

Government Actuary's Department

Scottish Funding Council - 2015 retirement annuity factors

NET INTEREST					NET INTEREST				
0.0%					0.5%				
Age	SINGLE		MARRIED		Age	SINGLE		MARRIED	
	male	female	male	female		male	female	male	female
50	39.818	42.245	44.785	44.343	50	35.826	37.782	39.872	39.547
51	38.752	41.190	43.700	43.266	51	34.953	36.929	39.003	38.683
52	37.689	40.140	42.616	42.192	52	34.078	36.076	38.131	37.818
53	36.631	39.095	41.536	41.122	53	33.202	35.223	37.257	36.952
54	35.578	38.056	40.459	40.056	54	32.327	34.371	36.382	36.084
55	34.532	37.024	39.388	38.996	55	31.452	33.520	35.506	35.216
56	33.492	35.996	38.321	37.939	56	30.579	32.669	34.630	34.348
57	32.457	34.974	37.257	36.887	57	29.706	31.818	33.752	33.478
58	31.428	33.956	36.198	35.839	58	28.833	30.967	32.873	32.607
59	30.409	32.946	35.146	34.797	59	27.965	30.117	31.995	31.736
60	29.399	31.941	34.099	33.759	60	27.100	29.269	31.118	30.866
61	28.400	30.941	33.061	32.726	61	26.241	28.420	30.244	29.995
62	27.409	29.944	32.028	31.697	62	25.385	27.570	29.370	29.122
63	26.429	28.951	31.003	30.670	63	24.534	26.719	28.499	28.248
64	25.457	27.963	29.984	29.648	64	23.687	25.867	27.628	27.372
65	24.494	26.979	28.972	28.630	65	22.843	25.015	26.758	26.495
66	23.536	25.999	27.963	27.614	66	22.000	24.163	25.888	25.617
67	22.584	25.023	26.959	26.603	67	21.158	23.310	25.017	24.737
68	21.637	24.051	25.958	25.594	68	20.317	22.456	24.146	23.856
69	20.695	23.085	24.962	24.592	69	19.476	21.603	23.274	22.975
70	19.760	22.124	23.971	23.594	70	18.637	20.752	22.401	22.096
71	18.833	21.172	22.985	22.605	71	17.803	19.903	21.530	21.218
72	17.919	20.228	22.008	21.624	72	16.975	19.058	20.661	20.344
73	17.020	19.296	21.042	20.655	73	16.159	18.221	19.799	19.478
74	16.141	18.379	20.089	19.701	74	15.357	17.393	18.945	18.620
75	15.286	17.478	19.153	18.763	75	14.574	16.576	18.102	17.773
76	14.458	16.597	18.236	17.841	76	13.813	15.774	17.274	16.937
77	13.656	15.737	17.340	16.936	77	13.073	14.988	16.460	16.113
78	12.881	14.897	16.465	16.047	78	12.356	14.218	15.663	15.301
79	12.120	14.068	15.603	15.167	79	11.648	13.453	14.874	14.491
80	11.371	13.248	14.753	14.294	80	10.950	12.696	14.094	13.687
81	10.634	12.440	13.916	13.432	81	10.260	11.946	13.321	12.890
82	9.913	11.645	13.089	12.583	82	9.583	11.206	12.556	12.101
83	9.210	10.869	12.275	11.755	83	8.921	10.481	11.800	11.329
84	8.532	10.118	11.478	10.952	84	8.280	9.776	11.056	10.577
85	7.881	9.396	10.702	10.181	85	7.662	9.097	10.329	9.852
86	7.263	8.712	9.952	9.449	86	7.074	8.450	9.625	9.161
87	6.681	8.067	9.234	8.760	87	6.519	7.839	8.948	8.509
88	6.137	7.465	8.551	8.117	88	5.998	7.267	8.303	7.899
89	5.628	6.903	7.907	7.518	89	5.509	6.731	7.690	7.328
90	5.169	6.384	7.311	6.964	90	5.067	6.235	7.123	6.800
91	4.755	5.905	6.762	6.453	91	4.667	5.776	6.599	6.311
92	4.382	5.464	6.258	5.981	92	4.306	5.352	6.116	5.857
93	4.044	5.054	5.795	5.541	93	3.978	4.957	5.671	5.433
94	3.744	4.672	5.373	5.130	94	3.688	4.588	5.267	5.037
95	3.468	4.314	4.983	4.746	95	3.419	4.241	4.891	4.664
96	3.212	3.974	4.620	4.382	96	3.170	3.912	4.540	4.312
97	2.975	3.650	4.282	4.037	97	2.938	3.597	4.211	3.977
98	2.761	3.356	3.969	3.723	98	2.729	3.311	3.908	3.672
99	2.564	3.086	3.676	3.434	99	2.537	3.047	3.625	3.390
100	2.385	2.838	3.405	3.168	100	2.361	2.805	3.359	3.131

NET INTEREST			1.0%		NET INTEREST			1.5%	
Age	SINGLE		MARRIED		Age	SINGLE		MARRIED	
	Male	Female	Male	Female		Male	Female	Male	Female
50	32.397	33.979	35.707	35.470	50	29.440	30.723	32.159	31.988
51	31.679	33.286	35.008	34.775	51	28.847	30.158	31.596	31.426
52	30.956	32.590	34.304	34.075	52	28.247	29.588	31.025	30.858
53	30.229	31.892	33.595	33.371	53	27.640	29.013	30.446	30.284
54	29.498	31.190	32.881	32.663	54	27.028	28.433	29.861	29.703
55	28.765	30.486	32.163	31.950	55	26.411	27.849	29.270	29.117
56	28.029	29.779	31.440	31.234	56	25.789	27.259	28.672	28.524
57	27.290	29.068	30.713	30.512	57	25.161	26.663	28.068	27.924
58	26.547	28.354	29.981	29.787	58	24.527	26.062	27.456	27.318
59	25.805	27.638	29.247	29.058	59	23.891	25.456	26.840	26.706
60	25.063	26.919	28.510	28.326	60	23.251	24.845	26.218	26.088
61	24.322	26.196	27.771	27.589	61	22.610	24.228	25.592	25.463
62	23.580	25.468	27.029	26.846	62	21.965	23.603	24.960	24.830
63	22.839	24.737	26.286	26.100	63	21.319	22.972	24.324	24.190
64	22.098	24.001	25.539	25.348	64	20.670	22.335	23.684	23.543
65	21.357	23.262	24.791	24.592	65	20.017	21.691	23.037	22.888
66	20.614	22.518	24.038	23.829	66	19.359	21.041	22.383	22.226
67	19.867	21.771	23.281	23.064	67	18.696	20.383	21.724	21.556
68	19.118	21.019	22.520	22.292	68	18.027	19.720	21.056	20.879
69	18.365	20.264	21.753	21.516	69	17.352	19.050	20.382	20.195
70	17.612	19.507	20.984	20.738	70	16.674	18.376	19.702	19.506
71	16.859	18.749	20.212	19.958	71	15.992	17.697	19.015	18.811
72	16.109	17.991	19.439	19.178	72	15.311	17.017	18.325	18.114
73	15.366	17.237	18.668	18.402	73	14.634	16.335	17.635	17.415
74	14.633	16.488	17.900	17.629	74	13.963	15.657	16.944	16.719
75	13.915	15.746	17.140	16.863	75	13.304	14.982	16.258	16.025
76	13.214	15.015	16.390	16.104	76	12.657	14.313	15.576	15.333
77	12.531	14.295	15.651	15.352	77	12.025	13.653	14.903	14.647
78	11.865	13.587	14.922	14.607	78	11.407	13.001	14.238	13.964
79	11.207	12.882	14.199	13.864	79	10.794	12.350	13.574	13.279
80	10.555	12.181	13.481	13.122	80	10.184	11.700	12.912	12.593
81	9.909	11.484	12.768	12.382	81	9.578	11.051	12.252	11.907
82	9.272	10.794	12.058	11.649	82	8.979	10.407	11.594	11.224
83	8.647	10.116	11.354	10.928	83	8.388	9.772	10.937	10.550
84	8.041	9.454	10.660	10.223	84	7.814	9.149	10.288	9.888
85	7.455	8.814	9.980	9.541	85	7.257	8.546	9.649	9.247
86	6.895	8.202	9.317	8.888	86	6.723	7.967	9.025	8.630
87	6.364	7.623	8.678	8.271	87	6.216	7.417	8.422	8.045
88	5.865	7.079	8.067	7.692	88	5.737	6.899	7.842	7.494
89	5.395	6.567	7.485	7.148	89	5.285	6.410	7.289	6.974
90	4.968	6.092	6.944	6.642	90	4.874	5.956	6.773	6.491
91	4.583	5.652	6.444	6.173	91	4.501	5.533	6.294	6.041
92	4.233	5.245	5.981	5.738	92	4.163	5.141	5.851	5.623
93	3.915	4.863	5.553	5.329	93	3.854	4.773	5.440	5.229
94	3.633	4.507	5.164	4.946	94	3.580	4.429	5.065	4.859
95	3.371	4.172	4.801	4.587	95	3.325	4.104	4.715	4.511
96	3.128	3.852	4.461	4.245	96	3.088	3.794	4.386	4.180
97	2.903	3.546	4.145	3.920	97	2.868	3.496	4.079	3.863
98	2.698	3.267	3.850	3.623	98	2.668	3.224	3.793	3.574
99	2.510	3.010	3.574	3.348	99	2.484	2.973	3.525	3.306
100	2.337	2.773	3.315	3.094	100	2.315	2.741	3.273	3.057

NET INTEREST			2.0%		NET INTEREST			2.5%	
Age	SINGLE		MARRIED		Age	SINGLE		MARRIED	
	Male	Female	Male	Female		Male	Female	Male	Female
50	26.877	27.920	29.121	28.997	50	24.646	25.498	26.507	26.419
51	26.385	27.458	28.664	28.542	51	24.236	25.118	26.135	26.049
52	25.885	26.989	28.199	28.080	52	23.819	24.730	25.755	25.670
53	25.378	26.515	27.726	27.611	53	23.392	24.337	25.366	25.285
54	24.863	26.034	27.245	27.134	54	22.957	23.936	24.968	24.891
55	24.342	25.546	26.757	26.648	55	22.515	23.528	24.563	24.489
56	23.813	25.052	26.260	26.156	56	22.066	23.113	24.150	24.079
57	23.278	24.551	25.755	25.655	57	21.608	22.690	23.727	23.660
58	22.736	24.043	25.244	25.147	58	21.142	22.260	23.296	23.234
59	22.188	23.529	24.724	24.632	59	20.669	21.822	22.857	22.798
60	21.636	23.008	24.198	24.109	60	20.191	21.376	22.411	22.354
61	21.079	22.479	23.665	23.577	61	19.707	20.922	21.957	21.901
62	20.518	21.942	23.127	23.037	62	19.215	20.458	21.494	21.437
63	19.952	21.396	22.581	22.487	63	18.719	19.984	21.025	20.963
64	19.381	20.842	22.028	21.928	64	18.216	19.502	20.547	20.481
65	18.804	20.280	21.467	21.360	65	17.706	19.010	20.061	19.987
66	18.221	19.710	20.899	20.784	66	17.187	18.508	19.565	19.483
67	17.630	19.131	20.322	20.197	67	16.659	17.996	19.059	18.967
68	17.032	18.543	19.737	19.601	68	16.123	17.475	18.544	18.442
69	16.426	17.948	19.142	18.997	69	15.577	16.944	18.017	17.906
70	15.813	17.345	18.538	18.384	70	15.023	16.405	17.481	17.361
71	15.196	16.737	17.928	17.765	71	14.462	15.858	16.936	16.808
72	14.576	16.124	17.310	17.140	72	13.897	15.305	16.383	16.247
73	13.957	15.508	16.690	16.512	73	13.331	14.746	15.824	15.680
74	13.343	14.891	16.068	15.881	74	12.766	14.185	15.261	15.109
75	12.735	14.276	15.445	15.252	75	12.207	13.623	14.698	14.537
76	12.138	13.664	14.826	14.622	76	11.654	13.062	14.134	13.962
77	11.552	13.057	14.212	13.992	77	11.111	12.504	13.573	13.386
78	10.978	12.457	13.603	13.366	78	10.575	11.949	13.013	12.809
79	10.406	11.854	12.993	12.734	79	10.041	11.391	12.451	12.226
80	9.835	11.250	12.382	12.099	80	9.506	10.829	11.887	11.637
81	9.266	10.646	11.771	11.462	81	8.971	10.265	11.320	11.043
82	8.701	10.044	11.158	10.825	82	8.438	9.702	10.749	10.450
83	8.143	9.447	10.545	10.193	83	7.910	9.141	10.177	9.857
84	7.599	8.862	9.938	9.573	84	7.394	8.590	9.608	9.274
85	7.069	8.292	9.338	8.968	85	6.889	8.051	9.043	8.703
86	6.560	7.744	8.750	8.385	86	6.403	7.532	8.488	8.151
87	6.074	7.221	8.179	7.829	87	5.938	7.035	7.948	7.624
88	5.615	6.727	7.629	7.304	88	5.497	6.563	7.426	7.123
89	5.180	6.260	7.103	6.809	89	5.078	6.117	6.924	6.651
90	4.783	5.825	6.610	6.347	90	4.695	5.699	6.454	6.207
91	4.423	5.419	6.153	5.915	91	4.347	5.309	6.016	5.793
92	4.095	5.042	5.727	5.513	92	4.029	4.946	5.607	5.406
93	3.795	4.686	5.331	5.132	93	3.738	4.603	5.227	5.040
94	3.529	4.354	4.970	4.776	94	3.479	4.281	4.878	4.694
95	3.281	4.039	4.632	4.438	95	3.237	3.975	4.551	4.367
96	3.050	3.737	4.314	4.116	96	3.012	3.683	4.244	4.055
97	2.834	3.448	4.015	3.809	97	2.801	3.401	3.954	3.756
98	2.639	3.183	3.738	3.528	98	2.610	3.142	3.685	3.481
99	2.458	2.937	3.477	3.265	99	2.433	2.903	3.430	3.226
100	2.292	2.711	3.231	3.023	100	2.270	2.681	3.190	2.989

NET INTEREST			3.0%		NET INTEREST			3.5%	
Age	SINGLE		MARRIED		Age	SINGLE		MARRIED	
	Male	Female	Male	Female		Male	Female	Male	Female
50	22.695	23.393	24.245	24.184	50	20.983	21.556	22.280	22.238
51	22.353	23.079	23.941	23.882	51	20.696	21.295	22.031	21.990
52	22.002	22.758	23.629	23.572	52	20.400	21.028	21.773	21.735
53	21.642	22.430	23.308	23.254	53	20.095	20.754	21.507	21.472
54	21.274	22.095	22.979	22.928	54	19.782	20.473	21.233	21.202
55	20.898	21.753	22.641	22.594	55	19.461	20.184	20.951	20.922
56	20.514	21.403	22.296	22.251	56	19.132	19.888	20.661	20.635
57	20.121	21.044	21.941	21.899	57	18.793	19.583	20.361	20.339
58	19.719	20.678	21.577	21.539	58	18.446	19.270	20.053	20.034
59	19.310	20.304	21.204	21.170	59	18.091	18.950	19.737	19.721
60	18.894	19.921	20.824	20.792	60	17.728	18.620	19.411	19.397
61	18.472	19.530	20.436	20.404	61	17.358	18.282	19.078	19.065
62	18.041	19.128	20.038	20.006	62	16.980	17.933	18.736	18.722
63	17.604	18.716	19.633	19.597	63	16.594	17.574	18.385	18.369
64	17.160	18.294	19.219	19.178	64	16.200	17.204	18.024	18.004
65	16.707	17.862	18.796	18.748	65	15.797	16.824	17.654	17.628
66	16.245	17.420	18.362	18.306	66	15.384	16.433	17.274	17.241
67	15.773	16.967	17.918	17.854	67	14.961	16.031	16.882	16.842
68	15.290	16.503	17.462	17.389	68	14.526	15.617	16.479	16.430
69	14.798	16.029	16.996	16.913	69	14.081	15.192	16.065	16.006
70	14.296	15.545	16.518	16.427	70	13.625	14.757	15.638	15.572
71	13.785	15.053	16.030	15.932	71	13.160	14.312	15.201	15.126
72	13.270	14.552	15.534	15.427	72	12.688	13.859	14.754	14.672
73	12.750	14.045	15.030	14.915	73	12.211	13.397	14.299	14.209
74	12.231	13.533	14.521	14.397	74	11.732	12.930	13.836	13.739
75	11.714	13.019	14.008	13.876	75	11.254	12.458	13.370	13.262
76	11.202	12.503	13.493	13.349	76	10.780	11.984	12.900	12.781
77	10.697	11.989	12.979	12.821	77	10.309	11.509	12.428	12.295
78	10.198	11.475	12.465	12.289	78	9.843	11.033	11.955	11.804
79	9.698	10.957	11.947	11.750	79	9.375	10.551	11.476	11.304
80	9.196	10.434	11.424	11.203	80	8.904	10.064	10.992	10.797
81	8.692	9.908	10.897	10.651	81	8.429	9.571	10.502	10.281
82	8.189	9.379	10.366	10.095	82	7.953	9.075	10.005	9.761
83	7.689	8.853	9.831	9.541	83	7.479	8.580	9.504	9.241
84	7.199	8.332	9.297	8.990	84	7.013	8.088	9.003	8.722
85	6.718	7.823	8.765	8.452	85	6.554	7.606	8.501	8.213
86	6.254	7.330	8.241	7.929	86	6.111	7.137	8.006	7.717
87	5.808	6.857	7.729	7.428	87	5.683	6.687	7.520	7.241
88	5.384	6.407	7.232	6.951	88	5.276	6.257	7.048	6.786
89	4.980	5.979	6.754	6.499	89	4.886	5.848	6.592	6.354
90	4.611	5.579	6.305	6.074	90	4.529	5.463	6.162	5.946
91	4.273	5.204	5.884	5.677	91	4.203	5.102	5.759	5.564
92	3.965	4.853	5.492	5.303	92	3.903	4.764	5.381	5.204
93	3.683	4.522	5.126	4.949	93	3.629	4.444	5.029	4.863
94	3.430	4.210	4.789	4.615	94	3.384	4.142	4.705	4.539
95	3.195	3.914	4.474	4.299	95	3.154	3.855	4.399	4.233
96	2.975	3.630	4.176	3.996	96	2.939	3.578	4.110	3.937
97	2.769	3.355	3.895	3.705	97	2.738	3.311	3.837	3.655
98	2.582	3.103	3.633	3.437	98	2.555	3.065	3.583	3.394
99	2.409	2.869	3.385	3.187	99	2.385	2.836	3.341	3.150
100	2.249	2.652	3.152	2.955	100	2.228	2.624	3.113	2.923

NET INTEREST

4.0%

Age	SINGLE		MARRIED	
	Male	Female	Male	Female
50	19.473	19.945	20.563	20.535
51	19.231	19.728	20.358	20.332
52	18.981	19.505	20.145	20.121
53	18.722	19.275	19.924	19.903
54	18.455	19.037	19.695	19.677
55	18.180	18.793	19.459	19.443
56	17.896	18.541	19.213	19.201
57	17.604	18.282	18.960	18.952
58	17.302	18.014	18.698	18.693
59	16.993	17.738	18.428	18.426
60	16.676	17.454	18.149	18.150
61	16.351	17.160	17.862	17.864
62	16.017	16.856	17.565	17.567
63	15.676	16.542	17.261	17.261
64	15.326	16.217	16.947	16.943
65	14.967	15.881	16.623	16.613
66	14.597	15.535	16.288	16.273
67	14.216	15.177	15.942	15.920
68	13.824	14.807	15.584	15.554
69	13.420	14.426	15.215	15.177
70	13.006	14.034	14.834	14.788
71	12.581	13.631	14.441	14.387
72	12.148	13.219	14.038	13.976
73	11.709	12.798	13.625	13.556
74	11.267	12.370	13.205	13.128
75	10.825	11.937	12.779	12.693
76	10.384	11.500	12.349	12.251
77	9.945	11.061	11.915	11.804
78	9.510	10.619	11.480	11.350
79	9.071	10.171	11.037	10.887
80	8.627	9.716	10.587	10.415
81	8.179	9.254	10.130	9.933
82	7.729	8.788	9.666	9.446
83	7.279	8.321	9.196	8.956
84	6.836	7.857	8.725	8.468
85	6.398	7.399	8.251	7.986
86	5.973	6.954	7.782	7.516
87	5.563	6.525	7.321	7.062
88	5.171	6.114	6.872	6.628
89	4.796	5.722	6.437	6.215
90	4.450	5.352	6.025	5.823
91	4.134	5.004	5.638	5.455
92	3.844	4.678	5.275	5.108
93	3.577	4.369	4.936	4.779
94	3.338	4.076	4.622	4.466
95	3.114	3.797	4.326	4.168
96	2.904	3.529	4.046	3.882
97	2.708	3.268	3.782	3.606
98	2.528	3.028	3.533	3.352
99	2.361	2.804	3.298	3.113
100	2.208	2.596	3.076	2.891