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SCHEDULE C3

Regulations C11(2), C15(2) and paragraph 4 of Schedule C5.

APPROPRIATE PERCENTAGES: CALCULATION OF ADDITIONAL PAYMENTS

PART 1

PAYMENTS UNDER REGULATION C11

TABLE A

MALES

Members to whom regulation D2(2) does not apply

Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
26	0.58						
27	0.60						
28	0.62						
29	0.64						
30	0.66						
31	0.68						
32	0.71						
33	0.74						
34	0.77						
35	0.80						
36	0.84	0.83					
37	0.88	0.87	0.82				
38	0.93	0.91	0.86	0.81			
39	0.98	0.96	0.90	0.85	0.80		
40	1.03	1.01	0.95	0.90	0.84	0.80	
41	1.09	1.07	1.00	0.95	0.89	0.84	0.81
42	1.16	1.14	1.06	1.00	0.94	0.88	0.85
43	1.23	1.22	1.13	1.06	0.99	0.93	0.89
44	1.31	1.30	1.20	1.12	1.05	0.98	0.93

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
45	1.40	1.39	1.28	1.19	1.11	1.04	0.98
46	1.51	1.49	1.37	1.27	1.18	1.10	1.04
47	1.64	1.61	1.48	1.36	1.26	1.17	1.11
48	1.79	1.75	1.61	1.47	1.35	1.25	1.18
49	1.97	1.92	1.76	1.60	1.45	1.34	1.26
50	2.18	2.13	1.93	1.75	1.57	1.44	1.35
51	2.42	2.38	2.12	1.92	1.71	1.56	1.45
52	2.74	2.69	2.36	2.11	1.88	1.70	1.57
53	3.15	3.09	2.66	2.33	2.08	1.86	1.71
54	3.68	3.62	3.05	2.63	2.31	2.05	1.87
55	4.44	4.36	3.57	3.02	2.60	2.28	2.06
56	5.53	5.45	4.30	3.53	2.98	2.56	2.29
57	7.40	7.28	5.36	4.23	3.49	2.94	2.58
58	11.08	10.90	7.17	5.30	4.18	3.43	2.95
59	22.25	21.88	10.70	7.06	5.21	4.12	3.45
60			21.50	10.55	6.95	5.12	4.12
61				21.11	10.37	6.83	5.14
62					20.41	10.18	6.84
63						20.14	10.25
64							20.32

TABLE B

FEMALES

Members to whom regulation D2(2) does not apply

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
26	0.59						
27	0.61						
28	0.63						
29	0.65						
30	0.68						
31	0.71						
32	0.74						
33	0.77						
34	0.80						
35	0.83						
36	0.87	0.86					
37	0.91	0.90	0.85				
38	0.96	0.94	0.89	0.83			
39	1.01	0.99	0.93	0.87	0.82		
40	1.07	1.05	0.98	0.91	0.86	0.80	
41	1.13	1.11	1.03	0.96	0.90	0.84	0.80
42	1.20	1.18	1.09	1.01	0.95	0.88	0.84
43	1.28	1.26	1.16	1.07	1.00	0.93	0.88
44	1.37	1.34	1.23	1.14	1.06	0.98	0.93
45	1.46	1.43	1.31	1.21	1.12	1.04	0.98
46	1.57	1.54	1.40	1.29	1.19	1.11	1.04
47	1.70	1.67	1.51	1.38	1.27	1.18	1.11
48	1.85	1.82	1.64	1.49	1.36	1.26	1.18
49	2.03	1.99	1.79	1.62	1.46	1.35	1.26
50	2.24	2.20	1.96	1.77	1.58	1.45	1.35
51	2.50	2.46	2.17	1.94	1.72	1.57	1.45
52	2.83	2.78	2.42	2.14	1.89	1.71	1.57
53	3.24	3.19	2.73	2.38	2.09	1.87	1.71
54	3.80	3.73	3.13	2.69	2.33	2.06	1.87
55	4.58	4.50	3.67	3.08	2.63	2.30	2.06

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
56	5.73	5.64	4.40	3.60	3.02	2.59	2.30
57	7.66	7.53	5.51	4.33	3.54	2.96	2.59
58	11.47	11.26	7.36	5.40	4.24	3.47	2.96
59	22.86	22.45	11.05	7.20	5.30	4.15	3.46
60			21.15	10.79	7.05	5.17	4.14
61				21.64	10.59	6.89	5.17
62					20.72	10.24	6.87
63						20.34	10.29
64							20.46

TABLE C

MALES

Members to whom regulation D2(2) applies

Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
46	1.60	1.58	1.44	1.33	1.23	1.14	1.08
47	1.74	1.71	1.55	1.43	1.32	1.22	1.15
48	1.90	1.86	1.68	1.54	1.42	1.31	1.23
49	2.09	2.04	1.83	1.66	1.53	1.40	1.31
50	2.31	2.26	2.01	1.81	1.65	1.50	1.40
51	2.57	2.52	2.22	1.99	1.79	1.62	1.50
52	2.91	2.85	2.48	2.20	1.96	1.76	1.62
53	3.34	3.28	2.80	2.45	2.16	1.92	1.76
54	3.90	3.83	3.21	2.76	2.41	2.12	1.92
55	4.72	4.62	3.76	3.16	2.72	2.37	2.12
56	5.88	5.77	4.53	3.69	3.11	2.67	2.36

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
57	7.87	7.73	5.66	4.44	3.63	3.04	2.66
58	11.82	11.59	7.56	5.55	4.36	3.56	3.04
59	23.73	23.27	11.30	7.42	5.43	4.27	3.56
60		22.73	11.10	7.26	5.32	4.26	
61				22.32	10.84	7.09	5.32
62					21.32	10.57	7.09
63					20.93	10.64	
64							21.10

TABLE D

FEMALES

Members to whom regulation D2(2) applies

Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
46	1.76	1.72	1.57	1.44	1.32	1.21	1.14
47	1.91	1.86	1.69	1.54	1.41	1.29	1.21
48	2.08	2.03	1.83	1.66	1.51	1.38	1.29
49	2.28	2.23	1.99	1.80	1.62	1.48	1.38
50	2.52	2.47	2.18	1.96	1.75	1.59	1.48
51	2.81	2.75	2.41	2.15	1.91	1.72	1.59
52	3.18	3.12	2.69 2.37	2.10	1.87	1.72	
53	3.64	3.57	3.04	2.64	2.32	2.05	1.87
54	4.27	4.18	3.50	2.98	2.58	2.26	2.05
55	5.14	5.05	4.09	3.41	2.91	2.52	2.26
56	6.44	6.31	4.91	4.00	3.33	2.84	2.52
57	8.61	8.43	6.14	4.80	3.90	3.26	2.84

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
58	12.89	12.63	8.21	5.99	4.68	3.80	3.24
59	25.72	25.16	12.32	7.99	5.85	4.55	3.79
60			24.72	11.97	7.78	5.68	4.53
61				24.05	11.69	7.57	5.65
62					22.83	11.24	7.52
63						22.33	11.28
64							22.44

PART II

LUMP SUM COST OF EACH ADDED YEAR WHICH CANNOT BE BOUGHT BY ANNUAL CONTRIBUTIONS BECAUSE OF THE 15 PER CENT. LIMITS

TABLE E

MALES

Class B and Class C members to whom regulation D2 (2) does not apply

Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
40	18.60	18.40	17.90	17.50	17.10	16.70	16.50
41	18.70	18.40	18.00	17.60	17.20	16.70	16.50
42	18.80	18.50	18.00	17.60	17.20	16.80	16.60
43	18.90	18.60	18.10	17.70	17.20	16.80	16.60
44	19.00	18.70	18.20	17.80	17.30	16.90	16.70
45	19.10	18.80	18.30	17.90	17.40	16.90	16.70
46	19.20	18.90	18.40	18.00	17.50	17.00	16.80
47	19.30	19.00	18.50	18.10	17.60	17.10	16.90
48	19.40	19.10	18.60	18.20	17.70	17.20	17.00

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
49	19.50	19.20	18.70	18.30	17.80	17.30	17.10
50	19.70	19.40	18.80	18.40	17.90	17.40	17.20
51	19.90	19.60	19.00	18.50	18.00	17.50	17.30
52	20.10	19.80	19.20	18.70	18.10	17.60	17.40
53	20.30	20.00	19.40	18.90	18.30	17.70	17.50
54	20.50	20.20	19.60	19.10	18.50	17.80	17.60
55	20.70	20.40	19.80	19.30	18.70	18.00	17.80
56	20.90	20.60	20.00	19.50	18.90	18.20	18.00
57	21.20	20.90	20.20	19.70	19.10	18.40	18.20
58	21.50	21.20	20.50	19.90	19.30	18.60	18.40
59	21.80	21.50	20.80	20.10	19.50	18.80	18.60
60			21.10	20.40	19.70	19.10	18.80
61				20.70	19.90	19.30	19.00
62					20.10	19.50	19.30
63						19.70	19.60
64							19.90

TABLE F

FEMALES

Class B and Class C members to whom regulation D2(2) applies

Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
40	19.40	19.10	18.60	18.00	17.40	16.90	16.60
41	19.60	19.30	18.70	18.10	17.50	17.00	16.70
42	19.70	19.40	18.80	18.20	17.60	17.10	16.80
43	19.80	19.50	18.90	18.30	17.80	17.20	16.90

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
44	19.90	19.60	19.00	18.40	17.90	17.30	17.00
45	20.10	19.70	19.10	18.50	18.00	17.40	17.10
46	20.20	19.90	19.20	18.60	18.10	17.50	17.20
47	20.40	20.00	19.40	18.80	18.20	17.60	17.30
48	20.50	20.20	19.50	18.90	18.30	17.70	17.40
49	20.60	20.30	19.60	19.00	18.40	17.80	17.50
50	20.80	20.40	19.80	19.20	18.60	17.90	17.60
51	21.00	20.60	19.90	19.30	18.70	18.00	17.70
52	21.10	20.80	20.10	19.40	18.80	18.20	17.90
53	21.30	21.00	20.30	19.60	19.00	18.30	18.00
54	21.50	21.20	20.40	19.80	19.10	18.40	18.10
55	21.70	21.40	20.60	19.90	19.20	18.60	18.20
56	21.90	21.60	20.80	20.10	19.40	18.70	18.30
57	22.10	21.80	21.00	20.30	19.60	18.80	18.50
58	22.30	22.00	21.20	20.50	19.80	19.00	18.70
59	22.60	22.20	21.40	20.70	20.00	19.20	18.90
60			21.70	20.90	20.20	19.40	19.10
61				21.20	20.40	19.60	19.30
62					20.50	19.80	19.50
63						20.00	19.80
64							20.10

TABLE G

MALES

Class B and Class C members to whom regulation D2(2) applies

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
46	20.20	19.90	19.30	18.70	18.20	17.60	17.30
47	20.40	20.00	19.40	18.80	18.30	17.70	17.40
48	20.60	20.20	19.50	18.90	18.40	17.80	17.50
49	20.80	20.40	19.60	19.00	18.50	17.90	17.60
50	21.00	20.60	19.80	19.20	18.60	18.00	17.70
51	21.20	20.80	20.00	19.40	18.70	18.10	17.80
52	21.40	21.00	20.20	19.60	18.80	18.20	17.90
53	21.60	21.20	20.40	19.80	19.00	18.30	18.00
54	21.80	21.40	20.60	20.00	19.20	18.50	18.10
55	22.00	21.60	20.80	20.20	19.40	18.70	18.30
56	22.30	21.90	21.00	20.40	19.60	18.90	18.50
57	22.60	22.20	21.30	20.60	19.80	19.10	18.70
58	22.90	22.50	21.60	20.80	20.00	19.30	18.90
59	23.20	22.80	21.90	21.10	20.30	19.50	19.10
60			22.30	21.40	20.60	19.80	19.40
61				21.80	19.90	20.10	19.70
62					21.10	20.30	20.00
63						20.50	20.30
64							20.70

TABLE H

FEMALES

Class B and Class C members to whom regulation D2(2) applies

Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
46	22.60	22.20	21.40	20.70	19.90	19.20	18.80

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Age on next birthday after election	Percentage to be used by reference to the normal retirement age below						
	60	Over 60 and under 61	61 and under 62	62 and under 63	63 and under 64	64 and under 65	65
47	22.70	22.30	21.50	20.80	20.00	19.30	18.90
48	22.90	22.50	21.60	20.90	20.10	19.40	19.00
49	23.10	22.70	21.80	21.00	20.20	19.50	19.10
50	23.30	22.90	22.00	21.10	20.30	19.60	19.20
51	23.50	23.10	22.20	21.30	20.40	19.70	19.30
52	23.70	23.30	22.40	21.50	20.60	19.80	19.40
53	23.90	23.50	22.60	21.70	20.80	19.90	19.50
54	24.10	23.70	22.80	21.90	21.00	20.10	19.60
55	24.30	23.90	23.00	22.10	21.20	20.30	19.80
56	24.50	24.10	23.20	22.10	21.40	20.50	20.00
57	24.80	24.30	23.40	22.50	21.60	20.70	20.20
58	25.10	24.60	23.60	22.70	21.80	20.90	20.40
59	25.40	24.90	23.90	22.90	22.00	21.10	20.60
60			24.20	23.20	22.30	21.30	20.80
61				23.60	22.60	21.50	21.10
62					22.80	21.70	21.40
63						21.90	21.70
64							22.00

PART III

PAYMENTS UNDER REGULATION C15

TABLE J

MALES

Age on next birthday after election	Percentage to be used by reference to the specified birthday below					
	60	61	62	63	64	65
25	0.07					

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Age on next birthday after election	Percentage to be used by reference to the specified birthday below					
	60	61	62	63	64	65
26	0.07					
27	0.07					
28	0.07					
29	0.08					
30	0.08					
31	0.08					
32	0.08					
33	0.09					
34	0.09					
35	0.09					
36	0.10					
37	0.10	0.10				
38	0.11	0.10	0.10			
39	0.12	0.11	0.10	0.09		
40	0.12	0.11	0.11	1.10	0.09	
41	0.13	0.12	0.11	0.10	0.10	0.09
42	0.14	0.13	0.12	0.11	0.10	0.10
43	0.14	0.13	0.12	0.12	0.11	0.10
44	0.15	0.14	0.13	0.12	0.11	0.11
45	0.16	0.15	0.14	0.13	0.12	0.11
46	0.17	0.16	0.15	0.14	0.13	0.12
47	0.19	0.17	0.16	0.15	0.14	0.13
48	0.21	0.19	0.17	0.16	0.15	0.14
49	0.23	0.21	0.18	0.17	0.16	0.15
50	0.25	0.23	0.20	0.18	0.17	0.16
51	0.28	0.25	0.22	0.20	0.18	0.17
52	0.32	0.28	0.25	0.22	0.20	0.18
53	0.37	0.32	0.28	0.24	0.22	0.20
54	0.43	0.36	0.31	0.27	0.24	0.22
55	0.52	0.42	0.36	0.31	0.27	0.24
56	0.65	0.51	0.42	0.35	0.30	0.27

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Age on next birthday after election	Percentage to be used by reference to the specified birthday below					
	60	61	62	63	64	65
57	0.87	0.63	0.50	0.41	0.34	0.30
58	1.30	0.84	0.62	0.49	0.40	0.35
59	2.62	1.26	0.83	0.61	0.48	0.41
60		2.53	1.24	0.82	0.60	0.48
61			2.48	1.22	0.80	0.60
62				2.40	1.20	0.80
63					2.37	1.21
64						2.39

TABLE K

FEMALES

Age on next birthday after election	Percentage to be used by reference to the specified birthday below					
	60	61	62	63	64	65
21	0.015					
22	0.016					
23	0.016					
24	0.016					
25	0.017					
26	0.017					
27	0.018					
28	0.019					
29	0.019					
30	0.020					
31	0.021					
32	0.022					
33	0.023					
34	0.024					
35	0.024					

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Age on next birthday after election	Percentage to be used by reference to the specified birthday below					
	60	61	62	63	64	65
36	0.026					
37	0.027	0.025				
38	0.029	0.026	0.024			
39	0.030	0.027	0.026	0.024		
40	0.031	0.029	0.027	0.025	0.024	
41	0.033	0.030	0.028	0.026	0.025	0.024
42	0.035	0.032	0.030	0.028	0.026	0.025
43	0.038	0.034	0.031	0.029	0.027	0.026
44	0.040	0.036	0.034	0.031	0.029	0.027
45	0.043	0.039	0.036	0.033	0.030	0.029
46	0.046	0.041	0.038	0.035	0.032	0.030
47	0.050	0.045	0.041	0.037	0.034	0.032
48	0.054	0.048	0.044	0.040	0.037	0.034
49	0.060	0.053	0.048	0.043	0.040	0.037
50	0.066	0.058	0.052	0.047	0.043	0.040
51	0.074	0.064	0.057	0.051	0.046	0.043
52	0.083	0.071	0.063	0.056	0.050	0.046
53	0.095	0.080	0.070	0.062	0.055	0.050
54	0.112	0.092	0.079	0.069	0.061	0.055
55	0.135	0.108	0.091	0.078	0.068	0.061
56	0.169	0.129	0.106	0.089	0.076	0.068
57	0.225	0.162	0.127	0.104	0.087	0.076
58	0.337	0.216	0.159	0.125	0.102	0.087
59	0.672	0.325	0.212	0.156	0.122	0.102
60		0.651	0.317	0.207	0.152	0.122
61			0.636	0.311	0.203	0.152
62				0.609	0.301	0.202
63					0.598	0.303
64						0.602