

SCHEDULE 1

Regulation 3

TABLE 1

Men (excluding surviving spouse members) who are under pensionable age

<i>Age attained in relevant tax year</i>	<i>Factor A</i>	<i>Factor B1</i>	<i>Factor B2</i>	<i>Factor C1</i>	<i>Factor C2</i>
16	4.14	2.17	2.87	2.75	3.64
17	4.24	2.24	2.94	2.83	3.73
18	4.33	2.30	3.01	2.92	3.81
19	4.43	2.37	3.07	3.00	3.90
20	4.53	2.43	3.14	3.09	3.99
21	4.63	2.50	3.22	3.17	4.08
22	4.74	2.58	3.29	3.27	4.17
23	4.85	2.65	3.36	3.36	4.26
24	4.96	2.73	3.44	3.46	4.36
25	5.07	2.81	3.52	3.56	4.46
26	5.19	2.89	3.60	3.66	4.56
27	5.31	2.97	3.68	3.77	4.67
28	5.43	3.06	3.77	3.88	4.77
29	5.55	3.14	3.85	3.99	4.88
30	5.68	3.23	3.94	4.10	4.99
31	5.81	3.33	4.03	4.22	5.11
32	5.94	3.42	4.12	4.34	5.22
33	6.07	3.52	4.21	4.46	5.34
34	6.20	3.62	4.30	4.59	5.46
35	6.34	3.72	4.40	4.72	5.58
36	6.48	3.83	4.50	4.85	5.70
37	6.63	3.93	4.60	4.99	5.83
38	6.77	4.04	4.70	5.13	5.96
39	6.92	4.16	4.81	5.27	6.09
40	7.08	4.28	4.91	5.42	6.23
41	7.23	4.40	5.02	5.57	6.36
42	7.40	4.52	5.14	5.73	6.51
43	7.56	4.65	5.25	5.89	6.65
44	7.73	4.78	5.37	6.06	6.80

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<i>Age attained in relevant tax year</i>	<i>Factor A</i>	<i>Factor B1</i>	<i>Factor B2</i>	<i>Factor C1</i>	<i>Factor C2</i>
45	7.90	4.92	5.49	6.23	6.95
46	8.07	5.06	5.61	6.41	7.11
47	8.25	5.20	5.74	6.59	7.27
48	8.44	5.35	5.87	6.77	7.43
49	8.63	5.50	6.00	6.96	7.59
50	8.82	5.66	6.14	7.16	7.77
51	9.02	5.82	6.28	7.37	7.94
52	9.22	5.99	6.42	7.58	8.12
53	9.43	6.16	6.57	7.79	8.31
54	9.64	6.34	6.72	8.02	8.50
55	9.86	6.53	6.88	8.25	8.69
56	10.09	6.72	7.04	8.49	8.89
57	10.32	6.91	7.20	8.73	9.10
58	10.56	7.12	7.38	8.99	9.31
59	10.82	7.34	7.56	9.27	9.54
60	11.09	7.58	7.76	9.56	9.79
61	11.37	7.82	7.96	9.86	10.04
62	11.67	8.08	8.17	10.18	10.30
63	11.99	8.35	8.40	10.53	10.59
64	12.33	8.64	8.64	10.89	10.89
65	13.45	9.44	9.44	11.88	11.88

TABLE 2

**Women (excluding surviving spouse members) who
have a pensionable age of 65 and are under that age**

<i>Age attained in relevant tax year</i>	<i>Factor D</i>	<i>Factor E1</i>	<i>Factor E2</i>	<i>Factor F1</i>	<i>Factor F2</i>
16	4.32	2.21	2.94	2.86	3.79
17	4.42	2.27	3.00	2.94	3.88
18	4.52	2.34	3.07	3.02	3.97
19	4.62	2.40	3.14	3.11	4.05
20	4.72	2.47	3.21	3.19	4.14
21	4.82	2.54	3.28	3.28	4.24

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<i>Age attained in relevant tax year</i>	<i>Factor D</i>	<i>Factor E1</i>	<i>Factor E2</i>	<i>Factor F1</i>	<i>Factor F2</i>
22	4.93	2.62	3.35	3.38	4.33
23	5.04	2.69	3.43	3.47	4.43
24	5.15	2.77	3.50	3.57	4.53
25	5.27	2.84	3.58	3.67	4.63
26	5.39	2.92	3.66	3.78	4.73
27	5.51	3.01	3.74	3.88	4.84
28	5.63	3.09	3.83	3.99	4.94
29	5.75	3.18	3.91	4.11	5.05
30	5.88	3.27	4.00	4.22	5.17
31	6.01	3.36	4.08	4.34	5.28
32	6.14	3.45	4.17	4.47	5.40
33	6.28	3.55	4.26	4.59	5.52
34	6.42	3.65	4.36	4.72	5.64
35	6.56	3.75	4.45	4.85	5.76
36	6.70	3.86	4.55	4.99	5.89
37	6.85	3.96	4.65	5.13	6.02
38	7.00	4.07	4.75	5.27	6.15
39	7.15	4.19	4.86	5.42	6.29
40	7.31	4.30	4.96	5.57	6.42
41	7.47	4.42	5.07	5.73	6.57
42	7.64	4.55	5.18	5.89	6.71
43	7.80	4.68	5.29	6.06	6.86
44	7.98	4.81	5.41	6.23	7.01
45	8.15	4.94	5.53	6.40	7.17
46	8.33	5.08	5.65	6.58	7.33
47	8.52	5.22	5.78	6.77	7.49
48	8.71	5.37	5.91	6.96	7.66
49	8.91	5.53	6.04	7.17	7.83
50	9.11	5.68	6.18	7.37	8.01
51	9.32	5.85	6.32	7.59	8.19
52	9.53	6.02	6.46	7.81	8.39
53	9.75	6.20	6.61	8.04	8.58
54	9.98	6.38	6.77	8.27	8.78

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<i>Age attained in relevant tax year</i>	<i>Factor D</i>	<i>Factor E1</i>	<i>Factor E2</i>	<i>Factor F1</i>	<i>Factor F2</i>
55	10·21	6·57	6·92	8·52	8·98
56	10·45	6·76	7·09	8·77	9·20
57	10·70	6·97	7·26	9·04	9·42
58	10·96	7·18	7·44	9·32	9·65
59	11·23	7·41	7·63	9·61	9·90
60	11·52	7·64	7·82	9·91	10·15
61	11·82	7·89	8·03	10·24	10·42
62	12·14	8·15	8·25	10·57	10·70
63	12·47	8·42	8·47	10·93	10·99
64	12·82	8·71	8·71	11·30	11·30
65	13·93	9·47	9·47	12·29	12·29

TABLE 3

Women (excluding surviving spouse members) who have a pensionable age of 60 and are under that age

<i>Age attained in relevant tax year</i>	<i>Factor D</i>	<i>Factor E1</i>	<i>Factor E2</i>	<i>Factor F1</i>	<i>Factor F2</i>
48	11·31	6·89	7·35	9·16	9·78
49	11·57	7·09	7·52	9·43	10·00
50	11·84	7·30	7·70	9·71	10·24
51	12·12	7·51	7·88	9·99	10·48
52	12·40	7·73	8·06	10·29	10·73
53	12·69	7·96	8·25	10·60	10·98
54	13·00	8·20	8·45	10·92	11·25
55	13·31	8·45	8·65	11·25	11·52
56	13·64	8·71	8·87	11·59	11·80
57	13·97	8·98	9·09	11·95	12·10
58	14·33	9·27	9·32	12·33	12·41
59	14·69	9·56	9·56	12·73	12·73
60	15·93	10·37	10·37	13·80	13·80

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TABLE 4

Women (excluding surviving spouse members) who have a pensionable age between 60 and 65 and are under that age

<i>Relevant tax year</i>	<i>1997/98</i>	<i>1998/99</i>	<i>1999/2000</i>	<i>2000/01</i>	<i>2001/02</i>
<i>Tax year of Factor D</i>					
<i>birth</i>					
1950/51	10·76	11·01	11·26	11·52	11·79
1951/52	10·03	10·25	10·49	10·73	10·97
1952/53	9·32	9·53	9·75	9·97	10·19
1953/54	8·65	8·84	9·04	9·24	9·45
1954/55	8·00	8·17	8·35	8·54	8·73
<i>Tax year of Factor E1</i>					
<i>birth</i>					
1950/51	6·53	6·71	6·91	7·11	7·32
1951/52	6·06	6·23	6·41	6·59	6·79
1952/53	5·61	5·77	5·94	6·11	6·28
1953/54	5·19	5·34	5·49	5·64	5·80
1954/55	4·78	4·92	5·06	5·20	5·35
<i>Tax year of Factor E2</i>					
<i>birth</i>					
1950/51	7·03	7·19	7·35	7·52	7·69
1951/52	6·59	6·74	6·90	7·05	7·21
1952/53	6·18	6·32	6·46	6·61	6·76
1953/54	5·78	5·91	6·04	6·18	6·32
1954/55	5·40	5·52	5·64	5·77	5·90
<i>Tax year of Factor F1</i>					
<i>birth</i>					
1950/51	8·65	8·91	9·17	9·43	9·71
1951/52	8·00	8·23	8·47	8·71	8·97
1952/53	7·37	7·58	7·80	8·03	8·26
1953/54	6·78	6·97	7·17	7·38	7·59
1954/55	6·21	6·39	6·57	6·76	6·95
<i>Tax year of Factor F2</i>					
<i>birth</i>					
1950/51	9·32	9·53	9·75	9·98	10·21
1951/52	8·71	8·90	9·11	9·32	9·53
1952/53	8·12	8·30	8·49	8·68	8·88

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<i>Relevant tax year</i>	<i>1997/98</i>	<i>1998/99</i>	<i>1999/2000</i>	<i>2000/01</i>	<i>2001/02</i>
1953/54	7·56	7·73	7·90	8·08	8·26
1954/55	7·02	7·17	7·33	7·49	7·66

TABLE 5

Individuals (excluding surviving spouse members) who have attained pensionable age

<i>Age attained in relevant tax year</i>	<i>Men</i>			<i>Women</i>		
	<i>Factor G</i>	<i>Factor H</i>	<i>Factor I</i>	<i>Factor J</i>	<i>Factor K</i>	<i>Factor L</i>
60	—	—	—	15·93	10·37	13·80
61	—	—	—	15·56	10·21	13·53
62	—	—	—	15·17	10·04	13·23
63	—	—	—	14·76	9·86	12·93
64	—	—	—	14·35	9·67	12·62
65	13·45	9·44	11·88	13·93	9·47	12·29
66	13·03	9·23	11·55	13·50	9·27	11·96
67	12·61	9·02	11·22	13·06	9·05	11·61
68	12·18	8·80	10·88	12·61	8·83	11·26
69	11·75	8·57	10·53	12·16	8·60	10·89
70	11·32	8·34	10·19	11·71	8·36	10·53
71	10·89	8·11	9·84	11·26	8·12	10·16
72	10·47	7·87	9·49	10·81	7·88	9·79
73	10·05	7·63	9·14	10·36	7·63	9·42
74	9·63	7·38	8·79	9·93	7·39	9·06
75	9·22	7·14	8·44	9·50	7·15	8·70
76	8·81	6·89	8·10	9·08	6·90	8·34
77	8·41	6·64	7·75	8·67	6·66	7·99
78	8·01	6·38	7·41	8·26	6·41	7·64
79	7·61	6·12	7·06	7·86	6·16	7·29
80	7·22	5·86	6·72	7·47	5·92	6·95
81	6·83	5·60	6·38	7·09	5·68	6·62
82	6·45	5·34	6·05	6·72	5·44	6·29
83	6·07	5·07	5·71	6·36	5·20	5·97
84	5·70	4·80	5·38	6·01	4·96	5·66

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<i>Age attained in relevant tax year</i>	<i>Men</i>			<i>Women</i>		
	<i>Factor G</i>	<i>Factor H</i>	<i>Factor I</i>	<i>Factor J</i>	<i>Factor K</i>	<i>Factor L</i>
85	5.33	4.53	5.04	5.67	4.74	5.36
86	5.00	4.29	4.75	5.36	4.51	5.08
87	4.69	4.06	4.47	5.06	4.30	4.81
88	4.39	3.83	4.19	4.78	4.09	4.55
89	4.10	3.60	3.93	4.52	3.90	4.31

TABLE 6

Surviving spouse members

<i>Age attained in relevant tax year</i>	<i>Widowers</i>		<i>Widows</i>		
	<i>Factor M</i>	<i>Factor N</i>	<i>Factor O</i>	<i>Factor P</i>	<i>Factor Q</i>
25 and below	5.95	5.42	10.56	6.85	8.96
26	6.07	5.51	11.04	7.09	9.33
27	6.28	5.68	11.53	7.33	9.71
28	6.51	5.86	12.04	7.59	10.11
29	6.77	6.08	12.54	7.85	10.51
30	7.08	6.33	13.04	8.11	10.91
31	7.43	6.62	13.53	8.36	11.29
32	7.82	6.93	13.99	8.61	11.67
33	8.19	7.24	14.43	8.85	12.02
34	8.56	7.55	14.83	9.07	12.34
35	8.91	7.84	15.18	9.27	12.64
36	9.24	8.11	15.47	9.44	12.88
37	9.53	8.35	15.69	9.58	13.07
38	9.81	8.58	15.83	9.67	13.20
39	10.08	8.80	15.95	9.76	13.31
40	10.29	8.98	16.05	9.83	13.40
41	10.47	9.12	16.13	9.90	13.48
42	10.61	9.24	16.18	9.96	13.54
43	10.73	9.34	16.20	10.00	13.58
44	10.84	9.44	16.21	10.04	13.62

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<i>Age attained in relevant tax year</i>	<i>Widowers</i>		<i>Widows</i>		
	<i>Factor M</i>	<i>Factor N</i>	<i>Factor O</i>	<i>Factor P</i>	<i>Factor Q</i>
45	10·94	9·52	16·22	10·08	13·65
46	11·01	9·59	16·23	10·13	13·68
47	11·06	9·64	16·24	10·17	13·71
48	11·10	9·67	16·22	10·21	13·72
49	11·14	9·71	16·20	10·24	13·74
50	11·18	9·76	16·18	10·28	13·74
51	11·22	9·80	16·14	10·31	13·75
52	11·27	9·86	16·10	10·34	13·74
53	11·32	9·91	16·09	10·40	13·77
54	11·36	9·95	16·13	10·48	13·83
55	11·39	10·00	16·15	10·56	13·89
56	11·42	10·03	16·07	10·59	13·86
57	11·44	10·07	15·90	10·56	13·76
58	11·45	10·09	15·56	10·42	13·51
59	11·44	10·10	15·21	10·28	13·25
60	11·43	10·11	14·86	10·12	12·98
61	11·41	10·11	14·49	9·96	12·71
62	11·46	10·18	14·13	9·80	12·43
63	11·59	10·31	13·75	9·62	12·14
64	11·78	10·50	13·38	9·45	11·85
65	11·82	10·56	13·00	9·26	11·55
66	11·70	10·49	12·62	9·07	11·25
67	11·33	10·19	12·23	8·87	10·94
68	10·96	9·89	11·84	8·67	10·63
69	10·60	9·59	11·44	8·46	10·31
70	10·24	9·30	11·05	8·24	9·98
71	9·89	9·00	10·65	8·02	9·66
72	9·54	8·71	10·25	7·79	9·33
73	9·19	8·41	9·86	7·56	9·00
74	8·84	8·12	9·46	7·32	8·66
75	8·49	7·83	9·07	7·08	8·33
76	8·15	7·53	8·67	6·83	7·99

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<i>Age attained in relevant tax year</i>	<i>Widowers</i>		<i>Widows</i>		
	<i>Factor M</i>	<i>Factor N</i>	<i>Factor O</i>	<i>Factor P</i>	<i>Factor Q</i>
77	7.81	7.24	8.28	6.58	7.66
78	7.48	6.95	7.90	6.33	7.33
79	7.15	6.66	7.52	6.09	7.00
80	6.82	6.38	7.15	5.84	6.67
81	6.50	6.10	6.79	5.59	6.36
82	6.19	5.82	6.44	5.34	6.05
83	5.89	5.55	6.10	5.10	5.74
84	5.60	5.29	5.77	4.87	5.45
85	5.31	5.03	5.46	4.64	5.17
86	5.04	4.79	5.17	4.43	4.91
87	4.78	4.55	4.90	4.22	4.66
88	4.53	4.32	4.64	4.02	4.42
89	4.29	4.10	4.39	3.83	4.19
90	4.06	3.89	4.15	3.65	3.98
91	3.84	3.69	3.93	3.48	3.77
92	3.64	3.50	3.71	3.31	3.57
93	3.44	3.31	3.51	3.15	3.38
94	3.26	3.14	3.31	2.99	3.20
95 and over	3.09	2.98	3.11	2.83	3.01

SCHEDULE 2

Regulation 4

Table for deriving the index number from 15-year gross redemption yield

<i>Yield per cent.</i>	<i>Index number</i>
5.00 — 5.06	1.30
5.07 — 5.14	1.29
5.15 — 5.22	1.28
5.23 — 5.30	1.27
5.31 — 5.39	1.26
5.40 — 5.47	1.25
5.48 — 5.56	1.24
5.57 — 5.64	1.23

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<i>Yield per cent.</i>	<i>Index number</i>
5·65 — 5·73	1·22
5·74 — 5·82	1·21
5·83 — 5·91	1·20
5·92 — 6·00	1·19
6·01 — 6·08	1·18
6·09 — 6·17	1·17
6·18 — 6·26	1·16
6·27 — 6·36	1·15
6·37 — 6·45	1·14
6·46 — 6·55	1·13
6·56 — 6·64	1·12
6·65 — 6·73	1·11
6·74 — 6·84	1·10
6·85 — 6·94	1·09
6·95 — 7·04	1·08
7·05 — 7·14	1·07
7·15 — 7·24	1·06
7·25 — 7·35	1·05
7·36 — 7·45	1·04
7·46 — 7·56	1·03
7·57 — 7·67	1·02
7·68 — 7·78	1·01
7·79 — 7·90	1·00
7·91 — 8·01	0·99
8·02 — 8·12	0·98
8·13 — 8·24	0·97
8·25 — 8·36	0·96
8·37 — 8·48	0·95
8·49 — 8·60	0·94
8·61 — 8·73	0·93
8·74 — 8·86	0·92
8·87 — 8·98	0·91
8·99 — 9·11	0·90
9·12 — 9·24	0·89

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<i>Yield per cent.</i>	<i>Index number</i>
9·25 — 9·38	0·88
9·39 — 9·51	0·87
9·52 — 9·65	0·86
9·66 — 9·79	0·85
9·80 — 9·94	0·84
9·95 — 10·09	0·83
10·10 — 10·23	0·82
10·24 — 10·39	0·81
10·40 — 10·54	0·80