

Early and Optional Retirement Factor Tables

For Retirements Effective on or after January 1, 2019

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					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.9446	0.9715	0.9432	0.9708
Year	Month	Early	Opt. 4		37	0.9462	0.9723	0.9447	0.9716
45	6		0.2696		38	0.9478	0.9732	0.9461	0.9723
45	7		0.2712		39	0.9494	0.9740	0.9476	0.9731
45	8		0.2729		40	0.9510	0.9749	0.9491	0.9739
45	9		0.2746		41	0.9526	0.9757	0.9506	0.9747
45	10		0.2762		42	0.9542	0.9766	0.9521	0.9755
45	11		0.2779		43	0.9559	0.9774	0.9536	0.9763
46	0		0.2796		44	0.9575	0.9783	0.9551	0.9771
46	1		0.2814		45	0.9592	0.9792	0.9566	0.9778
46	2		0.2832		46	0.9608	0.9800	0.9581	0.9786
46	3		0.2850		47	0.9624	0.9809	0.9596	0.9794
46	4		0.2868		48	0.9640	0.9817	0.9610	0.9801
46	5		0.2886		49	0.9656	0.9825	0.9624	0.9809
					50	0.9671	0.9833	0.9638	0.9816
					51	0.9686	0.9841	0.9652	0.9823
					52	0.9700	0.9848	0.9665	0.9830
					53	0.9714	0.9855	0.9678	0.9836
					54	0.9728	0.9862	0.9691	0.9843
					55	0.9741	0.9869	0.9703	0.9849
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	56	0.9754	0.9876	0.9715	0.9856
1	0.9136	0.9549	0.9136	0.9548	57	0.9767	0.9882	0.9727	0.9862
2	0.9140	0.9551	0.9139	0.9550	58	0.9779	0.9888	0.9739	0.9868
3	0.9144	0.9553	0.9143	0.9552	59	0.9791	0.9894	0.9750	0.9873
4	0.9148	0.9555	0.9147	0.9554	60	0.9803	0.9900	0.9760	0.9879
5	0.9152	0.9557	0.9151	0.9557	61	0.9814	0.9906	0.9771	0.9884
6	0.9156	0.9560	0.9155	0.9559	62	0.9825	0.9912	0.9781	0.9889
7	0.9161	0.9562	0.9160	0.9561	63	0.9835	0.9917	0.9791	0.9894
8	0.9166	0.9565	0.9165	0.9564	64	0.9845	0.9922	0.9801	0.9899
9	0.9171	0.9568	0.9170	0.9567	65	0.9855	0.9927	0.9810	0.9904
10	0.9177	0.9571	0.9175	0.9570	66	0.9865	0.9932	0.9819	0.9909
11	0.9183	0.9574	0.9181	0.9573	67	0.9874	0.9936	0.9828	0.9913
12	0.9189	0.9577	0.9187	0.9576	68	0.9882	0.9941	0.9837	0.9918
13	0.9195	0.9581	0.9193	0.9579	69	0.9891	0.9945	0.9845	0.9922
14	0.9202	0.9585	0.9199	0.9583	70	0.9899	0.9949	0.9853	0.9926
15	0.9209	0.9588	0.9206	0.9587	71	0.9907	0.9953	0.9861	0.9930
16	0.9217	0.9592	0.9213	0.9591	72	0.9914	0.9957	0.9869	0.9934
17	0.9224	0.9597	0.9221	0.9595	73	0.9921	0.9961	0.9876	0.9938
18	0.9233	0.9601	0.9229	0.9599	74	0.9928	0.9964	0.9883	0.9941
19	0.9241	0.9606	0.9237	0.9603	75	0.9935	0.9967	0.9890	0.9945
20	0.9250	0.9610	0.9245	0.9608	76	0.9941	0.9970	0.9897	0.9948
21	0.9259	0.9615	0.9254	0.9613	77	0.9946	0.9973	0.9904	0.9952
22	0.9269	0.9620	0.9263	0.9618	78	0.9952	0.9976	0.9910	0.9955
23	0.9279	0.9626	0.9273	0.9623	79	0.9957	0.9978	0.9916	0.9958
24	0.9289	0.9631	0.9283	0.9628	80	0.9961	0.9981	0.9922	0.9961
25	0.9300	0.9637	0.9294	0.9634	81	0.9966	0.9983	0.9928	0.9964
26	0.9311	0.9643	0.9304	0.9640	82	0.9970	0.9985	0.9933	0.9966
27	0.9323	0.9649	0.9316	0.9646	83	0.9973	0.9987	0.9938	0.9969
28	0.9335	0.9656	0.9327	0.9652	84	0.9976	0.9988	0.9943	0.9971
29	0.9347	0.9663	0.9339	0.9658	85	0.9979	0.9990	0.9947	0.9974
30	0.9360	0.9670	0.9351	0.9665	86	0.9982	0.9991	0.9952	0.9976
31	0.9374	0.9677	0.9364	0.9672	87	0.9985	0.9992	0.9956	0.9978
32	0.9387	0.9684	0.9377	0.9679	88	0.9987	0.9993	0.9959	0.9980
33	0.9402	0.9692	0.9390	0.9686	89	0.9989	0.9994	0.9963	0.9981
34	0.9416	0.9699	0.9404	0.9693	90	0.9990	0.9995	0.9966	0.9983
35	0.9431	0.9707	0.9418	0.9700					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.9395	0.9688	0.9380	0.9680
Year	Month	Early	Opt. 4		37	0.9411	0.9697	0.9396	0.9688
46	6		0.2904		38	0.9428	0.9705	0.9411	0.9697
46	7		0.2922		39	0.9445	0.9714	0.9427	0.9705
46	8		0.2940		40	0.9462	0.9723	0.9442	0.9713
46	9		0.2958		41	0.9479	0.9733	0.9458	0.9722
46	10		0.2977		42	0.9496	0.9742	0.9474	0.9730
46	11		0.2995		43	0.9514	0.9751	0.9490	0.9738
47	0		0.3013		44	0.9532	0.9760	0.9506	0.9747
47	1		0.3032		45	0.9549	0.9769	0.9522	0.9755
47	2		0.3052		46	0.9567	0.9779	0.9538	0.9764
47	3		0.3071		47	0.9584	0.9788	0.9554	0.9772
47	4		0.3091		48	0.9601	0.9797	0.9569	0.9780
47	5		0.3111		49	0.9618	0.9805	0.9584	0.9788
					50	0.9635	0.9814	0.9599	0.9796
					51	0.9651	0.9822	0.9614	0.9803
					52	0.9667	0.9831	0.9629	0.9811
					53	0.9682	0.9838	0.9643	0.9818
					54	0.9697	0.9846	0.9657	0.9825
					55	0.9712	0.9854	0.9670	0.9832
					56	0.9726	0.9861	0.9683	0.9839
					57	0.9740	0.9868	0.9696	0.9846
					58	0.9753	0.9875	0.9709	0.9852
					59	0.9766	0.9882	0.9721	0.9858
					60	0.9779	0.9888	0.9733	0.9865
					61	0.9791	0.9894	0.9744	0.9870
					62	0.9803	0.9901	0.9755	0.9876
					63	0.9815	0.9906	0.9766	0.9882
					64	0.9826	0.9912	0.9777	0.9887
					65	0.9837	0.9918	0.9787	0.9892
					66	0.9847	0.9923	0.9797	0.9897
					67	0.9857	0.9928	0.9806	0.9902
					68	0.9867	0.9933	0.9816	0.9907
					69	0.9876	0.9938	0.9825	0.9912
					70	0.9885	0.9942	0.9834	0.9916
					71	0.9894	0.9947	0.9842	0.9921
					72	0.9902	0.9951	0.9851	0.9925
					73	0.9910	0.9955	0.9859	0.9929
					74	0.9917	0.9959	0.9867	0.9933
					75	0.9925	0.9962	0.9874	0.9937
					76	0.9931	0.9966	0.9882	0.9941
					77	0.9938	0.9969	0.9889	0.9944
					78	0.9944	0.9972	0.9896	0.9948
					79	0.9949	0.9975	0.9903	0.9951
					80	0.9955	0.9977	0.9909	0.9954
					81	0.9960	0.9980	0.9915	0.9958
					82	0.9964	0.9982	0.9921	0.9960
					83	0.9968	0.9984	0.9927	0.9963
					84	0.9972	0.9986	0.9932	0.9966
					85	0.9975	0.9988	0.9938	0.9969
					86	0.9979	0.9989	0.9942	0.9971
					87	0.9981	0.9991	0.9947	0.9973
					88	0.9984	0.9992	0.9951	0.9976
					89	0.9986	0.9993	0.9955	0.9978
					90	0.9988	0.9994	0.9959	0.9980

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9340	0.9659	0.9325	0.9651
					37	0.9357	0.9668	0.9340	0.9659
					38	0.9374	0.9677	0.9356	0.9668
					39	0.9392	0.9686	0.9373	0.9676
					40	0.9410	0.9696	0.9389	0.9685
					41	0.9428	0.9706	0.9406	0.9694
					42	0.9446	0.9715	0.9423	0.9703
					43	0.9465	0.9725	0.9440	0.9712
					44	0.9484	0.9735	0.9457	0.9721
					45	0.9503	0.9745	0.9474	0.9730
					46	0.9521	0.9755	0.9491	0.9739
					47	0.9540	0.9765	0.9508	0.9748
					48	0.9559	0.9774	0.9524	0.9756
					49	0.9577	0.9784	0.9541	0.9765
					50	0.9595	0.9793	0.9557	0.9773
					51	0.9613	0.9802	0.9573	0.9782
					52	0.9630	0.9811	0.9588	0.9790
					53	0.9646	0.9820	0.9604	0.9798
					54	0.9663	0.9828	0.9619	0.9806
					55	0.9678	0.9837	0.9634	0.9813
					56	0.9694	0.9845	0.9648	0.9821
					57	0.9709	0.9852	0.9662	0.9828
					58	0.9724	0.9860	0.9676	0.9835
					59	0.9738	0.9867	0.9689	0.9842
					60	0.9752	0.9875	0.9702	0.9849
					61	0.9766	0.9882	0.9714	0.9855
					62	0.9779	0.9888	0.9727	0.9861
					63	0.9792	0.9895	0.9738	0.9867
					64	0.9804	0.9901	0.9750	0.9873
					65	0.9816	0.9907	0.9761	0.9879
					66	0.9827	0.9913	0.9772	0.9885
					67	0.9839	0.9919	0.9782	0.9890
					68	0.9849	0.9924	0.9793	0.9895
					69	0.9860	0.9929	0.9803	0.9900
					70	0.9870	0.9934	0.9812	0.9905
					71	0.9879	0.9939	0.9822	0.9910
					72	0.9888	0.9944	0.9831	0.9915
					73	0.9897	0.9948	0.9839	0.9919
					74	0.9905	0.9952	0.9848	0.9923
					75	0.9913	0.9956	0.9856	0.9928
					76	0.9921	0.9960	0.9865	0.9932
					77	0.9928	0.9964	0.9872	0.9936
					78	0.9935	0.9967	0.9880	0.9940
					79	0.9941	0.9970	0.9887	0.9943
					80	0.9947	0.9973	0.9894	0.9947
					81	0.9952	0.9976	0.9901	0.9950
					82	0.9958	0.9979	0.9908	0.9954
					83	0.9962	0.9981	0.9914	0.9957
					84	0.9967	0.9983	0.9920	0.9960
					85	0.9971	0.9985	0.9926	0.9963
					86	0.9974	0.9987	0.9931	0.9965
					87	0.9977	0.9989	0.9936	0.9968
					88	0.9980	0.9990	0.9941	0.9971
					89	0.9983	0.9991	0.9946	0.9973
					90	0.9985	0.9993	0.9950	0.9975

Member's Age	Year	Month	Early	Opt. 4
47		6		0.3130
47		7		0.3150
47		8		0.3170
47		9		0.3189
47		10		0.3209
47		11		0.3229
48		0		0.3248
48		1		0.3270
48		2		0.3291
48		3		0.3312
48		4		0.3333
48		5		0.3355

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.9015	0.9482	0.9014	0.9482
2	0.9019	0.9484	0.9018	0.9484
3	0.9023	0.9486	0.9022	0.9486
4	0.9027	0.9488	0.9026	0.9488
5	0.9031	0.9491	0.9030	0.9490
6	0.9035	0.9493	0.9034	0.9493
7	0.9040	0.9496	0.9039	0.9495
8	0.9045	0.9499	0.9044	0.9498
9	0.9051	0.9502	0.9049	0.9501
10	0.9056	0.9505	0.9054	0.9504
11	0.9062	0.9508	0.9060	0.9507
12	0.9069	0.9512	0.9066	0.9510
13	0.9075	0.9515	0.9072	0.9514
14	0.9082	0.9519	0.9079	0.9517
15	0.9089	0.9523	0.9086	0.9521
16	0.9097	0.9527	0.9093	0.9525
17	0.9105	0.9532	0.9101	0.9529
18	0.9113	0.9536	0.9109	0.9534
19	0.9122	0.9541	0.9118	0.9538
20	0.9131	0.9546	0.9126	0.9543
21	0.9141	0.9551	0.9136	0.9548
22	0.9151	0.9556	0.9145	0.9554
23	0.9161	0.9562	0.9155	0.9559
24	0.9172	0.9568	0.9166	0.9565
25	0.9183	0.9574	0.9177	0.9571
26	0.9195	0.9581	0.9188	0.9577
27	0.9207	0.9587	0.9200	0.9583
28	0.9220	0.9594	0.9212	0.9590
29	0.9233	0.9601	0.9225	0.9597
30	0.9247	0.9609	0.9238	0.9604
31	0.9261	0.9617	0.9251	0.9611
32	0.9276	0.9625	0.9265	0.9619
33	0.9291	0.9633	0.9279	0.9626
34	0.9307	0.9641	0.9294	0.9634
35	0.9323	0.9650	0.9309	0.9642

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.9280	0.9627	0.9265	0.9618
Year	Month	Early	Opt. 4		37	0.9298	0.9636	0.9281	0.9627
48	6		0.3376		38	0.9316	0.9646	0.9298	0.9636
48	7		0.3397		39	0.9335	0.9656	0.9315	0.9645
48	8		0.3419		40	0.9354	0.9666	0.9332	0.9655
48	9		0.3440		41	0.9373	0.9676	0.9350	0.9664
48	10		0.3461		42	0.9392	0.9687	0.9368	0.9673
48	11		0.3483		43	0.9412	0.9697	0.9385	0.9683
49	0		0.3504		44	0.9432	0.9708	0.9403	0.9693
49	1		0.3527		45	0.9452	0.9718	0.9421	0.9702
49	2		0.3550		46	0.9472	0.9729	0.9439	0.9712
49	3		0.3573		47	0.9492	0.9739	0.9457	0.9721
49	4		0.3596		48	0.9512	0.9750	0.9475	0.9731
49	5		0.3620		49	0.9532	0.9760	0.9493	0.9740
					50	0.9551	0.9771	0.9510	0.9749
					51	0.9570	0.9780	0.9527	0.9758
					52	0.9589	0.9790	0.9544	0.9767
					53	0.9607	0.9799	0.9561	0.9776
					54	0.9624	0.9809	0.9577	0.9784
					55	0.9642	0.9818	0.9593	0.9792
					56	0.9659	0.9826	0.9609	0.9801
					57	0.9675	0.9835	0.9624	0.9809
					58	0.9692	0.9843	0.9639	0.9816
					59	0.9707	0.9852	0.9654	0.9824
					60	0.9723	0.9859	0.9668	0.9831
					61	0.9738	0.9867	0.9681	0.9838
					62	0.9752	0.9874	0.9695	0.9845
					63	0.9766	0.9882	0.9708	0.9852
					64	0.9780	0.9889	0.9720	0.9858
					65	0.9793	0.9895	0.9732	0.9864
					66	0.9805	0.9902	0.9744	0.9870
					67	0.9818	0.9908	0.9756	0.9876
					68	0.9830	0.9914	0.9767	0.9882
					69	0.9841	0.9920	0.9778	0.9888
					70	0.9852	0.9925	0.9788	0.9893
					71	0.9862	0.9931	0.9798	0.9898
					72	0.9873	0.9936	0.9808	0.9903
					73	0.9882	0.9941	0.9818	0.9908
					74	0.9892	0.9945	0.9827	0.9913
					75	0.9900	0.9950	0.9836	0.9917
					76	0.9909	0.9954	0.9845	0.9922
					77	0.9917	0.9958	0.9853	0.9926
					78	0.9924	0.9962	0.9862	0.9930
					79	0.9931	0.9966	0.9870	0.9934
					80	0.9938	0.9969	0.9877	0.9938
					81	0.9944	0.9972	0.9885	0.9942
					82	0.9950	0.9975	0.9892	0.9946
					83	0.9955	0.9978	0.9899	0.9949
					84	0.9960	0.9980	0.9905	0.9952
					85	0.9965	0.9982	0.9912	0.9956
					86	0.9969	0.9984	0.9918	0.9959
					87	0.9973	0.9986	0.9923	0.9962
					88	0.9976	0.9988	0.9929	0.9964
					89	0.9979	0.9990	0.9934	0.9967
					90	0.9982	0.9991	0.9939	0.9969

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.9217	0.9592	0.9200	0.9584
Year	Month	Early	Opt. 4		37	0.9235	0.9602	0.9217	0.9593
49	6		0.3643		38	0.9254	0.9613	0.9235	0.9602
49	7		0.3666		39	0.9273	0.9623	0.9253	0.9612
49	8		0.3689		40	0.9293	0.9634	0.9271	0.9622
49	9		0.3712		41	0.9313	0.9644	0.9289	0.9631
49	10		0.3736		42	0.9334	0.9655	0.9308	0.9641
49	11		0.3759		43	0.9354	0.9666	0.9326	0.9652
50	0		0.3782		44	0.9376	0.9678	0.9345	0.9662
50	1		0.3807		45	0.9397	0.9689	0.9365	0.9672
50	2		0.3833		46	0.9418	0.9700	0.9384	0.9682
50	3		0.3858		47	0.9439	0.9712	0.9403	0.9692
50	4		0.3883		48	0.9461	0.9723	0.9422	0.9702
50	5		0.3908		49	0.9482	0.9734	0.9441	0.9712
					50	0.9503	0.9745	0.9459	0.9722
					51	0.9523	0.9756	0.9478	0.9732
					52	0.9543	0.9766	0.9496	0.9741
					53	0.9563	0.9777	0.9514	0.9751
					54	0.9582	0.9787	0.9532	0.9760
					55	0.9601	0.9797	0.9549	0.9769
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	56	0.9620	0.9806	0.9566	0.9778
1	0.8879	0.9406	0.8878	0.9406	57	0.9638	0.9816	0.9583	0.9787
2	0.8882	0.9408	0.8882	0.9408	58	0.9656	0.9825	0.9599	0.9795
3	0.8886	0.9410	0.8885	0.9410	59	0.9673	0.9834	0.9615	0.9804
4	0.8890	0.9413	0.8889	0.9412	60	0.9690	0.9842	0.9630	0.9812
5	0.8895	0.9415	0.8893	0.9414	61	0.9706	0.9851	0.9645	0.9819
6	0.8899	0.9418	0.8898	0.9417	62	0.9722	0.9859	0.9660	0.9827
7	0.8904	0.9420	0.8903	0.9419	63	0.9738	0.9867	0.9674	0.9834
8	0.8909	0.9423	0.8907	0.9422	64	0.9752	0.9875	0.9687	0.9841
9	0.8915	0.9426	0.8913	0.9425	65	0.9767	0.9882	0.9701	0.9848
10	0.8920	0.9429	0.8918	0.9428	66	0.9781	0.9889	0.9713	0.9855
11	0.8926	0.9433	0.8924	0.9431	67	0.9794	0.9896	0.9726	0.9861
12	0.8933	0.9436	0.8930	0.9435	68	0.9807	0.9903	0.9738	0.9867
13	0.8940	0.9440	0.8937	0.9438	69	0.9820	0.9909	0.9750	0.9873
14	0.8947	0.9444	0.8943	0.9442	70	0.9832	0.9915	0.9761	0.9879
15	0.8954	0.9448	0.8951	0.9446	71	0.9844	0.9921	0.9772	0.9885
16	0.8962	0.9453	0.8958	0.9450	72	0.9855	0.9927	0.9783	0.9890
17	0.8970	0.9457	0.8966	0.9455	73	0.9866	0.9932	0.9793	0.9896
18	0.8979	0.9462	0.8974	0.9459	74	0.9876	0.9938	0.9803	0.9901
19	0.8987	0.9467	0.8983	0.9464	75	0.9886	0.9942	0.9813	0.9906
20	0.8997	0.9472	0.8992	0.9469	76	0.9895	0.9947	0.9823	0.9911
21	0.9007	0.9477	0.9001	0.9474	77	0.9904	0.9952	0.9832	0.9915
22	0.9017	0.9483	0.9011	0.9480	78	0.9912	0.9956	0.9841	0.9920
23	0.9028	0.9489	0.9022	0.9486	79	0.9920	0.9960	0.9849	0.9924
24	0.9039	0.9495	0.9033	0.9492	80	0.9928	0.9964	0.9858	0.9928
25	0.9051	0.9502	0.9044	0.9498	81	0.9935	0.9967	0.9866	0.9932
26	0.9063	0.9509	0.9056	0.9504	82	0.9941	0.9970	0.9873	0.9936
27	0.9076	0.9516	0.9068	0.9511	83	0.9947	0.9973	0.9881	0.9940
28	0.9089	0.9523	0.9081	0.9518	84	0.9953	0.9976	0.9888	0.9944
29	0.9103	0.9531	0.9094	0.9526	85	0.9958	0.9979	0.9895	0.9947
30	0.9118	0.9539	0.9108	0.9533	86	0.9963	0.9981	0.9901	0.9950
31	0.9133	0.9547	0.9122	0.9541	87	0.9967	0.9983	0.9908	0.9954
32	0.9149	0.9555	0.9137	0.9549	88	0.9971	0.9985	0.9913	0.9957
33	0.9165	0.9564	0.9152	0.9557	89	0.9974	0.9987	0.9919	0.9959
34	0.9182	0.9573	0.9168	0.9566	90	0.9977	0.9989	0.9924	0.9962
35	0.9199	0.9583	0.9184	0.9575					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.9159	0.9561	0.9142	0.9552
Year	Month	Early	Opt. 4		37	0.9178	0.9571	0.9160	0.9561
50	6		0.3933		38	0.9197	0.9582	0.9178	0.9571
50	7		0.3958		39	0.9217	0.9593	0.9196	0.9581
50	8		0.3984		40	0.9238	0.9604	0.9215	0.9591
50	9		0.4009		41	0.9259	0.9615	0.9234	0.9602
50	10		0.4034		42	0.9281	0.9627	0.9254	0.9612
50	11		0.4060		43	0.9302	0.9639	0.9273	0.9623
51	0		0.4085		44	0.9325	0.9650	0.9293	0.9634
51	1		0.4112		45	0.9347	0.9662	0.9313	0.9645
51	2		0.4140		46	0.9370	0.9675	0.9334	0.9655
51	3		0.4167		47	0.9392	0.9687	0.9354	0.9666
51	4		0.4194		48	0.9415	0.9699	0.9374	0.9677
51	5		0.4222		49	0.9438	0.9711	0.9394	0.9688
					50	0.9461	0.9723	0.9414	0.9698
					51	0.9482	0.9734	0.9434	0.9709
					52	0.9504	0.9745	0.9454	0.9719
					53	0.9525	0.9757	0.9473	0.9729
					54	0.9546	0.9768	0.9492	0.9740
					55	0.9566	0.9778	0.9511	0.9749
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	56	0.9586	0.9789	0.9530	0.9759
1	0.8815	0.9370	0.8814	0.9370	57	0.9606	0.9799	0.9548	0.9769
2	0.8818	0.9372	0.8817	0.9372	58	0.9625	0.9809	0.9565	0.9778
3	0.8822	0.9374	0.8821	0.9374	59	0.9644	0.9819	0.9583	0.9787
4	0.8826	0.9376	0.8825	0.9376	60	0.9663	0.9828	0.9599	0.9796
5	0.8830	0.9379	0.8829	0.9378	61	0.9680	0.9838	0.9616	0.9804
6	0.8835	0.9381	0.8834	0.9381	62	0.9698	0.9847	0.9632	0.9812
7	0.8840	0.9384	0.8838	0.9383	63	0.9715	0.9855	0.9647	0.9820
8	0.8845	0.9387	0.8843	0.9386	64	0.9731	0.9864	0.9662	0.9828
9	0.8850	0.9390	0.8849	0.9389	65	0.9747	0.9872	0.9676	0.9836
10	0.8856	0.9393	0.8854	0.9392	66	0.9762	0.9880	0.9690	0.9843
11	0.8862	0.9397	0.8860	0.9395	67	0.9777	0.9887	0.9704	0.9850
12	0.8869	0.9400	0.8866	0.9399	68	0.9791	0.9894	0.9717	0.9857
13	0.8876	0.9404	0.8873	0.9403	69	0.9805	0.9901	0.9730	0.9863
14	0.8883	0.9408	0.8879	0.9406	70	0.9818	0.9908	0.9742	0.9869
15	0.8890	0.9413	0.8887	0.9410	71	0.9830	0.9915	0.9754	0.9876
16	0.8898	0.9417	0.8894	0.9415	72	0.9843	0.9921	0.9766	0.9882
17	0.8906	0.9422	0.8902	0.9419	73	0.9854	0.9927	0.9777	0.9887
18	0.8915	0.9426	0.8911	0.9424	74	0.9865	0.9932	0.9788	0.9893
19	0.8924	0.9431	0.8919	0.9429	75	0.9876	0.9938	0.9799	0.9898
20	0.8933	0.9437	0.8928	0.9434	76	0.9886	0.9943	0.9809	0.9904
21	0.8943	0.9442	0.8938	0.9439	77	0.9896	0.9948	0.9819	0.9909
22	0.8954	0.9448	0.8948	0.9445	78	0.9905	0.9952	0.9828	0.9913
23	0.8965	0.9454	0.8959	0.9451	79	0.9913	0.9957	0.9838	0.9918
24	0.8976	0.9461	0.8970	0.9457	80	0.9921	0.9961	0.9847	0.9923
25	0.8988	0.9467	0.8981	0.9463	81	0.9929	0.9964	0.9855	0.9927
26	0.9001	0.9474	0.8993	0.9470	82	0.9936	0.9968	0.9864	0.9931
27	0.9014	0.9481	0.9006	0.9477	83	0.9943	0.9971	0.9872	0.9935
28	0.9028	0.9489	0.9019	0.9484	84	0.9949	0.9974	0.9879	0.9939
29	0.9042	0.9497	0.9033	0.9492	85	0.9954	0.9977	0.9887	0.9943
30	0.9057	0.9505	0.9047	0.9499	86	0.9959	0.9980	0.9894	0.9947
31	0.9072	0.9514	0.9061	0.9507	87	0.9964	0.9982	0.9900	0.9950
32	0.9088	0.9522	0.9076	0.9516	88	0.9968	0.9984	0.9907	0.9953
33	0.9105	0.9532	0.9092	0.9524	89	0.9972	0.9986	0.9913	0.9956
34	0.9122	0.9541	0.9108	0.9533	90	0.9975	0.9988	0.9918	0.9959
35	0.9140	0.9551	0.9125	0.9542					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.9097	0.9527	0.9080	0.9518
Year	Month	Early	Opt. 4		37	0.9117	0.9538	0.9098	0.9528
51	6		0.4249		38	0.9137	0.9549	0.9117	0.9538
51	7		0.4277		39	0.9158	0.9560	0.9136	0.9548
51	8		0.4304		40	0.9179	0.9572	0.9156	0.9559
51	9		0.4332		41	0.9201	0.9584	0.9176	0.9570
51	10		0.4359		42	0.9224	0.9596	0.9196	0.9581
51	11		0.4387		43	0.9247	0.9609	0.9217	0.9592
52	0		0.4414		44	0.9270	0.9621	0.9238	0.9604
52	1		0.4444		45	0.9293	0.9634	0.9259	0.9615
52	2		0.4474		46	0.9317	0.9647	0.9280	0.9627
52	3		0.4504		47	0.9341	0.9660	0.9301	0.9638
52	4		0.4533		48	0.9366	0.9672	0.9323	0.9650
52	5		0.4563		49	0.9390	0.9685	0.9344	0.9661
					50	0.9414	0.9698	0.9366	0.9672
					51	0.9437	0.9710	0.9387	0.9684
					52	0.9460	0.9723	0.9408	0.9695
					53	0.9483	0.9735	0.9429	0.9706
					54	0.9506	0.9747	0.9449	0.9717
					55	0.9528	0.9758	0.9470	0.9728
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	56	0.9550	0.9770	0.9490	0.9738
1	0.8747	0.9332	0.8746	0.9331	57	0.9571	0.9781	0.9509	0.9749
2	0.8751	0.9334	0.8750	0.9333	58	0.9592	0.9792	0.9529	0.9759
3	0.8755	0.9336	0.8754	0.9335	59	0.9613	0.9802	0.9547	0.9768
4	0.8759	0.9338	0.8758	0.9338	60	0.9633	0.9813	0.9566	0.9778
5	0.8763	0.9341	0.8762	0.9340	61	0.9652	0.9823	0.9584	0.9787
6	0.8768	0.9343	0.8766	0.9343	62	0.9671	0.9833	0.9601	0.9796
7	0.8772	0.9346	0.8771	0.9345	63	0.9690	0.9842	0.9618	0.9805
8	0.8778	0.9349	0.8776	0.9348	64	0.9707	0.9851	0.9634	0.9814
9	0.8783	0.9352	0.8781	0.9351	65	0.9725	0.9860	0.9650	0.9822
10	0.8789	0.9355	0.8787	0.9354	66	0.9741	0.9869	0.9665	0.9830
11	0.8795	0.9359	0.8792	0.9357	67	0.9757	0.9877	0.9680	0.9837
12	0.8801	0.9362	0.8799	0.9361	68	0.9773	0.9885	0.9695	0.9845
13	0.8808	0.9366	0.8805	0.9365	69	0.9788	0.9893	0.9708	0.9852
14	0.8815	0.9370	0.8812	0.9369	70	0.9802	0.9900	0.9722	0.9859
15	0.8823	0.9375	0.8819	0.9373	71	0.9816	0.9907	0.9735	0.9866
16	0.8831	0.9379	0.8827	0.9377	72	0.9829	0.9914	0.9748	0.9872
17	0.8839	0.9384	0.8835	0.9381	73	0.9842	0.9920	0.9760	0.9878
18	0.8848	0.9389	0.8843	0.9386	74	0.9854	0.9926	0.9772	0.9884
19	0.8857	0.9394	0.8852	0.9391	75	0.9866	0.9932	0.9783	0.9890
20	0.8867	0.9399	0.8862	0.9396	76	0.9876	0.9938	0.9794	0.9896
21	0.8877	0.9405	0.8871	0.9402	77	0.9887	0.9943	0.9805	0.9901
22	0.8887	0.9411	0.8882	0.9408	78	0.9897	0.9948	0.9815	0.9907
23	0.8899	0.9417	0.8892	0.9414	79	0.9906	0.9953	0.9825	0.9912
24	0.8910	0.9424	0.8904	0.9420	80	0.9915	0.9957	0.9835	0.9917
25	0.8922	0.9430	0.8915	0.9427	81	0.9923	0.9961	0.9844	0.9922
26	0.8935	0.9438	0.8928	0.9433	82	0.9931	0.9965	0.9853	0.9926
27	0.8948	0.9445	0.8940	0.9441	83	0.9938	0.9969	0.9862	0.9930
28	0.8962	0.9453	0.8954	0.9448	84	0.9944	0.9972	0.9870	0.9935
29	0.8977	0.9461	0.8968	0.9456	85	0.9950	0.9975	0.9878	0.9939
30	0.8992	0.9469	0.8982	0.9464	86	0.9956	0.9978	0.9886	0.9942
31	0.9008	0.9478	0.8997	0.9472	87	0.9961	0.9980	0.9893	0.9946
32	0.9025	0.9487	0.9012	0.9481	88	0.9966	0.9983	0.9900	0.9950
33	0.9042	0.9497	0.9028	0.9489	89	0.9970	0.9985	0.9906	0.9953
34	0.9060	0.9507	0.9045	0.9499	90	0.9973	0.9987	0.9912	0.9956
35	0.9078	0.9517	0.9062	0.9508					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.9031	0.9491	0.9014	0.9481
Year	Month	Early	Opt. 4		37	0.9052	0.9502	0.9033	0.9492
52	6		0.4593		38	0.9073	0.9514	0.9052	0.9502
52	7		0.4623		39	0.9094	0.9526	0.9072	0.9513
52	8		0.4653		40	0.9117	0.9538	0.9092	0.9525
52	9		0.4683		41	0.9139	0.9550	0.9113	0.9536
52	10		0.4713		42	0.9163	0.9563	0.9134	0.9548
52	11		0.4743		43	0.9187	0.9576	0.9156	0.9559
53	0		0.4773		44	0.9211	0.9589	0.9178	0.9571
53	1		0.4806		45	0.9236	0.9603	0.9200	0.9583
53	2		0.4838		46	0.9261	0.9616	0.9222	0.9595
53	3		0.4871		47	0.9287	0.9630	0.9245	0.9608
53	4		0.4903		48	0.9312	0.9644	0.9268	0.9620
53	5		0.4936		49	0.9338	0.9658	0.9290	0.9632
					50	0.9364	0.9671	0.9313	0.9644
					51	0.9389	0.9685	0.9336	0.9656
					52	0.9413	0.9698	0.9358	0.9668
					53	0.9438	0.9711	0.9381	0.9680
					54	0.9462	0.9723	0.9403	0.9692
					55	0.9486	0.9736	0.9425	0.9704
					56	0.9509	0.9749	0.9446	0.9715
					57	0.9533	0.9761	0.9468	0.9727
					58	0.9556	0.9773	0.9489	0.9738
					59	0.9578	0.9784	0.9509	0.9748
					60	0.9600	0.9796	0.9529	0.9759
					61	0.9621	0.9807	0.9548	0.9769
					62	0.9642	0.9818	0.9567	0.9779
					63	0.9662	0.9828	0.9586	0.9789
					64	0.9681	0.9838	0.9604	0.9798
					65	0.9700	0.9848	0.9621	0.9807
					66	0.9718	0.9857	0.9638	0.9816
					67	0.9736	0.9866	0.9654	0.9824
					68	0.9753	0.9875	0.9670	0.9832
					69	0.9769	0.9883	0.9685	0.9840
					70	0.9785	0.9891	0.9700	0.9848
					71	0.9800	0.9899	0.9714	0.9855
					72	0.9814	0.9906	0.9728	0.9862
					73	0.9828	0.9913	0.9741	0.9869
					74	0.9841	0.9920	0.9754	0.9875
					75	0.9854	0.9926	0.9766	0.9882
					76	0.9866	0.9933	0.9778	0.9888
					77	0.9877	0.9938	0.9790	0.9894
					78	0.9888	0.9944	0.9801	0.9899
					79	0.9898	0.9949	0.9812	0.9905
					80	0.9908	0.9954	0.9822	0.9910
					81	0.9916	0.9958	0.9832	0.9915
					82	0.9925	0.9962	0.9842	0.9920
					83	0.9932	0.9966	0.9851	0.9925
					84	0.9940	0.9970	0.9860	0.9930
					85	0.9946	0.9973	0.9869	0.9934
					86	0.9952	0.9976	0.9877	0.9938
					87	0.9958	0.9979	0.9885	0.9942
					88	0.9963	0.9981	0.9892	0.9946
					89	0.9967	0.9983	0.9899	0.9949
					90	0.9971	0.9985	0.9905	0.9952

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8676	0.9291	0.8676	0.9291
2	0.8680	0.9293	0.8679	0.9293
3	0.8684	0.9295	0.8683	0.9295
4	0.8688	0.9298	0.8687	0.9297
5	0.8692	0.9300	0.8691	0.9300
6	0.8697	0.9303	0.8695	0.9302
7	0.8701	0.9306	0.8700	0.9305
8	0.8707	0.9309	0.8705	0.9308
9	0.8712	0.9312	0.8710	0.9311
10	0.8718	0.9315	0.8716	0.9314
11	0.8724	0.9319	0.8722	0.9317
12	0.8731	0.9322	0.8728	0.9321
13	0.8737	0.9326	0.8734	0.9324
14	0.8745	0.9330	0.8741	0.9328
15	0.8752	0.9335	0.8749	0.9333
16	0.8760	0.9339	0.8756	0.9337
17	0.8769	0.9344	0.8764	0.9342
18	0.8777	0.9349	0.8773	0.9346
19	0.8787	0.9354	0.8782	0.9351
20	0.8796	0.9360	0.8791	0.9357
21	0.8807	0.9365	0.8801	0.9362
22	0.8817	0.9372	0.8812	0.9368
23	0.8829	0.9378	0.8822	0.9374
24	0.8840	0.9385	0.8834	0.9381
25	0.8853	0.9391	0.8846	0.9388
26	0.8866	0.9399	0.8858	0.9395
27	0.8879	0.9406	0.8871	0.9402
28	0.8894	0.9414	0.8885	0.9409
29	0.8908	0.9423	0.8899	0.9417
30	0.8924	0.9431	0.8914	0.9426
31	0.8940	0.9440	0.8929	0.9434
32	0.8957	0.9450	0.8945	0.9443
33	0.8975	0.9460	0.8961	0.9452
34	0.8993	0.9470	0.8978	0.9462
35	0.9012	0.9480	0.8996	0.9471

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.8962	0.9453	0.8944	0.9443
Year	Month	Early	Opt. 4		37	0.8983	0.9464	0.8964	0.9453
53	6		0.4968		38	0.9004	0.9476	0.8983	0.9464
53	7		0.5001		39	0.9027	0.9488	0.9004	0.9476
53	8		0.5034		40	0.9050	0.9501	0.9025	0.9487
53	9		0.5066		41	0.9074	0.9514	0.9046	0.9499
53	10		0.5099		42	0.9098	0.9528	0.9068	0.9511
53	11		0.5132		43	0.9123	0.9541	0.9091	0.9524
54	0		0.5165		44	0.9148	0.9555	0.9114	0.9536
54	1		0.5200		45	0.9174	0.9569	0.9137	0.9549
54	2		0.5236		46	0.9201	0.9584	0.9161	0.9562
54	3		0.5271		47	0.9228	0.9598	0.9184	0.9575
54	4		0.5307		48	0.9255	0.9613	0.9208	0.9588
54	5		0.5342		49	0.9282	0.9628	0.9232	0.9601
					50	0.9309	0.9642	0.9256	0.9614
					51	0.9336	0.9656	0.9280	0.9627
					52	0.9362	0.9670	0.9304	0.9640
					53	0.9388	0.9684	0.9328	0.9653
					54	0.9414	0.9698	0.9352	0.9665
					55	0.9440	0.9712	0.9376	0.9678
					56	0.9465	0.9725	0.9399	0.9690
					57	0.9491	0.9739	0.9422	0.9703
					58	0.9515	0.9752	0.9445	0.9715
					59	0.9540	0.9764	0.9467	0.9726
					60	0.9563	0.9777	0.9489	0.9738
					61	0.9587	0.9789	0.9510	0.9749
					62	0.9609	0.9801	0.9531	0.9760
					63	0.9631	0.9812	0.9551	0.9770
					64	0.9653	0.9823	0.9570	0.9780
					65	0.9673	0.9834	0.9589	0.9790
					66	0.9693	0.9844	0.9608	0.9800
					67	0.9712	0.9854	0.9626	0.9809
					68	0.9731	0.9864	0.9643	0.9818
					69	0.9749	0.9873	0.9659	0.9827
					70	0.9766	0.9882	0.9675	0.9835
					71	0.9782	0.9890	0.9691	0.9843
					72	0.9798	0.9898	0.9706	0.9851
					73	0.9813	0.9906	0.9720	0.9858
					74	0.9828	0.9913	0.9734	0.9865
					75	0.9841	0.9920	0.9748	0.9872
					76	0.9854	0.9927	0.9761	0.9879
					77	0.9867	0.9933	0.9773	0.9885
					78	0.9878	0.9939	0.9785	0.9892
					79	0.9889	0.9944	0.9797	0.9898
					80	0.9900	0.9950	0.9808	0.9903
					81	0.9909	0.9954	0.9819	0.9909
					82	0.9918	0.9959	0.9830	0.9914
					83	0.9927	0.9963	0.9840	0.9919
					84	0.9934	0.9967	0.9849	0.9924
					85	0.9942	0.9971	0.9859	0.9929
					86	0.9948	0.9974	0.9867	0.9933
					87	0.9954	0.9977	0.9876	0.9937
					88	0.9959	0.9980	0.9884	0.9941
					89	0.9964	0.9982	0.9891	0.9945
					90	0.9968	0.9984	0.9898	0.9949

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.8888	0.9411	0.8870	0.9401
Year	Month	Early	Opt. 4		37	0.8910	0.9423	0.8890	0.9412
54	6		0.5378		38	0.8932	0.9436	0.8911	0.9424
54	7		0.5413		39	0.8955	0.9449	0.8932	0.9436
54	8		0.5449		40	0.8979	0.9462	0.8953	0.9448
54	9		0.5485		41	0.9003	0.9476	0.8976	0.9460
54	10		0.5521		42	0.9029	0.9490	0.8998	0.9473
54	11		0.5557		43	0.9055	0.9504	0.9022	0.9486
55	0	0.600000	0.5592		44	0.9081	0.9518	0.9046	0.9499
55	1	0.604167	0.5631		45	0.9108	0.9533	0.9070	0.9512
55	2	0.608333	0.5670		46	0.9136	0.9548	0.9094	0.9526
55	3	0.612500	0.5708		47	0.9164	0.9564	0.9119	0.9539
55	4	0.616667	0.5747		48	0.9193	0.9579	0.9145	0.9553
55	5	0.620833	0.5786		49	0.9221	0.9595	0.9170	0.9567
					50	0.9251	0.9611	0.9195	0.9581
					51	0.9278	0.9626	0.9221	0.9595
					52	0.9306	0.9641	0.9246	0.9608
					53	0.9334	0.9656	0.9272	0.9622
					54	0.9362	0.9671	0.9297	0.9636
					55	0.9390	0.9685	0.9323	0.9650
					56	0.9417	0.9700	0.9348	0.9663
					57	0.9445	0.9714	0.9373	0.9676
					58	0.9471	0.9729	0.9397	0.9689
					59	0.9498	0.9742	0.9421	0.9702
					60	0.9523	0.9756	0.9445	0.9715
					61	0.9549	0.9769	0.9468	0.9727
					62	0.9573	0.9782	0.9491	0.9739
					63	0.9597	0.9795	0.9513	0.9750
					64	0.9621	0.9807	0.9534	0.9761
					65	0.9643	0.9818	0.9555	0.9772
					66	0.9665	0.9830	0.9575	0.9783
					67	0.9686	0.9841	0.9594	0.9793
					68	0.9707	0.9851	0.9613	0.9803
					69	0.9726	0.9861	0.9631	0.9812
					70	0.9745	0.9871	0.9649	0.9821
					71	0.9763	0.9880	0.9666	0.9830
					72	0.9780	0.9889	0.9682	0.9838
					73	0.9797	0.9897	0.9698	0.9847
					74	0.9813	0.9905	0.9713	0.9854
					75	0.9827	0.9913	0.9728	0.9862
					76	0.9842	0.9920	0.9742	0.9869
					77	0.9855	0.9927	0.9756	0.9876
					78	0.9868	0.9933	0.9769	0.9883
					79	0.9880	0.9940	0.9781	0.9890
					80	0.9891	0.9945	0.9794	0.9896
					81	0.9902	0.9951	0.9805	0.9902
					82	0.9911	0.9955	0.9817	0.9907
					83	0.9920	0.9960	0.9827	0.9913
					84	0.9929	0.9964	0.9838	0.9918
					85	0.9937	0.9968	0.9848	0.9923
					86	0.9944	0.9972	0.9857	0.9928
					87	0.9950	0.9975	0.9866	0.9933
					88	0.9956	0.9978	0.9875	0.9937
					89	0.9961	0.9981	0.9883	0.9941
					90	0.9966	0.9983	0.9890	0.9945

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
				36	0.8810	0.9368	0.8792	0.9357
				37	0.8832	0.9380	0.8813	0.9369
				38	0.8855	0.9393	0.8834	0.9381
				39	0.8879	0.9406	0.8855	0.9393
				40	0.8903	0.9420	0.8877	0.9405
				41	0.8929	0.9434	0.8900	0.9418
				42	0.8955	0.9449	0.8924	0.9431
				43	0.8982	0.9464	0.8948	0.9445
				44	0.9009	0.9479	0.8973	0.9459
				45	0.9038	0.9495	0.8998	0.9473
				46	0.9067	0.9510	0.9024	0.9487
				47	0.9096	0.9527	0.9050	0.9501
				48	0.9126	0.9543	0.9076	0.9516
				49	0.9156	0.9560	0.9103	0.9530
				50	0.9187	0.9576	0.9130	0.9545
				51	0.9217	0.9592	0.9157	0.9560
				52	0.9246	0.9608	0.9184	0.9574
				53	0.9276	0.9624	0.9211	0.9589
				54	0.9306	0.9640	0.9238	0.9604
				55	0.9335	0.9656	0.9265	0.9619
				56	0.9365	0.9672	0.9292	0.9633
				57	0.9394	0.9688	0.9319	0.9647
				58	0.9423	0.9703	0.9345	0.9661
				59	0.9452	0.9718	0.9371	0.9675
				60	0.9480	0.9733	0.9397	0.9689
				61	0.9507	0.9747	0.9422	0.9702
				62	0.9534	0.9761	0.9446	0.9715
				63	0.9560	0.9775	0.9470	0.9728
				64	0.9586	0.9788	0.9494	0.9740
				65	0.9610	0.9801	0.9516	0.9752
				66	0.9634	0.9814	0.9539	0.9764
				67	0.9658	0.9826	0.9560	0.9775
				68	0.9680	0.9837	0.9580	0.9786
				69	0.9701	0.9848	0.9600	0.9796
				70	0.9722	0.9859	0.9620	0.9806
				71	0.9742	0.9869	0.9638	0.9816
				72	0.9761	0.9879	0.9656	0.9825
				73	0.9779	0.9888	0.9673	0.9834
				74	0.9796	0.9897	0.9690	0.9843
				75	0.9812	0.9905	0.9706	0.9851
				76	0.9828	0.9913	0.9721	0.9859
				77	0.9842	0.9921	0.9736	0.9866
				78	0.9856	0.9928	0.9751	0.9874
				79	0.9869	0.9934	0.9764	0.9881
				80	0.9882	0.9940	0.9778	0.9888
				81	0.9893	0.9946	0.9790	0.9894
				82	0.9904	0.9952	0.9803	0.9900
				83	0.9914	0.9957	0.9814	0.9906
				84	0.9923	0.9961	0.9825	0.9912
				85	0.9931	0.9965	0.9836	0.9917
				86	0.9939	0.9969	0.9846	0.9923
				87	0.9946	0.9973	0.9856	0.9928
				88	0.9952	0.9976	0.9865	0.9932
				89	0.9958	0.9979	0.9874	0.9937
				90	0.9963	0.9981	0.9882	0.9941

Member's Age	Year	Month	Early	Opt. 4
55		6	0.625000	0.5825
55		7	0.629167	0.5864
55		8	0.633333	0.5903
55		9	0.637500	0.5942
55		10	0.641667	0.5981
55		11	0.645833	0.6021
56		0	0.650000	0.6060
56		1	0.654167	0.6102
56		2	0.658333	0.6145
56		3	0.662500	0.6187
56		4	0.666667	0.6229
56		5	0.670833	0.6272

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8442	0.9155	0.8441	0.9155
2	0.8445	0.9157	0.8445	0.9157
3	0.8449	0.9159	0.8448	0.9159
4	0.8453	0.9162	0.8452	0.9161
5	0.8458	0.9164	0.8456	0.9164
6	0.8462	0.9167	0.8461	0.9166
7	0.8467	0.9170	0.8465	0.9169
8	0.8472	0.9173	0.8470	0.9172
9	0.8478	0.9176	0.8476	0.9175
10	0.8483	0.9179	0.8481	0.9178
11	0.8490	0.9183	0.8487	0.9182
12	0.8496	0.9187	0.8493	0.9185
13	0.8503	0.9191	0.8500	0.9189
14	0.8510	0.9195	0.8507	0.9193
15	0.8518	0.9200	0.8514	0.9197
16	0.8526	0.9204	0.8522	0.9202
17	0.8535	0.9209	0.8530	0.9207
18	0.8544	0.9215	0.8539	0.9212
19	0.8553	0.9220	0.8548	0.9217
20	0.8563	0.9226	0.8558	0.9223
21	0.8573	0.9232	0.8568	0.9229
22	0.8584	0.9238	0.8579	0.9235
23	0.8596	0.9245	0.8590	0.9241
24	0.8608	0.9252	0.8602	0.9248
25	0.8621	0.9259	0.8614	0.9255
26	0.8635	0.9267	0.8627	0.9263
27	0.8649	0.9275	0.8640	0.9271
28	0.8664	0.9284	0.8655	0.9279
29	0.8679	0.9293	0.8670	0.9287
30	0.8696	0.9302	0.8685	0.9296
31	0.8713	0.9312	0.8701	0.9306
32	0.8731	0.9322	0.8718	0.9315
33	0.8749	0.9333	0.8736	0.9325
34	0.8769	0.9344	0.8754	0.9335
35	0.8789	0.9356	0.8773	0.9346

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	
Member's Age				36	0.8728	0.9321	0.8710	0.9310	
Year	Month	Early	Opt. 4	37	0.8750	0.9334	0.8730	0.9322	
56	6	0.675000	0.6315	38	0.8774	0.9347	0.8752	0.9334	
56	7	0.679167	0.6357	39	0.8798	0.9361	0.8774	0.9347	
56	8	0.683333	0.6400	40	0.8823	0.9375	0.8797	0.9360	
56	9	0.687500	0.6443	41	0.8849	0.9390	0.8821	0.9373	
56	10	0.691667	0.6486	42	0.8876	0.9405	0.8845	0.9387	
56	11	0.695833	0.6529	43	0.8904	0.9420	0.8870	0.9401	
57	0	0.700000	0.6572	44	0.8933	0.9436	0.8895	0.9415	
57	1	0.704167	0.6618	45	0.8962	0.9453	0.8922	0.9430	
57	2	0.708333	0.6665	46	0.8992	0.9469	0.8948	0.9445	
57	3	0.712500	0.6711	47	0.9023	0.9486	0.8975	0.9460	
57	4	0.716667	0.6758	48	0.9054	0.9504	0.9003	0.9475	
57	5	0.720833	0.6804	49	0.9086	0.9521	0.9031	0.9491	
				50	0.9119	0.9539	0.9059	0.9506	
				51	0.9150	0.9556	0.9087	0.9522	
				52	0.9181	0.9573	0.9116	0.9537	
				53	0.9213	0.9590	0.9145	0.9553	
				54	0.9244	0.9607	0.9174	0.9569	
				55	0.9276	0.9624	0.9202	0.9585	
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	56	0.9308	0.9641	0.9231	0.9600
1	0.8356	0.9104	0.8355	0.9104	57	0.9339	0.9658	0.9260	0.9616
2	0.8359	0.9106	0.8359	0.9106	58	0.9370	0.9675	0.9288	0.9631
3	0.8363	0.9109	0.8362	0.9108	59	0.9401	0.9691	0.9316	0.9646
4	0.8367	0.9111	0.8366	0.9110	60	0.9431	0.9707	0.9344	0.9661
5	0.8372	0.9114	0.8370	0.9113	61	0.9461	0.9723	0.9371	0.9675
6	0.8376	0.9116	0.8375	0.9115	62	0.9490	0.9738	0.9398	0.9690
7	0.8381	0.9119	0.8379	0.9118	63	0.9519	0.9754	0.9424	0.9704
8	0.8386	0.9122	0.8384	0.9121	64	0.9547	0.9768	0.9450	0.9717
9	0.8392	0.9125	0.8389	0.9124	65	0.9574	0.9782	0.9474	0.9730
10	0.8397	0.9129	0.8395	0.9127	66	0.9600	0.9796	0.9499	0.9743
11	0.8403	0.9132	0.8401	0.9131	67	0.9625	0.9809	0.9522	0.9755
12	0.8410	0.9136	0.8407	0.9135	68	0.9650	0.9822	0.9545	0.9767
13	0.8417	0.9140	0.8414	0.9139	69	0.9674	0.9834	0.9566	0.9778
14	0.8424	0.9145	0.8421	0.9143	70	0.9696	0.9846	0.9588	0.9789
15	0.8432	0.9149	0.8428	0.9147	71	0.9718	0.9857	0.9608	0.9800
16	0.8440	0.9154	0.8436	0.9152	72	0.9739	0.9868	0.9628	0.9810
17	0.8449	0.9159	0.8444	0.9156	73	0.9758	0.9878	0.9646	0.9820
18	0.8458	0.9164	0.8453	0.9162	74	0.9777	0.9887	0.9665	0.9829
19	0.8467	0.9170	0.8462	0.9167	75	0.9795	0.9897	0.9682	0.9839
20	0.8477	0.9176	0.8472	0.9173	76	0.9812	0.9905	0.9699	0.9847
21	0.8488	0.9182	0.8482	0.9179	77	0.9828	0.9913	0.9715	0.9856
22	0.8499	0.9188	0.8493	0.9185	78	0.9843	0.9921	0.9731	0.9864
23	0.8510	0.9195	0.8504	0.9192	79	0.9858	0.9928	0.9746	0.9871
24	0.8523	0.9202	0.8516	0.9198	80	0.9871	0.9935	0.9760	0.9879
25	0.8535	0.9210	0.8528	0.9206	81	0.9884	0.9941	0.9774	0.9886
26	0.8549	0.9218	0.8541	0.9213	82	0.9895	0.9947	0.9787	0.9892
27	0.8563	0.9226	0.8555	0.9221	83	0.9906	0.9953	0.9800	0.9899
28	0.8579	0.9235	0.8570	0.9230	84	0.9916	0.9958	0.9812	0.9905
29	0.8594	0.9244	0.8585	0.9238	85	0.9925	0.9962	0.9824	0.9911
30	0.8611	0.9254	0.8600	0.9248	86	0.9933	0.9967	0.9835	0.9917
31	0.8628	0.9264	0.8617	0.9257	87	0.9941	0.9970	0.9845	0.9922
32	0.8647	0.9274	0.8634	0.9267	88	0.9948	0.9974	0.9855	0.9927
33	0.8666	0.9285	0.8652	0.9277	89	0.9954	0.9977	0.9864	0.9932
34	0.8686	0.9297	0.8670	0.9288	90	0.9960	0.9980	0.9873	0.9936
35	0.8706	0.9308	0.8690	0.9299					

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age				36	0.8641	0.9271	0.8622	0.9260
Year	Month	Early	Opt. 4	37	0.8663	0.9284	0.8643	0.9272
57	6	0.725000	0.6851	38	0.8687	0.9298	0.8665	0.9285
57	7	0.729167	0.6898	39	0.8712	0.9312	0.8688	0.9298
57	8	0.733333	0.6945	40	0.8738	0.9327	0.8711	0.9311
57	9	0.737500	0.6992	41	0.8765	0.9342	0.8736	0.9325
57	10	0.741667	0.7039	42	0.8793	0.9358	0.8761	0.9339
57	11	0.745833	0.7086	43	0.8821	0.9374	0.8786	0.9354
58	0	0.750000	0.7133	44	0.8851	0.9391	0.8813	0.9369
58	1	0.754167	0.7184	45	0.8881	0.9408	0.8840	0.9384
58	2	0.758333	0.7235	46	0.8913	0.9425	0.8867	0.9400
58	3	0.762500	0.7286	47	0.8945	0.9443	0.8896	0.9416
58	4	0.766667	0.7337	48	0.8977	0.9461	0.8924	0.9432
58	5	0.770833	0.7388	49	0.9011	0.9480	0.8953	0.9448
				50	0.9045	0.9498	0.8983	0.9464
				51	0.9077	0.9516	0.9013	0.9481
				52	0.9111	0.9535	0.9043	0.9497
				53	0.9144	0.9553	0.9073	0.9514
				54	0.9178	0.9571	0.9104	0.9531
				55	0.9211	0.9589	0.9135	0.9548
				56	0.9245	0.9608	0.9165	0.9564
				57	0.9279	0.9626	0.9196	0.9581
				58	0.9312	0.9644	0.9226	0.9598
				59	0.9345	0.9662	0.9257	0.9614
				60	0.9378	0.9679	0.9286	0.9630
				61	0.9410	0.9696	0.9316	0.9646
				62	0.9442	0.9713	0.9345	0.9661
				63	0.9473	0.9729	0.9373	0.9677
				64	0.9504	0.9745	0.9401	0.9691
				65	0.9533	0.9761	0.9428	0.9706
				66	0.9562	0.9776	0.9455	0.9720
				67	0.9590	0.9791	0.9480	0.9733
				68	0.9617	0.9805	0.9505	0.9746
				69	0.9643	0.9818	0.9529	0.9759
				70	0.9667	0.9831	0.9552	0.9771
				71	0.9691	0.9843	0.9574	0.9783
				72	0.9714	0.9855	0.9596	0.9794
				73	0.9736	0.9866	0.9617	0.9805
				74	0.9757	0.9877	0.9637	0.9815
				75	0.9776	0.9887	0.9656	0.9825
				76	0.9795	0.9896	0.9674	0.9834
				77	0.9813	0.9905	0.9692	0.9844
				78	0.9829	0.9914	0.9709	0.9852
				79	0.9845	0.9922	0.9725	0.9861
				80	0.9859	0.9929	0.9741	0.9869
				81	0.9873	0.9936	0.9756	0.9877
				82	0.9886	0.9943	0.9770	0.9884
				83	0.9898	0.9949	0.9784	0.9891
				84	0.9908	0.9954	0.9797	0.9898
				85	0.9918	0.9959	0.9810	0.9904
				86	0.9928	0.9964	0.9822	0.9910
				87	0.9936	0.9968	0.9833	0.9916
				88	0.9943	0.9972	0.9844	0.9921
				89	0.9950	0.9975	0.9854	0.9926
				90	0.9956	0.9978	0.9864	0.9931

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
				36	0.8548	0.9217	0.8530	0.9207
				37	0.8572	0.9231	0.8551	0.9219
				38	0.8596	0.9245	0.8574	0.9232
				39	0.8621	0.9260	0.8597	0.9245
				40	0.8648	0.9275	0.8621	0.9259
				41	0.8675	0.9291	0.8646	0.9274
				42	0.8704	0.9307	0.8671	0.9288
				43	0.8733	0.9324	0.8698	0.9304
				44	0.8764	0.9341	0.8725	0.9319
				45	0.8795	0.9359	0.8753	0.9335
				46	0.8828	0.9377	0.8781	0.9351
				47	0.8861	0.9396	0.8810	0.9368
				48	0.8895	0.9415	0.8840	0.9384
				49	0.8930	0.9435	0.8870	0.9401
				50	0.8965	0.9454	0.8901	0.9419
				51	0.8999	0.9473	0.8932	0.9436
				52	0.9034	0.9493	0.8964	0.9454
				53	0.9069	0.9512	0.8996	0.9471
				54	0.9105	0.9532	0.9028	0.9489
				55	0.9141	0.9551	0.9061	0.9507
				56	0.9177	0.9571	0.9093	0.9525
				57	0.9213	0.9590	0.9126	0.9543
				58	0.9248	0.9610	0.9159	0.9561
				59	0.9284	0.9629	0.9191	0.9579
				60	0.9319	0.9648	0.9223	0.9596
				61	0.9354	0.9666	0.9255	0.9613
				62	0.9389	0.9685	0.9286	0.9630
				63	0.9422	0.9703	0.9317	0.9647
				64	0.9456	0.9720	0.9347	0.9663
				65	0.9488	0.9737	0.9377	0.9678
				66	0.9519	0.9754	0.9406	0.9694
				67	0.9550	0.9770	0.9434	0.9709
				68	0.9579	0.9785	0.9461	0.9723
				69	0.9608	0.9800	0.9487	0.9737
				70	0.9635	0.9814	0.9513	0.9750
				71	0.9661	0.9828	0.9537	0.9763
				72	0.9687	0.9841	0.9561	0.9776
				73	0.9711	0.9853	0.9584	0.9787
				74	0.9733	0.9865	0.9606	0.9799
				75	0.9755	0.9876	0.9627	0.9810
				76	0.9776	0.9887	0.9647	0.9820
				77	0.9795	0.9896	0.9666	0.9830
				78	0.9813	0.9906	0.9685	0.9840
				79	0.9830	0.9914	0.9703	0.9849
				80	0.9846	0.9923	0.9720	0.9858
				81	0.9861	0.9930	0.9736	0.9866
				82	0.9875	0.9937	0.9752	0.9874
				83	0.9888	0.9944	0.9767	0.9882
				84	0.9900	0.9950	0.9781	0.9889
				85	0.9911	0.9955	0.9795	0.9896
				86	0.9921	0.9960	0.9808	0.9903
				87	0.9930	0.9965	0.9820	0.9909
				88	0.9938	0.9969	0.9832	0.9915
				89	0.9946	0.9973	0.9843	0.9921
				90	0.9952	0.9976	0.9853	0.9926

Member's Age	Year	Month	Early	Opt. 4
58	6		0.775000	0.7440
58	7		0.779167	0.7491
58	8		0.783333	0.7543
58	9		0.787500	0.7594
58	10		0.791667	0.7646
58	11		0.795833	0.7698
59	0		0.800000	0.7750
59	1		0.804167	0.7805
59	2		0.808333	0.7861
59	3		0.812500	0.7918
59	4		0.816667	0.7974
59	5		0.820833	0.8030

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8171	0.8993	0.8170	0.8993
2	0.8174	0.8995	0.8173	0.8995
3	0.8178	0.8998	0.8177	0.8997
4	0.8182	0.9000	0.8181	0.8999
5	0.8186	0.9003	0.8185	0.9002
6	0.8191	0.9005	0.8189	0.9005
7	0.8196	0.9008	0.8194	0.9007
8	0.8201	0.9011	0.8199	0.9010
9	0.8206	0.9015	0.8204	0.9013
10	0.8212	0.9018	0.8210	0.9017
11	0.8218	0.9022	0.8215	0.9020
12	0.8224	0.9026	0.8222	0.9024
13	0.8231	0.9030	0.8228	0.9028
14	0.8239	0.9034	0.8235	0.9032
15	0.8246	0.9039	0.8242	0.9037
16	0.8254	0.9044	0.8250	0.9041
17	0.8263	0.9049	0.8258	0.9046
18	0.8272	0.9054	0.8267	0.9051
19	0.8281	0.9060	0.8276	0.9057
20	0.8291	0.9066	0.8286	0.9063
21	0.8302	0.9072	0.8296	0.9069
22	0.8313	0.9079	0.8307	0.9075
23	0.8325	0.9086	0.8319	0.9082
24	0.8337	0.9093	0.8331	0.9089
25	0.8350	0.9101	0.8343	0.9097
26	0.8364	0.9109	0.8357	0.9105
27	0.8379	0.9118	0.8371	0.9113
28	0.8394	0.9127	0.8385	0.9122
29	0.8411	0.9137	0.8401	0.9131
30	0.8428	0.9147	0.8417	0.9140
31	0.8445	0.9157	0.8434	0.9150
32	0.8464	0.9168	0.8451	0.9161
33	0.8484	0.9180	0.8470	0.9172
34	0.8504	0.9192	0.8489	0.9183
35	0.8526	0.9204	0.8509	0.9194

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
				36	0.8450	0.9160	0.8432	0.9149
				37	0.8474	0.9174	0.8454	0.9162
				38	0.8499	0.9189	0.8477	0.9176
				39	0.8525	0.9204	0.8500	0.9189
				40	0.8552	0.9219	0.8525	0.9204
				41	0.8580	0.9236	0.8550	0.9218
				42	0.8609	0.9253	0.8576	0.9234
				43	0.8640	0.9270	0.8603	0.9249
				44	0.8671	0.9288	0.8631	0.9265
				45	0.8703	0.9307	0.8660	0.9282
				46	0.8737	0.9326	0.8689	0.9299
				47	0.8771	0.9345	0.8719	0.9316
				48	0.8807	0.9365	0.8750	0.9333
				49	0.8843	0.9386	0.8782	0.9351
				50	0.8880	0.9407	0.8814	0.9369
				51	0.8915	0.9427	0.8846	0.9388
				52	0.8952	0.9447	0.8879	0.9406
				53	0.8989	0.9468	0.8913	0.9425
				54	0.9026	0.9488	0.8947	0.9444
				55	0.9064	0.9509	0.8981	0.9463
				56	0.9102	0.9530	0.9016	0.9482
				57	0.9140	0.9551	0.9050	0.9501
				58	0.9179	0.9572	0.9085	0.9521
				59	0.9217	0.9592	0.9120	0.9540
				60	0.9255	0.9613	0.9154	0.9558
				61	0.9292	0.9633	0.9188	0.9577
				62	0.9330	0.9653	0.9222	0.9595
				63	0.9366	0.9673	0.9255	0.9613
				64	0.9402	0.9692	0.9288	0.9631
				65	0.9437	0.9711	0.9320	0.9648
				66	0.9472	0.9729	0.9352	0.9665
				67	0.9505	0.9746	0.9382	0.9681
				68	0.9538	0.9763	0.9412	0.9697
				69	0.9569	0.9780	0.9441	0.9712
				70	0.9599	0.9795	0.9469	0.9727
				71	0.9628	0.9810	0.9496	0.9741
				72	0.9656	0.9825	0.9522	0.9755
				73	0.9682	0.9838	0.9547	0.9768
				74	0.9707	0.9851	0.9571	0.9781
				75	0.9731	0.9864	0.9594	0.9793
				76	0.9754	0.9875	0.9617	0.9805
				77	0.9775	0.9886	0.9638	0.9816
				78	0.9795	0.9897	0.9658	0.9826
				79	0.9814	0.9906	0.9678	0.9836
				80	0.9832	0.9915	0.9697	0.9846
				81	0.9848	0.9924	0.9714	0.9855
				82	0.9863	0.9931	0.9731	0.9864
				83	0.9878	0.9938	0.9748	0.9872
				84	0.9891	0.9945	0.9763	0.9880
				85	0.9903	0.9951	0.9778	0.9888
				86	0.9914	0.9957	0.9792	0.9895
				87	0.9924	0.9962	0.9806	0.9902
				88	0.9932	0.9966	0.9818	0.9908
				89	0.9941	0.9970	0.9830	0.9914
				90	0.9948	0.9974	0.9841	0.9920

Member's Age	Year	Month	Early	Opt. 4
59	6		0.825000	0.8087
59	7		0.829167	0.8143
59	8		0.833333	0.8200
59	9		0.837500	0.8257
59	10		0.841667	0.8314
59	11		0.845833	0.8371
60	0		0.850000	0.8428
60	1		0.852500	0.8489
60	2		0.855000	0.8551
60	3		0.857500	0.8613
60	4		0.860000	0.8675
60	5		0.862500	0.8737

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8071	0.8933	0.8070	0.8932
2	0.8075	0.8935	0.8074	0.8934
3	0.8078	0.8937	0.8077	0.8936
4	0.8082	0.8939	0.8081	0.8939
5	0.8087	0.8942	0.8085	0.8941
6	0.8091	0.8945	0.8090	0.8944
7	0.8096	0.8948	0.8094	0.8947
8	0.8101	0.8951	0.8099	0.8950
9	0.8106	0.8954	0.8104	0.8953
10	0.8112	0.8958	0.8110	0.8956
11	0.8118	0.8961	0.8115	0.8960
12	0.8125	0.8965	0.8122	0.8963
13	0.8131	0.8969	0.8128	0.8967
14	0.8139	0.8974	0.8135	0.8972
15	0.8146	0.8979	0.8142	0.8976
16	0.8154	0.8983	0.8150	0.8981
17	0.8163	0.8989	0.8158	0.8986
18	0.8172	0.8994	0.8167	0.8991
19	0.8181	0.9000	0.8176	0.8997
20	0.8191	0.9006	0.8186	0.9002
21	0.8202	0.9012	0.8196	0.9009
22	0.8213	0.9019	0.8207	0.9015
23	0.8225	0.9026	0.8219	0.9022
24	0.8237	0.9034	0.8231	0.9030
25	0.8251	0.9041	0.8243	0.9037
26	0.8264	0.9050	0.8257	0.9045
27	0.8279	0.9059	0.8271	0.9054
28	0.8295	0.9068	0.8286	0.9063
29	0.8311	0.9078	0.8301	0.9072
30	0.8328	0.9088	0.8318	0.9082
31	0.8346	0.9099	0.8335	0.9092
32	0.8365	0.9110	0.8353	0.9102
33	0.8385	0.9122	0.8371	0.9113
34	0.8406	0.9134	0.8391	0.9125
35	0.8428	0.9147	0.8411	0.9137

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
				36	0.8347	0.9099	0.8329	0.9088
				37	0.8371	0.9113	0.8351	0.9101
				38	0.8396	0.9128	0.8374	0.9115
				39	0.8423	0.9144	0.8398	0.9129
				40	0.8450	0.9160	0.8423	0.9144
				41	0.8479	0.9177	0.8449	0.9159
				42	0.8509	0.9194	0.8476	0.9175
				43	0.8540	0.9212	0.8503	0.9191
				44	0.8572	0.9231	0.8532	0.9208
				45	0.8605	0.9250	0.8561	0.9225
				46	0.8640	0.9270	0.8591	0.9242
				47	0.8675	0.9291	0.8622	0.9260
				48	0.8712	0.9312	0.8654	0.9279
				49	0.8749	0.9333	0.8687	0.9297
				50	0.8788	0.9355	0.8720	0.9316
				51	0.8825	0.9376	0.8754	0.9335
				52	0.8863	0.9397	0.8788	0.9355
				53	0.8902	0.9419	0.8823	0.9375
				54	0.8941	0.9441	0.8859	0.9395
				55	0.8981	0.9463	0.8895	0.9415
				56	0.9021	0.9485	0.8931	0.9435
				57	0.9062	0.9508	0.8968	0.9456
				58	0.9102	0.9530	0.9005	0.9476
				59	0.9143	0.9552	0.9042	0.9497
				60	0.9184	0.9574	0.9079	0.9517
				61	0.9224	0.9596	0.9115	0.9537
				62	0.9264	0.9618	0.9152	0.9557
				63	0.9304	0.9639	0.9187	0.9577
				64	0.9343	0.9660	0.9223	0.9596
				65	0.9381	0.9681	0.9258	0.9615
				66	0.9419	0.9701	0.9292	0.9633
				67	0.9455	0.9720	0.9325	0.9651
				68	0.9491	0.9739	0.9358	0.9668
				69	0.9525	0.9757	0.9389	0.9685
				70	0.9558	0.9774	0.9420	0.9701
				71	0.9590	0.9791	0.9450	0.9717
				72	0.9621	0.9807	0.9478	0.9732
				73	0.9650	0.9822	0.9506	0.9747
				74	0.9678	0.9836	0.9533	0.9761
				75	0.9704	0.9850	0.9558	0.9774
				76	0.9729	0.9863	0.9583	0.9787
				77	0.9753	0.9875	0.9606	0.9799
				78	0.9775	0.9886	0.9628	0.9811
				79	0.9796	0.9897	0.9650	0.9822
				80	0.9815	0.9907	0.9670	0.9832
				81	0.9833	0.9916	0.9690	0.9843
				82	0.9850	0.9925	0.9709	0.9852
				83	0.9866	0.9932	0.9727	0.9861
				84	0.9880	0.9940	0.9744	0.9870
				85	0.9893	0.9946	0.9760	0.9878
				86	0.9905	0.9952	0.9775	0.9886
				87	0.9916	0.9958	0.9789	0.9894
				88	0.9926	0.9963	0.9803	0.9901
				89	0.9935	0.9967	0.9816	0.9907
				90	0.9943	0.9971	0.9828	0.9913

Member's Age	Year	Month	Early	Opt. 4
60	6		0.865000	0.8799
60	7		0.867500	0.8861
60	8		0.870000	0.8924
60	9		0.872500	0.8986
60	10		0.875000	0.9049
60	11		0.877500	0.9112
61	0		0.880000	0.9175
61	1		0.882500	0.9243
61	2		0.885000	0.9311
61	3		0.887500	0.9379
61	4		0.890000	0.9447
61	5		0.892500	0.9516

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7966	0.8868	0.7966	0.8868
2	0.7970	0.8870	0.7969	0.8870
3	0.7974	0.8873	0.7973	0.8872
4	0.7978	0.8875	0.7977	0.8874
5	0.7982	0.8878	0.7981	0.8877
6	0.7986	0.8880	0.7985	0.8880
7	0.7991	0.8883	0.7989	0.8882
8	0.7996	0.8886	0.7994	0.8885
9	0.8001	0.8890	0.7999	0.8888
10	0.8007	0.8893	0.8005	0.8892
11	0.8013	0.8897	0.8011	0.8895
12	0.8020	0.8901	0.8017	0.8899
13	0.8026	0.8905	0.8023	0.8903
14	0.8034	0.8910	0.8030	0.8907
15	0.8041	0.8914	0.8037	0.8912
16	0.8049	0.8919	0.8045	0.8917
17	0.8058	0.8924	0.8053	0.8922
18	0.8067	0.8930	0.8062	0.8927
19	0.8076	0.8936	0.8071	0.8932
20	0.8086	0.8942	0.8081	0.8938
21	0.8097	0.8948	0.8091	0.8945
22	0.8108	0.8955	0.8102	0.8951
23	0.8120	0.8962	0.8113	0.8958
24	0.8132	0.8970	0.8125	0.8966
25	0.8145	0.8978	0.8138	0.8974
26	0.8159	0.8986	0.8152	0.8982
27	0.8174	0.8995	0.8166	0.8990
28	0.8190	0.9005	0.8181	0.8999
29	0.8206	0.9015	0.8197	0.9009
30	0.8223	0.9025	0.8213	0.9019
31	0.8242	0.9036	0.8230	0.9029
32	0.8261	0.9047	0.8248	0.9040
33	0.8281	0.9060	0.8267	0.9051
34	0.8302	0.9072	0.8287	0.9063
35	0.8324	0.9085	0.8307	0.9075

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	
Member's Age				36	0.8238	0.9034	0.8220	0.9023	
Year	Month	Early	Opt. 4	37	0.8262	0.9049	0.8242	0.9036	
61	6	0.895000	0.9585	38	0.8288	0.9064	0.8266	0.9051	
61	7	0.897500	0.9653	39	0.8315	0.9080	0.8290	0.9065	
61	8	0.900000	0.9722	40	0.8343	0.9097	0.8315	0.9080	
61	9	0.902500	0.9792	41	0.8372	0.9114	0.8342	0.9096	
61	10	0.905000	0.9861	42	0.8403	0.9132	0.8369	0.9112	
61	11	0.907500	0.9930	43	0.8434	0.9151	0.8397	0.9129	
62	0	0.910000		44	0.8467	0.9170	0.8426	0.9146	
62	1	0.912500		45	0.8501	0.9190	0.8457	0.9164	
62	2	0.915000		46	0.8537	0.9211	0.8487	0.9182	
62	3	0.917500		47	0.8573	0.9232	0.8519	0.9200	
62	4	0.920000		48	0.8611	0.9254	0.8552	0.9219	
62	5	0.922500		49	0.8650	0.9276	0.8585	0.9239	
				50	0.8690	0.9299	0.8620	0.9259	
				51	0.8728	0.9321	0.8655	0.9279	
				52	0.8768	0.9343	0.8690	0.9299	
				53	0.8808	0.9366	0.8727	0.9320	
				54	0.8849	0.9390	0.8764	0.9341	
				55	0.8891	0.9413	0.8802	0.9363	
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	56	0.8933	0.9437	0.8840	0.9384
1	0.7857	0.8800	0.7856	0.8799	57	0.8976	0.9460	0.8879	0.9406
2	0.7860	0.8802	0.7860	0.8801	58	0.9019	0.9484	0.8918	0.9428
3	0.7864	0.8804	0.7863	0.8804	59	0.9063	0.9508	0.8957	0.9450
4	0.7868	0.8807	0.7867	0.8806	60	0.9106	0.9532	0.8996	0.9472
5	0.7872	0.8809	0.7871	0.8809	61	0.9149	0.9556	0.9035	0.9493
6	0.7876	0.8812	0.7875	0.8811	62	0.9192	0.9579	0.9074	0.9515
7	0.7881	0.8815	0.7880	0.8814	63	0.9235	0.9602	0.9113	0.9536
8	0.7886	0.8818	0.7884	0.8817	64	0.9277	0.9625	0.9151	0.9557
9	0.7891	0.8821	0.7889	0.8820	65	0.9319	0.9647	0.9189	0.9577
10	0.7897	0.8825	0.7895	0.8824	66	0.9360	0.9669	0.9226	0.9597
11	0.7903	0.8829	0.7900	0.8827	67	0.9400	0.9691	0.9262	0.9617
12	0.7909	0.8833	0.7907	0.8831	68	0.9439	0.9711	0.9298	0.9636
13	0.7916	0.8837	0.7913	0.8835	69	0.9476	0.9731	0.9332	0.9655
14	0.7924	0.8841	0.7920	0.8839	70	0.9513	0.9750	0.9366	0.9673
15	0.7931	0.8846	0.7927	0.8844	71	0.9548	0.9769	0.9398	0.9690
16	0.7939	0.8851	0.7935	0.8848	72	0.9581	0.9786	0.9430	0.9707
17	0.7947	0.8856	0.7943	0.8853	73	0.9614	0.9803	0.9460	0.9723
18	0.7956	0.8862	0.7951	0.8859	74	0.9644	0.9819	0.9490	0.9738
19	0.7966	0.8868	0.7961	0.8864	75	0.9674	0.9834	0.9518	0.9753
20	0.7976	0.8874	0.7970	0.8870	76	0.9701	0.9848	0.9545	0.9767
21	0.7986	0.8880	0.7980	0.8877	77	0.9727	0.9862	0.9571	0.9781
22	0.7997	0.8887	0.7991	0.8884	78	0.9752	0.9874	0.9595	0.9793
23	0.8009	0.8895	0.8003	0.8891	79	0.9775	0.9886	0.9619	0.9806
24	0.8022	0.8902	0.8015	0.8898	80	0.9797	0.9897	0.9642	0.9817
25	0.8035	0.8910	0.8028	0.8906	81	0.9817	0.9907	0.9663	0.9829
26	0.8049	0.8919	0.8041	0.8914	82	0.9835	0.9917	0.9684	0.9839
27	0.8064	0.8928	0.8056	0.8923	83	0.9852	0.9926	0.9703	0.9849
28	0.8079	0.8938	0.8071	0.8932	84	0.9868	0.9934	0.9722	0.9859
29	0.8096	0.8948	0.8086	0.8942	85	0.9883	0.9941	0.9739	0.9868
30	0.8113	0.8958	0.8103	0.8952	86	0.9896	0.9948	0.9756	0.9876
31	0.8131	0.8969	0.8120	0.8963	87	0.9908	0.9954	0.9772	0.9885
32	0.8151	0.8981	0.8138	0.8974	88	0.9919	0.9959	0.9787	0.9892
33	0.8171	0.8993	0.8157	0.8985	89	0.9928	0.9964	0.9801	0.9899
34	0.8192	0.9006	0.8177	0.8997	90	0.9937	0.9968	0.9814	0.9906
35	0.8214	0.9020	0.8198	0.9010					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.8123	0.8964	0.8105	0.8953
Year	Month		Early	Opt. 4	37	0.8148	0.8979	0.8128	0.8967
62	6		0.925000		38	0.8174	0.8995	0.8151	0.8982
62	7		0.927500		39	0.8201	0.9011	0.8176	0.8997
62	8		0.930000		40	0.8229	0.9029	0.8202	0.9012
62	9		0.932500		41	0.8259	0.9046	0.8229	0.9028
62	10		0.935000		42	0.8290	0.9065	0.8256	0.9045
62	11		0.937500		43	0.8322	0.9084	0.8285	0.9062
63	0		0.940000		44	0.8356	0.9104	0.8315	0.9080
63	1		0.942500		45	0.8391	0.9125	0.8346	0.9098
63	2		0.945000		46	0.8427	0.9146	0.8377	0.9117
63	3		0.947500		47	0.8465	0.9168	0.8410	0.9136
63	4		0.950000		48	0.8503	0.9191	0.8443	0.9156
63	5		0.952500		49	0.8543	0.9214	0.8478	0.9176
					50	0.8584	0.9238	0.8513	0.9197
					51	0.8624	0.9261	0.8549	0.9218
					52	0.8665	0.9285	0.8586	0.9239
					53	0.8707	0.9309	0.8624	0.9261
					54	0.8750	0.9333	0.8662	0.9283
					55	0.8794	0.9358	0.8702	0.9306
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	56	0.8838	0.9383	0.8742	0.9329
1	0.7742	0.8727	0.7741	0.8727	57	0.8883	0.9409	0.8783	0.9352
2	0.7745	0.8729	0.7745	0.8729	58	0.8929	0.9434	0.8824	0.9375
3	0.7749	0.8732	0.7748	0.8731	59	0.8975	0.9460	0.8865	0.9398
4	0.7753	0.8734	0.7752	0.8734	60	0.9021	0.9485	0.8907	0.9422
5	0.7757	0.8737	0.7756	0.8736	61	0.9067	0.9511	0.8948	0.9445
6	0.7761	0.8740	0.7760	0.8739	62	0.9113	0.9536	0.8990	0.9468
7	0.7766	0.8743	0.7764	0.8742	63	0.9159	0.9561	0.9031	0.9491
8	0.7771	0.8746	0.7769	0.8745	64	0.9205	0.9586	0.9073	0.9514
9	0.7776	0.8749	0.7774	0.8748	65	0.9250	0.9610	0.9113	0.9536
10	0.7782	0.8753	0.7779	0.8751	66	0.9294	0.9634	0.9153	0.9558
11	0.7788	0.8756	0.7785	0.8755	67	0.9338	0.9657	0.9193	0.9579
12	0.7794	0.8760	0.7791	0.8758	68	0.9380	0.9680	0.9231	0.9600
13	0.7801	0.8765	0.7797	0.8762	69	0.9421	0.9702	0.9269	0.9621
14	0.7808	0.8769	0.7804	0.8767	70	0.9461	0.9723	0.9306	0.9640
15	0.7816	0.8774	0.7811	0.8771	71	0.9500	0.9744	0.9341	0.9660
16	0.7823	0.8779	0.7819	0.8776	72	0.9537	0.9763	0.9376	0.9678
17	0.7832	0.8784	0.7827	0.8781	73	0.9573	0.9782	0.9409	0.9696
18	0.7841	0.8790	0.7836	0.8786	74	0.9607	0.9799	0.9442	0.9713
19	0.7850	0.8795	0.7845	0.8792	75	0.9639	0.9816	0.9473	0.9729
20	0.7860	0.8802	0.7854	0.8798	76	0.9670	0.9832	0.9502	0.9745
21	0.7870	0.8808	0.7865	0.8805	77	0.9699	0.9847	0.9531	0.9760
22	0.7881	0.8815	0.7875	0.8811	78	0.9726	0.9861	0.9558	0.9774
23	0.7893	0.8823	0.7887	0.8819	79	0.9751	0.9874	0.9584	0.9788
24	0.7906	0.8830	0.7899	0.8826	80	0.9775	0.9886	0.9609	0.9801
25	0.7919	0.8839	0.7912	0.8834	81	0.9798	0.9898	0.9633	0.9813
26	0.7933	0.8847	0.7925	0.8843	82	0.9818	0.9908	0.9656	0.9825
27	0.7948	0.8856	0.7940	0.8852	83	0.9837	0.9918	0.9677	0.9836
28	0.7963	0.8866	0.7955	0.8861	84	0.9855	0.9927	0.9697	0.9846
29	0.7980	0.8876	0.7971	0.8871	85	0.9871	0.9935	0.9717	0.9856
30	0.7997	0.8887	0.7987	0.8881	86	0.9885	0.9942	0.9735	0.9866
31	0.8016	0.8899	0.8005	0.8892	87	0.9899	0.9949	0.9752	0.9875
32	0.8035	0.8910	0.8023	0.8903	88	0.9911	0.9955	0.9769	0.9883
33	0.8055	0.8923	0.8042	0.8915	89	0.9921	0.9961	0.9784	0.9891
34	0.8077	0.8936	0.8062	0.8927	90	0.9931	0.9965	0.9798	0.9898
35	0.8099	0.8950	0.8083	0.8940					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age					36	0.8002	0.8890	0.7984	0.8879
Year	Month		Early	Opt. 4	37	0.8027	0.8905	0.8007	0.8893
63	6		0.955000		38	0.8053	0.8922	0.8031	0.8908
63	7		0.957500		39	0.8081	0.8938	0.8056	0.8923
63	8		0.960000		40	0.8109	0.8956	0.8082	0.8939
63	9		0.962500		41	0.8139	0.8974	0.8109	0.8956
63	10		0.965000		42	0.8171	0.8993	0.8137	0.8973
63	11		0.967500		43	0.8204	0.9013	0.8167	0.8991
64	0		0.970000		44	0.8238	0.9034	0.8197	0.9009
64	1		0.972500		45	0.8274	0.9055	0.8228	0.9028
64	2		0.975000		46	0.8311	0.9077	0.8260	0.9047
64	3		0.977500		47	0.8349	0.9100	0.8294	0.9067
64	4		0.980000		48	0.8389	0.9124	0.8328	0.9088
64	5		0.982500		49	0.8430	0.9148	0.8363	0.9109
					50	0.8472	0.9173	0.8399	0.9130
					51	0.8513	0.9197	0.8436	0.9152
					52	0.8556	0.9222	0.8474	0.9174
					53	0.8599	0.9247	0.8513	0.9197
					54	0.8644	0.9273	0.8554	0.9220
					55	0.8689	0.9299	0.8595	0.9244
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	56	0.8736	0.9325	0.8636	0.9268
1	0.7621	0.8650	0.7621	0.8650	57	0.8783	0.9352	0.8679	0.9293
2	0.7625	0.8652	0.7624	0.8652	58	0.8831	0.9379	0.8722	0.9317
3	0.7628	0.8655	0.7628	0.8654	59	0.8879	0.9406	0.8766	0.9342
4	0.7632	0.8657	0.7631	0.8656	60	0.8928	0.9434	0.8810	0.9367
5	0.7636	0.8660	0.7635	0.8659	61	0.8977	0.9461	0.8854	0.9392
6	0.7641	0.8663	0.7639	0.8662	62	0.9027	0.9488	0.8898	0.9417
7	0.7645	0.8666	0.7644	0.8665	63	0.9076	0.9516	0.8942	0.9442
8	0.7650	0.8669	0.7648	0.8668	64	0.9125	0.9542	0.8986	0.9466
9	0.7655	0.8672	0.7653	0.8671	65	0.9173	0.9569	0.9030	0.9490
10	0.7661	0.8676	0.7659	0.8674	66	0.9221	0.9595	0.9073	0.9514
11	0.7667	0.8679	0.7664	0.8678	67	0.9269	0.9620	0.9116	0.9538
12	0.7673	0.8683	0.7670	0.8681	68	0.9315	0.9645	0.9158	0.9560
13	0.7680	0.8688	0.7676	0.8686	69	0.9360	0.9669	0.9199	0.9583
14	0.7687	0.8692	0.7683	0.8690	70	0.9404	0.9693	0.9239	0.9604
15	0.7695	0.8697	0.7690	0.8694	71	0.9446	0.9715	0.9278	0.9625
16	0.7702	0.8702	0.7698	0.8699	72	0.9487	0.9737	0.9316	0.9646
17	0.7711	0.8707	0.7706	0.8704	73	0.9526	0.9757	0.9353	0.9665
18	0.7719	0.8713	0.7714	0.8710	74	0.9564	0.9777	0.9388	0.9684
19	0.7729	0.8719	0.7723	0.8715	75	0.9600	0.9796	0.9422	0.9703
20	0.7738	0.8725	0.7733	0.8721	76	0.9634	0.9814	0.9455	0.9720
21	0.7749	0.8732	0.7743	0.8728	77	0.9666	0.9830	0.9487	0.9737
22	0.7760	0.8739	0.7754	0.8735	78	0.9696	0.9846	0.9517	0.9752
23	0.7771	0.8746	0.7765	0.8742	79	0.9725	0.9860	0.9546	0.9768
24	0.7784	0.8754	0.7777	0.8750	80	0.9751	0.9874	0.9573	0.9782
25	0.7797	0.8762	0.7790	0.8758	81	0.9776	0.9887	0.9599	0.9796
26	0.7811	0.8771	0.7804	0.8766	82	0.9799	0.9898	0.9624	0.9809
27	0.7826	0.8780	0.7818	0.8775	83	0.9820	0.9909	0.9648	0.9821
28	0.7841	0.8790	0.7833	0.8785	84	0.9840	0.9919	0.9670	0.9832
29	0.7858	0.8801	0.7849	0.8795	85	0.9857	0.9928	0.9692	0.9843
30	0.7875	0.8811	0.7865	0.8805	86	0.9874	0.9936	0.9712	0.9854
31	0.7894	0.8823	0.7883	0.8816	87	0.9888	0.9944	0.9731	0.9863
32	0.7913	0.8835	0.7901	0.8828	88	0.9901	0.9950	0.9749	0.9873
33	0.7934	0.8848	0.7921	0.8840	89	0.9913	0.9956	0.9765	0.9881
34	0.7955	0.8861	0.7941	0.8852	90	0.9924	0.9962	0.9781	0.9889
35	0.7978	0.8875	0.7962	0.8865					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3																																																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">Member's Age</th> <th>Early</th> <th>Opt. 4</th> </tr> <tr> <th>Year</th> <th>Month</th> <th></th> <th></th> </tr> </thead> <tbody> <tr><td>64</td><td>6</td><td>0.985000</td><td></td></tr> <tr><td>64</td><td>7</td><td>0.987500</td><td></td></tr> <tr><td>64</td><td>8</td><td>0.990000</td><td></td></tr> <tr><td>64</td><td>9</td><td>0.992500</td><td></td></tr> <tr><td>64</td><td>10</td><td>0.995000</td><td></td></tr> <tr><td>64</td><td>11</td><td>0.997500</td><td></td></tr> <tr><td>65</td><td>0</td><td></td><td></td></tr> <tr><td>65</td><td>1</td><td></td><td></td></tr> <tr><td>65</td><td>2</td><td></td><td></td></tr> <tr><td>65</td><td>3</td><td></td><td></td></tr> <tr><td>65</td><td>4</td><td></td><td></td></tr> <tr><td>65</td><td>5</td><td></td><td></td></tr> </tbody> </table>					Member's Age		Early	Opt. 4	Year	Month			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			36	0.7874	0.8811	0.7857	0.8800
					Member's Age		Early	Opt. 4																																																									
					Year	Month																																																											
					64	6	0.985000																																																										
					64	7	0.987500																																																										
					64	8	0.990000																																																										
					64	9	0.992500																																																										
					64	10	0.995000																																																										
					64	11	0.997500																																																										
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					65	4																																																											
					65	5																																																											
					37	0.7899	0.8827	0.7880	0.8814																																																								
					38	0.7926	0.8843	0.7904	0.8829																																																								
					39	0.7954	0.8860	0.7929	0.8845																																																								
					40	0.7983	0.8878	0.7956	0.8862																																																								
					41	0.8013	0.8897	0.7983	0.8879																																																								
42	0.8045	0.8917	0.8012	0.8896																																																													
43	0.8079	0.8937	0.8041	0.8914																																																													
44	0.8113	0.8958	0.8072	0.8933																																																													
45	0.8150	0.8980	0.8104	0.8952																																																													
46	0.8187	0.9003	0.8136	0.8972																																																													
47	0.8226	0.9027	0.8170	0.8993																																																													
48	0.8267	0.9051	0.8205	0.9014																																																													
49	0.8309	0.9077	0.8241	0.9036																																																													
50	0.8353	0.9102	0.8278	0.9058																																																													
51	0.8395	0.9127	0.8316	0.9081																																																													
52	0.8439	0.9153	0.8355	0.9104																																																													
53	0.8483	0.9180	0.8396	0.9128																																																													
54	0.8530	0.9206	0.8437	0.9152																																																													
55	0.8577	0.9234	0.8480	0.9177																																																													
56	0.8625	0.9262	0.8523	0.9203																																																													
57	0.8675	0.9290	0.8567	0.9228																																																													
58	0.8725	0.9319	0.8612	0.9254																																																													
59	0.8776	0.9348	0.8658	0.9281																																																													
60	0.8827	0.9377	0.8704	0.9307																																																													
61	0.8879	0.9406	0.8751	0.9334																																																													
62	0.8932	0.9436	0.8798	0.9361																																																													
63	0.8984	0.9465	0.8845	0.9387																																																													
64	0.9037	0.9494	0.8892	0.9413																																																													
65	0.9089	0.9523	0.8939	0.9440																																																													
66	0.9141	0.9551	0.8985	0.9466																																																													
67	0.9192	0.9579	0.9031	0.9491																																																													
68	0.9242	0.9606	0.9077	0.9516																																																													
69	0.9291	0.9633	0.9121	0.9540																																																													
70	0.9339	0.9658	0.9165	0.9564																																																													
71	0.9386	0.9683	0.9207	0.9587																																																													
72	0.9431	0.9707	0.9249	0.9610																																																													
73	0.9474	0.9730	0.9289	0.9631																																																													
74	0.9516	0.9752	0.9328	0.9652																																																													
75	0.9555	0.9773	0.9366	0.9672																																																													
76	0.9593	0.9792	0.9402	0.9692																																																													
77	0.9629	0.9811	0.9437	0.9710																																																													
78	0.9663	0.9828	0.9470	0.9728																																																													
79	0.9694	0.9845	0.9502	0.9745																																																													
80	0.9724	0.9860	0.9532	0.9761																																																													
81	0.9751	0.9874	0.9561	0.9776																																																													
82	0.9777	0.9887	0.9589	0.9790																																																													
83	0.9800	0.9899	0.9615	0.9804																																																													
84	0.9822	0.9910	0.9640	0.9817																																																													
85	0.9842	0.9920	0.9663	0.9829																																																													
86	0.9860	0.9929	0.9686	0.9840																																																													
87	0.9876	0.9938	0.9706	0.9851																																																													
88	0.9891	0.9945	0.9726	0.9861																																																													
89	0.9904	0.9952	0.9745	0.9871																																																													
90	0.9916	0.9958	0.9762	0.9879																																																													

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7740	0.8726	0.7723	0.8715
					37	0.7765	0.8742	0.7746	0.8730
					38	0.7792	0.8759	0.7771	0.8746
					39	0.7820	0.8777	0.7796	0.8762
					40	0.7849	0.8795	0.7823	0.8778
					41	0.7880	0.8814	0.7850	0.8796
					42	0.7912	0.8835	0.7879	0.8814
					43	0.7946	0.8856	0.7909	0.8832
					44	0.7981	0.8877	0.7940	0.8852
					45	0.8018	0.8900	0.7972	0.8872
					46	0.8056	0.8924	0.8005	0.8892
					47	0.8096	0.8948	0.8040	0.8913
					48	0.8138	0.8973	0.8075	0.8935
					49	0.8181	0.8999	0.8112	0.8958
					50	0.8225	0.9026	0.8150	0.8980
					51	0.8269	0.9052	0.8188	0.9004
					52	0.8313	0.9079	0.8229	0.9028
					53	0.8360	0.9107	0.8270	0.9053
					54	0.8407	0.9135	0.8313	0.9079
					55	0.8456	0.9163	0.8356	0.9105
					56	0.8506	0.9193	0.8401	0.9131
					57	0.8557	0.9223	0.8447	0.9158
					58	0.8610	0.9253	0.8494	0.9186
					59	0.8663	0.9284	0.8542	0.9214
					60	0.8717	0.9315	0.8590	0.9242
					61	0.8772	0.9346	0.8640	0.9270
					62	0.8828	0.9377	0.8689	0.9299
					63	0.8884	0.9409	0.8739	0.9327
					64	0.8940	0.9440	0.8789	0.9355
					65	0.8996	0.9471	0.8839	0.9384
					66	0.9051	0.9502	0.8889	0.9412
					67	0.9106	0.9532	0.8938	0.9439
					68	0.9161	0.9562	0.8987	0.9466
					69	0.9214	0.9591	0.9035	0.9493
					70	0.9267	0.9619	0.9082	0.9519
					71	0.9318	0.9647	0.9129	0.9544
					72	0.9367	0.9673	0.9174	0.9569
					73	0.9415	0.9699	0.9218	0.9593
					74	0.9461	0.9723	0.9261	0.9616
					75	0.9505	0.9746	0.9302	0.9638
					76	0.9547	0.9768	0.9342	0.9660
					77	0.9586	0.9789	0.9381	0.9680
					78	0.9624	0.9808	0.9418	0.9700
					79	0.9659	0.9827	0.9453	0.9719
					80	0.9692	0.9844	0.9487	0.9737
					81	0.9723	0.9860	0.9519	0.9753
					82	0.9752	0.9874	0.9549	0.9769
					83	0.9778	0.9888	0.9578	0.9785
					84	0.9802	0.9900	0.9606	0.9799
					85	0.9824	0.9911	0.9632	0.9812
					86	0.9844	0.9922	0.9656	0.9825
					87	0.9863	0.9931	0.9679	0.9837
					88	0.9879	0.9939	0.9701	0.9848
					89	0.9894	0.9946	0.9721	0.9859
					90	0.9907	0.9953	0.9740	0.9868
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7363	0.8481	0.7362	0.8481					
2	0.7366	0.8483	0.7366	0.8483					
3	0.7370	0.8486	0.7369	0.8485					
4	0.7374	0.8488	0.7373	0.8488					
5	0.7378	0.8491	0.7376	0.8490					
6	0.7382	0.8494	0.7381	0.8493					
7	0.7386	0.8497	0.7385	0.8496					
8	0.7391	0.8500	0.7389	0.8499					
9	0.7396	0.8503	0.7394	0.8502					
10	0.7402	0.8507	0.7399	0.8505					
11	0.7407	0.8511	0.7405	0.8509					
12	0.7414	0.8515	0.7411	0.8513					
13	0.7420	0.8519	0.7417	0.8517					
14	0.7427	0.8524	0.7423	0.8521					
15	0.7435	0.8529	0.7430	0.8526					
16	0.7442	0.8534	0.7438	0.8531					
17	0.7450	0.8539	0.7445	0.8536					
18	0.7459	0.8544	0.7454	0.8541					
19	0.7468	0.8550	0.7462	0.8547					
20	0.7477	0.8557	0.7472	0.8553					
21	0.7488	0.8563	0.7482	0.8560					
22	0.7498	0.8570	0.7492	0.8567					
23	0.7510	0.8578	0.7504	0.8574					
24	0.7522	0.8586	0.7516	0.8582					
25	0.7535	0.8594	0.7528	0.8590					
26	0.7549	0.8603	0.7542	0.8599					
27	0.7564	0.8613	0.7556	0.8608					
28	0.7579	0.8623	0.7571	0.8618					
29	0.7596	0.8634	0.7587	0.8628					
30	0.7613	0.8645	0.7604	0.8639					
31	0.7632	0.8657	0.7621	0.8650					
32	0.7651	0.8669	0.7640	0.8662					
33	0.7672	0.8682	0.7659	0.8674					
34	0.7693	0.8696	0.7679	0.8687					
35	0.7716	0.8711	0.7701	0.8701					

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7599	0.8636	0.7582	0.8625
					37	0.7625	0.8652	0.7606	0.8640
					38	0.7651	0.8669	0.7630	0.8656
					39	0.7679	0.8687	0.7656	0.8672
					40	0.7709	0.8706	0.7683	0.8689
					41	0.7740	0.8726	0.7710	0.8707
					42	0.7772	0.8747	0.7739	0.8726
					43	0.7806	0.8768	0.7770	0.8745
					44	0.7842	0.8791	0.7801	0.8765
					45	0.7879	0.8814	0.7833	0.8785
					46	0.7918	0.8838	0.7867	0.8806
					47	0.7959	0.8863	0.7902	0.8828
					48	0.8001	0.8889	0.7938	0.8850
					49	0.8045	0.8916	0.7975	0.8873
					50	0.8090	0.8944	0.8013	0.8897
					51	0.8134	0.8971	0.8053	0.8921
					52	0.8180	0.8999	0.8094	0.8947
					53	0.8227	0.9027	0.8136	0.8972
					54	0.8276	0.9057	0.8180	0.8999
					55	0.8327	0.9087	0.8225	0.9026
					56	0.8378	0.9118	0.8271	0.9054
					57	0.8432	0.9149	0.8319	0.9082
					58	0.8486	0.9181	0.8367	0.9111
					59	0.8542	0.9213	0.8417	0.9141
					60	0.8598	0.9246	0.8468	0.9170
					61	0.8656	0.9280	0.8519	0.9200
					62	0.8715	0.9313	0.8571	0.9231
					63	0.8774	0.9347	0.8624	0.9261
					64	0.8833	0.9380	0.8677	0.9291
					65	0.8893	0.9414	0.8730	0.9322
					66	0.8952	0.9447	0.8783	0.9352
					67	0.9012	0.9480	0.8835	0.9382
					68	0.9070	0.9513	0.8888	0.9411
					69	0.9128	0.9544	0.8940	0.9440
					70	0.9185	0.9575	0.8991	0.9469
					71	0.9241	0.9606	0.9041	0.9496
					72	0.9295	0.9635	0.9091	0.9524
					73	0.9348	0.9663	0.9139	0.9550
					74	0.9398	0.9690	0.9186	0.9575
					75	0.9447	0.9716	0.9231	0.9600
					76	0.9494	0.9740	0.9275	0.9624
					77	0.9538	0.9763	0.9317	0.9647
					78	0.9580	0.9785	0.9358	0.9668
					79	0.9619	0.9806	0.9397	0.9689
					80	0.9656	0.9825	0.9435	0.9709
					81	0.9690	0.9843	0.9470	0.9728
					82	0.9722	0.9859	0.9504	0.9746
					83	0.9752	0.9874	0.9536	0.9763
					84	0.9779	0.9888	0.9567	0.9779
					85	0.9804	0.9901	0.9596	0.9794
					86	0.9826	0.9912	0.9623	0.9808
					87	0.9847	0.9923	0.9648	0.9821
					88	0.9865	0.9932	0.9672	0.9833
					89	0.9881	0.9940	0.9695	0.9845
					90	0.9896	0.9948	0.9716	0.9856

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7451	0.8539	0.7435	0.8529
					37	0.7476	0.8556	0.7458	0.8544
					38	0.7503	0.8574	0.7483	0.8560
					39	0.7531	0.8592	0.7508	0.8577
					40	0.7561	0.8611	0.7535	0.8594
					41	0.7592	0.8631	0.7563	0.8613
					42	0.7625	0.8652	0.7592	0.8631
					43	0.7659	0.8674	0.7623	0.8651
					44	0.7695	0.8697	0.7654	0.8671
					45	0.7733	0.8721	0.7687	0.8692
					46	0.7772	0.8746	0.7721	0.8714
					47	0.7813	0.8772	0.7756	0.8736
					48	0.7856	0.8799	0.7793	0.8759
					49	0.7900	0.8827	0.7830	0.8783
					50	0.7947	0.8856	0.7869	0.8807
					51	0.7992	0.8884	0.7909	0.8833
					52	0.8038	0.8912	0.7951	0.8859
					53	0.8086	0.8942	0.7994	0.8885
					54	0.8136	0.8973	0.8039	0.8913
					55	0.8188	0.9004	0.8085	0.8941
					56	0.8241	0.9036	0.8132	0.8970
					57	0.8296	0.9069	0.8181	0.9000
					58	0.8353	0.9102	0.8231	0.9030
					59	0.8410	0.9137	0.8283	0.9061
					60	0.8470	0.9171	0.8336	0.9092
					61	0.8530	0.9207	0.8389	0.9124
					62	0.8591	0.9242	0.8444	0.9156
					63	0.8654	0.9278	0.8499	0.9188
					64	0.8717	0.9314	0.8554	0.9221
					65	0.8780	0.9350	0.8610	0.9253
					66	0.8844	0.9386	0.8667	0.9286
					67	0.8907	0.9422	0.8723	0.9318
					68	0.8970	0.9457	0.8779	0.9350
					69	0.9033	0.9492	0.8835	0.9381
					70	0.9095	0.9526	0.8890	0.9412
					71	0.9155	0.9559	0.8944	0.9443
					72	0.9214	0.9591	0.8998	0.9472
					73	0.9272	0.9622	0.9050	0.9501
					74	0.9328	0.9652	0.9101	0.9530
					75	0.9381	0.9681	0.9151	0.9557
					76	0.9433	0.9708	0.9199	0.9583
					77	0.9482	0.9734	0.9246	0.9608
					78	0.9529	0.9759	0.9291	0.9633
					79	0.9573	0.9782	0.9334	0.9656
					80	0.9614	0.9803	0.9376	0.9678
					81	0.9653	0.9823	0.9415	0.9699
					82	0.9689	0.9842	0.9453	0.9719
					83	0.9722	0.9859	0.9489	0.9738
					84	0.9752	0.9875	0.9523	0.9756
					85	0.9780	0.9889	0.9555	0.9772
					86	0.9805	0.9902	0.9585	0.9788
					87	0.9828	0.9913	0.9614	0.9803
					88	0.9849	0.9924	0.9640	0.9817
					89	0.9867	0.9933	0.9665	0.9830
					90	0.9884	0.9942	0.9688	0.9842
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7080	0.8290	0.7079	0.8290					
2	0.7083	0.8293	0.7083	0.8292					
3	0.7087	0.8295	0.7086	0.8294					
4	0.7090	0.8297	0.7089	0.8297					
5	0.7094	0.8300	0.7093	0.8299					
6	0.7098	0.8303	0.7097	0.8302					
7	0.7103	0.8306	0.7101	0.8305					
8	0.7107	0.8309	0.7106	0.8308					
9	0.7112	0.8313	0.7110	0.8311					
10	0.7118	0.8316	0.7115	0.8315					
11	0.7123	0.8320	0.7121	0.8318					
12	0.7129	0.8324	0.7126	0.8322					
13	0.7136	0.8328	0.7132	0.8326					
14	0.7142	0.8333	0.7139	0.8330					
15	0.7150	0.8338	0.7145	0.8335					
16	0.7157	0.8343	0.7152	0.8340					
17	0.7165	0.8348	0.7160	0.8345					
18	0.7173	0.8354	0.7168	0.8350					
19	0.7182	0.8360	0.7177	0.8356					
20	0.7191	0.8366	0.7186	0.8362					
21	0.7201	0.8373	0.7196	0.8369					
22	0.7212	0.8380	0.7206	0.8376					
23	0.7223	0.8388	0.7217	0.8384					
24	0.7235	0.8396	0.7229	0.8391					
25	0.7248	0.8404	0.7241	0.8400					
26	0.7261	0.8413	0.7254	0.8409					
27	0.7276	0.8423	0.7268	0.8418					
28	0.7291	0.8433	0.7283	0.8428					
29	0.7307	0.8444	0.7299	0.8438					
30	0.7325	0.8456	0.7315	0.8450					
31	0.7343	0.8468	0.7333	0.8461					
32	0.7362	0.8481	0.7351	0.8473					
33	0.7383	0.8494	0.7371	0.8486					
34	0.7404	0.8509	0.7391	0.8500					
35	0.7427	0.8524	0.7412	0.8514					

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7296	0.8436	0.7280	0.8426
					37	0.7321	0.8453	0.7303	0.8442
					38	0.7348	0.8471	0.7328	0.8458
					39	0.7376	0.8490	0.7354	0.8475
					40	0.7406	0.8510	0.7381	0.8493
					41	0.7437	0.8530	0.7409	0.8511
					42	0.7470	0.8552	0.7438	0.8531
					43	0.7504	0.8574	0.7468	0.8551
					44	0.7540	0.8598	0.7500	0.8571
					45	0.7578	0.8622	0.7533	0.8593
					46	0.7618	0.8648	0.7567	0.8615
					47	0.7659	0.8675	0.7603	0.8638
					48	0.7703	0.8702	0.7639	0.8662
					49	0.7748	0.8731	0.7677	0.8686
					50	0.7795	0.8761	0.7717	0.8711
					51	0.7840	0.8789	0.7757	0.8737
					52	0.7887	0.8819	0.7799	0.8764
					53	0.7937	0.8850	0.7843	0.8791
					54	0.7988	0.8881	0.7889	0.8820
					55	0.8040	0.8914	0.7936	0.8849
					56	0.8095	0.8947	0.7984	0.8879
					57	0.8151	0.8982	0.8035	0.8910
					58	0.8210	0.9017	0.8086	0.8942
					59	0.8269	0.9053	0.8139	0.8974
					60	0.8331	0.9089	0.8194	0.9007
					61	0.8394	0.9127	0.8249	0.9041
					62	0.8458	0.9164	0.8306	0.9075
					63	0.8523	0.9203	0.8364	0.9109
					64	0.8589	0.9241	0.8422	0.9143
					65	0.8656	0.9280	0.8481	0.9178
					66	0.8724	0.9318	0.8541	0.9213
					67	0.8792	0.9357	0.8600	0.9247
					68	0.8859	0.9395	0.8660	0.9282
					69	0.8927	0.9433	0.8719	0.9316
					70	0.8993	0.9470	0.8779	0.9350
					71	0.9059	0.9506	0.8837	0.9383
					72	0.9124	0.9542	0.8895	0.9415
					73	0.9187	0.9576	0.8952	0.9447
					74	0.9248	0.9609	0.9007	0.9478
					75	0.9307	0.9641	0.9062	0.9508
					76	0.9364	0.9671	0.9115	0.9537
					77	0.9418	0.9700	0.9166	0.9565
					78	0.9470	0.9728	0.9215	0.9592
					79	0.9519	0.9754	0.9263	0.9617
					80	0.9566	0.9778	0.9309	0.9642
					81	0.9609	0.9801	0.9353	0.9666
					82	0.9649	0.9821	0.9395	0.9688
					83	0.9687	0.9841	0.9435	0.9709
					84	0.9721	0.9858	0.9472	0.9729
					85	0.9752	0.9875	0.9508	0.9748
					86	0.9781	0.9889	0.9542	0.9766
					87	0.9807	0.9902	0.9574	0.9782
					88	0.9830	0.9914	0.9603	0.9798
					89	0.9851	0.9925	0.9631	0.9812
					90	0.9869	0.9934	0.9657	0.9826

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7133	0.8327	0.7118	0.8316
					37	0.7158	0.8344	0.7141	0.8332
					38	0.7185	0.8362	0.7166	0.8349
					39	0.7213	0.8381	0.7191	0.8366
					40	0.7243	0.8401	0.7218	0.8384
					41	0.7274	0.8422	0.7246	0.8403
					42	0.7307	0.8444	0.7276	0.8423
					43	0.7341	0.8467	0.7306	0.8443
					44	0.7378	0.8491	0.7338	0.8465
					45	0.7416	0.8516	0.7371	0.8487
					46	0.7456	0.8542	0.7405	0.8509
					47	0.7497	0.8570	0.7441	0.8533
					48	0.7541	0.8598	0.7478	0.8557
					49	0.7586	0.8628	0.7516	0.8582
					50	0.7634	0.8658	0.7556	0.8608
					51	0.7680	0.8688	0.7597	0.8634
					52	0.7728	0.8718	0.7639	0.8662
					53	0.7778	0.8750	0.7684	0.8690
					54	0.7830	0.8783	0.7730	0.8720
					55	0.7883	0.8816	0.7778	0.8750
					56	0.7939	0.8851	0.7827	0.8781
					57	0.7997	0.8887	0.7878	0.8813
					58	0.8056	0.8924	0.7931	0.8846
					59	0.8118	0.8961	0.7986	0.8880
					60	0.8181	0.9000	0.8042	0.8915
					61	0.8246	0.9039	0.8099	0.8950
					62	0.8313	0.9079	0.8158	0.8986
					63	0.8381	0.9119	0.8218	0.9022
					64	0.8451	0.9160	0.8279	0.9058
					65	0.8521	0.9202	0.8341	0.9095
					66	0.8593	0.9243	0.8403	0.9132
					67	0.8665	0.9285	0.8466	0.9169
					68	0.8737	0.9326	0.8530	0.9206
					69	0.8809	0.9367	0.8593	0.9243
					70	0.8881	0.9407	0.8656	0.9280
					71	0.8952	0.9447	0.8719	0.9316
					72	0.9022	0.9486	0.8781	0.9351
					73	0.9090	0.9523	0.8842	0.9386
					74	0.9157	0.9560	0.8903	0.9419
					75	0.9222	0.9595	0.8962	0.9452
					76	0.9285	0.9629	0.9019	0.9484
					77	0.9345	0.9662	0.9076	0.9515
					78	0.9403	0.9692	0.9130	0.9545
					79	0.9458	0.9721	0.9183	0.9574
					80	0.9510	0.9749	0.9233	0.9601
					81	0.9558	0.9774	0.9282	0.9628
					82	0.9604	0.9798	0.9328	0.9653
					83	0.9646	0.9820	0.9373	0.9676
					84	0.9684	0.9840	0.9415	0.9699
					85	0.9720	0.9858	0.9455	0.9720
					86	0.9752	0.9875	0.9492	0.9740
					87	0.9782	0.9890	0.9528	0.9758
					88	0.9808	0.9903	0.9561	0.9776
					89	0.9832	0.9915	0.9592	0.9792
					90	0.9853	0.9926	0.9621	0.9807
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6771	0.8074	0.6770	0.8074					
2	0.6774	0.8077	0.6773	0.8076					
3	0.6777	0.8079	0.6777	0.8079					
4	0.6781	0.8082	0.6780	0.8081					
5	0.6785	0.8084	0.6784	0.8084					
6	0.6789	0.8087	0.6788	0.8086					
7	0.6793	0.8090	0.6792	0.8089					
8	0.6797	0.8093	0.6796	0.8092					
9	0.6802	0.8097	0.6801	0.8096					
10	0.6807	0.8100	0.6805	0.8099					
11	0.6813	0.8104	0.6810	0.8103					
12	0.6819	0.8108	0.6816	0.8106					
13	0.6825	0.8113	0.6822	0.8111					
14	0.6831	0.8117	0.6828	0.8115					
15	0.6838	0.8122	0.6834	0.8119					
16	0.6846	0.8127	0.6841	0.8124					
17	0.6853	0.8133	0.6848	0.8129					
18	0.6861	0.8138	0.6856	0.8135					
19	0.6870	0.8144	0.6864	0.8141					
20	0.6879	0.8151	0.6873	0.8147					
21	0.6888	0.8157	0.6883	0.8153					
22	0.6898	0.8165	0.6893	0.8160					
23	0.6909	0.8172	0.6903	0.8168					
24	0.6921	0.8180	0.6915	0.8176					
25	0.6933	0.8189	0.6927	0.8184					
26	0.6946	0.8198	0.6940	0.8193					
27	0.6960	0.8208	0.6953	0.8203					
28	0.6975	0.8218	0.6968	0.8213					
29	0.6991	0.8229	0.6983	0.8224					
30	0.7008	0.8241	0.6999	0.8235					
31	0.7026	0.8253	0.7017	0.8247					
32	0.7045	0.8266	0.7035	0.8259					
33	0.7065	0.8280	0.7054	0.8273					
34	0.7087	0.8295	0.7074	0.8286					
35	0.7109	0.8310	0.7095	0.8301					

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6963	0.8210	0.6948	0.8199
					37	0.6988	0.8227	0.6971	0.8215
					38	0.7014	0.8245	0.6996	0.8232
					39	0.7042	0.8265	0.7022	0.8250
					40	0.7072	0.8285	0.7048	0.8269
					41	0.7103	0.8306	0.7076	0.8288
					42	0.7136	0.8329	0.7106	0.8308
					43	0.7171	0.8352	0.7136	0.8329
					44	0.7207	0.8377	0.7168	0.8350
					45	0.7245	0.8402	0.7201	0.8373
					46	0.7285	0.8429	0.7235	0.8396
					47	0.7327	0.8457	0.7271	0.8420
					48	0.7371	0.8486	0.7308	0.8445
					49	0.7416	0.8517	0.7347	0.8470
					50	0.7464	0.8548	0.7386	0.8497
					51	0.7511	0.8578	0.7427	0.8524
					52	0.7559	0.8610	0.7470	0.8552
					53	0.7609	0.8642	0.7515	0.8581
					54	0.7662	0.8676	0.7562	0.8612
					55	0.7716	0.8711	0.7610	0.8643
					56	0.7773	0.8747	0.7660	0.8675
					57	0.7832	0.8784	0.7712	0.8708
					58	0.7893	0.8822	0.7766	0.8743
					59	0.7956	0.8862	0.7822	0.8778
					60	0.8021	0.8902	0.7880	0.8814
					61	0.8088	0.8943	0.7939	0.8851
					62	0.8157	0.8985	0.7999	0.8888
					63	0.8228	0.9028	0.8061	0.8927
					64	0.8301	0.9071	0.8125	0.8965
					65	0.8375	0.9115	0.8189	0.9004
					66	0.8450	0.9160	0.8255	0.9044
					67	0.8526	0.9204	0.8321	0.9083
					68	0.8602	0.9249	0.8388	0.9123
					69	0.8679	0.9293	0.8455	0.9163
					70	0.8756	0.9337	0.8522	0.9202
					71	0.8832	0.9380	0.8589	0.9241
					72	0.8908	0.9422	0.8655	0.9279
					73	0.8982	0.9464	0.8721	0.9317
					74	0.9055	0.9504	0.8786	0.9354
					75	0.9126	0.9543	0.8850	0.9390
					76	0.9196	0.9581	0.8913	0.9425
					77	0.9262	0.9617	0.8974	0.9459
					78	0.9326	0.9651	0.9034	0.9492
					79	0.9387	0.9684	0.9092	0.9524
					80	0.9445	0.9715	0.9147	0.9555
					81	0.9499	0.9743	0.9201	0.9584
					82	0.9550	0.9770	0.9253	0.9612
					83	0.9598	0.9795	0.9302	0.9638
					84	0.9642	0.9818	0.9349	0.9663
					85	0.9682	0.9838	0.9393	0.9687
					86	0.9719	0.9857	0.9435	0.9709
					87	0.9752	0.9874	0.9475	0.9730
					88	0.9782	0.9890	0.9512	0.9750
					89	0.9809	0.9904	0.9547	0.9768
					90	0.9833	0.9916	0.9580	0.9785

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6785	0.8085	0.6771	0.8075
					37	0.6810	0.8102	0.6794	0.8091
					38	0.6836	0.8121	0.6818	0.8108
					39	0.6864	0.8140	0.6844	0.8126
					40	0.6893	0.8161	0.6870	0.8145
					41	0.6924	0.8183	0.6898	0.8165
					42	0.6957	0.8205	0.6928	0.8185
					43	0.6991	0.8229	0.6958	0.8206
					44	0.7028	0.8254	0.6990	0.8228
					45	0.7066	0.8281	0.7023	0.8251
					46	0.7106	0.8308	0.7057	0.8275
					47	0.7148	0.8337	0.7093	0.8299
					48	0.7192	0.8366	0.7130	0.8324
					49	0.7238	0.8397	0.7168	0.8351
					50	0.7286	0.8430	0.7208	0.8377
					51	0.7332	0.8461	0.7249	0.8405
					52	0.7381	0.8493	0.7292	0.8434
					53	0.7431	0.8526	0.7337	0.8464
					54	0.7484	0.8561	0.7384	0.8495
					55	0.7539	0.8597	0.7433	0.8527
					56	0.7597	0.8634	0.7484	0.8561
					57	0.7657	0.8673	0.7537	0.8595
					58	0.7719	0.8712	0.7591	0.8631
					59	0.7783	0.8753	0.7648	0.8667
					60	0.7850	0.8795	0.7707	0.8705
					61	0.7919	0.8838	0.7767	0.8743
					62	0.7990	0.8883	0.7829	0.8783
					63	0.8063	0.8928	0.7893	0.8823
					64	0.8138	0.8974	0.7959	0.8863
					65	0.8215	0.9020	0.8026	0.8905
					66	0.8294	0.9067	0.8094	0.8947
					67	0.8374	0.9115	0.8163	0.8989
					68	0.8454	0.9162	0.8233	0.9031
					69	0.8536	0.9210	0.8304	0.9073
					70	0.8618	0.9257	0.8375	0.9115
					71	0.8699	0.9304	0.8446	0.9157
					72	0.8781	0.9351	0.8517	0.9199
					73	0.8861	0.9396	0.8587	0.9240
					74	0.8940	0.9441	0.8657	0.9280
					75	0.9018	0.9484	0.8726	0.9320
					76	0.9094	0.9525	0.8794	0.9358
					77	0.9167	0.9566	0.8861	0.9396
					78	0.9238	0.9604	0.8926	0.9432
					79	0.9306	0.9640	0.8989	0.9467
					80	0.9370	0.9675	0.9050	0.9501
					81	0.9431	0.9707	0.9109	0.9534
					82	0.9488	0.9737	0.9166	0.9565
					83	0.9542	0.9766	0.9221	0.9595
					84	0.9591	0.9791	0.9273	0.9623
					85	0.9637	0.9815	0.9322	0.9649
					86	0.9679	0.9837	0.9369	0.9674
					87	0.9717	0.9856	0.9414	0.9698
					88	0.9751	0.9874	0.9456	0.9720
					89	0.9782	0.9890	0.9495	0.9741
					90	0.9809	0.9904	0.9531	0.9760
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6435	0.7830	0.6434	0.7830					
2	0.6438	0.7833	0.6437	0.7832					
3	0.6441	0.7835	0.6440	0.7835					
4	0.6444	0.7838	0.6444	0.7837					
5	0.6448	0.7840	0.6447	0.7840					
6	0.6452	0.7843	0.6451	0.7843					
7	0.6456	0.7846	0.6455	0.7845					
8	0.6460	0.7849	0.6459	0.7848					
9	0.6465	0.7853	0.6463	0.7852					
10	0.6470	0.7857	0.6468	0.7855					
11	0.6475	0.7860	0.6473	0.7859					
12	0.6481	0.7865	0.6478	0.7863					
13	0.6487	0.7869	0.6484	0.7867					
14	0.6493	0.7874	0.6489	0.7871					
15	0.6500	0.7879	0.6496	0.7875					
16	0.6506	0.7884	0.6502	0.7880					
17	0.6514	0.7889	0.6509	0.7885					
18	0.6521	0.7894	0.6516	0.7891					
19	0.6529	0.7900	0.6524	0.7897					
20	0.6538	0.7907	0.6533	0.7903					
21	0.6547	0.7913	0.6542	0.7909					
22	0.6557	0.7921	0.6551	0.7916					
23	0.6568	0.7928	0.6562	0.7924					
24	0.6579	0.7936	0.6573	0.7932					
25	0.6590	0.7945	0.6584	0.7940					
26	0.6603	0.7954	0.6597	0.7949					
27	0.6617	0.7964	0.6610	0.7959					
28	0.6631	0.7974	0.6624	0.7969					
29	0.6647	0.7986	0.6639	0.7980					
30	0.6663	0.7997	0.6655	0.7991					
31	0.6680	0.8010	0.6672	0.8004					
32	0.6699	0.8023	0.6689	0.8016					
33	0.6719	0.8037	0.6708	0.8030					
34	0.6739	0.8052	0.6728	0.8044					
35	0.6762	0.8068	0.6749	0.8059					

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6599	0.7951	0.6586	0.7941
					37	0.6624	0.7969	0.6609	0.7958
					38	0.6650	0.7988	0.6633	0.7976
					39	0.6677	0.8008	0.6658	0.7994
					40	0.6706	0.8029	0.6685	0.8013
					41	0.6737	0.8051	0.6712	0.8033
					42	0.6770	0.8074	0.6741	0.8053
					43	0.6804	0.8098	0.6772	0.8075
					44	0.6840	0.8123	0.6803	0.8097
					45	0.6878	0.8150	0.6836	0.8121
					46	0.6918	0.8178	0.6870	0.8145
					47	0.6960	0.8207	0.6906	0.8170
					48	0.7003	0.8238	0.6943	0.8195
					49	0.7049	0.8269	0.6981	0.8222
					50	0.7098	0.8303	0.7021	0.8250
					51	0.7144	0.8334	0.7062	0.8278
					52	0.7193	0.8367	0.7105	0.8307
					53	0.7244	0.8402	0.7150	0.8338
					54	0.7297	0.8437	0.7197	0.8370
					55	0.7352	0.8474	0.7246	0.8403
					56	0.7410	0.8512	0.7297	0.8437
					57	0.7471	0.8552	0.7350	0.8473
					58	0.7533	0.8593	0.7406	0.8510
					59	0.7599	0.8636	0.7463	0.8547
					60	0.7667	0.8679	0.7523	0.8586
					61	0.7737	0.8724	0.7585	0.8626
					62	0.7810	0.8770	0.7648	0.8667
					63	0.7886	0.8818	0.7714	0.8709
					64	0.7963	0.8866	0.7781	0.8752
					65	0.8043	0.8915	0.7850	0.8796
					66	0.8125	0.8965	0.7921	0.8840
					67	0.8208	0.9016	0.7993	0.8884
					68	0.8293	0.9067	0.8066	0.8929
					69	0.8379	0.9118	0.8140	0.8974
					70	0.8465	0.9169	0.8214	0.9020
					71	0.8552	0.9220	0.8289	0.9065
					72	0.8639	0.9270	0.8364	0.9109
					73	0.8726	0.9320	0.8439	0.9154
					74	0.8812	0.9368	0.8514	0.9197
					75	0.8896	0.9416	0.8588	0.9241
					76	0.8979	0.9462	0.8661	0.9283
					77	0.9059	0.9506	0.8733	0.9324
					78	0.9137	0.9549	0.8804	0.9364
					79	0.9212	0.9590	0.8873	0.9403
					80	0.9284	0.9628	0.8940	0.9440
					81	0.9352	0.9665	0.9005	0.9476
					82	0.9416	0.9699	0.9067	0.9511
					83	0.9476	0.9731	0.9128	0.9544
					84	0.9532	0.9760	0.9186	0.9576
					85	0.9584	0.9788	0.9241	0.9605
					86	0.9631	0.9812	0.9293	0.9634
					87	0.9675	0.9835	0.9343	0.9660
					88	0.9714	0.9855	0.9390	0.9685
					89	0.9749	0.9873	0.9433	0.9708
					90	0.9780	0.9889	0.9475	0.9730
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6256	0.7697	0.6256	0.7697					
2	0.6259	0.7699	0.6258	0.7699					
3	0.6262	0.7701	0.6262	0.7701					
4	0.6265	0.7704	0.6265	0.7703					
5	0.6269	0.7707	0.6268	0.7706					
6	0.6273	0.7709	0.6272	0.7709					
7	0.6277	0.7712	0.6276	0.7712					
8	0.6281	0.7716	0.6280	0.7715					
9	0.6286	0.7719	0.6284	0.7718					
10	0.6290	0.7723	0.6289	0.7721					
11	0.6296	0.7727	0.6293	0.7725					
12	0.6301	0.7731	0.6298	0.7729					
13	0.6307	0.7735	0.6304	0.7733					
14	0.6313	0.7740	0.6310	0.7737					
15	0.6320	0.7745	0.6316	0.7742					
16	0.6326	0.7750	0.6322	0.7747					
17	0.6333	0.7755	0.6329	0.7752					
18	0.6341	0.7761	0.6336	0.7757					
19	0.6349	0.7767	0.6344	0.7763					
20	0.6357	0.7773	0.6352	0.7769					
21	0.6366	0.7780	0.6361	0.7776					
22	0.6376	0.7787	0.6370	0.7783					
23	0.6386	0.7794	0.6380	0.7790					
24	0.6397	0.7802	0.6391	0.7798					
25	0.6408	0.7811	0.6402	0.7806					
26	0.6421	0.7820	0.6414	0.7816					
27	0.6434	0.7830	0.6427	0.7825					
28	0.6448	0.7840	0.6441	0.7835					
29	0.6463	0.7852	0.6456	0.7846					
30	0.6479	0.7863	0.6471	0.7858					
31	0.6496	0.7876	0.6488	0.7870					
32	0.6515	0.7889	0.6505	0.7883					
33	0.6534	0.7904	0.6524	0.7896					
34	0.6554	0.7919	0.6543	0.7911					
35	0.6576	0.7935	0.6564	0.7926					

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6406	0.7809	0.6393	0.7800
					37	0.6430	0.7827	0.6415	0.7816
					38	0.6455	0.7846	0.6439	0.7834
					39	0.6483	0.7866	0.6464	0.7852
					40	0.6511	0.7887	0.6490	0.7872
					41	0.6542	0.7909	0.6518	0.7892
					42	0.6574	0.7933	0.6547	0.7913
					43	0.6608	0.7957	0.6577	0.7935
					44	0.6644	0.7983	0.6608	0.7958
					45	0.6681	0.8010	0.6641	0.7981
					46	0.6721	0.8039	0.6675	0.8006
					47	0.6762	0.8069	0.6710	0.8031
					48	0.6806	0.8100	0.6747	0.8057
					49	0.6852	0.8132	0.6785	0.8084
					50	0.6900	0.8166	0.6824	0.8112
					51	0.6947	0.8198	0.6865	0.8141
					52	0.6995	0.8232	0.6908	0.8171
					53	0.7046	0.8267	0.6953	0.8203
					54	0.7099	0.8303	0.7000	0.8235
					55	0.7155	0.8341	0.7049	0.8269
					56	0.7213	0.8381	0.7101	0.8304
					57	0.7274	0.8422	0.7154	0.8341
					58	0.7337	0.8464	0.7210	0.8379
					59	0.7403	0.8508	0.7268	0.8418
					60	0.7472	0.8553	0.7328	0.8458
					61	0.7544	0.8600	0.7391	0.8500
					62	0.7618	0.8648	0.7455	0.8542
					63	0.7695	0.8697	0.7522	0.8586
					64	0.7775	0.8748	0.7591	0.8631
					65	0.7857	0.8800	0.7662	0.8676
					66	0.7942	0.8853	0.7735	0.8723
					67	0.8028	0.8906	0.7809	0.8770
					68	0.8117	0.8961	0.7885	0.8817
					69	0.8207	0.9015	0.7962	0.8865
					70	0.8298	0.9070	0.8040	0.8913
					71	0.8390	0.9125	0.8119	0.8962
					72	0.8483	0.9179	0.8198	0.9010
					73	0.8575	0.9233	0.8277	0.9057
					74	0.8667	0.9286	0.8357	0.9105
					75	0.8759	0.9338	0.8436	0.9151
					76	0.8848	0.9389	0.8514	0.9197
					77	0.8936	0.9438	0.8591	0.9242
					78	0.9022	0.9486	0.8668	0.9286
					79	0.9104	0.9531	0.8742	0.9329
					80	0.9184	0.9574	0.8815	0.9370
					81	0.9260	0.9616	0.8886	0.9410
					82	0.9331	0.9654	0.8955	0.9449
					83	0.9399	0.9690	0.9021	0.9485
					84	0.9462	0.9724	0.9085	0.9521
					85	0.9521	0.9755	0.9146	0.9554
					86	0.9575	0.9783	0.9204	0.9586
					87	0.9624	0.9809	0.9260	0.9616
					88	0.9669	0.9832	0.9312	0.9644
					89	0.9710	0.9853	0.9361	0.9670
					90	0.9746	0.9871	0.9408	0.9695

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6204	0.7657	0.6192	0.7648
					37	0.6228	0.7675	0.6214	0.7665
					38	0.6253	0.7694	0.6237	0.7683
					39	0.6280	0.7715	0.6262	0.7701
					40	0.6308	0.7736	0.6288	0.7721
					41	0.6338	0.7758	0.6315	0.7741
					42	0.6370	0.7782	0.6344	0.7763
					43	0.6403	0.7807	0.6373	0.7785
					44	0.6438	0.7833	0.6404	0.7808
					45	0.6476	0.7861	0.6437	0.7832
					46	0.6515	0.7890	0.6470	0.7857
					47	0.6556	0.7920	0.6505	0.7883
					48	0.6600	0.7952	0.6542	0.7909
					49	0.6645	0.7985	0.6579	0.7937
					50	0.6693	0.8019	0.6618	0.7965
					51	0.6739	0.8052	0.6659	0.7995
					52	0.6787	0.8086	0.6702	0.8025
					53	0.6838	0.8122	0.6746	0.8057
					54	0.6891	0.8159	0.6793	0.8090
					55	0.6946	0.8198	0.6842	0.8125
					56	0.7005	0.8238	0.6893	0.8161
					57	0.7065	0.8280	0.6947	0.8198
					58	0.7129	0.8324	0.7003	0.8237
					59	0.7196	0.8369	0.7061	0.8277
					60	0.7265	0.8416	0.7122	0.8319
					61	0.7338	0.8464	0.7185	0.8362
					62	0.7413	0.8514	0.7250	0.8406
					63	0.7492	0.8566	0.7318	0.8451
					64	0.7573	0.8619	0.7388	0.8498
					65	0.7657	0.8673	0.7461	0.8546
					66	0.7744	0.8729	0.7535	0.8594
					67	0.7834	0.8785	0.7612	0.8644
					68	0.7926	0.8843	0.7690	0.8694
					69	0.8020	0.8901	0.7769	0.8745
					70	0.8115	0.8959	0.7851	0.8796
					71	0.8212	0.9018	0.7933	0.8847
					72	0.8310	0.9077	0.8016	0.8899
					73	0.8408	0.9135	0.8099	0.8950
					74	0.8507	0.9193	0.8183	0.9001
					75	0.8605	0.9250	0.8267	0.9051
					76	0.8702	0.9306	0.8351	0.9101
					77	0.8797	0.9360	0.8433	0.9150
					78	0.8890	0.9413	0.8515	0.9198
					79	0.8981	0.9463	0.8596	0.9245
					80	0.9069	0.9512	0.8675	0.9290
					81	0.9153	0.9558	0.8752	0.9334
					82	0.9233	0.9601	0.8827	0.9377
					83	0.9309	0.9642	0.8899	0.9418
					84	0.9380	0.9680	0.8969	0.9457
					85	0.9446	0.9715	0.9037	0.9494
					86	0.9508	0.9748	0.9101	0.9530
					87	0.9564	0.9777	0.9163	0.9563
					88	0.9615	0.9804	0.9221	0.9595
					89	0.9662	0.9828	0.9276	0.9625
					90	0.9703	0.9849	0.9328	0.9652

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5994	0.7495	0.5983	0.7486
					37	0.6017	0.7513	0.6004	0.7503
					38	0.6042	0.7533	0.6027	0.7521
					39	0.6068	0.7553	0.6052	0.7540
					40	0.6096	0.7574	0.6077	0.7560
					41	0.6125	0.7597	0.6104	0.7581
					42	0.6156	0.7621	0.6132	0.7602
					43	0.6189	0.7646	0.6161	0.7625
					44	0.6224	0.7673	0.6192	0.7648
					45	0.6261	0.7701	0.6224	0.7672
					46	0.6300	0.7730	0.6257	0.7697
					47	0.6341	0.7761	0.6291	0.7724
					48	0.6384	0.7793	0.6327	0.7751
					49	0.6429	0.7826	0.6365	0.7778
					50	0.6476	0.7861	0.6403	0.7807
					51	0.6522	0.7895	0.6443	0.7837
					52	0.6569	0.7930	0.6486	0.7868
					53	0.6620	0.7966	0.6530	0.7901
					54	0.6672	0.8004	0.6576	0.7934
					55	0.6727	0.8044	0.6625	0.7970
					56	0.6785	0.8085	0.6676	0.8006
					57	0.6846	0.8128	0.6729	0.8045
					58	0.6909	0.8172	0.6785	0.8084
					59	0.6976	0.8219	0.6843	0.8126
					60	0.7046	0.8267	0.6904	0.8168
					61	0.7119	0.8317	0.6967	0.8213
					62	0.7195	0.8369	0.7033	0.8258
					63	0.7274	0.8422	0.7102	0.8305
					64	0.7357	0.8477	0.7173	0.8354
					65	0.7443	0.8534	0.7246	0.8403
					66	0.7532	0.8592	0.7322	0.8454
					67	0.7624	0.8652	0.7400	0.8506
					68	0.7719	0.8712	0.7480	0.8558
					69	0.7816	0.8774	0.7562	0.8612
					70	0.7915	0.8836	0.7646	0.8666
					71	0.8017	0.8899	0.7731	0.8720
					72	0.8120	0.8962	0.7818	0.8775
					73	0.8223	0.9025	0.7905	0.8830
					74	0.8328	0.9088	0.7993	0.8885
					75	0.8433	0.9150	0.8081	0.8939
					76	0.8537	0.9211	0.8170	0.8993
					77	0.8640	0.9270	0.8258	0.9046
					78	0.8741	0.9328	0.8345	0.9098
					79	0.8840	0.9384	0.8431	0.9149
					80	0.8936	0.9438	0.8516	0.9199
					81	0.9029	0.9490	0.8599	0.9247
					82	0.9118	0.9539	0.8681	0.9294
					83	0.9203	0.9585	0.8760	0.9339
					84	0.9282	0.9628	0.8836	0.9382
					85	0.9357	0.9668	0.8910	0.9424
					86	0.9427	0.9705	0.8981	0.9463
					87	0.9491	0.9739	0.9049	0.9501
					88	0.9550	0.9770	0.9114	0.9536
					89	0.9603	0.9798	0.9175	0.9570
					90	0.9651	0.9823	0.9233	0.9601

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5776	0.7322	0.5765	0.7314
					37	0.5798	0.7341	0.5786	0.7331
					38	0.5822	0.7360	0.5809	0.7349
					39	0.5848	0.7380	0.5833	0.7368
					40	0.5875	0.7402	0.5858	0.7388
					41	0.5904	0.7425	0.5884	0.7409
					42	0.5935	0.7449	0.5911	0.7430
					43	0.5967	0.7474	0.5940	0.7453
					44	0.6001	0.7501	0.5970	0.7477
					45	0.6037	0.7529	0.6001	0.7501
					46	0.6075	0.7559	0.6034	0.7527
					47	0.6115	0.7590	0.6068	0.7553
					48	0.6158	0.7622	0.6103	0.7580
					49	0.6202	0.7656	0.6140	0.7609
					50	0.6249	0.7692	0.6178	0.7638
					51	0.6294	0.7726	0.6218	0.7668
					52	0.6341	0.7761	0.6259	0.7699
					53	0.6391	0.7798	0.6303	0.7732
					54	0.6443	0.7836	0.6349	0.7767
					55	0.6497	0.7877	0.6397	0.7802
					56	0.6555	0.7919	0.6447	0.7840
					57	0.6615	0.7962	0.6500	0.7879
					58	0.6678	0.8008	0.6555	0.7919
					59	0.6744	0.8056	0.6613	0.7961
					60	0.6814	0.8105	0.6674	0.8005
					61	0.6887	0.8157	0.6737	0.8051
					62	0.6963	0.8210	0.6803	0.8098
					63	0.7043	0.8265	0.6872	0.8146
					64	0.7127	0.8322	0.6944	0.8196
					65	0.7214	0.8381	0.7018	0.8248
					66	0.7304	0.8442	0.7095	0.8300
					67	0.7398	0.8505	0.7174	0.8354
					68	0.7495	0.8568	0.7255	0.8409
					69	0.7595	0.8633	0.7339	0.8466
					70	0.7698	0.8699	0.7425	0.8522
					71	0.7803	0.8766	0.7513	0.8580
					72	0.7911	0.8833	0.7603	0.8638
					73	0.8020	0.8901	0.7693	0.8696
					74	0.8130	0.8969	0.7785	0.8755
					75	0.8241	0.9036	0.7878	0.8813
					76	0.8352	0.9102	0.7970	0.8871
					77	0.8462	0.9167	0.8063	0.8928
					78	0.8572	0.9231	0.8156	0.8984
					79	0.8679	0.9293	0.8247	0.9040
					80	0.8784	0.9353	0.8338	0.9094
					81	0.8886	0.9410	0.8427	0.9147
					82	0.8984	0.9465	0.8515	0.9198
					83	0.9078	0.9517	0.8600	0.9247
					84	0.9168	0.9566	0.8683	0.9295
					85	0.9252	0.9611	0.8764	0.9341
					86	0.9330	0.9654	0.8841	0.9385
					87	0.9403	0.9692	0.8916	0.9427
					88	0.9470	0.9728	0.8987	0.9466
					89	0.9531	0.9760	0.9054	0.9504
					90	0.9587	0.9789	0.9118	0.9539

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5549	0.7138	0.5539	0.7129
					37	0.5571	0.7156	0.5560	0.7146
					38	0.5594	0.7175	0.5582	0.7164
					39	0.5619	0.7195	0.5605	0.7183
					40	0.5646	0.7217	0.5629	0.7203
					41	0.5674	0.7240	0.5655	0.7224
					42	0.5704	0.7264	0.5682	0.7246
					43	0.5735	0.7290	0.5710	0.7269
					44	0.5769	0.7317	0.5739	0.7293
					45	0.5804	0.7345	0.5770	0.7318
					46	0.5841	0.7375	0.5802	0.7343
					47	0.5881	0.7406	0.5835	0.7370
					48	0.5922	0.7439	0.5870	0.7398
					49	0.5966	0.7473	0.5906	0.7426
					50	0.6012	0.7510	0.5943	0.7455
					51	0.6056	0.7544	0.5982	0.7486
					52	0.6102	0.7579	0.6023	0.7518
					53	0.6151	0.7617	0.6066	0.7551
					54	0.6202	0.7656	0.6111	0.7586
					55	0.6256	0.7697	0.6158	0.7622
					56	0.6312	0.7739	0.6208	0.7660
					57	0.6372	0.7784	0.6260	0.7700
					58	0.6434	0.7830	0.6314	0.7741
					59	0.6500	0.7879	0.6372	0.7784
					60	0.6569	0.7929	0.6432	0.7829
					61	0.6642	0.7982	0.6495	0.7875
					62	0.6718	0.8037	0.6561	0.7923
					63	0.6798	0.8094	0.6629	0.7973
					64	0.6882	0.8153	0.6701	0.8025
					65	0.6970	0.8214	0.6775	0.8078
					66	0.7061	0.8277	0.6852	0.8132
					67	0.7156	0.8342	0.6933	0.8188
					68	0.7255	0.8409	0.7015	0.8246
					69	0.7357	0.8477	0.7100	0.8304
					70	0.7463	0.8547	0.7188	0.8364
					71	0.7571	0.8618	0.7278	0.8425
					72	0.7682	0.8689	0.7370	0.8486
					73	0.7796	0.8761	0.7463	0.8547
					74	0.7911	0.8834	0.7558	0.8609
					75	0.8028	0.8906	0.7654	0.8671
					76	0.8146	0.8978	0.7751	0.8733
					77	0.8263	0.9049	0.7848	0.8794
					78	0.8380	0.9119	0.7946	0.8855
					79	0.8496	0.9187	0.8042	0.8915
					80	0.8610	0.9253	0.8139	0.8974
					81	0.8721	0.9317	0.8234	0.9031
					82	0.8829	0.9378	0.8327	0.9087
					83	0.8933	0.9436	0.8418	0.9141
					84	0.9032	0.9491	0.8508	0.9194
					85	0.9126	0.9543	0.8594	0.9244
					86	0.9215	0.9591	0.8678	0.9292
					87	0.9297	0.9636	0.8759	0.9338
					88	0.9373	0.9676	0.8836	0.9382
					89	0.9443	0.9714	0.8910	0.9424
					90	0.9507	0.9747	0.8981	0.9463

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5347	0.6968	0.5337	0.6960
					37	0.5368	0.6986	0.5357	0.6977
					38	0.5391	0.7005	0.5379	0.6995
					39	0.5415	0.7025	0.5401	0.7014
					40	0.5441	0.7047	0.5425	0.7034
					41	0.5468	0.7070	0.5450	0.7055
					42	0.5497	0.7094	0.5477	0.7077
					43	0.5528	0.7120	0.5504	0.7100
					44	0.5561	0.7147	0.5533	0.7124
					45	0.5595	0.7176	0.5563	0.7149
					46	0.5632	0.7206	0.5595	0.7175
					47	0.5671	0.7237	0.5628	0.7202
					48	0.5711	0.7270	0.5662	0.7230
					49	0.5755	0.7305	0.5697	0.7259
					50	0.5800	0.7342	0.5734	0.7288
					51	0.5843	0.7376	0.5772	0.7319
					52	0.5888	0.7412	0.5812	0.7351
					53	0.5936	0.7450	0.5854	0.7385
					54	0.5986	0.7489	0.5898	0.7420
					55	0.6039	0.7531	0.5945	0.7457
					56	0.6095	0.7574	0.5994	0.7495
					57	0.6154	0.7619	0.6045	0.7535
					58	0.6216	0.7666	0.6099	0.7577
					59	0.6281	0.7715	0.6156	0.7621
					60	0.6349	0.7767	0.6216	0.7666
					61	0.6421	0.7821	0.6278	0.7714
					62	0.6497	0.7877	0.6344	0.7763
					63	0.6577	0.7935	0.6412	0.7814
					64	0.6661	0.7996	0.6484	0.7867
					65	0.6749	0.8059	0.6559	0.7922
					66	0.6841	0.8124	0.6637	0.7978
					67	0.6937	0.8192	0.6717	0.8036
					68	0.7037	0.8261	0.6801	0.8096
					69	0.7141	0.8332	0.6888	0.8157
					70	0.7249	0.8405	0.6977	0.8219
					71	0.7360	0.8479	0.7069	0.8283
					72	0.7475	0.8555	0.7163	0.8347
					73	0.7592	0.8631	0.7259	0.8412
					74	0.7712	0.8708	0.7357	0.8477
					75	0.7834	0.8786	0.7457	0.8543
					76	0.7958	0.8863	0.7558	0.8609
					77	0.8082	0.8939	0.7660	0.8675
					78	0.8206	0.9015	0.7762	0.8740
					79	0.8330	0.9089	0.7864	0.8804
					80	0.8452	0.9161	0.7966	0.8868
					81	0.8572	0.9231	0.8066	0.8930
					82	0.8689	0.9298	0.8166	0.8990
					83	0.8802	0.9363	0.8264	0.9049
					84	0.8911	0.9424	0.8360	0.9107
					85	0.9014	0.9481	0.8453	0.9162
					86	0.9112	0.9535	0.8544	0.9215
					87	0.9203	0.9585	0.8631	0.9265
					88	0.9288	0.9631	0.8715	0.9314
					89	0.9366	0.9673	0.8796	0.9359
					90	0.9438	0.9711	0.8872	0.9403

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5141	0.6791	0.5132	0.6783
					37	0.5162	0.6809	0.5152	0.6800
					38	0.5184	0.6828	0.5173	0.6818
					39	0.5207	0.6848	0.5195	0.6838
					40	0.5232	0.6870	0.5218	0.6858
					41	0.5259	0.6893	0.5243	0.6879
					42	0.5287	0.6917	0.5268	0.6901
					43	0.5317	0.6943	0.5295	0.6924
					44	0.5349	0.6970	0.5324	0.6948
					45	0.5383	0.6999	0.5353	0.6973
					46	0.5419	0.7029	0.5384	0.7000
					47	0.5457	0.7061	0.5416	0.7027
					48	0.5497	0.7094	0.5449	0.7055
					49	0.5539	0.7129	0.5484	0.7084
					50	0.5583	0.7166	0.5520	0.7113
					51	0.5626	0.7200	0.5557	0.7144
					52	0.5670	0.7237	0.5596	0.7177
					53	0.5717	0.7275	0.5638	0.7210
					54	0.5766	0.7314	0.5681	0.7246
					55	0.5818	0.7356	0.5727	0.7283
					56	0.5873	0.7400	0.5775	0.7322
					57	0.5930	0.7445	0.5826	0.7362
					58	0.5991	0.7493	0.5879	0.7405
					59	0.6055	0.7543	0.5935	0.7449
					60	0.6123	0.7595	0.5994	0.7495
					61	0.6195	0.7650	0.6056	0.7544
					62	0.6270	0.7707	0.6121	0.7594
					63	0.6349	0.7767	0.6189	0.7646
					64	0.6433	0.7829	0.6261	0.7700
					65	0.6521	0.7894	0.6335	0.7757
					66	0.6613	0.7961	0.6413	0.7815
					67	0.6709	0.8031	0.6494	0.7875
					68	0.6810	0.8102	0.6579	0.7936
					69	0.6915	0.8176	0.6666	0.8000
					70	0.7025	0.8252	0.6757	0.8064
					71	0.7138	0.8330	0.6850	0.8131
					72	0.7255	0.8409	0.6946	0.8198
					73	0.7376	0.8490	0.7045	0.8266
					74	0.7500	0.8572	0.7146	0.8335
					75	0.7627	0.8654	0.7249	0.8405
					76	0.7756	0.8736	0.7353	0.8475
					77	0.7886	0.8818	0.7459	0.8545
					78	0.8017	0.8900	0.7566	0.8614
					79	0.8149	0.8980	0.7673	0.8683
					80	0.8279	0.9058	0.7780	0.8751
					81	0.8408	0.9135	0.7887	0.8818
					82	0.8534	0.9209	0.7992	0.8884
					83	0.8656	0.9280	0.8097	0.8948
					84	0.8775	0.9347	0.8199	0.9010
					85	0.8888	0.9411	0.8299	0.9071
					86	0.8996	0.9471	0.8397	0.9129
					87	0.9097	0.9527	0.8491	0.9184
					88	0.9191	0.9579	0.8582	0.9237
					89	0.9279	0.9626	0.8670	0.9287
					90	0.9358	0.9669	0.8753	0.9335

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4933	0.6607	0.4925	0.6599
					37	0.4953	0.6625	0.4944	0.6616
					38	0.4974	0.6644	0.4964	0.6635
					39	0.4997	0.6664	0.4986	0.6654
					40	0.5021	0.6685	0.5008	0.6674
					41	0.5047	0.6708	0.5032	0.6695
					42	0.5075	0.6733	0.5057	0.6717
					43	0.5104	0.6758	0.5084	0.6741
					44	0.5135	0.6786	0.5111	0.6765
					45	0.5168	0.6814	0.5140	0.6790
					46	0.5203	0.6844	0.5170	0.6816
					47	0.5240	0.6876	0.5202	0.6843
					48	0.5279	0.6910	0.5234	0.6872
					49	0.5320	0.6945	0.5268	0.6901
					50	0.5363	0.6982	0.5303	0.6931
					51	0.5404	0.7017	0.5339	0.6962
					52	0.5448	0.7053	0.5378	0.6994
					53	0.5493	0.7091	0.5418	0.7028
					54	0.5541	0.7131	0.5460	0.7064
					55	0.5592	0.7173	0.5505	0.7101
					56	0.5646	0.7217	0.5552	0.7140
					57	0.5702	0.7263	0.5602	0.7181
					58	0.5762	0.7311	0.5655	0.7224
					59	0.5825	0.7362	0.5710	0.7269
					60	0.5892	0.7415	0.5768	0.7316
					61	0.5962	0.7470	0.5829	0.7365
					62	0.6037	0.7528	0.5893	0.7416
					63	0.6115	0.7589	0.5961	0.7469
					64	0.6198	0.7653	0.6032	0.7525
					65	0.6285	0.7719	0.6106	0.7582
					66	0.6377	0.7788	0.6184	0.7642
					67	0.6473	0.7859	0.6265	0.7703
					68	0.6574	0.7933	0.6349	0.7767
					69	0.6680	0.8010	0.6437	0.7832
					70	0.6791	0.8089	0.6528	0.7900
					71	0.6906	0.8170	0.6623	0.7968
					72	0.7025	0.8253	0.6720	0.8039
					73	0.7149	0.8337	0.6821	0.8110
					74	0.7276	0.8423	0.6924	0.8183
					75	0.7407	0.8510	0.7030	0.8256
					76	0.7540	0.8598	0.7137	0.8330
					77	0.7676	0.8685	0.7247	0.8404
					78	0.7814	0.8773	0.7358	0.8478
					79	0.7952	0.8859	0.7470	0.8552
					80	0.8090	0.8944	0.7582	0.8625
					81	0.8228	0.9028	0.7694	0.8697
					82	0.8363	0.9108	0.7806	0.8768
					83	0.8495	0.9186	0.7916	0.8837
					84	0.8624	0.9261	0.8025	0.8904
					85	0.8747	0.9332	0.8132	0.8970
					86	0.8865	0.9398	0.8237	0.9033
					87	0.8977	0.9461	0.8338	0.9094
					88	0.9081	0.9519	0.8437	0.9152
					89	0.9179	0.9572	0.8531	0.9207
					90	0.9268	0.9620	0.8622	0.9260

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4723	0.6416	0.4715	0.6409
					37	0.4742	0.6434	0.4734	0.6426
					38	0.4763	0.6453	0.4754	0.6444
					39	0.4785	0.6473	0.4774	0.6463
					40	0.4808	0.6494	0.4796	0.6483
					41	0.4833	0.6517	0.4820	0.6504
					42	0.4860	0.6541	0.4844	0.6527
					43	0.4888	0.6567	0.4870	0.6550
					44	0.4919	0.6594	0.4897	0.6574
					45	0.4950	0.6623	0.4925	0.6599
					46	0.4984	0.6653	0.4954	0.6626
					47	0.5020	0.6685	0.4985	0.6653
					48	0.5058	0.6718	0.5016	0.6681
					49	0.5098	0.6754	0.5049	0.6710
					50	0.5141	0.6791	0.5083	0.6740
					51	0.5181	0.6825	0.5119	0.6771
					52	0.5223	0.6862	0.5156	0.6804
					53	0.5267	0.6900	0.5195	0.6838
					54	0.5314	0.6940	0.5237	0.6874
					55	0.5363	0.6982	0.5281	0.6911
					56	0.5416	0.7026	0.5327	0.6951
					57	0.5471	0.7072	0.5375	0.6992
					58	0.5529	0.7121	0.5427	0.7035
					59	0.5591	0.7172	0.5481	0.7081
					60	0.5656	0.7225	0.5538	0.7128
					61	0.5725	0.7282	0.5598	0.7178
					62	0.5798	0.7340	0.5661	0.7230
					63	0.5876	0.7402	0.5728	0.7284
					64	0.5957	0.7467	0.5798	0.7340
					65	0.6044	0.7534	0.5871	0.7399
					66	0.6135	0.7604	0.5948	0.7459
					67	0.6231	0.7678	0.6029	0.7523
					68	0.6331	0.7754	0.6113	0.7588
					69	0.6437	0.7832	0.6201	0.7655
					70	0.6548	0.7914	0.6293	0.7725
					71	0.6664	0.7998	0.6388	0.7796
					72	0.6785	0.8084	0.6486	0.7869
					73	0.6910	0.8173	0.6588	0.7943
					74	0.7040	0.8263	0.6693	0.8019
					75	0.7174	0.8355	0.6801	0.8096
					76	0.7312	0.8447	0.6912	0.8174
					77	0.7453	0.8540	0.7024	0.8252
					78	0.7596	0.8634	0.7139	0.8331
					79	0.7741	0.8727	0.7255	0.8409
					80	0.7886	0.8818	0.7372	0.8487
					81	0.8032	0.8909	0.7489	0.8564
					82	0.8176	0.8997	0.7606	0.8640
					83	0.8318	0.9082	0.7723	0.8715
					84	0.8457	0.9164	0.7838	0.8788
					85	0.8591	0.9242	0.7952	0.8859
					86	0.8720	0.9316	0.8064	0.8928
					87	0.8842	0.9385	0.8173	0.8994
					88	0.8958	0.9450	0.8278	0.9058
					89	0.9065	0.9510	0.8380	0.9119
					90	0.9165	0.9564	0.8478	0.9176

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4512	0.6219	0.4505	0.6212
					37	0.4531	0.6236	0.4523	0.6229
					38	0.4551	0.6255	0.4542	0.6247
					39	0.4572	0.6275	0.4562	0.6266
					40	0.4594	0.6296	0.4584	0.6286
					41	0.4619	0.6319	0.4606	0.6307
					42	0.4644	0.6343	0.4630	0.6329
					43	0.4672	0.6368	0.4655	0.6352
					44	0.4701	0.6395	0.4681	0.6377
					45	0.4732	0.6424	0.4708	0.6402
					46	0.4765	0.6454	0.4737	0.6428
					47	0.4799	0.6486	0.4766	0.6456
					48	0.4836	0.6519	0.4797	0.6484
					49	0.4875	0.6555	0.4829	0.6513
					50	0.4916	0.6592	0.4862	0.6543
					51	0.4955	0.6626	0.4897	0.6574
					52	0.4996	0.6663	0.4933	0.6607
					53	0.5039	0.6701	0.4971	0.6641
					54	0.5084	0.6741	0.5011	0.6677
					55	0.5132	0.6783	0.5054	0.6714
					56	0.5183	0.6827	0.5099	0.6754
					57	0.5237	0.6874	0.5146	0.6795
					58	0.5293	0.6922	0.5196	0.6839
					59	0.5353	0.6974	0.5249	0.6884
					60	0.5417	0.7027	0.5305	0.6932
					61	0.5485	0.7084	0.5364	0.6982
					62	0.5556	0.7143	0.5426	0.7035
					63	0.5632	0.7206	0.5491	0.7089
					64	0.5712	0.7271	0.5560	0.7146
					65	0.5797	0.7340	0.5632	0.7206
					66	0.5887	0.7411	0.5708	0.7268
					67	0.5982	0.7486	0.5788	0.7332
					68	0.6082	0.7564	0.5872	0.7399
					69	0.6187	0.7645	0.5960	0.7468
					70	0.6298	0.7728	0.6051	0.7540
					71	0.6414	0.7815	0.6146	0.7613
					72	0.6535	0.7905	0.6245	0.7689
					73	0.6662	0.7997	0.6348	0.7766
					74	0.6794	0.8091	0.6454	0.7845
					75	0.6930	0.8187	0.6564	0.7925
					76	0.7071	0.8284	0.6676	0.8007
					77	0.7216	0.8383	0.6792	0.8089
					78	0.7364	0.8482	0.6909	0.8172
					79	0.7515	0.8581	0.7029	0.8255
					80	0.7667	0.8680	0.7150	0.8338
					81	0.7821	0.8777	0.7272	0.8421
					82	0.7973	0.8872	0.7395	0.8502
					83	0.8125	0.8965	0.7517	0.8582
					84	0.8273	0.9055	0.7639	0.8661
					85	0.8418	0.9141	0.7759	0.8738
					86	0.8558	0.9223	0.7877	0.8813
					87	0.8692	0.9300	0.7993	0.8885
					88	0.8818	0.9372	0.8106	0.8954
					89	0.8938	0.9439	0.8216	0.9020
					90	0.9048	0.9500	0.8321	0.9084
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.4266	0.5981	0.4266	0.5981					
2	0.4268	0.5983	0.4268	0.5983					
3	0.4271	0.5985	0.4271	0.5985					
4	0.4273	0.5988	0.4273	0.5987					
5	0.4276	0.5990	0.4275	0.5990					
6	0.4278	0.5993	0.4278	0.5992					
7	0.4281	0.5996	0.4281	0.5995					
8	0.4284	0.5999	0.4284	0.5998					
9	0.4288	0.6002	0.4287	0.6001					
10	0.4291	0.6005	0.4290	0.6004					
11	0.4295	0.6009	0.4294	0.6008					
12	0.4299	0.6013	0.4297	0.6011					
13	0.4303	0.6017	0.4301	0.6015					
14	0.4307	0.6021	0.4305	0.6019					
15	0.4312	0.6026	0.4310	0.6023					
16	0.4317	0.6030	0.4314	0.6028					
17	0.4322	0.6035	0.4319	0.6032					
18	0.4327	0.6040	0.4324	0.6037					
19	0.4333	0.6046	0.4329	0.6042					
20	0.4339	0.6052	0.4335	0.6048					
21	0.4345	0.6058	0.4341	0.6054					
22	0.4351	0.6064	0.4348	0.6060					
23	0.4359	0.6071	0.4355	0.6067					
24	0.4366	0.6078	0.4362	0.6074					
25	0.4374	0.6086	0.4370	0.6082					
26	0.4383	0.6094	0.4379	0.6091					
27	0.4392	0.6104	0.4388	0.6099					
28	0.4402	0.6113	0.4398	0.6109					
29	0.4413	0.6124	0.4408	0.6119					
30	0.4424	0.6135	0.4420	0.6130					
31	0.4437	0.6146	0.4432	0.6142					
32	0.4450	0.6159	0.4444	0.6154					
33	0.4464	0.6173	0.4458	0.6167					
34	0.4479	0.6187	0.4473	0.6181					
35	0.4495	0.6202	0.4489	0.6196					

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4302	0.6016	0.4295	0.6009
					37	0.4319	0.6033	0.4312	0.6026
					38	0.4338	0.6051	0.4331	0.6044
					39	0.4359	0.6071	0.4350	0.6063
					40	0.4380	0.6092	0.4371	0.6083
					41	0.4404	0.6115	0.4392	0.6104
					42	0.4428	0.6138	0.4415	0.6126
					43	0.4455	0.6164	0.4439	0.6149
					44	0.4483	0.6190	0.4465	0.6173
					45	0.4513	0.6219	0.4491	0.6198
					46	0.4544	0.6249	0.4519	0.6225
					47	0.4578	0.6281	0.4548	0.6252
					48	0.4614	0.6314	0.4577	0.6280
					49	0.4651	0.6349	0.4608	0.6309
					50	0.4691	0.6386	0.4640	0.6339
					51	0.4728	0.6421	0.4674	0.6370
					52	0.4768	0.6457	0.4709	0.6403
					53	0.4809	0.6495	0.4746	0.6437
					54	0.4853	0.6535	0.4785	0.6472
					55	0.4900	0.6577	0.4826	0.6510
					56	0.4949	0.6621	0.4869	0.6550
					57	0.5001	0.6667	0.4915	0.6591
					58	0.5056	0.6716	0.4964	0.6635
					59	0.5114	0.6767	0.5015	0.6680
					60	0.5176	0.6821	0.5070	0.6728
					61	0.5242	0.6878	0.5127	0.6779
					62	0.5312	0.6938	0.5188	0.6832
					63	0.5386	0.7001	0.5252	0.6887
					64	0.5464	0.7067	0.5319	0.6945
					65	0.5547	0.7136	0.5391	0.7005
					66	0.5635	0.7209	0.5465	0.7068
					67	0.5729	0.7284	0.5544	0.7133
					68	0.5827	0.7364	0.5627	0.7202
					69	0.5932	0.7446	0.5714	0.7272
					70	0.6041	0.7532	0.5804	0.7345
					71	0.6157	0.7621	0.5899	0.7421
					72	0.6278	0.7714	0.5998	0.7499
					73	0.6405	0.7809	0.6101	0.7579
					74	0.6538	0.7907	0.6208	0.7660
					75	0.6676	0.8007	0.6319	0.7744
					76	0.6819	0.8109	0.6433	0.7829
					77	0.6968	0.8213	0.6550	0.7915
					78	0.7120	0.8318	0.6670	0.8003
					79	0.7276	0.8423	0.6793	0.8090
					80	0.7434	0.8528	0.6918	0.8178
					81	0.7594	0.8633	0.7044	0.8266
					82	0.7755	0.8735	0.7171	0.8353
					83	0.7915	0.8836	0.7299	0.8439
					84	0.8073	0.8934	0.7426	0.8523
					85	0.8228	0.9028	0.7553	0.8606
					86	0.8379	0.9118	0.7678	0.8687
					87	0.8525	0.9204	0.7801	0.8765
					88	0.8663	0.9284	0.7921	0.8840
					89	0.8794	0.9358	0.8038	0.8912
					90	0.8916	0.9427	0.8151	0.8981

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4092	0.5807	0.4086	0.5801
					37	0.4109	0.5824	0.4102	0.5818
					38	0.4127	0.5843	0.4120	0.5835
					39	0.4146	0.5862	0.4138	0.5854
					40	0.4167	0.5883	0.4158	0.5874
					41	0.4189	0.5905	0.4179	0.5895
					42	0.4213	0.5928	0.4201	0.5917
					43	0.4238	0.5953	0.4224	0.5940
					44	0.4265	0.5980	0.4249	0.5964
					45	0.4294	0.6008	0.4274	0.5989
					46	0.4325	0.6038	0.4301	0.6015
					47	0.4357	0.6069	0.4329	0.6042
					48	0.4391	0.6103	0.4358	0.6070
					49	0.4428	0.6138	0.4388	0.6099
					50	0.4466	0.6175	0.4419	0.6129
					51	0.4502	0.6209	0.4451	0.6160
					52	0.4540	0.6245	0.4485	0.6192
					53	0.4580	0.6282	0.4520	0.6226
					54	0.4622	0.6322	0.4558	0.6262
					55	0.4667	0.6364	0.4598	0.6299
					56	0.4714	0.6408	0.4640	0.6339
					57	0.4765	0.6454	0.4685	0.6380
					58	0.4818	0.6503	0.4732	0.6424
					59	0.4874	0.6554	0.4781	0.6470
					60	0.4934	0.6608	0.4834	0.6518
					61	0.4998	0.6665	0.4890	0.6568
					62	0.5065	0.6725	0.4949	0.6621
					63	0.5137	0.6788	0.5011	0.6677
					64	0.5214	0.6854	0.5077	0.6735
					65	0.5295	0.6924	0.5147	0.6796
					66	0.5381	0.6997	0.5220	0.6860
					67	0.5473	0.7074	0.5298	0.6926
					68	0.5569	0.7154	0.5379	0.6995
					69	0.5672	0.7238	0.5465	0.7067
					70	0.5780	0.7326	0.5554	0.7142
					71	0.5895	0.7417	0.5648	0.7219
					72	0.6015	0.7512	0.5747	0.7299
					73	0.6142	0.7610	0.5849	0.7381
					74	0.6275	0.7711	0.5956	0.7466
					75	0.6413	0.7815	0.6067	0.7552
					76	0.6558	0.7921	0.6182	0.7641
					77	0.6708	0.8030	0.6301	0.7731
					78	0.6864	0.8140	0.6423	0.7822
					79	0.7023	0.8252	0.6548	0.7914
					80	0.7187	0.8363	0.6676	0.8007
					81	0.7353	0.8475	0.6806	0.8099
					82	0.7521	0.8585	0.6937	0.8192
					83	0.7689	0.8694	0.7069	0.8283
					84	0.7857	0.8800	0.7202	0.8374
					85	0.8022	0.8902	0.7335	0.8462
					86	0.8184	0.9001	0.7466	0.8549
					87	0.8341	0.9095	0.7596	0.8634
					88	0.8491	0.9184	0.7723	0.8715
					89	0.8634	0.9267	0.7847	0.8794
					90	0.8768	0.9344	0.7968	0.8869

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3884	0.5595	0.3878	0.5589
					37	0.3900	0.5611	0.3894	0.5605
					38	0.3917	0.5629	0.3911	0.5623
					39	0.3936	0.5648	0.3928	0.5641
					40	0.3955	0.5669	0.3947	0.5660
					41	0.3977	0.5690	0.3967	0.5681
					42	0.3999	0.5714	0.3989	0.5703
					43	0.4024	0.5738	0.4011	0.5726
					44	0.4049	0.5765	0.4035	0.5749
					45	0.4077	0.5792	0.4059	0.5775
					46	0.4106	0.5822	0.4085	0.5801
					47	0.4137	0.5853	0.4112	0.5828
					48	0.4170	0.5886	0.4140	0.5856
					49	0.4205	0.5921	0.4169	0.5884
					50	0.4242	0.5957	0.4198	0.5914
					51	0.4277	0.5991	0.4229	0.5944
					52	0.4313	0.6027	0.4262	0.5976
					53	0.4351	0.6064	0.4296	0.6010
					54	0.4392	0.6103	0.4332	0.6046
					55	0.4435	0.6145	0.4371	0.6083
					56	0.4481	0.6188	0.4411	0.6122
					57	0.4529	0.6234	0.4454	0.6163
					58	0.4580	0.6283	0.4500	0.6207
					59	0.4635	0.6334	0.4548	0.6252
					60	0.4692	0.6388	0.4599	0.6300
					61	0.4754	0.6444	0.4653	0.6351
					62	0.4819	0.6504	0.4710	0.6404
					63	0.4889	0.6567	0.4771	0.6460
					64	0.4963	0.6634	0.4835	0.6518
					65	0.5042	0.6704	0.4903	0.6580
					66	0.5126	0.6777	0.4974	0.6644
					67	0.5215	0.6855	0.5050	0.6711
					68	0.5309	0.6936	0.5130	0.6781
					69	0.5410	0.7021	0.5214	0.6854
					70	0.5516	0.7110	0.5302	0.6930
					71	0.5629	0.7203	0.5395	0.7009
					72	0.5748	0.7300	0.5492	0.7090
					73	0.5873	0.7400	0.5594	0.7174
					74	0.6005	0.7504	0.5700	0.7261
					75	0.6144	0.7611	0.5811	0.7351
					76	0.6289	0.7722	0.5926	0.7442
					77	0.6440	0.7835	0.6046	0.7535
					78	0.6598	0.7950	0.6169	0.7630
					79	0.6760	0.8067	0.6296	0.7727
					80	0.6928	0.8185	0.6426	0.7824
					81	0.7099	0.8303	0.6558	0.7921
					82	0.7273	0.8421	0.6693	0.8019
					83	0.7448	0.8538	0.6830	0.8116
					84	0.7624	0.8652	0.6967	0.8212
					85	0.7799	0.8763	0.7105	0.8307
					86	0.7971	0.8871	0.7242	0.8400
					87	0.8139	0.8974	0.7378	0.8491
					88	0.8301	0.9072	0.7512	0.8579
					89	0.8456	0.9164	0.7643	0.8664
					90	0.8603	0.9249	0.7771	0.8746

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3678	0.5379	0.3674	0.5373
					37	0.3694	0.5395	0.3689	0.5389
					38	0.3710	0.5412	0.3704	0.5406
					39	0.3728	0.5431	0.3721	0.5424
					40	0.3747	0.5451	0.3740	0.5443
					41	0.3767	0.5472	0.3759	0.5464
					42	0.3789	0.5495	0.3779	0.5485
					43	0.3812	0.5520	0.3801	0.5508
					44	0.3836	0.5545	0.3823	0.5532
					45	0.3863	0.5573	0.3847	0.5556
					46	0.3891	0.5602	0.3872	0.5582
					47	0.3920	0.5633	0.3898	0.5609
					48	0.3952	0.5665	0.3924	0.5637
					49	0.3986	0.5700	0.3952	0.5665
					50	0.4021	0.5736	0.3981	0.5694
					51	0.4054	0.5769	0.4010	0.5725
					52	0.4089	0.5804	0.4041	0.5756
					53	0.4126	0.5841	0.4074	0.5790
					54	0.4164	0.5880	0.4109	0.5825
					55	0.4206	0.5921	0.4146	0.5862
					56	0.4249	0.5964	0.4185	0.5901
					57	0.4296	0.6010	0.4226	0.5942
					58	0.4345	0.6058	0.4270	0.5985
					59	0.4397	0.6108	0.4317	0.6030
					60	0.4453	0.6162	0.4366	0.6078
					61	0.4512	0.6218	0.4418	0.6128
					62	0.4575	0.6278	0.4473	0.6181
					63	0.4642	0.6341	0.4532	0.6237
					64	0.4713	0.6407	0.4594	0.6296
					65	0.4790	0.6477	0.4660	0.6357
					66	0.4871	0.6551	0.4729	0.6422
					67	0.4957	0.6628	0.4803	0.6489
					68	0.5049	0.6710	0.4881	0.6560
					69	0.5147	0.6796	0.4963	0.6633
					70	0.5251	0.6886	0.5049	0.6710
					71	0.5361	0.6980	0.5140	0.6790
					72	0.5478	0.7078	0.5236	0.6873
					73	0.5601	0.7181	0.5337	0.6959
					74	0.5732	0.7287	0.5442	0.7048
					75	0.5870	0.7397	0.5552	0.7140
					76	0.6014	0.7511	0.5667	0.7234
					77	0.6166	0.7628	0.5786	0.7331
					78	0.6324	0.7748	0.5910	0.7429
					79	0.6488	0.7870	0.6038	0.7529
					80	0.6658	0.7994	0.6169	0.7631
					81	0.6833	0.8119	0.6304	0.7733
					82	0.7012	0.8244	0.6441	0.7836
					83	0.7194	0.8368	0.6581	0.7938
					84	0.7377	0.8491	0.6723	0.8040
					85	0.7560	0.8611	0.6865	0.8141
					86	0.7742	0.8727	0.7007	0.8240
					87	0.7921	0.8840	0.7149	0.8338
					88	0.8095	0.8947	0.7289	0.8432
					89	0.8262	0.9048	0.7427	0.8524
					90	0.8421	0.9143	0.7562	0.8612

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3478	0.5161	0.3473	0.5156
					37	0.3492	0.5177	0.3487	0.5171
					38	0.3508	0.5194	0.3502	0.5188
					39	0.3524	0.5212	0.3519	0.5206
					40	0.3542	0.5231	0.3536	0.5224
					41	0.3562	0.5252	0.3554	0.5244
					42	0.3582	0.5275	0.3574	0.5266
					43	0.3604	0.5299	0.3594	0.5288
					44	0.3628	0.5324	0.3616	0.5311
					45	0.3653	0.5351	0.3639	0.5336
					46	0.3679	0.5380	0.3662	0.5361
					47	0.3708	0.5410	0.3687	0.5388
					48	0.3738	0.5442	0.3713	0.5415
					49	0.3770	0.5476	0.3740	0.5444
					50	0.3804	0.5512	0.3767	0.5472
					51	0.3835	0.5544	0.3795	0.5502
					52	0.3869	0.5579	0.3825	0.5533
					53	0.3904	0.5615	0.3857	0.5566
					54	0.3941	0.5654	0.3890	0.5601
					55	0.3980	0.5694	0.3925	0.5638
					56	0.4022	0.5737	0.3963	0.5676
					57	0.4066	0.5782	0.4002	0.5717
					58	0.4113	0.5829	0.4044	0.5759
					59	0.4163	0.5879	0.4089	0.5804
					60	0.4216	0.5932	0.4136	0.5852
					61	0.4273	0.5988	0.4186	0.5902
					62	0.4334	0.6047	0.4240	0.5955
					63	0.4398	0.6109	0.4296	0.6010
					64	0.4467	0.6175	0.4356	0.6069
					65	0.4540	0.6245	0.4420	0.6130
					66	0.4618	0.6319	0.4487	0.6194
					67	0.4702	0.6396	0.4558	0.6262
					68	0.4791	0.6478	0.4634	0.6333
					69	0.4886	0.6564	0.4714	0.6407
					70	0.4987	0.6655	0.4798	0.6485
					71	0.5094	0.6750	0.4887	0.6566
					72	0.5208	0.6849	0.4981	0.6650
					73	0.5329	0.6953	0.5080	0.6737
					74	0.5458	0.7061	0.5184	0.6828
					75	0.5593	0.7174	0.5292	0.6922
					76	0.5736	0.7291	0.5406	0.7018
					77	0.5887	0.7411	0.5525	0.7117
					78	0.6045	0.7535	0.5648	0.7219
					79	0.6210	0.7662	0.5776	0.7323
					80	0.6382	0.7791	0.5909	0.7428
					81	0.6559	0.7922	0.6045	0.7535
					82	0.6742	0.8054	0.6184	0.7642
					83	0.6928	0.8185	0.6327	0.7750
					84	0.7118	0.8316	0.6471	0.7858
					85	0.7308	0.8445	0.6617	0.7964
					86	0.7499	0.8571	0.6764	0.8070
					87	0.7687	0.8692	0.6911	0.8173
					88	0.7872	0.8809	0.7057	0.8275
					89	0.8051	0.8920	0.7201	0.8373
					90	0.8222	0.9024	0.7342	0.8468

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3282	0.4942	0.3278	0.4937
					37	0.3296	0.4957	0.3291	0.4953
					38	0.3310	0.4974	0.3306	0.4969
					39	0.3326	0.4992	0.3321	0.4986
					40	0.3343	0.5011	0.3337	0.5005
					41	0.3361	0.5031	0.3355	0.5024
					42	0.3381	0.5053	0.3373	0.5045
					43	0.3402	0.5077	0.3393	0.5067
					44	0.3424	0.5101	0.3414	0.5090
					45	0.3448	0.5128	0.3435	0.5114
					46	0.3473	0.5156	0.3458	0.5139
					47	0.3500	0.5186	0.3482	0.5165
					48	0.3529	0.5217	0.3507	0.5193
					49	0.3560	0.5251	0.3532	0.5220
					50	0.3592	0.5286	0.3558	0.5249
					51	0.3622	0.5318	0.3585	0.5278
					52	0.3654	0.5352	0.3614	0.5309
					53	0.3687	0.5388	0.3644	0.5341
					54	0.3722	0.5425	0.3676	0.5376
					55	0.3760	0.5465	0.3709	0.5412
					56	0.3800	0.5507	0.3745	0.5449
					57	0.3842	0.5551	0.3783	0.5489
					58	0.3887	0.5598	0.3823	0.5532
					59	0.3934	0.5647	0.3866	0.5576
					60	0.3985	0.5699	0.3911	0.5623
					61	0.4039	0.5754	0.3959	0.5673
					62	0.4097	0.5813	0.4011	0.5725
					63	0.4159	0.5875	0.4065	0.5780
					64	0.4225	0.5940	0.4123	0.5838
					65	0.4295	0.6009	0.4184	0.5899
					66	0.4370	0.6082	0.4249	0.5964
					67	0.4451	0.6160	0.4318	0.6031
					68	0.4536	0.6241	0.4391	0.6102
					69	0.4628	0.6328	0.4468	0.6177
					70	0.4726	0.6418	0.4550	0.6255
					71	0.4830	0.6514	0.4637	0.6336
					72	0.4941	0.6614	0.4729	0.6421
					73	0.5059	0.6719	0.4825	0.6510
					74	0.5184	0.6828	0.4927	0.6601
					75	0.5317	0.6943	0.5034	0.6697
					76	0.5458	0.7062	0.5146	0.6795
					77	0.5607	0.7185	0.5264	0.6897
					78	0.5763	0.7312	0.5386	0.7001
					79	0.5928	0.7443	0.5514	0.7108
					80	0.6100	0.7577	0.5646	0.7217
					81	0.6279	0.7714	0.5783	0.7328
					82	0.6463	0.7852	0.5924	0.7440
					83	0.6654	0.7991	0.6068	0.7553
					84	0.6848	0.8129	0.6215	0.7665
					85	0.7045	0.8266	0.6364	0.7778
					86	0.7242	0.8401	0.6514	0.7889
					87	0.7440	0.8532	0.6666	0.7999
					88	0.7634	0.8658	0.6816	0.8107
					89	0.7824	0.8779	0.6966	0.8212
					90	0.8007	0.8893	0.7113	0.8313

Columns Below to Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3093	0.4725	0.3089	0.4720
					37	0.3106	0.4740	0.3102	0.4735
					38	0.3120	0.4756	0.3116	0.4751
					39	0.3135	0.4773	0.3130	0.4768
					40	0.3151	0.4792	0.3146	0.4786
					41	0.3168	0.4812	0.3162	0.4805
					42	0.3186	0.4833	0.3180	0.4825
					43	0.3206	0.4856	0.3198	0.4847
					44	0.3227	0.4880	0.3218	0.4869
					45	0.3250	0.4906	0.3239	0.4893
					46	0.3274	0.4933	0.3261	0.4918
					47	0.3300	0.4962	0.3283	0.4944
					48	0.3327	0.4993	0.3307	0.4970
					49	0.3356	0.5026	0.3331	0.4998
					50	0.3387	0.5060	0.3356	0.5026
					51	0.3415	0.5092	0.3382	0.5054
					52	0.3445	0.5125	0.3409	0.5085
					53	0.3477	0.5160	0.3438	0.5117
					54	0.3511	0.5197	0.3468	0.5150
					55	0.3546	0.5236	0.3500	0.5186
					56	0.3584	0.5277	0.3534	0.5223
					57	0.3624	0.5320	0.3571	0.5262
					58	0.3667	0.5366	0.3609	0.5304
					59	0.3712	0.5415	0.3650	0.5348
					60	0.3761	0.5466	0.3693	0.5394
					61	0.3812	0.5520	0.3739	0.5443
					62	0.3867	0.5578	0.3788	0.5495
					63	0.3926	0.5639	0.3840	0.5549
					64	0.3989	0.5703	0.3896	0.5607
					65	0.4057	0.5772	0.3954	0.5668
					66	0.4129	0.5844	0.4017	0.5732
					67	0.4206	0.5921	0.4083	0.5799
					68	0.4288	0.6002	0.4154	0.5870
					69	0.4376	0.6088	0.4229	0.5944
					70	0.4470	0.6178	0.4308	0.6022
					71	0.4571	0.6274	0.4392	0.6104
					72	0.4678	0.6374	0.4481	0.6189
					73	0.4792	0.6479	0.4575	0.6278
					74	0.4914	0.6590	0.4675	0.6371
					75	0.5044	0.6706	0.4780	0.6468
					76	0.5182	0.6826	0.4890	0.6568
					77	0.5328	0.6952	0.5005	0.6672
					78	0.5483	0.7082	0.5127	0.6778
					79	0.5645	0.7217	0.5253	0.6888
					80	0.5816	0.7355	0.5385	0.7000
					81	0.5995	0.7496	0.5521	0.7114
					82	0.6181	0.7640	0.5662	0.7231
					83	0.6373	0.7785	0.5807	0.7348
					84	0.6571	0.7931	0.5956	0.7466
					85	0.6772	0.8076	0.6107	0.7583
					86	0.6976	0.8219	0.6261	0.7701
					87	0.7181	0.8359	0.6416	0.7816
					88	0.7384	0.8495	0.6571	0.7930
					89	0.7584	0.8626	0.6725	0.8042
					90	0.7778	0.8750	0.6878	0.8150
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.2922	0.4523	0.2922	0.4523					
2	0.2923	0.4524	0.2923	0.4524					
3	0.2925	0.4526	0.2925	0.4526					
4	0.2927	0.4528	0.2927	0.4528					
5	0.2928	0.4530	0.2928	0.4530					
6	0.2930	0.4532	0.2930	0.4532					
7	0.2932	0.4535	0.2932	0.4535					
8	0.2934	0.4537	0.2934	0.4537					
9	0.2937	0.4540	0.2937	0.4540					
10	0.2939	0.4543	0.2939	0.4543					
11	0.2942	0.4546	0.2942	0.4546					
12	0.2945	0.4550	0.2944	0.4549					
13	0.2948	0.4553	0.2947	0.4552					
14	0.2951	0.4557	0.2950	0.4556					
15	0.2954	0.4561	0.2953	0.4559					
16	0.2958	0.4565	0.2956	0.4563					
17	0.2961	0.4569	0.2959	0.4567					
18	0.2965	0.4573	0.2963	0.4571					
19	0.2968	0.4578	0.2966	0.4576					
20	0.2973	0.4583	0.2970	0.4580					
21	0.2977	0.4588	0.2975	0.4585					
22	0.2981	0.4593	0.2979	0.4591					
23	0.2986	0.4599	0.2984	0.4596					
24	0.2991	0.4605	0.2989	0.4603					
25	0.2997	0.4612	0.2995	0.4609					
26	0.3003	0.4619	0.3001	0.4616					
27	0.3009	0.4627	0.3007	0.4624					
28	0.3016	0.4635	0.3014	0.4632					
29	0.3024	0.4643	0.3021	0.4640					
30	0.3032	0.4653	0.3029	0.4650					
31	0.3040	0.4663	0.3037	0.4660					
32	0.3049	0.4674	0.3046	0.4670					
33	0.3059	0.4685	0.3056	0.4681					
34	0.3070	0.4697	0.3066	0.4693					
35	0.3081	0.4710	0.3077	0.4706					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9425	0.9704	0.9402	0.9692
					38	0.9435	0.9709	0.9411	0.9696
					39	0.9446	0.9715	0.9419	0.9701
					40	0.9456	0.9721	0.9428	0.9706
					41	0.9467	0.9726	0.9437	0.9711
					42	0.9479	0.9732	0.9447	0.9715
					43	0.9490	0.9738	0.9456	0.9720
					44	0.9502	0.9744	0.9466	0.9725
					45	0.9513	0.9751	0.9475	0.9730
					46	0.9526	0.9757	0.9485	0.9736
					47	0.9538	0.9763	0.9494	0.9741
					48	0.9550	0.9770	0.9504	0.9746
					49	0.9562	0.9776	0.9514	0.9751
					50	0.9575	0.9783	0.9524	0.9756
					51	0.9587	0.9789	0.9534	0.9761
					52	0.9599	0.9795	0.9544	0.9766
					53	0.9611	0.9802	0.9554	0.9772
					54	0.9623	0.9808	0.9564	0.9777
					55	0.9635	0.9814	0.9574	0.9782
					56	0.9647	0.9821	0.9584	0.9788
					57	0.9660	0.9827	0.9594	0.9793
					58	0.9672	0.9833	0.9604	0.9798
					59	0.9684	0.9840	0.9614	0.9803
					60	0.9696	0.9846	0.9625	0.9809
					61	0.9709	0.9852	0.9635	0.9814
					62	0.9721	0.9858	0.9645	0.9819
					63	0.9733	0.9865	0.9655	0.9825
					64	0.9745	0.9871	0.9665	0.9830
					65	0.9757	0.9877	0.9675	0.9835
					66	0.9768	0.9883	0.9685	0.9840
					67	0.9780	0.9889	0.9695	0.9845
					68	0.9791	0.9895	0.9705	0.9850
					69	0.9803	0.9900	0.9715	0.9855
					70	0.9814	0.9906	0.9725	0.9860
					71	0.9825	0.9912	0.9734	0.9865
					72	0.9835	0.9917	0.9744	0.9870
					73	0.9846	0.9922	0.9754	0.9875
					74	0.9856	0.9927	0.9763	0.9880
					75	0.9866	0.9932	0.9772	0.9885
					76	0.9875	0.9937	0.9781	0.9889
					77	0.9885	0.9942	0.9790	0.9894
					78	0.9894	0.9946	0.9799	0.9899
					79	0.9902	0.9951	0.9808	0.9903
					80	0.9910	0.9955	0.9817	0.9908
					81	0.9918	0.9959	0.9825	0.9912
					82	0.9925	0.9963	0.9834	0.9916
					83	0.9932	0.9966	0.9842	0.9920
					84	0.9939	0.9969	0.9850	0.9924
					85	0.9945	0.9972	0.9857	0.9928
					86	0.9951	0.9975	0.9865	0.9932
					87	0.9956	0.9978	0.9872	0.9936
					88	0.9961	0.9980	0.9879	0.9939
					89	0.9965	0.9982	0.9886	0.9943
					90	0.9969	0.9984	0.9892	0.9946

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9402	0.9692	0.9379	0.9679
					38	0.9413	0.9697	0.9388	0.9684
					39	0.9424	0.9703	0.9397	0.9689
					40	0.9435	0.9709	0.9406	0.9694
					41	0.9446	0.9715	0.9416	0.9699
					42	0.9458	0.9721	0.9425	0.9704
					43	0.9470	0.9728	0.9435	0.9709
					44	0.9482	0.9734	0.9445	0.9714
					45	0.9494	0.9740	0.9455	0.9720
					46	0.9506	0.9747	0.9465	0.9725
					47	0.9519	0.9754	0.9475	0.9730
					48	0.9532	0.9760	0.9485	0.9736
					49	0.9545	0.9767	0.9495	0.9741
					50	0.9558	0.9774	0.9505	0.9746
					51	0.9570	0.9780	0.9516	0.9752
					52	0.9583	0.9787	0.9526	0.9757
					53	0.9595	0.9794	0.9536	0.9763
					54	0.9608	0.9800	0.9547	0.9768
					55	0.9621	0.9807	0.9558	0.9774
					56	0.9634	0.9813	0.9568	0.9779
					57	0.9646	0.9820	0.9579	0.9785
					58	0.9659	0.9827	0.9589	0.9790
					59	0.9672	0.9833	0.9600	0.9796
					60	0.9685	0.9840	0.9611	0.9802
					61	0.9697	0.9846	0.9621	0.9807
					62	0.9710	0.9853	0.9632	0.9813
					63	0.9722	0.9859	0.9643	0.9818
					64	0.9735	0.9866	0.9653	0.9824
					65	0.9747	0.9872	0.9664	0.9829
					66	0.9760	0.9878	0.9674	0.9835
					67	0.9772	0.9885	0.9685	0.9840
					68	0.9784	0.9891	0.9695	0.9845
					69	0.9796	0.9897	0.9705	0.9851
					70	0.9807	0.9903	0.9716	0.9856
					71	0.9819	0.9908	0.9726	0.9861
					72	0.9830	0.9914	0.9736	0.9866
					73	0.9840	0.9920	0.9746	0.9871
					74	0.9851	0.9925	0.9755	0.9876
					75	0.9861	0.9930	0.9765	0.9881
					76	0.9871	0.9935	0.9775	0.9886
					77	0.9881	0.9940	0.9784	0.9891
					78	0.9890	0.9945	0.9793	0.9895
					79	0.9899	0.9949	0.9802	0.9900
					80	0.9907	0.9953	0.9811	0.9905
					81	0.9915	0.9957	0.9820	0.9909
					82	0.9923	0.9961	0.9828	0.9913
					83	0.9930	0.9965	0.9837	0.9918
					84	0.9937	0.9968	0.9845	0.9922
					85	0.9943	0.9971	0.9853	0.9926
					86	0.9949	0.9974	0.9861	0.9930
					87	0.9954	0.9977	0.9868	0.9934
					88	0.9959	0.9980	0.9875	0.9937
					89	0.9964	0.9982	0.9882	0.9941
					90	0.9968	0.9984	0.9889	0.9944

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9379	0.9680	0.9355	0.9667
					38	0.9390	0.9686	0.9365	0.9672
					39	0.9402	0.9692	0.9374	0.9677
					40	0.9413	0.9698	0.9384	0.9682
					41	0.9425	0.9704	0.9394	0.9687
					42	0.9437	0.9710	0.9404	0.9693
					43	0.9449	0.9717	0.9414	0.9698
					44	0.9462	0.9724	0.9424	0.9704
					45	0.9475	0.9730	0.9434	0.9709
					46	0.9488	0.9737	0.9445	0.9715
					47	0.9501	0.9744	0.9455	0.9720
					48	0.9514	0.9751	0.9466	0.9726
					49	0.9528	0.9758	0.9477	0.9731
					50	0.9541	0.9765	0.9487	0.9737
					51	0.9554	0.9772	0.9498	0.9743
					52	0.9567	0.9779	0.9509	0.9748
					53	0.9580	0.9786	0.9520	0.9754
					54	0.9593	0.9792	0.9531	0.9760
					55	0.9607	0.9799	0.9542	0.9765
					56	0.9620	0.9806	0.9553	0.9771
					57	0.9633	0.9813	0.9564	0.9777
					58	0.9646	0.9820	0.9575	0.9783
					59	0.9660	0.9827	0.9586	0.9789
					60	0.9673	0.9834	0.9597	0.9795
					61	0.9686	0.9841	0.9609	0.9800
					62	0.9699	0.9847	0.9620	0.9806
					63	0.9713	0.9854	0.9631	0.9812
					64	0.9726	0.9861	0.9642	0.9818
					65	0.9739	0.9868	0.9653	0.9823
					66	0.9751	0.9874	0.9664	0.9829
					67	0.9764	0.9881	0.9675	0.9835
					68	0.9777	0.9887	0.9686	0.9840
					69	0.9789	0.9893	0.9697	0.9846
					70	0.9801	0.9899	0.9707	0.9851
					71	0.9813	0.9906	0.9718	0.9857
					72	0.9824	0.9911	0.9728	0.9862
					73	0.9836	0.9917	0.9739	0.9868
					74	0.9847	0.9923	0.9749	0.9873
					75	0.9857	0.9928	0.9759	0.9878
					76	0.9867	0.9933	0.9769	0.9883
					77	0.9877	0.9938	0.9778	0.9888
					78	0.9887	0.9943	0.9788	0.9893
					79	0.9896	0.9948	0.9797	0.9898
					80	0.9905	0.9952	0.9807	0.9902
					81	0.9913	0.9956	0.9816	0.9907
					82	0.9921	0.9960	0.9825	0.9912
					83	0.9928	0.9964	0.9833	0.9916
					84	0.9935	0.9968	0.9842	0.9920
					85	0.9942	0.9971	0.9850	0.9924
					86	0.9948	0.9974	0.9858	0.9928
					87	0.9953	0.9977	0.9865	0.9932
					88	0.9958	0.9979	0.9873	0.9936
					89	0.9963	0.9981	0.9880	0.9940
					90	0.9967	0.9983	0.9887	0.9943

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9356	0.9667	0.9332	0.9654
					38	0.9367	0.9673	0.9342	0.9660
					39	0.9379	0.9680	0.9351	0.9665
					40	0.9391	0.9686	0.9361	0.9670
					41	0.9403	0.9692	0.9372	0.9676
					42	0.9416	0.9699	0.9382	0.9681
					43	0.9429	0.9706	0.9393	0.9687
					44	0.9442	0.9713	0.9403	0.9692
					45	0.9455	0.9720	0.9414	0.9698
					46	0.9468	0.9727	0.9425	0.9704
					47	0.9482	0.9734	0.9436	0.9710
					48	0.9496	0.9741	0.9447	0.9715
					49	0.9510	0.9749	0.9458	0.9721
					50	0.9524	0.9756	0.9469	0.9727
					51	0.9537	0.9763	0.9480	0.9733
					52	0.9551	0.9770	0.9491	0.9739
					53	0.9564	0.9777	0.9503	0.9745
					54	0.9578	0.9785	0.9514	0.9751
					55	0.9592	0.9792	0.9526	0.9757
					56	0.9606	0.9799	0.9537	0.9763
					57	0.9620	0.9806	0.9549	0.9769
					58	0.9633	0.9813	0.9560	0.9775
					59	0.9647	0.9821	0.9572	0.9781
					60	0.9661	0.9828	0.9584	0.9787
					61	0.9675	0.9835	0.9596	0.9794
					62	0.9689	0.9842	0.9607	0.9800
					63	0.9703	0.9849	0.9619	0.9806
					64	0.9716	0.9856	0.9631	0.9812
					65	0.9730	0.9863	0.9642	0.9818
					66	0.9743	0.9870	0.9654	0.9824
					67	0.9756	0.9877	0.9665	0.9830
					68	0.9769	0.9883	0.9677	0.9836
					69	0.9782	0.9890	0.9688	0.9841
					70	0.9795	0.9896	0.9699	0.9847
					71	0.9807	0.9903	0.9710	0.9853
					72	0.9819	0.9909	0.9721	0.9859
					73	0.9831	0.9915	0.9732	0.9864
					74	0.9842	0.9921	0.9743	0.9870
					75	0.9853	0.9926	0.9753	0.9875
					76	0.9864	0.9932	0.9763	0.9880
					77	0.9874	0.9937	0.9774	0.9885
					78	0.9884	0.9942	0.9784	0.9891
					79	0.9894	0.9947	0.9793	0.9896
					80	0.9903	0.9951	0.9803	0.9901
					81	0.9911	0.9955	0.9812	0.9905
					82	0.9919	0.9959	0.9822	0.9910
					83	0.9927	0.9963	0.9830	0.9915
					84	0.9934	0.9967	0.9839	0.9919
					85	0.9941	0.9970	0.9848	0.9923
					86	0.9947	0.9973	0.9856	0.9927
					87	0.9952	0.9976	0.9864	0.9931
					88	0.9958	0.9979	0.9871	0.9935
					89	0.9962	0.9981	0.9879	0.9939
					90	0.9967	0.9983	0.9886	0.9942

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9331	0.9654	0.9307	0.9641
					38	0.9343	0.9660	0.9317	0.9646
					39	0.9355	0.9667	0.9327	0.9652
					40	0.9368	0.9673	0.9338	0.9657
					41	0.9380	0.9680	0.9348	0.9663
					42	0.9393	0.9687	0.9359	0.9669
					43	0.9407	0.9694	0.9370	0.9675
					44	0.9420	0.9701	0.9381	0.9681
					45	0.9434	0.9709	0.9392	0.9686
					46	0.9448	0.9716	0.9403	0.9692
					47	0.9462	0.9723	0.9415	0.9698
					48	0.9476	0.9731	0.9426	0.9705
					49	0.9491	0.9739	0.9438	0.9711
					50	0.9505	0.9746	0.9449	0.9717
					51	0.9519	0.9754	0.9461	0.9723
					52	0.9533	0.9761	0.9472	0.9729
					53	0.9548	0.9769	0.9484	0.9735
					54	0.9562	0.9776	0.9496	0.9742
					55	0.9576	0.9784	0.9508	0.9748
					56	0.9591	0.9791	0.9520	0.9754
					57	0.9605	0.9799	0.9533	0.9761
					58	0.9620	0.9806	0.9545	0.9767
					59	0.9634	0.9814	0.9557	0.9773
					60	0.9649	0.9821	0.9569	0.9780
					61	0.9663	0.9829	0.9582	0.9786
					62	0.9678	0.9836	0.9594	0.9793
					63	0.9692	0.9844	0.9606	0.9799
					64	0.9706	0.9851	0.9618	0.9805
					65	0.9720	0.9858	0.9631	0.9812
					66	0.9734	0.9865	0.9643	0.9818
					67	0.9748	0.9872	0.9655	0.9824
					68	0.9762	0.9879	0.9667	0.9831
					69	0.9775	0.9886	0.9679	0.9837
					70	0.9788	0.9893	0.9690	0.9843
					71	0.9801	0.9900	0.9702	0.9849
					72	0.9814	0.9906	0.9713	0.9855
					73	0.9826	0.9912	0.9725	0.9860
					74	0.9838	0.9918	0.9736	0.9866
					75	0.9849	0.9924	0.9747	0.9872
					76	0.9860	0.9930	0.9758	0.9877
					77	0.9871	0.9935	0.9768	0.9883
					78	0.9881	0.9940	0.9779	0.9888
					79	0.9891	0.9945	0.9789	0.9893
					80	0.9900	0.9950	0.9799	0.9899
					81	0.9909	0.9954	0.9809	0.9904
					82	0.9918	0.9959	0.9819	0.9908
					83	0.9925	0.9963	0.9828	0.9913
					84	0.9933	0.9966	0.9837	0.9918
					85	0.9940	0.9970	0.9846	0.9922
					86	0.9946	0.9973	0.9854	0.9927
					87	0.9952	0.9976	0.9862	0.9931
					88	0.9957	0.9978	0.9870	0.9935
					89	0.9962	0.9981	0.9878	0.9938
					90	0.9966	0.9983	0.9885	0.9942

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9303	0.9639	0.9278	0.9626
					38	0.9315	0.9646	0.9289	0.9631
					39	0.9328	0.9652	0.9300	0.9637
					40	0.9341	0.9659	0.9310	0.9643
					41	0.9354	0.9666	0.9321	0.9649
					42	0.9368	0.9673	0.9333	0.9655
					43	0.9381	0.9681	0.9344	0.9661
					44	0.9395	0.9688	0.9355	0.9667
					45	0.9410	0.9696	0.9367	0.9673
					46	0.9424	0.9703	0.9379	0.9679
					47	0.9439	0.9711	0.9390	0.9686
					48	0.9454	0.9719	0.9402	0.9692
					49	0.9469	0.9727	0.9414	0.9698
					50	0.9484	0.9735	0.9426	0.9705
					51	0.9499	0.9743	0.9438	0.9711
					52	0.9513	0.9751	0.9451	0.9718
					53	0.9528	0.9758	0.9463	0.9724
					54	0.9543	0.9766	0.9475	0.9731
					55	0.9558	0.9774	0.9488	0.9737
					56	0.9573	0.9782	0.9501	0.9744
					57	0.9588	0.9790	0.9513	0.9751
					58	0.9603	0.9798	0.9526	0.9757
					59	0.9618	0.9805	0.9539	0.9764
					60	0.9634	0.9813	0.9552	0.9771
					61	0.9649	0.9821	0.9565	0.9777
					62	0.9664	0.9829	0.9578	0.9784
					63	0.9679	0.9837	0.9590	0.9791
					64	0.9694	0.9845	0.9603	0.9798
					65	0.9709	0.9852	0.9616	0.9804
					66	0.9723	0.9860	0.9629	0.9811
					67	0.9738	0.9867	0.9642	0.9817
					68	0.9752	0.9874	0.9654	0.9824
					69	0.9766	0.9882	0.9667	0.9830
					70	0.9780	0.9889	0.9679	0.9837
					71	0.9793	0.9896	0.9691	0.9843
					72	0.9806	0.9902	0.9703	0.9849
					73	0.9819	0.9909	0.9715	0.9856
					74	0.9832	0.9915	0.9727	0.9862
					75	0.9844	0.9921	0.9738	0.9867
					76	0.9855	0.9927	0.9750	0.9873
					77	0.9866	0.9933	0.9761	0.9879
					78	0.9877	0.9938	0.9772	0.9885
					79	0.9887	0.9943	0.9783	0.9890
					80	0.9897	0.9948	0.9793	0.9895
					81	0.9906	0.9953	0.9803	0.9901
					82	0.9915	0.9957	0.9813	0.9906
					83	0.9923	0.9961	0.9823	0.9911
					84	0.9931	0.9965	0.9833	0.9916
					85	0.9938	0.9969	0.9842	0.9920
					86	0.9944	0.9972	0.9851	0.9925
					87	0.9950	0.9975	0.9859	0.9929
					88	0.9956	0.9978	0.9867	0.9933
					89	0.9961	0.9980	0.9875	0.9937
					90	0.9965	0.9983	0.9883	0.9941

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9272	0.9622	0.9247	0.9609
					38	0.9285	0.9629	0.9258	0.9615
					39	0.9298	0.9636	0.9269	0.9621
					40	0.9311	0.9643	0.9280	0.9627
					41	0.9325	0.9651	0.9292	0.9633
					42	0.9339	0.9658	0.9303	0.9639
					43	0.9353	0.9666	0.9315	0.9645
					44	0.9368	0.9674	0.9327	0.9652
					45	0.9383	0.9681	0.9339	0.9658
					46	0.9398	0.9689	0.9351	0.9665
					47	0.9413	0.9698	0.9363	0.9671
					48	0.9428	0.9706	0.9376	0.9678
					49	0.9444	0.9714	0.9388	0.9684
					50	0.9460	0.9723	0.9400	0.9691
					51	0.9475	0.9731	0.9413	0.9698
					52	0.9490	0.9739	0.9426	0.9704
					53	0.9506	0.9747	0.9439	0.9711
					54	0.9521	0.9755	0.9452	0.9718
					55	0.9537	0.9763	0.9465	0.9725
					56	0.9553	0.9771	0.9478	0.9732
					57	0.9568	0.9779	0.9491	0.9739
					58	0.9584	0.9788	0.9505	0.9746
					59	0.9600	0.9796	0.9518	0.9753
					60	0.9616	0.9804	0.9531	0.9760
					61	0.9632	0.9813	0.9545	0.9767
					62	0.9648	0.9821	0.9559	0.9774
					63	0.9664	0.9829	0.9572	0.9781
					64	0.9679	0.9837	0.9586	0.9788
					65	0.9695	0.9845	0.9599	0.9795
					66	0.9710	0.9853	0.9612	0.9802
					67	0.9725	0.9861	0.9626	0.9809
					68	0.9740	0.9868	0.9639	0.9816
					69	0.9755	0.9876	0.9652	0.9823
					70	0.9770	0.9883	0.9665	0.9830
					71	0.9784	0.9891	0.9678	0.9836
					72	0.9798	0.9898	0.9691	0.9843
					73	0.9811	0.9905	0.9703	0.9849
					74	0.9824	0.9911	0.9716	0.9856
					75	0.9837	0.9918	0.9728	0.9862
					76	0.9849	0.9924	0.9740	0.9868
					77	0.9861	0.9930	0.9751	0.9874
					78	0.9872	0.9935	0.9763	0.9880
					79	0.9883	0.9941	0.9774	0.9886
					80	0.9893	0.9946	0.9785	0.9891
					81	0.9902	0.9951	0.9796	0.9897
					82	0.9911	0.9956	0.9806	0.9902
					83	0.9920	0.9960	0.9817	0.9907
					84	0.9928	0.9964	0.9826	0.9912
					85	0.9935	0.9968	0.9836	0.9917
					86	0.9942	0.9971	0.9845	0.9922
					87	0.9949	0.9974	0.9854	0.9927
					88	0.9954	0.9977	0.9863	0.9931
					89	0.9959	0.9980	0.9871	0.9935
					90	0.9964	0.9982	0.9879	0.9939

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9239	0.9604	0.9213	0.9590
					38	0.9252	0.9611	0.9224	0.9596
					39	0.9265	0.9619	0.9236	0.9603
					40	0.9279	0.9626	0.9247	0.9609
					41	0.9293	0.9634	0.9259	0.9615
					42	0.9308	0.9642	0.9271	0.9622
					43	0.9323	0.9649	0.9283	0.9628
					44	0.9338	0.9658	0.9296	0.9635
					45	0.9353	0.9666	0.9308	0.9642
					46	0.9369	0.9674	0.9321	0.9648
					47	0.9385	0.9683	0.9333	0.9655
					48	0.9401	0.9691	0.9346	0.9662
					49	0.9417	0.9700	0.9359	0.9669
					50	0.9434	0.9709	0.9372	0.9676
					51	0.9449	0.9717	0.9385	0.9683
					52	0.9465	0.9725	0.9399	0.9690
					53	0.9481	0.9734	0.9412	0.9697
					54	0.9498	0.9742	0.9426	0.9704
					55	0.9514	0.9751	0.9439	0.9712
					56	0.9530	0.9759	0.9453	0.9719
					57	0.9547	0.9768	0.9467	0.9726
					58	0.9563	0.9777	0.9481	0.9733
					59	0.9580	0.9785	0.9495	0.9741
					60	0.9597	0.9794	0.9509	0.9748
					61	0.9613	0.9803	0.9523	0.9756
					62	0.9630	0.9811	0.9537	0.9763
					63	0.9646	0.9820	0.9551	0.9771
					64	0.9663	0.9828	0.9566	0.9778
					65	0.9679	0.9837	0.9580	0.9785
					66	0.9695	0.9845	0.9594	0.9793
					67	0.9711	0.9854	0.9608	0.9800
					68	0.9727	0.9862	0.9622	0.9807
					69	0.9743	0.9870	0.9635	0.9814
					70	0.9758	0.9877	0.9649	0.9821
					71	0.9773	0.9885	0.9663	0.9828
					72	0.9787	0.9893	0.9676	0.9835
					73	0.9802	0.9900	0.9689	0.9842
					74	0.9815	0.9907	0.9702	0.9849
					75	0.9829	0.9914	0.9715	0.9856
					76	0.9841	0.9920	0.9728	0.9862
					77	0.9854	0.9926	0.9740	0.9868
					78	0.9866	0.9932	0.9752	0.9875
					79	0.9877	0.9938	0.9764	0.9881
					80	0.9888	0.9943	0.9776	0.9887
					81	0.9898	0.9949	0.9787	0.9892
					82	0.9907	0.9953	0.9798	0.9898
					83	0.9916	0.9958	0.9809	0.9903
					84	0.9925	0.9962	0.9819	0.9909
					85	0.9932	0.9966	0.9829	0.9914
					86	0.9940	0.9970	0.9839	0.9919
					87	0.9946	0.9973	0.9848	0.9923
					88	0.9952	0.9976	0.9857	0.9928
					89	0.9958	0.9979	0.9865	0.9932
					90	0.9963	0.9981	0.9874	0.9936

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8969	0.9456	0.8967	0.9456
2	0.8972	0.9458	0.8970	0.9457
3	0.8975	0.9460	0.8974	0.9459
4	0.8979	0.9462	0.8977	0.9461
5	0.8982	0.9464	0.8981	0.9463
6	0.8986	0.9466	0.8984	0.9465
7	0.8990	0.9468	0.8988	0.9467
8	0.8995	0.9471	0.8992	0.9469
9	0.8999	0.9473	0.8997	0.9472
10	0.9004	0.9476	0.9001	0.9474
11	0.9009	0.9479	0.9006	0.9477
12	0.9014	0.9482	0.9011	0.9480
13	0.9020	0.9485	0.9016	0.9482
14	0.9026	0.9488	0.9021	0.9485
15	0.9032	0.9491	0.9027	0.9488
16	0.9038	0.9495	0.9033	0.9492
17	0.9045	0.9498	0.9039	0.9495
18	0.9051	0.9502	0.9045	0.9498
19	0.9058	0.9506	0.9051	0.9502
20	0.9066	0.9510	0.9058	0.9506
21	0.9073	0.9514	0.9065	0.9510
22	0.9081	0.9518	0.9073	0.9514
23	0.9089	0.9523	0.9080	0.9518
24	0.9098	0.9528	0.9088	0.9522
25	0.9106	0.9532	0.9096	0.9527
26	0.9116	0.9537	0.9104	0.9531
27	0.9125	0.9543	0.9113	0.9536
28	0.9135	0.9548	0.9122	0.9541
29	0.9145	0.9553	0.9131	0.9546
30	0.9156	0.9559	0.9141	0.9551
31	0.9167	0.9565	0.9150	0.9556
32	0.9178	0.9571	0.9160	0.9562
33	0.9189	0.9577	0.9170	0.9567
34	0.9201	0.9584	0.9181	0.9573
35	0.9213	0.9591	0.9191	0.9579

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9203	0.9585	0.9177	0.9571
					38	0.9217	0.9592	0.9188	0.9577
					39	0.9231	0.9600	0.9200	0.9584
					40	0.9245	0.9608	0.9212	0.9590
					41	0.9260	0.9616	0.9225	0.9597
					42	0.9275	0.9624	0.9237	0.9603
					43	0.9290	0.9632	0.9250	0.9610
					44	0.9306	0.9640	0.9262	0.9617
					45	0.9322	0.9649	0.9275	0.9624
					46	0.9338	0.9658	0.9289	0.9631
					47	0.9354	0.9666	0.9302	0.9638
					48	0.9371	0.9675	0.9315	0.9645
					49	0.9388	0.9684	0.9328	0.9653
					50	0.9405	0.9694	0.9342	0.9660
					51	0.9422	0.9702	0.9356	0.9667
					52	0.9438	0.9711	0.9369	0.9674
					53	0.9455	0.9720	0.9383	0.9682
					54	0.9472	0.9729	0.9397	0.9689
					55	0.9489	0.9738	0.9412	0.9697
					56	0.9506	0.9747	0.9426	0.9705
					57	0.9523	0.9756	0.9440	0.9712
					58	0.9541	0.9765	0.9455	0.9720
					59	0.9558	0.9774	0.9470	0.9728
					60	0.9575	0.9783	0.9484	0.9735
					61	0.9593	0.9792	0.9499	0.9743
					62	0.9610	0.9801	0.9514	0.9751
					63	0.9628	0.9810	0.9529	0.9759
					64	0.9645	0.9819	0.9544	0.9767
					65	0.9662	0.9828	0.9558	0.9774
					66	0.9679	0.9837	0.9573	0.9782
					67	0.9696	0.9846	0.9588	0.9790
					68	0.9712	0.9854	0.9603	0.9797
					69	0.9729	0.9863	0.9617	0.9805
					70	0.9745	0.9871	0.9632	0.9812
					71	0.9761	0.9879	0.9646	0.9820
					72	0.9776	0.9887	0.9660	0.9827
					73	0.9791	0.9894	0.9674	0.9834
					74	0.9805	0.9902	0.9688	0.9841
					75	0.9819	0.9909	0.9701	0.9848
					76	0.9833	0.9916	0.9714	0.9855
					77	0.9846	0.9922	0.9728	0.9862
					78	0.9858	0.9929	0.9740	0.9868
					79	0.9870	0.9935	0.9753	0.9875
					80	0.9882	0.9940	0.9765	0.9881
					81	0.9892	0.9946	0.9777	0.9887
					82	0.9902	0.9951	0.9788	0.9893
					83	0.9912	0.9956	0.9800	0.9899
					84	0.9921	0.9960	0.9810	0.9904
					85	0.9929	0.9964	0.9821	0.9910
					86	0.9936	0.9968	0.9831	0.9915
					87	0.9943	0.9972	0.9841	0.9920
					88	0.9950	0.9975	0.9850	0.9925
					89	0.9955	0.9978	0.9859	0.9929
					90	0.9961	0.9980	0.9868	0.9933

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9165	0.9564	0.9139	0.9550
					38	0.9179	0.9572	0.9151	0.9557
					39	0.9194	0.9580	0.9163	0.9563
					40	0.9209	0.9588	0.9176	0.9570
					41	0.9224	0.9596	0.9188	0.9577
					42	0.9240	0.9605	0.9201	0.9584
					43	0.9255	0.9613	0.9214	0.9591
					44	0.9272	0.9622	0.9227	0.9598
					45	0.9288	0.9631	0.9241	0.9605
					46	0.9305	0.9640	0.9254	0.9613
					47	0.9322	0.9649	0.9268	0.9620
					48	0.9340	0.9659	0.9282	0.9628
					49	0.9357	0.9668	0.9296	0.9635
					50	0.9375	0.9678	0.9310	0.9643
					51	0.9392	0.9687	0.9324	0.9650
					52	0.9410	0.9696	0.9339	0.9658
					53	0.9427	0.9705	0.9353	0.9666
					54	0.9445	0.9714	0.9368	0.9673
					55	0.9462	0.9724	0.9382	0.9681
					56	0.9480	0.9733	0.9397	0.9689
					57	0.9498	0.9743	0.9412	0.9697
					58	0.9516	0.9752	0.9428	0.9705
					59	0.9534	0.9762	0.9443	0.9713
					60	0.9553	0.9771	0.9458	0.9722
					61	0.9571	0.9781	0.9474	0.9730
					62	0.9589	0.9790	0.9489	0.9738
					63	0.9607	0.9800	0.9505	0.9746
					64	0.9625	0.9809	0.9520	0.9754
					65	0.9644	0.9819	0.9536	0.9762
					66	0.9661	0.9828	0.9551	0.9771
					67	0.9679	0.9837	0.9567	0.9779
					68	0.9697	0.9846	0.9582	0.9787
					69	0.9714	0.9855	0.9598	0.9795
					70	0.9731	0.9864	0.9613	0.9803
					71	0.9747	0.9872	0.9628	0.9810
					72	0.9764	0.9880	0.9643	0.9818
					73	0.9779	0.9888	0.9657	0.9826
					74	0.9795	0.9896	0.9672	0.9833
					75	0.9810	0.9904	0.9686	0.9841
					76	0.9824	0.9911	0.9700	0.9848
					77	0.9838	0.9918	0.9714	0.9855
					78	0.9851	0.9925	0.9727	0.9862
					79	0.9863	0.9931	0.9740	0.9868
					80	0.9875	0.9937	0.9753	0.9875
					81	0.9886	0.9943	0.9766	0.9881
					82	0.9897	0.9948	0.9778	0.9888
					83	0.9907	0.9953	0.9790	0.9894
					84	0.9916	0.9958	0.9801	0.9900
					85	0.9925	0.9962	0.9812	0.9905
					86	0.9933	0.9966	0.9823	0.9911
					87	0.9940	0.9970	0.9833	0.9916
					88	0.9947	0.9973	0.9843	0.9921
					89	0.9953	0.9976	0.9852	0.9926
					90	0.9958	0.9979	0.9861	0.9930

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9126	0.9543	0.9099	0.9528
					38	0.9140	0.9551	0.9111	0.9535
					39	0.9155	0.9559	0.9124	0.9542
					40	0.9171	0.9568	0.9137	0.9549
					41	0.9187	0.9576	0.9150	0.9556
					42	0.9203	0.9585	0.9164	0.9564
					43	0.9219	0.9594	0.9177	0.9571
					44	0.9236	0.9603	0.9191	0.9578
					45	0.9253	0.9612	0.9205	0.9586
					46	0.9271	0.9622	0.9219	0.9594
					47	0.9289	0.9631	0.9233	0.9601
					48	0.9307	0.9641	0.9247	0.9609
					49	0.9325	0.9651	0.9262	0.9617
					50	0.9344	0.9661	0.9276	0.9625
					51	0.9361	0.9670	0.9291	0.9633
					52	0.9379	0.9680	0.9306	0.9641
					53	0.9398	0.9689	0.9321	0.9649
					54	0.9416	0.9699	0.9336	0.9657
					55	0.9434	0.9709	0.9352	0.9665
					56	0.9453	0.9719	0.9367	0.9673
					57	0.9472	0.9729	0.9383	0.9682
					58	0.9491	0.9739	0.9399	0.9690
					59	0.9510	0.9749	0.9415	0.9699
					60	0.9529	0.9759	0.9431	0.9707
					61	0.9548	0.9769	0.9447	0.9716
					62	0.9567	0.9779	0.9463	0.9724
					63	0.9586	0.9789	0.9479	0.9733
					64	0.9605	0.9799	0.9496	0.9741
					65	0.9624	0.9808	0.9512	0.9750
					66	0.9643	0.9818	0.9528	0.9758
					67	0.9661	0.9828	0.9544	0.9767
					68	0.9680	0.9837	0.9561	0.9775
					69	0.9698	0.9847	0.9577	0.9784
					70	0.9716	0.9856	0.9593	0.9792
					71	0.9733	0.9865	0.9608	0.9800
					72	0.9750	0.9874	0.9624	0.9808
					73	0.9767	0.9882	0.9640	0.9816
					74	0.9783	0.9890	0.9655	0.9824
					75	0.9799	0.9898	0.9670	0.9832
					76	0.9814	0.9906	0.9685	0.9840
					77	0.9829	0.9914	0.9699	0.9847
					78	0.9842	0.9921	0.9713	0.9855
					79	0.9856	0.9927	0.9727	0.9862
					80	0.9868	0.9934	0.9741	0.9869
					81	0.9880	0.9940	0.9754	0.9875
					82	0.9891	0.9945	0.9767	0.9882
					83	0.9902	0.9951	0.9779	0.9888
					84	0.9912	0.9956	0.9791	0.9895
					85	0.9921	0.9960	0.9803	0.9900
					86	0.9929	0.9965	0.9814	0.9906
					87	0.9937	0.9968	0.9825	0.9912
					88	0.9944	0.9972	0.9835	0.9917
					89	0.9950	0.9975	0.9845	0.9922
					90	0.9956	0.9978	0.9854	0.9927

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9085	0.9521	0.9058	0.9505
					38	0.9100	0.9529	0.9070	0.9513
					39	0.9116	0.9537	0.9084	0.9520
					40	0.9131	0.9546	0.9097	0.9527
					41	0.9148	0.9555	0.9111	0.9535
					42	0.9164	0.9564	0.9124	0.9542
					43	0.9182	0.9573	0.9138	0.9550
					44	0.9199	0.9583	0.9153	0.9558
					45	0.9217	0.9592	0.9167	0.9565
					46	0.9235	0.9602	0.9182	0.9573
					47	0.9253	0.9612	0.9196	0.9581
					48	0.9272	0.9622	0.9211	0.9589
					49	0.9291	0.9633	0.9226	0.9598
					50	0.9311	0.9643	0.9241	0.9606
					51	0.9329	0.9653	0.9257	0.9614
					52	0.9348	0.9663	0.9272	0.9622
					53	0.9367	0.9673	0.9288	0.9631
					54	0.9386	0.9683	0.9304	0.9639
					55	0.9405	0.9693	0.9320	0.9648
					56	0.9424	0.9704	0.9336	0.9656
					57	0.9444	0.9714	0.9352	0.9665
					58	0.9464	0.9724	0.9369	0.9674
					59	0.9483	0.9735	0.9385	0.9683
					60	0.9503	0.9745	0.9402	0.9692
					61	0.9523	0.9756	0.9419	0.9701
					62	0.9543	0.9766	0.9436	0.9710
					63	0.9563	0.9777	0.9453	0.9719
					64	0.9583	0.9787	0.9470	0.9728
					65	0.9603	0.9798	0.9487	0.9737
					66	0.9623	0.9808	0.9504	0.9746
					67	0.9643	0.9818	0.9521	0.9754
					68	0.9662	0.9828	0.9538	0.9763
					69	0.9681	0.9838	0.9555	0.9772
					70	0.9700	0.9848	0.9571	0.9781
					71	0.9718	0.9857	0.9588	0.9790
					72	0.9736	0.9866	0.9605	0.9798
					73	0.9754	0.9875	0.9621	0.9807
					74	0.9771	0.9884	0.9637	0.9815
					75	0.9788	0.9893	0.9653	0.9823
					76	0.9804	0.9901	0.9668	0.9831
					77	0.9819	0.9909	0.9684	0.9839
					78	0.9834	0.9916	0.9699	0.9847
					79	0.9848	0.9923	0.9713	0.9855
					80	0.9861	0.9930	0.9728	0.9862
					81	0.9874	0.9936	0.9742	0.9869
					82	0.9886	0.9942	0.9755	0.9876
					83	0.9897	0.9948	0.9768	0.9883
					84	0.9907	0.9953	0.9781	0.9889
					85	0.9917	0.9958	0.9793	0.9896
					86	0.9926	0.9963	0.9805	0.9902
					87	0.9934	0.9967	0.9816	0.9907
					88	0.9941	0.9970	0.9827	0.9913
					89	0.9948	0.9974	0.9838	0.9918
					90	0.9954	0.9977	0.9847	0.9923

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.9042	0.9497	0.9015	0.9482
					38	0.9058	0.9506	0.9028	0.9489
					39	0.9074	0.9514	0.9041	0.9497
					40	0.9090	0.9524	0.9055	0.9504
					41	0.9107	0.9533	0.9069	0.9512
					42	0.9125	0.9542	0.9084	0.9520
					43	0.9142	0.9552	0.9098	0.9528
					44	0.9160	0.9562	0.9113	0.9536
					45	0.9179	0.9572	0.9128	0.9544
					46	0.9198	0.9582	0.9143	0.9552
					47	0.9217	0.9592	0.9158	0.9561
					48	0.9236	0.9603	0.9174	0.9569
					49	0.9256	0.9614	0.9189	0.9578
					50	0.9276	0.9625	0.9205	0.9586
					51	0.9295	0.9635	0.9221	0.9595
					52	0.9315	0.9645	0.9237	0.9603
					53	0.9334	0.9656	0.9253	0.9612
					54	0.9354	0.9666	0.9270	0.9621
					55	0.9374	0.9677	0.9286	0.9630
					56	0.9394	0.9688	0.9303	0.9639
					57	0.9415	0.9699	0.9320	0.9648
					58	0.9435	0.9709	0.9337	0.9657
					59	0.9456	0.9720	0.9354	0.9666
					60	0.9477	0.9731	0.9372	0.9676
					61	0.9498	0.9742	0.9389	0.9685
					62	0.9519	0.9753	0.9407	0.9694
					63	0.9540	0.9764	0.9425	0.9704
					64	0.9561	0.9775	0.9442	0.9713
					65	0.9581	0.9786	0.9460	0.9723
					66	0.9602	0.9797	0.9478	0.9732
					67	0.9623	0.9808	0.9496	0.9741
					68	0.9643	0.9818	0.9514	0.9751
					69	0.9663	0.9829	0.9531	0.9760
					70	0.9683	0.9839	0.9549	0.9769
					71	0.9702	0.9849	0.9567	0.9778
					72	0.9722	0.9859	0.9584	0.9788
					73	0.9740	0.9868	0.9601	0.9797
					74	0.9758	0.9878	0.9618	0.9805
					75	0.9776	0.9887	0.9635	0.9814
					76	0.9793	0.9895	0.9651	0.9823
					77	0.9809	0.9903	0.9668	0.9831
					78	0.9824	0.9911	0.9683	0.9839
					79	0.9839	0.9919	0.9699	0.9847
					80	0.9853	0.9926	0.9714	0.9855
					81	0.9867	0.9933	0.9729	0.9863
					82	0.9879	0.9939	0.9743	0.9870
					83	0.9891	0.9945	0.9757	0.9877
					84	0.9902	0.9951	0.9770	0.9884
					85	0.9912	0.9956	0.9783	0.9890
					86	0.9922	0.9961	0.9796	0.9897
					87	0.9930	0.9965	0.9808	0.9903
					88	0.9938	0.9969	0.9819	0.9909
					89	0.9945	0.9972	0.9830	0.9914
					90	0.9951	0.9976	0.9840	0.9919

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8741	0.9328	0.8740	0.9327
2	0.8744	0.9330	0.8743	0.9329
3	0.8748	0.9332	0.8746	0.9331
4	0.8751	0.9334	0.8750	0.9333
5	0.8755	0.9336	0.8753	0.9335
6	0.8759	0.9339	0.8757	0.9338
7	0.8764	0.9341	0.8761	0.9340
8	0.8768	0.9344	0.8766	0.9342
9	0.8773	0.9346	0.8770	0.9345
10	0.8778	0.9349	0.8775	0.9348
11	0.8784	0.9352	0.8780	0.9350
12	0.8789	0.9356	0.8785	0.9353
13	0.8795	0.9359	0.8791	0.9357
14	0.8801	0.9362	0.8797	0.9360
15	0.8808	0.9366	0.8803	0.9363
16	0.8815	0.9370	0.8809	0.9367
17	0.8822	0.9374	0.8815	0.9370
18	0.8829	0.9378	0.8822	0.9374
19	0.8836	0.9382	0.8829	0.9378
20	0.8844	0.9387	0.8837	0.9383
21	0.8853	0.9392	0.8845	0.9387
22	0.8862	0.9396	0.8853	0.9391
23	0.8871	0.9402	0.8861	0.9396
24	0.8880	0.9407	0.8870	0.9401
25	0.8890	0.9412	0.8879	0.9406
26	0.8900	0.9418	0.8889	0.9412
27	0.8911	0.9424	0.8898	0.9417
28	0.8922	0.9430	0.8909	0.9423
29	0.8934	0.9437	0.8919	0.9429
30	0.8946	0.9444	0.8930	0.9435
31	0.8958	0.9451	0.8941	0.9441
32	0.8971	0.9458	0.8952	0.9447
33	0.8985	0.9465	0.8964	0.9454
34	0.8998	0.9473	0.8976	0.9461
35	0.9013	0.9481	0.8989	0.9467

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8998	0.9473	0.8970	0.9457
					38	0.9014	0.9481	0.8984	0.9465
					39	0.9031	0.9491	0.8998	0.9472
					40	0.9048	0.9500	0.9012	0.9480
					41	0.9065	0.9510	0.9026	0.9488
					42	0.9083	0.9519	0.9041	0.9496
					43	0.9101	0.9529	0.9056	0.9505
					44	0.9120	0.9540	0.9072	0.9513
					45	0.9139	0.9550	0.9087	0.9522
					46	0.9159	0.9561	0.9103	0.9530
					47	0.9178	0.9572	0.9119	0.9539
					48	0.9199	0.9583	0.9135	0.9548
					49	0.9219	0.9594	0.9151	0.9557
					50	0.9240	0.9605	0.9167	0.9565
					51	0.9260	0.9616	0.9183	0.9574
					52	0.9280	0.9627	0.9200	0.9583
					53	0.9300	0.9638	0.9217	0.9592
					54	0.9321	0.9649	0.9234	0.9602
					55	0.9342	0.9660	0.9251	0.9611
					56	0.9363	0.9671	0.9269	0.9620
					57	0.9384	0.9682	0.9286	0.9630
					58	0.9406	0.9694	0.9304	0.9639
					59	0.9427	0.9705	0.9322	0.9649
					60	0.9449	0.9717	0.9340	0.9659
					61	0.9471	0.9728	0.9358	0.9669
					62	0.9493	0.9740	0.9377	0.9678
					63	0.9515	0.9751	0.9395	0.9688
					64	0.9536	0.9763	0.9414	0.9698
					65	0.9558	0.9774	0.9432	0.9708
					66	0.9580	0.9786	0.9451	0.9718
					67	0.9602	0.9797	0.9470	0.9728
					68	0.9623	0.9808	0.9488	0.9737
					69	0.9644	0.9819	0.9507	0.9747
					70	0.9665	0.9830	0.9525	0.9757
					71	0.9686	0.9840	0.9544	0.9767
					72	0.9706	0.9851	0.9562	0.9776
					73	0.9725	0.9861	0.9580	0.9786
					74	0.9744	0.9871	0.9598	0.9795
					75	0.9763	0.9880	0.9616	0.9804
					76	0.9781	0.9889	0.9633	0.9813
					77	0.9798	0.9898	0.9650	0.9822
					78	0.9814	0.9906	0.9667	0.9831
					79	0.9830	0.9914	0.9683	0.9839
					80	0.9845	0.9922	0.9699	0.9847
					81	0.9859	0.9929	0.9715	0.9855
					82	0.9873	0.9936	0.9730	0.9863
					83	0.9885	0.9942	0.9745	0.9871
					84	0.9897	0.9948	0.9759	0.9878
					85	0.9907	0.9953	0.9773	0.9885
					86	0.9917	0.9958	0.9786	0.9892
					87	0.9926	0.9963	0.9798	0.9898
					88	0.9935	0.9967	0.9811	0.9904
					89	0.9942	0.9971	0.9822	0.9910
					90	0.9949	0.9974	0.9833	0.9916

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8952	0.9447	0.8923	0.9431
					38	0.8968	0.9456	0.8937	0.9439
					39	0.8985	0.9466	0.8952	0.9447
					40	0.9003	0.9475	0.8967	0.9455
					41	0.9021	0.9485	0.8982	0.9464
					42	0.9039	0.9495	0.8997	0.9472
					43	0.9058	0.9506	0.9013	0.9481
					44	0.9078	0.9516	0.9028	0.9489
					45	0.9097	0.9527	0.9044	0.9498
					46	0.9118	0.9538	0.9061	0.9507
					47	0.9138	0.9550	0.9077	0.9516
					48	0.9159	0.9561	0.9094	0.9525
					49	0.9181	0.9573	0.9110	0.9534
					50	0.9202	0.9585	0.9127	0.9544
					51	0.9223	0.9596	0.9144	0.9553
					52	0.9244	0.9607	0.9161	0.9562
					53	0.9265	0.9618	0.9179	0.9572
					54	0.9286	0.9630	0.9196	0.9581
					55	0.9308	0.9642	0.9214	0.9591
					56	0.9330	0.9653	0.9232	0.9601
					57	0.9352	0.9665	0.9251	0.9611
					58	0.9374	0.9677	0.9269	0.9621
					59	0.9397	0.9689	0.9288	0.9631
					60	0.9419	0.9701	0.9307	0.9641
					61	0.9442	0.9713	0.9326	0.9651
					62	0.9465	0.9725	0.9345	0.9661
					63	0.9488	0.9737	0.9364	0.9672
					64	0.9511	0.9749	0.9384	0.9682
					65	0.9534	0.9761	0.9403	0.9692
					66	0.9557	0.9773	0.9422	0.9703
					67	0.9579	0.9785	0.9442	0.9713
					68	0.9602	0.9797	0.9461	0.9723
					69	0.9624	0.9808	0.9481	0.9734
					70	0.9646	0.9820	0.9500	0.9744
					71	0.9668	0.9831	0.9520	0.9754
					72	0.9689	0.9842	0.9539	0.9764
					73	0.9709	0.9853	0.9558	0.9774
					74	0.9730	0.9863	0.9577	0.9784
					75	0.9749	0.9873	0.9595	0.9794
					76	0.9768	0.9883	0.9614	0.9803
					77	0.9786	0.9892	0.9632	0.9812
					78	0.9804	0.9901	0.9650	0.9822
					79	0.9820	0.9909	0.9667	0.9831
					80	0.9836	0.9917	0.9684	0.9839
					81	0.9851	0.9925	0.9700	0.9848
					82	0.9865	0.9932	0.9716	0.9856
					83	0.9879	0.9939	0.9732	0.9864
					84	0.9891	0.9945	0.9747	0.9872
					85	0.9902	0.9951	0.9762	0.9879
					86	0.9913	0.9956	0.9775	0.9886
					87	0.9922	0.9961	0.9789	0.9893
					88	0.9931	0.9965	0.9802	0.9900
					89	0.9939	0.9969	0.9814	0.9906
					90	0.9946	0.9973	0.9825	0.9912

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8903	0.9420	0.8874	0.9404
					38	0.8920	0.9429	0.8889	0.9412
					39	0.8938	0.9439	0.8904	0.9420
					40	0.8956	0.9449	0.8919	0.9429
					41	0.8974	0.9459	0.8935	0.9437
					42	0.8993	0.9470	0.8950	0.9446
					43	0.9013	0.9481	0.8967	0.9455
					44	0.9033	0.9492	0.8983	0.9464
					45	0.9054	0.9503	0.8999	0.9473
					46	0.9075	0.9515	0.9016	0.9483
					47	0.9096	0.9527	0.9033	0.9492
					48	0.9118	0.9538	0.9050	0.9502
					49	0.9140	0.9551	0.9068	0.9511
					50	0.9162	0.9563	0.9085	0.9521
					51	0.9184	0.9574	0.9103	0.9530
					52	0.9205	0.9586	0.9121	0.9540
					53	0.9227	0.9598	0.9139	0.9550
					54	0.9250	0.9610	0.9157	0.9560
					55	0.9272	0.9622	0.9176	0.9570
					56	0.9295	0.9635	0.9194	0.9580
					57	0.9318	0.9647	0.9213	0.9591
					58	0.9341	0.9659	0.9233	0.9601
					59	0.9365	0.9672	0.9252	0.9611
					60	0.9388	0.9684	0.9272	0.9622
					61	0.9412	0.9697	0.9291	0.9633
					62	0.9436	0.9710	0.9311	0.9643
					63	0.9460	0.9722	0.9331	0.9654
					64	0.9484	0.9735	0.9351	0.9665
					65	0.9508	0.9748	0.9372	0.9676
					66	0.9532	0.9760	0.9392	0.9686
					67	0.9555	0.9773	0.9412	0.9697
					68	0.9579	0.9785	0.9433	0.9708
					69	0.9602	0.9797	0.9453	0.9719
					70	0.9625	0.9809	0.9474	0.9730
					71	0.9648	0.9821	0.9494	0.9740
					72	0.9670	0.9832	0.9514	0.9751
					73	0.9692	0.9844	0.9534	0.9761
					74	0.9714	0.9855	0.9554	0.9772
					75	0.9734	0.9865	0.9573	0.9782
					76	0.9754	0.9876	0.9593	0.9792
					77	0.9773	0.9885	0.9612	0.9802
					78	0.9792	0.9895	0.9630	0.9812
					79	0.9810	0.9904	0.9649	0.9821
					80	0.9826	0.9912	0.9667	0.9831
					81	0.9842	0.9921	0.9684	0.9840
					82	0.9857	0.9928	0.9701	0.9848
					83	0.9871	0.9935	0.9718	0.9857
					84	0.9885	0.9942	0.9734	0.9865
					85	0.9897	0.9948	0.9749	0.9873
					86	0.9908	0.9954	0.9764	0.9881
					87	0.9918	0.9959	0.9778	0.9888
					88	0.9927	0.9964	0.9792	0.9895
					89	0.9936	0.9968	0.9805	0.9901
					90	0.9943	0.9972	0.9817	0.9908

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8852	0.9391	0.8823	0.9375
					38	0.8869	0.9401	0.8838	0.9383
					39	0.8887	0.9411	0.8853	0.9392
					40	0.8906	0.9421	0.8869	0.9401
					41	0.8925	0.9432	0.8885	0.9410
					42	0.8945	0.9443	0.8901	0.9419
					43	0.8965	0.9454	0.8918	0.9428
					44	0.8986	0.9466	0.8935	0.9437
					45	0.9007	0.9478	0.8952	0.9447
					46	0.9029	0.9490	0.8969	0.9457
					47	0.9051	0.9502	0.8987	0.9466
					48	0.9073	0.9514	0.9005	0.9476
					49	0.9096	0.9527	0.9023	0.9486
					50	0.9120	0.9540	0.9041	0.9496
					51	0.9142	0.9552	0.9059	0.9506
					52	0.9164	0.9564	0.9077	0.9516
					53	0.9187	0.9576	0.9096	0.9527
					54	0.9210	0.9589	0.9115	0.9537
					55	0.9234	0.9602	0.9134	0.9548
					56	0.9257	0.9614	0.9154	0.9558
					57	0.9281	0.9627	0.9173	0.9569
					58	0.9306	0.9640	0.9193	0.9580
					59	0.9330	0.9653	0.9214	0.9591
					60	0.9354	0.9666	0.9234	0.9602
					61	0.9379	0.9680	0.9254	0.9613
					62	0.9404	0.9693	0.9275	0.9624
					63	0.9429	0.9706	0.9296	0.9635
					64	0.9454	0.9719	0.9317	0.9646
					65	0.9479	0.9733	0.9338	0.9658
					66	0.9504	0.9746	0.9359	0.9669
					67	0.9529	0.9759	0.9380	0.9680
					68	0.9554	0.9772	0.9402	0.9692
					69	0.9579	0.9785	0.9423	0.9703
					70	0.9603	0.9797	0.9444	0.9714
					71	0.9627	0.9810	0.9466	0.9725
					72	0.9650	0.9822	0.9487	0.9737
					73	0.9673	0.9834	0.9508	0.9748
					74	0.9696	0.9846	0.9528	0.9759
					75	0.9718	0.9857	0.9549	0.9769
					76	0.9739	0.9868	0.9569	0.9780
					77	0.9759	0.9878	0.9590	0.9790
					78	0.9779	0.9888	0.9609	0.9801
					79	0.9798	0.9898	0.9629	0.9811
					80	0.9816	0.9907	0.9648	0.9821
					81	0.9832	0.9916	0.9666	0.9830
					82	0.9848	0.9924	0.9684	0.9840
					83	0.9863	0.9931	0.9702	0.9849
					84	0.9877	0.9938	0.9719	0.9857
					85	0.9890	0.9945	0.9735	0.9866
					86	0.9902	0.9951	0.9751	0.9874
					87	0.9913	0.9956	0.9766	0.9882
					88	0.9923	0.9961	0.9780	0.9889
					89	0.9932	0.9966	0.9794	0.9896
					90	0.9940	0.9970	0.9807	0.9903

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8798	0.9360	0.8768	0.9344
					38	0.8816	0.9371	0.8784	0.9353
					39	0.8834	0.9381	0.8800	0.9362
					40	0.8854	0.9392	0.8816	0.9371
					41	0.8873	0.9403	0.8832	0.9380
					42	0.8894	0.9414	0.8849	0.9390
					43	0.8915	0.9426	0.8866	0.9399
					44	0.8936	0.9438	0.8884	0.9409
					45	0.8958	0.9450	0.8902	0.9419
					46	0.8980	0.9463	0.8920	0.9429
					47	0.9003	0.9475	0.8938	0.9439
					48	0.9027	0.9488	0.8956	0.9449
					49	0.9050	0.9501	0.8975	0.9460
					50	0.9074	0.9515	0.8993	0.9470
					51	0.9097	0.9527	0.9012	0.9480
					52	0.9121	0.9540	0.9031	0.9491
					53	0.9144	0.9553	0.9051	0.9502
					54	0.9168	0.9566	0.9070	0.9513
					55	0.9193	0.9579	0.9090	0.9524
					56	0.9217	0.9593	0.9111	0.9535
					57	0.9242	0.9606	0.9131	0.9546
					58	0.9267	0.9620	0.9152	0.9557
					59	0.9293	0.9633	0.9172	0.9568
					60	0.9318	0.9647	0.9194	0.9580
					61	0.9344	0.9661	0.9215	0.9591
					62	0.9370	0.9675	0.9236	0.9603
					63	0.9396	0.9689	0.9258	0.9615
					64	0.9422	0.9703	0.9280	0.9626
					65	0.9449	0.9717	0.9302	0.9638
					66	0.9475	0.9730	0.9324	0.9650
					67	0.9501	0.9744	0.9346	0.9662
					68	0.9527	0.9758	0.9368	0.9674
					69	0.9553	0.9771	0.9390	0.9686
					70	0.9578	0.9785	0.9413	0.9697
					71	0.9604	0.9798	0.9435	0.9709
					72	0.9628	0.9811	0.9457	0.9721
					73	0.9653	0.9823	0.9479	0.9732
					74	0.9676	0.9835	0.9501	0.9744
					75	0.9699	0.9847	0.9522	0.9755
					76	0.9722	0.9859	0.9544	0.9767
					77	0.9743	0.9870	0.9565	0.9778
					78	0.9764	0.9881	0.9586	0.9789
					79	0.9784	0.9891	0.9606	0.9799
					80	0.9803	0.9901	0.9626	0.9810
					81	0.9821	0.9910	0.9646	0.9820
					82	0.9838	0.9918	0.9665	0.9830
					83	0.9854	0.9927	0.9684	0.9839
					84	0.9869	0.9934	0.9702	0.9849
					85	0.9883	0.9941	0.9719	0.9858
					86	0.9896	0.9948	0.9736	0.9866
					87	0.9907	0.9953	0.9752	0.9874
					88	0.9918	0.9959	0.9767	0.9882
					89	0.9927	0.9964	0.9782	0.9890
					90	0.9936	0.9968	0.9796	0.9897

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8741	0.9328	0.8711	0.9311
					38	0.8759	0.9339	0.8727	0.9320
					39	0.8778	0.9349	0.8743	0.9330
					40	0.8798	0.9361	0.8760	0.9339
					41	0.8819	0.9372	0.8777	0.9349
					42	0.8839	0.9384	0.8794	0.9359
					43	0.8861	0.9396	0.8812	0.9369
					44	0.8883	0.9409	0.8830	0.9379
					45	0.8906	0.9421	0.8848	0.9389
					46	0.8929	0.9434	0.8867	0.9399
					47	0.8953	0.9447	0.8886	0.9410
					48	0.8977	0.9461	0.8905	0.9421
					49	0.9001	0.9474	0.8924	0.9431
					50	0.9026	0.9488	0.8943	0.9442
					51	0.9050	0.9501	0.8963	0.9453
					52	0.9074	0.9515	0.8983	0.9464
					53	0.9099	0.9528	0.9003	0.9475
					54	0.9124	0.9542	0.9023	0.9486
					55	0.9149	0.9556	0.9044	0.9498
					56	0.9175	0.9570	0.9065	0.9509
					57	0.9200	0.9584	0.9086	0.9521
					58	0.9227	0.9598	0.9107	0.9533
					59	0.9253	0.9612	0.9129	0.9544
					60	0.9280	0.9626	0.9151	0.9556
					61	0.9307	0.9641	0.9173	0.9568
					62	0.9334	0.9655	0.9195	0.9581
					63	0.9361	0.9670	0.9217	0.9593
					64	0.9388	0.9684	0.9240	0.9605
					65	0.9416	0.9699	0.9263	0.9617
					66	0.9443	0.9714	0.9286	0.9630
					67	0.9470	0.9728	0.9309	0.9642
					68	0.9498	0.9742	0.9332	0.9654
					69	0.9525	0.9757	0.9355	0.9667
					70	0.9552	0.9771	0.9378	0.9679
					71	0.9578	0.9784	0.9401	0.9691
					72	0.9604	0.9798	0.9424	0.9704
					73	0.9630	0.9811	0.9447	0.9716
					74	0.9655	0.9824	0.9470	0.9728
					75	0.9679	0.9837	0.9493	0.9740
					76	0.9703	0.9849	0.9515	0.9752
					77	0.9726	0.9861	0.9538	0.9763
					78	0.9748	0.9872	0.9560	0.9775
					79	0.9769	0.9883	0.9581	0.9786
					80	0.9789	0.9894	0.9602	0.9797
					81	0.9808	0.9903	0.9623	0.9808
					82	0.9827	0.9913	0.9643	0.9818
					83	0.9844	0.9921	0.9663	0.9829
					84	0.9860	0.9929	0.9682	0.9839
					85	0.9874	0.9937	0.9701	0.9848
					86	0.9888	0.9944	0.9719	0.9857
					87	0.9900	0.9950	0.9736	0.9866
					88	0.9912	0.9956	0.9752	0.9874
					89	0.9922	0.9961	0.9768	0.9882
					90	0.9931	0.9966	0.9783	0.9890

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8681	0.9294	0.8651	0.9277
					38	0.8700	0.9305	0.8668	0.9286
					39	0.8720	0.9316	0.8684	0.9296
					40	0.8740	0.9328	0.8701	0.9306
					41	0.8761	0.9340	0.8719	0.9316
					42	0.8783	0.9352	0.8737	0.9326
					43	0.8805	0.9364	0.8755	0.9336
					44	0.8828	0.9377	0.8774	0.9347
					45	0.8851	0.9390	0.8793	0.9357
					46	0.8875	0.9404	0.8812	0.9368
					47	0.8899	0.9418	0.8831	0.9379
					48	0.8924	0.9432	0.8851	0.9390
					49	0.8950	0.9446	0.8871	0.9401
					50	0.8976	0.9460	0.8891	0.9413
					51	0.9000	0.9474	0.8911	0.9424
					52	0.9025	0.9488	0.8931	0.9435
					53	0.9051	0.9502	0.8952	0.9447
					54	0.9077	0.9516	0.8973	0.9459
					55	0.9103	0.9530	0.8994	0.9471
					56	0.9129	0.9545	0.9016	0.9483
					57	0.9156	0.9560	0.9038	0.9495
					58	0.9183	0.9574	0.9060	0.9507
					59	0.9211	0.9589	0.9082	0.9519
					60	0.9239	0.9604	0.9105	0.9532
					61	0.9267	0.9619	0.9128	0.9544
					62	0.9295	0.9635	0.9151	0.9557
					63	0.9323	0.9650	0.9174	0.9569
					64	0.9352	0.9665	0.9198	0.9582
					65	0.9380	0.9680	0.9221	0.9595
					66	0.9409	0.9696	0.9245	0.9608
					67	0.9438	0.9711	0.9269	0.9621
					68	0.9466	0.9726	0.9293	0.9634
					69	0.9495	0.9741	0.9317	0.9647
					70	0.9523	0.9756	0.9341	0.9659
					71	0.9551	0.9770	0.9365	0.9672
					72	0.9578	0.9784	0.9389	0.9685
					73	0.9605	0.9799	0.9413	0.9698
					74	0.9631	0.9812	0.9437	0.9711
					75	0.9657	0.9826	0.9461	0.9723
					76	0.9682	0.9839	0.9485	0.9736
					77	0.9707	0.9851	0.9508	0.9748
					78	0.9730	0.9863	0.9531	0.9760
					79	0.9752	0.9875	0.9554	0.9772
					80	0.9774	0.9886	0.9576	0.9783
					81	0.9794	0.9896	0.9598	0.9795
					82	0.9814	0.9906	0.9619	0.9806
					83	0.9832	0.9915	0.9640	0.9817
					84	0.9849	0.9924	0.9660	0.9827
					85	0.9865	0.9932	0.9680	0.9837
					86	0.9879	0.9939	0.9699	0.9847
					87	0.9893	0.9946	0.9717	0.9857
					88	0.9905	0.9952	0.9735	0.9865
					89	0.9916	0.9958	0.9751	0.9874
					90	0.9926	0.9963	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				
					37	0.8619	0.9258	0.8589	0.9241
					38	0.8639	0.9270	0.8606	0.9251
					39	0.8659	0.9281	0.8623	0.9261
					40	0.8680	0.9293	0.8641	0.9271
					41	0.8701	0.9305	0.8659	0.9281
					42	0.8723	0.9318	0.8677	0.9292
					43	0.8746	0.9331	0.8696	0.9302
					44	0.8770	0.9344	0.8715	0.9313
					45	0.8794	0.9358	0.8734	0.9324
					46	0.8818	0.9372	0.8754	0.9336
					47	0.8844	0.9386	0.8774	0.9347
					48	0.8869	0.9401	0.8794	0.9359
					49	0.8896	0.9416	0.8815	0.9370
					50	0.8923	0.9431	0.8836	0.9382
					51	0.8948	0.9445	0.8856	0.9394
					52	0.8974	0.9459	0.8878	0.9405
					53	0.9001	0.9474	0.8899	0.9417
					54	0.9027	0.9489	0.8921	0.9430
					55	0.9054	0.9504	0.8943	0.9442
					56	0.9082	0.9519	0.8965	0.9454
					57	0.9110	0.9534	0.8988	0.9467
					58	0.9138	0.9550	0.9011	0.9480
					59	0.9167	0.9565	0.9034	0.9492
					60	0.9195	0.9581	0.9057	0.9505
					61	0.9225	0.9597	0.9081	0.9518
					62	0.9254	0.9613	0.9105	0.9531
					63	0.9284	0.9628	0.9129	0.9545
					64	0.9313	0.9644	0.9153	0.9558
					65	0.9343	0.9660	0.9178	0.9571
					66	0.9373	0.9676	0.9202	0.9585
					67	0.9403	0.9692	0.9227	0.9598
					68	0.9433	0.9708	0.9252	0.9612
					69	0.9463	0.9724	0.9277	0.9625
					70	0.9492	0.9739	0.9302	0.9639
					71	0.9521	0.9755	0.9327	0.9652
					72	0.9550	0.9770	0.9352	0.9665
					73	0.9578	0.9785	0.9377	0.9679
					74	0.9606	0.9799	0.9402	0.9692
					75	0.9634	0.9813	0.9427	0.9705
					76	0.9660	0.9827	0.9452	0.9718
					77	0.9686	0.9840	0.9476	0.9731
					78	0.9710	0.9853	0.9500	0.9744
					79	0.9734	0.9865	0.9524	0.9756
					80	0.9757	0.9877	0.9547	0.9768
					81	0.9779	0.9888	0.9570	0.9780
					82	0.9800	0.9899	0.9593	0.9792
					83	0.9819	0.9909	0.9615	0.9804
					84	0.9837	0.9918	0.9636	0.9815
					85	0.9854	0.9926	0.9657	0.9825
					86	0.9870	0.9934	0.9677	0.9836
					87	0.9884	0.9942	0.9696	0.9846
					88	0.9897	0.9948	0.9715	0.9855
					89	0.9909	0.9954	0.9733	0.9864
					90	0.9920	0.9960	0.9750	0.9873

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8556	0.9222	0.8525	0.9204
					38	0.8575	0.9233	0.8542	0.9214
					39	0.8596	0.9245	0.8560	0.9224
					40	0.8617	0.9257	0.8578	0.9235
					41	0.8639	0.9270	0.8597	0.9245
					42	0.8662	0.9283	0.8615	0.9256
					43	0.8686	0.9297	0.8635	0.9267
					44	0.8710	0.9310	0.8654	0.9279
					45	0.8735	0.9325	0.8674	0.9290
					46	0.8760	0.9339	0.8695	0.9302
					47	0.8786	0.9354	0.8715	0.9314
					48	0.8813	0.9369	0.8736	0.9326
					49	0.8840	0.9384	0.8757	0.9338
					50	0.8868	0.9400	0.8779	0.9350
					51	0.8894	0.9415	0.8800	0.9362
					52	0.8921	0.9430	0.8822	0.9374
					53	0.8948	0.9445	0.8844	0.9387
					54	0.8976	0.9460	0.8867	0.9399
					55	0.9004	0.9476	0.8890	0.9412
					56	0.9033	0.9492	0.8913	0.9425
					57	0.9062	0.9508	0.8936	0.9438
					58	0.9091	0.9524	0.8960	0.9451
					59	0.9121	0.9540	0.8984	0.9465
					60	0.9151	0.9556	0.9008	0.9478
					61	0.9181	0.9573	0.9033	0.9492
					62	0.9211	0.9590	0.9057	0.9505
					63	0.9242	0.9606	0.9082	0.9519
					64	0.9273	0.9623	0.9107	0.9533
					65	0.9304	0.9640	0.9133	0.9547
					66	0.9336	0.9656	0.9158	0.9561
					67	0.9367	0.9673	0.9184	0.9575
					68	0.9398	0.9690	0.9210	0.9589
					69	0.9429	0.9706	0.9236	0.9603
					70	0.9460	0.9723	0.9262	0.9617
					71	0.9491	0.9739	0.9288	0.9631
					72	0.9521	0.9755	0.9314	0.9645
					73	0.9551	0.9770	0.9340	0.9659
					74	0.9580	0.9785	0.9366	0.9672
					75	0.9609	0.9800	0.9392	0.9686
					76	0.9636	0.9815	0.9417	0.9700
					77	0.9664	0.9829	0.9443	0.9713
					78	0.9690	0.9842	0.9468	0.9727
					79	0.9715	0.9855	0.9493	0.9740
					80	0.9739	0.9868	0.9517	0.9753
					81	0.9762	0.9880	0.9541	0.9765
					82	0.9784	0.9891	0.9565	0.9778
					83	0.9805	0.9901	0.9588	0.9790
					84	0.9824	0.9911	0.9610	0.9801
					85	0.9842	0.9921	0.9632	0.9813
					86	0.9859	0.9929	0.9653	0.9824
					87	0.9875	0.9937	0.9674	0.9834
					88	0.9889	0.9944	0.9693	0.9844
					89	0.9901	0.9950	0.9712	0.9854
					90	0.9913	0.9956	0.9730	0.9863

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8491	0.9184	0.8460	0.9166
					38	0.8511	0.9196	0.8478	0.9176
					39	0.8532	0.9208	0.8496	0.9187
					40	0.8554	0.9221	0.8514	0.9198
					41	0.8577	0.9234	0.8533	0.9209
					42	0.8600	0.9247	0.8553	0.9220
					43	0.8624	0.9261	0.8573	0.9232
					44	0.8649	0.9276	0.8593	0.9243
					45	0.8675	0.9290	0.8614	0.9255
					46	0.8701	0.9305	0.8635	0.9267
					47	0.8728	0.9321	0.8656	0.9279
					48	0.8755	0.9336	0.8677	0.9292
					49	0.8783	0.9352	0.8699	0.9304
					50	0.8812	0.9368	0.8721	0.9317
					51	0.8839	0.9384	0.8743	0.9330
					52	0.8867	0.9399	0.8766	0.9342
					53	0.8895	0.9415	0.8789	0.9355
					54	0.8924	0.9431	0.8812	0.9369
					55	0.8953	0.9448	0.8836	0.9382
					56	0.8983	0.9464	0.8860	0.9395
					57	0.9013	0.9481	0.8884	0.9409
					58	0.9043	0.9497	0.8908	0.9423
					59	0.9074	0.9514	0.8933	0.9436
					60	0.9105	0.9531	0.8958	0.9450
					61	0.9136	0.9549	0.8983	0.9465
					62	0.9168	0.9566	0.9009	0.9479
					63	0.9200	0.9583	0.9035	0.9493
					64	0.9232	0.9601	0.9061	0.9507
					65	0.9265	0.9618	0.9087	0.9522
					66	0.9297	0.9636	0.9113	0.9536
					67	0.9330	0.9653	0.9140	0.9551
					68	0.9362	0.9671	0.9167	0.9565
					69	0.9395	0.9688	0.9194	0.9580
					70	0.9427	0.9705	0.9221	0.9594
					71	0.9459	0.9722	0.9248	0.9609
					72	0.9491	0.9739	0.9275	0.9624
					73	0.9522	0.9755	0.9301	0.9638
					74	0.9553	0.9771	0.9328	0.9653
					75	0.9583	0.9787	0.9355	0.9667
					76	0.9612	0.9802	0.9382	0.9681
					77	0.9641	0.9817	0.9408	0.9695
					78	0.9668	0.9831	0.9435	0.9709
					79	0.9695	0.9845	0.9461	0.9723
					80	0.9721	0.9858	0.9486	0.9736
					81	0.9745	0.9871	0.9511	0.9750
					82	0.9768	0.9883	0.9536	0.9762
					83	0.9790	0.9894	0.9560	0.9775
					84	0.9811	0.9905	0.9584	0.9787
					85	0.9830	0.9914	0.9607	0.9799
					86	0.9848	0.9923	0.9629	0.9811
					87	0.9864	0.9932	0.9650	0.9822
					88	0.9880	0.9939	0.9671	0.9833
					89	0.9893	0.9946	0.9691	0.9843
					90	0.9906	0.9953	0.9710	0.9853

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8140	0.8975	0.8139	0.8974
2	0.8143	0.8977	0.8142	0.8976
3	0.8147	0.8979	0.8145	0.8978
4	0.8151	0.8981	0.8149	0.8980
5	0.8155	0.8984	0.8153	0.8982
6	0.8159	0.8986	0.8157	0.8985
7	0.8164	0.8989	0.8161	0.8988
8	0.8168	0.8992	0.8166	0.8990
9	0.8173	0.8995	0.8171	0.8993
10	0.8179	0.8998	0.8176	0.8996
11	0.8185	0.9002	0.8181	0.9000
12	0.8191	0.9005	0.8187	0.9003
13	0.8197	0.9009	0.8193	0.9006
14	0.8204	0.9013	0.8199	0.9010
15	0.8211	0.9017	0.8205	0.9014
16	0.8218	0.9022	0.8212	0.9018
17	0.8226	0.9026	0.8219	0.9023
18	0.8234	0.9031	0.8227	0.9027
19	0.8242	0.9036	0.8235	0.9032
20	0.8251	0.9042	0.8243	0.9037
21	0.8260	0.9047	0.8252	0.9042
22	0.8270	0.9053	0.8261	0.9048
23	0.8281	0.9059	0.8271	0.9054
24	0.8291	0.9066	0.8281	0.9060
25	0.8303	0.9073	0.8292	0.9066
26	0.8315	0.9080	0.8303	0.9073
27	0.8328	0.9087	0.8315	0.9080
28	0.8341	0.9095	0.8327	0.9087
29	0.8355	0.9104	0.8340	0.9095
30	0.8369	0.9112	0.8353	0.9102
31	0.8385	0.9121	0.8367	0.9111
32	0.8400	0.9131	0.8381	0.9119
33	0.8417	0.9141	0.8396	0.9128
34	0.8434	0.9151	0.8411	0.9137
35	0.8452	0.9161	0.8427	0.9146

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8426	0.9146	0.8396	0.9128
					38	0.8447	0.9158	0.8414	0.9138
					39	0.8468	0.9171	0.8432	0.9149
					40	0.8491	0.9184	0.8451	0.9160
					41	0.8514	0.9197	0.8470	0.9172
					42	0.8538	0.9211	0.8490	0.9184
					43	0.8563	0.9226	0.8511	0.9195
					44	0.8588	0.9240	0.8531	0.9208
					45	0.8614	0.9256	0.8553	0.9220
					46	0.8641	0.9271	0.8574	0.9232
					47	0.8669	0.9287	0.8596	0.9245
					48	0.8697	0.9303	0.8618	0.9258
					49	0.8726	0.9320	0.8641	0.9271
					50	0.8756	0.9337	0.8664	0.9284
					51	0.8784	0.9353	0.8687	0.9297
					52	0.8813	0.9369	0.8710	0.9310
					53	0.8842	0.9385	0.8734	0.9324
					54	0.8872	0.9402	0.8758	0.9338
					55	0.8902	0.9419	0.8782	0.9352
					56	0.8932	0.9436	0.8807	0.9365
					57	0.8963	0.9453	0.8832	0.9380
					58	0.8995	0.9471	0.8857	0.9394
					59	0.9027	0.9488	0.8883	0.9408
					60	0.9059	0.9506	0.8908	0.9423
					61	0.9092	0.9524	0.8935	0.9437
					62	0.9124	0.9542	0.8961	0.9452
					63	0.9158	0.9560	0.8988	0.9467
					64	0.9191	0.9579	0.9015	0.9482
					65	0.9225	0.9597	0.9042	0.9497
					66	0.9259	0.9615	0.9069	0.9512
					67	0.9293	0.9633	0.9097	0.9527
					68	0.9327	0.9652	0.9124	0.9542
					69	0.9360	0.9670	0.9152	0.9557
					70	0.9394	0.9688	0.9180	0.9572
					71	0.9428	0.9705	0.9208	0.9588
					72	0.9461	0.9723	0.9236	0.9603
					73	0.9493	0.9740	0.9264	0.9618
					74	0.9525	0.9757	0.9292	0.9633
					75	0.9557	0.9773	0.9319	0.9648
					76	0.9588	0.9790	0.9347	0.9662
					77	0.9618	0.9805	0.9375	0.9677
					78	0.9647	0.9820	0.9402	0.9692
					79	0.9675	0.9835	0.9429	0.9706
					80	0.9702	0.9849	0.9455	0.9720
					81	0.9728	0.9862	0.9482	0.9734
					82	0.9752	0.9875	0.9507	0.9747
					83	0.9776	0.9887	0.9533	0.9761
					84	0.9797	0.9898	0.9557	0.9774
					85	0.9818	0.9908	0.9581	0.9786
					86	0.9837	0.9918	0.9604	0.9798
					87	0.9854	0.9927	0.9627	0.9810
					88	0.9870	0.9935	0.9649	0.9821
					89	0.9885	0.9942	0.9669	0.9832
					90	0.9898	0.9949	0.9689	0.9842

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8072	0.8933	0.8070	0.8932
2	0.8075	0.8935	0.8074	0.8934
3	0.8079	0.8937	0.8077	0.8936
4	0.8082	0.8939	0.8081	0.8939
5	0.8086	0.8942	0.8085	0.8941
6	0.8091	0.8945	0.8089	0.8943
7	0.8095	0.8947	0.8093	0.8946
8	0.8100	0.8950	0.8098	0.8949
9	0.8105	0.8953	0.8102	0.8952
10	0.8111	0.8957	0.8107	0.8955
11	0.8116	0.8960	0.8113	0.8958
12	0.8122	0.8964	0.8118	0.8961
13	0.8129	0.8968	0.8124	0.8965
14	0.8135	0.8972	0.8131	0.8969
15	0.8143	0.8976	0.8137	0.8973
16	0.8150	0.8981	0.8144	0.8977
17	0.8158	0.8985	0.8151	0.8981
18	0.8166	0.8990	0.8159	0.8986
19	0.8174	0.8995	0.8167	0.8991
20	0.8183	0.9001	0.8175	0.8996
21	0.8193	0.9007	0.8184	0.9001
22	0.8202	0.9012	0.8194	0.9007
23	0.8213	0.9019	0.8203	0.9013
24	0.8224	0.9025	0.8214	0.9019
25	0.8235	0.9032	0.8224	0.9026
26	0.8247	0.9040	0.8236	0.9033
27	0.8260	0.9047	0.8248	0.9040
28	0.8274	0.9055	0.8260	0.9047
29	0.8288	0.9064	0.8273	0.9055
30	0.8302	0.9073	0.8286	0.9063
31	0.8318	0.9082	0.8300	0.9071
32	0.8334	0.9091	0.8315	0.9080
33	0.8351	0.9101	0.8330	0.9089
34	0.8369	0.9112	0.8345	0.9098
35	0.8387	0.9123	0.8362	0.9108

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8362	0.9108	0.8332	0.9090
					38	0.8384	0.9121	0.8350	0.9101
					39	0.8406	0.9134	0.8369	0.9112
					40	0.8428	0.9147	0.8389	0.9124
					41	0.8452	0.9161	0.8409	0.9135
					42	0.8477	0.9176	0.8429	0.9148
					43	0.8502	0.9190	0.8450	0.9160
					44	0.8528	0.9206	0.8471	0.9172
					45	0.8555	0.9221	0.8493	0.9185
					46	0.8583	0.9237	0.8515	0.9198
					47	0.8611	0.9254	0.8538	0.9211
					48	0.8640	0.9271	0.8561	0.9225
					49	0.8670	0.9288	0.8584	0.9238
					50	0.8701	0.9305	0.8607	0.9252
					51	0.8730	0.9322	0.8631	0.9265
					52	0.8759	0.9339	0.8655	0.9279
					53	0.8790	0.9356	0.8680	0.9293
					54	0.8820	0.9373	0.8704	0.9307
					55	0.8851	0.9391	0.8730	0.9322
					56	0.8883	0.9408	0.8755	0.9336
					57	0.8915	0.9426	0.8781	0.9351
					58	0.8948	0.9445	0.8807	0.9366
					59	0.8981	0.9463	0.8834	0.9381
					60	0.9014	0.9481	0.8860	0.9396
					61	0.9048	0.9500	0.8887	0.9411
					62	0.9082	0.9519	0.8915	0.9426
					63	0.9117	0.9538	0.8942	0.9442
					64	0.9151	0.9557	0.8970	0.9457
					65	0.9186	0.9576	0.8998	0.9473
					66	0.9221	0.9595	0.9026	0.9488
					67	0.9257	0.9614	0.9055	0.9504
					68	0.9292	0.9633	0.9083	0.9520
					69	0.9327	0.9652	0.9112	0.9535
					70	0.9362	0.9671	0.9141	0.9551
					71	0.9397	0.9689	0.9170	0.9567
					72	0.9432	0.9707	0.9199	0.9583
					73	0.9466	0.9725	0.9228	0.9598
					74	0.9499	0.9743	0.9256	0.9614
					75	0.9532	0.9760	0.9285	0.9629
					76	0.9564	0.9777	0.9314	0.9645
					77	0.9596	0.9794	0.9342	0.9660
					78	0.9626	0.9810	0.9371	0.9675
					79	0.9656	0.9825	0.9399	0.9690
					80	0.9684	0.9840	0.9426	0.9705
					81	0.9711	0.9854	0.9454	0.9719
					82	0.9737	0.9867	0.9480	0.9733
					83	0.9762	0.9879	0.9507	0.9747
					84	0.9785	0.9891	0.9532	0.9761
					85	0.9806	0.9902	0.9557	0.9774
					86	0.9826	0.9912	0.9582	0.9786
					87	0.9845	0.9922	0.9605	0.9799
					88	0.9862	0.9930	0.9628	0.9810
					89	0.9877	0.9938	0.9649	0.9822
					90	0.9891	0.9945	0.9670	0.9832

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8005	0.8892	0.8004	0.8891
2	0.8008	0.8894	0.8007	0.8893
3	0.8012	0.8896	0.8010	0.8895
4	0.8015	0.8898	0.8014	0.8897
5	0.8019	0.8901	0.8018	0.8900
6	0.8024	0.8904	0.8022	0.8902
7	0.8028	0.8906	0.8026	0.8905
8	0.8033	0.8909	0.8031	0.8908
9	0.8038	0.8912	0.8035	0.8911
10	0.8044	0.8916	0.8040	0.8914
11	0.8049	0.8919	0.8046	0.8917
12	0.8055	0.8923	0.8051	0.8921
13	0.8062	0.8927	0.8057	0.8924
14	0.8069	0.8931	0.8064	0.8928
15	0.8076	0.8935	0.8070	0.8932
16	0.8083	0.8940	0.8077	0.8936
17	0.8091	0.8945	0.8085	0.8941
18	0.8099	0.8950	0.8092	0.8946
19	0.8107	0.8955	0.8100	0.8950
20	0.8116	0.8960	0.8109	0.8956
21	0.8126	0.8966	0.8118	0.8961
22	0.8136	0.8972	0.8127	0.8967
23	0.8146	0.8979	0.8137	0.8973
24	0.8157	0.8985	0.8147	0.8979
25	0.8169	0.8992	0.8158	0.8986
26	0.8181	0.9000	0.8170	0.8993
27	0.8194	0.9007	0.8182	0.9000
28	0.8208	0.9016	0.8194	0.9007
29	0.8222	0.9024	0.8207	0.9015
30	0.8237	0.9033	0.8221	0.9023
31	0.8253	0.9043	0.8235	0.9032
32	0.8269	0.9052	0.8250	0.9041
33	0.8286	0.9063	0.8265	0.9050
34	0.8304	0.9073	0.8281	0.9060
35	0.8323	0.9085	0.8297	0.9069

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8301	0.9072	0.8271	0.9054
					38	0.8323	0.9085	0.8290	0.9065
					39	0.8345	0.9098	0.8309	0.9076
					40	0.8369	0.9112	0.8329	0.9088
					41	0.8393	0.9126	0.8349	0.9100
					42	0.8418	0.9141	0.8370	0.9113
					43	0.8444	0.9156	0.8392	0.9125
					44	0.8471	0.9172	0.8414	0.9138
					45	0.8498	0.9188	0.8436	0.9152
					46	0.8527	0.9205	0.8459	0.9165
					47	0.8556	0.9222	0.8482	0.9179
					48	0.8586	0.9239	0.8506	0.9192
					49	0.8617	0.9257	0.8530	0.9206
					50	0.8648	0.9275	0.8554	0.9220
					51	0.8678	0.9292	0.8578	0.9235
					52	0.8708	0.9310	0.8603	0.9249
					53	0.8740	0.9327	0.8628	0.9264
					54	0.8771	0.9345	0.8654	0.9278
					55	0.8803	0.9364	0.8680	0.9293
					56	0.8836	0.9382	0.8706	0.9308
					57	0.8869	0.9401	0.8733	0.9324
					58	0.8903	0.9420	0.8760	0.9339
					59	0.8937	0.9439	0.8788	0.9355
					60	0.8972	0.9458	0.8815	0.9370
					61	0.9007	0.9477	0.8843	0.9386
					62	0.9042	0.9497	0.8872	0.9402
					63	0.9078	0.9517	0.8900	0.9418
					64	0.9114	0.9536	0.8929	0.9434
					65	0.9150	0.9556	0.8958	0.9450
					66	0.9186	0.9576	0.8987	0.9467
					67	0.9223	0.9596	0.9016	0.9483
					68	0.9260	0.9616	0.9046	0.9499
					69	0.9296	0.9635	0.9076	0.9515
					70	0.9333	0.9655	0.9105	0.9532
					71	0.9369	0.9674	0.9135	0.9548
					72	0.9405	0.9693	0.9165	0.9564
					73	0.9440	0.9712	0.9195	0.9581
					74	0.9475	0.9730	0.9225	0.9597
					75	0.9509	0.9749	0.9255	0.9613
					76	0.9543	0.9766	0.9285	0.9629
					77	0.9576	0.9783	0.9314	0.9645
					78	0.9608	0.9800	0.9343	0.9661
					79	0.9638	0.9816	0.9372	0.9676
					80	0.9668	0.9831	0.9401	0.9691
					81	0.9696	0.9846	0.9429	0.9706
					82	0.9724	0.9860	0.9457	0.9721
					83	0.9749	0.9873	0.9485	0.9735
					84	0.9773	0.9885	0.9511	0.9749
					85	0.9796	0.9897	0.9537	0.9763
					86	0.9817	0.9908	0.9562	0.9776
					87	0.9836	0.9917	0.9587	0.9789
					88	0.9854	0.9927	0.9611	0.9801
					89	0.9870	0.9935	0.9633	0.9813
					90	0.9885	0.9942	0.9655	0.9824

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7940	0.8852	0.7939	0.8851
2	0.7944	0.8854	0.7942	0.8853
3	0.7947	0.8856	0.7946	0.8855
4	0.7951	0.8859	0.7950	0.8858
5	0.7955	0.8861	0.7953	0.8860
6	0.7959	0.8864	0.7957	0.8863
7	0.7964	0.8867	0.7962	0.8865
8	0.7969	0.8870	0.7966	0.8868
9	0.7974	0.8873	0.7971	0.8871
10	0.7979	0.8876	0.7976	0.8874
11	0.7985	0.8880	0.7982	0.8877
12	0.7991	0.8883	0.7987	0.8881
13	0.7998	0.8887	0.7993	0.8885
14	0.8004	0.8892	0.7999	0.8889
15	0.8012	0.8896	0.8006	0.8893
16	0.8019	0.8901	0.8013	0.8897
17	0.8027	0.8905	0.8020	0.8901
18	0.8035	0.8910	0.8028	0.8906
19	0.8043	0.8916	0.8036	0.8911
20	0.8052	0.8921	0.8045	0.8916
21	0.8062	0.8927	0.8054	0.8922
22	0.8072	0.8933	0.8063	0.8928
23	0.8082	0.8940	0.8073	0.8934
24	0.8094	0.8946	0.8084	0.8940
25	0.8105	0.8954	0.8095	0.8947
26	0.8118	0.8961	0.8106	0.8954
27	0.8131	0.8969	0.8118	0.8961
28	0.8144	0.8977	0.8131	0.8969
29	0.8159	0.8986	0.8144	0.8977
30	0.8174	0.8995	0.8158	0.8985
31	0.8190	0.9005	0.8172	0.8994
32	0.8206	0.9015	0.8187	0.9003
33	0.8224	0.9025	0.8203	0.9013
34	0.8242	0.9036	0.8219	0.9022
35	0.8261	0.9048	0.8236	0.9032

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8239	0.9034	0.8209	0.9016
					38	0.8261	0.9047	0.8228	0.9028
					39	0.8283	0.9061	0.8247	0.9040
					40	0.8307	0.9075	0.8268	0.9052
					41	0.8332	0.9090	0.8288	0.9064
					42	0.8358	0.9105	0.8310	0.9077
					43	0.8384	0.9121	0.8332	0.9090
					44	0.8411	0.9137	0.8354	0.9103
					45	0.8440	0.9154	0.8377	0.9117
					46	0.8469	0.9171	0.8401	0.9131
					47	0.8499	0.9189	0.8425	0.9145
					48	0.8530	0.9207	0.8449	0.9159
					49	0.8561	0.9225	0.8474	0.9174
					50	0.8594	0.9244	0.8499	0.9188
					51	0.8625	0.9261	0.8524	0.9203
					52	0.8656	0.9280	0.8550	0.9218
					53	0.8688	0.9298	0.8576	0.9233
					54	0.8721	0.9317	0.8602	0.9249
					55	0.8754	0.9336	0.8629	0.9264
					56	0.8788	0.9355	0.8656	0.9280
					57	0.8822	0.9374	0.8684	0.9296
					58	0.8857	0.9394	0.8712	0.9312
					59	0.8892	0.9414	0.8740	0.9328
					60	0.8928	0.9434	0.8769	0.9344
					61	0.8964	0.9454	0.8798	0.9361
					62	0.9001	0.9474	0.8827	0.9377
					63	0.9038	0.9495	0.8857	0.9394
					64	0.9075	0.9515	0.8887	0.9410
					65	0.9113	0.9536	0.8917	0.9427
					66	0.9150	0.9556	0.8947	0.9444
					67	0.9188	0.9577	0.8977	0.9461
					68	0.9226	0.9598	0.9008	0.9478
					69	0.9264	0.9618	0.9038	0.9495
					70	0.9302	0.9638	0.9069	0.9512
					71	0.9340	0.9659	0.9100	0.9529
					72	0.9377	0.9678	0.9131	0.9546
					73	0.9414	0.9698	0.9162	0.9563
					74	0.9450	0.9717	0.9193	0.9579
					75	0.9486	0.9736	0.9224	0.9596
					76	0.9521	0.9755	0.9254	0.9613
					77	0.9555	0.9773	0.9285	0.9629
					78	0.9588	0.9790	0.9315	0.9646
					79	0.9621	0.9807	0.9345	0.9662
					80	0.9651	0.9823	0.9375	0.9678
					81	0.9681	0.9838	0.9405	0.9693
					82	0.9709	0.9853	0.9433	0.9708
					83	0.9736	0.9866	0.9462	0.9723
					84	0.9761	0.9879	0.9490	0.9738
					85	0.9785	0.9891	0.9517	0.9752
					86	0.9807	0.9903	0.9543	0.9766
					87	0.9828	0.9913	0.9568	0.9779
					88	0.9846	0.9923	0.9593	0.9792
					89	0.9864	0.9931	0.9617	0.9805
					90	0.9879	0.9939	0.9639	0.9816

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8174	0.8996	0.8145	0.8977
					38	0.8197	0.9009	0.8164	0.8989
					39	0.8220	0.9023	0.8184	0.9001
					40	0.8244	0.9038	0.8205	0.9014
					41	0.8269	0.9053	0.8226	0.9027
					42	0.8295	0.9068	0.8248	0.9040
					43	0.8323	0.9084	0.8270	0.9053
					44	0.8351	0.9101	0.8294	0.9067
					45	0.8380	0.9118	0.8317	0.9081
					46	0.8409	0.9136	0.8341	0.9096
					47	0.8440	0.9154	0.8366	0.9110
					48	0.8472	0.9173	0.8391	0.9125
					49	0.8504	0.9192	0.8416	0.9140
					50	0.8538	0.9211	0.8442	0.9155
					51	0.8569	0.9230	0.8468	0.9170
					52	0.8602	0.9248	0.8494	0.9186
					53	0.8635	0.9267	0.8521	0.9202
					54	0.8668	0.9287	0.8549	0.9218
					55	0.8703	0.9306	0.8577	0.9234
					56	0.8737	0.9326	0.8605	0.9250
					57	0.8773	0.9346	0.8633	0.9267
					58	0.8809	0.9367	0.8662	0.9283
					59	0.8845	0.9387	0.8692	0.9300
					60	0.8882	0.9408	0.8721	0.9317
					61	0.8920	0.9429	0.8751	0.9334
					62	0.8958	0.9450	0.8782	0.9351
					63	0.8996	0.9472	0.8812	0.9369
					64	0.9035	0.9493	0.8843	0.9386
					65	0.9074	0.9514	0.8874	0.9403
					66	0.9113	0.9536	0.8905	0.9421
					67	0.9152	0.9557	0.8937	0.9439
					68	0.9192	0.9579	0.8968	0.9456
					69	0.9231	0.9600	0.9000	0.9474
					70	0.9270	0.9621	0.9032	0.9491
					71	0.9309	0.9642	0.9064	0.9509
					72	0.9348	0.9663	0.9096	0.9527
					73	0.9387	0.9684	0.9128	0.9544
					74	0.9424	0.9704	0.9160	0.9562
					75	0.9462	0.9723	0.9192	0.9579
					76	0.9498	0.9743	0.9224	0.9596
					77	0.9534	0.9761	0.9255	0.9613
					78	0.9568	0.9779	0.9287	0.9630
					79	0.9602	0.9797	0.9318	0.9647
					80	0.9634	0.9814	0.9349	0.9663
					81	0.9665	0.9830	0.9379	0.9680
					82	0.9695	0.9845	0.9409	0.9695
					83	0.9723	0.9859	0.9438	0.9711
					84	0.9749	0.9873	0.9467	0.9726
					85	0.9774	0.9886	0.9495	0.9741
					86	0.9797	0.9898	0.9523	0.9755
					87	0.9819	0.9908	0.9549	0.9769
					88	0.9838	0.9918	0.9575	0.9783
					89	0.9856	0.9928	0.9599	0.9796
					90	0.9873	0.9936	0.9623	0.9808

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8108	0.8955	0.8079	0.8937
					38	0.8131	0.8969	0.8099	0.8949
					39	0.8155	0.8983	0.8119	0.8962
					40	0.8179	0.8998	0.8140	0.8975
					41	0.8205	0.9014	0.8162	0.8988
					42	0.8231	0.9030	0.8184	0.9001
					43	0.8259	0.9047	0.8207	0.9015
					44	0.8288	0.9064	0.8231	0.9030
					45	0.8317	0.9081	0.8255	0.9044
					46	0.8348	0.9100	0.8280	0.9059
					47	0.8380	0.9118	0.8305	0.9074
					48	0.8412	0.9138	0.8331	0.9089
					49	0.8445	0.9157	0.8357	0.9105
					50	0.8480	0.9177	0.8383	0.9120
					51	0.8512	0.9196	0.8410	0.9136
					52	0.8545	0.9216	0.8437	0.9152
					53	0.8579	0.9235	0.8465	0.9169
					54	0.8614	0.9255	0.8494	0.9185
					55	0.8649	0.9276	0.8522	0.9202
					56	0.8685	0.9296	0.8551	0.9219
					57	0.8722	0.9317	0.8581	0.9236
					58	0.8759	0.9339	0.8611	0.9254
					59	0.8797	0.9360	0.8641	0.9271
					60	0.8835	0.9382	0.8672	0.9289
					61	0.8874	0.9403	0.8703	0.9307
					62	0.8913	0.9425	0.8735	0.9325
					63	0.8953	0.9448	0.8766	0.9343
					64	0.8993	0.9470	0.8798	0.9361
					65	0.9034	0.9492	0.8830	0.9379
					66	0.9074	0.9515	0.8863	0.9397
					67	0.9115	0.9537	0.8895	0.9415
					68	0.9156	0.9559	0.8928	0.9434
					69	0.9197	0.9582	0.8961	0.9452
					70	0.9237	0.9604	0.8994	0.9470
					71	0.9278	0.9626	0.9027	0.9488
					72	0.9318	0.9647	0.9060	0.9507
					73	0.9358	0.9668	0.9093	0.9525
					74	0.9398	0.9689	0.9126	0.9543
					75	0.9436	0.9710	0.9159	0.9561
					76	0.9474	0.9730	0.9192	0.9579
					77	0.9511	0.9750	0.9224	0.9597
					78	0.9547	0.9768	0.9257	0.9614
					79	0.9582	0.9787	0.9289	0.9631
					80	0.9616	0.9804	0.9321	0.9649
					81	0.9648	0.9821	0.9353	0.9665
					82	0.9679	0.9837	0.9384	0.9682
					83	0.9709	0.9852	0.9414	0.9698
					84	0.9736	0.9866	0.9444	0.9714
					85	0.9762	0.9880	0.9473	0.9729
					86	0.9787	0.9892	0.9501	0.9744
					87	0.9809	0.9904	0.9529	0.9759
					88	0.9830	0.9914	0.9556	0.9773
					89	0.9849	0.9924	0.9581	0.9786
					90	0.9866	0.9932	0.9606	0.9799

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7739	0.8726	0.7738	0.8725
2	0.7743	0.8728	0.7742	0.8727
3	0.7746	0.8730	0.7745	0.8729
4	0.7750	0.8732	0.7749	0.8731
5	0.7754	0.8735	0.7752	0.8734
6	0.7758	0.8738	0.7756	0.8736
7	0.7763	0.8741	0.7761	0.8739
8	0.7768	0.8744	0.7765	0.8742
9	0.7773	0.8747	0.7770	0.8745
10	0.7778	0.8750	0.7775	0.8748
11	0.7784	0.8754	0.7781	0.8752
12	0.7790	0.8758	0.7786	0.8755
13	0.7796	0.8762	0.7792	0.8759
14	0.7803	0.8766	0.7798	0.8763
15	0.7811	0.8771	0.7805	0.8767
16	0.7818	0.8775	0.7812	0.8772
17	0.7826	0.8780	0.7820	0.8776
18	0.7834	0.8785	0.7827	0.8781
19	0.7843	0.8791	0.7836	0.8786
20	0.7852	0.8797	0.7844	0.8792
21	0.7861	0.8803	0.7853	0.8798
22	0.7872	0.8809	0.7863	0.8804
23	0.7882	0.8816	0.7873	0.8810
24	0.7894	0.8823	0.7884	0.8817
25	0.7905	0.8830	0.7895	0.8824
26	0.7918	0.8838	0.7907	0.8831
27	0.7931	0.8846	0.7919	0.8839
28	0.7945	0.8855	0.7932	0.8847
29	0.7960	0.8864	0.7946	0.8855
30	0.7976	0.8874	0.7960	0.8864
31	0.7992	0.8884	0.7975	0.8874
32	0.8009	0.8895	0.7991	0.8883
33	0.8027	0.8906	0.8007	0.8893
34	0.8046	0.8917	0.8024	0.8904
35	0.8066	0.8929	0.8042	0.8914

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.8041	0.8914	0.8011	0.8896
					38	0.8063	0.8928	0.8031	0.8908
					39	0.8087	0.8943	0.8052	0.8921
					40	0.8113	0.8958	0.8074	0.8934
					41	0.8139	0.8974	0.8096	0.8948
					42	0.8166	0.8990	0.8119	0.8962
					43	0.8194	0.9007	0.8142	0.8976
					44	0.8223	0.9025	0.8166	0.8991
					45	0.8253	0.9043	0.8191	0.9006
					46	0.8285	0.9062	0.8216	0.9021
					47	0.8317	0.9081	0.8242	0.9037
					48	0.8350	0.9101	0.8269	0.9052
					49	0.8385	0.9121	0.8296	0.9068
					50	0.8420	0.9142	0.8323	0.9085
					51	0.8453	0.9162	0.8350	0.9101
					52	0.8487	0.9182	0.8379	0.9118
					53	0.8522	0.9202	0.8407	0.9135
					54	0.8558	0.9223	0.8437	0.9152
					55	0.8594	0.9244	0.8466	0.9169
					56	0.8632	0.9266	0.8496	0.9187
					57	0.8669	0.9287	0.8527	0.9205
					58	0.8708	0.9309	0.8558	0.9223
					59	0.8747	0.9332	0.8590	0.9241
					60	0.8786	0.9354	0.8621	0.9260
					61	0.8827	0.9377	0.8654	0.9278
					62	0.8867	0.9400	0.8686	0.9297
					63	0.8908	0.9423	0.8719	0.9316
					64	0.8950	0.9446	0.8752	0.9334
					65	0.8992	0.9469	0.8785	0.9353
					66	0.9034	0.9492	0.8819	0.9372
					67	0.9076	0.9516	0.8852	0.9391
					68	0.9119	0.9539	0.8886	0.9410
					69	0.9161	0.9562	0.8920	0.9429
					70	0.9203	0.9585	0.8954	0.9448
					71	0.9245	0.9608	0.8988	0.9467
					72	0.9287	0.9630	0.9023	0.9486
					73	0.9329	0.9653	0.9057	0.9505
					74	0.9370	0.9675	0.9091	0.9524
					75	0.9410	0.9696	0.9125	0.9543
					76	0.9449	0.9717	0.9159	0.9561
					77	0.9488	0.9737	0.9193	0.9579
					78	0.9526	0.9757	0.9227	0.9598
					79	0.9562	0.9776	0.9260	0.9616
					80	0.9597	0.9794	0.9293	0.9633
					81	0.9631	0.9812	0.9325	0.9651
					82	0.9663	0.9829	0.9358	0.9668
					83	0.9694	0.9845	0.9389	0.9685
					84	0.9723	0.9859	0.9420	0.9701
					85	0.9750	0.9873	0.9450	0.9717
					86	0.9775	0.9886	0.9480	0.9733
					87	0.9799	0.9898	0.9508	0.9748
					88	0.9821	0.9910	0.9536	0.9762
					89	0.9840	0.9920	0.9562	0.9776
					90	0.9858	0.9929	0.9588	0.9790

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7670	0.8681	0.7669	0.8680
2	0.7673	0.8683	0.7672	0.8682
3	0.7676	0.8685	0.7675	0.8685
4	0.7680	0.8688	0.7679	0.8687
5	0.7684	0.8690	0.7683	0.8689
6	0.7688	0.8693	0.7687	0.8692
7	0.7693	0.8696	0.7691	0.8695
8	0.7698	0.8699	0.7695	0.8698
9	0.7703	0.8702	0.7700	0.8701
10	0.7708	0.8706	0.7705	0.8704
11	0.7714	0.8709	0.7711	0.8707
12	0.7720	0.8713	0.7716	0.8711
13	0.7726	0.8717	0.7722	0.8715
14	0.7733	0.8722	0.7729	0.8719
15	0.7741	0.8726	0.7735	0.8723
16	0.7748	0.8731	0.7742	0.8727
17	0.7756	0.8736	0.7750	0.8732
18	0.7764	0.8741	0.7757	0.8737
19	0.7773	0.8747	0.7766	0.8742
20	0.7782	0.8753	0.7774	0.8748
21	0.7791	0.8759	0.7784	0.8754
22	0.7802	0.8765	0.7793	0.8760
23	0.7812	0.8772	0.7804	0.8766
24	0.7824	0.8779	0.7814	0.8773
25	0.7836	0.8787	0.7826	0.8780
26	0.7848	0.8795	0.7838	0.8788
27	0.7862	0.8803	0.7850	0.8796
28	0.7876	0.8812	0.7863	0.8804
29	0.7891	0.8821	0.7877	0.8812
30	0.7906	0.8831	0.7891	0.8821
31	0.7923	0.8841	0.7906	0.8831
32	0.7940	0.8852	0.7922	0.8841
33	0.7959	0.8863	0.7939	0.8851
34	0.7978	0.8875	0.7956	0.8861
35	0.7998	0.8887	0.7974	0.8873

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7971	0.8871	0.7942	0.8853
					38	0.7994	0.8885	0.7963	0.8866
					39	0.8019	0.8900	0.7984	0.8879
					40	0.8044	0.8916	0.8006	0.8892
					41	0.8071	0.8932	0.8028	0.8906
					42	0.8098	0.8949	0.8052	0.8921
					43	0.8127	0.8967	0.8076	0.8935
					44	0.8157	0.8985	0.8100	0.8950
					45	0.8188	0.9004	0.8126	0.8966
					46	0.8220	0.9023	0.8152	0.8982
					47	0.8253	0.9043	0.8178	0.8998
					48	0.8287	0.9063	0.8205	0.9014
					49	0.8322	0.9084	0.8233	0.9031
					50	0.8358	0.9106	0.8261	0.9048
					51	0.8392	0.9126	0.8289	0.9065
					52	0.8427	0.9147	0.8318	0.9082
					53	0.8463	0.9168	0.8348	0.9100
					54	0.8500	0.9189	0.8378	0.9117
					55	0.8538	0.9211	0.8409	0.9136
					56	0.8576	0.9233	0.8440	0.9154
					57	0.8615	0.9256	0.8472	0.9173
					58	0.8655	0.9279	0.8504	0.9191
					59	0.8695	0.9302	0.8536	0.9210
					60	0.8736	0.9325	0.8569	0.9229
					61	0.8778	0.9349	0.8602	0.9249
					62	0.8820	0.9373	0.8636	0.9268
					63	0.8862	0.9397	0.8670	0.9288
					64	0.8905	0.9421	0.8704	0.9307
					65	0.8949	0.9445	0.8739	0.9327
					66	0.8992	0.9469	0.8774	0.9347
					67	0.9036	0.9494	0.8808	0.9366
					68	0.9080	0.9518	0.8844	0.9386
					69	0.9124	0.9542	0.8879	0.9406
					70	0.9168	0.9566	0.8914	0.9426
					71	0.9212	0.9590	0.8949	0.9446
					72	0.9255	0.9613	0.8985	0.9465
					73	0.9298	0.9636	0.9020	0.9485
					74	0.9341	0.9659	0.9055	0.9504
					75	0.9383	0.9682	0.9091	0.9524
					76	0.9424	0.9703	0.9126	0.9543
					77	0.9464	0.9725	0.9161	0.9562
					78	0.9503	0.9745	0.9196	0.9581
					79	0.9541	0.9765	0.9230	0.9600
					80	0.9578	0.9784	0.9264	0.9618
					81	0.9613	0.9803	0.9298	0.9636
					82	0.9647	0.9820	0.9331	0.9654
					83	0.9679	0.9837	0.9364	0.9671
					84	0.9709	0.9852	0.9396	0.9688
					85	0.9737	0.9867	0.9427	0.9705
					86	0.9764	0.9881	0.9457	0.9721
					87	0.9789	0.9893	0.9487	0.9737
					88	0.9811	0.9905	0.9516	0.9752
					89	0.9832	0.9915	0.9543	0.9766
					90	0.9851	0.9925	0.9570	0.9780

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7900	0.8827	0.7872	0.8809
					38	0.7924	0.8842	0.7893	0.8822
					39	0.7949	0.8857	0.7914	0.8836
					40	0.7974	0.8873	0.7936	0.8849
					41	0.8001	0.8890	0.7959	0.8864
					42	0.8029	0.8907	0.7983	0.8878
					43	0.8059	0.8925	0.8007	0.8893
					44	0.8089	0.8943	0.8033	0.8909
					45	0.8120	0.8963	0.8059	0.8925
					46	0.8153	0.8983	0.8085	0.8941
					47	0.8187	0.9003	0.8112	0.8958
					48	0.8222	0.9024	0.8140	0.8975
					49	0.8258	0.9046	0.8168	0.8992
					50	0.8294	0.9068	0.8197	0.9009
					51	0.8330	0.9089	0.8226	0.9027
					52	0.8366	0.9110	0.8256	0.9045
					53	0.8403	0.9132	0.8287	0.9063
					54	0.8441	0.9154	0.8318	0.9082
					55	0.8479	0.9177	0.8350	0.9101
					56	0.8519	0.9200	0.8382	0.9120
					57	0.8559	0.9224	0.8415	0.9139
					58	0.8600	0.9247	0.8448	0.9159
					59	0.8642	0.9271	0.8481	0.9178
					60	0.8684	0.9296	0.8516	0.9198
					61	0.8727	0.9320	0.8550	0.9218
					62	0.8770	0.9345	0.8585	0.9239
					63	0.8815	0.9370	0.8620	0.9259
					64	0.8859	0.9395	0.8656	0.9279
					65	0.8904	0.9420	0.8691	0.9300
					66	0.8949	0.9446	0.8727	0.9321
					67	0.8995	0.9471	0.8764	0.9341
					68	0.9041	0.9496	0.8800	0.9362
					69	0.9086	0.9521	0.8836	0.9382
					70	0.9132	0.9546	0.8873	0.9403
					71	0.9177	0.9571	0.8910	0.9423
					72	0.9222	0.9596	0.8946	0.9444
					73	0.9267	0.9620	0.8983	0.9464
					74	0.9311	0.9643	0.9019	0.9484
					75	0.9355	0.9667	0.9056	0.9505
					76	0.9398	0.9689	0.9092	0.9525
					77	0.9439	0.9712	0.9128	0.9544
					78	0.9480	0.9733	0.9164	0.9564
					79	0.9520	0.9754	0.9200	0.9583
					80	0.9558	0.9774	0.9235	0.9602
					81	0.9595	0.9793	0.9270	0.9621
					82	0.9630	0.9811	0.9304	0.9640
					83	0.9663	0.9829	0.9338	0.9658
					84	0.9695	0.9845	0.9371	0.9675
					85	0.9724	0.9860	0.9403	0.9693
					86	0.9752	0.9874	0.9435	0.9709
					87	0.9778	0.9888	0.9466	0.9725
					88	0.9802	0.9900	0.9495	0.9741
					89	0.9823	0.9911	0.9524	0.9756
					90	0.9843	0.9921	0.9551	0.9770

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7828	0.8782	0.7800	0.8764
					38	0.7852	0.8797	0.7821	0.8777
					39	0.7877	0.8812	0.7843	0.8791
					40	0.7903	0.8829	0.7865	0.8805
					41	0.7930	0.8846	0.7889	0.8820
					42	0.7959	0.8863	0.7913	0.8835
					43	0.7988	0.8882	0.7938	0.8850
					44	0.8019	0.8901	0.7964	0.8866
					45	0.8051	0.8921	0.7990	0.8883
					46	0.8085	0.8941	0.8017	0.8899
					47	0.8119	0.8962	0.8045	0.8917
					48	0.8155	0.8984	0.8073	0.8934
					49	0.8191	0.9006	0.8102	0.8952
					50	0.8229	0.9029	0.8132	0.8970
					51	0.8265	0.9050	0.8162	0.8988
					52	0.8302	0.9072	0.8193	0.9007
					53	0.8340	0.9095	0.8224	0.9025
					54	0.8379	0.9118	0.8256	0.9045
					55	0.8419	0.9142	0.8289	0.9064
					56	0.8460	0.9166	0.8322	0.9084
					57	0.8501	0.9190	0.8356	0.9104
					58	0.8543	0.9214	0.8390	0.9125
					59	0.8586	0.9239	0.8425	0.9145
					60	0.8630	0.9265	0.8461	0.9166
					61	0.8675	0.9290	0.8496	0.9187
					62	0.8720	0.9316	0.8533	0.9208
					63	0.8765	0.9342	0.8569	0.9229
					64	0.8812	0.9368	0.8606	0.9251
					65	0.8858	0.9395	0.8643	0.9272
					66	0.8905	0.9421	0.8680	0.9294
					67	0.8952	0.9447	0.8718	0.9315
					68	0.9000	0.9474	0.8756	0.9337
					69	0.9047	0.9500	0.8793	0.9358
					70	0.9095	0.9526	0.8831	0.9379
					71	0.9142	0.9552	0.8869	0.9401
					72	0.9189	0.9577	0.8907	0.9422
					73	0.9235	0.9602	0.8945	0.9443
					74	0.9281	0.9627	0.8983	0.9464
					75	0.9326	0.9651	0.9021	0.9485
					76	0.9371	0.9675	0.9058	0.9506
					77	0.9414	0.9698	0.9096	0.9527
					78	0.9457	0.9721	0.9133	0.9547
					79	0.9498	0.9742	0.9170	0.9567
					80	0.9538	0.9763	0.9206	0.9587
					81	0.9576	0.9783	0.9242	0.9606
					82	0.9612	0.9802	0.9278	0.9625
					83	0.9647	0.9820	0.9312	0.9644
					84	0.9680	0.9837	0.9347	0.9662
					85	0.9711	0.9853	0.9380	0.9680
					86	0.9740	0.9868	0.9413	0.9697
					87	0.9767	0.9882	0.9444	0.9714
					88	0.9792	0.9895	0.9475	0.9730
					89	0.9815	0.9906	0.9504	0.9746
					90	0.9835	0.9917	0.9533	0.9761

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7452	0.8540	0.7452	0.8540
2	0.7456	0.8542	0.7455	0.8542
3	0.7459	0.8545	0.7458	0.8544
4	0.7463	0.8547	0.7462	0.8546
5	0.7467	0.8550	0.7465	0.8549
6	0.7471	0.8553	0.7469	0.8551
7	0.7476	0.8555	0.7474	0.8554
8	0.7480	0.8559	0.7478	0.8557
9	0.7485	0.8562	0.7483	0.8560
10	0.7491	0.8565	0.7488	0.8563
11	0.7496	0.8569	0.7493	0.8567
12	0.7502	0.8573	0.7499	0.8571
13	0.7509	0.8577	0.7505	0.8575
14	0.7516	0.8582	0.7511	0.8579
15	0.7523	0.8586	0.7518	0.8583
16	0.7530	0.8591	0.7525	0.8588
17	0.7538	0.8596	0.7532	0.8592
18	0.7546	0.8602	0.7540	0.8597
19	0.7555	0.8607	0.7548	0.8603
20	0.7564	0.8613	0.7557	0.8609
21	0.7574	0.8619	0.7566	0.8615
22	0.7584	0.8626	0.7576	0.8621
23	0.7595	0.8633	0.7586	0.8628
24	0.7606	0.8640	0.7597	0.8635
25	0.7618	0.8648	0.7609	0.8642
26	0.7631	0.8656	0.7621	0.8650
27	0.7645	0.8665	0.7634	0.8658
28	0.7659	0.8674	0.7647	0.8667
29	0.7674	0.8684	0.7661	0.8676
30	0.7690	0.8694	0.7676	0.8685
31	0.7707	0.8705	0.7691	0.8695
32	0.7725	0.8716	0.7708	0.8705
33	0.7743	0.8728	0.7725	0.8716
34	0.7763	0.8741	0.7742	0.8727
35	0.7784	0.8754	0.7761	0.8739

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7754	0.8735	0.7727	0.8718
					38	0.7778	0.8750	0.7748	0.8731
					39	0.7804	0.8766	0.7770	0.8745
					40	0.7830	0.8783	0.7793	0.8760
					41	0.7858	0.8800	0.7817	0.8775
					42	0.7887	0.8818	0.7841	0.8790
					43	0.7917	0.8837	0.7867	0.8806
					44	0.7948	0.8857	0.7893	0.8822
					45	0.7981	0.8877	0.7920	0.8839
					46	0.8015	0.8898	0.7947	0.8856
					47	0.8050	0.8920	0.7976	0.8874
					48	0.8086	0.8942	0.8005	0.8892
					49	0.8124	0.8965	0.8035	0.8910
					50	0.8162	0.8988	0.8065	0.8929
					51	0.8199	0.9011	0.8096	0.8948
					52	0.8237	0.9033	0.8127	0.8967
					53	0.8276	0.9057	0.8160	0.8987
					54	0.8316	0.9081	0.8193	0.9007
					55	0.8357	0.9105	0.8227	0.9027
					56	0.8399	0.9130	0.8261	0.9048
					57	0.8442	0.9155	0.8296	0.9069
					58	0.8485	0.9181	0.8331	0.9090
					59	0.8530	0.9206	0.8368	0.9111
					60	0.8575	0.9233	0.8404	0.9133
					61	0.8621	0.9259	0.8441	0.9155
					62	0.8667	0.9286	0.8479	0.9177
					63	0.8715	0.9313	0.8517	0.9199
					64	0.8763	0.9340	0.8555	0.9221
					65	0.8811	0.9368	0.8593	0.9244
					66	0.8860	0.9395	0.8632	0.9266
					67	0.8909	0.9423	0.8671	0.9288
					68	0.8958	0.9450	0.8710	0.9311
					69	0.9007	0.9478	0.8750	0.9333
					70	0.9056	0.9505	0.8789	0.9355
					71	0.9105	0.9532	0.8828	0.9378
					72	0.9154	0.9558	0.8868	0.9400
					73	0.9202	0.9585	0.8907	0.9422
					74	0.9250	0.9610	0.8946	0.9444
					75	0.9297	0.9636	0.8985	0.9466
					76	0.9343	0.9661	0.9024	0.9487
					77	0.9389	0.9685	0.9063	0.9508
					78	0.9433	0.9708	0.9101	0.9530
					79	0.9475	0.9731	0.9140	0.9550
					80	0.9517	0.9752	0.9177	0.9571
					81	0.9557	0.9773	0.9214	0.9591
					82	0.9595	0.9793	0.9251	0.9611
					83	0.9631	0.9812	0.9287	0.9630
					84	0.9665	0.9830	0.9322	0.9649
					85	0.9698	0.9846	0.9357	0.9668
					86	0.9728	0.9862	0.9390	0.9686
					87	0.9756	0.9876	0.9423	0.9703
					88	0.9782	0.9890	0.9455	0.9720
					89	0.9806	0.9902	0.9485	0.9736
					90	0.9827	0.9913	0.9515	0.9751

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7378	0.8491	0.7377	0.8490
2	0.7381	0.8493	0.7380	0.8493
3	0.7384	0.8495	0.7383	0.8495
4	0.7388	0.8498	0.7387	0.8497
5	0.7392	0.8501	0.7391	0.8500
6	0.7396	0.8503	0.7395	0.8502
7	0.7401	0.8506	0.7399	0.8505
8	0.7405	0.8509	0.7403	0.8508
9	0.7410	0.8513	0.7408	0.8511
10	0.7416	0.8516	0.7413	0.8514
11	0.7421	0.8520	0.7418	0.8518
12	0.7427	0.8524	0.7424	0.8521
13	0.7434	0.8528	0.7430	0.8525
14	0.7441	0.8533	0.7436	0.8530
15	0.7448	0.8537	0.7443	0.8534
16	0.7455	0.8542	0.7450	0.8538
17	0.7463	0.8547	0.7457	0.8543
18	0.7471	0.8553	0.7465	0.8548
19	0.7480	0.8558	0.7473	0.8554
20	0.7489	0.8564	0.7482	0.8560
21	0.7499	0.8571	0.7491	0.8566
22	0.7509	0.8577	0.7501	0.8572
23	0.7520	0.8584	0.7511	0.8579
24	0.7531	0.8592	0.7522	0.8586
25	0.7543	0.8600	0.7534	0.8594
26	0.7556	0.8608	0.7546	0.8601
27	0.7570	0.8617	0.7559	0.8610
28	0.7584	0.8626	0.7572	0.8618
29	0.7599	0.8636	0.7587	0.8628
30	0.7615	0.8646	0.7601	0.8637
31	0.7632	0.8657	0.7617	0.8647
32	0.7650	0.8669	0.7633	0.8658
33	0.7669	0.8681	0.7650	0.8669
34	0.7689	0.8693	0.7668	0.8680
35	0.7710	0.8707	0.7687	0.8692

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7679	0.8687	0.7652	0.8670
					38	0.7703	0.8703	0.7674	0.8684
					39	0.7729	0.8719	0.7696	0.8698
					40	0.7755	0.8736	0.7719	0.8713
					41	0.7783	0.8754	0.7743	0.8728
					42	0.7813	0.8772	0.7768	0.8744
					43	0.7843	0.8791	0.7794	0.8760
					44	0.7875	0.8811	0.7820	0.8777
					45	0.7908	0.8832	0.7848	0.8794
					46	0.7943	0.8853	0.7876	0.8812
					47	0.7979	0.8876	0.7905	0.8830
					48	0.8016	0.8899	0.7935	0.8849
					49	0.8054	0.8922	0.7965	0.8867
					50	0.8093	0.8946	0.7996	0.8887
					51	0.8131	0.8969	0.8028	0.8906
					52	0.8170	0.8993	0.8060	0.8926
					53	0.8210	0.9017	0.8094	0.8946
					54	0.8251	0.9042	0.8128	0.8967
					55	0.8293	0.9067	0.8162	0.8988
					56	0.8336	0.9093	0.8198	0.9010
					57	0.8380	0.9119	0.8234	0.9031
					58	0.8425	0.9145	0.8271	0.9054
					59	0.8471	0.9172	0.8308	0.9076
					60	0.8517	0.9199	0.8346	0.9099
					61	0.8565	0.9227	0.8385	0.9121
					62	0.8613	0.9255	0.8423	0.9144
					63	0.8662	0.9283	0.8463	0.9167
					64	0.8712	0.9312	0.8503	0.9191
					65	0.8762	0.9340	0.8543	0.9214
					66	0.8812	0.9369	0.8583	0.9237
					67	0.8863	0.9397	0.8623	0.9261
					68	0.8914	0.9426	0.8664	0.9284
					69	0.8965	0.9455	0.8705	0.9308
					70	0.9017	0.9483	0.8746	0.9331
					71	0.9068	0.9511	0.8787	0.9354
					72	0.9118	0.9539	0.8827	0.9377
					73	0.9168	0.9566	0.8868	0.9400
					74	0.9218	0.9593	0.8909	0.9423
					75	0.9267	0.9620	0.8950	0.9446
					76	0.9315	0.9645	0.8990	0.9468
					77	0.9362	0.9671	0.9030	0.9490
					78	0.9408	0.9695	0.9070	0.9512
					79	0.9453	0.9719	0.9109	0.9534
					80	0.9496	0.9741	0.9148	0.9555
					81	0.9537	0.9763	0.9187	0.9576
					82	0.9577	0.9784	0.9224	0.9597
					83	0.9615	0.9803	0.9262	0.9617
					84	0.9650	0.9822	0.9298	0.9636
					85	0.9684	0.9839	0.9334	0.9655
					86	0.9716	0.9856	0.9369	0.9674
					87	0.9745	0.9871	0.9402	0.9692
					88	0.9772	0.9885	0.9435	0.9709
					89	0.9797	0.9897	0.9466	0.9726
					90	0.9819	0.9909	0.9497	0.9742

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7602	0.8637	0.7575	0.8620
					38	0.7626	0.8653	0.7597	0.8634
					39	0.7652	0.8670	0.7620	0.8649
					40	0.7679	0.8687	0.7643	0.8664
					41	0.7707	0.8705	0.7667	0.8680
					42	0.7737	0.8724	0.7693	0.8696
					43	0.7768	0.8744	0.7719	0.8713
					44	0.7800	0.8764	0.7746	0.8730
					45	0.7834	0.8785	0.7774	0.8748
					46	0.7869	0.8807	0.7803	0.8766
					47	0.7905	0.8830	0.7832	0.8784
					48	0.7943	0.8854	0.7863	0.8803
					49	0.7982	0.8878	0.7894	0.8823
					50	0.8022	0.8903	0.7925	0.8843
					51	0.8061	0.8926	0.7958	0.8863
					52	0.8101	0.8951	0.7991	0.8883
					53	0.8142	0.8976	0.8025	0.8904
					54	0.8184	0.9001	0.8060	0.8926
					55	0.8227	0.9027	0.8096	0.8948
					56	0.8271	0.9054	0.8133	0.8970
					57	0.8316	0.9081	0.8170	0.8993
					58	0.8362	0.9108	0.8208	0.9016
					59	0.8410	0.9136	0.8247	0.9039
					60	0.8458	0.9165	0.8286	0.9063
					61	0.8507	0.9193	0.8326	0.9086
					62	0.8557	0.9222	0.8366	0.9110
					63	0.8608	0.9252	0.8407	0.9135
					64	0.8659	0.9281	0.8448	0.9159
					65	0.8711	0.9311	0.8490	0.9183
					66	0.8763	0.9341	0.8532	0.9208
					67	0.8816	0.9371	0.8574	0.9232
					68	0.8869	0.9401	0.8616	0.9257
					69	0.8922	0.9430	0.8659	0.9281
					70	0.8975	0.9460	0.8701	0.9305
					71	0.9028	0.9489	0.8744	0.9330
					72	0.9081	0.9518	0.8786	0.9354
					73	0.9133	0.9547	0.8829	0.9378
					74	0.9185	0.9575	0.8871	0.9402
					75	0.9236	0.9603	0.8913	0.9425
					76	0.9286	0.9630	0.8955	0.9449
					77	0.9335	0.9656	0.8997	0.9472
					78	0.9383	0.9682	0.9038	0.9495
					79	0.9429	0.9706	0.9079	0.9517
					80	0.9474	0.9730	0.9119	0.9539
					81	0.9517	0.9753	0.9159	0.9561
					82	0.9558	0.9774	0.9198	0.9582
					83	0.9598	0.9795	0.9236	0.9603
					84	0.9635	0.9814	0.9274	0.9623
					85	0.9670	0.9832	0.9311	0.9643
					86	0.9703	0.9849	0.9347	0.9662
					87	0.9733	0.9865	0.9382	0.9681
					88	0.9762	0.9879	0.9416	0.9699
					89	0.9788	0.9893	0.9448	0.9716
					90	0.9811	0.9905	0.9479	0.9733

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7522	0.8586	0.7496	0.8569
					38	0.7547	0.8602	0.7518	0.8583
					39	0.7573	0.8619	0.7541	0.8598
					40	0.7600	0.8636	0.7565	0.8614
					41	0.7629	0.8655	0.7590	0.8630
					42	0.7659	0.8674	0.7615	0.8646
					43	0.7690	0.8694	0.7642	0.8663
					44	0.7723	0.8715	0.7669	0.8681
					45	0.7757	0.8737	0.7698	0.8699
					46	0.7792	0.8759	0.7727	0.8718
					47	0.7829	0.8782	0.7757	0.8737
					48	0.7868	0.8807	0.7788	0.8756
					49	0.7907	0.8831	0.7820	0.8776
					50	0.7949	0.8857	0.7852	0.8797
					51	0.7988	0.8881	0.7885	0.8818
					52	0.8028	0.8906	0.7919	0.8839
					53	0.8070	0.8932	0.7954	0.8861
					54	0.8113	0.8958	0.7990	0.8883
					55	0.8158	0.8985	0.8027	0.8906
					56	0.8203	0.9013	0.8065	0.8929
					57	0.8249	0.9041	0.8103	0.8952
					58	0.8297	0.9069	0.8143	0.8976
					59	0.8346	0.9098	0.8183	0.9000
					60	0.8396	0.9128	0.8223	0.9025
					61	0.8446	0.9158	0.8265	0.9050
					62	0.8498	0.9188	0.8306	0.9075
					63	0.8550	0.9218	0.8349	0.9100
					64	0.8603	0.9249	0.8392	0.9126
					65	0.8657	0.9280	0.8435	0.9151
					66	0.8712	0.9311	0.8478	0.9177
					67	0.8766	0.9343	0.8522	0.9202
					68	0.8822	0.9374	0.8566	0.9228
					69	0.8877	0.9405	0.8610	0.9253
					70	0.8932	0.9436	0.8655	0.9279
					71	0.8987	0.9467	0.8699	0.9304
					72	0.9042	0.9497	0.8743	0.9329
					73	0.9096	0.9527	0.8787	0.9355
					74	0.9150	0.9556	0.8831	0.9379
					75	0.9203	0.9585	0.8875	0.9404
					76	0.9256	0.9613	0.8919	0.9429
					77	0.9307	0.9641	0.8962	0.9453
					78	0.9356	0.9667	0.9005	0.9476
					79	0.9405	0.9693	0.9047	0.9500
					80	0.9451	0.9718	0.9089	0.9523
					81	0.9496	0.9742	0.9131	0.9546
					82	0.9539	0.9764	0.9171	0.9568
					83	0.9580	0.9786	0.9211	0.9589
					84	0.9619	0.9806	0.9250	0.9610
					85	0.9656	0.9825	0.9288	0.9631
					86	0.9690	0.9843	0.9325	0.9651
					87	0.9722	0.9859	0.9361	0.9670
					88	0.9751	0.9874	0.9396	0.9689
					89	0.9778	0.9888	0.9430	0.9707
					90	0.9803	0.9900	0.9462	0.9724

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7440	0.8532	0.7415	0.8515
					38	0.7464	0.8548	0.7437	0.8530
					39	0.7491	0.8565	0.7460	0.8545
					40	0.7518	0.8583	0.7484	0.8561
					41	0.7547	0.8602	0.7509	0.8577
					42	0.7577	0.8622	0.7535	0.8594
					43	0.7609	0.8642	0.7562	0.8611
					44	0.7642	0.8663	0.7589	0.8630
					45	0.7677	0.8686	0.7618	0.8648
					46	0.7713	0.8709	0.7648	0.8667
					47	0.7750	0.8732	0.7679	0.8687
					48	0.7789	0.8757	0.7710	0.8707
					49	0.7830	0.8783	0.7742	0.8728
					50	0.7871	0.8809	0.7775	0.8749
					51	0.7912	0.8834	0.7809	0.8770
					52	0.7953	0.8860	0.7844	0.8792
					53	0.7996	0.8886	0.7880	0.8814
					54	0.8040	0.8913	0.7917	0.8837
					55	0.8085	0.8941	0.7955	0.8861
					56	0.8132	0.8970	0.7994	0.8885
					57	0.8179	0.8999	0.8033	0.8910
					58	0.8228	0.9028	0.8074	0.8934
					59	0.8279	0.9058	0.8115	0.8960
					60	0.8330	0.9089	0.8157	0.8985
					61	0.8382	0.9120	0.8200	0.9011
					62	0.8435	0.9151	0.8244	0.9037
					63	0.8490	0.9183	0.8288	0.9064
					64	0.8545	0.9215	0.8332	0.9090
					65	0.8601	0.9248	0.8377	0.9117
					66	0.8657	0.9280	0.8422	0.9144
					67	0.8714	0.9313	0.8468	0.9170
					68	0.8771	0.9345	0.8514	0.9197
					69	0.8829	0.9378	0.8560	0.9224
					70	0.8886	0.9410	0.8606	0.9251
					71	0.8944	0.9442	0.8652	0.9277
					72	0.9001	0.9474	0.8698	0.9304
					73	0.9057	0.9505	0.8744	0.9330
					74	0.9114	0.9536	0.8790	0.9356
					75	0.9169	0.9566	0.8836	0.9382
					76	0.9223	0.9596	0.8881	0.9407
					77	0.9277	0.9625	0.8926	0.9433
					78	0.9328	0.9653	0.8971	0.9457
					79	0.9379	0.9680	0.9015	0.9482
					80	0.9428	0.9705	0.9058	0.9506
					81	0.9475	0.9730	0.9101	0.9529
					82	0.9520	0.9754	0.9143	0.9553
					83	0.9562	0.9776	0.9185	0.9575
					84	0.9603	0.9797	0.9225	0.9597
					85	0.9641	0.9817	0.9265	0.9618
					86	0.9677	0.9836	0.9303	0.9639
					87	0.9710	0.9853	0.9341	0.9659
					88	0.9741	0.9869	0.9377	0.9678
					89	0.9769	0.9883	0.9411	0.9697
					90	0.9794	0.9896	0.9445	0.9714

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7062	0.8278	0.7061	0.8278
2	0.7065	0.8280	0.7064	0.8280
3	0.7069	0.8283	0.7068	0.8282
4	0.7072	0.8285	0.7071	0.8284
5	0.7076	0.8288	0.7075	0.8287
6	0.7080	0.8290	0.7079	0.8289
7	0.7084	0.8293	0.7083	0.8292
8	0.7089	0.8297	0.7087	0.8295
9	0.7094	0.8300	0.7092	0.8298
10	0.7099	0.8304	0.7097	0.8302
11	0.7105	0.8307	0.7102	0.8305
12	0.7111	0.8311	0.7107	0.8309
13	0.7117	0.8316	0.7113	0.8313
14	0.7124	0.8320	0.7119	0.8317
15	0.7131	0.8325	0.7126	0.8322
16	0.7138	0.8330	0.7133	0.8326
17	0.7146	0.8335	0.7140	0.8331
18	0.7154	0.8341	0.7148	0.8337
19	0.7162	0.8346	0.7156	0.8342
20	0.7171	0.8353	0.7165	0.8348
21	0.7181	0.8359	0.7174	0.8354
22	0.7191	0.8366	0.7184	0.8361
23	0.7202	0.8373	0.7194	0.8368
24	0.7213	0.8381	0.7205	0.8375
25	0.7225	0.8389	0.7217	0.8383
26	0.7238	0.8398	0.7229	0.8392
27	0.7252	0.8407	0.7242	0.8400
28	0.7266	0.8417	0.7255	0.8409
29	0.7281	0.8427	0.7270	0.8419
30	0.7298	0.8438	0.7285	0.8429
31	0.7315	0.8449	0.7301	0.8440
32	0.7333	0.8461	0.7318	0.8451
33	0.7352	0.8474	0.7335	0.8463
34	0.7372	0.8487	0.7354	0.8475
35	0.7394	0.8501	0.7373	0.8488

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7354	0.8475	0.7329	0.8459
					38	0.7379	0.8492	0.7352	0.8474
					39	0.7405	0.8509	0.7375	0.8489
					40	0.7433	0.8527	0.7399	0.8505
					41	0.7462	0.8546	0.7424	0.8522
					42	0.7492	0.8566	0.7451	0.8539
					43	0.7524	0.8587	0.7478	0.8557
					44	0.7558	0.8609	0.7506	0.8575
					45	0.7593	0.8632	0.7535	0.8594
					46	0.7629	0.8655	0.7565	0.8614
					47	0.7667	0.8680	0.7597	0.8634
					48	0.7707	0.8705	0.7629	0.8655
					49	0.7748	0.8731	0.7661	0.8676
					50	0.7791	0.8758	0.7695	0.8697
					51	0.7831	0.8784	0.7730	0.8720
					52	0.7874	0.8810	0.7765	0.8742
					53	0.7917	0.8838	0.7802	0.8765
					54	0.7962	0.8865	0.7840	0.8789
					55	0.8009	0.8894	0.7879	0.8814
					56	0.8056	0.8923	0.7919	0.8839
					57	0.8105	0.8953	0.7960	0.8864
					58	0.8156	0.8984	0.8001	0.8890
					59	0.8207	0.9015	0.8044	0.8916
					60	0.8260	0.9047	0.8088	0.8943
					61	0.8314	0.9079	0.8132	0.8970
					62	0.8369	0.9112	0.8177	0.8997
					63	0.8425	0.9145	0.8222	0.9025
					64	0.8482	0.9179	0.8269	0.9052
					65	0.8540	0.9213	0.8315	0.9080
					66	0.8599	0.9247	0.8362	0.9108
					67	0.8658	0.9281	0.8410	0.9136
					68	0.8717	0.9315	0.8458	0.9164
					69	0.8777	0.9349	0.8506	0.9193
					70	0.8837	0.9383	0.8554	0.9221
					71	0.8897	0.9416	0.8602	0.9248
					72	0.8956	0.9449	0.8650	0.9276
					73	0.9015	0.9482	0.8698	0.9304
					74	0.9074	0.9515	0.8746	0.9331
					75	0.9132	0.9546	0.8794	0.9358
					76	0.9189	0.9577	0.8841	0.9385
					77	0.9244	0.9607	0.8888	0.9411
					78	0.9299	0.9637	0.8934	0.9437
					79	0.9351	0.9665	0.8980	0.9463
					80	0.9402	0.9692	0.9026	0.9488
					81	0.9451	0.9718	0.9070	0.9513
					82	0.9498	0.9743	0.9114	0.9537
					83	0.9543	0.9766	0.9157	0.9560
					84	0.9585	0.9788	0.9199	0.9583
					85	0.9625	0.9809	0.9240	0.9605
					86	0.9662	0.9828	0.9280	0.9627
					87	0.9697	0.9846	0.9319	0.9647
					88	0.9729	0.9863	0.9356	0.9667
					89	0.9758	0.9878	0.9392	0.9687
					90	0.9785	0.9891	0.9427	0.9705

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.6977	0.8219	0.6976	0.8219
2	0.6980	0.8221	0.6979	0.8221
3	0.6983	0.8224	0.6982	0.8223
4	0.6987	0.8226	0.6986	0.8225
5	0.6991	0.8229	0.6989	0.8228
6	0.6995	0.8232	0.6993	0.8231
7	0.6999	0.8235	0.6997	0.8233
8	0.7004	0.8238	0.7002	0.8236
9	0.7009	0.8241	0.7006	0.8240
10	0.7014	0.8245	0.7011	0.8243
11	0.7019	0.8249	0.7016	0.8247
12	0.7025	0.8253	0.7022	0.8250
13	0.7031	0.8257	0.7027	0.8254
14	0.7038	0.8262	0.7034	0.8258
15	0.7045	0.8266	0.7040	0.8263
16	0.7052	0.8271	0.7047	0.8268
17	0.7060	0.8276	0.7054	0.8273
18	0.7068	0.8282	0.7062	0.8278
19	0.7076	0.8288	0.7070	0.8284
20	0.7085	0.8294	0.7079	0.8290
21	0.7095	0.8301	0.7088	0.8296
22	0.7105	0.8307	0.7098	0.8303
23	0.7116	0.8315	0.7108	0.8310
24	0.7127	0.8322	0.7119	0.8317
25	0.7139	0.8331	0.7131	0.8325
26	0.7152	0.8339	0.7143	0.8333
27	0.7165	0.8349	0.7156	0.8342
28	0.7180	0.8358	0.7170	0.8351
29	0.7195	0.8369	0.7184	0.8361
30	0.7211	0.8380	0.7199	0.8372
31	0.7229	0.8391	0.7215	0.8382
32	0.7247	0.8404	0.7232	0.8394
33	0.7266	0.8416	0.7250	0.8406
34	0.7286	0.8430	0.7268	0.8418
35	0.7308	0.8444	0.7288	0.8431

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7264	0.8415	0.7240	0.8399
					38	0.7289	0.8432	0.7263	0.8414
					39	0.7316	0.8450	0.7286	0.8430
					40	0.7343	0.8468	0.7311	0.8446
					41	0.7373	0.8488	0.7336	0.8463
					42	0.7403	0.8508	0.7362	0.8481
					43	0.7436	0.8529	0.7390	0.8499
					44	0.7469	0.8551	0.7419	0.8518
					45	0.7505	0.8575	0.7448	0.8537
					46	0.7542	0.8599	0.7479	0.8557
					47	0.7580	0.8624	0.7510	0.8578
					48	0.7620	0.8649	0.7543	0.8599
					49	0.7662	0.8676	0.7576	0.8621
					50	0.7705	0.8704	0.7610	0.8643
					51	0.7747	0.8730	0.7646	0.8666
					52	0.7790	0.8758	0.7682	0.8689
					53	0.7834	0.8786	0.7720	0.8713
					54	0.7880	0.8814	0.7758	0.8738
					55	0.7927	0.8844	0.7798	0.8763
					56	0.7976	0.8874	0.7839	0.8789
					57	0.8026	0.8905	0.7881	0.8815
					58	0.8078	0.8937	0.7924	0.8842
					59	0.8131	0.8969	0.7968	0.8869
					60	0.8185	0.9002	0.8013	0.8897
					61	0.8241	0.9036	0.8059	0.8925
					62	0.8298	0.9070	0.8105	0.8954
					63	0.8356	0.9104	0.8153	0.8982
					64	0.8415	0.9139	0.8201	0.9011
					65	0.8475	0.9175	0.8249	0.9041
					66	0.8536	0.9210	0.8298	0.9070
					67	0.8597	0.9246	0.8348	0.9099
					68	0.8659	0.9281	0.8397	0.9129
					69	0.8721	0.9317	0.8447	0.9158
					70	0.8784	0.9352	0.8498	0.9188
					71	0.8846	0.9388	0.8548	0.9217
					72	0.8908	0.9423	0.8598	0.9246
					73	0.8970	0.9457	0.8648	0.9275
					74	0.9031	0.9491	0.8698	0.9304
					75	0.9091	0.9524	0.8748	0.9332
					76	0.9151	0.9557	0.8798	0.9360
					77	0.9209	0.9588	0.8847	0.9388
					78	0.9266	0.9619	0.8895	0.9415
					79	0.9321	0.9649	0.8943	0.9442
					80	0.9374	0.9677	0.8990	0.9468
					81	0.9426	0.9704	0.9037	0.9494
					82	0.9475	0.9730	0.9083	0.9519
					83	0.9522	0.9755	0.9128	0.9544
					84	0.9566	0.9778	0.9171	0.9568
					85	0.9608	0.9800	0.9214	0.9591
					86	0.9647	0.9820	0.9256	0.9613
					87	0.9683	0.9839	0.9296	0.9635
					88	0.9717	0.9856	0.9335	0.9656
					89	0.9747	0.9872	0.9372	0.9676
					90	0.9775	0.9886	0.9408	0.9695

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7170	0.8352	0.7147	0.8336
					38	0.7195	0.8369	0.7169	0.8351
					39	0.7222	0.8387	0.7193	0.8367
					40	0.7250	0.8406	0.7218	0.8384
					41	0.7279	0.8425	0.7243	0.8401
					42	0.7310	0.8446	0.7270	0.8419
					43	0.7342	0.8468	0.7298	0.8438
					44	0.7377	0.8490	0.7327	0.8457
					45	0.7412	0.8514	0.7356	0.8477
					46	0.7449	0.8538	0.7387	0.8497
					47	0.7488	0.8564	0.7419	0.8518
					48	0.7529	0.8590	0.7452	0.8540
					49	0.7571	0.8618	0.7486	0.8562
					50	0.7615	0.8646	0.7521	0.8585
					51	0.7657	0.8673	0.7557	0.8608
					52	0.7701	0.8701	0.7594	0.8632
					53	0.7746	0.8730	0.7632	0.8657
					54	0.7793	0.8759	0.7672	0.8683
					55	0.7841	0.8790	0.7713	0.8709
					56	0.7891	0.8821	0.7755	0.8735
					57	0.7942	0.8853	0.7798	0.8763
					58	0.7995	0.8886	0.7842	0.8790
					59	0.8050	0.8919	0.7887	0.8819
					60	0.8106	0.8954	0.7933	0.8848
					61	0.8163	0.8989	0.7981	0.8877
					62	0.8221	0.9024	0.8029	0.8907
					63	0.8281	0.9060	0.8078	0.8937
					64	0.8342	0.9096	0.8128	0.8967
					65	0.8405	0.9133	0.8178	0.8998
					66	0.8468	0.9170	0.8229	0.9028
					67	0.8531	0.9207	0.8280	0.9059
					68	0.8596	0.9245	0.8332	0.9090
					69	0.8660	0.9282	0.8384	0.9121
					70	0.8725	0.9319	0.8437	0.9152
					71	0.8791	0.9356	0.8489	0.9183
					72	0.8855	0.9393	0.8542	0.9214
					73	0.8920	0.9429	0.8594	0.9244
					74	0.8984	0.9465	0.8647	0.9274
					75	0.9047	0.9500	0.8699	0.9304
					76	0.9109	0.9534	0.8750	0.9334
					77	0.9170	0.9567	0.8802	0.9363
					78	0.9230	0.9600	0.8852	0.9391
					79	0.9288	0.9631	0.8903	0.9419
					80	0.9344	0.9661	0.8952	0.9447
					81	0.9398	0.9690	0.9001	0.9474
					82	0.9449	0.9717	0.9048	0.9500
					83	0.9499	0.9743	0.9095	0.9526
					84	0.9545	0.9767	0.9141	0.9551
					85	0.9589	0.9790	0.9186	0.9575
					86	0.9630	0.9811	0.9229	0.9599
					87	0.9668	0.9831	0.9271	0.9622
					88	0.9703	0.9849	0.9311	0.9643
					89	0.9735	0.9866	0.9350	0.9664
					90	0.9765	0.9881	0.9387	0.9684

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.7071	0.8284	0.7049	0.8269
					38	0.7096	0.8301	0.7071	0.8284
					39	0.7123	0.8320	0.7095	0.8301
					40	0.7151	0.8339	0.7120	0.8318
					41	0.7180	0.8359	0.7145	0.8335
					42	0.7212	0.8380	0.7172	0.8353
					43	0.7244	0.8402	0.7200	0.8372
					44	0.7278	0.8425	0.7229	0.8392
					45	0.7314	0.8449	0.7260	0.8412
					46	0.7352	0.8474	0.7291	0.8433
					47	0.7391	0.8500	0.7323	0.8455
					48	0.7432	0.8527	0.7357	0.8477
					49	0.7475	0.8555	0.7391	0.8500
					50	0.7520	0.8584	0.7426	0.8523
					51	0.7562	0.8612	0.7463	0.8547
					52	0.7606	0.8640	0.7500	0.8572
					53	0.7652	0.8670	0.7539	0.8597
					54	0.7700	0.8700	0.7580	0.8623
					55	0.7749	0.8732	0.7621	0.8650
					56	0.7800	0.8764	0.7664	0.8678
					57	0.7852	0.8797	0.7708	0.8706
					58	0.7907	0.8831	0.7754	0.8735
					59	0.7962	0.8866	0.7800	0.8764
					60	0.8020	0.8901	0.7848	0.8794
					61	0.8079	0.8937	0.7897	0.8825
					62	0.8139	0.8974	0.7946	0.8856
					63	0.8201	0.9012	0.7997	0.8887
					64	0.8264	0.9049	0.8049	0.8919
					65	0.8328	0.9088	0.8101	0.8951
					66	0.8394	0.9127	0.8154	0.8983
					67	0.8460	0.9166	0.8207	0.9015
					68	0.8527	0.9205	0.8261	0.9048
					69	0.8594	0.9244	0.8316	0.9080
					70	0.8662	0.9283	0.8370	0.9113
					71	0.8730	0.9322	0.8425	0.9145
					72	0.8798	0.9360	0.8480	0.9178
					73	0.8865	0.9398	0.8535	0.9210
					74	0.8932	0.9436	0.8590	0.9241
					75	0.8998	0.9473	0.8644	0.9273
					76	0.9064	0.9509	0.8698	0.9304
					77	0.9128	0.9544	0.8752	0.9335
					78	0.9190	0.9578	0.8805	0.9365
					79	0.9251	0.9611	0.8858	0.9394
					80	0.9310	0.9643	0.8910	0.9423
					81	0.9367	0.9673	0.8961	0.9452
					82	0.9421	0.9702	0.9011	0.9480
					83	0.9473	0.9729	0.9060	0.9507
					84	0.9522	0.9755	0.9107	0.9533
					85	0.9568	0.9779	0.9154	0.9558
					86	0.9611	0.9802	0.9199	0.9583
					87	0.9651	0.9822	0.9243	0.9607
					88	0.9688	0.9842	0.9285	0.9629
					89	0.9722	0.9859	0.9326	0.9651
					90	0.9753	0.9875	0.9365	0.9672

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.6698	0.8023	0.6698	0.8022
2	0.6701	0.8025	0.6701	0.8024
3	0.6705	0.8027	0.6704	0.8027
4	0.6708	0.8030	0.6707	0.8029
5	0.6712	0.8032	0.6711	0.8032
6	0.6716	0.8035	0.6714	0.8034
7	0.6720	0.8038	0.6718	0.8037
8	0.6724	0.8041	0.6723	0.8040
9	0.6729	0.8045	0.6727	0.8043
10	0.6734	0.8048	0.6732	0.8047
11	0.6740	0.8052	0.6737	0.8050
12	0.6745	0.8056	0.6742	0.8054
13	0.6751	0.8061	0.6748	0.8058
14	0.6758	0.8065	0.6754	0.8062
15	0.6765	0.8070	0.6760	0.8067
16	0.6772	0.8075	0.6767	0.8071
17	0.6779	0.8080	0.6774	0.8077
18	0.6787	0.8086	0.6781	0.8082
19	0.6795	0.8092	0.6789	0.8088
20	0.6804	0.8098	0.6798	0.8094
21	0.6813	0.8105	0.6807	0.8100
22	0.6823	0.8112	0.6816	0.8107
23	0.6834	0.8119	0.6826	0.8114
24	0.6845	0.8127	0.6837	0.8122
25	0.6857	0.8135	0.6849	0.8130
26	0.6869	0.8144	0.6861	0.8138
27	0.6883	0.8154	0.6874	0.8147
28	0.6897	0.8164	0.6888	0.8157
29	0.6912	0.8174	0.6902	0.8167
30	0.6928	0.8186	0.6917	0.8178
31	0.6945	0.8197	0.6933	0.8189
32	0.6964	0.8210	0.6950	0.8201
33	0.6983	0.8223	0.6968	0.8213
34	0.7003	0.8237	0.6987	0.8226
35	0.7024	0.8252	0.7006	0.8240

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.6967	0.8212	0.6945	0.8197
					38	0.6992	0.8230	0.6968	0.8213
					39	0.7019	0.8248	0.6992	0.8230
					40	0.7047	0.8268	0.7017	0.8247
					41	0.7077	0.8288	0.7043	0.8265
					42	0.7108	0.8309	0.7070	0.8283
					43	0.7141	0.8332	0.7098	0.8303
					44	0.7175	0.8355	0.7127	0.8323
					45	0.7211	0.8380	0.7158	0.8343
					46	0.7249	0.8405	0.7189	0.8365
					47	0.7289	0.8432	0.7222	0.8387
					48	0.7330	0.8459	0.7255	0.8409
					49	0.7373	0.8488	0.7290	0.8433
					50	0.7418	0.8518	0.7326	0.8457
					51	0.7461	0.8546	0.7363	0.8481
					52	0.7506	0.8575	0.7401	0.8506
					53	0.7553	0.8606	0.7441	0.8533
					54	0.7601	0.8637	0.7482	0.8560
					55	0.7651	0.8669	0.7524	0.8587
					56	0.7703	0.8702	0.7568	0.8616
					57	0.7756	0.8737	0.7613	0.8645
					58	0.7812	0.8771	0.7660	0.8675
					59	0.7869	0.8807	0.7707	0.8705
					60	0.7928	0.8844	0.7756	0.8736
					61	0.7988	0.8882	0.7807	0.8768
					62	0.8050	0.8920	0.7858	0.8800
					63	0.8114	0.8959	0.7910	0.8833
					64	0.8179	0.8998	0.7963	0.8866
					65	0.8246	0.9038	0.8018	0.8900
					66	0.8313	0.9079	0.8073	0.8934
					67	0.8382	0.9120	0.8128	0.8967
					68	0.8451	0.9161	0.8184	0.9002
					69	0.8522	0.9202	0.8241	0.9036
					70	0.8592	0.9243	0.8298	0.9070
					71	0.8663	0.9284	0.8355	0.9104
					72	0.8734	0.9324	0.8413	0.9138
					73	0.8805	0.9364	0.8470	0.9172
					74	0.8875	0.9404	0.8527	0.9205
					75	0.8945	0.9443	0.8584	0.9238
					76	0.9013	0.9481	0.8641	0.9271
					77	0.9080	0.9518	0.8697	0.9303
					78	0.9146	0.9554	0.8753	0.9335
					79	0.9210	0.9589	0.8808	0.9366
					80	0.9272	0.9622	0.8863	0.9397
					81	0.9332	0.9654	0.8916	0.9427
					82	0.9389	0.9685	0.8969	0.9456
					83	0.9444	0.9714	0.9020	0.9485
					84	0.9495	0.9741	0.9070	0.9512
					85	0.9544	0.9767	0.9119	0.9539
					86	0.9590	0.9790	0.9166	0.9565
					87	0.9632	0.9812	0.9212	0.9590
					88	0.9671	0.9833	0.9256	0.9614
					89	0.9707	0.9851	0.9299	0.9637
					90	0.9739	0.9868	0.9339	0.9658

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.6858	0.8136	0.6837	0.8121
					38	0.6883	0.8154	0.6860	0.8137
					39	0.6910	0.8172	0.6884	0.8154
					40	0.6938	0.8192	0.6908	0.8172
					41	0.6968	0.8213	0.6935	0.8190
					42	0.6999	0.8235	0.6962	0.8209
					43	0.7032	0.8257	0.6990	0.8228
					44	0.7066	0.8281	0.7019	0.8249
					45	0.7103	0.8306	0.7050	0.8270
					46	0.7141	0.8332	0.7082	0.8292
					47	0.7181	0.8359	0.7115	0.8314
					48	0.7222	0.8387	0.7149	0.8337
					49	0.7266	0.8416	0.7184	0.8361
					50	0.7311	0.8447	0.7220	0.8386
					51	0.7355	0.8476	0.7257	0.8411
					52	0.7400	0.8506	0.7296	0.8437
					53	0.7447	0.8537	0.7336	0.8463
					54	0.7496	0.8569	0.7378	0.8491
					55	0.7547	0.8602	0.7421	0.8520
					56	0.7600	0.8636	0.7466	0.8549
					57	0.7654	0.8671	0.7512	0.8579
					58	0.7711	0.8707	0.7559	0.8610
					59	0.7769	0.8744	0.7608	0.8642
					60	0.7829	0.8782	0.7658	0.8674
					61	0.7891	0.8821	0.7710	0.8707
					62	0.7955	0.8861	0.7763	0.8740
					63	0.8020	0.8901	0.7817	0.8775
					64	0.8088	0.8943	0.7872	0.8809
					65	0.8156	0.8984	0.7928	0.8844
					66	0.8226	0.9027	0.7985	0.8879
					67	0.8297	0.9069	0.8042	0.8915
					68	0.8370	0.9112	0.8101	0.8951
					69	0.8443	0.9156	0.8160	0.8987
					70	0.8516	0.9199	0.8219	0.9023
					71	0.8590	0.9242	0.8279	0.9058
					72	0.8664	0.9284	0.8339	0.9094
					73	0.8738	0.9327	0.8399	0.9130
					74	0.8812	0.9368	0.8459	0.9165
					75	0.8885	0.9410	0.8519	0.9200
					76	0.8957	0.9450	0.8578	0.9235
					77	0.9028	0.9489	0.8637	0.9269
					78	0.9097	0.9527	0.8696	0.9302
					79	0.9165	0.9564	0.8754	0.9335
					80	0.9230	0.9600	0.8811	0.9368
					81	0.9293	0.9634	0.8867	0.9399
					82	0.9353	0.9666	0.8922	0.9430
					83	0.9411	0.9697	0.8976	0.9460
					84	0.9466	0.9726	0.9029	0.9489
					85	0.9517	0.9753	0.9080	0.9518
					86	0.9566	0.9778	0.9130	0.9545
					87	0.9610	0.9801	0.9178	0.9571
					88	0.9652	0.9823	0.9224	0.9596
					89	0.9690	0.9842	0.9268	0.9620
					90	0.9724	0.9860	0.9311	0.9643

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.6490	0.7872	0.6490	0.7871
2	0.6493	0.7874	0.6493	0.7873
3	0.6496	0.7876	0.6496	0.7876
4	0.6500	0.7879	0.6499	0.7878
5	0.6504	0.7881	0.6502	0.7881
6	0.6507	0.7884	0.6506	0.7883
7	0.6511	0.7887	0.6510	0.7886
8	0.6516	0.7890	0.6514	0.7889
9	0.6520	0.7894	0.6518	0.7892
10	0.6525	0.7897	0.6523	0.7896
11	0.6531	0.7901	0.6528	0.7899
12	0.6536	0.7905	0.6533	0.7903
13	0.6542	0.7910	0.6539	0.7907
14	0.6549	0.7914	0.6544	0.7911
15	0.6555	0.7919	0.6551	0.7916
16	0.6562	0.7924	0.6557	0.7921
17	0.6569	0.7929	0.6564	0.7926
18	0.6577	0.7935	0.6571	0.7931
19	0.6585	0.7941	0.6579	0.7937
20	0.6594	0.7947	0.6588	0.7943
21	0.6603	0.7954	0.6596	0.7949
22	0.6612	0.7961	0.6606	0.7956
23	0.6623	0.7968	0.6616	0.7963
24	0.6634	0.7976	0.6627	0.7971
25	0.6645	0.7985	0.6638	0.7979
26	0.6658	0.7994	0.6650	0.7988
27	0.6671	0.8003	0.6663	0.7997
28	0.6685	0.8013	0.6676	0.8007
29	0.6700	0.8024	0.6691	0.8017
30	0.6716	0.8035	0.6706	0.8028
31	0.6733	0.8048	0.6722	0.8039
32	0.6751	0.8060	0.6738	0.8051
33	0.6770	0.8074	0.6756	0.8064
34	0.6790	0.8088	0.6775	0.8077
35	0.6811	0.8103	0.6795	0.8091

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					Columns Below Not To Be Used for Service Retirement				
					37	0.6744	0.8055	0.6723	0.8041
					38	0.6769	0.8073	0.6746	0.8057
					39	0.6795	0.8092	0.6770	0.8074
					40	0.6823	0.8112	0.6795	0.8092
					41	0.6853	0.8133	0.6821	0.8110
					42	0.6884	0.8155	0.6848	0.8129
					43	0.6917	0.8178	0.6877	0.8149
					44	0.6952	0.8202	0.6906	0.8170
					45	0.6988	0.8227	0.6937	0.8192
					46	0.7027	0.8254	0.6969	0.8214
					47	0.7067	0.8281	0.7002	0.8237
					48	0.7109	0.8310	0.7036	0.8260
					49	0.7153	0.8340	0.7072	0.8285
					50	0.7198	0.8371	0.7108	0.8310
					51	0.7242	0.8401	0.7146	0.8335
					52	0.7288	0.8431	0.7185	0.8362
					53	0.7335	0.8463	0.7226	0.8389
					54	0.7385	0.8496	0.7268	0.8418
					55	0.7436	0.8530	0.7312	0.8447
					56	0.7490	0.8565	0.7357	0.8477
					57	0.7545	0.8601	0.7404	0.8508
					58	0.7603	0.8638	0.7452	0.8540
					59	0.7662	0.8676	0.7502	0.8573
					60	0.7724	0.8716	0.7554	0.8606
					61	0.7787	0.8756	0.7607	0.8641
					62	0.7853	0.8797	0.7661	0.8676
					63	0.7920	0.8839	0.7716	0.8711
					64	0.7989	0.8882	0.7773	0.8747
					65	0.8060	0.8926	0.7831	0.8784
					66	0.8132	0.8970	0.7890	0.8821
					67	0.8206	0.9014	0.7950	0.8858
					68	0.8281	0.9060	0.8010	0.8895
					69	0.8357	0.9105	0.8072	0.8933
					70	0.8433	0.9150	0.8134	0.8971
					71	0.8510	0.9195	0.8196	0.9009
					72	0.8588	0.9240	0.8258	0.9046
					73	0.8665	0.9285	0.8321	0.9084
					74	0.8743	0.9329	0.8384	0.9121
					75	0.8819	0.9373	0.8447	0.9158
					76	0.8895	0.9415	0.8509	0.9194
					77	0.8969	0.9457	0.8571	0.9231
					78	0.9042	0.9497	0.8632	0.9266
					79	0.9114	0.9536	0.8693	0.9301
					80	0.9183	0.9574	0.8753	0.9335
					81	0.9250	0.9610	0.8812	0.9369
					82	0.9314	0.9645	0.8870	0.9401
					83	0.9375	0.9677	0.8927	0.9433
					84	0.9433	0.9708	0.8982	0.9464
					85	0.9487	0.9737	0.9036	0.9494
					86	0.9538	0.9764	0.9089	0.9523
					87	0.9586	0.9789	0.9139	0.9550
					88	0.9630	0.9812	0.9188	0.9577
					89	0.9670	0.9832	0.9235	0.9602
					90	0.9707	0.9851	0.9279	0.9626

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.6379	0.7789	0.6379	0.7789
2	0.6382	0.7792	0.6382	0.7791
3	0.6385	0.7794	0.6385	0.7793
4	0.6389	0.7796	0.6388	0.7796
5	0.6392	0.7799	0.6391	0.7798
6	0.6396	0.7802	0.6395	0.7801
7	0.6400	0.7805	0.6399	0.7804
8	0.6404	0.7808	0.6403	0.7807
9	0.6409	0.7812	0.6407	0.7810
10	0.6414	0.7815	0.6412	0.7814
11	0.6419	0.7819	0.6417	0.7817
12	0.6425	0.7823	0.6422	0.7821
13	0.6431	0.7828	0.6427	0.7825
14	0.6437	0.7832	0.6433	0.7829
15	0.6443	0.7837	0.6439	0.7834
16	0.6450	0.7842	0.6445	0.7838
17	0.6457	0.7847	0.6452	0.7843
18	0.6465	0.7853	0.6459	0.7849
19	0.6473	0.7859	0.6467	0.7855
20	0.6481	0.7865	0.6475	0.7861
21	0.6490	0.7872	0.6484	0.7867
22	0.6500	0.7879	0.6493	0.7874
23	0.6510	0.7886	0.6503	0.7881
24	0.6521	0.7894	0.6514	0.7889
25	0.6532	0.7903	0.6525	0.7897
26	0.6545	0.7912	0.6537	0.7906
27	0.6558	0.7921	0.6550	0.7915
28	0.6572	0.7931	0.6563	0.7925
29	0.6587	0.7942	0.6577	0.7935
30	0.6603	0.7954	0.6592	0.7946
31	0.6619	0.7966	0.6608	0.7958
32	0.6637	0.7979	0.6625	0.7970
33	0.6656	0.7992	0.6643	0.7983
34	0.6676	0.8007	0.6661	0.7996
35	0.6697	0.8022	0.6681	0.8010