

**DEFINED BENEFIT  
COMMUTATION FACTORS**

Age	Factor
50	19.571
51	19.275
52	18.972
53	18.663
54	18.349
55	18.029
56	17.703
57	17.372
58	17.034
59	16.688
60	16.335
61	15.974
62	15.605
63	15.227
64	14.840
65	14.444
66	14.039
67	13.627
68	13.209
69	12.785
70	12.360

- The commutation factors apply to both the Defined Benefit and British Sugar sections
- The commutation factors quoted are subject to regular review and change
- The current factors became effective on 1 October 2025
- The factors should be applied based on the member's age in complete years and months at the date of commutation