

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

Version 1.1  
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### **Important notes on use of factor tables**

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1. 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.
2. 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 1/80ths pension benefits with a 3/80ths lump sum attached. It will be necessary in all cases to apply the 5-year pension adjustment factors of 0.76 (males) or 0.77 (females) and lump sum adjustment factor of 0.88 from Table 3.1.
3. 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.

## 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	Lump sum of £1	Survivor's Pension of £1 per annum	Adjustment for GMP of £1 pa*
16	12.42	0.61	2.16	1.52
17	12.88	0.64	2.25	1.56
18	13.37	0.66	2.33	1.59
19	13.86	0.68	2.42	1.62
20	14.34	0.70	2.51	1.65
21	14.84	0.74	2.61	1.68
22	15.34	0.76	2.72	1.71
23	15.86	0.78	2.82	1.75
24	16.38	0.82	2.93	1.78
25	16.92	0.84	3.04	1.81
26	16.70	0.83	3.02	1.85
27	16.49	0.83	3.00	1.88
28	16.29	0.82	2.98	1.92
29	16.11	0.81	2.96	1.96
30	15.95	0.81	2.94	1.99
31	16.00	0.81	2.96	2.03
32	16.04	0.81	2.99	2.07
33	16.09	0.82	3.01	2.11
34	16.13	0.82	3.03	2.15
35	16.17	0.82	3.05	2.19
36	16.33	0.83	3.10	2.23
37	16.49	0.84	3.14	2.27
38	16.63	0.85	3.18	2.32
39	16.79	0.86	3.22	2.36
40	16.93	0.86	3.26	2.40
41	17.09	0.88	3.30	2.45
42	17.25	0.89	3.33	2.49
43	17.39	0.90	3.36	2.54
44	17.53	0.91	3.40	2.59
45	17.67	0.92	3.43	2.64
46	17.80	0.93	3.45	2.69
47	17.92	0.93	3.48	2.74
48	18.04	0.94	3.50	2.79
49	18.16	0.95	3.52	2.84
50	18.28	0.97	3.53	2.90
51	18.59	0.98	3.59	2.95
52	18.91	1.00	3.64	3.01
53	19.24	1.02	3.68	3.06
54	19.58	1.05	3.73	3.12
55	19.93	1.07	3.77	3.18
56	20.18	1.09	3.79	3.24
57	20.46	1.10	3.80	3.31
58	20.75	1.13	3.80	3.37
59	20.96	1.14	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	Lump sum of £1	Survivor's Pension of £1 per annum	Adjustment for GMP of £1 pa*
16	10.49	0.51	0.78	1.29
17	10.92	0.52	0.81	1.32
18	11.36	0.55	0.84	1.35
19	11.81	0.57	0.88	1.38
20	12.26	0.59	0.91	1.41
21	12.71	0.61	0.95	1.43
22	13.17	0.64	0.99	1.46
23	13.62	0.66	1.03	1.49
24	14.08	0.68	1.07	1.51
25	14.53	0.70	1.11	1.54
26	14.56	0.70	1.11	1.57
27	14.57	0.72	1.12	1.60
28	14.58	0.72	1.12	1.63
29	14.60	0.72	1.13	1.66
30	14.61	0.72	1.13	1.69
31	14.71	0.73	1.14	1.72
32	14.82	0.73	1.15	1.76
33	14.92	0.74	1.16	1.79
34	15.01	0.74	1.17	1.82
35	15.10	0.75	1.18	1.86
36	15.22	0.75	1.19	1.89
37	15.32	0.76	1.20	1.93
38	15.44	0.77	1.21	1.97
39	15.55	0.77	1.21	2.00
40	15.65	0.78	1.22	2.04
41	15.99	0.81	1.24	2.08
42	16.32	0.82	1.26	2.12
43	16.68	0.84	1.28	2.16
44	17.01	0.86	1.30	2.20
45	17.36	0.88	1.31	2.24
46	17.73	0.90	1.33	2.28
47	18.08	0.92	1.34	2.33
48	18.44	0.94	1.36	2.37
49	18.82	0.97	1.37	2.42
50	19.18	0.99	1.38	2.46
51	19.52	1.01	1.38	2.51
52	19.86	1.02	1.38	2.56
53	20.19	1.05	1.39	2.61
54	20.55	1.07	1.39	2.66
55	20.90	1.09	1.39	2.71
56	21.12	1.10	1.37	2.77
57	21.51	1.14	1.37	2.82
58	21.60	1.14	1.34	2.88
59	21.87	1.16	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).

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### 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

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#### 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

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### 3 CRA or NPA65 conversion factors

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#### 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

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**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

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#### 4 Factors for transfers above age 59

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**Table 4.3 – Non-Club incoming transfers – 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*
60	21.09	1.15	3.71	3.51
61	20.21	1.12	3.63	3.58
62	19.25	1.10	3.49	3.66
63	18.21	1.07	3.34	3.75
64	17.07	1.03	3.13	3.83

**Notes**

- 1) The pension and lump sum 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	Lump sum of £1	Survivor's Pension of £1 per annum	Adjustment for GMP of £1 pa*
60	22.03	1.17	1.29	3.15
61	20.99	1.13	1.25	3.26
62	19.95	1.11	1.19	3.39
63	18.83	1.07	1.13	3.52
64	17.66	1.03	1.04	3.65

**Notes**

- 1) The pension and lump sum 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

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**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).
- 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 Adjustment for Market Conditions**

Adjustment to be made to total transfer value calculated to allow for the 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