

**AFPS 75**

**AVC Factors (Enhanced Spouse's benefits)  
Non Medical and Dental Officers**

Factors for regular AVCs to increase the spouse's benefit from 50% of the members pension to 4/9 ths of representative pay

**Contribution rates as a percentage per annum of pensionable pay**

| Age Last Birthday at Start of AVC's | Age Last Birthday at entry to the Armed Forces |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|-------------------------------------|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                     | 21   | 22    | 23    | 24    | 25    | 26    | 27    | 28    | 29    | 30    | 31    | 32    | 33    | 34    | 35    |
| 21                                  | 2.09   | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 22                                  | 2.16   | 2.21  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ***   |
| 23                                  | 2.22   | 2.28  | 2.34  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 24                                  | 2.29   | 2.35  | 2.42  | 2.48  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 25                                  | 2.37   | 2.43  | 2.49  | 2.56  | 2.62  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 26                                  | 2.45   | 2.51  | 2.58  | 2.64  | 2.71  | 2.78  | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 27                                  | 2.53   | 2.60  | 2.67  | 2.74  | 2.81  | 2.87  | 2.94  | -     | -     | -     | -     | -     | -     | -     | -     |
| 28                                  | 2.62   | 2.69  | 2.77  | 2.84  | 2.91  | 2.98  | 3.05  | 3.12  | -     | -     | -     | -     | -     | -     | -     |
| 29                                  | 2.72   | 2.80  | 2.87  | 2.94  | 3.02  | 3.09  | 3.17  | 3.24  | 3.31  | -     | -     | -     | -     | -     | -     |
| 30                                  | 2.83   | 2.91  | 2.98  | 3.06  | 3.14  | 3.21  | 3.29  | 3.37  | 3.45  | 3.52  | -     | -     | -     | -     | -     |
| 31                                  | 2.95   | 3.03  | 3.11  | 3.19  | 3.27  | 3.35  | 3.43  | 3.51  | 3.59  | 3.67  | 3.75  | -     | -     | -     | -     |
| 32                                  | 3.07   | 3.16  | 3.24  | 3.33  | 3.41  | 3.49  | 3.58  | 3.66  | 3.74  | 3.83  | 3.91  | 3.99  | -     | -     | -     |
| 33                                  | 3.21   | 3.30  | 3.39  | 3.48  | 3.56  | 3.65  | 3.74  | 3.82  | 3.91  | 4.00  | 4.09  | 4.17  | 4.26  | -     | -     |
| 34                                  | 3.37   | 3.46  | 3.55  | 3.64  | 3.73  | 3.82  | 3.91  | 4.01  | 4.10  | 4.19  | 4.28  | 4.37  | 4.46  | 4.55  | -     |
| 35                                  | 3.53   | 3.63  | 3.73  | 3.82  | 3.92  | 4.01  | 4.11  | 4.21  | 4.30  | 4.40  | 4.49  | 4.59  | 4.69  | 4.78  | 4.88  |
| 36                                  | 3.72   | 3.82  | 3.92  | 4.02  | 4.13  | 4.23  | 4.33  | 4.43  | 4.53  | 4.63  | 4.73  | 4.83  | 4.93  | 5.03  | 5.13  |
| 37                                  | 3.93   | 4.04  | 4.14  | 4.25  | 4.36  | 4.46  | 4.57  | 4.68  | 4.78  | 4.89  | 5.00  | 5.10  | 5.21  | 5.31  | 5.42  |
| 38                                  | 4.16   | 4.27  | 4.39  | 4.50  | 4.61  | 4.73  | 4.84  | 4.95  | 5.07  | 5.18  | 5.29  | 5.40  | 5.52  | 5.63  | 5.74  |
| 39                                  | 4.42   | 4.54  | 4.67  | 4.79  | 4.91  | 5.03  | 5.15  | 5.27  | 5.39  | 5.51  | 5.63  | 5.75  | 5.87  | 5.99  | 6.11  |
| 40                                  | 4.72   | 4.85  | 4.98  | 5.11  | 5.24  | 5.37  | 5.49  | 5.62  | 5.75  | 5.88  | 6.01  | 6.13  | 6.26  | 6.39  | 6.52  |
| 41                                  | 5.07   | 5.21  | 5.34  | 5.48  | 5.62  | 5.76  | 5.89  | 6.03  | 6.17  | 6.31  | 6.44  | 6.58  | 6.72  | 6.86  | 6.99  |
| 42                                  | 5.47   | 5.61  | 5.76  | 5.91  | 6.06  | 6.21  | 6.36  | 6.50  | 6.65  | 6.80  | 6.95  | 7.10  | 7.25  | 7.39  | 7.54  |
| 43                                  | 5.93   | 6.10  | 6.26  | 6.42  | 6.58  | 6.74  | 6.90  | 7.06  | 7.22  | 7.38  | 7.54  | 7.71  | 7.87  | 8.03  | 8.19  |
| 44                                  | 6.49   | 6.67  | 6.84  | 7.02  | 7.20  | 7.37  | 7.55  | 7.72  | 7.90  | 8.08  | 8.25  | 8.43  | 8.61  | 8.78  | 8.96  |
| 45                                  | 7.17   | 7.36  | 7.55  | 7.75  | 7.94  | 8.14  | 8.33  | 8.53  | 8.72  | 8.92  | 9.11  | 9.30  | 9.50  | 9.69  | 9.89  |
| 46                                  | 8.00   | 8.22  | 8.43  | 8.65  | 8.87  | 9.08  | 9.30  | 9.52  | 9.74  | 9.95  | 10.17 | 10.39 | 10.60 | 10.82 | 11.04 |
| 47                                  | 9.05   | 9.30  | 9.55  | 9.79  | 10.04 | 10.28 | 10.53 | 10.77 | 11.02 | 11.27 | 11.51 | 11.76 | 12.00 | 12.25 | 12.49 |
| 48                                  | 10.43  | 10.72 | 11.00 | 11.28 | 11.57 | 11.85 | 12.13 | 12.42 | 12.70 | 12.98 | 13.27 | 13.55 | 13.83 | 14.11 | 14.40 |
| 49                                  | 12.32  | 12.65 | 12.98 | 13.32 | 13.65 | 13.99 | 14.32 | 14.66 | 14.99 | ***   | ***   | ***   | ***   | ***   | ***   |
| 50                                  | ***  | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   |
| 51                                  | ***  | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   |
| 52                                  | ***  | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   |
| 53                                  | ***  | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   |
| 54                                  | ***  | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   | ***   |

**Notes:**

1. The rates of contribution are calculated on the basis of payment to age 55.
2. Table entries shown with \*\*\* indicate contribution which would exceed 15% and inscheme AVCs cannot be made

Source: GAD 3 Nov 2011