

**The Financial Assistance Scheme**  
**Early Retirement Factors from 10 July 2009 until 20 April 2010**

Age at ERD	Normal Retirement Age					
	60	61	62	63	64	65
55	0.869	N/A	N/A	N/A	N/A	N/A
56	0.892	0.866	N/A	N/A	N/A	N/A
57	0.917	0.89	0.863	N/A	N/A	N/A
58	0.943	0.915	0.887	0.859	N/A	N/A
59	0.971	0.941	0.913	0.884	0.856	N/A
60	1	0.97	0.94	0.91	0.881	0.852
61	N/A	1	0.969	0.938	0.908	0.878
62	N/A	N/A	1	0.968	0.937	0.905
63	N/A	N/A	N/A	1	0.967	0.935
64	N/A	N/A	N/A	N/A	1	0.966
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.