

Police Pension Scheme 1987 (England & Wales)

GAD factors for PPS 1987 lump sum commutation

Effective date: 21 May 2026

These factors apply with immediate effect and therefore will apply to all retirements on or after 21 May 2026

Table 1 – Factors for commutation of pension to lump sum

Factors **highlighted** should only be used for ill-health retirements. Normal health retirements at these ages should be referred to GAD.

The factors in the table below are unisex and apply to both males and females.

Years	Age in years and completed months on day pension commences											
	0	1	2	3	4	5	6	7	8	9	10	11
Below 48	26.30											
48	26.30	26.30	26.30	26.30	26.30	26.30	26.16	26.12	26.09	26.05	26.02	25.98
49	25.94	25.91	25.88	25.85	25.81	25.78	25.75	25.71	25.68	25.65	25.61	25.58
50	25.55	25.51	25.48	25.44	25.41	25.37	25.34	25.30	25.27	25.23	25.20	25.16
51	25.13	25.09	25.05	25.02	24.98	24.94	24.91	24.87	24.83	24.80	24.76	24.72
52	24.69	24.65	24.61	24.57	24.53	24.49	24.45	24.41	24.38	24.34	24.30	24.26
53	24.22	24.18	24.14	24.10	24.06	24.02	23.98	23.94	23.90	23.86	23.82	23.77
54	23.73	23.69	23.65	23.61	23.56	23.52	23.48	23.44	23.39	23.35	23.31	23.27
55	23.22	23.18	23.14	23.09	23.05	23.01	22.96	22.92	22.88	22.83	22.79	22.75
56	22.70	22.66	22.61	22.57	22.52	22.48	22.44	22.39	22.35	22.30	22.26	22.22
57	22.17	22.13	22.08	22.04	21.99	21.95	21.90	21.86	21.81	21.77	21.72	21.68
58	21.63	21.59	21.54	21.50	21.45	21.41	21.36	21.32	21.27	21.22	21.18	21.13
59	21.09	21.05	21.01	20.97	20.93	20.89	20.85	20.81	20.77	20.73	20.69	20.65
60	20.61	20.56	20.52	20.47	20.42	20.38	20.33	20.29	20.24	20.19	20.15	20.10
61	20.05	20.01	19.96	19.91	19.86	19.82	19.77	19.72	19.68	19.63	19.58	19.54
62	19.49	19.44	19.39	19.35	19.30	19.25	19.20	19.16	19.11	19.06	19.01	18.97
63	18.92	18.87	18.82	18.77	18.73	18.68	18.63	18.58	18.53	18.48	18.44	18.39
64	18.34	18.29	18.24	18.19	18.15	18.10	18.05	18.00	17.95	17.90	17.85	17.81
65	17.76	17.71	17.66	17.61	17.56	17.51	17.46	17.41	17.36	17.32	17.27	17.22
66	17.17	17.12	17.07	17.02	16.97	16.92	16.87	16.82	16.77	16.72	16.67	16.62
67	16.57	16.52	16.47	16.42	16.37	16.32	16.27	16.22	16.17	16.12	16.07	16.02
68	15.97	15.92	15.87	15.82	15.77	15.72	15.67	15.62	15.57	15.52	15.47	15.42
69	15.37	15.32	15.27	15.22	15.16	15.11	15.06	15.01	14.96	14.91	14.86	14.81
70	14.76	14.71	14.65	14.60	14.55	14.50	14.45	14.40	14.35	14.30	14.24	14.19
71	14.14	14.09	14.04	13.99	13.94	13.88	13.83	13.78	13.73	13.68	13.63	13.58
72	13.52	13.47	13.42	13.37	13.32	13.27	13.21	13.16	13.11	13.06	13.01	12.96
73	12.91	12.85	12.80	12.75	12.70	12.65	12.60	12.55	12.50	12.44	12.39	12.34
74	12.29	12.24	12.19	12.14	12.09	12.04	11.99	11.94	11.89	11.84	11.78	11.73
75	11.68											