

**FEMALES (up to age 59)**

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
16	3.18	0.19	0.32	0.32	-0.62	3.18
17	3.29	0.20	0.33	0.33	-0.64	3.29
18	3.40	0.21	0.34	0.34	-0.65	3.40
19	3.52	0.21	0.36	0.36	-0.66	3.52
20	3.65	0.22	0.37	0.37	-0.68	3.65
21	3.77	0.23	0.38	0.38	-0.69	3.77
22	3.89	0.24	0.40	0.40	-0.70	3.89
23	4.03	0.24	0.41	0.41	-0.71	4.03
24	4.16	0.25	0.42	0.42	-0.73	4.16
25	4.30	0.26	0.44	0.44	-0.74	4.30
26	4.45	0.27	0.46	0.46	-0.76	4.45
27	4.60	0.28	0.47	0.47	-0.77	4.60
28	4.75	0.29	0.49	0.49	-0.78	4.75
29	4.91	0.30	0.50	0.50	-0.80	4.91
30	5.08	0.31	0.52	0.52	-0.81	5.08
31	5.25	0.32	0.53	0.53	-0.83	5.25
32	5.43	0.33	0.55	0.55	-0.84	5.43
33	5.61	0.34	0.57	0.57	-0.86	5.61
34	5.80	0.36	0.58	0.58	-0.88	5.80
35	5.99	0.37	0.60	0.60	-0.89	5.99
36	6.20	0.38	0.62	0.62	-0.91	6.20
37	6.41	0.39	0.64	0.64	-0.93	6.41
38	6.62	0.41	0.66	0.66	-0.94	6.62
39	6.85	0.42	0.68	0.68	-0.96	6.85
40	7.08	0.44	0.70	0.70	-0.98	7.08
41	7.32	0.45	0.71	0.71	-1.00	7.32
42	7.57	0.47	0.73	0.73	-1.02	7.57
43	7.82	0.48	0.75	0.75	-1.04	7.82
44	8.09	0.50	0.77	0.77	-1.06	8.09
45	8.36	0.52	0.79	0.79	-1.08	8.36
46	8.64	0.53	0.81	0.81	-1.10	8.64
47	8.94	0.55	0.83	0.83	-1.12	8.94
48	9.24	0.57	0.84	0.84	-1.14	9.24
49	9.56	0.59	0.86	0.86	-1.16	9.56
50	9.89	0.61	0.87	0.87	-1.18	9.89
51	10.23	0.63	0.89	0.89	-1.21	10.23
52	10.58	0.65	0.90	0.90	-1.23	10.58
53	10.95	0.68	0.91	0.91	-1.25	10.95
54	11.33	0.70	0.92	0.92	-1.28	11.33
55	11.73	0.72	0.93	0.93	-1.30	11.73
56	12.14	0.75	0.94	0.94	-1.33	12.14
57	12.56	0.77	0.95	0.95	-1.36	12.56
58	13.01	0.80	0.96	0.96	-1.39	13.01
59	13.47	0.83	0.96	0.96	-1.44	13.47

**Notes:**

1. 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 **250%** of the GMP amount in respect of service after that date

**FEMALES (ages 60 to 64)**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Survivor's Pension of £1 per annum		Deduction for Pre-88 GMP of £1 pa	Deduction for Post-88 GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner			
60	13.96	0.86	0.97	0.97	-1.00	-3.37	13.96
61	14.49	0.89	0.97	0.97	-0.02	-2.48	14.49
62	15.03	0.92	0.97	0.97	1.00	-1.55	15.03
63	15.61	0.95	0.96	0.96	2.06	-0.59	15.61
64	16.21	0.98	0.96	0.96	3.16	0.41	16.21

**Notes:**

1. When calculating the deduction for GMP for females **aged 60 or above**, the factors given should be applied to the annual amount of the GMP after late retirement increase of **1/7% per week** and **for GMP accrued post-6 April 1988 the increases of RPI capped at 3% per annum** .