

The Local Government Pension Scheme (Scotland) Purchase of Additional Pension

Applications on or after 1 April 2009

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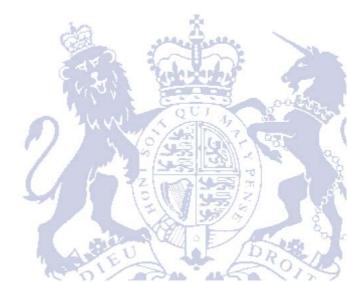


Table of Contents

1	Legislative background	2
2	Benefits purchased	3
3	Contributions	5
4	Other considerations	6
5	Table A – Additional own pension – lump sum contributions - Males	7
6	Table B – Additional own pension - lump sum contributions - Females	8
7	Table C – Additional own pension – regular monthly contributions - Males	9
8	Table D – Additional own pension – regular monthly contributions - Females	15
9	Table E – Additional own and dependants' pension – regular monthly contributions - Males	21
10	Table F – Additional own and dependants' pension – regular monthly contributions - Females	27

1 Legislative background

- 1.1 Under Regulation 14 of the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 ("the Benefits Regulations") (SSI 2008/230), a member may elect to make additional contributions to the LGPS to be credited with additional pension. Furthermore under Regulation 13 of the Benefits Regulations, an employing authority may award additional pension to a member.
- 1.2 Regulations 20 and 21 of the Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 ("the Administration Regulations") (SSI 2008/228) provide further conditions relating to the purchase of additional pension by members and Regulation 36 of the Administration Regulations provide further conditions relating to employer-purchased additional pension.
- 1.3 Regulation 14(3) of the Benefits Regulations and Regulation 20(6) of the Administration Regulations provide that the amount of the additional contributions paid by a member purchasing additional pension must be the amount for the time being as is shown in guidance issued by the Scheme Actuary.
- 1.4 Regulation 36(3) of the Administration Regulations provides that the amount of payment required to be paid by an employing authority purchasing additional pension for a member must be the amount as is shown in guidance issued by the Scheme Actuary. However, it is possible under Regulation 36(4) for the employing and administering authority to agree some other lump sum or regular contribution to be paid other than the amount in this guidance. This guidance does not cover payments under regulation 36(4).
- 1.5 Regulation 21(3) of the Administration Regulations provide that the amount of additional pension credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill health or death must be determined by the Scheme Actuary.
- 1.6 The purpose of this note prepared by the Government Actuary's Department for Scottish Public Pensions Agency (SPPA), and issued to them for onward transmission to administering authorities and employing authorities, is to provide this guidance.

2 Benefits purchased

- 2.1 A member purchasing additional pension may only purchase pension in multiples of £250 a year. There is no such restriction on an employing authority.
- 2.2 A member may purchase additional pension for the member only or for the member and his or her dependants. When an employer purchases additional pension, it will be additional pension for the member only.
- 2.3 The maximum amount of additional pension that may be purchased by a member is limited to £5,000 a year in aggregate. The maximum amount of employer-purchased additional pension is limited to £5,000 a year. These limits operate separately. SPPA has confirmed that the limits are to be indexed with reference to the RPI.
- 2.4 The benefits provided to a member awarded additional pension are not fully specified in the regulations. However, SPPA has confirmed the details of additional pension benefits described below.

Own benefits

- 2.5 A member purchasing or awarded benefits in respect of him or her alone will receive the following benefits:
- 2.5.1 On age retirement, the total pension awarded will be increased by the rate of additional pension purchased.
- 2.5.2 If the member stops contributing before the end of the payment period for reason other than qualifying for an ill health pension, the additional pension will be reduced pro-rata. The additional pension awarded is the additional pension originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions continued to the end of the contract.
- 2.5.3 On early retirement (before age 65) an actuarial reduction will apply to the additional pension (calculated after the reduction in the sub-paragraph above, if appropriate) to allow for early payment.
- 2.5.4 On late retirement after age 65, an increase in line with the guidance on late retirement will be applied to the additional pension.
- 2.5.5 The additional pension is payable without reduction if the member qualifies for an ill health pension.
- 2.5.6 In all cases, the additional pension awarded may be commuted for cash when it comes into payment under the same terms as the rest of the pension.
- 2.5.7 On death in deferment, a lump sum of five times the additional pension is payable.
- 2.5.8 On death in retirement, a lump sum is payable equal to ten times the annual rate of additional pension in payment before death, less the amount of additional pension already paid.
- 2.5.9 No additional pension benefit is payable if the member dies in service.
- 2.5.10 The rate of additional pension is increased with reference to the RPI from the date of the first contribution/ lump sum payment to the date of award of benefits. Once in payment, the additional pension is increased with reference to the RPI.

Dependants' benefits

- 2.6 If a member opts to purchase dependants' benefits as well as own benefits, then the following additional benefits will be paid on the death of the member.
- 2.6.1 On death in service, death in deferment or death as a pensioner, an additional dependants' pension is payable to an eligible spouse, civil partner or nominated cohabiting partner. A pension is also payable to eligible children.
- 2.6.2 The additional spouse, civil partner or nominated cohabiting partner's pension is 37.5% of the rate of additional pension purchased.
- 2.6.3 The child's additional pension is 18.75% of the member's additional pension if there is one eligible child. If there are two or more eligible children then the total children's pension awarded is 37.5% of the member's additional pension and is shared equally between the eligible children.
- 2.6.4 If there is no pension paid to an eligible spouse, civil partner or nominated cohabiting partner, then the additional child's pension is 25% of the member's additional pension if there is one eligible child. If there are two or more children then the total additional pension awarded is 50% of the member's pension and is shared equally between the eligible children.
- 2.6.5 On the death of a pensioner who commuted additional pension at retirement for cash, the calculation is based on the member's additional pension that would have been in payment if the member had not commuted additional pension.
- 2.6.6 On the death of a pensioner who had their additional pension actuarially reduced due to payment before normal retirement age, the calculation is based on the member's additional pension that would have been paid without the early retirement reduction.
- 2.6.7 On the death of a pensioner who had their additional pension actuarially increased due to payment after normal retirement age, the calculation is based on the member's additional pension excluding the late retirement increase.
- 2.6.8 On the death of a member who had not completed all the required contributions, the additional pension will be reduced pro-rata. The additional pension awarded is the additional pension that would have been awarded if all the contributions had been paid multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions continued to the end of the contract.
- 2.6.9 The exceptions to the paragraph above are that no reduction is applied when the member ceased contributing due to death in service or being awarded an ill health pension.
- 2.6.10 The rate of the dependant's additional pension is increased before it comes into payment with reference to the RPI as for a member's pension. Once in payment, the dependants' additional pension is increased with reference to the RPI.

3 Contributions

- 3.1 SPPA has confirmed that member-purchased additional pension may be paid for over a whole number of years not exceeding the period to normal retirement age (age 65). Therefore a member may not commence a contract on or after their 64th birthday.
- 3.2 Contracts may commence at any time in the year.
- 3.3 Employer-purchased additional pension must be paid for by lump sum if the cost is to be determined by this guidance.
- 3.4 Tables are attached to this Guidance Note that should be used in order to determine the additional contributions, expressed as a lump sum or monthly payment amount, for an increase in pension of £250 a year.
- 3.5 The factor depends on the member's age at their last birthday before the date contributions start, their sex and on the payment period selected. Different factors are provided depending on whether dependants' benefits are also being purchased.
- 3.6 Regular contributions are the same amount each month and are not indexed. However, contribution rates in this note are subject to change in the future. Any revision to rates would apply to any additional pension contracts that still had contributions outstanding at the time of the revision. The revised contributions would take effect for existing contracts on the 1 April following the revision.
- 3.7 A member who leaves service must stop contributing for additional pension. An active member may stop contributing for additional pension if he or she notifies the administering authority in writing.

4 Other considerations

- 4.1 This GAD guidance note reflects rules of the LGPS (Scotland) as at 1 April 2009, and applies in respect of elections to purchase additional pension made on or after that date. Elections to purchase Added Years before that date continue to be governed by the earlier GAD guidance in force when the election was made.
- 4.2 The HMRC limits on the tax relief in respect of pension contributions and the HMRC Annual and Lifetime Allowance apply to additional pension contributions and benefits.
- 4.3 Administering authorities have the option to request a medical report from members wishing to purchase additional pension and if the report does not satisfy the authority that the member is in reasonably good health, it may refuse the request to purchase additional pension. If a member is awarded an ill health pension or dies early in an additional pension contract then this is likely to cause a strain on the fund. There may also be a strain following payment of a lump sum contribution if a member is awarded an ill health pension from an early age or dies leaving a young spouse, civil partner or nominated cohabiting partner.
- 4.4 Additional pension would be reduced to allow for early payment before age 65, unless the member is retiring on the grounds of permanent incapacity. Similarly, if a member retires before the contributions due have all been paid then the additional pension would be further reduced due to the missed payments. A member retiring before 65 before paying all contributions would be subject to both reductions.
- 4.5 Purchase of additional pension has no effect on a member's 'rule of 85' retirement age. Additional pension is reduced for payment before 65 in normal health even if all the member's other benefits are payable unreduced from an earlier age due to the 'rule of 85'.

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5 Table A – Additional own pension – lump sum contributions - Males

Lump sum contributions to be made by an employing authority that has elected to make an additional contribution to the LGPS to increase a male member's, but not his dependants', pension.

Age at payment	Lump sum contribution for an increase in pension of £250 a year	Age at payment	Lump sum contribution for an increase in pension of £250 a year
16	900	41	2,090
17	930	42	2,150
18	960	43	2,220
19	990	44	2,300
20	1,030	45	2,370
21	1,060	46	2,440
22	1,100	47	2,520
23	1,140	48	2,590
24	1,180	49	2,670
25	1,220	50	2,750
26	1,260	51	2,830
27	1,310	52	2,910
28	1,350	53	2,990
29	1,400	54	3,070
30	1,440	55	3,160
31	1,490	56	3,240
32	1,550	57	3,340
33	1,600	58	3,430
34	1,650	59	3,530
35	1,710	60	3,640
36	1,770	61	3,760
37	1,830	62	3,890
38	1,890	63	4,040
39	1,950	64	4,210
40	2,020		

6 Table B – Additional own pension - lump sum contributions - Females

Lump sum contributions to be made by an employing authority that has elected to make an additional contribution to the LGPS to increase a female member's, but not her dependants', pension.

Age at payment	Lump sum contribution for an increase in pension of £250 a year	Age at payment	Lump sum contribution for an increase in pension of £250 a year
16	1,010	41	2,320
17	1,050	42	2,400
18	1,080	43	2,470
19	1,120	44	2,550
20	1,160	45	2,630
21	1,200	46	2,720
22	1,250	47	2,800
23	1,290	48	2,890
24	1,330	49	2,970
25	1,380	50	3,060
26	1,430	51	3,150
27	1,480	52	3,240
28	1,530	53	3,330
29	1,580	54	3,420
30	1,630	55	3,510
31	1,690	56	3,600
32	1,750	57	3,690
33	1,800	58	3,790
34	1,860	59	3,890
35	1,920	60	4,000
36	1,980	61	4,120
37	2,050	62	4,240
38	2,110	63	4,390
39	2,180	64	4,550
40	2,250		

7 Table C – Additional own pension – regular monthly contributions - Males

Age at first	Contrac	t length	(years))												
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	76.43	39.16	26.75	20.57	16.87	14.42	12.68	11.38	10.38	9.58	8.94	8.41	7.96	7.59	7.27	6.99
17	79.22	40.59	27.73	21.32	17.49	14.95	13.14	11.80	10.76	9.93	9.27	8.72	8.26	7.87	7.54	7.25
18	81.94	41.99	28.69	22.06	18.10	15.47	13.60	12.21	11.13	10.28	9.59	9.02	8.54	8.14	7.80	7.50
19	84.77	43.44	29.68	22.82	18.72	16.00	14.07	12.63	11.52	10.63	9.92	9.33	8.84	8.42	8.07	7.76
20	87.72	44.95	30.72	23.62	19.37	16.56	14.56	13.07	11.92	11.00	10.27	9.66	9.15	8.72	8.35	8.03
21	90.77	46.51	31.79	24.44	20.05	17.14	15.07	13.52	12.33	11.39	10.62	9.99	9.47	9.02	8.64	8.31
22	93.94	48.14	32.89	25.29	20.75	17.73	15.59	14.00	12.76	11.79	11.00	10.34	9.80	9.34	8.94	8.61
23	97.22	49.82	34.04	26.18	21.48	18.35	16.14	14.49	13.21	12.20	11.38	10.71	10.14	9.67	9.26	8.91
24	100.62	51.56	35.24	27.09	22.23	19.00	16.70	14.99	13.67	12.63	11.78	11.08	10.50	10.01	9.58	9.22
25	104.14	53.37	36.47	28.04	23.01	19.66	17.29	15.52	14.15	13.07	12.20	11.47	10.87	10.36	9.92	9.55
26	107.74	55.21	37.73	29.01	23.80	20.34	17.89	16.06	14.64	13.52	12.62	11.87	11.25	10.72	10.27	9.88
27	111.46	57.12	39.03	30.02	24.63	21.05	18.51	16.61	15.15	13.99	13.06	12.28	11.64	11.09	10.63	10.23
28	115.31	59.09	40.39	31.06	25.48	21.78	19.15	17.19	15.68	14.48	13.51	12.71	12.04	11.48	11.00	10.59
29	119.31	61.14	41.79	32.13	26.36	22.53	19.81	17.79	16.22	14.99	13.98	13.16	12.47	11.88	11.39	10.96
30	123.39	63.24	43.22	33.24	27.27	23.31	20.49	18.40	16.78	15.50	14.47	13.61	12.90	12.30	11.78	11.34
31	127.62	65.40	44.70	34.37	28.20	24.11	21.20	19.03	17.36	16.04	14.97	14.08	13.35	12.73	12.20	11.74
32	131.98	67.64	46.23	35.55	29.17	24.94	21.93	19.69	17.96	16.59	15.49	14.58	13.82	13.17	12.63	12.16

Table C – Additional own pension - regular monthly contributions – Males (2)

Age at first	Contra	act leng	th (year	's)												
contribution	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	6.75	6.54	6.36	6.20	6.05	5.92	5.81	5.71	5.61	5.53	5.45	5.38	5.32	5.26	5.21	5.16
17	7.00	6.79	6.60	6.43	6.28	6.14	6.02	5.92	5.82	5.73	5.65	5.58	5.52	5.46	5.40	5.35
18	7.25	7.02	6.82	6.65	6.50	6.36	6.23	6.12	6.02	5.93	5.85	5.78	5.71	5.65	5.59	5.54
19	7.50	7.27	7.06	6.88	6.72	6.58	6.45	6.34	6.23	6.14	6.06	5.98	5.91	5.85	5.79	5.74
20	7.76	7.52	7.31	7.12	6.96	6.81	6.68	6.56	6.45	6.36	6.27	6.19	6.12	6.05	5.99	5.94
21	8.03	7.78	7.56	7.37	7.20	7.05	6.91	6.79	6.68	6.58	6.49	6.41	6.34	6.27	6.21	6.15
22	8.31	8.06	7.83	7.63	7.45	7.30	7.16	7.03	6.92	6.81	6.72	6.64	6.56	6.49	6.43	6.37
23	8.60	8.34	8.11	7.90	7.72	7.56	7.41	7.28	7.16	7.06	6.96	6.88	6.80	6.73	6.66	6.61
24	8.91	8.63	8.39	8.18	7.99	7.82	7.67	7.54	7.42	7.31	7.21	7.12	7.04	6.97	6.91	6.85
25	9.22	8.94	8.69	8.47	8.28	8.10	7.95	7.81	7.69	7.57	7.47	7.38	7.30	7.23	7.16	7.10
26	9.55	9.25	9.00	8.77	8.57	8.39	8.23	8.09	7.96	7.85	7.74	7.65	7.57	7.49	7.42	7.36
27	9.88	9.58	9.31	9.08	8.87	8.69	8.52	8.38	8.25	8.13	8.02	7.93	7.84	7.77	7.70	7.64
28	10.23	9.92	9.64	9.40	9.19	9.00	8.83	8.68	8.54	8.42	8.32	8.22	8.13	8.05	7.99	7.92
29	10.59	10.27	9.99	9.74	9.52	9.32	9.15	9.00	8.86	8.73	8.62	8.53	8.44	8.36	8.29	8.23
30	10.96	10.63	10.34	10.08	9.86	9.66	9.48	9.32	9.18	9.06	8.94	8.84	8.75	8.67	8.60	8.54
31	11.35	11.01	10.71	10.45	10.21	10.01	9.83	9.67	9.52	9.39	9.28	9.18	9.09	9.01	8.94	8.87
32	11.75	11.40	11.09	10.82	10.59	10.38	10.19	10.03	9.88	9.75	9.63	9.53	9.44	9.36	9.29	9.22

Table C – Additional own pension - regular monthly contributions – Males (3)

Age at first	Contra	ct leng	th (year	s)												
contribution	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	5.12	5.08	5.04	5.01	4.98	4.95	4.92	4.90	4.88	4.86	4.84	4.82	4.81	4.81	4.81	4.81
17	5.31	5.27	5.23	5.19	5.16	5.13	5.11	5.08	5.06	5.04	5.03	5.01	4.99	4.99	4.99	
18	5.49	5.45	5.41	5.38	5.35	5.32	5.29	5.27	5.24	5.22	5.21	5.19	5.17	5.17		
19	5.69	5.65	5.61	5.57	5.54	5.51	5.48	5.46	5.43	5.41	5.39	5.38	5.36			
20	5.89	5.85	5.81	5.77	5.74	5.71	5.68	5.65	5.63	5.61	5.59	5.58				
21	6.10	6.06	6.02	5.98	5.94	5.91	5.89	5.86	5.84	5.82	5.80					
22	6.32	6.28	6.24	6.20	6.16	6.13	6.10	6.08	6.06	6.03						
23	6.55	6.51	6.46	6.43	6.39	6.36	6.33	6.31	6.28							
24	6.79	6.75	6.70	6.66	6.63	6.60	6.57	6.54								
25	7.05	7.00	6.95	6.92	6.88	6.85	6.82									
26	7.31	7.26	7.21	7.17	7.14	7.11										
27	7.58	7.53	7.49	7.45	7.41											
28	7.87	7.82	7.77	7.73												
29	8.17	8.12	8.07													
30	8.48	8.43														
31	8.82															

Table C – Additional own pension - regular monthly contributions – Males (4)

Age at first	Contrac	ct length	(years)													
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	136.49	69.95	47.81	36.77	30.17	25.80	22.69	20.37	18.59	17.17	16.03	15.09	14.30	13.64	13.08	12.59
34	141.16	72.35	49.45	38.04	31.21	26.69	23.47	21.08	19.24	17.77	16.59	15.62	14.81	14.13	13.55	13.05
35	145.99	74.83	51.15	39.35	32.29	27.61	24.29	21.82	19.91	18.40	17.18	16.18	15.34	14.64	14.04	13.53
36	150.96	77.38	52.90	40.70	33.40	28.56	25.13	22.58	20.61	19.05	17.79	16.75	15.89	15.16	14.55	14.02
37	156.08	80.01	54.71	42.09	34.55	29.55	26.00	23.36	21.33	19.72	18.42	17.35	16.46	15.72	15.08	14.54
38	161.36	82.73	56.57	43.53	35.74	30.57	26.91	24.18	22.08	20.42	19.08	17.98	17.06	16.30	15.65	15.09
39	166.81	85.54	58.50	45.03	36.97	31.63	27.85	25.03	22.87	21.15	19.77	18.64	17.70	16.91	16.24	15.67
40	172.45	88.45	60.50	46.57	38.25	32.74	28.83	25.92	23.69	21.92	20.50	19.33	18.36	17.55	16.86	16.28
41	178.21	91.42	62.55	48.16	39.57	33.87	29.84	26.84	24.53	22.71	21.25	20.05	19.05	18.22	17.52	16.92
42	184.10	94.46	64.64	49.78	40.92	35.04	30.88	27.79	25.41	23.54	22.03	20.80	19.78	18.92	18.20	17.59
43	190.13	97.57	66.80	51.47	42.32	36.26	31.97	28.78	26.33	24.41	22.85	21.59	20.54	19.66	18.93	18.31
44	196.32	100.80	69.04	53.22	43.78	37.53	33.10	29.82	27.30	25.32	23.72	22.42	21.35	20.45	19.70	19.07
45	202.73	104.14	71.36	55.04	45.30	38.85	34.29	30.91	28.31	26.27	24.63	23.30	22.20	21.29	20.53	19.89
46	209.17	107.50	73.70	56.87	46.83	40.19	35.50	32.02	29.35	27.26	25.58	24.21	23.09	22.16	21.39	20.73
47	215.66	110.89	76.07	58.73	48.40	41.57	36.74	33.16	30.42	28.27	26.56	25.17	24.02	23.08	22.29	21.62
48	222.24	114.34	78.48	60.64	50.01	42.98	38.02	34.35	31.54	29.34	27.59	26.17	25.01	24.04	23.24	22.56

Table C – Additional own pension - regular monthly contributions – Males (5)

Age at first	Contra	ct lengt	h (years)											
contribution	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	12.18	11.81	11.50	11.22	10.98	10.76	10.57	10.40	10.26	10.12	10.01	9.90	9.81	9.73	9.66
34	12.62	12.25	11.92	11.64	11.39	11.17	10.98	10.80	10.65	10.52	10.40	10.30	10.21	10.13	
35	13.08	12.70	12.37	12.08	11.82	11.60	11.40	11.23	11.08	10.94	10.82	10.72	10.63		
36	13.57	13.18	12.84	12.54	12.28	12.05	11.85	11.67	11.52	11.38	11.27	11.16			
37	14.08	13.68	13.33	13.02	12.76	12.53	12.32	12.15	11.99	11.85	11.73				
38	14.61	14.20	13.85	13.54	13.27	13.03	12.83	12.65	12.49	12.35					
39	15.18	14.76	14.40	14.08	13.81	13.57	13.36	13.18	13.03						
40	15.78	15.35	14.98	14.66	14.39	14.15	13.94	13.76							
41	16.41	15.97	15.60	15.28	15.00	14.75	14.54								
42	17.08	16.63	16.25	15.93	15.64	15.40									
43	17.78	17.33	16.95	16.62	16.33										
44	18.54	18.08	17.69	17.36											
45	19.34	18.88	18.48												
46	20.18	19.71													
47	21.06														

Table C – Additional own pension - regular monthly contributions – Males (6)

Age at first	Contrac	ct length	(years)												
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	228.94	117.88	80.98	62.62	51.69	44.46	39.36	35.59	32.72	30.48	28.69	27.24	26.05	25.07	24.25
50	235.85	121.54	83.56	64.67	53.42	45.99	40.76	36.90	33.97	31.67	29.84	28.36	27.15	26.15	
51	242.81	125.23	86.17	66.74	55.19	47.57	42.21	38.27	35.26	32.91	31.04	29.53	28.30		
52	249.88	128.98	88.83	68.88	57.03	49.22	43.74	39.70	36.62	34.22	32.31	30.76			
53	257.09	132.82	91.59	71.12	58.97	50.97	45.35	41.21	38.06	35.61	33.65				
54	264.48	136.86	94.53	73.52	61.05	52.85	47.08	42.83	39.60	37.08					
55	272.34	141.16	97.65	76.07	63.26	54.83	48.91	44.55	41.23						
56	280.39	145.57	100.87	78.69	65.53	56.87	50.78	46.30							
57	288.73	150.15	104.21	81.41	67.87	58.97	52.71								
58	297.49	154.96	107.68	84.23	70.30	61.14									
59	306.80	159.99	111.31	87.16	72.83										
60	316.63	165.32	115.15	90.27											
61	327.49	171.19	119.39												
62	339.52	177.72													
63	353.01														

8 Table D – Additional own pension – regular monthly contributions - Females

Age at first	Contrac	t lengt	h (years	5)												
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	86.10	44.12	30.14	23.18	19.01	16.25	14.28	12.82	11.69	10.80	10.07	9.47	8.97	8.55	8.19	7.88
17	89.42	45.81	31.31	24.07	19.75	16.87	14.84	13.32	12.14	11.21	10.46	9.84	9.32	8.88	8.51	8.19
18	92.57	47.43	32.41	24.92	20.44	17.47	15.36	13.79	12.57	11.61	10.83	10.19	9.65	9.20	8.81	8.48
19	95.84	49.11	33.56	25.80	21.17	18.09	15.91	14.28	13.02	12.02	11.22	10.55	10.00	9.53	9.12	8.78
20	99.24	50.85	34.75	26.72	21.92	18.73	16.47	14.78	13.48	12.45	11.62	10.93	10.35	9.87	9.45	9.09
21	102.76	52.65	35.98	27.67	22.70	19.40	17.06	15.31	13.96	12.90	12.03	11.32	10.72	10.22	9.79	9.42
22	106.39	54.52	37.26	28.65	23.50	20.09	17.66	15.85	14.46	13.35	12.46	11.72	11.11	10.58	10.14	9.76
23	110.16	56.45	38.58	29.66	24.34	20.80	18.29	16.42	14.97	13.83	12.90	12.14	11.50	10.96	10.50	10.11
24	114.00	58.42	39.92	30.70	25.19	21.53	18.93	16.99	15.50	14.32	13.36	12.57	11.91	11.35	10.88	10.47
25	117.96	60.45	41.31	31.77	26.06	22.28	19.59	17.59	16.04	14.82	13.83	13.01	12.33	11.75	11.26	10.84
26	122.06	62.55	42.75	32.88	26.97	23.06	20.28	18.21	16.61	15.34	14.32	13.47	12.77	12.17	11.66	11.22
27	126.26	64.70	44.22	34.01	27.91	23.86	20.98	18.84	17.19	15.88	14.82	13.94	13.21	12.60	12.07	11.62
28	130.60	66.93	45.75	35.18	28.87	24.68	21.71	19.49	17.79	16.43	15.34	14.43	13.68	13.04	12.50	12.03
29	135.03	69.21	47.31	36.39	29.86	25.53	22.46	20.17	18.40	17.00	15.87	14.94	14.16	13.50	12.94	12.45
30	139.64	71.58	48.93	37.64	30.89	26.42	23.24	20.87	19.04	17.60	16.42	15.46	14.65	13.97	13.39	12.90
31	144.34	74.00	50.59	38.92	31.95	27.32	24.03	21.58	19.70	18.20	16.99	15.99	15.16	14.46	13.86	13.35
32	149.15	76.47	52.28	40.23	33.02	28.24	24.84	22.31	20.36	18.82	17.57	16.54	15.68	14.96	14.34	13.81

Table D – Additional own pension - regular monthly contributions – Females (2)

Age at first	Contra	act leng	th (year	's)												
contribution	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	7.61	7.38	7.17	6.99	6.82	6.68	6.55	6.43	6.33	6.23	6.15	6.07	6.00	5.93	5.88	5.82
17	7.91	7.66	7.45	7.26	7.09	6.94	6.80	6.68	6.58	6.48	6.39	6.31	6.23	6.17	6.11	6.05
18	8.19	7.94	7.71	7.52	7.34	7.19	7.05	6.92	6.81	6.71	6.62	6.53	6.46	6.39	6.33	6.27
19	8.48	8.22	7.99	7.79	7.61	7.45	7.30	7.17	7.06	6.95	6.86	6.77	6.69	6.62	6.56	6.50
20	8.78	8.51	8.28	8.07	7.88	7.71	7.57	7.43	7.31	7.20	7.11	7.02	6.94	6.86	6.80	6.73
21	9.10	8.82	8.57	8.36	8.16	7.99	7.84	7.70	7.58	7.46	7.36	7.27	7.19	7.11	7.04	6.98
22	9.43	9.14	8.88	8.66	8.46	8.28	8.12	7.98	7.85	7.74	7.63	7.54	7.45	7.37	7.30	7.24
23	9.77	9.47	9.20	8.97	8.76	8.58	8.42	8.27	8.14	8.02	7.91	7.81	7.73	7.65	7.57	7.51
24	10.11	9.80	9.53	9.29	9.08	8.89	8.72	8.57	8.43	8.31	8.20	8.10	8.01	7.93	7.85	7.79
25	10.47	10.15	9.87	9.62	9.40	9.21	9.03	8.88	8.74	8.61	8.50	8.39	8.30	8.22	8.14	8.07
26	10.85	10.51	10.22	9.97	9.74	9.54	9.36	9.20	9.05	8.92	8.81	8.70	8.61	8.52	8.44	8.38
27	11.23	10.89	10.59	10.32	10.09	9.88	9.69	9.53	9.38	9.25	9.13	9.02	8.92	8.84	8.76	8.69
28	11.63	11.27	10.96	10.69	10.45	10.24	10.04	9.87	9.72	9.58	9.46	9.35	9.25	9.17	9.09	9.02
29	12.04	11.67	11.35	11.07	10.82	10.60	10.41	10.23	10.08	9.94	9.81	9.70	9.60	9.51	9.43	9.36
30	12.46	12.09	11.76	11.47	11.21	10.99	10.78	10.61	10.45	10.30	10.18	10.06	9.96	9.87	9.79	9.72
31	12.90	12.51	12.17	11.88	11.61	11.38	11.17	10.99	10.83	10.68	10.55	10.44	10.34	10.25	10.17	10.10
32	13.35	12.95	12.60	12.30	12.03	11.79	11.58	11.39	11.22	11.08	10.95	10.83	10.73	10.64	10.56	10.49

Table D – Additional own pension - regular monthly contributions – Females (3)

Age at first	Contra	ct lengt	th (year	s)												
contribution	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	5.77	5.73	5.69	5.65	5.61	5.58	5.55	5.53	5.50	5.48	5.46	5.44	5.43	5.43	5.43	5.43
17	6.00	5.95	5.91	5.87	5.84	5.80	5.77	5.75	5.72	5.70	5.68	5.66	5.65	5.65	5.65	
18	6.22	6.17	6.13	6.09	6.05	6.02	5.99	5.96	5.93	5.91	5.89	5.87	5.86	5.86		
19	6.44	6.39	6.35	6.31	6.27	6.24	6.21	6.18	6.15	6.13	6.11	6.09	6.08			
20	6.68	6.63	6.58	6.54	6.50	6.47	6.44	6.41	6.39	6.36	6.34	6.32				
21	6.93	6.87	6.83	6.79	6.75	6.71	6.68	6.65	6.63	6.60	6.58					
22	7.18	7.13	7.08	7.04	7.00	6.97	6.93	6.91	6.88	6.86						
23	7.45	7.40	7.35	7.30	7.26	7.23	7.20	7.17	7.14							
24	7.73	7.67	7.62	7.58	7.54	7.50	7.47	7.44								
25	8.01	7.96	7.91	7.86	7.82	7.79	7.76									
26	8.31	8.26	8.21	8.16	8.12	8.09										
27	8.63	8.57	8.52	8.48	8.44											
28	8.96	8.90	8.85	8.80												
29	9.30	9.24	9.19													
30	9.66	9.60														
31	10.03															

Table D – Additional own pension - regular monthly contributions – Females (4)

Age at first	Contrac	ct length	(years)													
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	154.06	78.99	54.01	41.56	34.12	29.18	25.67	23.06	21.05	19.45	18.16	17.10	16.21	15.47	14.83	14.28
34	159.09	81.58	55.79	42.93	35.24	30.14	26.52	23.83	21.75	20.10	18.77	17.67	16.76	15.99	15.34	14.77
35	164.24	84.22	57.60	44.33	36.39	31.13	27.39	24.61	22.47	20.77	19.40	18.27	17.33	16.53	15.86	15.28
36	169.55	86.95	59.47	45.77	37.58	32.15	28.29	25.42	23.21	21.46	20.05	18.88	17.91	17.09	16.40	15.81
37	175.03	89.77	61.40	47.26	38.81	33.20	29.23	26.27	23.98	22.18	20.72	19.52	18.52	17.68	16.97	16.36
38	180.68	92.67	63.39	48.80	40.08	34.30	30.19	27.14	24.79	22.92	21.42	20.19	19.16	18.30	17.56	16.94
39	186.51	95.68	65.46	50.40	41.40	35.43	31.20	28.05	25.62	23.70	22.15	20.88	19.83	18.94	18.19	17.56
40	192.56	98.80	67.61	52.06	42.77	36.61	32.24	29.00	26.49	24.52	22.92	21.62	20.53	19.62	18.86	18.21
41	198.76	102.00	69.81	53.76	44.18	37.83	33.32	29.97	27.40	25.36	23.72	22.38	21.27	20.34	19.56	18.89
42	205.13	105.28	72.07	55.52	45.63	39.08	34.44	30.99	28.33	26.24	24.56	23.18	22.05	21.10	20.30	19.62
43	211.69	108.67	74.40	57.33	47.14	40.39	35.60	32.05	29.32	27.17	25.44	24.03	22.87	21.90	21.09	20.40
44	218.44	112.17	76.83	59.22	48.71	41.75	36.82	33.16	30.36	28.15	26.38	24.94	23.75	22.76	21.94	21.24
45	225.45	115.81	79.35	61.19	50.34	43.17	38.10	34.34	31.46	29.19	27.38	25.91	24.70	23.69	22.85	22.14
46	232.58	119.52	81.92	63.19	52.02	44.64	39.43	35.57	32.61	30.29	28.44	26.93	25.70	24.68	23.82	23.11
47	239.85	123.30	84.54	65.26	53.77	46.18	40.82	36.86	33.83	31.46	29.56	28.03	26.77	25.73	24.87	24.14
48	247.30	127.17	87.27	67.43	55.62	47.81	42.31	38.24	35.14	32.71	30.78	29.21	27.93	26.88	26.00	25.26

Table D – Additional own pension - regular monthly contributions – Females (5)

Age at first	Contra	ct lengt	h (years)											
contribution	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	13.81	13.40	13.04	12.73	12.45	12.21	11.99	11.80	11.64	11.49	11.36	11.24	11.14	11.05	10.97
34	14.29	13.87	13.50	13.18	12.90	12.65	12.43	12.24	12.07	11.92	11.79	11.67	11.57	11.48	
35	14.78	14.35	13.97	13.65	13.36	13.11	12.88	12.69	12.52	12.37	12.24	12.12	12.02		
36	15.30	14.85	14.47	14.14	13.84	13.59	13.36	13.17	13.00	12.84	12.71	12.60			
37	15.84	15.39	14.99	14.65	14.36	14.10	13.87	13.68	13.50	13.35	13.22				
38	16.41	15.95	15.55	15.20	14.90	14.64	14.41	14.22	14.04	13.89					
39	17.01	16.54	16.14	15.79	15.48	15.22	14.99	14.79	14.62						
40	17.65	17.18	16.77	16.41	16.11	15.84	15.61	15.41							
41	18.33	17.85	17.43	17.07	16.77	16.50	16.27								
42	19.05	18.56	18.14	17.78	17.47	17.20									
43	19.82	19.33	18.90	18.54	18.23										
44	20.65	20.15	19.73	19.36											
45	21.55	21.04	20.61												
46	22.51	21.99													
47	23.53														

Table D – Additional own pension - regular monthly contributions – Females (6)

Age at first	Contrac	ct length	(years)												
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	254.93	131.25	90.17	69.74	57.58	49.56	43.90	39.73	36.55	34.07	32.09	30.50	29.19	28.12	27.23
50	262.89	135.49	93.18	72.15	59.63	51.38	45.57	41.29	38.04	35.50	33.48	31.85	30.52	29.42	
51	270.78	139.71	96.19	74.56	61.70	53.23	47.28	42.90	39.56	36.97	34.90	33.24	31.89		
52	278.65	143.93	99.20	77.00	63.81	55.13	49.03	44.55	41.14	38.49	36.38	34.69			
53	286.56	148.18	102.28	79.51	65.99	57.10	50.86	46.28	42.79	40.08	37.93				
54	294.56	152.58	105.50	82.15	68.30	59.19	52.80	48.10	44.53	41.76					
55	302.93	157.20	108.88	84.92	70.71	61.37	54.82	50.01	46.35						
56	311.38	161.87	112.31	87.74	73.17	63.59	56.88	51.95							
57	320.03	166.66	115.83	90.63	75.68	65.87	58.99								
58	329.00	171.63	119.47	93.61	78.28	68.22									
59	338.43	176.80	123.24	96.70	80.97										
60	348.33	182.25	127.23	99.97											
61	359.16	188.21	131.58												
62	371.10	194.77													
63	384.33														

9 Table E – Additional own and dependants' pension – regular monthly contributions - Males

Age at first	Contrac	t lengt	h (years	5)												
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	84.44	43.26	29.55	22.72	18.64	15.93	14.00	12.57	11.46	10.58	9.87	9.29	8.80	8.38	8.03	7.72
17	87.69	44.92	30.70	23.60	19.36	16.55	14.55	13.06	11.91	11.00	10.26	9.65	9.14	8.71	8.34	8.03
18	90.90	46.58	31.83	24.47	20.08	17.16	15.08	13.54	12.35	11.40	10.64	10.01	9.48	9.03	8.65	8.32
19	94.26	48.30	33.01	25.38	20.82	17.79	15.64	14.04	12.80	11.82	11.03	10.38	9.83	9.37	8.97	8.63
20	97.50	49.96	34.14	26.25	21.54	18.40	16.18	14.52	13.25	12.23	11.41	10.73	10.17	9.69	9.28	8.93
21	100.86	51.68	35.32	27.16	22.28	19.04	16.74	15.03	13.70	12.65	11.80	11.10	10.52	10.02	9.60	9.24
22	104.34	53.47	36.54	28.09	23.05	19.70	17.32	15.55	14.18	13.09	12.21	11.49	10.88	10.37	9.94	9.56
23	107.95	55.32	37.80	29.07	23.85	20.38	17.92	16.08	14.67	13.55	12.64	11.89	11.26	10.73	10.28	9.89
24	111.69	57.23	39.11	30.08	24.67	21.09	18.54	16.64	15.18	14.02	13.08	12.30	11.65	11.11	10.64	10.24
25	115.56	59.22	40.47	31.12	25.53	21.82	19.18	17.22	15.71	14.50	13.53	12.73	12.06	11.49	11.01	10.59
26	119.51	61.24	41.85	32.18	26.40	22.57	19.84	17.81	16.25	15.00	14.00	13.17	12.48	11.89	11.39	10.96
27	123.61	63.34	43.29	33.29	27.31	23.34	20.52	18.42	16.80	15.52	14.48	13.62	12.91	12.30	11.78	11.34
28	127.84	65.51	44.77	34.43	28.25	24.14	21.23	19.06	17.38	16.05	14.98	14.09	13.35	12.73	12.19	11.74
29	132.23	67.77	46.31	35.62	29.22	24.98	21.96	19.72	17.98	16.61	15.50	14.58	13.82	13.17	12.62	12.15
30	136.73	70.07	47.89	36.83	30.21	25.83	22.71	20.39	18.60	17.18	16.03	15.08	14.29	13.63	13.06	12.57
31	141.38	72.45	49.52	38.08	31.24	26.71	23.49	21.09	19.24	17.77	16.58	15.60	14.79	14.10	13.51	13.01
32	146.18	74.92	51.20	39.38	32.31	27.62	24.29	21.81	19.90	18.38	17.15	16.14	15.30	14.59	13.99	13.47

Table E – Additional own and dependants' pension - regular monthly contributions – Males (2)

Age at first	Contra	act leng	th (year	ˈs)												
contribution	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	7.46	7.23	7.03	6.85	6.69	6.55	6.42	6.30	6.20	6.11	6.02	5.95	5.88	5.81	5.75	5.70
17	7.75	7.51	7.30	7.11	6.95	6.80	6.67	6.55	6.44	6.34	6.26	6.18	6.11	6.04	5.98	5.92
18	8.04	7.79	7.57	7.38	7.21	7.05	6.92	6.79	6.68	6.58	6.49	6.41	6.33	6.27	6.20	6.15
19	8.34	8.08	7.85	7.65	7.47	7.32	7.17	7.05	6.93	6.83	6.73	6.65	6.57	6.50	6.44	6.38
20	8.62	8.36	8.12	7.92	7.73	7.57	7.42	7.29	7.17	7.06	6.97	6.88	6.80	6.73	6.66	6.60
21	8.92	8.65	8.41	8.19	8.00	7.83	7.68	7.54	7.42	7.31	7.21	7.12	7.04	6.97	6.90	6.84
22	9.23	8.95	8.70	8.48	8.28	8.11	7.95	7.81	7.68	7.57	7.47	7.37	7.29	7.21	7.14	7.08
23	9.55	9.26	9.00	8.77	8.57	8.39	8.23	8.08	7.95	7.84	7.73	7.63	7.55	7.47	7.40	7.34
24	9.89	9.58	9.32	9.08	8.87	8.68	8.52	8.37	8.23	8.11	8.01	7.91	7.82	7.74	7.67	7.60
25	10.23	9.92	9.64	9.40	9.18	8.99	8.82	8.67	8.53	8.40	8.29	8.19	8.10	8.02	7.95	7.88
26	10.59	10.26	9.98	9.73	9.50	9.31	9.13	8.97	8.83	8.70	8.59	8.49	8.39	8.31	8.23	8.17
27	10.96	10.62	10.33	10.07	9.84	9.63	9.45	9.29	9.14	9.01	8.90	8.79	8.70	8.61	8.54	8.47
28	11.34	10.99	10.69	10.42	10.19	9.98	9.79	9.62	9.47	9.34	9.22	9.11	9.02	8.93	8.85	8.78
29	11.74	11.38	11.07	10.79	10.55	10.33	10.14	9.97	9.82	9.68	9.56	9.45	9.35	9.26	9.19	9.12
30	12.15	11.78	11.46	11.17	10.92	10.70	10.51	10.33	10.17	10.03	9.91	9.80	9.70	9.61	9.53	9.46
31	12.57	12.20	11.86	11.57	11.32	11.09	10.89	10.71	10.55	10.41	10.28	10.17	10.07	9.98	9.90	9.83
32	13.02	12.63	12.29	11.99	11.73	11.49	11.29	11.10	10.94	10.80	10.67	10.56	10.46	10.37	10.29	10.22

Table E – Additional own and dependants' pension - regular monthly contributions – Males (3)

Age at first	Contra	ct leng	th (year	s)												
contribution	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	5.65	5.61	5.57	5.53	5.50	5.47	5.44	5.41	5.39	5.37	5.35	5.33	5.31	5.31	5.31	5.31
17	5.87	5.83	5.79	5.75	5.71	5.68	5.65	5.63	5.60	5.58	5.56	5.54	5.53	5.53	5.53	
18	6.10	6.05	6.01	5.97	5.93	5.90	5.87	5.84	5.82	5.80	5.78	5.76	5.74	5.74		
19	6.33	6.28	6.23	6.19	6.16	6.12	6.09	6.07	6.04	6.02	6.00	5.98	5.96			
20	6.55	6.50	6.45	6.41	6.38	6.34	6.31	6.28	6.26	6.24	6.22	6.20				
21	6.78	6.73	6.68	6.64	6.61	6.57	6.54	6.51	6.49	6.46	6.44					
22	7.02	6.97	6.93	6.88	6.85	6.81	6.78	6.75	6.73	6.70						
23	7.28	7.23	7.18	7.13	7.10	7.06	7.03	7.00	6.98							
24	7.54	7.49	7.44	7.40	7.36	7.32	7.29	7.26								
25	7.82	7.77	7.72	7.67	7.63	7.60	7.57									
26	8.11	8.05	8.00	7.96	7.92	7.88										
27	8.41	8.35	8.30	8.26	8.22											
28	8.72	8.67	8.62	8.57												
29	9.05	9.00	8.95													
30	9.40	9.35														
31	9.77															

Table E – Additional own and dependants' pension - regular monthly contributions – Males (4)

Age at first	Contrac	ct length	(years)													
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	151.15	77.46	52.94	40.72	33.41	28.56	25.12	22.56	20.58	19.02	17.75	16.71	15.84	15.10	14.48	13.95
34	156.28	80.10	54.75	42.11	34.56	29.55	25.99	23.34	21.30	19.68	18.37	17.29	16.40	15.64	15.00	14.45
35	161.60	82.83	56.62	43.56	35.74	30.56	26.89	24.15	22.04	20.37	19.02	17.90	16.98	16.20	15.54	14.97
36	167.06	85.64	58.54	45.04	36.96	31.61	27.81	24.98	22.80	21.08	19.68	18.54	17.58	16.78	16.10	15.52
37	172.68	88.52	60.52	46.56	38.22	32.69	28.77	25.85	23.60	21.82	20.38	19.20	18.21	17.39	16.69	16.09
38	178.46	91.50	62.56	48.14	39.53	33.81	29.76	26.74	24.42	22.58	21.10	19.88	18.87	18.02	17.30	16.69
39	184.42	94.57	64.68	49.78	40.88	34.97	30.79	27.67	25.28	23.39	21.86	20.60	19.56	18.69	17.95	17.32
40	190.58	97.75	66.86	51.47	42.27	36.18	31.86	28.65	26.18	24.22	22.65	21.36	20.29	19.39	18.64	17.99
41	196.87	100.99	69.10	53.20	43.71	37.42	32.96	29.65	27.10	25.09	23.47	22.15	21.05	20.13	19.35	18.69
42	203.28	104.30	71.37	54.97	45.18	38.69	34.10	30.68	28.06	25.99	24.33	22.96	21.84	20.89	20.10	19.43
43	209.84	107.68	73.72	56.80	46.70	40.02	35.28	31.76	29.06	26.93	25.22	23.82	22.67	21.70	20.89	20.21
44	216.55	111.19	76.15	58.70	48.29	41.40	36.51	32.89	30.11	27.93	26.17	24.73	23.55	22.56	21.74	21.04
45	223.50	114.81	78.67	60.68	49.94	42.83	37.80	34.08	31.22	28.97	27.16	25.69	24.48	23.47	22.63	21.92
46	230.49	118.46	81.22	62.67	51.61	44.29	39.12	35.28	32.34	30.03	28.19	26.68	25.45	24.42	23.57	22.85
47	237.55	122.15	83.78	64.69	53.31	45.78	40.46	36.52	33.51	31.14	29.25	27.72	26.46	25.42	24.55	23.82
48	244.70	125.89	86.41	66.77	55.06	47.33	41.86	37.82	34.73	32.31	30.38	28.81	27.53	26.47	25.59	24.84

Table E – Additional own and dependants' pension - regular monthly contributions – Males (5)

Age at first	Contra	ct lengt	h (years)											
contribution	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	13.48	13.08	12.73	12.43	12.16	11.92	11.71	11.52	11.36	11.21	11.08	10.97	10.87	10.78	10.70
34	13.97	13.56	13.20	12.89	12.61	12.37	12.15	11.96	11.80	11.65	11.52	11.40	11.30	11.21	
35	14.48	14.06	13.69	13.37	13.09	12.84	12.62	12.43	12.26	12.11	11.98	11.86	11.76		
36	15.02	14.58	14.21	13.88	13.59	13.34	13.11	12.92	12.75	12.60	12.47	12.35			
37	15.57	15.13	14.74	14.41	14.11	13.86	13.63	13.44	13.27	13.11	12.98				
38	16.16	15.71	15.31	14.97	14.67	14.41	14.19	13.99	13.82	13.66					
39	16.78	16.32	15.92	15.57	15.27	15.00	14.78	14.58	14.40						
40	17.44	16.97	16.56	16.20	15.90	15.63	15.40	15.20							
41	18.13	17.65	17.23	16.88	16.57	16.30	16.07								
42	18.85	18.37	17.95	17.58	17.27	17.00									
43	19.63	19.13	18.70	18.34	18.02										
44	20.45	19.95	19.51	19.14											
45	21.32	20.81	20.38												
46	22.24	21.72													
47	23.20														

Table E – Additional own and dependants' pension - regular monthly contributions – Males (6)

Age at first	Contrac	t length	(years)												
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	251.98	129.74	89.13	68.93	56.89	48.93	43.32	39.18	36.02	33.54	31.57	29.98	28.67	27.59	26.69
50	259.49	133.72	91.94	71.15	58.77	50.60	44.85	40.60	37.37	34.84	32.83	31.20	29.87	28.77	
51	267.08	137.75	94.78	73.41	60.70	52.33	46.43	42.09	38.78	36.20	34.15	32.48	31.12		
52	274.79	141.84	97.68	75.75	62.71	54.13	48.09	43.65	40.27	37.63	35.53	33.83			
53	282.67	146.03	100.70	78.20	64.83	56.04	49.86	45.31	41.85	39.15	37.00				
54	290.76	150.46	103.92	80.83	67.11	58.10	51.76	47.09	43.54	40.77					
55	299.38	155.17	107.35	83.62	69.54	60.28	53.76	48.97	45.33						
56	308.23	160.02	110.88	86.51	72.04	62.52	55.82	50.90							
57	317.42	165.07	114.56	89.50	74.62	64.83	57.95								
58	327.09	170.38	118.39	92.60	77.29	67.23									
59	337.38	175.94	122.40	95.84	80.09										
60	348.27	181.84	126.65	99.29											
61	360.22	188.30	131.32												
62	373.37	195.44													
63	388.00														

10 Table F – Additional own and dependants' pension – regular monthly contributions - Females

Age at first	Contrac	ct lengtl	h (years	5)												
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	89.55	45.88	31.35	24.10	19.77	16.90	14.86	13.33	12.16	11.23	10.47	9.85	9.33	8.89	8.52	8.20
17	93.06	47.68	32.58	25.05	20.55	17.56	15.44	13.86	12.64	11.67	10.89	10.24	9.70	9.24	8.86	8.52
18	96.43	49.41	33.76	25.96	21.30	18.20	16.00	14.36	13.10	12.10	11.28	10.61	10.05	9.58	9.18	8.83
19	99.93	51.21	34.99	26.91	22.07	18.86	16.58	14.89	13.58	12.54	11.70	11.00	10.42	9.93	9.51	9.15
20	103.48	53.02	36.23	27.86	22.86	19.53	17.17	15.42	14.06	12.98	12.11	11.39	10.79	10.29	9.85	9.48
21	107.14	54.90	37.52	28.85	23.67	20.23	17.78	15.96	14.56	13.45	12.54	11.80	11.18	10.66	10.21	9.82
22	110.93	56.84	38.85	29.87	24.51	20.94	18.42	16.53	15.08	13.92	12.99	12.22	11.58	11.04	10.57	10.17
23	114.85	58.85	40.22	30.93	25.37	21.69	19.07	17.12	15.61	14.42	13.45	12.66	11.99	11.43	10.95	10.54
24	118.86	60.91	41.62	32.01	26.26	22.44	19.74	17.72	16.16	14.93	13.93	13.10	12.42	11.84	11.34	10.91
25	122.98	63.02	43.07	33.12	27.17	23.23	20.42	18.34	16.73	15.45	14.42	13.57	12.85	12.25	11.74	11.30
26	127.26	65.21	44.57	34.28	28.12	24.04	21.14	18.98	17.31	15.99	14.92	14.04	13.31	12.69	12.16	11.70
27	131.63	67.46	46.10	35.46	29.09	24.87	21.87	19.64	17.92	16.55	15.45	14.54	13.78	13.13	12.59	12.11
28	136.15	69.77	47.69	36.68	30.10	25.73	22.63	20.32	18.54	17.13	15.99	15.05	14.26	13.60	13.03	12.54
29	140.78	72.15	49.32	37.94	31.13	26.62	23.41	21.03	19.19	17.73	16.54	15.57	14.76	14.07	13.49	12.98
30	145.58	74.62	51.01	39.24	32.21	27.54	24.23	21.76	19.85	18.34	17.12	16.12	15.28	14.57	13.96	13.44
31	150.47	77.14	52.74	40.57	33.30	28.48	25.05	22.50	20.53	18.97	17.71	16.67	15.80	15.07	14.45	13.91
32	155.47	79.71	54.50	41.93	34.42	29.44	25.90	23.26	21.23	19.62	18.31	17.24	16.35	15.59	14.95	14.39

Table F – Additional own and dependants' pension - regular monthly contributions – Females (2)

Age at first	Contra	act leng	th (year	's)												
contribution	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	7.92	7.67	7.46	7.27	7.10	6.95	6.81	6.69	6.58	6.48	6.39	6.31	6.24	6.17	6.11	6.05
17	8.23	7.97	7.75	7.55	7.38	7.22	7.08	6.96	6.84	6.74	6.65	6.56	6.49	6.42	6.35	6.30
18	8.53	8.27	8.04	7.83	7.65	7.49	7.34	7.21	7.10	6.99	6.89	6.81	6.73	6.66	6.59	6.53
19	8.84	8.57	8.33	8.12	7.93	7.76	7.61	7.48	7.36	7.25	7.15	7.06	6.98	6.90	6.84	6.77
20	9.16	8.88	8.63	8.41	8.22	8.04	7.89	7.75	7.62	7.51	7.41	7.32	7.23	7.16	7.09	7.02
21	9.49	9.20	8.94	8.71	8.51	8.33	8.17	8.03	7.90	7.78	7.68	7.58	7.50	7.42	7.35	7.28
22	9.83	9.53	9.26	9.03	8.82	8.63	8.47	8.32	8.19	8.07	7.96	7.86	7.77	7.69	7.62	7.55
23	10.18	9.87	9.60	9.35	9.14	8.95	8.78	8.62	8.48	8.36	8.25	8.15	8.05	7.97	7.90	7.83
24	10.54	10.22	9.94	9.69	9.47	9.27	9.09	8.93	8.79	8.66	8.55	8.44	8.35	8.26	8.19	8.12
25	10.92	10.58	10.29	10.03	9.80	9.60	9.42	9.25	9.11	8.98	8.86	8.75	8.65	8.57	8.49	8.42
26	11.31	10.96	10.66	10.39	10.16	9.95	9.76	9.59	9.44	9.30	9.18	9.07	8.97	8.88	8.80	8.73
27	11.71	11.35	11.04	10.76	10.52	10.30	10.11	9.93	9.78	9.64	9.52	9.40	9.30	9.21	9.13	9.06
28	12.12	11.75	11.43	11.15	10.89	10.67	10.47	10.29	10.13	9.99	9.86	9.75	9.65	9.56	9.47	9.40
29	12.55	12.17	11.84	11.54	11.28	11.05	10.85	10.67	10.50	10.36	10.23	10.11	10.01	9.92	9.83	9.76
30	12.99	12.60	12.26	11.96	11.69	11.45	11.24	11.06	10.89	10.74	10.61	10.49	10.39	10.29	10.21	10.14
31	13.45	13.05	12.69	12.38	12.11	11.86	11.65	11.46	11.29	11.14	11.00	10.88	10.78	10.68	10.60	10.53
32	13.92	13.50	13.14	12.82	12.54	12.29	12.07	11.87	11.70	11.55	11.41	11.29	11.18	11.09	11.01	10.93

Table F – Additional own and dependants' pension - regular monthly contributions – Females (3)

Age at first	Contra	nct lengt	h (year	s)												
contribution	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	6.00	5.96	5.91	5.87	5.84	5.81	5.78	5.75	5.72	5.70	5.68	5.66	5.64	5.64	5.64	5.64
17	6.24	6.20	6.15	6.11	6.07	6.04	6.01	5.98	5.96	5.93	5.91	5.89	5.88	5.88	5.88	
18	6.48	6.43	6.38	6.34	6.30	6.27	6.24	6.21	6.18	6.16	6.14	6.12	6.10	6.10		
19	6.72	6.67	6.62	6.58	6.54	6.50	6.47	6.44	6.42	6.39	6.37	6.35	6.33			
20	6.96	6.91	6.86	6.82	6.78	6.75	6.71	6.68	6.66	6.63	6.61	6.59				
21	7.22	7.17	7.12	7.07	7.03	7.00	6.97	6.94	6.91	6.89	6.86					
22	7.49	7.43	7.38	7.34	7.30	7.26	7.23	7.20	7.17	7.15						
23	7.77	7.71	7.66	7.62	7.57	7.54	7.50	7.47	7.45							
24	8.05	8.00	7.95	7.90	7.86	7.82	7.79	7.76								
25	8.35	8.30	8.25	8.20	8.16	8.12	8.09									
26	8.67	8.61	8.56	8.51	8.47	8.43										
27	8.99	8.94	8.88	8.84	8.80											
28	9.34	9.28	9.23	9.18												
29	9.69	9.63	9.58													
30	10.07	10.01														
31	10.46															

Table F – Additional own and dependants' pension - regular monthly contributions – Females (4)

Age at first	Contrac	ct length	(years)													
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	160.57	82.33	56.30	43.32	35.56	30.41	26.76	24.04	21.94	20.28	18.93	17.82	16.90	16.12	15.46	14.89
34	165.80	85.02	58.14	44.74	36.73	31.41	27.64	24.83	22.67	20.95	19.56	18.42	17.47	16.66	15.98	15.40
35	171.14	87.76	60.02	46.19	37.92	32.44	28.54	25.65	23.41	21.64	20.21	19.03	18.05	17.23	16.52	15.92
36	176.64	90.59	61.96	47.68	39.15	33.49	29.48	26.49	24.18	22.36	20.88	19.67	18.66	17.81	17.09	16.47
37	182.30	93.50	63.95	49.22	40.42	34.58	30.44	27.36	24.98	23.10	21.58	20.33	19.29	18.42	17.67	17.04
38	188.14	96.50	66.01	50.81	41.73	35.71	31.44	28.26	25.81	23.87	22.31	21.02	19.95	19.05	18.29	17.64
39	194.16	99.60	68.15	52.47	43.10	36.88	32.48	29.20	26.67	24.68	23.06	21.74	20.64	19.72	18.94	18.28
40	200.39	102.81	70.36	54.18	44.51	38.10	33.55	30.17	27.57	25.51	23.85	22.49	21.37	20.42	19.63	18.95
41	206.77	106.11	72.62	55.93	45.96	39.35	34.67	31.18	28.50	26.38	24.68	23.28	22.13	21.16	20.35	19.66
42	213.32	109.48	74.94	57.73	47.45	40.64	35.81	32.22	29.46	27.29	25.54	24.11	22.93	21.94	21.11	20.41
43	220.03	112.95	77.34	59.59	49.00	41.98	37.00	33.31	30.47	28.24	26.45	24.98	23.77	22.76	21.92	21.21
44	226.94	116.54	79.82	61.53	50.61	43.37	38.25	34.45	31.54	29.25	27.41	25.91	24.68	23.65	22.79	22.07
45	234.10	120.26	82.40	63.54	52.28	44.83	39.56	35.66	32.67	30.32	28.43	26.90	25.64	24.60	23.73	22.99
46	241.37	124.04	85.02	65.58	53.99	46.33	40.92	36.91	33.84	31.44	29.51	27.95	26.67	25.61	24.72	23.98
47	248.78	127.89	87.69	67.69	55.77	47.90	42.34	38.23	35.09	32.63	30.66	29.07	27.77	26.69	25.79	25.04
48	256.35	131.83	90.47	69.90	57.65	49.56	43.86	39.64	36.42	33.91	31.90	30.28	28.96	27.86	26.95	26.19

Table F – Additional own and dependants' pension - regular monthly contributions – Females (5)

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	14.40	13.97	13.59	13.27	12.98	12.73	12.50	12.30	12.13	11.97	11.84	11.72	11.61	11.51	11.43
34	14.89	14.45	14.07	13.73	13.44	13.18	12.95	12.75	12.58	12.42	12.28	12.16	12.05	11.96	
35	15.40	14.95	14.56	14.22	13.92	13.66	13.43	13.22	13.04	12.89	12.75	12.63	12.52		
36	15.94	15.47	15.08	14.73	14.42	14.16	13.92	13.72	13.54	13.38	13.24	13.12			
37	16.49	16.02	15.62	15.26	14.95	14.68	14.45	14.24	14.06	13.91	13.77				
38	17.08	16.60	16.19	15.83	15.52	15.25	15.01	14.80	14.62	14.46					
39	17.71	17.22	16.80	16.43	16.12	15.85	15.61	15.40	15.22						
40	18.37	17.87	17.45	17.08	16.76	16.48	16.24	16.04							
41	19.07	18.56	18.13	17.76	17.44	17.16	16.92								
42	19.81	19.30	18.87	18.49	18.17	17.89									
43	20.60	20.09	19.65	19.27	18.95										
44	21.46	20.94	20.49	20.11											
45	22.38	21.85	21.40												
46	23.36	22.83													
47	24.41														

Table F – Additional own and dependants' pension - regular monthly contributions – Females (6)

Age at first	Contrac	ct length	(years)												
contribution	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	264.10	135.97	93.41	72.25	59.65	51.34	45.48	41.16	37.86	35.29	33.25	31.59	30.24	29.13	28.21
50	272.17	140.27	96.47	74.70	61.74	53.19	47.18	42.75	39.38	36.75	34.66	32.97	31.60	30.46	
51	280.17	144.56	99.53	77.14	63.84	55.08	48.92	44.38	40.94	38.25	36.12	34.39	32.99		
52	288.16	148.84	102.59	79.62	65.98	57.01	50.71	46.07	42.55	39.80	37.63	35.87			
53	296.20	153.16	105.72	82.19	68.21	59.03	52.58	47.84	44.23	41.43	39.21				
54	304.35	157.65	109.01	84.88	70.56	61.16	54.55	49.70	46.01	43.15					
55	312.88	162.36	112.46	87.71	73.04	63.39	56.62	51.65	47.88						
56	321.53	167.14	115.97	90.60	75.55	65.66	58.73	53.64							
57	330.39	172.05	119.58	93.56	78.13	68.00	60.90								
58	339.61	177.17	123.32	96.62	80.80	70.41									
59	349.33	182.50	127.21	99.81	83.58										
60	359.57	188.13	131.33	103.20											
61	370.77	194.29	135.83												
62	383.09	201.06													
63	396.74														