

**The Local Government Pension Scheme  
(England and Wales)  
Trivial Commutation**

**Lump sums paid on or after 1 April 2008**

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## **1 Introduction and Legislative Background**

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- 1.1 Regulation 39 of the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2007 (SI No.1166 of 2007) permits an administering authority to pay a lump sum representing the capital value of a small pension to a member, or surviving dependant of a deceased member, as appropriate if it qualifies as a trivial commutation lump sum or a trivial commutation lump sum death benefit as defined by sections 166 and 168 of the Finance Act 2004.
- 1.2 Communities and Local Government (CLG) have asked GAD to provide tables to enable authorities to calculate the lump sum payable in these circumstances.

### **Period for which factors apply**

- 1.3 The factors are not subject to market conditions at the date the capital value of a small pension is to be calculated, but have been derived using assumptions which are expected to be appropriate over the next few years. It is necessary that the factors should be subject to periodic review, and it is expected that the first such review will take place after the completion of the Public Sector Transfer Club factor review.

## **2 Commutation of a Member's Pension - Tables A and B**

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- 2.1 Payment of a trivial commutation lump sum in respect of a pension discharges the administering authority from their liability for any pensions or lump sums which may become payable on the member's death (including children's pensions), where the authority has paid a trivial commutation lump sum to a member in respect of a retirement pension.
- 2.2 Table A shows, according to the age and sex of the member, the factor to be multiplied by the member's pension in order to obtain the capital value of that pension (including an allowance for the contingent pension of a future marriage, civil partnership or nominated cohabiting partnership). Table B gives the relevant factors to be multiplied by the amount of the contingent spouse's, civil partner's or nominated cohabiting partner's pension for a married member, member in a civil partnership or with a nominated cohabiting partner. The total capital value for a married member, member in a civil partnership or with a nominated cohabiting partner is the sum of the Table A and Table B values.

### **HMRC requirements**

- 2.3 The HMRC Registered Pension Schemes Manual provides guidance on the tax treatment of trivial commutation lump sums. RPSM09104900 is the start of the relevant section. However some of the main restrictions are:
- 2.3.1 Trivial commutation can only take place from a member's 60<sup>th</sup> birthday but before a member's 75<sup>th</sup> birthday.
- 2.3.2 In general the member must not have already received a trivial commutation lump sum from another pension scheme on or after 6 April 2006 unless it was less than 12 months ago.
- 2.3.3 The value of the member's total pension rights held in registered pension schemes must not exceed 1% of the standard lifetime allowance on a nominated date.
- 2.4 Scheme administrators should note that the lump sum paid to the member and calculated under this guidance is not the same as the capital value of LGPS benefits calculated for the purposes of the test in the paragraph above. The capital value for HMRC purposes is calculated in one of the following three possible ways:
- 2.4.1 If the LGPS benefits are not yet crystallised, then their capital value is equal to twenty times the rate of pension the member would be entitled to before commutation excluding any early retirement factor to be applied, but including a late retirement factor plus the amount of the retirement grant the member would be entitled to (subject to the same adjustments), plus the fund value of any AVC fund.
- 2.4.2 If the LGPS benefits were crystallised before 6 April 2006 then their capital value at 5 April 2006 would have been 25 times the annual rate of pension in payment on 5 April 2006. To convert to current terms, the amount should be multiplied by the Standard Lifetime Allowance for the tax year that the nominated date falls in and divided by £1.5 million.
- 2.4.3 If the LGPS benefits were crystallised on or after 6 April 2006, then the capital value of benefits crystallised would have been calculated when they were crystallised. This would be calculated as a percentage of the standard lifetime allowance. This percentage can be applied to the Standard Lifetime Allowance for the tax year that the nominated date falls in.
- 2.5 If LGPS benefits have not been crystallised before payment of a trivial commutation lump sum then in most cases 25% of the trivial commutation lump sum (which would

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include allowance for the pension, retirement grant and AVCs if applicable) may be received tax free. GAD understands that if the LGPS benefits have been crystallised, then the trivial commutation lump sum is all taxable as income.

- 2.6 RPSM09105040 lists the process that an administrator should go through before paying a trivial commutation lump sum. Administrators should note that a member may be able to effectively prevent a trivial commutation lump sum being paid by refusing to provide information on possible pension benefits from other schemes.

### **Contracting-out**

- 2.7 According to contracting-out legislation, total commutation of a pension containing a GMP revalued using section 148 orders is not permitted until the GMP has become payable. Therefore a man with a GMP may not trivially commute until he reaches age 65.

### **Pensions increases**

- 2.8 It is important that the total pension to which the factors are applied is the current level of the pension payable by the Scheme at the date the pension is commuted including pension increases. The total GMP should include revaluations up to GMP pensionable age (60 for women and 65 for men) and any increments where payment of the GMP was deferred past GMP pensionable age. The post 5-April 1988 element of the GMP should include any pension increases applicable since GMP pensionable age for which the Scheme is responsible.

### **Uncrystallised benefits**

- 2.9 If the benefits to be commuted are not yet crystallised, then the pension amount to be used in the calculation is the pension that would be payable if the benefits were crystallised on the day of trivial commutation. The trivial commutation lump sum should also include the amount of the retirement grant payable to the member if benefits were crystallised on the day of trivial commutation. The pension and retirement grant used for the calculation should include the appropriate early retirement reduction or late retirement increase but should not allow for any (non-trivial) commutation.
- 2.10 If a member wishes to use non-trivial commutation to bring their capital value below the 1% of Lifetime Allowance limit in order to receive a trivial commutation lump sum, then they must first crystallise the pension commencement lump sum and the scheme pension. The scheme pension can then be trivially commuted as a crystallised pension. The trivial commutation may take place immediately after the crystallisation and before any pension benefits have actually been paid.
- 2.11 The amount to be paid in respect of an AVC fund that has not been annuitised or converted to scheme pension is the fund value.

### **Table A**

- 2.12 This table is for use for male and female members. It is necessary to apply separate factors to the pre-6 April 1988 GMP, to the post-5 April 1988 GMP and to the excess of the member's pension over the combined total of the GMPs. The reason for this is that pensions increases on the GMP elements are not normally paid by the Scheme (in the case of the pre-6 April 1988 GMP), or are normally paid only up to 3% each year in the case of the post-6 April 1988 element. In any case where the Scheme is paying pension increases on the whole of the pre-6 April 1988 GMP or paying pension increases in excess of 3% on the post-5 April 1988 GMP, the capital value of that part of the GMP, or the whole it, as appropriate, should be calculated using the factor for the excess of the member's pension over the GMP.

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- 2.13 There are no GMP factors for males aged from 60 to 64 since male members with GMP may not trivially commute their benefits until the GMP becomes payable at age 65.

**Table B**

- 2.14 This table is to be used only for married members, members in a civil partnership or members who have a nominated cohabiting partner in order to value the contingent adult dependant's and children's pensions to the extent that the value was not included in the value of the member's pension. Again, different factors should be applied to the contingent spouse's or civil partner's GMP (restricted to post-5 April 1988 GMP only in the case of a married woman or a male or female civil partner) and the excess of the total contingent spouse's or civil partner's pension over the contingent spouse's or civil partner's total GMP.
- 2.15 Note that pre-88 GMP is paid to widows but not to widowers, bereaved civil partners or cohabiting partners. Post-88 GMP is paid to widows, widowers and bereaved civil partners but is not paid to bereaved nominated cohabiting partners. The excess contingent pension above the contingent GMP should be the difference between the total contingent pension and the contingent GMP that would be payable to the adult dependant of the member based on the status of the member's dependant.

### **3 Commutation of a surviving spouse's, civil partner's, nominated cohabiting partner's or children's pension Tables C and D**

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- 3.1 An administering authority may commute the pension which is payable to any surviving spouse, civil partner or nominated cohabiting partner or to (or in respect of) an eligible child or children to pay a trivial commutation lump sum death benefit.
- 3.2 Table C shows, according to the age and sex of the surviving spouse, civil partner or nominated cohabiting partner the factors to be multiplied by their pension.
- 3.3 Table D shows the factors to be multiplied by the pension payable to or in respect of the child, or to or in respect of each of two children according to their age. Where the administering authority has not apportioned a children's pension among the eligible children, it should be assumed that it is apportioned equally between the two youngest eligible children.

#### **HMRC requirements**

- 3.4 Guidance on the tax treatment of trivial commutation lump sum death benefits can be found in the HM Revenue and Customs Registered Pension Scheme Manual. RPSM10105260 is the start of the relevant section. However, some of the main restrictions are:
- 3.4.1 Payment must be made before the date on which the former member would have reached age 75. No lump sum can be paid if the former officer was aged 75 or over at death.
- 3.4.2 The lump sum actually paid must not exceed 1% of the standard lifetime allowance on the date it is paid.
- 3.5 GAD's understanding is that a trivial commutation lump sum death benefit is taxable as income. A defined benefits lump sum death benefit is tax free. Most death in service, death in deferment and death in retirement lump sums will count as defined benefits lump sum death benefits.

#### **Pensions increases**

- 3.6 It is important that the total pension to which the factors are applied is the current level of the pension payable by the Scheme at the date the pension is commuted including pension increases. The total GMP should include revaluations up to GMP pensionable age (60 for women and 65 for men) and any increments where payment of the GMP was deferred past GMP pensionable age. The post 5-April 1988 element of the GMP should include any pension increases applicable since GMP pensionable age for which the Scheme is responsible.

#### **AVCs**

- 3.7 If the member had an AVC fund which had not been annuitised or converted to scheme pension or membership, the amount payable in respect of that AVC fund would be the fund value.

#### **Tables C**

- 3.8 These tables are for use in valuing a surviving spouse's, civil partner's or nominated cohabiting partner's pension. Separate factors are appropriate for valuing the pre-6 April 1988 widow's GMP and the post-5 April 1988 widow's (or female bereaved civil partner's) GMP, because pension increases on the pre-6 April 1988 GMP and pension increases in excess of 3% on the post-5 April 1988 GMP would not normally be paid by the Scheme. If, in any case the scheme is paying pension increases on the whole of a

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widow's pre-6 April 1988 GMP (or paying increases in excess of 3% on the post-1988 widow's or civil partner's GMP), the capital value of that part of the GMP, or the whole of it (as appropriate), should be calculated using the factor for the excess of the woman's pension over the GMP.

- 3.9 Separate factors are not provided for valuing the post-5 April 1988 GMP of widowers or male civil partners under age 65, because we understand that full increases are paid by the Scheme on this element of the pension until the widower or civil partner attains age 65, and also after that age in most cases. If, in any case, the Scheme is paying pension increases in excess of 3% on the post-1988 widower's or civil partner's GMP of a man over age 65, the capital value of the post-5 April 1988 widower's or civil partner's GMP should be calculated using the factor for the excess of the man's pension over the post-5 April 1988 GMP.
- 3.10 Note that pre-88 GMP is paid to widows but not to widowers, bereaved civil partners or cohabiting partners. Post-88 GMP is paid to widows, widowers and bereaved civil partners but is not paid to bereaved nominated cohabiting partners.
- 3.11 For the avoidance of doubt, Table C relating to women is applicable for widows, female bereaved civil partners and female bereaved nominated cohabiting partners, the table relating to men is used for widowers, male bereaved civil partners and male bereaved nominated cohabiting partners.

**Table D**

- 3.12 This table should be used to value a pension which is payable to, or in respect of, an eligible child or children. Factors for children aged up to 15 are based on the child's age. The factors for those aged 16 and over are provided on the basis of how long the child concerned is expected to remain in full-time education. The administering authority should determine this and it should reflect the individual child's circumstances. The actual factors provided are independent of age and gender; they only vary according to expected time spent in full-time education.
- 3.13 The expected duration must be no longer than the period to the child's 23<sup>rd</sup> birthday.
- 3.14 Where a factor is required for a child aged 16 and over which does not relate to a whole number of years, the factors should be interpolated. For example, suppose a child is aged 16 years and 2 months and is expected to remain in full time education up to their 21<sup>st</sup> birthday. In this case, we would want a period in full time education of 4 years and 10 months. The appropriate factor can then be calculated using the 4 and 5 year factors as follows:

$$\text{Factor} = 10/12 * 4.57 \text{ (5 year factor)} + 2/12 * 3.72 \text{ (4 year factor)} = 4.43$$

- 3.15 No factors are provided to value a pension to a child who is incapacitated. One possibility is that a children's long-term pension should not be commuted where one of the children in the family who is receiving a pension is under age 17 and incapacitated. A case involving a child over age 17 who is not in full-time education but is still an eligible child because he is incapacitated should be referred to the Government Actuary's Department with full details.



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#### **4 Commutation of a pension credit member's pension Table C**

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- 4.1 An administering authority may commute the pension payable to a pension credit member into a trivial commutation lump sum. Pension credit members are generally treated for this purpose in the same way as contributing members. However, table C is used to value the trivial commutation lump sum.
- 4.2 The HMRC requirements discussed in section 2 apply to pension credit members. The capital value test should include pension credit benefits and benefits the member has accrued as a contributing member of a pension scheme.
- 4.3 Table C shows, according to the age and sex of the pension credit member, the factors to be multiplied by the pension credit member's pension.

##### **Table C**

- 4.4 This table is used in valuing a pension credit member's pension. Pension credits cannot contain a GMP, so the only factor that need be used is the one for the excess over the GMP.
- 4.5 For the avoidance of doubt, Table C relating to women is applicable for former wives and female civil partners, the table relating to men is used for former husbands and male civil partners.



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## 5 Table A Factors for member's pension Part 1 - Male members

Capital value of an annual pension of £1 to the member (including an allowance for the contingent pensions in respect of a member who is not married or in a civil partnership and does not have a nominated cohabiting partner)

Member's age last birthday at the date of commutation	Pre-6 April 1988 GMP	Post-5 April 1988 GMP	Excess over the GMP
	£	£	£
60			13.98
61			13.57
62			13.15
63			12.73
64			12.31
65	8.79	10.71	11.89
66	8.55	10.37	11.47
67	8.31	10.02	11.04
68	8.07	9.67	10.63
69	7.83	9.32	10.21
70	7.58	8.98	9.80
71	7.33	8.63	9.39
72	7.08	8.29	8.99
73	6.83	7.95	8.60
74	6.58	7.62	8.21
75	6.33	7.29	7.84

### Notes:

For a member who is married, in a civil partnership or who has a nominated cohabiting partner, the aggregate capital value should include the value of a contingent dependant's pension using the Table B factors.

Male members cannot trivially commute under age 65 if their pension contains a GMP. Therefore no GMP factors are provided under age 65.

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## 6 Table A Factors for member's pension Part 2 - Female members

Capital value of an annual pension of £1 to the member (including, where appropriate, an allowance for the contingent pensions in respect of a member who is not married or in a civil partnership and does not have a nominated cohabiting partner).

Member's age last birthday at the date of commutation	Pre-6 April 1988 GMP £	Post-5 April 1988 GMP £	Excess over the GMP £
60	10.18	13.11	14.98
61	10.01	12.83	14.60
62	9.84	12.53	14.21
63	9.66	12.23	13.82
64	9.47	11.91	13.42
65	9.27	11.59	13.01
66	9.06	11.27	12.60
67	8.84	10.93	12.19
68	8.62	10.59	11.76
69	8.38	10.24	11.34
70	8.14	9.89	10.91
71	7.90	9.53	10.48
72	7.65	9.17	10.06
73	7.39	8.82	9.63
74	7.14	8.46	9.22
75	6.88	8.11	8.80

Note:

For a member who is married, in a civil partnership or who has a nominated cohabiting partner, the aggregate capital value should include the value of a contingent dependant's pension using the Table B factors.

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## 7 Table B Factors for contingent adult dependant's pension Part 1 - Male members

Capital value of a contingent adult dependant's annual pension of £1 for a male member who is married, in a civil partnership or has a nominated cohabiting partner (including allowance for contingent children's pensions).

Member's age last birthday at the date of commutation	Pre-6 April 1988 GMP	Post-5 April 1988 GMP	Excess over the GMP
	£	£	£
60			2.78
61			2.87
62			2.95
63			3.03
64			3.10
65	1.46	2.46	3.17
66	1.54	2.53	3.22
67	1.62	2.59	3.27
68	1.69	2.65	3.31
69	1.76	2.70	3.33
70	1.82	2.74	3.35
71	1.88	2.77	3.35
72	1.92	2.79	3.35
73	1.96	2.80	3.33
74	1.99	2.79	3.30
75	2.02	2.78	3.27

### Notes:

Male members cannot trivially commute under age 65 if their pension contains a GMP. Therefore no GMP factors are provided under age 65.

The GMP factors should not be used and the factor for the excess should be applied to the whole contingent pension if the member has a nominated cohabiting partner.

If the member has a civil partner, then the pre-88 GMP factor should not be used and the excess factor should be applied to the excess over the post-88 GMP.

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## 8 Table B Factors for contingent adult dependant's pension Part 2 - Female members

Capital value of a contingent adult dependant's annual pension of £1 for a female member who is married, in a civil partnership or has a nominated cohabiting partner (including allowance for contingent children's pensions).

Member's age last birthday at the date of commutation	Post-5 April 1988 GMP	Excess over the post 5-April 1988 GMP
	£	£
60	0.98	1.23
61	1.00	1.24
62	1.02	1.26
63	1.04	1.27
64	1.05	1.28
65	1.07	1.29
66	1.08	1.29
67	1.10	1.30
68	1.11	1.31
69	1.12	1.31
70	1.13	1.32
71	1.14	1.32
72	1.15	1.32
73	1.16	1.31
74	1.16	1.31
75	1.16	1.30

Note:

The GMP factor should not be used and the factor for the excess should be applied to the whole contingent pension if the member has a nominated cohabiting partner.

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## 9 Table C Factors for surviving adult dependant's and pension credit member's pension Part 1 - Women

Capital value of a long-term annual pension of £1 payable to a female surviving dependant

Age last birthday of woman	Pre-6 April 1988 widow's GMP £	Post-5 April 1988 widow's or civil partner's GMP £	Excess over dependant's GMP if payable or whole pension otherwise £
16	20.89	22.91	24.43
17	20.65	22.75	24.34
18	20.40	22.58	24.24
19	20.13	22.41	24.13
20	19.85	22.22	24.02
21	19.54	22.02	23.91
22	19.23	21.81	23.79
23	18.91	21.61	23.67
24	18.60	21.40	23.54
25	18.29	21.19	23.41
26	17.98	20.98	23.28
27	17.68	20.77	23.14
28	17.37	20.56	22.99
29	17.08	20.35	22.84
30	16.78	20.13	22.68
31	16.50	19.92	22.52
32	16.21	19.71	22.36
33	15.93	19.49	22.18
34	15.64	19.27	22.01
35	15.36	19.05	21.82
36	15.08	18.83	21.63
37	14.82	18.61	21.43
38	14.55	18.39	21.23
39	14.30	18.16	21.02
40	14.05	17.94	20.81
41	13.80	17.72	20.58
42	13.57	17.49	20.35
43	13.33	17.27	20.11
44	13.11	17.04	19.87
45	12.90	16.81	19.62
46	12.69	16.59	19.36
47	12.49	16.36	19.09
48	12.30	16.13	18.82
49	12.11	15.89	18.53

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**Table C Factors for surviving adult dependant's and pension credit member's pension Part 1 - Women – continued 1**

Capital value of a long-term annual pension of £1 payable to a female surviving adult dependant or a female pension credit member

Age last birthday of woman	Pre-6 April 1988 widow's GMP £	Post-5 April 1988 widow's or civil partner's GMP £	Excess over dependant's GMP if payable or whole pension otherwise £
50	11.93	15.66	18.24
51	11.75	15.42	17.95
52	11.58	15.18	17.64
53	11.40	14.93	17.33
54	11.23	14.68	17.00
55	11.05	14.42	16.67
56	10.88	14.15	16.34
57	10.70	13.89	15.99
58	10.53	13.61	15.63
59	10.35	13.33	15.27
60	10.18	13.05	14.90
61	10.01	12.76	14.53
62	9.84	12.47	14.14
63	9.66	12.16	13.75
64	9.47	11.85	13.35
65	9.27	11.54	12.95
66	9.06	11.21	12.54
67	8.84	10.88	12.13
68	8.62	10.54	11.71
69	8.38	10.19	11.28
70	8.14	9.84	10.86
71	7.90	9.48	10.43
72	7.65	9.13	10.01
73	7.39	8.77	9.59
74	7.14	8.42	9.17
75	6.88	8.07	8.76
76	6.62	7.72	8.36
77	6.37	7.38	7.97
78	6.11	7.05	7.59
79	5.86	6.73	7.22
80	5.62	6.42	6.87

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**Table C Factors for surviving adult dependant's and pension credit member's pension Part 1 - Women – continued 2**

Capital value of a long-term annual pension of £1 payable to a female surviving adult dependant or a female pension credit member

Age last birthday of woman	Pre-6 April 1988 widow's GMP £	Post-5 April 1988 widow's or civil partner's GMP £	Excess over dependant's GMP if payable or whole pension otherwise £
81	5.39	6.12	6.53
82	5.16	5.83	6.20
83	4.94	5.56	5.90
84	4.73	5.30	5.61
85	4.53	5.05	5.33
86	4.34	4.82	5.08
87	4.16	4.60	4.84
88	3.99	4.39	4.61
89	3.83	4.20	4.40
90	3.68	4.02	4.21
91	3.53	3.85	4.03
92	3.40	3.70	3.85
93	3.27	3.54	3.69
94	3.14	3.40	3.53
95	3.02	3.25	3.37
96	2.90	3.11	3.22
97	2.78	2.97	3.08
98	2.66	2.84	2.93
99	2.55	2.71	2.79
100	2.43	2.58	2.66

Notes:

The GMP factors should not be used and the factor for the excess should be applied to the whole pension if the woman is a bereaved nominated cohabiting partner or she is a pension credit member.

If the woman is a bereaved civil partner, then the pre-88 GMP factor should not be used and the excess factor should be applied to the excess over the post-88 GMP.



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**10 Table C Factors for surviving adult dependant's and pension credit member's pension Part 2 - Men**

Capital value of a long-term annual pension of £1 payable to a male surviving adult dependant or a male pension credit member

Age last birthday of man	Excess over post-5 April 1988 GMP if payable or whole pension otherwise £
16	23.99
17	23.88
18	23.77
19	23.66
20	23.54
21	23.42
22	23.29
23	23.16
24	23.02
25	22.87
26	22.72
27	22.56
28	22.40
29	22.23
30	22.06
31	21.87
32	21.68
33	21.49
34	21.28
35	21.07
36	20.86
37	20.63
38	20.40
39	20.16
40	19.91
41	19.66
42	19.40
43	19.13
44	18.85
45	18.57
46	18.27
47	17.97
48	17.66
49	17.35

Local Government Pension Scheme (England and Wales)  
Trivial Commutation – lump sums paid on or after 1 April 2008

**Table C Factors for surviving adult dependant's and pension credit member's pension Part 2 - Men – continued 1**

Capital value of a long-term annual pension of £1 payable to a male surviving adult dependant or a male pension credit member

Age last birthday of man	Post-5 April 1988 widower's or civil partner's GMP for those who have attained age 65 £	Excess over post-5 April 1988 GMP if payable or whole pension otherwise £
50		17.03
51		16.70
52		16.36
53		16.01
54		15.66
55		15.30
56		14.94
57		14.57
58		14.19
59		13.80
60		13.41
61		13.01
62		12.61
63		12.21
64		11.81
65	10.28	11.40
66	9.95	11.00
67	9.61	10.59
68	9.28	10.19
69	8.94	9.79
70	8.61	9.40
71	8.28	9.01
72	7.95	8.63
73	7.63	8.25
74	7.31	7.88
75	6.99	7.52
76	6.69	7.17
77	6.38	6.82
78	6.09	6.49
79	5.81	6.17
80	5.53	5.86

Local Government Pension Scheme (England and Wales)  
Trivial Commutation – lump sums paid on or after 1 April 2008

**Table C Factors for surviving adult dependant's and pension credit member's pension Part 2 - Men – continued 2**

Capital value of a long-term annual pension of £1 payable to a male surviving adult dependant or a male pension credit member

Age last birthday of man	Post-5 April 1988 widower's or civil partner's GMP for those who have attained age 65 £	Excess over post-5 April 1988 GMP if payable or whole pension otherwise £
81	5.26	5.57
82	5.00	5.28
83	4.76	5.01
84	4.52	4.75
85	4.29	4.50
86	4.07	4.26
87	3.87	4.03
88	3.67	3.82
89	3.48	3.62
90	3.30	3.43
91	3.13	3.24
92	2.97	3.07
93	2.82	2.91
94	2.67	2.75
95	2.53	2.60
96	2.39	2.46
97	2.27	2.32
98	2.14	2.20
99	2.03	2.07
100	1.92	1.96

Note:

The GMP factor should not be used and the factor for the excess should be applied to the whole pension if the man is a bereaved nominated cohabiting partner or is a pension credit member.

Local Government Pension Scheme (England and Wales)  
Trivial Commutation – lump sums paid on or after 1 April 2008

### 11 Table D Factors for children's pension

Capital value of an annual payment of pension of £1 payable to a child other than an incapacitated child

Age last birthday of child	Capital value of £1 per annum to a child £
0	13.47
1	12.95
2	12.42
3	11.87
4	11.29
5	10.70
6	10.08
7	9.44
8	8.78
9	8.09
10	7.37
11	6.63
12	5.86
13	5.06
14	4.23
15	3.37

Capital value of an annual payment of pension of £1 payable to a child, aged between 16 and 23, other than an incapacitated child. The factor should be chosen according to the time (in years) that the child is expected to remain in full-time education.

Number of years remaining in full-time education	Capital value of £1 per annum to a child £
7	6.17
6	5.38
5	4.57
4	3.72
3	2.84
2	1.93
1	0.98
0	0.00