

Addendum to GAD guidance note "Firefighters' Pension Scheme 1992 / Firefighters' Pension Scheme (Northern Ireland) 2007: Calculation of Pension Credits on Divorce" dated 27 July 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 managers of the Firefighters' Pension Schemes (England, Wales and Northern Ireland, respectively).
- 1.2 This is an addendum to the GAD guidance note "Firefighters' Pension Scheme 1992 / Firefighters' Pension Scheme (Northern Ireland) 2007: Calculation of Pension Credits on Divorce" dated 27 July 2012 ("the Guidance Note") (used in conjunction with the guidance "Statutory Cash Equivalent Transfer Values" issued on 30 June 2009). It is essential that this new addendum is read in conjunction with the Guidance Note.
- 1.3 The purpose of this addendum is to provide all tables of factors in the Guidance Note. Table **J** has been updated.
- 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 While the Guidance Note covers the English, Welsh, Northern Irish and Scottish schemes, the factors in this addendum relate to only the 1992 scheme in England and Wales and the FPS 2007 scheme in Northern Ireland.
- 1.6 The new factors provided in this addendum are in the same format as those in the Guidance Note.
- 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 For the avoidance of doubt, the *Caveats* section in the Guidance Note also applies to this addendum.

Table J: Factors for calculating the pension credit

MALES and FEMALES

Age last birthday at relevant date ¹	Pension of £1 per annum	
	Males ²	Females ³
16	5.82	6.16
17	5.98	6.32
18	6.13	6.49
19	6.29	6.66
20	6.45	6.83
21	6.62	7.01
22	6.78	7.18
23	6.96	7.38
24	7.14	7.56
25	7.32	7.75
26	7.51	7.96
27	7.70	8.17
28	7.90	8.38
29	8.10	8.59
30	8.31	8.82
31	8.53	9.05
32	8.75	9.28
33	8.97	9.53
34	9.21	9.77
35	9.44	10.02
36	9.70	10.29
37	9.95	10.56
38	10.21	10.83
39	10.47	11.12
40	10.75	11.41
41	11.03	11.71
42	11.33	12.02
43	11.63	12.34
44	11.93	12.66
45	12.25	13.00
46	12.58	13.35
47	12.91	13.70
48	13.25	14.07
49	13.61	14.45
50	13.97	14.84
51	14.35	15.25
52	14.73	15.66
53	15.13	16.09
54	15.55	16.54
55	15.98	17.01
56	16.43	17.49
57	16.89	17.99
58	17.37	18.51
59	17.88	19.05
60	18.56	19.64

61	18.14	19.24
62	17.71	18.83
63	17.27	18.41
64	16.83	17.98
65	16.37	17.54
66	15.90	17.09
67	15.43	16.63
68	14.94	16.16
69	14.44	15.68
70	13.94	15.19
71	13.45	14.70
72	12.95	14.20
73	12.45	13.69
74	11.95	13.18
75	11.45	12.67
76	10.95	12.15
77	10.44	11.62
78	9.93	11.09
79	9.42	10.55
80	8.90	10.00
81	8.39	9.46
82	7.89	8.92
83	7.40	8.39
84	6.93	7.89
85	6.49	7.40

1 Use the age of the ex-spouse or ex-civil partner, not the age of the member

2 Use the gender of the ex-spouse or ex-civil partner, not the gender of the member

3 Use the gender of the ex-spouse or ex-civil partner, not the gender of the member

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Table K: Adjustment for market conditions

MALES and FEMALES

Age last birthday at relevant date	Yields on index-linked stocks at relevant date ¹				
	0.0%	1.0%	2.0%	3.0%	4.0%
16	1.00	1.00	1.00	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	1.00
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

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

Addendum to Firefighters' 1992 scheme (England and Wales) / Firefighters' Pension Scheme (Northern Ireland) 2007: Pension Credit version 1.0_13May2016