

## AFPS 05 – INCOMING NON CLUB TRANSFER VALUES – FEMALES

(Per Unit of Pension Accrued at Date of Transfer)

Per £1 per annum of Pension Accrued at Date of Transfer

Age last birthday at relevant date	Age last birthday at date joined scheme							
	16	17	18	19	20	21	22	23
16	29.90							
17	27.54	27.38						
18	25.77	25.62	25.47					
19	24.32	24.18	24.04	23.90				
20	23.12	22.98	22.85	22.72	22.59			
21	22.14	22.01	21.88	21.75	21.63	21.50		
22	21.42	21.30	21.18	21.05	20.93	20.80	20.68	
23	20.73	20.61	20.49	20.37	20.25	20.13	20.01	19.81
24	20.03	19.92	19.80	19.68	19.57	19.45	19.33	19.14
25	19.33	19.21	19.10	18.99	18.87	18.76	18.65	18.46
26	18.92	18.81	18.70	18.58	18.47	18.36	18.25	18.07
27	18.70	18.59	18.48	18.37	18.26	18.15	18.04	17.85
28	18.69	18.58	18.47	18.36	18.25	18.14	18.03	17.85
29	18.82	18.71	18.59	18.48	18.37	18.26	18.15	17.97
30	19.02	18.91	18.79	18.68	18.57	18.46	18.35	18.16
31	19.27	19.16	19.05	18.93	18.82	18.71	18.59	18.40
32	19.37	19.26	19.15	19.03	18.92	18.81	18.69	18.50
33	19.43	19.32	19.20	19.09	18.98	18.86	18.75	18.55
34	19.42	19.31	19.20	19.08	18.97	18.85	18.74	18.54
35	19.40	19.28	19.17	19.05	18.94	18.82	18.71	18.52
36	19.41	19.29	19.18	19.06	18.95	18.83	18.72	18.53
37	19.48	19.36	19.25	19.13	19.02	18.90	18.79	18.59
38	19.62	19.50	19.38	19.27	19.15	19.04	18.92	18.72
39	19.81	19.69	19.58	19.46	19.34	19.23	19.11	18.91
40	20.07	19.95	19.83	19.72	19.60	19.49	19.37	19.14
41	20.27	20.16	20.04	19.93	19.82	19.70	19.59	19.36
42	20.46	20.35	20.24	20.13	20.03	19.92	19.81	19.59
43	20.61	20.50	20.40	20.29	20.19	20.08	19.98	19.77
44	20.71	20.61	20.51	20.41	20.31	20.21	20.11	19.91
45	20.70	20.60	20.51	20.42	20.32	20.23	20.14	19.95
46	20.68	20.59	20.51	20.42	20.34	20.25	20.16	19.99
47	20.62	20.54	20.46	20.38	20.30	20.22	20.14	19.99
48	20.53	20.46	20.39	20.32	20.24	20.17	20.10	19.96
49	20.36	20.30	20.24	20.18	20.12	20.06	20.00	19.87
50	20.31	20.26	20.21	20.16	20.12	20.07	20.02	19.73
51	20.26	20.22	20.18	20.15	20.11	20.08	20.04	19.82
52	20.20	20.18	20.16	20.13	20.11	20.08	20.06	19.92
53	20.15	20.14	20.13	20.12	20.10	20.09	20.08	20.01
54	20.10	20.10	20.10	20.10	20.10	20.10	20.10	20.10

**Notes:**

1. This table only applies to Officers and Other Ranks in the AFPS 05
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS

**AFPS 05 – INCOMING NON CLUB TRANSFER VALUES – FEMALES (Continued)**  
 (Per Unit of Pension Accrued at Date of Transfer)

**Age last birthday at date joined scheme**

24	25	26	27	28	29	30	31
18.96							
18.28	18.13						
17.89	17.74	17.60					
17.68	17.53	17.39	17.27				
17.68	17.52	17.39	17.27	17.13			
17.79	17.64	17.50	17.38	17.24	17.07		
17.98	17.83	17.69	17.57	17.42	17.26	17.07	
18.23	18.07	17.93	17.81	17.66	17.49	17.30	17.10
18.32	18.16	18.03	17.90	17.75	17.58	17.39	17.18
18.38	18.22	18.08	17.95	17.80	17.63	17.44	17.23
18.37	18.21	18.07	17.94	17.79	17.62	17.43	17.22
18.34	18.18	18.04	17.91	17.76	17.59	17.40	17.19
18.35	18.19	18.05	17.92	17.77	17.60	17.41	17.20
18.41	18.25	18.11	17.98	17.83	17.66	17.47	17.26
18.54	18.38	18.24	18.11	17.96	17.78	17.59	17.38
18.72	18.56	18.42	18.29	18.13	17.96	17.76	17.55
18.95	18.79	18.64	18.51	18.35	18.18	17.97	17.76
19.14	18.97	18.82	18.69	18.53	18.35	18.15	17.93
19.37	19.15	19.00	18.86	18.70	18.52	18.32	18.10
19.56	19.35	19.14	19.00	18.84	18.65	18.45	18.22
19.71	19.51	19.31	19.11	18.95	18.76	18.55	18.33
19.76	19.58	19.39	19.20	19.02	18.83	18.62	18.39
19.82	19.64	19.47	19.30	19.13	18.95	18.74	18.51
19.83	19.67	19.52	19.36	19.20	19.04	18.89	18.65
19.82	19.68	19.54	19.40	19.26	19.12	18.98	18.84
19.75	19.63	19.51	19.38	19.26	19.14	19.02	18.89
19.63	19.53	19.42	19.32	19.22	19.12	19.01	18.91
19.75	19.67	19.59	19.52	19.44	19.37	19.28	19.21
19.87	19.82	19.76	19.71	19.66	19.61	19.56	19.51
19.98	19.96	19.93	19.91	19.88	19.86	19.83	19.80
20.10	20.10	20.10	20.10	20.10	20.10	20.10	20.10

**Notes:**

1. This table only applies to Officers and Other Ranks in the AFPS 05
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS

**AFPS 05 – INCOMING NON CLUB TRANSFER VALUES – FEMALES (Continued)**  
 (Per Unit of Pension Accrued at Date of Transfer)

**Age last birthday at date joined scheme**

32	33	34	35	36	Greater than or equal to 37
16.96					
17.01	16.76				
16.99	16.75	16.49			
16.96	16.72	16.46	16.19		
16.97	16.73	16.46	16.19	15.90	
17.03	16.78	16.52	16.25	15.95	17.23
17.14	16.90	16.63	16.36	16.06	17.35
17.31	17.06	16.79	16.51	16.22	17.52
17.52	17.27	17.00	16.71	16.41	17.73
17.69	17.43	17.16	16.87	16.57	17.90
17.85	17.59	17.32	17.03	16.72	18.06
17.98	17.72	17.44	17.15	16.84	18.19
18.08	17.82	17.54	17.24	16.93	18.29
18.15	17.88	17.60	17.30	16.99	18.35
18.26	18.00	17.71	17.41	17.10	18.47
18.40	18.13	17.85	17.55	17.23	18.61
18.58	18.31	18.02	17.72	17.39	18.79
18.77	18.50	18.20	17.90	17.57	18.98
18.81	18.71	18.41	18.10	17.77	19.20
19.13	19.06	18.83	18.60	18.35	19.43
19.46	19.41	19.26	19.10	18.94	19.65
19.78	19.75	19.68	19.60	19.52	19.88
20.10	20.10	20.10	20.10	20.10	20.10

**Notes:**

1. This table only applies to Officers and Other Ranks in the AFPS 05
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## AFPS 05 – INCOMING NON CLUB TRANSFER VALUES – FEMALES

Age last birthday at relevant date	Per £1 of Lump Sum Accrued at Date of Transfer		Deduction for GMP of £1 pa
	Age last birthday at date joined scheme		
	Less than 37	Greater than or equal to 37	
16	1.59		1.29
17	1.50		1.32
18	1.43		1.35
19	1.37		1.38
20	1.32		1.41
21	1.29		1.43
22	1.27		1.46
23	1.25		1.49
24	1.22		1.51
25	1.20		1.54
26	1.18		1.57
27	1.19		1.60
28	1.20		1.63
29	1.22		1.66
30	1.27		1.69
31	1.30		1.72
32	1.31		1.76
33	1.34		1.79
34	1.34		1.82
35	1.33		1.86
36	1.35		1.89
37	1.35	0.84	1.93
38	1.37	0.86	1.97
39	1.40	0.87	2.00
40	1.40	0.87	2.04
41	1.42	0.89	2.08
42	1.44	0.9	2.12
43	1.45	0.91	2.16
44	1.46	0.91	2.20
45	1.47	0.92	2.24
46	1.48	0.92	2.28
47	1.49	0.93	2.33
48	1.52	0.95	2.37
49	1.53	0.95	2.42
50	1.54	0.96	2.46
51	1.41	0.97	2.51
52	1.28	0.98	2.56
53	1.14	0.99	2.61
54	1.01	1.01	2.66

### Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05
2. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and **25%** of the GMP amount in respect of service after that date
3. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS

Age last birthday at relevant date	Per £1 per annum of Spouse/Partner's Pension Accrued at Date of Transfer Age last birthday at date joined scheme	
	Less than 37	Greater than or equal to 37
16	1.63	
17	1.49	
18	1.37	
19	1.30	
20	1.22	
21	1.14	
22	1.11	
23	1.04	
24	0.98	
25	0.95	
26	0.93	
27	0.89	
28	0.89	
29	0.88	
30	0.88	
31	0.88	
32	0.87	
33	0.88	
34	0.86	
35	0.86	
36	0.86	
37	0.86	1.00
38	0.86	1.00
39	0.86	1.00
40	0.87	1.01
41	0.86	1.00
42	0.87	1.01
43	0.88	1.01
44	0.88	1.00
45	0.88	1.00
46	0.89	1.00
47	0.90	1.00
48	0.90	0.98
49	0.91	0.98
50	0.91	0.97
51	0.92	0.97
52	0.93	0.96
53	0.93	0.95
54	0.94	0.94

**Notes:**

1. This table only applies to Officers and Other Ranks in the AFPS 05
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS