

Public Sector Transfer Club Protected Rights Factors

Age last birthday at Relevant Date	Protected Rights Factor per £1 of GMP	
	Males	Females
16	2.33	3.12
17	2.39	3.20
18	2.45	3.28
19	2.51	3.36
20	2.58	3.44
21	2.64	3.52
22	2.71	3.61
23	2.77	3.70
24	2.84	3.79
25	2.91	3.88
26	2.98	3.98
27	3.05	4.07
28	3.13	4.17
29	3.20	4.27
30	3.28	4.37
31	3.36	4.48
32	3.45	4.58
33	3.53	4.69
34	3.62	4.81
35	3.71	4.92
36	3.80	5.04
37	3.90	5.16
38	4.00	5.29
39	4.10	5.42
40	4.20	5.55
41	4.30	5.68
42	4.41	5.82
43	4.51	5.96
44	4.63	6.11
45	4.74	6.26
46	4.86	6.41
47	4.98	6.57
48	5.10	6.74
49	5.23	6.91
50	5.36	7.08
51	5.50	7.26
52	5.64	7.45
53	5.78	7.65
54	5.93	7.85
55	6.09	8.06
56	6.25	8.28
57	6.42	8.51
58	6.59	8.75
59	6.78	9.00
60	6.98	9.31
61	7.18	9.18
62	7.40	9.05



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Age last birthday at Relevant Date	Protected Rights Factor per £1 of GMP	
	Males	Females
63	7.64	8.91
64	7.89	8.76
65	8.16	8.60
66	8.00	8.44
67	7.84	8.27
68	7.67	8.09
69	7.49	7.90
70	7.31	7.71
71	7.12	7.50
72	6.93	7.29
73	6.73	7.08
74	6.53	6.86
75	6.32	6.63
76	6.11	6.41
77	5.90	6.18
78	5.68	5.96
79	5.47	5.73
80	5.25	5.51
81	5.03	5.29
82	4.81	5.08
83	4.59	4.87
84	4.38	4.67
85	4.17	4.48
86	3.96	4.29
87	3.76	4.11
88	3.56	3.95
89	3.37	3.79
90	3.18	3.64

Note:

1. When calculating the value of the protected rights, the appropriate factor above should be applied to the annual amount of the GMP accrued in respect of service up to 5 April 1988, plus the appropriate multiplier below times the amount of the GMP accrued in respect of service after that date.

Age last birthday at Relevant Date	Protected Rights Factor per £1 of GMP	
	Males	Females
16 - 59	1.25	1.35
60 - 64	1.25	1.30
65 - 69	1.40	1.25
70 - 74	1.60	1.25
75 & over	1.60	1.15

2. For males aged 65 & over and females aged 60 & over the factor given should be applied to the annual amount of the GMP after late retirement increase of 1/7% per week.

3. The Adjustment for Market Conditions Factor should continue to be applied as usual.

