

Early and Optional Retirement Factor Tables

For Retirements Effective on or after January 1, 2022

Prepared by Cavanaugh Macdonald Consulting, LLC

for the

Teachers' and State Employees' Retirement System

and the

Local Governmental Employees' Retirement System



**North Carolina
Total Retirement Plans**

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Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
45	6		0.2880	
45	7		0.2897	
45	8		0.2914	
45	9		0.2931	
45	10		0.2947	
45	11		0.2964	
46	0		0.2981	
46	1		0.2999	
46	2		0.3017	
46	3		0.3036	
46	4		0.3054	
46	5		0.3072	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.9059	0.9506	0.9057	0.9505
2	0.9065	0.9510	0.9064	0.9509
3	0.9072	0.9513	0.9070	0.9512
4	0.9079	0.9517	0.9077	0.9516
5	0.9086	0.9521	0.9084	0.9520
6	0.9093	0.9525	0.9091	0.9524
7	0.9101	0.9529	0.9099	0.9528
8	0.9109	0.9534	0.9107	0.9532
9	0.9118	0.9539	0.9115	0.9537
10	0.9127	0.9543	0.9123	0.9541
11	0.9136	0.9548	0.9132	0.9546
12	0.9146	0.9554	0.9141	0.9551
13	0.9155	0.9559	0.9150	0.9556
14	0.9166	0.9565	0.9160	0.9561
15	0.9176	0.9570	0.9170	0.9567
16	0.9187	0.9576	0.9180	0.9572
17	0.9198	0.9582	0.9191	0.9578
18	0.9210	0.9589	0.9202	0.9584
19	0.9222	0.9595	0.9213	0.9590
20	0.9234	0.9602	0.9224	0.9597
21	0.9247	0.9609	0.9236	0.9603
22	0.9260	0.9616	0.9249	0.9610
23	0.9274	0.9623	0.9261	0.9616
24	0.9288	0.9631	0.9274	0.9623
25	0.9302	0.9638	0.9287	0.9630
26	0.9317	0.9646	0.9301	0.9638
27	0.9332	0.9654	0.9314	0.9645
28	0.9347	0.9663	0.9328	0.9653
29	0.9363	0.9671	0.9343	0.9660
30	0.9379	0.9680	0.9357	0.9668
31	0.9395	0.9688	0.9372	0.9676
32	0.9412	0.9697	0.9387	0.9684
33	0.9429	0.9706	0.9402	0.9692
34	0.9446	0.9715	0.9417	0.9700
35	0.9463	0.9724	0.9433	0.9708
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.9481	0.9733	0.9448
37		0.9498	0.9743	0.9464
38		0.9516	0.9752	0.9479
39		0.9533	0.9761	0.9495
40		0.9551	0.9770	0.9510
41		0.9568	0.9779	0.9526
42		0.9586	0.9788	0.9541
43		0.9601	0.9797	0.9556
44		0.9617	0.9805	0.9571
45		0.9632	0.9812	0.9585
46		0.9647	0.9820	0.9600
47		0.9661	0.9828	0.9614
48		0.9676	0.9835	0.9628
49		0.9690	0.9843	0.9642
50		0.9704	0.9850	0.9656
51		0.9718	0.9857	0.9669
52		0.9732	0.9864	0.9683
53		0.9745	0.9871	0.9695
54		0.9758	0.9877	0.9708
55		0.9770	0.9884	0.9720
56		0.9783	0.9890	0.9731
57		0.9794	0.9896	0.9743
58		0.9806	0.9902	0.9754
59		0.9817	0.9907	0.9765
60		0.9827	0.9913	0.9775
61		0.9837	0.9918	0.9785
62		0.9847	0.9923	0.9795
63		0.9857	0.9928	0.9804
64		0.9866	0.9933	0.9813
65		0.9875	0.9937	0.9822
66		0.9883	0.9941	0.9831
67		0.9891	0.9945	0.9839
68		0.9899	0.9949	0.9847
69		0.9906	0.9953	0.9855
70		0.9913	0.9957	0.9862
71		0.9920	0.9960	0.9870
72		0.9927	0.9963	0.9877
73		0.9933	0.9966	0.9884
74		0.9939	0.9969	0.9890
75		0.9944	0.9972	0.9897
76		0.9949	0.9974	0.9903
77		0.9954	0.9977	0.9909
78		0.9958	0.9979	0.9914
79		0.9963	0.9981	0.9920
80		0.9966	0.9983	0.9925
81		0.9970	0.9985	0.9930
82		0.9973	0.9987	0.9934
83		0.9976	0.9988	0.9939
84		0.9979	0.9989	0.9943
85		0.9981	0.9991	0.9947
86		0.9984	0.9992	0.9951
87		0.9985	0.9993	0.9954
88		0.9987	0.9994	0.9957
89		0.9989	0.9994	0.9960
90		0.9990	0.9995	0.9963

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
Year	Month	Early	Opt. 4	
46	6		0.3090	
46	7		0.3108	
46	8		0.3126	
46	9		0.3145	
46	10		0.3163	
46	11		0.3181	
47	0		0.3199	
47	1		0.3219	
47	2		0.3239	
47	3		0.3258	
47	4		0.3278	
47	5		0.3297	
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8997	0.9472	0.8996	0.9472
2	0.9004	0.9476	0.9003	0.9475
3	0.9011	0.9480	0.9009	0.9479
4	0.9018	0.9483	0.9016	0.9483
5	0.9025	0.9488	0.9023	0.9486
6	0.9033	0.9492	0.9031	0.9491
7	0.9041	0.9496	0.9038	0.9495
8	0.9049	0.9501	0.9046	0.9499
9	0.9058	0.9506	0.9054	0.9504
10	0.9067	0.9511	0.9063	0.9509
11	0.9076	0.9516	0.9072	0.9513
12	0.9086	0.9521	0.9081	0.9518
13	0.9096	0.9527	0.9091	0.9524
14	0.9107	0.9532	0.9101	0.9529
15	0.9117	0.9538	0.9111	0.9535
16	0.9128	0.9544	0.9121	0.9540
17	0.9140	0.9551	0.9132	0.9546
18	0.9152	0.9557	0.9143	0.9552
19	0.9164	0.9564	0.9155	0.9559
20	0.9177	0.9571	0.9167	0.9565
21	0.9190	0.9578	0.9179	0.9572
22	0.9203	0.9585	0.9192	0.9579
23	0.9217	0.9593	0.9204	0.9586
24	0.9232	0.9601	0.9218	0.9593
25	0.9247	0.9609	0.9231	0.9600
26	0.9262	0.9617	0.9245	0.9608
27	0.9278	0.9625	0.9259	0.9615
28	0.9294	0.9634	0.9274	0.9623
29	0.9310	0.9643	0.9289	0.9631
30	0.9327	0.9652	0.9304	0.9639
31	0.9344	0.9661	0.9319	0.9648
32	0.9361	0.9670	0.9335	0.9656
33	0.9379	0.9679	0.9351	0.9664
34	0.9397	0.9689	0.9367	0.9673
35	0.9415	0.9699	0.9383	0.9682
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.9433	0.9708	0.9399
37		0.9451	0.9718	0.9415
38		0.9470	0.9728	0.9432
39		0.9489	0.9738	0.9448
40		0.9507	0.9748	0.9464
41		0.9526	0.9757	0.9481
42		0.9545	0.9767	0.9497
43		0.9561	0.9776	0.9513
44		0.9578	0.9785	0.9529
45		0.9594	0.9793	0.9544
46		0.9610	0.9801	0.9560
47		0.9626	0.9810	0.9576
48		0.9642	0.9818	0.9591
49		0.9657	0.9826	0.9606
50		0.9673	0.9834	0.9621
51		0.9688	0.9842	0.9635
52		0.9703	0.9849	0.9650
53		0.9717	0.9857	0.9663
54		0.9731	0.9864	0.9677
55		0.9745	0.9871	0.9690
56		0.9758	0.9878	0.9703
57		0.9771	0.9884	0.9715
58		0.9784	0.9891	0.9727
59		0.9796	0.9897	0.9739
60		0.9808	0.9903	0.9751
61		0.9819	0.9909	0.9762
62		0.9830	0.9914	0.9772
63		0.9840	0.9919	0.9782
64		0.9850	0.9925	0.9792
65		0.9860	0.9929	0.9802
66		0.9869	0.9934	0.9812
67		0.9878	0.9939	0.9821
68		0.9887	0.9943	0.9829
69		0.9895	0.9947	0.9838
70		0.9903	0.9951	0.9846
71		0.9910	0.9955	0.9854
72		0.9917	0.9958	0.9862
73		0.9924	0.9962	0.9869
74		0.9930	0.9965	0.9877
75		0.9937	0.9968	0.9884
76		0.9942	0.9971	0.9890
77		0.9948	0.9974	0.9897
78		0.9953	0.9976	0.9903
79		0.9957	0.9979	0.9909
80		0.9962	0.9981	0.9915
81		0.9966	0.9983	0.9920
82		0.9969	0.9985	0.9925
83		0.9973	0.9986	0.9930
84		0.9976	0.9988	0.9935
85		0.9978	0.9989	0.9939
86		0.9981	0.9990	0.9943
87		0.9983	0.9992	0.9947
88		0.9985	0.9993	0.9951
89		0.9987	0.9993	0.9954
90		0.9989	0.9994	0.9958

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
47	6		0.3317	
47	7		0.3337	
47	8		0.3356	
47	9		0.3376	
47	10		0.3396	
47	11		0.3415	
48	0		0.3435	
48	1		0.3456	
48	2		0.3478	
48	3		0.3499	
48	4		0.3520	
48	5		0.3541	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8933	0.9436	0.8931	0.9436
2	0.8939	0.9440	0.8938	0.9439
3	0.8946	0.9444	0.8944	0.9443
4	0.8953	0.9448	0.8951	0.9447
5	0.8960	0.9452	0.8959	0.9451
6	0.8968	0.9456	0.8966	0.9455
7	0.8976	0.9461	0.8974	0.9459
8	0.8985	0.9465	0.8982	0.9464
9	0.8994	0.9470	0.8991	0.9468
10	0.9003	0.9475	0.8999	0.9473
11	0.9013	0.9481	0.9008	0.9478
12	0.9022	0.9486	0.9018	0.9484
13	0.9033	0.9492	0.9027	0.9489
14	0.9044	0.9498	0.9038	0.9494
15	0.9055	0.9504	0.9048	0.9500
16	0.9066	0.9510	0.9059	0.9506
17	0.9078	0.9517	0.9070	0.9512
18	0.9090	0.9523	0.9081	0.9519
19	0.9102	0.9530	0.9093	0.9525
20	0.9115	0.9537	0.9105	0.9532
21	0.9129	0.9545	0.9118	0.9539
22	0.9143	0.9552	0.9131	0.9546
23	0.9157	0.9560	0.9144	0.9553
24	0.9172	0.9568	0.9158	0.9560
25	0.9187	0.9577	0.9172	0.9568
26	0.9203	0.9585	0.9186	0.9576
27	0.9219	0.9594	0.9201	0.9584
28	0.9236	0.9603	0.9216	0.9592
29	0.9253	0.9612	0.9231	0.9600
30	0.9270	0.9621	0.9247	0.9609
31	0.9288	0.9631	0.9263	0.9617
32	0.9306	0.9641	0.9279	0.9626
33	0.9324	0.9650	0.9295	0.9635
34	0.9343	0.9660	0.9312	0.9644
35	0.9362	0.9671	0.9329	0.9653
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.9382	0.9681	0.9346
37		0.9401	0.9691	0.9363
38		0.9421	0.9702	0.9380
39		0.9440	0.9712	0.9397
40		0.9460	0.9723	0.9414
41		0.9480	0.9733	0.9432
42		0.9500	0.9744	0.9449
43		0.9518	0.9753	0.9466
44		0.9536	0.9762	0.9483
45		0.9553	0.9771	0.9499
46		0.9570	0.9780	0.9516
47		0.9587	0.9789	0.9533
48		0.9604	0.9798	0.9549
49		0.9621	0.9807	0.9566
50		0.9638	0.9816	0.9582
51		0.9654	0.9824	0.9598
52		0.9670	0.9832	0.9613
53		0.9686	0.9841	0.9628
54		0.9702	0.9849	0.9643
55		0.9717	0.9856	0.9657
56		0.9731	0.9864	0.9671
57		0.9746	0.9871	0.9685
58		0.9759	0.9878	0.9698
59		0.9773	0.9885	0.9711
60		0.9785	0.9892	0.9723
61		0.9798	0.9898	0.9735
62		0.9810	0.9904	0.9747
63		0.9821	0.9910	0.9758
64		0.9832	0.9916	0.9769
65		0.9843	0.9921	0.9780
66		0.9853	0.9926	0.9790
67		0.9863	0.9931	0.9800
68		0.9873	0.9936	0.9809
69		0.9882	0.9941	0.9819
70		0.9890	0.9945	0.9828
71		0.9899	0.9949	0.9836
72		0.9907	0.9953	0.9845
73		0.9914	0.9957	0.9853
74		0.9921	0.9960	0.9861
75		0.9928	0.9964	0.9869
76		0.9934	0.9967	0.9876
77		0.9940	0.9970	0.9883
78		0.9946	0.9973	0.9890
79		0.9951	0.9975	0.9896
80		0.9956	0.9978	0.9903
81		0.9960	0.9980	0.9909
82		0.9965	0.9982	0.9914
83		0.9968	0.9984	0.9920
84		0.9972	0.9986	0.9925
85		0.9975	0.9987	0.9930
86		0.9978	0.9989	0.9935
87		0.9980	0.9990	0.9939
88		0.9983	0.9991	0.9943
89		0.9985	0.9992	0.9947
90		0.9986	0.9993	0.9950

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
48	6		0.3563	
48	7		0.3584	
48	8		0.3605	
48	9		0.3626	
48	10		0.3648	
48	11		0.3669	
49	0		0.3690	
49	1		0.3713	
49	2		0.3736	
49	3		0.3759	
49	4		0.3782	
49	5		0.3805	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8865	0.9398	0.8864	0.9398
2	0.8871	0.9402	0.8870	0.9401
3	0.8878	0.9406	0.8877	0.9405
4	0.8886	0.9410	0.8884	0.9409
5	0.8893	0.9414	0.8891	0.9413
6	0.8901	0.9419	0.8899	0.9417
7	0.8909	0.9423	0.8907	0.9422
8	0.8918	0.9428	0.8915	0.9426
9	0.8927	0.9433	0.8924	0.9431
10	0.8936	0.9438	0.8933	0.9436
11	0.8946	0.9444	0.8942	0.9441
12	0.8956	0.9449	0.8952	0.9447
13	0.8967	0.9455	0.8961	0.9452
14	0.8978	0.9461	0.8972	0.9458
15	0.8989	0.9468	0.8982	0.9464
16	0.9001	0.9474	0.8993	0.9470
17	0.9013	0.9481	0.9005	0.9476
18	0.9025	0.9488	0.9016	0.9483
19	0.9038	0.9495	0.9028	0.9489
20	0.9051	0.9502	0.9041	0.9496
21	0.9065	0.9510	0.9054	0.9503
22	0.9079	0.9518	0.9067	0.9511
23	0.9094	0.9526	0.9081	0.9518
24	0.9110	0.9534	0.9095	0.9526
25	0.9125	0.9543	0.9109	0.9534
26	0.9142	0.9552	0.9124	0.9542
27	0.9158	0.9561	0.9139	0.9550
28	0.9175	0.9570	0.9154	0.9559
29	0.9193	0.9579	0.9170	0.9567
30	0.9211	0.9589	0.9186	0.9576
31	0.9229	0.9599	0.9203	0.9585
32	0.9248	0.9609	0.9220	0.9594
33	0.9267	0.9620	0.9237	0.9603
34	0.9287	0.9630	0.9254	0.9613
35	0.9307	0.9641	0.9272	0.9622
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.9327	0.9652	0.9289
37		0.9347	0.9663	0.9307
38		0.9368	0.9674	0.9325
39		0.9389	0.9685	0.9343
40		0.9410	0.9696	0.9361
41		0.9431	0.9707	0.9380
42		0.9452	0.9718	0.9398
43		0.9471	0.9728	0.9416
44		0.9490	0.9738	0.9434
45		0.9509	0.9748	0.9452
46		0.9527	0.9758	0.9470
47		0.9546	0.9767	0.9487
48		0.9564	0.9777	0.9505
49		0.9582	0.9787	0.9523
50		0.9600	0.9796	0.9540
51		0.9618	0.9805	0.9557
52		0.9636	0.9814	0.9574
53		0.9653	0.9823	0.9590
54		0.9670	0.9832	0.9606
55		0.9686	0.9841	0.9622
56		0.9702	0.9849	0.9637
57		0.9718	0.9857	0.9652
58		0.9733	0.9865	0.9666
59		0.9747	0.9872	0.9680
60		0.9762	0.9879	0.9694
61		0.9775	0.9886	0.9707
62		0.9788	0.9893	0.9720
63		0.9801	0.9900	0.9732
64		0.9813	0.9906	0.9744
65		0.9825	0.9912	0.9756
66		0.9836	0.9918	0.9767
67		0.9847	0.9923	0.9778
68		0.9858	0.9928	0.9788
69		0.9868	0.9933	0.9798
70		0.9877	0.9938	0.9808
71		0.9886	0.9943	0.9818
72		0.9895	0.9947	0.9827
73		0.9903	0.9951	0.9836
74		0.9911	0.9955	0.9844
75		0.9919	0.9959	0.9853
76		0.9926	0.9963	0.9861
77		0.9932	0.9966	0.9868
78		0.9938	0.9969	0.9876
79		0.9944	0.9972	0.9883
80		0.9950	0.9975	0.9890
81		0.9955	0.9977	0.9896
82		0.9959	0.9980	0.9903
83		0.9964	0.9982	0.9909
84		0.9968	0.9984	0.9914
85		0.9971	0.9986	0.9920
86		0.9974	0.9987	0.9925
87		0.9977	0.9989	0.9930
88		0.9980	0.9990	0.9934
89		0.9982	0.9991	0.9939
90		0.9984	0.9992	0.9943

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
49	6		0.3829	
49	7		0.3852	
49	8		0.3875	
49	9		0.3898	
49	10		0.3921	
49	11		0.3944	
50	0		0.3967	
50	1		0.3992	
50	2		0.4017	
50	3		0.4042	
50	4		0.4067	
50	5		0.4092	
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8793	0.9358	0.8792	0.9357
2	0.8800	0.9362	0.8799	0.9361
3	0.8807	0.9366	0.8806	0.9365
4	0.8814	0.9370	0.8813	0.9369
5	0.8822	0.9374	0.8820	0.9373
6	0.8830	0.9379	0.8828	0.9377
7	0.8838	0.9383	0.8836	0.9382
8	0.8847	0.9388	0.8844	0.9387
9	0.8856	0.9393	0.8853	0.9392
10	0.8866	0.9399	0.8862	0.9397
11	0.8876	0.9404	0.8871	0.9402
12	0.8886	0.9410	0.8881	0.9407
13	0.8897	0.9416	0.8891	0.9413
14	0.8908	0.9422	0.8902	0.9419
15	0.8919	0.9429	0.8913	0.9425
16	0.8931	0.9435	0.8924	0.9431
17	0.8943	0.9442	0.8935	0.9438
18	0.8956	0.9449	0.8947	0.9444
19	0.8969	0.9457	0.8960	0.9451
20	0.8983	0.9464	0.8973	0.9458
21	0.8997	0.9472	0.8986	0.9466
22	0.9012	0.9480	0.8999	0.9473
23	0.9027	0.9489	0.9013	0.9481
24	0.9043	0.9497	0.9028	0.9489
25	0.9059	0.9506	0.9042	0.9497
26	0.9076	0.9515	0.9058	0.9505
27	0.9093	0.9525	0.9073	0.9514
28	0.9111	0.9535	0.9089	0.9523
29	0.9129	0.9545	0.9105	0.9532
30	0.9147	0.9555	0.9122	0.9541
31	0.9166	0.9565	0.9139	0.9550
32	0.9186	0.9576	0.9156	0.9560
33	0.9206	0.9587	0.9174	0.9569
34	0.9226	0.9598	0.9192	0.9579
35	0.9247	0.9609	0.9210	0.9589
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.9268	0.9620	0.9229
37		0.9290	0.9632	0.9247
38		0.9311	0.9643	0.9266
39		0.9333	0.9655	0.9285
40		0.9356	0.9667	0.9304
41		0.9378	0.9679	0.9323
42		0.9400	0.9691	0.9342
43		0.9420	0.9702	0.9361
44		0.9441	0.9712	0.9380
45		0.9460	0.9723	0.9399
46		0.9480	0.9733	0.9419
47		0.9500	0.9743	0.9438
48		0.9519	0.9754	0.9457
49		0.9539	0.9764	0.9476
50		0.9559	0.9774	0.9494
51		0.9578	0.9784	0.9513
52		0.9597	0.9794	0.9531
53		0.9616	0.9804	0.9548
54		0.9634	0.9814	0.9566
55		0.9652	0.9823	0.9583
56		0.9670	0.9832	0.9600
57		0.9687	0.9841	0.9616
58		0.9703	0.9849	0.9631
59		0.9719	0.9858	0.9647
60		0.9735	0.9866	0.9662
61		0.9750	0.9873	0.9676
62		0.9764	0.9881	0.9690
63		0.9778	0.9888	0.9703
64		0.9792	0.9895	0.9716
65		0.9805	0.9901	0.9729
66		0.9817	0.9908	0.9741
67		0.9829	0.9914	0.9753
68		0.9841	0.9920	0.9764
69		0.9852	0.9925	0.9776
70		0.9862	0.9931	0.9786
71		0.9872	0.9936	0.9797
72		0.9882	0.9941	0.9807
73		0.9891	0.9945	0.9816
74		0.9900	0.9950	0.9826
75		0.9908	0.9954	0.9835
76		0.9916	0.9958	0.9843
77		0.9923	0.9961	0.9852
78		0.9930	0.9965	0.9860
79		0.9937	0.9968	0.9868
80		0.9943	0.9971	0.9875
81		0.9948	0.9974	0.9882
82		0.9953	0.9977	0.9889
83		0.9958	0.9979	0.9896
84		0.9963	0.9981	0.9902
85		0.9967	0.9983	0.9908
86		0.9970	0.9985	0.9913
87		0.9974	0.9987	0.9919
88		0.9976	0.9988	0.9924
89		0.9979	0.9990	0.9928
90		0.9981	0.9991	0.9933

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
50	6		0.4117	
50	7		0.4142	
50	8		0.4167	
50	9		0.4191	
50	10		0.4216	
50	11		0.4241	
51	0		0.4266	
51	1		0.4294	
51	2		0.4321	
51	3		0.4348	
51	4		0.4375	
51	5		0.4402	
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8723	0.9318	0.8722	0.9317
2	0.8730	0.9322	0.8728	0.9321
3	0.8737	0.9326	0.8735	0.9325
4	0.8744	0.9330	0.8742	0.9329
5	0.8752	0.9334	0.8750	0.9333
6	0.8760	0.9339	0.8758	0.9338
7	0.8768	0.9344	0.8766	0.9342
8	0.8777	0.9349	0.8774	0.9347
9	0.8786	0.9354	0.8783	0.9352
10	0.8796	0.9359	0.8792	0.9357
11	0.8806	0.9365	0.8802	0.9363
12	0.8817	0.9371	0.8812	0.9368
13	0.8828	0.9377	0.8822	0.9374
14	0.8839	0.9384	0.8833	0.9380
15	0.8851	0.9390	0.8844	0.9387
16	0.8863	0.9397	0.8855	0.9393
17	0.8875	0.9404	0.8867	0.9400
18	0.8888	0.9411	0.8879	0.9406
19	0.8902	0.9419	0.8892	0.9414
20	0.8916	0.9427	0.8905	0.9421
21	0.8930	0.9435	0.8919	0.9428
22	0.8945	0.9443	0.8933	0.9436
23	0.8961	0.9452	0.8947	0.9444
24	0.8977	0.9461	0.8962	0.9452
25	0.8994	0.9470	0.8977	0.9461
26	0.9011	0.9480	0.8992	0.9469
27	0.9028	0.9489	0.9008	0.9478
28	0.9047	0.9499	0.9025	0.9487
29	0.9065	0.9510	0.9041	0.9497
30	0.9085	0.9520	0.9059	0.9506
31	0.9104	0.9531	0.9076	0.9516
32	0.9125	0.9542	0.9094	0.9526
33	0.9145	0.9554	0.9112	0.9536
34	0.9167	0.9565	0.9131	0.9546
35	0.9188	0.9577	0.9150	0.9556

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
51	6		0.4429	
51	7		0.4456	
51	8		0.4483	
51	9		0.4510	
51	10		0.4537	
51	11		0.4564	
52	0		0.4592	
52	1		0.4621	
52	2		0.4650	
52	3		0.4680	
52	4		0.4709	
52	5		0.4739	
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8649	0.9275	0.8648	0.9275
2	0.8655	0.9279	0.8654	0.9279
3	0.8663	0.9283	0.8661	0.9283
4	0.8670	0.9288	0.8668	0.9287
5	0.8678	0.9292	0.8676	0.9291
6	0.8686	0.9297	0.8684	0.9296
7	0.8694	0.9302	0.8692	0.9300
8	0.8703	0.9307	0.8701	0.9305
9	0.8713	0.9312	0.8710	0.9310
10	0.8723	0.9318	0.8719	0.9316
11	0.8733	0.9324	0.8729	0.9321
12	0.8743	0.9330	0.8739	0.9327
13	0.8755	0.9336	0.8749	0.9333
14	0.8766	0.9343	0.8760	0.9339
15	0.8778	0.9349	0.8771	0.9346
16	0.8790	0.9356	0.8783	0.9352
17	0.8803	0.9363	0.8795	0.9359
18	0.8816	0.9371	0.8808	0.9366
19	0.8830	0.9379	0.8821	0.9373
20	0.8844	0.9387	0.8834	0.9381
21	0.8859	0.9395	0.8848	0.9389
22	0.8875	0.9404	0.8862	0.9397
23	0.8891	0.9413	0.8876	0.9405
24	0.8907	0.9422	0.8892	0.9413
25	0.8924	0.9432	0.8907	0.9422
26	0.8942	0.9441	0.8923	0.9431
27	0.8960	0.9452	0.8939	0.9440
28	0.8979	0.9462	0.8956	0.9449
29	0.8998	0.9473	0.8973	0.9459
30	0.9018	0.9484	0.8991	0.9469
31	0.9038	0.9495	0.9009	0.9479
32	0.9059	0.9506	0.9028	0.9489
33	0.9081	0.9518	0.9047	0.9499
34	0.9103	0.9530	0.9066	0.9510
35	0.9125	0.9543	0.9085	0.9521
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.9148	0.9555	0.9105
37		0.9171	0.9568	0.9125
38		0.9195	0.9581	0.9146
39		0.9219	0.9594	0.9166
40		0.9244	0.9607	0.9187
41		0.9269	0.9620	0.9208
42		0.9294	0.9634	0.9229
43		0.9316	0.9646	0.9250
44		0.9338	0.9658	0.9271
45		0.9360	0.9670	0.9293
46		0.9383	0.9682	0.9314
47		0.9405	0.9694	0.9336
48		0.9428	0.9705	0.9358
49		0.9450	0.9717	0.9379
50		0.9473	0.9729	0.9401
51		0.9495	0.9741	0.9422
52		0.9518	0.9753	0.9443
53		0.9540	0.9764	0.9464
54		0.9561	0.9776	0.9484
55		0.9583	0.9787	0.9504
56		0.9603	0.9798	0.9524
57		0.9624	0.9808	0.9543
58		0.9643	0.9818	0.9562
59		0.9663	0.9828	0.9580
60		0.9681	0.9838	0.9598
61		0.9699	0.9847	0.9615
62		0.9717	0.9856	0.9631
63		0.9733	0.9865	0.9648
64		0.9750	0.9873	0.9663
65		0.9765	0.9881	0.9678
66		0.9780	0.9889	0.9693
67		0.9795	0.9896	0.9707
68		0.9809	0.9903	0.9721
69		0.9822	0.9910	0.9734
70		0.9834	0.9917	0.9747
71		0.9847	0.9923	0.9759
72		0.9858	0.9929	0.9771
73		0.9869	0.9934	0.9782
74		0.9879	0.9939	0.9793
75		0.9889	0.9944	0.9804
76		0.9899	0.9949	0.9814
77		0.9907	0.9954	0.9824
78		0.9916	0.9958	0.9834
79		0.9924	0.9962	0.9843
80		0.9931	0.9965	0.9852
81		0.9937	0.9969	0.9860
82		0.9944	0.9972	0.9868
83		0.9949	0.9975	0.9876
84		0.9955	0.9977	0.9883
85		0.9960	0.9980	0.9890
86		0.9964	0.9982	0.9897
87		0.9968	0.9984	0.9903
88		0.9972	0.9986	0.9909
89		0.9975	0.9987	0.9915
90		0.9977	0.9989	0.9920

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
52	6		0.4768	
52	7		0.4798	
52	8		0.4827	
52	9		0.4856	
52	10		0.4886	
52	11		0.4915	
53	0		0.4945	
53	1		0.4977	
53	2		0.5009	
53	3		0.5041	
53	4		0.5073	
53	5		0.5105	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8571	0.9230	0.8570	0.9230
2	0.8578	0.9234	0.8576	0.9234
3	0.8585	0.9238	0.8583	0.9238
4	0.8592	0.9243	0.8591	0.9242
5	0.8600	0.9247	0.8598	0.9246
6	0.8608	0.9252	0.8606	0.9251
7	0.8617	0.9257	0.8614	0.9256
8	0.8626	0.9262	0.8623	0.9261
9	0.8635	0.9268	0.8632	0.9266
10	0.8645	0.9273	0.8642	0.9271
11	0.8656	0.9279	0.8652	0.9277
12	0.8666	0.9286	0.8662	0.9283
13	0.8678	0.9292	0.8672	0.9289
14	0.8689	0.9299	0.8684	0.9295
15	0.8702	0.9306	0.8695	0.9302
16	0.8714	0.9313	0.8707	0.9309
17	0.8727	0.9320	0.8719	0.9316
18	0.8740	0.9328	0.8732	0.9323
19	0.8754	0.9336	0.8745	0.9330
20	0.8769	0.9344	0.8759	0.9338
21	0.8784	0.9353	0.8773	0.9346
22	0.8800	0.9362	0.8787	0.9354
23	0.8816	0.9371	0.8802	0.9363
24	0.8833	0.9380	0.8818	0.9372
25	0.8851	0.9390	0.8833	0.9381
26	0.8869	0.9400	0.8850	0.9390
27	0.8887	0.9411	0.8866	0.9399
28	0.8907	0.9422	0.8884	0.9409
29	0.8927	0.9433	0.8901	0.9419
30	0.8947	0.9444	0.8920	0.9429
31	0.8968	0.9456	0.8938	0.9439
32	0.8990	0.9468	0.8957	0.9450
33	0.9012	0.9480	0.8977	0.9461
34	0.9034	0.9493	0.8996	0.9472
35	0.9058	0.9506	0.9017	0.9483
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.9082	0.9519	0.9037
37		0.9106	0.9532	0.9058
38		0.9131	0.9546	0.9079
39		0.9156	0.9559	0.9101
40		0.9181	0.9573	0.9122
41		0.9207	0.9587	0.9144
42		0.9234	0.9602	0.9166
43		0.9257	0.9614	0.9188
44		0.9281	0.9627	0.9210
45		0.9304	0.9640	0.9233
46		0.9328	0.9652	0.9256
47		0.9352	0.9665	0.9279
48		0.9376	0.9678	0.9302
49		0.9400	0.9691	0.9325
50		0.9424	0.9703	0.9348
51		0.9448	0.9716	0.9370
52		0.9472	0.9729	0.9393
53		0.9496	0.9741	0.9415
54		0.9519	0.9754	0.9437
55		0.9542	0.9766	0.9459
56		0.9565	0.9778	0.9480
57		0.9587	0.9789	0.9501
58		0.9608	0.9800	0.9522
59		0.9629	0.9811	0.9541
60		0.9650	0.9822	0.9561
61		0.9670	0.9832	0.9579
62		0.9689	0.9842	0.9598
63		0.9707	0.9851	0.9615
64		0.9725	0.9861	0.9632
65		0.9742	0.9869	0.9649
66		0.9759	0.9878	0.9665
67		0.9774	0.9886	0.9680
68		0.9790	0.9894	0.9695
69		0.9804	0.9901	0.9710
70		0.9818	0.9908	0.9724
71		0.9831	0.9915	0.9737
72		0.9844	0.9921	0.9750
73		0.9856	0.9927	0.9763
74		0.9867	0.9933	0.9775
75		0.9878	0.9939	0.9786
76		0.9888	0.9944	0.9797
77		0.9898	0.9949	0.9808
78		0.9907	0.9953	0.9818
79		0.9916	0.9958	0.9828
80		0.9924	0.9962	0.9838
81		0.9931	0.9965	0.9847
82		0.9938	0.9969	0.9856
83		0.9944	0.9972	0.9864
84		0.9950	0.9975	0.9872
85		0.9955	0.9978	0.9880
86		0.9960	0.9980	0.9887
87		0.9965	0.9982	0.9894
88		0.9968	0.9984	0.9900
89		0.9972	0.9986	0.9906
90		0.9975	0.9988	0.9912

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
53	6		0.5137	
53	7		0.5169	
53	8		0.5201	
53	9		0.5233	
53	10		0.5265	
53	11		0.5297	
54	0		0.5329	
54	1		0.5364	
54	2		0.5398	
54	3		0.5433	
54	4		0.5468	
54	5		0.5503	
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8489	0.9183	0.8488	0.9182
2	0.8496	0.9187	0.8494	0.9186
3	0.8503	0.9191	0.8501	0.9190
4	0.8510	0.9195	0.8509	0.9194
5	0.8518	0.9200	0.8516	0.9199
6	0.8526	0.9205	0.8524	0.9203
7	0.8535	0.9210	0.8533	0.9208
8	0.8544	0.9215	0.8542	0.9213
9	0.8554	0.9220	0.8551	0.9219
10	0.8564	0.9226	0.8560	0.9224
11	0.8574	0.9232	0.8570	0.9230
12	0.8585	0.9239	0.8581	0.9236
13	0.8597	0.9245	0.8591	0.9242
14	0.8608	0.9252	0.8603	0.9249
15	0.8621	0.9259	0.8614	0.9256
16	0.8634	0.9267	0.8626	0.9263
17	0.8647	0.9274	0.8639	0.9270
18	0.8660	0.9282	0.8652	0.9277
19	0.8675	0.9290	0.8665	0.9285
20	0.8690	0.9299	0.8679	0.9293
21	0.8705	0.9308	0.8693	0.9301
22	0.8721	0.9317	0.8708	0.9309
23	0.8738	0.9326	0.8723	0.9318
24	0.8755	0.9336	0.8739	0.9327
25	0.8773	0.9346	0.8755	0.9336
26	0.8791	0.9357	0.8772	0.9346
27	0.8811	0.9368	0.8789	0.9356
28	0.8830	0.9379	0.8807	0.9366
29	0.8851	0.9390	0.8825	0.9376
30	0.8872	0.9402	0.8844	0.9386
31	0.8893	0.9414	0.8863	0.9397
32	0.8916	0.9427	0.8882	0.9408
33	0.8938	0.9439	0.8902	0.9419
34	0.8962	0.9453	0.8923	0.9431
35	0.8986	0.9466	0.8944	0.9442
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.9011	0.9480	0.8965
37		0.9036	0.9494	0.8986
38		0.9062	0.9508	0.9008
39		0.9088	0.9522	0.9030
40		0.9115	0.9537	0.9053
41		0.9142	0.9552	0.9076
42		0.9169	0.9567	0.9098
43		0.9194	0.9580	0.9121
44		0.9219	0.9594	0.9145
45		0.9243	0.9607	0.9168
46		0.9268	0.9620	0.9192
47		0.9294	0.9634	0.9217
48		0.9319	0.9648	0.9241
49		0.9345	0.9661	0.9265
50		0.9371	0.9675	0.9290
51		0.9396	0.9689	0.9314
52		0.9422	0.9702	0.9338
53		0.9448	0.9716	0.9362
54		0.9473	0.9729	0.9386
55		0.9498	0.9742	0.9410
56		0.9522	0.9755	0.9433
57		0.9546	0.9768	0.9455
58		0.9570	0.9780	0.9477
59		0.9593	0.9792	0.9499
60		0.9615	0.9804	0.9520
61		0.9637	0.9815	0.9540
62		0.9657	0.9826	0.9560
63		0.9678	0.9836	0.9580
64		0.9697	0.9846	0.9598
65		0.9716	0.9856	0.9616
66		0.9734	0.9865	0.9634
67		0.9752	0.9874	0.9651
68		0.9768	0.9883	0.9667
69		0.9784	0.9891	0.9683
70		0.9800	0.9899	0.9698
71		0.9814	0.9906	0.9713
72		0.9828	0.9913	0.9727
73		0.9841	0.9920	0.9741
74		0.9854	0.9926	0.9754
75		0.9866	0.9932	0.9766
76		0.9877	0.9938	0.9778
77		0.9888	0.9944	0.9790
78		0.9898	0.9949	0.9801
79		0.9907	0.9953	0.9812
80		0.9916	0.9958	0.9823
81		0.9924	0.9962	0.9833
82		0.9931	0.9966	0.9842
83		0.9938	0.9969	0.9851
84		0.9945	0.9972	0.9860
85		0.9950	0.9975	0.9868
86		0.9956	0.9978	0.9876
87		0.9961	0.9980	0.9883
88		0.9965	0.9982	0.9890
89		0.9969	0.9984	0.9897
90		0.9972	0.9986	0.9903

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
54	6		0.5538	
54	7		0.5573	
54	8		0.5608	
54	9		0.5642	
54	10		0.5677	
54	11		0.5712	
55	0	0.600000	0.5747	
55	1	0.604167	0.5785	
55	2	0.608333	0.5823	
55	3	0.612500	0.5861	
55	4	0.616667	0.5899	
55	5	0.620833	0.5937	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8403	0.9132	0.8402	0.9132
2	0.8409	0.9136	0.8408	0.9135
3	0.8417	0.9140	0.8415	0.9139
4	0.8424	0.9145	0.8423	0.9144
5	0.8432	0.9149	0.8430	0.9148
6	0.8440	0.9154	0.8438	0.9153
7	0.8449	0.9159	0.8447	0.9158
8	0.8458	0.9165	0.8456	0.9163
9	0.8468	0.9170	0.8465	0.9169
10	0.8478	0.9176	0.8475	0.9174
11	0.8489	0.9182	0.8485	0.9180
12	0.8500	0.9189	0.8495	0.9186
13	0.8511	0.9196	0.8506	0.9193
14	0.8523	0.9203	0.8518	0.9199
15	0.8536	0.9210	0.8529	0.9206
16	0.8549	0.9218	0.8542	0.9213
17	0.8562	0.9225	0.8554	0.9221
18	0.8576	0.9233	0.8567	0.9228
19	0.8590	0.9242	0.8581	0.9236
20	0.8606	0.9251	0.8595	0.9245
21	0.8621	0.9260	0.8610	0.9253
22	0.8638	0.9269	0.8625	0.9262
23	0.8655	0.9279	0.8640	0.9271
24	0.8672	0.9289	0.8656	0.9280
25	0.8691	0.9299	0.8673	0.9289
26	0.8710	0.9310	0.8690	0.9299
27	0.8729	0.9321	0.8708	0.9309
28	0.8749	0.9333	0.8726	0.9319
29	0.8770	0.9345	0.8744	0.9330
30	0.8792	0.9357	0.8763	0.9341
31	0.8814	0.9370	0.8783	0.9352
32	0.8837	0.9383	0.8803	0.9363
33	0.8860	0.9396	0.8823	0.9375
34	0.8885	0.9409	0.8844	0.9387
35	0.8910	0.9423	0.8866	0.9399

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
55	6	0.625000	0.5975	
55	7	0.629167	0.6013	
55	8	0.633333	0.6051	
55	9	0.637500	0.6089	
55	10	0.641667	0.6127	
55	11	0.645833	0.6165	
56	0	0.650000	0.6203	
56	1	0.654167	0.6244	
56	2	0.658333	0.6286	
56	3	0.662500	0.6327	
56	4	0.666667	0.6369	
56	5	0.670833	0.6410	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8316	0.9080	0.8315	0.9080
2	0.8322	0.9084	0.8321	0.9084
3	0.8330	0.9089	0.8328	0.9088
4	0.8337	0.9093	0.8336	0.9092
5	0.8345	0.9098	0.8343	0.9097
6	0.8353	0.9103	0.8351	0.9102
7	0.8362	0.9108	0.8360	0.9107
8	0.8371	0.9113	0.8369	0.9112
9	0.8381	0.9119	0.8378	0.9118
10	0.8391	0.9125	0.8388	0.9123
11	0.8402	0.9132	0.8398	0.9129
12	0.8413	0.9138	0.8409	0.9136
13	0.8425	0.9145	0.8420	0.9142
14	0.8437	0.9152	0.8431	0.9149
15	0.8450	0.9160	0.8443	0.9156
16	0.8463	0.9167	0.8456	0.9163
17	0.8476	0.9175	0.8469	0.9171
18	0.8490	0.9184	0.8482	0.9179
19	0.8505	0.9192	0.8496	0.9187
20	0.8520	0.9201	0.8510	0.9195
21	0.8536	0.9210	0.8525	0.9204
22	0.8553	0.9220	0.8540	0.9213
23	0.8570	0.9230	0.8556	0.9222
24	0.8588	0.9241	0.8573	0.9231
25	0.8607	0.9251	0.8590	0.9241
26	0.8626	0.9263	0.8607	0.9251
27	0.8646	0.9274	0.8625	0.9262
28	0.8667	0.9286	0.8643	0.9272
29	0.8688	0.9298	0.8662	0.9283
30	0.8711	0.9311	0.8682	0.9294
31	0.8733	0.9324	0.8702	0.9306
32	0.8757	0.9337	0.8722	0.9318
33	0.8781	0.9351	0.8743	0.9330
34	0.8806	0.9365	0.8765	0.9342
35	0.8832	0.9380	0.8787	0.9354

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8858	0.9394	0.8809	0.9367
37	0.8885	0.9410	0.8832	0.9380
38	0.8913	0.9425	0.8855	0.9393
39	0.8941	0.9441	0.8879	0.9406
40	0.8970	0.9457	0.8903	0.9420
41	0.8999	0.9473	0.8928	0.9433
42	0.9029	0.9490	0.8952	0.9447
43	0.9056	0.9505	0.8977	0.9461
44	0.9083	0.9520	0.9002	0.9475
45	0.9110	0.9534	0.9028	0.9489
46	0.9138	0.9549	0.9055	0.9504
47	0.9166	0.9565	0.9081	0.9519
48	0.9194	0.9580	0.9108	0.9533
49	0.9223	0.9596	0.9136	0.9548
50	0.9252	0.9612	0.9163	0.9563
51	0.9282	0.9627	0.9191	0.9578
52	0.9311	0.9643	0.9218	0.9593
53	0.9340	0.9659	0.9246	0.9608
54	0.9370	0.9675	0.9273	0.9623
55	0.9399	0.9690	0.9300	0.9637
56	0.9427	0.9705	0.9327	0.9652
57	0.9455	0.9720	0.9353	0.9666
58	0.9483	0.9735	0.9379	0.9680
59	0.9510	0.9749	0.9404	0.9693
60	0.9537	0.9763	0.9429	0.9706
61	0.9562	0.9776	0.9454	0.9719
62	0.9587	0.9789	0.9477	0.9732
63	0.9612	0.9802	0.9500	0.9744
64	0.9635	0.9814	0.9523	0.9756
65	0.9658	0.9826	0.9544	0.9767
66	0.9680	0.9837	0.9565	0.9778
67	0.9701	0.9848	0.9586	0.9788
68	0.9721	0.9858	0.9605	0.9799
69	0.9740	0.9868	0.9624	0.9808
70	0.9759	0.9878	0.9642	0.9818
71	0.9776	0.9887	0.9660	0.9827
72	0.9793	0.9896	0.9677	0.9836
73	0.9809	0.9904	0.9693	0.9844
74	0.9824	0.9911	0.9709	0.9852
75	0.9839	0.9919	0.9724	0.9860
76	0.9852	0.9926	0.9738	0.9867
77	0.9865	0.9932	0.9752	0.9875
78	0.9877	0.9938	0.9766	0.9881
79	0.9888	0.9944	0.9778	0.9888
80	0.9899	0.9949	0.9790	0.9894
81	0.9908	0.9954	0.9802	0.9900
82	0.9917	0.9958	0.9813	0.9906
83	0.9926	0.9963	0.9824	0.9911
84	0.9933	0.9966	0.9834	0.9916
85	0.9940	0.9970	0.9844	0.9921
86	0.9947	0.9973	0.9853	0.9926
87	0.9952	0.9976	0.9861	0.9930
88	0.9957	0.9979	0.9870	0.9934
89	0.9962	0.9981	0.9877	0.9938
90	0.9966	0.9983	0.9884	0.9942

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
56	6	0.675000	0.6452	
56	7	0.679167	0.6493	
56	8	0.683333	0.6534	
56	9	0.687500	0.6576	
56	10	0.691667	0.6617	
56	11	0.695833	0.6659	
57	0	0.700000	0.6700	
57	1	0.704167	0.6746	
57	2	0.708333	0.6791	
57	3	0.712500	0.6836	
57	4	0.716667	0.6882	
57	5	0.720833	0.6927	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8225	0.9026	0.8224	0.9025
2	0.8231	0.9030	0.8230	0.9029
3	0.8238	0.9034	0.8237	0.9033
4	0.8246	0.9039	0.8244	0.9038
5	0.8254	0.9043	0.8252	0.9042
6	0.8262	0.9048	0.8260	0.9047
7	0.8271	0.9054	0.8269	0.9052
8	0.8280	0.9059	0.8278	0.9058
9	0.8290	0.9065	0.8287	0.9063
10	0.8300	0.9071	0.8297	0.9069
11	0.8311	0.9078	0.8307	0.9075
12	0.8322	0.9084	0.8318	0.9082
13	0.8334	0.9091	0.8329	0.9088
14	0.8346	0.9099	0.8341	0.9095
15	0.8359	0.9106	0.8353	0.9102
16	0.8372	0.9114	0.8365	0.9110
17	0.8386	0.9122	0.8378	0.9118
18	0.8400	0.9131	0.8392	0.9126
19	0.8415	0.9139	0.8406	0.9134
20	0.8431	0.9149	0.8421	0.9143
21	0.8447	0.9158	0.8436	0.9152
22	0.8464	0.9168	0.8451	0.9161
23	0.8482	0.9178	0.8468	0.9170
24	0.8500	0.9189	0.8484	0.9180
25	0.8519	0.9200	0.8502	0.9190
26	0.8539	0.9212	0.8519	0.9200
27	0.8559	0.9224	0.8538	0.9211
28	0.8580	0.9236	0.8556	0.9222
29	0.8602	0.9249	0.8576	0.9233
30	0.8625	0.9262	0.8596	0.9245
31	0.8648	0.9275	0.8616	0.9257
32	0.8672	0.9289	0.8637	0.9269
33	0.8697	0.9303	0.8659	0.9281
34	0.8723	0.9318	0.8681	0.9294
35	0.8749	0.9333	0.8703	0.9307

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
57	6	0.725000	0.6972	
57	7	0.729167	0.7018	
57	8	0.733333	0.7063	
57	9	0.737500	0.7108	
57	10	0.741667	0.7154	
57	11	0.745833	0.7199	
58	0	0.750000	0.7244	
58	1	0.754167	0.7294	
58	2	0.758333	0.7343	
58	3	0.762500	0.7393	
58	4	0.766667	0.7443	
58	5	0.770833	0.7492	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8129	0.8968	0.8128	0.8967
2	0.8136	0.8972	0.8135	0.8971
3	0.8143	0.8976	0.8142	0.8976
4	0.8150	0.8981	0.8149	0.8980
5	0.8158	0.8986	0.8157	0.8985
6	0.8166	0.8991	0.8165	0.8990
7	0.8175	0.8996	0.8173	0.8995
8	0.8185	0.9002	0.8182	0.9000
9	0.8194	0.9008	0.8192	0.9006
10	0.8205	0.9014	0.8202	0.9012
11	0.8215	0.9020	0.8212	0.9018
12	0.8227	0.9027	0.8223	0.9025
13	0.8239	0.9034	0.8234	0.9031
14	0.8251	0.9042	0.8246	0.9038
15	0.8264	0.9050	0.8258	0.9046
16	0.8277	0.9057	0.8271	0.9053
17	0.8291	0.9066	0.8284	0.9061
18	0.8306	0.9074	0.8298	0.9070
19	0.8321	0.9083	0.8312	0.9078
20	0.8337	0.9093	0.8327	0.9087
21	0.8353	0.9103	0.8342	0.9096
22	0.8370	0.9113	0.8358	0.9106
23	0.8388	0.9124	0.8374	0.9115
24	0.8407	0.9135	0.8391	0.9125
25	0.8426	0.9146	0.8409	0.9136
26	0.8446	0.9158	0.8427	0.9146
27	0.8467	0.9170	0.8446	0.9157
28	0.8489	0.9183	0.8465	0.9169
29	0.8511	0.9196	0.8484	0.9180
30	0.8534	0.9209	0.8505	0.9192
31	0.8558	0.9223	0.8526	0.9204
32	0.8583	0.9237	0.8547	0.9217
33	0.8608	0.9252	0.8569	0.9229
34	0.8634	0.9267	0.8592	0.9242
35	0.8661	0.9283	0.8615	0.9256
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.8689	0.9299	0.8638
37		0.8718	0.9315	0.8662
38		0.8747	0.9332	0.8687
39		0.8778	0.9349	0.8712
40		0.8809	0.9367	0.8738
41		0.8841	0.9385	0.8763
42		0.8873	0.9403	0.8790
43		0.8902	0.9419	0.8816
44		0.8931	0.9435	0.8844
45		0.8960	0.9452	0.8871
46		0.8990	0.9468	0.8900
47		0.9021	0.9485	0.8929
48		0.9052	0.9503	0.8959
49		0.9084	0.9520	0.8989
50		0.9117	0.9538	0.9019
51		0.9150	0.9556	0.9050
52		0.9183	0.9574	0.9081
53		0.9216	0.9592	0.9112
54		0.9250	0.9610	0.9143
55		0.9283	0.9628	0.9174
56		0.9316	0.9646	0.9205
57		0.9349	0.9663	0.9235
58		0.9381	0.9681	0.9265
59		0.9413	0.9698	0.9295
60		0.9444	0.9714	0.9324
61		0.9475	0.9730	0.9353
62		0.9504	0.9746	0.9381
63		0.9533	0.9761	0.9408
64		0.9561	0.9776	0.9435
65		0.9589	0.9790	0.9461
66		0.9615	0.9804	0.9486
67		0.9640	0.9817	0.9510
68		0.9665	0.9830	0.9534
69		0.9688	0.9842	0.9557
70		0.9711	0.9853	0.9579
71		0.9732	0.9864	0.9600
72		0.9752	0.9875	0.9620
73		0.9772	0.9884	0.9640
74		0.9790	0.9894	0.9659
75		0.9807	0.9903	0.9677
76		0.9824	0.9911	0.9694
77		0.9839	0.9919	0.9710
78		0.9853	0.9926	0.9726
79		0.9867	0.9933	0.9742
80		0.9879	0.9939	0.9756
81		0.9891	0.9945	0.9770
82		0.9902	0.9951	0.9783
83		0.9912	0.9956	0.9796
84		0.9921	0.9960	0.9808
85		0.9929	0.9964	0.9819
86		0.9937	0.9968	0.9830
87		0.9944	0.9972	0.9840
88		0.9950	0.9975	0.9849
89		0.9955	0.9978	0.9858
90		0.9960	0.9980	0.9866

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
58	6	0.775000	0.7542	
58	7	0.779167	0.7592	
58	8	0.783333	0.7641	
58	9	0.787500	0.7691	
58	10	0.791667	0.7740	
58	11	0.795833	0.7790	
59	0	0.800000	0.7840	
59	1	0.804167	0.7894	
59	2	0.808333	0.7948	
59	3	0.812500	0.8003	
59	4	0.816667	0.8057	
59	5	0.820833	0.8112	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8029	0.8907	0.8028	0.8906
2	0.8036	0.8911	0.8035	0.8910
3	0.8043	0.8915	0.8042	0.8914
4	0.8050	0.8920	0.8049	0.8919
5	0.8058	0.8925	0.8057	0.8924
6	0.8066	0.8930	0.8065	0.8929
7	0.8075	0.8935	0.8073	0.8934
8	0.8084	0.8941	0.8082	0.8939
9	0.8094	0.8947	0.8092	0.8945
10	0.8104	0.8953	0.8101	0.8951
11	0.8115	0.8960	0.8112	0.8957
12	0.8127	0.8967	0.8123	0.8964
13	0.8139	0.8974	0.8134	0.8971
14	0.8151	0.8981	0.8146	0.8978
15	0.8164	0.8989	0.8158	0.8986
16	0.8178	0.8997	0.8171	0.8993
17	0.8192	0.9006	0.8184	0.9002
18	0.8206	0.9015	0.8198	0.9010
19	0.8222	0.9024	0.8213	0.9019
20	0.8238	0.9034	0.8228	0.9028
21	0.8254	0.9044	0.8243	0.9037
22	0.8272	0.9054	0.8260	0.9047
23	0.8290	0.9065	0.8276	0.9057
24	0.8309	0.9076	0.8294	0.9067
25	0.8329	0.9088	0.8311	0.9078
26	0.8349	0.9100	0.8330	0.9089
27	0.8370	0.9113	0.8349	0.9100
28	0.8392	0.9126	0.8368	0.9112
29	0.8415	0.9139	0.8388	0.9124
30	0.8438	0.9153	0.8409	0.9136
31	0.8463	0.9167	0.8430	0.9148
32	0.8488	0.9182	0.8452	0.9161
33	0.8514	0.9197	0.8475	0.9174
34	0.8541	0.9213	0.8498	0.9188
35	0.8569	0.9229	0.8521	0.9202

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
59	6	0.825000	0.8166	
59	7	0.829167	0.8221	
59	8	0.833333	0.8275	
59	9	0.837500	0.8329	
59	10	0.841667	0.8384	
59	11	0.845833	0.8438	
60	0	0.850000	0.8493	
60	1	0.852500	0.8552	
60	2	0.855000	0.8612	
60	3	0.857500	0.8672	
60	4	0.860000	0.8732	
60	5	0.862500	0.8792	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7924	0.8842	0.7924	0.8842
2	0.7931	0.8846	0.7930	0.8846
3	0.7938	0.8850	0.7937	0.8850
4	0.7945	0.8855	0.7944	0.8854
5	0.7953	0.8860	0.7952	0.8859
6	0.7961	0.8865	0.7960	0.8864
7	0.7970	0.8870	0.7968	0.8869
8	0.7979	0.8876	0.7977	0.8875
9	0.7989	0.8882	0.7987	0.8881
10	0.7999	0.8889	0.7997	0.8887
11	0.8010	0.8895	0.8007	0.8893
12	0.8022	0.8902	0.8018	0.8900
13	0.8034	0.8910	0.8029	0.8907
14	0.8046	0.8917	0.8041	0.8914
15	0.8060	0.8926	0.8054	0.8922
16	0.8073	0.8934	0.8067	0.8930
17	0.8087	0.8942	0.8080	0.8938
18	0.8102	0.8951	0.8094	0.8947
19	0.8117	0.8961	0.8109	0.8956
20	0.8133	0.8971	0.8124	0.8965
21	0.8150	0.8981	0.8140	0.8975
22	0.8168	0.8992	0.8156	0.8984
23	0.8186	0.9003	0.8173	0.8995
24	0.8206	0.9014	0.8191	0.9005
25	0.8226	0.9026	0.8209	0.9016
26	0.8246	0.9039	0.8227	0.9027
27	0.8268	0.9052	0.8247	0.9039
28	0.8290	0.9065	0.8266	0.9051
29	0.8313	0.9079	0.8287	0.9063
30	0.8337	0.9093	0.8308	0.9076
31	0.8362	0.9108	0.8330	0.9089
32	0.8388	0.9123	0.8352	0.9102
33	0.8415	0.9139	0.8375	0.9115
34	0.8442	0.9155	0.8398	0.9129
35	0.8470	0.9172	0.8422	0.9144
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.8500	0.9189	0.8447
37		0.8530	0.9207	0.8472
38		0.8561	0.9225	0.8498
39		0.8593	0.9243	0.8524
40		0.8626	0.9262	0.8551
41		0.8660	0.9282	0.8578
42		0.8695	0.9302	0.8606
43		0.8725	0.9319	0.8634
44		0.8757	0.9337	0.8663
45		0.8788	0.9355	0.8693
46		0.8820	0.9373	0.8723
47		0.8854	0.9392	0.8755
48		0.8888	0.9411	0.8787
49		0.8923	0.9431	0.8820
50		0.8959	0.9451	0.8853
51		0.8995	0.9471	0.8887
52		0.9032	0.9491	0.8921
53		0.9069	0.9512	0.8956
54		0.9107	0.9533	0.8990
55		0.9145	0.9553	0.9025
56		0.9182	0.9574	0.9060
57		0.9220	0.9594	0.9095
58		0.9257	0.9614	0.9129
59		0.9294	0.9634	0.9164
60		0.9331	0.9654	0.9198
61		0.9367	0.9673	0.9231
62		0.9402	0.9692	0.9264
63		0.9436	0.9710	0.9296
64		0.9470	0.9728	0.9328
65		0.9503	0.9745	0.9359
66		0.9534	0.9762	0.9389
67		0.9565	0.9778	0.9418
68		0.9594	0.9793	0.9446
69		0.9623	0.9808	0.9474
70		0.9650	0.9822	0.9500
71		0.9676	0.9835	0.9526
72		0.9701	0.9848	0.9550
73		0.9724	0.9860	0.9574
74		0.9747	0.9872	0.9597
75		0.9768	0.9882	0.9618
76		0.9787	0.9893	0.9639
77		0.9806	0.9902	0.9659
78		0.9824	0.9911	0.9678
79		0.9840	0.9919	0.9697
80		0.9855	0.9927	0.9714
81		0.9869	0.9934	0.9731
82		0.9882	0.9941	0.9746
83		0.9894	0.9947	0.9761
84		0.9905	0.9953	0.9776
85		0.9915	0.9958	0.9789
86		0.9925	0.9962	0.9802
87		0.9933	0.9966	0.9814
88		0.9940	0.9970	0.9825
89		0.9947	0.9973	0.9835
90		0.9953	0.9976	0.9845

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
60	6	0.865000	0.8851	
60	7	0.867500	0.8911	
60	8	0.870000	0.8971	
60	9	0.872500	0.9031	
60	10	0.875000	0.9091	
60	11	0.877500	0.9150	
61	0	0.880000	0.9210	
61	1	0.882500	0.9276	
61	2	0.885000	0.9342	
61	3	0.887500	0.9408	
61	4	0.890000	0.9473	
61	5	0.892500	0.9539	
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7815	0.8773	0.7814	0.8773
2	0.7821	0.8777	0.7820	0.8777
3	0.7828	0.8782	0.7827	0.8781
4	0.7835	0.8786	0.7834	0.8786
5	0.7843	0.8791	0.7842	0.8790
6	0.7851	0.8796	0.7850	0.8795
7	0.7860	0.8802	0.7858	0.8801
8	0.7869	0.8808	0.7867	0.8806
9	0.7879	0.8814	0.7877	0.8812
10	0.7889	0.8820	0.7886	0.8818
11	0.7900	0.8827	0.7897	0.8825
12	0.7912	0.8834	0.7908	0.8832
13	0.7924	0.8842	0.7919	0.8839
14	0.7936	0.8849	0.7931	0.8846
15	0.7950	0.8858	0.7944	0.8854
16	0.7963	0.8866	0.7957	0.8862
17	0.7977	0.8875	0.7970	0.8871
18	0.7992	0.8884	0.7985	0.8879
19	0.8008	0.8894	0.7999	0.8889
20	0.8024	0.8904	0.8015	0.8898
21	0.8041	0.8914	0.8031	0.8908
22	0.8059	0.8925	0.8047	0.8918
23	0.8078	0.8937	0.8064	0.8929
24	0.8097	0.8948	0.8082	0.8939
25	0.8117	0.8961	0.8101	0.8951
26	0.8138	0.8974	0.8119	0.8962
27	0.8160	0.8987	0.8139	0.8974
28	0.8183	0.9001	0.8159	0.8986
29	0.8206	0.9015	0.8180	0.8999
30	0.8231	0.9029	0.8201	0.9012
31	0.8256	0.9045	0.8223	0.9025
32	0.8282	0.9060	0.8246	0.9039
33	0.8309	0.9077	0.8269	0.9053
34	0.8337	0.9093	0.8293	0.9067
35	0.8366	0.9111	0.8318	0.9082
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.8396	0.9128	0.8343
37		0.8427	0.9147	0.8368
38		0.8459	0.9165	0.8395
39		0.8492	0.9185	0.8422
40		0.8526	0.9204	0.8449
41		0.8561	0.9225	0.8477
42		0.8597	0.9245	0.8505
43		0.8628	0.9264	0.8534
44		0.8661	0.9282	0.8564
45		0.8693	0.9301	0.8594
46		0.8726	0.9320	0.8626
47		0.8761	0.9339	0.8658
48		0.8796	0.9359	0.8691
49		0.8832	0.9380	0.8725
50		0.8870	0.9401	0.8760
51		0.8908	0.9422	0.8796
52		0.8947	0.9444	0.8831
53		0.8986	0.9466	0.8868
54		0.9026	0.9488	0.8904
55		0.9066	0.9510	0.8941
56		0.9106	0.9532	0.8978
57		0.9146	0.9554	0.9015
58		0.9186	0.9576	0.9052
59		0.9226	0.9597	0.9089
60		0.9265	0.9619	0.9125
61		0.9304	0.9639	0.9161
62		0.9342	0.9660	0.9197
63		0.9380	0.9680	0.9232
64		0.9416	0.9699	0.9266
65		0.9452	0.9718	0.9299
66		0.9487	0.9737	0.9332
67		0.9520	0.9754	0.9364
68		0.9553	0.9771	0.9395
69		0.9584	0.9787	0.9425
70		0.9614	0.9803	0.9454
71		0.9642	0.9818	0.9482
72		0.9670	0.9832	0.9509
73		0.9696	0.9846	0.9535
74		0.9720	0.9858	0.9560
75		0.9744	0.9870	0.9584
76		0.9766	0.9882	0.9607
77		0.9786	0.9892	0.9629
78		0.9806	0.9902	0.9650
79		0.9824	0.9911	0.9670
80		0.9841	0.9920	0.9689
81		0.9856	0.9928	0.9708
82		0.9871	0.9935	0.9725
83		0.9884	0.9942	0.9741
84		0.9896	0.9948	0.9757
85		0.9907	0.9953	0.9772
86		0.9917	0.9958	0.9785
87		0.9926	0.9963	0.9798
88		0.9934	0.9967	0.9811
89		0.9942	0.9971	0.9822
90		0.9948	0.9974	0.9833

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
61	6	0.895000	0.9605	
61	7	0.897500	0.9671	
61	8	0.900000	0.9737	
61	9	0.902500	0.9803	
61	10	0.905000	0.9868	
61	11	0.907500	0.9934	
62	0	0.910000		
62	1	0.912500		
62	2	0.915000		
62	3	0.917500		
62	4	0.920000		
62	5	0.922500		
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7700	0.8700	0.7699	0.8700
2	0.7706	0.8705	0.7705	0.8704
3	0.7713	0.8709	0.7712	0.8708
4	0.7720	0.8713	0.7719	0.8713
5	0.7728	0.8718	0.7727	0.8718
6	0.7736	0.8724	0.7735	0.8723
7	0.7745	0.8729	0.7743	0.8728
8	0.7754	0.8735	0.7752	0.8734
9	0.7764	0.8741	0.7761	0.8740
10	0.7774	0.8748	0.7771	0.8746
11	0.7785	0.8754	0.7781	0.8752
12	0.7796	0.8762	0.7792	0.8759
13	0.7808	0.8769	0.7804	0.8766
14	0.7821	0.8777	0.7816	0.8774
15	0.7834	0.8785	0.7828	0.8782
16	0.7848	0.8794	0.7841	0.8790
17	0.7862	0.8803	0.7855	0.8799
18	0.7877	0.8812	0.7869	0.8808
19	0.7892	0.8822	0.7884	0.8817
20	0.7909	0.8832	0.7900	0.8827
21	0.7926	0.8843	0.7916	0.8837
22	0.7944	0.8854	0.7933	0.8847
23	0.7963	0.8866	0.7950	0.8858
24	0.7983	0.8878	0.7968	0.8869
25	0.8003	0.8891	0.7987	0.8881
26	0.8024	0.8904	0.8006	0.8893
27	0.8046	0.8917	0.8026	0.8905
28	0.8069	0.8932	0.8046	0.8917
29	0.8093	0.8946	0.8067	0.8930
30	0.8118	0.8961	0.8089	0.8944
31	0.8144	0.8977	0.8111	0.8957
32	0.8170	0.8993	0.8134	0.8971
33	0.8198	0.9010	0.8158	0.8986
34	0.8227	0.9027	0.8182	0.9000
35	0.8256	0.9045	0.8207	0.9015
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Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.8287	0.9063	0.8233
37		0.8319	0.9082	0.8259
38		0.8351	0.9102	0.8286
39		0.8385	0.9122	0.8313
40		0.8420	0.9142	0.8341
41		0.8456	0.9163	0.8369
42		0.8492	0.9185	0.8398
43		0.8525	0.9204	0.8427
44		0.8558	0.9223	0.8458
45		0.8591	0.9242	0.8489
46		0.8625	0.9262	0.8522
47		0.8661	0.9282	0.8555
48		0.8698	0.9303	0.8589
49		0.8735	0.9325	0.8625
50		0.8774	0.9347	0.8661
51		0.8814	0.9370	0.8697
52		0.8855	0.9393	0.8735
53		0.8896	0.9416	0.8773
54		0.8938	0.9439	0.8811
55		0.8980	0.9463	0.8850
56		0.9023	0.9486	0.8889
57		0.9065	0.9510	0.8928
58		0.9108	0.9533	0.8967
59		0.9151	0.9556	0.9007
60		0.9193	0.9579	0.9045
61		0.9235	0.9602	0.9084
62		0.9276	0.9624	0.9122
63		0.9316	0.9646	0.9160
64		0.9356	0.9667	0.9197
65		0.9395	0.9688	0.9234
66		0.9433	0.9708	0.9269
67		0.9470	0.9728	0.9304
68		0.9505	0.9746	0.9338
69		0.9540	0.9764	0.9371
70		0.9573	0.9782	0.9402
71		0.9604	0.9798	0.9433
72		0.9635	0.9814	0.9463
73		0.9663	0.9829	0.9492
74		0.9691	0.9843	0.9519
75		0.9717	0.9856	0.9546
76		0.9741	0.9869	0.9571
77		0.9764	0.9881	0.9595
78		0.9786	0.9892	0.9618
79		0.9806	0.9902	0.9641
80		0.9824	0.9911	0.9662
81		0.9842	0.9920	0.9682
82		0.9858	0.9928	0.9701
83		0.9872	0.9936	0.9719
84		0.9886	0.9943	0.9736
85		0.9898	0.9949	0.9752
86		0.9909	0.9954	0.9767
87		0.9919	0.9959	0.9781
88		0.9928	0.9964	0.9795
89		0.9936	0.9968	0.9807
90		0.9943	0.9971	0.9819

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
62	6	0.925000		
62	7	0.927500		
62	8	0.930000		
62	9	0.932500		
62	10	0.935000		
62	11	0.937500		
63	0	0.940000		
63	1	0.942500		
63	2	0.945000		
63	3	0.947500		
63	4	0.950000		
63	5	0.952500		
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7579	0.8623	0.7579	0.8623
2	0.7586	0.8627	0.7585	0.8627
3	0.7592	0.8632	0.7592	0.8631
4	0.7600	0.8636	0.7599	0.8635
5	0.7607	0.8641	0.7606	0.8640
6	0.7615	0.8646	0.7614	0.8645
7	0.7624	0.8652	0.7622	0.8651
8	0.7633	0.8658	0.7631	0.8656
9	0.7643	0.8664	0.7640	0.8662
10	0.7653	0.8670	0.7650	0.8669
11	0.7664	0.8677	0.7660	0.8675
12	0.7675	0.8685	0.7671	0.8682
13	0.7687	0.8692	0.7683	0.8690
14	0.7700	0.8700	0.7695	0.8697
15	0.7713	0.8709	0.7707	0.8705
16	0.7726	0.8717	0.7720	0.8714
17	0.7741	0.8726	0.7734	0.8722
18	0.7756	0.8736	0.7749	0.8732
19	0.7771	0.8746	0.7764	0.8741
20	0.7788	0.8756	0.7779	0.8751
21	0.7805	0.8767	0.7796	0.8761
22	0.7823	0.8779	0.7812	0.8772
23	0.7842	0.8791	0.7830	0.8783
24	0.7862	0.8803	0.7848	0.8794
25	0.7883	0.8816	0.7867	0.8806
26	0.7904	0.8830	0.7886	0.8818
27	0.7927	0.8843	0.7906	0.8831
28	0.7950	0.8858	0.7927	0.8844
29	0.7974	0.8873	0.7948	0.8857
30	0.7999	0.8888	0.7970	0.8871
31	0.8025	0.8905	0.7993	0.8885
32	0.8053	0.8921	0.8016	0.8899
33	0.8081	0.8938	0.8040	0.8914
34	0.8110	0.8956	0.8065	0.8929
35	0.8140	0.8975	0.8090	0.8944

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
63	6	0.955000		
63	7	0.957500		
63	8	0.960000		
63	9	0.962500		
63	10	0.965000		
63	11	0.967500		
64	0	0.970000		
64	1	0.972500		
64	2	0.975000		
64	3	0.977500		
64	4	0.980000		
64	5	0.982500		
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7453	0.8541	0.7453	0.8540
2	0.7460	0.8545	0.7459	0.8544
3	0.7466	0.8549	0.7465	0.8549
4	0.7473	0.8554	0.7472	0.8553
5	0.7481	0.8559	0.7480	0.8558
6	0.7489	0.8564	0.7487	0.8563
7	0.7497	0.8570	0.7496	0.8569
8	0.7506	0.8576	0.7504	0.8574
9	0.7516	0.8582	0.7514	0.8580
10	0.7526	0.8588	0.7523	0.8587
11	0.7537	0.8595	0.7534	0.8593
12	0.7548	0.8603	0.7544	0.8600
13	0.7560	0.8610	0.7556	0.8608
14	0.7572	0.8619	0.7568	0.8616
15	0.7586	0.8627	0.7580	0.8624
16	0.7599	0.8636	0.7593	0.8632
17	0.7613	0.8645	0.7607	0.8641
18	0.7628	0.8655	0.7622	0.8650
19	0.7644	0.8665	0.7637	0.8660
20	0.7661	0.8675	0.7653	0.8670
21	0.7678	0.8687	0.7669	0.8681
22	0.7696	0.8698	0.7686	0.8692
23	0.7716	0.8710	0.7704	0.8703
24	0.7736	0.8723	0.7722	0.8715
25	0.7756	0.8736	0.7741	0.8727
26	0.7778	0.8750	0.7761	0.8739
27	0.7801	0.8764	0.7781	0.8752
28	0.7824	0.8779	0.7802	0.8765
29	0.7849	0.8795	0.7823	0.8779
30	0.7874	0.8811	0.7846	0.8793
31	0.7901	0.8827	0.7869	0.8807
32	0.7928	0.8844	0.7892	0.8822
33	0.7956	0.8862	0.7917	0.8837
34	0.7986	0.8880	0.7941	0.8853
35	0.8017	0.8899	0.7967	0.8869
<hr/>				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.8048	0.8919	0.7993
37		0.8081	0.8939	0.8020
38		0.8115	0.8960	0.8048
39		0.8151	0.8981	0.8076
40		0.8187	0.9003	0.8105
41		0.8224	0.9026	0.8134
42		0.8263	0.9049	0.8164
43		0.8297	0.9069	0.8194
44		0.8332	0.9090	0.8226
45		0.8366	0.9110	0.8259
46		0.8402	0.9132	0.8293
47		0.8440	0.9154	0.8328
48		0.8479	0.9177	0.8364
49		0.8519	0.9200	0.8401
50		0.8561	0.9225	0.8440
51		0.8604	0.9249	0.8479
52		0.8648	0.9275	0.8520
53		0.8693	0.9301	0.8561
54		0.8739	0.9327	0.8602
55		0.8785	0.9353	0.8645
56		0.8833	0.9380	0.8688
57		0.8880	0.9407	0.8731
58		0.8929	0.9434	0.8775
59		0.8977	0.9461	0.8819
60		0.9025	0.9487	0.8863
61		0.9073	0.9514	0.8907
62		0.9121	0.9540	0.8951
63		0.9168	0.9566	0.8994
64		0.9215	0.9591	0.9037
65		0.9261	0.9616	0.9080
66		0.9306	0.9640	0.9122
67		0.9350	0.9664	0.9163
68		0.9392	0.9687	0.9203
69		0.9434	0.9709	0.9242
70		0.9474	0.9730	0.9280
71		0.9512	0.9750	0.9317
72		0.9549	0.9769	0.9353
73		0.9585	0.9788	0.9388
74		0.9618	0.9805	0.9421
75		0.9650	0.9822	0.9453
76		0.9680	0.9838	0.9484
77		0.9709	0.9852	0.9514
78		0.9735	0.9866	0.9542
79		0.9760	0.9879	0.9569
80		0.9783	0.9891	0.9595
81		0.9805	0.9901	0.9619
82		0.9825	0.9912	0.9642
83		0.9843	0.9921	0.9664
84		0.9860	0.9929	0.9685
85		0.9875	0.9937	0.9705
86		0.9888	0.9944	0.9723
87		0.9901	0.9950	0.9740
88		0.9912	0.9956	0.9757
89		0.9922	0.9961	0.9772
90		0.9930	0.9965	0.9786

Columns Below Not To Be Used for Disability Retirement				
Member's Age				
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>	
64	6		0.985000	
64	7		0.987500	
64	8		0.990000	
64	9		0.992500	
64	10		0.995000	
64	11		0.997500	
65	0			
65	1			
65	2			
65	3			
65	4			
65	5			
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7321	0.8454	0.7321	0.8453
2	0.7327	0.8458	0.7327	0.8457
3	0.7334	0.8462	0.7333	0.8461
4	0.7341	0.8467	0.7340	0.8466
5	0.7348	0.8472	0.7347	0.8471
6	0.7356	0.8477	0.7355	0.8476
7	0.7365	0.8482	0.7363	0.8481
8	0.7374	0.8488	0.7372	0.8487
9	0.7383	0.8495	0.7381	0.8493
10	0.7393	0.8501	0.7390	0.8499
11	0.7404	0.8508	0.7401	0.8506
12	0.7415	0.8516	0.7411	0.8513
13	0.7427	0.8523	0.7423	0.8521
14	0.7439	0.8532	0.7435	0.8529
15	0.7452	0.8540	0.7447	0.8537
16	0.7466	0.8549	0.7460	0.8545
17	0.7480	0.8558	0.7474	0.8554
18	0.7495	0.8568	0.7488	0.8564
19	0.7511	0.8578	0.7504	0.8574
20	0.7527	0.8589	0.7519	0.8584
21	0.7545	0.8601	0.7536	0.8595
22	0.7563	0.8612	0.7553	0.8606
23	0.7582	0.8625	0.7571	0.8617
24	0.7602	0.8638	0.7589	0.8629
25	0.7623	0.8651	0.7608	0.8642
26	0.7645	0.8665	0.7628	0.8655
27	0.7668	0.8680	0.7649	0.8668
28	0.7692	0.8695	0.7670	0.8681
29	0.7716	0.8711	0.7692	0.8695
30	0.7742	0.8727	0.7714	0.8710
31	0.7769	0.8744	0.7737	0.8724
32	0.7797	0.8762	0.7761	0.8740
33	0.7826	0.8780	0.7786	0.8755
34	0.7855	0.8799	0.7811	0.8771
35	0.7887	0.8818	0.7837	0.8787
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36		0.7919	0.8839	0.7864
37		0.7952	0.8859	0.7891
38		0.7987	0.8881	0.7919
39		0.8023	0.8903	0.7947
40		0.8060	0.8926	0.7976
41		0.8098	0.8949	0.8006
42		0.8138	0.8973	0.8036
43		0.8172	0.8994	0.8067
44		0.8207	0.9015	0.8099
45		0.8242	0.9037	0.8133
46		0.8279	0.9059	0.8167
47		0.8318	0.9082	0.8203
48		0.8358	0.9105	0.8240
49		0.8399	0.9130	0.8278
50		0.8442	0.9155	0.8318
51		0.8486	0.9181	0.8358
52		0.8532	0.9208	0.8400
53		0.8579	0.9235	0.8442
54		0.8627	0.9263	0.8486
55		0.8675	0.9291	0.8530
56		0.8725	0.9319	0.8575
57		0.8775	0.9348	0.8621
58		0.8826	0.9376	0.8666
59		0.8877	0.9405	0.8713
60		0.8928	0.9434	0.8759
61		0.8980	0.9462	0.8806
62		0.9031	0.9491	0.8853
63		0.9081	0.9519	0.8899
64		0.9132	0.9546	0.8945
65		0.9181	0.9573	0.8991
66		0.9230	0.9600	0.9036
67		0.9278	0.9626	0.9080
68		0.9325	0.9651	0.9124
69		0.9370	0.9675	0.9166
70		0.9414	0.9698	0.9208
71		0.9457	0.9721	0.9248
72		0.9498	0.9742	0.9288
73		0.9537	0.9763	0.9326
74		0.9574	0.9782	0.9362
75		0.9609	0.9801	0.9398
76		0.9643	0.9818	0.9432
77		0.9675	0.9835	0.9464
78		0.9704	0.9850	0.9496
79		0.9732	0.9864	0.9525
80		0.9758	0.9878	0.9554
81		0.9782	0.9890	0.9581
82		0.9804	0.9901	0.9607
83		0.9825	0.9912	0.9631
84		0.9843	0.9921	0.9654
85		0.9860	0.9930	0.9676
86		0.9876	0.9937	0.9696
87		0.9889	0.9944	0.9715
88		0.9902	0.9951	0.9733
89		0.9913	0.9956	0.9750
90		0.9922	0.9961	0.9766

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.7782	0.8753	0.7727	0.8718
1	0.7183	0.8361	0.7183	0.8360	37	0.7816	0.8774	0.7754	0.8735
2	0.7189	0.8365	0.7189	0.8364	38	0.7851	0.8796	0.7782	0.8753
3	0.7196	0.8369	0.7195	0.8369	39	0.7887	0.8819	0.7811	0.8771
4	0.7203	0.8374	0.7202	0.8373	40	0.7925	0.8842	0.7841	0.8790
5	0.7210	0.8379	0.7209	0.8378	41	0.7964	0.8867	0.7871	0.8808
6	0.7218	0.8384	0.7216	0.8383	42	0.8004	0.8892	0.7901	0.8828
7	0.7226	0.8390	0.7224	0.8389	43	0.8039	0.8913	0.7932	0.8847
8	0.7235	0.8396	0.7233	0.8394	44	0.8075	0.8935	0.7965	0.8867
9	0.7244	0.8402	0.7242	0.8400	45	0.8111	0.8957	0.7999	0.8888
10	0.7254	0.8408	0.7251	0.8407	46	0.8148	0.8980	0.8034	0.8910
11	0.7264	0.8415	0.7262	0.8414	47	0.8188	0.9004	0.8070	0.8932
12	0.7276	0.8423	0.7272	0.8421	48	0.8228	0.9028	0.8108	0.8955
13	0.7287	0.8431	0.7283	0.8428	49	0.8271	0.9054	0.8147	0.8979
14	0.7300	0.8439	0.7295	0.8436	50	0.8315	0.9080	0.8188	0.9004
15	0.7313	0.8448	0.7308	0.8444	51	0.8361	0.9107	0.8229	0.9029
16	0.7326	0.8457	0.7321	0.8453	52	0.8408	0.9135	0.8272	0.9054
17	0.7340	0.8466	0.7334	0.8462	53	0.8456	0.9163	0.8316	0.9080
18	0.7355	0.8476	0.7349	0.8472	54	0.8506	0.9193	0.8361	0.9107
19	0.7371	0.8486	0.7364	0.8482	55	0.8557	0.9222	0.8407	0.9134
20	0.7387	0.8497	0.7380	0.8492	56	0.8608	0.9252	0.8453	0.9162
21	0.7405	0.8509	0.7396	0.8503	57	0.8661	0.9282	0.8501	0.9190
22	0.7423	0.8521	0.7413	0.8515	58	0.8714	0.9313	0.8549	0.9218
23	0.7442	0.8534	0.7431	0.8526	59	0.8768	0.9344	0.8597	0.9246
24	0.7463	0.8547	0.7450	0.8539	60	0.8822	0.9374	0.8646	0.9274
25	0.7484	0.8561	0.7469	0.8551	61	0.8877	0.9405	0.8696	0.9302
26	0.7506	0.8575	0.7489	0.8564	62	0.8931	0.9435	0.8745	0.9331
27	0.7529	0.8590	0.7510	0.8578	63	0.8986	0.9466	0.8794	0.9359
28	0.7552	0.8606	0.7531	0.8592	64	0.9040	0.9496	0.8844	0.9386
29	0.7577	0.8622	0.7553	0.8606	65	0.9093	0.9525	0.8892	0.9414
30	0.7603	0.8638	0.7576	0.8621	66	0.9146	0.9554	0.8941	0.9441
31	0.7630	0.8656	0.7599	0.8636	67	0.9198	0.9582	0.8989	0.9467
32	0.7658	0.8674	0.7623	0.8651	68	0.9249	0.9610	0.9036	0.9493
33	0.7687	0.8693	0.7648	0.8667	69	0.9299	0.9637	0.9082	0.9519
34	0.7718	0.8712	0.7674	0.8684	70	0.9347	0.9662	0.9127	0.9544
35	0.7749	0.8732	0.7700	0.8701	71	0.9394	0.9687	0.9171	0.9568
					72	0.9439	0.9711	0.9214	0.9591
					73	0.9482	0.9734	0.9256	0.9614
					74	0.9523	0.9756	0.9296	0.9635
					75	0.9562	0.9776	0.9335	0.9656
					76	0.9600	0.9796	0.9372	0.9676
					77	0.9635	0.9814	0.9408	0.9695
					78	0.9668	0.9831	0.9443	0.9713
					79	0.9699	0.9847	0.9476	0.9731
					80	0.9728	0.9862	0.9507	0.9747
					81	0.9755	0.9876	0.9537	0.9763
					82	0.9780	0.9889	0.9566	0.9778
					83	0.9803	0.9901	0.9593	0.9792
					84	0.9824	0.9911	0.9618	0.9805
					85	0.9843	0.9921	0.9642	0.9818
					86	0.9860	0.9930	0.9665	0.9830
					87	0.9876	0.9938	0.9686	0.9841
					88	0.9890	0.9945	0.9706	0.9851
					89	0.9902	0.9951	0.9725	0.9860
					90	0.9913	0.9956	0.9742	0.9869

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.7638	0.8661	0.7583	0.8625
1	0.7039	0.8262	0.7039	0.8262	37	0.7672	0.8683	0.7611	0.8643
2	0.7045	0.8266	0.7045	0.8266	38	0.7708	0.8706	0.7639	0.8662
3	0.7052	0.8271	0.7051	0.8270	39	0.7745	0.8729	0.7668	0.8680
4	0.7058	0.8276	0.7057	0.8275	40	0.7783	0.8753	0.7698	0.8699
5	0.7066	0.8280	0.7064	0.8280	41	0.7823	0.8778	0.7728	0.8719
6	0.7073	0.8286	0.7072	0.8285	42	0.7864	0.8804	0.7759	0.8738
7	0.7081	0.8291	0.7080	0.8290	43	0.7899	0.8826	0.7790	0.8758
8	0.7090	0.8297	0.7088	0.8296	44	0.7935	0.8849	0.7823	0.8779
9	0.7099	0.8304	0.7097	0.8302	45	0.7972	0.8871	0.7857	0.8800
10	0.7109	0.8310	0.7106	0.8308	46	0.8010	0.8895	0.7893	0.8822
11	0.7119	0.8317	0.7116	0.8315	47	0.8049	0.8919	0.7930	0.8845
12	0.7130	0.8325	0.7127	0.8322	48	0.8091	0.8945	0.7968	0.8869
13	0.7142	0.8333	0.7138	0.8330	49	0.8134	0.8971	0.8008	0.8894
14	0.7154	0.8341	0.7150	0.8338	50	0.8179	0.8999	0.8049	0.8919
15	0.7167	0.8350	0.7162	0.8346	51	0.8226	0.9027	0.8092	0.8945
16	0.7180	0.8359	0.7175	0.8355	52	0.8275	0.9056	0.8136	0.8972
17	0.7194	0.8368	0.7189	0.8364	53	0.8325	0.9086	0.8181	0.8999
18	0.7209	0.8378	0.7203	0.8374	54	0.8376	0.9116	0.8227	0.9027
19	0.7225	0.8389	0.7218	0.8384	55	0.8429	0.9147	0.8274	0.9056
20	0.7241	0.8400	0.7234	0.8395	56	0.8483	0.9179	0.8323	0.9085
21	0.7258	0.8411	0.7250	0.8406	57	0.8537	0.9211	0.8372	0.9114
22	0.7277	0.8424	0.7268	0.8418	58	0.8593	0.9243	0.8422	0.9143
23	0.7296	0.8437	0.7286	0.8430	59	0.8650	0.9276	0.8473	0.9173
24	0.7316	0.8450	0.7304	0.8442	60	0.8707	0.9309	0.8524	0.9203
25	0.7337	0.8464	0.7324	0.8455	61	0.8765	0.9342	0.8576	0.9233
26	0.7359	0.8479	0.7344	0.8468	62	0.8822	0.9374	0.8628	0.9264
27	0.7382	0.8494	0.7364	0.8482	63	0.8880	0.9407	0.8681	0.9294
28	0.7406	0.8510	0.7386	0.8496	64	0.8938	0.9439	0.8733	0.9324
29	0.7431	0.8527	0.7408	0.8511	65	0.8996	0.9471	0.8785	0.9353
30	0.7458	0.8544	0.7431	0.8526	66	0.9053	0.9503	0.8837	0.9382
31	0.7485	0.8561	0.7455	0.8542	67	0.9109	0.9534	0.8888	0.9411
32	0.7513	0.8580	0.7479	0.8558	68	0.9164	0.9564	0.8939	0.9440
33	0.7542	0.8599	0.7504	0.8574	69	0.9218	0.9593	0.8989	0.9467
34	0.7573	0.8619	0.7530	0.8591	70	0.9271	0.9622	0.9038	0.9495
35	0.7605	0.8640	0.7556	0.8608	71	0.9322	0.9649	0.9086	0.9521
					72	0.9372	0.9676	0.9132	0.9547
					73	0.9420	0.9701	0.9178	0.9571
					74	0.9465	0.9725	0.9222	0.9595
					75	0.9509	0.9748	0.9265	0.9618
					76	0.9551	0.9770	0.9306	0.9641
					77	0.9590	0.9791	0.9346	0.9662
					78	0.9627	0.9810	0.9384	0.9682
					79	0.9662	0.9828	0.9420	0.9701
					80	0.9695	0.9845	0.9455	0.9720
					81	0.9725	0.9860	0.9488	0.9737
					82	0.9753	0.9875	0.9520	0.9754
					83	0.9778	0.9888	0.9550	0.9770
					84	0.9802	0.9900	0.9578	0.9784
					85	0.9823	0.9911	0.9605	0.9798
					86	0.9843	0.9921	0.9630	0.9811
					87	0.9860	0.9930	0.9653	0.9824
					88	0.9876	0.9938	0.9675	0.9835
					89	0.9890	0.9945	0.9696	0.9846
					90	0.9902	0.9951	0.9715	0.9855

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.7487	0.8563	0.7433	0.8527
1	0.6889	0.8158	0.6889	0.8158	37	0.7521	0.8585	0.7460	0.8546
2	0.6895	0.8162	0.6895	0.8162	38	0.7557	0.8609	0.7489	0.8564
3	0.6901	0.8167	0.6901	0.8166	39	0.7595	0.8633	0.7518	0.8583
4	0.6908	0.8171	0.6907	0.8171	40	0.7634	0.8658	0.7548	0.8603
5	0.6915	0.8176	0.6914	0.8176	41	0.7674	0.8684	0.7578	0.8622
6	0.6923	0.8182	0.6921	0.8181	42	0.7715	0.8710	0.7609	0.8642
7	0.6931	0.8187	0.6929	0.8186	43	0.7751	0.8733	0.7641	0.8663
8	0.6939	0.8193	0.6937	0.8192	44	0.7788	0.8756	0.7674	0.8684
9	0.6948	0.8199	0.6946	0.8198	45	0.7824	0.8779	0.7709	0.8706
10	0.6958	0.8206	0.6955	0.8204	46	0.7863	0.8804	0.7744	0.8729
11	0.6968	0.8213	0.6965	0.8211	47	0.7903	0.8829	0.7782	0.8753
12	0.6979	0.8221	0.6976	0.8218	48	0.7945	0.8855	0.7821	0.8777
13	0.6990	0.8229	0.6987	0.8226	49	0.7989	0.8882	0.7861	0.8803
14	0.7002	0.8237	0.6998	0.8234	50	0.8035	0.8911	0.7903	0.8829
15	0.7015	0.8246	0.7010	0.8242	51	0.8083	0.8940	0.7947	0.8856
16	0.7028	0.8255	0.7023	0.8251	52	0.8133	0.8970	0.7991	0.8884
17	0.7042	0.8264	0.7037	0.8261	53	0.8184	0.9001	0.8037	0.8912
18	0.7057	0.8274	0.7051	0.8270	54	0.8237	0.9033	0.8085	0.8941
19	0.7072	0.8285	0.7066	0.8281	55	0.8292	0.9066	0.8134	0.8971
20	0.7089	0.8296	0.7082	0.8292	56	0.8347	0.9099	0.8183	0.9001
21	0.7106	0.8308	0.7098	0.8303	57	0.8404	0.9133	0.8234	0.9032
22	0.7124	0.8321	0.7115	0.8315	58	0.8463	0.9167	0.8286	0.9063
23	0.7143	0.8334	0.7133	0.8327	59	0.8522	0.9202	0.8339	0.9094
24	0.7163	0.8347	0.7152	0.8340	60	0.8582	0.9237	0.8393	0.9126
25	0.7185	0.8362	0.7171	0.8353	61	0.8642	0.9272	0.8447	0.9158
26	0.7207	0.8377	0.7192	0.8366	62	0.8704	0.9307	0.8502	0.9190
27	0.7230	0.8392	0.7212	0.8380	63	0.8765	0.9342	0.8557	0.9222
28	0.7254	0.8408	0.7234	0.8395	64	0.8827	0.9377	0.8612	0.9254
29	0.7279	0.8425	0.7256	0.8410	65	0.8888	0.9411	0.8668	0.9286
30	0.7305	0.8443	0.7279	0.8426	66	0.8949	0.9446	0.8723	0.9318
31	0.7332	0.8461	0.7303	0.8441	67	0.9010	0.9479	0.8778	0.9349
32	0.7361	0.8480	0.7328	0.8458	68	0.9070	0.9512	0.8832	0.9380
33	0.7391	0.8499	0.7353	0.8474	69	0.9129	0.9545	0.8886	0.9410
34	0.7421	0.8520	0.7379	0.8492	70	0.9186	0.9576	0.8939	0.9440
35	0.7453	0.8541	0.7405	0.8509	71	0.9242	0.9606	0.8991	0.9469
					72	0.9297	0.9636	0.9042	0.9497
					73	0.9349	0.9664	0.9091	0.9524
					74	0.9400	0.9691	0.9139	0.9550
					75	0.9448	0.9716	0.9186	0.9576
					76	0.9495	0.9741	0.9231	0.9600
					77	0.9539	0.9764	0.9275	0.9624
					78	0.9580	0.9785	0.9317	0.9646
					79	0.9619	0.9806	0.9357	0.9668
					80	0.9655	0.9825	0.9396	0.9688
					81	0.9689	0.9842	0.9433	0.9708
					82	0.9721	0.9858	0.9467	0.9726
					83	0.9750	0.9873	0.9501	0.9744
					84	0.9776	0.9887	0.9532	0.9760
					85	0.9800	0.9899	0.9562	0.9776
					86	0.9822	0.9910	0.9589	0.9790
					87	0.9842	0.9920	0.9616	0.9804
					88	0.9860	0.9929	0.9640	0.9817
					89	0.9875	0.9937	0.9663	0.9829
					90	0.9889	0.9944	0.9684	0.9840

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.7329	0.8458	0.7275	0.8423
1	0.6734	0.8048	0.6733	0.8048	37	0.7363	0.8482	0.7303	0.8441
2	0.6739	0.8052	0.6739	0.8052	38	0.7400	0.8506	0.7332	0.8461
3	0.6745	0.8056	0.6745	0.8056	39	0.7437	0.8530	0.7361	0.8480
4	0.6752	0.8061	0.6751	0.8060	40	0.7477	0.8556	0.7391	0.8500
5	0.6759	0.8066	0.6758	0.8065	41	0.7517	0.8583	0.7422	0.8520
6	0.6766	0.8071	0.6765	0.8070	42	0.7560	0.8610	0.7453	0.8540
7	0.6774	0.8077	0.6773	0.8076	43	0.7595	0.8633	0.7484	0.8561
8	0.6782	0.8083	0.6781	0.8082	44	0.7632	0.8657	0.7518	0.8583
9	0.6791	0.8089	0.6789	0.8088	45	0.7669	0.8681	0.7552	0.8605
10	0.6801	0.8096	0.6798	0.8094	46	0.7708	0.8706	0.7588	0.8629
11	0.6811	0.8103	0.6808	0.8101	47	0.7749	0.8732	0.7626	0.8653
12	0.6821	0.8110	0.6818	0.8108	48	0.7791	0.8759	0.7665	0.8678
13	0.6833	0.8118	0.6829	0.8116	49	0.7836	0.8787	0.7706	0.8705
14	0.6845	0.8127	0.6840	0.8124	50	0.7883	0.8816	0.7749	0.8732
15	0.6857	0.8136	0.6852	0.8132	51	0.7932	0.8847	0.7793	0.8760
16	0.6870	0.8145	0.6865	0.8141	52	0.7982	0.8878	0.7838	0.8788
17	0.6884	0.8154	0.6878	0.8151	53	0.8035	0.8910	0.7885	0.8818
18	0.6898	0.8164	0.6893	0.8161	54	0.8089	0.8944	0.7934	0.8848
19	0.6913	0.8175	0.6908	0.8171	55	0.8145	0.8978	0.7984	0.8879
20	0.6930	0.8186	0.6923	0.8182	56	0.8203	0.9013	0.8035	0.8910
21	0.6947	0.8198	0.6940	0.8193	57	0.8262	0.9048	0.8088	0.8943
22	0.6965	0.8211	0.6957	0.8205	58	0.8322	0.9084	0.8141	0.8975
23	0.6984	0.8224	0.6975	0.8218	59	0.8384	0.9121	0.8196	0.9009
24	0.7004	0.8238	0.6993	0.8231	60	0.8446	0.9158	0.8252	0.9042
25	0.7025	0.8253	0.7013	0.8244	61	0.8510	0.9195	0.8308	0.9076
26	0.7047	0.8268	0.7033	0.8258	62	0.8574	0.9233	0.8366	0.9110
27	0.7070	0.8284	0.7054	0.8272	63	0.8639	0.9270	0.8424	0.9144
28	0.7094	0.8300	0.7076	0.8287	64	0.8705	0.9308	0.8482	0.9179
29	0.7120	0.8318	0.7098	0.8303	65	0.8770	0.9345	0.8540	0.9213
30	0.7146	0.8335	0.7121	0.8319	66	0.8836	0.9382	0.8599	0.9247
31	0.7173	0.8354	0.7145	0.8335	67	0.8901	0.9418	0.8657	0.9280
32	0.7202	0.8373	0.7170	0.8351	68	0.8965	0.9454	0.8716	0.9314
33	0.7232	0.8393	0.7195	0.8369	69	0.9029	0.9490	0.8773	0.9346
34	0.7263	0.8414	0.7221	0.8386	70	0.9092	0.9524	0.8830	0.9379
35	0.7295	0.8436	0.7248	0.8404	71	0.9153	0.9558	0.8886	0.9410
					72	0.9212	0.9590	0.8941	0.9441
					73	0.9270	0.9621	0.8995	0.9471
					74	0.9326	0.9651	0.9048	0.9500
					75	0.9380	0.9680	0.9099	0.9528
					76	0.9431	0.9707	0.9148	0.9555
					77	0.9480	0.9733	0.9196	0.9581
					78	0.9526	0.9757	0.9242	0.9606
					79	0.9569	0.9780	0.9287	0.9630
					80	0.9610	0.9801	0.9329	0.9653
					81	0.9648	0.9821	0.9370	0.9675
					82	0.9684	0.9839	0.9408	0.9695
					83	0.9716	0.9856	0.9445	0.9715
					84	0.9746	0.9872	0.9480	0.9733
					85	0.9774	0.9886	0.9513	0.9750
					86	0.9798	0.9898	0.9544	0.9767
					87	0.9821	0.9910	0.9573	0.9782
					88	0.9841	0.9920	0.9600	0.9796
					89	0.9859	0.9929	0.9626	0.9809
					90	0.9875	0.9937	0.9650	0.9822

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.7163	0.8347	0.7111	0.8311
1	0.6572	0.7931	0.6572	0.7931	37	0.7198	0.8371	0.7139	0.8331
2	0.6578	0.7936	0.6577	0.7935	38	0.7235	0.8396	0.7168	0.8350
3	0.6584	0.7940	0.6583	0.7939	39	0.7273	0.8421	0.7197	0.8370
4	0.6590	0.7945	0.6589	0.7944	40	0.7312	0.8448	0.7227	0.8390
5	0.6597	0.7950	0.6596	0.7949	41	0.7353	0.8475	0.7258	0.8411
6	0.6604	0.7955	0.6603	0.7954	42	0.7396	0.8503	0.7289	0.8432
7	0.6612	0.7960	0.6610	0.7959	43	0.7432	0.8527	0.7320	0.8453
8	0.6620	0.7966	0.6618	0.7965	44	0.7469	0.8551	0.7354	0.8475
9	0.6629	0.7973	0.6627	0.7971	45	0.7506	0.8575	0.7388	0.8498
10	0.6638	0.7979	0.6636	0.7978	46	0.7545	0.8601	0.7425	0.8522
11	0.6648	0.7986	0.6645	0.7984	47	0.7586	0.8627	0.7462	0.8547
12	0.6658	0.7994	0.6655	0.7992	48	0.7629	0.8655	0.7502	0.8573
13	0.6669	0.8002	0.6666	0.7999	49	0.7674	0.8684	0.7543	0.8600
14	0.6681	0.8010	0.6677	0.8007	50	0.7722	0.8714	0.7586	0.8628
15	0.6693	0.8019	0.6689	0.8016	51	0.7771	0.8746	0.7631	0.8656
16	0.6706	0.8028	0.6701	0.8025	52	0.7823	0.8778	0.7677	0.8686
17	0.6719	0.8038	0.6714	0.8034	53	0.7876	0.8812	0.7725	0.8716
18	0.6734	0.8048	0.6728	0.8044	54	0.7932	0.8847	0.7774	0.8748
19	0.6749	0.8059	0.6743	0.8055	55	0.7989	0.8882	0.7825	0.8780
20	0.6765	0.8070	0.6759	0.8066	56	0.8048	0.8919	0.7878	0.8813
21	0.6782	0.8082	0.6775	0.8077	57	0.8109	0.8956	0.7931	0.8846
22	0.6800	0.8095	0.6792	0.8090	58	0.8172	0.8994	0.7987	0.8881
23	0.6819	0.8108	0.6810	0.8102	59	0.8236	0.9032	0.8043	0.8916
24	0.6839	0.8123	0.6828	0.8115	60	0.8301	0.9071	0.8101	0.8951
25	0.6860	0.8137	0.6848	0.8129	61	0.8367	0.9111	0.8160	0.8987
26	0.6882	0.8153	0.6868	0.8143	62	0.8435	0.9151	0.8219	0.9023
27	0.6905	0.8169	0.6889	0.8158	63	0.8503	0.9191	0.8280	0.9059
28	0.6929	0.8186	0.6911	0.8173	64	0.8572	0.9231	0.8341	0.9095
29	0.6954	0.8203	0.6933	0.8189	65	0.8641	0.9271	0.8403	0.9132
30	0.6980	0.8221	0.6956	0.8205	66	0.8711	0.9311	0.8464	0.9168
31	0.7007	0.8240	0.6980	0.8222	67	0.8781	0.9351	0.8526	0.9205
32	0.7036	0.8260	0.7005	0.8239	68	0.8850	0.9390	0.8588	0.9241
33	0.7066	0.8281	0.7030	0.8256	69	0.8918	0.9428	0.8650	0.9276
34	0.7097	0.8302	0.7056	0.8274	70	0.8986	0.9466	0.8711	0.9311
35	0.7129	0.8324	0.7083	0.8293	71	0.9053	0.9503	0.8771	0.9345
					72	0.9118	0.9539	0.8831	0.9379
					73	0.9181	0.9573	0.8889	0.9412
					74	0.9242	0.9606	0.8946	0.9444
					75	0.9302	0.9638	0.9002	0.9475
					76	0.9358	0.9669	0.9056	0.9504
					77	0.9413	0.9697	0.9108	0.9533
					78	0.9464	0.9725	0.9159	0.9561
					79	0.9513	0.9750	0.9208	0.9587
					80	0.9559	0.9774	0.9254	0.9613
					81	0.9601	0.9797	0.9299	0.9637
					82	0.9641	0.9817	0.9342	0.9660
					83	0.9678	0.9836	0.9383	0.9682
					84	0.9712	0.9854	0.9421	0.9702
					85	0.9743	0.9870	0.9458	0.9721
					86	0.9771	0.9884	0.9492	0.9740
					87	0.9796	0.9897	0.9525	0.9757
					88	0.9819	0.9909	0.9555	0.9772
					89	0.9839	0.9919	0.9583	0.9787
					90	0.9857	0.9928	0.9610	0.9801

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.6991	0.8229	0.6939	0.8193
1	0.6405	0.7808	0.6404	0.7808	37	0.7026	0.8253	0.6968	0.8213
2	0.6410	0.7813	0.6410	0.7812	38	0.7063	0.8279	0.6997	0.8233
3	0.6416	0.7817	0.6416	0.7816	39	0.7101	0.8305	0.7026	0.8253
4	0.6422	0.7822	0.6422	0.7821	40	0.7141	0.8332	0.7056	0.8274
5	0.6429	0.7826	0.6428	0.7826	41	0.7182	0.8360	0.7086	0.8295
6	0.6436	0.7832	0.6435	0.7831	42	0.7225	0.8389	0.7117	0.8316
7	0.6444	0.7837	0.6442	0.7836	43	0.7261	0.8413	0.7149	0.8338
8	0.6452	0.7843	0.6450	0.7842	44	0.7298	0.8438	0.7182	0.8360
9	0.6460	0.7849	0.6458	0.7848	45	0.7335	0.8463	0.7217	0.8383
10	0.6469	0.7856	0.6467	0.7855	46	0.7374	0.8489	0.7253	0.8408
11	0.6479	0.7863	0.6476	0.7861	47	0.7416	0.8516	0.7291	0.8433
12	0.6489	0.7871	0.6486	0.7869	48	0.7459	0.8544	0.7331	0.8460
13	0.6500	0.7879	0.6496	0.7876	49	0.7504	0.8574	0.7373	0.8488
14	0.6511	0.7887	0.6507	0.7884	50	0.7552	0.8605	0.7416	0.8516
15	0.6524	0.7896	0.6519	0.7893	51	0.7602	0.8638	0.7461	0.8546
16	0.6536	0.7905	0.6531	0.7902	52	0.7654	0.8671	0.7508	0.8576
17	0.6549	0.7915	0.6544	0.7911	53	0.7709	0.8706	0.7556	0.8608
18	0.6563	0.7925	0.6558	0.7921	54	0.7765	0.8742	0.7606	0.8640
19	0.6578	0.7936	0.6573	0.7932	55	0.7824	0.8779	0.7658	0.8674
20	0.6594	0.7947	0.6588	0.7943	56	0.7884	0.8817	0.7711	0.8708
21	0.6611	0.7959	0.6604	0.7955	57	0.7947	0.8856	0.7766	0.8743
22	0.6628	0.7972	0.6621	0.7967	58	0.8011	0.8896	0.7823	0.8778
23	0.6647	0.7986	0.6639	0.7980	59	0.8077	0.8936	0.7881	0.8815
24	0.6667	0.8000	0.6657	0.7993	60	0.8145	0.8977	0.7940	0.8852
25	0.6688	0.8015	0.6676	0.8007	61	0.8214	0.9019	0.8001	0.8890
26	0.6709	0.8031	0.6697	0.8022	62	0.8284	0.9061	0.8063	0.8928
27	0.6732	0.8047	0.6718	0.8036	63	0.8355	0.9104	0.8126	0.8966
28	0.6756	0.8064	0.6739	0.8052	64	0.8428	0.9147	0.8190	0.9005
29	0.6781	0.8082	0.6762	0.8068	65	0.8501	0.9190	0.8254	0.9044
30	0.6808	0.8101	0.6785	0.8084	66	0.8575	0.9233	0.8319	0.9083
31	0.6835	0.8120	0.6809	0.8101	67	0.8649	0.9276	0.8385	0.9121
32	0.6864	0.8140	0.6834	0.8119	68	0.8723	0.9318	0.8450	0.9160
33	0.6893	0.8161	0.6859	0.8137	69	0.8797	0.9360	0.8516	0.9198
34	0.6925	0.8183	0.6885	0.8155	70	0.8870	0.9401	0.8581	0.9236
35	0.6957	0.8205	0.6912	0.8174	71	0.8942	0.9441	0.8645	0.9273
					72	0.9012	0.9480	0.8709	0.9310
					73	0.9081	0.9519	0.8772	0.9346
					74	0.9149	0.9555	0.8834	0.9381
					75	0.9214	0.9591	0.8894	0.9415
					76	0.9276	0.9625	0.8953	0.9448
					77	0.9336	0.9657	0.9010	0.9479
					78	0.9394	0.9687	0.9066	0.9510
					79	0.9448	0.9716	0.9119	0.9539
					80	0.9499	0.9743	0.9171	0.9567
					81	0.9547	0.9768	0.9220	0.9594
					82	0.9592	0.9792	0.9267	0.9620
					83	0.9634	0.9813	0.9312	0.9644
					84	0.9672	0.9833	0.9355	0.9667
					85	0.9707	0.9851	0.9396	0.9688
					86	0.9739	0.9868	0.9434	0.9709
					87	0.9767	0.9882	0.9470	0.9728
					88	0.9793	0.9896	0.9504	0.9745
					89	0.9816	0.9907	0.9535	0.9762
					90	0.9837	0.9918	0.9565	0.9778

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.6812	0.8103	0.6762	0.8068
1	0.6232	0.7679	0.6232	0.7678	37	0.6847	0.8128	0.6790	0.8088
2	0.6237	0.7683	0.6237	0.7682	38	0.6884	0.8154	0.6819	0.8108
3	0.6243	0.7687	0.6243	0.7687	39	0.6922	0.8181	0.6848	0.8129
4	0.6249	0.7692	0.6249	0.7691	40	0.6962	0.8209	0.6878	0.8150
5	0.6256	0.7697	0.6255	0.7696	41	0.7003	0.8238	0.6908	0.8172
6	0.6263	0.7702	0.6262	0.7701	42	0.7047	0.8267	0.6939	0.8193
7	0.6270	0.7707	0.6269	0.7707	43	0.7082	0.8292	0.6971	0.8215
8	0.6278	0.7713	0.6276	0.7712	44	0.7120	0.8318	0.7004	0.8238
9	0.6286	0.7720	0.6284	0.7718	45	0.7156	0.8343	0.7038	0.8262
10	0.6295	0.7726	0.6293	0.7725	46	0.7196	0.8369	0.7075	0.8287
11	0.6304	0.7733	0.6302	0.7732	47	0.7237	0.8397	0.7113	0.8313
12	0.6314	0.7741	0.6311	0.7739	48	0.7280	0.8426	0.7152	0.8340
13	0.6325	0.7749	0.6322	0.7746	49	0.7326	0.8457	0.7194	0.8368
14	0.6336	0.7757	0.6332	0.7754	50	0.7374	0.8489	0.7237	0.8397
15	0.6348	0.7766	0.6344	0.7763	51	0.7425	0.8522	0.7283	0.8428
16	0.6360	0.7775	0.6356	0.7772	52	0.7477	0.8557	0.7330	0.8459
17	0.6373	0.7785	0.6368	0.7781	53	0.7532	0.8593	0.7379	0.8492
18	0.6387	0.7795	0.6382	0.7791	54	0.7590	0.8630	0.7429	0.8525
19	0.6401	0.7806	0.6396	0.7802	55	0.7649	0.8668	0.7482	0.8560
20	0.6417	0.7817	0.6411	0.7813	56	0.7711	0.8707	0.7536	0.8595
21	0.6433	0.7830	0.6427	0.7825	57	0.7775	0.8748	0.7592	0.8631
22	0.6451	0.7843	0.6444	0.7838	58	0.7840	0.8789	0.7650	0.8668
23	0.6469	0.7856	0.6462	0.7851	59	0.7908	0.8832	0.7709	0.8706
24	0.6489	0.7871	0.6480	0.7864	60	0.7978	0.8875	0.7770	0.8745
25	0.6510	0.7886	0.6499	0.7878	61	0.8049	0.8919	0.7833	0.8785
26	0.6531	0.7902	0.6519	0.7893	62	0.8122	0.8964	0.7896	0.8825
27	0.6554	0.7918	0.6540	0.7908	63	0.8197	0.9009	0.7962	0.8865
28	0.6578	0.7936	0.6562	0.7924	64	0.8272	0.9054	0.8028	0.8906
29	0.6603	0.7954	0.6584	0.7940	65	0.8349	0.9100	0.8095	0.8947
30	0.6629	0.7973	0.6607	0.7957	66	0.8427	0.9146	0.8163	0.8989
31	0.6656	0.7992	0.6631	0.7974	67	0.8505	0.9192	0.8232	0.9030
32	0.6684	0.8013	0.6656	0.7992	68	0.8584	0.9238	0.8301	0.9072
33	0.6714	0.8034	0.6681	0.8010	69	0.8663	0.9283	0.8370	0.9113
34	0.6745	0.8056	0.6707	0.8029	70	0.8741	0.9328	0.8439	0.9154
35	0.6778	0.8079	0.6734	0.8048	71	0.8818	0.9372	0.8508	0.9194
					72	0.8895	0.9415	0.8576	0.9234
					73	0.8970	0.9457	0.8644	0.9273
					74	0.9043	0.9498	0.8710	0.9311
					75	0.9115	0.9537	0.8776	0.9348
					76	0.9184	0.9575	0.8839	0.9384
					77	0.9250	0.9611	0.8902	0.9419
					78	0.9314	0.9645	0.8962	0.9453
					79	0.9374	0.9677	0.9021	0.9485
					80	0.9432	0.9708	0.9077	0.9516
					81	0.9485	0.9736	0.9132	0.9546
					82	0.9536	0.9762	0.9184	0.9575
					83	0.9582	0.9787	0.9234	0.9602
					84	0.9626	0.9809	0.9281	0.9627
					85	0.9665	0.9830	0.9326	0.9651
					86	0.9701	0.9848	0.9368	0.9674
					87	0.9734	0.9865	0.9408	0.9695
					88	0.9763	0.9880	0.9446	0.9715
					89	0.9790	0.9894	0.9481	0.9733
					90	0.9813	0.9906	0.9514	0.9751

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.6626	0.7971	0.6578	0.7936
1	0.6054	0.7542	0.6054	0.7542	37	0.6661	0.7996	0.6606	0.7956
2	0.6059	0.7546	0.6059	0.7546	38	0.6698	0.8022	0.6634	0.7977
3	0.6065	0.7551	0.6064	0.7550	39	0.6736	0.8050	0.6664	0.7998
4	0.6071	0.7555	0.6070	0.7555	40	0.6776	0.8078	0.6693	0.8019
5	0.6077	0.7560	0.6076	0.7559	41	0.6818	0.8108	0.6724	0.8041
6	0.6084	0.7565	0.6083	0.7564	42	0.6861	0.8138	0.6754	0.8063
7	0.6091	0.7571	0.6090	0.7570	43	0.6896	0.8163	0.6786	0.8085
8	0.6099	0.7577	0.6097	0.7576	44	0.6934	0.8189	0.6818	0.8108
9	0.6107	0.7583	0.6105	0.7582	45	0.6970	0.8215	0.6853	0.8132
10	0.6115	0.7590	0.6113	0.7588	46	0.7009	0.8242	0.6889	0.8158
11	0.6125	0.7597	0.6122	0.7595	47	0.7050	0.8270	0.6927	0.8184
12	0.6134	0.7604	0.6132	0.7602	48	0.7094	0.8300	0.6966	0.8212
13	0.6145	0.7612	0.6141	0.7610	49	0.7139	0.8331	0.7008	0.8241
14	0.6156	0.7620	0.6152	0.7618	50	0.7188	0.8364	0.7051	0.8271
15	0.6167	0.7629	0.6163	0.7626	51	0.7238	0.8398	0.7097	0.8302
16	0.6179	0.7638	0.6175	0.7635	52	0.7292	0.8434	0.7144	0.8334
17	0.6192	0.7648	0.6187	0.7645	53	0.7347	0.8471	0.7193	0.8368
18	0.6205	0.7658	0.6200	0.7655	54	0.7405	0.8509	0.7244	0.8402
19	0.6219	0.7669	0.6214	0.7665	55	0.7465	0.8549	0.7297	0.8437
20	0.6235	0.7681	0.6229	0.7677	56	0.7528	0.8590	0.7352	0.8474
21	0.6251	0.7693	0.6245	0.7688	57	0.7593	0.8632	0.7409	0.8512
22	0.6268	0.7706	0.6261	0.7701	58	0.7660	0.8675	0.7468	0.8550
23	0.6286	0.7720	0.6279	0.7714	59	0.7729	0.8719	0.7528	0.8590
24	0.6305	0.7734	0.6297	0.7728	60	0.7800	0.8764	0.7590	0.8630
25	0.6326	0.7749	0.6316	0.7742	61	0.7874	0.8810	0.7654	0.8671
26	0.6347	0.7765	0.6336	0.7757	62	0.7949	0.8857	0.7720	0.8713
27	0.6369	0.7782	0.6356	0.7772	63	0.8026	0.8905	0.7787	0.8756
28	0.6393	0.7800	0.6378	0.7788	64	0.8105	0.8953	0.7856	0.8799
29	0.6418	0.7818	0.6400	0.7805	65	0.8185	0.9002	0.7925	0.8843
30	0.6444	0.7837	0.6423	0.7822	66	0.8267	0.9051	0.7996	0.8887
31	0.6471	0.7857	0.6447	0.7840	67	0.8349	0.9101	0.8068	0.8931
32	0.6499	0.7878	0.6472	0.7858	68	0.8433	0.9150	0.8140	0.8975
33	0.6529	0.7900	0.6497	0.7877	69	0.8516	0.9199	0.8213	0.9019
34	0.6560	0.7923	0.6523	0.7896	70	0.8600	0.9247	0.8286	0.9063
35	0.6592	0.7946	0.6550	0.7916	71	0.8683	0.9295	0.8359	0.9106
					72	0.8765	0.9342	0.8432	0.9149
					73	0.8847	0.9388	0.8504	0.9191
					74	0.8926	0.9433	0.8575	0.9233
					75	0.9004	0.9476	0.8645	0.9274
					76	0.9080	0.9518	0.8715	0.9313
					77	0.9153	0.9558	0.8782	0.9352
					78	0.9224	0.9596	0.8848	0.9389
					79	0.9291	0.9632	0.8912	0.9425
					80	0.9354	0.9666	0.8974	0.9459
					81	0.9415	0.9698	0.9033	0.9492
					82	0.9471	0.9728	0.9090	0.9524
					83	0.9524	0.9756	0.9145	0.9554
					84	0.9572	0.9781	0.9198	0.9582
					85	0.9617	0.9805	0.9247	0.9609
					86	0.9658	0.9826	0.9294	0.9634
					87	0.9695	0.9845	0.9338	0.9658
					88	0.9729	0.9863	0.9380	0.9680
					89	0.9759	0.9878	0.9419	0.9701
					90	0.9785	0.9891	0.9456	0.9720

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.6434	0.7830	0.6387	0.7795
1	0.5871	0.7398	0.5871	0.7398	37	0.6469	0.7856	0.6415	0.7816
2	0.5876	0.7403	0.5876	0.7402	38	0.6505	0.7883	0.6444	0.7837
3	0.5882	0.7407	0.5881	0.7406	39	0.6544	0.7911	0.6473	0.7859
4	0.5887	0.7411	0.5887	0.7411	40	0.6584	0.7940	0.6503	0.7881
5	0.5894	0.7416	0.5893	0.7416	41	0.6625	0.7970	0.6532	0.7903
6	0.5900	0.7421	0.5899	0.7421	42	0.6668	0.8001	0.6563	0.7925
7	0.5907	0.7427	0.5906	0.7426	43	0.6703	0.8026	0.6594	0.7947
8	0.5915	0.7433	0.5913	0.7432	44	0.6741	0.8053	0.6626	0.7971
9	0.5922	0.7439	0.5921	0.7438	45	0.6777	0.8079	0.6660	0.7995
10	0.5931	0.7446	0.5929	0.7444	46	0.6815	0.8106	0.6696	0.8021
11	0.5940	0.7453	0.5937	0.7451	47	0.6856	0.8135	0.6734	0.8048
12	0.5949	0.7460	0.5947	0.7458	48	0.6899	0.8165	0.6773	0.8076
13	0.5959	0.7468	0.5956	0.7466	49	0.6945	0.8197	0.6815	0.8106
14	0.5970	0.7476	0.5966	0.7474	50	0.6993	0.8231	0.6858	0.8136
15	0.5981	0.7485	0.5977	0.7482	51	0.7044	0.8266	0.6903	0.8168
16	0.5993	0.7494	0.5989	0.7491	52	0.7097	0.8302	0.6951	0.8201
17	0.6005	0.7504	0.6001	0.7501	53	0.7153	0.8340	0.7000	0.8235
18	0.6018	0.7514	0.6014	0.7511	54	0.7211	0.8380	0.7051	0.8271
19	0.6032	0.7525	0.6027	0.7521	55	0.7272	0.8421	0.7104	0.8307
20	0.6047	0.7537	0.6042	0.7533	56	0.7335	0.8463	0.7160	0.8345
21	0.6063	0.7549	0.6057	0.7545	57	0.7401	0.8506	0.7217	0.8384
22	0.6080	0.7562	0.6073	0.7557	58	0.7469	0.8551	0.7276	0.8423
23	0.6097	0.7576	0.6091	0.7570	59	0.7540	0.8597	0.7338	0.8464
24	0.6116	0.7590	0.6108	0.7584	60	0.7613	0.8644	0.7401	0.8506
25	0.6136	0.7606	0.6127	0.7599	61	0.7688	0.8693	0.7466	0.8549
26	0.6157	0.7622	0.6147	0.7614	62	0.7765	0.8742	0.7533	0.8593
27	0.6179	0.7639	0.6167	0.7629	63	0.7845	0.8792	0.7602	0.8638
28	0.6203	0.7656	0.6189	0.7646	64	0.7926	0.8843	0.7673	0.8683
29	0.6227	0.7675	0.6211	0.7663	65	0.8010	0.8895	0.7745	0.8729
30	0.6253	0.7694	0.6234	0.7680	66	0.8095	0.8947	0.7818	0.8775
31	0.6280	0.7715	0.6258	0.7698	67	0.8181	0.9000	0.7893	0.8822
32	0.6308	0.7736	0.6282	0.7717	68	0.8269	0.9052	0.7968	0.8869
33	0.6337	0.7758	0.6307	0.7736	69	0.8357	0.9105	0.8044	0.8916
34	0.6368	0.7781	0.6333	0.7755	70	0.8445	0.9157	0.8121	0.8963
35	0.6400	0.7805	0.6360	0.7775	71	0.8534	0.9209	0.8198	0.9010
					72	0.8622	0.9260	0.8275	0.9056
					73	0.8710	0.9311	0.8352	0.9102
					74	0.8796	0.9360	0.8428	0.9147
					75	0.8881	0.9407	0.8503	0.9191
					76	0.8964	0.9454	0.8578	0.9234
					77	0.9044	0.9498	0.8650	0.9276
					78	0.9122	0.9541	0.8722	0.9317
					79	0.9196	0.9581	0.8791	0.9357
					80	0.9267	0.9619	0.8859	0.9395
					81	0.9334	0.9655	0.8924	0.9431
					82	0.9397	0.9689	0.8987	0.9466
					83	0.9456	0.9720	0.9047	0.9500
					84	0.9511	0.9749	0.9104	0.9531
					85	0.9561	0.9776	0.9159	0.9561
					86	0.9608	0.9800	0.9211	0.9589
					87	0.9650	0.9822	0.9260	0.9616
					88	0.9688	0.9842	0.9306	0.9641
					89	0.9722	0.9859	0.9350	0.9664
					90	0.9753	0.9875	0.9391	0.9686

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.6236	0.7681	0.6191	0.7648
1	0.5683	0.7248	0.5683	0.7247	37	0.6270	0.7708	0.6219	0.7669
2	0.5688	0.7252	0.5688	0.7251	38	0.6307	0.7735	0.6247	0.7690
3	0.5694	0.7256	0.5693	0.7256	39	0.6345	0.7764	0.6276	0.7712
4	0.5699	0.7261	0.5699	0.7260	40	0.6385	0.7793	0.6306	0.7734
5	0.5705	0.7265	0.5705	0.7265	41	0.6426	0.7824	0.6335	0.7756
6	0.5712	0.7271	0.5711	0.7270	42	0.6469	0.7856	0.6365	0.7779
7	0.5718	0.7276	0.5717	0.7275	43	0.6504	0.7882	0.6396	0.7802
8	0.5726	0.7282	0.5724	0.7281	44	0.6541	0.7909	0.6428	0.7825
9	0.5733	0.7288	0.5732	0.7287	45	0.6576	0.7935	0.6461	0.7850
10	0.5741	0.7295	0.5740	0.7293	46	0.6615	0.7962	0.6497	0.7876
11	0.5750	0.7302	0.5748	0.7300	47	0.6655	0.7992	0.6534	0.7904
12	0.5759	0.7309	0.5757	0.7307	48	0.6698	0.8022	0.6573	0.7932
13	0.5769	0.7317	0.5766	0.7314	49	0.6743	0.8055	0.6614	0.7962
14	0.5779	0.7325	0.5776	0.7322	50	0.6791	0.8089	0.6658	0.7993
15	0.5790	0.7334	0.5786	0.7331	51	0.6842	0.8125	0.6703	0.8026
16	0.5802	0.7343	0.5798	0.7340	52	0.6895	0.8162	0.6750	0.8060
17	0.5814	0.7353	0.5809	0.7349	53	0.6951	0.8201	0.6799	0.8095
18	0.5826	0.7363	0.5822	0.7359	54	0.7009	0.8242	0.6850	0.8131
19	0.5840	0.7374	0.5835	0.7370	55	0.7070	0.8284	0.6904	0.8168
20	0.5854	0.7385	0.5850	0.7381	56	0.7134	0.8327	0.6959	0.8207
21	0.5870	0.7397	0.5865	0.7393	57	0.7200	0.8372	0.7017	0.8247
22	0.5886	0.7410	0.5880	0.7406	58	0.7269	0.8419	0.7077	0.8288
23	0.5904	0.7424	0.5897	0.7419	59	0.7340	0.8466	0.7139	0.8330
24	0.5922	0.7439	0.5915	0.7433	60	0.7414	0.8515	0.7203	0.8374
25	0.5942	0.7454	0.5933	0.7448	61	0.7491	0.8566	0.7269	0.8418
26	0.5962	0.7470	0.5953	0.7463	62	0.7570	0.8617	0.7337	0.8464
27	0.5984	0.7487	0.5973	0.7479	63	0.7652	0.8670	0.7407	0.8511
28	0.6007	0.7505	0.5994	0.7495	64	0.7736	0.8723	0.7480	0.8558
29	0.6031	0.7524	0.6016	0.7512	65	0.7822	0.8778	0.7554	0.8606
30	0.6056	0.7544	0.6039	0.7530	66	0.7910	0.8833	0.7629	0.8655
31	0.6083	0.7564	0.6062	0.7548	67	0.8000	0.8889	0.7706	0.8705
32	0.6111	0.7586	0.6087	0.7567	68	0.8092	0.8945	0.7785	0.8754
33	0.6140	0.7608	0.6112	0.7587	69	0.8184	0.9001	0.7864	0.8804
34	0.6170	0.7632	0.6138	0.7607	70	0.8278	0.9058	0.7944	0.8854
35	0.6202	0.7656	0.6164	0.7627	71	0.8372	0.9114	0.8025	0.8904
					72	0.8466	0.9169	0.8106	0.8954
					73	0.8560	0.9224	0.8187	0.9003
					74	0.8653	0.9278	0.8268	0.9052
					75	0.8744	0.9330	0.8349	0.9100
					76	0.8834	0.9381	0.8428	0.9147
					77	0.8922	0.9430	0.8506	0.9193
					78	0.9007	0.9477	0.8583	0.9238
					79	0.9089	0.9523	0.8658	0.9281
					80	0.9167	0.9566	0.8732	0.9323
					81	0.9242	0.9606	0.8803	0.9363
					82	0.9312	0.9644	0.8871	0.9402
					83	0.9379	0.9679	0.8937	0.9439
					84	0.9440	0.9712	0.9000	0.9474
					85	0.9497	0.9742	0.9061	0.9507
					86	0.9550	0.9770	0.9118	0.9539
					87	0.9598	0.9795	0.9172	0.9568
					88	0.9641	0.9817	0.9224	0.9596
					89	0.9680	0.9838	0.9272	0.9622
					90	0.9715	0.9855	0.9317	0.9647

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.6032	0.7525	0.5990	0.7492
1	0.5491	0.7089	0.5491	0.7089	37	0.6066	0.7552	0.6017	0.7513
2	0.5496	0.7094	0.5496	0.7093	38	0.6102	0.7579	0.6045	0.7535
3	0.5501	0.7098	0.5501	0.7097	39	0.6140	0.7609	0.6074	0.7557
4	0.5507	0.7102	0.5506	0.7102	40	0.6180	0.7639	0.6103	0.7580
5	0.5512	0.7107	0.5512	0.7107	41	0.6221	0.7670	0.6132	0.7602
6	0.5519	0.7112	0.5518	0.7112	42	0.6264	0.7703	0.6162	0.7625
7	0.5525	0.7118	0.5524	0.7117	43	0.6298	0.7728	0.6192	0.7648
8	0.5532	0.7123	0.5531	0.7123	44	0.6334	0.7756	0.6223	0.7672
9	0.5540	0.7130	0.5538	0.7128	45	0.6369	0.7782	0.6256	0.7697
10	0.5547	0.7136	0.5546	0.7135	46	0.6407	0.7810	0.6291	0.7724
11	0.5556	0.7143	0.5554	0.7141	47	0.6447	0.7840	0.6328	0.7751
12	0.5565	0.7150	0.5562	0.7148	48	0.6489	0.7871	0.6367	0.7780
13	0.5574	0.7158	0.5571	0.7156	49	0.6534	0.7904	0.6408	0.7811
14	0.5584	0.7167	0.5581	0.7164	50	0.6582	0.7939	0.6450	0.7842
15	0.5595	0.7175	0.5591	0.7172	51	0.6632	0.7975	0.6495	0.7875
16	0.5606	0.7184	0.5602	0.7181	52	0.6685	0.8013	0.6542	0.7910
17	0.5617	0.7194	0.5613	0.7191	53	0.6741	0.8053	0.6591	0.7945
18	0.5630	0.7204	0.5626	0.7201	54	0.6799	0.8094	0.6642	0.7982
19	0.5643	0.7215	0.5639	0.7211	55	0.6860	0.8138	0.6695	0.8021
20	0.5657	0.7226	0.5652	0.7222	56	0.6924	0.8182	0.6751	0.8060
21	0.5672	0.7238	0.5667	0.7234	57	0.6990	0.8228	0.6808	0.8101
22	0.5688	0.7251	0.5683	0.7247	58	0.7059	0.8276	0.6869	0.8144
23	0.5705	0.7265	0.5699	0.7260	59	0.7132	0.8326	0.6931	0.8187
24	0.5723	0.7280	0.5716	0.7274	60	0.7206	0.8376	0.6995	0.8232
25	0.5742	0.7295	0.5734	0.7289	61	0.7284	0.8429	0.7062	0.8278
26	0.5762	0.7312	0.5753	0.7304	62	0.7365	0.8482	0.7131	0.8326
27	0.5784	0.7329	0.5773	0.7320	63	0.7448	0.8537	0.7203	0.8374
28	0.5806	0.7347	0.5794	0.7337	64	0.7534	0.8593	0.7276	0.8424
29	0.5830	0.7366	0.5816	0.7354	65	0.7622	0.8651	0.7352	0.8474
30	0.5855	0.7385	0.5838	0.7372	66	0.7713	0.8709	0.7430	0.8525
31	0.5881	0.7406	0.5862	0.7391	67	0.7806	0.8768	0.7509	0.8577
32	0.5908	0.7428	0.5886	0.7410	68	0.7902	0.8828	0.7590	0.8630
33	0.5937	0.7451	0.5911	0.7430	69	0.7998	0.8888	0.7672	0.8683
34	0.5967	0.7474	0.5936	0.7450	70	0.8097	0.8948	0.7756	0.8736
35	0.5999	0.7499	0.5963	0.7471	71	0.8196	0.9008	0.7840	0.8789
					72	0.8295	0.9068	0.7925	0.8842
					73	0.8395	0.9128	0.8010	0.8895
					74	0.8495	0.9186	0.8096	0.8948
					75	0.8593	0.9243	0.8181	0.9000
					76	0.8690	0.9299	0.8266	0.9051
					77	0.8786	0.9354	0.8349	0.9101
					78	0.8878	0.9406	0.8432	0.9149
					79	0.8968	0.9456	0.8513	0.9197
					80	0.9055	0.9504	0.8592	0.9243
					81	0.9138	0.9549	0.8669	0.9287
					82	0.9216	0.9592	0.8744	0.9330
					83	0.9290	0.9632	0.8816	0.9371
					84	0.9359	0.9669	0.8885	0.9409
					85	0.9424	0.9703	0.8951	0.9446
					86	0.9483	0.9735	0.9014	0.9482
					87	0.9537	0.9763	0.9074	0.9515
					88	0.9587	0.9789	0.9131	0.9546
					89	0.9631	0.9812	0.9184	0.9575
					90	0.9671	0.9833	0.9235	0.9602

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.5823	0.7360	0.5783	0.7328
1	0.5295	0.6924	0.5295	0.6924	37	0.5857	0.7387	0.5811	0.7350
2	0.5300	0.6928	0.5300	0.6928	38	0.5893	0.7416	0.5838	0.7372
3	0.5305	0.6932	0.5305	0.6932	39	0.5930	0.7445	0.5867	0.7395
4	0.5310	0.6937	0.5310	0.6937	40	0.5969	0.7476	0.5895	0.7417
5	0.5316	0.6942	0.5315	0.6941	41	0.6010	0.7508	0.5924	0.7440
6	0.5322	0.6947	0.5321	0.6946	42	0.6052	0.7541	0.5953	0.7463
7	0.5328	0.6952	0.5327	0.6951	43	0.6086	0.7567	0.5982	0.7486
8	0.5335	0.6958	0.5334	0.6957	44	0.6122	0.7594	0.6013	0.7510
9	0.5342	0.6964	0.5341	0.6963	45	0.6156	0.7621	0.6046	0.7536
10	0.5350	0.6970	0.5348	0.6969	46	0.6193	0.7649	0.6080	0.7562
11	0.5358	0.6977	0.5356	0.6976	47	0.6233	0.7679	0.6116	0.7590
12	0.5366	0.6985	0.5364	0.6983	48	0.6274	0.7711	0.6155	0.7620
13	0.5376	0.6992	0.5373	0.6990	49	0.6319	0.7744	0.6195	0.7650
14	0.5385	0.7001	0.5382	0.6998	50	0.6366	0.7779	0.6237	0.7683
15	0.5396	0.7010	0.5392	0.7006	51	0.6416	0.7816	0.6281	0.7716
16	0.5406	0.7018	0.5402	0.7015	52	0.6468	0.7855	0.6328	0.7751
17	0.5417	0.7028	0.5414	0.7024	53	0.6523	0.7896	0.6376	0.7787
18	0.5429	0.7038	0.5425	0.7034	54	0.6581	0.7938	0.6427	0.7825
19	0.5442	0.7048	0.5438	0.7045	55	0.6642	0.7982	0.6480	0.7864
20	0.5456	0.7060	0.5451	0.7056	56	0.6705	0.8028	0.6535	0.7905
21	0.5470	0.7072	0.5466	0.7068	57	0.6772	0.8075	0.6593	0.7947
22	0.5486	0.7085	0.5481	0.7081	58	0.6841	0.8125	0.6653	0.7990
23	0.5502	0.7099	0.5497	0.7094	59	0.6914	0.8175	0.6715	0.8035
24	0.5520	0.7113	0.5514	0.7108	60	0.6989	0.8228	0.6780	0.8081
25	0.5538	0.7129	0.5531	0.7123	61	0.7068	0.8282	0.6847	0.8129
26	0.5558	0.7145	0.5550	0.7138	62	0.7149	0.8337	0.6917	0.8178
27	0.5579	0.7162	0.5569	0.7154	63	0.7233	0.8395	0.6989	0.8228
28	0.5601	0.7180	0.5590	0.7171	64	0.7321	0.8453	0.7064	0.8279
29	0.5624	0.7199	0.5611	0.7189	65	0.7411	0.8513	0.7141	0.8332
30	0.5648	0.7219	0.5633	0.7207	66	0.7505	0.8574	0.7220	0.8386
31	0.5674	0.7240	0.5657	0.7226	67	0.7600	0.8637	0.7301	0.8440
32	0.5701	0.7262	0.5680	0.7245	68	0.7699	0.8700	0.7384	0.8495
33	0.5729	0.7285	0.5705	0.7265	69	0.7799	0.8764	0.7469	0.8551
34	0.5759	0.7309	0.5730	0.7286	70	0.7902	0.8828	0.7555	0.8607
35	0.5790	0.7334	0.5757	0.7307	71	0.8006	0.8892	0.7643	0.8664
					72	0.8111	0.8957	0.7732	0.8721
					73	0.8216	0.9021	0.7821	0.8777
					74	0.8322	0.9084	0.7911	0.8834
					75	0.8427	0.9147	0.8001	0.8889
					76	0.8532	0.9208	0.8090	0.8944
					77	0.8635	0.9267	0.8179	0.8999
					78	0.8736	0.9325	0.8267	0.9052
					79	0.8834	0.9381	0.8354	0.9103
					80	0.8929	0.9434	0.8439	0.9154
					81	0.9020	0.9485	0.8522	0.9202
					82	0.9107	0.9533	0.8603	0.9249
					83	0.9189	0.9578	0.8682	0.9294
					84	0.9267	0.9619	0.8757	0.9337
					85	0.9339	0.9658	0.8829	0.9378
					86	0.9406	0.9694	0.8899	0.9417
					87	0.9467	0.9726	0.8965	0.9454
					88	0.9523	0.9756	0.9027	0.9489
					89	0.9574	0.9782	0.9086	0.9521
					90	0.9619	0.9806	0.9142	0.9552

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.5610	0.7187	0.5572	0.7157
1	0.5096	0.6752	0.5096	0.6752	37	0.5643	0.7215	0.5599	0.7179
2	0.5101	0.6756	0.5101	0.6755	38	0.5678	0.7244	0.5627	0.7201
3	0.5105	0.6760	0.5105	0.6760	39	0.5715	0.7274	0.5655	0.7224
4	0.5111	0.6764	0.5110	0.6764	40	0.5754	0.7305	0.5683	0.7247
5	0.5116	0.6769	0.5116	0.6769	41	0.5794	0.7337	0.5711	0.7270
6	0.5122	0.6774	0.5121	0.6773	42	0.5836	0.7371	0.5739	0.7293
7	0.5128	0.6779	0.5127	0.6779	43	0.5869	0.7397	0.5768	0.7316
8	0.5134	0.6785	0.5133	0.6784	44	0.5904	0.7425	0.5799	0.7341
9	0.5141	0.6791	0.5140	0.6790	45	0.5938	0.7451	0.5830	0.7366
10	0.5149	0.6798	0.5147	0.6796	46	0.5974	0.7480	0.5864	0.7393
11	0.5157	0.6804	0.5155	0.6803	47	0.6013	0.7510	0.5900	0.7421
12	0.5165	0.6812	0.5163	0.6810	48	0.6054	0.7542	0.5937	0.7451
13	0.5174	0.6819	0.5171	0.6817	49	0.6097	0.7576	0.5977	0.7482
14	0.5183	0.6828	0.5180	0.6825	50	0.6144	0.7611	0.6018	0.7514
15	0.5193	0.6836	0.5190	0.6833	51	0.6193	0.7649	0.6062	0.7548
16	0.5203	0.6845	0.5200	0.6842	52	0.6244	0.7688	0.6108	0.7584
17	0.5214	0.6854	0.5210	0.6851	53	0.6299	0.7729	0.6156	0.7621
18	0.5225	0.6864	0.5222	0.6861	54	0.6356	0.7772	0.6206	0.7659
19	0.5238	0.6875	0.5234	0.6871	55	0.6417	0.7817	0.6258	0.7699
20	0.5251	0.6886	0.5247	0.6883	56	0.6480	0.7864	0.6313	0.7740
21	0.5265	0.6898	0.5261	0.6895	57	0.6546	0.7913	0.6371	0.7783
22	0.5280	0.6911	0.5275	0.6907	58	0.6615	0.7963	0.6430	0.7827
23	0.5296	0.6925	0.5291	0.6920	59	0.6688	0.8015	0.6493	0.7873
24	0.5313	0.6939	0.5307	0.6934	60	0.6763	0.8069	0.6557	0.7921
25	0.5331	0.6955	0.5325	0.6949	61	0.6842	0.8125	0.6625	0.7970
26	0.5350	0.6971	0.5343	0.6964	62	0.6924	0.8182	0.6695	0.8020
27	0.5371	0.6988	0.5362	0.6981	63	0.7009	0.8242	0.6767	0.8072
28	0.5392	0.7006	0.5382	0.6998	64	0.7098	0.8302	0.6843	0.8125
29	0.5415	0.7025	0.5403	0.7015	65	0.7190	0.8365	0.6920	0.8180
30	0.5438	0.7045	0.5425	0.7034	66	0.7285	0.8429	0.7001	0.8236
31	0.5463	0.7066	0.5447	0.7053	67	0.7383	0.8494	0.7083	0.8293
32	0.5490	0.7088	0.5471	0.7072	68	0.7484	0.8561	0.7168	0.8351
33	0.5518	0.7111	0.5495	0.7093	69	0.7588	0.8628	0.7255	0.8409
34	0.5547	0.7136	0.5520	0.7114	70	0.7694	0.8697	0.7344	0.8469
35	0.5577	0.7161	0.5546	0.7135	71	0.7802	0.8765	0.7434	0.8528
					72	0.7912	0.8834	0.7526	0.8589
					73	0.8023	0.8903	0.7619	0.8649
					74	0.8134	0.8971	0.7713	0.8709
					75	0.8246	0.9039	0.7808	0.8769
					76	0.8358	0.9106	0.7902	0.8828
					77	0.8469	0.9171	0.7996	0.8886
					78	0.8578	0.9234	0.8090	0.8944
					79	0.8684	0.9296	0.8182	0.9000
					80	0.8788	0.9355	0.8273	0.9055
					81	0.8888	0.9411	0.8362	0.9108
					82	0.8984	0.9465	0.8450	0.9160
					83	0.9075	0.9515	0.8534	0.9209
					84	0.9161	0.9562	0.8616	0.9257
					85	0.9242	0.9606	0.8695	0.9302
					86	0.9317	0.9647	0.8771	0.9345
					87	0.9387	0.9684	0.8843	0.9386
					88	0.9450	0.9717	0.8911	0.9424
					89	0.9508	0.9748	0.8977	0.9461
					90	0.9559	0.9775	0.9038	0.9495

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.5392	0.7007	0.5358	0.6977
1	0.4894	0.6572	0.4894	0.6572	37	0.5425	0.7034	0.5384	0.7000
2	0.4899	0.6576	0.4898	0.6576	38	0.5460	0.7063	0.5411	0.7023
3	0.4903	0.6580	0.4903	0.6580	39	0.5496	0.7094	0.5439	0.7046
4	0.4908	0.6585	0.4908	0.6584	40	0.5534	0.7125	0.5466	0.7069
5	0.4913	0.6589	0.4913	0.6589	41	0.5574	0.7158	0.5494	0.7092
6	0.4919	0.6594	0.4918	0.6594	42	0.5615	0.7192	0.5522	0.7115
7	0.4925	0.6599	0.4924	0.6599	43	0.5647	0.7218	0.5550	0.7138
8	0.4931	0.6605	0.4930	0.6604	44	0.5682	0.7246	0.5580	0.7163
9	0.4938	0.6611	0.4937	0.6610	45	0.5715	0.7273	0.5611	0.7188
10	0.4945	0.6617	0.4944	0.6616	46	0.5750	0.7302	0.5644	0.7215
11	0.4952	0.6624	0.4951	0.6623	47	0.5788	0.7332	0.5678	0.7244
12	0.4960	0.6631	0.4958	0.6630	48	0.5828	0.7364	0.5715	0.7273
13	0.4969	0.6639	0.4967	0.6637	49	0.5871	0.7398	0.5754	0.7305
14	0.4978	0.6647	0.4975	0.6645	50	0.5916	0.7434	0.5795	0.7338
15	0.4988	0.6656	0.4984	0.6653	51	0.5964	0.7472	0.5838	0.7372
16	0.4997	0.6664	0.4994	0.6661	52	0.6015	0.7512	0.5883	0.7408
17	0.5008	0.6674	0.5004	0.6670	53	0.6069	0.7554	0.5930	0.7445
18	0.5019	0.6683	0.5015	0.6680	54	0.6126	0.7597	0.5979	0.7484
19	0.5031	0.6694	0.5027	0.6691	55	0.6185	0.7643	0.6031	0.7524
20	0.5043	0.6705	0.5040	0.6702	56	0.6248	0.7691	0.6086	0.7566
21	0.5057	0.6717	0.5053	0.6714	57	0.6313	0.7740	0.6142	0.7610
22	0.5071	0.6730	0.5067	0.6726	58	0.6382	0.7791	0.6201	0.7655
23	0.5087	0.6743	0.5082	0.6739	59	0.6454	0.7845	0.6263	0.7702
24	0.5103	0.6758	0.5098	0.6753	60	0.6529	0.7900	0.6328	0.7751
25	0.5121	0.6773	0.5115	0.6768	61	0.6608	0.7957	0.6395	0.7801
26	0.5139	0.6789	0.5132	0.6783	62	0.6690	0.8017	0.6465	0.7853
27	0.5159	0.6806	0.5151	0.6800	63	0.6775	0.8078	0.6538	0.7906
28	0.5180	0.6825	0.5171	0.6817	64	0.6865	0.8141	0.6613	0.7961
29	0.5202	0.6844	0.5191	0.6834	65	0.6957	0.8206	0.6692	0.8018
30	0.5225	0.6864	0.5212	0.6853	66	0.7054	0.8272	0.6773	0.8076
31	0.5249	0.6885	0.5235	0.6872	67	0.7154	0.8341	0.6856	0.8135
32	0.5275	0.6907	0.5258	0.6892	68	0.7257	0.8410	0.6943	0.8195
33	0.5302	0.6930	0.5282	0.6913	69	0.7363	0.8481	0.7031	0.8257
34	0.5331	0.6954	0.5306	0.6934	70	0.7473	0.8553	0.7122	0.8319
35	0.5361	0.6980	0.5332	0.6955	71	0.7584	0.8626	0.7215	0.8382
					72	0.7699	0.8700	0.7310	0.8446
					73	0.7815	0.8773	0.7406	0.8510
					74	0.7932	0.8847	0.7503	0.8574
					75	0.8050	0.8920	0.7602	0.8637
					76	0.8169	0.8992	0.7701	0.8701
					77	0.8287	0.9063	0.7800	0.8764
					78	0.8404	0.9133	0.7898	0.8826
					79	0.8519	0.9200	0.7996	0.8887
					80	0.8631	0.9265	0.8093	0.8946
					81	0.8740	0.9328	0.8189	0.9004
					82	0.8846	0.9387	0.8282	0.9060
					83	0.8946	0.9444	0.8373	0.9115
					84	0.9042	0.9497	0.8462	0.9167
					85	0.9132	0.9546	0.8547	0.9217
					86	0.9216	0.9592	0.8630	0.9264
					87	0.9294	0.9634	0.8708	0.9310
					88	0.9366	0.9673	0.8783	0.9352
					89	0.9431	0.9707	0.8855	0.9393
					90	0.9490	0.9738	0.8923	0.9431

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.5172	0.6818	0.5140	0.6790
1	0.4690	0.6386	0.4690	0.6385	37	0.5205	0.6846	0.5166	0.6813
2	0.4694	0.6389	0.4694	0.6389	38	0.5238	0.6875	0.5193	0.6836
3	0.4699	0.6394	0.4699	0.6393	39	0.5274	0.6906	0.5220	0.6859
4	0.4704	0.6398	0.4703	0.6398	40	0.5311	0.6938	0.5247	0.6883
5	0.4709	0.6402	0.4708	0.6402	41	0.5350	0.6971	0.5274	0.6906
6	0.4714	0.6407	0.4713	0.6407	42	0.5391	0.7005	0.5301	0.6929
7	0.4720	0.6413	0.4719	0.6412	43	0.5422	0.7032	0.5328	0.6952
8	0.4726	0.6418	0.4725	0.6417	44	0.5456	0.7060	0.5357	0.6977
9	0.4732	0.6424	0.4731	0.6423	45	0.5488	0.7086	0.5387	0.7002
10	0.4739	0.6430	0.4738	0.6429	46	0.5522	0.7115	0.5419	0.7029
11	0.4746	0.6437	0.4745	0.6436	47	0.5559	0.7146	0.5453	0.7058
12	0.4754	0.6444	0.4752	0.6442	48	0.5598	0.7178	0.5489	0.7088
13	0.4762	0.6452	0.4760	0.6450	49	0.5640	0.7212	0.5527	0.7119
14	0.4771	0.6460	0.4768	0.6457	50	0.5684	0.7248	0.5567	0.7152
15	0.4780	0.6468	0.4777	0.6465	51	0.5731	0.7286	0.5609	0.7187
16	0.4789	0.6477	0.4786	0.6474	52	0.5781	0.7327	0.5653	0.7223
17	0.4799	0.6486	0.4796	0.6483	53	0.5834	0.7369	0.5700	0.7261
18	0.4810	0.6495	0.4807	0.6492	54	0.5889	0.7413	0.5748	0.7300
19	0.4821	0.6506	0.4818	0.6503	55	0.5948	0.7459	0.5799	0.7341
20	0.4833	0.6517	0.4830	0.6514	56	0.6010	0.7507	0.5853	0.7384
21	0.4846	0.6529	0.4843	0.6525	57	0.6074	0.7558	0.5909	0.7428
22	0.4860	0.6541	0.4856	0.6538	58	0.6142	0.7610	0.5967	0.7474
23	0.4875	0.6555	0.4871	0.6551	59	0.6213	0.7665	0.6028	0.7522
24	0.4891	0.6569	0.4886	0.6565	60	0.6288	0.7721	0.6092	0.7572
25	0.4908	0.6584	0.4902	0.6579	61	0.6366	0.7780	0.6159	0.7623
26	0.4926	0.6601	0.4920	0.6595	62	0.6448	0.7840	0.6228	0.7676
27	0.4945	0.6618	0.4938	0.6611	63	0.6534	0.7903	0.6301	0.7731
28	0.4965	0.6636	0.4957	0.6628	64	0.6623	0.7968	0.6376	0.7787
29	0.4986	0.6655	0.4977	0.6646	65	0.6716	0.8035	0.6455	0.7846
30	0.5009	0.6675	0.4998	0.6664	66	0.6813	0.8105	0.6536	0.7905
31	0.5033	0.6696	0.5019	0.6684	67	0.6914	0.8176	0.6621	0.7967
32	0.5058	0.6718	0.5042	0.6704	68	0.7019	0.8248	0.6708	0.8030
33	0.5084	0.6741	0.5065	0.6725	69	0.7127	0.8323	0.6798	0.8094
34	0.5112	0.6766	0.5090	0.6746	70	0.7239	0.8398	0.6890	0.8159
35	0.5141	0.6791	0.5115	0.6768	71	0.7354	0.8475	0.6985	0.8225
					72	0.7472	0.8553	0.7082	0.8292
					73	0.7592	0.8631	0.7181	0.8359
					74	0.7715	0.8710	0.7282	0.8427
					75	0.7839	0.8788	0.7384	0.8495
					76	0.7963	0.8866	0.7486	0.8563
					77	0.8089	0.8943	0.7590	0.8630
					78	0.8213	0.9019	0.7694	0.8696
					79	0.8337	0.9093	0.7797	0.8762
					80	0.8458	0.9165	0.7899	0.8826
					81	0.8577	0.9234	0.8001	0.8889
					82	0.8691	0.9300	0.8101	0.8951
					83	0.8802	0.9363	0.8198	0.9010
					84	0.8907	0.9422	0.8293	0.9067
					85	0.9007	0.9478	0.8386	0.9122
					86	0.9101	0.9529	0.8475	0.9174
					87	0.9189	0.9577	0.8560	0.9224
					88	0.9269	0.9621	0.8642	0.9272
					89	0.9342	0.9660	0.8720	0.9316
					90	0.9409	0.9696	0.8794	0.9358

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.4950	0.6622	0.4920	0.6596
1	0.4485	0.6193	0.4485	0.6192	37	0.4981	0.6650	0.4946	0.6619
2	0.4489	0.6196	0.4489	0.6196	38	0.5014	0.6679	0.4972	0.6642
3	0.4493	0.6200	0.4493	0.6200	39	0.5049	0.6710	0.4998	0.6665
4	0.4498	0.6205	0.4497	0.6204	40	0.5085	0.6742	0.5025	0.6689
5	0.4502	0.6209	0.4502	0.6209	41	0.5124	0.6776	0.5051	0.6712
6	0.4508	0.6214	0.4507	0.6214	42	0.5163	0.6810	0.5078	0.6735
7	0.4513	0.6219	0.4512	0.6219	43	0.5194	0.6837	0.5104	0.6759
8	0.4519	0.6225	0.4518	0.6224	44	0.5226	0.6865	0.5132	0.6783
9	0.4525	0.6231	0.4524	0.6230	45	0.5257	0.6892	0.5161	0.6809
10	0.4531	0.6237	0.4530	0.6236	46	0.5291	0.6920	0.5192	0.6836
11	0.4538	0.6243	0.4537	0.6242	47	0.5327	0.6951	0.5225	0.6864
12	0.4546	0.6250	0.4544	0.6249	48	0.5364	0.6983	0.5260	0.6894
13	0.4554	0.6258	0.4552	0.6256	49	0.5405	0.7017	0.5297	0.6926
14	0.4562	0.6266	0.4559	0.6263	50	0.5448	0.7054	0.5336	0.6959
15	0.4571	0.6274	0.4568	0.6271	51	0.5494	0.7092	0.5377	0.6994
16	0.4580	0.6282	0.4577	0.6279	52	0.5543	0.7132	0.5420	0.7030
17	0.4589	0.6291	0.4586	0.6288	53	0.5594	0.7175	0.5466	0.7068
18	0.4599	0.6301	0.4596	0.6298	54	0.5649	0.7220	0.5513	0.7108
19	0.4610	0.6311	0.4607	0.6308	55	0.5706	0.7266	0.5563	0.7149
20	0.4622	0.6322	0.4619	0.6319	56	0.5767	0.7315	0.5616	0.7192
21	0.4635	0.6334	0.4631	0.6330	57	0.5830	0.7366	0.5671	0.7237
22	0.4648	0.6346	0.4644	0.6343	58	0.5897	0.7419	0.5728	0.7284
23	0.4662	0.6360	0.4658	0.6356	59	0.5967	0.7474	0.5788	0.7332
24	0.4677	0.6374	0.4673	0.6369	60	0.6041	0.7532	0.5851	0.7383
25	0.4694	0.6389	0.4689	0.6384	61	0.6118	0.7592	0.5917	0.7435
26	0.4711	0.6405	0.4705	0.6399	62	0.6199	0.7654	0.5986	0.7489
27	0.4729	0.6422	0.4723	0.6415	63	0.6284	0.7718	0.6058	0.7545
28	0.4749	0.6439	0.4741	0.6432	64	0.6373	0.7785	0.6133	0.7603
29	0.4769	0.6458	0.4760	0.6450	65	0.6466	0.7854	0.6212	0.7663
30	0.4791	0.6478	0.4781	0.6469	66	0.6564	0.7925	0.6293	0.7725
31	0.4814	0.6499	0.4802	0.6488	67	0.6665	0.7999	0.6377	0.7788
32	0.4838	0.6521	0.4824	0.6508	68	0.6771	0.8075	0.6465	0.7853
33	0.4864	0.6545	0.4847	0.6529	69	0.6881	0.8152	0.6556	0.7920
34	0.4891	0.6569	0.4871	0.6551	70	0.6994	0.8231	0.6649	0.7987
35	0.4920	0.6595	0.4895	0.6573	71	0.7112	0.8312	0.6745	0.8056
					72	0.7232	0.8394	0.6844	0.8127
					73	0.7356	0.8477	0.6945	0.8197
					74	0.7483	0.8560	0.7049	0.8269
					75	0.7612	0.8644	0.7154	0.8341
					76	0.7743	0.8728	0.7260	0.8413
					77	0.7875	0.8811	0.7368	0.8484
					78	0.8007	0.8893	0.7476	0.8556
					79	0.8138	0.8973	0.7584	0.8626
					80	0.8268	0.9052	0.7692	0.8695
					81	0.8396	0.9128	0.7799	0.8763
					82	0.8520	0.9201	0.7905	0.8830
					83	0.8641	0.9271	0.8009	0.8894
					84	0.8756	0.9337	0.8111	0.8957
					85	0.8866	0.9399	0.8210	0.9017
					86	0.8971	0.9457	0.8306	0.9074
					87	0.9068	0.9511	0.8398	0.9129
					88	0.9158	0.9561	0.8486	0.9181
					89	0.9241	0.9605	0.8571	0.9231
					90	0.9316	0.9646	0.8652	0.9277

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.4726	0.6419	0.4700	0.6394
1	0.4279	0.5994	0.4279	0.5994	37	0.4757	0.6447	0.4725	0.6417
2	0.4283	0.5998	0.4283	0.5997	38	0.4789	0.6477	0.4750	0.6441
3	0.4287	0.6001	0.4287	0.6001	39	0.4823	0.6508	0.4776	0.6465
4	0.4292	0.6006	0.4291	0.6006	40	0.4859	0.6540	0.4802	0.6488
5	0.4296	0.6010	0.4296	0.6010	41	0.4896	0.6573	0.4828	0.6512
6	0.4301	0.6015	0.4301	0.6015	42	0.4935	0.6608	0.4853	0.6535
7	0.4306	0.6020	0.4306	0.6020	43	0.4964	0.6635	0.4879	0.6558
8	0.4312	0.6025	0.4311	0.6025	44	0.4996	0.6663	0.4906	0.6582
9	0.4318	0.6031	0.4317	0.6030	45	0.5026	0.6689	0.4934	0.6608
10	0.4324	0.6037	0.4323	0.6036	46	0.5058	0.6718	0.4964	0.6635
11	0.4331	0.6044	0.4329	0.6043	47	0.5092	0.6748	0.4996	0.6663
12	0.4338	0.6051	0.4336	0.6049	48	0.5129	0.6780	0.5030	0.6693
13	0.4345	0.6058	0.4343	0.6056	49	0.5168	0.6815	0.5066	0.6725
14	0.4353	0.6066	0.4351	0.6063	50	0.5210	0.6851	0.5104	0.6758
15	0.4362	0.6074	0.4359	0.6071	51	0.5255	0.6890	0.5144	0.6793
16	0.4370	0.6082	0.4367	0.6079	52	0.5302	0.6930	0.5186	0.6830
17	0.4379	0.6091	0.4376	0.6088	53	0.5353	0.6973	0.5230	0.6868
18	0.4389	0.6100	0.4386	0.6098	54	0.5406	0.7018	0.5276	0.6908
19	0.4399	0.6110	0.4396	0.6108	55	0.5462	0.7065	0.5325	0.6949
20	0.4410	0.6121	0.4407	0.6118	56	0.5521	0.7114	0.5376	0.6993
21	0.4422	0.6133	0.4419	0.6130	57	0.5583	0.7165	0.5430	0.7038
22	0.4435	0.6145	0.4432	0.6142	58	0.5648	0.7219	0.5486	0.7085
23	0.4449	0.6158	0.4445	0.6155	59	0.5717	0.7275	0.5545	0.7134
24	0.4464	0.6172	0.4459	0.6168	60	0.5790	0.7333	0.5607	0.7186
25	0.4479	0.6187	0.4474	0.6183	61	0.5866	0.7394	0.5672	0.7239
26	0.4496	0.6203	0.4490	0.6198	62	0.5946	0.7457	0.5740	0.7294
27	0.4513	0.6219	0.4507	0.6214	63	0.6030	0.7523	0.5811	0.7351
28	0.4532	0.6237	0.4525	0.6231	64	0.6118	0.7591	0.5886	0.7410
29	0.4552	0.6256	0.4544	0.6248	65	0.6210	0.7662	0.5963	0.7471
30	0.4573	0.6276	0.4563	0.6267	66	0.6307	0.7736	0.6044	0.7535
31	0.4595	0.6297	0.4584	0.6286	67	0.6409	0.7811	0.6129	0.7600
32	0.4618	0.6319	0.4606	0.6307	68	0.6515	0.7889	0.6216	0.7667
33	0.4643	0.6342	0.4628	0.6328	69	0.6625	0.7970	0.6307	0.7735
34	0.4670	0.6366	0.4651	0.6349	70	0.6740	0.8052	0.6401	0.7806
35	0.4697	0.6392	0.4675	0.6372	71	0.6859	0.8137	0.6498	0.7878
					72	0.6982	0.8223	0.6598	0.7951
					73	0.7109	0.8310	0.6701	0.8025
					74	0.7239	0.8398	0.6807	0.8100
					75	0.7372	0.8487	0.6914	0.8176
					76	0.7508	0.8577	0.7024	0.8252
					77	0.7646	0.8666	0.7135	0.8328
					78	0.7784	0.8754	0.7247	0.8404
					79	0.7923	0.8841	0.7359	0.8479
					80	0.8062	0.8927	0.7472	0.8553
					81	0.8198	0.9010	0.7585	0.8626
					82	0.8332	0.9090	0.7696	0.8698
					83	0.8463	0.9167	0.7806	0.8768
					84	0.8589	0.9241	0.7914	0.8836
					85	0.8709	0.9310	0.8020	0.8901
					86	0.8824	0.9375	0.8123	0.8964
					87	0.8932	0.9436	0.8222	0.9024
					88	0.9033	0.9492	0.8317	0.9081
					89	0.9125	0.9542	0.8409	0.9136
					90	0.9210	0.9589	0.8497	0.9187

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.4503	0.6210	0.4479	0.6187
1	0.4075	0.5790	0.4075	0.5790	37	0.4533	0.6238	0.4504	0.6210
2	0.4078	0.5794	0.4078	0.5794	38	0.4564	0.6268	0.4529	0.6234
3	0.4082	0.5798	0.4082	0.5798	39	0.4597	0.6299	0.4554	0.6258
4	0.4086	0.5802	0.4086	0.5802	40	0.4632	0.6331	0.4579	0.6282
5	0.4091	0.5806	0.4090	0.5806	41	0.4668	0.6365	0.4604	0.6305
6	0.4095	0.5811	0.4095	0.5811	42	0.4706	0.6400	0.4628	0.6328
7	0.4100	0.5816	0.4100	0.5815	43	0.4734	0.6426	0.4653	0.6351
8	0.4106	0.5821	0.4105	0.5821	44	0.4764	0.6454	0.4679	0.6375
9	0.4111	0.5827	0.4110	0.5826	45	0.4793	0.6480	0.4707	0.6401
10	0.4117	0.5833	0.4116	0.5832	46	0.4824	0.6509	0.4736	0.6427
11	0.4123	0.5839	0.4122	0.5838	47	0.4858	0.6539	0.4766	0.6456
12	0.4130	0.5846	0.4129	0.5844	48	0.4893	0.6571	0.4799	0.6486
13	0.4137	0.5853	0.4136	0.5851	49	0.4931	0.6605	0.4834	0.6517
14	0.4145	0.5861	0.4143	0.5859	50	0.4972	0.6641	0.4871	0.6551
15	0.4153	0.5869	0.4150	0.5866	51	0.5015	0.6680	0.4909	0.6585
16	0.4161	0.5877	0.4159	0.5874	52	0.5061	0.6720	0.4950	0.6622
17	0.4170	0.5886	0.4167	0.5883	53	0.5109	0.6763	0.4993	0.6660
18	0.4179	0.5895	0.4176	0.5892	54	0.5161	0.6808	0.5038	0.6700
19	0.4189	0.5905	0.4186	0.5902	55	0.5215	0.6855	0.5086	0.6742
20	0.4200	0.5915	0.4197	0.5912	56	0.5273	0.6905	0.5135	0.6786
21	0.4211	0.5927	0.4208	0.5924	57	0.5333	0.6957	0.5188	0.6832
22	0.4223	0.5939	0.4220	0.5936	58	0.5397	0.7011	0.5243	0.6879
23	0.4236	0.5952	0.4233	0.5948	59	0.5465	0.7067	0.5301	0.6929
24	0.4250	0.5965	0.4247	0.5962	60	0.5535	0.7126	0.5361	0.6980
25	0.4265	0.5980	0.4261	0.5976	61	0.5610	0.7188	0.5425	0.7034
26	0.4281	0.5995	0.4276	0.5991	62	0.5688	0.7252	0.5492	0.7090
27	0.4298	0.6012	0.4292	0.6007	63	0.5771	0.7319	0.5562	0.7148
28	0.4316	0.6029	0.4310	0.6023	64	0.5858	0.7388	0.5635	0.7208
29	0.4335	0.6048	0.4328	0.6041	65	0.5949	0.7460	0.5712	0.7271
30	0.4355	0.6068	0.4347	0.6060	66	0.6045	0.7535	0.5792	0.7335
31	0.4376	0.6088	0.4367	0.6079	67	0.6146	0.7613	0.5875	0.7402
32	0.4399	0.6110	0.4388	0.6099	68	0.6252	0.7694	0.5963	0.7471
33	0.4423	0.6133	0.4409	0.6120	69	0.6362	0.7777	0.6053	0.7541
34	0.4448	0.6158	0.4432	0.6142	70	0.6477	0.7862	0.6147	0.7614
35	0.4475	0.6183	0.4455	0.6164	71	0.6597	0.7950	0.6245	0.7688
					72	0.6722	0.8039	0.6346	0.7764
					73	0.6851	0.8131	0.6450	0.7842
					74	0.6983	0.8224	0.6556	0.7920
					75	0.7120	0.8318	0.6666	0.8000
					76	0.7260	0.8413	0.6778	0.8080
					77	0.7403	0.8508	0.6892	0.8160
					78	0.7548	0.8602	0.7007	0.8240
					79	0.7693	0.8696	0.7124	0.8320
					80	0.7839	0.8789	0.7241	0.8400
					81	0.7984	0.8879	0.7358	0.8478
					82	0.8128	0.8967	0.7475	0.8555
					83	0.8268	0.9052	0.7591	0.8630
					84	0.8404	0.9133	0.7705	0.8704
					85	0.8535	0.9210	0.7817	0.8775
					86	0.8661	0.9283	0.7926	0.8843
					87	0.8780	0.9350	0.8032	0.8909
					88	0.8891	0.9413	0.8134	0.8971
					89	0.8994	0.9470	0.8233	0.9031
					90	0.9089	0.9523	0.8328	0.9087

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.4282	0.5996	0.4260	0.5975
1	0.3872	0.5583	0.3872	0.5583	37	0.4311	0.6024	0.4284	0.5999
2	0.3876	0.5586	0.3875	0.5586	38	0.4341	0.6054	0.4308	0.6022
3	0.3879	0.5590	0.3879	0.5590	39	0.4373	0.6085	0.4333	0.6046
4	0.3883	0.5594	0.3883	0.5594	40	0.4406	0.6117	0.4357	0.6070
5	0.3887	0.5598	0.3887	0.5598	41	0.4441	0.6151	0.4382	0.6093
6	0.3892	0.5603	0.3891	0.5603	42	0.4478	0.6186	0.4405	0.6116
7	0.3896	0.5608	0.3896	0.5607	43	0.4505	0.6212	0.4429	0.6139
8	0.3901	0.5613	0.3901	0.5613	44	0.4535	0.6240	0.4454	0.6163
9	0.3907	0.5619	0.3906	0.5618	45	0.4562	0.6266	0.4480	0.6188
10	0.3912	0.5624	0.3912	0.5624	46	0.4592	0.6294	0.4508	0.6215
11	0.3919	0.5631	0.3918	0.5630	47	0.4624	0.6324	0.4538	0.6243
12	0.3925	0.5637	0.3924	0.5636	48	0.4658	0.6356	0.4570	0.6273
13	0.3932	0.5644	0.3930	0.5643	49	0.4695	0.6390	0.4603	0.6304
14	0.3939	0.5652	0.3937	0.5650	50	0.4734	0.6426	0.4638	0.6337
15	0.3947	0.5660	0.3944	0.5657	51	0.4776	0.6464	0.4676	0.6372
16	0.3955	0.5668	0.3952	0.5665	52	0.4820	0.6505	0.4715	0.6409
17	0.3963	0.5676	0.3960	0.5674	53	0.4867	0.6547	0.4757	0.6447
18	0.3972	0.5685	0.3969	0.5683	54	0.4917	0.6592	0.4801	0.6487
19	0.3981	0.5695	0.3978	0.5692	55	0.4969	0.6639	0.4847	0.6529
20	0.3991	0.5705	0.3989	0.5703	56	0.5025	0.6689	0.4895	0.6573
21	0.4002	0.5716	0.3999	0.5714	57	0.5084	0.6741	0.4946	0.6619
22	0.4014	0.5728	0.4011	0.5725	58	0.5146	0.6795	0.5000	0.6666
23	0.4026	0.5741	0.4023	0.5738	59	0.5211	0.6852	0.5056	0.6716
24	0.4039	0.5754	0.4036	0.5751	60	0.5280	0.6911	0.5115	0.6768
25	0.4054	0.5769	0.4050	0.5765	61	0.5353	0.6973	0.5177	0.6822
26	0.4069	0.5784	0.4064	0.5780	62	0.5430	0.7038	0.5243	0.6879
27	0.4085	0.5800	0.4080	0.5795	63	0.5511	0.7106	0.5311	0.6938
28	0.4102	0.5817	0.4096	0.5812	64	0.5596	0.7176	0.5383	0.6999
29	0.4120	0.5836	0.4114	0.5829	65	0.5686	0.7250	0.5459	0.7062
30	0.4139	0.5855	0.4132	0.5848	66	0.5780	0.7326	0.5537	0.7128
31	0.4160	0.5875	0.4151	0.5867	67	0.5880	0.7405	0.5620	0.7196
32	0.4181	0.5897	0.4171	0.5887	68	0.5985	0.7488	0.5706	0.7266
33	0.4204	0.5920	0.4192	0.5908	69	0.6094	0.7573	0.5796	0.7339
34	0.4229	0.5944	0.4214	0.5930	70	0.6209	0.7661	0.5890	0.7414
35	0.4255	0.5970	0.4237	0.5952	71	0.6329	0.7752	0.5987	0.7490
					72	0.6454	0.7845	0.6088	0.7569
					73	0.6584	0.7940	0.6193	0.7649
					74	0.6719	0.8038	0.6301	0.7730
					75	0.6858	0.8136	0.6411	0.7813
					76	0.7001	0.8236	0.6525	0.7897
					77	0.7148	0.8337	0.6641	0.7982
					78	0.7298	0.8438	0.6759	0.8066
					79	0.7450	0.8538	0.6879	0.8151
					80	0.7602	0.8638	0.7000	0.8235
					81	0.7755	0.8736	0.7122	0.8319
					82	0.7907	0.8831	0.7243	0.8401
					83	0.8057	0.8924	0.7364	0.8482
					84	0.8203	0.9013	0.7484	0.8561
					85	0.8345	0.9098	0.7602	0.8638
					86	0.8482	0.9178	0.7718	0.8712
					87	0.8612	0.9254	0.7830	0.8783
					88	0.8734	0.9324	0.7939	0.8851
					89	0.8847	0.9388	0.8044	0.8916
					90	0.8953	0.9448	0.8146	0.8978

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.4064	0.5779	0.4044	0.5759
1	0.3673	0.5372	0.3673	0.5372	37	0.4091	0.5807	0.4068	0.5783
2	0.3676	0.5376	0.3676	0.5376	38	0.4120	0.5836	0.4091	0.5807
3	0.3679	0.5380	0.3679	0.5379	39	0.4151	0.5867	0.4115	0.5831
4	0.3683	0.5384	0.3683	0.5383	40	0.4184	0.5899	0.4139	0.5854
5	0.3687	0.5388	0.3687	0.5388	41	0.4217	0.5933	0.4162	0.5878
6	0.3691	0.5392	0.3691	0.5392	42	0.4253	0.5968	0.4185	0.5901
7	0.3696	0.5397	0.3696	0.5397	43	0.4279	0.5994	0.4208	0.5923
8	0.3701	0.5402	0.3700	0.5402	44	0.4307	0.6021	0.4232	0.5947
9	0.3706	0.5408	0.3705	0.5407	45	0.4334	0.6047	0.4257	0.5972
10	0.3711	0.5413	0.3710	0.5413	46	0.4362	0.6075	0.4284	0.5998
11	0.3717	0.5419	0.3716	0.5418	47	0.4393	0.6104	0.4312	0.6026
12	0.3723	0.5426	0.3722	0.5425	48	0.4426	0.6136	0.4343	0.6056
13	0.3730	0.5433	0.3728	0.5431	49	0.4461	0.6169	0.4375	0.6087
14	0.3736	0.5440	0.3735	0.5438	50	0.4498	0.6205	0.4409	0.6120
15	0.3744	0.5448	0.3741	0.5445	51	0.4538	0.6243	0.4445	0.6154
16	0.3751	0.5456	0.3749	0.5453	52	0.4581	0.6284	0.4483	0.6191
17	0.3759	0.5464	0.3757	0.5461	53	0.4626	0.6326	0.4523	0.6229
18	0.3767	0.5473	0.3765	0.5470	54	0.4674	0.6371	0.4565	0.6269
19	0.3776	0.5482	0.3774	0.5480	55	0.4725	0.6418	0.4610	0.6311
20	0.3786	0.5492	0.3783	0.5490	56	0.4779	0.6467	0.4657	0.6355
21	0.3796	0.5503	0.3794	0.5501	57	0.4836	0.6519	0.4706	0.6400
22	0.3807	0.5515	0.3805	0.5512	58	0.4896	0.6573	0.4758	0.6448
23	0.3819	0.5527	0.3816	0.5524	59	0.4959	0.6630	0.4813	0.6498
24	0.3832	0.5540	0.3828	0.5537	60	0.5026	0.6690	0.4870	0.6550
25	0.3845	0.5555	0.3842	0.5551	61	0.5097	0.6752	0.4931	0.6605
26	0.3860	0.5569	0.3856	0.5565	62	0.5172	0.6817	0.4994	0.6662
27	0.3875	0.5585	0.3870	0.5581	63	0.5250	0.6886	0.5061	0.6721
28	0.3891	0.5602	0.3886	0.5597	64	0.5334	0.6957	0.5132	0.6783
29	0.3908	0.5620	0.3903	0.5614	65	0.5422	0.7031	0.5206	0.6847
30	0.3927	0.5639	0.3920	0.5632	66	0.5514	0.7109	0.5283	0.6914
31	0.3946	0.5659	0.3939	0.5652	67	0.5612	0.7189	0.5364	0.6983
32	0.3967	0.5681	0.3958	0.5672	68	0.5715	0.7273	0.5449	0.7054
33	0.3989	0.5703	0.3979	0.5692	69	0.5823	0.7361	0.5538	0.7129
34	0.4013	0.5727	0.4000	0.5714	70	0.5937	0.7451	0.5631	0.7205
35	0.4037	0.5752	0.4022	0.5736	71	0.6057	0.7544	0.5728	0.7284
					72	0.6182	0.7640	0.5828	0.7364
					73	0.6312	0.7739	0.5933	0.7447
					74	0.6447	0.7840	0.6041	0.7532
					75	0.6588	0.7943	0.6152	0.7618
					76	0.6734	0.8048	0.6267	0.7705
					77	0.6884	0.8154	0.6385	0.7794
					78	0.7038	0.8261	0.6505	0.7883
					79	0.7194	0.8368	0.6628	0.7972
					80	0.7353	0.8475	0.6752	0.8061
					81	0.7513	0.8580	0.6877	0.8150
					82	0.7672	0.8683	0.7003	0.8237
					83	0.7830	0.8783	0.7128	0.8323
					84	0.7986	0.8880	0.7253	0.8408
					85	0.8138	0.8974	0.7377	0.8490
					86	0.8286	0.9063	0.7498	0.8570
					87	0.8427	0.9146	0.7617	0.8647
					88	0.8560	0.9224	0.7732	0.8721
					89	0.8685	0.9296	0.7844	0.8792
					90	0.8801	0.9362	0.7952	0.8859

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.3850	0.5559	0.3833	0.5542
1	0.3478	0.5161	0.3478	0.5161	37	0.3876	0.5587	0.3855	0.5565
2	0.3481	0.5164	0.3481	0.5164	38	0.3904	0.5616	0.3878	0.5589
3	0.3484	0.5168	0.3484	0.5168	39	0.3934	0.5647	0.3901	0.5613
4	0.3488	0.5172	0.3488	0.5172	40	0.3965	0.5679	0.3924	0.5636
5	0.3491	0.5176	0.3491	0.5176	41	0.3998	0.5712	0.3947	0.5660
6	0.3495	0.5180	0.3495	0.5180	42	0.4032	0.5747	0.3969	0.5682
7	0.3500	0.5185	0.3499	0.5185	43	0.4057	0.5772	0.3991	0.5705
8	0.3504	0.5190	0.3504	0.5189	44	0.4084	0.5799	0.4013	0.5728
9	0.3509	0.5195	0.3509	0.5195	45	0.4109	0.5825	0.4038	0.5752
10	0.3514	0.5201	0.3514	0.5200	46	0.4136	0.5852	0.4063	0.5778
11	0.3520	0.5207	0.3519	0.5206	47	0.4166	0.5882	0.4091	0.5806
12	0.3525	0.5213	0.3524	0.5212	48	0.4197	0.5913	0.4120	0.5835
13	0.3532	0.5220	0.3530	0.5218	49	0.4231	0.5946	0.4151	0.5866
14	0.3538	0.5227	0.3536	0.5225	50	0.4267	0.5981	0.4183	0.5899
15	0.3545	0.5235	0.3543	0.5232	51	0.4305	0.6019	0.4218	0.5933
16	0.3552	0.5242	0.3550	0.5240	52	0.4346	0.6059	0.4255	0.5969
17	0.3560	0.5250	0.3557	0.5248	53	0.4390	0.6101	0.4293	0.6007
18	0.3567	0.5259	0.3565	0.5256	54	0.4436	0.6145	0.4334	0.6047
19	0.3576	0.5268	0.3574	0.5266	55	0.4485	0.6192	0.4377	0.6089
20	0.3585	0.5278	0.3583	0.5275	56	0.4536	0.6241	0.4422	0.6132
21	0.3595	0.5288	0.3592	0.5286	57	0.4591	0.6293	0.4470	0.6178
22	0.3605	0.5300	0.3603	0.5297	58	0.4649	0.6347	0.4520	0.6226
23	0.3616	0.5312	0.3614	0.5309	59	0.4710	0.6404	0.4573	0.6276
24	0.3628	0.5325	0.3626	0.5322	60	0.4775	0.6464	0.4629	0.6328
25	0.3641	0.5339	0.3638	0.5335	61	0.4843	0.6526	0.4687	0.6383
26	0.3655	0.5353	0.3651	0.5349	62	0.4916	0.6591	0.4749	0.6440
27	0.3669	0.5369	0.3665	0.5365	63	0.4992	0.6660	0.4814	0.6499
28	0.3685	0.5385	0.3680	0.5381	64	0.5073	0.6731	0.4883	0.6562
29	0.3701	0.5403	0.3696	0.5398	65	0.5159	0.6806	0.4955	0.6626
30	0.3719	0.5422	0.3713	0.5415	66	0.5249	0.6884	0.5030	0.6694
31	0.3738	0.5441	0.3731	0.5434	67	0.5345	0.6966	0.5110	0.6764
32	0.3757	0.5462	0.3750	0.5454	68	0.5446	0.7051	0.5193	0.6836
33	0.3778	0.5485	0.3769	0.5475	69	0.5552	0.7140	0.5281	0.6912
34	0.3801	0.5508	0.3790	0.5496	70	0.5664	0.7232	0.5372	0.6990
35	0.3825	0.5533	0.3811	0.5519	71	0.5782	0.7328	0.5468	0.7070
					72	0.5906	0.7426	0.5568	0.7153
					73	0.6036	0.7528	0.5672	0.7238
					74	0.6172	0.7633	0.5779	0.7325
					75	0.6313	0.7740	0.5891	0.7414
					76	0.6460	0.7849	0.6006	0.7505
					77	0.6612	0.7960	0.6125	0.7597
					78	0.6769	0.8073	0.6247	0.7690
					79	0.6929	0.8186	0.6371	0.7783
					80	0.7093	0.8299	0.6498	0.7877
					81	0.7258	0.8411	0.6626	0.7971
					82	0.7425	0.8522	0.6755	0.8063
					83	0.7591	0.8630	0.6885	0.8155
					84	0.7755	0.8736	0.7014	0.8245
					85	0.7917	0.8837	0.7143	0.8333
					86	0.8075	0.8935	0.7270	0.8419
					87	0.8227	0.9027	0.7394	0.8502
					88	0.8371	0.9113	0.7515	0.8581
					89	0.8507	0.9193	0.7633	0.8658
					90	0.8634	0.9267	0.7748	0.8731

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.3641	0.5338	0.3626	0.5322
1	0.3288	0.4949	0.3288	0.4949	37	0.3666	0.5366	0.3648	0.5346
2	0.3291	0.4952	0.3291	0.4952	38	0.3693	0.5394	0.3670	0.5369
3	0.3294	0.4956	0.3294	0.4955	39	0.3722	0.5425	0.3692	0.5393
4	0.3297	0.4959	0.3297	0.4959	40	0.3752	0.5456	0.3715	0.5417
5	0.3301	0.4963	0.3301	0.4963	41	0.3783	0.5490	0.3736	0.5440
6	0.3305	0.4968	0.3304	0.4967	42	0.3816	0.5524	0.3757	0.5462
7	0.3309	0.4972	0.3308	0.4972	43	0.3840	0.5549	0.3778	0.5484
8	0.3313	0.4977	0.3313	0.4977	44	0.3866	0.5576	0.3800	0.5507
9	0.3317	0.4982	0.3317	0.4982	45	0.3890	0.5601	0.3823	0.5531
10	0.3322	0.4988	0.3322	0.4987	46	0.3916	0.5628	0.3848	0.5557
11	0.3328	0.4993	0.3327	0.4993	47	0.3944	0.5657	0.3874	0.5584
12	0.3333	0.5000	0.3332	0.4999	48	0.3973	0.5687	0.3902	0.5613
13	0.3339	0.5006	0.3338	0.5005	49	0.4005	0.5720	0.3931	0.5644
14	0.3345	0.5013	0.3344	0.5011	50	0.4040	0.5755	0.3963	0.5676
15	0.3352	0.5021	0.3350	0.5018	51	0.4077	0.5792	0.3996	0.5710
16	0.3358	0.5028	0.3356	0.5026	52	0.4116	0.5831	0.4031	0.5746
17	0.3365	0.5036	0.3363	0.5034	53	0.4157	0.5873	0.4068	0.5783
18	0.3373	0.5044	0.3371	0.5042	54	0.4202	0.5917	0.4107	0.5823
19	0.3381	0.5053	0.3379	0.5051	55	0.4249	0.5964	0.4149	0.5864
20	0.3389	0.5063	0.3387	0.5061	56	0.4298	0.6012	0.4192	0.5908
21	0.3399	0.5073	0.3397	0.5071	57	0.4351	0.6064	0.4238	0.5953
22	0.3409	0.5084	0.3406	0.5082	58	0.4407	0.6117	0.4286	0.6001
23	0.3419	0.5096	0.3417	0.5093	59	0.4465	0.6174	0.4337	0.6050
24	0.3431	0.5109	0.3428	0.5106	60	0.4528	0.6233	0.4391	0.6103
25	0.3443	0.5122	0.3440	0.5119	61	0.4594	0.6295	0.4448	0.6157
26	0.3456	0.5136	0.3452	0.5133	62	0.4663	0.6361	0.4508	0.6214
27	0.3469	0.5151	0.3466	0.5148	63	0.4737	0.6429	0.4571	0.6274
28	0.3484	0.5168	0.3480	0.5163	64	0.4816	0.6501	0.4637	0.6336
29	0.3500	0.5185	0.3495	0.5180	65	0.4899	0.6576	0.4707	0.6401
30	0.3516	0.5203	0.3511	0.5197	66	0.4987	0.6655	0.4781	0.6469
31	0.3534	0.5222	0.3528	0.5216	67	0.5080	0.6737	0.4859	0.6540
32	0.3553	0.5243	0.3546	0.5236	68	0.5178	0.6823	0.4940	0.6613
33	0.3573	0.5265	0.3565	0.5256	69	0.5282	0.6913	0.5026	0.6690
34	0.3594	0.5288	0.3585	0.5277	70	0.5392	0.7006	0.5116	0.6769
35	0.3617	0.5312	0.3605	0.5299	71	0.5508	0.7104	0.5210	0.6851
					72	0.5630	0.7204	0.5308	0.6935
					73	0.5759	0.7309	0.5411	0.7022
					74	0.5894	0.7416	0.5518	0.7112
					75	0.6035	0.7527	0.5629	0.7203
					76	0.6182	0.7640	0.5744	0.7297
					77	0.6335	0.7756	0.5863	0.7392
					78	0.6493	0.7874	0.5986	0.7489
					79	0.6656	0.7992	0.6112	0.7587
					80	0.6823	0.8112	0.6240	0.7685
					81	0.6994	0.8231	0.6370	0.7783
					82	0.7166	0.8349	0.6502	0.7881
					83	0.7339	0.8465	0.6636	0.7978
					84	0.7511	0.8579	0.6769	0.8073
					85	0.7682	0.8689	0.6902	0.8167
					86	0.7849	0.8795	0.7033	0.8258
					87	0.8011	0.8896	0.7163	0.8347
					88	0.8166	0.8991	0.7289	0.8432
					89	0.8313	0.9079	0.7413	0.8514
					90	0.8452	0.9161	0.7534	0.8594

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.3439	0.5118	0.3426	0.5103
1	0.3104	0.4738	0.3104	0.4738	37	0.3463	0.5145	0.3447	0.5127
2	0.3107	0.4741	0.3107	0.4741	38	0.3489	0.5173	0.3468	0.5150
3	0.3110	0.4744	0.3110	0.4744	39	0.3516	0.5203	0.3490	0.5174
4	0.3113	0.4748	0.3113	0.4748	40	0.3545	0.5234	0.3511	0.5198
5	0.3116	0.4752	0.3116	0.4752	41	0.3575	0.5267	0.3532	0.5221
6	0.3120	0.4756	0.3120	0.4756	42	0.3607	0.5301	0.3553	0.5243
7	0.3124	0.4761	0.3124	0.4760	43	0.3629	0.5326	0.3572	0.5264
8	0.3128	0.4765	0.3128	0.4765	44	0.3654	0.5352	0.3593	0.5287
9	0.3132	0.4770	0.3132	0.4770	45	0.3677	0.5377	0.3615	0.5310
10	0.3137	0.4776	0.3136	0.4775	46	0.3701	0.5403	0.3638	0.5336
11	0.3142	0.4781	0.3141	0.4781	47	0.3728	0.5431	0.3663	0.5362
12	0.3147	0.4787	0.3146	0.4786	48	0.3756	0.5461	0.3690	0.5391
13	0.3153	0.4794	0.3151	0.4792	49	0.3787	0.5493	0.3718	0.5421
14	0.3158	0.4801	0.3157	0.4799	50	0.3820	0.5528	0.3748	0.5453
15	0.3165	0.4808	0.3163	0.4806	51	0.3855	0.5564	0.3780	0.5486
16	0.3171	0.4815	0.3169	0.4813	52	0.3892	0.5603	0.3814	0.5522
17	0.3177	0.4823	0.3176	0.4820	53	0.3932	0.5644	0.3849	0.5559
18	0.3184	0.4831	0.3183	0.4829	54	0.3974	0.5688	0.3887	0.5598
19	0.3192	0.4839	0.3190	0.4837	55	0.4019	0.5734	0.3926	0.5639
20	0.3200	0.4849	0.3198	0.4847	56	0.4066	0.5782	0.3968	0.5682
21	0.3209	0.4859	0.3207	0.4857	57	0.4117	0.5832	0.4012	0.5727
22	0.3218	0.4869	0.3216	0.4867	58	0.4170	0.5886	0.4059	0.5774
23	0.3228	0.4881	0.3226	0.4879	59	0.4227	0.5942	0.4108	0.5824
24	0.3239	0.4893	0.3237	0.4891	60	0.4286	0.6001	0.4160	0.5875
25	0.3251	0.4906	0.3248	0.4903	61	0.4350	0.6062	0.4214	0.5930
26	0.3263	0.4920	0.3260	0.4917	62	0.4417	0.6127	0.4272	0.5987
27	0.3276	0.4935	0.3273	0.4931	63	0.4488	0.6196	0.4333	0.6046
28	0.3290	0.4951	0.3286	0.4947	64	0.4564	0.6267	0.4397	0.6109
29	0.3305	0.4968	0.3300	0.4963	65	0.4644	0.6342	0.4465	0.6174
30	0.3320	0.4985	0.3316	0.4980	66	0.4729	0.6421	0.4537	0.6242
31	0.3337	0.5004	0.3332	0.4998	67	0.4819	0.6504	0.4612	0.6313
32	0.3355	0.5024	0.3349	0.5018	68	0.4915	0.6590	0.4692	0.6387
33	0.3374	0.5046	0.3367	0.5038	69	0.5016	0.6681	0.4775	0.6464
34	0.3394	0.5068	0.3386	0.5059	70	0.5123	0.6775	0.4863	0.6544
35	0.3416	0.5092	0.3406	0.5081	71	0.5237	0.6874	0.4955	0.6627
					72	0.5357	0.6976	0.5052	0.6713
					73	0.5483	0.7083	0.5153	0.6801
					74	0.5616	0.7193	0.5259	0.6893
					75	0.5756	0.7306	0.5369	0.6987
					76	0.5902	0.7423	0.5484	0.7083
					77	0.6055	0.7543	0.5602	0.7181
					78	0.6214	0.7665	0.5725	0.7281
					79	0.6379	0.7789	0.5851	0.7383
					80	0.6548	0.7914	0.5981	0.7485
					81	0.6722	0.8040	0.6113	0.7587
					82	0.6899	0.8165	0.6247	0.7690
					83	0.7078	0.8289	0.6383	0.7792
					84	0.7257	0.8410	0.6519	0.7893
					85	0.7435	0.8529	0.6656	0.7992
					86	0.7611	0.8643	0.6791	0.8089
					87	0.7783	0.8753	0.6926	0.8184
					88	0.7948	0.8857	0.7057	0.8275
					89	0.8105	0.8953	0.7186	0.8363
					90	0.8255	0.9044	0.7312	0.8448

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.3244	0.4899	0.3233	0.4886
1	0.2928	0.4529	0.2928	0.4529	37	0.3267	0.4925	0.3253	0.4909
2	0.2930	0.4532	0.2930	0.4532	38	0.3292	0.4953	0.3274	0.4933
3	0.2933	0.4536	0.2933	0.4536	39	0.3318	0.4983	0.3295	0.4956
4	0.2936	0.4539	0.2936	0.4539	40	0.3345	0.5013	0.3315	0.4980
5	0.2939	0.4543	0.2939	0.4543	41	0.3374	0.5046	0.3335	0.5002
6	0.2942	0.4547	0.2942	0.4547	42	0.3405	0.5080	0.3355	0.5024
7	0.2946	0.4551	0.2946	0.4551	43	0.3426	0.5104	0.3374	0.5045
8	0.2950	0.4556	0.2950	0.4556	44	0.3449	0.5129	0.3393	0.5067
9	0.2954	0.4561	0.2954	0.4560	45	0.3471	0.5153	0.3414	0.5090
10	0.2958	0.4566	0.2958	0.4565	46	0.3494	0.5179	0.3436	0.5115
11	0.2963	0.4571	0.2962	0.4571	47	0.3520	0.5207	0.3460	0.5141
12	0.2968	0.4577	0.2967	0.4576	48	0.3547	0.5236	0.3485	0.5169
13	0.2973	0.4584	0.2972	0.4582	49	0.3576	0.5268	0.3512	0.5199
14	0.2979	0.4590	0.2977	0.4589	50	0.3607	0.5301	0.3541	0.5230
15	0.2985	0.4597	0.2983	0.4595	51	0.3640	0.5337	0.3571	0.5263
16	0.2990	0.4604	0.2989	0.4602	52	0.3676	0.5376	0.3604	0.5298
17	0.2997	0.4611	0.2995	0.4609	53	0.3714	0.5416	0.3638	0.5335
18	0.3003	0.4619	0.3002	0.4617	54	0.3754	0.5459	0.3673	0.5373
19	0.3010	0.4628	0.3009	0.4626	55	0.3797	0.5504	0.3711	0.5414
20	0.3018	0.4637	0.3016	0.4635	56	0.3842	0.5551	0.3751	0.5456
21	0.3026	0.4647	0.3025	0.4645	57	0.3890	0.5601	0.3794	0.5501
22	0.3035	0.4657	0.3033	0.4655	58	0.3941	0.5654	0.3838	0.5547
23	0.3045	0.4668	0.3043	0.4666	59	0.3995	0.5709	0.3885	0.5596
24	0.3055	0.4680	0.3053	0.4678	60	0.4052	0.5767	0.3935	0.5648
25	0.3066	0.4693	0.3063	0.4690	61	0.4113	0.5829	0.3988	0.5702
26	0.3077	0.4706	0.3075	0.4703	62	0.4177	0.5893	0.4043	0.5758
27	0.3090	0.4721	0.3087	0.4717	63	0.4246	0.5961	0.4102	0.5818
28	0.3103	0.4736	0.3099	0.4732	64	0.4318	0.6032	0.4164	0.5880
29	0.3117	0.4752	0.3113	0.4748	65	0.4395	0.6107	0.4230	0.5945
30	0.3132	0.4770	0.3128	0.4765	66	0.4477	0.6185	0.4299	0.6013
31	0.3148	0.4788	0.3143	0.4783	67	0.4564	0.6268	0.4372	0.6084
32	0.3164	0.4808	0.3159	0.4802	68	0.4657	0.6355	0.4449	0.6158
33	0.3183	0.4828	0.3176	0.4821	69	0.4755	0.6445	0.4530	0.6236
34	0.3202	0.4851	0.3194	0.4842	70	0.4859	0.6541	0.4616	0.6316
35	0.3222	0.4874	0.3213	0.4864	71	0.4970	0.6640	0.4706	0.6400
					72	0.5087	0.6743	0.4801	0.6487
					73	0.5211	0.6851	0.4900	0.6577
					74	0.5341	0.6963	0.5004	0.6670
					75	0.5479	0.7079	0.5113	0.6766
					76	0.5624	0.7199	0.5226	0.6865
					77	0.5776	0.7322	0.5344	0.6966
					78	0.5934	0.7448	0.5466	0.7069
					79	0.6099	0.7577	0.5592	0.7173
					80	0.6270	0.7708	0.5722	0.7279
					81	0.6446	0.7839	0.5855	0.7386
					82	0.6626	0.7971	0.5991	0.7493
					83	0.6809	0.8102	0.6128	0.7599
					84	0.6994	0.8231	0.6267	0.7705
					85	0.7179	0.8358	0.6407	0.7810
					86	0.7362	0.8481	0.6546	0.7913
					87	0.7543	0.8599	0.6684	0.8013
					88	0.7717	0.8711	0.6820	0.8109
					89	0.7884	0.8817	0.6954	0.8203
					90	0.8044	0.8916	0.7085	0.8294

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	36	0.3058	0.4683	0.3048	0.4672
1	0.2759	0.4324	0.2759	0.4324	37	0.3080	0.4709	0.3067	0.4695
2	0.2761	0.4327	0.2761	0.4327	38	0.3103	0.4737	0.3087	0.4718
3	0.2764	0.4331	0.2764	0.4331	39	0.3128	0.4765	0.3107	0.4741
4	0.2767	0.4334	0.2766	0.4334	40	0.3154	0.4796	0.3127	0.4765
5	0.2769	0.4338	0.2769	0.4338	41	0.3182	0.4828	0.3147	0.4787
6	0.2773	0.4342	0.2773	0.4341	42	0.3211	0.4861	0.3165	0.4808
7	0.2776	0.4346	0.2776	0.4346	43	0.3231	0.4884	0.3183	0.4829
8	0.2780	0.4350	0.2780	0.4350	44	0.3253	0.4909	0.3202	0.4851
9	0.2784	0.4355	0.2783	0.4355	45	0.3274	0.4933	0.3222	0.4873
10	0.2788	0.4360	0.2787	0.4359	46	0.3296	0.4958	0.3243	0.4897
11	0.2792	0.4365	0.2792	0.4365	47	0.3320	0.4985	0.3265	0.4923
12	0.2797	0.4371	0.2796	0.4370	48	0.3345	0.5014	0.3289	0.4950
13	0.2802	0.4377	0.2801	0.4376	49	0.3373	0.5044	0.3315	0.4979
14	0.2807	0.4383	0.2806	0.4382	50	0.3403	0.5077	0.3342	0.5010
15	0.2813	0.4390	0.2811	0.4388	51	0.3434	0.5113	0.3371	0.5043
16	0.2818	0.4397	0.2816	0.4395	52	0.3468	0.5150	0.3402	0.5077
17	0.2824	0.4404	0.2822	0.4402	53	0.3504	0.5190	0.3434	0.5113
18	0.2830	0.4412	0.2829	0.4410	54	0.3542	0.5232	0.3469	0.5151
19	0.2837	0.4420	0.2835	0.4418	55	0.3583	0.5276	0.3505	0.5191
20	0.2844	0.4429	0.2843	0.4427	56	0.3626	0.5322	0.3543	0.5232
21	0.2852	0.4438	0.2850	0.4436	57	0.3672	0.5372	0.3584	0.5276
22	0.2860	0.4448	0.2859	0.4446	58	0.3721	0.5423	0.3626	0.5323
23	0.2869	0.4459	0.2867	0.4457	59	0.3772	0.5478	0.3672	0.5371
24	0.2879	0.4470	0.2877	0.4468	60	0.3827	0.5535	0.3719	0.5422
25	0.2889	0.4483	0.2887	0.4480	61	0.3885	0.5596	0.3770	0.5475
26	0.2900	0.4496	0.2897	0.4493	62	0.3946	0.5659	0.3823	0.5531
27	0.2911	0.4510	0.2909	0.4507	63	0.4012	0.5726	0.3880	0.5590
28	0.2924	0.4525	0.2921	0.4521	64	0.4081	0.5797	0.3939	0.5652
29	0.2937	0.4540	0.2934	0.4537	65	0.4155	0.5871	0.4002	0.5717
30	0.2951	0.4557	0.2948	0.4553	66	0.4234	0.5949	0.4069	0.5785
31	0.2966	0.4575	0.2962	0.4570	67	0.4318	0.6032	0.4140	0.5856
32	0.2982	0.4594	0.2978	0.4589	68	0.4407	0.6118	0.4214	0.5930
33	0.2999	0.4615	0.2994	0.4608	69	0.4502	0.6209	0.4293	0.6007
34	0.3018	0.4636	0.3011	0.4629	70	0.4603	0.6304	0.4376	0.6088
35	0.3037	0.4659	0.3029	0.4650	71	0.4710	0.6404	0.4464	0.6173
					72	0.4824	0.6508	0.4556	0.6260
					73	0.4944	0.6617	0.4653	0.6351
					74	0.5072	0.6730	0.4755	0.6446
					75	0.5207	0.6848	0.4862	0.6543
					76	0.5349	0.6970	0.4974	0.6643
					77	0.5499	0.7096	0.5090	0.6747
					78	0.5656	0.7226	0.5212	0.6852
					79	0.5821	0.7358	0.5337	0.6960
					80	0.5992	0.7494	0.5467	0.7069
					81	0.6169	0.7630	0.5600	0.7179
					82	0.6351	0.7768	0.5736	0.7291
					83	0.6537	0.7906	0.5875	0.7402
					84	0.6725	0.8042	0.6016	0.7513
					85	0.6916	0.8177	0.6158	0.7622
					86	0.7106	0.8308	0.6300	0.7730
					87	0.7293	0.8435	0.6441	0.7836
					88	0.7476	0.8556	0.6581	0.7938
					89	0.7653	0.8670	0.6719	0.8037
					90	0.7822	0.8778	0.6854	0.8134

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.9443	0.9713	0.9400	0.9691
37	0.9455	0.9720	0.9410	0.9696
38	0.9468	0.9727	0.9420	0.9701
39	0.9482	0.9734	0.9431	0.9707
40	0.9495	0.9741	0.9441	0.9712
41	0.9509	0.9748	0.9451	0.9718
42	0.9522	0.9755	0.9461	0.9723
43	0.9534	0.9761	0.9472	0.9729
44	0.9546	0.9768	0.9482	0.9734
45	0.9557	0.9774	0.9493	0.9740
46	0.9569	0.9780	0.9503	0.9745
47	0.9581	0.9786	0.9514	0.9751
48	0.9593	0.9792	0.9525	0.9757
49	0.9606	0.9799	0.9536	0.9763
50	0.9618	0.9805	0.9547	0.9768
51	0.9631	0.9812	0.9559	0.9774
52	0.9643	0.9818	0.9570	0.9780
53	0.9656	0.9825	0.9581	0.9786
54	0.9669	0.9832	0.9592	0.9792
55	0.9681	0.9838	0.9604	0.9798
56	0.9694	0.9845	0.9615	0.9804
57	0.9707	0.9851	0.9626	0.9810
58	0.9719	0.9857	0.9637	0.9815
59	0.9731	0.9864	0.9649	0.9821
60	0.9744	0.9870	0.9660	0.9827
61	0.9756	0.9876	0.9671	0.9833
62	0.9768	0.9882	0.9682	0.9838
63	0.9779	0.9888	0.9693	0.9844
64	0.9791	0.9894	0.9703	0.9849
65	0.9802	0.9900	0.9714	0.9855
66	0.9813	0.9906	0.9725	0.9860
67	0.9824	0.9911	0.9735	0.9866
68	0.9835	0.9917	0.9745	0.9871
69	0.9845	0.9922	0.9755	0.9876
70	0.9855	0.9927	0.9765	0.9881
71	0.9865	0.9932	0.9775	0.9886
72	0.9874	0.9937	0.9785	0.9891
73	0.9883	0.9941	0.9794	0.9896
74	0.9891	0.9945	0.9803	0.9901
75	0.9900	0.9950	0.9812	0.9905
76	0.9908	0.9954	0.9821	0.9910
77	0.9915	0.9957	0.9829	0.9914
78	0.9922	0.9961	0.9838	0.9918
79	0.9929	0.9964	0.9846	0.9922
80	0.9935	0.9968	0.9853	0.9926
81	0.9941	0.9970	0.9861	0.9930
82	0.9947	0.9973	0.9868	0.9933
83	0.9952	0.9976	0.9875	0.9937
84	0.9956	0.9978	0.9881	0.9940
85	0.9961	0.9980	0.9887	0.9943
86	0.9965	0.9982	0.9893	0.9946
87	0.9968	0.9984	0.9899	0.9949
88	0.9972	0.9986	0.9904	0.9952
89	0.9975	0.9987	0.9910	0.9955
90	0.9977	0.9989	0.9914	0.9957

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.9096	0.9527	0.9093	0.9525
2	0.9101	0.9529	0.9098	0.9528
3	0.9106	0.9532	0.9103	0.9531
4	0.9112	0.9535	0.9108	0.9533
5	0.9118	0.9538	0.9114	0.9536
6	0.9123	0.9542	0.9119	0.9539
7	0.9130	0.9545	0.9125	0.9542
8	0.9136	0.9548	0.9131	0.9546
9	0.9143	0.9552	0.9137	0.9549
10	0.9149	0.9556	0.9143	0.9552
11	0.9157	0.9560	0.9150	0.9556
12	0.9164	0.9564	0.9156	0.9560
13	0.9172	0.9568	0.9163	0.9563
14	0.9180	0.9572	0.9170	0.9567
15	0.9188	0.9577	0.9178	0.9571
16	0.9196	0.9581	0.9185	0.9575
17	0.9205	0.9586	0.9193	0.9579
18	0.9213	0.9591	0.9201	0.9584
19	0.9222	0.9595	0.9209	0.9588
20	0.9232	0.9601	0.9217	0.9593
21	0.9241	0.9606	0.9226	0.9597
22	0.9251	0.9611	0.9234	0.9602
23	0.9261	0.9617	0.9243	0.9607
24	0.9272	0.9622	0.9252	0.9612
25	0.9283	0.9628	0.9261	0.9617
26	0.9293	0.9634	0.9271	0.9622
27	0.9305	0.9640	0.9280	0.9627
28	0.9316	0.9646	0.9290	0.9632
29	0.9328	0.9652	0.9300	0.9637
30	0.9340	0.9659	0.9310	0.9642
31	0.9352	0.9665	0.9320	0.9648
32	0.9364	0.9672	0.9330	0.9653
33	0.9377	0.9678	0.9340	0.9659
34	0.9389	0.9685	0.9351	0.9664
35	0.9402	0.9692	0.9361	0.9670
Columns Below Not To Be Used for Service Retirement				
36	0.9416	0.9699	0.9372	0.9676
37	0.9429	0.9706	0.9382	0.9681
38	0.9443	0.9713	0.9393	0.9687
39	0.9456	0.9721	0.9404	0.9693
40	0.9470	0.9728	0.9414	0.9698
41	0.9484	0.9735	0.9425	0.9704
42	0.9499	0.9743	0.9436	0.9710
43	0.9511	0.9749	0.9446	0.9715
44	0.9523	0.9756	0.9457	0.9721
45	0.9535	0.9762	0.9468	0.9727
46	0.9548	0.9769	0.9479	0.9733
47	0.9560	0.9775	0.9491	0.9739
48	0.9573	0.9782	0.9502	0.9745
49	0.9586	0.9788	0.9514	0.9751
50	0.9599	0.9795	0.9525	0.9757
51	0.9612	0.9802	0.9537	0.9763
52	0.9625	0.9809	0.9549	0.9769
53	0.9638	0.9816	0.9561	0.9775
54	0.9652	0.9823	0.9572	0.9782
55	0.9665	0.9830	0.9584	0.9788
56	0.9678	0.9837	0.9596	0.9794
57	0.9691	0.9843	0.9608	0.9800
58	0.9705	0.9850	0.9620	0.9806
59	0.9718	0.9857	0.9632	0.9812
60	0.9730	0.9863	0.9643	0.9818
61	0.9743	0.9870	0.9655	0.9825
62	0.9756	0.9876	0.9667	0.9831
63	0.9768	0.9883	0.9678	0.9836
64	0.9780	0.9889	0.9690	0.9842
65	0.9792	0.9895	0.9701	0.9848
66	0.9804	0.9901	0.9712	0.9854
67	0.9815	0.9907	0.9723	0.9860
68	0.9827	0.9913	0.9734	0.9865
69	0.9838	0.9918	0.9745	0.9871
70	0.9848	0.9923	0.9755	0.9876
71	0.9858	0.9929	0.9766	0.9881
72	0.9868	0.9934	0.9776	0.9887
73	0.9878	0.9938	0.9786	0.9892
74	0.9887	0.9943	0.9796	0.9897
75	0.9896	0.9948	0.9805	0.9902
76	0.9904	0.9952	0.9814	0.9906
77	0.9912	0.9956	0.9824	0.9911
78	0.9919	0.9959	0.9832	0.9915
79	0.9926	0.9963	0.9841	0.9920
80	0.9933	0.9966	0.9849	0.9924
81	0.9939	0.9970	0.9857	0.9928
82	0.9945	0.9972	0.9864	0.9932
83	0.9950	0.9975	0.9872	0.9935
84	0.9955	0.9978	0.9879	0.9939
85	0.9960	0.9980	0.9885	0.9942
86	0.9964	0.9982	0.9892	0.9946
87	0.9968	0.9984	0.9898	0.9949
88	0.9971	0.9986	0.9903	0.9951
89	0.9974	0.9987	0.9909	0.9954
90	0.9977	0.9988	0.9914	0.9957

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.9386	0.9683	0.9340	0.9659
37	0.9400	0.9690	0.9351	0.9665
38	0.9414	0.9698	0.9362	0.9671
39	0.9428	0.9706	0.9373	0.9676
40	0.9442	0.9713	0.9384	0.9682
41	0.9457	0.9721	0.9395	0.9688
42	0.9472	0.9729	0.9407	0.9694
43	0.9485	0.9735	0.9418	0.9700
44	0.9498	0.9742	0.9429	0.9706
45	0.9510	0.9749	0.9440	0.9712
46	0.9523	0.9756	0.9452	0.9718
47	0.9536	0.9762	0.9464	0.9725
48	0.9549	0.9769	0.9476	0.9731
49	0.9563	0.9776	0.9488	0.9737
50	0.9576	0.9784	0.9500	0.9744
51	0.9590	0.9791	0.9512	0.9750
52	0.9604	0.9798	0.9524	0.9756
53	0.9618	0.9805	0.9537	0.9763
54	0.9632	0.9813	0.9549	0.9769
55	0.9646	0.9820	0.9562	0.9776
56	0.9660	0.9827	0.9574	0.9782
57	0.9674	0.9834	0.9587	0.9789
58	0.9688	0.9841	0.9599	0.9795
59	0.9701	0.9848	0.9612	0.9802
60	0.9715	0.9855	0.9624	0.9808
61	0.9728	0.9862	0.9636	0.9815
62	0.9742	0.9869	0.9649	0.9821
63	0.9755	0.9876	0.9661	0.9827
64	0.9768	0.9883	0.9673	0.9834
65	0.9780	0.9889	0.9685	0.9840
66	0.9793	0.9895	0.9697	0.9846
67	0.9805	0.9902	0.9708	0.9852
68	0.9817	0.9908	0.9720	0.9858
69	0.9828	0.9913	0.9731	0.9864
70	0.9840	0.9919	0.9743	0.9870
71	0.9850	0.9925	0.9754	0.9875
72	0.9861	0.9930	0.9765	0.9881
73	0.9871	0.9935	0.9775	0.9886
74	0.9881	0.9940	0.9786	0.9892
75	0.9890	0.9945	0.9796	0.9897
76	0.9899	0.9949	0.9806	0.9902
77	0.9907	0.9953	0.9815	0.9907
78	0.9915	0.9957	0.9825	0.9912
79	0.9923	0.9961	0.9834	0.9916
80	0.9930	0.9965	0.9842	0.9921
81	0.9936	0.9968	0.9851	0.9925
82	0.9943	0.9971	0.9859	0.9929
83	0.9948	0.9974	0.9867	0.9933
84	0.9954	0.9977	0.9874	0.9937
85	0.9958	0.9979	0.9881	0.9940
86	0.9963	0.9981	0.9888	0.9944
87	0.9967	0.9983	0.9894	0.9947
88	0.9970	0.9985	0.9901	0.9950
89	0.9973	0.9987	0.9906	0.9953
90	0.9976	0.9988	0.9912	0.9956

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.9014	0.9481	0.9011	0.9480
2	0.9019	0.9484	0.9016	0.9483
3	0.9024	0.9487	0.9021	0.9485
4	0.9030	0.9490	0.9026	0.9488
5	0.9036	0.9493	0.9032	0.9491
6	0.9042	0.9497	0.9038	0.9494
7	0.9048	0.9500	0.9043	0.9498
8	0.9055	0.9504	0.9050	0.9501
9	0.9062	0.9508	0.9056	0.9505
10	0.9069	0.9512	0.9063	0.9508
11	0.9077	0.9516	0.9069	0.9512
12	0.9084	0.9520	0.9076	0.9516
13	0.9092	0.9525	0.9084	0.9520
14	0.9101	0.9529	0.9091	0.9524
15	0.9109	0.9534	0.9099	0.9528
16	0.9118	0.9539	0.9107	0.9532
17	0.9127	0.9543	0.9115	0.9537
18	0.9136	0.9549	0.9123	0.9541
19	0.9146	0.9554	0.9132	0.9546
20	0.9155	0.9559	0.9140	0.9551
21	0.9166	0.9565	0.9149	0.9556
22	0.9176	0.9570	0.9159	0.9561
23	0.9187	0.9576	0.9168	0.9566
24	0.9198	0.9582	0.9178	0.9571
25	0.9210	0.9589	0.9187	0.9577
26	0.9221	0.9595	0.9197	0.9582
27	0.9233	0.9601	0.9208	0.9587
28	0.9245	0.9608	0.9218	0.9593
29	0.9258	0.9615	0.9228	0.9599
30	0.9271	0.9622	0.9239	0.9604
31	0.9284	0.9629	0.9250	0.9610
32	0.9297	0.9636	0.9261	0.9616
33	0.9310	0.9643	0.9272	0.9622
34	0.9324	0.9650	0.9283	0.9628
35	0.9338	0.9658	0.9294	0.9634
Columns Below Not To Be Used for Service Retirement				
36	0.9352	0.9665	0.9305	0.9640
37	0.9367	0.9673	0.9317	0.9646
38	0.9382	0.9681	0.9328	0.9652
39	0.9396	0.9689	0.9340	0.9659
40	0.9412	0.9697	0.9351	0.9665
41	0.9427	0.9705	0.9363	0.9671
42	0.9442	0.9713	0.9374	0.9677
43	0.9455	0.9720	0.9386	0.9683
44	0.9469	0.9727	0.9398	0.9689
45	0.9482	0.9734	0.9410	0.9696
46	0.9495	0.9741	0.9422	0.9702
47	0.9509	0.9748	0.9434	0.9709
48	0.9523	0.9756	0.9446	0.9715
49	0.9537	0.9763	0.9459	0.9722
50	0.9551	0.9770	0.9471	0.9729
51	0.9566	0.9778	0.9484	0.9735
52	0.9580	0.9786	0.9497	0.9742
53	0.9595	0.9793	0.9510	0.9749
54	0.9610	0.9801	0.9523	0.9756
55	0.9624	0.9809	0.9536	0.9763
56	0.9639	0.9816	0.9549	0.9769
57	0.9654	0.9824	0.9562	0.9776
58	0.9668	0.9831	0.9575	0.9783
59	0.9683	0.9839	0.9589	0.9790
60	0.9697	0.9846	0.9602	0.9797
61	0.9711	0.9854	0.9615	0.9804
62	0.9725	0.9861	0.9628	0.9810
63	0.9739	0.9868	0.9640	0.9817
64	0.9753	0.9875	0.9653	0.9824
65	0.9766	0.9882	0.9666	0.9830
66	0.9780	0.9889	0.9678	0.9837
67	0.9792	0.9895	0.9691	0.9843
68	0.9805	0.9902	0.9703	0.9849
69	0.9817	0.9908	0.9715	0.9856
70	0.9829	0.9914	0.9727	0.9862
71	0.9841	0.9920	0.9739	0.9868
72	0.9852	0.9925	0.9750	0.9874
73	0.9863	0.9931	0.9762	0.9879
74	0.9873	0.9936	0.9773	0.9885
75	0.9883	0.9941	0.9784	0.9891
76	0.9893	0.9946	0.9794	0.9896
77	0.9902	0.9951	0.9805	0.9901
78	0.9910	0.9955	0.9815	0.9906
79	0.9918	0.9959	0.9824	0.9911
80	0.9926	0.9963	0.9834	0.9916
81	0.9933	0.9966	0.9843	0.9921
82	0.9939	0.9970	0.9852	0.9925
83	0.9945	0.9973	0.9860	0.9929
84	0.9951	0.9975	0.9868	0.9934
85	0.9956	0.9978	0.9876	0.9937
86	0.9961	0.9980	0.9883	0.9941
87	0.9965	0.9982	0.9890	0.9945
88	0.9969	0.9984	0.9896	0.9948
89	0.9972	0.9986	0.9902	0.9951
90	0.9975	0.9988	0.9908	0.9954

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.9316	0.9646	0.9267	0.9620
1	0.8968	0.9456	0.8965	0.9454	37	0.9331	0.9654	0.9279	0.9626
2	0.8973	0.9459	0.8970	0.9457	38	0.9346	0.9662	0.9291	0.9633
3	0.8978	0.9462	0.8975	0.9460	39	0.9362	0.9670	0.9303	0.9639
4	0.8984	0.9465	0.8981	0.9463	40	0.9378	0.9679	0.9315	0.9645
5	0.8990	0.9468	0.8986	0.9466	41	0.9393	0.9687	0.9327	0.9652
6	0.8996	0.9472	0.8992	0.9469	42	0.9409	0.9696	0.9339	0.9658
7	0.9003	0.9475	0.8998	0.9473	43	0.9423	0.9703	0.9351	0.9665
8	0.9010	0.9479	0.9004	0.9476	44	0.9437	0.9710	0.9363	0.9671
9	0.9017	0.9483	0.9011	0.9480	45	0.9451	0.9718	0.9375	0.9678
10	0.9024	0.9487	0.9017	0.9483	46	0.9465	0.9725	0.9388	0.9684
11	0.9032	0.9491	0.9024	0.9487	47	0.9479	0.9733	0.9401	0.9691
12	0.9039	0.9495	0.9031	0.9491	48	0.9494	0.9740	0.9413	0.9698
13	0.9048	0.9500	0.9039	0.9495	49	0.9508	0.9748	0.9427	0.9705
14	0.9056	0.9505	0.9046	0.9499	50	0.9523	0.9756	0.9440	0.9712
15	0.9065	0.9510	0.9054	0.9504	51	0.9538	0.9764	0.9453	0.9719
16	0.9074	0.9514	0.9062	0.9508	52	0.9554	0.9772	0.9467	0.9726
17	0.9083	0.9519	0.9071	0.9513	53	0.9569	0.9780	0.9480	0.9733
18	0.9092	0.9525	0.9079	0.9517	54	0.9584	0.9788	0.9494	0.9740
19	0.9102	0.9530	0.9088	0.9522	55	0.9600	0.9796	0.9507	0.9747
20	0.9112	0.9536	0.9097	0.9527	56	0.9615	0.9804	0.9521	0.9755
21	0.9123	0.9541	0.9106	0.9532	57	0.9631	0.9812	0.9535	0.9762
22	0.9134	0.9547	0.9116	0.9537	58	0.9646	0.9820	0.9549	0.9769
23	0.9145	0.9553	0.9125	0.9543	59	0.9662	0.9828	0.9562	0.9776
24	0.9156	0.9560	0.9135	0.9548	60	0.9677	0.9836	0.9576	0.9783
25	0.9168	0.9566	0.9145	0.9554	61	0.9692	0.9843	0.9590	0.9791
26	0.9180	0.9573	0.9156	0.9559	62	0.9707	0.9851	0.9603	0.9798
27	0.9193	0.9579	0.9166	0.9565	63	0.9721	0.9859	0.9617	0.9805
28	0.9205	0.9586	0.9177	0.9571	64	0.9736	0.9866	0.9630	0.9812
29	0.9218	0.9593	0.9188	0.9577	65	0.9750	0.9873	0.9644	0.9819
30	0.9231	0.9600	0.9199	0.9583	66	0.9764	0.9881	0.9657	0.9826
31	0.9245	0.9608	0.9210	0.9589	67	0.9778	0.9888	0.9670	0.9832
32	0.9258	0.9615	0.9221	0.9595	68	0.9791	0.9895	0.9683	0.9839
33	0.9273	0.9623	0.9233	0.9601	69	0.9804	0.9901	0.9696	0.9846
34	0.9287	0.9630	0.9244	0.9607	70	0.9817	0.9908	0.9709	0.9852
35	0.9301	0.9638	0.9256	0.9613	71	0.9829	0.9914	0.9721	0.9859
					72	0.9841	0.9920	0.9734	0.9865
					73	0.9853	0.9926	0.9746	0.9871
					74	0.9864	0.9932	0.9757	0.9877
					75	0.9875	0.9937	0.9769	0.9883
					76	0.9885	0.9942	0.9780	0.9889
					77	0.9894	0.9947	0.9791	0.9895
					78	0.9904	0.9952	0.9802	0.9900
					79	0.9912	0.9956	0.9813	0.9905
					80	0.9920	0.9960	0.9823	0.9911
					81	0.9928	0.9964	0.9832	0.9915
					82	0.9935	0.9967	0.9842	0.9920
					83	0.9942	0.9971	0.9851	0.9925
					84	0.9948	0.9974	0.9859	0.9929
					85	0.9953	0.9976	0.9868	0.9933
					86	0.9958	0.9979	0.9875	0.9937
					87	0.9963	0.9981	0.9883	0.9941
					88	0.9967	0.9983	0.9890	0.9945
					89	0.9970	0.9985	0.9896	0.9948
					90	0.9974	0.9987	0.9903	0.9951

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.9277	0.9625	0.9226	0.9598
37	0.9292	0.9633	0.9238	0.9604
38	0.9308	0.9642	0.9251	0.9611
39	0.9324	0.9650	0.9263	0.9617
40	0.9340	0.9659	0.9275	0.9624
41	0.9357	0.9668	0.9288	0.9631
42	0.9374	0.9677	0.9300	0.9637
43	0.9388	0.9684	0.9313	0.9644
44	0.9403	0.9692	0.9325	0.9651
45	0.9417	0.9700	0.9338	0.9658
46	0.9431	0.9707	0.9351	0.9665
47	0.9446	0.9715	0.9364	0.9672
48	0.9461	0.9723	0.9378	0.9679
49	0.9477	0.9731	0.9391	0.9686
50	0.9492	0.9740	0.9405	0.9693
51	0.9508	0.9748	0.9419	0.9701
52	0.9524	0.9756	0.9433	0.9708
53	0.9540	0.9765	0.9447	0.9716
54	0.9556	0.9773	0.9461	0.9723
55	0.9573	0.9782	0.9475	0.9731
56	0.9589	0.9790	0.9490	0.9738
57	0.9605	0.9799	0.9504	0.9746
58	0.9622	0.9807	0.9519	0.9753
59	0.9638	0.9815	0.9533	0.9761
60	0.9654	0.9824	0.9547	0.9768
61	0.9670	0.9832	0.9562	0.9776
62	0.9685	0.9840	0.9576	0.9783
63	0.9701	0.9848	0.9590	0.9791
64	0.9716	0.9856	0.9605	0.9798
65	0.9732	0.9864	0.9619	0.9806
66	0.9746	0.9872	0.9633	0.9813
67	0.9761	0.9879	0.9647	0.9820
68	0.9775	0.9886	0.9661	0.9827
69	0.9789	0.9894	0.9674	0.9834
70	0.9803	0.9900	0.9688	0.9841
71	0.9816	0.9907	0.9701	0.9848
72	0.9829	0.9914	0.9714	0.9855
73	0.9841	0.9920	0.9727	0.9861
74	0.9853	0.9926	0.9739	0.9868
75	0.9865	0.9932	0.9752	0.9874
76	0.9875	0.9937	0.9764	0.9880
77	0.9886	0.9943	0.9775	0.9886
78	0.9896	0.9948	0.9787	0.9892
79	0.9905	0.9952	0.9798	0.9898
80	0.9914	0.9957	0.9809	0.9904
81	0.9922	0.9961	0.9819	0.9909
82	0.9930	0.9965	0.9829	0.9914
83	0.9937	0.9968	0.9839	0.9919
84	0.9943	0.9971	0.9848	0.9924
85	0.9949	0.9974	0.9857	0.9928
86	0.9955	0.9977	0.9866	0.9932
87	0.9959	0.9980	0.9874	0.9936
88	0.9964	0.9982	0.9881	0.9940
89	0.9968	0.9984	0.9888	0.9944
90	0.9971	0.9986	0.9895	0.9947

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8867	0.9399	0.8864	0.9398
2	0.8872	0.9402	0.8869	0.9401
3	0.8878	0.9406	0.8875	0.9404
4	0.8884	0.9409	0.8880	0.9407
5	0.8890	0.9412	0.8886	0.9410
6	0.8896	0.9416	0.8892	0.9413
7	0.8903	0.9420	0.8898	0.9417
8	0.8910	0.9424	0.8904	0.9420
9	0.8917	0.9428	0.8911	0.9424
10	0.8925	0.9432	0.8918	0.9428
11	0.8933	0.9436	0.8925	0.9432
12	0.8941	0.9441	0.8933	0.9436
13	0.8949	0.9446	0.8940	0.9441
14	0.8958	0.9450	0.8948	0.9445
15	0.8967	0.9456	0.8956	0.9450
16	0.8977	0.9461	0.8965	0.9454
17	0.8986	0.9466	0.8974	0.9459
18	0.8996	0.9472	0.8983	0.9464
19	0.9007	0.9477	0.8992	0.9469
20	0.9017	0.9483	0.9001	0.9474
21	0.9028	0.9489	0.9011	0.9480
22	0.9040	0.9496	0.9021	0.9485
23	0.9052	0.9502	0.9031	0.9491
24	0.9064	0.9509	0.9042	0.9497
25	0.9076	0.9516	0.9052	0.9503
26	0.9089	0.9523	0.9063	0.9509
27	0.9102	0.9530	0.9074	0.9515
28	0.9116	0.9537	0.9086	0.9521
29	0.9129	0.9545	0.9097	0.9527
30	0.9143	0.9553	0.9109	0.9534
31	0.9158	0.9560	0.9121	0.9540
32	0.9173	0.9568	0.9133	0.9547
33	0.9188	0.9577	0.9145	0.9553
34	0.9203	0.9585	0.9157	0.9560
35	0.9219	0.9593	0.9170	0.9567
Columns Below Not To Be Used for Service Retirement				
36	0.9235	0.9602	0.9182	0.9574
37	0.9251	0.9611	0.9195	0.9581
38	0.9267	0.9620	0.9208	0.9588
39	0.9284	0.9629	0.9220	0.9594
40	0.9301	0.9638	0.9233	0.9601
41	0.9318	0.9647	0.9246	0.9608
42	0.9336	0.9656	0.9259	0.9615
43	0.9350	0.9664	0.9272	0.9622
44	0.9366	0.9672	0.9285	0.9629
45	0.9380	0.9680	0.9298	0.9636
46	0.9395	0.9688	0.9311	0.9643
47	0.9411	0.9697	0.9325	0.9651
48	0.9427	0.9705	0.9339	0.9658
49	0.9443	0.9713	0.9353	0.9666
50	0.9459	0.9722	0.9367	0.9673
51	0.9476	0.9731	0.9382	0.9681
52	0.9492	0.9740	0.9396	0.9689
53	0.9509	0.9748	0.9411	0.9697
54	0.9526	0.9757	0.9426	0.9705
55	0.9543	0.9766	0.9441	0.9712
56	0.9560	0.9775	0.9456	0.9720
57	0.9578	0.9784	0.9471	0.9728
58	0.9595	0.9793	0.9486	0.9736
59	0.9612	0.9802	0.9501	0.9744
60	0.9629	0.9811	0.9516	0.9752
61	0.9645	0.9820	0.9531	0.9760
62	0.9662	0.9828	0.9546	0.9768
63	0.9679	0.9837	0.9561	0.9776
64	0.9695	0.9845	0.9576	0.9784
65	0.9711	0.9853	0.9591	0.9791
66	0.9727	0.9862	0.9606	0.9799
67	0.9743	0.9870	0.9621	0.9807
68	0.9758	0.9877	0.9635	0.9814
69	0.9773	0.9885	0.9650	0.9822
70	0.9787	0.9892	0.9664	0.9829
71	0.9801	0.9900	0.9678	0.9836
72	0.9815	0.9907	0.9692	0.9844
73	0.9828	0.9913	0.9705	0.9851
74	0.9841	0.9920	0.9719	0.9857
75	0.9853	0.9926	0.9732	0.9864
76	0.9865	0.9932	0.9745	0.9871
77	0.9876	0.9938	0.9757	0.9877
78	0.9887	0.9943	0.9770	0.9883
79	0.9897	0.9948	0.9781	0.9890
80	0.9906	0.9953	0.9793	0.9895
81	0.9915	0.9957	0.9804	0.9901
82	0.9923	0.9961	0.9815	0.9907
83	0.9931	0.9965	0.9825	0.9912
84	0.9938	0.9969	0.9835	0.9917
85	0.9944	0.9972	0.9845	0.9922
86	0.9950	0.9975	0.9854	0.9926
87	0.9956	0.9978	0.9863	0.9931
88	0.9961	0.9980	0.9871	0.9935
89	0.9965	0.9982	0.9878	0.9939
90	0.9969	0.9984	0.9886	0.9943

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8813	0.9369	0.8811	0.9368
2	0.8819	0.9372	0.8816	0.9371
3	0.8825	0.9376	0.8821	0.9374
4	0.8831	0.9379	0.8827	0.9377
5	0.8837	0.9382	0.8833	0.9380
6	0.8843	0.9386	0.8839	0.9384
7	0.8850	0.9390	0.8845	0.9387
8	0.8857	0.9394	0.8852	0.9391
9	0.8865	0.9398	0.8858	0.9395
10	0.8872	0.9402	0.8866	0.9399
11	0.8880	0.9407	0.8873	0.9403
12	0.8889	0.9412	0.8880	0.9407
13	0.8897	0.9417	0.8888	0.9411
14	0.8906	0.9422	0.8896	0.9416
15	0.8916	0.9427	0.8905	0.9421
16	0.8925	0.9432	0.8913	0.9425
17	0.8935	0.9438	0.8922	0.9430
18	0.8945	0.9443	0.8931	0.9436
19	0.8956	0.9449	0.8941	0.9441
20	0.8967	0.9455	0.8951	0.9446
21	0.8978	0.9462	0.8961	0.9452
22	0.8990	0.9468	0.8971	0.9457
23	0.9002	0.9475	0.8981	0.9463
24	0.9014	0.9482	0.8992	0.9469
25	0.9027	0.9489	0.9003	0.9475
26	0.9040	0.9496	0.9014	0.9482
27	0.9054	0.9504	0.9026	0.9488
28	0.9068	0.9511	0.9037	0.9494
29	0.9082	0.9519	0.9049	0.9501
30	0.9097	0.9527	0.9061	0.9508
31	0.9112	0.9535	0.9073	0.9514
32	0.9127	0.9543	0.9086	0.9521
33	0.9142	0.9552	0.9098	0.9528
34	0.9158	0.9561	0.9111	0.9535
35	0.9174	0.9569	0.9124	0.9542
Columns Below Not To Be Used for Service Retirement				
36	0.9191	0.9578	0.9137	0.9549
37	0.9208	0.9588	0.9150	0.9556
38	0.9225	0.9597	0.9163	0.9563
39	0.9242	0.9606	0.9176	0.9570
40	0.9260	0.9616	0.9190	0.9578
41	0.9278	0.9625	0.9203	0.9585
42	0.9296	0.9635	0.9216	0.9592
43	0.9311	0.9643	0.9229	0.9599
44	0.9327	0.9652	0.9243	0.9606
45	0.9342	0.9660	0.9256	0.9614
46	0.9358	0.9668	0.9270	0.9621
47	0.9374	0.9677	0.9285	0.9629
48	0.9391	0.9686	0.9299	0.9637
49	0.9407	0.9695	0.9314	0.9645
50	0.9424	0.9704	0.9328	0.9653
51	0.9442	0.9713	0.9343	0.9661
52	0.9459	0.9722	0.9359	0.9669
53	0.9477	0.9731	0.9374	0.9677
54	0.9495	0.9741	0.9389	0.9685
55	0.9512	0.9750	0.9405	0.9693
56	0.9530	0.9760	0.9420	0.9702
57	0.9548	0.9769	0.9436	0.9710
58	0.9566	0.9778	0.9452	0.9718
59	0.9584	0.9788	0.9468	0.9727
60	0.9602	0.9797	0.9484	0.9735
61	0.9620	0.9806	0.9499	0.9743
62	0.9638	0.9815	0.9515	0.9752
63	0.9655	0.9825	0.9531	0.9760
64	0.9672	0.9833	0.9547	0.9768
65	0.9689	0.9842	0.9562	0.9776
66	0.9706	0.9851	0.9578	0.9784
67	0.9723	0.9859	0.9593	0.9793
68	0.9739	0.9868	0.9609	0.9801
69	0.9755	0.9876	0.9624	0.9808
70	0.9770	0.9884	0.9639	0.9816
71	0.9785	0.9892	0.9654	0.9824
72	0.9800	0.9899	0.9669	0.9831
73	0.9814	0.9906	0.9683	0.9839
74	0.9828	0.9913	0.9697	0.9846
75	0.9841	0.9920	0.9711	0.9853
76	0.9853	0.9926	0.9725	0.9860
77	0.9865	0.9932	0.9738	0.9867
78	0.9877	0.9938	0.9751	0.9874
79	0.9888	0.9944	0.9764	0.9880
80	0.9898	0.9949	0.9776	0.9887
81	0.9907	0.9953	0.9788	0.9893
82	0.9916	0.9958	0.9800	0.9899
83	0.9925	0.9962	0.9811	0.9904
84	0.9932	0.9966	0.9821	0.9910
85	0.9939	0.9970	0.9832	0.9915
86	0.9946	0.9973	0.9841	0.9920
87	0.9952	0.9976	0.9851	0.9925
88	0.9957	0.9978	0.9859	0.9929
89	0.9961	0.9981	0.9868	0.9933
90	0.9966	0.9983	0.9875	0.9937

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.9146	0.9554	0.9090	0.9523
1	0.8759	0.9338	0.8756	0.9337	37	0.9163	0.9563	0.9104	0.9531
2	0.8764	0.9342	0.8762	0.9340	38	0.9181	0.9573	0.9117	0.9538
3	0.8770	0.9345	0.8767	0.9343	39	0.9199	0.9583	0.9131	0.9546
4	0.8776	0.9348	0.8773	0.9346	40	0.9217	0.9593	0.9144	0.9553
5	0.8783	0.9352	0.8779	0.9350	41	0.9236	0.9603	0.9158	0.9561
6	0.8789	0.9356	0.8785	0.9353	42	0.9255	0.9613	0.9172	0.9568
7	0.8796	0.9359	0.8791	0.9357	43	0.9271	0.9622	0.9185	0.9575
8	0.8803	0.9364	0.8798	0.9360	44	0.9287	0.9630	0.9199	0.9583
9	0.8811	0.9368	0.8805	0.9364	45	0.9303	0.9639	0.9214	0.9591
10	0.8819	0.9372	0.8812	0.9368	46	0.9319	0.9648	0.9228	0.9599
11	0.8827	0.9377	0.8819	0.9373	47	0.9336	0.9657	0.9243	0.9606
12	0.8835	0.9382	0.8827	0.9377	48	0.9353	0.9666	0.9258	0.9614
13	0.8844	0.9387	0.8835	0.9381	49	0.9370	0.9675	0.9273	0.9623
14	0.8853	0.9392	0.8843	0.9386	50	0.9388	0.9684	0.9288	0.9631
15	0.8863	0.9397	0.8852	0.9391	51	0.9406	0.9694	0.9304	0.9639
16	0.8873	0.9403	0.8860	0.9396	52	0.9425	0.9704	0.9319	0.9648
17	0.8883	0.9408	0.8869	0.9401	53	0.9443	0.9714	0.9335	0.9656
18	0.8893	0.9414	0.8879	0.9406	54	0.9462	0.9723	0.9351	0.9665
19	0.8904	0.9420	0.8889	0.9412	55	0.9480	0.9733	0.9368	0.9673
20	0.8915	0.9426	0.8898	0.9417	56	0.9499	0.9743	0.9384	0.9682
21	0.8927	0.9433	0.8909	0.9423	57	0.9518	0.9753	0.9400	0.9691
22	0.8939	0.9440	0.8919	0.9429	58	0.9537	0.9763	0.9417	0.9700
23	0.8951	0.9446	0.8930	0.9435	59	0.9556	0.9773	0.9433	0.9708
24	0.8964	0.9454	0.8941	0.9441	60	0.9575	0.9783	0.9450	0.9717
25	0.8977	0.9461	0.8952	0.9447	61	0.9593	0.9792	0.9466	0.9726
26	0.8991	0.9468	0.8964	0.9454	62	0.9612	0.9802	0.9483	0.9735
27	0.9004	0.9476	0.8976	0.9460	63	0.9630	0.9812	0.9499	0.9743
28	0.9019	0.9484	0.8988	0.9467	64	0.9649	0.9821	0.9516	0.9752
29	0.9033	0.9492	0.9000	0.9474	65	0.9667	0.9831	0.9532	0.9761
30	0.9048	0.9500	0.9012	0.9480	66	0.9685	0.9840	0.9549	0.9769
31	0.9064	0.9509	0.9025	0.9487	67	0.9702	0.9849	0.9565	0.9778
32	0.9080	0.9518	0.9038	0.9494	68	0.9719	0.9858	0.9581	0.9786
33	0.9096	0.9526	0.9050	0.9502	69	0.9736	0.9866	0.9597	0.9794
34	0.9112	0.9535	0.9064	0.9509	70	0.9753	0.9875	0.9613	0.9803
35	0.9129	0.9545	0.9077	0.9516	71	0.9769	0.9883	0.9629	0.9811
					72	0.9784	0.9891	0.9644	0.9819
					73	0.9799	0.9899	0.9659	0.9827
					74	0.9814	0.9906	0.9674	0.9835
					75	0.9828	0.9913	0.9689	0.9842
					76	0.9841	0.9920	0.9704	0.9850
					77	0.9854	0.9927	0.9718	0.9857
					78	0.9867	0.9933	0.9732	0.9864
					79	0.9878	0.9939	0.9745	0.9871
					80	0.9889	0.9944	0.9758	0.9878
					81	0.9899	0.9949	0.9771	0.9884
					82	0.9909	0.9954	0.9783	0.9890
					83	0.9918	0.9959	0.9795	0.9896
					84	0.9926	0.9963	0.9806	0.9902
					85	0.9934	0.9967	0.9817	0.9908
					86	0.9941	0.9970	0.9828	0.9913
					87	0.9947	0.9973	0.9838	0.9918
					88	0.9953	0.9976	0.9847	0.9923
					89	0.9958	0.9979	0.9856	0.9927
					90	0.9962	0.9981	0.9865	0.9932

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.9100	0.9529	0.9042	0.9497
1	0.8703	0.9307	0.8701	0.9305	37	0.9118	0.9539	0.9056	0.9505
2	0.8709	0.9310	0.8706	0.9308	38	0.9136	0.9549	0.9070	0.9513
3	0.8715	0.9313	0.8712	0.9312	39	0.9155	0.9559	0.9084	0.9520
4	0.8721	0.9317	0.8717	0.9315	40	0.9174	0.9569	0.9098	0.9528
5	0.8727	0.9320	0.8723	0.9318	41	0.9193	0.9580	0.9113	0.9536
6	0.8734	0.9324	0.8730	0.9322	42	0.9213	0.9590	0.9127	0.9543
7	0.8741	0.9328	0.8736	0.9325	43	0.9229	0.9599	0.9141	0.9551
8	0.8748	0.9332	0.8743	0.9329	44	0.9246	0.9608	0.9155	0.9559
9	0.8756	0.9337	0.8750	0.9333	45	0.9263	0.9617	0.9170	0.9567
10	0.8764	0.9341	0.8757	0.9337	46	0.9280	0.9626	0.9185	0.9575
11	0.8772	0.9346	0.8765	0.9342	47	0.9297	0.9636	0.9200	0.9583
12	0.8781	0.9351	0.8772	0.9346	48	0.9315	0.9645	0.9215	0.9592
13	0.8790	0.9356	0.8781	0.9351	49	0.9333	0.9655	0.9231	0.9600
14	0.8799	0.9361	0.8789	0.9355	50	0.9351	0.9665	0.9247	0.9609
15	0.8809	0.9367	0.8798	0.9360	51	0.9370	0.9675	0.9263	0.9617
16	0.8819	0.9372	0.8807	0.9365	52	0.9389	0.9685	0.9279	0.9626
17	0.8829	0.9378	0.8816	0.9371	53	0.9408	0.9695	0.9296	0.9635
18	0.8840	0.9384	0.8825	0.9376	54	0.9428	0.9705	0.9313	0.9644
19	0.8851	0.9390	0.8835	0.9382	55	0.9447	0.9716	0.9329	0.9653
20	0.8862	0.9397	0.8845	0.9387	56	0.9467	0.9726	0.9346	0.9662
21	0.8874	0.9403	0.8856	0.9393	57	0.9487	0.9737	0.9363	0.9671
22	0.8886	0.9410	0.8867	0.9399	58	0.9507	0.9747	0.9380	0.9680
23	0.8899	0.9417	0.8878	0.9405	59	0.9526	0.9757	0.9398	0.9689
24	0.8912	0.9425	0.8889	0.9412	60	0.9546	0.9768	0.9415	0.9699
25	0.8926	0.9432	0.8900	0.9418	61	0.9566	0.9778	0.9432	0.9708
26	0.8940	0.9440	0.8912	0.9425	62	0.9585	0.9788	0.9450	0.9717
27	0.8954	0.9448	0.8924	0.9432	63	0.9605	0.9798	0.9467	0.9726
28	0.8969	0.9456	0.8937	0.9438	64	0.9624	0.9809	0.9484	0.9735
29	0.8984	0.9465	0.8949	0.9445	65	0.9643	0.9818	0.9501	0.9744
30	0.8999	0.9473	0.8962	0.9453	66	0.9662	0.9828	0.9519	0.9753
31	0.9015	0.9482	0.8975	0.9460	67	0.9681	0.9838	0.9536	0.9762
32	0.9031	0.9491	0.8988	0.9467	68	0.9699	0.9847	0.9553	0.9771
33	0.9048	0.9500	0.9001	0.9475	69	0.9717	0.9856	0.9570	0.9780
34	0.9065	0.9509	0.9015	0.9482	70	0.9734	0.9865	0.9586	0.9789
35	0.9082	0.9519	0.9029	0.9490	71	0.9751	0.9874	0.9603	0.9797
					72	0.9768	0.9883	0.9619	0.9806
					73	0.9784	0.9891	0.9635	0.9814
					74	0.9800	0.9899	0.9651	0.9822
					75	0.9815	0.9906	0.9667	0.9830
					76	0.9829	0.9914	0.9682	0.9838
					77	0.9843	0.9921	0.9697	0.9846
					78	0.9856	0.9927	0.9711	0.9854
					79	0.9868	0.9934	0.9726	0.9861
					80	0.9880	0.9940	0.9740	0.9868
					81	0.9891	0.9945	0.9753	0.9875
					82	0.9901	0.9950	0.9766	0.9882
					83	0.9911	0.9955	0.9779	0.9888
					84	0.9920	0.9960	0.9791	0.9894
					85	0.9928	0.9964	0.9803	0.9900
					86	0.9936	0.9968	0.9814	0.9906
					87	0.9942	0.9971	0.9824	0.9911
					88	0.9949	0.9974	0.9834	0.9917
					89	0.9954	0.9977	0.9844	0.9921
					90	0.9959	0.9979	0.9853	0.9926

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.9053	0.9503	0.8994	0.9470
1	0.8647	0.9275	0.8645	0.9273	37	0.9071	0.9513	0.9008	0.9478
2	0.8653	0.9278	0.8650	0.9276	38	0.9090	0.9523	0.9023	0.9486
3	0.8659	0.9281	0.8656	0.9279	39	0.9110	0.9534	0.9037	0.9494
4	0.8665	0.9285	0.8661	0.9283	40	0.9129	0.9545	0.9052	0.9502
5	0.8671	0.9288	0.8667	0.9286	41	0.9149	0.9556	0.9066	0.9510
6	0.8678	0.9292	0.8674	0.9290	42	0.9169	0.9567	0.9081	0.9518
7	0.8685	0.9296	0.8680	0.9293	43	0.9187	0.9576	0.9095	0.9526
8	0.8693	0.9301	0.8687	0.9297	44	0.9204	0.9586	0.9110	0.9534
9	0.8700	0.9305	0.8694	0.9301	45	0.9221	0.9595	0.9125	0.9543
10	0.8708	0.9310	0.8702	0.9306	46	0.9239	0.9604	0.9141	0.9551
11	0.8717	0.9314	0.8709	0.9310	47	0.9257	0.9614	0.9156	0.9560
12	0.8726	0.9319	0.8717	0.9315	48	0.9275	0.9624	0.9172	0.9568
13	0.8735	0.9325	0.8725	0.9319	49	0.9294	0.9634	0.9188	0.9577
14	0.8744	0.9330	0.8734	0.9324	50	0.9313	0.9644	0.9205	0.9586
15	0.8754	0.9336	0.8743	0.9329	51	0.9333	0.9655	0.9222	0.9595
16	0.8764	0.9341	0.8752	0.9334	52	0.9353	0.9665	0.9238	0.9604
17	0.8774	0.9347	0.8761	0.9340	53	0.9373	0.9676	0.9256	0.9613
18	0.8785	0.9353	0.8771	0.9345	54	0.9393	0.9687	0.9273	0.9623
19	0.8797	0.9360	0.8781	0.9351	55	0.9413	0.9698	0.9290	0.9632
20	0.8808	0.9366	0.8791	0.9357	56	0.9434	0.9709	0.9308	0.9641
21	0.8820	0.9373	0.8802	0.9363	57	0.9455	0.9720	0.9326	0.9651
22	0.8833	0.9380	0.8813	0.9369	58	0.9475	0.9731	0.9343	0.9661
23	0.8846	0.9388	0.8824	0.9375	59	0.9496	0.9742	0.9361	0.9670
24	0.8859	0.9395	0.8836	0.9382	60	0.9517	0.9752	0.9379	0.9680
25	0.8873	0.9403	0.8848	0.9389	61	0.9538	0.9763	0.9397	0.9689
26	0.8888	0.9411	0.8860	0.9395	62	0.9558	0.9774	0.9415	0.9699
27	0.8902	0.9419	0.8872	0.9402	63	0.9579	0.9785	0.9434	0.9709
28	0.8917	0.9428	0.8885	0.9410	64	0.9599	0.9795	0.9452	0.9718
29	0.8933	0.9436	0.8898	0.9417	65	0.9619	0.9806	0.9470	0.9728
30	0.8949	0.9445	0.8911	0.9424	66	0.9639	0.9816	0.9488	0.9737
31	0.8965	0.9454	0.8924	0.9432	67	0.9659	0.9826	0.9506	0.9747
32	0.8982	0.9464	0.8938	0.9439	68	0.9678	0.9836	0.9523	0.9756
33	0.8999	0.9473	0.8952	0.9447	69	0.9697	0.9846	0.9541	0.9765
34	0.9017	0.9483	0.8965	0.9455	70	0.9715	0.9856	0.9559	0.9774
35	0.9034	0.9493	0.8980	0.9462	71	0.9733	0.9865	0.9576	0.9783
					72	0.9751	0.9874	0.9593	0.9792
					73	0.9768	0.9883	0.9610	0.9801
					74	0.9785	0.9891	0.9627	0.9810
					75	0.9801	0.9899	0.9643	0.9818
					76	0.9816	0.9907	0.9660	0.9827
					77	0.9831	0.9915	0.9675	0.9835
					78	0.9845	0.9922	0.9691	0.9843
					79	0.9858	0.9928	0.9706	0.9851
					80	0.9870	0.9935	0.9721	0.9858
					81	0.9882	0.9941	0.9735	0.9866
					82	0.9893	0.9946	0.9749	0.9873
					83	0.9904	0.9952	0.9762	0.9880
					84	0.9913	0.9956	0.9775	0.9886
					85	0.9922	0.9961	0.9787	0.9893
					86	0.9930	0.9965	0.9799	0.9899
					87	0.9938	0.9969	0.9811	0.9904
					88	0.9944	0.9972	0.9821	0.9910
					89	0.9950	0.9975	0.9832	0.9915
					90	0.9955	0.9978	0.9841	0.9920

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8590	0.9242	0.8588	0.9240
2	0.8596	0.9245	0.8593	0.9243
3	0.8602	0.9248	0.8599	0.9247
4	0.8608	0.9252	0.8605	0.9250
5	0.8615	0.9256	0.8611	0.9253
6	0.8621	0.9260	0.8617	0.9257
7	0.8629	0.9264	0.8624	0.9261
8	0.8636	0.9268	0.8631	0.9265
9	0.8644	0.9273	0.8638	0.9269
10	0.8652	0.9277	0.8645	0.9273
11	0.8660	0.9282	0.8653	0.9278
12	0.8669	0.9287	0.8661	0.9282
13	0.8679	0.9293	0.8669	0.9287
14	0.8688	0.9298	0.8678	0.9292
15	0.8698	0.9304	0.8687	0.9297
16	0.8709	0.9310	0.8696	0.9303
17	0.8719	0.9316	0.8706	0.9308
18	0.8730	0.9322	0.8716	0.9314
19	0.8742	0.9329	0.8726	0.9320
20	0.8754	0.9335	0.8737	0.9326
21	0.8766	0.9342	0.8747	0.9332
22	0.8779	0.9350	0.8759	0.9338
23	0.8792	0.9357	0.8770	0.9345
24	0.8806	0.9365	0.8782	0.9352
25	0.8820	0.9373	0.8794	0.9358
26	0.8835	0.9381	0.8807	0.9365
27	0.8850	0.9390	0.8819	0.9373
28	0.8865	0.9399	0.8832	0.9380
29	0.8881	0.9408	0.8846	0.9387
30	0.8898	0.9417	0.8859	0.9395
31	0.8914	0.9426	0.8873	0.9403
32	0.8932	0.9436	0.8887	0.9411
33	0.8949	0.9446	0.8901	0.9418
34	0.8967	0.9456	0.8915	0.9426
35	0.8986	0.9466	0.8930	0.9435
36	0.9005	0.9476	0.8944	0.9443
37	0.9024	0.9487	0.8959	0.9451
38	0.9044	0.9498	0.8974	0.9459
39	0.9064	0.9509	0.8989	0.9467
40	0.9084	0.9520	0.9004	0.9476
41	0.9105	0.9531	0.9019	0.9484
42	0.9125	0.9543	0.9034	0.9492
43	0.9143	0.9552	0.9049	0.9501
44	0.9161	0.9562	0.9064	0.9509
45	0.9179	0.9572	0.9080	0.9518
46	0.9197	0.9582	0.9096	0.9526
47	0.9216	0.9592	0.9112	0.9535
48	0.9235	0.9602	0.9128	0.9544
49	0.9254	0.9613	0.9145	0.9553
50	0.9274	0.9624	0.9162	0.9563
51	0.9295	0.9634	0.9179	0.9572
52	0.9315	0.9645	0.9197	0.9582
53	0.9336	0.9657	0.9214	0.9591
54	0.9357	0.9668	0.9232	0.9601
55	0.9379	0.9679	0.9250	0.9611
56	0.9400	0.9691	0.9269	0.9620
57	0.9422	0.9702	0.9287	0.9630
58	0.9443	0.9714	0.9306	0.9640
59	0.9465	0.9725	0.9324	0.9650
60	0.9487	0.9737	0.9343	0.9660
61	0.9508	0.9748	0.9362	0.9670
62	0.9530	0.9759	0.9381	0.9680
63	0.9552	0.9771	0.9400	0.9690
64	0.9573	0.9782	0.9418	0.9701
65	0.9594	0.9793	0.9437	0.9711
66	0.9615	0.9804	0.9456	0.9720
67	0.9636	0.9815	0.9475	0.9730
68	0.9656	0.9825	0.9494	0.9740
69	0.9676	0.9835	0.9512	0.9750
70	0.9696	0.9846	0.9531	0.9760
71	0.9715	0.9855	0.9549	0.9769
72	0.9734	0.9865	0.9567	0.9779
73	0.9752	0.9874	0.9585	0.9788
74	0.9769	0.9883	0.9602	0.9797
75	0.9786	0.9892	0.9620	0.9806
76	0.9803	0.9900	0.9637	0.9815
77	0.9818	0.9908	0.9653	0.9824
78	0.9833	0.9916	0.9670	0.9832
79	0.9847	0.9923	0.9686	0.9840
80	0.9861	0.9930	0.9701	0.9848
81	0.9873	0.9936	0.9716	0.9856
82	0.9885	0.9942	0.9731	0.9864
83	0.9896	0.9948	0.9745	0.9871
84	0.9906	0.9953	0.9759	0.9878
85	0.9916	0.9958	0.9772	0.9885
86	0.9925	0.9962	0.9785	0.9891
87	0.9932	0.9966	0.9797	0.9897
88	0.9940	0.9970	0.9808	0.9903
89	0.9946	0.9973	0.9819	0.9909
90	0.9952	0.9976	0.9829	0.9914

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8956	0.9449	0.8894	0.9415
37	0.8976	0.9460	0.8909	0.9423
38	0.8996	0.9471	0.8924	0.9432
39	0.9017	0.9483	0.8940	0.9440
40	0.9038	0.9494	0.8955	0.9449
41	0.9059	0.9506	0.8971	0.9457
42	0.9081	0.9518	0.8986	0.9466
43	0.9099	0.9528	0.9002	0.9475
44	0.9118	0.9539	0.9017	0.9483
45	0.9136	0.9549	0.9033	0.9492
46	0.9155	0.9559	0.9050	0.9501
47	0.9174	0.9569	0.9067	0.9510
48	0.9194	0.9580	0.9084	0.9520
49	0.9214	0.9591	0.9101	0.9529
50	0.9235	0.9602	0.9118	0.9539
51	0.9256	0.9613	0.9136	0.9549
52	0.9277	0.9625	0.9154	0.9558
53	0.9299	0.9637	0.9173	0.9568
54	0.9321	0.9648	0.9191	0.9579
55	0.9343	0.9660	0.9210	0.9589
56	0.9365	0.9672	0.9229	0.9599
57	0.9388	0.9684	0.9248	0.9609
58	0.9411	0.9696	0.9267	0.9620
59	0.9433	0.9708	0.9286	0.9630
60	0.9456	0.9720	0.9306	0.9640
61	0.9479	0.9732	0.9325	0.9651
62	0.9501	0.9744	0.9345	0.9661
63	0.9524	0.9756	0.9365	0.9672
64	0.9546	0.9768	0.9385	0.9683
65	0.9569	0.9780	0.9404	0.9693
66	0.9591	0.9791	0.9424	0.9703
67	0.9612	0.9802	0.9444	0.9714
68	0.9634	0.9814	0.9463	0.9724
69	0.9655	0.9824	0.9483	0.9734
70	0.9676	0.9835	0.9502	0.9745
71	0.9696	0.9846	0.9521	0.9755
72	0.9716	0.9856	0.9540	0.9765
73	0.9735	0.9866	0.9559	0.9774
74	0.9753	0.9875	0.9577	0.9784
75	0.9771	0.9884	0.9596	0.9794
76	0.9789	0.9893	0.9613	0.9803
77	0.9805	0.9902	0.9631	0.9812
78	0.9821	0.9910	0.9648	0.9821
79	0.9836	0.9917	0.9665	0.9830
80	0.9851	0.9925	0.9682	0.9838
81	0.9864	0.9932	0.9697	0.9846
82	0.9877	0.9938	0.9713	0.9854
83	0.9888	0.9944	0.9728	0.9862
84	0.9899	0.9949	0.9742	0.9870
85	0.9910	0.9955	0.9756	0.9877
86	0.9919	0.9959	0.9770	0.9883
87	0.9927	0.9964	0.9782	0.9890
88	0.9935	0.9967	0.9794	0.9896
89	0.9942	0.9971	0.9806	0.9902
90	0.9948	0.9974	0.9817	0.9908

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8906	0.9421	0.8843	0.9386
37	0.8926	0.9433	0.8858	0.9395
38	0.8947	0.9444	0.8874	0.9404
39	0.8969	0.9456	0.8890	0.9412
40	0.8990	0.9468	0.8906	0.9421
41	0.9012	0.9481	0.8922	0.9430
42	0.9035	0.9493	0.8938	0.9439
43	0.9054	0.9503	0.8954	0.9448
44	0.9073	0.9514	0.8970	0.9457
45	0.9092	0.9525	0.8987	0.9466
46	0.9112	0.9535	0.9003	0.9476
47	0.9132	0.9546	0.9021	0.9485
48	0.9152	0.9557	0.9038	0.9495
49	0.9173	0.9569	0.9056	0.9505
50	0.9194	0.9580	0.9074	0.9515
51	0.9216	0.9592	0.9093	0.9525
52	0.9238	0.9604	0.9111	0.9535
53	0.9261	0.9616	0.9130	0.9545
54	0.9284	0.9628	0.9149	0.9556
55	0.9307	0.9641	0.9169	0.9566
56	0.9330	0.9653	0.9188	0.9577
57	0.9353	0.9666	0.9208	0.9588
58	0.9377	0.9678	0.9228	0.9598
59	0.9401	0.9691	0.9248	0.9609
60	0.9424	0.9704	0.9268	0.9620
61	0.9448	0.9716	0.9289	0.9631
62	0.9472	0.9729	0.9309	0.9642
63	0.9495	0.9741	0.9330	0.9653
64	0.9519	0.9754	0.9350	0.9664
65	0.9542	0.9766	0.9371	0.9675
66	0.9565	0.9778	0.9391	0.9686
67	0.9588	0.9790	0.9412	0.9697
68	0.9611	0.9802	0.9432	0.9708
69	0.9633	0.9813	0.9453	0.9719
70	0.9655	0.9824	0.9473	0.9729
71	0.9676	0.9836	0.9493	0.9740
72	0.9697	0.9846	0.9513	0.9750
73	0.9718	0.9857	0.9532	0.9761
74	0.9737	0.9867	0.9552	0.9771
75	0.9756	0.9877	0.9571	0.9781
76	0.9775	0.9886	0.9590	0.9791
77	0.9792	0.9895	0.9608	0.9800
78	0.9809	0.9904	0.9627	0.9810
79	0.9825	0.9912	0.9644	0.9819
80	0.9840	0.9919	0.9662	0.9828
81	0.9855	0.9927	0.9678	0.9837
82	0.9868	0.9934	0.9695	0.9845
83	0.9881	0.9940	0.9710	0.9853
84	0.9892	0.9946	0.9726	0.9861
85	0.9903	0.9951	0.9740	0.9868
86	0.9913	0.9956	0.9754	0.9876
87	0.9922	0.9961	0.9768	0.9883
88	0.9930	0.9965	0.9781	0.9889
89	0.9937	0.9969	0.9793	0.9895
90	0.9944	0.9972	0.9804	0.9901

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8415	0.9139	0.8413	0.9138
2	0.8421	0.9143	0.8418	0.9141
3	0.8427	0.9146	0.8424	0.9145
4	0.8433	0.9150	0.8430	0.9148
5	0.8440	0.9154	0.8436	0.9152
6	0.8447	0.9158	0.8443	0.9156
7	0.8454	0.9162	0.8450	0.9160
8	0.8462	0.9167	0.8457	0.9164
9	0.8470	0.9172	0.8464	0.9168
10	0.8479	0.9177	0.8472	0.9173
11	0.8487	0.9182	0.8480	0.9177
12	0.8497	0.9187	0.8488	0.9182
13	0.8506	0.9193	0.8497	0.9187
14	0.8516	0.9199	0.8506	0.9193
15	0.8527	0.9205	0.8515	0.9198
16	0.8537	0.9211	0.8525	0.9204
17	0.8549	0.9218	0.8535	0.9210
18	0.8560	0.9224	0.8546	0.9216
19	0.8572	0.9231	0.8556	0.9222
20	0.8585	0.9239	0.8568	0.9228
21	0.8598	0.9246	0.8579	0.9235
22	0.8612	0.9254	0.8591	0.9242
23	0.8626	0.9262	0.8603	0.9249
24	0.8640	0.9271	0.8616	0.9256
25	0.8656	0.9279	0.8629	0.9264
26	0.8671	0.9288	0.8642	0.9272
27	0.8687	0.9298	0.8656	0.9279
28	0.8704	0.9307	0.8670	0.9287
29	0.8721	0.9317	0.8684	0.9296
30	0.8739	0.9327	0.8698	0.9304
31	0.8757	0.9337	0.8713	0.9312
32	0.8776	0.9348	0.8728	0.9321
33	0.8795	0.9359	0.8744	0.9330
34	0.8815	0.9370	0.8759	0.9339
35	0.8835	0.9381	0.8775	0.9348
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8855	0.9393	0.8791	0.9357
37	0.8877	0.9405	0.8807	0.9366
38	0.8898	0.9417	0.8823	0.9375
39	0.8920	0.9429	0.8840	0.9384
40	0.8942	0.9442	0.8856	0.9393
41	0.8965	0.9454	0.8872	0.9403
42	0.8988	0.9467	0.8889	0.9412
43	0.9008	0.9478	0.8905	0.9421
44	0.9028	0.9489	0.8922	0.9430
45	0.9047	0.9500	0.8939	0.9440
46	0.9068	0.9511	0.8956	0.9449
47	0.9088	0.9522	0.8974	0.9459
48	0.9109	0.9534	0.8992	0.9469
49	0.9131	0.9546	0.9011	0.9480
50	0.9153	0.9558	0.9029	0.9490
51	0.9176	0.9570	0.9048	0.9500
52	0.9199	0.9583	0.9068	0.9511
53	0.9222	0.9595	0.9087	0.9522
54	0.9246	0.9608	0.9107	0.9533
55	0.9270	0.9621	0.9127	0.9544
56	0.9294	0.9634	0.9147	0.9555
57	0.9318	0.9647	0.9168	0.9566
58	0.9343	0.9660	0.9188	0.9577
59	0.9367	0.9673	0.9209	0.9588
60	0.9392	0.9686	0.9230	0.9600
61	0.9417	0.9700	0.9251	0.9611
62	0.9442	0.9713	0.9272	0.9622
63	0.9466	0.9726	0.9294	0.9634
64	0.9491	0.9739	0.9315	0.9645
65	0.9515	0.9752	0.9336	0.9657
66	0.9540	0.9764	0.9358	0.9668
67	0.9564	0.9777	0.9379	0.9680
68	0.9587	0.9789	0.9401	0.9691
69	0.9611	0.9802	0.9422	0.9702
70	0.9634	0.9813	0.9443	0.9714
71	0.9656	0.9825	0.9464	0.9725
72	0.9678	0.9837	0.9485	0.9736
73	0.9700	0.9848	0.9506	0.9747
74	0.9721	0.9858	0.9526	0.9757
75	0.9741	0.9869	0.9546	0.9768
76	0.9760	0.9879	0.9566	0.9778
77	0.9779	0.9888	0.9585	0.9788
78	0.9797	0.9897	0.9604	0.9798
79	0.9814	0.9906	0.9623	0.9808
80	0.9830	0.9914	0.9641	0.9817
81	0.9845	0.9922	0.9659	0.9827
82	0.9859	0.9929	0.9676	0.9835
83	0.9872	0.9936	0.9693	0.9844
84	0.9885	0.9942	0.9709	0.9852
85	0.9896	0.9948	0.9724	0.9860
86	0.9907	0.9953	0.9739	0.9868
87	0.9917	0.9958	0.9753	0.9875
88	0.9925	0.9962	0.9767	0.9882
89	0.9933	0.9966	0.9780	0.9889
90	0.9940	0.9970	0.9792	0.9895

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8804	0.9364	0.8738	0.9327
37	0.8826	0.9376	0.8755	0.9336
38	0.8848	0.9389	0.8772	0.9346
39	0.8870	0.9401	0.8788	0.9355
40	0.8894	0.9414	0.8805	0.9365
41	0.8917	0.9428	0.8822	0.9374
42	0.8941	0.9441	0.8839	0.9384
43	0.8961	0.9452	0.8856	0.9393
44	0.8982	0.9464	0.8873	0.9403
45	0.9002	0.9475	0.8891	0.9413
46	0.9023	0.9486	0.8909	0.9423
47	0.9044	0.9498	0.8927	0.9433
48	0.9066	0.9510	0.8945	0.9443
49	0.9088	0.9522	0.8964	0.9454
50	0.9111	0.9535	0.8984	0.9465
51	0.9134	0.9548	0.9003	0.9476
52	0.9158	0.9561	0.9023	0.9487
53	0.9182	0.9574	0.9043	0.9498
54	0.9207	0.9587	0.9064	0.9509
55	0.9232	0.9600	0.9085	0.9520
56	0.9257	0.9614	0.9105	0.9532
57	0.9282	0.9628	0.9127	0.9543
58	0.9308	0.9641	0.9148	0.9555
59	0.9333	0.9655	0.9169	0.9567
60	0.9359	0.9669	0.9191	0.9579
61	0.9385	0.9683	0.9213	0.9590
62	0.9411	0.9696	0.9235	0.9602
63	0.9436	0.9710	0.9257	0.9614
64	0.9462	0.9724	0.9279	0.9626
65	0.9488	0.9737	0.9302	0.9638
66	0.9513	0.9751	0.9324	0.9650
67	0.9538	0.9764	0.9346	0.9662
68	0.9563	0.9777	0.9369	0.9674
69	0.9588	0.9790	0.9391	0.9686
70	0.9612	0.9802	0.9413	0.9698
71	0.9636	0.9814	0.9435	0.9709
72	0.9659	0.9826	0.9457	0.9721
73	0.9681	0.9838	0.9478	0.9732
74	0.9703	0.9849	0.9500	0.9743
75	0.9725	0.9860	0.9521	0.9755
76	0.9745	0.9871	0.9542	0.9765
77	0.9765	0.9881	0.9562	0.9776
78	0.9784	0.9891	0.9582	0.9787
79	0.9802	0.9900	0.9602	0.9797
80	0.9819	0.9909	0.9621	0.9807
81	0.9835	0.9917	0.9639	0.9816
82	0.9850	0.9924	0.9658	0.9826
83	0.9864	0.9932	0.9675	0.9835
84	0.9877	0.9938	0.9692	0.9844
85	0.9890	0.9944	0.9708	0.9852
86	0.9901	0.9950	0.9724	0.9860
87	0.9911	0.9955	0.9739	0.9868
88	0.9920	0.9960	0.9753	0.9875
89	0.9929	0.9964	0.9767	0.9882
90	0.9936	0.9968	0.9779	0.9889

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8751	0.9334	0.8685	0.9296
37	0.8774	0.9347	0.8702	0.9306
38	0.8797	0.9360	0.8719	0.9316
39	0.8820	0.9373	0.8736	0.9325
40	0.8844	0.9386	0.8754	0.9335
41	0.8868	0.9400	0.8771	0.9345
42	0.8893	0.9414	0.8788	0.9355
43	0.8913	0.9425	0.8806	0.9365
44	0.8935	0.9437	0.8823	0.9375
45	0.8955	0.9449	0.8841	0.9385
46	0.8977	0.9461	0.8860	0.9395
47	0.8999	0.9473	0.8879	0.9406
48	0.9021	0.9485	0.8898	0.9417
49	0.9044	0.9498	0.8917	0.9428
50	0.9068	0.9511	0.8937	0.9439
51	0.9092	0.9524	0.8958	0.9450
52	0.9117	0.9538	0.8978	0.9462
53	0.9142	0.9552	0.8999	0.9473
54	0.9167	0.9565	0.9020	0.9485
55	0.9193	0.9579	0.9041	0.9497
56	0.9219	0.9594	0.9063	0.9508
57	0.9245	0.9608	0.9085	0.9520
58	0.9272	0.9622	0.9107	0.9533
59	0.9298	0.9636	0.9129	0.9545
60	0.9325	0.9651	0.9152	0.9557
61	0.9352	0.9665	0.9174	0.9569
62	0.9379	0.9679	0.9197	0.9582
63	0.9406	0.9694	0.9220	0.9594
64	0.9433	0.9708	0.9243	0.9607
65	0.9459	0.9722	0.9266	0.9619
66	0.9486	0.9736	0.9289	0.9632
67	0.9512	0.9750	0.9313	0.9644
68	0.9538	0.9764	0.9336	0.9656
69	0.9564	0.9777	0.9359	0.9669
70	0.9590	0.9790	0.9382	0.9681
71	0.9614	0.9803	0.9405	0.9693
72	0.9639	0.9816	0.9428	0.9705
73	0.9663	0.9828	0.9450	0.9717
74	0.9686	0.9840	0.9473	0.9729
75	0.9708	0.9852	0.9495	0.9741
76	0.9730	0.9863	0.9517	0.9752
77	0.9751	0.9874	0.9538	0.9764
78	0.9771	0.9884	0.9559	0.9775
79	0.9790	0.9894	0.9580	0.9785
80	0.9808	0.9903	0.9600	0.9796
81	0.9825	0.9912	0.9619	0.9806
82	0.9841	0.9920	0.9639	0.9816
83	0.9856	0.9927	0.9657	0.9825
84	0.9870	0.9934	0.9675	0.9835
85	0.9883	0.9941	0.9692	0.9844
86	0.9894	0.9947	0.9708	0.9852
87	0.9905	0.9952	0.9724	0.9860
88	0.9915	0.9957	0.9739	0.9868
89	0.9924	0.9962	0.9753	0.9875
90	0.9932	0.9966	0.9767	0.9882

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.8698	0.9304	0.8630	0.9265
1	0.8233	0.9031	0.8231	0.9030	37	0.8721	0.9317	0.8648	0.9275
2	0.8239	0.9034	0.8237	0.9033	38	0.8744	0.9330	0.8665	0.9285
3	0.8245	0.9038	0.8242	0.9037	39	0.8768	0.9344	0.8683	0.9295
4	0.8252	0.9042	0.8249	0.9040	40	0.8793	0.9358	0.8701	0.9305
5	0.8259	0.9046	0.8255	0.9044	41	0.8818	0.9372	0.8719	0.9315
6	0.8266	0.9051	0.8262	0.9048	42	0.8843	0.9386	0.8736	0.9326
7	0.8273	0.9055	0.8269	0.9052	43	0.8864	0.9398	0.8754	0.9336
8	0.8281	0.9060	0.8276	0.9057	44	0.8886	0.9410	0.8773	0.9346
9	0.8290	0.9065	0.8284	0.9061	45	0.8908	0.9422	0.8791	0.9357
10	0.8298	0.9070	0.8292	0.9066	46	0.8930	0.9435	0.8810	0.9367
11	0.8307	0.9075	0.8300	0.9071	47	0.8952	0.9447	0.8830	0.9378
12	0.8317	0.9081	0.8309	0.9076	48	0.8975	0.9460	0.8849	0.9390
13	0.8327	0.9087	0.8318	0.9082	49	0.8999	0.9473	0.8869	0.9401
14	0.8337	0.9093	0.8327	0.9087	50	0.9024	0.9487	0.8890	0.9412
15	0.8348	0.9100	0.8337	0.9093	51	0.9049	0.9501	0.8911	0.9424
16	0.8359	0.9106	0.8347	0.9099	52	0.9074	0.9515	0.8932	0.9436
17	0.8371	0.9113	0.8357	0.9105	53	0.9100	0.9529	0.8953	0.9448
18	0.8383	0.9120	0.8368	0.9112	54	0.9126	0.9543	0.8975	0.9460
19	0.8395	0.9128	0.8380	0.9118	55	0.9153	0.9558	0.8997	0.9472
20	0.8409	0.9135	0.8391	0.9125	56	0.9180	0.9572	0.9019	0.9484
21	0.8422	0.9144	0.8403	0.9132	57	0.9207	0.9587	0.9042	0.9497
22	0.8437	0.9152	0.8416	0.9140	58	0.9235	0.9602	0.9065	0.9509
23	0.8451	0.9161	0.8429	0.9147	59	0.9262	0.9617	0.9088	0.9522
24	0.8467	0.9170	0.8442	0.9155	60	0.9290	0.9632	0.9111	0.9535
25	0.8483	0.9179	0.8456	0.9163	61	0.9318	0.9647	0.9134	0.9548
26	0.8500	0.9189	0.8470	0.9172	62	0.9346	0.9662	0.9158	0.9561
27	0.8517	0.9199	0.8485	0.9180	63	0.9374	0.9677	0.9182	0.9573
28	0.8535	0.9209	0.8499	0.9189	64	0.9402	0.9692	0.9206	0.9586
29	0.8553	0.9220	0.8515	0.9198	65	0.9430	0.9707	0.9230	0.9599
30	0.8572	0.9231	0.8530	0.9207	66	0.9458	0.9721	0.9254	0.9612
31	0.8591	0.9242	0.8546	0.9216	67	0.9485	0.9736	0.9278	0.9625
32	0.8612	0.9254	0.8562	0.9226	68	0.9513	0.9750	0.9302	0.9638
33	0.8632	0.9266	0.8579	0.9235	69	0.9540	0.9764	0.9326	0.9651
34	0.8654	0.9278	0.8596	0.9245	70	0.9566	0.9778	0.9350	0.9664
35	0.8675	0.9291	0.8613	0.9255	71	0.9592	0.9792	0.9374	0.9677
					72	0.9618	0.9805	0.9398	0.9690
					73	0.9643	0.9818	0.9422	0.9702
					74	0.9667	0.9831	0.9445	0.9715
					75	0.9691	0.9843	0.9468	0.9727
					76	0.9714	0.9855	0.9491	0.9739
					77	0.9736	0.9866	0.9514	0.9751
					78	0.9757	0.9877	0.9536	0.9762
					79	0.9777	0.9887	0.9557	0.9774
					80	0.9796	0.9897	0.9578	0.9785
					81	0.9814	0.9906	0.9599	0.9795
					82	0.9831	0.9915	0.9619	0.9806
					83	0.9847	0.9923	0.9638	0.9816
					84	0.9862	0.9930	0.9657	0.9826
					85	0.9875	0.9937	0.9675	0.9835
					86	0.9888	0.9944	0.9692	0.9844
					87	0.9899	0.9949	0.9709	0.9852
					88	0.9910	0.9955	0.9725	0.9860
					89	0.9919	0.9959	0.9740	0.9868
					90	0.9928	0.9964	0.9754	0.9876

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8643	0.9272	0.8574	0.9232
37	0.8666	0.9285	0.8592	0.9243
38	0.8690	0.9299	0.8610	0.9253
39	0.8715	0.9313	0.8628	0.9264
40	0.8740	0.9328	0.8647	0.9274
41	0.8766	0.9342	0.8665	0.9285
42	0.8792	0.9357	0.8683	0.9295
43	0.8814	0.9370	0.8702	0.9306
44	0.8837	0.9382	0.8720	0.9317
45	0.8859	0.9395	0.8740	0.9327
46	0.8881	0.9407	0.8759	0.9339
47	0.8905	0.9421	0.8779	0.9350
48	0.8928	0.9434	0.8799	0.9361
49	0.8953	0.9448	0.8820	0.9373
50	0.8978	0.9462	0.8841	0.9385
51	0.9004	0.9476	0.8863	0.9397
52	0.9030	0.9490	0.8885	0.9409
53	0.9057	0.9505	0.8907	0.9422
54	0.9084	0.9520	0.8929	0.9434
55	0.9112	0.9535	0.8952	0.9447
56	0.9140	0.9551	0.8975	0.9460
57	0.9168	0.9566	0.8998	0.9473
58	0.9196	0.9581	0.9022	0.9486
59	0.9225	0.9597	0.9045	0.9499
60	0.9254	0.9613	0.9069	0.9512
61	0.9283	0.9628	0.9094	0.9525
62	0.9312	0.9644	0.9118	0.9539
63	0.9341	0.9659	0.9143	0.9552
64	0.9370	0.9675	0.9167	0.9566
65	0.9399	0.9690	0.9192	0.9579
66	0.9428	0.9706	0.9217	0.9593
67	0.9457	0.9721	0.9242	0.9606
68	0.9486	0.9736	0.9267	0.9620
69	0.9514	0.9751	0.9292	0.9633
70	0.9542	0.9766	0.9318	0.9647
71	0.9569	0.9780	0.9342	0.9660
72	0.9596	0.9794	0.9367	0.9673
73	0.9623	0.9808	0.9392	0.9686
74	0.9648	0.9821	0.9416	0.9699
75	0.9673	0.9834	0.9441	0.9712
76	0.9697	0.9846	0.9465	0.9725
77	0.9720	0.9858	0.9488	0.9737
78	0.9742	0.9870	0.9511	0.9750
79	0.9764	0.9880	0.9534	0.9761
80	0.9784	0.9891	0.9556	0.9773
81	0.9803	0.9900	0.9578	0.9784
82	0.9821	0.9910	0.9599	0.9795
83	0.9838	0.9918	0.9619	0.9806
84	0.9853	0.9926	0.9639	0.9816
85	0.9868	0.9933	0.9658	0.9826
86	0.9881	0.9940	0.9676	0.9835
87	0.9893	0.9946	0.9694	0.9844
88	0.9904	0.9952	0.9710	0.9853
89	0.9914	0.9957	0.9726	0.9861
90	0.9923	0.9961	0.9741	0.9869

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8106	0.8954	0.8104	0.8953
2	0.8112	0.8958	0.8110	0.8956
3	0.8119	0.8962	0.8116	0.8960
4	0.8125	0.8966	0.8122	0.8964
5	0.8132	0.8970	0.8129	0.8968
6	0.8140	0.8974	0.8136	0.8972
7	0.8147	0.8979	0.8143	0.8976
8	0.8155	0.8984	0.8150	0.8981
9	0.8164	0.8989	0.8158	0.8986
10	0.8173	0.8994	0.8166	0.8991
11	0.8182	0.9000	0.8175	0.8996
12	0.8192	0.9006	0.8184	0.9001
13	0.8202	0.9012	0.8193	0.9007
14	0.8212	0.9018	0.8202	0.9012
15	0.8223	0.9025	0.8212	0.9018
16	0.8235	0.9032	0.8223	0.9025
17	0.8246	0.9039	0.8233	0.9031
18	0.8259	0.9046	0.8245	0.9038
19	0.8272	0.9054	0.8256	0.9045
20	0.8285	0.9062	0.8268	0.9052
21	0.8299	0.9071	0.8281	0.9059
22	0.8314	0.9079	0.8294	0.9067
23	0.8329	0.9089	0.8307	0.9075
24	0.8345	0.9098	0.8321	0.9083
25	0.8362	0.9108	0.8335	0.9092
26	0.8379	0.9118	0.8350	0.9101
27	0.8397	0.9129	0.8365	0.9109
28	0.8416	0.9140	0.8380	0.9119
29	0.8435	0.9151	0.8396	0.9128
30	0.8454	0.9162	0.8412	0.9138
31	0.8475	0.9174	0.8429	0.9147
32	0.8496	0.9187	0.8446	0.9157
33	0.8517	0.9199	0.8463	0.9168
34	0.8540	0.9212	0.8481	0.9178
35	0.8563	0.9226	0.8499	0.9188
Columns Below Not To Be Used for Service Retirement				
36	0.8586	0.9239	0.8517	0.9199
37	0.8610	0.9253	0.8535	0.9210
38	0.8635	0.9268	0.8554	0.9220
39	0.8660	0.9282	0.8572	0.9231
40	0.8686	0.9297	0.8591	0.9242
41	0.8713	0.9312	0.8610	0.9253
42	0.8740	0.9327	0.8629	0.9264
43	0.8762	0.9340	0.8648	0.9275
44	0.8786	0.9354	0.8667	0.9286
45	0.8808	0.9366	0.8687	0.9297
46	0.8831	0.9379	0.8707	0.9309
47	0.8855	0.9393	0.8727	0.9320
48	0.8880	0.9407	0.8748	0.9332
49	0.8905	0.9421	0.8770	0.9344
50	0.8931	0.9435	0.8791	0.9357
51	0.8958	0.9450	0.8813	0.9369
52	0.8985	0.9465	0.8836	0.9382
53	0.9013	0.9481	0.8859	0.9395
54	0.9041	0.9496	0.8882	0.9408
55	0.9069	0.9512	0.8905	0.9421
56	0.9098	0.9528	0.8929	0.9434
57	0.9127	0.9544	0.8953	0.9447
58	0.9157	0.9560	0.8977	0.9461
59	0.9187	0.9576	0.9002	0.9475
60	0.9217	0.9592	0.9026	0.9488
61	0.9247	0.9609	0.9051	0.9502
62	0.9277	0.9625	0.9077	0.9516
63	0.9307	0.9641	0.9102	0.9530
64	0.9337	0.9657	0.9128	0.9544
65	0.9368	0.9674	0.9153	0.9558
66	0.9398	0.9690	0.9179	0.9572
67	0.9428	0.9706	0.9205	0.9586
68	0.9458	0.9721	0.9231	0.9600
69	0.9487	0.9737	0.9257	0.9614
70	0.9517	0.9752	0.9283	0.9628
71	0.9545	0.9767	0.9309	0.9642
72	0.9574	0.9782	0.9335	0.9656
73	0.9601	0.9797	0.9361	0.9670
74	0.9628	0.9810	0.9387	0.9684
75	0.9654	0.9824	0.9412	0.9697
76	0.9679	0.9837	0.9437	0.9710
77	0.9704	0.9850	0.9462	0.9723
78	0.9727	0.9862	0.9486	0.9736
79	0.9750	0.9873	0.9510	0.9749
80	0.9771	0.9884	0.9533	0.9761
81	0.9791	0.9895	0.9556	0.9773
82	0.9810	0.9904	0.9578	0.9784
83	0.9828	0.9913	0.9599	0.9795
84	0.9845	0.9922	0.9620	0.9806
85	0.9860	0.9929	0.9640	0.9817
86	0.9874	0.9937	0.9659	0.9827
87	0.9887	0.9943	0.9677	0.9836
88	0.9899	0.9949	0.9695	0.9845
89	0.9909	0.9954	0.9711	0.9854
90	0.9919	0.9959	0.9727	0.9862

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8528	0.9205	0.8458	0.9164
37	0.8553	0.9220	0.8477	0.9176
38	0.8578	0.9235	0.8496	0.9187
39	0.8604	0.9250	0.8515	0.9198
40	0.8631	0.9265	0.8534	0.9209
41	0.8658	0.9281	0.8553	0.9220
42	0.8686	0.9297	0.8573	0.9232
43	0.8709	0.9310	0.8592	0.9243
44	0.8733	0.9323	0.8612	0.9254
45	0.8756	0.9337	0.8632	0.9266
46	0.8780	0.9350	0.8653	0.9278
47	0.8805	0.9364	0.8674	0.9290
48	0.8830	0.9379	0.8696	0.9302
49	0.8856	0.9393	0.8717	0.9315
50	0.8883	0.9408	0.8740	0.9328
51	0.8910	0.9424	0.8763	0.9340
52	0.8938	0.9439	0.8786	0.9354
53	0.8967	0.9455	0.8809	0.9367
54	0.8996	0.9471	0.8833	0.9380
55	0.9025	0.9488	0.8857	0.9394
56	0.9055	0.9504	0.8881	0.9408
57	0.9085	0.9521	0.8906	0.9421
58	0.9116	0.9537	0.8931	0.9435
59	0.9147	0.9554	0.8956	0.9450
60	0.9178	0.9571	0.8982	0.9464
61	0.9209	0.9588	0.9008	0.9478
62	0.9240	0.9605	0.9034	0.9492
63	0.9272	0.9622	0.9060	0.9507
64	0.9303	0.9639	0.9087	0.9521
65	0.9335	0.9656	0.9113	0.9536
66	0.9366	0.9673	0.9140	0.9551
67	0.9398	0.9689	0.9167	0.9565
68	0.9429	0.9706	0.9194	0.9580
69	0.9460	0.9722	0.9221	0.9595
70	0.9490	0.9738	0.9248	0.9609
71	0.9520	0.9754	0.9275	0.9624
72	0.9550	0.9770	0.9302	0.9638
73	0.9579	0.9785	0.9329	0.9653
74	0.9607	0.9799	0.9355	0.9667
75	0.9634	0.9814	0.9382	0.9681
76	0.9661	0.9828	0.9408	0.9695
77	0.9687	0.9841	0.9434	0.9709
78	0.9711	0.9854	0.9459	0.9722
79	0.9735	0.9866	0.9484	0.9735
80	0.9757	0.9877	0.9508	0.9748
81	0.9779	0.9888	0.9532	0.9761
82	0.9799	0.9898	0.9555	0.9773
83	0.9818	0.9908	0.9578	0.9784
84	0.9835	0.9917	0.9600	0.9796
85	0.9851	0.9925	0.9621	0.9807
86	0.9866	0.9933	0.9641	0.9817
87	0.9880	0.9940	0.9660	0.9827
88	0.9892	0.9946	0.9679	0.9837
89	0.9904	0.9952	0.9696	0.9846
90	0.9914	0.9957	0.9713	0.9854

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8468	0.9170	0.8397	0.9129
37	0.8493	0.9185	0.8416	0.9140
38	0.8519	0.9200	0.8436	0.9152
39	0.8546	0.9216	0.8456	0.9163
40	0.8573	0.9232	0.8475	0.9175
41	0.8601	0.9248	0.8495	0.9186
42	0.8630	0.9264	0.8515	0.9198
43	0.8653	0.9278	0.8535	0.9210
44	0.8678	0.9292	0.8555	0.9221
45	0.8702	0.9306	0.8576	0.9233
46	0.8726	0.9320	0.8597	0.9246
47	0.8752	0.9334	0.8619	0.9258
48	0.8778	0.9349	0.8641	0.9271
49	0.8805	0.9364	0.8664	0.9284
50	0.8832	0.9380	0.8687	0.9297
51	0.8861	0.9396	0.8710	0.9311
52	0.8890	0.9412	0.8734	0.9324
53	0.8919	0.9429	0.8758	0.9338
54	0.8949	0.9445	0.8783	0.9352
55	0.8979	0.9462	0.8807	0.9366
56	0.9010	0.9479	0.8833	0.9380
57	0.9042	0.9497	0.8858	0.9394
58	0.9073	0.9514	0.8884	0.9409
59	0.9105	0.9532	0.8910	0.9424
60	0.9137	0.9549	0.8936	0.9438
61	0.9170	0.9567	0.8963	0.9453
62	0.9202	0.9584	0.8990	0.9468
63	0.9235	0.9602	0.9017	0.9483
64	0.9267	0.9620	0.9044	0.9498
65	0.9300	0.9637	0.9072	0.9513
66	0.9333	0.9655	0.9099	0.9528
67	0.9366	0.9672	0.9127	0.9544
68	0.9398	0.9690	0.9155	0.9559
69	0.9430	0.9707	0.9183	0.9574
70	0.9462	0.9724	0.9211	0.9589
71	0.9494	0.9740	0.9239	0.9605
72	0.9524	0.9756	0.9267	0.9620
73	0.9555	0.9772	0.9295	0.9635
74	0.9584	0.9788	0.9323	0.9650
75	0.9613	0.9803	0.9350	0.9664
76	0.9641	0.9817	0.9378	0.9679
77	0.9668	0.9831	0.9404	0.9693
78	0.9694	0.9845	0.9431	0.9707
79	0.9719	0.9858	0.9457	0.9721
80	0.9743	0.9870	0.9483	0.9734
81	0.9765	0.9881	0.9508	0.9748
82	0.9787	0.9892	0.9532	0.9760
83	0.9806	0.9902	0.9556	0.9773
84	0.9825	0.9912	0.9578	0.9785
85	0.9842	0.9920	0.9601	0.9796
86	0.9858	0.9929	0.9622	0.9807
87	0.9873	0.9936	0.9642	0.9818
88	0.9886	0.9943	0.9661	0.9828
89	0.9898	0.9949	0.9680	0.9837
90	0.9908	0.9954	0.9697	0.9846

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8406	0.9134	0.8335	0.9092
37	0.8432	0.9149	0.8355	0.9104
38	0.8459	0.9165	0.8374	0.9115
39	0.8486	0.9181	0.8395	0.9127
40	0.8514	0.9197	0.8415	0.9139
41	0.8543	0.9214	0.8435	0.9151
42	0.8572	0.9231	0.8455	0.9163
43	0.8596	0.9245	0.8476	0.9175
44	0.8622	0.9260	0.8497	0.9187
45	0.8646	0.9274	0.8518	0.9200
46	0.8671	0.9288	0.8540	0.9212
47	0.8698	0.9303	0.8562	0.9225
48	0.8724	0.9319	0.8585	0.9239
49	0.8752	0.9334	0.8608	0.9252
50	0.8780	0.9351	0.8632	0.9266
51	0.8810	0.9367	0.8656	0.9280
52	0.8839	0.9384	0.8681	0.9294
53	0.8870	0.9401	0.8705	0.9308
54	0.8901	0.9418	0.8731	0.9322
55	0.8932	0.9436	0.8756	0.9337
56	0.8964	0.9454	0.8782	0.9352
57	0.8996	0.9472	0.8808	0.9366
58	0.9029	0.9490	0.8835	0.9381
59	0.9062	0.9508	0.8862	0.9396
60	0.9095	0.9526	0.8889	0.9412
61	0.9129	0.9544	0.8916	0.9427
62	0.9162	0.9563	0.8944	0.9443
63	0.9196	0.9581	0.8972	0.9458
64	0.9230	0.9600	0.9000	0.9474
65	0.9264	0.9618	0.9028	0.9489
66	0.9298	0.9636	0.9057	0.9505
67	0.9332	0.9655	0.9086	0.9521
68	0.9366	0.9673	0.9115	0.9537
69	0.9399	0.9690	0.9144	0.9553
70	0.9433	0.9708	0.9173	0.9569
71	0.9466	0.9725	0.9202	0.9584
72	0.9498	0.9742	0.9231	0.9600
73	0.9530	0.9759	0.9260	0.9616
74	0.9561	0.9775	0.9289	0.9631
75	0.9591	0.9791	0.9317	0.9647
76	0.9620	0.9806	0.9346	0.9662
77	0.9649	0.9821	0.9374	0.9677
78	0.9676	0.9835	0.9401	0.9691
79	0.9702	0.9849	0.9429	0.9706
80	0.9727	0.9862	0.9455	0.9720
81	0.9751	0.9874	0.9481	0.9734
82	0.9774	0.9885	0.9507	0.9747
83	0.9795	0.9896	0.9532	0.9760
84	0.9814	0.9906	0.9556	0.9773
85	0.9832	0.9916	0.9579	0.9785
86	0.9849	0.9924	0.9601	0.9797
87	0.9865	0.9932	0.9623	0.9808
88	0.9879	0.9939	0.9643	0.9818
89	0.9891	0.9945	0.9662	0.9828
90	0.9902	0.9951	0.9681	0.9838

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.8343	0.9097	0.8271	0.9054
1	0.7837	0.8787	0.7835	0.8786	37	0.8369	0.9112	0.8291	0.9066
2	0.7843	0.8791	0.7841	0.8790	38	0.8397	0.9128	0.8311	0.9078
3	0.7849	0.8795	0.7847	0.8794	39	0.8425	0.9145	0.8332	0.9090
4	0.7856	0.8799	0.7853	0.8798	40	0.8453	0.9162	0.8353	0.9102
5	0.7863	0.8804	0.7860	0.8802	41	0.8483	0.9179	0.8373	0.9115
6	0.7870	0.8808	0.7867	0.8806	42	0.8513	0.9197	0.8394	0.9127
7	0.7878	0.8813	0.7874	0.8811	43	0.8538	0.9211	0.8415	0.9139
8	0.7886	0.8818	0.7882	0.8816	44	0.8564	0.9226	0.8437	0.9152
9	0.7895	0.8824	0.7890	0.8821	45	0.8589	0.9241	0.8459	0.9165
10	0.7904	0.8829	0.7898	0.8826	46	0.8615	0.9256	0.8481	0.9178
11	0.7914	0.8835	0.7907	0.8831	47	0.8641	0.9271	0.8504	0.9191
12	0.7924	0.8842	0.7916	0.8837	48	0.8669	0.9287	0.8527	0.9205
13	0.7934	0.8848	0.7926	0.8843	49	0.8697	0.9303	0.8551	0.9219
14	0.7945	0.8855	0.7936	0.8849	50	0.8727	0.9320	0.8576	0.9233
15	0.7957	0.8862	0.7946	0.8855	51	0.8757	0.9337	0.8600	0.9248
16	0.7968	0.8869	0.7957	0.8862	52	0.8787	0.9355	0.8626	0.9262
17	0.7980	0.8877	0.7968	0.8869	53	0.8819	0.9372	0.8651	0.9277
18	0.7993	0.8885	0.7980	0.8876	54	0.8851	0.9390	0.8677	0.9292
19	0.8007	0.8893	0.7992	0.8884	55	0.8883	0.9408	0.8703	0.9307
20	0.8021	0.8902	0.8004	0.8892	56	0.8916	0.9427	0.8730	0.9322
21	0.8035	0.8911	0.8017	0.8900	57	0.8949	0.9445	0.8757	0.9337
22	0.8051	0.8920	0.8031	0.8908	58	0.8983	0.9464	0.8784	0.9353
23	0.8067	0.8930	0.8045	0.8917	59	0.9017	0.9483	0.8812	0.9368
24	0.8084	0.8940	0.8060	0.8926	60	0.9051	0.9502	0.8840	0.9384
25	0.8101	0.8951	0.8075	0.8935	61	0.9086	0.9521	0.8868	0.9400
26	0.8120	0.8962	0.8090	0.8944	62	0.9121	0.9540	0.8897	0.9416
27	0.8139	0.8974	0.8106	0.8954	63	0.9156	0.9559	0.8925	0.9432
28	0.8158	0.8986	0.8123	0.8964	64	0.9191	0.9579	0.8954	0.9448
29	0.8179	0.8998	0.8140	0.8974	65	0.9227	0.9598	0.8984	0.9465
30	0.8200	0.9011	0.8157	0.8985	66	0.9262	0.9617	0.9013	0.9481
31	0.8222	0.9024	0.8175	0.8996	67	0.9297	0.9636	0.9043	0.9497
32	0.8244	0.9038	0.8193	0.9007	68	0.9332	0.9655	0.9073	0.9514
33	0.8268	0.9052	0.8212	0.9018	69	0.9367	0.9673	0.9103	0.9530
34	0.8292	0.9066	0.8231	0.9030	70	0.9402	0.9692	0.9133	0.9547
35	0.8317	0.9081	0.8251	0.9042	71	0.9436	0.9710	0.9163	0.9563
					72	0.9470	0.9728	0.9193	0.9579
					73	0.9503	0.9745	0.9223	0.9596
					74	0.9536	0.9762	0.9253	0.9612
					75	0.9567	0.9779	0.9282	0.9628
					76	0.9598	0.9795	0.9312	0.9644
					77	0.9628	0.9810	0.9341	0.9659
					78	0.9657	0.9825	0.9370	0.9675
					79	0.9684	0.9840	0.9398	0.9690
					80	0.9711	0.9853	0.9426	0.9705
					81	0.9736	0.9866	0.9454	0.9719
					82	0.9760	0.9878	0.9480	0.9733
					83	0.9782	0.9890	0.9506	0.9747
					84	0.9803	0.9900	0.9532	0.9760
					85	0.9822	0.9910	0.9556	0.9773
					86	0.9840	0.9919	0.9579	0.9785
					87	0.9856	0.9927	0.9602	0.9797
					88	0.9871	0.9935	0.9623	0.9808
					89	0.9884	0.9942	0.9644	0.9819
					90	0.9896	0.9948	0.9663	0.9829

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8278	0.9058	0.8205	0.9014
37	0.8305	0.9074	0.8226	0.9027
38	0.8333	0.9091	0.8247	0.9039
39	0.8361	0.9108	0.8268	0.9052
40	0.8391	0.9125	0.8289	0.9064
41	0.8421	0.9143	0.8310	0.9077
42	0.8451	0.9161	0.8332	0.9090
43	0.8477	0.9176	0.8353	0.9103
44	0.8504	0.9191	0.8375	0.9116
45	0.8529	0.9206	0.8397	0.9129
46	0.8556	0.9222	0.8420	0.9142
47	0.8584	0.9238	0.8444	0.9156
48	0.8612	0.9254	0.8468	0.9170
49	0.8641	0.9271	0.8493	0.9185
50	0.8671	0.9288	0.8518	0.9199
51	0.8702	0.9306	0.8543	0.9214
52	0.8734	0.9324	0.8569	0.9229
53	0.8766	0.9342	0.8595	0.9245
54	0.8799	0.9361	0.8622	0.9260
55	0.8832	0.9380	0.8649	0.9276
56	0.8866	0.9399	0.8677	0.9291
57	0.8901	0.9418	0.8704	0.9307
58	0.8935	0.9438	0.8732	0.9323
59	0.8971	0.9457	0.8761	0.9339
60	0.9006	0.9477	0.8790	0.9356
61	0.9042	0.9497	0.8819	0.9372
62	0.9078	0.9517	0.8848	0.9389
63	0.9114	0.9537	0.8878	0.9405
64	0.9151	0.9557	0.8908	0.9422
65	0.9188	0.9577	0.8938	0.9439
66	0.9224	0.9596	0.8968	0.9456
67	0.9261	0.9616	0.8999	0.9473
68	0.9297	0.9636	0.9029	0.9490
69	0.9334	0.9655	0.9060	0.9507
70	0.9370	0.9675	0.9091	0.9524
71	0.9405	0.9694	0.9122	0.9541
72	0.9441	0.9712	0.9153	0.9558
73	0.9475	0.9731	0.9184	0.9575
74	0.9509	0.9748	0.9215	0.9592
75	0.9543	0.9766	0.9246	0.9608
76	0.9575	0.9783	0.9277	0.9625
77	0.9606	0.9799	0.9307	0.9641
78	0.9636	0.9815	0.9337	0.9657
79	0.9665	0.9830	0.9367	0.9673
80	0.9693	0.9844	0.9396	0.9689
81	0.9720	0.9858	0.9424	0.9704
82	0.9745	0.9871	0.9452	0.9718
83	0.9768	0.9883	0.9479	0.9733
84	0.9790	0.9894	0.9506	0.9747
85	0.9811	0.9904	0.9531	0.9760
86	0.9829	0.9914	0.9556	0.9773
87	0.9847	0.9923	0.9580	0.9785
88	0.9862	0.9931	0.9602	0.9797
89	0.9877	0.9938	0.9624	0.9808
90	0.9889	0.9944	0.9644	0.9819

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7694	0.8697	0.7692	0.8696
2	0.7700	0.8701	0.7698	0.8699
3	0.7706	0.8705	0.7704	0.8703
4	0.7713	0.8709	0.7711	0.8707
5	0.7720	0.8713	0.7717	0.8712
6	0.7728	0.8718	0.7725	0.8716
7	0.7736	0.8723	0.7732	0.8721
8	0.7744	0.8728	0.7740	0.8726
9	0.7753	0.8734	0.7748	0.8731
10	0.7762	0.8740	0.7756	0.8736
11	0.7771	0.8746	0.7765	0.8742
12	0.7781	0.8752	0.7774	0.8748
13	0.7792	0.8759	0.7784	0.8754
14	0.7803	0.8766	0.7794	0.8760
15	0.7815	0.8773	0.7805	0.8767
16	0.7827	0.8781	0.7816	0.8774
17	0.7839	0.8789	0.7827	0.8781
18	0.7852	0.8797	0.7839	0.8788
19	0.7866	0.8805	0.7851	0.8796
20	0.7880	0.8814	0.7864	0.8804
21	0.7895	0.8824	0.7877	0.8813
22	0.7911	0.8833	0.7891	0.8821
23	0.7927	0.8844	0.7906	0.8830
24	0.7944	0.8854	0.7920	0.8840
25	0.7962	0.8866	0.7936	0.8849
26	0.7981	0.8877	0.7952	0.8859
27	0.8000	0.8889	0.7968	0.8869
28	0.8021	0.8902	0.7985	0.8880
29	0.8042	0.8914	0.8003	0.8891
30	0.8063	0.8928	0.8021	0.8902
31	0.8086	0.8942	0.8039	0.8913
32	0.8109	0.8956	0.8058	0.8925
33	0.8134	0.8971	0.8078	0.8937
34	0.8159	0.8986	0.8098	0.8949
35	0.8185	0.9002	0.8118	0.8961
Columns Below Not To Be Used for Service Retirement				
36	0.8211	0.9018	0.8138	0.8974
37	0.8239	0.9034	0.8159	0.8986
38	0.8267	0.9052	0.8181	0.8999
39	0.8297	0.9069	0.8202	0.9012
40	0.8327	0.9087	0.8224	0.9025
41	0.8357	0.9105	0.8246	0.9039
42	0.8389	0.9124	0.8267	0.9052
43	0.8415	0.9139	0.8289	0.9065
44	0.8442	0.9155	0.8312	0.9078
45	0.8469	0.9171	0.8335	0.9092
46	0.8496	0.9187	0.8359	0.9106
47	0.8524	0.9203	0.8383	0.9120
48	0.8553	0.9220	0.8407	0.9135
49	0.8583	0.9238	0.8433	0.9150
50	0.8614	0.9256	0.8458	0.9165
51	0.8646	0.9274	0.8485	0.9180
52	0.8678	0.9292	0.8511	0.9196
53	0.8712	0.9312	0.8538	0.9212
54	0.8746	0.9331	0.8566	0.9227
55	0.8780	0.9350	0.8594	0.9244
56	0.8815	0.9370	0.8622	0.9260
57	0.8851	0.9390	0.8650	0.9276
58	0.8887	0.9410	0.8679	0.9293
59	0.8923	0.9431	0.8709	0.9310
60	0.8960	0.9451	0.8738	0.9327
61	0.8997	0.9472	0.8768	0.9344
62	0.9034	0.9492	0.8798	0.9361
63	0.9072	0.9513	0.8829	0.9378
64	0.9109	0.9534	0.8859	0.9395
65	0.9147	0.9555	0.8891	0.9413
66	0.9185	0.9575	0.8922	0.9430
67	0.9223	0.9596	0.8953	0.9448
68	0.9261	0.9616	0.8985	0.9465
69	0.9299	0.9637	0.9017	0.9483
70	0.9336	0.9657	0.9049	0.9501
71	0.9374	0.9677	0.9081	0.9518
72	0.9410	0.9696	0.9113	0.9536
73	0.9446	0.9715	0.9145	0.9553
74	0.9482	0.9734	0.9177	0.9571
75	0.9517	0.9752	0.9209	0.9588
76	0.9550	0.9770	0.9241	0.9605
77	0.9583	0.9787	0.9272	0.9622
78	0.9615	0.9804	0.9303	0.9639
79	0.9646	0.9820	0.9334	0.9656
80	0.9675	0.9835	0.9364	0.9672
81	0.9703	0.9849	0.9394	0.9688
82	0.9729	0.9863	0.9423	0.9703
83	0.9754	0.9875	0.9451	0.9718
84	0.9777	0.9887	0.9479	0.9732
85	0.9798	0.9898	0.9506	0.9747
86	0.9818	0.9908	0.9531	0.9760
87	0.9837	0.9918	0.9556	0.9773
88	0.9853	0.9926	0.9580	0.9785
89	0.9869	0.9934	0.9602	0.9797
90	0.9882	0.9941	0.9624	0.9808

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.8144	0.8977	0.8071	0.8932
37	0.8172	0.8994	0.8092	0.8945
38	0.8201	0.9012	0.8114	0.8959
39	0.8231	0.9030	0.8136	0.8972
40	0.8261	0.9048	0.8158	0.8985
41	0.8293	0.9067	0.8180	0.8999
42	0.8325	0.9086	0.8202	0.9012
43	0.8352	0.9102	0.8225	0.9026
44	0.8380	0.9118	0.8248	0.9040
45	0.8407	0.9134	0.8271	0.9054
46	0.8435	0.9151	0.8296	0.9068
47	0.8464	0.9168	0.8320	0.9083
48	0.8493	0.9185	0.8346	0.9098
49	0.8524	0.9203	0.8372	0.9114
50	0.8556	0.9222	0.8398	0.9129
51	0.8589	0.9241	0.8425	0.9145
52	0.8622	0.9260	0.8452	0.9161
53	0.8656	0.9280	0.8480	0.9178
54	0.8691	0.9300	0.8509	0.9194
55	0.8727	0.9320	0.8537	0.9211
56	0.8763	0.9341	0.8566	0.9228
57	0.8799	0.9361	0.8596	0.9245
58	0.8837	0.9382	0.8625	0.9262
59	0.8874	0.9403	0.8655	0.9279
60	0.8912	0.9425	0.8686	0.9297
61	0.8950	0.9446	0.8717	0.9314
62	0.8989	0.9467	0.8748	0.9332
63	0.9028	0.9489	0.8779	0.9350
64	0.9067	0.9511	0.8811	0.9368
65	0.9106	0.9532	0.8843	0.9386
66	0.9145	0.9554	0.8875	0.9404
67	0.9185	0.9575	0.8907	0.9422
68	0.9224	0.9596	0.8940	0.9440
69	0.9263	0.9618	0.8973	0.9458
70	0.9302	0.9639	0.9006	0.9477
71	0.9341	0.9659	0.9039	0.9495
72	0.9379	0.9680	0.9072	0.9513
73	0.9417	0.9700	0.9105	0.9531
74	0.9454	0.9719	0.9138	0.9549
75	0.9490	0.9738	0.9171	0.9567
76	0.9525	0.9757	0.9204	0.9585
77	0.9560	0.9775	0.9236	0.9603
78	0.9593	0.9792	0.9268	0.9620
79	0.9625	0.9809	0.9300	0.9637
80	0.9656	0.9825	0.9332	0.9654
81	0.9685	0.9840	0.9362	0.9671
82	0.9712	0.9854	0.9393	0.9687
83	0.9739	0.9868	0.9422	0.9703
84	0.9763	0.9880	0.9451	0.9718
85	0.9786	0.9892	0.9479	0.9732
86	0.9807	0.9903	0.9506	0.9747
87	0.9826	0.9912	0.9532	0.9760
88	0.9844	0.9921	0.9556	0.9773
89	0.9860	0.9929	0.9580	0.9785
90	0.9874	0.9937	0.9603	0.9797

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7548	0.8603	0.7547	0.8602
2	0.7554	0.8607	0.7553	0.8606
3	0.7561	0.8611	0.7559	0.8610
4	0.7568	0.8615	0.7565	0.8614
5	0.7575	0.8620	0.7572	0.8618
6	0.7582	0.8625	0.7579	0.8623
7	0.7590	0.8630	0.7587	0.8628
8	0.7598	0.8635	0.7595	0.8633
9	0.7607	0.8641	0.7603	0.8638
10	0.7616	0.8647	0.7611	0.8644
11	0.7626	0.8653	0.7620	0.8649
12	0.7636	0.8660	0.7630	0.8655
13	0.7647	0.8667	0.7639	0.8662
14	0.7658	0.8674	0.7650	0.8668
15	0.7670	0.8681	0.7660	0.8675
16	0.7682	0.8689	0.7671	0.8682
17	0.7694	0.8697	0.7683	0.8690
18	0.7707	0.8705	0.7695	0.8697
19	0.7721	0.8714	0.7707	0.8705
20	0.7736	0.8723	0.7721	0.8714
21	0.7751	0.8733	0.7734	0.8722
22	0.7767	0.8743	0.7748	0.8731
23	0.7784	0.8754	0.7763	0.8741
24	0.7801	0.8765	0.7778	0.8750
25	0.7820	0.8776	0.7794	0.8760
26	0.7839	0.8788	0.7810	0.8770
27	0.7859	0.8801	0.7827	0.8781
28	0.7879	0.8814	0.7844	0.8792
29	0.7901	0.8827	0.7862	0.8803
30	0.7923	0.8841	0.7881	0.8815
31	0.7946	0.8856	0.7900	0.8827
32	0.7970	0.8871	0.7919	0.8839
33	0.7995	0.8886	0.7940	0.8851
34	0.8021	0.8902	0.7960	0.8864
35	0.8048	0.8918	0.7981	0.8877
Columns Below Not To Be Used for Service Retirement				
36	0.8076	0.8935	0.8002	0.8890
37	0.8104	0.8953	0.8024	0.8904
38	0.8134	0.8971	0.8046	0.8917
39	0.8164	0.8989	0.8069	0.8931
40	0.8196	0.9008	0.8091	0.8945
41	0.8228	0.9028	0.8114	0.8959
42	0.8261	0.9048	0.8137	0.8973
43	0.8288	0.9064	0.8160	0.8987
44	0.8317	0.9081	0.8183	0.9001
45	0.8344	0.9097	0.8207	0.9015
46	0.8373	0.9114	0.8232	0.9030
47	0.8402	0.9132	0.8258	0.9046
48	0.8433	0.9150	0.8284	0.9061
49	0.8465	0.9168	0.8310	0.9077
50	0.8497	0.9188	0.8337	0.9093
51	0.8531	0.9207	0.8365	0.9110
52	0.8565	0.9227	0.8393	0.9126
53	0.8600	0.9247	0.8422	0.9143
54	0.8636	0.9268	0.8451	0.9160
55	0.8673	0.9289	0.8480	0.9178
56	0.8710	0.9310	0.8510	0.9195
57	0.8748	0.9332	0.8541	0.9213
58	0.8786	0.9354	0.8571	0.9231
59	0.8825	0.9376	0.8602	0.9249
60	0.8864	0.9398	0.8633	0.9267
61	0.8903	0.9420	0.8665	0.9285
62	0.8943	0.9442	0.8697	0.9303
63	0.8983	0.9464	0.8729	0.9322
64	0.9024	0.9487	0.8762	0.9340
65	0.9064	0.9509	0.8795	0.9359
66	0.9105	0.9531	0.8828	0.9377
67	0.9146	0.9554	0.8861	0.9396
68	0.9186	0.9576	0.8895	0.9415
69	0.9227	0.9598	0.8928	0.9434
70	0.9267	0.9620	0.8962	0.9453
71	0.9308	0.9641	0.8996	0.9472
72	0.9347	0.9663	0.9030	0.9490
73	0.9386	0.9683	0.9064	0.9509
74	0.9425	0.9704	0.9098	0.9528
75	0.9463	0.9724	0.9132	0.9546
76	0.9499	0.9743	0.9166	0.9565
77	0.9535	0.9762	0.9200	0.9583
78	0.9570	0.9780	0.9233	0.9601
79	0.9604	0.9798	0.9266	0.9619
80	0.9636	0.9815	0.9299	0.9637
81	0.9666	0.9830	0.9331	0.9654
82	0.9696	0.9845	0.9362	0.9670
83	0.9723	0.9860	0.9393	0.9687
84	0.9749	0.9873	0.9423	0.9703
85	0.9773	0.9885	0.9452	0.9718
86	0.9795	0.9896	0.9480	0.9733
87	0.9815	0.9907	0.9506	0.9747
88	0.9834	0.9916	0.9532	0.9761
89	0.9851	0.9925	0.9557	0.9773
90	0.9866	0.9933	0.9581	0.9786

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7475	0.8555	0.7474	0.8554
2	0.7481	0.8559	0.7479	0.8558
3	0.7487	0.8563	0.7486	0.8562
4	0.7494	0.8568	0.7492	0.8566
5	0.7501	0.8572	0.7499	0.8571
6	0.7509	0.8577	0.7506	0.8575
7	0.7517	0.8582	0.7513	0.8580
8	0.7525	0.8588	0.7521	0.8585
9	0.7534	0.8593	0.7530	0.8591
10	0.7543	0.8599	0.7538	0.8596
11	0.7553	0.8606	0.7547	0.8602
12	0.7563	0.8612	0.7557	0.8608
13	0.7574	0.8619	0.7566	0.8615
14	0.7585	0.8627	0.7577	0.8621
15	0.7597	0.8634	0.7587	0.8628
16	0.7609	0.8642	0.7598	0.8635
17	0.7621	0.8650	0.7610	0.8643
18	0.7635	0.8659	0.7622	0.8651
19	0.7648	0.8668	0.7635	0.8659
20	0.7663	0.8677	0.7648	0.8667
21	0.7678	0.8687	0.7662	0.8676
22	0.7694	0.8697	0.7676	0.8685
23	0.7711	0.8708	0.7691	0.8695
24	0.7729	0.8719	0.7706	0.8705
25	0.7747	0.8731	0.7722	0.8715
26	0.7767	0.8743	0.7739	0.8725
27	0.7787	0.8756	0.7756	0.8736
28	0.7808	0.8769	0.7773	0.8747
29	0.7829	0.8783	0.7791	0.8759
30	0.7852	0.8797	0.7810	0.8770
31	0.7876	0.8812	0.7829	0.8783
32	0.7900	0.8827	0.7849	0.8795
33	0.7925	0.8843	0.7870	0.8808
34	0.7952	0.8859	0.7890	0.8821
35	0.7979	0.8876	0.7912	0.8834
Columns Below Not To Be Used for Service Retirement				
36	0.8007	0.8893	0.7934	0.8848
37	0.8036	0.8911	0.7956	0.8861
38	0.8066	0.8930	0.7978	0.8875
39	0.8097	0.8948	0.8001	0.8889
40	0.8129	0.8968	0.8024	0.8904
41	0.8162	0.8988	0.8047	0.8918
42	0.8195	0.9008	0.8070	0.8932
43	0.8223	0.9025	0.8094	0.8947
44	0.8252	0.9043	0.8118	0.8961
45	0.8280	0.9059	0.8143	0.8976
46	0.8310	0.9077	0.8168	0.8992
47	0.8340	0.9095	0.8194	0.9007
48	0.8371	0.9114	0.8221	0.9023
49	0.8404	0.9133	0.8248	0.9040
50	0.8437	0.9152	0.8276	0.9057
51	0.8472	0.9173	0.8304	0.9074
52	0.8507	0.9193	0.8333	0.9091
53	0.8543	0.9214	0.8363	0.9108
54	0.8580	0.9236	0.8393	0.9126
55	0.8618	0.9258	0.8423	0.9144
56	0.8656	0.9280	0.8454	0.9162
57	0.8695	0.9302	0.8485	0.9180
58	0.8734	0.9324	0.8516	0.9199
59	0.8774	0.9347	0.8548	0.9217
60	0.8815	0.9370	0.8580	0.9236
61	0.8855	0.9393	0.8613	0.9255
62	0.8896	0.9416	0.8646	0.9274
63	0.8938	0.9439	0.8679	0.9293
64	0.8980	0.9462	0.8712	0.9312
65	0.9022	0.9486	0.8746	0.9331
66	0.9064	0.9509	0.8780	0.9350
67	0.9106	0.9532	0.8814	0.9370
68	0.9148	0.9555	0.8849	0.9389
69	0.9190	0.9578	0.8884	0.9409
70	0.9232	0.9601	0.8918	0.9428
71	0.9274	0.9623	0.8953	0.9448
72	0.9315	0.9645	0.8988	0.9467
73	0.9355	0.9667	0.9023	0.9487
74	0.9395	0.9688	0.9058	0.9506
75	0.9435	0.9709	0.9093	0.9525
76	0.9473	0.9729	0.9128	0.9544
77	0.9511	0.9749	0.9163	0.9563
78	0.9547	0.9768	0.9197	0.9582
79	0.9582	0.9786	0.9232	0.9600
80	0.9615	0.9804	0.9265	0.9619
81	0.9648	0.9821	0.9298	0.9636
82	0.9678	0.9836	0.9331	0.9654
83	0.9707	0.9851	0.9362	0.9671
84	0.9734	0.9865	0.9393	0.9687
85	0.9759	0.9878	0.9424	0.9703
86	0.9783	0.9890	0.9453	0.9719
87	0.9804	0.9901	0.9481	0.9733
88	0.9824	0.9911	0.9508	0.9748
89	0.9842	0.9920	0.9533	0.9761
90	0.9858	0.9928	0.9558	0.9774

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7402	0.8507	0.7400	0.8506
2	0.7408	0.8511	0.7406	0.8510
3	0.7414	0.8515	0.7412	0.8514
4	0.7421	0.8519	0.7419	0.8518
5	0.7428	0.8524	0.7426	0.8523
6	0.7435	0.8529	0.7433	0.8527
7	0.7443	0.8534	0.7440	0.8532
8	0.7452	0.8540	0.7448	0.8537
9	0.7460	0.8546	0.7456	0.8543
10	0.7470	0.8552	0.7465	0.8549
11	0.7479	0.8558	0.7474	0.8554
12	0.7490	0.8565	0.7483	0.8561
13	0.7500	0.8572	0.7493	0.8567
14	0.7512	0.8579	0.7504	0.8574
15	0.7524	0.8587	0.7514	0.8581
16	0.7536	0.8595	0.7526	0.8588
17	0.7548	0.8603	0.7537	0.8596
18	0.7562	0.8611	0.7550	0.8604
19	0.7576	0.8621	0.7562	0.8612
20	0.7590	0.8630	0.7576	0.8621
21	0.7606	0.8640	0.7589	0.8630
22	0.7622	0.8650	0.7604	0.8639
23	0.7639	0.8661	0.7619	0.8648
24	0.7657	0.8673	0.7634	0.8658
25	0.7675	0.8685	0.7650	0.8669
26	0.7695	0.8697	0.7667	0.8679
27	0.7715	0.8710	0.7684	0.8690
28	0.7736	0.8723	0.7702	0.8702
29	0.7758	0.8737	0.7720	0.8714
30	0.7781	0.8752	0.7739	0.8726
31	0.7805	0.8767	0.7759	0.8738
32	0.7829	0.8783	0.7779	0.8751
33	0.7855	0.8799	0.7800	0.8764
34	0.7882	0.8815	0.7821	0.8777
35	0.7909	0.8833	0.7842	0.8791
Columns Below Not To Be Used for Service Retirement				
36	0.7938	0.8850	0.7864	0.8805
37	0.7967	0.8869	0.7887	0.8819
38	0.7998	0.8888	0.7910	0.8833
39	0.8029	0.8907	0.7933	0.8847
40	0.8062	0.8927	0.7956	0.8862
41	0.8095	0.8947	0.7980	0.8877
42	0.8130	0.8968	0.8004	0.8891
43	0.8158	0.8986	0.8028	0.8906
44	0.8188	0.9004	0.8052	0.8921
45	0.8216	0.9021	0.8078	0.8937
46	0.8246	0.9039	0.8104	0.8952
47	0.8277	0.9058	0.8130	0.8969
48	0.8309	0.9077	0.8158	0.8985
49	0.8343	0.9096	0.8186	0.9002
50	0.8377	0.9117	0.8214	0.9020
51	0.8412	0.9138	0.8243	0.9037
52	0.8449	0.9159	0.8273	0.9055
53	0.8486	0.9181	0.8303	0.9073
54	0.8524	0.9203	0.8334	0.9091
55	0.8562	0.9226	0.8365	0.9110
56	0.8602	0.9248	0.8397	0.9129
57	0.8642	0.9271	0.8429	0.9148
58	0.8682	0.9295	0.8462	0.9167
59	0.8724	0.9318	0.8494	0.9186
60	0.8765	0.9342	0.8527	0.9205
61	0.8807	0.9366	0.8561	0.9225
62	0.8850	0.9390	0.8595	0.9244
63	0.8892	0.9414	0.8629	0.9264
64	0.8935	0.9438	0.8663	0.9284
65	0.8979	0.9462	0.8698	0.9304
66	0.9022	0.9486	0.8733	0.9324
67	0.9066	0.9510	0.8768	0.9344
68	0.9110	0.9534	0.8804	0.9364
69	0.9153	0.9558	0.8839	0.9384
70	0.9196	0.9581	0.8875	0.9404
71	0.9240	0.9605	0.8911	0.9424
72	0.9282	0.9628	0.8947	0.9444
73	0.9324	0.9650	0.8983	0.9464
74	0.9366	0.9673	0.9019	0.9484
75	0.9407	0.9694	0.9055	0.9504
76	0.9447	0.9715	0.9091	0.9524
77	0.9485	0.9736	0.9127	0.9543
78	0.9523	0.9756	0.9162	0.9563
79	0.9560	0.9775	0.9197	0.9582
80	0.9595	0.9793	0.9232	0.9601
81	0.9628	0.9811	0.9266	0.9619
82	0.9660	0.9827	0.9300	0.9637
83	0.9690	0.9843	0.9332	0.9655
84	0.9719	0.9857	0.9364	0.9672
85	0.9745	0.9871	0.9396	0.9688
86	0.9770	0.9884	0.9426	0.9704
87	0.9793	0.9895	0.9455	0.9720
88	0.9813	0.9906	0.9483	0.9734
89	0.9832	0.9915	0.9509	0.9749
90	0.9849	0.9924	0.9535	0.9762

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7329	0.8459	0.7328	0.8458
2	0.7335	0.8463	0.7334	0.8462
3	0.7341	0.8467	0.7340	0.8466
4	0.7348	0.8471	0.7346	0.8470
5	0.7355	0.8476	0.7353	0.8475
6	0.7363	0.8481	0.7360	0.8479
7	0.7371	0.8486	0.7368	0.8484
8	0.7379	0.8492	0.7375	0.8490
9	0.7388	0.8498	0.7384	0.8495
10	0.7397	0.8504	0.7392	0.8501
11	0.7407	0.8510	0.7402	0.8507
12	0.7417	0.8517	0.7411	0.8513
13	0.7428	0.8524	0.7421	0.8520
14	0.7439	0.8532	0.7431	0.8526
15	0.7451	0.8539	0.7442	0.8534
16	0.7463	0.8547	0.7453	0.8541
17	0.7476	0.8556	0.7465	0.8549
18	0.7489	0.8564	0.7478	0.8557
19	0.7503	0.8574	0.7490	0.8565
20	0.7518	0.8583	0.7504	0.8574
21	0.7533	0.8593	0.7518	0.8583
22	0.7550	0.8604	0.7532	0.8592
23	0.7567	0.8615	0.7547	0.8602
24	0.7585	0.8627	0.7563	0.8612
25	0.7604	0.8639	0.7579	0.8623
26	0.7623	0.8651	0.7596	0.8634
27	0.7644	0.8664	0.7613	0.8645
28	0.7665	0.8678	0.7631	0.8657
29	0.7687	0.8692	0.7650	0.8669
30	0.7710	0.8707	0.7669	0.8681
31	0.7734	0.8722	0.7689	0.8693
32	0.7759	0.8738	0.7709	0.8706
33	0.7785	0.8755	0.7730	0.8720
34	0.7812	0.8772	0.7752	0.8733
35	0.7840	0.8789	0.7773	0.8747
Columns Below Not To Be Used for Service Retirement				
36	0.7869	0.8807	0.7796	0.8761
37	0.7899	0.8826	0.7819	0.8776
38	0.7930	0.8846	0.7842	0.8791
39	0.7962	0.8865	0.7866	0.8805
40	0.7995	0.8886	0.7890	0.8820
41	0.8029	0.8907	0.7914	0.8835
42	0.8064	0.8928	0.7938	0.8850
43	0.8093	0.8946	0.7962	0.8865
44	0.8123	0.8965	0.7987	0.8881
45	0.8153	0.8982	0.8013	0.8897
46	0.8183	0.9001	0.8040	0.8913
47	0.8215	0.9020	0.8067	0.8930
48	0.8248	0.9040	0.8095	0.8947
49	0.8282	0.9060	0.8124	0.8965
50	0.8317	0.9081	0.8153	0.8983
51	0.8353	0.9103	0.8183	0.9001
52	0.8390	0.9125	0.8214	0.9019
53	0.8428	0.9147	0.8245	0.9038
54	0.8467	0.9170	0.8276	0.9057
55	0.8507	0.9193	0.8309	0.9076
56	0.8548	0.9217	0.8341	0.9096
57	0.8589	0.9241	0.8374	0.9115
58	0.8631	0.9265	0.8407	0.9135
59	0.8673	0.9289	0.8441	0.9155
60	0.8716	0.9314	0.8475	0.9175
61	0.8759	0.9339	0.8510	0.9195
62	0.8803	0.9363	0.8545	0.9215
63	0.8847	0.9388	0.8580	0.9236
64	0.8892	0.9413	0.8615	0.9256
65	0.8936	0.9438	0.8651	0.9277
66	0.8981	0.9463	0.8687	0.9297
67	0.9026	0.9488	0.8723	0.9318
68	0.9071	0.9513	0.8760	0.9339
69	0.9116	0.9538	0.8796	0.9360
70	0.9161	0.9562	0.8833	0.9380
71	0.9206	0.9586	0.8870	0.9401
72	0.9250	0.9610	0.8907	0.9422
73	0.9294	0.9634	0.8944	0.9442
74	0.9337	0.9657	0.8981	0.9463
75	0.9379	0.9680	0.9018	0.9484
76	0.9420	0.9702	0.9055	0.9504
77	0.9461	0.9723	0.9091	0.9524
78	0.9500	0.9744	0.9128	0.9544
79	0.9538	0.9764	0.9164	0.9564
80	0.9575	0.9783	0.9200	0.9583
81	0.9610	0.9801	0.9235	0.9602
82	0.9643	0.9818	0.9269	0.9621
83	0.9674	0.9834	0.9303	0.9639
84	0.9704	0.9850	0.9336	0.9657
85	0.9732	0.9864	0.9369	0.9674
86	0.9757	0.9877	0.9400	0.9691
87	0.9781	0.9889	0.9430	0.9707
88	0.9803	0.9900	0.9459	0.9722
89	0.9823	0.9910	0.9486	0.9736
90	0.9840	0.9920	0.9513	0.9750

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.7801	0.8765	0.7729	0.8719
37	0.7832	0.8784	0.7752	0.8734
38	0.7863	0.8804	0.7775	0.8749
39	0.7896	0.8824	0.7799	0.8764
40	0.7929	0.8845	0.7824	0.8779
41	0.7964	0.8867	0.7848	0.8794
42	0.8000	0.8889	0.7873	0.8810
43	0.8029	0.8907	0.7898	0.8825
44	0.8060	0.8926	0.7923	0.8841
45	0.8090	0.8944	0.7950	0.8858
46	0.8121	0.8963	0.7977	0.8875
47	0.8153	0.8983	0.8005	0.8892
48	0.8187	0.9003	0.8033	0.8910
49	0.8222	0.9024	0.8063	0.8928
50	0.8258	0.9046	0.8093	0.8946
51	0.8295	0.9068	0.8124	0.8965
52	0.8333	0.9091	0.8155	0.8984
53	0.8372	0.9114	0.8187	0.9003
54	0.8412	0.9138	0.8220	0.9023
55	0.8453	0.9162	0.8253	0.9043
56	0.8495	0.9186	0.8287	0.9063
57	0.8537	0.9211	0.8321	0.9083
58	0.8580	0.9236	0.8355	0.9104
59	0.8624	0.9261	0.8390	0.9124
60	0.8668	0.9286	0.8425	0.9145
61	0.8712	0.9312	0.8460	0.9166
62	0.8758	0.9338	0.8496	0.9187
63	0.8803	0.9363	0.8533	0.9208
64	0.8849	0.9389	0.8569	0.9229
65	0.8895	0.9415	0.8606	0.9251
66	0.8941	0.9441	0.8643	0.9272
67	0.8988	0.9467	0.8680	0.9293
68	0.9034	0.9493	0.8718	0.9315
69	0.9081	0.9518	0.8755	0.9336
70	0.9127	0.9544	0.8793	0.9358
71	0.9173	0.9569	0.8831	0.9379
72	0.9219	0.9594	0.8869	0.9401
73	0.9264	0.9618	0.8907	0.9422
74	0.9309	0.9642	0.8945	0.9443
75	0.9352	0.9665	0.8983	0.9464
76	0.9395	0.9688	0.9021	0.9485
77	0.9437	0.9710	0.9059	0.9506
78	0.9478	0.9732	0.9096	0.9527
79	0.9517	0.9753	0.9133	0.9547
80	0.9555	0.9773	0.9170	0.9567
81	0.9592	0.9792	0.9206	0.9587
82	0.9626	0.9810	0.9242	0.9606
83	0.9659	0.9827	0.9276	0.9625
84	0.9690	0.9842	0.9311	0.9643
85	0.9719	0.9857	0.9344	0.9661
86	0.9746	0.9871	0.9376	0.9678
87	0.9770	0.9884	0.9407	0.9694
88	0.9793	0.9895	0.9437	0.9710
89	0.9814	0.9906	0.9465	0.9725
90	0.9832	0.9915	0.9493	0.9740

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7186	0.8362	0.7185	0.8362
2	0.7192	0.8366	0.7190	0.8366
3	0.7198	0.8371	0.7196	0.8370
4	0.7205	0.8375	0.7203	0.8374
5	0.7212	0.8380	0.7210	0.8379
6	0.7219	0.8385	0.7217	0.8383
7	0.7227	0.8390	0.7224	0.8388
8	0.7235	0.8396	0.7232	0.8394
9	0.7244	0.8402	0.7240	0.8399
10	0.7253	0.8408	0.7249	0.8405
11	0.7263	0.8415	0.7258	0.8411
12	0.7273	0.8422	0.7268	0.8418
13	0.7284	0.8429	0.7278	0.8425
14	0.7296	0.8436	0.7288	0.8432
15	0.7308	0.8444	0.7299	0.8439
16	0.7320	0.8453	0.7311	0.8446
17	0.7333	0.8461	0.7323	0.8454
18	0.7346	0.8470	0.7335	0.8463
19	0.7360	0.8479	0.7348	0.8471
20	0.7375	0.8489	0.7362	0.8480
21	0.7391	0.8500	0.7376	0.8490
22	0.7407	0.8511	0.7391	0.8500
23	0.7425	0.8522	0.7406	0.8510
24	0.7443	0.8534	0.7422	0.8520
25	0.7462	0.8546	0.7438	0.8531
26	0.7482	0.8559	0.7456	0.8542
27	0.7502	0.8573	0.7473	0.8554
28	0.7524	0.8587	0.7492	0.8566
29	0.7547	0.8602	0.7511	0.8578
30	0.7570	0.8617	0.7530	0.8591
31	0.7595	0.8633	0.7550	0.8604
32	0.7620	0.8649	0.7571	0.8618
33	0.7647	0.8666	0.7593	0.8632
34	0.7674	0.8684	0.7615	0.8646
35	0.7703	0.8702	0.7637	0.8660
Columns Below Not To Be Used for Service Retirement				
36	0.7733	0.8721	0.7660	0.8675
37	0.7763	0.8741	0.7684	0.8690
38	0.7795	0.8761	0.7708	0.8706
39	0.7829	0.8782	0.7732	0.8721
40	0.7863	0.8803	0.7757	0.8737
41	0.7898	0.8825	0.7782	0.8753
42	0.7934	0.8848	0.7807	0.8768
43	0.7964	0.8867	0.7832	0.8784
44	0.7995	0.8886	0.7858	0.8801
45	0.8026	0.8905	0.7885	0.8818
46	0.8057	0.8924	0.7913	0.8835
47	0.8091	0.8945	0.7942	0.8853
48	0.8125	0.8965	0.7971	0.8871
49	0.8160	0.8987	0.8001	0.8890
50	0.8197	0.9009	0.8032	0.8909
51	0.8235	0.9032	0.8064	0.8928
52	0.8274	0.9056	0.8096	0.8948
53	0.8314	0.9080	0.8129	0.8968
54	0.8355	0.9104	0.8162	0.8988
55	0.8397	0.9129	0.8197	0.9009
56	0.8440	0.9154	0.8231	0.9030
57	0.8484	0.9180	0.8266	0.9051
58	0.8528	0.9206	0.8302	0.9072
59	0.8573	0.9232	0.8337	0.9093
60	0.8619	0.9258	0.8374	0.9115
61	0.8665	0.9285	0.8410	0.9137
62	0.8711	0.9311	0.8447	0.9158
63	0.8758	0.9338	0.8485	0.9180
64	0.8805	0.9365	0.8522	0.9202
65	0.8853	0.9392	0.8560	0.9224
66	0.8901	0.9418	0.8598	0.9246
67	0.8949	0.9445	0.8637	0.9268
68	0.8997	0.9472	0.8675	0.9291
69	0.9045	0.9498	0.8714	0.9313
70	0.9093	0.9525	0.8753	0.9335
71	0.9140	0.9551	0.8792	0.9357
72	0.9187	0.9576	0.8831	0.9379
73	0.9234	0.9602	0.8870	0.9401
74	0.9280	0.9627	0.8909	0.9423
75	0.9325	0.9651	0.8948	0.9445
76	0.9370	0.9675	0.8987	0.9466
77	0.9413	0.9698	0.9026	0.9488
78	0.9455	0.9720	0.9064	0.9509
79	0.9496	0.9742	0.9102	0.9530
80	0.9536	0.9762	0.9140	0.9551
81	0.9573	0.9782	0.9177	0.9571
82	0.9609	0.9801	0.9214	0.9591
83	0.9643	0.9818	0.9250	0.9610
84	0.9675	0.9835	0.9285	0.9629
85	0.9705	0.9851	0.9319	0.9647
86	0.9734	0.9865	0.9352	0.9665
87	0.9759	0.9878	0.9384	0.9682
88	0.9783	0.9890	0.9415	0.9699
89	0.9805	0.9901	0.9444	0.9714
90	0.9824	0.9911	0.9473	0.9729

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.7663	0.8677	0.7591	0.8631
37	0.7694	0.8697	0.7615	0.8646
38	0.7727	0.8718	0.7640	0.8662
39	0.7760	0.8739	0.7664	0.8678
40	0.7795	0.8761	0.7689	0.8694
41	0.7831	0.8783	0.7715	0.8710
42	0.7868	0.8807	0.7740	0.8726
43	0.7898	0.8826	0.7766	0.8743
44	0.7930	0.8845	0.7793	0.8759
45	0.7961	0.8865	0.7820	0.8777
46	0.7993	0.8885	0.7848	0.8794
47	0.8027	0.8905	0.7878	0.8813
48	0.8062	0.8927	0.7908	0.8832
49	0.8098	0.8949	0.7939	0.8851
50	0.8136	0.8972	0.7970	0.8871
51	0.8174	0.8996	0.8003	0.8891
52	0.8215	0.9020	0.8036	0.8911
53	0.8256	0.9044	0.8070	0.8932
54	0.8298	0.9070	0.8104	0.8953
55	0.8341	0.9095	0.8139	0.8974
56	0.8385	0.9122	0.8175	0.8996
57	0.8430	0.9148	0.8211	0.9018
58	0.8475	0.9175	0.8248	0.9040
59	0.8522	0.9202	0.8285	0.9062
60	0.8568	0.9229	0.8322	0.9084
61	0.8616	0.9256	0.8360	0.9107
62	0.8664	0.9284	0.8398	0.9129
63	0.8712	0.9312	0.8437	0.9152
64	0.8761	0.9340	0.8475	0.9175
65	0.8810	0.9367	0.8514	0.9198
66	0.8859	0.9395	0.8554	0.9220
67	0.8909	0.9423	0.8593	0.9243
68	0.8959	0.9451	0.8633	0.9266
69	0.9008	0.9478	0.8673	0.9289
70	0.9058	0.9505	0.8713	0.9312
71	0.9107	0.9532	0.8753	0.9335
72	0.9156	0.9559	0.8793	0.9358
73	0.9204	0.9585	0.8833	0.9381
74	0.9251	0.9611	0.8873	0.9403
75	0.9298	0.9636	0.8914	0.9426
76	0.9344	0.9661	0.8954	0.9448
77	0.9389	0.9685	0.8993	0.9470
78	0.9433	0.9708	0.9033	0.9492
79	0.9475	0.9730	0.9072	0.9513
80	0.9516	0.9752	0.9111	0.9535
81	0.9555	0.9772	0.9149	0.9556
82	0.9592	0.9792	0.9186	0.9576
83	0.9628	0.9810	0.9223	0.9596
84	0.9661	0.9828	0.9259	0.9615
85	0.9692	0.9844	0.9294	0.9634
86	0.9721	0.9859	0.9328	0.9653
87	0.9748	0.9873	0.9361	0.9670
88	0.9773	0.9885	0.9393	0.9687
89	0.9795	0.9897	0.9423	0.9703
90	0.9816	0.9907	0.9453	0.9719

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.7593	0.8632	0.7522	0.8586
37	0.7624	0.8652	0.7546	0.8601
38	0.7657	0.8673	0.7571	0.8617
39	0.7691	0.8695	0.7596	0.8634
40	0.7726	0.8717	0.7621	0.8650
41	0.7763	0.8740	0.7647	0.8666
42	0.7800	0.8764	0.7673	0.8683
43	0.7831	0.8784	0.7699	0.8700
44	0.7863	0.8804	0.7726	0.8717
45	0.7895	0.8823	0.7754	0.8735
46	0.7927	0.8844	0.7783	0.8753
47	0.7962	0.8865	0.7813	0.8772
48	0.7997	0.8887	0.7843	0.8791
49	0.8034	0.8910	0.7875	0.8811
50	0.8073	0.8934	0.7908	0.8832
51	0.8113	0.8958	0.7941	0.8852
52	0.8154	0.8983	0.7975	0.8873
53	0.8196	0.9008	0.8010	0.8895
54	0.8239	0.9035	0.8045	0.8917
55	0.8283	0.9061	0.8081	0.8939
56	0.8328	0.9088	0.8118	0.8961
57	0.8375	0.9115	0.8155	0.8984
58	0.8421	0.9143	0.8193	0.9007
59	0.8469	0.9171	0.8231	0.9030
60	0.8517	0.9199	0.8270	0.9053
61	0.8566	0.9228	0.8309	0.9076
62	0.8616	0.9256	0.8348	0.9100
63	0.8665	0.9285	0.8388	0.9123
64	0.8716	0.9314	0.8428	0.9147
65	0.8766	0.9343	0.8468	0.9171
66	0.8817	0.9372	0.8509	0.9194
67	0.8869	0.9400	0.8550	0.9218
68	0.8920	0.9429	0.8591	0.9242
69	0.8971	0.9458	0.8632	0.9266
70	0.9022	0.9486	0.8673	0.9289
71	0.9073	0.9514	0.8714	0.9313
72	0.9123	0.9542	0.8756	0.9337
73	0.9173	0.9569	0.8797	0.9360
74	0.9222	0.9595	0.8838	0.9383
75	0.9271	0.9622	0.8879	0.9406
76	0.9318	0.9647	0.8921	0.9429
77	0.9365	0.9672	0.8961	0.9452
78	0.9410	0.9696	0.9002	0.9475
79	0.9454	0.9719	0.9042	0.9497
80	0.9496	0.9741	0.9082	0.9519
81	0.9537	0.9763	0.9121	0.9540
82	0.9575	0.9783	0.9160	0.9561
83	0.9612	0.9802	0.9197	0.9582
84	0.9646	0.9820	0.9234	0.9602
85	0.9679	0.9837	0.9270	0.9621
86	0.9709	0.9852	0.9305	0.9640
87	0.9737	0.9867	0.9339	0.9658
88	0.9763	0.9880	0.9372	0.9676
89	0.9786	0.9892	0.9403	0.9692
90	0.9807	0.9903	0.9433	0.9708

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.7521	0.8585	0.7451	0.8539
37	0.7553	0.8606	0.7476	0.8555
38	0.7586	0.8628	0.7501	0.8572
39	0.7621	0.8650	0.7526	0.8588
40	0.7656	0.8673	0.7552	0.8605
41	0.7693	0.8696	0.7578	0.8622
42	0.7731	0.8720	0.7604	0.8639
43	0.7763	0.8740	0.7631	0.8656
44	0.7795	0.8761	0.7658	0.8674
45	0.7827	0.8781	0.7687	0.8692
46	0.7861	0.8802	0.7716	0.8711
47	0.7896	0.8824	0.7747	0.8730
48	0.7932	0.8847	0.7778	0.8750
49	0.7970	0.8870	0.7810	0.8771
50	0.8009	0.8894	0.7844	0.8792
51	0.8050	0.8919	0.7878	0.8813
52	0.8091	0.8945	0.7913	0.8835
53	0.8135	0.8971	0.7949	0.8857
54	0.8179	0.8998	0.7985	0.8880
55	0.8224	0.9026	0.8022	0.8903
56	0.8271	0.9054	0.8060	0.8926
57	0.8318	0.9082	0.8098	0.8949
58	0.8366	0.9110	0.8137	0.8973
59	0.8415	0.9139	0.8177	0.8997
60	0.8465	0.9169	0.8217	0.9021
61	0.8515	0.9198	0.8257	0.9045
62	0.8566	0.9228	0.8298	0.9070
63	0.8618	0.9258	0.8339	0.9094
64	0.8670	0.9287	0.8380	0.9119
65	0.8722	0.9317	0.8422	0.9143
66	0.8775	0.9347	0.8464	0.9168
67	0.8828	0.9377	0.8506	0.9193
68	0.8880	0.9407	0.8548	0.9217
69	0.8933	0.9437	0.8591	0.9242
70	0.8986	0.9466	0.8633	0.9266
71	0.9039	0.9495	0.8676	0.9291
72	0.9091	0.9524	0.8718	0.9315
73	0.9142	0.9552	0.8761	0.9340
74	0.9193	0.9580	0.8804	0.9364
75	0.9243	0.9607	0.8846	0.9388
76	0.9292	0.9633	0.8888	0.9411
77	0.9340	0.9659	0.8930	0.9435
78	0.9387	0.9684	0.8972	0.9458
79	0.9433	0.9708	0.9013	0.9481
80	0.9476	0.9731	0.9054	0.9503
81	0.9518	0.9753	0.9094	0.9526
82	0.9558	0.9774	0.9134	0.9547
83	0.9596	0.9794	0.9172	0.9568
84	0.9632	0.9813	0.9210	0.9589
85	0.9666	0.9830	0.9247	0.9609
86	0.9697	0.9846	0.9283	0.9628
87	0.9726	0.9861	0.9318	0.9647
88	0.9753	0.9875	0.9351	0.9665
89	0.9777	0.9887	0.9383	0.9682
90	0.9799	0.9898	0.9414	0.9698

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.7449	0.8538	0.7379	0.8492
1	0.6891	0.8159	0.6890	0.8159	37	0.7481	0.8559	0.7404	0.8508
2	0.6897	0.8164	0.6896	0.8163	38	0.7515	0.8581	0.7429	0.8525
3	0.6903	0.8168	0.6902	0.8167	39	0.7549	0.8604	0.7455	0.8542
4	0.6910	0.8172	0.6908	0.8171	40	0.7585	0.8627	0.7481	0.8559
5	0.6917	0.8177	0.6915	0.8176	41	0.7623	0.8651	0.7508	0.8576
6	0.6924	0.8182	0.6922	0.8181	42	0.7661	0.8676	0.7534	0.8594
7	0.6932	0.8188	0.6929	0.8186	43	0.7693	0.8696	0.7561	0.8611
8	0.6940	0.8194	0.6937	0.8192	44	0.7726	0.8717	0.7589	0.8630
9	0.6949	0.8200	0.6946	0.8197	45	0.7759	0.8738	0.7618	0.8648
10	0.6958	0.8206	0.6954	0.8204	46	0.7792	0.8759	0.7648	0.8667
11	0.6968	0.8213	0.6963	0.8210	47	0.7828	0.8782	0.7679	0.8687
12	0.6978	0.8220	0.6973	0.8217	48	0.7865	0.8805	0.7711	0.8708
13	0.6989	0.8228	0.6983	0.8224	49	0.7903	0.8829	0.7745	0.8729
14	0.7000	0.8235	0.6994	0.8231	50	0.7943	0.8854	0.7779	0.8751
15	0.7012	0.8244	0.7005	0.8239	51	0.7985	0.8880	0.7814	0.8773
16	0.7024	0.8252	0.7017	0.8247	52	0.8028	0.8906	0.7849	0.8795
17	0.7037	0.8261	0.7029	0.8255	53	0.8072	0.8933	0.7886	0.8818
18	0.7051	0.8270	0.7042	0.8264	54	0.8117	0.8961	0.7924	0.8842
19	0.7065	0.8280	0.7055	0.8273	55	0.8164	0.8989	0.7962	0.8865
20	0.7080	0.8291	0.7069	0.8283	56	0.8212	0.9018	0.8001	0.8889
21	0.7096	0.8302	0.7083	0.8293	57	0.8260	0.9047	0.8040	0.8914
22	0.7113	0.8313	0.7099	0.8303	58	0.8310	0.9077	0.8080	0.8938
23	0.7131	0.8325	0.7114	0.8314	59	0.8360	0.9107	0.8121	0.8963
24	0.7149	0.8338	0.7131	0.8325	60	0.8411	0.9137	0.8162	0.8988
25	0.7169	0.8351	0.7148	0.8337	61	0.8463	0.9168	0.8204	0.9013
26	0.7189	0.8365	0.7166	0.8349	62	0.8516	0.9198	0.8246	0.9039
27	0.7210	0.8379	0.7184	0.8361	63	0.8569	0.9229	0.8289	0.9064
28	0.7232	0.8394	0.7203	0.8374	64	0.8622	0.9260	0.8332	0.9090
29	0.7256	0.8410	0.7223	0.8388	65	0.8676	0.9291	0.8375	0.9115
30	0.7280	0.8426	0.7243	0.8401	66	0.8731	0.9322	0.8418	0.9141
31	0.7305	0.8443	0.7264	0.8415	67	0.8785	0.9353	0.8462	0.9167
32	0.7332	0.8460	0.7286	0.8430	68	0.8840	0.9384	0.8505	0.9192
33	0.7359	0.8479	0.7308	0.8445	69	0.8895	0.9415	0.8549	0.9218
34	0.7388	0.8498	0.7331	0.8460	70	0.8949	0.9446	0.8593	0.9243
35	0.7418	0.8517	0.7355	0.8476	71	0.9004	0.9476	0.8637	0.9269
					72	0.9058	0.9506	0.8681	0.9294
					73	0.9111	0.9535	0.8725	0.9319
					74	0.9164	0.9564	0.8769	0.9344
					75	0.9215	0.9592	0.8813	0.9369
					76	0.9266	0.9619	0.8856	0.9393
					77	0.9316	0.9646	0.8899	0.9418
					78	0.9364	0.9672	0.8942	0.9442
					79	0.9411	0.9697	0.8985	0.9465
					80	0.9456	0.9721	0.9026	0.9488
					81	0.9500	0.9743	0.9068	0.9511
					82	0.9541	0.9765	0.9108	0.9533
					83	0.9581	0.9786	0.9148	0.9555
					84	0.9618	0.9805	0.9187	0.9576
					85	0.9653	0.9823	0.9225	0.9597
					86	0.9685	0.9840	0.9262	0.9617
					87	0.9715	0.9856	0.9297	0.9636
					88	0.9743	0.9870	0.9332	0.9654
					89	0.9768	0.9883	0.9365	0.9672
					90	0.9791	0.9894	0.9396	0.9689

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.7374	0.8489	0.7306	0.8443
37	0.7407	0.8510	0.7331	0.8460
38	0.7441	0.8533	0.7357	0.8477
39	0.7476	0.8556	0.7383	0.8494
40	0.7513	0.8580	0.7409	0.8512
41	0.7550	0.8604	0.7436	0.8529
42	0.7589	0.8630	0.7463	0.8547
43	0.7622	0.8650	0.7490	0.8565
44	0.7655	0.8672	0.7519	0.8584
45	0.7688	0.8693	0.7548	0.8603
46	0.7722	0.8715	0.7579	0.8623
47	0.7759	0.8738	0.7610	0.8643
48	0.7796	0.8761	0.7643	0.8664
49	0.7835	0.8786	0.7677	0.8686
50	0.7876	0.8812	0.7712	0.8708
51	0.7918	0.8838	0.7748	0.8731
52	0.7962	0.8865	0.7784	0.8754
53	0.8007	0.8893	0.7822	0.8778
54	0.8054	0.8922	0.7860	0.8802
55	0.8101	0.8951	0.7900	0.8827
56	0.8150	0.8981	0.7940	0.8852
57	0.8200	0.9011	0.7981	0.8877
58	0.8251	0.9042	0.8022	0.8902
59	0.8303	0.9073	0.8064	0.8928
60	0.8356	0.9104	0.8107	0.8954
61	0.8409	0.9136	0.8150	0.8981
62	0.8463	0.9168	0.8193	0.9007
63	0.8518	0.9200	0.8237	0.9033
64	0.8574	0.9232	0.8282	0.9060
65	0.8629	0.9264	0.8326	0.9087
66	0.8686	0.9297	0.8371	0.9113
67	0.8742	0.9329	0.8416	0.9140
68	0.8799	0.9361	0.8462	0.9167
69	0.8855	0.9393	0.8507	0.9193
70	0.8912	0.9425	0.8553	0.9220
71	0.8968	0.9456	0.8598	0.9246
72	0.9024	0.9487	0.8644	0.9273
73	0.9079	0.9517	0.8689	0.9299
74	0.9133	0.9547	0.8734	0.9324
75	0.9187	0.9576	0.8779	0.9350
76	0.9240	0.9605	0.8824	0.9375
77	0.9291	0.9632	0.8869	0.9400
78	0.9341	0.9659	0.8913	0.9425
79	0.9390	0.9685	0.8957	0.9450
80	0.9436	0.9710	0.9000	0.9473
81	0.9481	0.9734	0.9042	0.9497
82	0.9524	0.9756	0.9084	0.9520
83	0.9565	0.9778	0.9125	0.9542
84	0.9603	0.9798	0.9165	0.9564
85	0.9639	0.9816	0.9204	0.9585
86	0.9673	0.9834	0.9241	0.9606
87	0.9704	0.9850	0.9278	0.9625
88	0.9733	0.9865	0.9313	0.9644
89	0.9759	0.9878	0.9347	0.9662
90	0.9782	0.9890	0.9379	0.9680

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.6737	0.8051	0.6736	0.8050
2	0.6743	0.8055	0.6742	0.8054
3	0.6749	0.8059	0.6748	0.8058
4	0.6755	0.8064	0.6754	0.8063
5	0.6762	0.8068	0.6761	0.8067
6	0.6769	0.8074	0.6768	0.8072
7	0.6777	0.8079	0.6775	0.8078
8	0.6785	0.8085	0.6783	0.8083
9	0.6794	0.8091	0.6791	0.8089
10	0.6803	0.8097	0.6800	0.8095
11	0.6813	0.8104	0.6809	0.8102
12	0.6823	0.8112	0.6819	0.8108
13	0.6834	0.8119	0.6829	0.8116
14	0.6845	0.8127	0.6839	0.8123
15	0.6857	0.8136	0.6851	0.8131
16	0.6869	0.8144	0.6862	0.8139
17	0.6882	0.8153	0.6874	0.8148
18	0.6896	0.8163	0.6887	0.8157
19	0.6910	0.8173	0.6901	0.8166
20	0.6925	0.8183	0.6915	0.8176
21	0.6941	0.8195	0.6930	0.8186
22	0.6958	0.8206	0.6945	0.8197
23	0.6976	0.8219	0.6961	0.8208
24	0.6995	0.8232	0.6978	0.8220
25	0.7014	0.8245	0.6995	0.8232
26	0.7035	0.8259	0.7013	0.8244
27	0.7056	0.8274	0.7032	0.8257
28	0.7079	0.8289	0.7051	0.8271
29	0.7102	0.8306	0.7071	0.8284
30	0.7127	0.8322	0.7092	0.8299
31	0.7152	0.8340	0.7113	0.8313
32	0.7179	0.8358	0.7136	0.8328
33	0.7207	0.8377	0.7158	0.8344
34	0.7236	0.8396	0.7182	0.8360
35	0.7266	0.8417	0.7206	0.8376
Columns Below Not To Be Used for Service Retirement				
36	0.7298	0.8438	0.7231	0.8393
37	0.7331	0.8460	0.7256	0.8410
38	0.7365	0.8483	0.7282	0.8427
39	0.7401	0.8506	0.7308	0.8445
40	0.7438	0.8530	0.7335	0.8463
41	0.7476	0.8556	0.7362	0.8481
42	0.7515	0.8581	0.7389	0.8499
43	0.7548	0.8603	0.7417	0.8517
44	0.7582	0.8625	0.7446	0.8536
45	0.7615	0.8646	0.7476	0.8556
46	0.7650	0.8669	0.7507	0.8576
47	0.7687	0.8692	0.7539	0.8597
48	0.7725	0.8716	0.7572	0.8619
49	0.7764	0.8742	0.7607	0.8641
50	0.7806	0.8768	0.7643	0.8664
51	0.7849	0.8795	0.7679	0.8687
52	0.7894	0.8823	0.7717	0.8711
53	0.7940	0.8852	0.7755	0.8736
54	0.7988	0.8881	0.7795	0.8761
55	0.8036	0.8911	0.7835	0.8786
56	0.8086	0.8942	0.7877	0.8812
57	0.8138	0.8973	0.7919	0.8838
58	0.8190	0.9005	0.7961	0.8865
59	0.8243	0.9037	0.8005	0.8892
60	0.8298	0.9070	0.8049	0.8919
61	0.8353	0.9102	0.8093	0.8946
62	0.8409	0.9136	0.8138	0.8974
63	0.8465	0.9169	0.8184	0.9001
64	0.8522	0.9202	0.8230	0.9029
65	0.8580	0.9236	0.8276	0.9057
66	0.8638	0.9269	0.8323	0.9085
67	0.8697	0.9303	0.8370	0.9112
68	0.8755	0.9336	0.8417	0.9140
69	0.8814	0.9370	0.8464	0.9168
70	0.8872	0.9402	0.8511	0.9196
71	0.8931	0.9435	0.8558	0.9223
72	0.8988	0.9467	0.8605	0.9250
73	0.9045	0.9499	0.8652	0.9277
74	0.9102	0.9530	0.8699	0.9304
75	0.9157	0.9560	0.8746	0.9331
76	0.9212	0.9590	0.8792	0.9357
77	0.9265	0.9619	0.8838	0.9383
78	0.9317	0.9646	0.8883	0.9409
79	0.9367	0.9673	0.8928	0.9434
80	0.9416	0.9699	0.8973	0.9459
81	0.9462	0.9724	0.9017	0.9483
82	0.9507	0.9747	0.9060	0.9507
83	0.9549	0.9769	0.9102	0.9530
84	0.9589	0.9790	0.9143	0.9552
85	0.9626	0.9809	0.9183	0.9574
86	0.9661	0.9828	0.9221	0.9595
87	0.9693	0.9844	0.9259	0.9615
88	0.9723	0.9859	0.9295	0.9634
89	0.9750	0.9873	0.9329	0.9653
90	0.9774	0.9886	0.9363	0.9671

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.7219	0.8385	0.7153	0.8340
37	0.7252	0.8407	0.7178	0.8357
38	0.7287	0.8430	0.7204	0.8375
39	0.7322	0.8454	0.7231	0.8393
40	0.7360	0.8479	0.7258	0.8411
41	0.7398	0.8505	0.7285	0.8430
42	0.7438	0.8531	0.7313	0.8448
43	0.7471	0.8553	0.7341	0.8467
44	0.7506	0.8575	0.7370	0.8486
45	0.7539	0.8597	0.7401	0.8506
46	0.7574	0.8620	0.7432	0.8527
47	0.7612	0.8644	0.7465	0.8549
48	0.7650	0.8669	0.7499	0.8571
49	0.7691	0.8695	0.7534	0.8594
50	0.7733	0.8722	0.7570	0.8617
51	0.7777	0.8749	0.7608	0.8641
52	0.7822	0.8778	0.7646	0.8666
53	0.7870	0.8808	0.7686	0.8692
54	0.7918	0.8838	0.7726	0.8717
55	0.7968	0.8869	0.7768	0.8744
56	0.8019	0.8901	0.7810	0.8770
57	0.8072	0.8933	0.7853	0.8798
58	0.8126	0.8966	0.7898	0.8825
59	0.8181	0.8999	0.7942	0.8853
60	0.8236	0.9033	0.7988	0.8881
61	0.8293	0.9067	0.8034	0.8910
62	0.8351	0.9101	0.8081	0.8938
63	0.8409	0.9136	0.8128	0.8967
64	0.8468	0.9171	0.8175	0.8996
65	0.8528	0.9206	0.8224	0.9025
66	0.8588	0.9240	0.8272	0.9054
67	0.8649	0.9275	0.8321	0.9083
68	0.8709	0.9310	0.8369	0.9112
69	0.8770	0.9345	0.8418	0.9141
70	0.8831	0.9379	0.8467	0.9170
71	0.8891	0.9413	0.8516	0.9199
72	0.8951	0.9446	0.8565	0.9227
73	0.9010	0.9479	0.8614	0.9255
74	0.9069	0.9512	0.8662	0.9283
75	0.9126	0.9543	0.8711	0.9311
76	0.9183	0.9574	0.8759	0.9338
77	0.9238	0.9604	0.8806	0.9365
78	0.9292	0.9633	0.8853	0.9392
79	0.9344	0.9661	0.8900	0.9418
80	0.9394	0.9688	0.8946	0.9443
81	0.9443	0.9713	0.8991	0.9469
82	0.9489	0.9738	0.9035	0.9493
83	0.9532	0.9761	0.9078	0.9517
84	0.9574	0.9782	0.9121	0.9540
85	0.9612	0.9802	0.9162	0.9562
86	0.9649	0.9821	0.9201	0.9584
87	0.9682	0.9838	0.9240	0.9605
88	0.9713	0.9854	0.9277	0.9625
89	0.9741	0.9869	0.9312	0.9644
90	0.9766	0.9882	0.9347	0.9662

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.7136	0.8329	0.7071	0.8284
37	0.7170	0.8352	0.7097	0.8302
38	0.7205	0.8375	0.7124	0.8320
39	0.7241	0.8400	0.7150	0.8338
40	0.7278	0.8425	0.7178	0.8357
41	0.7317	0.8451	0.7205	0.8376
42	0.7358	0.8478	0.7233	0.8395
43	0.7391	0.8500	0.7262	0.8414
44	0.7426	0.8523	0.7291	0.8434
45	0.7460	0.8545	0.7322	0.8454
46	0.7495	0.8568	0.7354	0.8475
47	0.7533	0.8593	0.7387	0.8497
48	0.7572	0.8618	0.7422	0.8520
49	0.7613	0.8645	0.7457	0.8544
50	0.7656	0.8672	0.7494	0.8568
51	0.7701	0.8701	0.7533	0.8593
52	0.7747	0.8731	0.7572	0.8618
53	0.7795	0.8761	0.7612	0.8644
54	0.7845	0.8792	0.7654	0.8671
55	0.7896	0.8824	0.7697	0.8698
56	0.7948	0.8857	0.7740	0.8726
57	0.8002	0.8890	0.7785	0.8754
58	0.8058	0.8924	0.7830	0.8783
59	0.8114	0.8959	0.7876	0.8812
60	0.8171	0.8994	0.7923	0.8841
61	0.8230	0.9029	0.7971	0.8871
62	0.8289	0.9065	0.8019	0.8901
63	0.8350	0.9101	0.8068	0.8931
64	0.8411	0.9137	0.8118	0.8961
65	0.8472	0.9173	0.8167	0.8991
66	0.8535	0.9209	0.8218	0.9022
67	0.8597	0.9246	0.8268	0.9052
68	0.8660	0.9282	0.8319	0.9082
69	0.8723	0.9318	0.8370	0.9113
70	0.8786	0.9354	0.8421	0.9143
71	0.8849	0.9389	0.8472	0.9173
72	0.8911	0.9424	0.8522	0.9202
73	0.8973	0.9458	0.8573	0.9232
74	0.9033	0.9492	0.8623	0.9261
75	0.9093	0.9525	0.8674	0.9290
76	0.9152	0.9557	0.8723	0.9318
77	0.9209	0.9588	0.8773	0.9346
78	0.9265	0.9619	0.8822	0.9374
79	0.9319	0.9648	0.8870	0.9401
80	0.9372	0.9676	0.8917	0.9428
81	0.9422	0.9702	0.8964	0.9454
82	0.9470	0.9728	0.9009	0.9479
83	0.9515	0.9751	0.9054	0.9504
84	0.9558	0.9774	0.9098	0.9528
85	0.9598	0.9795	0.9140	0.9551
86	0.9636	0.9814	0.9181	0.9573
87	0.9670	0.9832	0.9221	0.9595
88	0.9702	0.9849	0.9259	0.9615
89	0.9731	0.9864	0.9295	0.9635
90	0.9757	0.9877	0.9330	0.9654

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.7050	0.8270	0.6986	0.8226
37	0.7084	0.8293	0.7012	0.8244
38	0.7119	0.8317	0.7039	0.8262
39	0.7155	0.8342	0.7066	0.8281
40	0.7193	0.8367	0.7093	0.8300
41	0.7232	0.8394	0.7121	0.8319
42	0.7273	0.8421	0.7150	0.8338
43	0.7306	0.8444	0.7178	0.8357
44	0.7342	0.8467	0.7208	0.8378
45	0.7376	0.8490	0.7239	0.8398
46	0.7412	0.8514	0.7271	0.8420
47	0.7450	0.8539	0.7305	0.8443
48	0.7490	0.8565	0.7340	0.8466
49	0.7531	0.8592	0.7377	0.8490
50	0.7575	0.8620	0.7414	0.8515
51	0.7620	0.8649	0.7453	0.8541
52	0.7667	0.8680	0.7493	0.8567
53	0.7716	0.8711	0.7535	0.8594
54	0.7767	0.8743	0.7577	0.8622
55	0.7819	0.8776	0.7621	0.8650
56	0.7873	0.8810	0.7665	0.8678
57	0.7928	0.8844	0.7711	0.8708
58	0.7985	0.8879	0.7758	0.8737
59	0.8042	0.8915	0.7805	0.8768
60	0.8102	0.8951	0.7854	0.8798
61	0.8162	0.8988	0.7903	0.8829
62	0.8223	0.9025	0.7953	0.8860
63	0.8285	0.9062	0.8004	0.8891
64	0.8348	0.9100	0.8055	0.8923
65	0.8412	0.9138	0.8107	0.8955
66	0.8477	0.9176	0.8159	0.8986
67	0.8542	0.9213	0.8212	0.9018
68	0.8607	0.9251	0.8264	0.9050
69	0.8672	0.9289	0.8317	0.9081
70	0.8738	0.9326	0.8370	0.9113
71	0.8803	0.9363	0.8423	0.9144
72	0.8868	0.9400	0.8476	0.9175
73	0.8932	0.9436	0.8529	0.9206
74	0.8995	0.9471	0.8582	0.9237
75	0.9057	0.9505	0.8634	0.9267
76	0.9118	0.9539	0.8686	0.9297
77	0.9178	0.9572	0.8737	0.9326
78	0.9236	0.9603	0.8788	0.9355
79	0.9293	0.9633	0.8838	0.9383
80	0.9347	0.9663	0.8887	0.9411
81	0.9399	0.9690	0.8935	0.9438
82	0.9449	0.9717	0.8982	0.9464
83	0.9496	0.9742	0.9029	0.9490
84	0.9541	0.9765	0.9074	0.9514
85	0.9583	0.9787	0.9118	0.9538
86	0.9622	0.9807	0.9160	0.9562
87	0.9658	0.9826	0.9201	0.9584
88	0.9691	0.9843	0.9240	0.9605
89	0.9721	0.9858	0.9278	0.9625
90	0.9748	0.9872	0.9314	0.9645

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.6959	0.8207	0.6896	0.8163
1	0.6396	0.7802	0.6396	0.7802	37	0.6993	0.8230	0.6923	0.8181
2	0.6402	0.7806	0.6401	0.7806	38	0.7028	0.8254	0.6949	0.8200
3	0.6408	0.7811	0.6407	0.7810	39	0.7064	0.8280	0.6977	0.8219
4	0.6414	0.7815	0.6413	0.7814	40	0.7103	0.8306	0.7004	0.8238
5	0.6421	0.7820	0.6419	0.7819	41	0.7142	0.8333	0.7033	0.8258
6	0.6428	0.7825	0.6426	0.7824	42	0.7183	0.8361	0.7061	0.8277
7	0.6435	0.7831	0.6433	0.7830	43	0.7217	0.8384	0.7090	0.8297
8	0.6443	0.7837	0.6441	0.7835	44	0.7253	0.8407	0.7120	0.8318
9	0.6451	0.7843	0.6449	0.7841	45	0.7287	0.8431	0.7151	0.8339
10	0.6460	0.7849	0.6457	0.7847	46	0.7323	0.8455	0.7184	0.8361
11	0.6470	0.7856	0.6466	0.7854	47	0.7362	0.8480	0.7218	0.8384
12	0.6480	0.7864	0.6476	0.7861	48	0.7402	0.8507	0.7254	0.8408
13	0.6490	0.7872	0.6486	0.7868	49	0.7444	0.8535	0.7291	0.8433
14	0.6501	0.7880	0.6496	0.7876	50	0.7488	0.8564	0.7329	0.8459
15	0.6513	0.7888	0.6507	0.7884	51	0.7534	0.8594	0.7368	0.8485
16	0.6525	0.7897	0.6519	0.7893	52	0.7582	0.8625	0.7409	0.8512
17	0.6538	0.7907	0.6531	0.7902	53	0.7632	0.8657	0.7451	0.8540
18	0.6551	0.7916	0.6544	0.7911	54	0.7683	0.8690	0.7495	0.8568
19	0.6565	0.7927	0.6558	0.7921	55	0.7737	0.8724	0.7540	0.8597
20	0.6581	0.7938	0.6572	0.7932	56	0.7792	0.8759	0.7585	0.8627
21	0.6597	0.7949	0.6587	0.7942	57	0.7848	0.8794	0.7632	0.8657
22	0.6613	0.7962	0.6603	0.7954	58	0.7906	0.8831	0.7680	0.8688
23	0.6631	0.7974	0.6619	0.7966	59	0.7965	0.8867	0.7729	0.8719
24	0.6650	0.7988	0.6636	0.7978	60	0.8026	0.8905	0.7779	0.8751
25	0.6670	0.8002	0.6654	0.7991	61	0.8088	0.8943	0.7830	0.8783
26	0.6690	0.8017	0.6672	0.8004	62	0.8151	0.8981	0.7882	0.8815
27	0.6712	0.8033	0.6691	0.8018	63	0.8215	0.9020	0.7934	0.8848
28	0.6735	0.8049	0.6711	0.8032	64	0.8281	0.9059	0.7987	0.8881
29	0.6759	0.8066	0.6732	0.8047	65	0.8347	0.9099	0.8041	0.8914
30	0.6784	0.8084	0.6753	0.8062	66	0.8414	0.9138	0.8095	0.8947
31	0.6810	0.8102	0.6775	0.8078	67	0.8481	0.9178	0.8150	0.8981
32	0.6837	0.8121	0.6798	0.8094	68	0.8549	0.9218	0.8205	0.9014
33	0.6865	0.8141	0.6822	0.8111	69	0.8617	0.9257	0.8260	0.9047
34	0.6895	0.8162	0.6846	0.8128	70	0.8685	0.9296	0.8315	0.9080
35	0.6926	0.8184	0.6871	0.8145	71	0.8752	0.9335	0.8371	0.9113
					72	0.8820	0.9373	0.8426	0.9146
					73	0.8887	0.9410	0.8481	0.9178
					74	0.8953	0.9447	0.8536	0.9210
					75	0.9018	0.9483	0.8590	0.9242
					76	0.9081	0.9519	0.8644	0.9273
					77	0.9144	0.9553	0.8697	0.9303
					78	0.9205	0.9586	0.8750	0.9333
					79	0.9263	0.9618	0.8802	0.9363
					80	0.9320	0.9648	0.8854	0.9392
					81	0.9375	0.9677	0.8904	0.9420
					82	0.9426	0.9705	0.8953	0.9448
					83	0.9476	0.9731	0.9001	0.9474
					84	0.9522	0.9755	0.9048	0.9500
					85	0.9566	0.9778	0.9093	0.9525
					86	0.9606	0.9799	0.9137	0.9549
					87	0.9644	0.9819	0.9179	0.9572
					88	0.9679	0.9837	0.9220	0.9594
					89	0.9710	0.9853	0.9259	0.9615
					90	0.9738	0.9867	0.9296	0.9635

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
36	0.6862	0.8139	0.6801	0.8096
37	0.6896	0.8163	0.6828	0.8115
38	0.6932	0.8188	0.6855	0.8134
39	0.6968	0.8213	0.6882	0.8153
40	0.7007	0.8240	0.6910	0.8173
41	0.7047	0.8268	0.6938	0.8192
42	0.7088	0.8296	0.6967	0.8212
43	0.7122	0.8319	0.6996	0.8233
44	0.7158	0.8343	0.7026	0.8253
45	0.7192	0.8367	0.7058	0.8275
46	0.7229	0.8392	0.7091	0.8298
47	0.7268	0.8418	0.7125	0.8321
48	0.7308	0.8445	0.7161	0.8346
49	0.7351	0.8473	0.7199	0.8371
50	0.7395	0.8503	0.7238	0.8397
51	0.7442	0.8534	0.7278	0.8424
52	0.7491	0.8565	0.7319	0.8452
53	0.7541	0.8598	0.7362	0.8481
54	0.7594	0.8632	0.7407	0.8510
55	0.7648	0.8667	0.7452	0.8540
56	0.7704	0.8703	0.7499	0.8571
57	0.7762	0.8740	0.7547	0.8602
58	0.7821	0.8777	0.7596	0.8634
59	0.7882	0.8816	0.7647	0.8667
60	0.7944	0.8854	0.7698	0.8699
61	0.8008	0.8894	0.7751	0.8733
62	0.8073	0.8934	0.7804	0.8767
63	0.8139	0.8974	0.7858	0.8801
64	0.8207	0.9015	0.7913	0.8835
65	0.8275	0.9056	0.7969	0.8870
66	0.8344	0.9097	0.8025	0.8905
67	0.8414	0.9139	0.8082	0.8939
68	0.8484	0.9180	0.8139	0.8974
69	0.8555	0.9221	0.8197	0.9009
70	0.8626	0.9262	0.8254	0.9044
71	0.8696	0.9303	0.8312	0.9078
72	0.8767	0.9343	0.8370	0.9113
73	0.8836	0.9382	0.8427	0.9146
74	0.8905	0.9421	0.8484	0.9180
75	0.8973	0.9459	0.8541	0.9213
76	0.9040	0.9496	0.8598	0.9246
77	0.9105	0.9532	0.8653	0.9278
78	0.9169	0.9566	0.8709	0.9310
79	0.9230	0.9600	0.8763	0.9341
80	0.9290	0.9632	0.8816	0.9371
81	0.9347	0.9662	0.8869	0.9400
82	0.9401	0.9691	0.8920	0.9429
83	0.9453	0.9719	0.8970	0.9457
84	0.9501	0.9744	0.9019	0.9484
85	0.9547	0.9768	0.9066	0.9510
86	0.9589	0.9790	0.9111	0.9535
87	0.9629	0.9811	0.9155	0.9559
88	0.9665	0.9830	0.9197	0.9582
89	0.9697	0.9846	0.9238	0.9604
90	0.9727	0.9862	0.9276	0.9625

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Columns Below Not To Be Used for Service Retirement					36	0.6760	0.8067	0.6700	0.8024
1	0.6200	0.7655	0.6200	0.7654	37	0.6794	0.8091	0.6727	0.8043
2	0.6206	0.7659	0.6205	0.7658	38	0.6829	0.8116	0.6754	0.8063
3	0.6212	0.7663	0.6211	0.7662	39	0.6867	0.8142	0.6782	0.8082
4	0.6218	0.7668	0.6217	0.7667	40	0.6905	0.8169	0.6810	0.8102
5	0.6224	0.7673	0.6223	0.7672	41	0.6945	0.8197	0.6838	0.8122
6	0.6231	0.7678	0.6229	0.7677	42	0.6987	0.8226	0.6867	0.8142
7	0.6238	0.7683	0.6236	0.7682	43	0.7021	0.8250	0.6896	0.8163
8	0.6246	0.7689	0.6244	0.7688	44	0.7057	0.8275	0.6927	0.8184
9	0.6254	0.7695	0.6252	0.7694	45	0.7092	0.8298	0.6958	0.8206
10	0.6263	0.7702	0.6260	0.7700	46	0.7128	0.8324	0.6992	0.8230
11	0.6272	0.7709	0.6269	0.7707	47	0.7168	0.8350	0.7026	0.8254
12	0.6282	0.7716	0.6278	0.7714	48	0.7208	0.8378	0.7063	0.8279
13	0.6292	0.7724	0.6288	0.7721	49	0.7251	0.8407	0.7101	0.8304
14	0.6303	0.7732	0.6298	0.7729	50	0.7296	0.8437	0.7140	0.8331
15	0.6315	0.7741	0.6309	0.7737	51	0.7344	0.8468	0.7181	0.8359
16	0.6327	0.7750	0.6321	0.7746	52	0.7393	0.8501	0.7223	0.8388
17	0.6339	0.7759	0.6333	0.7755	53	0.7444	0.8535	0.7267	0.8417
18	0.6352	0.7769	0.6346	0.7764	54	0.7497	0.8570	0.7312	0.8447
19	0.6366	0.7780	0.6359	0.7775	55	0.7553	0.8606	0.7358	0.8478
20	0.6381	0.7791	0.6374	0.7785	56	0.7610	0.8643	0.7406	0.8510
21	0.6397	0.7803	0.6389	0.7796	57	0.7669	0.8680	0.7455	0.8542
22	0.6414	0.7815	0.6404	0.7808	58	0.7729	0.8719	0.7506	0.8575
23	0.6432	0.7828	0.6421	0.7820	59	0.7791	0.8759	0.7557	0.8609
24	0.6450	0.7842	0.6438	0.7833	60	0.7855	0.8799	0.7610	0.8643
25	0.6470	0.7857	0.6455	0.7846	61	0.7921	0.8840	0.7664	0.8678
26	0.6490	0.7872	0.6474	0.7860	62	0.7988	0.8881	0.7719	0.8713
27	0.6512	0.7888	0.6493	0.7874	63	0.8056	0.8923	0.7775	0.8749
28	0.6535	0.7904	0.6513	0.7889	64	0.8125	0.8966	0.7832	0.8784
29	0.6559	0.7922	0.6534	0.7904	65	0.8196	0.9009	0.7890	0.8821
30	0.6584	0.7940	0.6556	0.7920	66	0.8268	0.9052	0.7949	0.8857
31	0.6610	0.7959	0.6578	0.7936	67	0.8340	0.9095	0.8008	0.8894
32	0.6637	0.7979	0.6601	0.7953	68	0.8413	0.9138	0.8067	0.8930
33	0.6666	0.7999	0.6625	0.7970	69	0.8487	0.9181	0.8127	0.8967
34	0.6696	0.8021	0.6649	0.7988	70	0.8560	0.9224	0.8187	0.9003
35	0.6727	0.8043	0.6675	0.8006	71	0.8634	0.9267	0.8247	0.9039
					72	0.8707	0.9309	0.8307	0.9075
					73	0.8780	0.9351	0.8367	0.9111
					74	0.8852	0.9391	0.8427	0.9146
					75	0.8924	0.9431	0.8487	0.9181
					76	0.8993	0.9470	0.8546	0.9216
					77	0.9062	0.9508	0.8604	0.9250
					78	0.9129	0.9544	0.8662	0.9283
					79	0.9193	0.9580	0.8719	0.9315
					80	0.9255	0.9613	0.8774	0.9347
					81	0.9315	0.9645	0.8829	0.9378
					82	0.9372	0.9676	0.8883	0.9408
					83	0.9426	0.9705	0.8935	0.9438
					84	0.9477	0.9732	0.8986	0.9466
					85	0.9525	0.9757	0.9035	0.9493
					86	0.9570	0.9780	0.9083	0.9519
					87	0.9611	0.9802	0.9128	0.9544
					88	0.9649	0.9821	0.9172	0.9568
					89	0.9683	0.9839	0.9214	0.9591
					90	0.9715	0.9855	0.9254	0.9613