The YMCA Pension and Assurance Plan Factors

Cash Commutation Factors

Cash Commutation Factors which are reviewed from time to time were reviewed during 2021 and implemented at the beginning of 2022.

The new Unisex Cash Commutation Factors with effect from 16 December 2021 compared to the previous factors are as follows:

|  |  |  |
| --- | --- | --- |
| Age | New Cash Commutation Factors | Previous Cash Commutation Factors |
| 60 | 25.14 | 19.80 |
| 61 | 24.05 | 19.08 |
| 62 | 22.98 | 18.36 |
| 63 | 21.93 | 17.64 |
| 64 | 20.91 | 16.92 |
| 65 | 19.93 | 16.2 |
| 66 | 18.97 | 15.48 |
| 67 | 18.04 | 14.76 |
| 68 | 17.14 | 14.04 |
| 69 | 16.27 | 13.32 |
| 70 | 15.42 | 12.60 |