

The Financial Assistance Scheme
Early Retirement Factors from 21 April 2010

Age at ERD	Normal Retirement Age					
	60	61	62	63	64	65
55	0.917	0.899	N/A	N/A	N/A	N/A
56	0.931	0.913	0.894	N/A	N/A	N/A
57	0.946	0.928	0.909	0.889	N/A	N/A
58	0.963	0.944	0.924	0.904	0.884	N/A
59	0.981	0.961	0.941	0.92	0.899	0.878
60	1	0.98	0.959	0.938	0.916	0.894
61	N/A	1	0.979	0.957	0.935	0.912
62	N/A	N/A	1	0.978	0.955	0.931
63	N/A	N/A	N/A	1	0.976	0.952
64	N/A	N/A	N/A	N/A	1	0.975
65	N/A	N/A	N/A	N/A	N/A	1

Notes:

- If a tranche was payable by the scheme or the NRA is at an age other than the member's birthday, then the factor should be interpolated.
- If a factor is used to calculate a member's payments, the same factor shall be applied when calculating any survivors' payments.
- Ages should be determined in complete years and months rounded to the nearest whole month.
- These factors will be reviewed from time to time and may be changed without notice.