allocating to male**

		Age last birthday of beneficiary										
		18	19	20	21	22	23	24	25	26	27	28
<b>Age last birthday of Scheme member</b>	<b>25</b>	13.342	13.880	14.452	15.072	15.748	16.474	17.249	18.092	19.008	19.986	21.029
	<b>26</b>	12.347	12.827	13.345	13.896	14.499	15.145	15.840	16.594	17.418	18.282	19.229
	<b>27</b>	11.432	11.861	12.319	12.819	13.353	13.933	14.550	15.228	15.956	16.737	17.570
	<b>28</b>	10.587	10.973	11.384	11.825	12.308	12.820	13.376	13.976	14.628	15.316	16.072
	<b>29</b>	9.818	10.157	10.526	10.922	11.347	11.809	12.302	12.837	13.416	14.036	14.700
	<b>30</b>	9.108	9.412	9.739	10.093	10.475	10.880	11.321	11.798	12.312	12.861	13.457
	<b>31</b>	8.453	8.728	9.018	9.333	9.672	10.039	10.427	10.852	11.309	11.799	12.326
	<b>32</b>	7.855	8.097	8.358	8.637	8.941	9.265	9.613	9.989	10.398	10.833	11.302
	<b>33</b>	7.303	7.521	7.752	8.002	8.272	8.559	8.871	9.205	9.567	9.955	10.372
	<b>34</b>	6.796	6.989	7.197	7.419	7.660	7.917	8.192	8.490	8.812	9.155	9.526
	<b>35</b>	6.327	6.501	6.685	6.885	7.098	7.328	7.573	7.838	8.124	8.430	8.760
	<b>36</b>	5.896	6.051	6.216	6.392	6.585	6.789	7.007	7.242	7.499	7.770	8.063
	<b>37</b>	5.497	5.636	5.784	5.942	6.112	6.294	6.489	6.699	6.926	7.168	7.428
	<b>38</b>	5.129	5.253	5.385	5.527	5.679	5.841	6.014	6.202	6.405	6.620	6.851
	<b>39</b>	4.789	4.900	5.018	5.144	5.281	5.425	5.580	5.748	5.927	6.120	6.324
	<b>40</b>	4.474	4.574	4.679	4.792	4.913	5.043	5.182	5.331	5.491	5.661	5.845
	<b>41</b>	4.183	4.272	4.366	4.467	4.575	4.691	4.815	4.948	5.091	5.244	5.406
	<b>42</b>	3.911	3.991	4.076	4.166	4.264	4.367	4.478	4.597	4.724	4.859	5.006
	<b>43</b>	3.660	3.732	3.807	3.889	3.975	4.068	4.167	4.273	4.387	4.508	4.638
	<b>44</b>	3.426	3.490	3.559	3.631	3.709	3.792	3.880	3.975	4.077	4.186	4.302
	<b>45</b>	3.208	3.266	3.327	3.393	3.463	3.537	3.616	3.701	3.792	3.889	3.993
	<b>46</b>	3.005	3.057	3.112	3.171	3.234	3.300	3.371	3.447	3.529	3.615	3.708
	<b>47</b>	2.816	2.863	2.912	2.965	3.021	3.081	3.145	3.213	3.286	3.363	3.446
	<b>48</b>	2.639	2.681	2.726	2.773	2.824	2.878	2.935	2.996	3.061	3.131	3.205
	<b>49</b>	2.475	2.512	2.552	2.595	2.640	2.689	2.740	2.795	2.854	2.916	2.982
<b>50</b>	2.320	2.354	2.390	2.429	2.469	2.513	2.559	2.608	2.661	2.717	2.776	
<b>51</b>	2.175	2.206	2.239	2.273	2.310	2.349	2.391	2.435	2.482	2.532	2.585	
<b>52</b>	2.040	2.068	2.097	2.128	2.161	2.197	2.234	2.273	2.316	2.361	2.409	
<b>53</b>	1.913	1.938	1.964	1.992	2.022	2.054	2.088	2.123	2.161	2.202	2.245	
<b>54</b>	1.793	1.816	1.840	1.865	1.892	1.921	1.951	1.983	2.017	2.054	2.092	
<b>55</b>	1.681	1.702	1.723	1.746	1.770	1.796	1.823	1.852	1.883	1.916	1.950	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3B.1b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 29 to 38: Male allocating to male**

	Age last birthday of beneficiary									
	29	30	31	32	33	34	35	36	37	38
<b>25</b>	22.180	23.403	24.762	26.182	27.728	29.397	31.201	33.124	35.230	37.474
<b>26</b>	20.242	21.362	22.556	23.846	25.221	26.724	28.351	30.093	31.981	34.001
<b>27</b>	18.493	19.475	20.561	21.702	22.931	24.273	25.728	27.308	28.986	30.832
<b>28</b>	16.881	17.770	18.727	19.760	20.853	22.047	23.354	24.745	26.274	27.885
<b>29</b>	15.431	16.214	17.062	17.984	18.970	20.037	21.182	22.450	23.776	25.236
<b>30</b>	14.102	14.806	15.563	16.370	17.247	18.203	19.230	20.336	21.539	22.825
<b>31</b>	12.897	13.521	14.199	14.916	15.694	16.541	17.458	18.436	19.510	20.649
<b>32</b>	11.809	12.360	12.962	13.604	14.293	15.042	15.857	16.728	17.674	18.696
<b>33</b>	10.822	11.314	11.841	12.414	13.028	13.693	14.412	15.190	16.021	16.933
<b>34</b>	9.929	10.361	10.836	11.336	11.879	12.469	13.110	13.798	14.539	15.337
<b>35</b>	9.115	9.503	9.917	10.366	10.849	11.369	11.932	12.544	13.206	13.910
<b>36</b>	8.381	8.721	9.091	9.487	9.914	10.378	10.880	11.416	11.999	12.631
<b>37</b>	7.709	8.014	8.342	8.693	9.073	9.483	9.924	10.406	10.920	11.475
<b>38</b>	7.100	7.370	7.662	7.976	8.311	8.675	9.068	9.488	9.949	10.443
<b>39</b>	6.548	6.786	7.045	7.323	7.622	7.943	8.291	8.667	9.070	9.509
<b>40</b>	6.042	6.257	6.485	6.733	6.996	7.282	7.591	7.924	8.283	8.669
<b>41</b>	5.583	5.772	5.977	6.195	6.431	6.684	6.958	7.254	7.571	7.915
<b>42</b>	5.163	5.331	5.513	5.708	5.917	6.142	6.385	6.646	6.929	7.233
<b>43</b>	4.778	4.929	5.090	5.263	5.450	5.649	5.866	6.098	6.347	6.618
<b>44</b>	4.426	4.561	4.704	4.859	5.023	5.202	5.394	5.601	5.822	6.061
<b>45</b>	4.104	4.223	4.352	4.489	4.636	4.794	4.965	5.149	5.346	5.558
<b>46</b>	3.808	3.914	4.029	4.151	4.282	4.423	4.575	4.739	4.914	5.102
<b>47</b>	3.535	3.631	3.733	3.842	3.958	4.084	4.220	4.365	4.521	4.688
<b>48</b>	3.285	3.369	3.461	3.558	3.663	3.775	3.895	4.024	4.163	4.312
<b>49</b>	3.053	3.129	3.211	3.298	3.391	3.491	3.598	3.714	3.837	3.970
<b>50</b>	2.840	2.908	2.981	3.059	3.142	3.231	3.327	3.430	3.540	3.658
<b>51</b>	2.642	2.703	2.769	2.838	2.913	2.992	3.078	3.169	3.268	3.373
<b>52</b>	2.460	2.515	2.573	2.635	2.702	2.773	2.850	2.932	3.019	3.113
<b>53</b>	2.291	2.340	2.392	2.448	2.507	2.571	2.640	2.713	2.791	2.875
<b>54</b>	2.133	2.178	2.225	2.275	2.328	2.385	2.446	2.512	2.581	2.656
<b>55</b>	1.988	2.027	2.069	2.114	2.162	2.213	2.267	2.326	2.388	2.455



**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3B.2a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 39 to 49: Male allocating to male**

		Age last birthday of beneficiary										
		39	40	41	42	43	44	45	46	47	48	49
<b>Age last birthday of Scheme member</b>	<b>25</b>	39.894	42.501	45.307	48.196	51.465	54.799	58.485	*	*	*	*
	<b>26</b>	36.187	38.554	41.033	43.745	46.661	49.796	53.064	56.787	*	*	*
	<b>27</b>	32.760	34.881	37.187	39.569	42.229	45.112	48.099	51.366	54.943	*	*
	<b>28</b>	29.657	31.541	33.563	35.796	38.154	40.717	43.446	46.450	49.567	52.976	*
	<b>29</b>	26.809	28.510	30.321	32.269	34.425	36.714	39.165	41.830	44.730	47.744	51.056
	<b>30</b>	24.227	25.764	27.371	29.127	31.025	33.075	35.253	37.668	40.225	42.956	45.977
	<b>31</b>	21.904	23.251	24.697	26.244	27.961	29.781	31.751	33.849	36.150	38.585	41.240
	<b>32</b>	19.802	21.001	22.278	23.662	25.166	26.803	28.540	30.450	32.468	34.649	37.043
	<b>33</b>	17.904	18.975	20.107	21.337	22.675	24.119	25.675	27.350	29.176	31.110	33.240
	<b>34</b>	16.214	17.142	18.159	19.245	20.439	21.705	23.086	24.595	26.190	27.930	29.804
	<b>35</b>	14.681	15.517	16.403	17.374	18.423	19.559	20.765	22.097	23.528	25.058	26.734
<b>36</b>	13.308	14.051	14.841	15.691	16.625	17.630	18.709	19.879	21.138	22.490	23.972	
<b>37</b>	12.081	12.731	13.437	14.192	15.013	15.897	16.855	17.896	19.019	20.207	21.510	
<b>38</b>	10.973	11.554	12.174	12.842	13.567	14.354	15.194	16.114	17.109	18.175	19.326	
<b>39</b>	9.983	10.493	11.041	11.635	12.274	12.967	13.718	14.529	15.406	16.347	17.375	
<b>40</b>	9.089	9.540	10.027	10.550	11.121	11.734	12.394	13.111	13.887	14.721	15.625	
<b>41</b>	8.285	8.684	9.114	9.580	10.082	10.627	11.213	11.846	12.530	13.266	14.070	
<b>42</b>	7.560	7.916	8.295	8.708	9.153	9.631	10.151	10.715	11.317	11.973	12.675	
<b>43</b>	6.908	7.221	7.560	7.924	8.320	8.744	9.201	9.699	10.234	10.814	11.438	
<b>44</b>	6.320	6.597	6.897	7.219	7.569	7.947	8.352	8.792	9.266	9.777	10.334	
<b>45</b>	5.788	6.035	6.300	6.585	6.895	7.228	7.588	7.978	8.399	8.850	9.343	
<b>46</b>	5.305	5.525	5.760	6.014	6.288	6.584	6.903	7.247	7.620	8.021	8.456	
<b>47</b>	4.868	5.064	5.273	5.498	5.741	6.002	6.286	6.593	6.922	7.277	7.660	
<b>48</b>	4.473	4.646	4.831	5.032	5.247	5.480	5.730	6.001	6.294	6.609	6.949	
<b>49</b>	4.113	4.267	4.432	4.609	4.801	5.007	5.230	5.470	5.729	6.008	6.310	
<b>50</b>	3.785	3.922	4.069	4.227	4.397	4.580	4.777	4.990	5.221	5.468	5.735	
<b>51</b>	3.486	3.608	3.738	3.879	4.031	4.194	4.369	4.558	4.762	4.982	5.219	
<b>52</b>	3.214	3.322	3.439	3.563	3.698	3.843	3.999	4.167	4.348	4.543	4.754	
<b>53</b>	2.965	3.061	3.165	3.276	3.396	3.525	3.663	3.813	3.973	4.146	4.334	
<b>54</b>	2.736	2.822	2.915	3.014	3.120	3.235	3.358	3.491	3.635	3.788	3.954	
<b>55</b>	2.527	2.604	2.686	2.774	2.869	2.971	3.080	3.198	3.326	3.463	3.609	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3B.2b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 50 to 59: Male allocating to male**

		Age last birthday of beneficiary									
		50	51	52	53	54	55	56	57	58	59
<b>Age last birthday of Scheme member</b>	<b>25</b>	*	*	*	*	*	*	*	*	*	*
	<b>26</b>	*	*	*	*	*	*	*	*	*	*
	<b>27</b>	*	*	*	*	*	*	*	*	*	*
	<b>28</b>	*	*	*	*	*	*	*	*	*	*
	<b>29</b>	*	*	*	*	*	*	*	*	*	*
	<b>30</b>	49.121	*	*	*	*	*	*	*	*	*
	<b>31</b>	44.141	47.166	*	*	*	*	*	*	*	*
	<b>32</b>	39.585	42.309	45.276	*	*	*	*	*	*	*
	<b>33</b>	35.519	37.939	40.540	43.438	*	*	*	*	*	*
	<b>34</b>	31.820	34.009	36.349	38.829	41.656	*	*	*	*	*
<b>35</b>	28.524	30.450	32.556	34.812	37.174	39.820	*	*	*	*	
<b>36</b>	25.565	27.268	29.135	31.120	33.289	35.571	38.041	*	*	*	
<b>37</b>	22.930	24.440	26.060	27.838	29.764	31.815	34.018	36.367	*	*	
<b>38</b>	20.569	21.927	23.360	24.917	26.612	28.455	30.393	32.510	34.782	*	
<b>39</b>	18.469	19.665	20.948	22.319	23.834	25.450	27.162	29.042	31.045	33.239	
<b>40</b>	16.607	17.645	18.794	20.018	21.345	22.785	24.325	25.957	27.759	29.653	
<b>41</b>	14.932	15.861	16.863	17.955	19.133	20.404	21.753	23.231	24.810	26.509	
<b>42</b>	13.445	14.264	15.150	16.117	17.155	18.277	19.478	20.768	22.188	23.691	
<b>43</b>	12.113	12.843	13.629	14.480	15.405	16.391	17.460	18.605	19.856	21.206	
<b>44</b>	10.928	11.576	12.269	13.021	13.839	14.722	15.660	16.677	17.781	18.980	
<b>45</b>	9.872	10.440	11.058	11.724	12.444	13.224	14.068	14.966	15.944	16.999	
<b>46</b>	8.925	9.429	9.974	10.565	11.206	11.891	12.633	13.439	14.306	15.246	
<b>47</b>	8.075	8.524	9.006	9.529	10.096	10.707	11.363	12.070	12.845	13.676	
<b>48</b>	7.316	7.712	8.142	8.604	9.107	9.644	10.231	10.858	11.536	12.277	
<b>49</b>	6.635	6.987	7.368	7.777	8.222	8.700	9.215	9.775	10.379	11.029	
<b>50</b>	6.025	6.337	6.672	7.037	7.429	7.853	8.310	8.805	9.340	9.921	
<b>51</b>	5.475	5.751	6.051	6.372	6.722	7.096	7.501	7.940	8.414	8.927	
<b>52</b>	4.981	5.226	5.490	5.777	6.086	6.419	6.778	7.166	7.588	8.042	
<b>53</b>	4.534	4.753	4.987	5.240	5.515	5.811	6.129	6.475	6.846	7.251	
<b>54</b>	4.133	4.325	4.533	4.758	5.002	5.264	5.546	5.852	6.184	6.540	
<b>55</b>	3.769	3.940	4.124	4.324	4.539	4.772	5.022	5.292	5.586	5.903	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3B.3a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 60 to 70: Male allocating to male**

		Age last birthday of beneficiary													
		60	61	62	63	64	65	66	67	68	69	70			
<b>Age last birthday of Scheme member</b>	<b>25</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>26</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>27</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>28</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>29</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>30</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>31</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>32</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>33</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>34</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>35</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>36</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>37</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>38</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>39</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	<b>40</b>	31.733	*	*	*	*	*	*	*	*			*		*
<b>41</b>	28.359	30.337	*	*	*	*	*	*	*			*		*	
<b>42</b>	25.340	27.094	29.006	*	*	*	*	*	*			*		*	
<b>43</b>	22.641	24.222	25.909	27.702	*	*	*	*	*			*		*	
<b>44</b>	20.265	21.653	23.147	24.777	26.457	*	*	*	*			*		*	
<b>45</b>	18.137	19.359	20.718	22.117	23.641	25.295	*	*	*	*	*	*	*	*	
<b>46</b>	16.256	17.336	18.514	19.802	21.128	22.598	24.180	*	*	*	*	*	*	*	
<b>47</b>	14.572	15.537	16.586	17.700	18.918	20.194	21.617	23.134	*	*	*	*	*	*	
<b>48</b>	13.073	13.927	14.860	15.861	16.926	18.082	19.329	20.692	22.131	*	*	*	*	*	
<b>49</b>	11.731	12.495	13.317	14.214	15.158	16.190	17.287	18.510	19.802	21.164	*	*	*	*	
<b>50</b>	10.547	11.218	11.952	12.740	13.586	14.497	15.487	16.545	17.702	18.923	20.279				
<b>51</b>	9.484	10.081	10.734	11.430	12.180	12.993	13.865	14.827	15.840	16.920	18.111				
<b>52</b>	8.535	9.066	9.640	10.263	10.922	11.647	12.431	13.267	14.186	15.156	16.208				
<b>53</b>	7.687	8.159	8.667	9.217	9.807	10.443	11.140	11.890	12.695	13.563	14.503				
<b>54</b>	6.927	7.345	7.799	8.285	8.809	9.376	9.991	10.657	11.371	12.138	12.977				
<b>55</b>	6.246	6.614	7.017	7.450	7.911	8.417	8.959	9.554	10.186	10.864	11.611				

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 3B.3b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 71 to 80+ : Male allocating to male**

		Age last birthday of beneficiary									
		71	72	73	74	75	76	77	78	79	80+
Age last birthday of Scheme member	25	*	*	*	*	*	*	*	*	*	*
	26	*	*	*	*	*	*	*	*	*	*
	27	*	*	*	*	*	*	*	*	*	*
	28	*	*	*	*	*	*	*	*	*	*
	29	*	*	*	*	*	*	*	*	*	*
	30	*	*	*	*	*	*	*	*	*	*
	31	*	*	*	*	*	*	*	*	*	*
	32	*	*	*	*	*	*	*	*	*	*
	33	*	*	*	*	*	*	*	*	*	*
	34	*	*	*	*	*	*	*	*	*	*
35	*	*	*	*	*	*	*	*	*	*	
36	*	*	*	*	*	*	*	*	*	*	
37	*	*	*	*	*	*	*	*	*	*	
38	*	*	*	*	*	*	*	*	*	*	
39	*	*	*	*	*	*	*	*	*	*	
40	*	*	*	*	*	*	*	*	*	*	
41	*	*	*	*	*	*	*	*	*	*	
42	*	*	*	*	*	*	*	*	*	*	
43	*	*	*	*	*	*	*	*	*	*	
44	*	*	*	*	*	*	*	*	*	*	
45	*	*	*	*	*	*	*	*	*	*	
46	*	*	*	*	*	*	*	*	*	*	
47	*	*	*	*	*	*	*	*	*	*	
48	*	*	*	*	*	*	*	*	*	*	
49	*	*	*	*	*	*	*	*	*	*	
50	*	*	*	*	*	*	*	*	*	*	
51	19.426	*	*	*	*	*	*	*	*	*	
52	17.344	18.564	*	*	*	*	*	*	*	*	
53	15.532	16.588	17.754	*	*	*	*	*	*	*	
54	13.881	14.851	15.875	17.014	*	*	*	*	*	*	
55	12.416	13.268	14.192	15.187	16.284	*	*	*	*	*	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4A.1: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 18 to 38: Female allocating to female**

		Age last birthday of beneficiary										
		18	19	20	21	22	23	24	25	26	27	28
Age last birthday of Scheme member	50	2.891	2.933	2.978	3.025	3.075	3.128	3.185	3.245	3.309	3.378	3.451
	51	2.736	2.775	2.815	2.858	2.903	2.951	3.003	3.057	3.116	3.178	3.244
	52	2.587	2.622	2.658	2.697	2.738	2.782	2.828	2.878	2.930	2.987	3.046
	53	2.441	2.473	2.506	2.541	2.579	2.618	2.660	2.705	2.752	2.803	2.857
	54	2.300	2.328	2.359	2.390	2.424	2.460	2.498	2.538	2.581	2.626	2.675
	55	2.163	2.189	2.216	2.244	2.275	2.307	2.341	2.378	2.416	2.457	2.501
	56	2.032	2.056	2.080	2.106	2.134	2.163	2.194	2.226	2.261	2.298	2.337
	57	1.909	1.930	1.953	1.976	2.001	2.027	2.055	2.085	2.116	2.149	2.184
	58	1.793	1.812	1.832	1.854	1.876	1.900	1.925	1.952	1.980	2.009	2.041
	59	1.684	1.701	1.719	1.738	1.759	1.780	1.803	1.827	1.852	1.879	1.907
	60	1.580	1.596	1.612	1.629	1.648	1.667	1.687	1.709	1.732	1.756	1.782
	61	1.482	1.496	1.511	1.527	1.544	1.561	1.579	1.599	1.620	1.641	1.664
	62	1.390	1.403	1.416	1.430	1.445	1.461	1.478	1.495	1.514	1.534	1.554
	63	1.303	1.314	1.326	1.339	1.353	1.367	1.382	1.398	1.415	1.432	1.451
	64	1.220	1.231	1.242	1.253	1.265	1.278	1.292	1.306	1.321	1.337	1.354
	65	1.142	1.152	1.162	1.172	1.183	1.195	1.207	1.220	1.234	1.248	1.263
	66	1.068	1.077	1.086	1.095	1.105	1.116	1.127	1.139	1.151	1.164	1.178
	67	0.999	1.006	1.014	1.023	1.032	1.042	1.052	1.062	1.073	1.085	1.097
	68	0.932	0.939	0.947	0.955	0.963	0.971	0.980	0.990	1.000	1.010	1.021
69	0.870	0.876	0.883	0.890	0.897	0.905	0.913	0.922	0.931	0.940	0.950	

		Age last birthday of beneficiary									
		29	30	31	32	33	34	35	36	37	38
Age last birthday of Scheme member	50	3.530	3.613	3.703	3.799	3.902	4.012	4.131	4.259	4.396	4.544
	51	3.315	3.390	3.471	3.557	3.650	3.749	3.856	3.971	4.094	4.226
	52	3.110	3.178	3.250	3.328	3.412	3.501	3.596	3.700	3.810	3.928
	53	2.914	2.975	3.041	3.110	3.185	3.265	3.351	3.443	3.542	3.648
	54	2.726	2.781	2.840	2.903	2.970	3.042	3.118	3.201	3.289	3.384
	55	2.547	2.597	2.649	2.705	2.766	2.830	2.898	2.972	3.051	3.135
	56	2.379	2.423	2.470	2.521	2.574	2.632	2.693	2.759	2.829	2.905
	57	2.222	2.262	2.304	2.349	2.397	2.448	2.504	2.562	2.625	2.692
	58	2.075	2.111	2.149	2.189	2.232	2.278	2.328	2.380	2.436	2.496
	59	1.938	1.970	2.004	2.040	2.079	2.120	2.164	2.211	2.261	2.315
	60	1.809	1.838	1.869	1.901	1.936	1.973	2.012	2.054	2.099	2.147
	61	1.689	1.715	1.742	1.772	1.803	1.836	1.871	1.909	1.949	1.992
	62	1.577	1.600	1.625	1.651	1.679	1.709	1.740	1.774	1.810	1.848
	63	1.471	1.492	1.514	1.538	1.563	1.590	1.618	1.648	1.680	1.714
	64	1.372	1.391	1.411	1.432	1.455	1.479	1.504	1.531	1.560	1.591
	65	1.279	1.296	1.315	1.334	1.354	1.375	1.398	1.422	1.448	1.475
	66	1.192	1.208	1.224	1.241	1.259	1.278	1.299	1.321	1.344	1.368
	67	1.110	1.124	1.139	1.154	1.170	1.188	1.206	1.226	1.246	1.268
	68	1.033	1.046	1.059	1.073	1.087	1.103	1.119	1.137	1.155	1.175
69	0.961	0.972	0.984	0.996	1.010	1.024	1.038	1.054	1.071	1.088	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4A.2: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 39 to 59: Female allocating to female**

		Age last birthday of beneficiary										
		39	40	41	42	43	44	45	46	47	48	49
Age last birthday of Scheme member	50	4.703	4.876	5.060	5.260	5.477	5.709	5.961	6.235	6.529	6.848	7.194
	51	4.369	4.523	4.689	4.867	5.061	5.269	5.495	5.739	6.002	6.287	6.595
	52	4.056	4.194	4.342	4.502	4.674	4.860	5.061	5.280	5.516	5.769	6.044
	53	3.762	3.885	4.018	4.160	4.314	4.480	4.659	4.853	5.063	5.290	5.534
	54	3.486	3.595	3.713	3.840	3.977	4.125	4.284	4.456	4.643	4.844	5.063
	55	3.226	3.324	3.428	3.541	3.663	3.794	3.936	4.089	4.254	4.433	4.626
	56	2.986	3.072	3.166	3.266	3.374	3.490	3.617	3.752	3.899	4.057	4.227
	57	2.764	2.842	2.925	3.014	3.110	3.213	3.325	3.446	3.576	3.716	3.867
	58	2.560	2.629	2.703	2.783	2.868	2.960	3.059	3.166	3.281	3.406	3.540
	59	2.372	2.434	2.499	2.570	2.646	2.728	2.816	2.911	3.013	3.123	3.242
	60	2.198	2.253	2.311	2.375	2.442	2.515	2.593	2.677	2.768	2.865	2.971
	61	2.037	2.086	2.139	2.195	2.255	2.319	2.389	2.464	2.544	2.631	2.724
	62	1.889	1.932	1.979	2.029	2.083	2.140	2.202	2.268	2.340	2.417	2.499
	63	1.751	1.790	1.831	1.876	1.924	1.975	2.030	2.089	2.153	2.221	2.294
	64	1.623	1.658	1.695	1.735	1.778	1.823	1.872	1.925	1.981	2.042	2.107
	65	1.505	1.536	1.569	1.604	1.642	1.683	1.727	1.773	1.823	1.877	1.935
	66	1.394	1.422	1.452	1.483	1.517	1.553	1.592	1.634	1.678	1.726	1.778
	67	1.292	1.317	1.343	1.371	1.402	1.434	1.468	1.505	1.545	1.587	1.633
	68	1.196	1.218	1.242	1.267	1.294	1.323	1.354	1.386	1.422	1.459	1.500
69	1.107	1.127	1.148	1.171	1.195	1.220	1.248	1.277	1.308	1.342	1.378	

		Age last birthday of beneficiary									
		50	51	52	53	54	55	56	57	58	59
Age last birthday of Scheme member	50	7.565	7.967	8.407	8.876	9.390	9.941	10.541	11.182	11.882	12.635
	51	6.929	7.289	7.679	8.104	8.561	9.059	9.593	10.171	10.802	11.477
	52	6.341	6.664	7.013	7.390	7.800	8.243	8.723	9.241	9.803	10.416
	53	5.799	6.086	6.396	6.734	7.098	7.495	7.922	8.385	8.885	9.431
	54	5.297	5.551	5.828	6.126	6.450	6.802	7.184	7.596	8.044	8.524
	55	4.834	5.060	5.304	5.569	5.856	6.168	6.507	6.871	7.268	7.697
	56	4.413	4.612	4.829	5.064	5.317	5.592	5.893	6.216	6.566	6.946
	57	4.031	4.208	4.399	4.606	4.832	5.076	5.340	5.626	5.937	6.272
	58	3.684	3.841	4.010	4.195	4.392	4.609	4.843	5.096	5.370	5.669
	59	3.370	3.508	3.659	3.821	3.997	4.187	4.394	4.618	4.861	5.124
	60	3.084	3.207	3.339	3.483	3.639	3.808	3.990	4.188	4.402	4.635
	61	2.825	2.933	3.051	3.178	3.315	3.464	3.626	3.801	3.990	4.195
	62	2.588	2.685	2.789	2.901	3.023	3.154	3.297	3.451	3.619	3.800
	63	2.373	2.458	2.550	2.650	2.757	2.874	3.000	3.136	3.284	3.444
	64	2.177	2.252	2.334	2.422	2.517	2.620	2.731	2.852	2.982	3.123
	65	1.997	2.064	2.136	2.214	2.299	2.389	2.488	2.594	2.709	2.834
	66	1.832	1.892	1.956	2.025	2.099	2.180	2.267	2.361	2.462	2.572
	67	1.682	1.734	1.791	1.852	1.918	1.989	2.066	2.149	2.239	2.336
	68	1.543	1.590	1.640	1.694	1.752	1.815	1.883	1.957	2.036	2.121
69	1.416	1.458	1.502	1.550	1.602	1.657	1.717	1.782	1.852	1.928	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4A.3: Pensioner age 55 and over, or under age 55 and retired in normal health  
Beneficiary age 60 to 80+: Female allocating to female**

		Age last birthday of beneficiary										
		60	61	62	63	64	65	66	67	68	69	70
Age last birthday of Scheme member	50	13.442	14.323	15.264	16.282	17.370	18.545	19.820	21.184	22.655	24.205	25.845
	51	12.209	12.997	13.854	14.765	15.754	16.818	17.969	19.214	20.550	21.958	23.492
	52	11.064	11.779	12.547	13.373	14.262	15.222	16.258	17.399	18.598	19.873	21.254
	53	10.018	10.650	11.343	12.084	12.884	13.748	14.678	15.695	16.789	17.953	19.181
	54	9.049	9.615	10.231	10.892	11.609	12.382	13.219	14.125	15.103	16.146	17.272
	55	8.161	8.665	9.211	9.803	10.435	11.127	11.877	12.679	13.560	14.489	15.500
	56	7.357	7.805	8.290	8.812	9.378	9.989	10.657	11.378	12.154	12.986	13.891
	57	6.639	7.034	7.463	7.927	8.429	8.971	9.562	10.206	10.894	11.637	12.437
	58	5.990	6.341	6.720	7.132	7.576	8.060	8.582	9.149	9.767	10.424	11.134
	59	5.409	5.718	6.053	6.416	6.811	7.237	7.704	8.206	8.752	9.339	9.970
	60	4.886	5.159	5.456	5.778	6.124	6.503	6.914	7.362	7.843	8.363	8.925
	61	4.417	4.658	4.921	5.205	5.513	5.846	6.208	6.603	7.030	7.491	7.987
	62	3.996	4.209	4.440	4.692	4.963	5.258	5.578	5.925	6.303	6.710	7.151
	63	3.618	3.805	4.009	4.231	4.471	4.731	5.013	5.321	5.653	6.013	6.404
	64	3.276	3.443	3.623	3.817	4.029	4.258	4.508	4.779	5.073	5.389	5.734
	65	2.969	3.115	3.275	3.447	3.632	3.835	4.055	4.295	4.552	4.833	5.135
	66	2.692	2.821	2.961	3.113	3.277	3.455	3.649	3.859	4.087	4.334	4.601
	67	2.441	2.555	2.679	2.812	2.957	3.114	3.284	3.469	3.670	3.887	4.122
	68	2.214	2.315	2.424	2.541	2.669	2.807	2.957	3.120	3.296	3.487	3.693
	69	2.010	2.098	2.194	2.298	2.410	2.532	2.664	2.807	2.962	3.129	3.311

		Age last birthday of beneficiary									
		71	72	73	74	75	76	77	78	79	80+
Age last birthday of Scheme member	50	27.631	29.576	31.633	33.839	36.107	38.699	41.292	44.104	46.993	50.354
	51	25.102	26.870	28.772	30.747	32.925	35.185	37.709	40.143	43.000	45.853
	52	22.751	24.357	26.079	27.899	29.838	31.995	34.184	36.560	39.016	41.821
	53	20.537	21.996	23.575	25.216	26.990	28.898	30.978	33.097	35.401	37.894
	54	18.482	19.795	21.218	22.718	24.306	26.035	27.863	29.863	31.971	34.216
	55	16.589	17.768	19.022	20.384	21.827	23.364	25.012	26.800	28.671	30.762
	56	14.864	15.917	17.037	18.231	19.554	20.945	22.434	24.008	25.723	27.520
	57	13.312	14.249	15.258	16.323	17.497	18.750	20.069	21.515	23.019	24.664
	58	11.910	12.750	13.645	14.613	15.641	16.766	17.953	19.204	20.579	22.047
	59	10.657	11.399	12.198	13.053	13.984	14.977	16.025	17.167	18.377	19.690
	60	9.532	10.192	10.903	11.657	12.484	13.370	14.320	15.311	16.412	17.567
	61	8.525	9.110	9.740	10.415	11.142	11.929	12.774	13.672	14.625	15.674
	62	7.625	8.142	8.703	9.301	9.950	10.647	11.389	12.186	13.048	13.969
	63	6.823	7.280	7.775	8.307	8.880	9.495	10.158	10.865	11.620	12.438
	64	6.107	6.510	6.946	7.417	7.921	8.468	9.051	9.682	10.359	11.076
	65	5.464	5.822	6.207	6.619	7.068	7.548	8.065	8.620	9.216	9.857
	66	4.890	5.203	5.544	5.909	6.303	6.726	7.183	7.674	8.197	8.755
	67	4.375	4.652	4.950	5.272	5.618	5.993	6.392	6.824	7.286	7.780
	68	3.917	4.159	4.421	4.703	5.007	5.334	5.690	6.067	6.473	6.904
	69	3.508	3.720	3.951	4.198	4.466	4.751	5.061	5.394	5.748	6.131

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4B.1a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 18 to 28: Female allocating to female**

		Age last birthday of beneficiary										
		18	19	20	21	22	23	24	25	26	27	28
<b>Age last birthday of Scheme member</b>	<b>25</b>	16.218	16.880	17.597	18.356	19.191	20.078	21.053	22.084	23.211	24.422	25.723
	<b>26</b>	14.992	15.585	16.214	16.902	17.636	18.437	19.298	20.235	21.227	22.302	23.468
	<b>27</b>	13.875	14.401	14.969	15.571	16.235	16.946	17.706	18.540	19.438	20.401	21.434
	<b>28</b>	12.848	13.321	13.828	14.366	14.956	15.591	16.271	17.005	17.802	18.663	19.594
	<b>29</b>	11.917	12.334	12.785	13.269	13.790	14.358	14.964	15.618	16.325	17.094	17.924
	<b>30</b>	11.064	11.436	11.837	12.267	12.735	13.236	13.777	14.365	14.993	15.674	16.413
	<b>31</b>	10.283	10.616	10.974	11.358	11.770	12.223	12.699	13.223	13.786	14.390	15.049
	<b>32</b>	9.565	9.863	10.183	10.525	10.896	11.293	11.724	12.184	12.689	13.224	13.807
	<b>33</b>	8.908	9.174	9.458	9.763	10.096	10.451	10.834	11.245	11.688	12.171	12.687
	<b>34</b>	8.304	8.541	8.796	9.067	9.363	9.680	10.022	10.387	10.785	11.212	11.673
	<b>35</b>	7.747	7.960	8.186	8.429	8.693	8.976	9.278	9.606	9.959	10.339	10.751
	<b>36</b>	7.234	7.424	7.627	7.843	8.079	8.333	8.602	8.894	9.208	9.547	9.910
	<b>37</b>	6.760	6.930	7.112	7.305	7.515	7.740	7.983	8.243	8.522	8.825	9.149
	<b>38</b>	6.323	6.475	6.637	6.812	6.998	7.199	7.414	7.647	7.896	8.163	8.454
	<b>39</b>	5.917	6.054	6.200	6.354	6.522	6.702	6.894	7.102	7.324	7.562	7.820
	<b>40</b>	5.542	5.664	5.795	5.934	6.084	6.244	6.416	6.601	6.800	7.013	7.242
	<b>41</b>	5.192	5.303	5.420	5.544	5.679	5.822	5.976	6.141	6.318	6.509	6.713
	<b>42</b>	4.869	4.967	5.072	5.185	5.305	5.433	5.570	5.718	5.877	6.046	6.230
	<b>43</b>	4.566	4.656	4.750	4.850	4.958	5.073	5.196	5.328	5.470	5.622	5.785
	<b>44</b>	4.286	4.365	4.451	4.541	4.637	4.740	4.851	4.969	5.095	5.231	5.377
	<b>45</b>	4.023	4.096	4.171	4.253	4.340	4.433	4.531	4.637	4.750	4.871	5.001
	<b>46</b>	3.779	3.843	3.912	3.985	4.063	4.146	4.235	4.330	4.432	4.540	4.656
	<b>47</b>	3.550	3.608	3.670	3.736	3.806	3.880	3.960	4.045	4.136	4.233	4.337
	<b>48</b>	3.336	3.388	3.444	3.503	3.566	3.633	3.705	3.781	3.863	3.949	4.043
	<b>49</b>	3.135	3.182	3.232	3.286	3.342	3.403	3.467	3.536	3.609	3.687	3.770
<b>50</b>	2.947	2.989	3.035	3.083	3.134	3.188	3.246	3.307	3.373	3.443	3.518	
<b>51</b>	2.770	2.809	2.849	2.893	2.939	2.988	3.040	3.095	3.154	3.217	3.284	
<b>52</b>	2.604	2.639	2.676	2.715	2.756	2.800	2.847	2.897	2.950	3.006	3.067	
<b>53</b>	2.448	2.480	2.513	2.548	2.585	2.625	2.667	2.712	2.760	2.810	2.865	
<b>54</b>	2.301	2.330	2.360	2.392	2.425	2.461	2.499	2.539	2.582	2.628	2.676	
<b>55</b>	2.163	2.189	2.216	2.244	2.275	2.307	2.341	2.378	2.416	2.457	2.501	



**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4B.1b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 29 to 38: Female allocating to female**

		Age last birthday of beneficiary									
		29	30	31	32	33	34	35	36	37	38
<b>Age last birthday of Scheme member</b>	<b>25</b>	27.159	28.659	30.278	32.028	33.927	35.927	38.124	40.474	42.940	45.601
	<b>26</b>	24.739	26.098	27.550	29.122	30.828	32.608	34.562	36.690	38.935	41.289
	<b>27</b>	22.557	23.769	25.065	26.485	28.008	29.626	31.358	33.268	35.264	37.434
	<b>28</b>	20.595	21.674	22.829	24.091	25.446	26.903	28.467	30.172	31.988	33.912
	<b>29</b>	18.815	19.775	20.821	21.929	23.156	24.435	25.838	27.369	29.005	30.725
	<b>30</b>	17.213	18.066	18.984	19.994	21.068	22.235	23.477	24.832	26.295	27.859
	<b>31</b>	15.760	16.516	17.344	18.229	19.195	20.224	21.352	22.559	23.849	25.243
	<b>32</b>	14.443	15.121	15.847	16.648	17.500	18.423	19.415	20.506	21.663	22.903
	<b>33</b>	13.249	13.854	14.502	15.209	15.978	16.790	17.685	18.649	19.684	20.793
	<b>34</b>	12.173	12.710	13.288	13.913	14.596	15.327	16.118	16.971	17.899	18.887
<b>35</b>	11.193	11.674	12.190	12.747	13.348	14.001	14.705	15.470	16.281	17.172	
<b>36</b>	10.308	10.732	11.190	11.689	12.223	12.801	13.428	14.107	14.838	15.621	
<b>37</b>	9.499	9.880	10.287	10.728	11.205	11.717	12.275	12.878	13.525	14.229	
<b>38</b>	8.768	9.103	9.467	9.858	10.285	10.739	11.232	11.770	12.348	12.970	
<b>39</b>	8.099	8.399	8.721	9.070	9.447	9.853	10.292	10.767	11.282	11.835	
<b>40</b>	7.490	7.756	8.043	8.354	8.688	9.051	9.440	9.864	10.317	10.809	
<b>41</b>	6.936	7.172	7.426	7.703	8.001	8.322	8.669	9.044	9.450	9.885	
<b>42</b>	6.425	6.637	6.864	7.110	7.376	7.660	7.970	8.301	8.660	9.049	
<b>43</b>	5.961	6.148	6.350	6.569	6.806	7.059	7.333	7.631	7.948	8.292	
<b>44</b>	5.533	5.701	5.881	6.076	6.286	6.512	6.756	7.020	7.303	7.607	
<b>45</b>	5.142	5.291	5.451	5.625	5.812	6.013	6.229	6.464	6.715	6.987	
<b>46</b>	4.781	4.914	5.058	5.212	5.379	5.556	5.750	5.958	6.183	6.423	
<b>47</b>	4.449	4.568	4.696	4.834	4.982	5.141	5.312	5.498	5.696	5.911	
<b>48</b>	4.143	4.249	4.363	4.486	4.618	4.760	4.913	5.078	5.255	5.445	
<b>49</b>	3.859	3.955	4.057	4.167	4.285	4.411	4.547	4.694	4.851	5.020	
<b>50</b>	3.598	3.683	3.774	3.872	3.978	4.090	4.211	4.342	4.482	4.633	
<b>51</b>	3.355	3.432	3.514	3.601	3.695	3.795	3.904	4.020	4.145	4.279	
<b>52</b>	3.131	3.199	3.272	3.350	3.435	3.524	3.621	3.725	3.836	3.955	
<b>53</b>	2.922	2.983	3.049	3.119	3.194	3.274	3.360	3.453	3.552	3.658	
<b>54</b>	2.728	2.783	2.841	2.904	2.971	3.043	3.120	3.202	3.291	3.386	
<b>55</b>	2.547	2.597	2.649	2.705	2.766	2.830	2.898	2.972	3.051	3.135	

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4B.2a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 39 to 49: Female allocating to female**

		Age last birthday of beneficiary										
		39	40	41	42	43	44	45	46	47	48	49
<b>Age last birthday of Scheme member</b>	<b>25</b>	48.472	51.446	54.634	58.117	61.846	65.611	69.802	*	*	*	*
	<b>26</b>	43.881	46.642	49.509	52.651	55.963	59.592	63.271	67.392	*	*	*
	<b>27</b>	39.720	42.245	44.847	47.656	50.758	53.825	57.339	61.024	64.962	*	*
	<b>28</b>	36.010	38.226	40.602	43.136	45.887	48.758	51.846	55.179	58.763	62.506	*
	<b>29</b>	32.601	34.622	36.736	39.035	41.502	44.095	46.900	49.949	53.107	56.588	60.149
	<b>30</b>	29.526	31.327	33.248	35.313	37.542	39.900	42.424	45.178	48.060	51.115	54.414
	<b>31</b>	26.751	28.387	30.094	31.937	33.958	36.080	38.366	40.827	43.421	46.245	49.197
	<b>32</b>	24.245	25.700	27.246	28.919	30.714	32.607	34.683	36.898	39.249	41.733	44.446
	<b>33</b>	21.993	23.283	24.670	26.158	27.779	29.500	31.343	33.346	35.456	37.737	40.115
	<b>34</b>	19.955	21.116	22.342	23.688	25.125	26.654	28.339	30.133	32.036	34.073	36.247
	<b>35</b>	18.121	19.161	20.262	21.447	22.754	24.108	25.598	27.229	28.929	30.780	32.716
<b>36</b>	16.476	17.395	18.379	19.439	20.595	21.824	23.151	24.589	26.129	27.773	29.551	
<b>37</b>	14.989	15.801	16.683	17.626	18.656	19.762	20.948	22.237	23.607	25.075	26.667	
<b>38</b>	13.640	14.372	15.154	15.998	16.911	17.900	18.965	20.113	21.336	22.666	24.082	
<b>39</b>	12.434	13.082	13.775	14.532	15.346	16.221	17.171	18.204	19.291	20.473	21.750	
<b>40</b>	11.340	11.917	12.539	13.207	13.935	14.713	15.563	16.473	17.458	18.514	19.646	
<b>41</b>	10.357	10.868	11.419	12.017	12.662	13.356	14.108	14.927	15.800	16.744	17.760	
<b>42</b>	9.470	9.925	10.412	10.942	11.517	12.134	12.799	13.531	14.307	15.147	16.060	
<b>43</b>	8.666	9.071	9.504	9.976	10.484	11.030	11.626	12.271	12.968	13.713	14.522	
<b>44</b>	7.939	8.298	8.685	9.101	9.555	10.042	10.568	11.141	11.761	12.425	13.144	
<b>45</b>	7.281	7.599	7.941	8.313	8.715	9.146	9.617	10.127	10.674	11.266	11.904	
<b>46</b>	6.683	6.967	7.270	7.600	7.957	8.340	8.756	9.208	9.696	10.223	10.790	
<b>47</b>	6.143	6.394	6.664	6.955	7.273	7.614	7.982	8.383	8.815	9.283	9.787	
<b>48</b>	5.650	5.874	6.114	6.373	6.653	6.956	7.285	7.639	8.022	8.438	8.887	
<b>49</b>	5.204	5.401	5.614	5.844	6.094	6.361	6.653	6.968	7.308	7.676	8.074	
<b>50</b>	4.795	4.972	5.161	5.365	5.586	5.823	6.082	6.362	6.662	6.989	7.343	
<b>51</b>	4.424	4.580	4.748	4.929	5.125	5.336	5.565	5.813	6.080	6.369	6.682	
<b>52</b>	4.084	4.222	4.372	4.533	4.706	4.893	5.096	5.317	5.554	5.810	6.088	
<b>53</b>	3.772	3.896	4.029	4.172	4.326	4.492	4.672	4.867	5.078	5.306	5.550	
<b>54</b>	3.488	3.597	3.715	3.843	3.979	4.127	4.286	4.459	4.646	4.847	5.066	
<b>55</b>	3.226	3.324	3.428	3.541	3.663	3.794	3.936	4.089	4.254	4.433	4.626	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4B.2b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 50 to 59: Female allocating to female**

		Age last birthday of beneficiary									
		50	51	52	53	54	55	56	57	58	59
<b>Age last birthday of Scheme member</b>	<b>25</b>	*	*	*	*	*	*	*	*	*	*
	<b>26</b>	*	*	*	*	*	*	*	*	*	*
	<b>27</b>	*	*	*	*	*	*	*	*	*	*
	<b>28</b>	*	*	*	*	*	*	*	*	*	*
	<b>29</b>	*	*	*	*	*	*	*	*	*	*
	<b>30</b>	57.873	*	*	*	*	*	*	*	*	*
	<b>31</b>	52.318	55.682	*	*	*	*	*	*	*	*
	<b>32</b>	47.288	50.303	53.560	*	*	*	*	*	*	*
	<b>33</b>	42.714	45.446	48.354	51.586	*	*	*	*	*	*
	<b>34</b>	38.557	41.049	43.725	46.536	49.598	*	*	*	*	*
	<b>35</b>	34.816	37.058	39.440	42.060	44.772	47.732	*	*	*	*
	<b>36</b>	31.412	33.438	35.610	37.930	40.399	43.112	45.923	*	*	*
	<b>37</b>	28.347	30.184	32.111	34.213	36.468	38.832	41.446	44.153	*	*
	<b>38</b>	25.603	27.233	29.000	30.858	32.860	35.048	37.357	39.819	42.489	*
	<b>39</b>	23.113	24.581	26.160	27.856	29.647	31.610	33.669	35.917	38.331	40.857
	<b>40</b>	20.870	22.180	23.595	25.104	26.750	28.495	30.396	32.361	34.551	36.873
	<b>41</b>	18.841	20.024	21.295	22.644	24.102	25.697	27.379	29.185	31.118	33.215
	<b>42</b>	17.027	18.077	19.209	20.429	21.725	23.148	24.677	26.291	28.030	29.902
	<b>43</b>	15.396	16.331	17.342	18.434	19.591	20.863	22.222	23.684	25.273	26.929
	<b>44</b>	13.916	14.757	15.661	16.632	17.685	18.814	20.027	21.337	22.752	24.279
	<b>45</b>	12.593	13.339	14.143	15.014	15.954	16.968	18.061	19.226	20.489	21.858
	<b>46</b>	11.404	12.068	12.784	13.556	14.390	15.306	16.273	17.318	18.457	19.674
	<b>47</b>	10.335	10.924	11.563	12.248	12.995	13.798	14.677	15.607	16.614	17.706
	<b>48</b>	9.369	9.893	10.461	11.075	11.736	12.457	13.231	14.065	14.973	15.945
	<b>49</b>	8.502	8.970	9.471	10.018	10.608	11.248	11.936	12.679	13.483	14.355
<b>50</b>	7.723	8.135	8.585	9.066	9.593	10.159	10.775	11.433	12.153	12.928	
<b>51</b>	7.021	7.387	7.783	8.214	8.678	9.185	9.728	10.315	10.958	11.644	
<b>52</b>	6.387	6.712	7.065	7.445	7.858	8.305	8.789	9.312	9.879	10.499	
<b>53</b>	5.816	6.104	6.415	6.754	7.119	7.517	7.946	8.410	8.913	9.461	
<b>54</b>	5.300	5.555	5.832	6.130	6.454	6.806	7.189	7.601	8.049	8.530	
<b>55</b>	4.834	5.060	5.304	5.569	5.856	6.168	6.507	6.871	7.268	7.697	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4B.3a: Pensioner under age 55 who retired on health grounds  
Beneficiary age 60 to 70: Female allocating to female**

		Age last birthday of beneficiary										
		60	61	62	63	64	65	66	67	68	69	70
<b>Age last birthday of Scheme member</b>	<b>25</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>26</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>27</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>28</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>29</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>30</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>31</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>32</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>33</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>34</b>	*	*	*	*	*	*	*	*	*	*	*
	<b>35</b>	*	*	*	*	*	*	*	*	*	*	*
<b>36</b>	*	*	*	*	*	*	*	*	*	*	*	
<b>37</b>	*	*	*	*	*	*	*	*	*	*	*	
<b>38</b>	*	*	*	*	*	*	*	*	*	*	*	
<b>39</b>	*	*	*	*	*	*	*	*	*	*	*	
<b>40</b>	39.312	*	*	*	*	*	*	*	*		*	
<b>41</b>	35.444	37.839	*	*	*	*	*	*	*		*	
<b>42</b>	31.906	34.080	36.390	*	*	*	*	*	*		*	
<b>43</b>	28.739	30.687	32.776	34.960	*	*	*	*	*		*	
<b>44</b>	25.874	27.625	29.519	31.492	33.635	*	*	*	*		*	
<b>45</b>	23.306	24.861	26.553	28.366	30.260	32.364	*	*	*	*	*	
<b>46</b>	20.983	22.386	23.885	25.523	27.258	29.107	31.137	*	*	*	*	
<b>47</b>	18.877	20.140	21.501	22.944	24.505	26.188	27.993	29.952	*	*	*	
<b>48</b>	16.983	18.119	19.339	20.645	22.035	23.543	25.178	26.913	28.805	*	*	
<b>49</b>	15.292	16.294	17.397	18.565	19.832	21.171	22.631	24.221	25.894	27.692	*	
<b>50</b>	13.759	14.666	15.636	16.687	17.814	19.028	20.348	21.763	23.290	24.902	26.610	
<b>51</b>	12.392	13.194	14.068	14.998	16.009	17.096	18.273	19.546	20.916	22.359	23.933	
<b>52</b>	11.153	11.876	12.652	13.487	14.386	15.358	16.407	17.563	18.777	20.069	21.470	
<b>53</b>	10.050	10.685	11.381	12.125	12.929	13.797	14.731	15.755	16.854	18.024	19.258	
<b>54</b>	9.056	9.621	10.238	10.899	11.617	12.391	13.229	14.136	15.116	16.159	17.286	
<b>55</b>	8.161	8.665	9.211	9.803	10.435	11.127	11.877	12.679	13.560	14.489	15.500	

\* These cases should be referred to the Government Actuary's Department

**Allocation factors: Guidance of Government Actuary's Department (continued)**

**Table 4B.3b: Pensioner under age 55 who retired on health grounds  
Beneficiary age 71 to 80+ : Female allocating to female**

		Age last birthday of beneficiary								
		71	72	73	74	75	76	77	78	79
Age last birthday of Scheme member	25	*	*	*	*	*	*	*	*	*
	26	*	*	*	*	*	*	*	*	*
	27	*	*	*	*	*	*	*	*	*
	28	*	*	*	*	*	*	*	*	*
	29	*	*	*	*	*	*	*	*	*
<hr/>										
	30	*	*	*	*	*	*	*	*	*
	31	*	*	*	*	*	*	*	*	*
	32	*	*	*	*	*	*	*	*	*
	33	*	*	*	*	*	*	*	*	*
	34	*	*	*	*	*	*	*	*	*
<hr/>										
	35	*	*	*	*	*	*	*	*	*
	36	*	*	*	*	*	*	*	*	*
	37	*	*	*	*	*	*	*	*	*
	38	*	*	*	*	*	*	*	*	*
	39	*	*	*	*	*	*	*	*	*
<hr/>										
	40	*	*	*	*	*	*	*	*	*
	41	*	*	*	*	*	*	*	*	*
	42	*	*	*	*	*	*	*	*	*
	43	*	*	*	*	*	*	*	*	*
	44	*	*	*	*	*	*	*	*	*
<hr/>										
	45	*	*	*	*	*	*	*	*	*
	46	*	*	*	*	*	*	*	*	*
	47	*	*	*	*	*	*	*	*	*
	48	*	*	*	*	*	*	*	*	*
	49	*	*	*	*	*	*	*	*	*
<hr/>										
	50	*	*	*	*	*	*	*	*	*
	51	25.587	*	*	*	*	*	*	*	*
	52	22.988	24.621	*	*	*	*	*	*	*
	53	20.623	22.089	23.681	*	*	*	*	*	*
	54	18.497	19.813	21.237	22.740	*	*	*	*	*
	55	16.589	17.768	19.022	20.384	21.827	*	*	*	*

\* These cases should be referred to the Government Actuary's Department