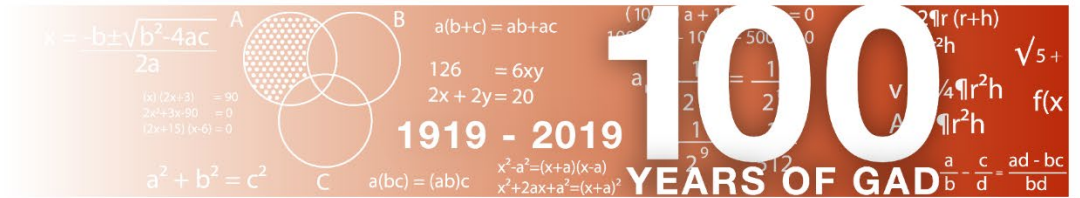




Government  
Actuary's  
Department



## Civil Servants and Others Pension Scheme (CSOPS)

Allocation of pension for alpha members

Factors and guidance

Date: 01 August 2019





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## 1 Introduction

1.1 This note is addressed to the Cabinet Office as scheme manager of the Civil Servants and Others Pension Scheme ('CSOPS' or **alpha** scheme). The **alpha** scheme was established by The Public Service (Civil Servants and Others) Pensions Regulations 2014 (SI 2014/1964) ("the Regulations") and came into force on 1 April 2015.

1.2 The purpose of this note is to provide Cabinet Office with factors to determine the additional dependant benefits when a member chooses to allocate part of their annual pension in the **alpha** scheme to a dependant.

1.3 This guidance is intended to supersede any factors or advice previously issued, for the purposes of allocation calculations, carried out from 1 April 2019. No advice or factors issued in the past should be used for cases after this date. In particular, this guidance supersedes:

"Civil Service (and Others) Pension Scheme (CSOPS): Factors for allocation of pension for alpha members" dated 29 June 2015

1.4 These factors came into force with effect from 1 April 2019.

### Relevant scheme provisions

1.5 A member may allocate part of their retirement pension to a dependant in accordance with regulations 86 to 90 of the Regulations.

### Assumptions

1.6 The factors provided in this Note have been prepared in light of our advice to the Cabinet Office dated 30 October 2018 and its instructions following that advice.

1.7 Please note that the factors are now unisex meaning that all four tables are the same.

1.8 Appendix B contains the assumptions underlying the factors contained in this guidance note.

### Implementation and review

1.9 We understand the allocation factors are the responsibility of the scheme manager.

1.10 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the CSOPS Pension Scheme. Any questions concerning the application of the guidance should, in the first instance, be referred to the Cabinet Office.

1.11 In line with best practice and in order to make sure that factors are being used as intended and the instructions are fit for purpose, we suggest that some example calculations are sent to GAD for review.



- 1.12 The factors contained in this guidance will be subject to review periodically. This will depend on external circumstances, for example whenever there is a change in the SCAPE basis; when changes in the actuarial assumptions adopted for other scheme factors take place; or following each future actuarial valuation where mortality and other relevant experience is reviewed or if other credible and material information comes to light.

### **Third party reliance**

- 1.13 This guidance has been prepared for the use of the Cabinet Office and the scheme administrators for the purposes of demonstrating the application of the factors covered by this guidance only. This guidance may be published on the Cabinet Office and the scheme administrator's website but must not otherwise be reproduced, distributed or communicated in whole or in part to any other person without GAD's prior written permission.
- 1.14 Other than the Cabinet Office and the scheme administrators, no person or third party is entitled to place any reliance on the contents of this guidance, except to any extent explicitly stated herein. GAD has no liability to any person or third party for any action taken or for any failure to act, either in whole or in part, on the basis of this guidance, whether or not GAD has agreed to the disclosure of its advice to the third party.

### **Cases not covered by this note**

- 1.15 This guidance only relates to benefits in the **alpha** scheme. Benefits in the Principal Civil Service Pension Scheme – ie **classic, classic plus, premium** and **nuvos** – should be treated separately, in accordance with the relevant guidance for that scheme.
- 1.16 We do not envisage any special cases not covered by this note. However, if any do occur they should be referred to GAD.



## 2 Instructions

2.1 A member may elect to allocate a part of their annual pension for the provision of pension after their death to one or more individuals, each of whom is their spouse or civil partner or otherwise is financially dependent on, or interdependent with the member.

2.2 The regulations specify a number of requirements to be met before an allocation can be put into effect. These include but are not limited to conditions relating to:

- the nature and timing of an election
- the eligibility of a potential beneficiary
- the total amount of pension which may be allocated

It is assumed that all relevant conditions and restrictions are satisfied before a calculation made in accordance with this note is put into effect. Procedures for checking relevant conditions are outside the scope of this note.

2.3 The factors are intended to be used as required under regulation 89 (1)(b) to identify the amount of pension the beneficiary will receive after the member's subsequent death should the member give up a fixed amount of pension.

2.4 Allocation of pension does not affect an automatic surviving adult or eligible child pension payable on the member's death. If a person to whom an allocation is made is also a person who becomes entitled to an automatic pension on the member's death, the pension secured by allocation is payable in addition to the surviving adult or child's pension payable on death.

2.5 The amount of dependant's pension secured is calculated by multiplying the amount of pension that the member wishes to give up (allocate) by the relevant factor given in the table in Appendix A.

2.6 The appropriate factor for the member's age last birthday (across the top of the table) and the dependant's age last birthday (down the side of the table) should be used, where age in each case is taken as age in completed years at the date of allocation.

2.7 The following formula should be used to calculate the amount of pension payable to a beneficiary if the beneficiary survives the member:

$$AIP = P \times F_{xy}$$

where:

$AIP$  = annual pension payable to the beneficiary following the member's death

$P$  = annual member's pension to be given up at the date of election

$F_{xy}$  = relevant allocation factor for a member aged 'x' and dependant aged 'y'



### **Pension increases**

- 2.8 Pension increases are payable on the amount of pension actually in payment and so the part of pension surrendered on allocation will not qualify for such increases as part of the member's pension.
- 2.9 The pension secured for the beneficiary as a result of the allocation will, however, be subject to increases in its own right, and it will attract pension increases appropriate to a pension beginning on the same date as the allocation was made.



### 3 Example

#### Example 1: Male member with female dependant

• Date of birth	18/08/1964
• Member Sex	Male
• Date of birth of dependant	18/07/1974
• Dependant Sex	Female
• Amount of pension to allocate	£5,600
• Calculation date	15/04/2020
• Member's age last birthday	55
• Dependant's age last birthday	45
• Allocation Pension factor	4.462

$$\text{AIP} = £5,600 \times 4.462 = \mathbf{£24,987.20}$$

The allocated pension payable to the beneficiary following the member's death is £24,987.20 per annum.



## 4 Limitations of this guidance

- 4.1 This guidance should not be used for any purpose other than those set out in this guidance.
- 4.2 The factors contained in this guidance are subject to regular review. Scheme managers and administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- 4.3 Advice provided by GAD must be taken in context and is intended to be considered in its entirety. Individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect. GAD does not accept responsibility for advice that is altered or used selectively. Clarification should be sought if there is any doubt about the intention or scope of advice provided by GAD.
- 4.4 This guidance only covers the actuarial principles around the calculation and application of allocation factors. Any legal advice in this area should be sought from an appropriately qualified person or source.
- 4.5 Scheme managers and administrators should satisfy themselves that allocation calculations and benefit awards comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- 4.6 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of the Cabinet Office and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.





## Appendix A: Factor tables

### List of Tables

- Table P2ALC1 (**Table 801 in the consolidated factors spreadsheet**): Alpha Allocation Pension factors for male member in favour of his wife or other female dependant.
- Table P2ALC2 (**Table 802 in the consolidated factors spreadsheet**): Alpha Allocation Pension factors for female member in favour of her husband or other male dependant.
- Table P2ALC3 (**Table 803 in the consolidated factors spreadsheet**): Alpha Allocation factors for male member in favour of a male dependant.
- Table P2ALC4 (**Table 804 in the consolidated factors spreadsheet**): Alpha Allocation factors for female member in favour of a female dependant.



**Table P2ALC1 (Table 801 in the consolidated factors spreadsheet): Alpha Allocation Pension factors for male member in favour of his wife or other female dependant**

Age of officer										
Age of beneficiary	50	51	52	53	54	55	56	57	58	59
20	2.692	2.535	2.387	2.248	2.117	1.994	1.879	1.770	1.667	1.570
21	2.753	2.589	2.436	2.293	2.158	2.032	1.913	1.800	1.695	1.595
22	2.817	2.648	2.489	2.341	2.202	2.071	1.948	1.833	1.725	1.622
23	2.886	2.710	2.546	2.392	2.248	2.113	1.987	1.868	1.756	1.651
24	2.960	2.776	2.606	2.446	2.297	2.158	2.027	1.904	1.789	1.681
25	3.038	2.847	2.670	2.504	2.350	2.205	2.070	1.943	1.824	1.713
26	3.123	2.923	2.738	2.566	2.405	2.256	2.116	1.985	1.862	1.747
27	3.213	3.005	2.812	2.632	2.465	2.309	2.164	2.029	1.902	1.783
28	3.311	3.092	2.890	2.703	2.529	2.367	2.216	2.075	1.944	1.821
29	3.415	3.187	2.975	2.779	2.597	2.428	2.271	2.125	1.989	1.862
30	3.529	3.288	3.066	2.860	2.670	2.494	2.331	2.179	2.037	1.905
31	3.651	3.397	3.163	2.948	2.749	2.565	2.394	2.236	2.088	1.951
32	3.783	3.515	3.269	3.042	2.833	2.641	2.462	2.297	2.143	2.001
33	3.926	3.643	3.383	3.144	2.925	2.722	2.535	2.362	2.202	2.054
34	4.081	3.781	3.506	3.254	3.023	2.810	2.614	2.433	2.265	2.110
35	4.251	3.932	3.640	3.373	3.129	2.905	2.698	2.508	2.333	2.171
36	4.435	4.095	3.786	3.503	3.244	3.007	2.790	2.590	2.406	2.236
37	4.636	4.273	3.944	3.643	3.369	3.118	2.889	2.678	2.485	2.306
38	4.855	4.468	4.116	3.796	3.505	3.239	2.996	2.774	2.570	2.382
39	5.096	4.681	4.305	3.963	3.653	3.370	3.113	2.877	2.662	2.464
40	5.360	4.914	4.511	4.146	3.814	3.513	3.239	2.990	2.761	2.553
41	5.650	5.170	4.737	4.345	3.991	3.670	3.378	3.112	2.870	2.649
42	5.969	5.452	4.986	4.565	4.185	3.841	3.529	3.246	2.989	2.754
43	6.320	5.762	5.259	4.806	4.397	4.029	3.695	3.392	3.118	2.869
44	6.708	6.104	5.561	5.072	4.632	4.235	3.877	3.553	3.260	2.994
45	7.136	6.481	5.893	5.365	4.890	4.462	4.077	3.730	3.415	3.131
46	7.610	6.899	6.261	5.689	5.175	4.713	4.298	3.924	3.587	3.282
47	8.134	7.361	6.669	6.047	5.491	4.991	4.542	4.139	3.776	3.448
48	8.715	7.874	7.120	6.445	5.840	5.298	4.812	4.376	3.984	3.631
49	9.358	8.442	7.621	6.886	6.228	5.639	5.112	4.639	4.215	3.834
50	10.071	9.072	8.177	7.375	6.659	6.018	5.444	4.931	4.471	4.059
51	10.861	9.771	8.794	7.919	7.138	6.439	5.814	5.255	4.756	4.308
52	11.736	10.546	9.480	8.524	7.670	6.907	6.225	5.616	5.072	4.585
53	12.707	11.407	10.242	9.197	8.263	7.429	6.684	6.018	5.425	4.894
54	13.783	12.363	11.089	9.946	8.924	8.011	7.195	6.467	5.818	5.238
55	14.975	13.424	12.031	10.779	9.660	8.660	7.766	6.968	6.257	5.623



56	16.296	14.601	13.078	11.707	10.481	9.384	8.403	7.528	6.748	6.053
57	17.759	15.908	14.242	12.741	11.397	10.193	9.116	8.155	7.299	6.535
58	19.381	17.359	15.536	13.892	12.418	11.096	9.913	8.857	7.915	7.075
59	21.177	18.969	16.975	15.174	13.557	12.106	10.805	9.643	8.606	7.681
60	23.169	20.757	18.576	16.603	14.829	13.235	11.805	10.526	9.383	8.363
61	25.381	22.746	20.359	18.197	16.251	14.499	12.926	11.516	10.256	9.131
62	27.839	24.959	22.348	19.977	17.841	15.916	14.184	12.630	11.240	9.996
63	30.569	27.421	24.563	21.964	19.619	17.503	15.595	13.882	12.347	10.972
64	33.610	30.167	27.036	24.186	21.611	19.283	17.182	15.292	13.596	12.074
65	37.000	33.231	29.800	26.672	23.843	21.282	18.966	16.880	15.005	13.321
66	40.793	36.662	32.899	29.463	26.352	23.532	20.978	18.675	16.600	14.734
67	45.039	40.507	36.374	32.596	29.173	26.065	23.247	20.702	18.406	16.336
68	49.805	44.826	40.281	36.122	32.351	28.923	25.811	22.996	20.453	18.155
69	55.173	49.691	44.687	40.101	35.941	32.156	28.715	25.599	22.779	20.227
70	61.238	55.193	49.670	44.605	40.009	35.823	32.014	28.560	25.430	22.592
71	68.117	61.434	55.327	49.721	44.633	39.996	35.772	31.938	28.459	25.299
72	75.947	68.540	61.769	55.550	49.906	44.759	40.066	35.803	31.930	28.407
73	84.890	76.656	69.130	62.213	55.936	50.210	44.986	40.237	35.918	31.982
74	95.136	85.956	77.565	69.850	62.851	56.465	50.637	45.335	40.510	36.106
75	106.911	96.643	87.259	78.628	70.802	63.661	57.142	51.211	45.809	40.873
76	120.484	108.961	98.432	88.745	79.968	71.961	64.651	57.999	51.939	46.395
77	136.186	123.209	111.354	100.444	90.568	81.562	73.342	65.864	59.050	52.809
78	154.445	139.772	126.373	114.039	102.887	92.723	83.449	75.017	67.333	60.292
79	175.782	159.123	143.915	129.914	117.269	105.753	95.252	85.712	77.024	69.058
80	200.855	181.856	164.516	148.550	134.149	121.047	109.108	98.274	88.414	79.374
81	230.490	208.716	188.851	170.552	154.074	139.095	125.460	113.105	101.874	91.577
82	265.687	240.611	217.735	196.657	177.702	160.493	144.846	130.692	117.845	106.075
83	307.667	278.644	252.170	227.759	205.843	185.968	167.921	151.628	136.869	123.360
84	357.959	324.202	293.404	264.983	239.507	216.429	195.503	176.656	159.620	144.052
85	418.435	378.981	342.976	309.710	279.935	252.993	228.600	206.684	186.928	168.909



**Table P2ALC1 (Table 801 in the consolidated factors spreadsheet): Alpha Allocation Pension factors for male member in favour of his wife or other female dependant (continued)**

Age of officer										
Age of beneficiary	60	61	62	63	64	65	66	67	68	69
20	1.478	1.390	1.308	1.229	1.155	1.084	1.017	0.954	0.894	0.837
21	1.501	1.412	1.327	1.247	1.171	1.099	1.031	0.966	0.905	0.847
22	1.526	1.434	1.347	1.265	1.188	1.114	1.045	0.979	0.916	0.857
23	1.552	1.458	1.369	1.285	1.206	1.131	1.059	0.992	0.928	0.868
24	1.579	1.483	1.392	1.306	1.224	1.148	1.075	1.006	0.941	0.880
25	1.608	1.509	1.415	1.327	1.244	1.165	1.091	1.021	0.954	0.892
26	1.639	1.537	1.441	1.350	1.265	1.184	1.108	1.036	0.968	0.904
27	1.671	1.566	1.467	1.374	1.287	1.204	1.126	1.053	0.983	0.918
28	1.706	1.598	1.496	1.400	1.310	1.225	1.145	1.070	0.999	0.932
29	1.743	1.631	1.526	1.427	1.334	1.247	1.165	1.088	1.015	0.947
30	1.782	1.666	1.558	1.456	1.360	1.271	1.186	1.107	1.032	0.962
31	1.823	1.704	1.591	1.486	1.388	1.296	1.209	1.127	1.051	0.979
32	1.868	1.744	1.627	1.519	1.417	1.322	1.232	1.148	1.070	0.996
33	1.915	1.786	1.666	1.553	1.448	1.350	1.257	1.171	1.090	1.014
34	1.966	1.832	1.707	1.590	1.481	1.379	1.284	1.195	1.112	1.034
35	2.020	1.881	1.750	1.629	1.516	1.411	1.312	1.221	1.135	1.054
36	2.079	1.933	1.797	1.671	1.554	1.445	1.343	1.248	1.159	1.076
37	2.142	1.989	1.847	1.716	1.594	1.481	1.375	1.276	1.185	1.099
38	2.209	2.049	1.901	1.764	1.637	1.519	1.409	1.307	1.212	1.124
39	2.282	2.114	1.959	1.816	1.683	1.560	1.446	1.340	1.241	1.150
40	2.361	2.184	2.021	1.871	1.732	1.604	1.485	1.375	1.273	1.178
41	2.447	2.260	2.089	1.931	1.786	1.652	1.527	1.413	1.306	1.208
42	2.540	2.343	2.162	1.996	1.844	1.703	1.573	1.453	1.342	1.240
43	2.641	2.433	2.241	2.067	1.906	1.758	1.622	1.497	1.381	1.274
44	2.752	2.530	2.328	2.143	1.974	1.818	1.675	1.544	1.423	1.311
45	2.873	2.637	2.422	2.226	2.047	1.883	1.733	1.595	1.468	1.351
46	3.006	2.754	2.526	2.317	2.128	1.954	1.795	1.650	1.517	1.395
47	3.152	2.883	2.639	2.417	2.215	2.032	1.864	1.710	1.570	1.442
48	3.313	3.025	2.763	2.527	2.312	2.116	1.938	1.776	1.628	1.493
49	3.491	3.181	2.900	2.647	2.417	2.209	2.020	1.847	1.691	1.548
50	3.688	3.354	3.051	2.779	2.533	2.311	2.109	1.926	1.760	1.609
51	3.906	3.545	3.219	2.926	2.662	2.423	2.207	2.012	1.835	1.675
52	4.149	3.757	3.404	3.088	2.803	2.547	2.315	2.107	1.918	1.747
53	4.419	3.993	3.610	3.268	2.960	2.684	2.435	2.211	2.009	1.827
54	4.720	4.256	3.839	3.467	3.134	2.836	2.567	2.326	2.110	1.915
55	5.056	4.549	4.095	3.690	3.328	3.004	2.714	2.454	2.221	2.012



56	5.432	4.877	4.380	3.938	3.544	3.192	2.877	2.595	2.344	2.119
57	5.853	5.244	4.700	4.216	3.785	3.401	3.058	2.753	2.481	2.237
58	6.325	5.656	5.058	4.527	4.055	3.636	3.261	2.929	2.633	2.369
59	6.856	6.118	5.460	4.877	4.358	3.898	3.488	3.125	2.803	2.516
60	7.452	6.639	5.913	5.270	4.699	4.193	3.743	3.345	2.993	2.680
61	8.125	7.226	6.424	5.714	5.083	4.526	4.031	3.593	3.207	2.865
62	8.884	7.889	7.001	6.215	5.518	4.901	4.355	3.873	3.448	3.072
63	9.741	8.639	7.654	6.782	6.009	5.326	4.721	4.188	3.719	3.306
64	10.710	9.487	8.394	7.425	6.566	5.807	5.136	4.545	4.026	3.570
65	11.807	10.449	9.233	8.155	7.199	6.354	5.607	4.951	4.375	3.869
66	13.054	11.543	10.188	8.987	7.920	6.978	6.145	5.413	4.772	4.209
67	14.469	12.787	11.276	9.935	8.743	7.690	6.758	5.941	5.225	4.597
68	16.079	14.205	12.518	11.017	9.683	8.504	7.460	6.544	5.743	5.041
69	17.916	15.825	13.938	12.258	10.761	9.437	8.265	7.237	6.337	5.550
70	20.017	17.680	15.567	13.682	12.000	10.512	9.192	8.034	7.021	6.136
71	22.425	19.811	17.441	15.322	13.429	11.751	10.263	8.956	7.812	6.813
72	25.194	22.265	19.601	17.216	15.081	13.186	11.502	10.023	8.728	7.597
73	28.386	25.098	22.100	19.409	16.996	14.850	12.940	11.262	9.792	8.508
74	32.074	28.376	24.995	21.954	19.220	16.785	14.614	12.705	11.032	9.569
75	36.343	32.178	28.356	24.912	21.808	19.039	16.566	14.388	12.478	10.808
76	41.297	36.595	32.268	28.359	24.827	21.671	18.846	16.356	14.170	12.258
77	47.060	41.742	36.832	32.385	28.358	24.751	21.517	18.662	16.154	13.958
78	53.793	47.765	42.180	37.109	32.504	28.372	24.658	21.376	18.490	15.961
79	61.692	54.841	48.471	42.672	37.392	32.644	28.367	24.582	21.251	18.329
80	71.002	63.193	55.907	49.256	43.182	37.708	32.767	28.387	24.528	21.141
81	82.030	73.102	64.740	57.085	50.074	43.741	38.011	32.925	28.438	24.497
82	95.150	84.906	75.277	66.435	58.312	50.958	44.289	38.359	33.122	28.517
83	110.813	99.019	87.892	77.642	68.196	59.624	51.830	44.890	38.753	33.352
84	129.588	115.960	103.054	91.128	80.100	70.069	60.926	52.769	45.549	39.187
85	152.170	136.365	121.341	107.412	94.488	82.703	71.933	62.309	53.778	46.254



**Table P2ALC1 (Table 801 in the consolidated factors spreadsheet): Alpha Allocation Pension factors for male member in favour of his wife or other female dependant (continued)**

Age of officer										
Age of beneficiary	70	71	72	73	74	75	76	77	78	79
20	0.782	0.731	0.682	0.636	0.593	0.552	0.514	0.478	0.444	0.412
21	0.791	0.739	0.690	0.643	0.599	0.558	0.519	0.482	0.448	0.416
22	0.801	0.748	0.698	0.650	0.606	0.564	0.524	0.487	0.452	0.420
23	0.811	0.757	0.706	0.658	0.612	0.570	0.530	0.492	0.457	0.424
24	0.821	0.767	0.715	0.666	0.620	0.576	0.535	0.497	0.462	0.429
25	0.832	0.776	0.724	0.674	0.627	0.583	0.542	0.503	0.467	0.433
26	0.844	0.787	0.733	0.682	0.635	0.590	0.548	0.509	0.472	0.438
27	0.856	0.798	0.743	0.691	0.643	0.597	0.555	0.515	0.477	0.443
28	0.869	0.809	0.753	0.701	0.651	0.605	0.562	0.521	0.483	0.448
29	0.882	0.822	0.764	0.711	0.660	0.613	0.569	0.528	0.489	0.453
30	0.896	0.834	0.776	0.721	0.670	0.621	0.577	0.535	0.495	0.459
31	0.911	0.848	0.788	0.732	0.679	0.630	0.585	0.542	0.502	0.465
32	0.927	0.862	0.801	0.743	0.690	0.640	0.593	0.549	0.509	0.471
33	0.943	0.877	0.814	0.755	0.701	0.649	0.602	0.557	0.516	0.478
34	0.961	0.892	0.828	0.768	0.712	0.660	0.611	0.566	0.523	0.484
35	0.979	0.909	0.843	0.782	0.724	0.671	0.621	0.574	0.531	0.491
36	0.999	0.926	0.859	0.796	0.737	0.682	0.631	0.584	0.540	0.499
37	1.019	0.945	0.875	0.811	0.750	0.694	0.642	0.593	0.548	0.507
38	1.041	0.965	0.893	0.826	0.764	0.707	0.653	0.604	0.558	0.515
39	1.065	0.986	0.912	0.843	0.779	0.720	0.665	0.614	0.567	0.524
40	1.090	1.008	0.932	0.861	0.795	0.734	0.678	0.626	0.578	0.533
41	1.116	1.032	0.953	0.880	0.812	0.749	0.691	0.638	0.588	0.543
42	1.145	1.057	0.976	0.900	0.830	0.766	0.706	0.651	0.600	0.553
43	1.176	1.084	1.000	0.922	0.849	0.783	0.721	0.664	0.612	0.564
44	1.209	1.114	1.026	0.945	0.870	0.801	0.737	0.679	0.625	0.576
45	1.244	1.145	1.054	0.970	0.892	0.821	0.755	0.695	0.639	0.588
46	1.282	1.179	1.084	0.996	0.916	0.842	0.774	0.711	0.654	0.601
47	1.324	1.216	1.116	1.025	0.941	0.864	0.794	0.729	0.670	0.615
48	1.369	1.255	1.151	1.056	0.969	0.889	0.815	0.748	0.687	0.630
49	1.418	1.299	1.190	1.090	0.998	0.915	0.839	0.769	0.705	0.647
50	1.471	1.345	1.231	1.126	1.031	0.943	0.864	0.791	0.725	0.664
51	1.529	1.397	1.276	1.166	1.065	0.974	0.891	0.815	0.746	0.683
52	1.593	1.452	1.325	1.209	1.103	1.007	0.920	0.841	0.769	0.703
53	1.662	1.513	1.378	1.256	1.144	1.044	0.952	0.869	0.794	0.725
54	1.739	1.580	1.437	1.307	1.189	1.083	0.987	0.900	0.821	0.749
55	1.823	1.654	1.501	1.363	1.238	1.126	1.024	0.933	0.850	0.775



56	1.916	1.735	1.572	1.425	1.292	1.173	1.066	0.969	0.882	0.803
57	2.020	1.824	1.649	1.492	1.351	1.225	1.111	1.008	0.916	0.833
58	2.134	1.924	1.736	1.567	1.416	1.281	1.160	1.052	0.954	0.866
59	2.261	2.034	1.831	1.650	1.488	1.344	1.214	1.099	0.996	0.903
60	2.403	2.156	1.937	1.742	1.568	1.413	1.274	1.151	1.041	0.942
61	2.562	2.293	2.055	1.844	1.656	1.489	1.341	1.209	1.091	0.986
62	2.740	2.447	2.188	1.958	1.754	1.574	1.414	1.273	1.147	1.035
63	2.941	2.620	2.336	2.086	1.864	1.669	1.496	1.344	1.208	1.088
64	3.168	2.814	2.503	2.229	1.988	1.775	1.588	1.423	1.277	1.147
65	3.425	3.034	2.692	2.391	2.127	1.894	1.690	1.511	1.353	1.213
66	3.716	3.284	2.906	2.574	2.283	2.029	1.806	1.610	1.438	1.287
67	4.049	3.568	3.149	2.782	2.461	2.181	1.936	1.722	1.534	1.370
68	4.428	3.893	3.426	3.018	2.663	2.353	2.084	1.848	1.643	1.463
69	4.863	4.264	3.742	3.288	2.893	2.550	2.251	1.992	1.766	1.568
70	5.364	4.691	4.106	3.598	3.157	2.775	2.443	2.155	1.906	1.688
71	5.942	5.184	4.526	3.955	3.461	3.033	2.663	2.343	2.065	1.824
72	6.611	5.755	5.012	4.368	3.812	3.331	2.916	2.558	2.249	1.981
73	7.389	6.418	5.576	4.847	4.218	3.676	3.209	2.807	2.460	2.161
74	8.296	7.190	6.233	5.405	4.691	4.077	3.549	3.095	2.705	2.368
75	9.354	8.092	6.999	6.055	5.242	4.544	3.944	3.430	2.989	2.609
76	10.592	9.147	7.896	6.816	5.887	5.089	4.405	3.820	3.319	2.888
77	12.045	10.385	8.948	7.708	6.642	5.728	4.945	4.276	3.704	3.214
78	13.756	11.844	10.188	8.759	7.532	6.480	5.580	4.813	4.157	3.596
79	15.780	13.569	11.655	10.003	8.584	7.369	6.331	5.446	4.691	4.046
80	18.185	15.619	13.398	11.481	9.835	8.426	7.222	6.197	5.323	4.579
81	21.055	18.066	15.479	13.245	11.328	9.687	8.285	7.093	6.078	5.213
82	24.494	21.000	17.975	15.361	13.119	11.199	9.560	8.167	6.981	5.972
83	28.630	24.529	20.976	17.907	15.273	13.018	11.094	9.457	8.066	6.883
84	33.622	28.788	24.601	20.981	17.875	15.215	12.945	11.016	9.375	7.981
85	39.669	33.948	28.991	24.706	21.027	17.877	15.188	12.903	10.961	9.310



**Table P2ALC2 (Table 802 in the consolidated factors spreadsheet): Alpha Allocation Pension factors for female member in favour of her husband or other male dependant**

Age of officer										
Age of beneficiary	50	51	52	53	54	55	56	57	58	59
20	2.692	2.535	2.387	2.248	2.117	1.994	1.879	1.770	1.667	1.570
21	2.753	2.589	2.436	2.293	2.158	2.032	1.913	1.800	1.695	1.595
22	2.817	2.648	2.489	2.341	2.202	2.071	1.948	1.833	1.725	1.622
23	2.886	2.710	2.546	2.392	2.248	2.113	1.987	1.868	1.756	1.651
24	2.960	2.776	2.606	2.446	2.297	2.158	2.027	1.904	1.789	1.681
25	3.038	2.847	2.670	2.504	2.350	2.205	2.070	1.943	1.824	1.713
26	3.123	2.923	2.738	2.566	2.405	2.256	2.116	1.985	1.862	1.747
27	3.213	3.005	2.812	2.632	2.465	2.309	2.164	2.029	1.902	1.783
28	3.311	3.092	2.890	2.703	2.529	2.367	2.216	2.075	1.944	1.821
29	3.415	3.187	2.975	2.779	2.597	2.428	2.271	2.125	1.989	1.862
30	3.529	3.288	3.066	2.860	2.670	2.494	2.331	2.179	2.037	1.905
31	3.651	3.397	3.163	2.948	2.749	2.565	2.394	2.236	2.088	1.951
32	3.783	3.515	3.269	3.042	2.833	2.641	2.462	2.297	2.143	2.001
33	3.926	3.643	3.383	3.144	2.925	2.722	2.535	2.362	2.202	2.054
34	4.081	3.781	3.506	3.254	3.023	2.810	2.614	2.433	2.265	2.110
35	4.251	3.932	3.640	3.373	3.129	2.905	2.698	2.508	2.333	2.171
36	4.435	4.095	3.786	3.503	3.244	3.007	2.790	2.590	2.406	2.236
37	4.636	4.273	3.944	3.643	3.369	3.118	2.889	2.678	2.485	2.306
38	4.855	4.468	4.116	3.796	3.505	3.239	2.996	2.774	2.570	2.382
39	5.096	4.681	4.305	3.963	3.653	3.370	3.113	2.877	2.662	2.464
40	5.360	4.914	4.511	4.146	3.814	3.513	3.239	2.990	2.761	2.553
41	5.650	5.170	4.737	4.345	3.991	3.670	3.378	3.112	2.870	2.649
42	5.969	5.452	4.986	4.565	4.185	3.841	3.529	3.246	2.989	2.754
43	6.320	5.762	5.259	4.806	4.397	4.029	3.695	3.392	3.118	2.869
44	6.708	6.104	5.561	5.072	4.632	4.235	3.877	3.553	3.260	2.994
45	7.136	6.481	5.893	5.365	4.890	4.462	4.077	3.730	3.415	3.131
46	7.610	6.899	6.261	5.689	5.175	4.713	4.298	3.924	3.587	3.282
47	8.134	7.361	6.669	6.047	5.491	4.991	4.542	4.139	3.776	3.448
48	8.715	7.874	7.120	6.445	5.840	5.298	4.812	4.376	3.984	3.631
49	9.358	8.442	7.621	6.886	6.228	5.639	5.112	4.639	4.215	3.834
50	10.071	9.072	8.177	7.375	6.659	6.018	5.444	4.931	4.471	4.059
51	10.861	9.771	8.794	7.919	7.138	6.439	5.814	5.255	4.756	4.308
52	11.736	10.546	9.480	8.524	7.670	6.907	6.225	5.616	5.072	4.585
53	12.707	11.407	10.242	9.197	8.263	7.429	6.684	6.018	5.425	4.894





54	13.783	12.363	11.089	9.946	8.924	8.011	7.195	6.467	5.818	5.238
55	14.975	13.424	12.031	10.779	9.660	8.660	7.766	6.968	6.257	5.623
56	16.296	14.601	13.078	11.707	10.481	9.384	8.403	7.528	6.748	6.053
57	17.759	15.908	14.242	12.741	11.397	10.193	9.116	8.155	7.299	6.535
58	19.381	17.359	15.536	13.892	12.418	11.096	9.913	8.857	7.915	7.075
59	21.177	18.969	16.975	15.174	13.557	12.106	10.805	9.643	8.606	7.681
60	23.169	20.757	18.576	16.603	14.829	13.235	11.805	10.526	9.383	8.363
61	25.381	22.746	20.359	18.197	16.251	14.499	12.926	11.516	10.256	9.131
62	27.839	24.959	22.348	19.977	17.841	15.916	14.184	12.630	11.240	9.996
63	30.569	27.421	24.563	21.964	19.619	17.503	15.595	13.882	12.347	10.972
64	33.610	30.167	27.036	24.186	21.611	19.283	17.182	15.292	13.596	12.074
65	37.000	33.231	29.800	26.672	23.843	21.282	18.966	16.880	15.005	13.321
66	40.793	36.662	32.899	29.463	26.352	23.532	20.978	18.675	16.600	14.734
67	45.039	40.507	36.374	32.596	29.173	26.065	23.247	20.702	18.406	16.336
68	49.805	44.826	40.281	36.122	32.351	28.923	25.811	22.996	20.453	18.155
69	55.173	49.691	44.687	40.101	35.941	32.156	28.715	25.599	22.779	20.227
70	61.238	55.193	49.670	44.605	40.009	35.823	32.014	28.560	25.430	22.592
71	68.117	61.434	55.327	49.721	44.633	39.996	35.772	31.938	28.459	25.299
72	75.947	68.540	61.769	55.550	49.906	44.759	40.066	35.803	31.930	28.407
73	84.890	76.656	69.130	62.213	55.936	50.210	44.986	40.237	35.918	31.982
74	95.136	85.956	77.565	69.850	62.851	56.465	50.637	45.335	40.510	36.106
75	106.911	96.643	87.259	78.628	70.802	63.661	57.142	51.211	45.809	40.873
76	120.484	108.961	98.432	88.745	79.968	71.961	64.651	57.999	51.939	46.395
77	136.186	123.209	111.354	100.444	90.568	81.562	73.342	65.864	59.050	52.809
78	154.445	139.772	126.373	114.039	102.887	92.723	83.449	75.017	67.333	60.292
79	175.782	159.123	143.915	129.914	117.269	105.753	95.252	85.712	77.024	69.058
80	200.855	181.856	164.516	148.550	134.149	121.047	109.108	98.274	88.414	79.374
81	230.490	208.716	188.851	170.552	154.074	139.095	125.460	113.105	101.874	91.577
82	265.687	240.611	217.735	196.657	177.702	160.493	144.846	130.692	117.845	106.075
83	307.667	278.644	252.170	227.759	205.843	185.968	167.921	151.628	136.869	123.360
84	357.959	324.202	293.404	264.983	239.507	216.429	195.503	176.656	159.620	144.052
85	418.435	378.981	342.976	309.710	279.935	252.993	228.600	206.684	186.928	168.909



**Table P2ALC2 (Table 802 in the consolidated factors spreadsheet): Alpha Allocation Pension factors for female member in favour of her husband or other male dependant (continued)**

Age of officer										
Age of beneficiary	60	61	62	63	64	65	66	67	68	69
20	1.478	1.390	1.308	1.229	1.155	1.084	1.017	0.954	0.894	0.837
21	1.501	1.412	1.327	1.247	1.171	1.099	1.031	0.966	0.905	0.847
22	1.526	1.434	1.347	1.265	1.188	1.114	1.045	0.979	0.916	0.857
23	1.552	1.458	1.369	1.285	1.206	1.131	1.059	0.992	0.928	0.868
24	1.579	1.483	1.392	1.306	1.224	1.148	1.075	1.006	0.941	0.880
25	1.608	1.509	1.415	1.327	1.244	1.165	1.091	1.021	0.954	0.892
26	1.639	1.537	1.441	1.350	1.265	1.184	1.108	1.036	0.968	0.904
27	1.671	1.566	1.467	1.374	1.287	1.204	1.126	1.053	0.983	0.918
28	1.706	1.598	1.496	1.400	1.310	1.225	1.145	1.070	0.999	0.932
29	1.743	1.631	1.526	1.427	1.334	1.247	1.165	1.088	1.015	0.947
30	1.782	1.666	1.558	1.456	1.360	1.271	1.186	1.107	1.032	0.962
31	1.823	1.704	1.591	1.486	1.388	1.296	1.209	1.127	1.051	0.979
32	1.868	1.744	1.627	1.519	1.417	1.322	1.232	1.148	1.070	0.996
33	1.915	1.786	1.666	1.553	1.448	1.350	1.257	1.171	1.090	1.014
34	1.966	1.832	1.707	1.590	1.481	1.379	1.284	1.195	1.112	1.034
35	2.020	1.881	1.750	1.629	1.516	1.411	1.312	1.221	1.135	1.054
36	2.079	1.933	1.797	1.671	1.554	1.445	1.343	1.248	1.159	1.076
37	2.142	1.989	1.847	1.716	1.594	1.481	1.375	1.276	1.185	1.099
38	2.209	2.049	1.901	1.764	1.637	1.519	1.409	1.307	1.212	1.124
39	2.282	2.114	1.959	1.816	1.683	1.560	1.446	1.340	1.241	1.150
40	2.361	2.184	2.021	1.871	1.732	1.604	1.485	1.375	1.273	1.178
41	2.447	2.260	2.089	1.931	1.786	1.652	1.527	1.413	1.306	1.208
42	2.540	2.343	2.162	1.996	1.844	1.703	1.573	1.453	1.342	1.240
43	2.641	2.433	2.241	2.067	1.906	1.758	1.622	1.497	1.381	1.274
44	2.752	2.530	2.328	2.143	1.974	1.818	1.675	1.544	1.423	1.311
45	2.873	2.637	2.422	2.226	2.047	1.883	1.733	1.595	1.468	1.351
46	3.006	2.754	2.526	2.317	2.128	1.954	1.795	1.650	1.517	1.395
47	3.152	2.883	2.639	2.417	2.215	2.032	1.864	1.710	1.570	1.442
48	3.313	3.025	2.763	2.527	2.312	2.116	1.938	1.776	1.628	1.493
49	3.491	3.181	2.900	2.647	2.417	2.209	2.020	1.847	1.691	1.548
50	3.688	3.354	3.051	2.779	2.533	2.311	2.109	1.926	1.760	1.609
51	3.906	3.545	3.219	2.926	2.662	2.423	2.207	2.012	1.835	1.675
52	4.149	3.757	3.404	3.088	2.803	2.547	2.315	2.107	1.918	1.747
53	4.419	3.993	3.610	3.268	2.960	2.684	2.435	2.211	2.009	1.827
54	4.720	4.256	3.839	3.467	3.134	2.836	2.567	2.326	2.110	1.915
55	5.056	4.549	4.095	3.690	3.328	3.004	2.714	2.454	2.221	2.012



56	5.432	4.877	4.380	3.938	3.544	3.192	2.877	2.595	2.344	2.119
57	5.853	5.244	4.700	4.216	3.785	3.401	3.058	2.753	2.481	2.237
58	6.325	5.656	5.058	4.527	4.055	3.636	3.261	2.929	2.633	2.369
59	6.856	6.118	5.460	4.877	4.358	3.898	3.488	3.125	2.803	2.516
60	7.452	6.639	5.913	5.270	4.699	4.193	3.743	3.345	2.993	2.680
61	8.125	7.226	6.424	5.714	5.083	4.526	4.031	3.593	3.207	2.865
62	8.884	7.889	7.001	6.215	5.518	4.901	4.355	3.873	3.448	3.072
63	9.741	8.639	7.654	6.782	6.009	5.326	4.721	4.188	3.719	3.306
64	10.710	9.487	8.394	7.425	6.566	5.807	5.136	4.545	4.026	3.570
65	11.807	10.449	9.233	8.155	7.199	6.354	5.607	4.951	4.375	3.869
66	13.054	11.543	10.188	8.987	7.920	6.978	6.145	5.413	4.772	4.209
67	14.469	12.787	11.276	9.935	8.743	7.690	6.758	5.941	5.225	4.597
68	16.079	14.205	12.518	11.017	9.683	8.504	7.460	6.544	5.743	5.041
69	17.916	15.825	13.938	12.258	10.761	9.437	8.265	7.237	6.337	5.550
70	20.017	17.680	15.567	13.682	12.000	10.512	9.192	8.034	7.021	6.136
71	22.425	19.811	17.441	15.322	13.429	11.751	10.263	8.956	7.812	6.813
72	25.194	22.265	19.601	17.216	15.081	13.186	11.502	10.023	8.728	7.597
73	28.386	25.098	22.100	19.409	16.996	14.850	12.940	11.262	9.792	8.508
74	32.074	28.376	24.995	21.954	19.220	16.785	14.614	12.705	11.032	9.569
75	36.343	32.178	28.356	24.912	21.808	19.039	16.566	14.388	12.478	10.808
76	41.297	36.595	32.268	28.359	24.827	21.671	18.846	16.356	14.170	12.258
77	47.060	41.742	36.832	32.385	28.358	24.751	21.517	18.662	16.154	13.958
78	53.793	47.765	42.180	37.109	32.504	28.372	24.658	21.376	18.490	15.961
79	61.692	54.841	48.471	42.672	37.392	32.644	28.367	24.582	21.251	18.329
80	71.002	63.193	55.907	49.256	43.182	37.708	32.767	28.387	24.528	21.141
81	82.030	73.102	64.740	57.085	50.074	43.741	38.011	32.925	28.438	24.497
82	95.150	84.906	75.277	66.435	58.312	50.958	44.289	38.359	33.122	28.517
83	110.813	99.019	87.892	77.642	68.196	59.624	51.830	44.890	38.753	33.352
84	129.588	115.960	103.054	91.128	80.100	70.069	60.926	52.769	45.549	39.187
85	152.170	136.365	121.341	107.412	94.488	82.703	71.933	62.309	53.778	46.254



**Table P2ALC2 (Table 802 in the consolidated factors spreadsheet): Alpha Allocation Pension factors for female member in favour of her husband or other male dependant (continued)**

Age of officer										
Age of beneficiary	70	71	72	73	74	75	76	77	78	79
20	0.782	0.731	0.682	0.636	0.593	0.552	0.514	0.478	0.444	0.412
21	0.791	0.739	0.690	0.643	0.599	0.558	0.519	0.482	0.448	0.416
22	0.801	0.748	0.698	0.650	0.606	0.564	0.524	0.487	0.452	0.420
23	0.811	0.757	0.706	0.658	0.612	0.570	0.530	0.492	0.457	0.424
24	0.821	0.767	0.715	0.666	0.620	0.576	0.535	0.497	0.462	0.429
25	0.832	0.776	0.724	0.674	0.627	0.583	0.542	0.503	0.467	0.433
26	0.844	0.787	0.733	0.682	0.635	0.590	0.548	0.509	0.472	0.438
27	0.856	0.798	0.743	0.691	0.643	0.597	0.555	0.515	0.477	0.443
28	0.869	0.809	0.753	0.701	0.651	0.605	0.562	0.521	0.483	0.448
29	0.882	0.822	0.764	0.711	0.660	0.613	0.569	0.528	0.489	0.453
30	0.896	0.834	0.776	0.721	0.670	0.621	0.577	0.535	0.495	0.459
31	0.911	0.848	0.788	0.732	0.679	0.630	0.585	0.542	0.502	0.465
32	0.927	0.862	0.801	0.743	0.690	0.640	0.593	0.549	0.509	0.471
33	0.943	0.877	0.814	0.755	0.701	0.649	0.602	0.557	0.516	0.478
34	0.961	0.892	0.828	0.768	0.712	0.660	0.611	0.566	0.523	0.484
35	0.979	0.909	0.843	0.782	0.724	0.671	0.621	0.574	0.531	0.491
36	0.999	0.926	0.859	0.796	0.737	0.682	0.631	0.584	0.540	0.499
37	1.019	0.945	0.875	0.811	0.750	0.694	0.642	0.593	0.548	0.507
38	1.041	0.965	0.893	0.826	0.764	0.707	0.653	0.604	0.558	0.515
39	1.065	0.986	0.912	0.843	0.779	0.720	0.665	0.614	0.567	0.524
40	1.090	1.008	0.932	0.861	0.795	0.734	0.678	0.626	0.578	0.533
41	1.116	1.032	0.953	0.880	0.812	0.749	0.691	0.638	0.588	0.543
42	1.145	1.057	0.976	0.900	0.830	0.766	0.706	0.651	0.600	0.553
43	1.176	1.084	1.000	0.922	0.849	0.783	0.721	0.664	0.612	0.564
44	1.209	1.114	1.026	0.945	0.870	0.801	0.737	0.679	0.625	0.576
45	1.244	1.145	1.054	0.970	0.892	0.821	0.755	0.695	0.639	0.588
46	1.282	1.179	1.084	0.996	0.916	0.842	0.774	0.711	0.654	0.601
47	1.324	1.216	1.116	1.025	0.941	0.864	0.794	0.729	0.670	0.615
48	1.369	1.255	1.151	1.056	0.969	0.889	0.815	0.748	0.687	0.630
49	1.418	1.299	1.190	1.090	0.998	0.915	0.839	0.769	0.705	0.647
50	1.471	1.345	1.231	1.126	1.031	0.943	0.864	0.791	0.725	0.664
51	1.529	1.397	1.276	1.166	1.065	0.974	0.891	0.815	0.746	0.683
52	1.593	1.452	1.325	1.209	1.103	1.007	0.920	0.841	0.769	0.703
53	1.662	1.513	1.378	1.256	1.144	1.044	0.952	0.869	0.794	0.725
54	1.739	1.580	1.437	1.307	1.189	1.083	0.987	0.900	0.821	0.749
55	1.823	1.654	1.501	1.363	1.238	1.126	1.024	0.933	0.850	0.775



56	1.916	1.735	1.572	1.425	1.292	1.173	1.066	0.969	0.882	0.803
57	2.020	1.824	1.649	1.492	1.351	1.225	1.111	1.008	0.916	0.833
58	2.134	1.924	1.736	1.567	1.416	1.281	1.160	1.052	0.954	0.866
59	2.261	2.034	1.831	1.650	1.488	1.344	1.214	1.099	0.996	0.903
60	2.403	2.156	1.937	1.742	1.568	1.413	1.274	1.151	1.041	0.942
61	2.562	2.293	2.055	1.844	1.656	1.489	1.341	1.209	1.091	0.986
62	2.740	2.447	2.188	1.958	1.754	1.574	1.414	1.273	1.147	1.035
63	2.941	2.620	2.336	2.086	1.864	1.669	1.496	1.344	1.208	1.088
64	3.168	2.814	2.503	2.229	1.988	1.775	1.588	1.423	1.277	1.147
65	3.425	3.034	2.692	2.391	2.127	1.894	1.690	1.511	1.353	1.213
66	3.716	3.284	2.906	2.574	2.283	2.029	1.806	1.610	1.438	1.287
67	4.049	3.568	3.149	2.782	2.461	2.181	1.936	1.722	1.534	1.370
68	4.428	3.893	3.426	3.018	2.663	2.353	2.084	1.848	1.643	1.463
69	4.863	4.264	3.742	3.288	2.893	2.550	2.251	1.992	1.766	1.568
70	5.364	4.691	4.106	3.598	3.157	2.775	2.443	2.155	1.906	1.688
71	5.942	5.184	4.526	3.955	3.461	3.033	2.663	2.343	2.065	1.824
72	6.611	5.755	5.012	4.368	3.812	3.331	2.916	2.558	2.249	1.981
73	7.389	6.418	5.576	4.847	4.218	3.676	3.209	2.807	2.460	2.161
74	8.296	7.190	6.233	5.405	4.691	4.077	3.549	3.095	2.705	2.368
75	9.354	8.092	6.999	6.055	5.242	4.544	3.944	3.430	2.989	2.609
76	10.592	9.147	7.896	6.816	5.887	5.089	4.405	3.820	3.319	2.888
77	12.045	10.385	8.948	7.708	6.642	5.728	4.945	4.276	3.704	3.214
78	13.756	11.844	10.188	8.759	7.532	6.480	5.580	4.813	4.157	3.596
79	15.780	13.569	11.655	10.003	8.584	7.369	6.331	5.446	4.691	4.046
80	18.185	15.619	13.398	11.481	9.835	8.426	7.222	6.197	5.323	4.579
81	21.055	18.066	15.479	13.245	11.328	9.687	8.285	7.093	6.078	5.213
82	24.494	21.000	17.975	15.361	13.119	11.199	9.560	8.167	6.981	5.972
83	28.630	24.529	20.976	17.907	15.273	13.018	11.094	9.457	8.066	6.883
84	33.622	28.788	24.601	20.981	17.875	15.215	12.945	11.016	9.375	7.981
85	39.669	33.948	28.991	24.706	21.027	17.877	15.188	12.903	10.961	9.310



**Table P2ALC3 (Table 803 in the consolidated factors spreadsheet): Alpha Allocation factors for male member in favour of a male dependant**

Age of officer										
Age of beneficiary	50	51	52	53	54	55	56	57	58	59
20	2.692	2.535	2.387	2.248	2.117	1.994	1.879	1.770	1.667	1.570
21	2.753	2.589	2.436	2.293	2.158	2.032	1.913	1.800	1.695	1.595
22	2.817	2.648	2.489	2.341	2.202	2.071	1.948	1.833	1.725	1.622
23	2.886	2.710	2.546	2.392	2.248	2.113	1.987	1.868	1.756	1.651
24	2.960	2.776	2.606	2.446	2.297	2.158	2.027	1.904	1.789	1.681
25	3.038	2.847	2.670	2.504	2.350	2.205	2.070	1.943	1.824	1.713
26	3.123	2.923	2.738	2.566	2.405	2.256	2.116	1.985	1.862	1.747
27	3.213	3.005	2.812	2.632	2.465	2.309	2.164	2.029	1.902	1.783
28	3.311	3.092	2.890	2.703	2.529	2.367	2.216	2.075	1.944	1.821
29	3.415	3.187	2.975	2.779	2.597	2.428	2.271	2.125	1.989	1.862
30	3.529	3.288	3.066	2.860	2.670	2.494	2.331	2.179	2.037	1.905
31	3.651	3.397	3.163	2.948	2.749	2.565	2.394	2.236	2.088	1.951
32	3.783	3.515	3.269	3.042	2.833	2.641	2.462	2.297	2.143	2.001
33	3.926	3.643	3.383	3.144	2.925	2.722	2.535	2.362	2.202	2.054
34	4.081	3.781	3.506	3.254	3.023	2.810	2.614	2.433	2.265	2.110
35	4.251	3.932	3.640	3.373	3.129	2.905	2.698	2.508	2.333	2.171
36	4.435	4.095	3.786	3.503	3.244	3.007	2.790	2.590	2.406	2.236
37	4.636	4.273	3.944	3.643	3.369	3.118	2.889	2.678	2.485	2.306
38	4.855	4.468	4.116	3.796	3.505	3.239	2.996	2.774	2.570	2.382
39	5.096	4.681	4.305	3.963	3.653	3.370	3.113	2.877	2.662	2.464
40	5.360	4.914	4.511	4.146	3.814	3.513	3.239	2.990	2.761	2.553
41	5.650	5.170	4.737	4.345	3.991	3.670	3.378	3.112	2.870	2.649
42	5.969	5.452	4.986	4.565	4.185	3.841	3.529	3.246	2.989	2.754
43	6.320	5.762	5.259	4.806	4.397	4.029	3.695	3.392	3.118	2.869
44	6.708	6.104	5.561	5.072	4.632	4.235	3.877	3.553	3.260	2.994
45	7.136	6.481	5.893	5.365	4.890	4.462	4.077	3.730	3.415	3.131
46	7.610	6.899	6.261	5.689	5.175	4.713	4.298	3.924	3.587	3.282
47	8.134	7.361	6.669	6.047	5.491	4.991	4.542	4.139	3.776	3.448
48	8.715	7.874	7.120	6.445	5.840	5.298	4.812	4.376	3.984	3.631
49	9.358	8.442	7.621	6.886	6.228	5.639	5.112	4.639	4.215	3.834
50	10.071	9.072	8.177	7.375	6.659	6.018	5.444	4.931	4.471	4.059
51	10.861	9.771	8.794	7.919	7.138	6.439	5.814	5.255	4.756	4.308
52	11.736	10.546	9.480	8.524	7.670	6.907	6.225	5.616	5.072	4.585
53	12.707	11.407	10.242	9.197	8.263	7.429	6.684	6.018	5.425	4.894
54	13.783	12.363	11.089	9.946	8.924	8.011	7.195	6.467	5.818	5.238
55	14.975	13.424	12.031	10.779	9.660	8.660	7.766	6.968	6.257	5.623



56	16.296	14.601	13.078	11.707	10.481	9.384	8.403	7.528	6.748	6.053
57	17.759	15.908	14.242	12.741	11.397	10.193	9.116	8.155	7.299	6.535
58	19.381	17.359	15.536	13.892	12.418	11.096	9.913	8.857	7.915	7.075
59	21.177	18.969	16.975	15.174	13.557	12.106	10.805	9.643	8.606	7.681
60	23.169	20.757	18.576	16.603	14.829	13.235	11.805	10.526	9.383	8.363
61	25.381	22.746	20.359	18.197	16.251	14.499	12.926	11.516	10.256	9.131
62	27.839	24.959	22.348	19.977	17.841	15.916	14.184	12.630	11.240	9.996
63	30.569	27.421	24.563	21.964	19.619	17.503	15.595	13.882	12.347	10.972
64	33.610	30.167	27.036	24.186	21.611	19.283	17.182	15.292	13.596	12.074
65	37.000	33.231	29.800	26.672	23.843	21.282	18.966	16.880	15.005	13.321
66	40.793	36.662	32.899	29.463	26.352	23.532	20.978	18.675	16.600	14.734
67	45.039	40.507	36.374	32.596	29.173	26.065	23.247	20.702	18.406	16.336
68	49.805	44.826	40.281	36.122	32.351	28.923	25.811	22.996	20.453	18.155
69	55.173	49.691	44.687	40.101	35.941	32.156	28.715	25.599	22.779	20.227
70	61.238	55.193	49.670	44.605	40.009	35.823	32.014	28.560	25.430	22.592
71	68.117	61.434	55.327	49.721	44.633	39.996	35.772	31.938	28.459	25.299
72	75.947	68.540	61.769	55.550	49.906	44.759	40.066	35.803	31.930	28.407
73	84.890	76.656	69.130	62.213	55.936	50.210	44.986	40.237	35.918	31.982
74	95.136	85.956	77.565	69.850	62.851	56.465	50.637	45.335	40.510	36.106
75	106.911	96.643	87.259	78.628	70.802	63.661	57.142	51.211	45.809	40.873
76	120.484	108.961	98.432	88.745	79.968	71.961	64.651	57.999	51.939	46.395
77	136.186	123.209	111.354	100.444	90.568	81.562	73.342	65.864	59.050	52.809
78	154.445	139.772	126.373	114.039	102.887	92.723	83.449	75.017	67.333	60.292
79	175.782	159.123	143.915	129.914	117.269	105.753	95.252	85.712	77.024	69.058
80	200.855	181.856	164.516	148.550	134.149	121.047	109.108	98.274	88.414	79.374
81	230.490	208.716	188.851	170.552	154.074	139.095	125.460	113.105	101.874	91.577
82	265.687	240.611	217.735	196.657	177.702	160.493	144.846	130.692	117.845	106.075
83	307.667	278.644	252.170	227.759	205.843	185.968	167.921	151.628	136.869	123.360
84	357.959	324.202	293.404	264.983	239.507	216.429	195.503	176.656	159.620	144.052
85	418.435	378.981	342.976	309.710	279.935	252.993	228.600	206.684	186.928	168.909



**Table P2ALC3 (Table 803 in the consolidated factors spreadsheet): Alpha Allocation factors for male member in favour of a male dependant (continued)**

Age of officer										
Age of beneficiary	60	61	62	63	64	65	66	67	68	69
20	1.478	1.390	1.308	1.229	1.155	1.084	1.017	0.954	0.894	0.837
21	1.501	1.412	1.327	1.247	1.171	1.099	1.031	0.966	0.905	0.847
22	1.526	1.434	1.347	1.265	1.188	1.114	1.045	0.979	0.916	0.857
23	1.552	1.458	1.369	1.285	1.206	1.131	1.059	0.992	0.928	0.868
24	1.579	1.483	1.392	1.306	1.224	1.148	1.075	1.006	0.941	0.880
25	1.608	1.509	1.415	1.327	1.244	1.165	1.091	1.021	0.954	0.892
26	1.639	1.537	1.441	1.350	1.265	1.184	1.108	1.036	0.968	0.904
27	1.671	1.566	1.467	1.374	1.287	1.204	1.126	1.053	0.983	0.918
28	1.706	1.598	1.496	1.400	1.310	1.225	1.145	1.070	0.999	0.932
29	1.743	1.631	1.526	1.427	1.334	1.247	1.165	1.088	1.015	0.947
30	1.782	1.666	1.558	1.456	1.360	1.271	1.186	1.107	1.032	0.962
31	1.823	1.704	1.591	1.486	1.388	1.296	1.209	1.127	1.051	0.979
32	1.868	1.744	1.627	1.519	1.417	1.322	1.232	1.148	1.070	0.996
33	1.915	1.786	1.666	1.553	1.448	1.350	1.257	1.171	1.090	1.014
34	1.966	1.832	1.707	1.590	1.481	1.379	1.284	1.195	1.112	1.034
35	2.020	1.881	1.750	1.629	1.516	1.411	1.312	1.221	1.135	1.054
36	2.079	1.933	1.797	1.671	1.554	1.445	1.343	1.248	1.159	1.076
37	2.142	1.989	1.847	1.716	1.594	1.481	1.375	1.276	1.185	1.099
38	2.209	2.049	1.901	1.764	1.637	1.519	1.409	1.307	1.212	1.124
39	2.282	2.114	1.959	1.816	1.683	1.560	1.446	1.340	1.241	1.150
40	2.361	2.184	2.021	1.871	1.732	1.604	1.485	1.375	1.273	1.178
41	2.447	2.260	2.089	1.931	1.786	1.652	1.527	1.413	1.306	1.208
42	2.540	2.343	2.162	1.996	1.844	1.703	1.573	1.453	1.342	1.240
43	2.641	2.433	2.241	2.067	1.906	1.758	1.622	1.497	1.381	1.274
44	2.752	2.530	2.328	2.143	1.974	1.818	1.675	1.544	1.423	1.311
45	2.873	2.637	2.422	2.226	2.047	1.883	1.733	1.595	1.468	1.351
46	3.006	2.754	2.526	2.317	2.128	1.954	1.795	1.650	1.517	1.395
47	3.152	2.883	2.639	2.417	2.215	2.032	1.864	1.710	1.570	1.442
48	3.313	3.025	2.763	2.527	2.312	2.116	1.938	1.776	1.628	1.493
49	3.491	3.181	2.900	2.647	2.417	2.209	2.020	1.847	1.691	1.548
50	3.688	3.354	3.051	2.779	2.533	2.311	2.109	1.926	1.760	1.609
51	3.906	3.545	3.219	2.926	2.662	2.423	2.207	2.012	1.835	1.675
52	4.149	3.757	3.404	3.088	2.803	2.547	2.315	2.107	1.918	1.747
53	4.419	3.993	3.610	3.268	2.960	2.684	2.435	2.211	2.009	1.827
54	4.720	4.256	3.839	3.467	3.134	2.836	2.567	2.326	2.110	1.915
55	5.056	4.549	4.095	3.690	3.328	3.004	2.714	2.454	2.221	2.012
56	5.432	4.877	4.380	3.938	3.544	3.192	2.877	2.595	2.344	2.119





57	5.853	5.244	4.700	4.216	3.785	3.401	3.058	2.753	2.481	2.237
58	6.325	5.656	5.058	4.527	4.055	3.636	3.261	2.929	2.633	2.369
59	6.856	6.118	5.460	4.877	4.358	3.898	3.488	3.125	2.803	2.516
60	7.452	6.639	5.913	5.270	4.699	4.193	3.743	3.345	2.993	2.680
61	8.125	7.226	6.424	5.714	5.083	4.526	4.031	3.593	3.207	2.865
62	8.884	7.889	7.001	6.215	5.518	4.901	4.355	3.873	3.448	3.072
63	9.741	8.639	7.654	6.782	6.009	5.326	4.721	4.188	3.719	3.306
64	10.710	9.487	8.394	7.425	6.566	5.807	5.136	4.545	4.026	3.570
65	11.807	10.449	9.233	8.155	7.199	6.354	5.607	4.951	4.375	3.869
66	13.054	11.543	10.188	8.987	7.920	6.978	6.145	5.413	4.772	4.209
67	14.469	12.787	11.276	9.935	8.743	7.690	6.758	5.941	5.225	4.597
68	16.079	14.205	12.518	11.017	9.683	8.504	7.460	6.544	5.743	5.041
69	17.916	15.825	13.938	12.258	10.761	9.437	8.265	7.237	6.337	5.550
70	20.017	17.680	15.567	13.682	12.000	10.512	9.192	8.034	7.021	6.136
71	22.425	19.811	17.441	15.322	13.429	11.751	10.263	8.956	7.812	6.813
72	25.194	22.265	19.601	17.216	15.081	13.186	11.502	10.023	8.728	7.597
73	28.386	25.098	22.100	19.409	16.996	14.850	12.940	11.262	9.792	8.508
74	32.074	28.376	24.995	21.954	19.220	16.785	14.614	12.705	11.032	9.569
75	36.343	32.178	28.356	24.912	21.808	19.039	16.566	14.388	12.478	10.808
76	41.297	36.595	32.268	28.359	24.827	21.671	18.846	16.356	14.170	12.258
77	47.060	41.742	36.832	32.385	28.358	24.751	21.517	18.662	16.154	13.958
78	53.793	47.765	42.180	37.109	32.504	28.372	24.658	21.376	18.490	15.961
79	61.692	54.841	48.471	42.672	37.392	32.644	28.367	24.582	21.251	18.329
80	71.002	63.193	55.907	49.256	43.182	37.708	32.767	28.387	24.528	21.141
81	82.030	73.102	64.740	57.085	50.074	43.741	38.011	32.925	28.438	24.497
82	95.150	84.906	75.277	66.435	58.312	50.958	44.289	38.359	33.122	28.517
83	110.813	99.019	87.892	77.642	68.196	59.624	51.830	44.890	38.753	33.352
84	129.588	115.960	103.054	91.128	80.100	70.069	60.926	52.769	45.549	39.187
85	152.170	136.365	121.341	107.412	94.488	82.703	71.933	62.309	53.778	46.254



**Table P2ALC3 (Table 803 in the consolidated factors spreadsheet): Alpha Allocation factors for male member in favour of a male dependant (continued)**

Age of officer										
Age of beneficiary	70	71	72	73	74	75	76	77	78	79
20	0.782	0.731	0.682	0.636	0.593	0.552	0.514	0.478	0.444	0.412
21	0.791	0.739	0.690	0.643	0.599	0.558	0.519	0.482	0.448	0.416
22	0.801	0.748	0.698	0.650	0.606	0.564	0.524	0.487	0.452	0.420
23	0.811	0.757	0.706	0.658	0.612	0.570	0.530	0.492	0.457	0.424
24	0.821	0.767	0.715	0.666	0.620	0.576	0.535	0.497	0.462	0.429
25	0.832	0.776	0.724	0.674	0.627	0.583	0.542	0.503	0.467	0.433
26	0.844	0.787	0.733	0.682	0.635	0.590	0.548	0.509	0.472	0.438
27	0.856	0.798	0.743	0.691	0.643	0.597	0.555	0.515	0.477	0.443
28	0.869	0.809	0.753	0.701	0.651	0.605	0.562	0.521	0.483	0.448
29	0.882	0.822	0.764	0.711	0.660	0.613	0.569	0.528	0.489	0.453
30	0.896	0.834	0.776	0.721	0.670	0.621	0.577	0.535	0.495	0.459
31	0.911	0.848	0.788	0.732	0.679	0.630	0.585	0.542	0.502	0.465
32	0.927	0.862	0.801	0.743	0.690	0.640	0.593	0.549	0.509	0.471
33	0.943	0.877	0.814	0.755	0.701	0.649	0.602	0.557	0.516	0.478
34	0.961	0.892	0.828	0.768	0.712	0.660	0.611	0.566	0.523	0.484
35	0.979	0.909	0.843	0.782	0.724	0.671	0.621	0.574	0.531	0.491
36	0.999	0.926	0.859	0.796	0.737	0.682	0.631	0.584	0.540	0.499
37	1.019	0.945	0.875	0.811	0.750	0.694	0.642	0.593	0.548	0.507
38	1.041	0.965	0.893	0.826	0.764	0.707	0.653	0.604	0.558	0.515
39	1.065	0.986	0.912	0.843	0.779	0.720	0.665	0.614	0.567	0.524
40	1.090	1.008	0.932	0.861	0.795	0.734	0.678	0.626	0.578	0.533
41	1.116	1.032	0.953	0.880	0.812	0.749	0.691	0.638	0.588	0.543
42	1.145	1.057	0.976	0.900	0.830	0.766	0.706	0.651	0.600	0.553
43	1.176	1.084	1.000	0.922	0.849	0.783	0.721	0.664	0.612	0.564
44	1.209	1.114	1.026	0.945	0.870	0.801	0.737	0.679	0.625	0.576
45	1.244	1.145	1.054	0.970	0.892	0.821	0.755	0.695	0.639	0.588
46	1.282	1.179	1.084	0.996	0.916	0.842	0.774	0.711	0.654	0.601
47	1.324	1.216	1.116	1.025	0.941	0.864	0.794	0.729	0.670	0.615
48	1.369	1.255	1.151	1.056	0.969	0.889	0.815	0.748	0.687	0.630
49	1.418	1.299	1.190	1.090	0.998	0.915	0.839	0.769	0.705	0.647
50	1.471	1.345	1.231	1.126	1.031	0.943	0.864	0.791	0.725	0.664
51	1.529	1.397	1.276	1.166	1.065	0.974	0.891	0.815	0.746	0.683
52	1.593	1.452	1.325	1.209	1.103	1.007	0.920	0.841	0.769	0.703
53	1.662	1.513	1.378	1.256	1.144	1.044	0.952	0.869	0.794	0.725
54	1.739	1.580	1.437	1.307	1.189	1.083	0.987	0.900	0.821	0.749
55	1.823	1.654	1.501	1.363	1.238	1.126	1.024	0.933	0.850	0.775
56	1.916	1.735	1.572	1.425	1.292	1.173	1.066	0.969	0.882	0.803



57	2.020	1.824	1.649	1.492	1.351	1.225	1.111	1.008	0.916	0.833
58	2.134	1.924	1.736	1.567	1.416	1.281	1.160	1.052	0.954	0.866
59	2.261	2.034	1.831	1.650	1.488	1.344	1.214	1.099	0.996	0.903
60	2.403	2.156	1.937	1.742	1.568	1.413	1.274	1.151	1.041	0.942
61	2.562	2.293	2.055	1.844	1.656	1.489	1.341	1.209	1.091	0.986
62	2.740	2.447	2.188	1.958	1.754	1.574	1.414	1.273	1.147	1.035
63	2.941	2.620	2.336	2.086	1.864	1.669	1.496	1.344	1.208	1.088
64	3.168	2.814	2.503	2.229	1.988	1.775	1.588	1.423	1.277	1.147
65	3.425	3.034	2.692	2.391	2.127	1.894	1.690	1.511	1.353	1.213
66	3.716	3.284	2.906	2.574	2.283	2.029	1.806	1.610	1.438	1.287
67	4.049	3.568	3.149	2.782	2.461	2.181	1.936	1.722	1.534	1.370
68	4.428	3.893	3.426	3.018	2.663	2.353	2.084	1.848	1.643	1.463
69	4.863	4.264	3.742	3.288	2.893	2.550	2.251	1.992	1.766	1.568
70	5.364	4.691	4.106	3.598	3.157	2.775	2.443	2.155	1.906	1.688
71	5.942	5.184	4.526	3.955	3.461	3.033	2.663	2.343	2.065	1.824
72	6.611	5.755	5.012	4.368	3.812	3.331	2.916	2.558	2.249	1.981
73	7.389	6.418	5.576	4.847	4.218	3.676	3.209	2.807	2.460	2.161
74	8.296	7.190	6.233	5.405	4.691	4.077	3.549	3.095	2.705	2.368
75	9.354	8.092	6.999	6.055	5.242	4.544	3.944	3.430	2.989	2.609
76	10.592	9.147	7.896	6.816	5.887	5.089	4.405	3.820	3.319	2.888
77	12.045	10.385	8.948	7.708	6.642	5.728	4.945	4.276	3.704	3.214
78	13.756	11.844	10.188	8.759	7.532	6.480	5.580	4.813	4.157	3.596
79	15.780	13.569	11.655	10.003	8.584	7.369	6.331	5.446	4.691	4.046
80	18.185	15.619	13.398	11.481	9.835	8.426	7.222	6.197	5.323	4.579
81	21.055	18.066	15.479	13.245	11.328	9.687	8.285	7.093	6.078	5.213
82	24.494	21.000	17.975	15.361	13.119	11.199	9.560	8.167	6.981	5.972
83	28.630	24.529	20.976	17.907	15.273	13.018	11.094	9.457	8.066	6.883
84	33.622	28.788	24.601	20.981	17.875	15.215	12.945	11.016	9.375	7.981
85	39.669	33.948	28.991	24.706	21.027	17.877	15.188	12.903	10.961	9.310



**Table P2ALC4 (Table 804 in the consolidated factors spreadsheet): Alpha Allocation factors for female member in favour of a female dependant**

Age of officer										
Age of beneficiary	50	51	52	53	54	55	56	57	58	59
20	2.692	2.535	2.387	2.248	2.117	1.994	1.879	1.770	1.667	1.570
21	2.753	2.589	2.436	2.293	2.158	2.032	1.913	1.800	1.695	1.595
22	2.817	2.648	2.489	2.341	2.202	2.071	1.948	1.833	1.725	1.622
23	2.886	2.710	2.546	2.392	2.248	2.113	1.987	1.868	1.756	1.651
24	2.960	2.776	2.606	2.446	2.297	2.158	2.027	1.904	1.789	1.681
25	3.038	2.847	2.670	2.504	2.350	2.205	2.070	1.943	1.824	1.713
26	3.123	2.923	2.738	2.566	2.405	2.256	2.116	1.985	1.862	1.747
27	3.213	3.005	2.812	2.632	2.465	2.309	2.164	2.029	1.902	1.783
28	3.311	3.092	2.890	2.703	2.529	2.367	2.216	2.075	1.944	1.821
29	3.415	3.187	2.975	2.779	2.597	2.428	2.271	2.125	1.989	1.862
30	3.529	3.288	3.066	2.860	2.670	2.494	2.331	2.179	2.037	1.905
31	3.651	3.397	3.163	2.948	2.749	2.565	2.394	2.236	2.088	1.951
32	3.783	3.515	3.269	3.042	2.833	2.641	2.462	2.297	2.143	2.001
33	3.926	3.643	3.383	3.144	2.925	2.722	2.535	2.362	2.202	2.054
34	4.081	3.781	3.506	3.254	3.023	2.810	2.614	2.433	2.265	2.110
35	4.251	3.932	3.640	3.373	3.129	2.905	2.698	2.508	2.333	2.171
36	4.435	4.095	3.786	3.503	3.244	3.007	2.790	2.590	2.406	2.236
37	4.636	4.273	3.944	3.643	3.369	3.118	2.889	2.678	2.485	2.306
38	4.855	4.468	4.116	3.796	3.505	3.239	2.996	2.774	2.570	2.382
39	5.096	4.681	4.305	3.963	3.653	3.370	3.113	2.877	2.662	2.464
40	5.360	4.914	4.511	4.146	3.814	3.513	3.239	2.990	2.761	2.553
41	5.650	5.170	4.737	4.345	3.991	3.670	3.378	3.112	2.870	2.649
42	5.969	5.452	4.986	4.565	4.185	3.841	3.529	3.246	2.989	2.754
43	6.320	5.762	5.259	4.806	4.397	4.029	3.695	3.392	3.118	2.869
44	6.708	6.104	5.561	5.072	4.632	4.235	3.877	3.553	3.260	2.994
45	7.136	6.481	5.893	5.365	4.890	4.462	4.077	3.730	3.415	3.131
46	7.610	6.899	6.261	5.689	5.175	4.713	4.298	3.924	3.587	3.282
47	8.134	7.361	6.669	6.047	5.491	4.991	4.542	4.139	3.776	3.448
48	8.715	7.874	7.120	6.445	5.840	5.298	4.812	4.376	3.984	3.631
49	9.358	8.442	7.621	6.886	6.228	5.639	5.112	4.639	4.215	3.834
50	10.071	9.072	8.177	7.375	6.659	6.018	5.444	4.931	4.471	4.059
51	10.861	9.771	8.794	7.919	7.138	6.439	5.814	5.255	4.756	4.308
52	11.736	10.546	9.480	8.524	7.670	6.907	6.225	5.616	5.072	4.585
53	12.707	11.407	10.242	9.197	8.263	7.429	6.684	6.018	5.425	4.894
54	13.783	12.363	11.089	9.946	8.924	8.011	7.195	6.467	5.818	5.238
55	14.975	13.424	12.031	10.779	9.660	8.660	7.766	6.968	6.257	5.623



56	16.296	14.601	13.078	11.707	10.481	9.384	8.403	7.528	6.748	6.053
57	17.759	15.908	14.242	12.741	11.397	10.193	9.116	8.155	7.299	6.535
58	19.381	17.359	15.536	13.892	12.418	11.096	9.913	8.857	7.915	7.075
59	21.177	18.969	16.975	15.174	13.557	12.106	10.805	9.643	8.606	7.681
60	23.169	20.757	18.576	16.603	14.829	13.235	11.805	10.526	9.383	8.363
61	25.381	22.746	20.359	18.197	16.251	14.499	12.926	11.516	10.256	9.131
62	27.839	24.959	22.348	19.977	17.841	15.916	14.184	12.630	11.240	9.996
63	30.569	27.421	24.563	21.964	19.619	17.503	15.595	13.882	12.347	10.972
64	33.610	30.167	27.036	24.186	21.611	19.283	17.182	15.292	13.596	12.074
65	37.000	33.231	29.800	26.672	23.843	21.282	18.966	16.880	15.005	13.321
66	40.793	36.662	32.899	29.463	26.352	23.532	20.978	18.675	16.600	14.734
67	45.039	40.507	36.374	32.596	29.173	26.065	23.247	20.702	18.406	16.336
68	49.805	44.826	40.281	36.122	32.351	28.923	25.811	22.996	20.453	18.155
69	55.173	49.691	44.687	40.101	35.941	32.156	28.715	25.599	22.779	20.227
70	61.238	55.193	49.670	44.605	40.009	35.823	32.014	28.560	25.430	22.592
71	68.117	61.434	55.327	49.721	44.633	39.996	35.772	31.938	28.459	25.299
72	75.947	68.540	61.769	55.550	49.906	44.759	40.066	35.803	31.930	28.407
73	84.890	76.656	69.130	62.213	55.936	50.210	44.986	40.237	35.918	31.982
74	95.136	85.956	77.565	69.850	62.851	56.465	50.637	45.335	40.510	36.106
75	106.911	96.643	87.259	78.628	70.802	63.661	57.142	51.211	45.809	40.873
76	120.484	108.961	98.432	88.745	79.968	71.961	64.651	57.999	51.939	46.395
77	136.186	123.209	111.354	100.444	90.568	81.562	73.342	65.864	59.050	52.809
78	154.445	139.772	126.373	114.039	102.887	92.723	83.449	75.017	67.333	60.292
79	175.782	159.123	143.915	129.914	117.269	105.753	95.252	85.712	77.024	69.058
80	200.855	181.856	164.516	148.550	134.149	121.047	109.108	98.274	88.414	79.374
81	230.490	208.716	188.851	170.552	154.074	139.095	125.460	113.105	101.874	91.577
82	265.687	240.611	217.735	196.657	177.702	160.493	144.846	130.692	117.845	106.075
83	307.667	278.644	252.170	227.759	205.843	185.968	167.921	151.628	136.869	123.360
84	357.959	324.202	293.404	264.983	239.507	216.429	195.503	176.656	159.620	144.052
85	418.435	378.981	342.976	309.710	279.935	252.993	228.600	206.684	186.928	168.909



**Table P2ALC4 (Table 804 in the consolidated factors spreadsheet): Alpha Allocation factors for female member in favour of a female dependant (continued)**

Age of officer										
Age of beneficiary	60	61	62	63	64	65	66	67	68	69
20	1.478	1.390	1.308	1.229	1.155	1.084	1.017	0.954	0.894	0.837
21	1.501	1.412	1.327	1.247	1.171	1.099	1.031	0.966	0.905	0.847
22	1.526	1.434	1.347	1.265	1.188	1.114	1.045	0.979	0.916	0.857
23	1.552	1.458	1.369	1.285	1.206	1.131	1.059	0.992	0.928	0.868
24	1.579	1.483	1.392	1.306	1.224	1.148	1.075	1.006	0.941	0.880
25	1.608	1.509	1.415	1.327	1.244	1.165	1.091	1.021	0.954	0.892
26	1.639	1.537	1.441	1.350	1.265	1.184	1.108	1.036	0.968	0.904
27	1.671	1.566	1.467	1.374	1.287	1.204	1.126	1.053	0.983	0.918
28	1.706	1.598	1.496	1.400	1.310	1.225	1.145	1.070	0.999	0.932
29	1.743	1.631	1.526	1.427	1.334	1.247	1.165	1.088	1.015	0.947
30	1.782	1.666	1.558	1.456	1.360	1.271	1.186	1.107	1.032	0.962
31	1.823	1.704	1.591	1.486	1.388	1.296	1.209	1.127	1.051	0.979
32	1.868	1.744	1.627	1.519	1.417	1.322	1.232	1.148	1.070	0.996
33	1.915	1.786	1.666	1.553	1.448	1.350	1.257	1.171	1.090	1.014
34	1.966	1.832	1.707	1.590	1.481	1.379	1.284	1.195	1.112	1.034
35	2.020	1.881	1.750	1.629	1.516	1.411	1.312	1.221	1.135	1.054
36	2.079	1.933	1.797	1.671	1.554	1.445	1.343	1.248	1.159	1.076
37	2.142	1.989	1.847	1.716	1.594	1.481	1.375	1.276	1.185	1.099
38	2.209	2.049	1.901	1.764	1.637	1.519	1.409	1.307	1.212	1.124
39	2.282	2.114	1.959	1.816	1.683	1.560	1.446	1.340	1.241	1.150
40	2.361	2.184	2.021	1.871	1.732	1.604	1.485	1.375	1.273	1.178
41	2.447	2.260	2.089	1.931	1.786	1.652	1.527	1.413	1.306	1.208
42	2.540	2.343	2.162	1.996	1.844	1.703	1.573	1.453	1.342	1.240
43	2.641	2.433	2.241	2.067	1.906	1.758	1.622	1.497	1.381	1.274
44	2.752	2.530	2.328	2.143	1.974	1.818	1.675	1.544	1.423	1.311
45	2.873	2.637	2.422	2.226	2.047	1.883	1.733	1.595	1.468	1.351
46	3.006	2.754	2.526	2.317	2.128	1.954	1.795	1.650	1.517	1.395
47	3.152	2.883	2.639	2.417	2.215	2.032	1.864	1.710	1.570	1.442
48	3.313	3.025	2.763	2.527	2.312	2.116	1.938	1.776	1.628	1.493
49	3.491	3.181	2.900	2.647	2.417	2.209	2.020	1.847	1.691	1.548
50	3.688	3.354	3.051	2.779	2.533	2.311	2.109	1.926	1.760	1.609
51	3.906	3.545	3.219	2.926	2.662	2.423	2.207	2.012	1.835	1.675
52	4.149	3.757	3.404	3.088	2.803	2.547	2.315	2.107	1.918	1.747
53	4.419	3.993	3.610	3.268	2.960	2.684	2.435	2.211	2.009	1.827
54	4.720	4.256	3.839	3.467	3.134	2.836	2.567	2.326	2.110	1.915
55	5.056	4.549	4.095	3.690	3.328	3.004	2.714	2.454	2.221	2.012
56	5.432	4.877	4.380	3.938	3.544	3.192	2.877	2.595	2.344	2.119



57	5.853	5.244	4.700	4.216	3.785	3.401	3.058	2.753	2.481	2.237
58	6.325	5.656	5.058	4.527	4.055	3.636	3.261	2.929	2.633	2.369
59	6.856	6.118	5.460	4.877	4.358	3.898	3.488	3.125	2.803	2.516
60	7.452	6.639	5.913	5.270	4.699	4.193	3.743	3.345	2.993	2.680
61	8.125	7.226	6.424	5.714	5.083	4.526	4.031	3.593	3.207	2.865
62	8.884	7.889	7.001	6.215	5.518	4.901	4.355	3.873	3.448	3.072
63	9.741	8.639	7.654	6.782	6.009	5.326	4.721	4.188	3.719	3.306
64	10.710	9.487	8.394	7.425	6.566	5.807	5.136	4.545	4.026	3.570
65	11.807	10.449	9.233	8.155	7.199	6.354	5.607	4.951	4.375	3.869
66	13.054	11.543	10.188	8.987	7.920	6.978	6.145	5.413	4.772	4.209
67	14.469	12.787	11.276	9.935	8.743	7.690	6.758	5.941	5.225	4.597
68	16.079	14.205	12.518	11.017	9.683	8.504	7.460	6.544	5.743	5.041
69	17.916	15.825	13.938	12.258	10.761	9.437	8.265	7.237	6.337	5.550
70	20.017	17.680	15.567	13.682	12.000	10.512	9.192	8.034	7.021	6.136
71	22.425	19.811	17.441	15.322	13.429	11.751	10.263	8.956	7.812	6.813
72	25.194	22.265	19.601	17.216	15.081	13.186	11.502	10.023	8.728	7.597
73	28.386	25.098	22.100	19.409	16.996	14.850	12.940	11.262	9.792	8.508
74	32.074	28.376	24.995	21.954	19.220	16.785	14.614	12.705	11.032	9.569
75	36.343	32.178	28.356	24.912	21.808	19.039	16.566	14.388	12.478	10.808
76	41.297	36.595	32.268	28.359	24.827	21.671	18.846	16.356	14.170	12.258
77	47.060	41.742	36.832	32.385	28.358	24.751	21.517	18.662	16.154	13.958
78	53.793	47.765	42.180	37.109	32.504	28.372	24.658	21.376	18.490	15.961
79	61.692	54.841	48.471	42.672	37.392	32.644	28.367	24.582	21.251	18.329
80	71.002	63.193	55.907	49.256	43.182	37.708	32.767	28.387	24.528	21.141
81	82.030	73.102	64.740	57.085	50.074	43.741	38.011	32.925	28.438	24.497
82	95.150	84.906	75.277	66.435	58.312	50.958	44.289	38.359	33.122	28.517
83	110.813	99.019	87.892	77.642	68.196	59.624	51.830	44.890	38.753	33.352
84	129.588	115.960	103.054	91.128	80.100	70.069	60.926	52.769	45.549	39.187
85	152.170	136.365	121.341	107.412	94.488	82.703	71.933	62.309	53.778	46.254



**Table P2ALC4 (Table 804 in the consolidated factors spreadsheet): Alpha Allocation factors for female member in favour of a female dependant (continued)**

Age of officer										
Age of beneficiary	70	71	72	73	74	75	76	77	78	79
20	0.782	0.731	0.682	0.636	0.593	0.552	0.514	0.478	0.444	0.412
21	0.791	0.739	0.690	0.643	0.599	0.558	0.519	0.482	0.448	0.416
22	0.801	0.748	0.698	0.650	0.606	0.564	0.524	0.487	0.452	0.420
23	0.811	0.757	0.706	0.658	0.612	0.570	0.530	0.492	0.457	0.424
24	0.821	0.767	0.715	0.666	0.620	0.576	0.535	0.497	0.462	0.429
25	0.832	0.776	0.724	0.674	0.627	0.583	0.542	0.503	0.467	0.433
26	0.844	0.787	0.733	0.682	0.635	0.590	0.548	0.509	0.472	0.438
27	0.856	0.798	0.743	0.691	0.643	0.597	0.555	0.515	0.477	0.443
28	0.869	0.809	0.753	0.701	0.651	0.605	0.562	0.521	0.483	0.448
29	0.882	0.822	0.764	0.711	0.660	0.613	0.569	0.528	0.489	0.453
30	0.896	0.834	0.776	0.721	0.670	0.621	0.577	0.535	0.495	0.459
31	0.911	0.848	0.788	0.732	0.679	0.630	0.585	0.542	0.502	0.465
32	0.927	0.862	0.801	0.743	0.690	0.640	0.593	0.549	0.509	0.471
33	0.943	0.877	0.814	0.755	0.701	0.649	0.602	0.557	0.516	0.478
34	0.961	0.892	0.828	0.768	0.712	0.660	0.611	0.566	0.523	0.484
35	0.979	0.909	0.843	0.782	0.724	0.671	0.621	0.574	0.531	0.491
36	0.999	0.926	0.859	0.796	0.737	0.682	0.631	0.584	0.540	0.499
37	1.019	0.945	0.875	0.811	0.750	0.694	0.642	0.593	0.548	0.507
38	1.041	0.965	0.893	0.826	0.764	0.707	0.653	0.604	0.558	0.515
39	1.065	0.986	0.912	0.843	0.779	0.720	0.665	0.614	0.567	0.524
40	1.090	1.008	0.932	0.861	0.795	0.734	0.678	0.626	0.578	0.533
41	1.116	1.032	0.953	0.880	0.812	0.749	0.691	0.638	0.588	0.543
42	1.145	1.057	0.976	0.900	0.830	0.766	0.706	0.651	0.600	0.553
43	1.176	1.084	1.000	0.922	0.849	0.783	0.721	0.664	0.612	0.564
44	1.209	1.114	1.026	0.945	0.870	0.801	0.737	0.679	0.625	0.576
45	1.244	1.145	1.054	0.970	0.892	0.821	0.755	0.695	0.639	0.588
46	1.282	1.179	1.084	0.996	0.916	0.842	0.774	0.711	0.654	0.601
47	1.324	1.216	1.116	1.025	0.941	0.864	0.794	0.729	0.670	0.615
48	1.369	1.255	1.151	1.056	0.969	0.889	0.815	0.748	0.687	0.630
49	1.418	1.299	1.190	1.090	0.998	0.915	0.839	0.769	0.705	0.647
50	1.471	1.345	1.231	1.126	1.031	0.943	0.864	0.791	0.725	0.664
51	1.529	1.397	1.276	1.166	1.065	0.974	0.891	0.815	0.746	0.683
52	1.593	1.452	1.325	1.209	1.103	1.007	0.920	0.841	0.769	0.703
53	1.662	1.513	1.378	1.256	1.144	1.044	0.952	0.869	0.794	0.725
54	1.739	1.580	1.437	1.307	1.189	1.083	0.987	0.900	0.821	0.749
55	1.823	1.654	1.501	1.363	1.238	1.126	1.024	0.933	0.850	0.775
56	1.916	1.735	1.572	1.425	1.292	1.173	1.066	0.969	0.882	0.803





57	2.020	1.824	1.649	1.492	1.351	1.225	1.111	1.008	0.916	0.833
58	2.134	1.924	1.736	1.567	1.416	1.281	1.160	1.052	0.954	0.866
59	2.261	2.034	1.831	1.650	1.488	1.344	1.214	1.099	0.996	0.903
60	2.403	2.156	1.937	1.742	1.568	1.413	1.274	1.151	1.041	0.942
61	2.562	2.293	2.055	1.844	1.656	1.489	1.341	1.209	1.091	0.986
62	2.740	2.447	2.188	1.958	1.754	1.574	1.414	1.273	1.147	1.035
63	2.941	2.620	2.336	2.086	1.864	1.669	1.496	1.344	1.208	1.088
64	3.168	2.814	2.503	2.229	1.988	1.775	1.588	1.423	1.277	1.147
65	3.425	3.034	2.692	2.391	2.127	1.894	1.690	1.511	1.353	1.213
66	3.716	3.284	2.906	2.574	2.283	2.029	1.806	1.610	1.438	1.287
67	4.049	3.568	3.149	2.782	2.461	2.181	1.936	1.722	1.534	1.370
68	4.428	3.893	3.426	3.018	2.663	2.353	2.084	1.848	1.643	1.463
69	4.863	4.264	3.742	3.288	2.893	2.550	2.251	1.992	1.766	1.568
70	5.364	4.691	4.106	3.598	3.157	2.775	2.443	2.155	1.906	1.688
71	5.942	5.184	4.526	3.955	3.461	3.033	2.663	2.343	2.065	1.824
72	6.611	5.755	5.012	4.368	3.812	3.331	2.916	2.558	2.249	1.981
73	7.389	6.418	5.576	4.847	4.218	3.676	3.209	2.807	2.460	2.161
74	8.296	7.190	6.233	5.405	4.691	4.077	3.549	3.095	2.705	2.368
75	9.354	8.092	6.999	6.055	5.242	4.544	3.944	3.430	2.989	2.609
76	10.592	9.147	7.896	6.816	5.887	5.089	4.405	3.820	3.319	2.888
77	12.045	10.385	8.948	7.708	6.642	5.728	4.945	4.276	3.704	3.214
78	13.756	11.844	10.188	8.759	7.532	6.480	5.580	4.813	4.157	3.596
79	15.780	13.569	11.655	10.003	8.584	7.369	6.331	5.446	4.691	4.046
80	18.185	15.619	13.398	11.481	9.835	8.426	7.222	6.197	5.323	4.579
81	21.055	18.066	15.479	13.245	11.328	9.687	8.285	7.093	6.078	5.213
82	24.494	21.000	17.975	15.361	13.119	11.199	9.560	8.167	6.981	5.972
83	28.630	24.529	20.976	17.907	15.273	13.018	11.094	9.457	8.066	6.883
84	33.622	28.788	24.601	20.981	17.875	15.215	12.945	11.016	9.375	7.981
85	39.669	33.948	28.991	24.706	21.027	17.877	15.188	12.903	10.961	9.310



## Appendix B: Assumptions underlying factors

### Financial assumptions

Nominal discount rate	4.448%
Real discount rate (in excess of CPI)	2.40%
Real discount rate (in excess of RPI)	1.25%
Real discount rate (in excess of general earnings growth)	0.24%

### Mortality assumptions

Base mortality tables and adjustments	Member: 104% of S2NMA (M) and 104% of S2NFA (F) Dependants: 117% of S2NMA (M) and 100% of S2DFA (F) (as per 2016 valuation)
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Future mortality improvement	Based on ONS principal UK population projections 2016
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Year of use	2020
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### Other assumptions

Proportion of male members for unisex factors	50%
Allowance for commutation	Nil