

Local Government Pension Scheme (England & Wales) Protected Rights Factors

Version 1.1

Date: 27 February 2009



1 Protected rights factors

Table 1.1 – Males and Females

Age last birthday at Relevant Date	Protected Rights Factor of £1 of GMP per annum	
	Males ¹	Females ^{2,3}
16	4.99	5.77
17	5.09	5.89
18	5.20	6.01
19	5.30	6.13
20	5.40	6.25
21	5.51	6.36
22	5.61	6.48
23	5.72	6.60
24	5.82	6.73
25	5.94	6.85
26	6.05	6.98
27	6.16	7.11
28	6.28	7.24
29	6.40	7.38
30	6.52	7.52
31	6.64	7.66
32	6.77	7.80
33	6.90	7.95
34	7.03	8.10
35	7.16	8.25
36	7.30	8.41
37	7.43	8.57
38	7.58	8.73
39	7.72	8.89
40	7.86	9.06
41	8.01	9.23
42	8.16	9.40
43	8.32	9.58
44	8.47	9.76
45	8.63	9.94
46	8.79	10.13
47	8.96	10.33
48	9.13	10.53
49	9.30	10.73
50	9.48	10.94
51	9.66	11.15
52	9.84	11.37
53	10.03	11.59
54	10.22	11.82
55	10.42	12.05
56	10.62	12.30

1 Protected rights factors

Table 1.1 – Males and Females - continued

Age last birthday at Relevant Date	Protected Rights Factor of £1 of GMP per annum	
	Males ¹	Females ^{2,3}
57	10.83	12.54
58	11.04	12.80
59	11.25	13.32
60	11.49	13.62
61	11.73	13.44
62	11.99	13.26
63	12.26	13.06
64	12.78	12.86

Notes:

1 . When calculating the value of the protected rights for males, the factor given should be applied to the annual amount of the GMP accrued in respect of service up to 5 April 1988, plus 1.25 times the annual amount of the GMP accrued in respect of service after that date.

2. When calculating the value of the protected rights for females, the factor given should be applied to the annual amount of the GMP accrued in respect of service up to 5 April 1988, plus 1.30 times the annual amount of the GMP accrued in respect of service after that date.

3. When calculating the value of the protected rights for females aged 60 or above, the factor given should be applied to the annual amount of the GMP after late retirement increase of 1/7% per week. The factor given should be applied to the annual amount of the GMP accrued in respect of service up to 5 April 1988, plus 1.30 times the annual amount of the GMP accrued in respect of service after that date.

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