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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-401

P:\NHSPS_EW\Factors\2018 Factor Review - 2_4pc SCAPE\Issued factors\[Factors Documentation NHSPS_EW - FPC - 21 Jan 2019.xlsm]x-401

Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995 / 2008 Scheme - members of 1995 section (relative to NPA 60)
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	401
Table Reference	1-401
Table Reference in Guidance	ERF1
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.661	0.663	0.665	0.667	0.669	0.671	0.673	0.675	0.677	0.679	0.681	0.683
51	0.685	0.687	0.689	0.691	0.693	0.695	0.697	0.700	0.702	0.704	0.706	0.708
52	0.710	0.713	0.715	0.717	0.720	0.722	0.724	0.726	0.729	0.731	0.733	0.736
53	0.738	0.740	0.743	0.745	0.748	0.750	0.753	0.755	0.758	0.760	0.763	0.765
54	0.768	0.771	0.773	0.776	0.779	0.781	0.784	0.787	0.789	0.792	0.795	0.798
55	0.800	0.803	0.806	0.809	0.812	0.815	0.818	0.821	0.824	0.826	0.829	0.832
56	0.835	0.838	0.841	0.844	0.848	0.851	0.854	0.857	0.860	0.863	0.866	0.869
57	0.872	0.876	0.879	0.882	0.886	0.889	0.892	0.896	0.899	0.902	0.905	0.909
58	0.912	0.916	0.919	0.923	0.926	0.930	0.933	0.937	0.940	0.944	0.948	0.951
59	0.955	0.958	0.962	0.966	0.970	0.974	0.977	0.981	0.985	0.989	0.993	0.996
60	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-402

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995 / 2008 Scheme - members of 1995/2008 scheme (relative to pension age of 65)
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	402
Table Reference	1-402
Table Reference in Guidance	ERF2
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.518	0.520	0.521	0.523	0.524	0.526	0.528	0.529	0.531	0.532	0.534	0.535
51	0.537	0.538	0.540	0.542	0.543	0.545	0.547	0.548	0.550	0.552	0.553	0.555
52	0.557	0.558	0.560	0.562	0.564	0.566	0.567	0.569	0.571	0.573	0.574	0.576
53	0.578	0.580	0.582	0.584	0.586	0.588	0.590	0.591	0.593	0.595	0.597	0.599
54	0.601	0.603	0.605	0.607	0.609	0.611	0.614	0.616	0.618	0.620	0.622	0.624
55	0.626	0.628	0.631	0.633	0.635	0.637	0.640	0.642	0.644	0.646	0.649	0.651
56	0.653	0.655	0.658	0.660	0.663	0.665	0.668	0.670	0.672	0.675	0.677	0.680
57	0.682	0.685	0.687	0.690	0.692	0.695	0.697	0.700	0.702	0.705	0.708	0.710
58	0.713	0.715	0.718	0.721	0.724	0.726	0.729	0.732	0.735	0.737	0.740	0.743
59	0.746	0.749	0.752	0.754	0.757	0.760	0.763	0.766	0.769	0.772	0.775	0.778
60	0.781	0.784	0.787	0.790	0.794	0.797	0.800	0.803	0.806	0.809	0.812	0.816
61	0.819	0.822	0.826	0.829	0.832	0.836	0.839	0.843	0.846	0.849	0.853	0.856
62	0.860	0.863	0.867	0.871	0.874	0.878	0.882	0.885	0.889	0.893	0.896	0.900
63	0.904	0.908	0.911	0.915	0.919	0.923	0.927	0.931	0.935	0.939	0.943	0.947
64	0.951	0.955	0.959	0.963	0.967	0.972	0.976	0.980	0.984	0.988	0.992	0.996
65	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-403

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved benefits (relative to pension age of 60)
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	403
Table Reference	1-403A
Table Reference in Guidance	ERF3
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.264	0.260	0.256	0.251	0.247	0.242	0.238	0.233	0.229	0.225	0.220	0.216
51	0.211	0.207	0.202	0.198	0.194	0.189	0.185	0.180	0.176	0.172	0.167	0.163
52	0.158	0.154	0.149	0.145	0.141	0.136	0.132	0.127	0.123	0.119	0.114	0.110
53	0.105	0.101	0.097	0.092	0.088	0.083	0.079	0.075	0.070	0.066	0.061	0.057
54	0.053	0.048	0.044	0.040	0.035	0.031	0.026	0.022	0.018	0.013	0.009	0.004
55	0.000											

Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved benefits (relative to pension age of 60) guidance parameter
Gender	Unisex
Factor Age/Period Definition	Age
Section Number	1
Series Number	403
Table Reference	1-403B
Table Reference in Guidance	ERF3
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	43556
Factor Status	Issued

Age	Pension
50	1.250
51	1.250
52	1.250
53	1.250
54	1.250

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-404

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved added years benefits (relative to NPA 65)
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	404
Table Reference	1-404A
Table Reference in Guidance	ERF4
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.332	0.327	0.321	0.315	0.310	0.304	0.299	0.293	0.288	0.282	0.277	0.271
51	0.266	0.260	0.254	0.249	0.243	0.238	0.232	0.227	0.221	0.216	0.210	0.205
52	0.199	0.194	0.188	0.182	0.177	0.171	0.166	0.160	0.155	0.149	0.144	0.138
53	0.133	0.127	0.122	0.116	0.111	0.105	0.099	0.094	0.088	0.083	0.077	0.072
54	0.066	0.061	0.055	0.050	0.044	0.039	0.033	0.028	0.022	0.017	0.011	0.006
55	0.000											

Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved added years benefits (relative to NPA 65) guidance parameter
Gender	Unisex
Factor Age/Period Definition	Age
Section Number	1
Series Number	404
Table Reference	1-404B
Table Reference in Guidance	ERF4
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	43556
Factor Status	Issued

Age	Pension
50	1.597
51	1.597
52	1.597
53	1.597
54	1.597

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-405

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - members of 1995 section - NPA 60 additional pension contracts exercised before 1/4/11
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	405
Table Reference	1-405
Table Reference in Guidance	ERF5
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.739	0.740	0.742	0.743	0.745	0.746	0.748	0.749	0.751	0.753	0.754	0.756
51	0.757	0.759	0.760	0.762	0.764	0.765	0.767	0.769	0.770	0.772	0.774	0.775
52	0.777	0.779	0.780	0.782	0.784	0.786	0.787	0.789	0.791	0.793	0.795	0.796
53	0.798	0.800	0.802	0.804	0.806	0.808	0.810	0.812	0.814	0.815	0.817	0.819
54	0.821	0.823	0.825	0.828	0.830	0.832	0.834	0.836	0.838	0.840	0.842	0.844
55	0.846	0.849	0.851	0.853	0.855	0.858	0.860	0.862	0.864	0.867	0.869	0.871
56	0.873	0.876	0.878	0.881	0.883	0.885	0.888	0.890	0.893	0.895	0.897	0.900
57	0.902	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.923	0.925	0.928	0.930
58	0.933	0.935	0.938	0.941	0.944	0.946	0.949	0.952	0.954	0.957	0.960	0.963
59	0.965	0.968	0.971	0.974	0.977	0.980	0.983	0.986	0.989	0.992	0.994	0.997
60	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-406

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - members of 1995/2008 section - NPA 65 additional pension contracts exercised before 1/4/11
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	406
Table Reference	1-406
Table Reference in Guidance	ERF6
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.613	0.614	0.616	0.617	0.618	0.619	0.620	0.622	0.623	0.624	0.625	0.627
51	0.628	0.629	0.631	0.632	0.633	0.635	0.636	0.637	0.639	0.640	0.641	0.643
52	0.644	0.645	0.647	0.648	0.650	0.651	0.652	0.654	0.655	0.657	0.658	0.660
53	0.661	0.663	0.664	0.666	0.667	0.669	0.670	0.672	0.674	0.675	0.677	0.678
54	0.680	0.682	0.683	0.685	0.687	0.688	0.690	0.692	0.693	0.695	0.697	0.698
55	0.700	0.702	0.704	0.706	0.708	0.709	0.711	0.713	0.715	0.717	0.719	0.720
56	0.722	0.724	0.726	0.728	0.730	0.732	0.734	0.736	0.738	0.740	0.742	0.744
57	0.746	0.748	0.750	0.752	0.754	0.756	0.758	0.760	0.763	0.765	0.767	0.769
58	0.771	0.773	0.775	0.778	0.780	0.782	0.784	0.786	0.789	0.791	0.793	0.795
59	0.797	0.800	0.802	0.805	0.807	0.809	0.812	0.814	0.816	0.819	0.821	0.824
60	0.826	0.828	0.831	0.833	0.836	0.839	0.841	0.844	0.846	0.849	0.851	0.854
61	0.856	0.859	0.862	0.864	0.867	0.870	0.873	0.875	0.878	0.881	0.883	0.886
62	0.889	0.892	0.895	0.898	0.901	0.903	0.906	0.909	0.912	0.915	0.918	0.921
63	0.924	0.927	0.930	0.933	0.937	0.940	0.943	0.946	0.949	0.952	0.956	0.959
64	0.962	0.965	0.968	0.971	0.975	0.978	0.981	0.984	0.987	0.990	0.994	0.997
65	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-407

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme- members of the 1995 section (relative to pension age of 60) - lump sum factors
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	407
Table Reference	1-407
Table Reference in Guidance	ERF7
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.789	0.790	0.792	0.794	0.795	0.797	0.798	0.800	0.801	0.803	0.805	0.806
51	0.808	0.809	0.811	0.813	0.814	0.816	0.817	0.819	0.821	0.822	0.824	0.826
52	0.827	0.829	0.830	0.832	0.834	0.835	0.837	0.839	0.840	0.842	0.844	0.845
53	0.847	0.849	0.850	0.852	0.854	0.856	0.857	0.859	0.861	0.862	0.864	0.866
54	0.867	0.869	0.871	0.873	0.874	0.876	0.878	0.880	0.881	0.883	0.885	0.886
55	0.888	0.890	0.892	0.894	0.895	0.897	0.899	0.901	0.902	0.904	0.906	0.908
56	0.909	0.911	0.913	0.915	0.917	0.919	0.920	0.922	0.924	0.926	0.928	0.930
57	0.931	0.933	0.935	0.937	0.939	0.941	0.942	0.944	0.946	0.948	0.950	0.952
58	0.954	0.956	0.957	0.959	0.961	0.963	0.965	0.967	0.969	0.971	0.973	0.975
59	0.977	0.979	0.980	0.982	0.984	0.986	0.988	0.990	0.992	0.994	0.996	0.998
60	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-408

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - members of the 1995 section with NPA 65 added years benefits (relative to age of 65)- lump sum factors
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	408
Table Reference	1-408
Table Reference in Guidance	ERF8
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.701	0.702	0.703	0.705	0.706	0.708	0.709	0.710	0.712	0.713	0.715	0.716
51	0.717	0.719	0.720	0.722	0.723	0.725	0.726	0.728	0.729	0.730	0.732	0.733
52	0.735	0.736	0.738	0.739	0.741	0.742	0.744	0.745	0.746	0.748	0.749	0.751
53	0.752	0.754	0.755	0.757	0.758	0.760	0.761	0.763	0.764	0.766	0.767	0.769
54	0.770	0.772	0.773	0.775	0.777	0.778	0.780	0.781	0.783	0.784	0.786	0.787
55	0.789	0.790	0.792	0.794	0.795	0.797	0.798	0.800	0.801	0.803	0.805	0.806
56	0.808	0.809	0.811	0.813	0.814	0.816	0.817	0.819	0.821	0.822	0.824	0.826
57	0.827	0.829	0.830	0.832	0.834	0.835	0.837	0.839	0.840	0.842	0.844	0.845
58	0.847	0.849	0.850	0.852	0.854	0.856	0.857	0.859	0.861	0.862	0.864	0.866
59	0.867	0.869	0.871	0.873	0.874	0.876	0.878	0.880	0.881	0.883	0.885	0.886
60	0.888	0.890	0.892	0.894	0.895	0.897	0.899	0.901	0.902	0.904	0.906	0.908
61	0.909	0.911	0.913	0.915	0.917	0.919	0.920	0.922	0.924	0.926	0.928	0.930
62	0.931	0.933	0.935	0.937	0.939	0.941	0.942	0.944	0.946	0.948	0.950	0.952
63	0.954	0.956	0.957	0.959	0.961	0.963	0.965	0.967	0.969	0.971	0.973	0.975
64	0.977	0.979	0.980	0.982	0.984	0.986	0.988	0.990	0.992	0.994	0.996	0.998
65	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-409

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved benefits (relative to NPA 60) - LUMP SUM FACTOR A
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	409
Table Reference	1-409A
Table Reference in Guidance	ERF9
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.248	0.244	0.240	0.235	0.231	0.227	0.223	0.219	0.215	0.210	0.206	0.202
51	0.198	0.194	0.190	0.185	0.181	0.177	0.173	0.169	0.165	0.160	0.156	0.152
52	0.148	0.144	0.140	0.136	0.132	0.127	0.123	0.119	0.115	0.111	0.107	0.103
53	0.098	0.094	0.090	0.086	0.082	0.078	0.074	0.070	0.066	0.061	0.057	0.053
54	0.049	0.045	0.041	0.037	0.033	0.029	0.025	0.020	0.016	0.012	0.008	0.004
55	0.000											

Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved benefits (relative to NPA 60) - LUMP SUM FACTOR B
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	409
Table Reference	1-409B
Table Reference in Guidance	ERF9
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	43556
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	1.020	1.021	1.023	1.025	1.026	1.028	1.030	1.032	1.033	1.035	1.037	1.038
51	1.040	1.042	1.044	1.045	1.047	1.049	1.050	1.052	1.054	1.056	1.057	1.059
52	1.061	1.063	1.064	1.066	1.068	1.070	1.072	1.073	1.075	1.077	1.079	1.080
53	1.082	1.084	1.086	1.088	1.089	1.091	1.093	1.095	1.097	1.098	1.100	1.102
54	1.104	1.106	1.107	1.109	1.111	1.113	1.115	1.117	1.119	1.120	1.122	1.124
55	1.126											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-410

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved added years benefits (relative to NPA 65) - LUMP SUM FACTOR C
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	410
Table Reference	1-410A
Table Reference in Guidance	ERF10
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.279	0.275	0.270	0.265	0.260	0.256	0.251	0.246	0.242	0.237	0.232	0.227
51	0.223	0.218	0.213	0.209	0.204	0.199	0.195	0.190	0.185	0.181	0.176	0.171
52	0.167	0.162	0.157	0.153	0.148	0.143	0.139	0.134	0.129	0.125	0.120	0.115
53	0.111	0.106	0.102	0.097	0.092	0.088	0.083	0.078	0.074	0.069	0.065	0.060
54	0.055	0.051	0.046	0.041	0.037	0.032	0.028	0.023	0.018	0.014	0.009	0.005
55	0.000											

Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved added years benefits (relative to NPA 65) - LUMP SUM FACTOR D
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	410
Table Reference	1-410B
Table Reference in Guidance	ERF10
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	43556
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	1.148	1.150	1.152	1.154	1.156	1.158	1.160	1.161	1.163	1.165	1.167	1.169
51	1.171	1.173	1.175	1.177	1.179	1.181	1.183	1.185	1.187	1.189	1.191	1.193
52	1.194	1.196	1.198	1.200	1.202	1.204	1.206	1.208	1.210	1.212	1.214	1.216
53	1.218	1.220	1.222	1.224	1.227	1.229	1.231	1.233	1.235	1.237	1.239	1.241
54	1.243	1.245	1.247	1.249	1.251	1.253	1.255	1.257	1.259	1.261	1.264	1.266
55	1.268											

Government Actuary's Department

NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-411

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 section - members of 2008 section with a mandatory lump sum (relative to NPA 65) - ADJUSTMENT FACTORS
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	2
Series Number	411
Table Reference	2-411
Table Reference in Guidance	ERF11
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
55	0.020	0.020	0.020	0.020	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019
56	0.019	0.019	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018
57	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.016	0.016	0.016
58	0.016	0.016	0.016	0.016	0.016	0.015	0.015	0.015	0.015	0.015	0.015	0.015
59	0.015	0.015	0.014	0.014	0.014	0.014	0.014	0.014	0.014	0.013	0.013	0.013
60	0.013	0.013	0.013	0.013	0.012	0.012	0.012	0.012	0.012	0.011	0.011	0.011
61	0.011	0.011	0.010	0.010	0.010	0.010	0.010	0.009	0.009	0.009	0.009	0.009
62	0.008	0.008	0.008	0.008	0.008	0.007	0.007	0.007	0.007	0.007	0.006	0.006
63	0.006	0.006	0.005	0.005	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.003
64	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.000
65	0.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-412

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 section - members of 1995 section with NPA 55 added years benefits (relative to NPA 55)
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	412
Table Reference	1-412
Table Reference in Guidance	ERF12
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.823	0.826	0.829	0.831	0.834	0.836	0.839	0.841	0.844	0.846	0.849	0.851
51	0.854	0.857	0.859	0.862	0.865	0.867	0.870	0.873	0.875	0.878	0.881	0.884
52	0.886	0.889	0.892	0.895	0.898	0.901	0.904	0.907	0.910	0.913	0.915	0.918
53	0.921	0.924	0.928	0.931	0.934	0.937	0.940	0.943	0.947	0.950	0.953	0.956
54	0.959	0.963	0.966	0.969	0.973	0.976	0.980	0.983	0.986	0.990	0.993	0.997
55	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-413

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 section - members of 1995 section with NPA 55 added years benefits (relative to pension age of 55) - lump sum factors
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	413
Table Reference	1-413
Table Reference in Guidance	ERF13
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.888	0.890	0.892	0.894	0.895	0.897	0.899	0.901	0.902	0.904	0.906	0.908
51	0.909	0.911	0.913	0.915	0.917	0.919	0.920	0.922	0.924	0.926	0.928	0.930
52	0.931	0.933	0.935	0.937	0.939	0.941	0.942	0.944	0.946	0.948	0.950	0.952
53	0.954	0.956	0.957	0.959	0.961	0.963	0.965	0.967	0.969	0.971	0.973	0.975
54	0.977	0.979	0.980	0.982	0.984	0.986	0.988	0.990	0.992	0.994	0.996	0.998
55	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-414

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved added years benefits (relative to NPA 55)
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	414
Table Reference	1-414
Table Reference in Guidance	ERF14
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.214	0.211	0.207	0.204	0.200	0.196	0.193	0.189	0.186	0.182	0.178	0.175
51	0.171	0.168	0.164	0.160	0.157	0.153	0.150	0.146	0.143	0.139	0.135	0.132
52	0.128	0.125	0.121	0.118	0.114	0.110	0.107	0.103	0.100	0.096	0.093	0.089
53	0.085	0.082	0.078	0.075	0.071	0.068	0.064	0.060	0.057	0.053	0.050	0.046
54	0.043	0.039	0.036	0.032	0.028	0.025	0.021	0.018	0.014	0.011	0.007	0.004
55	0.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-415

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved benefits (relative to NPA 55) - LUMP SUM FACTOR E
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	415
Table Reference	1-415A
Table Reference in Guidance	ERF15
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.220	0.217	0.213	0.209	0.205	0.202	0.198	0.194	0.191	0.187	0.183	0.179
51	0.176	0.172	0.168	0.165	0.161	0.157	0.154	0.150	0.146	0.143	0.139	0.135
52	0.131	0.128	0.124	0.120	0.117	0.113	0.109	0.106	0.102	0.098	0.095	0.091
53	0.087	0.084	0.080	0.076	0.073	0.069	0.066	0.062	0.058	0.055	0.051	0.047
54	0.044	0.040	0.036	0.033	0.029	0.025	0.022	0.018	0.015	0.011	0.007	0.004
55	0.000											

Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	ERF
Description	1995/2008 scheme - former 1995 members with preserved benefits (relative to NPA 55) - LUMP SUM FACTOR F
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	1
Series Number	415
Table Reference	1-415B
Table Reference in Guidance	ERF15
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
50	0.906	0.907	0.909	0.910	0.912	0.913	0.915	0.916	0.918	0.919	0.921	0.922
51	0.924	0.925	0.927	0.928	0.930	0.931	0.933	0.935	0.936	0.938	0.939	0.941
52	0.942	0.944	0.945	0.947	0.949	0.950	0.952	0.953	0.955	0.956	0.958	0.960
53	0.961	0.963	0.964	0.966	0.968	0.969	0.971	0.972	0.974	0.976	0.977	0.979
54	0.980	0.982	0.984	0.985	0.987	0.989	0.990	0.992	0.993	0.995	0.997	0.998
55	1.000											

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NHSPS_EW - Consolidated Factor Spreadsheet

LRF - x-416

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	LRF
Description	benefits payable on late retirement - members of the 2008 section (relative to pension age of 65)
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	2
Series Number	416
Table Reference	2-416
Table Reference in Guidance	LRF1
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
65	1.000	1.003	1.005	1.008	1.011	1.013	1.016	1.019	1.022	1.024	1.027	1.030
66	1.032	1.035	1.038	1.041	1.044	1.047	1.050	1.053	1.056	1.059	1.062	1.065
67	1.067	1.071	1.074	1.077	1.080	1.083	1.087	1.090	1.093	1.096	1.099	1.102
68	1.106	1.109	1.113	1.116	1.119	1.123	1.126	1.130	1.133	1.137	1.140	1.144
69	1.147	1.151	1.155	1.159	1.162	1.166	1.170	1.174	1.178	1.181	1.185	1.189
70	1.193	1.197	1.201	1.205	1.209	1.214	1.218	1.222	1.226	1.230	1.234	1.238
71	1.243	1.247	1.252	1.256	1.261	1.265	1.270	1.274	1.279	1.283	1.288	1.292
72	1.297	1.302	1.307	1.312	1.317	1.322	1.326	1.331	1.336	1.341	1.346	1.351
73	1.356	1.361	1.367	1.372	1.378	1.383	1.388	1.394	1.399	1.405	1.410	1.415
74	1.421	1.427	1.433	1.439	1.444	1.450	1.456	1.462	1.468	1.474	1.480	1.486
75	1.492											

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NHSPS_EW - Consolidated Factor Spreadsheet

LRF - x-417

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	LRF
Description	benefits payable on late retirement - members of the 2008 section purchased NPA 65 additional pension contracts exercised before 1.04.2011
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	2
Series Number	417
Table Reference	2-417
Table Reference in Guidance	LRF2
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
65	1.000	1.003	1.007	1.010	1.014	1.017	1.020	1.024	1.027	1.031	1.034	1.037
66	1.041	1.045	1.049	1.053	1.057	1.060	1.064	1.068	1.072	1.076	1.080	1.084
67	1.088	1.092	1.096	1.101	1.105	1.109	1.113	1.118	1.122	1.126	1.131	1.135
68	1.139	1.144	1.148	1.153	1.158	1.162	1.167	1.171	1.176	1.181	1.185	1.190
69	1.194	1.199	1.205	1.210	1.215	1.220	1.225	1.230	1.235	1.240	1.245	1.250
70	1.255	1.260	1.266	1.271	1.277	1.282	1.288	1.293	1.299	1.304	1.309	1.315
71	1.320	1.326	1.332	1.338	1.344	1.350	1.356	1.362	1.368	1.374	1.380	1.386
72	1.392	1.399	1.405	1.412	1.418	1.425	1.431	1.438	1.444	1.451	1.457	1.464
73	1.470	1.478	1.485	1.492	1.499	1.506	1.513	1.521	1.528	1.535	1.542	1.549
74	1.556	1.564	1.572	1.580	1.588	1.596	1.603	1.611	1.619	1.627	1.635	1.643
75	1.651											

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NHSPS_EW - Consolidated Factor Spreadsheet

LRF - x-418

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	LRF
Description	benefits payable on late retirement - members of the 2008 section - purchased NPA 65 additional pension contracts exercised after 01.04.2011
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	2
Series Number	418
Table Reference	2-418
Table Reference in Guidance	LRF3
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
65	1.000	1.005	1.009	1.014	1.018	1.023	1.027	1.032	1.036	1.041	1.045	1.050
66	1.055	1.060	1.064	1.069	1.074	1.079	1.084	1.089	1.094	1.099	1.104	1.109
67	1.114	1.119	1.125	1.130	1.135	1.141	1.146	1.152	1.157	1.162	1.168	1.173
68	1.179	1.185	1.190	1.196	1.202	1.208	1.214	1.220	1.226	1.232	1.238	1.243
69	1.249	1.256	1.262	1.269	1.275	1.282	1.288	1.295	1.301	1.308	1.314	1.321
70	1.327	1.334	1.341	1.348	1.355	1.362	1.370	1.377	1.384	1.391	1.398	1.405
71	1.412	1.420	1.428	1.435	1.443	1.451	1.459	1.467	1.474	1.482	1.490	1.498
72	1.506	1.514	1.523	1.531	1.540	1.548	1.557	1.565	1.574	1.583	1.591	1.600
73	1.608	1.618	1.627	1.637	1.646	1.655	1.665	1.674	1.684	1.693	1.703	1.712
74	1.721	1.732	1.742	1.753	1.763	1.773	1.784	1.794	1.805	1.815	1.825	1.836
75	1.846											

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NHSPS_EW - Consolidated Factor Spreadsheet

LRF - x-419

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS
Factor Type	LRF
Description	Benefits payable on late retirement- members of the 2008 section with a mandatory lump sum (relative to pension age of 65) - ADJUSTMENT FACTORS
Gender	Unisex
Factor Age/Period Definition	Age (complete years & months)
Section Number	2
Series Number	419
Table Reference	2-419
Table Reference in Guidance	LRF4
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Age/Months	0	1	2	3	4	5	6	7	8	9	10	11
65	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002
66	0.002	0.003	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.004	0.005
67	0.005	0.005	0.005	0.005	0.006	0.006	0.006	0.006	0.006	0.007	0.007	0.007
68	0.007	0.007	0.008	0.008	0.008	0.008	0.008	0.009	0.009	0.009	0.009	0.009
69	0.010	0.010	0.010	0.010	0.010	0.011	0.011	0.011	0.011	0.011	0.012	0.012
70	0.012	0.012	0.012	0.013	0.013	0.013	0.013	0.013	0.014	0.014	0.014	0.014
71	0.014	0.015	0.015	0.015	0.015	0.016	0.016	0.016	0.016	0.016	0.017	0.017
72	0.017	0.017	0.017	0.018	0.018	0.018	0.018	0.018	0.019	0.019	0.019	0.019
73	0.019	0.020	0.020	0.020	0.020	0.020	0.021	0.021	0.021	0.021	0.021	0.022
74	0.022	0.022	0.022	0.022	0.023	0.023	0.023	0.023	0.023	0.024	0.024	0.024
75	0.024											

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NHSPS_EW - Consolidated Factor Spreadsheet

ERF - x-420

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS 2015
Factor Type	ERF
Description	2015 Scheme - Factors applicable to main scheme pension and additional pension
Gender	Unisex
Factor Age/Period Definition	Time to NPA
Section Number	0
Series Number	420
Table Reference	0-420
Table Reference in Guidance	ERF1
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Years/Months Early	0	1	2	3	4	5	6	7	8	9	10	11
0	1.000	0.995	0.991	0.986	0.982	0.977	0.973	0.968	0.964	0.959	0.955	0.950
1	0.946	0.942	0.938	0.933	0.929	0.925	0.921	0.917	0.913	0.909	0.904	0.900
2	0.896	0.892	0.889	0.885	0.881	0.877	0.873	0.869	0.866	0.862	0.858	0.854
3	0.850	0.847	0.843	0.840	0.836	0.833	0.829	0.826	0.822	0.819	0.815	0.812
4	0.808	0.805	0.802	0.799	0.795	0.792	0.789	0.786	0.782	0.779	0.776	0.773
5	0.769	0.766	0.763	0.760	0.757	0.754	0.751	0.748	0.745	0.742	0.739	0.736
6	0.733	0.730	0.728	0.725	0.722	0.719	0.716	0.714	0.711	0.708	0.705	0.702
7	0.700	0.697	0.694	0.692	0.689	0.687	0.684	0.681	0.679	0.676	0.674	0.671
8	0.668	0.666	0.664	0.661	0.659	0.656	0.654	0.651	0.649	0.647	0.644	0.642
9	0.639	0.637	0.635	0.633	0.630	0.628	0.626	0.623	0.621	0.619	0.617	0.614
10	0.612	0.610	0.608	0.606	0.604	0.601	0.599	0.597	0.595	0.593	0.591	0.589
11	0.587	0.585	0.583	0.581	0.579	0.577	0.575	0.573	0.571	0.569	0.567	0.565
12	0.563	0.561	0.559	0.557	0.555	0.553	0.551	0.550	0.548	0.546	0.544	0.542
13	0.540											

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NHSPS_EW - Consolidated Factor Spreadsheet

LRF - x-421

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS 2015
Factor Type	LRF
Description	benefits payable on late retirement- factors applicable to main scheme pension for members retiring from ACTIVE SERVICE
Gender	Unisex
Factor Age/Period Definition	Time after NPA
Section Number	0
Series Number	421
Table Reference	0-421
Table Reference in Guidance	LRF1
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Years/Months Late	0	1	2	3	4	5	6	7	8	9	10	11
0	1.000	1.003	1.006	1.009	1.012	1.015	1.018	1.020	1.023	1.026	1.029	1.032
1	1.035	1.038	1.041	1.044	1.047	1.050	1.053	1.056	1.059	1.062	1.065	1.068
2	1.071	1.074	1.077	1.081	1.084	1.087	1.090	1.093	1.096	1.099	1.102	1.106
3	1.109	1.112	1.115	1.118	1.122	1.125	1.128	1.131	1.135	1.138	1.141	1.144
4	1.148	1.151	1.154	1.158	1.161	1.164	1.168	1.171	1.174	1.178	1.181	1.184
5	1.188	1.191	1.195	1.198	1.202	1.205	1.208	1.212	1.215	1.219	1.222	1.226
6	1.229	1.233	1.236	1.240	1.244	1.247	1.251	1.254	1.258	1.262	1.265	1.269
7	1.272	1.276	1.280	1.283	1.287	1.291	1.295	1.298	1.302	1.306	1.309	1.313
8	1.317	1.321	1.324	1.328	1.332	1.336	1.340	1.344	1.348	1.351	1.355	1.359
9	1.363	1.367	1.371	1.375	1.379	1.383	1.387	1.391	1.395	1.399	1.403	1.407

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NHSPS_EW - Consolidated Factor Spreadsheet

LRF - x-422

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Data Item	Factor Table Information
Client	NHSPS_EW
Section	NHSPS 2015
Factor Type	LRF
Description	benefits payable on late retirement - factors applicable for additional pension and pension debits for members retiring from active status
Gender	Unisex
Factor Age/Period Definition	Time after NPA
Section Number	0
Series Number	422
Table Reference	0-422
Table Reference in Guidance	LRF2
Related Factor Table Guidance	Voluntary Early and Late retirements in normal health, dated 6 March 2015
Date Factors Issued to Client	26 November 2018
Date Factors Implemented (if known)	01 April 2019
Factor Status	Issued

Years/Months Late	0	1	2	3	4	5	6	7	8	9	10	11
0	1.000	1.005	1.010	1.014	1.019	1.024	1.029	1.034	1.038	1.043	1.048	1.053
1	1.058	1.063	1.068	1.073	1.079	1.084	1.089	1.094	1.100	1.105	1.110	1.115
2	1.121	1.127	1.132	1.138	1.144	1.150	1.155	1.161	1.167	1.173	1.178	1.184
3	1.190	1.196	1.203	1.209	1.215	1.222	1.228	1.234	1.241	1.247	1.253	1.260
4	1.266	1.273	1.280	1.287	1.294	1.301	1.308	1.315	1.322	1.329	1.336	1.343
5	1.350	1.358	1.365	1.373	1.381	1.388	1.396	1.404	1.412	1.419	1.427	1.435
6	1.443	1.451	1.460	1.468	1.477	1.485	1.494	1.502	1.511	1.519	1.528	1.536
7	1.545	1.554	1.563	1.573	1.582	1.592	1.601	1.610	1.620	1.629	1.639	1.648
8	1.657	1.668	1.678	1.689	1.699	1.709	1.720	1.730	1.741	1.751	1.761	1.772
9	1.782	1.794	1.805	1.817	1.828	1.840	1.851	1.863	1.874	1.886	1.897	1.909
10	1.920											