

**GUIDANCE AND FACTORS SUPPLIED BY  
THE GOVERNMENT ACTUARY'S DEPARTMENT**

The methods of assessing CEVs, pension credits and pension debits are set out in the following notes supplied by the Government Actuary's Department.

At the end of the notes are a number of examples of how the calculations are made, and a set of tables giving all the relevant factors for the calculations.

The notes were prepared for both the Firefighters' and the Police Pension Schemes which have many similarities but some differences. Disregard any instructions which apply only to police officers (and are clearly marked to indicate this).

**POLICE AND FIRE PENSION SCHEMES**  
**PENSION SHARING FOLLOWING DIVORCE**

**[Notes issued by Government Actuary's Department 31.7.2001]**

**1. Introduction**

- 1.1 This paper sets out the method and instructions for the calculations required under the pensions sharing following divorce legislation, for the police and fire schemes. It covers the following:
- calculation of the cash equivalent of the member's benefits in the scheme, for serving police officers or firefighters, deferred pensioners and those receiving pensions from the scheme;
  - calculation of the pensions credit awarded to the ex-spouse following a pension sharing order;
  - calculation of the pension debit that applies to the member following a pension sharing order.

Information on the background and administrative procedures for pensions sharing are in separate guidance.

- 1.2 The appendices to this note include the factors that will be needed, as well as some worked examples.

**2. Calculation of the Cash Equivalent**

- 2.1 The first stage will be to provide the member with a calculation of the cash equivalent of their entitlements in the police or fire schemes, at the date of the calculation. The methodology for former members who are receiving pension benefits at the date of the calculation are set out in section 3, with the factors to be used in the appendices. Section 4 covers the provisions for serving firefighters and police officers and deferred pensioners.
- 2.2 The methods described should be used both when a member applies for a quotation of the value of the benefits during the divorce proceedings, and after a pension sharing order has been made.

**2.3 Calculation date**

The date for the calculation will depend on the stage of the divorce:

- if a quotation is required for part of the proceedings, in Scottish cases, the date will usually be specified by the court. For divorces in England and Wales, the date used should be consistent with the date used for normal transfer value calculations (i.e. the guarantee date).
- if the calculation is being done after a pension sharing order has been made, the calculation date should be the valuation date, during the implementation period following the pension sharing order.

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2.4 The age of the member, and the adjustment for market conditions should be calculated at this date. Benefits should also be taken at this date, as described below.

3. **Members already in receipt of benefits**

3.1 Those in receipt of benefits do not have an entitlement to a cash equivalent transfer value. The pensioner cash equivalent can be calculated using the method and factors in this note, but should be used for divorce purposes only.

3.2 There are three sets of tables:

Table 1 Pensioners who retired on ordinary grounds

Table 2 Pensioners who retired on medical grounds

Table 3 Adjustment for Market conditions, to be used for pensioner cash equivalents only.

The main differences between these tables are that Table 1 allows for the pension increases being deferred to age 55, whereas Table 2 allows for immediate pension increases, and also for the heavier mortality experienced by those who retire due to ill health.

3.3 **Calculation**

The pensioner cash equivalent should be calculated as follows:

$$[ CP \times F_p + CWP \times F_{wid} - ( PRE \text{ GMP} + 0.45 \times POST \text{ GMP} ) \times F_{gmp} + Adj \text{ B} ] \times AMC$$

**Benefits**

CP current member's pension – see paragraph 3.4 below

CWP pension payable on the death of the member to their spouse, in respect of a post exit marriage – see paragraph 3.4

PRE GMP annual GMP accrued before 6.4.88, including revaluation to the calculation date – see paragraph 3.5

POST GMP annual GMP accrued after 6.4.88, including revaluation to the calculation date – see paragraph 3.5

Adj B see paragraph 3.6 below [Adj A does not apply to Police and Fire]

**Factors**

$F_p$  factor for member's pension

$F_{wid}$  factor for widow or widower's pension

$F_{gmp}$  factor for GMP

AMC adjustment for market conditions for pensioners from Table 3; see 3.7 below

The appropriate factors should be taken from the tables in force at the date of the calculation, using the member's age at that date.

Examples of this calculation for ordinary pensioners and ill-health pensioners are shown in annex 4 (to these GAD notes).

### 3.4 Pension benefits

The member's pension (CP) should be the rate of pension in payment at the calculation date. The widow(er)'s pension (CWP) should be the rate at which a post retirement widow(er)'s pension would be payable if the member had died immediately before the calculation date. The last pension increase should be that awarded up to and including the April increase immediately before the calculation date.

A member who is under age 55, who retired on grounds other than ill health, does not receive index linking until age 55. In these cases, the pension used for the calculation of CP above should exclude pension increases for the period between exit and April immediately before the calculation date inclusive. Allowance is made for this increase in adjustment B. However, pensions increases should be included for the calculation of CWP.

For the avoidance of doubt, the pension used should be the pension in payment, after reduction for commutation or forfeiture, and after any reduction arising from options in respect of pre-1972 widows' benefits. It has been decided to ignore NI Modification in Fire and Police, on grounds of simplicity, because the amounts involved are small.

If the member's pension is reduced because an allocation option was taken out, then the pension before this reduction should be used (including subsequent pension increases). The value of benefits calculated in this way will be similar to the value of benefits after exercising the allocation option. The allocated benefit is shareable in the same way as a dependant's benefit.

If the member's pension is reduced due to abatement or suspension due to re-employment, then the abatement reduction should be ignored for the purpose of this calculation. Benefits should be calculated as though the member had ceased re-employment on the date of calculation, and valued accordingly.

If the member retired on ill health grounds and the fire authority or police authority have reduced the pension because it had been demonstrated that the pensioner had brought about the disability by his own default, please refer the case to GAD. If pension increases are payable before age 55 for any reason than ill health, please also refer the case to GAD.

### 3.5 Guaranteed Minimum Pension

The cash equivalent must be adjusted to reflect increases on the Guaranteed Minimum Pension (GMP) that are the responsibility of the State after State Pension Age. (These comprise all the increases on the pre April 1998 GMPs, and increases above 3% per annum on the post April 1998 GMPs).

Where the member is below State Pension Age, the GMP should include revaluation up to and including the increase in the April immediately before the calculation date, using section 148 orders, in line with normal practice for cash equivalent transfer values. Where the member has passed State Pension Age, the pre 1988 GMP should be at the rate at State Pension Age. The post 1988 GMP should include the increases granted by the scheme on that part of the benefits up to and including the April increase immediately before the calculation date (i.e. 3% per annum or the pension increase order if less). Annual GMP figures can be obtained by multiplying the weekly GMP figures by 52.

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The sum of the GMP in respect of service up to 5 April 1988 and 45% of the GMP in respect of service after that date should be multiplied by the appropriate factor in the tables and the resulting figure used in the cash equivalent calculation.

#### 3.6 Adjustment B

This only applies to pensioners aged under 55 where the pension increases are deferred until age 55 (i.e. all pensioners under age 55 except those who have retired due to ill health). At age 55, the pension will increase up to the level it would have been if it had been index-linked since retirement.

$$\text{Adjustment B} = \text{PI} \times f_{P-A}$$

where:

PI represents the increase to the pension in £ for the period since exit, including the increase applied in the April prior to the calculation date. (NB use the extra pension, not the percentage increase), i.e. pension increase accrued but not yet payable.

$f_{P-A}$  comes from the table below:

Age at last birthday	$f_{P-A}$	
	Males	Females
48	10.78	12.04
49	11.24	12.55
50	11.70	13.05
51	12.16	13.55
52	12.64	14.06
53	13.14	14.60
54	13.67	15.16

#### 3.7 Adjustment for Market Conditions

The cash equivalent should be adjusted for market conditions. This factor depends on the member's age at the calculation date, and the yield on the FT Actuaries Index of British Government Index Linked Stocks of duration greater than 5 years (0% inflation assumption). The yield on the first working day of the calendar month into which the calculation date falls should be used; this is normally published on the following working day in the Financial Times. If the yield falls below 2%, then the factor for 2% should be used.

3.8 The AMC factors for pensioners are shown in Table 3. Where the appropriate yield is not an integer, the factor should be obtained by interpolating to four decimal places between the closest two factors. Please note that though the same yield is used for pensioner and normal cash equivalent transfer values, the adjustment for market conditions is different for each type of calculation.

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**4. Active members and deferred pensioners**

- 4.1 Where the benefits have not yet come into payment, the cash equivalent transfer value should be quoted. This should generally be calculated using the same approach as would apply to a normal transfer value, even if the member is not normally entitled to a transfer value.
- 4.2 The benefits to be valued for serving firefighters or police officers are those that would be payable if the member had left service on the date of the calculation – either deferred benefits or the payment of immediate benefits. Those with less than 2 years service would normally be entitled only to a refund of contributions. However, deferred benefits should be valued for divorce purposes.
- 4.3 If the cash equivalent transfer value is requested for divorce purposes, it should be assumed that the member is unmarried, and the appropriate factor used.

**4.4 Active members entitled to an immediate unreduced pension**

In the unusual circumstances where an active member would be entitled to a pension on ordinary grounds or a short service pension if he/she had retired on the date used for the calculation, the cash equivalent should be valued using the factors in Tables 1 and 3 and the formulae in paragraph 3.3. This allows for the value of the benefits that could be payable immediately.

In this calculation, the pension should be valued before reduction for commutation. No allowance should be made for pension increases, so "Adj B" would be zero.

Active members in this category will be those:

- over the compulsory retirement age; or
- aged 50 or above who have completed at least 25 years of service; or
- under age 50 who have completed at least 30 years of service (police only)

Annex 2 (of these GAD notes) gives an example of this calculation "at the time of pension share". The calculation is the same at the information stage.

**4.5 Active members entitled to deferred benefits from age 60**

Where the member is not entitled to an immediate pension on ordinary grounds, (or a deferred pension from age 50 for the police), if the member left service on the day of the calculation, he/she would be entitled to a deferred pension from age 60.

The cash equivalent transfer value should be calculated using the same approach as would apply to a normal Club transfer value, but using the factors with a retirement age of 60. For completeness the central factors are shown in Table 4, and the adjustments for market conditions in Table 5.

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Members in this category would be those who:

- are under compulsory retirement age; and
  - have completed less than 25 years of service, or
  - for the fire scheme, have completed more than 25 years of service but who are under age 50.

**4.6 Police Scheme only – Active members aged under 50 with at least 25 years service**

Where the member is under age 50, with at least 25 years service, and the benefits have not yet come into payment, then if he/she left service on the day of the calculation, he/she would be entitled to a deferred pension from age 50. This does not apply to members of the fire scheme.

The cash equivalent transfer value should be calculated using the same approach as would apply to a normal Club transfer value, but using the factors and adjustment for market conditions appropriate for a retirement age of 50, shown in Table 6.

**4.7 Former members with deferred pensions**

The benefits for deferred pensioners are normally payable either at age 60 (or at age 50 for a few members of the police scheme). If benefits are normally payable at age 60, the approach in 4.5 applies. If the retirement age is 50, the approach in 4.6 applies.

An example of the calculation for a case with retirement age of 60 is shown in annex 3 (*of these GAD notes*).

**5. Calculation of the value of the shareable rights after the pension sharing order has been issued**

5.1 When a pension sharing order is received from the Court, the first stage is to check that all the necessary information has been provided and any charges requested at this stage have been paid. The value of the member's benefits should be recalculated, as described in sections 3 and 4 above. In the case of an active member, the benefits should be those to which the member would be entitled if pensionable service had terminated immediately before the transfer day: the day when the order takes effect. The cash equivalent should be based on the age, status (single) and benefits of the member at the new valuation date, which is a date chosen by the scheme within the four-month implementation period.

5.2 For divorces under English law, the pension sharing order will specify the percentage of the member's benefits that the ex-spouse will be entitled to. The member's cash equivalent obtained in 5.1 should be multiplied by this percentage, to give the value of the ex-spouse's benefits, or the ex-spouse's cash equivalent (ESCE):

$$\text{ESCE} = (\text{CE} \times \text{appropriate percentage} / 100) - \text{charges}$$

where:

CE cash equivalent of the member's benefits at the new valuation date

Charges are any charges to cover the cost of the work generated by the pension sharing order, which the police authority or fire authority have decided should be deducted from the value of benefits awarded to the ex-spouse.

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- 5.3 In Scotland, the pension sharing order will usually specify a monetary amount (MA). The percentage for the pension debit should be calculated as the ratio of the monetary amount and the cash equivalent:

$$\text{appropriate percentage} = ( \text{MA} / \text{CE} ) \times 100$$

When the appropriate percentage is used to calculate the ex-spouse's cash equivalent, the ESCE will be equal to the monetary amount specified in the order, less charges.

- 5.4 The value of the shareable rights calculated in this way should be used to derive both the pension debit and the pension credit, as described in sections 6 and 7 below.

**6. Calculation of the pension credit for the ex-spouse**

- 6.1 This section sets out the method for calculating the pension credit payable to the ex-spouse following the issue of a pension sharing order by the Court. The pension credit will be paid when the ex-spouse reaches age 60, or from the new valuation date if the ex-spouse is over age 60. Table 7 sets out the factors needed to calculate the pension credit for the ex-spouse, and Table 8 the market adjustment factors required.

**6.2 Calculation date**

The Calculation date should be the new valuation date (see paragraph 5.1 above). The factors should be based on the age and gender of the ex-spouse on this date, and the market conditions at that time. Do not use the age and gender of the member.

**6.3 Calculation**

The pension credit as at the calculation date will be :

$$[\text{ESCE} / \text{AMC}] / [F_p]$$

where:

ESCE      the ex-spouse's cash equivalent (as described in paragraph 5.2)  
F<sub>p</sub>        factor for ex-spouse pension from Table 7  
AMC        adjustment for market conditions from Table 8; see paragraph 6.4

The appropriate factors should be taken from the tables in force at the date of the new calculation, using the age of the ex-spouse at the new valuation date.

Examples of this calculation are shown in annexes 1 to 4 (*of these GAD notes*).

**6.4 Adjustment for Market Conditions**

The pension credit calculation requires a factor to adjust for market conditions. This factor depends on the ex-spouse's age at the calculation date, and the yield on the FT Actuaries Index of British Government Index Linked Stocks of duration greater than 5 years (0% inflation assumption). The yield on the first working day of the calendar month into which the new valuation date falls should be used; this is normally published on the following working day in the Financial Times. If the yield falls below 2%, then the factor for 2% should be used.

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6.5 The AMC factors to use in pension credit calculations are shown in Table 8. These AMCs should be used for calculating the ex-spouse's credit in all cases, irrespective of whether the ex-spouse will become an immediate pensioner or not. Where the appropriate yield is not an integer, the factor should be obtained by interpolating between the closest two factors, to 4 decimal places. Please note that although the same *yield* is used for calculating the member's cash equivalent and the ex-spouse's pension credit, the AMC *factor* will not necessarily be the same, as it will depend on the ex-spouse's age and will be based on the factors in Table 8.

6.6 **Pension benefits**

The ex-spouse's pension credit will be subject to pension increases with effect from the new valuation date, under the provisions of the Pensions (Increase) Acts. The ex-spouse will be entitled to take a lump sum by commutation of pension, in the same way as a deferred pensioner, if the member has not already done so before the date when the pension sharing order took effect.

7. **Calculation of the pension debit**

7.1 This section sets out the method and instructions for calculating the pension debit to be applied to the member's benefits following the issue of a pension sharing order by the Court:

- Where the member is a pensioner, the debit will apply to the member's own pension with effect from the valuation date, and also to the pension payable to a future widow(er) on the member's death.
- Where the member is a deferred pensioner, the debit will apply to the member's pension before commutation, at the point when the pension becomes payable. The member may take a lump sum, but the commutation must be based on the pension after the debit has been applied. The debit will also apply to the pension payable to a future widow(er) on the member's death.
- Where the member is still contributing to the scheme, the debit will be calculated assuming retirement at age 60. If the member retires at an earlier age, the debit will be proportionately reduced. Debits will apply to the pension before commutation, and the future spouse's benefit. The member may take a lump sum, but the commutation must be based on the pension after the debit has been applied.

7.2 **Calculation date**

The calculation date should be the new valuation date. The factors should be based on the age and gender of the member on this date, and the market conditions at that time. The calculation date for the pension debit should be the same as the calculation date for the pension credit.

7.3 **Pension debit for pensioner**

The pension sharing order will specify the percentage of the member's benefits that the ex-spouse will be entitled to, for divorces in England and Wales. For Scottish divorces the value of the cash equivalent to be shared will be specified, and the proportion will be calculated as described in paragraph 5.3.

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The debit applying to the member's pension will be:

$$\text{MEMDEB} = \text{CP} \times \text{appropriate percentage} / 100$$

The debit applying to the widow(er)'s pension if the member remarries in the future will be:

$$\text{WIDSDEB} = \text{CWP} \times \text{appropriate percentage} / 100$$

The debit applying to the GMP pension will be:

$$\text{PREGMPDEB} = \text{PRE GMP at the valuation date} \times \text{appropriate percentage} / 100$$

$$\text{POSTGMPDEB} = \text{POST GMP at the valuation date} \times \text{appropriate percentage} / 100$$

CP, CWP, PRE GMP and POST GMP are defined in paragraph 3.3 but should be calculated as at the new valuation date. The amounts should be the same as used to recalculate the cash equivalent of the member's benefits in paragraph 5.1.

The debit should be deducted from the pension with effect from the new valuation date (backdated as necessary).

#### 7.4 Pension debit for non-pensioner

The principle is the same as for the pensioner, except that the debit will not start to be deducted until the member's benefits come into payment. In addition, the maximum amount of pension that the member can commute at retirement should be based on the pension after the debit has been applied, i.e. the lump sum will also be lower than if no pension debit was in place.

There is a complication where the member would be entitled to the immediate payment of a pension if they left on the valuation date, or would be entitled to a deferred benefit payable from age 50 (the latter applies to the police scheme only). The complication is that we do not know when the debit can be deducted. In these cases, the debit applying to the member's pension should be re-expressed as an equivalent debit from age 60.

7.5 The member's debit as at the valuation date (MEMDEB) will be :

- If the member is entitled to deferred benefits from 60 at the valuation date:

$$\text{MEMDEB} = \text{Member's pension} \times \text{appropriate percentage} / 100$$

- If the member is entitled to immediate benefits on grounds of age or service:

$$\text{MEMDEB} = \text{Member's pension} \times \frac{\text{appropriate percentage}}{100} \div \text{ERF}$$

where ERF is taken from Table 9, based on the member's age in years and complete months. In the above formula, you divide by the factor, not multiply

- If the member is entitled to deferred benefits from age 50 at the valuation date:

$$\text{MEMDEB} = \text{Member's pension} \times \frac{\text{appropriate percentage}}{100} \times 1.786$$

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- 7.6 This adjustment does not apply to the debit applied to the spouse's pension, or the debit applied to the GMP. For the avoidance of doubt, the debit applying to the widow(er)'s benefits and the GMPs will be:

WIDSDEB = widow(er)'s pension at the valuation date x appropriate percentage / 100

PRE88GMPDEB = pre1988 GMP at the valuation date x appropriate percentage / 100

POST88GMPDEB = post1988 GMP at the valuation date x appropriate percentage / 100

The member's pension, widow(er)'s pension and GMPs should be calculated as at the new valuation date. The amounts should be the same as used to recalculate the cash equivalent of the member's benefits in paragraph 5.1. This will include pension increases to the valuation date for deferred pensioners.

Examples of these calculations are shown in annexes 1 and 2 (*of these GAD notes*).

**7.7 Non-pensioner – pension debit at retirement**

When the member retires, the total pension is calculated in accordance with the regulations, initially ignoring the pensions debit. The pension is then reduced to allow for the pensions debit. The pension debit is reduced if the benefits are put into payment before age 60, irrespective of whether the retirement is due to ill-health or ordinary grounds. This is because the debit will be applied over a longer period than was assumed in 7.4, and so a lower amount will be deducted.

The pension debit will be :

$PD \times PI \times ERF$

where:

PD pension debit as at the date of the pension sharing order, calculated as described in paragraph 7.4

PI the pension increase uprating factor between the date of recalculation following the pension sharing order and the date of retirement

ERF early retirement factor taken from Table 9 if the retirement is on grounds of age or service, or Table 10 if the retirement is on ill-health grounds.

Examples of these calculations are shown in annexes 1 and 2 (*of these GAD notes*).

**7.8 Pension debits on death – future widow(er)'s**

If the member remarries after the divorce, the benefits payable to a new spouse on the member's death should be reduced by the widow(er)'s pensions debit. No spouse's benefits will be payable to the person who was party to the divorce resulting in the pension sharing order (except in the unlikely situation that the member remarried his/her ex-spouse).

The amount of the debit will be the spouse's debit as calculated at the valuation date following the pension sharing order, increased in line with pensions increase to the April prior to the date of death.

**7.9 Pension debits on death – other benefits**

No debit will be applied to any benefits payable to the children. No debit will be made to the lump sum death grant payable to firefighters and police officers who were contributing to the scheme at their death.

**7.10 Pension debits on withdrawal with deferred benefits**

If the member leaves the scheme entitled to deferred benefits, the pension and widow(er)'s benefits should be calculated without the debit. The debit should be increased in line with the pension increases from the valuation date at the time of the divorce, and deducted from the deferred benefits. Any subsequent transfer value quotations should be based on the pension after the deduction of the debit.

**7.11 Pension Increases on reaching age 55**

Where a member retired on grounds of age or service, pension increases are not paid until age 55. The amount of the debit should be increased to reflect the Pension Increase factor between the date of the retirement following the pension sharing order, and age 55.

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**Annex 1 – Member in service entitled to a deferred pension from age 60 on leaving**

**EXAMPLE 1: MEMBER IN SERVICE AT TIME OF PENSION SHARE**

*Please note, this is a simplified calculation: for example, no account has been taken of any GMP or charges. Calculations are rounded to the nearest £ for simplicity.*

**Part 1: Action at time of pension share**

- (i) calculate up-to-date Cash Equivalent (CE) and apply pension sharing order to obtain former spouse's share
- (ii) calculate former spouse's pension credit
- (iii) calculate member's pension debit

**Part 2: Action at retirement**

- (i) calculate member's full award
- (ii) update pension debit to current value and deduct from pension benefits

**PART 1: ACTION AT TIME OF PENSION SHARE**

- (i) Calculate and apportion the CE

*Member = police member aged 38; salary = £31,203; past service = 10 years*

$$\text{Pension: } \frac{10}{27} \times \frac{34}{60} \times \text{£}31,203 = \text{£ } 6,549 \text{ pa}$$

$$\text{Contingent widow's (CW's) pension: } \text{£}6,549 \times 1/2 = \text{£ } 3,275 \text{ pa}$$

*Cash Equivalent uses factors for unmarried male age 38, pension age 60. (Adjustment for market conditions (AMC) is ignored for illustrative purposes, although it would be taken into account in quoting the actual value.)*

$$\text{CE} = (\text{£}6,549 \times 5.10) + (\text{£}3,275 \times 2.28) = \text{£}40,867$$

$$\text{Split on divorce} = \text{member } 60\%, \text{ former spouse } 40\% (\text{£}40,867 \times 40\% = \text{£}16,347)$$

- (ii) Calculate former spouse's pension credit

*Former spouse = female aged 35; benefits (deferred to age 60), using CE Table 7 factors for female age 35*

$$\text{Pension from age 60: } \text{£}16,347 / (5.25) = \text{£ } 3,114 \text{ pa}$$

or

$$\text{Commutation lump sum at 60 } 2.25 \times \text{£}3,114 = \text{£ } 7,007$$

$$\text{Reduced pension at age 60 } \text{£}3,114 - (\text{£}7,007 / 15.0) = \text{£ } 2,647 \text{ pa}$$

These benefits would be increased between the valuation date and the ex-spouse's 60th birthday in line with normal pension increases.

- (iii) Calculate member's pension debit

$$\text{Pension reduction: } 40\% \text{ of } \text{£}6,549 \text{ pa} = \text{£ } 2,620 \text{ pa}$$

$$\text{Widow's reduction: } 40\% \text{ of } \text{£}3,275 \text{ pa} = \text{£ } 1,310 \text{ pa}$$

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**Annex 1 – Member in service entitled to a deferred pension from age 60 on leaving**

**EXAMPLE 1: MEMBER IN SERVICE AT TIME OF PENSION SHARE (CONTINUED)**

**PART 2: ACTION AT RETIREMENT**

- (i) Calculate full award

*Member is assumed to retire at age 55. The member's total pension before commutation (ignoring the pension debit) amounts to £20,000 and the spouse's pension is £10,000*

- (ii) Update pension debit to current value and deduct from pension benefits

*Example assumes that PI factor is 1.5. Factor from Table 9 for reducing debit is 0.729*

Pension reduction:	$£ 2,620 \times 1.5 \times 0.729$	=	£ 2,865 pa
Widow's pension reduction	$£ 1,310 \times 1.5$	=	£ 1,965 pa

Reduced annual rate of pension before commutation	$£20,000 - £2,865$	=	£17,135 pa
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*Maximum commutation is 25% pension after debit. Commutation factor at age 55 exact is 14.50*

Commutation lump sum	$0.25 \times £17,135 \times 14.5$	=	£62,114
Remaining pension	$0.75 \times £17,135$	=	£12,851 pa

Widow's pension	$£10,000 - £1,965$	=	£ 8,035 pa
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**EXAMPLE 2: NOTIONAL REDUCTION IN GMP AT TIME OF PENSION SHARE**

Member's GMP before pension debit:		=	£ 800 pa
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Member's GMP after pension debit:	$£800 \times 60\%$	=	£ 480 pa
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*Example assumes that GMP revaluation factor is 1.7*

Member's GMP at retirement:	$£480 \times 1.7$	=	£ 816 pa
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**EXAMPLE 3: SCOTTISH PENSION SHARING ORDER**

Value specified in order:		=	£ 20,500 pa
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Appropriate percentage:	$£20,500/CE = £20,500/£48,073$	=	42.64%
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*Former spouse's pension credit calculated from value of £20,500*

*Member's pension rights used in CE reduced by 42.64%*

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**Annex 1 – Member in service entitled to a deferred pension from age 60 on leaving**

**EXAMPLE 4: ADJUSTMENTS FOR MARKET CONDITIONS AT TIME OF PENSION SHARE**

*Assume yield = 2%. AMC for member (age 38) from Table 5*

Member's CE before AMC applied: = £48,073 pa

Member's CE after AMC applied:             $£48,073 \times 1.45$  = £69,706 pa

*Split on divorce: member 60%, former spouse 40% (£69,706 x 40%* = £27,882)

*AMC for former spouse (age 35) from Table 8*

Former spouse's CE before AMC removed: = £27,882 pa

Former spouse's CE after AMC removed:     $£27,882/1.50$  = £18,588 pa

Pension from age 60                             $£18,588/(5.25)$  = £ 3,541 pa

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**Annex 2 – Member in service entitled to an immediate pension on leaving service**

**EXAMPLE 1: MEMBER IN SERVICE AT TIME OF PENSION SHARE**

*Please note, this is a simplified calculation: for example, no account has been taken of any GMP or charges. Calculations are rounded to the nearest £ for simplicity.*

**Part 1: Action at time of pension share**

- (i) calculate up-to-date Cash Equivalent (CE) and apply pension sharing order to obtain former spouse's share
- (ii) calculate former spouse's pension credit
- (iii) calculate member's pension debit

**Part 2: Action at retirement**

- (i) calculate member's full award
- (ii) update pension debit to current value and deduct from pension benefits

**PART 1: ACTION AT TIME OF PENSION SHARE**

- (i) Calculate and apportion the CE

*Member = male, aged 51 years 2 months; salary = £24,000; past service = 26 years*

Ordinary pension before commutation:  $\frac{32}{60} \times £24,000 = £12,800$  pa

Contingent widow's (CW's) pension:  $0.5 \times £12,800 = £ 6,400$  pa

*Cash Equivalent uses Table 1 factors for male age 51. (Adjustment for market conditions (AMC) is ignored for illustrative purposes, although it would be taken into account in quoting the actual value.)*

CE =  $(£12,800 \times 15.06) + (£6,400 \times 1.67) = £203,456$

*Split on divorce = member 60%, former spouse 40% ( $£203,456 \times 40\% = £81,382$ )*

- (ii) Calculate former spouse's pension credit

*Former spouse = female aged 50; benefits (deferred to age 60), using CE Table 7 factors for female age 50*

Pension from age 60:  $£81,382 / (9.55) = £ 8,522$  pa

or

Commutation lump sum at 60  $2.25 \times £8,522 = £19,174$

Reduced pension at age 60  $£8,522 - (£19,174 / 15.0) = £ 7,244$  pa

These benefits would be increased between the valuation date and the ex-spouse's 60th birthday in line with normal pension increases.

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**Annex 2 – Member in service entitled to an immediate pension on leaving service**

**EXAMPLE 1: MEMBER IN SERVICE AT TIME OF PENSION SHARE (CONTINUED)**

- (iii) Calculate member's pension debit at age 60

*Using factor for member aged 51 years 2 months from Table 9*

Pension reduction	40% of £12,800/0.592	= £ 8,649 pa
Widow's reduction	40% of £6,400 pa	= £ 2,560 pa

**PART 2: ACTION AT RETIREMENT**

- (i) Calculate full award

*Member is assumed to retire at age 55. The member's total pension before commutation (ignoring the pension debit) amounts to £20,000 and the spouse's pension is £10,000*

- (ii) Update pension debit to current value and deduct from pension benefits

*Example assumes that PI factor is 1.5. Factor from Table 9 for reducing debit is 0.729*

Pension reduction:	£ 8,649 x 1.5 x 0.729	= £ 9,458 pa
Widow's pension reduction	£ 2,560 x 1.5	= £ 3,840 pa

Reduced annual rate of pension before commutation	£20,000 - £9,458	= £10,542 pa
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*Maximum commutation is 25% of the pension after debit. Commutation factor at age 55 exact is 14.50*

Commutation lump sum	0.25 x £10,542 x 14.5	= £38,215
Remaining pension	0.75 x £10,542	= £ 7,906 pa

Widow's pension	£10,000 - £3,840	= £ 6,160 pa
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**EXAMPLE 2: NOTIONAL REDUCTION IN GMP AT TIME OF PENSION SHARE**

Member's GMP before pension debit:		= £ 800 pa
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Member's GMP after pension debit:	£800 x 60%	= £ 480 pa
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*Example assumes that GMP revaluation factor is 1.7*

Member's GMP at retirement:	£480 x 1.7	= £ 816 pa
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**Annex 3 – Deferred member**

**EXAMPLE 1: DEFERRED MEMBER AT TIME OF PENSION SHARE, WITH BENEFITS  
PAYABLE FROM AGE 60**

*Please note, this is a simplified calculation: for example, no account has been taken of any GMP or charges. Calculations are rounded to the nearest £ for simplicity.*

**Part 1: Action at time of pension share**

- (i) calculate up-to-date Cash Equivalent (CE) and apply pension sharing order to obtain former spouse's share
- (ii) calculate former spouse's pension credit
- (iii) calculate member's pension debit
- (iv) calculate member's substituted award

**Part 2: Action at retirement**

- (i) revalue substituted award

**PART 1: ACTION AT TIME OF PENSION SHARE**

- (i) Calculate and apportion the CE

*Member = male, aged 58*

Pension on leaving service before commutation:	£3,000 pa
Contingent widow's (CW's) pension on leaving service:	£1,500 pa
Pension Increase (PI) factor (at age 58):	1.5
PI factor at retirement (at age 60):	1.7

*Cash equivalent uses factors from Table 4 for unmarried male, age 58, pension age 60 and allows for pensions increases to the date of calculation. (The adjustment for market conditions (AMC) is ignored for illustrative purposes, although it would be taken into account in quoting the actual value.)*

$$CE = [(\text{£}3,000 \times 11.31) + (\text{£}1,500 \times 1.31) \times 1.5] = \text{£}53,843$$

$$\text{Split on divorce} = \text{member } 60\%, \text{ former spouse } 40\% (\text{£}53,843 \times 40\%) = \text{£}21,537$$

- (ii) Calculate former spouse's pension credit

*Former spouse = female aged 55; benefits (deferred to age 60), using CE Table 4 factors for female age 55*

Pension from age 60:	£21,537/(11.49)	=	£ 1,874 pa
or			
Commutation lump sum at 60	2.25 x £1,874	=	£ 4,217
Reduced pension at age 60	£1,874 – (£4,217/15.0)	=	£ 1,593 pa

*The former spouse's pension from age 60 should be uprated to reflect pensions increases between the date the cash equivalent was recalculated after the pension sharing order, and age 60.*

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**Annex 3 – Deferred member**

**EXAMPLE 1: DEFERRED MEMBER AT TIME OF PENSION SHARE, WITH BENEFITS  
PAYABLE FROM AGE 60 (CONTINUED)**

(iii) Calculate member's pension debit (value as at leaving service)

Pension:  $£3,000 \times 40\%$  = £ 1,200 pa

Widow's pension:  $£1,500 \times 40\%$  = £ 600 pa

(iv) Calculate member's substitute award at leaving service

Pension:  $£3,000 - £1,200$  = £ 1,800 pa

Widow's pension:  $£1,500 - £600$  = £ 900 pa

**PART 2: ACTION AT RETIREMENT**

(i) Maximum commutation is 25% of pension. Male commutation factor at age 60 exact is 13.0

Commutation lump sum  $0.25 \times £1,800 \times 13.0$  = £ 5,850

Pension after commutation  $0.75 \times £1,800$  = £1,350 pa

Revalue substitute award from date of leaving service to retirement at age 60

Commutation lump sum  $£5,850 \times 1.7$  = £ 9,945

Pension after commutation  $£1,350 \times 1.7$  = £ 2,295 pa

Widow's pension  $£ 900 \times 1.7$  = £1,530 pa

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**Annex 4 – Pensioner**

**EXAMPLE 1: PENSIONER ABOVE AGE 55 AT TIME OF PENSION SHARE,  
NOT RETIRED ON GROUNDS OF ILL HEALTH**

*Please note, this is a simplified calculation: for example, no account has been taken of any GMP or charges. Calculations are rounded to the nearest £ for simplicity.*

**Part 1: Action at time of pension share**

- (i) calculate up-to-date Cash Equivalent (CE) and apply pension sharing order to obtain former spouse's share
- (ii) calculate former spouse's pension credit
- (iii) calculate member's reduced retirement benefits

**PART 1: ACTION AT TIME OF PENSION SHARE**

- (i) Calculate and apportion the CE

*Member = male, aged 62*

Pension at retirement after commutation:	£8,000 pa
Current pension:	£8,820 pa
Current contingent widow's (CW's) pension:	£5,700 pa

*Cash Equivalent uses new Table 1 factors for male age 62. (Adjustment for market conditions (AMC) is ignored for illustrative purposes, although it would be taken into account in quoting the actual value.)*

$$CE = (£ 8,820 \times 11.09) + (£5,700 \times 1.10) = £104,084$$

$$Split\ on\ divorce = member\ 60\%,\ former\ spouse\ 40\% \quad (£104,084 \times 40\% = £ 41,634)$$

- (ii) Calculate former spouse's pension credit

*Former spouse = female aged 55; benefits (deferred to age 60), using CE Table 7 factors for female age 55*

$$Pension\ from\ age\ 60: \quad £41,634 / (11.49) = £ 3,623\ pa$$

The former spouse cannot commute any part of this pension because the member commuted part of his pension at retirement.

The former spouse's pension from age 60 should be uprated to reflect pensions increases between the date the cash equivalent was recalculated after the pension sharing order, and age 60.

- (iii) Calculate member's reduced retirement benefits

Current pension:	£8,820 x 60%	= £ 5,292 pa
Widow's pension:	£5,700 x 60%	= £ 3,420 pa

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**Annex 4 – Pensioner**

**EXAMPLE 2: PENSIONER BELOW AGE 55 AT TIME OF PENSION SHARE,  
NOT RETIRED ON GROUNDS OF ILL HEALTH**

*Please note, this is a simplified calculation: for example, no account has been taken of any GMP or charges. Calculations are rounded to the nearest £ for simplicity.*

**Part 1: Action at time of pension share**

- (i) calculate up-to-date Cash Equivalent (CE) and apply pension sharing order to obtain former spouse's share
- (ii) calculate former spouse's pension credit
- (iii) calculate member's reduced retirement benefits

**PART 1: ACTION AT TIME OF PENSION SHARE**

- (i) Calculate and apportion the CE

*Member = male, aged 52*

Current pension (after commutation):	£8,000 pa
Accrued pension increases (payable at 55):	£ 820 pa
Contingent widow's (CW's) pension (incl PI)	£5,700 pa

*Cash Equivalent uses new Table 1 and paragraph 3.6 factors for male aged 52. (Adjustment for market conditions (AMC) is ignored for illustrative purposes, although it would be taken into account in quoting the actual value.)*

$$\text{CE} = (£ 8,000 \times 14.79) + (£820 \times 12.64) + (£5,700 \times 1.62) = £137,919$$

*Split on divorce = member 60%, former spouse 40% (£137,919 x 40% = £ 55,168)*

- (ii) Calculate former spouse's pension credit

*Former spouse = female aged 50; benefits (deferred to age 60), using CE Table 7 factors for female age 50*

$$\text{Pension from age 60:} \quad £55,168 / (9.55) = £ 5,777 \text{ pa}$$

The former spouse cannot commute any part of this pension because the member commuted part of his pension at retirement.

The former spouse's pension from age 60 should be uprated to reflect pensions increases between the date the cash equivalent was recalculated after the pension sharing order, and age 60.

- (iii) Calculate member's reduced retirement benefits

Current pension:	£8,000 x 60%	= £ 4,800 pa
Widow's pension:	£5,700 x 60%	= £ 3,420 pa

The member's reduced benefits should be increased at age 55 to reflect pensions increases between retirement and age 55 (not pension sharing and age 55).

The contingent widow's pension should be increased to reflect pensions increases from the date the cash equivalent was recalculated.

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**Annex 4 – Pensioner**

**EXAMPLE 3: PENSIONER AT TIME OF PENSION SHARE,  
RETIRED ON GROUNDS OF ILL HEALTH**

*Please note, this is a simplified calculation: for example, no account has been taken of any GMP or charges. Calculations are rounded to the nearest £ for simplicity.*

**Part 1: Action at time of pension share**

- (i) calculate up-to-date Cash Equivalent (CE) and apply pension sharing order to obtain former spouse's share
- (ii) calculate former spouse's pension credit
- (iii) calculate member's reduced retirement benefits

**PART 1: ACTION AT TIME OF PENSION SHARE**

- (i) Calculate and apportion the CE

*Member = male, aged 42*

Pension at retirement at 40 (after commutation):	£8,000 pa
Current pension:	£8,820 pa
Current contingent widow's (CW's) pension	£5,700 pa

*Cash Equivalent uses new Table 2 factors for male aged 42. (Adjustment for market conditions (AMC) is ignored for illustrative purposes, although it would be taken into account in quoting the actual value.)*

$$\text{CE} = (£ 8,820 \times 15.23) + (£5,700 \times 4.30) = £158,839$$

$$\text{Split on divorce} = \text{member } 60\%, \text{ former spouse } 40\% \quad (£158,839 \times 40\% = £63,536)$$

- (ii) Calculate former spouse's pension credit

*Former spouse = female aged 45; benefits (deferred to age 60), using CE Table 7 factors for female age 45*

$$\text{Pension from age 60:} \quad £63,536 / (7.82) = £ 8,125 \text{ pa}$$

The former spouse cannot commute any part of this pension because the member commuted part of his pension at retirement.

The former spouse's pension from age 60 should be updated to reflect pensions increases between the date the cash equivalent was recalculated after the pension sharing order, and age 60.

- (iii) Calculate member's reduced retirement benefits

Current pension:	£8,820 x 60%	= £ 5,292 pa
Widow's pension:	£5,700 x 60%	= £ 3,420 pa

**Table factors for pension sharing on divorce**

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**Table factors for pension sharing on divorce**

**TABLE 1: MALE**

**Central Factors for Pensioner Cash Equivalents for Divorce Purposes**  
**Retirement not on grounds of Ill-Health**

Age last birthday at relevant date	Gross pension of £1 per annum	Widow's pension of £1 per annum	Deduction for GMP of £1 per annum
48			
49			
50	15.29	1.73	2.72
51	15.06	1.67	2.78
52	14.79	1.62	2.84
53	14.48	1.57	2.91
54	14.14	1.52	2.98
55	13.76	1.47	3.05
56	13.39	1.42	3.13
57	13.01	1.36	3.20
58	12.62	1.31	3.29
59	12.17	1.25	3.37
60	11.87	1.20	3.43
61	11.48	1.15	3.48
62	11.09	1.10	3.53
63	10.70	1.05	3.58
64	10.31	1.00	3.64
65	9.90	0.94	3.72
66	9.53	0.88	3.42
67	9.17	0.82	3.24
68	8.81	0.76	3.06
69	8.45	0.69	2.88
70	8.10	0.62	2.70
71	7.75	0.56	2.53
72	7.42	0.49	2.37
73	7.08	0.47	2.21
74	6.76	0.46	2.05
75	6.44	0.45	1.91
76	6.14	0.45	1.76
77	5.84	0.45	1.63
78	5.56	0.45	1.49
79	5.28	0.45	1.37
80	5.01	0.45	1.25
81	4.76	0.45	1.13
82	4.52	0.45	1.03
83	4.29	0.45	0.93
84	4.06	0.45	0.83
85	3.85	0.45	0.74

**Note:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 45% of the GMP amount in respect of service after that date.
2. Values calculated with these central factors must be multiplied by the Adjustment for Market Conditions for Pensioner Cash Equivalents.

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**Table factors for pension sharing on divorce**

**TABLE 1: FEMALES**

**Central Factors for Pensioner Cash Equivalents for Divorce Purposes**  
**Retirement not on grounds of Ill-Health**

Age last birthday at relevant date	Gross pension of £1 per annum	Widow's pension of £1 per annum	Deduction for GMP of £1 per annum
48			
49			
50	16.65	0.54	3.55
51	16.45	0.49	3.65
52	16.21	0.45	3.75
53	15.94	0.41	3.85
54	15.62	0.37	3.95
55	15.27	0.32	4.06
56	14.93	0.27	4.18
57	14.57	0.22	4.30
58	14.21	0.18	4.42
59	13.86	0.14	4.55
60	13.49	0.13	4.78
61	13.14	0.12	4.34
62	12.79	0.11	4.15
63	12.44	0.10	3.96
64	12.09	0.09	3.77
65	11.75	0.09	3.59
66	11.37	0.09	3.40
67	10.99	0.09	3.21
68	10.61	0.09	3.03
69	10.22	0.09	2.85
70	9.84	0.09	2.67
71	9.45	0.09	2.50
72	9.06	0.09	2.33
73	8.68	0.09	2.17
74	8.31	0.09	2.01
75	7.94	0.09	1.86
76	7.57	0.09	1.72
77	7.22	0.09	1.58
78	6.88	0.09	1.46
79	6.56	0.09	1.34
80	6.24	0.09	1.22
81	5.94	0.09	1.12
82	5.66	0.09	1.02
83	5.38	0.09	0.93
84	5.13	0.09	0.85
85	4.89	0.09	0.77

**Note:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 45% of the GMP amount in respect of service after that date.
2. Values calculated with these central factors must be multiplied by the Adjustment for Market Conditions for Pensioner Cash Equivalents.

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**Table factors for pension sharing on divorce**

**TABLE 2: MALES**

**Central Factors for Pensioner Cash Equivalents for Divorce Purposes**  
**Retirement on grounds of Ill-Health**

<b>Age last birthday at relevant date</b>	<b>Gross pension of £1 per annum</b>	<b>Widow's pension of £1 per annum</b>	<b>Deduction for GMP of £1 per annum</b>
18	17.43	5.62	1.08
19	17.37	5.63	1.10
20	17.32	5.64	1.13
21	17.27	5.65	1.16
22	17.21	5.66	1.19
23	17.16	5.67	1.22
24	17.09	5.68	1.24
25	17.03	5.69	1.27
26	16.96	5.70	1.30
27	16.88	5.71	1.34
28	16.81	5.72	1.37
29	16.72	5.74	1.40
30	16.64	5.75	1.43
31	16.55	5.75	1.47
32	16.45	5.72	1.50
33	16.35	5.71	1.54
34	16.25	5.69	1.58
35	16.14	5.64	1.61
36	16.02	5.59	1.65
37	15.90	5.52	1.69
38	15.78	5.44	1.73
39	15.65	5.35	1.77
40	15.51	5.03	1.81
41	15.37	4.69	1.85
42	15.23	4.30	1.89
43	15.07	3.93	1.93
44	14.92	3.56	1.98
45	14.76	3.21	2.02
46	14.59	2.88	2.06
47	14.42	2.57	2.11
48	14.24	2.27	2.16
49	14.06	2.04	2.20
50	13.83	1.90	2.25
51	13.57	1.79	2.30
52	13.30	1.71	2.35
53	13.02	1.65	2.41
54	12.73	1.58	2.46
55	12.39	1.52	2.52

**Note:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 45% of the GMP amount in respect of service after that date.
2. Values calculated with these central factors must be multiplied by the Adjustment for Market Conditions for Pensioner Cash Equivalents.

*continued over*

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**Table factors for pension sharing on divorce**

**TABLE 2: MALES (CONTINUED)**

**Central Factors for Pensioner Cash Equivalents for Divorce Purposes**  
**Retirement on grounds of Ill-Health**

<b>Age last birthday at relevant date</b>	<b>Gross pension of £1 per annum</b>	<b>Widow's pension of £1 per annum</b>	<b>Deduction for GMP of £1 per annum</b>
56	12.12	1.45	2.57
57	11.84	1.38	2.64
58	11.55	1.31	2.70
59	11.19	1.25	2.77
60	10.98	1.20	2.84
61	10.68	1.15	2.92
62	10.37	1.10	2.99
63	10.06	1.05	3.07
64	9.74	1.00	3.14
65	9.40	0.94	3.22
66	9.10	0.88	2.92
67	8.80	0.82	2.76
68	8.50	0.76	2.61
69	8.20	0.69	2.45
70	7.90	0.62	2.30
71	7.60	0.56	2.15
72	7.30	0.49	2.01
73	7.01	0.47	1.87
74	6.73	0.46	1.74
75	6.44	0.45	1.61
76	6.14	0.45	1.48
77	5.84	0.45	1.37
78	5.56	0.45	1.25
79	5.28	0.45	1.14
80	5.01	0.45	1.04
81	4.76	0.45	0.94
82	4.52	0.45	0.85
83	4.29	0.45	0.76
84	4.06	0.45	0.68
85	3.85	0.45	0.60

**Note:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 45% of the GMP amount in respect of service after that date.
2. Values calculated with these central factors must be multiplied by the Adjustment for Market Conditions for Pensioner Cash Equivalents.

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**Table factors for pension sharing on divorce**

**TABLE 2: FEMALES**

**Central Factors for Pensioner Cash Equivalents for Divorce Purposes**  
**Retirement on grounds of Ill-Health**

Age last birthday at relevant date	Gross pension of £1 per annum	Widow's pension of £1 per annum	Deduction for GMP of £1 per annum
18	18.47	4.17	1.07
19	18.41	4.17	1.10
20	18.35	4.17	1.12
21	18.30	4.17	1.15
22	18.24	4.18	1.18
23	18.18	4.18	1.21
24	18.11	4.18	1.24
25	18.04	4.18	1.27
26	17.97	4.19	1.30
27	17.90	4.19	1.33
28	17.82	4.19	1.37
29	17.74	4.19	1.40
30	17.65	4.19	1.44
31	17.56	4.19	1.47
32	17.47	4.13	1.51
33	17.37	4.07	1.55
34	17.27	4.03	1.59
35	17.16	3.99	1.63
36	17.05	3.94	1.67
37	16.94	3.84	1.71
38	16.82	3.74	1.75
39	16.69	3.70	1.80
40	16.56	3.52	1.84
41	16.43	3.26	1.89
42	16.29	3.01	1.94
43	16.14	2.73	1.99
44	15.99	2.45	2.04
45	15.83	2.17	2.09
46	15.67	1.92	2.14
47	15.50	1.66	2.20
48	15.33	1.41	2.25
49	15.15	1.20	2.31
50	14.93	1.00	2.37
51	14.68	0.82	2.43
52	14.41	0.66	2.50
53	14.14	0.51	2.57
54	13.86	0.44	2.64
55	13.64	0.37	2.71

**Note:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 45% of the GMP amount in respect of service after that date.
2. Values calculated with these central factors must be multiplied by the Adjustment for Market Conditions for Pensioner Cash Equivalents.

*continued over*

**ANNEXE 14**  
**Divorce, nullity of marriage and judicial separation**  
**GAD guidance notes**

**Table factors for pension sharing on divorce**

**TABLE 2: FEMALES (CONTINUED)**

**Central Factors for Pensioner Cash Equivalents for Divorce Purposes**  
**Retirement on grounds of Ill-Health**

<b>Age last birthday at relevant date</b>	<b>Gross pension of £1 per annum</b>	<b>Widow's pension of £1 per annum</b>	<b>Deduction for GMP of £1 per annum</b>
56	13.42	0.30	2.79
57	13.18	0.24	2.87
58	12.93	0.19	2.95
59	12.68	0.14	3.04
60	12.42	0.13	3.15
61	12.17	0.12	2.86
62	11.91	0.11	2.71
63	11.66	0.10	2.57
64	11.40	0.09	2.42
65	11.14	0.09	2.28
66	10.84	0.09	2.13
67	10.54	0.09	2.00
68	10.23	0.09	1.86
69	9.92	0.09	1.73
70	9.60	0.09	1.60
71	9.27	0.09	1.48
72	8.94	0.09	1.36
73	8.61	0.09	1.26
74	8.29	0.09	1.15
75	7.96	0.09	1.06
76	7.57	0.09	0.97
77	7.22	0.09	0.89
78	6.88	0.09	0.81
79	6.56	0.09	0.74
80	6.24	0.09	0.67
81	5.94	0.09	0.61
82	5.66	0.09	0.56
83	5.38	0.09	0.51
84	5.13	0.09	0.47
85	4.89	0.09	0.42

**Note:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 45% of the GMP amount in respect of service after that date.
2. Values calculated with these central factors must be multiplied by the Adjustment for Market Conditions for Pensioner Cash Equivalents.

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**Divorce, nullity of marriage and judicial separation**  
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**Table factors for pension sharing on divorce**

**TABLE 3: MALES AND FEMALES**

**Adjustment for Market Conditions for Pensioner Cash Equivalents**

Adjustment to be made to pensioner cash equivalents calculated to allow for current yield on the FT-Actuaries index of index-linked stocks for redemption periods of over 5 years with 0% inflation assumption

Age last birthday at relevant date	Yield on index-linked stocks at relevant date			
	2%	3%	4%	5%
18	1.48	1.20	1.00	0.86
19	1.47	1.20	1.00	0.86
20	1.46	1.19	1.00	0.86
21	1.45	1.19	1.00	0.86
22	1.45	1.19	1.00	0.86
23	1.44	1.18	1.00	0.86
24	1.43	1.18	1.00	0.86
25	1.42	1.18	1.00	0.87
26	1.41	1.17	1.00	0.87
27	1.40	1.17	1.00	0.87
28	1.39	1.16	1.00	0.87
29	1.39	1.16	1.00	0.87
30	1.38	1.16	1.00	0.87
31	1.37	1.15	1.00	0.87
32	1.36	1.15	1.00	0.87
33	1.35	1.15	1.00	0.88
34	1.34	1.14	1.00	0.88
35	1.33	1.14	1.00	0.88
36	1.32	1.14	1.00	0.88
37	1.32	1.13	1.00	0.88
38	1.31	1.13	1.00	0.88
39	1.30	1.13	1.00	0.89
40	1.29	1.12	1.00	0.89
41	1.28	1.12	1.00	0.89
42	1.27	1.12	1.00	0.89
43	1.27	1.11	1.00	0.89
44	1.26	1.11	1.00	0.89
45	1.25	1.11	1.00	0.90
46	1.24	1.10	1.00	0.90
47	1.24	1.10	1.00	0.90
48	1.23	1.10	1.00	0.90
49	1.22	1.10	1.00	0.90
50	1.22	1.09	1.00	0.90
51	1.21	1.09	1.00	0.91
52	1.20	1.09	1.00	0.91
53	1.19	1.08	1.00	0.91
54	1.19	1.08	1.00	0.91
55	1.18	1.08	1.00	0.91

**Note:** These factors are to be used only with cash equivalents calculated for pensions in payment

*continued over*

**ANNEXE 14**  
**Divorce, nullity of marriage and judicial separation**  
**GAD guidance notes**

**Table factors for pension sharing on divorce**

**TABLE 3: MALES AND FEMALES (CONTINUED)**

**Adjustment for Market Conditions for Pensioner Cash Equivalents**

Adjustment to be made to pensioner cash equivalents calculated to allow for current yield on the FT-Actuaries index of index-linked stocks for redemption periods of over 5 years with 0% inflation assumption

Age last birthday at relevant date	Yield on index-linked stocks at relevant date			
	2%	3%	4%	5%
56	1.17	1.08	1.00	0.92
57	1.17	1.07	1.00	0.92
58	1.16	1.07	1.00	0.92
59	1.15	1.07	1.00	0.92
60	1.15	1.07	1.00	0.92
61	1.14	1.06	1.00	0.93
62	1.14	1.06	1.00	0.93
63	1.13	1.06	1.00	0.93
64	1.13	1.06	1.00	0.93
65	1.12	1.05	1.00	0.94
66	1.12	1.05	1.00	0.94
67	1.11	1.05	1.00	0.94
68	1.11	1.05	1.00	0.94
69	1.10	1.05	1.00	0.94
70	1.10	1.04	1.00	0.95
71	1.09	1.04	1.00	0.95
72	1.09	1.04	1.00	0.95
73	1.08	1.04	1.00	0.95
74	1.08	1.04	1.00	0.96
75	1.08	1.04	1.00	0.96
76	1.07	1.03	1.00	0.96
77	1.07	1.03	1.00	0.96
78	1.07	1.03	1.00	0.96
79	1.07	1.03	1.00	0.97
80	1.06	1.03	1.00	0.97
81	1.06	1.03	1.00	0.97
82	1.06	1.03	1.00	0.97
83	1.06	1.03	1.00	0.97
84	1.06	1.03	1.00	0.97
85	1.06	1.03	1.00	0.98

**Note:** These factors are to be used only with cash equivalents calculated for pensions in payment

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**Divorce, nullity of marriage and judicial separation**  
**GAD guidance notes**

**Table factors for pension sharing on divorce**

**TABLE 4: MALES**

Central factors for normal retirement age of 60

Age last birthday at relevant date	Gross pension of £1 per annum	Lump sum of £1	Widow's pension of £1 per annum		Deduction for GMP of £1 per annum	Deduction for NI Modification of £1 pa
			Married	Unmarried		
16	2.50	0.22	1.27	1.27	1.35	1.65
17	2.50	0.22	1.27	1.27	1.35	1.65
18	2.50	0.22	1.27	1.27	1.35	1.65
19	2.50	0.22	1.27	1.27	1.35	1.65
20	2.50	0.22	1.27	1.27	1.35	1.65
21	2.60	0.22	1.30	1.30	1.38	1.72
22	2.70	0.23	1.34	1.34	1.42	1.79
23	2.81	0.24	1.37	1.37	1.45	1.86
24	2.92	0.25	1.42	1.42	1.49	1.93
25	3.04	0.26	1.47	1.47	1.52	2.01
26	3.16	0.27	1.52	1.52	1.56	2.08
27	3.29	0.28	1.58	1.58	1.60	2.17
28	3.42	0.29	1.63	1.63	1.64	2.26
29	3.56	0.30	1.68	1.68	1.68	2.35
30	3.71	0.31	1.74	1.74	1.72	2.44
31	3.85	0.32	1.80	1.80	1.76	2.54
32	4.01	0.34	1.86	1.86	1.80	2.64
33	4.17	0.35	1.93	1.93	1.84	2.75
34	4.34	0.36	2.00	2.00	1.89	2.86
35	4.52	0.38	2.07	2.07	1.93	2.98
36	4.70	0.40	2.14	2.14	1.98	3.10
37	4.90	0.41	2.21	2.21	2.02	3.23
38	5.10	0.43	2.28	2.28	2.07	3.36
39	5.31	0.44	2.36	2.36	2.12	3.50
40	5.52	0.46	2.44	2.34	2.17	3.64
41	5.74	0.48	2.52	2.30	2.22	3.79
42	5.97	0.50	2.60	2.23	2.27	3.94
43	6.21	0.52	2.68	2.17	2.32	4.10
44	6.46	0.54	2.77	2.10	2.37	4.27
45	6.72	0.56	2.86	2.03	2.43	4.44
46	7.00	0.58	2.94	1.97	2.48	4.62
47	7.29	0.61	3.02	1.90	2.54	4.81
48	7.60	0.63	3.10	1.84	2.60	5.01
49	7.92	0.65	3.19	1.78	2.66	5.22
50	8.23	0.68	3.28	1.73	2.72	5.44
51	8.55	0.71	3.35	1.67	2.78	5.68
52	8.88	0.73	3.42	1.62	2.84	5.93
53	9.23	0.76	3.50	1.57	2.91	6.19
54	9.59	0.79	3.58	1.52	2.98	6.46
55	9.98	0.82	3.65	1.47	3.05	6.73
56	10.40	0.85	3.71	1.42	3.13	7.00
57	10.84	0.89	3.76	1.36	3.20	7.28
58	11.31	0.92	3.81	1.31	3.29	7.58
59	11.81	0.96	3.86	1.25	3.37	7.89

**Note:** When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5.4.1988 and 45% of the GMP amount in respect of service after.

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**Table factors for pension sharing on divorce**

**TABLE 4: FEMALES**

**Central factors for normal retirement age of 60**

Age last birthday at relevant date	Gross pension of £1 per annum	Lump sum of £1	Widower's pension of £1 per annum		Deduction for GMP of £1 per annum	Deduction for NI Modification of £1 pa
			Married	Unmarried		
16	2.90	0.21	0.52	0.52	1.68	2.90
17	2.90	0.21	0.52	0.52	1.68	2.90
18	2.90	0.21	0.52	0.52	1.68	2.90
19	2.90	0.21	0.52	0.52	1.68	2.90
20	2.90	0.21	0.52	0.52	1.68	2.90
21	3.02	0.22	0.53	0.53	1.73	3.02
22	3.14	0.23	0.54	0.54	1.77	3.14
23	3.26	0.24	0.57	0.57	1.81	3.26
24	3.39	0.24	0.58	0.58	1.86	3.39
25	3.53	0.25	0.60	0.60	1.90	3.53
26	3.67	0.26	0.62	0.62	1.95	3.67
27	3.82	0.28	0.64	0.64	2.00	3.82
28	3.98	0.28	0.65	0.65	2.05	3.98
29	4.13	0.30	0.68	0.68	2.10	4.13
30	4.30	0.31	0.70	0.70	2.15	4.30
31	4.48	0.32	0.72	0.72	2.21	4.48
32	4.66	0.33	0.74	0.74	2.26	4.66
33	4.85	0.35	0.76	0.76	2.32	4.85
34	5.04	0.36	0.78	0.78	2.38	5.04
35	5.25	0.38	0.81	0.81	2.44	5.25
36	5.46	0.39	0.83	0.83	2.50	5.46
37	5.69	0.41	0.85	0.85	2.56	5.69
38	5.92	0.42	0.86	0.86	2.63	5.92
39	6.16	0.44	0.89	0.89	2.69	6.16
40	6.41	0.46	0.93	0.90	2.76	6.41
41	6.67	0.48	0.94	0.88	2.83	6.67
42	6.94	0.49	0.96	0.85	2.90	6.94
43	7.22	0.51	0.98	0.82	2.98	7.22
44	7.51	0.53	1.00	0.79	3.05	7.51
45	7.82	0.56	1.01	0.75	3.13	7.82
46	8.14	0.58	1.04	0.71	3.21	8.14
47	8.47	0.60	1.05	0.67	3.29	8.47
48	8.82	0.62	1.07	0.62	3.37	8.82
49	9.18	0.65	1.08	0.58	3.46	9.18
50	9.55	0.67	1.09	0.54	3.55	9.55
51	9.90	0.70	1.10	0.49	3.65	9.90
52	10.27	0.73	1.11	0.45	3.75	10.27
53	10.66	0.76	1.12	0.41	3.85	10.66
54	11.06	0.79	1.13	0.37	3.95	11.06
55	11.49	0.82	1.13	0.32	4.06	11.49
56	11.93	0.85	1.13	0.27	4.18	11.93
57	12.40	0.89	1.13	0.22	4.30	12.40
58	12.89	0.92	1.12	0.18	4.42	12.89
59	13.41	0.96	1.10	0.14	4.55	13.41

**Note:** When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5.4.1988 and 45% of the GMP amount in respect of service after.

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**Table factors for pension sharing on divorce**

**TABLE 5: MALES AND FEMALES**

**Adjustment for Market Conditions**

**Adjustment to be made to total transfer value calculated to allow for current yield on the FT-Actuaries index of index-linked stocks for redemption periods of over 5 years with 0% inflation assumption**

Age last birthday at relevant date	Yield on index-linked stocks at relevant date			
	2%	3%	4%	5%
16 – 25	1.60	1.23	1.00	0.84
26 – 28	1.57	1.22	1.00	0.85
29 – 31	1.54	1.21	1.00	0.85
32 – 33	1.51	1.20	1.00	0.86
34 – 35	1.50	1.19	1.00	0.86
36 – 37	1.46	1.18	1.00	0.87
38	1.45	1.18	1.00	0.87
39	1.44	1.17	1.00	0.88
40	1.43	1.17	1.00	0.88
41	1.42	1.17	1.00	0.88
42	1.40	1.16	1.00	0.88
43	1.39	1.16	1.00	0.88
44	1.38	1.15	1.00	0.89
45	1.37	1.15	1.00	0.89
46	1.36	1.15	1.00	0.89
47	1.35	1.14	1.00	0.89
48	1.33	1.14	1.00	0.90
49	1.32	1.13	1.00	0.90
50	1.31	1.13	1.00	0.90
51	1.30	1.13	1.00	0.90
52	1.29	1.12	1.00	0.91
53	1.28	1.12	1.00	0.91
54	1.25	1.11	1.00	0.91
55	1.23	1.11	1.00	0.91
56	1.20	1.10	1.00	0.92
57	1.17	1.08	1.00	0.92
58	1.15	1.06	1.00	0.92
59	1.12	1.04	1.00	0.92
60 – 64	1.12	1.04	1.00	0.92

The market level adjustment is obtained from the above Table by interpolation between the columns. Two examples are given below.

In the case of a firefighter aged 30 who is leaving the fire service, and is entitled to a cash equivalent of £12,250 with a yield on index-linked stocks at the relevant (“guarantee”) date for the transfer of 1.93%, the relevant factor in the 2% column is 1.54. The adjusted transfer value payable would be:

$$£12,250 \times 1.54 = £18,865$$

In the case of a 25 year old firefighter joining the fire service with an entitlement to a cash equivalent of £7,500 where a yield on index-linked stocks at the relevant (“guarantee”) date for the transfer is 2.12%, the relevant factor in the 2% and 3% columns are 1.60 and 1.23 respectively. The amount to be applied for the purpose of calculating reckonable service credit would be:

$$£7,500 \div (0.88 \times 1.60) + (0.12 \times 1.23) = £4,821.29$$

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**Table factors for pension sharing on divorce**

**TABLE 7: MALES AND FEMALES**  
**Central Factors for divorce purposes**  
**Calculating pension credit for the ex-spouse**

Males		Females	
Age last birthday at relevant date	Gross pension of £1 per annum	Age last birthday at relevant date	Gross pension of £1 per annum
16	2.50	16	2.90
17	2.50	17	2.90
18	2.50	18	2.90
19	2.50	19	2.90
20	2.50	20	2.90
21	2.60	21	3.02
22	2.70	22	3.14
23	2.81	23	3.26
24	2.92	24	3.39
25	3.04	25	3.53
26	3.16	26	3.67
27	3.29	27	3.82
28	3.42	28	3.98
29	3.56	29	4.13
30	3.71	30	4.30
31	3.85	31	4.48
32	4.01	32	4.66
33	4.17	33	4.85
34	4.34	34	5.04
35	4.52	35	5.25
36	4.70	36	5.46
37	4.90	37	5.69
38	5.10	38	5.92
39	5.31	39	6.16
40	5.52	40	6.41
41	5.74	41	6.67
42	5.97	42	6.94
43	6.21	43	7.22
44	6.46	44	7.51
45	6.72	45	7.82
46	7.00	46	8.14
47	7.29	47	8.47
48	7.60	48	8.82
49	7.92	49	9.18
50	8.23	50	9.55
51	8.55	51	9.90
52	8.88	52	10.27
53	9.23	53	10.66
54	9.59	54	11.06
55	9.98	55	11.49

**Note:** Use the age and gender of the ex-spouse, not the member

*continued over*

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**Table factors for pension sharing on divorce**

**TABLE 7: MALES AND FEMALES (continued)**

**Central Factors for divorce purposes**  
**Calculating pension credit for the ex-spouse**

Males		Females	
Age last birthday at relevant date	Gross pension of £1 per annum	Age last birthday at relevant date	Gross pension of £1 per annum
56	10.40	56	11.93
57	10.84	57	12.40
58	11.31	58	12.89
59	11.81	59	13.41
60	11.87	60	13.49
61	11.48	61	13.14
62	11.09	62	12.79
63	10.70	63	12.44
64	10.31	64	12.09
65	9.90	65	11.75
66	9.53	66	11.37
67	9.17	67	10.99
68	8.81	68	10.61
69	8.45	69	10.22
70	8.10	70	9.84
71	7.75	71	9.45
72	7.42	72	9.06
73	7.08	73	8.68
74	6.76	74	8.31
75	6.44	75	7.94
76	6.14	76	7.57
77	5.84	77	7.22
78	5.56	78	6.88
79	5.28	79	6.56
80	5.01	80	6.24
81	4.76	81	5.94
82	4.52	82	5.66
83	4.29	83	5.38
84	4.06	84	5.13
85	3.85	85	4.89

**Note:** Use the age and gender of the ex-spouse, not the member

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**Table factors for pension sharing on divorce**

**TABLE 8: MALES AND FEMALES**

**Adjustment for market conditions for ex-spouses**

**Adjustment to be made to pensioner cash equivalents calculated to allow for current yield on the FT-Actuaries index of index-linked stocks for redemption periods of over 5 years with 0% inflation assumption**

Age last birthday at relevant date	Yield on index-linked stocks at relevant date			
	2%	3%	4%	5%
16 – 25	1.60	1.23	1.00	0.84
26 – 28	1.57	1.22	1.00	0.85
29 – 31	1.54	1.21	1.00	0.85
32 – 33	1.51	1.20	1.00	0.86
34 – 35	1.50	1.19	1.00	0.86
36 – 37	1.46	1.18	1.00	0.87
38	1.45	1.18	1.00	0.87
39	1.44	1.17	1.00	0.88
40	1.43	1.17	1.00	0.88
41	1.42	1.17	1.00	0.88
42	1.40	1.16	1.00	0.88
43	1.39	1.16	1.00	0.88
44	1.38	1.15	1.00	0.89
45	1.37	1.15	1.00	0.89
46	1.36	1.15	1.00	0.89
47	1.35	1.14	1.00	0.89
48	1.33	1.14	1.00	0.90
49	1.32	1.13	1.00	0.90
50	1.31	1.13	1.00	0.90
51	1.30	1.13	1.00	0.90
52	1.29	1.12	1.00	0.91
53	1.28	1.12	1.00	0.91
54	1.25	1.11	1.00	0.91
55	1.23	1.11	1.00	0.91
56	1.20	1.10	1.00	0.92
57	1.17	1.08	1.00	0.92
58	1.15	1.06	1.00	0.92
59	1.12	1.04	1.00	0.92
60	1.15	1.07	1.00	0.92
61	1.14	1.06	1.00	0.93
62	1.14	1.06	1.00	0.93
63	1.13	1.06	1.00	0.93
64	1.13	1.06	1.00	0.93
65	1.12	1.05	1.00	0.94

**Note:**

1. These factors should only be used for calculating the pension credit for the ex-spouse
2. Use the age and gender of the ex-spouse, not the member

*continued over*

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**Divorce, nullity of marriage and judicial separation**  
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**Table factors for pension sharing on divorce**

**TABLE 8: MALES AND FEMALES (continued)**

**Adjustment for market conditions for ex-spouses**

Adjustment to be made to pensioner cash equivalents calculated to allow for current yield on the FT-Actuaries index of index-linked stocks for redemption periods of over 5 years with 0% inflation assumption

Age last birthday at relevant date	Yield on index-linked stocks at relevant date			
	2%	3%	4%	5%
66	1.12	1.05	1.00	0.94
67	1.11	1.05	1.00	0.94
68	1.11	1.05	1.00	0.94
69	1.10	1.05	1.00	0.94
70	1.10	1.04	1.00	0.95
71	1.09	1.04	1.00	0.95
72	1.09	1.04	1.00	0.95
73	1.08	1.04	1.00	0.95
74	1.08	1.04	1.00	0.96
75	1.08	1.04	1.00	0.96
76	1.07	1.03	1.00	0.96
77	1.07	1.03	1.00	0.96
78	1.07	1.03	1.00	0.96
79	1.07	1.03	1.00	0.97
80	1.06	1.03	1.00	0.97
81	1.06	1.03	1.00	0.97
82	1.06	1.03	1.00	0.97
83	1.06	1.03	1.00	0.97
84	1.06	1.03	1.00	0.97
85	1.06	1.03	1.00	0.98

**Note:**

1. These factors should only be used for calculating the pension credit for the ex-spouse
2. Use the age and gender of the ex-spouse, not the member

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**Divorce, nullity of marriage and judicial separation**  
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**Table factors for pension sharing on divorce**

**TABLE 9: MALES AND FEMALES**

**Pensions sharing on divorce: factors for adjusting pension debits**

<b>Age of the member when benefits come into payment</b>							
<b>months</b>	<b>48</b>	<b>49</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>
0	.511	.534	.560	.587	.617	.651	.688
1	.513	.537	.562	.590	.620	.654	.691
2	.515	.539	.564	.592	.623	.657	.695
3	.517	.541	.566	.595	.626	.660	.698
4	.519	.543	.569	.597	.628	.663	.702
5	.521	.545	.571	.600	.631	.666	.705
6	.523	.547	.573	.602	.634	.669	.708
7	.525	.549	.576	.605	.637	.672	.712
8	.527	.551	.578	.607	.639	.675	.715
9	.529	.553	.580	.610	.642	.678	.719
10	.530	.555	.582	.612	.645	.681	.722
11	.532	.557	.585	.615	.648	.685	.726

<b>Age of the member when benefits come into payment</b>						
<b>months</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>	<b>60</b>
0	.729	.775	.825	.879	.938	1.000
1	.733	.779	.829	.884	.944	1.000
2	.737	.783	.834	.889	.949	1.000
3	.741	.788	.838	.894	.954	1.000
4	.745	.792	.843	.899	.960	1.000
5	.748	.796	.847	.904	.965	1.000
6	.752	.800	.852	.909	.970	1.000
7	.756	.804	.856	.913	.976	1.000
8	.760	.808	.861	.918	.981	1.000
9	.764	.812	.865	.923	.987	1.000
10	.767	.816	.870	.928	.992	1.000
11	.771	.821	.874	.933	.997	1.000

**Note:** Calculate the member's age in years and complete months

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**Table factors for pension sharing on divorce**

**TABLE 10: MALES AND FEMALES**

**Pensions sharing on divorce: factors for adjusting pension debits (ill-health retirement)**

Age of the member when benefits come into payment										
months	25	26	27	28	29	30	31	32	33	34
0	.167	.174	.182	.190	.198	.207	.217	.226	.237	.248
1	.167	.175	.182	.191	.199	.208	.217	.227	.238	.249
2	.168	.175	.183	.191	.200	.209	.218	.228	.239	.250
3	.169	.176	.184	.192	.201	.210	.219	.229	.240	.251
4	.169	.177	.184	.193	.201	.210	.220	.230	.240	.252
5	.170	.177	.185	.193	.202	.211	.221	.231	.241	.253
6	.170	.178	.186	.194	.203	.212	.221	.232	.242	.254
7	.171	.179	.186	.195	.203	.213	.222	.232	.243	.255
8	.172	.179	.187	.195	.204	.213	.223	.233	.244	.255
9	.172	.180	.188	.196	.205	.214	.224	.234	.245	.256
10	.173	.180	.188	.197	.206	.215	.225	.235	.246	.257
11	.173	.181	.189	.198	.206	.216	.226	.236	.247	.258

Age of the member when benefits come into payment										
months	35	36	37	38	39	40	41	42	43	44
0	.259	.272	.284	.298	.313	.328	.344	.361	.380	.399
1	.260	.273	.286	.299	.314	.329	.346	.363	.381	.401
2	.261	.274	.287	.301	.315	.331	.347	.364	.383	.403
3	.262	.275	.288	.302	.316	.332	.348	.366	.385	.404
4	.263	.276	.289	.303	.318	.333	.350	.367	.386	.406
5	.264	.277	.290	.304	.319	.335	.351	.369	.388	.408
6	.265	.278	.291	.305	.320	.336	.353	.371	.389	.410
7	.266	.279	.292	.307	.321	.337	.354	.372	.391	.411
8	.267	.280	.294	.308	.323	.339	.356	.374	.393	.413
9	.268	.281	.295	.309	.324	.340	.357	.375	.394	.415
10	.269	.282	.296	.310	.325	.341	.358	.377	.396	.416
11	.271	.283	.297	.311	.327	.343	.360	.378	.398	.418

Age of the member when benefits come into payment										
months	45	46	47	48	49	50	51	52	53	54
0	.420	.442	.466	.491	.518	.547	.578	.612	.648	.687
1	.422	.444	.468	.493	.521	.550	.581	.615	.651	.691
2	.424	.446	.470	.496	.523	.552	.584	.618	.655	.694
3	.425	.448	.472	.498	.525	.555	.587	.621	.658	.698
4	.427	.450	.474	.500	.528	.558	.589	.624	.661	.701
5	.429	.452	.476	.502	.530	.560	.592	.627	.664	.705
6	.431	.454	.478	.505	.533	.563	.595	.630	.668	.708
7	.433	.456	.480	.507	.535	.565	.598	.633	.671	.712
8	.435	.458	.483	.509	.537	.568	.601	.636	.674	.715
9	.437	.460	.485	.511	.540	.570	.603	.639	.677	.719
10	.438	.462	.487	.514	.542	.573	.606	.642	.680	.722
11	.440	.464	.489	.516	.545	.576	.609	.645	.684	.726

**Note:**

1. Calculate the member's age in years and complete months
2. Use factors from Table 9 for ages 55 and above

(Amended 18.12.2003)

## **RELEVANT DIVORCE LEGISLATION**

The legislation to which a fire authority may need to refer is listed on the following pages.

The DSS, Scottish Office and Lord Chancellor's Department regulations are available on the HMSO website under:

<http://www.hmso.gov.uk/stat.htm>

The Scottish Executive regulations are available on the HMSO website under:

<http://www.scotland-legislation.hmso.gov.uk/legislation/scotland/s-stat.htm>

The Inland Revenue regulations are available on their website under:

<http://www.inlandrevenue.gov.uk/si/index.htm>

**ANNEXE 14**  
**Divorce, nullity of marriage and judicial separation**  
**Relevant divorce legislation**

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<b>Title of Act, Statutory Instrument, etc</b>	<b>Number</b>	<b>Department</b>
The Matrimonial Causes Act 1973	c.18	
The Matrimonial Causes (Northern Ireland) Order 1978		
The Matrimonial and Family Proceedings Act 1984	c.42	
The Family Law (Scotland) Act 1985	c.37	
The Divorce etc. (Pensions) Regulations 1996	SI 1996/1676	
The Welfare Reform and Pensions Act 1999	c.30	
The Welfare Reform and Pensions Act 1999 (Scotland) (Commencement No. 6) Order 2000	Scottish SI 2000/111 (c.4)	Scottish Executive
The Divorce etc. (Pensions) (Scotland) Regulations 2000	Scottish SI 2000/112	Scottish Executive
The Welfare Reform and Pensions Act 1999 (Scotland) (Commencement No.8) Order 2000	Scottish SI 2000/238 (c.7)	Scottish Executive
The Divorce etc. (Pensions) (Scotland) Amendment Regulations 2000	Scottish SI 2000/392	Scottish Executive
The Act of Sederunt (Ordinary Cause Rules) (Amendment No.2) (Pension Sharing on Divorce) 2000	SI 2000/408	
The Act of Sederunt (Rules of the Court of Session Amendment No. 7) (Pension Sharing on Divorce etc) 2000	SI 2000/412	
The Welfare Reform and Pensions Act 1999 (Commencement No. 4) Order 2000	SI 2000/1047 (c.29)	Dept. of Social Security
The Pensions on Divorce etc. (Provision of Information) Regulations 2000	SI 2000/1048	Dept. of Social Security
The Pensions on Divorce etc. (Charging) Regulations 2000	SI 2000/1049	Dept. of Social Security
The Divorce etc. (Notification and Treatment of Pensions) (Scotland) Regulations 2000	SI 2000/1050 (s.4)	Scotland Office
The Pensions on Divorce etc. (Pension Sharing) (Scotland) Regulations 2000	SI 2000/1051 (s.5)	Scotland Office
The Pension Sharing (Valuation) Regulations 2000	SI 2000/1052	Dept. of Social Security
The Pension Sharing (Implementation and Discharge of Liability) Regulations 2000	SI 2000/1053	Dept. of Social Security
The Pension Sharing (Pension Credit Benefit) Regulations 2000	SI 2000/1054	Dept. of Social Security

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**Divorce, nullity of marriage and judicial separation**  
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<b>Title of Act, Statutory Instrument, etc</b>	<b>Number</b>	<b>Department</b>
The Pension Sharing (Safeguarded Rights) Regulations 2000	SI 2000/1055	Dept. of Social Security
The Retirement Benefits Schemes (Sharing of Pensions on Divorce or Annulment) Regulations 2000	SI 2000/1085	Inland Revenue
The Retirement Benefits Schemes (Restriction on Discretion to Approve) (Small Self-administered Schemes) (Amendment) Regulations 2000	SI 2000/1086	Inland Revenue
The Retirement Benefits Schemes (Restriction on Discretion to Approve) (Excepted Provisions) Regulations 2000	SI 2000/1087	Inland Revenue
The Retirement Benefits Schemes (Restriction on Discretion to Approve) (Additional Voluntary Contributions) (Amendment) Regulations 2000	SI 2000/1088	Inland Revenue
The Finance Act 1999, Schedule 10, Paragraph 18 (First and Second Appointed Days) Order 2000	SI 2000/1093 (c.32)	Inland Revenue
The Welfare Reform and Pensions Act 1999 (Commencement No. 5) Order 2000	SI 2000/1116 (c.35)	Lord Chancellor's Department
The Divorce etc (Pensions) Regulations 2000	SI 2000/1123	Lord Chancellor's Department
The Welfare Reform and Pensions Act 1999 (Commencement No. 7) Order 2000	SI 2000/1382 (c.41)	Dept. of Social Security
The Child Support, Pensions and Social Security Act 2000 (Commencement No. 1) Order 2000	SI 2000/2666 (c.74)	Dept. of Social Security
The Family Proceedings (Amendment) Rules 2000 (Supreme Court, County Courts, England and Wales)	SI 2000/2267 (L.19)	Lord Chancellor's Department
The Pension Sharing (Consequential and Miscellaneous Amendments) Regulations 2000	SI 2000/2691	Dept. of Social Security
The Sharing of State Scheme Rights (Provision of Information and Valuation) Regulations 2000	SI 2000/2693	Dept. of Social Security
The Sharing of State Scheme Rights (Provision of Information and Valuation) (No. 2) Regulations 2000	SI 2000/2914	Dept. of Social Security
The Pension Sharing (Contracting-out) (Consequential Amendments) Regulations 2000	SI 2000/2975	Dept. of Social Security



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**Divorce, nullity of marriage and judicial separation**  
**Relevant divorce legislation**

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<b>Title of Act, Statutory Instrument, etc</b>	<b>Number</b>	<b>Department</b>
The Pension Sharing (Excepted Schemes) Order 2000	SI 2000/3088	President of the Council
The Welfare Reform and Pensions Act 1999 (Commencement No. 12) Order 2001	SI 2001/4049 (c.130)	Dept for Work and Pensions
The Family Proceedings (Amendment) Rules 2003	SI 2003/184 (L.2)	Lord Chancellor's Department
The Divorce (Religious Marriages) Act 2002 (Commencement) Order 2003	SI 2003/186 (C.10)	Lord Chancellor's Department
Pension Sharing on Divorce or Nullity	Update No.62	Pension Schemes Office
Pension Sharing on Divorce or Nullity – Calculation of the Pension Debit in Money Purchase Schemes and other miscellaneous points	Update No.84	Pension Schemes Office
The Occupational Pension Schemes (Transfer Values and Miscellaneous Amendments) Regulations 2003	SI 2003/1727	Dept for Work and Pensions
The Family Proceedings (Amendment No. 2) Rules 2003	SI 2003/2839 (L.35)	Lord Chancellor's Department