

**Addendum to GAD guidance note "New Firefighters' Pension Scheme 2006: Statutory Cash Equivalent Transfer Values" dated 14 February 2012**

**Date: 13 May 2016**

- 1.1 This addendum is addressed to the Home Office, Welsh Government and Department of Health, Social Services and Public Safety Northern Ireland (DHSSPSNI) as the scheme manager of the Firefighters' Pension Schemes (England, Wales and Northern Ireland, respectively).
- 1.2 This is an addendum to the GAD guidance note "New Firefighters' Pension Scheme 2006: Statutory Cash Equivalent Transfer Values" dated 14 February 2012 ("the Guidance Note"). A second addendum is due to be released in relation to special members. This addendum should be used in conjunction with the Guidance Note and the second addendum, once this has been released.
- 1.3 The purpose of this addendum is to provide all tables of factors in the Guidance Note and to introduce new tables in respect of special members. The tables which have been updated are **A1**, **A2**, and **A3**. In addition, new tables **B1** and **B2** have been added.
- 1.4 The implementation date of the new factors is **16 March 2016**. The factors in this addendum are effective from the implementation date.
- 1.5 The new factors provided in this addendum are in the same format as those in the Guidance Note.
- 1.6 While the Guidance Note covers the English, Welsh, Northern Irish and Scottish schemes, the factors in this addendum relate to only the 2006 scheme in England, the 2007 scheme in Wales, and the FPS 2007 scheme in Northern Ireland.
- 1.7 Please note that the examples in the Guidance Note have not been updated for the new factors in this addendum. However, the examples in the Guidance Note can still be referred to for the method to calculate the benefit applicable.
- 1.8 We have not amended any factors to allow for HM Treasury's GMP interim solution. We described an adjustment to the calculations affected by that solution in our note 'GMP interim solution: Impact on calculations using actuarial factors', dated 1 March 2016 (2 March for Northern Ireland). The adjustment explained there should be applied.

**Table A1: Transfer value factors for deferred benefits payable from 65 (males)**

**MALES**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP <sup>1</sup> of £1 per annum	GMP valuation factor <sup>2</sup>
18	4.72	1.42	3.10	10.58
19	4.84	1.46	3.11	10.64
20	4.96	1.50	3.11	10.71
21	5.08	1.55	3.12	10.77
22	5.21	1.59	3.13	10.83
23	5.35	1.64	3.14	10.89
24	5.48	1.68	3.15	10.96
25	5.61	1.72	3.16	11.02
26	5.75	1.77	3.17	11.08
27	5.90	1.82	3.18	11.14
28	6.05	1.87	3.19	11.21
29	6.20	1.92	3.20	11.27
30	6.36	1.97	3.21	11.34
31	6.52	2.02	3.22	11.40
32	6.68	2.08	3.23	11.47
33	6.85	2.12	3.24	11.53
34	7.02	2.18	3.25	11.60
35	7.20	2.22	3.26	11.67
36	7.38	2.28	3.27	11.74
37	7.57	2.33	3.28	11.80
38	7.76	2.38	3.29	11.87
39	7.96	2.43	3.30	11.94
40	8.17	2.48	3.31	12.01
41	8.38	2.54	3.32	12.08
42	8.59	2.59	3.33	12.15
43	8.81	2.65	3.35	12.22
44	9.04	2.70	3.36	12.29
45	9.28	2.77	3.37	12.37
46	9.51	2.82	3.38	12.44
47	9.76	2.89	3.39	12.51
48	10.01	2.95	3.41	12.59
49	10.27	3.01	3.42	12.66
50	10.54	3.07	3.43	12.74
51	10.82	3.14	3.44	12.81
52	11.10	3.20	3.46	12.89
53	11.39	3.26	3.47	12.97
54	11.70	3.31	3.49	13.05
55	12.01	3.38	3.50	13.13
56	12.34	3.43	3.52	13.21
57	12.68	3.49	3.54	13.30
58	13.03	3.53	3.56	13.39
59	13.40	3.58	3.58	13.48
60	13.78	3.62	3.60	13.58
61	14.20	3.66	3.63	13.68
62	14.61	3.69	3.65	13.79
63	15.06	3.73	3.68	13.91
64	15.53	3.75	3.79	14.33

**Notes:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service before 6 April 1988 and 15% of the GMP amount in respect of service from that date
2. When calculating the value of GMP rights, the factor given should be applied to the annual amount of the GMP accrued in respect of service before 6 April 1988, plus 1.25 times the annual amount of GMP accrued in respect of service from that date.

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**Table A2: Transfer value factors for deferred benefits payable from 65 (females)**

**FEMALES**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP <sup>1</sup> of £1 per annum	GMP valuation factor <sup>2</sup>
18	5.06	0.72	-0.56	11.19
19	5.20	0.74	-0.57	11.25
20	5.32	0.76	-0.59	11.32
21	5.46	0.78	-0.60	11.39
22	5.60	0.80	-0.62	11.46
23	5.74	0.83	-0.63	11.52
24	5.89	0.85	-0.65	11.59
25	6.03	0.87	-0.67	11.66
26	6.19	0.90	-0.68	11.73
27	6.35	0.91	-0.70	11.80
28	6.51	0.94	-0.72	11.87
29	6.67	0.96	-0.74	11.94
30	6.84	0.99	-0.75	12.02
31	7.01	1.02	-0.77	12.09
32	7.19	1.04	-0.79	12.16
33	7.37	1.06	-0.81	12.24
34	7.56	1.09	-0.83	12.31
35	7.76	1.11	-0.84	12.39
36	7.95	1.14	-0.86	12.46
37	8.16	1.17	-0.88	12.54
38	8.37	1.18	-0.90	12.62
39	8.58	1.21	-0.92	12.70
40	8.80	1.23	-0.94	12.78
41	9.03	1.26	-0.96	12.86
42	9.27	1.28	-0.98	12.95
43	9.50	1.30	-1.00	13.03
44	9.75	1.33	-1.03	13.12
45	10.01	1.34	-1.05	13.20
46	10.27	1.37	-1.07	13.29
47	10.53	1.39	-1.09	13.38
48	10.81	1.41	-1.11	13.48
49	11.09	1.42	-1.14	13.57
50	11.38	1.45	-1.16	13.67
51	11.69	1.46	-1.19	13.77
52	12.01	1.47	-1.21	13.87
53	12.32	1.49	-1.24	13.98
54	12.66	1.49	-1.27	14.09
55	13.01	1.50	-1.29	14.20
56	13.37	1.51	-1.32	14.32
57	13.74	1.52	-1.35	14.44
58	14.13	1.51	-1.38	14.57
59	14.53	1.51	-1.44	15.02

**Notes:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service before 6 April 1988 and 350% of the GMP amount in respect of service from that date.

2. When calculating the value of GMP rights, the factor given should be applied to the annual amount of the GMP accrued in respect of service before 6 April 1988, plus 1.30 times the annual amount of GMP accrued in respect of service from that date.

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**Table A3: Transfer value factors for deferred benefits payable from 65 (females)**

**FEMALES ages 60 and above**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 per annum	Deduction for GMP of £1 per annum	GMP valuation factor <sup>1</sup>
60	14.95	1.51	-1.01	-3.68	15.29
61	15.38	1.50	-0.05	-2.79	15.06
62	15.82	1.50	0.95	-1.87	14.82
63	16.29	1.50	1.98	-0.92	14.57
64	16.78	1.49	3.05	0.07	14.31

**Notes:**

1. When calculating the value of GMP rights for females aged 60 or above, the factor given should be applied to the annual amount of the GMP after late retirement increase of **1/7% per week**. The factor given should be applied to the annual amount of the GMP accrued in respect of service up to 5 April 1988, plus **1.30** times the annual amount of GMP accrued in respect of service from that date.

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**Table B1: Transfer value factors for deferred benefits payable from 60****Males**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP <sup>1</sup> of £1 per annum	Deduction for NI Modification of £1 per annum	GMP valuation factor <sup>2</sup>
18	6.13	1.43	3.10	4.56	10.58
19	6.29	1.47	3.11	4.69	10.64
20	6.45	1.51	3.11	4.81	10.71
21	6.62	1.56	3.12	4.94	10.77
22	6.78	1.60	3.13	5.08	10.83
23	6.96	1.65	3.14	5.22	10.89
24	7.14	1.70	3.15	5.36	10.96
25	7.32	1.74	3.16	5.50	11.02
26	7.51	1.78	3.17	5.65	11.08
27	7.70	1.83	3.18	5.80	11.14
28	7.90	1.88	3.19	5.96	11.21
29	8.10	1.94	3.20	6.12	11.27
30	8.31	1.99	3.21	6.29	11.34
31	8.53	2.03	3.22	6.46	11.40
32	8.75	2.09	3.23	6.64	11.47
33	8.97	2.14	3.24	6.82	11.53
34	9.21	2.20	3.25	7.00	11.60
35	9.44	2.24	3.26	7.19	11.67
36	9.70	2.30	3.27	7.39	11.74
37	9.95	2.35	3.28	7.59	11.80
38	10.21	2.40	3.29	7.80	11.87
39	10.47	2.45	3.30	8.02	11.94
40	10.75	2.50	3.31	8.24	12.01
41	11.03	2.56	3.32	8.47	12.08
42	11.33	2.61	3.33	8.70	12.15
43	11.63	2.67	3.35	8.94	12.22
44	11.93	2.72	3.36	9.19	12.29
45	12.25	2.79	3.37	9.45	12.37
46	12.58	2.84	3.38	9.71	12.44
47	12.91	2.91	3.39	9.98	12.51
48	13.25	2.97	3.41	10.26	12.59
49	13.61	3.04	3.42	10.55	12.66
50	13.97	3.10	3.43	10.84	12.74
51	14.35	3.16	3.44	11.15	12.81
52	14.73	3.23	3.46	11.46	12.89
53	15.13	3.29	3.47	11.79	12.97
54	15.55	3.34	3.49	12.13	13.05
55	15.98	3.40	3.50	12.48	13.13
56	16.43	3.45	3.52	12.84	13.21
57	16.89	3.52	3.54	13.22	13.30
58	17.37	3.56	3.56	13.62	13.39
59	17.88	3.61	3.58	14.03	13.48

**Notes:**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service before 6 April 1988 and 15% of the GMP amount in respect of service from that date

2. When calculating the value of GMP rights, the factor given should be applied to the annual amount of the GMP accrued in respect of service before 6 April 1988, plus 1.25 times the annual amount of GMP accrued in respect of service from that date.

**Table B2: Transfer value factors for deferred benefits payable from 60**

**Females**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP <sup>1</sup> of £1 per annum	Deduction for NI Modification of £1 per annum	GMP valuation factor <sup>2</sup>
18	6.49	0.73	2.60	4.84	11.19
19	6.66	0.75	2.61	4.98	11.25
20	6.83	0.77	2.61	5.11	11.32
21	7.01	0.79	2.62	5.25	11.39
22	7.18	0.81	2.63	5.40	11.46
23	7.38	0.84	2.64	5.54	11.52
24	7.56	0.86	2.64	5.70	11.59
25	7.75	0.88	2.65	5.85	11.66
26	7.96	0.91	2.66	6.01	11.73
27	8.17	0.92	2.67	6.18	11.80
28	8.38	0.95	2.67	6.35	11.87
29	8.59	0.97	2.68	6.52	11.94
30	8.82	1.00	2.69	6.70	12.02
31	9.05	1.03	2.70	6.88	12.09
32	9.28	1.05	2.70	7.07	12.16
33	9.53	1.08	2.71	7.26	12.24
34	9.77	1.10	2.72	7.46	12.31
35	10.02	1.12	2.73	7.67	12.39
36	10.29	1.15	2.74	7.88	12.46
37	10.56	1.18	2.74	8.10	12.54
38	10.83	1.20	2.75	8.32	12.62
39	11.12	1.22	2.76	8.55	12.70
40	11.41	1.24	2.77	8.79	12.78
41	11.71	1.27	2.78	9.03	12.86
42	12.02	1.30	2.79	9.29	12.95
43	12.34	1.31	2.79	9.54	13.03
44	12.66	1.34	2.80	9.81	13.12
45	13.00	1.36	2.81	10.09	13.20
46	13.35	1.39	2.82	10.37	13.29
47	13.70	1.40	2.83	10.66	13.38
48	14.07	1.42	2.84	10.96	13.48
49	14.45	1.44	2.85	11.27	13.57
50	14.84	1.46	2.86	11.59	13.67
51	15.25	1.47	2.87	11.92	13.77
52	15.66	1.49	2.88	12.27	13.87
53	16.09	1.50	2.90	12.62	13.98
54	16.54	1.51	2.91	12.99	14.09
55	17.01	1.52	2.92	13.37	14.20
56	17.49	1.52	2.94	13.77	14.32
57	17.99	1.53	2.95	14.18	14.44
58	18.51	1.53	2.97	14.61	14.57
59	19.05	1.52	3.05	15.05	15.02

**Notes**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service before 6 April 1988 and 15% of the GMP amount in respect of service from that date

2. When calculating the value of GMP rights, the factor given should be applied to the annual amount of the GMP accrued in respect of service before 6 April 1988, plus 1.30 times the annual amount of GMP accrued in respect of service from that date.

**Table D1: Adjustment for market conditions**

**MALES and FEMALES**

Age last birthday at relevant date	Yields on index-linked stocks at relevant date <sup>1</sup>				
	0%	1%	2%	3%	4%
16 - 25	1.00	1.00	1.00	1.00	1.00
26 - 28	1.00	1.00	1.00	1.00	1.00
29 - 31	1.00	1.00	1.00	1.00	1.00
32 - 33	1.00	1.00	1.00	1.00	1.00
34 - 35	1.00	1.00	1.00	1.00	1.00
36 - 37	1.00	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00	1.00

**Note:**

1 The AMC table is not required but is included for ease of implementing the new factors

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**Table F1: Pensioner cash equivalent factors for divorce purposes**

**Retirement not on ground of ill health**

**MALES**

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP <sup>1</sup> of £1 pa
55	20.57	3.47	3.50
56	20.18	3.53	3.52
57	19.79	3.60	3.54
58	19.38	3.65	3.56
59	18.97	3.71	3.58
60	18.56	3.76	3.60
61	18.14	3.81	3.63
62	17.71	3.85	3.65
63	17.27	3.89	3.68
64	16.83	3.92	3.79
65	16.37	3.96	3.80
66	15.90	3.99	3.63
67	15.43	4.02	3.45
68	14.94	4.04	3.28
69	14.44	4.06	3.10
70	13.94	4.06	2.93
71	13.45	4.06	2.77
72	12.95	4.04	2.60
73	12.45	4.01	2.44
74	11.95	3.96	2.28
75	11.45	3.91	2.13
76	10.95	3.84	1.98
77	10.44	3.77	1.83
78	9.93	3.68	1.68
79	9.42	3.58	1.54
80	8.90	3.46	1.40
81	8.39	3.32	1.27
82	7.89	3.17	1.14
83	7.40	2.98	1.02
84	6.93	2.78	0.91
85	6.49	2.56	0.80

**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 15% of the GMP amount in respect of service after that date

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**Table F2: Pensioner cash equivalent factors for divorce purposes**

**Retirement not on ground of ill health**

**FEMALES**

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP <sup>1</sup> of £1 pa
55	21.50	1.56	2.92
56	21.14	1.57	2.94
57	20.78	1.58	2.95
58	20.41	1.58	2.97
59	20.03	1.58	3.05
60	19.64	1.58	3.16
61	19.24	1.58	3.25
62	18.83	1.58	3.35
63	18.41	1.58	3.44
64	17.98	1.57	3.54
65	17.54	1.56	3.51
66	17.09	1.54	3.34
67	16.63	1.53	3.18
68	16.16	1.51	3.01
69	15.68	1.48	2.85
70	15.19	1.46	2.68
71	14.70	1.42	2.53
72	14.20	1.39	2.37
73	13.69	1.34	2.22
74	13.18	1.29	2.07
75	12.67	1.23	1.93
76	12.15	1.16	1.79
77	11.62	1.08	1.65
78	11.09	1.00	1.52
79	10.55	0.92	1.39
80	10.00	0.83	1.26
81	9.46	0.74	1.14
82	8.92	0.65	1.03
83	8.39	0.57	0.92
84	7.89	0.49	0.82
85	7.40	0.41	0.73

**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 15% of the GMP amount in respect of service after that date

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Table G1: Ill health pensioner cash equivalent factors for divorce purposes

Retirement on grounds of ill health - MALES

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP <sup>1</sup> of £1 pa
20	28.83	1.78	2.84
21	28.67	1.83	2.85
22	28.50	1.89	2.86
23	28.33	1.95	2.87
24	28.15	2.00	2.87
25	27.97	2.06	2.88
26	27.78	2.12	2.89
27	27.59	2.19	2.89
28	27.39	2.25	2.90
29	27.19	2.31	2.91
30	26.98	2.37	2.92
31	26.76	2.44	2.93
32	26.55	2.50	2.93
33	26.32	2.57	2.94
34	26.09	2.63	2.95
35	25.85	2.70	2.96
36	25.61	2.77	2.97
37	25.36	2.84	2.98
38	25.10	2.91	2.99
39	24.83	2.98	2.99
40	24.56	3.05	3.00
41	24.27	3.13	3.01
42	23.98	3.21	3.02
43	23.68	3.29	3.03
44	23.37	3.37	3.04
45	23.06	3.45	3.05
46	22.73	3.53	3.06
47	22.39	3.62	3.07
48	22.04	3.71	3.08
49	21.69	3.79	3.09
50	21.32	3.88	3.10
51	20.95	3.97	3.11
52	20.57	4.05	3.13
53	20.18	4.13	3.14
54	19.79	4.22	3.15
55	19.38	4.30	3.17
56	18.97	4.37	3.19
57	18.56	4.44	3.21
58	18.14	4.51	3.23
59	17.71	4.57	3.25
60	17.27	4.63	3.27
61	16.83	4.69	3.30
62	16.37	4.74	3.33
63	15.90	4.80	3.35
64	15.43	4.85	3.46
65	14.94	4.90	3.46
66	14.44	4.94	3.29
67	13.94	4.98	3.12
68	13.45	5.00	2.95
69	12.95	5.01	2.79
70	12.45	5.00	2.62
71	11.95	4.98	2.46
72	11.45	4.95	2.31
73	10.95	4.90	2.15
74	10.44	4.85	2.00
75	9.93	4.78	1.85
76	9.42	4.70	1.71
77	8.90	4.61	1.57
78	8.39	4.51	1.43
79	7.89	4.38	1.30
80	7.40	4.22	1.17
81	6.93	4.03	1.05
82	6.49	3.81	0.94
83	6.07	3.57	0.84
84	5.67	3.31	0.74
85	5.30	3.03	0.65

**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 15% of the GMP amount in respect of service after that date

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Table G2: Ill health pensioner cash equivalent factors for divorce purposes

Retirement on grounds of ill health - FEMALES

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP <sup>1</sup> of £1 pa
20	29.22	0.94	2.29
21	29.07	0.97	2.29
22	28.91	1.00	2.30
23	28.75	1.03	2.30
24	28.59	1.06	2.31
25	28.42	1.09	2.31
26	28.24	1.12	2.32
27	28.06	1.15	2.32
28	27.87	1.18	2.33
29	27.68	1.21	2.33
30	27.49	1.25	2.34
31	27.28	1.28	2.34
32	27.07	1.31	2.35
33	26.86	1.35	2.35
34	26.64	1.38	2.36
35	26.41	1.41	2.36
36	26.18	1.45	2.37
37	25.94	1.48	2.38
38	25.69	1.51	2.38
39	25.44	1.55	2.39
40	25.18	1.58	2.39
41	24.92	1.61	2.40
42	24.64	1.65	2.41
43	24.36	1.68	2.41
44	24.07	1.71	2.42
45	23.78	1.75	2.43
46	23.47	1.78	2.43
47	23.16	1.81	2.44
48	22.84	1.84	2.45
49	22.52	1.87	2.46
50	22.18	1.89	2.46
51	21.84	1.91	2.47
52	21.50	1.94	2.48
53	21.14	1.96	2.49
54	20.78	1.97	2.50
55	20.41	1.99	2.51
56	20.03	2.00	2.53
57	19.64	2.01	2.54
58	19.24	2.02	2.55
59	18.83	2.03	2.62
60	18.41	2.04	2.72
61	17.98	2.05	2.80
62	17.54	2.05	2.88
63	17.09	2.05	2.96
64	16.63	2.05	3.05
65	16.16	2.04	3.01
66	15.68	2.03	2.85
67	15.19	2.01	2.68
68	14.70	1.98	2.53
69	14.20	1.95	2.37
70	13.69	1.92	2.22
71	13.18	1.88	2.07
72	12.67	1.83	1.93
73	12.15	1.77	1.79
74	11.62	1.70	1.65
75	11.09	1.62	1.52
76	10.55	1.54	1.39
77	10.00	1.44	1.26
78	9.46	1.33	1.14
79	8.92	1.22	1.03
80	8.39	1.10	0.92
81	7.89	0.97	0.82
82	7.40	0.85	0.73
83	6.94	0.73	0.65
84	6.50	0.62	0.58
85	6.09	0.52	0.51

**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 15% of the GMP amount in respect of service after that date

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Table H: Adjustment for market conditions for use with Table F and G

MALES and FEMALES

Age last birthday at relevant date	Yields on index-linked stocks at relevant date <sup>1</sup>				
	0.0%	1.0%	2.0%	3.0%	4.0%
20	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	1.00	1.00	1.00
25	1.00	1.00	1.00	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00
28	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00	1.00

Note:

1 The AMC table is not required but is included for ease of implementing the new factors

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