**Fire Pension Scheme (England) factors for commutation of pension to lump sum**

| Years | Age in years and completed months on day pension commences | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **0** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** |
| **Below 50** | 21.9 | | | | | | | | | | | |
| **50** | 21.9 | 21.9 | 21.8 | 21.8 | 21.8 | 21.8 | 21.7 | 21.7 | 21.7 | 21.7 | 21.7 | 21.6 |
| **51** | 21.6 | 21.6 | 21.6 | 21.5 | 21.5 | 21.5 | 21.5 | 21.4 | 21.4 | 21.4 | 21.3 | 21.3 |
| **52** | 21.3 | 21.3 | 21.2 | 21.2 | 21.2 | 21.2 | 21.1 | 21.1 | 21.1 | 21.1 | 21.0 | 21.0 |
| **53** | 21.0 | 20.9 | 20.9 | 20.9 | 20.9 | 20.8 | 20.8 | 20.8 | 20.7 | 20.7 | 20.7 | 20.6 |
| **54** | 20.6 | 20.6 | 20.6 | 20.5 | 20.5 | 20.5 | 20.4 | 20.4 | 20.4 | 20.4 | 20.3 | 20.3 |
| **55** | 20.3 | 20.2 | 20.2 | 20.2 | 20.1 | 20.1 | 20.1 | 20.0 | 20.0 | 20.0 | 19.9 | 19.9 |
| **56** | 19.9 | 19.8 | 19.8 | 19.8 | 19.7 | 19.7 | 19.7 | 19.6 | 19.6 | 19.6 | 19.5 | 19.5 |
| **57** | 19.5 | 19.4 | 19.4 | 19.4 | 19.3 | 19.3 | 19.3 | 19.2 | 19.2 | 19.2 | 19.1 | 19.1 |
| **58** | 19.1 | 19.0 | 19.0 | 18.9 | 18.9 | 18.9 | 18.8 | 18.8 | 18.8 | 18.7 | 18.7 | 18.7 |
| **59** | 18.6 | 18.6 | 18.6 | 18.5 | 18.5 | 18.5 | 18.4 | 18.4 | 18.3 | 18.3 | 18.3 | 18.2 |
| **60** | 18.2 | 18.2 | 18.1 | 18.1 | 18.1 | 18.0 | 18.0 | 17.9 | 17.9 | 17.9 | 17.8 | 17.8 |
| **61** | 17.8 | 17.7 | 17.7 | 17.7 | 17.6 | 17.6 | 17.5 | 17.5 | 17.5 | 17.4 | 17.4 | 17.4 |
| **62** | 17.3 | 17.3 | 17.3 | 17.2 | 17.2 | 17.1 | 17.1 | 17.1 | 17.0 | 17.0 | 17.0 | 16.9 |
| **63** | 16.9 | 16.8 | 16.8 | 16.8 | 16.7 | 16.7 | 16.6 | 16.6 | 16.6 | 16.5 | 16.5 | 16.5 |
| **64** | 16.4 | 16.4 | 16.3 | 16.3 | 16.3 | 16.2 | 16.2 | 16.2 | 16.1 | 16.1 | 16.0 | 16.0 |
| **65** | 16.0 | | | | | | | | | | | |