

Appendix

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CALCULATING AN UNREDUCED BASIC BENEFIT

The formula for calculating an unreduced basic benefit is as follows:

- 1.7% of average final compensation (AFC)
- Multiplied by number of years of service credit

Example: The example below shows the basic benefit calculation for a member who is retiring at age 51 with 30 years 2 months of service and with an AFC of \$51,000.

Step 1.	Determine AFC by dividing the sum of the 36 consecutive months of highest salary by 3.	\$50,000 \$51,000 <u>\$52,000</u> \$153,000 ÷ <u>3</u> \$51,000	1. _____ _____ + _____ _____ ÷ <u>3</u> _____
Step 2.	Determine the Benefit Per Year of Service (BPYS) by multiplying the member's AFC (line 1) by 0.017.	\$51,000 <u>X 0.017</u> \$867.00	2. _____ X <u>0.017</u> _____
Step 3.	Calculate the annual unreduced benefit by multiplying the BPYS (line 2) by the number of years of service credit. See Figure A-1 for conversion of months to the yearly decimal equivalent.	\$867.00 <u>X 30.1667</u> \$26,154.53	3. _____ X _____ _____
Step 4.	Determine the monthly benefit by dividing the annual benefit (line 3) by 12.	\$26,154.53 ÷ <u>12</u> \$2,179.54	4. _____ ÷ <u>12</u> _____

Note: Internal Revenue Code § 401(a)(17) specifies that creditable compensation may not exceed the compensation limit for the plan year in which the compensation was earned. Currently, the maximum compensation limit for members covered on or after April 9, 1996 is \$225,000. For members covered before April 9, 1996, the maximum compensation limit is \$335,000.

Figure A-1 Decimal Equivalency Chart

Use this chart to determine the decimal equivalent for months. For example, a member with 29 years and 3 months of service would have 29.2500 years of service. These numbers are obtained by dividing the number of months by 12.

Number of Months	Decimal Equivalent
1	0.0833
2	0.1667
3	0.2500
4	0.3333
5	0.4167
6	0.5000
7	0.5833
8	0.6667
9	0.7500
10	0.8333
11	0.9167

CALCULATING A 55/5 REDUCED BASIC BENEFIT

The formula for calculating a 55/5 reduced basic benefit is as follows:

- 1.7% of average final compensation (AFC)
- Multiplied by number of years of service credit
- Actuarially reduced if older than 55 and younger than 65 years of age with less than 30 years of service credit.

Example: The example below shows the reduced basic benefit calculation for a member who is retiring at age 57 years and 2 months with 18 years of service credit and with an AFC of \$48,000.

Step 1.	Determine AFC by dividing the sum of the 36 consecutive months of highest salary by 3.	\$47,000 \$48,000 <u>\$49,000</u> \$144,000 <u>÷ 3</u> \$48,000	1. _____ _____ + _____ _____ ÷ _____ 3 _____
Step 2.	Determine the Benefit Per Year of Service (BPYS) by multiplying the member's AFC (line 1) by 0.017.	\$48,000 <u>X 0.017</u> \$816.00	2. _____ X _____ 0.017 _____
Step 3.	Calculate the annual unreduced benefit by multiplying the BPYS (line 2) by the number of years of service credit.	\$816.00 <u>X 18</u> \$14,688.00	3. _____ X _____ _____
Step 4.	Determine the pre-reduced monthly benefit by dividing the annual benefit (line 3) by 12.	\$14,688.00 <u>÷ 12</u> \$1,224.00	4. _____ ÷ _____ 12 _____
Step 5.	Apply the highest early retirement reduction factor (ERF) for either age or service. ERFs are found in Figure A-2.	\$1,224.00 <u>X 0.564</u> \$690.34	5. _____ X _____ _____

Figure A-2 55/5 Early Retirement Reduction Factors

Use this chart for members retiring between ages 55 and 65 with fewer than 30 years of service. Use the **higher** factor between the age and service factors. Use the age factor for members with fewer than 20 years of service.

Age	Service	ERF	Age	Service	ERF
65-0	30- +	1.0000	59-11	24-11	0.6960
64-11	29-11	0.9950	10	10	0.6920
10	10	0.9900	9	9	0.6880
9	9	0.9850	8	8	0.6840
8	8	0.9800	7	7	0.6800
7	7	0.9750	6	6	0.6760
6	6	0.9700	5	5	0.6720
5	5	0.9650	4	4	0.6680
4	4	0.9600	3	3	0.6640
3	3	0.9550	2	2	0.6600
2	2	0.9500	1	1	0.6560
1	1	0.9450	59-0	24-0	0.6520
64-0	29-0	0.9400	58-11	23-11	0.6480
63-11	28-11	0.9350	10	10	0.6440
10	10	0.9300	9	9	0.6400
9	9	0.9250	8	8	0.6360
8	8	0.9200	7	7	0.6320
7	7	0.9150	6	6	0.6280
6	6	0.9100	5	5	0.6240
5	5	0.9050	4	4	0.6200
4	4	0.9000	3	3	0.6160
3	3	0.8950	2	2	0.6120
2	2	0.8900	1	1	0.6080
1	1	0.8850	58-0	23-0	0.6040
63-0	28-0	0.8800	57-11	22-11	0.6000
62-11	27-11	0.8750	10	10	0.5960
10	10	0.8700	9	9	0.5920
9	9	0.8650	8	8	0.5880
8	8	0.8600	7	7	0.5840
7	7	0.8550	6	6	0.5800
6	6	0.8500	5	5	0.5760
5	5	0.8450	4	4	0.5720
4	4	0.8400	3	3	0.5680
3	3	0.8350	2	2	0.5640
2	2	0.8300	1	1	0.5600
1	1	0.8250	57-0	22-0	0.5560
62-0	27-0	0.8200	56-11	21-11	0.5520
61-11	26-11	0.8150	10	10	0.5480
10	10	0.8100	9	9	0.5440
9	9	0.8050	8	8	0.5400
8	8	0.8000	7	7	0.5360
7	7	0.7950	6	6	0.5320
6	6	0.7900	5	5	0.5280
5	5	0.7850	4	4	0.5240
4	4	0.7800	3	3	0.5200
3	3	0.7750	2	2	0.5160
2	2	0.7700	1	1	0.5120
1	1	0.7650	56-0	21-0	0.5080
61-0	26-0	0.7600	55-11	20-11	0.5040
60-11	25-11	0.7550	10	10	0.5000
10	10	0.7500	9	9	0.4960
9	9	0.7450	8	8	0.4920
8	8	0.7400	7	7	0.4880
7	7	0.7350	6	6	0.4840
6	6	0.7300	5	5	0.4800
5	5	0.7250	4	4	0.4760
4	4	0.7200	3	3	0.4720
3	3	0.7150	2	2	0.4680
2	2	0.7100	1	1	0.4640
1	1	0.7050	55-0	20-0	0.4600
60-0	25-0	0.7000			

CALCULATING A 50/10 REDUCED BASIC BENEFIT

The formula for calculating a 50/10 reduced basic benefit is as follows:

- 1.7% of average final compensation (AFC)
- Multiplied by number of years of service credit
- Actuarially reduced to age 55 with less than 30 years of service credit.
- Actuarially reduced using 50/10 factors.

Example: The example below shows the reduced basic benefit calculation for a member who is retiring at age 51 years and 3 months with 12 years and 2 months of service credit and with an AFC of \$51,000.

Step 1.	Determine AFC by dividing the sum of the 36 consecutive months of highest salary by 3.	\$49,000 \$51,000 <u>+ \$53,000</u> \$153,000 <u>÷ 3</u> \$51,000	1. _____ _____ + _____ _____ ÷ _____ 3 _____
Step 2.	Determine the Benefit Per Year of Service (BPYS) by multiplying the member's AFC (line 1) by 0.017.	\$51,000 <u>X 0.017</u> \$867.00	2. _____ <u>X 0.017</u> _____
Step 3.	Calculate the annual unreduced benefit by multiplying the BPYS (line 2) by the number of years of service credit.	\$867.00 <u>X 12.1667</u> \$10,548.53	3. _____ <u>X _____</u> _____
Step 4.	Determine the pre-reduced monthly benefit by dividing the annual benefit (line 3) by 12.	\$10,548.53 <u>÷ 12</u> \$879.04	4. _____ <u>÷ 12</u> _____
Step 5.	Apply the highest early retirement reduction factor (ERF) for either age or service. ERFs are found in Figure A-2.	\$879.04 <u>X 0.4640</u> \$407.87	5. _____ <u>X _____</u> _____
Step 6.	Apply the appropriate 50/10 Early Retirement Reduction Factor to the result of line 5. 50/10 ERFs are found in Figure A-3	\$407.87 <u>X 0.7300</u> \$297.74	6. _____ <u>X _____</u> _____

Figure A-3 50/10 Early Retirement Reduction Factors

Use this figure in addition to Figure A-2 for members retiring between ages 50 and 55 with at least 10 years of service but fewer than 30 years of service. Refer to the “Calculating a 50/10 Reduced Basic Benefit.”

Age	Months until Age 55	ERF	Age	Months until Age 55	ERF
50-0	60	0.640	52-6	30	0.820
1	59	0.646	7	29	0.826
2	58	0.652	8	28	0.832
3	57	0.658	9	27	0.838
4	56	0.664	10	26	0.844
5	55	0.670	11	25	0.850
6	54	0.676	53-0	24	0.856
7	53	0.682	1	23	0.862
8	52	0.688	2	22	0.868
9	51	0.694	3	21	0.874
10	50	0.700	4	20	0.880
11	49	0.706	5	19	0.886
51-0	48	0.712	6	18	0.892
1	47	0.718	7	17	0.898
2	46	0.724	8	16	0.904
3	45	0.730	9	15	0.910
4	44	0.736	10	14	0.916
5	43	0.742	11	13	0.922
6	42	0.748	54-0	12	0.928
7	41	0.754	1	11	0.934
8	40	0.760	2	10	0.940
9	39	0.766	3	9	0.946
10	38	0.772	4	8	0.952
11	37	0.778	5	7	0.958
52-0	36	0.784	6	6	0.964
1	35	0.790	7	5	0.970
2	34	0.796	8	4	0.976
3	33	0.802	9	3	0.982
4	32	0.808	10	2	0.988
5	31	0.814	11	1	0.994

CALCULATING A SURVIVOR OPTION

The formula for calculating a survivor option retirement benefit is as follows:

- 1.7% of average final compensation (AFC)
- Multiplied by number of years of service credit
- Actuarially reduced to provide a benefit to a survivor.

Example: The example below shows the benefit calculation for a member who is retiring at age 60 years with 30 years of service credit and with an AFC of \$31,000. In this example, the member wants to leave 100% of the monthly benefit to a survivor, who is 58.

Step 1.	Determine AFC by dividing the sum of the 36 consecutive months of highest salary by 3.	\$28,000 \$31,000 <u>\$34,000</u> \$93,000 ÷ <u>3</u> \$31,000	1. _____ _____ + _____ _____ ÷ <u>3</u> _____
Step 2.	Determine the Benefit Per Year of Service (BPYS) by multiplying the member's AFC (line 1) by 0.017.	\$31,000 <u>X 0.017</u> \$527.00	2. _____ <u>X 0.017</u> _____
Step 3.	Calculate the annual unreduced benefit by multiplying the BPYS (line 2) by the number of years of service credit.	\$527.00 <u>X 30</u> \$15,810	3. _____ <u>X _____</u> _____
Step 4.	Determine the monthly benefit by dividing the annual benefit (line 3) by 12.	\$15,810.00 ÷ <u>12</u> \$1,317.50	4. _____ ÷ <u>12</u> _____
Step 5.	Apply the appropriate Survivor Option factor found in Figures A-4. (Members born before July 1, 1945, compare the factors from Figure A-4 (Long Chart) and Figure A-5 (Short Chart) and apply the factor closest to 1.000.) This is the member and survivor's benefit amount.	\$1,317.50 <u>X 0.791</u> \$1,042.14	5. _____ <u>X _____</u> _____

Note: If the member wants to leave less than 100% to a survivor, skip Step 5 and go to "Calculating Survivor Factor for Less Than 100%" below.

Calculating Survivor Factor for Less Than 100%

The formula for calculating survivor option factors is as follows:

$$\frac{100\% \text{ Survivor Option Factor (SOF)}}{[100\% \text{ Survivor Option Factor} \times (1 - \% \text{ to survivor})] + \% \text{ to survivor}}$$

Example: In the example found in “Calculating a Survivor Option”, the member chose to leave a 100% Survivor Benefit. Using the same fact scenario as above, calculate a Survivor Option for a member who wants to leave a 30% Survivor Benefit.

$$\frac{0.791}{[0.791 \times (1 - 0.30)] + 0.30} = \frac{0.791}{0.791(0.70) + 0.30} = \frac{0.791}{0.854} = 0.926$$

In place of Step 5 in “Calculating a Survivor Option” use the steps below:

Step 5. Apply the Less than 100% Survivor Option factor calculated above to the monthly benefit. This is the member's benefit amount.	\$1,317.50 <u>X 0.926</u> \$1,220.01	5. _____ X _____ _____
Step 6. Calculate the beneficiary's monthly benefit by multiplying the member's monthly benefit amount by the percentage the member wants to leave to the survivor.	\$1,220.01 <u>X 0.30</u> \$366.00	6. _____ X _____ _____

Figure A-4 100% Survivor Option Chart (Long)

Age of Beneficiary	Age of Member												
	50	51	52	53	54	55	56	57	58	59	60	61	62
90													
89													
88													
87													0 951
86												0 950	0 947
85											0 949	0 946	0 942
84										0 947	0 945	0 942	0 938
83									0 946	0 944	0 941	0 938	0 934
82								0 945	0 943	0 940	0 937	0 934	0 930
81							0 944	0 942	0 939	0 936	0 933	0 930	0 926
80						0 943	0 941	0 938	0 936	0 933	0 929	0 926	0 922
79					0 942	0 940	0 938	0 935	0 932	0 929	0 925	0 922	0 917
78				0 940	0 939	0 937	0 934	0 932	0 929	0 925	0 922	0 918	0 913
77			0 939	0 938	0 936	0 934	0 931	0 928	0 925	0 922	0 918	0 914	0 909
76		0 938	0 937	0 935	0 933	0 931	0 928	0 925	0 922	0 918	0 914	0 910	0 901
75	0 937	0 936	0 934	0 932	0 930	0 928	0 925	0 922	0 918	0 914	0 910	0 902	0 894
74	0 935	0 933	0 932	0 930	0 927	0 925	0 922	0 918	0 915	0 911	0 903	0 895	0 886
73	0 933	0 931	0 929	0 927	0 924	0 922	0 918	0 915	0 911	0 904	0 896	0 888	0 879
72	0 930	0 929	0 927	0 924	0 922	0 919	0 915	0 912	0 905	0 897	0 889	0 880	0 871
71	0 928	0 926	0 924	0 922	0 919	0 916	0 912	0 905	0 898	0 890	0 882	0 873	0 863
70	0 926	0 924	0 922	0 919	0 916	0 913	0 906	0 899	0 892	0 884	0 875	0 866	0 856
69	0 924	0 922	0 919	0 916	0 913	0 907	0 900	0 893	0 885	0 877	0 868	0 858	0 848
68	0 922	0 919	0 917	0 914	0 908	0 902	0 895	0 887	0 879	0 870	0 861	0 851	0 841
67	0 919	0 917	0 914	0 909	0 903	0 896	0 889	0 881	0 873	0 864	0 854	0 844	0 833
66	0 917	0 915	0 909	0 904	0 897	0 891	0 883	0 875	0 866	0 857	0 847	0 837	0 825
65	0 915	0 910	0 905	0 899	0 892	0 885	0 877	0 869	0 860	0 850	0 840	0 829	0 818
64	0 911	0 906	0 900	0 894	0 887	0 880	0 871	0 863	0 853	0 844	0 833	0 822	0 810
63	0 907	0 902	0 896	0 889	0 882	0 874	0 866	0 857	0 847	0 837	0 826	0 815	0 803
62	0 903	0 897	0 891	0 884	0 877	0 869	0 860	0 851	0 841	0 830	0 819	0 807	0 795
61	0 899	0 893	0 886	0 879	0 871	0 863	0 854	0 844	0 834	0 823	0 812	0 800	0 787
60	0 895	0 889	0 882	0 874	0 866	0 858	0 848	0 838	0 828	0 817	0 805	0 793	0 780
59	0 891	0 884	0 877	0 869	0 861	0 852	0 842	0 832	0 821	0 810	0 798	0 785	0 772
58	0 887	0 880	0 873	0 865	0 856	0 847	0 837	0 826	0 815	0 803	0 791	0 778	0 765
57	0 883	0 876	0 868	0 860	0 851	0 841	0 831	0 820	0 809	0 797	0 784	0 771	0 757
56	0 879	0 872	0 863	0 855	0 845	0 836	0 825	0 814	0 802	0 790	0 777	0 764	0 749
55	0 875	0 867	0 859	0 850	0 840	0 830	0 819	0 808	0 796	0 783	0 770	0 756	0 742
54	0 871	0 863	0 854	0 845	0 835	0 825	0 813	0 802	0 789	0 777	0 763	0 749	0 734
53	0 867	0 859	0 850	0 840	0 830	0 819	0 808	0 796	0 783	0 770	0 756	0 742	0 727
52	0 863	0 854	0 845	0 835	0 825	0 814	0 802	0 790	0 777	0 763	0 749	0 734	0 719
51	0 859	0 850	0 840	0 830	0 819	0 808	0 796	0 783	0 770	0 756	0 742	0 727	0 711
50	0 855	0 846	0 836	0 825	0 814	0 803	0 790	0 777	0 764	0 750	0 735	0 720	0 704
49	0 851	0 841	0 831	0 820	0 809	0 797	0 784	0 771	0 757	0 743	0 728	0 712	0 696
48	0 847	0 837	0 827	0 816	0 804	0 792	0 779	0 765	0 751	0 736	0 721	0 705	0 689
47	0 843	0 833	0 822	0 811	0 799	0 786	0 773	0 759	0 745	0 730	0 714	0 698	0 681
46	0 839	0 829	0 817	0 806	0 793	0 781	0 767	0 753	0 738	0 723	0 707	0 691	0 677
45	0 835	0 824	0 813	0 801	0 788	0 775	0 761	0 747	0 732	0 716	0 700	0 686	0 673
44	0 831	0 820	0 808	0 796	0 783	0 770	0 755	0 741	0 725	0 710	0 696	0 682	0 668
43	0 827	0 816	0 804	0 791	0 778	0 764	0 750	0 735	0 719	0 706	0 692	0 678	0 664
42	0 823	0 811	0 799	0 786	0 773	0 759	0 744	0 729	0 715	0 702	0 688	0 674	0 660
41	0 819	0 807	0 794	0 781	0 767	0 753	0 738	0 725	0 712	0 698	0 685	0 670	0 656
40	0 815	0 803	0 790	0 776	0 762	0 748	0 735	0 722	0 708	0 695	0 681	0 666	0 652
39	0 811	0 798	0 785	0 771	0 757	0 744	0 732	0 718	0 705	0 691	0 677	0 662	0 648
38	0 807	0 794	0 781	0 767	0 754	0 741	0 728	0 715	0 701	0 687	0 673	0 658	0 643
37	0 803	0 790	0 776	0 764	0 751	0 738	0 725	0 712	0 698	0 684	0 669	0 654	0 639
36	0 799	0 786	0 773	0 761	0 748	0 735	0 722	0 708	0 694	0 680	0 665	0 650	0 635
35	0 795	0 783	0 771	0 758	0 746	0 732	0 719	0 705	0 691	0 676	0 662	0 646	0 631
34	0 793	0 781	0 768	0 756	0 743	0 729	0 716	0 702	0 687	0 673	0 658	0 642	0 627
33	0 791	0 778	0 766	0 753	0 740	0 726	0 712	0 698	0 684	0 669	0 654	0 638	0 622
32	0 788	0 776	0 763	0 750	0 737	0 723	0 709	0 695	0 680	0 665	0 650	0 634	0 618
31	0 786	0 774	0 761	0 748	0 734	0 720	0 706	0 692	0 677	0 662	0 646	0 630	0 614
30	0 784	0 771	0 758	0 745	0 731	0 717	0 703	0 688	0 673	0 658	0 642	0 626	0 610
29	0 782	0 769	0 756	0 742	0 728	0 714	0 700	0 685	0 670	0 654	0 638	0 622	0 606
28	0 780	0 767	0 753	0 740	0 726	0 711	0 697	0 682	0 666	0 651	0 635	0 618	0 602
27	0 777	0 764	0 751	0 737	0 723	0 708	0 693	0 678	0 663	0 647	0 631	0 614	0 597
26	0 775	0 762	0 748	0 734	0 720	0 705	0 690	0 675	0 659	0 643	0 627	0 610	
25	0 773	0 759	0 746	0 731	0 717	0 702	0 687	0 671	0 656	0 639	0 623		
24	0 771	0 757	0 743	0 729	0 714	0 699	0 684	0 668	0 652	0 636			
23	0 769	0 755	0 741	0 726	0 711	0 696	0 681	0 665	0 649				
22	0 766	0 752	0 738	0 723	0 708	0 693	0 677	0 661					
21	0 764	0 750	0 736	0 721	0 706	0 690	0 674						
20	0 762	0 748	0 733	0 718	0 703	0 687							
19	0 760	0 745	0 730	0 715	0 700								
18	0 758	0 743	0 728	0 713									
17	0 755	0 741	0 725										
16	0 753	0 738											
15	0 751												

Figure A-4 100% Survivor Option Chart (cont)

Age of Beneficiary	Age of Member												
	63	64	65	66	67	68	69	70	71	72	73	74	75
90			0.954	0.951	0.947	0.942	0.938	0.933	0.927	0.921	0.915	0.909	0.903
89		0.953	0.950	0.946	0.942	0.937	0.932	0.927	0.921	0.916	0.909	0.903	0.891
88	0.952	0.949	0.945	0.941	0.937	0.932	0.927	0.922	0.916	0.910	0.904	0.892	0.880
87	0.948	0.944	0.940	0.936	0.932	0.927	0.922	0.916	0.910	0.904	0.893	0.881	0.868
86	0.943	0.940	0.936	0.931	0.927	0.922	0.916	0.911	0.905	0.893	0.882	0.869	0.857
85	0.939	0.935	0.931	0.926	0.922	0.916	0.911	0.905	0.894	0.883	0.871	0.858	0.845
84	0.935	0.931	0.926	0.922	0.917	0.911	0.906	0.895	0.884	0.872	0.860	0.847	0.834
83	0.930	0.926	0.922	0.917	0.912	0.906	0.896	0.885	0.874	0.862	0.849	0.836	0.822
82	0.926	0.922	0.917	0.912	0.907	0.897	0.886	0.875	0.863	0.851	0.838	0.825	0.811
81	0.922	0.917	0.912	0.907	0.897	0.887	0.876	0.865	0.853	0.840	0.827	0.813	0.799
80	0.917	0.913	0.908	0.898	0.888	0.878	0.867	0.855	0.843	0.830	0.816	0.802	0.788
79	0.913	0.908	0.899	0.889	0.879	0.868	0.857	0.845	0.832	0.819	0.805	0.791	0.776
78	0.909	0.900	0.891	0.881	0.870	0.859	0.847	0.835	0.822	0.809	0.795	0.780	0.765
77	0.901	0.892	0.882	0.872	0.861	0.850	0.838	0.825	0.812	0.798	0.784	0.769	0.753
76	0.893	0.883	0.874	0.863	0.852	0.840	0.828	0.815	0.802	0.787	0.773	0.757	0.742
75	0.885	0.875	0.865	0.854	0.843	0.831	0.818	0.805	0.791	0.777	0.762	0.746	0.730
74	0.877	0.867	0.857	0.845	0.834	0.821	0.809	0.795	0.781	0.766	0.751	0.735	0.719
73	0.869	0.859	0.848	0.837	0.825	0.812	0.799	0.785	0.771	0.756	0.740	0.724	0.707
72	0.861	0.851	0.840	0.828	0.816	0.803	0.789	0.775	0.760	0.745	0.729	0.713	0.696
71	0.853	0.842	0.831	0.819	0.806	0.793	0.779	0.765	0.750	0.734	0.718	0.701	0.684
70	0.845	0.834	0.823	0.810	0.797	0.784	0.770	0.755	0.740	0.724	0.707	0.690	0.673
69	0.837	0.826	0.814	0.801	0.788	0.774	0.760	0.745	0.729	0.713	0.696	0.679	0.661
68	0.830	0.818	0.806	0.793	0.779	0.765	0.750	0.735	0.719	0.703	0.686	0.668	0.650
67	0.822	0.810	0.797	0.784	0.770	0.756	0.741	0.725	0.709	0.692	0.675	0.657	0.638
66	0.814	0.801	0.789	0.775	0.761	0.746	0.731	0.715	0.699	0.681	0.664	0.645	0.627
65	0.806	0.793	0.780	0.766	0.752	0.737	0.721	0.705	0.688	0.671	0.653	0.634	0.615
64	0.798	0.785	0.772	0.757	0.743	0.727	0.712	0.695	0.678	0.660	0.642	0.623	0.604
63	0.790	0.777	0.763	0.749	0.734	0.718	0.702	0.685	0.668	0.650	0.631	0.612	0.592
62	0.782	0.769	0.755	0.740	0.725	0.709	0.692	0.675	0.657	0.639	0.620	0.601	0.581
61	0.774	0.760	0.746	0.731	0.715	0.699	0.682	0.665	0.647	0.628	0.609	0.589	0.569
60	0.766	0.752	0.738	0.722	0.706	0.690	0.673	0.655	0.637	0.618	0.598	0.578	0.558
59	0.758	0.744	0.729	0.713	0.697	0.680	0.663	0.645	0.626	0.607	0.587	0.567	0.551
58	0.751	0.736	0.721	0.705	0.688	0.671	0.653	0.635	0.616	0.597	0.577	0.561	0.545
57	0.743	0.728	0.712	0.696	0.679	0.662	0.644	0.625	0.606	0.586	0.571	0.555	0.539
56	0.735	0.719	0.704	0.687	0.670	0.652	0.634	0.615	0.596	0.580	0.565	0.549	0.532
55	0.727	0.711	0.695	0.678	0.661	0.643	0.624	0.605	0.590	0.574	0.559	0.542	0.526
54	0.719	0.703	0.687	0.669	0.652	0.633	0.615	0.600	0.584	0.569	0.553	0.536	0.520
53	0.711	0.695	0.678	0.661	0.643	0.624	0.609	0.594	0.579	0.563	0.547	0.530	0.513
52	0.703	0.687	0.670	0.652	0.634	0.619	0.604	0.589	0.573	0.557	0.541	0.524	0.507
51	0.695	0.678	0.661	0.643	0.628	0.614	0.598	0.583	0.567	0.551	0.535	0.518	0.501
50	0.687	0.670	0.653	0.638	0.623	0.608	0.593	0.578	0.562	0.545	0.529	0.512	0.494
49	0.679	0.662	0.648	0.633	0.618	0.603	0.588	0.572	0.556	0.539	0.523	0.505	0.488
48	0.672	0.657	0.643	0.628	0.613	0.598	0.582	0.567	0.550	0.534	0.517	0.499	0.482
47	0.667	0.653	0.638	0.624	0.608	0.593	0.577	0.561	0.545	0.528	0.511	0.493	0.475
46	0.663	0.648	0.634	0.619	0.603	0.588	0.572	0.556	0.539	0.522	0.505	0.487	0.469
45	0.658	0.644	0.629	0.614	0.598	0.583	0.566	0.550	0.533	0.516	0.499	0.481	0.463
44	0.654	0.639	0.624	0.609	0.593	0.577	0.561	0.545	0.528	0.510	0.493	0.475	0.456
43	0.650	0.635	0.620	0.604	0.588	0.572	0.556	0.539	0.522	0.504	0.487	0.468	0.450
42	0.645	0.630	0.615	0.599	0.583	0.567	0.550	0.534	0.516	0.499	0.481	0.462	0.444
41	0.641	0.626	0.610	0.595	0.578	0.562	0.545	0.528	0.511	0.493	0.475	0.456	0.437
40	0.637	0.621	0.606	0.590	0.573	0.557	0.540	0.523	0.505	0.487	0.469	0.450	0.431
39	0.632	0.617	0.601	0.585	0.568	0.552	0.534	0.517	0.499	0.481	0.463	0.444	
38	0.628	0.612	0.596	0.580	0.563	0.546	0.529	0.512	0.494	0.475	0.457		
37	0.624	0.608	0.592	0.575	0.558	0.541	0.524	0.506	0.488	0.469			
36	0.619	0.603	0.587	0.570	0.553	0.536	0.518	0.501	0.482				
35	0.615	0.599	0.582	0.566	0.548	0.531	0.513	0.495					
34	0.611	0.594	0.578	0.561	0.543	0.526	0.508						
33	0.606	0.590	0.573	0.556	0.538	0.521							
32	0.602	0.585	0.568	0.551	0.533								
31	0.598	0.581	0.564	0.546									
30	0.593	0.576	0.559										
29	0.589	0.572											
28	0.585												
27													
26													
25													
24													
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Figure A-5 100% Survivor Option Chart (Short)

If the member's date of birth is before July 1, 1945, this table is compared to the current Survivor Option tables (known as the Long Chart), and the factor closest to 1.000 is used.

Age Difference (in Years)	Member Older than Survivor	Survivor Older than Member
0	0.790	0.790
1	0.782	0.798
2	0.774	0.806
3	0.766	0.814
4	0.758	0.822
5	0.750	0.830
6	0.742	0.838
7	0.734	0.846
8	0.726	0.854
9	0.718	0.862
10	0.710	0.870
11	0.702	0.878
12	0.694	0.886
13	0.686	0.894
14	0.678	0.902
15	0.670	0.910
16	0.662	0.918
17	0.654	0.926
18	0.646	0.934
19	0.638	0.942
20	0.630	0.950
21	0.622	
22	0.614	
23	0.606	
24	0.598	
25	0.590	
26	0.582	
27	0.574	
28	0.566	
29	0.558	
30	0.550	
31	0.542	
32	0.534	
33	0.526	
34	0.518	
35	0.510	
36	0.502	

CALCULATING PARTIAL LUMP-SUM OPTION PAYMENTS

Use this worksheet to calculate the effect of the Partial Lump-Sum Option on the retirement benefits.

Example: A member who is 63 years old with 33 years of service want to PLOP for 36 months.

Step 1.	Determine AFC by dividing the sum of the 36 consecutive months of highest salary by 3.	\$28,000 \$30,000 <u>\$32,000</u> \$90,000 ÷ <u>3</u> \$30,000	1. _____ _____ + _____ _____ ÷ _____ <u>3</u> _____
Step 2. Year	Determine the Benefit Per of Service (BPYS) by multiplying the member's AFC (line 1) by 0.017.	\$30,000 <u>X 0.017</u> \$510.00	2. _____ X _____ <u>0.017</u> _____
Step 3. by	Calculate the annual unreduced benefit by multiplying the BPYS (line 2) the number of years of service credit.	\$510.00 <u>X 33</u> \$16,830.00	3. _____ X _____ _____
Step 4.	Determine the monthly benefit by dividing the annual benefit (line 3) by 12.	\$16,830.00 ÷ <u>12</u> \$1,402.50	4. _____ ÷ _____ <u>12</u> _____
Step 5. to	Determine the PLOP amount by multiplying the monthly benefit by the number of months the member chooses PLOP (12, 24, or 36).	\$1,402.50 <u>X 36</u> \$50,490.00	5. _____ X _____ _____
Step 6.	Calculate the present value of the retirement benefit by multiplying the monthly benefit by the appropriate PLOP factor found in Figure A-6.	\$1,402.50 <u>X 149.5053</u> \$209,681.18	6. _____ X _____ _____
Step 7.	Calculate the new present value of the retirement benefit after the PLOP by subtracting the PLOP from the present value of the benefit.	\$209,681.18 <u>-\$50,490.00</u> \$159,191.18	7. _____ - _____ _____
Step 8.	Calculate the new monthly benefit by dividing the PLOP factor used in Step 6 into the new present value of the retirement benefit.	\$159,191.18 ÷ <u>149.5053</u> \$1,064.79	8. _____ ÷ _____ _____

Figure A-6 Life Annuity Factors (Monthly)--PLOP

Age (Years)	Months					
	0	1	2	3	4	5
49	196.7787	196.5437	196.3088	196.0738	195.8388	195.6039
50	193.9591	193.7177	193.4763	193.2349	192.9935	192.7521
51	191.0624	190.8143	190.5663	190.3182	190.0702	189.8221
52	188.0858	187.8308	187.5758	187.3208	187.0659	186.8109
53	185.0261	184.7639	184.5018	184.2396	183.9775	183.7153
54	181.8803	181.6108	181.3413	181.0718	180.8023	180.5328
55	178.6464	178.3693	178.0922	177.8151	177.5380	177.2609
56	175.3214	175.0365	174.7517	174.4669	174.1821	173.8972
57	171.9034	171.6108	171.3181	171.0254	170.7328	170.4401
58	168.3915	168.0911	167.7906	167.4902	167.1898	166.8894
59	164.7865	164.4786	164.1706	163.8627	163.5547	163.2467
60	161.0910	160.7759	160.4607	160.1455	159.8303	159.5151
61	157.3088	156.9868	156.6648	156.3427	156.0207	155.6987
62	153.4446	153.1163	152.7880	152.4597	152.1315	151.8032
63	149.5053	149.1714	148.8375	148.5036	148.1698	147.8359
64	145.4987	145.1601	144.8214	144.4827	144.1440	143.8054
65	141.4346	141.0920	140.7494	140.4068	140.0642	139.7216
66	137.3233	136.9777	136.6321	136.2865	135.9409	135.5952
67	133.1759	132.8281	132.4803	132.1325	131.7846	131.4368
68	129.0022	128.6530	128.3038	127.9546	127.6053	127.2561
69	124.8115	124.4615	124.1115	123.7614	123.4114	123.0613
70	120.6110	120.2606	119.9103	119.5599	119.2095	118.8592
71	116.4067	116.0564	115.7061	115.3559	115.0056	114.6554
72	112.2036	111.8542	111.5047	111.1553	110.8058	110.4564
73	108.0103	107.6626	107.3149	106.9673	106.6196	106.2720
74	103.8383	103.4936	103.1489	102.8043	102.4596	102.1149
75	99.7022	99.3619	99.0216	98.6814	98.3411	98.0009
76	95.6190	95.2847	94.9504	94.6160	94.2817	93.9474
77	91.6071	91.2799	90.9528	90.6257	90.2986	89.9715
78	87.6817	87.3627	87.0438	86.7248	86.4059	86.0869
79	83.8543	83.5442	83.2341	82.9240	82.6139	82.3038
80	80.1330	79.8321	79.5312	79.2303	78.9295	78.6286
81	76.5225	76.2310	75.9395	75.6480	75.3565	75.0649
82	73.0244	72.7422	72.4599	72.1776	71.8953	71.6131
83	69.6372	69.3637	69.0902	68.8168	68.5433	68.2699
84	66.3556	66.0902	65.8248	65.5594	65.2940	65.0286
85	63.1709	62.9126	62.6542	62.3959	62.1375	61.8792
86	60.0707	59.8193	59.5680	59.3167	59.0653	58.8140
87	57.0546	56.8098	56.5649	56.3201	56.0753	55.8304
88	54.1166	53.8781	53.6397	53.4012	53.1627	52.9242
89	51.2549	51.0240	50.7932	50.5623	50.3314	20.1005

Basis: 83 GAM Mortality Blended, 8.00% interest, 3.5% COLA Revised November 2001

Figure A-6 Life Annuity Factors (Monthly)—PLOP
(cont)

Age (Years)	Months					
	6	7	8	9	10	11
49	195.3689	195.1339	194.8989	194.6640	194.4290	194.1940
50	192.5107	192.2693	192.0279	191.7865	191.5451	191.3038
51	189.5741	189.3260	189.0780	188.8299	188.5819	188.3338
52	186.5559	186.3010	186.0460	185.7910	185.5360	185.2811
53	183.4532	183.1910	182.9289	182.6667	182.4046	182.1424
54	180.2633	179.9938	179.7243	179.4548	179.1853	178.9159
55	176.9839	176.7068	176.4297	176.1526	175.8755	175.5985
56	173.6124	173.3276	173.0427	172.7579	172.4731	172.1882
57	170.1474	169.8548	169.5621	169.2695	168.9768	168.6841
58	166.5890	166.2886	165.9882	165.6878	165.3874	165.0869
59	162.9388	162.6308	162.3229	162.0149	161.7070	161.3990
60	159.1999	158.8847	158.5695	158.2544	157.9392	157.6240
61	155.3767	155.0547	154.7326	154.4106	154.0886	153.7666
62	151.4749	151.1466	150.8184	150.4901	150.1618	149.8335
63	147.5020	147.1681	146.8342	146.5004	146.1665	145.8326
64	143.4667	143.1280	142.7893	142.4507	142.1120	141.7733
65	139.3790	139.0364	138.6938	138.3512	138.0086	137.6660
66	135.2496	134.9040	134.5584	134.2127	133.8671	133.5215
67	131.0890	130.7412	130.3934	130.0456	129.6978	129.3500
68	126.9069	126.5577	126.2084	125.8592	125.5100	125.1608
69	122.7113	122.3612	122.0112	121.6611	121.3111	120.9610
70	118.5088	118.1585	117.8081	117.4577	117.1074	116.7570
71	114.3051	113.9549	113.6046	113.2544	112.9041	112.5539
72	110.1070	109.7575	109.4081	109.0586	108.7092	108.3597
73	105.9243	105.5766	105.2290	104.8813	104.5336	104.1860
74	101.7702	101.4255	101.0809	100.7362	100.3915	100.0468
75	97.6606	97.3203	96.9801	96.6398	96.2995	95.9593
76	93.6130	93.2787	92.9444	92.6100	92.2757	91.9414
77	89.6444	89.3172	88.9901	88.6630	88.3359	88.0088
78	85.7680	85.4490	85.1301	84.8111	84.4922	84.1732
79	81.9936	81.6835	81.3734	81.0633	80.7532	80.4431
80	78.3277	78.0268	77.7260	77.4251	77.1242	76.8233
81	74.7734	74.4819	74.1904	73.8989	73.6074	73.3159
82	71.3308	71.0485	70.7663	70.4840	70.2017	69.9195
83	67.9964	67.7229	67.4495	67.1760	66.9025	66.6291
84	64.7633	64.4979	64.2325	63.9671	63.7017	63.4363
85	61.6208	61.3624	61.1041	60.8457	60.5874	60.3290
86	58.5626	58.3113	58.0600	57.8086	57.5573	57.3059
87	55.5856	55.3408	55.0959	54.8511	54.6063	54.3614
88	52.6858	52.4473	52.2088	51.9704	51.7319	51.4934
89	49.8696	49.6387	49.4078	49.1769	48.9460	48.7151

Basis: 83 GAM Mortality Blended, 8.00% interest, 3.5% COLA Revised November 2001

CALCULATING THE ADVANCE PENSION OPTION

Use the following worksheet to calculate a monthly retirement benefit with the Advance Pension Option. You must first calculate the Basic Benefit to make this calculation (above).

Example: The example below shows the benefit calculation for a member who is retiring at age 52 years 4 months. The member's basic benefit is \$2,869.10 and will receive \$3,000 per month in Social Security at normal retirement age. The member has elected a reduction age of 67.

Step 1.	Calculate the amount of the Social Security benefit to add to the Basic Benefit by multiplying the Social Security benefit by the Advance Pension Option factor in Figure A-7.	\$3,000 <u>X 0.2354</u> \$706.20	1. _____ X _____ _____
Step 2.	Determine the temporarily increased benefit by adding the amount calculated in Step 1 to the Basic Benefit.	\$706.20 <u>+ \$2,869.10</u> \$3,575.30	2. _____ + _____ _____
Step 3.	Calculate the post reduction benefit by subtracting the Social Security benefit from the temporarily increased benefit from Step 2.	\$3,575.30 <u>- \$3,000.00</u> \$575.30	3. _____ - _____ _____
Step 4.	Determine whether the post reduction benefit falls below 50% of the Basic Benefit by multiplying the Basic Benefit by 0.50. If less than 50% proceed, to Step 5. If not, the amounts in Steps 2 and 3 are the benefit amounts.	\$2,869.10 <u>X 0.50</u> \$1,434.55	4. _____ X _____ <u>0.50</u> _____
Step 5.	Multiply the result of Step 4 by the Advance Pension Option factor used in Step 1.	\$1,434.55 <u>X 0.2354</u> \$337.69	5. _____ X _____ _____
Step 6.	Subtract the result of Step 5 from the Basic Benefit amount.	\$2,869.10 <u>- \$337.69</u> \$2,531.41	6. _____ - _____ _____
Step 7.	Subtract the Advance Pension Option factor from 1.	1 <u>- 0.2354</u> 0.7646	7. _____ <u>1</u> - _____ _____
Step 8.	Divide the difference of Step 7 by the difference of Step 8. This quotient is the temporarily increased VRS benefit. The benefit received when the retiree reaches the reduction age is the result of Step 4.	\$2,531.41 <u>÷ 0.7646</u> \$3,310.76	8. _____ ÷ _____ _____

Figure A-7 Advance Pension Option Factors

Current Age	Reduction Age															
	62	63	64	65	65-02	65-04	65-06	65-08	65-10	66	66-02	66-04	66-06	66-08	66-10	67
50-00	0.3230	0.2914	0.2625	0.2359	0.2318	0.2277	0.2237	0.2196	0.2155	0.2116	0.2079	0.2042	0.2004	0.1967	0.1930	0.1894
50-01	0.3254	0.2936	0.2645	0.2377	0.2336	0.2295	0.2254	0.2213	0.2172	0.2132	0.2095	0.2057	0.2020	0.1982	0.1944	0.1908
50-02	0.3279	0.2959	0.2665	0.2395	0.2354	0.2312	0.2271	0.2230	0.2188	0.2149	0.2111	0.2073	0.2035	0.1997	0.1959	0.1923
50-03	0.3304	0.2981	0.2685	0.2413	0.2371	0.2330	0.2288	0.2246	0.2204	0.2165	0.2127	0.2088	0.2050	0.2012	0.1974	0.1937
50-04	0.3328	0.3003	0.2705	0.2431	0.2389	0.2347	0.2305	0.2263	0.2221	0.2181	0.2142	0.2104	0.2065	0.2027	0.1989	0.1952
50-05	0.3353	0.3025	0.2725	0.2449	0.2407	0.2364	0.2322	0.2280	0.2237	0.2197	0.2158	0.2119	0.2081	0.2042	0.2003	0.1966
50-06	0.3377	0.3048	0.2745	0.2467	0.2424	0.2382	0.2339	0.2296	0.2254	0.2213	0.2174	0.2135	0.2096	0.2057	0.2018	0.1981
50-07	0.3402	0.3070	0.2765	0.2485	0.2442	0.2399	0.2356	0.2313	0.2270	0.2229	0.2190	0.2150	0.2111	0.2072	0.2033	0.1995
50-08	0.3427	0.3092	0.2785	0.2503	0.2460	0.2417	0.2373	0.2330	0.2287	0.2245	0.2206	0.2166	0.2127	0.2087	0.2047	0.2010
50-09	0.3451	0.3115	0.2805	0.2522	0.2478	0.2434	0.2391	0.2347	0.2303	0.2261	0.2222	0.2182	0.2142	0.2102	0.2062	0.2024
50-10	0.3476	0.3137	0.2825	0.2540	0.2496	0.2452	0.2408	0.2363	0.2319	0.2277	0.2238	0.2197	0.2157	0.2117	0.2077	0.2038
50-11	0.3501	0.3159	0.2845	0.2558	0.2514	0.2469	0.2425	0.2380	0.2336	0.2294	0.2253	0.2213	0.2173	0.2132	0.2092	0.2053
51-00	0.3525	0.3182	0.2865	0.2576	0.2531	0.2487	0.2442	0.2397	0.2352	0.2310	0.2269	0.2228	0.2188	0.2147	0.2106	0.2067
51-01	0.3552	0.3206	0.2887	0.2596	0.2551	0.2506	0.2461	0.2415	0.2370	0.2328	0.2287	0.2246	0.2205	0.2163	0.2122	0.2083
51-02	0.3580	0.3231	0.2909	0.2616	0.2570	0.2525	0.2479	0.2434	0.2389	0.2345	0.2304	0.2263	0.2222	0.2180	0.2139	0.2099
51-03	0.3607	0.3255	0.2931	0.2635	0.2590	0.2544	0.2498	0.2453	0.2407	0.2363	0.2322	0.2280	0.2238	0.2197	0.2155	0.2115
51-04	0.3634	0.3280	0.2953	0.2655	0.2609	0.2563	0.2517	0.2471	0.2425	0.2381	0.2339	0.2297	0.2255	0.2213	0.2171	0.2131
51-05	0.3661	0.3304	0.2976	0.2675	0.2629	0.2582	0.2536	0.2490	0.2443	0.2399	0.2357	0.2314	0.2272	0.2230	0.2188	0.2147
51-06	0.3688	0.3329	0.2998	0.2695	0.2648	0.2601	0.2555	0.2508	0.2461	0.2417	0.2374	0.2331	0.2289	0.2246	0.2204	0.2163
51-07	0.3716	0.3353	0.3020	0.2715	0.2667	0.2620	0.2574	0.2526	0.2479	0.2435	0.2392	0.2349	0.2306	0.2263	0.2220	0.2179
51-08	0.3743	0.3378	0.3042	0.2735	0.2687	0.2640	0.2593	0.2545	0.2498	0.2453	0.2409	0.2366	0.2323	0.2280	0.2236	0.2195
51-09	0.3770	0.3402	0.3064	0.2754	0.2707	0.2659	0.2611	0.2563	0.2516	0.2470	0.2427	0.2383	0.2340	0.2296	0.2252	0.2211
51-10	0.3797	0.3427	0.3086	0.2774	0.2726	0.2678	0.2630	0.2582	0.2534	0.2488	0.2444	0.2400	0.2357	0.2313	0.2269	0.2227
51-11	0.3825	0.3452	0.3108	0.2794	0.2746	0.2697	0.2649	0.2601	0.2552	0.2506	0.2462	0.2418	0.2374	0.2329	0.2285	0.2243
52-00	0.3852	0.3476	0.3131	0.2814	0.2765	0.2717	0.2668	0.2619	0.2570	0.2524	0.2480	0.2435	0.2390	0.2346	0.2301	0.2259
52-01	0.3882	0.3503	0.3155	0.2836	0.2787	0.2738	0.2688	0.2639	0.2590	0.2543	0.2499	0.2454	0.2409	0.2364	0.2319	0.2276
52-02	0.3912	0.3530	0.3179	0.2858	0.2808	0.2759	0.2709	0.2660	0.2610	0.2563	0.2518	0.2473	0.2428	0.2383	0.2337	0.2294
52-03	0.3942	0.3557	0.3204	0.2879	0.2830	0.2780	0.2730	0.2680	0.2630	0.2583	0.2537	0.2492	0.2446	0.2401	0.2355	0.2312
52-04	0.3972	0.3584	0.3228	0.2901	0.2851	0.2801	0.2751	0.2701	0.2651	0.2602	0.2557	0.2511	0.2465	0.2419	0.2373	0.2329
52-05	0.4002	0.3611	0.3252	0.2923	0.2873	0.2822	0.2772	0.2721	0.2670	0.2622	0.2576	0.2530	0.2484	0.2437	0.2391	0.2347
52-06	0.4032	0.3638	0.3277	0.2945	0.2894	0.2843	0.2792	0.2741	0.2690	0.2642	0.2595	0.2548	0.2502	0.2455	0.2409	0.2364
52-07	0.4062	0.3665	0.3301	0.2967	0.2916	0.2864	0.2813	0.2762	0.2710	0.2661	0.2614	0.2567	0.2521	0.2474	0.2427	0.2382
52-08	0.4092	0.3692	0.3326	0.2989	0.2938	0.2885	0.2834	0.2782	0.2730	0.2681	0.2634	0.2586	0.2539	0.2492	0.2445	0.2400
52-09	0.4122	0.3719	0.3350	0.3011	0.2959	0.2907	0.2855	0.2803	0.2750	0.2701	0.2653	0.2605	0.2558	0.2510	0.2462	0.2417
52-10	0.4152	0.3746	0.3374	0.3033	0.2980	0.2928	0.2875	0.2823	0.2770	0.2720	0.2673	0.2625	0.2576	0.2528	0.2480	0.2435
52-11	0.4183	0.3774	0.3399	0.3055	0.3002	0.2949	0.2896	0.2843	0.2791	0.2740	0.2692	0.2644	0.2595	0.2547	0.2498	0.2452
53-00	0.4213	0.3800	0.3423	0.3077	0.3024	0.2970	0.2917	0.2864	0.2810	0.2760	0.2711	0.2663	0.2614	0.2565	0.2516	0.2470
53-01	0.4246	0.3830	0.3450	0.3101	0.3047	0.2994	0.2940	0.2886	0.2833	0.2781	0.2733	0.2683	0.2634	0.2585	0.2536	0.2489
53-02	0.4279	0.3861	0.3477	0.3125	0.3071	0.3017	0.2963	0.2909	0.2855	0.2803	0.2754	0.2705	0.2655	0.2606	0.2556	0.2509
53-03	0.4312	0.3890	0.3504	0.3149	0.3095	0.3041	0.2986	0.2932	0.2877	0.2825	0.2775	0.2725	0.2675	0.2626	0.2576	0.2528

Current Age	Reduction Age															
	62	63	64	65	65-02	65-04	65-06	65-08	65-10	66	66-02	66-04	66-06	66-08	66-10	67
53-04	0.4345	0.3920	0.3531	0.3174	0.3119	0.3064	0.3009	0.2954	0.2899	0.2847	0.2797	0.2746	0.2696	0.2646	0.2596	0.2547
53-05	0.4378	0.3951	0.3558	0.3198	0.3143	0.3087	0.3032	0.2977	0.2921	0.2868	0.2818	0.2767	0.2717	0.2666	0.2615	0.2567
53-06	0.4411	0.3980	0.3585	0.3222	0.3166	0.3111	0.3055	0.2999	0.2943	0.2890	0.2839	0.2788	0.2737	0.2686	0.2635	0.2586
53-07	0.4444	0.4010	0.3612	0.3246	0.3190	0.3134	0.3078	0.3022	0.2965	0.2912	0.2860	0.2809	0.2758	0.2706	0.2655	0.2606
53-08	0.4478	0.4041	0.3639	0.3271	0.3215	0.3157	0.3101	0.3044	0.2988	0.2934	0.2882	0.2830	0.2778	0.2726	0.2675	0.2625
53-09	0.4511	0.4070	0.3666	0.3295	0.3238	0.3181	0.3124	0.3067	0.3010	0.2955	0.2903	0.2851	0.2799	0.2746	0.2694	0.2645
53-10	0.4544	0.4100	0.3692	0.3319	0.3262	0.3204	0.3147	0.3089	0.3032	0.2977	0.2925	0.2872	0.2819	0.2767	0.2714	0.2664
53-11	0.4577	0.4131	0.3720	0.3344	0.3286	0.3228	0.3170	0.3112	0.3054	0.2999	0.2946	0.2893	0.2840	0.2787	0.2734	0.2683
54-00	0.4610	0.4160	0.3746	0.3368	0.3310	0.3251	0.3193	0.3134	0.3076	0.3020	0.2967	0.2914	0.2860	0.2807	0.2754	0.2703
54-01	0.4647	0.4193	0.3776	0.3395	0.3336	0.3277	0.3218	0.3159	0.3101	0.3044	0.2991	0.2937	0.2883	0.2829	0.2775	0.2724
54-02	0.4684	0.4227	0.3806	0.3422	0.3363	0.3303	0.3244	0.3185	0.3125	0.3069	0.3015	0.2960	0.2906	0.2852	0.2798	0.2746
54-03	0.4721	0.4260	0.3836	0.3449	0.3389	0.3329	0.3269	0.3210	0.3150	0.3093	0.3038	0.2984	0.2929	0.2875	0.2819	0.2767
54-04	0.4757	0.4293	0.3866	0.3475	0.3415	0.3355	0.3295	0.3235	0.3175	0.3117	0.3062	0.3007	0.2952	0.2897	0.2842	0.2789
54-05	0.4794	0.4326	0.3896	0.3502	0.3442	0.3381	0.3320	0.3260	0.3199	0.3141	0.3086	0.3030	0.2975	0.2919	0.2863	0.2811
54-06	0.4831	0.4359	0.3926	0.3529	0.3468	0.3407	0.3346	0.3285	0.3223	0.3165	0.3109	0.3053	0.2997	0.2941	0.2885	0.2832
54-07	0.4867	0.4392	0.3956	0.3556	0.3494	0.3432	0.3371	0.3310	0.3248	0.3189	0.3133	0.3076	0.3020	0.2964	0.2907	0.2854
54-08	0.4904	0.4426	0.3986	0.3583	0.3521	0.3459	0.3397	0.3335	0.3273	0.3213	0.3157	0.3100	0.3043	0.2986	0.2929	0.2875
54-09	0.4941	0.4459	0.4016	0.3610	0.3547	0.3484	0.3422	0.3360	0.3297	0.3238	0.3181	0.3123	0.3066	0.3009	0.2951	0.2897
54-10	0.4977	0.4492	0.4045	0.3636	0.3574	0.3511	0.3448	0.3385	0.3322	0.3262	0.3204	0.3146	0.3089	0.3031	0.2973	0.2918
54-11	0.5014	0.4525	0.4076	0.3663	0.3600	0.3537	0.3473	0.3410	0.3346	0.3286	0.3228	0.3170	0.3112	0.3053	0.2995	0.2940
55-00	0.5051	0.4558	0.4105	0.3690	0.3627	0.3563	0.3499	0.3435	0.3371	0.3310	0.3252	0.3193	0.3134	0.3076	0.3017	0.2961
55-01	0.5091	0.4595	0.4138	0.3720	0.3656	0.3591	0.3527	0.3462	0.3398	0.3336	0.3278	0.3219	0.3160	0.3101	0.3041	0.2985
55-02	0.5133	0.4632	0.4172	0.3750	0.3685	0.3620	0.3555	0.3491	0.3425	0.3363	0.3304	0.3245	0.3185	0.3126	0.3066	0.3009
55-03	0.5173	0.4668	0.4205	0.3779	0.3714	0.3649	0.3583	0.3518	0.3452	0.3390	0.3330	0.3270	0.3210	0.3151	0.3090	0.3033
55-04	0.5214	0.4705	0.4238	0.3809	0.3743	0.3677	0.3611	0.3546	0.3480	0.3417	0.3356	0.3296	0.3236	0.3175	0.3115	0.3057
55-05	0.5255	0.4742	0.4271	0.3839	0.3773	0.3706	0.3640	0.3573	0.3507	0.3443	0.3382	0.3322	0.3261	0.3200	0.3139	0.3081
55-06	0.5296	0.4779	0.4304	0.3869	0.3802	0.3735	0.3668	0.3601	0.3534	0.3470	0.3409	0.3347	0.3286	0.3225	0.3164	0.3105
55-07	0.5336	0.4815	0.4337	0.3898	0.3831	0.3763	0.3696	0.3628	0.3561	0.3497	0.3435	0.3373	0.3311	0.3250	0.3188	0.3129
55-08	0.5378	0.4853	0.4371	0.3928	0.3861	0.3792	0.3724	0.3656	0.3588	0.3523	0.3462	0.3399	0.3337	0.3275	0.3212	0.3153
55-09	0.5418	0.4889	0.4404	0.3958	0.3890	0.3821	0.3753	0.3684	0.3615	0.3550	0.3488	0.3425	0.3362	0.3299	0.3237	0.3177
55-10	0.5459	0.4926	0.4437	0.3988	0.3919	0.3850	0.3781	0.3712	0.3642	0.3577	0.3514	0.3451	0.3387	0.3324	0.3261	0.3201
55-11	0.5500	0.4963	0.4470	0.4018	0.3948	0.3879	0.3809	0.3739	0.3670	0.3604	0.3540	0.3477	0.3413	0.3349	0.3286	0.3225
56-00	0.5541	0.4999	0.4503	0.4047	0.3977	0.3907	0.3837	0.3767	0.3697	0.3630	0.3566	0.3502	0.3438	0.3374	0.3310	0.3249
56-01	0.5586	0.5040	0.4540	0.4080	0.4010	0.3939	0.3868	0.3798	0.3727	0.3660	0.3595	0.3531	0.3466	0.3401	0.3337	0.3275
56-02	0.5632	0.5081	0.4577	0.4113	0.4043	0.3971	0.3900	0.3829	0.3757	0.3690	0.3625	0.3560	0.3494	0.3430	0.3366	0.3302
56-03	0.5677	0.5122	0.4613	0.4146	0.4075	0.4003	0.3931	0.3860	0.3787	0.3719	0.3654	0.3588	0.3522	0.3457	0.3391	0.3328
56-04	0.5722	0.5163	0.4650	0.4179	0.4107	0.4035	0.3962	0.3890	0.3818	0.3749	0.3683	0.3617	0.3550	0.3484	0.3418	0.3355
56-05	0.5767	0.5204	0.4687	0.4213	0.4140	0.4067	0.3994	0.3921	0.3848	0.3779	0.3712	0.3645	0.3579	0.3512	0.3445	0.3382
56-06	0.5813	0.5244	0.4724	0.4245	0.4172	0.4098	0.4025	0.3952	0.3878	0.3808	0.3741	0.3673	0.3607	0.3539	0.3472	0.3408
56-07	0.5858	0.5285	0.4760	0.4278	0.4204	0.4130	0.4056	0.3982	0.3908	0.3838	0.3770	0.3702	0.3635	0.3567	0.3499	0.3434
56-08	0.5903	0.5326	0.4797	0.4312	0.4237	0.4162	0.4088	0.4013	0.3939	0.3867	0.3800	0.3731	0.3663	0.3594	0.3526	0.3461
56-09	0.5948	0.5367	0.4834	0.4345	0.4270	0.4194	0.4119	0.4044	0.3969	0.3897	0.3829	0.3759	0.3691	0.3622	0.3553	0.3487
56-10	0.5994	0.5408	0.4870	0.4378	0.4302	0.4226	0.4150	0.4075	0.3999	0.3927	0.3858	0.3788	0.3719	0.3649	0.3580	0.3514
56-11	0.6039	0.5449	0.4908	0.4411	0.4335	0.4258	0.4182	0.4106	0.4029	0.3956	0.3887	0.3817	0.3747	0.3677	0.3607	0.3541

Current Age	Reduction Age															
	62	63	64	65	65-02	65-04	65-06	65-08	65-10	66	66-02	66-04	66-06	66-08	66-10	67
57-00	0.6084	0.5489	0.4944	0.4444	0.4367	0.4290	0.4213	0.4136	0.4059	0.3986	0.3916	0.3845	0.3775	0.3704	0.3634	0.3567
57-01	0.6135	0.5535	0.4985	0.4481	0.4403	0.4326	0.4248	0.4170	0.4093	0.4019	0.3948	0.3877	0.3806	0.3735	0.3664	0.3596
57-02	0.6185	0.5581	0.5026	0.4518	0.4440	0.4362	0.4283	0.4205	0.4127	0.4052	0.3981	0.3909	0.3838	0.3766	0.3694	0.3626
57-03	0.6236	0.5626	0.5067	0.4555	0.4476	0.4397	0.4318	0.4240	0.4160	0.4085	0.4013	0.3941	0.3869	0.3797	0.3724	0.3656
57-04	0.6286	0.5671	0.5108	0.4591	0.4512	0.4433	0.4353	0.4274	0.4194	0.4118	0.4046	0.3973	0.3900	0.3828	0.3755	0.3685
57-05	0.6337	0.5717	0.5149	0.4629	0.4548	0.4468	0.4388	0.4308	0.4228	0.4151	0.4078	0.4005	0.3932	0.3858	0.3785	0.3715
57-06	0.6387	0.5763	0.5190	0.4665	0.4584	0.4503	0.4423	0.4342	0.4261	0.4184	0.4110	0.4036	0.3963	0.3889	0.3815	0.3744
57-07	0.6437	0.5808	0.5231	0.4702	0.4620	0.4539	0.4458	0.4376	0.4295	0.4217	0.4143	0.4068	0.3994	0.3919	0.3845	0.3774
57-08	0.6488	0.5854	0.5272	0.4739	0.4658	0.4575	0.4493	0.4411	0.4329	0.4250	0.4176	0.4100	0.4025	0.3950	0.3875	0.3804
57-09	0.6538	0.5899	0.5313	0.4776	0.4694	0.4610	0.4528	0.4445	0.4362	0.4283	0.4208	0.4132	0.4057	0.3981	0.3905	0.3833
57-10	0.6588	0.5945	0.5354	0.4813	0.4730	0.4646	0.4563	0.4479	0.4396	0.4316	0.4240	0.4164	0.4088	0.4011	0.3935	0.3863
57-11	0.6639	0.5991	0.5395	0.4850	0.4766	0.4682	0.4598	0.4514	0.4430	0.4350	0.4273	0.4196	0.4119	0.4042	0.3966	0.3892
58-00	0.6689	0.6036	0.5436	0.4887	0.4803	0.4718	0.4633	0.4548	0.4463	0.4382	0.4305	0.4228	0.4150	0.4073	0.3996	0.3922
58-01	0.6745	0.6086	0.5482	0.4928	0.4843	0.4757	0.4672	0.4586	0.4501	0.4419	0.4342	0.4263	0.4185	0.4107	0.4029	0.3955
58-02	0.6802	0.6138	0.5528	0.4969	0.4883	0.4797	0.4711	0.4625	0.4539	0.4456	0.4378	0.4299	0.4221	0.4142	0.4063	0.3988
58-03	0.6858	0.6188	0.5573	0.5010	0.4924	0.4837	0.4750	0.4663	0.4576	0.4493	0.4414	0.4335	0.4255	0.4176	0.4096	0.4021
58-04	0.6914	0.6239	0.5619	0.5051	0.4964	0.4876	0.4789	0.4702	0.4614	0.4530	0.4450	0.4370	0.4290	0.4211	0.4130	0.4054
58-05	0.6971	0.6290	0.5665	0.5092	0.5004	0.4916	0.4828	0.4740	0.4651	0.4567	0.4486	0.4406	0.4325	0.4245	0.4164	0.4087
58-06	0.7027	0.6341	0.5711	0.5133	0.5044	0.4955	0.4867	0.4778	0.4689	0.4604	0.4523	0.4441	0.4360	0.4279	0.4197	0.4120
58-07	0.7083	0.6391	0.5756	0.5174	0.5084	0.4995	0.4906	0.4816	0.4726	0.4641	0.4559	0.4477	0.4395	0.4313	0.4231	0.4153
58-08	0.7140	0.6443	0.5802	0.5216	0.5126	0.5035	0.4945	0.4854	0.4764	0.4678	0.4596	0.4513	0.4430	0.4348	0.4265	0.4186
58-09	0.7196	0.6493	0.5848	0.5256	0.5166	0.5074	0.4984	0.4893	0.4802	0.4715	0.4632	0.4548	0.4465	0.4382	0.4298	0.4219
58-10	0.7252	0.6544	0.5894	0.5297	0.5206	0.5114	0.5023	0.4931	0.4839	0.4752	0.4668	0.4584	0.4500	0.4416	0.4332	0.4252
58-11	0.7309	0.6595	0.5940	0.5339	0.5247	0.5154	0.5062	0.4969	0.4877	0.4789	0.4705	0.4620	0.4535	0.4451	0.4366	0.4285
59-00	0.7365	0.6646	0.5985	0.5380	0.5287	0.5194	0.5101	0.5007	0.4914	0.4826	0.4741	0.4655	0.4570	0.4485	0.4399	0.4318
59-01	0.7428	0.6702	0.6036	0.5426	0.5332	0.5238	0.5144	0.5050	0.4956	0.4867	0.4781	0.4695	0.4609	0.4523	0.4437	0.4355
59-02	0.7491	0.6760	0.6088	0.5472	0.5378	0.5283	0.5188	0.5094	0.4998	0.4908	0.4822	0.4735	0.4648	0.4562	0.4475	0.4392
59-03	0.7554	0.6816	0.6139	0.5518	0.5423	0.5327	0.5231	0.5136	0.5040	0.4949	0.4862	0.4775	0.4687	0.4600	0.4512	0.4429
59-04	0.7617	0.6873	0.6190	0.5564	0.5468	0.5371	0.5275	0.5179	0.5083	0.4990	0.4903	0.4814	0.4726	0.4638	0.4550	0.4466
59-05	0.7680	0.6930	0.6241	0.5610	0.5513	0.5415	0.5319	0.5222	0.5124	0.5032	0.4943	0.4854	0.4766	0.4677	0.4588	0.4503
59-06	0.7743	0.6986	0.6292	0.5656	0.5558	0.5460	0.5362	0.5264	0.5166	0.5073	0.4983	0.4894	0.4804	0.4715	0.4625	0.4540
59-07	0.7806	0.7043	0.6343	0.5702	0.5603	0.5504	0.5406	0.5307	0.5208	0.5114	0.5024	0.4933	0.4843	0.4753	0.4663	0.4577
59-08	0.7869	0.7100	0.6395	0.5748	0.5649	0.5549	0.5450	0.5350	0.5250	0.5156	0.5065	0.4973	0.4883	0.4792	0.4700	0.4614
59-09	0.7932	0.7157	0.6446	0.5794	0.5694	0.5593	0.5493	0.5393	0.5292	0.5197	0.5105	0.5013	0.4922	0.4830	0.4738	0.4651
59-10	0.7994	0.7213	0.6497	0.5840	0.5739	0.5638	0.5536	0.5435	0.5334	0.5238	0.5146	0.5053	0.4960	0.4868	0.4775	0.4687
59-11	0.8058	0.7271	0.6548	0.5886	0.5785	0.5683	0.5580	0.5478	0.5376	0.5279	0.5186	0.5093	0.5000	0.4907	0.4813	0.4725
60-00	0.8121	0.7327	0.6599	0.5932	0.5830	0.5727	0.5624	0.5521	0.5418	0.5320	0.5227	0.5133	0.5039	0.4945	0.4851	0.4761
60-01	0.8191	0.7391	0.6656	0.5983	0.5880	0.5776	0.5673	0.5569	0.5465	0.5366	0.5272	0.5177	0.5082	0.4988	0.4893	0.4803
60-02	0.8262	0.7455	0.6714	0.6035	0.5931	0.5827	0.5722	0.5618	0.5513	0.5413	0.5318	0.5222	0.5127	0.5031	0.4935	0.4844
60-03	0.8332	0.7518	0.6771	0.6087	0.5982	0.5876	0.5771	0.5666	0.5559	0.5459	0.5363	0.5267	0.5170	0.5074	0.4977	0.4885
60-04	0.8403	0.7582	0.6828	0.6138	0.6032	0.5926	0.5819	0.5713	0.5607	0.5505	0.5408	0.5311	0.5214	0.5117	0.5020	0.4927
60-05	0.8474	0.7646	0.6886	0.6190	0.6083	0.5975	0.5869	0.5761	0.5654	0.5552	0.5454	0.5355	0.5258	0.5160	0.5062	0.4968
60-06	0.8544	0.7709	0.6943	0.6241	0.6133	0.6025	0.5917	0.5809	0.5701	0.5598	0.5499	0.5400	0.5302	0.5203	0.5104	0.5010
60-07	0.8615	0.7773	0.7000	0.6293	0.6183	0.6074	0.5966	0.5857	0.5748	0.5644	0.5544	0.5444	0.5345	0.5245	0.5146	0.5051
60-08	0.8686	0.7837	0.7058	0.6345	0.6235	0.6125	0.6015	0.5905	0.5795	0.5691	0.5591	0.5489	0.5389	0.5289	0.5188	0.5093

Current Age	Reduction Age															
	62	63	64	65	65-02	65-04	65-06	65-08	65-10	66	66-02	66-04	66-06	66-08	66-10	67
60-09	0.8756	0.7901	0.7115	0.6396	0.6286	0.6174	0.6064	0.5953	0.5842	0.5737	0.5636	0.5534	0.5433	0.5332	0.5230	0.5134
60-10	0.8826	0.7964	0.7172	0.6447	0.6336	0.6224	0.6113	0.6001	0.5889	0.5783	0.5681	0.5579	0.5477	0.5374	0.5272	0.5175
60-11	0.8897	0.8028	0.7230	0.6499	0.6387	0.6275	0.6162	0.6049	0.5937	0.5829	0.5727	0.5624	0.5521	0.5418	0.5315	0.5217
61-00	0.8968	0.8092	0.7287	0.6551	0.6438	0.6324	0.6211	0.6097	0.5983	0.5875	0.5772	0.5668	0.5564	0.5460	0.5357	0.5258
61-01	0.9047	0.8163	0.7352	0.6608	0.6494	0.6380	0.6265	0.6151	0.6036	0.5927	0.5823	0.5718	0.5613	0.5509	0.5404	0.5304
61-02	0.9127	0.8235	0.7417	0.6667	0.6552	0.6436	0.6321	0.6206	0.6089	0.5980	0.5874	0.5769	0.5663	0.5558	0.5452	0.5351
61-03	0.9206	0.8306	0.7481	0.6724	0.6608	0.6492	0.6375	0.6259	0.6142	0.6031	0.5925	0.5819	0.5712	0.5606	0.5499	0.5397
61-04	0.9285	0.8378	0.7545	0.6782	0.6665	0.6548	0.6430	0.6313	0.6196	0.6083	0.5976	0.5869	0.5761	0.5654	0.5547	0.5444
61-05	0.9364	0.8450	0.7610	0.6840	0.6722	0.6603	0.6485	0.6367	0.6248	0.6135	0.6027	0.5918	0.5811	0.5702	0.5594	0.5491
61-06	0.9443	0.8521	0.7674	0.6898	0.6778	0.6659	0.6540	0.6420	0.6301	0.6187	0.6078	0.5968	0.5860	0.5750	0.5641	0.5537
61-07	0.9522	0.8592	0.7738	0.6956	0.6835	0.6715	0.6595	0.6474	0.6354	0.6239	0.6129	0.6018	0.5909	0.5798	0.5688	0.5583
61-08	0.9602	0.8665	0.7803	0.7014	0.6893	0.6771	0.6650	0.6529	0.6407	0.6291	0.6181	0.6069	0.5958	0.5847	0.5736	0.5630
61-09	0.9681	0.8736	0.7867	0.7072	0.6950	0.6827	0.6705	0.6582	0.6460	0.6343	0.6232	0.6119	0.6007	0.5895	0.5783	0.5676
61-10	0.9760	0.8807	0.7932	0.7130	0.7007	0.6883	0.6760	0.6636	0.6512	0.6395	0.6282	0.6169	0.6056	0.5943	0.5830	0.5723
61-11	0.9840	0.8879	0.7997	0.7188	0.7064	0.6939	0.6815	0.6690	0.6566	0.6447	0.6334	0.6220	0.6106	0.5992	0.5878	0.5770
62-00		0.8951	0.8061	0.7246	0.7121	0.6995	0.6870	0.6744	0.6618	0.6499	0.6385	0.6270	0.6155	0.6040	0.5925	0.5816
62-01		0.9031	0.8133	0.7311	0.7185	0.7058	0.6931	0.6804	0.6678	0.6557	0.6442	0.6326	0.6210	0.6094	0.5978	0.5868
62-02		0.9112	0.8206	0.7376	0.7249	0.7121	0.6994	0.6866	0.6738	0.6616	0.6500	0.6383	0.6266	0.6150	0.6032	0.5921
62-03		0.9192	0.8279	0.7441	0.7313	0.7184	0.7055	0.6927	0.6797	0.6674	0.6557	0.6439	0.6321	0.6204	0.6085	0.5973
62-04		0.9273	0.8351	0.7506	0.7377	0.7247	0.7117	0.6987	0.6857	0.6733	0.6614	0.6495	0.6376	0.6258	0.6139	0.6025
62-05		0.9354	0.8424	0.7572	0.7441	0.7310	0.7179	0.7048	0.6916	0.6792	0.6672	0.6551	0.6432	0.6312	0.6192	0.6078
62-06		0.9434	0.8497	0.7637	0.7505	0.7372	0.7241	0.7108	0.6976	0.6850	0.6729	0.6608	0.6487	0.6366	0.6245	0.6130
62-07		0.9514	0.8569	0.7702	0.7569	0.7435	0.7302	0.7169	0.7035	0.6908	0.6786	0.6664	0.6543	0.6420	0.6298	0.6182
62-08		0.9596	0.8642	0.7768	0.7634	0.7499	0.7365	0.7230	0.7095	0.6967	0.6845	0.6721	0.6598	0.6475	0.6352	0.6235
62-09		0.9676	0.8715	0.7833	0.7698	0.7561	0.7426	0.7290	0.7155	0.7025	0.6902	0.6777	0.6654	0.6529	0.6405	0.6287
62-10		0.9756	0.8787	0.7898	0.7762	0.7625	0.7488	0.7351	0.7214	0.7084	0.6959	0.6834	0.6709	0.6584	0.6458	0.6339
62-11		0.9837	0.8860	0.7964	0.7826	0.7688	0.7550	0.7412	0.7274	0.7142	0.7017	0.6891	0.6765	0.6638	0.6512	0.6392
63-00			0.8932	0.8029	0.7890	0.7751	0.7612	0.7472	0.7333	0.7201	0.7074	0.6947	0.6820	0.6692	0.6565	0.6444
63-01			0.9014	0.8102	0.7962	0.7822	0.7681	0.7541	0.7400	0.7267	0.7139	0.7011	0.6882	0.6754	0.6625	0.6503
63-02			0.9097	0.8176	0.8036	0.7894	0.7752	0.7611	0.7468	0.7333	0.7204	0.7075	0.6945	0.6816	0.6686	0.6563
63-03			0.9178	0.8250	0.8108	0.7965	0.7822	0.7679	0.7535	0.7399	0.7269	0.7138	0.7008	0.6878	0.6746	0.6622
63-04			0.9260	0.8323	0.8180	0.8035	0.7891	0.7748	0.7603	0.7465	0.7334	0.7202	0.7070	0.6939	0.6807	0.6681
63-05			0.9343	0.8398	0.8252	0.8106	0.7962	0.7816	0.7670	0.7532	0.7399	0.7265	0.7133	0.7000	0.6867	0.6740
63-06			0.9424	0.8471	0.8324	0.8177	0.8031	0.7884	0.7737	0.7598	0.7463	0.7329	0.7195	0.7061	0.6927	0.6799
63-07			0.9506	0.8544	0.8396	0.8248	0.8101	0.7953	0.7805	0.7664	0.7528	0.7393	0.7258	0.7122	0.6987	0.6858
63-08			0.9589	0.8619	0.8470	0.8320	0.8171	0.8022	0.7873	0.7730	0.7594	0.7457	0.7321	0.7184	0.7048	0.6918
63-09			0.9670	0.8692	0.8542	0.8391	0.8241	0.8090	0.7940	0.7796	0.7659	0.7520	0.7383	0.7245	0.7108	0.6976
63-10			0.9752	0.8766	0.8614	0.8463	0.8311	0.8159	0.8007	0.7862	0.7724	0.7585	0.7446	0.7307	0.7168	0.7035
63-11			0.9835	0.8840	0.8688	0.8534	0.8381	0.8228	0.8075	0.7929	0.7789	0.7649	0.7509	0.7369	0.7228	0.7095
64-00				0.8913	0.8760	0.8605	0.8451	0.8296	0.8142	0.7995	0.7854	0.7713	0.7571	0.7430	0.7288	0.7154
64-01				0.8996	0.8841	0.8685	0.8530	0.8374	0.8218	0.8069	0.7927	0.7785	0.7642	0.7499	0.7356	0.7221
64-02				0.9080	0.8924	0.8767	0.8609	0.8453	0.8295	0.8145	0.8001	0.7857	0.7713	0.7570	0.7425	0.7288
64-03				0.9164	0.9006	0.8847	0.8688	0.8530	0.8370	0.8219	0.8075	0.7929	0.7784	0.7639	0.7493	0.7355

APPENDIX

Current Age	Reduction Age															
	62	63	64	65	65-02	65-04	65-06	65-08	65-10	66	66-02	66-04	66-06	66-08	66-10	67
64-04				0.9247	0.9087	0.8927	0.8767	0.8608	0.8447	0.8294	0.8148	0.8001	0.7854	0.7709	0.7562	0.7422
64-05				0.9331	0.9169	0.9007	0.8847	0.8685	0.8523	0.8369	0.8221	0.8073	0.7926	0.7778	0.7630	0.7489
64-06				0.9414	0.9251	0.9088	0.8925	0.8762	0.8599	0.8444	0.8294	0.8145	0.7997	0.7847	0.7698	0.7556
64-07				0.9497	0.9332	0.9168	0.9004	0.8840	0.8675	0.8518	0.8368	0.8217	0.8067	0.7916	0.7766	0.7622
64-08				0.9581	0.9416	0.9249	0.9084	0.8918	0.8752	0.8594	0.8443	0.8290	0.8139	0.7987	0.7834	0.7690
64-09				0.9664	0.9498	0.9329	0.9163	0.8995	0.8828	0.8668	0.8516	0.8362	0.8209	0.8056	0.7902	0.7757
64-10				0.9747	0.9579	0.9410	0.9242	0.9073	0.8904	0.8743	0.8589	0.8434	0.8280	0.8125	0.7970	0.7823
64-11				0.9831	0.9662	0.9492	0.9321	0.9151	0.8980	0.8818	0.8663	0.8507	0.8351	0.8195	0.8039	0.7891
65-00					0.9744	0.9572	0.9400	0.9228	0.9056	0.8893	0.8736	0.8579	0.8422	0.8264	0.8107	0.7958
65-01					0.9837	0.9663	0.9490	0.9316	0.9143	0.8977	0.8820	0.8661	0.8502	0.8343	0.8184	0.8034
65-02						0.9755	0.9580	0.9406	0.9230	0.9063	0.8904	0.8744	0.8583	0.8424	0.8263	0.8110
65-03						0.9846	0.9670	0.9494	0.9316	0.9148	0.8987	0.8825	0.8663	0.8503	0.8340	0.8186
65-04							0.9759	0.9582	0.9403	0.9233	0.9070	0.8907	0.8744	0.8581	0.8418	0.8262
65-05							0.9850	0.9670	0.9490	0.9318	0.9153	0.8989	0.8825	0.8660	0.8495	0.8339
65-06								0.9757	0.9576	0.9403	0.9237	0.9070	0.8905	0.8739	0.8573	0.8415
65-07								0.9845	0.9662	0.9488	0.9320	0.9152	0.8985	0.8818	0.8650	0.8490
65-08									0.9749	0.9573	0.9405	0.9235	0.9067	0.8897	0.8728	0.8567
65-09									0.9836	0.9658	0.9488	0.9316	0.9147	0.8976	0.8805	0.8643
65-10										0.9743	0.9571	0.9399	0.9227	0.9055	0.8883	0.8719
65-11										0.9828	0.9656	0.9482	0.9308	0.9135	0.8961	0.8796
66-00											0.9739	0.9564	0.9388	0.9213	0.9038	0.8871
66-01											0.9834	0.9657	0.9480	0.9303	0.9126	0.8958
66-02												0.9751	0.9572	0.9395	0.9215	0.9045
66-03												0.9844	0.9664	0.9484	0.9303	0.9131
66-04													0.9755	0.9574	0.9392	0.9218
66-05													0.9847	0.9664	0.9480	0.9305
66-06														0.9753	0.9568	0.9391
66-07														0.9843	0.9656	0.9478
66-08															0.9745	0.9565
66-09															0.9832	0.9651
66-10																0.9737
66-11																0.9825