

Addendum to GAD guidance note "New Firefighters' Pension Scheme 2006: Calculation of Pension Credits on Divorce" dated 8 March 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 (NHSSPSNI) 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 "New Firefighters' Pension Scheme 2006 / New Firefighters' Pension Scheme (Northern Ireland) 2007 / Firefighters' Pension Scheme (Scotland) 2007 / Firefighters' Pension Scheme (Wales) 2007: Calculation of Pension Credits on Divorce" dated 8 March 2012 ("the Guidance Note") (used in conjunction with the guidance "New Firefighters' Pension Scheme 2006 Transfer Values and Pension Sharing" issued on 30 April 2009 ("the 2009 guidance")). It is essential that this 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. Tables **J** and **J1** have 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 2006 scheme in England, the 2007 Scheme in Wales and NFPS 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 ²
16	4.49	4.82
17	4.60	4.94
18	4.72	5.06
19	4.84	5.20
20	4.96	5.32
21	5.08	5.46
22	5.21	5.60
23	5.35	5.74
24	5.48	5.89
25	5.61	6.03
26	5.75	6.19
27	5.90	6.35
28	6.05	6.51
29	6.20	6.67
30	6.36	6.84
31	6.52	7.01
32	6.68	7.19
33	6.85	7.37
34	7.02	7.56
35	7.20	7.76
36	7.38	7.95
37	7.57	8.16
38	7.76	8.37
39	7.96	8.58
40	8.17	8.80
41	8.38	9.03
42	8.59	9.27
43	8.81	9.50
44	9.04	9.75
45	9.28	10.01
46	9.51	10.27
47	9.76	10.53
48	10.01	10.81
49	10.27	11.09
50	10.54	11.38
51	10.82	11.69
52	11.10	12.01
53	11.39	12.32
54	11.70	12.66
55	12.01	13.01
56	12.34	13.37
57	12.68	13.74
58	13.03	14.13
59	13.40	14.53
60	13.78	14.95

61	14.20	15.38
62	14.61	15.82
63	15.06	16.29
64	15.53	16.78
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

Addendum to Firefighters' 2006 Scheme (England), 2007 Scheme (Wales), and NFPS 2007 scheme (Northern Ireland) Pension Credit version 1.0_13May2016

Table J1: Factors for calculating the pension credit (special members)

MALES and FEMALES

Age last birthday at relevant date ¹	Pension of £1 per annum	
	Males ²	Females ²
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

Addendum to Firefighters' 2006 Scheme (England), 2007 Scheme (Wales), and NFPS 2007 scheme (Northern Ireland) Pension Credit version 1.0_13May2016

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

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