

**TABLES OF FACTORS TO BE USED IN
VQ EXAMINATIONS**

OPQ / RST / XYZ BOOKLETS

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Reviewed May 2018

COMPOUND INTEREST FACTORS

Years	2.5%	3%	3.5%	4%	4.5%	4.75%	5%	6.25%	7%	7.5%	8.5%
1	1.02500	1.03000	1.035	1.040	1.045	1.0475	1.05000	1.0625	1.070	1.075	1.085
2	1.05063	1.06090	1.071	1.082	1.092	1.097	1.10250	1.129	1.145	1.156	1.177
3	1.07689	1.09273	1.109	1.125	1.141	1.149	1.15763	1.199	1.225	1.242	1.277
4	1.10381	1.12551	1.148	1.170	1.193	1.204	1.21551	1.274	1.311	1.335	1.386
5	1.13141	1.15927	1.188	1.217	1.246	1.261	1.27628	1.354	1.403	1.436	1.504
6	1.15969	1.19405	1.229	1.265	1.302	1.321	1.34010	1.439	1.501	1.543	1.631
7	1.18869	1.22987	1.272	1.316	1.361	1.384	1.40710	1.529	1.606	1.659	1.770
8	1.21840	1.26677	1.317	1.369	1.422	1.450	1.47746	1.624	1.718	1.783	1.921
9	1.24886	1.30477	1.363	1.423	1.486	1.518	1.55133	1.726	1.838	1.917	2.084
10	1.28008	1.34392	1.411	1.480	1.553	1.591	1.62889	1.834	1.967	2.061	2.261
11	1.31209	1.38423	1.460	1.539	1.623	1.666	1.71034	1.948	2.105	2.216	2.453
12	1.34489	1.42576	1.511	1.601	1.696	1.745	1.79586	2.070	2.252	2.382	2.662
13	1.37851	1.46853	1.564	1.665	1.772	1.828	1.88565	2.199	2.410	2.560	2.888
14	1.41297	1.51259	1.619	1.732	1.852	1.915	1.97993	2.337	2.579	2.752	3.133
15	1.44830	1.55797	1.675	1.801	1.935	2.006	2.07893	2.483	2.759	2.959	3.400
16	1.48451	1.60471	1.734	1.873	2.022	2.101	2.18287	2.638	2.952	3.181	3.689
17	1.52162	1.65285	1.795	1.948	2.113	2.201	2.29202	2.803	3.159	3.419	4.002
18	1.55966	1.70243	1.857	2.026	2.208	2.306	2.40662	2.978	3.380	3.676	4.342
19	1.59865	1.75351	1.923	2.107	2.308	2.415	2.52695	3.164	3.617	3.951	4.712
20	1.63862	1.80611	1.990	2.191	2.412	2.530	2.65330	3.362	3.870	4.248	5.112
21	1.67958	1.86030	2.059	2.279	2.520	2.650	2.78596	3.572	4.141	4.566	5.547
22	1.72157	1.91610	2.132	2.370	2.634	2.776	2.92526	3.795	4.430	4.909	6.018
23	1.76461	1.97359	2.206	2.465	2.752	2.908	3.07152	4.032	4.741	5.277	6.530
24	1.80873	2.03279	2.283	2.563	2.876	3.046	3.22510	4.284	5.072	5.673	7.085
25	1.85394	2.09378	2.363	2.666	3.005	3.190	3.38635	4.552	5.427	6.098	7.687
26	1.90029	2.15659	2.446	2.772	3.141	3.342	3.55567	4.837	5.807	6.556	8.340
27	1.94780	2.22129	2.532	2.883	3.282	3.501	3.73346	5.139	6.214	7.047	9.049
28	1.99650	2.28793	2.620	2.999	3.430	3.667	3.92013	5.460	6.649	7.576	9.818
29	2.04641	2.35657	2.712	3.119	3.584	3.841	4.11614	5.801	7.114	8.144	10.653
30	2.09757	2.42726	2.807	3.243	3.745	4.024	4.32194	6.164	7.612	8.755	11.558
31	2.15001	2.50008	2.905	3.373	3.914	4.215	4.53804	6.549	8.145	9.412	12.541
32	2.20376	2.57508	3.007	3.508	4.090	4.415	4.76494	6.959	8.715	10.117	13.607
33	2.25885	2.65234	3.112	3.648	4.274	4.625	5.00319	7.394	9.325	10.876	14.763
34	2.31532	2.73191	3.221	3.794	4.466	4.844	5.25335	7.856	9.978	11.692	16.018
35	2.37321	2.81386	3.334	3.946	4.667	5.074	5.51602	8.347	10.677	12.569	17.380
36	2.43254	2.89828	3.450	4.104	4.877	5.316	5.79182	8.868	11.424	13.512	18.857
37	2.49335	2.98523	3.571	4.268	5.097	5.568	6.08141	9.423	12.224	14.525	20.460
38	2.55568	3.07478	3.696	4.439	5.326	5.832	6.38548	10.012	13.079	15.614	22.199
39	2.61957	3.16703	3.825	4.616	5.566	6.110	6.70475	10.637	13.995	16.785	24.086
40	2.68506	3.26204	3.959	4.801	5.816	6.400	7.03999	11.302	14.974	18.044	26.133
41	2.75219	3.35990	4.098	4.993	6.078	6.704	7.39199	12.008	16.023	19.398	28.354
42	2.82100	3.46070	4.241	5.193	6.352	7.022	7.76159	12.759	17.144	20.852	30.764
43	2.89152	3.56452	4.390	5.401	6.637	7.356	8.14967	13.556	18.344	22.416	33.379
44	2.96381	3.67145	4.543	5.617	6.936	7.705	8.55715	14.404	19.628	24.098	36.217
45	3.03790	3.78160	4.702	5.841	7.248	8.071	8.98501	15.304	21.002	25.905	39.295
46	3.11385	3.89504	4.867	6.075	7.574	8.454	9.43426	16.260	22.473	27.848	42.635
47	3.19170	4.01190	5.037	6.318	7.915	8.856	9.90597	17.277	24.046	29.936	46.259
48	3.27149	4.13225	5.214	6.571	8.271	9.277	10.40127	18.356	25.729	32.182	50.191
49	3.35328	4.25622	5.396	6.833	8.644	9.717	10.92133	19.504	27.530	34.595	54.457
50	3.43711	4.38391	5.585	7.107	9.033	10.179	11.46740	20.723	29.457	37.190	59.086

COMMUTATION FACTORS

Age	Amount of Cash for £1 p.a. Pension Commuted
75	11.40
74	11.64
73	11.88
72	12.12
71	12.36
70	12.60
69	12.84
68	13.08
67	13.32
66	13.56
65	13.80
64	14.04
63	14.28
62	14.52
61	14.76
60	15.00
59	15.24
58	15.48
57	15.72
56	15.96
55	16.20

Interpolate for years and complete months of age attained at date of retirement and round to 2 decimal places.

EARLY RETIREMENT FACTORS

Age	RST % of Accrued Pension	XYZ % of Accrued Pension
64	96	100
63	92	100
62	88	100
61	84	100
60	80	100
59	76	94
58	72	88
57	68	82
56	64	76
55	60	70

Interpolate for years and complete months of age attained at date of retirement and round to the nearest whole percentage (0.5 rounded up).

LATE RETIREMENT FACTORS

Years Late	XYZ / RST (Transfer in) % Increase in Pension at NPD
1	8
2	16
3	24
4	32
5	40
6	48
7	56
8	64
9	72
10	80

Interpolate for years and complete months late at date of retirement and round to the nearest whole percentage (0.5 rounded up).

PURCHASE OF ANNUITY USING 'ANNUITY BUREAU' FACTORS

Amount per £100 of cash

Age	Pension p.a. Single Life Non increasing	Pension p.a. 50% Spouse Non increasing	Pension p.a. Single Life increasing annually by RPI limited to 2.5%	Pension p.a. 50% Spouse increasing annually by RPI limited to 2.5%	Pension p.a. Single Life increasing annually by RPI limited to 3.0%	Pension p.a. 50% Spouse increasing annually by RPI limited to 3.0%	Pension p.a. Single Life increasing annually by RPI limited to 5.0%	Pension p.a. 50% Spouse increasing annually by RPI limited to 5.0%
55	6.66	6.00	5.16	4.50	4.90	4.25	4.52	3.88
56	6.80	6.12	5.32	4.62	5.05	4.36	4.67	3.99
57	6.96	6.23	5.48	4.75	5.21	4.48	4.83	4.11
58	7.12	6.36	5.64	4.88	5.38	4.61	5.00	4.24
59	7.30	6.48	5.83	5.02	5.56	4.75	5.18	4.38
60	7.50	6.62	6.02	5.16	5.76	4.90	5.38	4.53
61	7.70	6.78	6.24	5.32	5.97	5.05	5.59	4.68
62	7.92	6.94	6.46	5.48	6.20	5.21	5.82	4.85
63	8.16	7.10	6.72	5.66	6.44	5.39	6.06	5.03
64	8.43	7.30	6.98	5.85	6.70	5.58	6.32	5.22
65	8.70	7.50	7.26	6.05	6.98	5.79	6.60	5.42
66	9.00	7.70	7.56	6.27	7.28	6.00	6.90	5.64
67	9.32	7.92	7.88	6.50	7.60	6.23	7.22	5.87
68	9.66	8.16	8.22	6.75	7.95	6.48	7.57	6.12
69	10.02	8.42	8.60	7.01	8.32	6.75	7.94	6.38
70	10.41	8.70	8.98	7.29	8.71	7.02	8.34	6.66
71	10.82	8.98	9.40	7.58	9.13	7.32	8.75	6.95
72	11.24	9.28	9.84	7.89	9.57	7.63	9.19	7.26
73	11.70	9.60	10.30	8.22	10.03	7.96	9.65	7.59
74	12.18	9.94	10.78	8.56	10.52	8.30	10.14	7.94
75	12.66	10.28	11.28	8.92	11.02	8.66	10.65	8.30

Interpolate for years and complete months of age attained at date of retirement and round to 2 decimal places (0.005 rounded up).

For the purpose of the examinations, all 'Annuity Bureau' factors assume pension payments are guaranteed for 5 years.

For the purpose of the examinations the spouse's age can be ignored.

CALCULATION OF TRANSFER VALUES

(1) Use of Tables

All tables are based on age next birthday at calculation date. The same tables are used for transfers in and transfers out. The tables allow for ancillary benefits of spouses' pensions and post retirement increases.

(2) Transfers Out – XYZ Scheme

(A) Calculate the value of benefits in excess of the GMP at Normal Pension Date (NPD) and the value of GMPs as follows:

Pension in excess of GMP indexed to NPD x Rate for valuing excess pension over GMP indexed to NPD (lower of 5.0% / RPI)

Plus

GMP at exit x Rate for valuing GMPs

Plus

Pre 6 April 1988 GMP at NPD x Rate for valuing GMPs

Plus

Post 5 April 1988 GMP at NPD x Rate for valuing GMPs

(B) Calculate the value of the refund of contributions on death before retirement as follows:

Member's total ordinary scheme contributions x Rate for valuing scheme contributions

Multiply the total of (A) + (B) by the Market Level Adjustment Factor provided

(C) Calculate the value of the post 5 April 1997 element of the benefit included in the above as follows:

Post 5 April 1997 pension x Rate for valuing excess pension over GMP indexed to NPD (lower of 5.0% / RPI)

Plus

Member's post 5 April 1997 ordinary scheme contributions x Rate for valuing scheme contributions

Multiply the total by the Market Level Adjustment Factor provided

Transfers Out – RST Scheme

(A) Calculate the value of benefits at Normal Pension Date (NPD) as follows:

Pension earned pre 6 April 2006 indexed to NPD x Rate for valuing excess pension over GMP indexed to NPD (lower of 5.0% / RPI)

Plus

Pension earned post 5 April 2006 indexed to NPD x Rate for valuing excess pension over GMP indexed to NPD (lower of 2.5% / RPI)

(B) Calculate the value of the refund of contributions on death before retirement as follows:

Member's total ordinary scheme contributions x Rate for valuing scheme contributions

Multiply the total of (A) + (B) by the Market Level Adjustment Factor provided

(C) Calculate the value of the post 5 April 1997 element of the benefit included in the above as follows:

Pension earned between 6 April 1997 and 5 April 2006 indexed to NPD x Rate for valuing excess pension over GMP indexed to NPD (lower of 5.0% / RPI)

Plus

Pension earned from 6 April 2006 indexed to NPD x Rate for valuing excess pension over GMP indexed to NPD (lower of 2.5% / RPI)

Plus

Member's post 5 April 1997 ordinary scheme contributions x Rate for valuing scheme contributions

Multiply the total by the Market Level Adjustment Factor provided

Transfers Out – OPQ Scheme

- (A) For each Investment Fund calculate the current value of the member's normal contributions as follows*:
- (i) Unit Holdings (Member's normal contributions) x Current Unit Price
- (B) For each Investment Fund calculate the current value of the employer's normal contributions as follows*:
- (i) Unit Holdings (Employer's contributions) x Current Unit Price
- (C) For each Investment Fund calculate the current value of the member's AVCs as follows*:
- (i) Unit Holdings (Member's AVCs) x Current Unit Price
- (D) Calculate the current transfer value for each Investment Fund as follows:
- (i) Investment Fund (1) = (A)(i) + (B)(i) + (C)(i)
(ii) Investment Fund (2) = (A)(i) + (B)(i) + (C)(i), etc
- (E) Total transfer value is (D)(i) + (D)(ii), etc [which includes (C)(i) + (C)(ii), etc in respect of AVCs].

*If the member is in the Lifestyle Fund, then the Allocation % for each Investment Fund will need to be calculated first. This will be based on the number of complete months from the date of the last switch to the member's TRD (or NPD if a TRD has not been chosen). The Allocation % will then need to be applied to the Unit Holdings for each of the Investment Funds (rounded to 4 decimal places, 0.00005 rounded up) in the calculation at (A)(i), B(i) and C(i).

(3) Transfers In – XYZ Scheme

(A) Calculate the value of GMPs as follows:

GMP at exit x Rate for valuing GMPs

Plus

Pre 6 April 1988 GMP at NPD x Rate for valuing GMPs

Plus

Post 5 April 1988 GMP at NPD x Rate for valuing GMPs

(B) Calculate the value of the refund of contributions on death before retirement as follows:

Member's total ordinary scheme contributions x Rate for valuing scheme contributions

(C) Divide Transfer Value by the Market Level Adjustment Factor provided

(D) Add (A) and (B) and deduct from resultant value of (C) to arrive at total adjusted Transfer Value

(E) If (D) < 0 refer to Manager, otherwise continue at (F)

(F) Calculate excess pension at NPD as follows:

Balance of adjusted Transfer Value ÷ Rate for valuing excess pension over GMP indexed to NPD (lower of 5.0% / RPI)

Post 5 April 1997 benefit:

(G) Calculate the value of the refund of post 5 April 1997 contributions on death before retirement as follows:

Member's post 5 April 1997 ordinary scheme contributions x Rate for valuing scheme contributions

(H) Divide Transfer Value in respect of post 5 April 1997 benefits by the Market Level Adjustment Factor provided

(I) Subtract (G) from (H) and divide the resultant amount by rate for valuing excess pension over GMP indexed to NPD (lower of 5.0% / RPI)

- (J) Total benefits purchased by transfer in are:
- i) *At NPD:*
Excess pension at NPD calculated in (F) plus GMP at NPD, payable in accordance with the provisions of the XYZ Scheme.
 - ii) *On death before retirement prior to NPD (from active or preserved status):*
Refund of contributions without interest (plus, if applicable, refund of value of AVCs) plus spouse's pension, payable in accordance with the provisions of the XYZ scheme.
 - iii) *On death before retirement on / after NPD:*
Lump sum death benefit calculated on the assumption the member retired on the date of death plus spouse's pension, payable in accordance with the provisions of the XYZ scheme.
 - iv) *On death after retirement:*
Lump sum death benefit provided death occurs within 5 years of retirement plus spouse's pension, payable in accordance with the provisions of the XYZ scheme.

Transfers In – RST Scheme

- (A) Calculate the value of the refund of contributions on death before retirement as follows:
- | | | |
|---|---|---------------------------------------|
| (i) Member's pre 6 April 2006 ordinary scheme contributions | x | Rate for valuing scheme contributions |
| (ii) Member's post 5 April 2006 ordinary scheme contributions | x | Rate for valuing scheme contributions |
- (B) Divide pre 6 April 2006 Transfer Value by the Market Level Adjustment Factor provided
- (C) Divide post 5 April 2006 Transfer Value by the Market Level Adjustment Factor provided
- (D) Deduct (A)(i) from (B) and deduct (A)(ii) from (C) and add together the 2 resultant amounts to arrive at total adjusted Transfer Value
- (E) N/A.
- (F) Calculate pension at NPD as follows:
- | | | |
|--|---|---|
| Balance of pre 6 April 2006 adjusted Transfer Value | ÷ | Rate for valuing excess pension over GMP indexed to NPD (lower of 5.0% / RPI) |
| Plus | | |
| Balance of post 5 April 2006 adjusted Transfer Value | ÷ | Rate for valuing excess pension over GMP indexed to NPD (lower of 2.5% / RPI) |
- Post 5 April 1997 benefit:
- (G) (i) Member's post 5 April 1997 and pre 6 April 2006 ordinary scheme contributions x Rate for valuing scheme contributions
- (ii) Divide Transfer Value in respect of benefits earned between 6 April 1997 and 5 April 2006 by the Market Level Adjustment Factor provided
- (iii) Subtract (G)(i) from (G)(ii) and divide the resultant amount by rate for valuing excess pension over GMP indexed to NPD (lower of 5.0% / RPI)
- (H) (i) Member's post 5 April 2006 ordinary scheme contributions x Rate for valuing scheme contributions
- (ii) Divide Transfer Value in respect of benefits earned from 6 April 2006 by the Market Level Adjustment Factor provided
- (iii) Subtract (H)(i) from (H)(ii) and divide the resultant amount by rate for valuing excess pension over GMP indexed to NPD (lower of 2.5% / RPI)
- (I) Add together results of (G)(iii) and (H)(iii) to calculate post 5 April 1997 pension

- (J) Total benefits purchased by transfer in are:
- i) *At NPD:*
Pension at NPD calculated in (F), payable in accordance with the provisions of the RST Scheme.
 - ii) *On death before retirement (from active or preserved status):*
Refund of contributions without interest (plus, if applicable, refund of AVCs paid), payable in accordance with the provisions of the RST Scheme.
 - iii) *On death after retirement:*
Lump sum death benefit provided death occurs within 5 years of retirement plus spouse's pension, payable in accordance with the provisions of the RST Scheme.

Transfers In – OPQ Scheme

- (A) Calculate the Employer’s Contributions as follows:
- (i) Total transfer value less the value of the member’s total contributions included in the transfer value and less the member’s AVCs included in the transfer value
- (B) Split out the total transfer value into contribution types as follows:
- (i) Member Contributions: Member’s normal contributions included in the transfer value
 - (ii) Employer Contributions: Value calculated at (A)(i)
 - (iii) Member AVCs: Member’s AVCs included in the transfer value
- (C) For each Investment Fund calculate the number of units that all contribution types will purchase in the member’s *Personal Retirement Account*, as follows:
- (i) Member Contributions included in the transfer value multiplied by the existing Allocation %* for the Member’s normal contributions (rounded to 4 decimal places, 0.00005 rounded up) and divided by the Current Unit Price (rounded to 4 decimal places, 0.00005 rounded up)
 - (ii) Employer Contributions included in the transfer value multiplied by the Allocation %* for the Employer’s contributions (rounded to 4 decimal places, 0.00005 rounded up) and divided by the Current Unit Price (rounded to 4 decimal places, 0.00005 rounded up)
 - (iii) Member AVCs included in the transfer value multiplied by the Allocation %* for the Member’s AVCs (rounded to 4 decimal places, 0.00005 rounded up) and divided by the Current Unit Price (rounded to 4 decimal places, 0.00005 rounded up)
- (D) Calculate the total units purchased in each Investment Fund as follows:
- (i) Investment Fund (1) = (C)(i) + (C)(ii) + (C)(iii)
 - (ii) Investment Fund (2) = (C)(i) + (C)(ii) + (C)(iii), etc
- (E) The transfer value will purchase units in each Investment Fund in the member’s *Personal Retirement Account* as follows:
- (i) Investment Fund (1) = (D)(i) Units
 - (ii) Investment Fund (2) = (D)(ii) Units, etc

*If the member is in the Lifestyle Fund, then the existing Allocation % in each Investment Fund will need to be calculated first. This will be based on the number of complete months from the date of the last switch to the member’s TRD (or NPD if a TRD has not been chosen). The Allocation % will then need to be used in the calculation at (C)(i), C(ii) and C(iii).

Table 1 - Rates for valuing excess pension over GMP indexed to Normal Pension Date

Rate per £1 Joint Life Pension

	RST	RST	XYZ	
A.N.B.	Benefits Payable at NPD Pre 6 April 2006 RPI limited to 5.0%	Benefits Payable at NPD Post 5 April 2006 RPI limited to 2.5%	Benefits Payable at NPD Pre / post April 1997 RPI limited to 5.0%	A.N.B.
65	17.495	15.715	16.624	65
64	16.275	14.619	15.392	64
63	15.139	13.599	14.252	63
62	14.083	12.650	13.196	62
61	13.101	11.768	12.219	61
60	12.187	10.947	11.314	60
59	11.336	10.183	10.476	59
58	10.545	9.472	9.700	58
57	9.809	8.812	8.981	57
56	9.125	8.197	8.316	56
55	8.488	7.625	7.700	55
54	7.896	7.093	7.129	54
53	7.345	6.598	6.601	53
52	6.833	6.138	6.112	52
51	6.356	5.709	5.659	51
50	5.912	5.311	5.240	50
49	5.500	4.940	4.852	49
48	5.116	4.596	4.493	48
47	4.759	4.275	4.160	47
46	4.427	3.977	3.852	46
45	4.118	3.699	3.566	45
44	3.831	3.441	3.303	44
43	3.564	3.201	3.057	43
42	3.315	2.978	2.831	42
41	3.084	2.770	2.621	41
40	2.868	2.577	2.427	40
39	2.668	2.397	2.247	39
38	2.482	2.230	2.081	38
37	2.309	2.074	1.926	37
36	2.148	1.929	1.784	36
35	1.998	1.795	1.652	35
34	1.858	1.669	1.529	34
33	1.729	1.553	1.416	33
32	1.608	1.444	1.311	32
31	1.496	1.344	1.214	31
30	1.391	1.250	1.124	30
29	1.294	1.163	1.041	29
28	1.204	1.082	0.963	28
27	1.120	1.006	0.892	27
26	1.042	0.936	0.826	26
25	0.969	0.870	0.765	25
24	0.901	0.810	0.708	24
23	0.839	0.753	0.656	23
22	0.780	0.701	0.607	22

Table 2 - Rates for valuing GMPs

Rate per £1 Joint Life Pension

A.N.B.	Total GMP at Exit	Pre 6 April 1988 GMP at NPD	Post 5 April 1988 GMP at NPD	A.N.B.
65	0.000	12.773	16.410	65
64	0.126	11.882	15.265	64
63	0.081	11.053	14.200	63
62	0.018	10.281	13.209	62
61	0.057	9.564	12.287	61
60	0.144	8.897	11.430	60
59	0.239	8.276	10.633	59
58	0.339	7.699	9.891	58
57	0.444	7.161	9.201	57
56	0.552	6.662	8.559	56
55	1.621	6.197	7.962	55
54	1.484	5.765	7.406	54
53	1.360	5.362	6.889	53
52	1.245	4.988	6.409	52
51	1.141	4.640	5.962	51
50	1.047	4.316	5.546	50
49	0.959	4.015	5.159	49
48	0.878	3.735	4.799	48
47	0.806	3.474	4.464	47
46	0.738	3.232	4.152	46
45	0.678	3.006	3.863	45
44	0.621	2.797	3.593	44
43	0.569	2.602	3.342	43
42	0.523	2.420	3.109	42
41	0.479	2.251	2.892	41
40	0.439	2.094	2.690	40
39	0.403	1.948	2.503	39
38	0.369	1.812	2.328	38
37	0.339	1.686	2.166	37
36	0.311	1.568	2.014	36
35	0.285	1.458	1.874	35
34	0.263	1.357	1.743	34
33	0.240	1.262	1.621	33
32	0.219	1.174	1.508	32
31	0.202	1.092	1.403	31
30	0.186	1.016	1.305	30
29	0.169	0.945	1.214	29
28	0.155	0.879	1.129	28
27	0.143	0.818	1.050	27
26	0.133	0.760	0.977	26
25	0.124	0.707	0.909	25

Table 3 - Rates for valuing scheme contributions**Rate per £100 of Contribution**

A.N.B.	RST Benefits Payable at NPD	XYZ Benefits Payable at NPD	A.N.B.
65	0.49	0.17	65
64	1.35	0.47	64
63	2.03	0.71	63
62	2.55	0.89	62
61	2.93	1.02	61
60	3.21	1.12	60
59	3.40	1.18	59
58	3.51	1.21	58
57	3.56	1.23	57
56	3.57	1.22	56
55	3.53	1.20	55
54	3.47	1.17	54
53	3.38	1.14	53
52	3.27	1.10	52
51	3.15	1.05	51
50	3.01	1.01	50
49	2.87	0.96	49
48	2.72	0.90	48
47	2.58	0.86	47
46	2.43	0.80	46
45	2.28	0.76	45
44	2.13	0.72	44
43	2.01	0.67	43
42	1.88	0.63	42
41	1.75	0.59	41
40	1.62	0.56	40
39	1.51	0.53	39
38	1.41	0.51	38
37	1.30	0.49	37
36	1.21	0.46	36
35	1.12	0.45	35
34	1.03	0.43	34
33	0.96	0.42	33
32	0.89	0.41	32
31	0.83	0.40	31
30	0.77	0.39	30
29	0.72	0.39	29
28	0.68	0.38	28
27	0.63	0.38	27
26	0.60	0.37	26
25	0.57	0.37	25
24	0.54	0.36	24
23	0.52	0.36	23
22	0.50	0.35	22