

**AFPS 75**

**AVC Factors (Enhanced Spouse's benefits)**

**Other Ranks**

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	Age Last Birthday at entry to the Armed Forces																	
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
18	3.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	3.22	3.17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	3.38	3.31	3.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	3.55	3.48	3.41	3.35	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	3.75	3.65	3.57	3.50	3.44	-	-	-	-	-	-	-	-	-	-	-	-	-
23	3.96	3.85	3.76	3.67	3.60	3.54	-	-	-	-	-	-	-	-	-	-	-	-
24	4.21	4.07	3.96	3.86	3.78	3.70	3.64	-	-	-	-	-	-	-	-	-	-	-
25	4.48	4.32	4.19	4.07	3.97	3.88	3.81	3.74	-	-	-	-	-	-	-	-	-	-
26	4.79	4.61	4.45	4.31	4.19	4.08	3.99	3.91	3.84	-	-	-	-	-	-	-	-	-
27	5.16	4.93	4.74	4.57	4.43	4.30	4.20	4.10	4.02	3.94	-	-	-	-	-	-	-	-
28	5.58	5.30	5.07	4.87	4.70	4.55	4.42	4.31	4.21	4.13	4.05	-	-	-	-	-	-	-
29	6.08	5.74	5.45	5.21	5.01	4.83	4.68	4.55	4.43	4.33	4.24	4.16	-	-	-	-	-	-
30	6.68	6.25	5.90	5.60	5.36	5.14	4.96	4.81	4.67	4.55	4.45	4.35	4.27	-	-	-	-	-
31	7.41	6.87	6.43	6.06	5.76	5.51	5.29	5.10	4.94	4.80	4.67	4.56	4.47	4.38	-	-	-	-
32	8.33	7.62	7.06	6.60	6.23	5.92	5.66	5.44	5.24	5.07	4.93	4.80	4.68	4.58	4.49	-	-	-
33	9.51	8.56	7.83	7.26	6.79	6.41	6.09	5.82	5.58	5.38	5.21	5.06	4.92	4.81	4.70	4.60	-	-
34	11.08	9.77	8.80	8.05	7.46	6.98	6.59	6.26	5.98	5.74	5.53	5.35	5.19	5.05	4.93	4.82	5.32	-
35	13.27	11.39	10.05	9.05	8.28	7.67	7.18	6.77	6.43	6.14	5.89	5.68	5.49	5.33	5.18	5.05	5.58	5.71
36	***	13.65	11.71	10.33	9.30	8.51	7.88	7.38	6.95	6.60	6.30	6.05	5.83	5.63	5.46	5.31	5.88	6.01
37	***	***	14.03	12.03	10.62	9.56	8.75	8.10	7.58	7.14	6.78	6.47	6.21	5.98	5.77	5.60	6.21	6.34
38	***	***	***	14.42	12.37	10.92	9.83	8.99	8.33	7.78	7.34	6.96	6.64	6.37	6.13	5.92	6.58	6.72
39	***	***	***	***	14.83	12.72	11.22	10.10	9.24	8.55	7.99	7.53	7.14	6.81	6.53	6.28	6.99	7.14
40	***	***	***	***	***	***	13.07	11.53	10.38	9.49	8.78	8.21	7.73	7.33	6.99	6.69	7.46	7.63
41	***	***	***	***	***	***	***	13.44	11.85	10.66	9.75	9.02	8.42	7.93	7.51	7.16	8.01	8.18
42	***	***	***	***	***	***	***	***	13.81	12.17	10.95	10.00	9.25	8.64	8.13	7.70	8.64	8.82
43	***	***	***	***	***	***	***	***	***	14.18	12.50	11.24	10.27	9.49	8.86	8.34	9.38	9.58
44	***	***	***	***	***	***	***	***	***	***	14.56	12.83	11.54	10.53	9.73	9.08	10.26	10.48
45	***	***	***	***	***	***	***	***	***	***	***	14.95	13.17	11.84	10.80	9.98	11.32	11.57
46	***	***	***	***	***	***	***	***	***	***	***	***	***	13.51	12.13	11.07	12.64	12.91
47	***	***	***	***	***	***	***	***	***	***	***	***	***	***	13.85	12.44	14.31	14.62
48	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	14.20	***	***
49	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
50	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
51	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
52	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
53	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
54	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***

**Notes:**

1. This table is structured for those serving for 22 years (or to age 55 if earlier) only. Where service extends beyond 22 years a lower continuation rate would need to be calculated by GAD for the remaining service
2. Where contributions begin after completion of 22 years pensionable service, different rates will apply and should be obtained from GAD.
3. Table entries shown with \*\*\* indicate contribution which would exceed 15% and inscheme AVCs cannot be made

Source: GAD 3 Nov 11

