

AFPS 75

**ADDED YEARS FACTORS FOR CONTRACTS STARTING ON OR AFTER 6
APRIL 2006**

Regular annual contribution for one added year as a percentage of salary, paid until age 55

Age at birthday following exercise of option	Medical and Dental Officers	Other Officers	Other Ranks
19	-	-	0.88%
20	-	-	0.90%
21	-	-	0.92%
22	1.00%	1.10%	0.94%
23	1.02%	1.12%	0.96%
24	1.05%	1.14%	0.99%
25	1.08%	1.17%	1.01%
26	1.10%	1.20%	1.04%
27	1.14%	1.23%	1.07%
28	1.17%	1.27%	1.10%
29	1.21%	1.31%	1.14%
30	1.25%	1.36%	1.18%
31	1.29%	1.40%	1.22%
32	1.34%	1.46%	1.27%
33	1.39%	1.51%	1.32%
34	1.45%	1.58%	1.38%
35	1.51%	1.65%	1.44%
36	1.58%	1.73%	1.52%
37	1.66%	1.82%	1.60%
38	1.75%	1.92%	1.69%
39	1.85%	2.03%	1.80%
40	1.97%	2.16%	1.91%
41	2.10%	2.31%	2.05%
42	2.26%	2.48%	2.20%
43	2.44%	2.68%	2.38%
44	2.65%	2.91%	2.59%
45	2.91%	3.19%	2.85%
46	3.23%	3.54%	3.16%
47	3.62%	3.97%	3.56%
48	4.13%	4.53%	4.06%
49	4.80%	5.28%	4.73%
50	5.74%	6.32%	5.67%
51	7.16%	7.88%	7.09%
52	9.51%	10.48%	9.44%
53	14.21%	15.66%	14.14%

1. Some age 53 rates are above the 15% contribution limit. They are included in the above table so that the price of a part-year purchase may be determined.
2. The above rates can be used for both DPA 60 & DPA 65 contracts, but DPA 65 contracts should have a factor of 1.25 (an increase of 25%) applied to the number of added years if a member leaves with deferred benefits. This increase would be applied after the added years have been scaled down to reflect that contributions have not been paid for the full period. No increase is applied for DPA 60 contracts and for any contracts where a member receives IP benefits.