



## Pension conversion tables

### Lifetime benefits plan

These factors are not guaranteed and may change at any time. A market value adjuster is applied at the calculation date. There's no guarantee that the trustee will make pension conversion terms available at any particular time.

<b>Age</b>	<b>Female Joint life</b>	<b>Single life</b>	<b>Male Joint life</b>	<b>Single life</b>
50	27.619	26.381	28.597	25.718
51	27.147	25.887	28.145	25.206
52	26.666	25.385	27.686	24.686
53	26.176	24.875	27.218	24.157
54	25.679	24.358	26.742	23.621
55	25.173	23.835	26.258	23.076
56	24.659	23.304	25.766	22.525
57	24.137	22.768	25.267	21.967
58	23.607	22.226	24.761	21.403
59	23.071	21.678	24.248	20.834
60	22.527	21.127	23.728	20.260
61	21.977	20.571	23.202	19.683
62	21.422	20.012	22.671	19.102
63	20.861	19.450	22.135	18.521
64	20.294	18.885	21.594	17.938
65	19.723	18.318	21.049	17.354
66	19.147	17.749	20.499	16.771
67	18.567	17.179	19.947	16.188
68	17.984	16.608	19.391	15.607
69	17.398	16.037	18.833	15.028
70	16.811	15.467	18.272	14.452