



# Copartes Pension Fund

## Seed Capital Factor Table Update

### Attention Copartes Members

The following table of factors represents the current actuarial factors used in the calculation of the value of your savings component.

The savings component is derived from a formula taking into account the service credited to your savings component, your average annual salary over the last 36 months and the factor applicable to your age and gender.

Please note that the factors will be regularly reviewed by the Board of Trustees taking into account the advice of the Fund's Actuary and as such may be updated from time to time.

The current table of factors is effective from 1 September 2024.

<b>Seed Capital Factor Table</b> <i>(Look at your age and gender)</i>			
<b>From Age</b>	<b>To Age</b>	<b>Female</b>	<b>Male</b>
20.000	20.083	0.754	0.760
20.083	20.167	0.758	0.764
20.167	20.250	0.761	0.768
20.250	20.333	0.765	0.772
20.333	20.417	0.769	0.775
20.417	20.500	0.773	0.779
20.500	20.583	0.776	0.783
20.583	20.667	0.78	0.787

20.667	20.750	0.784	0.791
20.750	20.833	0.788	0.794
20.833	20.917	0.791	0.798
20.917	21.000	0.795	0.802
21.000	21.083	0.799	0.806
21.083	21.167	0.803	0.81
21.167	21.250	0.807	0.814
21.250	21.333	0.811	0.818
21.333	21.417	0.815	0.822
21.417	21.500	0.818	0.826
21.500	21.583	0.822	0.83
21.583	21.667	0.826	0.834
21.667	21.750	0.83	0.837
21.750	21.833	0.834	0.841
21.833	21.917	0.838	0.845
21.917	22.000	0.842	0.849
22.000	22.083	0.846	0.853
22.083	22.167	0.85	0.858
22.167	22.250	0.855	0.862
22.250	22.333	0.859	0.866
22.333	22.417	0.863	0.87
22.417	22.500	0.867	0.875
22.500	22.583	0.871	0.879
22.583	22.667	0.876	0.883
22.667	22.750	0.88	0.887
22.750	22.833	0.884	0.892
22.833	22.917	0.888	0.896
22.917	23.000	0.892	0.9
23.000	23.083	0.897	0.904
23.083	23.167	0.901	0.909
23.167	23.250	0.905	0.913
23.250	23.333	0.91	0.918
23.333	23.417	0.914	0.922
23.417	23.500	0.919	0.927
23.500	23.583	0.923	0.931
23.583	23.667	0.928	0.936
23.667	23.750	0.932	0.94
23.750	23.833	0.937	0.945
23.833	23.917	0.941	0.949
23.917	24.000	0.945	0.954
24.000	24.083	0.950	0.958

24.083	24.167	0.955	0.963
24.167	24.250	0.959	0.968
24.250	24.333	0.964	0.972
24.333	24.417	0.969	0.977
24.417	24.500	0.973	0.982
24.500	24.583	0.978	0.986
24.583	24.667	0.983	0.991
24.667	24.750	0.987	0.996
24.750	24.833	0.992	1.001
24.833	24.917	0.997	1.005
24.917	25.000	1.002	1.01
25.000	25.083	1.006	1.015
25.083	25.167	1.011	1.02
25.167	25.250	1.016	1.025
25.250	25.333	1.021	1.03
25.333	25.417	1.026	1.035
25.417	25.500	1.031	1.04
25.500	25.583	1.036	1.045
25.583	25.667	1.041	1.05
25.667	25.750	1.046	1.055
25.750	25.833	1.051	1.06
25.833	25.917	1.056	1.065
25.917	26.000	1.061	1.07
26.000	26.083	1.066	1.075
26.083	26.167	1.071	1.08
26.167	26.250	1.076	1.085
26.250	26.333	1.081	1.091
26.333	26.417	1.087	1.096
26.417	26.500	1.092	1.101
26.500	26.583	1.097	1.107
26.583	26.667	1.102	1.112
26.667	26.750	1.108	1.117
26.750	26.833	1.113	1.122
26.833	26.917	1.118	1.128
26.917	27.000	1.123	1.133
27.000	27.083	1.129	1.138
27.083	27.167	1.134	1.144

27.167	27.250	1.14	1.149
27.250	27.333	1.145	1.155
27.333	27.417	1.151	1.161
27.417	27.500	1.156	1.166
27.500	27.583	1.162	1.172
27.583	27.667	1.167	1.177
27.667	27.750	1.173	1.183
27.750	27.833	1.178	1.189
27.833	27.917	1.184	1.194
27.917	28.000	1.189	1.2
28.000	28.083	1.195	1.205
28.083	28.167	1.201	1.211
28.167	28.250	1.207	1.217
28.250	28.333	1.213	1.223
28.333	28.417	1.218	1.229
28.417	28.500	1.224	1.235
28.500	28.583	1.23	1.241
28.583	28.667	1.236	1.247
28.667	28.750	1.242	1.253
28.750	28.833	1.248	1.258
28.833	28.917	1.254	1.264
28.917	29.000	1.259	1.27
29.000	29.083	1.265	1.276
29.083	29.167	1.271	1.282
29.167	29.250	1.278	1.289
29.250	29.333	1.284	1.295
29.333	29.417	1.29	1.301
29.417	29.500	1.296	1.307
29.500	29.583	1.302	1.314
29.583	29.667	1.309	1.32
29.667	29.750	1.315	1.326
29.750	29.833	1.321	1.332
29.833	29.917	1.327	1.339
29.917	30.000	1.333	1.345
30.000	30.083	1.340	1.351
30.083	30.167	1.346	1.358
30.167	30.250	1.353	1.364

30.250	30.333	1.359	1.371
30.333	30.417	1.366	1.378
30.417	30.500	1.372	1.384
30.500	30.583	1.379	1.391
30.583	30.667	1.386	1.397
30.667	30.750	1.392	1.404
30.750	30.833	1.399	1.411
30.833	30.917	1.405	1.417
30.917	31.000	1.412	1.424
31.000	31.083	1.418	1.431
31.083	31.167	1.425	1.438
31.167	31.250	1.432	1.445
31.250	31.333	1.439	1.452
31.333	31.417	1.446	1.459
31.417	31.500	1.453	1.466
31.500	31.583	1.46	1.473
31.583	31.667	1.467	1.48
31.667	31.750	1.474	1.487
31.750	31.833	1.481	1.494
31.833	31.917	1.488	1.501
31.917	32.000	1.495	1.508
32.000	32.083	1.502	1.515
32.083	32.167	1.509	1.522
32.167	32.250	1.516	1.529
32.250	32.333	1.524	1.537
32.333	32.417	1.531	1.544
32.417	32.500	1.538	1.552
32.500	32.583	1.546	1.559
32.583	32.667	1.553	1.566
32.667	32.750	1.561	1.574
32.750	32.833	1.568	1.581
32.833	32.917	1.575	1.589
32.917	33.000	1.583	1.596
33.000	33.083	1.590	1.604
33.083	33.167	1.598	1.611
33.167	33.250	1.606	1.619
33.250	33.333	1.613	1.627

33.333	33.417	1.621	1.635
33.417	33.500	1.629	1.643
33.500	33.583	1.637	1.651
33.583	33.667	1.645	1.659
33.667	33.750	1.652	1.666
33.750	33.833	1.66	1.674
33.833	33.917	1.668	1.682
33.917	34.000	1.676	1.69
34.000	34.083	1.683	1.698
34.083	34.167	1.692	1.706
34.167	34.250	1.7	1.715
34.250	34.333	1.708	1.723
34.333	34.417	1.717	1.731
34.417	34.500	1.725	1.74
34.500	34.583	1.733	1.748
34.583	34.667	1.741	1.756
34.667	34.750	1.75	1.765
34.750	34.833	1.758	1.773
34.833	34.917	1.766	1.781
34.917	35.000	1.774	1.79
35.000	35.083	1.783	1.798
35.083	35.167	1.791	1.807
35.167	35.250	1.8	1.816
35.250	35.333	1.809	1.824
35.333	35.417	1.818	1.833
35.417	35.500	1.826	1.842
35.500	35.583	1.835	1.851
35.583	35.667	1.844	1.86
35.667	35.750	1.853	1.869
35.750	35.833	1.861	1.877
35.833	35.917	1.87	1.886
35.917	36.000	1.879	1.895
36.000	36.083	1.888	1.904
36.083	36.167	1.897	1.913
36.167	36.250	1.906	1.923
36.250	36.333	1.916	1.932
36.333	36.417	1.925	1.941

36.417	36.500	1.934	1.951
36.500	36.583	1.944	1.96
36.583	36.667	1.953	1.97
36.667	36.750	1.962	1.979
36.750	36.833	1.971	1.988
36.833	36.917	1.981	1.998
36.917	37.000	1.99	2.007
37.000	37.083	1.999	2.016
37.083	37.167	2.009	2.026
37.167	37.250	2.019	2.036
37.250	37.333	2.029	2.046
37.333	37.417	2.039	2.056
37.417	37.500	2.049	2.066
37.500	37.583	2.059	2.076
37.583	37.667	2.068	2.086
37.667	37.750	2.078	2.096
37.750	37.833	2.088	2.106
37.833	37.917	2.098	2.116
37.917	38.000	2.108	2.126
38.000	38.083	2.118	2.136
38.083	38.167	2.128	2.146
38.167	38.250	2.139	2.157
38.250	38.333	2.149	2.168
38.333	38.417	2.16	2.178
38.417	38.500	2.17	2.189
38.500	38.583	2.181	2.199
38.583	38.667	2.191	2.21
38.667	38.750	2.201	2.22
38.750	38.833	2.212	2.231
38.833	38.917	2.222	2.241
38.917	39.000	2.233	2.252
39.000	39.083	2.243	2.263
39.083	39.167	2.254	2.274
39.167	39.250	2.266	2.285
39.250	39.333	2.277	2.296
39.333	39.417	2.288	2.307
39.417	39.500	2.299	2.319

39.500	39.583	2.31	2.33
39.583	39.667	2.321	2.341
39.667	39.750	2.332	2.352
39.750	39.833	2.343	2.364
39.833	39.917	2.355	2.375
39.917	40.000	2.366	2.386
40.000	40.083	2.377	2.397
40.083	40.167	2.389	2.409
40.167	40.250	2.4	2.421
40.250	40.333	2.412	2.433
40.333	40.417	2.424	2.445
40.417	40.500	2.436	2.457
40.500	40.583	2.448	2.469
40.583	40.667	2.46	2.481
40.667	40.750	2.471	2.493
40.750	40.833	2.483	2.504
40.833	40.917	2.495	2.516
40.917	41.000	2.507	2.528
41.000	41.083	2.519	2.540
41.083	41.167	2.531	2.553
41.167	41.250	2.544	2.566
41.250	41.333	2.556	2.578
41.333	41.417	2.569	2.591
41.417	41.500	2.581	2.604
41.500	41.583	2.594	2.616
41.583	41.667	2.607	2.629
41.667	41.750	2.619	2.642
41.750	41.833	2.632	2.654
41.833	41.917	2.644	2.667
41.917	42.000	2.657	2.68
42.000	42.083	2.669	2.692
42.083	42.167	2.683	2.706
42.167	42.250	2.696	2.719
42.250	42.333	2.71	2.733
42.333	42.417	2.723	2.746
42.417	42.500	2.736	2.76
42.500	42.583	2.75	2.773



42.583	42.667	2.763	2.787
42.667	42.750	2.776	2.8
42.750	42.833	2.79	2.814
42.833	42.917	2.803	2.827
42.917	43.000	2.816	2.841
43.000	43.083	2.830	2.854
43.083	43.167	2.844	2.868
43.167	43.250	2.858	2.883
43.250	43.333	2.873	2.897
43.333	43.417	2.887	2.912
43.417	43.500	2.901	2.926
43.500	43.583	2.915	2.94
43.583	43.667	2.929	2.955
43.667	43.750	2.944	2.969
43.750	43.833	2.958	2.983
43.833	43.917	2.972	2.998
43.917	44.000	2.986	3.012
44.000	44.083	3.001	3.026
44.083	44.167	3.016	3.042
44.167	44.250	3.031	3.057
44.250	44.333	3.046	3.072
44.333	44.417	3.061	3.088
44.417	44.500	3.076	3.103
44.500	44.583	3.092	3.118
44.583	44.667	3.107	3.133
44.667	44.750	3.122	3.149
44.750	44.833	3.137	3.164
44.833	44.917	3.152	3.179
44.917	45.000	3.167	3.195
45.000	45.083	3.183	3.210
45.083	45.167	3.199	3.226
45.167	45.250	3.215	3.243
45.250	45.333	3.231	3.259
45.333	45.417	3.247	3.275
45.417	45.500	3.264	3.292
45.500	45.583	3.28	3.308
45.583	45.667	3.296	3.324

45.667	45.750	3.312	3.34
45.750	45.833	3.328	3.357
45.833	45.917	3.344	3.373
45.917	46.000	3.361	3.389
46.000	46.083	3.377	3.406
46.083	46.167	3.394	3.423
46.167	46.250	3.411	3.441
46.250	46.333	3.429	3.458
46.333	46.417	3.446	3.475
46.417	46.500	3.463	3.493
46.500	46.583	3.48	3.51
46.583	46.667	3.498	3.528
46.667	46.750	3.515	3.545
46.750	46.833	3.532	3.562
46.833	46.917	3.549	3.58
46.917	47.000	3.567	3.597
47.000	47.083	3.584	3.615
47.083	47.167	3.602	3.633
47.167	47.250	3.621	3.652
47.250	47.333	3.639	3.671
47.333	47.417	3.658	3.689
47.417	47.500	3.676	3.708
47.500	47.583	3.695	3.726
47.583	47.667	3.713	3.745
47.667	47.750	3.732	3.764
47.750	47.833	3.75	3.782
47.833	47.917	3.769	3.801
47.917	48.000	3.787	3.819
48.000	48.083	3.805	3.838
48.083	48.167	3.825	3.858
48.167	48.250	3.845	3.878
48.250	48.333	3.865	3.898
48.333	48.417	3.884	3.918
48.417	48.500	3.904	3.938
48.500	48.583	3.924	3.958
48.583	48.667	3.944	3.977
48.667	48.750	3.963	3.997

48.750	48.833	3.983	4.017
48.833	48.917	4.003	4.037
48.917	49.000	4.023	4.057
49.000	49.083	4.042	4.077
49.083	49.167	4.063	4.098
49.167	49.250	4.085	4.12
49.250	49.333	4.106	4.141
49.333	49.417	4.127	4.162
49.417	49.500	4.148	4.184
49.500	49.583	4.169	4.205
49.583	49.667	4.19	4.226
49.667	49.750	4.211	4.248
49.750	49.833	4.233	4.269
49.833	49.917	4.254	4.29
49.917	50.000	4.275	4.312
50.000	50.083	4.296	4.333
50.083	50.167	4.319	4.356
50.167	50.250	4.341	4.379
50.250	50.333	4.364	4.401
50.333	50.417	4.387	4.424
50.417	50.500	4.409	4.447
50.500	50.583	4.432	4.47
50.583	50.667	4.455	4.493
50.667	50.750	4.477	4.516
50.750	50.833	4.5	4.539
50.833	50.917	4.523	4.561
50.917	51.000	4.545	4.584
51.000	51.083	4.568	4.607
51.083	51.167	4.592	4.632
51.167	51.250	4.617	4.656
51.250	51.333	4.641	4.681
51.333	51.417	4.665	4.705
51.417	51.500	4.69	4.73
51.500	51.583	4.714	4.755
51.583	51.667	4.738	4.779
51.667	51.750	4.763	4.804
51.750	51.833	4.787	4.828

51.833	51.917	4.811	4.853
51.917	52	4.836	4.877
52	52.083	4.860	4.902
52.083	52.167	4.886	4.928
52.167	52.250	4.912	4.955
52.250	52.333	4.939	4.981
52.333	52.417	4.965	5.007
52.417	52.500	4.991	5.034
52.500	52.583	5.017	5.06
52.583	52.667	5.043	5.087
52.667	52.750	5.07	5.113
52.750	52.833	5.096	5.139
52.833	52.917	5.122	5.166
52.917	53	5.148	5.192
53	53.083	5.174	5.219
53.083	53.167	5.202	5.247
53.167	53.250	5.231	5.275
53.250	53.333	5.259	5.304
53.333	53.417	5.287	5.332
53.417	53.500	5.315	5.361
53.500	53.583	5.343	5.389
53.583	53.667	5.372	5.418
53.667	53.750	5.4	5.446
53.750	53.833	5.428	5.474
53.833	53.917	5.456	5.503
53.917	54.000	5.484	5.531
54.000	54.083	5.512	5.560
54.083	54.167	5.543	5.59
54.167	54.250	5.573	5.621
54.250	54.333	5.604	5.652
54.333	54.417	5.634	5.682
54.417	54.500	5.664	5.713
54.500	54.583	5.695	5.744
54.583	54.667	5.725	5.774
54.667	54.750	5.756	5.805
54.750	54.833	5.786	5.836
54.833	54.917	5.816	5.866

54.917	55.000	5.847	5.897
55.000	55.083	5.877	5.928
55.083	55.167	5.91	5.961
55.167	55.250	5.943	5.994
55.250	55.333	5.976	6.027
55.333	55.417	6.009	6.06
55.417	55.500	6.041	6.093
55.500	55.583	6.074	6.126
55.583	55.667	6.107	6.16
55.667	55.750	6.14	6.193
55.750	55.833	6.173	6.226
55.833	55.917	6.206	6.259
55.917	56.000	6.239	6.292
56.000	56.083	6.271	6.325
56.083	56.167	6.307	6.361
56.167	56.250	6.343	6.397
56.250	56.333	6.378	6.433
56.333	56.417	6.414	6.469
56.417	56.500	6.449	6.505
56.500	56.583	6.485	6.54
56.583	56.667	6.52	6.576
56.667	56.750	6.556	6.612
56.750	56.833	6.591	6.648
56.833	56.917	6.627	6.684
56.917	57.000	6.663	6.72
57.000	57.083	6.698	6.756
57.083	57.167	6.737	6.794
57.167	57.250	6.775	6.833
57.250	57.333	6.814	6.872
57.333	57.417	6.852	6.911
57.417	57.500	6.891	6.95
57.500	57.583	6.93	6.989
57.583	57.667	6.968	7.028
57.667	57.750	7.007	7.067
57.750	57.833	7.045	7.106
57.833	57.917	7.084	7.145
57.917	58.000	7.123	7.184

58.000	58.083	7.161	7.223
58.083	58.167	7.203	7.265
58.167	58.250	7.245	7.307
58.250	58.333	7.287	7.35
58.333	58.417	7.329	7.392
58.417	58.500	7.371	7.434
58.500	58.583	7.413	7.477
58.583	58.667	7.455	7.519
58.667	58.750	7.497	7.561
58.750	58.833	7.539	7.604
58.833	58.917	7.581	7.646
58.917	59.000	7.623	7.688
59.000	59.083	7.665	7.731
59.083	59.167	7.711	7.777
59.167	59.250	7.756	7.823
59.250	59.333	7.802	7.869
59.333	59.417	7.848	7.915
59.417	59.500	7.894	7.961
59.500	59.583	7.94	8.008
59.583	59.667	7.985	8.054
59.667	59.750	8.031	8.1
59.750	59.833	8.077	8.146
59.833	59.917	8.123	8.192
59.917	60.000	8.168	8.239
60.000	60.083	8.214	8.285
60.083	60.167	8.264	8.335
60.167	60.250	8.314	8.386
60.250	60.333	8.364	8.436
60.333	60.417	8.415	8.487
60.417	60.500	8.465	8.537
60.500	60.583	8.515	8.588
60.583	60.667	8.565	8.638
60.667	60.750	8.615	8.689
60.750	60.833	8.665	8.739
60.833	60.917	8.715	8.79
60.917	61.000	8.765	8.84
61.000	61.083	8.815	8.891

61.083	61.167	8.87	8.946
61.167	61.250	8.925	9.002
61.250	61.333	8.98	9.057
61.333	61.417	9.035	9.112
61.417	61.500	9.09	9.168
61.500	61.583	9.145	9.223
61.583	61.667	9.2	9.279
61.667	61.750	9.255	9.334
61.750	61.833	9.31	9.389
61.833	61.917	9.364	9.445
61.917	62.000	9.419	9.5
62.000	62.083	9.474	9.556
62.083	62.167	9.535	9.617
62.167	62.250	9.595	9.678
62.250	62.333	9.656	9.739
62.333	62.417	9.716	9.8
62.417	62.500	9.777	9.861
62.500	62.583	9.837	9.922
62.583	62.667	9.898	9.983
62.667	62.750	9.958	10.044
62.750	62.833	10.019	10.105
62.833	62.917	10.079	10.166
62.917	63.000	10.14	10.227
63.000	63.083	10.200	10.288
63.083	63.167	10.267	10.355
63.167	63.250	10.334	10.422
63.250	63.333	10.401	10.49
63.333	63.417	10.467	10.557
63.417	63.500	10.534	10.625
63.500	63.583	10.601	10.692
63.583	63.667	10.668	10.759
63.667	63.750	10.735	10.827
63.750	63.833	10.801	10.894
63.833	63.917	10.868	10.962
63.917	64.000	10.935	11.029
64.000	64.083	11.002	11.096
64.083	64.167	11.076	11.171

64.167	64.250	11.15	11.246
64.250	64.333	11.224	11.32
64.333	64.417	11.298	11.395
64.417	64.500	11.372	11.47
64.500	64.583	11.446	11.545
64.583	64.667	11.521	11.619
64.667	64.750	11.595	11.694
64.750	64.833	11.669	11.769
64.833	64.917	11.743	11.844
64.917	65.000	11.817	11.918
65.000	65.083	11.891	11.993
65.083	65.167	11.916	12.018
65.167	65.250	11.94	12.043
65.250	65.333	11.965	12.067
65.333	65.417	11.989	12.092
65.417	65.500	12.014	12.117
65.500	65.583	12.039	12.142
65.583	65.667	12.063	12.167
65.667	65.750	12.088	12.191
65.750	65.833	12.112	12.216
65.833	65.917	12.137	12.241
65.917	66.000	12.161	12.266
66.000	66.083	12.186	12.291
66.083	66.167	12.214	12.319
66.167	66.250	12.242	12.347
66.250	66.333	12.269	12.375
66.333	66.417	12.297	12.403
66.417	66.500	12.325	12.43
66.500	66.583	12.353	12.458
66.583	66.667	12.38	12.486
66.667	66.750	12.408	12.514
66.750	66.833	12.436	12.542
66.833	66.917	12.464	12.57
66.917	67.000	12.491	12.598
67.000	67.083	12.519	12.626
67.083	67.167	12.55	12.658
67.167	67.250	12.582	12.69



67.250	67.333	12.613	12.721
67.333	67.417	12.645	12.753
67.417	67.500	12.676	12.785
67.500	67.583	12.707	12.816
67.583	67.667	12.739	12.848
67.667	67.750	12.77	12.88
67.750	67.833	12.801	12.911
67.833	67.917	12.833	12.943
67.917	68.000	12.864	12.974
68.000	68.083	12.895	13.006
68.083	68.167	12.931	13.042
68.167	68.250	12.967	13.078
68.250	68.333	13.002	13.114
68.333	68.417	13.038	13.149
68.417	68.500	13.073	13.185
68.500	68.583	13.109	13.221
68.583	68.667	13.144	13.257
68.667	68.750	13.18	13.293
68.750	68.833	13.215	13.329
68.833	68.917	13.251	13.364
68.917	69.000	13.286	13.4
69.000	69.083	13.322	13.436
69.083	69.167	13.362	13.477
69.167	69.250	13.403	13.518
69.250	69.333	13.443	13.558
69.333	69.417	13.483	13.599
69.417	69.500	13.524	13.64
69.500	69.583	13.564	13.68
69.583	69.667	13.604	13.721
69.667	69.750	13.645	13.762
69.750	69.833	13.685	13.802
69.833	69.917	13.725	13.843
69.917	70.000	13.766	13.884
70.000	70.083	13.806	13.924