

TABLE CER1

HSC PENSION SERVICE - MEMBERS OF 1995 SCHEME

Employer costs (for a member with a normal retirement age of 55, leaving on redundancy, re-organisation or interests of efficiency) for basic plus extra membership pension payments up to normal retirement age of 55

AGE: complete months	0	1	2	3	4	5	6	7	8	9	10	11
PENSION FACTORS												
Complete Years:												
50	4.387	4.321	4.255	4.189	4.123	4.057	3.991	3.925	3.859	3.793	3.727	3.661
51	3.594	3.524	3.455	3.385	3.316	3.247	3.177	3.108	3.038	2.969	2.899	2.830
52	2.759	2.686	2.613	2.540	2.467	2.394	2.320	2.247	2.174	2.101	2.028	1.955
53	1.880	1.803	1.726	1.649	1.572	1.495	1.418	1.341	1.264	1.187	1.111	1.034
54	0.954	0.871	0.788	0.705	0.622	0.539	0.456	0.373	0.290	0.207	0.124	0.041

Notes:

- (1) Amount payable up to NRA is determined by multiplying the member's total pension entitlement (i.e. basic and extra membership) at date of retirement by the factor shown for age at retirement.
- (2) Pension amounts should be multiplied by factor above before any lump sum commutation option is exercised
- (3) These factors are not suitable for use where members have any deferred PI at their date of redundancy

TABLE CER2

HSC PENSION SERVICE - MEMBERS OF 1995 SCHEME

Employer costs (for a member with a normal retirement age of 55, leaving on redundancy, re-organisation or interests of efficiency) for extra membership pension payments after normal retirement age of 55

AGE: complete months	0	1	2	3	4	5	6	7	8	9	10	11
PENSION FACTORS												
Complete Years:												
50	19.235	19.284	19.333	19.383	19.432	19.481	19.531	19.580	19.629	19.678	19.728	19.777
51	19.827	19.878	19.929	19.980	20.031	20.082	20.133	20.184	20.235	20.286	20.337	20.388
52	20.440	20.493	20.546	20.599	20.651	20.704	20.757	20.810	20.862	20.915	20.968	21.021
53	21.074	21.129	21.184	21.238	21.293	21.348	21.402	21.457	21.511	21.566	21.621	21.675
54	21.731	21.787	21.844	21.900	21.957	22.014	22.070	22.127	22.183	22.240	22.296	22.353
55	22.368	22.342	22.316	22.290	22.264	22.238	22.212	22.186	22.160	22.134	22.108	22.082
56	22.055	22.029	22.002	21.975	21.949	21.922	21.895	21.869	21.842	21.815	21.788	21.762
57	21.735	21.707	21.680	21.653	21.625	21.598	21.571	21.543	21.516	21.489	21.461	21.434
58	21.406	21.378	21.350	21.322	21.294	21.266	21.238	21.210	21.182	21.154	21.126	21.098
59	21.070	21.041	21.012	20.983	20.955	20.926	20.897	20.868	20.840	20.811	20.782	20.753
60	20.724	20.695	20.665	20.636	20.607	20.577	20.548	20.518	20.489	20.459	20.430	20.401
61	20.371	20.341	20.310	20.280	20.250	20.220	20.190	20.160	20.130	20.100	20.069	20.039
62	20.009	19.978	19.947	19.916	19.886	19.855	19.824	19.793	19.762	19.732	19.701	19.670
63	19.639	19.608	19.576	19.545	19.513	19.482	19.450	19.419	19.387	19.356	19.325	19.293
64	19.261	19.229	19.197	19.165	19.133	19.101	19.069	19.037	19.005	18.973	18.941	18.909

Notes:

(1) Amount payable after NRA 55 is determined by multiplying the extra membership element only of the member's pension at date of retirement, by the factor shown for age at retirement.

(2) Pension amounts should be multiplied by factor above before any lump sum commutation option is exercised.

(3) These factors are not suitable for use where members have any deferred PI at their date of redundancy.

TABLE CER3

HSC PENSION SERVICE - MEMBERS OF 1995 SCHEME

Employer costs (for a member with a normal retirement age of 55, leaving on redundancy, re-organisation or interests of efficiency) for the charge for early payment of the basic lump sum

AGE: complete months	0	1	2	3	4	5	6	7	8	9	10	11
LUMP SUM FACTORS												
Complete Years:												
50	0.136	0.134	0.132	0.129	0.127	0.125	0.123	0.121	0.119	0.117	0.114	0.112
51	0.110	0.108	0.106	0.103	0.101	0.099	0.097	0.095	0.092	0.090	0.088	0.086
52	0.084	0.081	0.079	0.077	0.074	0.072	0.070	0.068	0.065	0.063	0.061	0.058
53	0.056	0.054	0.051	0.049	0.047	0.044	0.042	0.040	0.037	0.035	0.033	0.030
54	0.028	0.025	0.023	0.021	0.018	0.016	0.013	0.011	0.008	0.006	0.004	0.001

Notes:

- (1) Amount payable is determined by multiplying the basic lump sum entitlement at date of retirement, by the factor shown for age at retirement.
- (2) The extra element of lump sum must then be added to this amount.
- (3) These factors are not suitable for use where members have any deferred PI at their date of redundancy

TABLE CER4

HSC PENSION SERVICE - MEMBERS OF 1995 SCHEME

Employer costs (for a member with a normal retirement age of 60, leaving on redundancy, re-organisation or interests of efficiency) for basic plus extra membership pension payments up to normal retirement age of 60

AGE: complete months	0	1	2	3	4	5	6	7	8	9	10	11
PENSION FACTORS												
Complete Years:												
50	8.346	8.290	8.235	8.179	8.124	8.068	8.012	7.957	7.901	7.846	7.790	7.734
51	7.677	7.618	7.560	7.501	7.442	7.384	7.325	7.266	7.208	7.149	7.090	7.031
52	6.971	6.909	6.847	6.785	6.723	6.661	6.599	6.537	6.475	6.413	6.351	6.289
53	6.226	6.160	6.095	6.029	5.964	5.898	5.833	5.767	5.702	5.636	5.571	5.505
54	5.437	5.366	5.295	5.224	5.153	5.082	5.011	4.940	4.869	4.798	4.727	4.656
55	4.584	4.512	4.440	4.368	4.295	4.223	4.151	4.079	4.006	3.934	3.862	3.789
56	3.716	3.642	3.567	3.492	3.418	3.343	3.269	3.194	3.120	3.045	2.971	2.896
57	2.820	2.743	2.667	2.590	2.513	2.436	2.359	2.282	2.205	2.128	2.051	1.974
58	1.896	1.817	1.737	1.658	1.579	1.499	1.420	1.340	1.261	1.182	1.102	1.023
59	0.942	0.860	0.778	0.696	0.614	0.533	0.451	0.369	0.287	0.205	0.123	0.041

Notes:

- (1) Amount payable up to NRA is determined by multiplying the member's total pension entitlement (i.e. basic and extra membership) at date of retirement by the factor shown for age at retirement.
- (2) Pension amounts should be multiplied by factor above before any lump sum commutation option is exercised.
- (3) These factors are not suitable for use where members have any deferred PI at their date of redundancy.

TABLE CER5

HSC PENSION SERVICE - MEMBERS OF 1995 SCHEME

Employer costs (for a member with a normal retirement age of 60, leaving on redundancy, re-organisation or interests of efficiency) for extra membership pension payments after normal retirement age of 60

AGE: complete months	0	1	2	3	4	5	6	7	8	9	10	11
PENSION FACTORS												
Complete Years:												
50	15.275	15.314	15.353	15.392	15.431	15.470	15.509	15.548	15.587	15.626	15.665	15.704
51	15.744	15.784	15.824	15.865	15.905	15.945	15.986	16.026	16.066	16.106	16.147	16.187
52	16.228	16.270	16.311	16.353	16.395	16.436	16.478	16.520	16.562	16.603	16.645	16.687
53	16.729	16.772	16.815	16.858	16.902	16.945	16.988	17.031	17.074	17.117	17.160	17.203
54	17.247	17.292	17.337	17.381	17.426	17.471	17.515	17.560	17.604	17.649	17.694	17.738
55	17.784	17.830	17.876	17.922	17.969	18.015	18.061	18.107	18.154	18.200	18.246	18.292
56	18.339	18.387	18.435	18.483	18.531	18.579	18.626	18.674	18.722	18.770	18.818	18.866
57	18.914	18.964	19.014	19.063	19.113	19.162	19.212	19.261	19.311	19.361	19.410	19.460
58	19.510	19.562	19.613	19.664	19.716	19.767	19.818	19.870	19.921	19.972	20.024	20.075
59	20.127	20.181	20.234	20.287	20.340	20.393	20.446	20.500	20.553	20.606	20.659	20.712
60	20.724	20.695	20.665	20.636	20.607	20.577	20.548	20.518	20.489	20.459	20.430	20.401
61	20.371	20.341	20.310	20.280	20.250	20.220	20.190	20.160	20.130	20.100	20.069	20.039
62	20.009	19.978	19.947	19.916	19.886	19.855	19.824	19.793	19.762	19.732	19.701	19.670
63	19.639	19.608	19.576	19.545	19.513	19.482	19.450	19.419	19.387	19.356	19.325	19.293
64	19.261	19.229	19.197	19.165	19.133	19.101	19.069	19.037	19.005	18.973	18.941	18.909

Notes:

- (1) Amount payable after NRA 60 is determined by multiplying the extra membership element only of the member's pension at date of retirement, by the factor shown for age at retirement.
- (2) Pension amounts should be multiplied by factor above before any lump sum commutation option is exercised.
- (3) These factors are not suitable for use where members have any deferred PI at their date of redundancy.

TABLE CER6

HSC PENSION SCHEME - MEMBERS OF 1995 SCHEME

Employer costs (for a member with a normal retirement age of 60, leaving on redundancy, re-organisation or interests of efficiency) for the charge for early payment of the basic lump sum

AGE: complete months	0	1	2	3	4	5	6	7	8	9	10	11
LUMP SUM FACTORS												
Complete Years:												
50	0.253	0.251	0.249	0.247	0.246	0.244	0.242	0.240	0.238	0.236	0.235	0.233
51	0.231	0.229	0.227	0.225	0.223	0.221	0.219	0.218	0.216	0.214	0.212	0.210
52	0.208	0.206	0.204	0.202	0.200	0.198	0.196	0.194	0.192	0.191	0.189	0.187
53	0.185	0.183	0.181	0.179	0.177	0.175	0.173	0.171	0.169	0.167	0.165	0.163
54	0.161	0.158	0.156	0.154	0.152	0.150	0.148	0.146	0.144	0.142	0.140	0.138
55	0.136	0.133	0.131	0.129	0.127	0.125	0.123	0.121	0.119	0.116	0.114	0.112
56	0.110	0.108	0.106	0.103	0.101	0.099	0.097	0.094	0.092	0.090	0.088	0.086
57	0.083	0.081	0.079	0.077	0.074	0.072	0.070	0.068	0.065	0.063	0.061	0.058
58	0.056	0.054	0.051	0.049	0.047	0.044	0.042	0.040	0.037	0.035	0.033	0.030
59	0.028	0.025	0.023	0.021	0.018	0.016	0.013	0.011	0.008	0.006	0.004	0.001

Notes:

- (1) Amount payable is determined by multiplying the basic lump sum entitlement at date of retirement, by the factor shown for age at retirement.
- (2) The extra element of lump sum must then be added to this amount.
- (3) These factors are not suitable for use where members have any deferred PI at their date of redundancy.

TABLE CER7

HSC PENSION SCHEME - MEMBERS OF 2008 SCHEME

Employer costs (for a member with a normal retirement age of 65, leaving on redundancy, re-organisation or interests of efficiency) for basic pension payments up to normal retirement age of 65

AGE: complete months	0	1	2	3	4	5	6	7	8	9	10	11
PENSION FACTORS												
Complete Years:												
55	8.517	8.455	8.394	8.332	8.270	8.208	8.147	8.085	8.023	7.961	7.900	7.838
56	7.775	7.711	7.648	7.584	7.520	7.457	7.393	7.329	7.266	7.202	7.138	7.075
57	7.010	6.944	6.879	6.813	6.748	6.682	6.616	6.551	6.485	6.419	6.354	6.288
58	6.221	6.154	6.086	6.018	5.951	5.883	5.815	5.748	5.680	5.612	5.545	5.477
59	5.408	5.338	5.268	5.199	5.129	5.059	4.989	4.919	4.850	4.780	4.710	4.640
60	4.569	4.497	4.425	4.353	4.281	4.209	4.137	4.065	3.993	3.921	3.849	3.777
61	3.704	3.630	3.556	3.481	3.407	3.333	3.258	3.184	3.110	3.036	2.961	2.887
62	2.812	2.735	2.658	2.582	2.505	2.428	2.352	2.275	2.198	2.122	2.045	1.969
63	1.891	1.812	1.732	1.653	1.574	1.495	1.416	1.337	1.258	1.179	1.099	1.020
64	0.940	0.858	0.776	0.695	0.613	0.531	0.450	0.368	0.286	0.204	0.123	0.041

Notes:

- (1) Amount payable up to NRA is determined by multiplying the member's pension entitlement at date of retirement by the factor shown for age at retirement.
- (2) Pension amounts should be multiplied by factor above before any lump sum commutation option is exercised except for members with mandatory lump sums. For members with mandatory lump sums the accrued pension after reduction to allow for commutation of mandatory lump sum (but no further optional lump sum) should be multiplied by the above factor.
- (3) These factors are not suitable for use where members have any deferred PI at their date of redundancy

TABLE CER8

HSC PENSION SCHEME - MEMBERS OF 2008 SECTION (CHOICE OPTANTS)

Employer costs (for a member with a normal retirement age of 65, leaving on redundancy, re-organisation or interests of efficiency) for the charge for early payment of the mandatory lump sum

AGE: complete months	0	1	2	3	4	5	6	7	8	9	10	11
MANDATORY LUMP SUM FACTORS												
Complete Years:												
55	0.275	0.273	0.271	0.269	0.267	0.265	0.263	0.261	0.259	0.257	0.255	0.253
56	0.251	0.249	0.247	0.245	0.243	0.241	0.239	0.237	0.235	0.233	0.231	0.229
57	0.227	0.225	0.223	0.221	0.219	0.217	0.215	0.213	0.211	0.209	0.207	0.204
58	0.202	0.200	0.198	0.196	0.194	0.192	0.189	0.187	0.185	0.183	0.181	0.179
59	0.176	0.174	0.172	0.170	0.167	0.165	0.163	0.161	0.159	0.156	0.154	0.152
60	0.150	0.147	0.145	0.143	0.140	0.138	0.136	0.133	0.131	0.129	0.126	0.124
61	0.122	0.119	0.117	0.114	0.112	0.110	0.107	0.105	0.102	0.100	0.098	0.095
62	0.093	0.090	0.088	0.085	0.083	0.080	0.078	0.075	0.073	0.070	0.068	0.065
63	0.063	0.060	0.057	0.055	0.052	0.050	0.047	0.044	0.042	0.039	0.037	0.034
64	0.031	0.029	0.026	0.023	0.020	0.018	0.015	0.012	0.010	0.007	0.004	0.001

Notes:

(1) Amount payable is determined by multiplying the mandatory lump sum entitlement at date of retirement, by the factor shown for age at retirement.

(2) These factors are not suitable for use where members have any deferred PI at their date of redundancy