

**AFPS 05 - INCOMING CLUB TRANSFER VALUES – MALES**  
(Per Unit of Benefit Accrued at Date of Transfer)

**MALES**

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
16	5.34	0.36	0.69	0.69	1.52	3.02
17	5.53	0.37	0.71	0.71	1.56	3.12
18	5.72	0.39	0.74	0.74	1.59	3.23
19	5.92	0.41	0.76	0.76	1.62	3.35
20	6.13	0.44	0.79	0.79	1.65	3.46
21	6.33	0.46	0.82	0.82	1.68	3.58
22	6.54	0.49	0.85	0.85	1.71	3.70
23	6.76	0.52	0.89	0.89	1.75	3.82
24	6.99	0.55	0.92	0.92	1.78	3.95
25	7.23	0.57	0.96	0.96	1.81	4.08
26	7.47	0.60	0.99	0.99	1.85	4.22
27	7.72	0.63	1.03	1.03	1.88	4.36
28	7.98	0.66	1.07	1.07	1.92	4.51
29	8.24	0.68	1.11	1.11	1.96	4.66
30	8.52	0.72	1.15	1.15	1.99	4.81
31	8.81	0.75	1.19	1.19	2.03	4.98
32	9.10	0.77	1.23	1.23	2.07	5.14
33	9.41	0.81	1.28	1.28	2.11	5.32
34	9.73	0.75	1.32	1.32	2.15	5.49
35	10.06	0.69	1.37	1.37	2.19	5.68
36	10.40	0.62	1.42	1.42	2.23	5.87
37	10.75	0.55	1.46	1.46	2.27	6.07
38	11.11	0.57	1.51	1.51	2.32	6.28
39	11.49	0.59	1.57	1.57	2.36	6.49
40	11.87	0.61	1.62	1.62	2.40	6.71
41	12.27	0.63	1.67	1.67	2.45	6.93
42	12.69	0.65	1.73	1.73	2.49	7.17
43	13.12	0.67	1.78	1.78	2.54	7.41
44	13.56	0.70	1.84	1.84	2.59	7.66
45	14.02	0.72	1.89	1.89	2.64	7.92
46	14.50	0.75	1.95	1.95	2.69	8.19
47	14.99	0.77	2.01	2.01	2.74	8.47
48	15.51	0.80	2.07	2.07	2.79	8.76
49	16.04	0.83	2.13	2.13	2.84	9.06
50	16.59	0.86	2.19	2.19	2.90	9.37
51	16.67	0.87	2.24	2.24	2.95	9.70
52	16.74	0.89	2.30	2.30	3.01	10.03
53	16.82	0.90	2.36	2.36	3.06	10.38
54	16.90	0.91	2.42	2.42	3.12	10.75

**Notes:**

1. This table applies to Officers and Other Ranks and an accrual rate of 1/70 should be used when calculating the service credit for both
2. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and **25%** of the GMP amount in respect of service after that date
3. These factors should only be used for members of the AFPS 05
4. These factors should **not** be used for Medical and Dental Officers or members of RFPS

