



Purchasing Additional Pension by paying Additional Voluntary Contributions

Below are tables showing the additional days you can purchase by paying an additional 1% in pension contributions. The tables are only applicable to members in the Final Salary Scheme who come under the New Members Regulations and the Existing Members Regulations

If you are considering purchasing additional pension through the payment of additional voluntary contributions, please read the following notes.

1. The tables below apply with effect from 1 January 2020. Any additional service that you have purchased prior to that date will be based on the previous factors.
2. When looking at the additional days purchased the age is based on your age on your next birthday following the 1 January in the year you paying contributions. For example, if you are age 50 on 1 January 2020 and your birthday is 1 March, on which you will be age 51, the additional days you will purchase in 2020 will be based on age 51.
3. The actual number of extra days purchased in the year is the percentage rate of AVCs during the year multiplied by the number of days taken from the table. If 1% purchases 11 days and you pay 10% in AVCs you will purchase 110 days in a year.
4. If you are part time the additional days purchased will be converted down to take account of your part time salary. For example, if you work half time and you pay 1% which purchases 10 days, the service that you receive will be 5 days. This is due to a final salary pension for a part time employee being based on full time equivalent salary and reduced service. See leaflet - *Guidance for Part-Time Employees*.
5. If you are a member of the Final Salary Scheme under the 1967 Regulations or the Former Hospital Regulations you will need to contact the Public Employees Pension Team to discuss your AVCs.
6. You can only pay 100% of the pensionable pay after all other deductions have been removed (i.e. Tax, Social Security, normal pension contributions etc.)

The tables showing the additional days you can purchase for paying an additional 1% are on the following pages.

Factor Table

New Members Regulations – Members who joined **before** 1 January 2006

Years retiring earlier than NPA	Days purchased in a year by payment of AVCs of 1% of salary		
	Non Uniform	Uniform Category A	Uniform Category B
48		9	
49		9	
50		9	
51		9	
52		9	
53		9	10
54		9	10
55		9	10
56			10
57			10
58	14		10
59	14		10
60	13		10
61	14		
62	14		
63	14		
64	15		
65	15		
66	15		
67	16		
68	16		
69	17		
70	17		

Factor Tables

New Members Regulations – Members who joined on or after 1 January 2006

Years retiring earlier than NPA	Days purchased in a year by payment of AVCs of 1% of salary		
	Non Uniform	Uniform Category A	Uniform Category B
48		9	
49		9	
50		9	
51		9	
52		9	
53		9	10
54		9	10
55		9	10
56			10
57			10
58	15		10
59	15		10
60	15		10
61	15		
62	15		
63	15		
64	15		
65	15		

Factor Tables

Existing Members Regulations

Years retiring earlier than NPA	Days purchased in a year by payment of AVCs of 1% of salary		
	Non Uniform	Uniform Category A	Uniform Category B
45		6	7
46		6	7
47		6	7
48		6	7
49		7	7
50		7	7
51		7	7
52		7	7
53		7	7
54		7	7
55		7	7
56			7
57			7
58	10		7
59	10		7
60	10		8
61	10		
62	11		
63	11		
64	11		
65	11		