

**Local Government Pension Scheme (England & Wales)
Actuarial Factors for Individual Cash Equivalent and
Club Transfers from 1 October 2008**

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Important notes on use of factor tables

1. The factors in Tables 1.1 and 1.2 may be used to calculate transfer amounts (or incoming Club service credits) in respect of benefits accrued on an 80ths or a 60ths scale. Where benefits are on a 60ths scale, the lump sum factors should be ignored.
2. Where there is an element of service with entitlement to NPA65 or a CRA above age 60, the conversion factors in Table 3.1 should be applied to the Table 1.1 or 1.2 factors.
3. Tables 2.1 and 2.2 are intended for the sole purpose of calculating service credits for non-Club incoming transfers in relation to NPA65 and expressed as 60ths benefits with a commutation option attached. It will be necessary in all cases to apply the 5-year pension adjustment factors of 0.76 (males) or 0.77 (females) from Table 3.1.
4. In female incoming or outgoing Club cases and female outgoing CETV cases, that is cases covered by Table 1.2, the special GMP conversion factors in Table 3.2 should be applied in respect of females with a GMP entitlement and a CRA (or NPA) above age 60.
5. The pension-only AMCs in Table 5.2 should be applied for calculations in respect of benefits accrued on a 60ths scale for the purpose of an outwards non-Club cash equivalent calculation. For all other types of transfer calculation, the mixed AMCs in Table 5.1 should be applied.

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1 Club & Outward CETV Factors based on CRA 60

Table 1.1 – Males

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Adjustment for GMP of £1 pa*	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
16	4.07	0.23	0.69	0.69	1.52	3.02
17	4.21	0.23	0.71	0.71	1.56	3.12
18	4.36	0.24	0.74	0.74	1.59	3.23
19	4.51	0.25	0.76	0.76	1.62	3.35
20	4.67	0.26	0.79	0.79	1.65	3.46
21	4.82	0.27	0.82	0.82	1.68	3.58
22	4.99	0.28	0.85	0.85	1.71	3.70
23	5.15	0.29	0.89	0.89	1.75	3.82
24	5.33	0.30	0.92	0.92	1.78	3.95
25	5.51	0.31	0.96	0.96	1.81	4.08
26	5.69	0.32	0.99	0.99	1.85	4.22
27	5.88	0.33	1.03	1.03	1.88	4.36
28	6.08	0.34	1.07	1.07	1.92	4.51
29	6.28	0.35	1.11	1.11	1.96	4.66
30	6.49	0.37	1.15	1.15	1.99	4.81
31	6.71	0.38	1.19	1.19	2.03	4.98
32	6.94	0.39	1.23	1.23	2.07	5.14
33	7.17	0.41	1.28	1.28	2.11	5.32
34	7.41	0.42	1.32	1.32	2.15	5.49
35	7.66	0.43	1.37	1.37	2.19	5.68
36	7.92	0.45	1.42	1.42	2.23	5.87
37	8.19	0.47	1.46	1.46	2.27	6.07
38	8.47	0.48	1.51	1.51	2.32	6.28
39	8.75	0.50	1.57	1.57	2.36	6.49
40	9.05	0.52	1.62	1.62	2.40	6.71
41	9.35	0.53	1.67	1.67	2.45	6.93
42	9.67	0.55	1.73	1.73	2.49	7.17
43	9.99	0.57	1.78	1.78	2.54	7.41
44	10.33	0.59	1.84	1.84	2.59	7.66
45	10.68	0.61	1.89	1.89	2.64	7.92
46	11.05	0.63	1.95	1.95	2.69	8.19
47	11.43	0.65	2.01	2.01	2.74	8.47
48	11.82	0.68	2.07	2.07	2.79	8.76
49	12.22	0.70	2.13	2.13	2.84	9.06
50	12.64	0.72	2.19	2.19	2.90	9.37
51	13.08	0.75	2.24	2.24	2.95	9.70
52	13.53	0.77	2.30	2.30	3.01	10.03
53	14.01	0.80	2.36	2.36	3.06	10.38
54	14.50	0.83	2.42	2.42	3.12	10.75
55	15.01	0.86	2.48	2.48	3.18	11.12
56	15.54	0.89	2.54	2.54	3.24	11.52
57	16.09	0.92	2.59	2.59	3.31	11.93
58	16.66	0.95	2.65	2.65	3.37	12.35
59	17.28	0.98	2.71	2.71	3.44	12.80

*When calculating the adjustment 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. The adjustment is a deduction from the amount of an outgoing transfer (before applying the AMC) but an addition to the amount of an incoming transfer (after applying the AMC).

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1 Club & Outward CETV factors based on CRA 60

Table 1.2 – Females

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Adjustment for GMP of £1 pa*	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
16	4.24	0.22	0.32	0.32	1.29	3.18
17	4.38	0.23	0.33	0.33	1.32	3.29
18	4.54	0.24	0.34	0.34	1.35	3.40
19	4.70	0.25	0.36	0.36	1.38	3.52
20	4.86	0.26	0.37	0.37	1.41	3.65
21	5.02	0.27	0.38	0.38	1.43	3.77
22	5.19	0.28	0.40	0.40	1.46	3.89
23	5.37	0.29	0.41	0.41	1.49	4.03
24	5.55	0.30	0.42	0.42	1.51	4.16
25	5.73	0.31	0.44	0.44	1.54	4.30
26	5.93	0.32	0.46	0.46	1.57	4.45
27	6.13	0.33	0.47	0.47	1.60	4.60
28	6.33	0.34	0.49	0.49	1.63	4.75
29	6.55	0.35	0.50	0.50	1.66	4.91
30	6.77	0.37	0.52	0.52	1.69	5.08
31	7.00	0.38	0.53	0.53	1.72	5.25
32	7.23	0.39	0.55	0.55	1.76	5.43
33	7.48	0.41	0.57	0.57	1.79	5.61
34	7.73	0.42	0.58	0.58	1.82	5.80
35	7.99	0.43	0.60	0.60	1.86	5.99
36	8.26	0.45	0.62	0.62	1.89	6.20
37	8.54	0.46	0.64	0.64	1.93	6.41
38	8.83	0.48	0.66	0.66	1.97	6.62
39	9.13	0.50	0.68	0.68	2.00	6.85
40	9.44	0.51	0.70	0.70	2.04	7.08
41	9.75	0.53	0.71	0.71	2.08	7.32
42	10.08	0.55	0.73	0.73	2.12	7.57
43	10.42	0.57	0.75	0.75	2.16	7.82
44	10.78	0.59	0.77	0.77	2.20	8.09
45	11.14	0.61	0.79	0.79	2.24	8.36
46	11.52	0.63	0.81	0.81	2.28	8.64
47	11.91	0.65	0.83	0.83	2.33	8.94
48	12.32	0.68	0.84	0.84	2.37	9.24
49	12.74	0.70	0.86	0.86	2.42	9.56
50	13.18	0.72	0.87	0.87	2.46	9.89
51	13.63	0.75	0.89	0.89	2.51	10.23
52	14.10	0.77	0.90	0.90	2.56	10.58
53	14.59	0.80	0.91	0.91	2.61	10.95
54	15.10	0.83	0.92	0.92	2.66	11.33
55	15.63	0.86	0.93	0.93	2.71	11.73
56	16.17	0.89	0.94	0.94	2.77	12.14
57	16.74	0.92	0.95	0.95	2.82	12.56
58	17.33	0.95	0.96	0.96	2.88	13.01
59	17.96	0.98	0.96	0.96	3.00	13.47

* The adjustment for GMP is subject to the conversion factors set out in Table 3.2

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2 Non-Club Incoming Transfer Factors (age 60 to convert to NPA 65)

Table 2.1 – Males

Age last birthday at relevant date	Gross Pension of £1 per annum	Survivor's Pension of £1 per annum	Adjustment for GMP of £1 pa*
16	11.70	2.16	1.52
17	12.13	2.25	1.56
18	12.58	2.33	1.59
19	13.05	2.42	1.62
20	13.51	2.51	1.65
21	13.97	2.61	1.68
22	14.45	2.72	1.71
23	14.93	2.82	1.75
24	15.45	2.93	1.78
25	15.95	3.04	1.81
26	15.74	3.02	1.85
27	15.54	3.00	1.88
28	15.37	2.98	1.92
29	15.20	2.96	1.96
30	15.05	2.94	1.99
31	15.11	2.96	2.03
32	15.16	2.99	2.07
33	15.18	3.01	2.11
34	15.24	3.03	2.15
35	15.29	3.05	2.19
36	15.43	3.10	2.23
37	15.58	3.14	2.27
38	15.72	3.18	2.32
39	15.88	3.22	2.36
40	16.03	3.26	2.40
41	16.18	3.30	2.45
42	16.33	3.33	2.49
43	16.47	3.36	2.54
44	16.61	3.40	2.59
45	16.75	3.43	2.64
46	16.87	3.45	2.69
47	17.00	3.48	2.74
48	17.12	3.50	2.79
49	17.24	3.52	2.84
50	17.36	3.53	2.90
51	17.67	3.59	2.95
52	17.99	3.64	3.01
53	18.30	3.68	3.06
54	18.63	3.73	3.12
55	18.99	3.77	3.18
56	19.24	3.79	3.24
57	19.50	3.80	3.31
58	19.80	3.80	3.37
59	19.99	3.77	3.44

*When calculating the adjustment 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. The adjustment is an addition to the amount of an incoming transfer (after applying the AMC).

2 Non-Club Incoming Transfer Factors (age 60 to convert to NPA 65)

Table 2.2 – Females

Age last birthday at relevant date	Gross Pension of £1 per annum	Survivor's Pension of £1 per annum	Adjustment for GMP of £1 pa*
16	9.83	0.78	1.29
17	10.22	0.81	1.32
18	10.64	0.84	1.35
19	11.06	0.88	1.38
20	11.48	0.91	1.41
21	11.91	0.95	1.43
22	12.34	0.99	1.46
23	12.77	1.03	1.49
24	13.19	1.07	1.51
25	13.62	1.11	1.54
26	13.65	1.11	1.57
27	13.68	1.12	1.60
28	13.69	1.12	1.63
29	13.69	1.13	1.66
30	13.71	1.13	1.69
31	13.82	1.14	1.72
32	13.91	1.15	1.76
33	14.01	1.16	1.79
34	14.10	1.17	1.82
35	14.19	1.18	1.86
36	14.30	1.19	1.89
37	14.42	1.20	1.93
38	14.52	1.21	1.97
39	14.64	1.21	2.00
40	14.73	1.22	2.04
41	15.05	1.24	2.08
42	15.39	1.26	2.12
43	15.70	1.28	2.16
44	16.04	1.30	2.20
45	16.38	1.31	2.24
46	16.71	1.33	2.28
47	17.05	1.34	2.33
48	17.42	1.36	2.37
49	17.77	1.37	2.42
50	18.12	1.38	2.46
51	18.44	1.38	2.51
52	18.77	1.38	2.56
53	19.09	1.39	2.61
54	19.44	1.39	2.66
55	19.78	1.39	2.71
56	20.00	1.37	2.77
57	20.38	1.37	2.82
58	20.48	1.34	2.88
59	20.74	1.33	3.00

*When calculating the adjustment 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. The adjustment is an addition to the amount of an incoming transfer (after applying the AMC).

3 CRA or NPA65 conversion factors

Table 3.1 – Pension and Lump Sum Conversion Factors

Relevant Period (years)	Personal Pension (Male)	Personal Pension (Female)	Lump Sum (Both sexes)
0	1.00	1.00	1.00
1	0.94	0.95	0.98
2	0.89	0.90	0.95
3	0.84	0.85	0.93
4	0.80	0.81	0.91
5	0.76	0.77	0.88

Notes

The relevant period is the period between age 60 (or age at relevant date if greater) and the CRA (or NPA65 if there is no earlier CRA). Interpolation should be used for non-integral relevant periods.

Table 3.2 – Special female GMP conversion factors for club or outward CETV calculations

CRA	Pre-88 conversion factor	Post-88 conversion factor
60	1.00	0.25
61	0.68	-0.07
62	0.38	-0.38
63	0.08	-0.68
64	-0.21	-0.98
(or NPA) 65	-0.48	-1.20

Notes

- 1) The tabulated conversion factors above should be interpolated for non-integral female CRAs.
- 2) The conversion factors should be multiplied by the female GMP factors in Table 1.2. The GMP factors in Tables 1.1, 2.1 and 2.2 do not require the application of conversion factors.
- 3) Following conversion, a positive GMP factor leads to a decrease in a Club or outwards CETV (before applying AMC), but an increase in a Club incoming transfer value (after applying AMC).
- 4) Following conversion, a negative GMP factor leads to an increase in a Club or outwards CETV (before applying AMC), but a decrease in a Club incoming transfer value (after applying AMC).

3 CRA or NPA65 conversion factors

Examples 3.3 - Use of Special GMP Conversion Factors

All examples

Female age last birthday: 42
Pre-88 GMP: £400 pa
Post-88 GMP: £500 pa

Example 1. CETV out/Club transfer-out in respect of CRA60 pre-2008 service

Critical retirement age = 60 in respect of service accrued before 31/3/2008

GMP adjustment

GMP adjustment factor from NPA60 Club transfer tables (Table 1.2) = 2.12

Method 1 (direct from Table 1.2): $2.12 \times (£400 + 25\% \times £500) = £1,113$

Method 2 (using Table 3.2 conversion factors):
 $£400 \times 2.12 \times 1.00 + £500 \times 2.12 \times 0.25 = £1,113$

GMP adjustment is a **deduction** of £1,113 from the Club or outward CETV amount before the AMC factor is applied

Example 2. CETV out/Club transfer-out in respect of CRA63.5 pre-2008 service

Critical retirement age = 63.5 in respect of service accrued before 31/3/2008

GMP adjustment

Using Table 3.2 conversion factors:

Interpolated pre-88 GMP conversion factor for CRA=63.5 = $0.5 \times (0.08 + (-0.21)) = -0.065$

Interpolated post-88 GMP conversion factor for CRA=63.5 = $0.5 \times ((-0.68) + (-0.98)) = -0.83$

GMP adjustment factor from Table 1.2 = 2.12

Converted Pre-88 GMP factor = $2.12 \times (-0.065) = -0.1378$

Converted Post-88 GMP factor = $2.12 \times (-0.83) = -1.7596$

$£400 \times (-0.1378) + £500 \times (-1.7596) = -55.12 - 879.8 = -£934.92$

GMP adjustment is an **addition** of £934.92 to the Club or outward CETV amount before the AMC factor is applied

3 CRA or NPA65 conversion factors

Examples 3.3 - Use of Special GMP Conversion Factors

Example 3. Club transfer-in calculated by reference to NPA65

GMP adjustment

GMP adjustment factor from Table 1.2 = 2.12

Converted Pre-88 GMP factor for NPA=65: $-0.48 \times 2.12 = -1.0176$

Converted Post-88 GMP factor for NPA=65: $-1.20 \times 2.12 = -2.544$

$£400 \times (-1.0176) + £500 \times (-2.544) = -407.04 - 1272 = -£1,679.04$

GMP adjustment is a **deduction** of £1,679.04 from the AMC-adjusted Transfer Value.

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4 Factors for transfers above age 59

Table 4.1 – Club & outward CETVs – males

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Adjustment for GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
60	17.36	1.00	2.75	2.75	3.51	13.27
61	17.01	1.00	2.79	2.79	3.58	13.79
62	16.65	1.00	2.83	2.83	3.66	14.33
63	16.29	1.00	2.86	2.86	3.75	14.90
64	15.93	1.00	2.89	2.89	3.83	15.49

Notes

1) The pension and lump sum factors are subject to adjustment, where appropriate, using the Table 3.1 factors

2) When calculating the adjustment 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. The adjustment is a deduction from the amount of an outgoing transfer (before applying the AMC) but an addition to the amount of an incoming transfer (after applying the AMC).

Table 4.2 – Club & outward CETVs – females

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Adjustment for GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
60	18.07	1.00	0.97	0.97	Use factors	13.96
61	17.73	1.00	0.97	0.97	at Tables	14.49
62	17.38	1.00	0.97	0.97	4.5 and 4.6	15.03
63	17.02	1.00	0.96	0.96		15.61
64	16.66	1.00	0.96	0.96		16.21

Notes

1) The pension and lump sum factors are subject to adjustment, where appropriate, using the Table 3.1 factors

2) The adjustment for GMP should be calculated using the special factors set out at Tables 4.5 and 4.6

4 Factors for transfers above age 59

Table 4.3 – Non-Club incoming transfers – males

Age last birthday at relevant date	Gross Pension of £1 per annum	Survivor's Pension of £1 per annum	Adjustment for GMP of £1 pa*
60	20.12	3.71	3.51
61	19.29	3.63	3.58
62	18.37	3.49	3.66
63	17.37	3.34	3.75
64	16.28	3.13	3.83

Notes

1) The pension factors are subject to adjustment using the Table 3.1 factors – all service credit calculations should be based on NPA65.

2) When calculating the adjustment 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. The adjustment is an addition to the amount of an incoming transfer (after applying the AMC).

Table 4.4 – Non-Club incoming transfers – females

Age last birthday at relevant date	Gross Pension of £1 per annum	Survivor's Pension of £1 per annum	Adjustment for GMP of £1 pa*
60	20.90	1.29	3.15
61	19.91	1.25	3.26
62	18.93	1.19	3.39
63	17.87	1.13	3.52
64	16.74	1.04	3.65

Notes

1) The pension factors are subject to adjustment using the Table 3.1 factors – all service credit calculations should be based on NPA65.

2) When calculating the adjustment 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. The adjustment is an addition to the amount of an incoming transfer (after applying the AMC).

4 Factors for transfers above age 59

Table 4.5 – Special Club or outward CETV pre-1988 GMP factors for females transferring above age 59

Age last birthday at relevant date	CRA or NPA					
	60	61	62	63	64	65
60	3.15	2.65	1.69	0.76	-0.08	-1.00
61		4.27	2.77	1.81	0.88	-0.02
62			3.82	2.90	1.93	1.00
63				3.95	3.02	2.06
64					4.08	3.16

Notes

- 1) The tabulated factors above should be interpolated between columns for non-integral female CRAs
- 2) When calculating the adjustment for GMP for females aged 60 or above, the factors above should be applied to the annual amount of the pre-1988 GMP after late retirement increase of 1/7% per week.
- 3) A positive GMP factor leads to a decrease in a Club or outwards CETV (before applying AMC), but an increase in a Club incoming transfer value (after applying AMC).
- 4) A negative GMP factor leads to an increase in a Club or outwards CETV (before applying AMC), but a decrease in a Club incoming transfer value (after applying AMC).

Table 4.6 – Special Club or outward CETV post-1988 GMP factors for females transferring above age 59

Age last birthday at relevant date	CRA or NPA					
	60	61	62	63	64	65
60	0.78	0.29	-0.68	-1.61	-2.49	-3.37
61		1.32	0.32	-0.65	-1.58	-2.48
62			0.82	0.35	-0.62	-1.55
63				0.85	0.38	-0.59
64					0.89	0.41

Notes

- 1) The tabulated factors above should be interpolated between columns for non-integral female CRAs
- 2) When calculating the adjustment for GMP for females aged 60 or above, the factors above should be applied to the annual amount of the post-1988 GMP after late retirement increase of 1/7% per week and scheme annual increases on the post-1988 GMP at the statutory level, ie capped at 3% pa.
- 3) A positive GMP factor leads to a decrease in a Club or outwards CETV (before applying AMC), but an increase in a Club incoming transfer value (after applying AMC).

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4) A negative GMP factor leads to an increase in a Club or outwards CETV (before applying AMC), but a decrease in a Club incoming transfer value (after applying AMC).

5 Adjustment for Market Conditions (AMCs)

Table 5.1 – Mixed Pension & Lump sum AMCs

Adjustment to be made to total transfer value calculated to allow for current yield on the FT-Actuaries Index of the index-linked government bonds with duration of 15 years or more averaged between the 0% and 5% inflation assumptions

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
16-25	1.31	1.22	1.12	1.04	0.96
26-28	1.31	1.22	1.12	1.04	0.96
29-31	1.31	1.22	1.12	1.04	0.96
32-33	1.31	1.22	1.12	1.04	0.96
34-35	1.31	1.22	1.12	1.04	0.96
36-37	1.31	1.22	1.12	1.04	0.96
38	1.31	1.22	1.12	1.04	0.96
39	1.31	1.22	1.12	1.04	0.96
40	1.31	1.22	1.12	1.04	0.96
41	1.31	1.22	1.12	1.04	0.96
42	1.31	1.22	1.12	1.04	0.96
43	1.31	1.22	1.12	1.04	0.96
44	1.31	1.22	1.12	1.04	0.96
45	1.31	1.22	1.12	1.04	0.96
46	1.31	1.21	1.12	1.04	0.96
47	1.31	1.21	1.12	1.04	0.96
48	1.31	1.21	1.12	1.04	0.96
49	1.31	1.21	1.12	1.04	0.96
50	1.31	1.21	1.12	1.04	0.96
51	1.30	1.21	1.12	1.04	0.96
52	1.30	1.20	1.12	1.04	0.96
53	1.29	1.20	1.12	1.04	0.96
54	1.29	1.20	1.11	1.04	0.97
55	1.28	1.19	1.11	1.04	0.97
56	1.27	1.18	1.11	1.03	0.97
57	1.26	1.18	1.10	1.03	0.97
58	1.25	1.17	1.10	1.03	0.97
59	1.23	1.16	1.09	1.03	0.97
60	1.22	1.15	1.09	1.03	0.97
61	1.22	1.15	1.09	1.03	0.97
62	1.21	1.14	1.08	1.03	0.97
63	1.20	1.14	1.08	1.03	0.98
64	1.19	1.13	1.08	1.02	0.98

5 Adjustment for Market Conditions (AMCs)

Table 5.2 – Pension only AMCs

Adjustment to be made to total transfer value calculated to allow for current yield on the FT-Actuaries Index of the index-linked government bonds with duration of 15 years or more averaged between the 0% and 5% inflation assumptions

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
16-25	1.31	1.22	1.12	1.04	0.96
26-28	1.31	1.22	1.12	1.04	0.96
29-31	1.31	1.22	1.12	1.04	0.96
32-33	1.31	1.22	1.12	1.04	0.96
34-35	1.31	1.22	1.12	1.04	0.96
36-37	1.31	1.22	1.12	1.04	0.96
38	1.31	1.22	1.12	1.04	0.96
39	1.31	1.22	1.12	1.04	0.96
40	1.31	1.22	1.12	1.04	0.96
41	1.31	1.22	1.12	1.04	0.96
42	1.31	1.22	1.12	1.04	0.96
43	1.31	1.22	1.12	1.04	0.96
44	1.31	1.22	1.12	1.04	0.96
45	1.31	1.22	1.12	1.04	0.96
46	1.31	1.22	1.12	1.04	0.96
47	1.31	1.22	1.12	1.04	0.96
48	1.31	1.22	1.12	1.04	0.96
49	1.31	1.22	1.12	1.04	0.96
50	1.31	1.21	1.12	1.04	0.96
51	1.31	1.21	1.12	1.04	0.96
52	1.31	1.21	1.12	1.04	0.96
53	1.31	1.21	1.12	1.04	0.96
54	1.30	1.21	1.12	1.04	0.96
55	1.30	1.21	1.12	1.04	0.96
56	1.29	1.20	1.12	1.04	0.96
57	1.29	1.20	1.11	1.04	0.97
58	1.28	1.19	1.11	1.04	0.97
59	1.27	1.19	1.11	1.03	0.97
60	1.27	1.18	1.11	1.03	0.97
61	1.26	1.18	1.10	1.03	0.97
62	1.25	1.17	1.10	1.03	0.97
63	1.25	1.17	1.10	1.03	0.97
64	1.24	1.17	1.10	1.03	0.97