

Addendum to GAD guidance note "Firefighters' Pension Scheme 1992 / Firefighters' Pension Scheme (Northern Ireland) 2007: Tax charge debits" version 1.0, dated 21 December 2012

Date: 13 May 2016

- 1.1 This addendum is addressed to 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: Tax charge debits" version 1.0, dated 21 December 2012 ("the Guidance Note"). 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. Table **A1** has been updated as part of this review, and we have also included the latest versions of factor tables **B1**, **B2** and **C** (ie those that were issued in the GAD document 'Fire Factor Review_Revised Factors' dated 2 December 2014)
- 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 schemes 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 *Limitations* section in the Guidance Note also applies to this addendum.

Table A1 Factors for calculating annual allowance pension debit for members below age 60

Age last birthday at implementation date	Annual allowance debit factor per £1 of pension per annum	
	F_{pen}	
	Males	Females
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

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Table A2 Factors for calculating annual allowance pension debit for members aged 60 or above

Age last birthday at implementation date	Annual allowance debit factor per £1 of pension per annum	
	F_{pen}	
	Males	Females
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

**Table B1 Retirement timing factor - annual allowance pension debit on normal health before age 60
Males and Females**

Age of the member in years and complete months when benefits come into payment										
months	50	51	52	53	54	55	56	57	58	59
0	0.629	0.656	0.684	0.714	0.746	0.782	0.820	0.861	0.905	0.952
1	0.632	0.658	0.686	0.717	0.749	0.785	0.824	0.865	0.909	0.956
2	0.634	0.660	0.689	0.719	0.752	0.788	0.827	0.868	0.913	0.960
3	0.636	0.663	0.691	0.722	0.755	0.791	0.830	0.872	0.917	0.964
4	0.638	0.665	0.694	0.725	0.758	0.795	0.834	0.876	0.920	0.969
5	0.640	0.667	0.696	0.728	0.761	0.798	0.837	0.879	0.924	0.973
6	0.642	0.670	0.699	0.730	0.764	0.801	0.841	0.883	0.928	0.977
7	0.645	0.672	0.701	0.733	0.767	0.804	0.844	0.887	0.932	0.981
8	0.647	0.674	0.704	0.736	0.770	0.807	0.847	0.890	0.936	0.985
9	0.649	0.677	0.706	0.738	0.773	0.811	0.851	0.894	0.940	0.990
10	0.651	0.679	0.709	0.741	0.776	0.814	0.854	0.897	0.944	0.994
11	0.653	0.681	0.712	0.744	0.779	0.817	0.858	0.901	0.948	0.998

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Table B2 Retirement timing factor - annual allowance pension debit on normal health after age 60 Males and Females

Age of the member in years and complete months when benefits come into payment						
months	60*	61	62	63	64	65
0	1.002	1.060	1.122	1.189	1.262	1.341
1	1.007	1.065	1.127	1.195	1.269	1.349
2	1.012	1.070	1.133	1.201	1.275	1.356
3	1.017	1.075	1.139	1.207	1.282	1.363
4	1.021	1.080	1.144	1.213	1.288	1.370
5	1.026	1.085	1.150	1.219	1.295	1.377
6	1.031	1.091	1.155	1.225	1.302	1.385
7	1.036	1.096	1.161	1.231	1.308	1.392
8	1.040	1.101	1.166	1.238	1.315	1.399
9	1.045	1.106	1.172	1.244	1.321	1.406
10	1.050	1.111	1.178	1.250	1.328	1.413
11	1.055	1.116	1.183	1.256	1.335	1.420

* For retirements occurring on the same day that the member reaches age 60, the factor to use is **1.000**

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**Table C Retirement timing factor - annual allowance pension debit on ill health retirement before age 60
Males and Females**

Age of the member in years and complete months when benefits come into payment							
months	18	19	20	21	22	23	24
0	0.167	0.173	0.179	0.185	0.192	0.199	0.206
1	0.168	0.174	0.180	0.186	0.192	0.199	0.206
2	0.168	0.174	0.180	0.186	0.193	0.200	0.207
3	0.169	0.175	0.181	0.187	0.193	0.200	0.208
4	0.169	0.175	0.181	0.187	0.194	0.201	0.208
5	0.170	0.176	0.182	0.188	0.195	0.202	0.209
6	0.170	0.176	0.182	0.189	0.195	0.202	0.209
7	0.171	0.177	0.183	0.189	0.196	0.203	0.210
8	0.171	0.177	0.183	0.190	0.196	0.203	0.211
9	0.172	0.178	0.184	0.190	0.197	0.204	0.211
10	0.172	0.178	0.184	0.191	0.197	0.204	0.212
11	0.173	0.179	0.185	0.191	0.198	0.205	0.212

Age of the member in years and complete months when benefits come into payment										
months	25	26	27	28	29	30	31	32	33	34
0	0.213	0.221	0.229	0.238	0.246	0.256	0.266	0.276	0.287	0.298
1	0.214	0.222	0.230	0.238	0.247	0.257	0.266	0.277	0.288	0.299
2	0.214	0.222	0.230	0.239	0.248	0.257	0.267	0.278	0.289	0.300
3	0.215	0.223	0.231	0.240	0.249	0.258	0.268	0.279	0.289	0.301
4	0.216	0.224	0.232	0.240	0.250	0.259	0.269	0.279	0.290	0.302
5	0.216	0.224	0.233	0.241	0.250	0.260	0.270	0.280	0.291	0.303
6	0.217	0.225	0.233	0.242	0.251	0.261	0.271	0.281	0.292	0.304
7	0.218	0.226	0.234	0.243	0.252	0.261	0.272	0.282	0.293	0.305
8	0.218	0.226	0.235	0.243	0.253	0.262	0.272	0.283	0.294	0.306
9	0.219	0.227	0.235	0.244	0.253	0.263	0.273	0.284	0.295	0.307
10	0.220	0.228	0.236	0.245	0.254	0.264	0.274	0.285	0.296	0.308
11	0.220	0.228	0.237	0.246	0.255	0.265	0.275	0.286	0.297	0.309

Age of the member in years and complete months when benefits come into payment										
months	35	36	37	38	39	40	41	42	43	44
0	0.310	0.322	0.335	0.349	0.364	0.379	0.395	0.412	0.430	0.449
1	0.311	0.323	0.337	0.350	0.365	0.380	0.397	0.414	0.432	0.451
2	0.312	0.325	0.338	0.352	0.366	0.382	0.398	0.415	0.433	0.452
3	0.313	0.326	0.339	0.353	0.368	0.383	0.399	0.417	0.435	0.454
4	0.314	0.327	0.340	0.354	0.369	0.384	0.401	0.418	0.436	0.455
5	0.315	0.328	0.341	0.355	0.370	0.386	0.402	0.420	0.438	0.457
6	0.316	0.329	0.342	0.357	0.371	0.387	0.404	0.421	0.439	0.459
7	0.317	0.330	0.344	0.358	0.373	0.388	0.405	0.423	0.441	0.460
8	0.318	0.331	0.345	0.359	0.374	0.390	0.406	0.424	0.443	0.462
9	0.319	0.332	0.346	0.360	0.375	0.391	0.408	0.425	0.444	0.464
10	0.320	0.333	0.347	0.361	0.377	0.392	0.409	0.427	0.446	0.465
11	0.321	0.334	0.348	0.363	0.378	0.394	0.411	0.428	0.447	0.467

Age of the member in years and complete months when benefits come into payment										
months	45	46	47	48	49	50	51	52	53	54
0	0.469	0.490	0.512	0.536	0.562	0.589	0.618	0.649	0.682	0.718
1	0.471	0.492	0.514	0.538	0.564	0.591	0.620	0.652	0.685	0.721
2	0.472	0.494	0.516	0.540	0.566	0.594	0.623	0.654	0.688	0.724
3	0.474	0.496	0.518	0.543	0.568	0.596	0.625	0.657	0.691	0.727
4	0.476	0.497	0.520	0.545	0.571	0.598	0.628	0.660	0.694	0.731
5	0.478	0.499	0.522	0.547	0.573	0.601	0.631	0.663	0.697	0.734
6	0.479	0.501	0.524	0.549	0.575	0.603	0.633	0.665	0.700	0.737
7	0.481	0.503	0.526	0.551	0.577	0.606	0.636	0.668	0.703	0.740
8	0.483	0.505	0.528	0.553	0.580	0.608	0.638	0.671	0.706	0.744
9	0.485	0.507	0.530	0.555	0.582	0.610	0.641	0.674	0.709	0.747
10	0.486	0.509	0.532	0.557	0.584	0.613	0.644	0.676	0.712	0.750
11	0.488	0.510	0.534	0.559	0.586	0.615	0.646	0.679	0.715	0.753

Age of member in years and complete months when benefits come into payment					
months	55	56	57	58	59
0	0.756	0.798	0.843	0.892	0.945
1	0.760	0.802	0.847	0.896	0.950
2	0.763	0.806	0.851	0.901	0.954
3	0.767	0.809	0.855	0.905	0.959
4	0.770	0.813	0.859	0.909	0.964
5	0.774	0.817	0.863	0.914	0.969
6	0.777	0.820	0.867	0.918	0.974
7	0.781	0.824	0.871	0.923	0.978
8	0.784	0.828	0.875	0.927	0.983
9	0.788	0.832	0.879	0.931	0.988
10	0.791	0.835	0.884	0.936	0.993
11	0.794	0.839	0.888	0.940	0.998

Table D Factors for calculating Lifetime Allowance debit

Males and Females

Age last birthday at retirement	Gross Pension of £1 per annum	
	F _{LTA}	
	Males	Females
50	22.22	22.99
51	21.93	22.73
52	21.63	22.46
53	21.30	22.16
54	20.95	21.84
55	20.57	21.50
56	20.18	21.14
57	19.79	20.78
58	19.38	20.41
59	18.97	20.03
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

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Table E Factors for calculating Lifetime Allowance debit (retirement in ill health)

Males and Females

Age last birthday at retirement	Gross Pension of £1 per annum	
	F _{LTA}	
	Males	Females
20	28.83	29.22
21	28.67	29.07
22	28.50	28.91
23	28.33	28.75
24	28.15	28.59
25	27.97	28.42
26	27.78	28.24
27	27.59	28.06
28	27.39	27.87
29	27.19	27.68
30	26.98	27.49
31	26.76	27.28
32	26.55	27.07
33	26.32	26.86
34	26.09	26.64
35	25.85	26.41
36	25.61	26.18
37	25.36	25.94
38	25.10	25.69
39	24.83	25.44
40	24.56	25.18
41	24.27	24.92
42	23.98	24.64
43	23.68	24.36
44	23.37	24.07
45	23.06	23.78
46	22.73	23.47
47	22.39	23.16
48	22.04	22.84
49	21.69	22.52
50	21.32	22.18
51	20.95	21.84
52	20.57	21.50
53	20.18	21.14
54	19.79	20.78
55	19.38	20.41
56	18.97	20.03
57	18.56	19.64
58	18.14	19.24
59	17.71	18.83

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