

**The Local Government Pension Scheme  
(Northern Ireland)  
Purchase of Additional Survivor Benefits**

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## Table of Contents

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<b>1</b>	<b>Legislative Background</b>	<b>1</b>
<b>2</b>	<b>Benefits purchased</b>	<b>2</b>
<b>3</b>	<b>Contributions</b>	<b>3</b>
<b>4</b>	<b>Other considerations</b>	<b>4</b>
<b>5</b>	<b>Examples</b>	<b>5</b>
	<b>Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (1)</b>	<b>7</b>
	<b>Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (2)</b>	<b>8</b>
	<b>Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (1)</b>	<b>9</b>
	<b>Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (2)</b>	<b>10</b>
	<b>Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (1)</b>	<b>11</b>
	<b>Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (2)</b>	<b>12</b>
	<b>Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (1)</b>	<b>13</b>
	<b>Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (2)</b>	<b>14</b>

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## **1 Legislative Background**

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- 1.1 Under Regulation 14A of the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations (Northern Ireland) 2009 (“the Benefits Regulations”) (SR 2009/32 as amended by SR 2010/410), a member may elect to make additional contributions to the LGPS in respect of the whole or part of any period of membership occurring prior to 6<sup>th</sup> April 1988 to be credited with additional benefits in respect of a surviving nominated cohabiting partner (within the meaning of regulation 25 of the Benefits Regulations). The election must be made within 12 months of the date of a nomination under regulation 25 of the Benefits Regulations, or such longer period as the Committee may allow.
- 1.2 Regulation 20A of the Local Government Pension Scheme (Administration) Regulations (Northern Ireland) 2009 (“the Administration Regulations”) (SR 2009/33 as amended by SR 2010/410) provides further conditions relating to the purchase of additional survivor benefits (“ASBs”) by members.
- 1.3 Regulation 20A of the Administration Regulations provides that the amount of the additional survivor benefits contributions (“ASBCs”) paid by a member purchasing ASBs must be the amount for the time being determined by the Government Actuary.
- 1.4 Regulation 20B of the Administration Regulations provides that the amount of ASBs credited to a member who ceases contributions before the end of the payment period for a reason other than death or retirement on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations must be determined by the Government Actuary.
- 1.5 The purpose of this note prepared by the Government Actuary's Department for the Department of the Environment (DOENI), and issued to them for onward transmission to employing authorities and NILGOSC, is to provide this guidance.

### **Caveats**

- 1.6 This note should not be used for any purpose other than to determine the contributions required in order to be credited with additional benefits in respect of surviving nominated cohabiting partners.
- 1.7 This note should be considered in its entirety as individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect.
- 1.8 This note only covers the actuarial principles around the calculation and application of the contributions required to purchase additional survivor benefits. Any legal advice in this area should be sought from an appropriately qualified person or source.

## **2 Benefits purchased**

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- 2.1 A member may choose to pay ASBCs in respect of the whole or any part of any period of membership occurring prior to 6<sup>th</sup> April 1988 in order to be credited with ASBs in respect of a surviving nominated cohabiting partner.
- 2.2 The payment of ASBCs may be made only in respect of complete years of membership unless the member chooses to pay ASBCs in respect of all of their period of membership occurring prior to 6<sup>th</sup> April 1988.
- 2.3 If a member chooses to purchase ASBs, the partner's benefits will be based on the period of membership occurring after 5<sup>th</sup> April 1988 plus the period of membership occurring before that date in respect of which the member chooses to pay ASBCs, subject to 2.4 and 2.5.
- 2.4 If a member stops contributing before the end of the payment period for reasons other than death or retirement on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations, the ASBs which the member had applied for will be reduced pro-rata. The ASBs awarded is the ASBs originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions continued to the end of the payment period (see Example 3).
- 2.5 If a member dies or retires on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations before the end of the contract, ASBs which the member had applied for will be granted in full to the surviving nominated cohabiting partner.

Local Government Pension Scheme (Northern Ireland)  
Purchase of Additional Survivor Benefits

### 3 Contributions

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- 3.1 The ASBCs may be paid for over a number of years but not exceeding the period to the member's normal retirement age. For any part years, ASBC rates will need to be interpolated (see Example 2).
- 3.2 Contracts may commence at any time in the year.
- 3.3 The tables attached to this Guidance Note should be used in order to determine the ASBCs, expressed as a percentage of salary, for an increase in respect of partner's benefits of one year.
- 3.4 The factor depends on the member's age at their last birthday at the calculation date, their sex and the sex of their partner, and on the payment period selected.
- 3.5 ASBC rates in this note are subject to change in the future. Any revision to rates would apply to any contracts that still had contributions outstanding at the time of the revision. The revised ASBC rates would take effect for existing contracts on the 1<sup>st</sup> April following the revision.
- 3.6 A member who leaves service must stop contributing for ASBs. An active member may stop contributing for ASBs if he or she notifies NILGOSC in writing.

Local Government Pension Scheme (Northern Ireland)  
Purchase of Additional Survivor Benefits

#### 4 Other considerations

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- 4.1 NILGOSC has the option to request a medical report from an independent registered medical practitioner in respect of a member wishing to purchase ASBs and if the report does not satisfy the Committee that the member is in reasonable health, it may refuse the request. There may be a strain on the fund if a member is awarded an ill-health pension from an early age or dies leaving a young nominated cohabiting partner.



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**6<sup>th</sup> January 2011**

Local Government Pension Scheme (Northern Ireland)  
Purchase of Additional Survivor Benefits

## **5 Examples**

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### **Example 1**

Calculation date – 1 October 2011

Sex of member – male

Sex of partner – male

Member's date of birth – 1 July 1961

Date member joined scheme – 1 March 1987

Member's age last birthday at calculation date – 50 years

Period to purchase – 1 March 1987 to 5 April 1988 (inclusive) (ie whole period of membership before 6 April 1988)

= 1 year and 36 days

= 1.10 years (=  $1 + 36/365$ )

Payment period – 10 years

Factor from Table C, age 50 and payment period of 10 years = 0.26%

ASBC rate (deducted from salary) =  $0.26\% \times 1.10 = 0.286\%$

### **Example 2**

Calculation date – 1 October 2011

Sex of member – female

Sex of partner – male

Member's date of birth – 1 July 1961

Date member joined scheme – 15 October 1985

Member's age last birthday at calculation date – 50 years

Period to purchase = 2 years

Payment period – up to Normal retirement age 65  
= 14.76 years

Factor from Table B, age 50 and payment period of 14 years = 0.11%

Factor from Table B, age 50 and payment period of 15 years = 0.10%

Interpolating =  $0.76 \times 0.10\% + 0.24 \times 0.11\% = 0.102\%$

ASBC rate (deducted from salary) =  $0.102\% \times 2 = 0.204\%$

Local Government Pension Scheme (Northern Ireland)  
Purchase of Additional Survivor Benefits

**Example 3**

Calculation date – 1 October 2011

Sex of member – male

Sex of partner – female

Member's date of birth – 1 July 1961

Member's age last birthday at calculation date – 50 years

Date member joined scheme – 5 June 1984

Period to purchase = 3 years

Payment period = 10 years

Factor from Table A, age 50 and payment period of 10 years = 0.28%

ASBC rate (deducted from salary) =  $0.28\% \times 3 = 0.84\%$

Date member leaves active service = 1 October 2016

ASBs purchased:

=  $3 \times 60 \text{ months} / 120 \text{ months}$  (see paragraph 2.4)

= 1.5 years

Local Government Pension Scheme (Northern Ireland)  
Purchase of Additional Survivor Benefits

**Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (1)**

**Additional survivor benefit contribution rate - cost expressed as a percentage of Salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	2.06	1.03	0.69	0.52	0.42	0.35	0.30	0.26	0.23	0.21	0.19	0.18	0.16	0.15	0.14
38	2.10	1.06	0.71	0.53	0.43	0.36	0.31	0.27	0.24	0.22	0.20	0.19	0.17	0.16	0.15
39	2.14	1.07	0.72	0.54	0.43	0.36	0.31	0.27	0.24	0.22	0.20	0.19	0.17	0.16	0.15
40	2.18	1.10	0.74	0.56	0.45	0.37	0.32	0.28	0.25	0.23	0.21	0.19	0.18	0.17	0.16
41	2.22	1.12	0.75	0.57	0.46	0.39	0.33	0.29	0.26	0.24	0.22	0.20	0.19	0.18	0.17
42	2.26	1.14	0.76	0.57	0.46	0.39	0.33	0.29	0.26	0.24	0.22	0.20	0.19	0.18	0.17
43	2.30	1.16	0.78	0.59	0.47	0.40	0.34	0.30	0.27	0.24	0.22	0.21	0.19	0.18	0.17
44	2.34	1.18	0.79	0.60	0.48	0.41	0.35	0.31	0.28	0.25	0.23	0.21	0.20	0.19	0.17
45	2.38	1.20	0.81	0.61	0.49	0.42	0.36	0.32	0.28	0.26	0.24	0.22	0.20	0.19	0.18
46	2.41	1.22	0.82	0.62	0.50	0.42	0.37	0.32	0.29	0.26	0.24	0.22	0.21	0.19	0.18
47	2.45	1.24	0.83	0.63	0.51	0.43	0.37	0.33	0.29	0.27	0.25	0.23	0.21	0.20	0.19
48	2.48	1.25	0.84	0.64	0.52	0.43	0.38	0.33	0.30	0.27	0.25	0.23	0.21	0.20	0.19
49	2.52	1.27	0.86	0.65	0.52	0.44	0.38	0.34	0.30	0.27	0.25	0.23	0.22	0.20	0.19
50	2.56	1.30	0.87	0.66	0.54	0.45	0.39	0.35	0.31	0.28	0.26	0.24	0.23	0.21	0.20
51	2.60	1.31	0.88	0.67	0.54	0.46	0.39	0.35	0.31	0.28	0.26	0.24	0.23	0.21	
52	2.64	1.33	0.90	0.68	0.55	0.46	0.40	0.36	0.32	0.29	0.27	0.25	0.23		
53	2.68	1.35	0.91	0.69	0.56	0.47	0.41	0.36	0.32	0.29	0.27	0.25			
54	2.71	1.37	0.93	0.71	0.57	0.48	0.42	0.37	0.33	0.30	0.28				
55	2.73	1.39	0.94	0.71	0.58	0.49	0.43	0.38	0.34	0.31					
56	2.76	1.40	0.95	0.72	0.58	0.49	0.43	0.38	0.34						
57	2.77	1.40	0.95	0.72	0.58	0.49	0.43	0.38							
58	2.78	1.41	0.95	0.72	0.59	0.50	0.43								
59	2.78	1.41	0.95	0.72	0.59	0.50									
60	2.78	1.41	0.95	0.72	0.59										
61	2.78	1.41	0.95	0.72											
62	2.78	1.41	0.95												
63	2.78	1.41													
64	2.78														

Local Government Pension Scheme (Northern Ireland)

Purchase of Additional Survivor Benefits

**Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (2)**

**Additional survivor benefit contribution rate - cost expressed as a percentage of Salary**

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.14	0.13	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08
38	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.09	0.09	0.09	
39	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.09	0.09		
40	0.15	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10			
41	0.16	0.15	0.14	0.13	0.13	0.12	0.12	0.11	0.11				
42	0.16	0.15	0.14	0.13	0.13	0.12	0.12	0.11					
43	0.16	0.15	0.14	0.14	0.13	0.12	0.12						
44	0.16	0.16	0.15	0.14	0.14	0.13							
45	0.17	0.16	0.15	0.15	0.14								
46	0.17	0.16	0.16	0.15									
47	0.18	0.17	0.16										
48	0.18	0.17											
49	0.18												

Local Government Pension Scheme (Northern Ireland)

Purchase of Additional Survivor Benefits

**Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (1)**

**Additional survivor benefit contribution rate - cost expressed as a percentage of Salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.03	0.52	0.35	0.26	0.21	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.08	0.07
38	1.07	0.54	0.36	0.27	0.22	0.18	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.09	0.08
39	1.10	0.55	0.37	0.28	0.23	0.19	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.09	0.08
40	1.14	0.57	0.38	0.29	0.23	0.19	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.09	0.08
41	1.16	0.59	0.39	0.30	0.24	0.20	0.18	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.09
42	1.18	0.59	0.40	0.30	0.24	0.20	0.18	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.09
43	1.21	0.61	0.41	0.31	0.25	0.21	0.18	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.09
44	1.23	0.62	0.42	0.32	0.26	0.22	0.19	0.16	0.15	0.13	0.12	0.11	0.11	0.10	0.09
45	1.25	0.63	0.42	0.32	0.26	0.22	0.19	0.16	0.15	0.13	0.12	0.11	0.11	0.10	0.09
46	1.27	0.64	0.43	0.33	0.27	0.22	0.19	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.10
47	1.29	0.65	0.44	0.33	0.27	0.22	0.19	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.10
48	1.31	0.66	0.45	0.34	0.27	0.23	0.20	0.18	0.16	0.14	0.13	0.12	0.11	0.11	0.10
49	1.33	0.67	0.45	0.34	0.27	0.23	0.20	0.18	0.16	0.14	0.13	0.12	0.11	0.11	0.10
50	1.34	0.68	0.45	0.34	0.28	0.23	0.20	0.18	0.16	0.14	0.13	0.12	0.11	0.11	0.10
51	1.36	0.69	0.46	0.35	0.28	0.24	0.21	0.18	0.16	0.15	0.14	0.13	0.12	0.11	
52	1.37	0.69	0.47	0.35	0.29	0.24	0.21	0.19	0.17	0.15	0.14	0.13	0.12		
53	1.38	0.70	0.47	0.36	0.29	0.24	0.21	0.19	0.17	0.15	0.14	0.13			
54	1.38	0.70	0.47	0.36	0.29	0.24	0.21	0.19	0.17	0.15	0.14				
55	1.38	0.70	0.47	0.36	0.29	0.24	0.21	0.19	0.17	0.15					
56	1.38	0.70	0.47	0.36	0.29	0.25	0.21	0.19	0.17						
57	1.38	0.70	0.47	0.36	0.29	0.25	0.21	0.19							
58	1.38	0.70	0.47	0.36	0.29	0.25	0.21								
59	1.38	0.70	0.47	0.36	0.29	0.25									
60	1.38	0.70	0.47	0.36	0.29										
61	1.38	0.70	0.47	0.36											
62	1.38	0.70	0.47												
63	1.38	0.70													
64	1.38														

Local Government Pension Scheme (Northern Ireland)  
Purchase of Additional Survivor Benefits

**Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (2)**

**Additional survivor benefit contribution rate - cost expressed as a percentage of Salary**

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04
38	0.08	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	
39	0.08	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05		
40	0.08	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05			
41	0.08	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06				
42	0.08	0.08	0.08	0.07	0.07	0.07	0.06	0.06					
43	0.08	0.08	0.08	0.07	0.07	0.07	0.06						
44	0.09	0.08	0.08	0.08	0.07	0.07							
45	0.09	0.08	0.08	0.08	0.07								
46	0.09	0.09	0.08	0.08									
47	0.09	0.09	0.08										
48	0.09	0.09											
49	0.09												

Local Government Pension Scheme (Northern Ireland)  
Purchase of Additional Survivor Benefits

**Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (1)**

**Additional survivor benefit contribution rate - cost expressed as a percentage of Salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.90	0.96	0.64	0.48	0.39	0.33	0.28	0.25	0.22	0.20	0.18	0.17	0.16	0.15	0.14
38	1.94	0.98	0.65	0.49	0.40	0.33	0.29	0.25	0.22	0.20	0.18	0.17	0.16	0.15	0.14
39	1.98	1.00	0.67	0.50	0.41	0.34	0.30	0.26	0.23	0.21	0.19	0.18	0.16	0.15	0.14
40	2.02	1.01	0.68	0.51	0.41	0.34	0.30	0.26	0.23	0.21	0.19	0.18	0.16	0.15	0.14
41	2.05	1.03	0.69	0.52	0.42	0.35	0.31	0.27	0.24	0.22	0.20	0.18	0.17	0.16	0.15
42	2.09	1.05	0.70	0.53	0.43	0.36	0.31	0.27	0.24	0.22	0.20	0.18	0.17	0.16	0.15
43	2.12	1.07	0.72	0.54	0.44	0.37	0.32	0.28	0.25	0.22	0.21	0.19	0.18	0.16	0.15
44	2.16	1.09	0.73	0.55	0.45	0.38	0.32	0.29	0.26	0.23	0.21	0.20	0.18	0.17	0.16
45	2.19	1.11	0.74	0.56	0.46	0.38	0.33	0.29	0.26	0.24	0.22	0.20	0.19	0.18	0.17
46	2.23	1.13	0.76	0.58	0.47	0.39	0.34	0.30	0.27	0.24	0.22	0.21	0.19	0.18	0.17
47	2.26	1.14	0.76	0.58	0.47	0.39	0.34	0.30	0.27	0.24	0.22	0.21	0.19	0.18	0.17
48	2.29	1.16	0.78	0.59	0.48	0.40	0.35	0.31	0.28	0.25	0.23	0.22	0.20	0.19	0.18
49	2.33	1.18	0.79	0.60	0.49	0.41	0.36	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.18
50	2.37	1.20	0.81	0.61	0.49	0.41	0.36	0.32	0.28	0.26	0.24	0.22	0.20	0.19	0.18
51	2.40	1.22	0.82	0.62	0.50	0.43	0.37	0.33	0.29	0.27	0.25	0.23	0.21	0.20	
52	2.44	1.23	0.83	0.63	0.51	0.43	0.37	0.33	0.29	0.27	0.25	0.23	0.21		
53	2.47	1.25	0.84	0.64	0.52	0.43	0.38	0.33	0.30	0.27	0.25	0.23			
54	2.49	1.26	0.85	0.64	0.52	0.44	0.38	0.33	0.30	0.27	0.25				
55	2.52	1.28	0.86	0.65	0.53	0.45	0.39	0.34	0.31	0.28					
56	2.53	1.28	0.87	0.66	0.53	0.45	0.39	0.34	0.31						
57	2.55	1.29	0.87	0.66	0.54	0.45	0.39	0.35							
58	2.55	1.30	0.88	0.67	0.54	0.46	0.40								
59	2.55	1.30	0.88	0.67	0.54	0.46									
60	2.55	1.30	0.88	0.67	0.54										
61	2.55	1.30	0.88	0.67											
62	2.55	1.30	0.88												
63	2.55	1.30													
64	2.55														

Local Government Pension Scheme (Northern Ireland)

Purchase of Additional Survivor Benefits

**Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (2)**

**Additional survivor benefit contribution rate - cost expressed as a percentage of Salary**

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
38	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.09	0.09	0.09	0.08	0.08	
39	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.09	0.09	0.09		
40	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.09	0.09			
41	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10				
42	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10					
43	0.15	0.14	0.13	0.13	0.12	0.11	0.11						
44	0.15	0.14	0.14	0.13	0.13	0.12							
45	0.16	0.15	0.14	0.14	0.13								
46	0.16	0.15	0.15	0.14									
47	0.16	0.15	0.15										
48	0.17	0.16											
49	0.17												

Local Government Pension Scheme (Northern Ireland)  
Purchase of Additional Survivor Benefits

**Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (1)**

**Additional survivor benefit contribution rate - cost expressed as a percentage of Salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.12	0.57	0.38	0.29	0.23	0.20	0.17	0.15	0.13	0.12	0.11	0.10	0.10	0.09	0.08
38	1.16	0.58	0.39	0.30	0.24	0.20	0.17	0.15	0.14	0.12	0.11	0.10	0.10	0.09	0.08
39	1.20	0.61	0.41	0.31	0.25	0.21	0.18	0.16	0.15	0.13	0.12	0.11	0.11	0.10	0.09
40	1.23	0.62	0.42	0.32	0.26	0.21	0.19	0.16	0.15	0.13	0.12	0.11	0.11	0.10	0.09
41	1.26	0.63	0.43	0.32	0.26	0.22	0.19	0.16	0.15	0.13	0.12	0.11	0.11	0.10	0.09
42	1.29	0.65	0.44	0.33	0.27	0.23	0.20	0.17	0.16	0.14	0.13	0.12	0.11	0.11	0.10
43	1.31	0.66	0.44	0.34	0.27	0.23	0.20	0.17	0.16	0.14	0.13	0.12	0.11	0.11	0.10
44	1.34	0.67	0.45	0.34	0.27	0.23	0.20	0.17	0.16	0.14	0.13	0.12	0.11	0.11	0.10
45	1.36	0.69	0.46	0.35	0.28	0.24	0.21	0.18	0.16	0.15	0.14	0.12	0.12	0.11	0.10
46	1.39	0.70	0.47	0.35	0.28	0.24	0.21	0.18	0.16	0.15	0.14	0.12	0.12	0.11	0.10
47	1.41	0.71	0.48	0.36	0.29	0.25	0.21	0.19	0.17	0.15	0.14	0.13	0.12	0.11	0.11
48	1.43	0.72	0.49	0.37	0.30	0.25	0.22	0.19	0.17	0.16	0.15	0.13	0.13	0.12	0.11
49	1.45	0.73	0.49	0.37	0.30	0.25	0.22	0.19	0.17	0.16	0.15	0.13	0.13	0.12	0.11
50	1.47	0.74	0.50	0.38	0.30	0.26	0.22	0.20	0.17	0.16	0.15	0.13	0.13	0.12	0.11
51	1.49	0.75	0.51	0.38	0.31	0.26	0.23	0.20	0.18	0.16	0.15	0.14	0.13	0.12	
52	1.50	0.76	0.51	0.39	0.31	0.26	0.23	0.20	0.18	0.16	0.15	0.14	0.13		
53	1.51	0.76	0.51	0.39	0.31	0.26	0.23	0.20	0.18	0.16	0.15	0.14			
54	1.52	0.77	0.52	0.39	0.31	0.26	0.23	0.20	0.18	0.16	0.15				
55	1.52	0.77	0.52	0.40	0.32	0.27	0.23	0.21	0.19	0.17					
56	1.52	0.77	0.52	0.40	0.32	0.27	0.23	0.21	0.19						
57	1.52	0.77	0.52	0.40	0.32	0.27	0.23	0.21							
58	1.52	0.77	0.52	0.40	0.32	0.27	0.23								
59	1.52	0.77	0.52	0.40	0.32	0.27									
60	1.52	0.77	0.52	0.40	0.32										
61	1.52	0.77	0.52	0.40											
62	1.52	0.77	0.52												
63	1.52	0.77													
64	1.52														

Local Government Pension Scheme (Northern Ireland)

Purchase of Additional Survivor Benefits

**Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (2)**

**Additional survivor benefit contribution rate - cost expressed as a percentage of Salary**

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.08	0.08	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05
38	0.08	0.08	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	
39	0.09	0.08	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06	0.06		
40	0.09	0.08	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06			
41	0.09	0.08	0.08	0.08	0.07	0.07	0.07	0.06	0.06				
42	0.09	0.09	0.09	0.08	0.08	0.08	0.07	0.07					
43	0.09	0.09	0.09	0.08	0.08	0.08	0.07						
44	0.09	0.09	0.09	0.08	0.08	0.08							
45	0.10	0.09	0.09	0.08	0.08								
46	0.10	0.09	0.09	0.08									
47	0.10	0.09	0.09										
48	0.11	0.10											
49	0.11												