

# Cash conversion factors

## Superannuation Fund

These factors are not fixed and may change from time to time.

Cash sum for each £1 of pension

Age at retirement	Male	Female
55	£24.66	£24.70
56	£24.08	£24.11
57	£23.49	£23.52
58	£22.90	£22.93
59	£22.30	£22.32
60	£21.69	£21.72
61	£21.08	£21.10
62	£20.47	£20.48
63	£19.85	£19.86
64	£19.24	£19.24
65	£18.63	£18.62

# Early payment of deferred pensions

## Superannuation Fund

These early retirement factors are not fixed and may change from time to time.

	Female	Male
Months to normal retirement date	Deferred pension payable	Deferred pension payable
0	100%	100%
12	96%	96%
24	93%	93%
36	89%	89%
48	86%	86%
60	83%	83%

# Late payment of deferred pensions

## Superannuation Fund

These unisex factors are applied to the member's pension after any annual pension increases have been added.

The factors are not fixed and may change from time to time.

Age at retirement	Uplift factor
60	1.000
61	1.040
62	1.083
63	1.128
64	1.177
65	1.228
66	1.285
67	1.345
68	1.411
69	1.483
70	1.562
71	1.648
72	1.743
73	1.848
74	1.964
75	2.094