

Early and Optional Retirement Factor Tables

For Retirements Effective on and after January 1, 2017

Prepared by Buck Consultants
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									
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>						
45	6		0.2608		36	0.9471	0.9728	0.9458	0.9721
45	7		0.2625		37	0.9485	0.9736	0.9471	0.9728
45	8		0.2642		38	0.9500	0.9743	0.9485	0.9736
45	9		0.2658		39	0.9514	0.9751	0.9498	0.9743
45	10		0.2675		40	0.9529	0.9759	0.9512	0.9750
45	11		0.2692		41	0.9545	0.9767	0.9526	0.9757
46	0		0.2708		42	0.9560	0.9775	0.9540	0.9765
46	1		0.2726		43	0.9575	0.9783	0.9554	0.9772
46	2		0.2744		44	0.9590	0.9791	0.9568	0.9779
46	3		0.2762		45	0.9606	0.9799	0.9582	0.9786
46	4		0.2780		46	0.9621	0.9807	0.9596	0.9794
46	5		0.2798		47	0.9636	0.9815	0.9609	0.9801
					48	0.9651	0.9822	0.9623	0.9808
					49	0.9666	0.9830	0.9636	0.9815
					50	0.9680	0.9838	0.9649	0.9821
					51	0.9694	0.9845	0.9662	0.9828
					52	0.9708	0.9852	0.9674	0.9834
					53	0.9721	0.9858	0.9686	0.9841
					54	0.9734	0.9865	0.9698	0.9847
					55	0.9746	0.9872	0.9710	0.9853
					56	0.9759	0.9878	0.9722	0.9859
					57	0.9771	0.9884	0.9733	0.9865
					58	0.9783	0.9890	0.9744	0.9870
					59	0.9794	0.9896	0.9754	0.9876
					60	0.9805	0.9902	0.9765	0.9881
					61	0.9816	0.9907	0.9775	0.9886
					62	0.9826	0.9912	0.9784	0.9891
					63	0.9836	0.9918	0.9794	0.9896
					64	0.9846	0.9923	0.9803	0.9901
					65	0.9856	0.9927	0.9812	0.9905
					66	0.9865	0.9932	0.9821	0.9910
					67	0.9874	0.9937	0.9830	0.9914
					68	0.9883	0.9941	0.9838	0.9918
					69	0.9891	0.9945	0.9846	0.9922
					70	0.9899	0.9949	0.9854	0.9926
					71	0.9906	0.9953	0.9862	0.9930
					72	0.9914	0.9957	0.9869	0.9934
					73	0.9921	0.9960	0.9876	0.9938
					74	0.9928	0.9964	0.9884	0.9941
					75	0.9934	0.9967	0.9890	0.9945
					76	0.9940	0.9970	0.9897	0.9948
					77	0.9946	0.9973	0.9903	0.9952
					78	0.9951	0.9975	0.9910	0.9955
					79	0.9956	0.9978	0.9916	0.9958
					80	0.9961	0.9980	0.9921	0.9961
					81	0.9965	0.9982	0.9927	0.9963
					82	0.9969	0.9984	0.9932	0.9966
					83	0.9973	0.9986	0.9937	0.9969
					84	0.9976	0.9988	0.9942	0.9971
					85	0.9979	0.9989	0.9947	0.9973
					86	0.9982	0.9991	0.9951	0.9975
					87	0.9984	0.9992	0.9955	0.9977
					88	0.9986	0.9993	0.9959	0.9979
					89	0.9988	0.9994	0.9962	0.9981
					90	0.9990	0.9995	0.9965	0.9983
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.9191	0.9579	0.9190	0.9578					
2	0.9194	0.9580	0.9193	0.9579					
3	0.9197	0.9582	0.9196	0.9581					
4	0.9201	0.9584	0.9199	0.9583					
5	0.9205	0.9586	0.9203	0.9585					
6	0.9208	0.9588	0.9207	0.9587					
7	0.9213	0.9590	0.9211	0.9589					
8	0.9217	0.9592	0.9215	0.9591					
9	0.9221	0.9595	0.9219	0.9594					
10	0.9226	0.9598	0.9224	0.9596					
11	0.9231	0.9600	0.9229	0.9599					
12	0.9237	0.9603	0.9234	0.9602					
13	0.9243	0.9606	0.9240	0.9605					
14	0.9249	0.9610	0.9246	0.9608					
15	0.9255	0.9613	0.9252	0.9611					
16	0.9262	0.9617	0.9258	0.9615					
17	0.9268	0.9620	0.9265	0.9619					
18	0.9276	0.9624	0.9272	0.9622					
19	0.9283	0.9628	0.9280	0.9626					
20	0.9291	0.9633	0.9287	0.9630					
21	0.9300	0.9637	0.9295	0.9635					
22	0.9308	0.9642	0.9304	0.9639					
23	0.9317	0.9647	0.9312	0.9644					
24	0.9327	0.9652	0.9322	0.9649					
25	0.9337	0.9657	0.9331	0.9654					
26	0.9347	0.9662	0.9341	0.9659					
27	0.9358	0.9668	0.9351	0.9665					
28	0.9369	0.9674	0.9362	0.9670					
29	0.9380	0.9680	0.9372	0.9676					
30	0.9392	0.9686	0.9384	0.9682					
31	0.9404	0.9693	0.9395	0.9688					
32	0.9417	0.9700	0.9407	0.9695					
33	0.9430	0.9707	0.9420	0.9701					
34	0.9443	0.9714	0.9432	0.9708					
35	0.9457	0.9721	0.9445	0.9715					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age									
Year	Month	Early	Opt. 4						
46	6		0.2816		36	0.9422	0.9702	0.9408	0.9695
46	7		0.2834		37	0.9436	0.9710	0.9422	0.9702
46	8		0.2852		38	0.9452	0.9718	0.9436	0.9710
46	9		0.2870		39	0.9467	0.9726	0.9450	0.9717
46	10		0.2888		40	0.9483	0.9735	0.9465	0.9725
46	11		0.2906		41	0.9499	0.9743	0.9480	0.9733
47	0		0.2925		42	0.9515	0.9752	0.9494	0.9741
47	1		0.2944		43	0.9532	0.9760	0.9509	0.9748
47	2		0.2964		44	0.9548	0.9769	0.9524	0.9756
47	3		0.2983		45	0.9564	0.9777	0.9539	0.9764
47	4		0.3003		46	0.9581	0.9786	0.9554	0.9772
47	5		0.3022		47	0.9597	0.9794	0.9568	0.9779
					48	0.9613	0.9803	0.9583	0.9787
					49	0.9629	0.9811	0.9597	0.9794
					50	0.9645	0.9819	0.9611	0.9802
					51	0.9660	0.9827	0.9625	0.9809
					52	0.9675	0.9835	0.9639	0.9816
					53	0.9689	0.9842	0.9652	0.9823
					54	0.9703	0.9849	0.9665	0.9830
					55	0.9717	0.9857	0.9678	0.9836
					56	0.9731	0.9864	0.9690	0.9843
					57	0.9744	0.9870	0.9702	0.9849
					58	0.9757	0.9877	0.9714	0.9855
					59	0.9769	0.9883	0.9726	0.9861
					60	0.9782	0.9890	0.9737	0.9867
					61	0.9793	0.9896	0.9748	0.9872
					62	0.9805	0.9901	0.9759	0.9878
					63	0.9816	0.9907	0.9769	0.9883
					64	0.9827	0.9913	0.9779	0.9888
					65	0.9837	0.9918	0.9789	0.9894
					66	0.9848	0.9923	0.9799	0.9898
					67	0.9857	0.9928	0.9808	0.9903
					68	0.9867	0.9933	0.9817	0.9908
					69	0.9876	0.9938	0.9826	0.9912
					70	0.9885	0.9942	0.9835	0.9917
					71	0.9893	0.9946	0.9843	0.9921
					72	0.9902	0.9951	0.9851	0.9925
					73	0.9909	0.9954	0.9859	0.9929
					74	0.9917	0.9958	0.9867	0.9933
					75	0.9924	0.9962	0.9874	0.9937
					76	0.9931	0.9965	0.9882	0.9941
					77	0.9937	0.9968	0.9889	0.9944
					78	0.9943	0.9971	0.9896	0.9948
					79	0.9949	0.9974	0.9902	0.9951
					80	0.9954	0.9977	0.9909	0.9954
					81	0.9959	0.9979	0.9915	0.9957
					82	0.9963	0.9982	0.9921	0.9960
					83	0.9968	0.9984	0.9926	0.9963
					84	0.9971	0.9986	0.9932	0.9966
					85	0.9975	0.9987	0.9937	0.9968
					86	0.9978	0.9989	0.9941	0.9971
					87	0.9981	0.9990	0.9946	0.9973
					88	0.9983	0.9992	0.9950	0.9975
					89	0.9986	0.9993	0.9954	0.9977
					90	0.9988	0.9994	0.9958	0.9979

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age									
Year	Month	Early	Opt. 4						
47	6		0.3042		36	0.9368	0.9674	0.9354	0.9666
47	7		0.3061		37	0.9384	0.9682	0.9369	0.9674
47	8		0.3081		38	0.9400	0.9691	0.9384	0.9682
47	9		0.3101		39	0.9416	0.9699	0.9399	0.9690
47	10		0.3120		40	0.9433	0.9708	0.9414	0.9698
47	11		0.3140		41	0.9450	0.9717	0.9429	0.9706
48	0		0.3160		42	0.9467	0.9726	0.9445	0.9715
48	1		0.3181		43	0.9484	0.9735	0.9461	0.9723
48	2		0.3202		44	0.9502	0.9745	0.9476	0.9731
48	3		0.3223		45	0.9519	0.9754	0.9492	0.9740
48	4		0.3244		46	0.9537	0.9763	0.9508	0.9748
48	5		0.3266		47	0.9554	0.9772	0.9524	0.9756
					48	0.9572	0.9781	0.9539	0.9764
					49	0.9589	0.9790	0.9555	0.9772
					50	0.9606	0.9799	0.9570	0.9780
					51	0.9622	0.9808	0.9585	0.9788
					52	0.9638	0.9816	0.9599	0.9796
					53	0.9654	0.9824	0.9614	0.9803
					54	0.9670	0.9832	0.9628	0.9811
					55	0.9685	0.9840	0.9642	0.9818
					56	0.9700	0.9848	0.9656	0.9825
					57	0.9714	0.9855	0.9669	0.9832
					58	0.9728	0.9862	0.9682	0.9838
					59	0.9742	0.9869	0.9695	0.9845
					60	0.9755	0.9876	0.9707	0.9851
					61	0.9768	0.9883	0.9719	0.9857
					62	0.9781	0.9889	0.9731	0.9863
					63	0.9793	0.9896	0.9742	0.9869
					64	0.9805	0.9902	0.9753	0.9875
					65	0.9817	0.9908	0.9764	0.9880
					66	0.9828	0.9913	0.9774	0.9886
					67	0.9839	0.9919	0.9784	0.9891
					68	0.9849	0.9924	0.9794	0.9896
					69	0.9860	0.9929	0.9804	0.9901
					70	0.9869	0.9934	0.9813	0.9906
					71	0.9879	0.9939	0.9822	0.9910
					72	0.9888	0.9944	0.9831	0.9915
					73	0.9896	0.9948	0.9840	0.9919
					74	0.9905	0.9952	0.9848	0.9924
					75	0.9912	0.9956	0.9856	0.9928
					76	0.9920	0.9960	0.9864	0.9932
					77	0.9927	0.9963	0.9872	0.9936
					78	0.9934	0.9967	0.9879	0.9939
					79	0.9940	0.9970	0.9887	0.9943
					80	0.9946	0.9973	0.9894	0.9947
					81	0.9952	0.9976	0.9900	0.9950
					82	0.9957	0.9978	0.9907	0.9953
					83	0.9962	0.9981	0.9913	0.9956
					84	0.9966	0.9983	0.9919	0.9959
					85	0.9970	0.9985	0.9925	0.9962
					86	0.9974	0.9987	0.9930	0.9965
					87	0.9977	0.9988	0.9935	0.9968
					88	0.9980	0.9990	0.9940	0.9970
					89	0.9982	0.9991	0.9945	0.9972
					90	0.9985	0.9992	0.9949	0.9974

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.9075	0.9515	0.9073	0.9514
2	0.9078	0.9517	0.9076	0.9516
3	0.9081	0.9518	0.9079	0.9517
4	0.9084	0.9520	0.9082	0.9519
5	0.9088	0.9522	0.9086	0.9521
6	0.9092	0.9524	0.9090	0.9523
7	0.9096	0.9527	0.9094	0.9526
8	0.9101	0.9529	0.9098	0.9528
9	0.9105	0.9532	0.9103	0.9530
10	0.9110	0.9534	0.9108	0.9533
11	0.9115	0.9537	0.9113	0.9536
12	0.9121	0.9540	0.9118	0.9539
13	0.9127	0.9543	0.9124	0.9542
14	0.9133	0.9547	0.9130	0.9545
15	0.9139	0.9550	0.9136	0.9549
16	0.9146	0.9554	0.9143	0.9552
17	0.9153	0.9558	0.9150	0.9556
18	0.9161	0.9562	0.9157	0.9560
19	0.9169	0.9566	0.9165	0.9564
20	0.9177	0.9571	0.9173	0.9569
21	0.9186	0.9576	0.9181	0.9573
22	0.9195	0.9581	0.9190	0.9578
23	0.9204	0.9586	0.9199	0.9583
24	0.9214	0.9591	0.9209	0.9588
25	0.9225	0.9597	0.9218	0.9593
26	0.9235	0.9602	0.9229	0.9599
27	0.9247	0.9609	0.9240	0.9605
28	0.9258	0.9615	0.9251	0.9611
29	0.9270	0.9621	0.9262	0.9617
30	0.9283	0.9628	0.9274	0.9623
31	0.9296	0.9635	0.9287	0.9630
32	0.9310	0.9643	0.9299	0.9637
33	0.9324	0.9650	0.9313	0.9644
34	0.9338	0.9658	0.9326	0.9651
35	0.9353	0.9666	0.9340	0.9659

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age									
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>						
48	6		0.3287		36	0.9311	0.9643	0.9296	0.9635
48	7		0.3308		37	0.9327	0.9652	0.9311	0.9643
48	8		0.3330		38	0.9344	0.9661	0.9327	0.9652
48	9		0.3351		39	0.9361	0.9670	0.9343	0.9660
48	10		0.3373		40	0.9379	0.9679	0.9359	0.9669
48	11		0.3394		41	0.9397	0.9689	0.9375	0.9677
49	0		0.3415		42	0.9415	0.9699	0.9391	0.9686
49	1		0.3438		43	0.9433	0.9708	0.9408	0.9695
49	2		0.3462		44	0.9452	0.9718	0.9425	0.9704
49	3		0.3485		45	0.9470	0.9728	0.9441	0.9713
49	4		0.3508		46	0.9489	0.9738	0.9458	0.9722
49	5		0.3531		47	0.9508	0.9748	0.9475	0.9730
					48	0.9526	0.9757	0.9492	0.9739
					49	0.9545	0.9767	0.9508	0.9748
					50	0.9564	0.9777	0.9524	0.9756
					51	0.9581	0.9786	0.9540	0.9765
					52	0.9598	0.9795	0.9556	0.9773
					53	0.9616	0.9804	0.9572	0.9781
					54	0.9632	0.9813	0.9587	0.9789
					55	0.9649	0.9821	0.9603	0.9797
					56	0.9665	0.9830	0.9617	0.9805
					57	0.9681	0.9838	0.9632	0.9812
					58	0.9696	0.9846	0.9646	0.9820
					59	0.9712	0.9854	0.9660	0.9827
					60	0.9726	0.9861	0.9673	0.9834
					61	0.9741	0.9869	0.9686	0.9841
					62	0.9754	0.9876	0.9699	0.9847
					63	0.9768	0.9883	0.9712	0.9854
					64	0.9781	0.9889	0.9724	0.9860
					65	0.9794	0.9896	0.9735	0.9866
					66	0.9806	0.9902	0.9747	0.9872
					67	0.9818	0.9908	0.9758	0.9877
					68	0.9830	0.9914	0.9768	0.9883
					69	0.9841	0.9920	0.9779	0.9888
					70	0.9852	0.9925	0.9789	0.9893
					71	0.9862	0.9931	0.9799	0.9899
					72	0.9872	0.9936	0.9809	0.9903
					73	0.9882	0.9940	0.9818	0.9908
					74	0.9891	0.9945	0.9827	0.9913
					75	0.9899	0.9949	0.9836	0.9917
					76	0.9908	0.9954	0.9845	0.9922
					77	0.9916	0.9958	0.9853	0.9926
					78	0.9923	0.9961	0.9861	0.9930
					79	0.9930	0.9965	0.9869	0.9934
					80	0.9937	0.9968	0.9876	0.9938
					81	0.9943	0.9972	0.9884	0.9942
					82	0.9949	0.9974	0.9891	0.9945
					83	0.9954	0.9977	0.9898	0.9949
					84	0.9959	0.9980	0.9904	0.9952
					85	0.9964	0.9982	0.9910	0.9955
					86	0.9968	0.9984	0.9916	0.9958
					87	0.9972	0.9986	0.9922	0.9961
					88	0.9975	0.9988	0.9927	0.9964
					89	0.9978	0.9989	0.9933	0.9966
					90	0.9981	0.9991	0.9937	0.9969
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.9011	0.9480	0.9009	0.9479					
2	0.9014	0.9481	0.9012	0.9480					
3	0.9017	0.9483	0.9015	0.9482					
4	0.9021	0.9485	0.9019	0.9484					
5	0.9024	0.9487	0.9022	0.9486					
6	0.9028	0.9489	0.9026	0.9488					
7	0.9032	0.9492	0.9030	0.9490					
8	0.9037	0.9494	0.9035	0.9493					
9	0.9042	0.9497	0.9039	0.9495					
10	0.9046	0.9499	0.9044	0.9498					
11	0.9052	0.9502	0.9049	0.9501					
12	0.9057	0.9505	0.9055	0.9504					
13	0.9063	0.9509	0.9060	0.9507					
14	0.9069	0.9512	0.9066	0.9510					
15	0.9076	0.9516	0.9073	0.9514					
16	0.9083	0.9519	0.9080	0.9518					
17	0.9090	0.9523	0.9087	0.9521					
18	0.9098	0.9528	0.9094	0.9525					
19	0.9106	0.9532	0.9102	0.9530					
20	0.9114	0.9537	0.9110	0.9534					
21	0.9123	0.9541	0.9118	0.9539					
22	0.9132	0.9547	0.9127	0.9544					
23	0.9142	0.9552	0.9137	0.9549					
24	0.9152	0.9557	0.9146	0.9554					
25	0.9163	0.9563	0.9156	0.9560					
26	0.9174	0.9569	0.9167	0.9565					
27	0.9185	0.9575	0.9178	0.9571					
28	0.9197	0.9582	0.9189	0.9578					
29	0.9210	0.9589	0.9201	0.9584					
30	0.9223	0.9596	0.9214	0.9591					
31	0.9236	0.9603	0.9226	0.9598					
32	0.9250	0.9611	0.9240	0.9605					
33	0.9265	0.9618	0.9253	0.9612					
34	0.9280	0.9626	0.9267	0.9620					
35	0.9295	0.9635	0.9282	0.9627					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age									
Year	Month	Early	Opt. 4						
49	6		0.3554		36	0.9249	0.9610	0.9234	0.9602
49	7		0.3577		37	0.9266	0.9619	0.9250	0.9610
49	8		0.3601		38	0.9284	0.9629	0.9266	0.9619
49	9		0.3624		39	0.9302	0.9638	0.9282	0.9628
49	10		0.3647		40	0.9320	0.9648	0.9299	0.9637
49	11		0.3671		41	0.9339	0.9658	0.9316	0.9646
50	0	0.425000	0.3694		42	0.9358	0.9668	0.9333	0.9655
50	1	0.427833	0.3719		43	0.9377	0.9679	0.9351	0.9665
50	2	0.430667	0.3744		44	0.9397	0.9689	0.9369	0.9674
50	3	0.433500	0.3770		45	0.9417	0.9700	0.9386	0.9683
50	4	0.436333	0.3795		46	0.9437	0.9710	0.9404	0.9693
50	5	0.439167	0.3820		47	0.9457	0.9721	0.9422	0.9702
					48	0.9477	0.9731	0.9440	0.9712
					49	0.9497	0.9742	0.9457	0.9721
					50	0.9517	0.9752	0.9475	0.9730
					51	0.9536	0.9762	0.9492	0.9739
					52	0.9554	0.9772	0.9509	0.9748
					53	0.9573	0.9782	0.9526	0.9757
					54	0.9591	0.9791	0.9543	0.9766
					55	0.9609	0.9801	0.9559	0.9775
					56	0.9627	0.9810	0.9575	0.9783
					57	0.9644	0.9819	0.9591	0.9791
					58	0.9661	0.9828	0.9606	0.9799
					59	0.9678	0.9836	0.9621	0.9807
					60	0.9694	0.9845	0.9636	0.9815
					61	0.9710	0.9853	0.9650	0.9822
					62	0.9725	0.9860	0.9664	0.9829
					63	0.9740	0.9868	0.9678	0.9836
					64	0.9754	0.9876	0.9691	0.9843
					65	0.9768	0.9883	0.9704	0.9850
					66	0.9782	0.9890	0.9716	0.9856
					67	0.9795	0.9896	0.9728	0.9862
					68	0.9808	0.9903	0.9740	0.9868
					69	0.9820	0.9909	0.9751	0.9874
					70	0.9832	0.9915	0.9762	0.9880
					71	0.9843	0.9921	0.9773	0.9885
					72	0.9854	0.9927	0.9783	0.9891
					73	0.9865	0.9932	0.9794	0.9896
					74	0.9875	0.9937	0.9803	0.9901
					75	0.9885	0.9942	0.9813	0.9906
					76	0.9894	0.9947	0.9822	0.9910
					77	0.9903	0.9951	0.9831	0.9915
					78	0.9911	0.9955	0.9840	0.9919
					79	0.9919	0.9959	0.9849	0.9924
					80	0.9926	0.9963	0.9857	0.9928
					81	0.9933	0.9967	0.9865	0.9932
					82	0.9940	0.9970	0.9872	0.9936
					83	0.9946	0.9973	0.9880	0.9939
					84	0.9952	0.9976	0.9887	0.9943
					85	0.9957	0.9978	0.9893	0.9946
					86	0.9962	0.9981	0.9900	0.9950
					87	0.9966	0.9983	0.9906	0.9953
					88	0.9970	0.9985	0.9912	0.9956
					89	0.9973	0.9987	0.9917	0.9959
					90	0.9977	0.9988	0.9923	0.9961
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8943	0.9442	0.8941	0.9441					
2	0.8946	0.9444	0.8944	0.9443					
3	0.8949	0.9446	0.8947	0.9444					
4	0.8953	0.9447	0.8951	0.9446					
5	0.8957	0.9450	0.8954	0.9448					
6	0.8960	0.9452	0.8958	0.9451					
7	0.8965	0.9454	0.8962	0.9453					
8	0.8969	0.9457	0.8967	0.9455					
9	0.8974	0.9459	0.8971	0.9458					
10	0.8979	0.9462	0.8976	0.9461					
11	0.8984	0.9465	0.8982	0.9463					
12	0.8990	0.9468	0.8987	0.9466					
13	0.8996	0.9471	0.8993	0.9470					
14	0.9002	0.9475	0.8999	0.9473					
15	0.9009	0.9478	0.9005	0.9477					
16	0.9016	0.9482	0.9012	0.9480					
17	0.9023	0.9486	0.9019	0.9484					
18	0.9031	0.9491	0.9027	0.9488					
19	0.9039	0.9495	0.9035	0.9493					
20	0.9047	0.9500	0.9043	0.9497					
21	0.9056	0.9505	0.9052	0.9502					
22	0.9066	0.9510	0.9061	0.9507					
23	0.9076	0.9515	0.9070	0.9512					
24	0.9086	0.9521	0.9080	0.9518					
25	0.9097	0.9527	0.9090	0.9523					
26	0.9108	0.9533	0.9101	0.9529					
27	0.9120	0.9540	0.9112	0.9536					
28	0.9132	0.9546	0.9124	0.9542					
29	0.9145	0.9553	0.9136	0.9549					
30	0.9158	0.9561	0.9149	0.9556					
31	0.9172	0.9568	0.9162	0.9563					
32	0.9187	0.9576	0.9175	0.9570					
33	0.9202	0.9584	0.9189	0.9578					
34	0.9217	0.9593	0.9204	0.9585					
35	0.9233	0.9601	0.9219	0.9594					

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
50	6	0.442000	0.3845	36	0.9194	0.9580	0.9178	0.9571
50	7	0.444833	0.3871	37	0.9211	0.9589	0.9194	0.9580
50	8	0.447667	0.3896	38	0.9229	0.9599	0.9211	0.9589
50	9	0.450500	0.3921	39	0.9248	0.9609	0.9228	0.9598
50	10	0.453333	0.3947	40	0.9267	0.9620	0.9245	0.9608
50	11	0.456167	0.3972	41	0.9287	0.9630	0.9263	0.9618
51	0	0.459000	0.3998	42	0.9307	0.9641	0.9281	0.9627
51	1	0.461125	0.4025	43	0.9327	0.9652	0.9300	0.9637
51	2	0.463250	0.4052	44	0.9348	0.9663	0.9318	0.9647
51	3	0.465375	0.4080	45	0.9369	0.9674	0.9337	0.9657
51	4	0.467500	0.4107	46	0.9390	0.9685	0.9356	0.9667
51	5	0.469625	0.4135	47	0.9411	0.9697	0.9375	0.9677
				48	0.9433	0.9708	0.9394	0.9687
				49	0.9454	0.9719	0.9412	0.9697
				50	0.9475	0.9731	0.9431	0.9707
				51	0.9496	0.9741	0.9450	0.9717
				52	0.9516	0.9752	0.9468	0.9727
				53	0.9536	0.9762	0.9486	0.9736
				54	0.9556	0.9773	0.9504	0.9746
				55	0.9575	0.9783	0.9522	0.9755
				56	0.9594	0.9793	0.9540	0.9764
				57	0.9613	0.9803	0.9557	0.9773
				58	0.9631	0.9812	0.9574	0.9782
				59	0.9649	0.9822	0.9590	0.9791
				60	0.9667	0.9831	0.9606	0.9799
				61	0.9684	0.9840	0.9622	0.9807
				62	0.9701	0.9848	0.9637	0.9815
				63	0.9717	0.9857	0.9652	0.9823
				64	0.9733	0.9865	0.9666	0.9830
				65	0.9748	0.9873	0.9680	0.9837
				66	0.9763	0.9880	0.9693	0.9844
				67	0.9777	0.9887	0.9707	0.9851
				68	0.9791	0.9895	0.9719	0.9858
				69	0.9805	0.9901	0.9732	0.9864
				70	0.9818	0.9908	0.9744	0.9870
				71	0.9830	0.9914	0.9755	0.9876
				72	0.9842	0.9920	0.9767	0.9882
				73	0.9853	0.9926	0.9778	0.9888
				74	0.9864	0.9932	0.9788	0.9893
				75	0.9875	0.9937	0.9799	0.9898
				76	0.9885	0.9942	0.9809	0.9903
				77	0.9895	0.9947	0.9818	0.9908
				78	0.9904	0.9952	0.9828	0.9913
				79	0.9912	0.9956	0.9837	0.9918
				80	0.9920	0.9960	0.9846	0.9922
				81	0.9928	0.9964	0.9854	0.9927
				82	0.9935	0.9967	0.9862	0.9931
				83	0.9941	0.9971	0.9870	0.9935
				84	0.9948	0.9974	0.9878	0.9939
				85	0.9953	0.9977	0.9885	0.9942
				86	0.9958	0.9979	0.9892	0.9946
				87	0.9963	0.9982	0.9899	0.9949
				88	0.9967	0.9984	0.9905	0.9952
				89	0.9971	0.9986	0.9911	0.9955
				90	0.9975	0.9987	0.9917	0.9958

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8881	0.9407	0.8879	0.9406
2	0.8884	0.9409	0.8882	0.9408
3	0.8888	0.9411	0.8886	0.9410
4	0.8891	0.9413	0.8889	0.9412
5	0.8895	0.9415	0.8893	0.9414
6	0.8899	0.9417	0.8896	0.9416
7	0.8903	0.9420	0.8901	0.9418
8	0.8907	0.9422	0.8905	0.9421
9	0.8912	0.9425	0.8910	0.9423
10	0.8917	0.9428	0.8915	0.9426
11	0.8922	0.9431	0.8920	0.9429
12	0.8928	0.9434	0.8925	0.9432
13	0.8934	0.9437	0.8931	0.9435
14	0.8941	0.9441	0.8937	0.9439
15	0.8947	0.9444	0.8944	0.9442
16	0.8954	0.9448	0.8951	0.9446
17	0.8962	0.9452	0.8958	0.9450
18	0.8970	0.9457	0.8965	0.9455
19	0.8978	0.9461	0.8973	0.9459
20	0.8986	0.9466	0.8982	0.9464
21	0.8996	0.9471	0.8991	0.9468
22	0.9005	0.9477	0.9000	0.9474
23	0.9015	0.9482	0.9009	0.9479
24	0.9026	0.9488	0.9020	0.9484
25	0.9037	0.9494	0.9030	0.9490
26	0.9048	0.9500	0.9041	0.9496
27	0.9060	0.9507	0.9053	0.9503
28	0.9073	0.9514	0.9065	0.9509
29	0.9086	0.9521	0.9077	0.9516
30	0.9100	0.9529	0.9090	0.9523
31	0.9114	0.9536	0.9103	0.9531
32	0.9129	0.9544	0.9117	0.9538
33	0.9144	0.9553	0.9132	0.9546
34	0.9160	0.9562	0.9147	0.9554
35	0.9177	0.9571	0.9162	0.9563

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
51	6	0.471750	0.4163	36	0.9134	0.9547	0.9118	0.9539
51	7	0.473875	0.4190	37	0.9152	0.9557	0.9135	0.9548
51	8	0.476000	0.4218	38	0.9171	0.9568	0.9152	0.9557
51	9	0.478125	0.4246	39	0.9191	0.9578	0.9170	0.9567
51	10	0.480250	0.4273	40	0.9211	0.9589	0.9188	0.9577
51	11	0.482375	0.4301	41	0.9231	0.9600	0.9207	0.9587
52	0	0.484500	0.4329	42	0.9252	0.9611	0.9226	0.9597
52	1	0.487333	0.4359	43	0.9273	0.9623	0.9245	0.9608
52	2	0.490167	0.4389	44	0.9295	0.9635	0.9264	0.9618
52	3	0.493000	0.4419	45	0.9317	0.9646	0.9284	0.9629
52	4	0.495833	0.4449	46	0.9339	0.9658	0.9304	0.9639
52	5	0.498667	0.4479	47	0.9362	0.9671	0.9324	0.9650
				48	0.9385	0.9683	0.9344	0.9661
				49	0.9408	0.9695	0.9364	0.9672
				50	0.9430	0.9707	0.9384	0.9682
				51	0.9452	0.9718	0.9404	0.9693
				52	0.9474	0.9730	0.9424	0.9703
				53	0.9495	0.9741	0.9443	0.9714
				54	0.9517	0.9752	0.9463	0.9724
				55	0.9538	0.9763	0.9482	0.9734
				56	0.9558	0.9774	0.9501	0.9744
				57	0.9579	0.9785	0.9520	0.9754
				58	0.9599	0.9795	0.9538	0.9763
				59	0.9619	0.9806	0.9556	0.9773
				60	0.9638	0.9816	0.9573	0.9782
				61	0.9656	0.9825	0.9590	0.9791
				62	0.9675	0.9835	0.9607	0.9799
				63	0.9692	0.9844	0.9623	0.9808
				64	0.9710	0.9853	0.9639	0.9816
				65	0.9726	0.9861	0.9654	0.9824
				66	0.9743	0.9870	0.9669	0.9832
				67	0.9758	0.9878	0.9683	0.9839
				68	0.9773	0.9885	0.9697	0.9846
				69	0.9788	0.9893	0.9710	0.9853
				70	0.9802	0.9900	0.9723	0.9860
				71	0.9816	0.9907	0.9736	0.9866
				72	0.9829	0.9914	0.9748	0.9873
				73	0.9841	0.9920	0.9760	0.9879
				74	0.9853	0.9926	0.9772	0.9885
				75	0.9864	0.9932	0.9783	0.9890
				76	0.9875	0.9937	0.9794	0.9896
				77	0.9886	0.9943	0.9804	0.9901
				78	0.9896	0.9947	0.9815	0.9906
				79	0.9905	0.9952	0.9824	0.9911
				80	0.9914	0.9957	0.9834	0.9916
				81	0.9922	0.9961	0.9843	0.9921
				82	0.9929	0.9965	0.9852	0.9925
				83	0.9937	0.9968	0.9860	0.9930
				84	0.9943	0.9972	0.9869	0.9934
				85	0.9949	0.9975	0.9876	0.9938
				86	0.9955	0.9977	0.9884	0.9942
				87	0.9960	0.9980	0.9891	0.9945
				88	0.9965	0.9982	0.9898	0.9949
				89	0.9969	0.9984	0.9904	0.9952
				90	0.9973	0.9986	0.9910	0.9955

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
52	6	0.501500	0.4509	36	0.9071	0.9513	0.9055	0.9504
52	7	0.504333	0.4539	37	0.9090	0.9523	0.9072	0.9513
52	8	0.507167	0.4569	38	0.9109	0.9534	0.9090	0.9523
52	9	0.510000	0.4599	39	0.9129	0.9545	0.9108	0.9533
52	10	0.512833	0.4629	40	0.9150	0.9556	0.9127	0.9544
52	11	0.515667	0.4660	41	0.9171	0.9568	0.9146	0.9554
53	0	0.518500	0.4690	42	0.9193	0.9580	0.9166	0.9565
53	1	0.521333	0.4723	43	0.9216	0.9592	0.9186	0.9576
53	2	0.524167	0.4755	44	0.9238	0.9604	0.9207	0.9587
53	3	0.527000	0.4788	45	0.9262	0.9617	0.9227	0.9598
53	4	0.529833	0.4821	46	0.9285	0.9629	0.9248	0.9610
53	5	0.532667	0.4854	47	0.9309	0.9642	0.9269	0.9621
				48	0.9333	0.9655	0.9291	0.9632
				49	0.9357	0.9668	0.9312	0.9644
				50	0.9382	0.9681	0.9333	0.9655
				51	0.9405	0.9693	0.9354	0.9666
				52	0.9428	0.9706	0.9376	0.9678
				53	0.9451	0.9718	0.9397	0.9689
				54	0.9474	0.9730	0.9418	0.9700
				55	0.9497	0.9742	0.9438	0.9711
				56	0.9519	0.9754	0.9459	0.9722
				57	0.9541	0.9765	0.9479	0.9733
				58	0.9563	0.9777	0.9499	0.9743
				59	0.9585	0.9788	0.9518	0.9753
				60	0.9605	0.9799	0.9537	0.9763
				61	0.9626	0.9809	0.9556	0.9773
				62	0.9646	0.9820	0.9574	0.9782
				63	0.9665	0.9830	0.9592	0.9792
				64	0.9684	0.9839	0.9609	0.9800
				65	0.9702	0.9849	0.9625	0.9809
				66	0.9720	0.9858	0.9642	0.9818
				67	0.9737	0.9867	0.9657	0.9826
				68	0.9754	0.9875	0.9672	0.9833
				69	0.9770	0.9883	0.9687	0.9841
				70	0.9785	0.9891	0.9701	0.9848
				71	0.9800	0.9899	0.9715	0.9856
				72	0.9814	0.9906	0.9728	0.9862
				73	0.9827	0.9913	0.9741	0.9869
				74	0.9840	0.9920	0.9754	0.9875
				75	0.9853	0.9926	0.9766	0.9882
				76	0.9865	0.9932	0.9778	0.9888
				77	0.9876	0.9938	0.9789	0.9893
				78	0.9887	0.9943	0.9800	0.9899
				79	0.9897	0.9948	0.9811	0.9904
				80	0.9906	0.9953	0.9821	0.9910
				81	0.9915	0.9957	0.9831	0.9915
				82	0.9923	0.9962	0.9840	0.9920
				83	0.9931	0.9965	0.9850	0.9924
				84	0.9938	0.9969	0.9858	0.9929
				85	0.9945	0.9972	0.9867	0.9933
				86	0.9951	0.9975	0.9875	0.9937
				87	0.9957	0.9978	0.9883	0.9941
				88	0.9962	0.9981	0.9890	0.9945
				89	0.9966	0.9983	0.9897	0.9948
				90	0.9970	0.9985	0.9903	0.9951
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3				
1	0.8748	0.9332	0.8746	0.9331				
2	0.8751	0.9334	0.8749	0.9333				
3	0.8754	0.9336	0.8752	0.9334				
4	0.8758	0.9338	0.8755	0.9336				
5	0.8761	0.9340	0.8759	0.9338				
6	0.8765	0.9342	0.8763	0.9341				
7	0.8769	0.9344	0.8767	0.9343				
8	0.8774	0.9347	0.8771	0.9345				
9	0.8779	0.9350	0.8776	0.9348				
10	0.8784	0.9352	0.8781	0.9351				
11	0.8789	0.9356	0.8786	0.9354				
12	0.8795	0.9359	0.8792	0.9357				
13	0.8801	0.9362	0.8798	0.9360				
14	0.8807	0.9366	0.8804	0.9364				
15	0.8814	0.9370	0.8811	0.9368				
16	0.8821	0.9374	0.8818	0.9372				
17	0.8829	0.9378	0.8825	0.9376				
18	0.8837	0.9383	0.8833	0.9380				
19	0.8845	0.9387	0.8841	0.9385				
20	0.8854	0.9392	0.8849	0.9390				
21	0.8864	0.9398	0.8858	0.9395				
22	0.8873	0.9403	0.8868	0.9400				
23	0.8884	0.9409	0.8878	0.9406				
24	0.8895	0.9415	0.8888	0.9411				
25	0.8906	0.9421	0.8899	0.9418				
26	0.8918	0.9428	0.8911	0.9424				
27	0.8930	0.9435	0.8923	0.9431				
28	0.8943	0.9442	0.8935	0.9438				
29	0.8957	0.9450	0.8948	0.9445				
30	0.8972	0.9458	0.8962	0.9452				
31	0.8986	0.9466	0.8976	0.9460				
32	0.9002	0.9475	0.8990	0.9468				
33	0.9018	0.9484	0.9006	0.9477				
34	0.9035	0.9493	0.9021	0.9486				
35	0.9053	0.9503	0.9038	0.9495				

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
53	6	0.535500	0.4887	36	0.9004	0.9476	0.8987	0.9467
53	7	0.538333	0.4920	37	0.9023	0.9487	0.9005	0.9476
53	8	0.541167	0.4953	38	0.9043	0.9498	0.9024	0.9487
53	9	0.544000	0.4986	39	0.9064	0.9509	0.9043	0.9497
53	10	0.546833	0.5019	40	0.9086	0.9521	0.9062	0.9508
53	11	0.549667	0.5052	41	0.9108	0.9533	0.9082	0.9519
54	0	0.552500	0.5085	42	0.9131	0.9546	0.9103	0.9530
54	1	0.556042	0.5121	43	0.9154	0.9558	0.9124	0.9542
54	2	0.559583	0.5156	44	0.9178	0.9571	0.9145	0.9553
54	3	0.563125	0.5192	45	0.9202	0.9584	0.9167	0.9565
54	4	0.566667	0.5228	46	0.9227	0.9598	0.9189	0.9577
54	5	0.570833	0.5264	47	0.9252	0.9611	0.9211	0.9589
				48	0.9277	0.9625	0.9233	0.9601
				49	0.9303	0.9639	0.9256	0.9613
				50	0.9329	0.9653	0.9278	0.9626
				51	0.9354	0.9666	0.9301	0.9638
				52	0.9378	0.9679	0.9323	0.9650
				53	0.9403	0.9692	0.9346	0.9662
				54	0.9428	0.9706	0.9368	0.9674
				55	0.9452	0.9718	0.9391	0.9686
				56	0.9477	0.9731	0.9413	0.9698
				57	0.9500	0.9744	0.9435	0.9709
				58	0.9524	0.9756	0.9456	0.9720
				59	0.9547	0.9768	0.9477	0.9732
				60	0.9570	0.9780	0.9498	0.9743
				61	0.9592	0.9792	0.9518	0.9753
				62	0.9614	0.9803	0.9538	0.9764
				63	0.9635	0.9814	0.9557	0.9774
				64	0.9656	0.9825	0.9576	0.9783
				65	0.9676	0.9835	0.9594	0.9793
				66	0.9695	0.9845	0.9612	0.9802
				67	0.9714	0.9855	0.9629	0.9811
				68	0.9732	0.9864	0.9646	0.9820
				69	0.9749	0.9873	0.9662	0.9828
				70	0.9766	0.9882	0.9677	0.9836
				71	0.9782	0.9890	0.9692	0.9844
				72	0.9798	0.9898	0.9707	0.9851
				73	0.9813	0.9905	0.9721	0.9859
				74	0.9827	0.9913	0.9735	0.9866
				75	0.9840	0.9919	0.9748	0.9872
				76	0.9853	0.9926	0.9760	0.9879
				77	0.9865	0.9932	0.9773	0.9885
				78	0.9877	0.9938	0.9785	0.9891
				79	0.9888	0.9944	0.9796	0.9897
				80	0.9898	0.9949	0.9807	0.9903
				81	0.9908	0.9954	0.9818	0.9908
				82	0.9917	0.9958	0.9828	0.9913
				83	0.9925	0.9963	0.9838	0.9918
				84	0.9933	0.9966	0.9848	0.9923
				85	0.9940	0.9970	0.9857	0.9928
				86	0.9947	0.9973	0.9865	0.9932
				87	0.9953	0.9976	0.9874	0.9936
				88	0.9958	0.9979	0.9881	0.9940
				89	0.9963	0.9982	0.9889	0.9944
				90	0.9968	0.9984	0.9896	0.9948

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.8676	0.9291	0.8674	0.9290
2	0.8679	0.9293	0.8677	0.9291
3	0.8682	0.9295	0.8680	0.9293
4	0.8686	0.9297	0.8683	0.9295
5	0.8689	0.9299	0.8687	0.9297
6	0.8693	0.9301	0.8691	0.9300
7	0.8697	0.9303	0.8695	0.9302
8	0.8702	0.9306	0.8699	0.9304
9	0.8707	0.9309	0.8704	0.9307
10	0.8712	0.9312	0.8709	0.9310
11	0.8717	0.9315	0.8714	0.9313
12	0.8723	0.9318	0.8720	0.9316
13	0.8729	0.9321	0.8726	0.9320
14	0.8735	0.9325	0.8732	0.9323
15	0.8742	0.9329	0.8739	0.9327
16	0.8750	0.9333	0.8746	0.9331
17	0.8757	0.9337	0.8753	0.9335
18	0.8765	0.9342	0.8761	0.9340
19	0.8774	0.9347	0.8769	0.9344
20	0.8783	0.9352	0.8778	0.9349
21	0.8792	0.9357	0.8787	0.9354
22	0.8802	0.9363	0.8797	0.9360
23	0.8813	0.9369	0.8807	0.9365
24	0.8824	0.9375	0.8817	0.9371
25	0.8835	0.9382	0.8828	0.9378
26	0.8847	0.9388	0.8840	0.9384
27	0.8860	0.9396	0.8852	0.9391
28	0.8873	0.9403	0.8865	0.9398
29	0.8887	0.9411	0.8878	0.9406
30	0.8902	0.9419	0.8892	0.9413
31	0.8917	0.9428	0.8906	0.9422
32	0.8933	0.9437	0.8921	0.9430
33	0.8950	0.9446	0.8937	0.9439
34	0.8967	0.9455	0.8953	0.9448
35	0.8985	0.9465	0.8970	0.9457

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
54	6	0.575000	0.5300	36	0.8933	0.9436	0.8916	0.9427
54	7	0.579167	0.5336	37	0.8953	0.9447	0.8934	0.9437
54	8	0.583333	0.5372	38	0.8973	0.9459	0.8953	0.9448
54	9	0.587500	0.5408	39	0.8995	0.9471	0.8973	0.9459
54	10	0.591667	0.5444	40	0.9017	0.9483	0.8993	0.9470
54	11	0.595833	0.5481	41	0.9040	0.9496	0.9014	0.9481
55	0	0.600000	0.5517	42	0.9064	0.9509	0.9035	0.9493
55	1	0.604167	0.5556	43	0.9088	0.9522	0.9057	0.9505
55	2	0.608333	0.5595	44	0.9113	0.9536	0.9079	0.9517
55	3	0.612500	0.5634	45	0.9138	0.9550	0.9102	0.9530
55	4	0.616667	0.5674	46	0.9164	0.9564	0.9125	0.9542
55	5	0.620833	0.5713	47	0.9191	0.9578	0.9148	0.9555
				48	0.9217	0.9593	0.9171	0.9568
				49	0.9245	0.9607	0.9195	0.9581
				50	0.9272	0.9622	0.9219	0.9594
				51	0.9298	0.9636	0.9243	0.9607
				52	0.9325	0.9651	0.9267	0.9620
				53	0.9351	0.9665	0.9291	0.9633
				54	0.9377	0.9679	0.9315	0.9645
				55	0.9404	0.9693	0.9339	0.9658
				56	0.9430	0.9707	0.9363	0.9671
				57	0.9456	0.9720	0.9386	0.9683
				58	0.9481	0.9734	0.9410	0.9696
				59	0.9506	0.9747	0.9432	0.9708
				60	0.9531	0.9760	0.9455	0.9720
				61	0.9555	0.9773	0.9477	0.9731
				62	0.9579	0.9785	0.9499	0.9743
				63	0.9602	0.9797	0.9520	0.9754
				64	0.9625	0.9809	0.9540	0.9765
				65	0.9646	0.9820	0.9560	0.9775
				66	0.9668	0.9831	0.9579	0.9785
				67	0.9688	0.9842	0.9598	0.9795
				68	0.9708	0.9852	0.9616	0.9804
				69	0.9727	0.9862	0.9634	0.9814
				70	0.9745	0.9871	0.9651	0.9822
				71	0.9763	0.9880	0.9667	0.9831
				72	0.9780	0.9889	0.9683	0.9839
				73	0.9796	0.9897	0.9699	0.9847
				74	0.9812	0.9905	0.9714	0.9855
				75	0.9826	0.9912	0.9728	0.9862
				76	0.9840	0.9920	0.9742	0.9869
				77	0.9854	0.9926	0.9755	0.9876
				78	0.9866	0.9933	0.9768	0.9883
				79	0.9878	0.9939	0.9780	0.9889
				80	0.9890	0.9944	0.9792	0.9895
				81	0.9900	0.9950	0.9804	0.9901
				82	0.9910	0.9955	0.9815	0.9907
				83	0.9919	0.9959	0.9826	0.9912
				84	0.9927	0.9964	0.9836	0.9917
				85	0.9935	0.9968	0.9846	0.9922
				86	0.9942	0.9971	0.9855	0.9927
				87	0.9949	0.9974	0.9864	0.9932
				88	0.9955	0.9977	0.9872	0.9936
				89	0.9960	0.9980	0.9881	0.9940
				90	0.9965	0.9982	0.9888	0.9944

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
55	6	0.625000	0.5752	36	0.8857	0.9394	0.8840	0.9384
55	7	0.629167	0.5792	37	0.8878	0.9405	0.8859	0.9395
55	8	0.633333	0.5831	38	0.8899	0.9417	0.8878	0.9406
55	9	0.637500	0.5871	39	0.8921	0.9430	0.8899	0.9417
55	10	0.641667	0.5910	40	0.8944	0.9443	0.8919	0.9429
55	11	0.645833	0.5950	41	0.8968	0.9456	0.8941	0.9441
56	0	0.650000	0.5990	42	0.8992	0.9469	0.8963	0.9453
56	1	0.654167	0.6033	43	0.9017	0.9483	0.8985	0.9466
56	2	0.658333	0.6076	44	0.9043	0.9498	0.9009	0.9478
56	3	0.662500	0.6119	45	0.9070	0.9512	0.9032	0.9491
56	4	0.666667	0.6162	46	0.9097	0.9527	0.9056	0.9505
56	5	0.670833	0.6205	47	0.9125	0.9542	0.9081	0.9518
				48	0.9153	0.9558	0.9105	0.9532
				49	0.9181	0.9573	0.9130	0.9545
				50	0.9210	0.9589	0.9155	0.9559
				51	0.9238	0.9604	0.9181	0.9573
				52	0.9266	0.9619	0.9206	0.9587
				53	0.9294	0.9634	0.9232	0.9601
				54	0.9323	0.9649	0.9257	0.9614
				55	0.9351	0.9664	0.9283	0.9628
				56	0.9379	0.9679	0.9308	0.9642
				57	0.9407	0.9694	0.9334	0.9655
				58	0.9434	0.9709	0.9359	0.9669
				59	0.9461	0.9723	0.9384	0.9682
				60	0.9488	0.9737	0.9408	0.9695
				61	0.9514	0.9751	0.9432	0.9708
				62	0.9540	0.9765	0.9455	0.9720
				63	0.9565	0.9778	0.9478	0.9732
				64	0.9590	0.9791	0.9501	0.9744
				65	0.9614	0.9803	0.9523	0.9755
				66	0.9637	0.9815	0.9544	0.9767
				67	0.9660	0.9827	0.9564	0.9777
				68	0.9681	0.9838	0.9584	0.9788
				69	0.9702	0.9849	0.9603	0.9798
				70	0.9722	0.9859	0.9622	0.9807
				71	0.9742	0.9869	0.9640	0.9817
				72	0.9760	0.9879	0.9658	0.9826
				73	0.9778	0.9888	0.9674	0.9834
				74	0.9795	0.9896	0.9691	0.9843
				75	0.9811	0.9905	0.9706	0.9851
				76	0.9826	0.9912	0.9721	0.9859
				77	0.9841	0.9920	0.9736	0.9866
				78	0.9855	0.9927	0.9750	0.9873
				79	0.9868	0.9933	0.9763	0.9880
				80	0.9880	0.9940	0.9776	0.9887
				81	0.9891	0.9945	0.9789	0.9893
				82	0.9902	0.9951	0.9801	0.9899
				83	0.9912	0.9956	0.9812	0.9905
				84	0.9921	0.9960	0.9823	0.9911
				85	0.9930	0.9965	0.9834	0.9916
				86	0.9937	0.9969	0.9844	0.9921
				87	0.9945	0.9972	0.9854	0.9926
				88	0.9951	0.9975	0.9863	0.9931
				89	0.9957	0.9978	0.9871	0.9935
				90	0.9962	0.9981	0.9880	0.9939

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
56	6	0.675000	0.6248	36	0.8777	0.9349	0.8760	0.9339
56	7	0.679167	0.6291	37	0.8798	0.9361	0.8779	0.9350
56	8	0.683333	0.6335	38	0.8820	0.9373	0.8799	0.9361
56	9	0.687500	0.6378	39	0.8843	0.9386	0.8820	0.9373
56	10	0.691667	0.6421	40	0.8866	0.9399	0.8841	0.9385
56	11	0.695833	0.6465	41	0.8891	0.9413	0.8863	0.9397
57	0	0.700000	0.6509	42	0.8916	0.9427	0.8886	0.9410
57	1	0.704167	0.6556	43	0.8942	0.9442	0.8909	0.9423
57	2	0.708333	0.6603	44	0.8969	0.9457	0.8933	0.9437
57	3	0.712500	0.6650	45	0.8997	0.9472	0.8958	0.9450
57	4	0.716667	0.6697	46	0.9025	0.9488	0.8983	0.9464
57	5	0.720833	0.6745	47	0.9054	0.9503	0.9008	0.9478
				48	0.9083	0.9520	0.9034	0.9493
				49	0.9113	0.9536	0.9060	0.9507
				50	0.9144	0.9553	0.9087	0.9521
				51	0.9173	0.9569	0.9113	0.9536
				52	0.9203	0.9585	0.9140	0.9551
				53	0.9233	0.9601	0.9167	0.9566
				54	0.9263	0.9617	0.9195	0.9580
				55	0.9293	0.9633	0.9222	0.9595
				56	0.9323	0.9650	0.9249	0.9610
				57	0.9353	0.9666	0.9276	0.9625
				58	0.9382	0.9681	0.9303	0.9639
				59	0.9412	0.9697	0.9330	0.9653
				60	0.9441	0.9712	0.9357	0.9668
				61	0.9469	0.9727	0.9382	0.9681
				62	0.9497	0.9742	0.9408	0.9695
				63	0.9525	0.9757	0.9433	0.9708
				64	0.9552	0.9771	0.9457	0.9721
				65	0.9578	0.9784	0.9481	0.9734
				66	0.9603	0.9798	0.9504	0.9746
				67	0.9628	0.9810	0.9527	0.9758
				68	0.9652	0.9823	0.9549	0.9769
				69	0.9675	0.9835	0.9570	0.9780
				70	0.9697	0.9846	0.9590	0.9791
				71	0.9718	0.9857	0.9610	0.9801
				72	0.9738	0.9867	0.9629	0.9811
				73	0.9758	0.9877	0.9648	0.9821
				74	0.9776	0.9887	0.9665	0.9830
				75	0.9794	0.9896	0.9682	0.9839
				76	0.9811	0.9905	0.9699	0.9847
				77	0.9827	0.9913	0.9715	0.9855
				78	0.9842	0.9920	0.9730	0.9863
				79	0.9856	0.9928	0.9745	0.9871
				80	0.9869	0.9934	0.9759	0.9878
				81	0.9882	0.9941	0.9772	0.9885
				82	0.9894	0.9946	0.9785	0.9892
				83	0.9904	0.9952	0.9798	0.9898
				84	0.9914	0.9957	0.9810	0.9904
				85	0.9924	0.9962	0.9821	0.9910
				86	0.9932	0.9966	0.9832	0.9915
				87	0.9940	0.9970	0.9843	0.9921
				88	0.9947	0.9973	0.9852	0.9926
				89	0.9953	0.9976	0.9862	0.9930
				90	0.9959	0.9979	0.9871	0.9935

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
57	6	0.725000	0.6792	36	0.8692	0.9300	0.8675	0.9290
57	7	0.729167	0.6840	37	0.8714	0.9313	0.8695	0.9302
57	8	0.733333	0.6887	38	0.8736	0.9326	0.8715	0.9313
57	9	0.737500	0.6935	39	0.8760	0.9339	0.8736	0.9326
57	10	0.741667	0.6983	40	0.8784	0.9353	0.8758	0.9338
57	11	0.745833	0.7030	41	0.8809	0.9367	0.8781	0.9351
58	0	0.750000	0.7078	42	0.8835	0.9381	0.8804	0.9364
58	1	0.754167	0.7130	43	0.8862	0.9397	0.8828	0.9378
58	2	0.758333	0.7182	44	0.8890	0.9412	0.8853	0.9392
58	3	0.762500	0.7234	45	0.8918	0.9428	0.8879	0.9406
58	4	0.766667	0.7286	46	0.8948	0.9445	0.8904	0.9420
58	5	0.770833	0.7338	47	0.8978	0.9461	0.8931	0.9435
				48	0.9009	0.9479	0.8958	0.9450
				49	0.9040	0.9496	0.8985	0.9465
				50	0.9072	0.9514	0.9013	0.9481
				51	0.9103	0.9531	0.9041	0.9496
				52	0.9134	0.9548	0.9069	0.9512
				53	0.9166	0.9565	0.9098	0.9528
				54	0.9198	0.9582	0.9127	0.9544
				55	0.9230	0.9600	0.9156	0.9559
				56	0.9262	0.9617	0.9185	0.9575
				57	0.9294	0.9634	0.9214	0.9591
				58	0.9326	0.9651	0.9243	0.9607
				59	0.9357	0.9668	0.9272	0.9622
				60	0.9389	0.9685	0.9300	0.9637
				61	0.9420	0.9701	0.9328	0.9652
				62	0.9450	0.9717	0.9356	0.9667
				63	0.9480	0.9733	0.9383	0.9682
				64	0.9509	0.9749	0.9410	0.9696
				65	0.9538	0.9764	0.9436	0.9710
				66	0.9566	0.9778	0.9461	0.9723
				67	0.9593	0.9792	0.9486	0.9736
				68	0.9619	0.9806	0.9510	0.9749
				69	0.9644	0.9819	0.9533	0.9761
				70	0.9668	0.9831	0.9555	0.9773
				71	0.9692	0.9843	0.9577	0.9784
				72	0.9714	0.9855	0.9598	0.9795
				73	0.9735	0.9866	0.9618	0.9805
				74	0.9756	0.9876	0.9637	0.9815
				75	0.9775	0.9886	0.9656	0.9825
				76	0.9794	0.9896	0.9674	0.9834
				77	0.9811	0.9905	0.9692	0.9843
				78	0.9828	0.9913	0.9708	0.9852
				79	0.9843	0.9921	0.9724	0.9860
				80	0.9858	0.9928	0.9740	0.9868
				81	0.9871	0.9935	0.9754	0.9876
				82	0.9884	0.9942	0.9768	0.9883
				83	0.9896	0.9948	0.9782	0.9890
				84	0.9907	0.9953	0.9795	0.9896
				85	0.9917	0.9958	0.9807	0.9903
				86	0.9926	0.9963	0.9819	0.9909
				87	0.9934	0.9967	0.9830	0.9914
				88	0.9942	0.9971	0.9841	0.9920
				89	0.9949	0.9974	0.9851	0.9925
				90	0.9955	0.9977	0.9861	0.9930

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
58	6	0.775000	0.7390	36	0.8602	0.9249	0.8585	0.9239
58	7	0.779167	0.7442	37	0.8624	0.9261	0.8605	0.9250
58	8	0.783333	0.7495	38	0.8647	0.9275	0.8626	0.9262
58	9	0.787500	0.7547	39	0.8671	0.9288	0.8648	0.9275
58	10	0.791667	0.7600	40	0.8696	0.9303	0.8670	0.9288
58	11	0.795833	0.7652	41	0.8722	0.9317	0.8693	0.9301
59	0	0.800000	0.7705	42	0.8749	0.9333	0.8717	0.9315
59	1	0.804167	0.7762	43	0.8776	0.9348	0.8742	0.9329
59	2	0.808333	0.7819	44	0.8805	0.9365	0.8768	0.9343
59	3	0.812500	0.7876	45	0.8835	0.9381	0.8794	0.9358
59	4	0.816667	0.7933	46	0.8865	0.9398	0.8821	0.9373
59	5	0.820833	0.7991	47	0.8897	0.9416	0.8848	0.9389
				48	0.8929	0.9434	0.8876	0.9405
				49	0.8962	0.9452	0.8905	0.9421
				50	0.8995	0.9471	0.8933	0.9437
				51	0.9027	0.9489	0.8963	0.9453
				52	0.9060	0.9507	0.8993	0.9470
				53	0.9094	0.9525	0.9023	0.9486
				54	0.9127	0.9544	0.9053	0.9503
				55	0.9161	0.9562	0.9084	0.9520
				56	0.9195	0.9581	0.9115	0.9537
				57	0.9230	0.9599	0.9146	0.9554
				58	0.9264	0.9618	0.9177	0.9571
				59	0.9298	0.9636	0.9208	0.9588
				60	0.9331	0.9654	0.9238	0.9604
				61	0.9365	0.9672	0.9269	0.9620
				62	0.9398	0.9690	0.9299	0.9637
				63	0.9430	0.9707	0.9328	0.9652
				64	0.9462	0.9724	0.9357	0.9668
				65	0.9493	0.9740	0.9385	0.9683
				66	0.9524	0.9756	0.9413	0.9698
				67	0.9553	0.9772	0.9440	0.9712
				68	0.9582	0.9787	0.9466	0.9726
				69	0.9610	0.9801	0.9492	0.9739
				70	0.9636	0.9815	0.9516	0.9752
				71	0.9662	0.9828	0.9540	0.9765
				72	0.9687	0.9841	0.9563	0.9777
				73	0.9710	0.9853	0.9585	0.9788
				74	0.9733	0.9865	0.9607	0.9799
				75	0.9754	0.9875	0.9627	0.9810
				76	0.9774	0.9886	0.9647	0.9820
				77	0.9793	0.9896	0.9666	0.9830
				78	0.9812	0.9905	0.9684	0.9840
				79	0.9829	0.9914	0.9702	0.9849
				80	0.9845	0.9922	0.9718	0.9857
				81	0.9860	0.9929	0.9734	0.9865
				82	0.9873	0.9936	0.9750	0.9873
				83	0.9886	0.9943	0.9765	0.9881
				84	0.9898	0.9949	0.9779	0.9888
				85	0.9909	0.9954	0.9792	0.9895
				86	0.9919	0.9960	0.9805	0.9901
				87	0.9929	0.9964	0.9817	0.9908
				88	0.9937	0.9968	0.9829	0.9914
				89	0.9944	0.9972	0.9840	0.9919
				90	0.9951	0.9975	0.9850	0.9924

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
59	6	0.825000	0.8048	36	0.8507	0.9193	0.8490	0.9183
59	7	0.829167	0.8106	37	0.8530	0.9206	0.8510	0.9195
59	8	0.833333	0.8163	38	0.8553	0.9220	0.8531	0.9208
59	9	0.837500	0.8221	39	0.8577	0.9234	0.8554	0.9220
59	10	0.841667	0.8279	40	0.8603	0.9249	0.8577	0.9234
59	11	0.845833	0.8337	41	0.8629	0.9264	0.8600	0.9248
60	0	0.850000	0.8395	42	0.8657	0.9280	0.8625	0.9262
60	1	0.852500	0.8458	43	0.8685	0.9296	0.8650	0.9276
60	2	0.855000	0.8521	44	0.8715	0.9313	0.8677	0.9291
60	3	0.857500	0.8584	45	0.8745	0.9331	0.8704	0.9307
60	4	0.860000	0.8647	46	0.8777	0.9349	0.8731	0.9323
60	5	0.862500	0.8711	47	0.8809	0.9367	0.8760	0.9339
				48	0.8843	0.9386	0.8789	0.9355
				49	0.8877	0.9405	0.8818	0.9372
				50	0.8912	0.9425	0.8848	0.9389
				51	0.8946	0.9444	0.8879	0.9406
				52	0.8980	0.9463	0.8910	0.9424
				53	0.9015	0.9482	0.8942	0.9441
				54	0.9051	0.9502	0.8974	0.9459
				55	0.9087	0.9521	0.9006	0.9477
				56	0.9123	0.9541	0.9039	0.9495
				57	0.9159	0.9561	0.9072	0.9513
				58	0.9196	0.9581	0.9105	0.9532
				59	0.9232	0.9601	0.9138	0.9550
				60	0.9268	0.9620	0.9171	0.9567
				61	0.9304	0.9640	0.9203	0.9585
				62	0.9340	0.9659	0.9236	0.9603
				63	0.9375	0.9678	0.9268	0.9620
				64	0.9410	0.9696	0.9299	0.9637
				65	0.9444	0.9714	0.9330	0.9653
				66	0.9477	0.9732	0.9360	0.9669
				67	0.9509	0.9749	0.9389	0.9685
				68	0.9541	0.9765	0.9418	0.9700
				69	0.9571	0.9781	0.9446	0.9715
				70	0.9601	0.9796	0.9473	0.9729
				71	0.9629	0.9811	0.9499	0.9743
				72	0.9656	0.9825	0.9524	0.9756
				73	0.9682	0.9838	0.9549	0.9769
				74	0.9707	0.9851	0.9572	0.9781
				75	0.9730	0.9863	0.9595	0.9793
				76	0.9752	0.9875	0.9616	0.9804
				77	0.9774	0.9886	0.9637	0.9815
				78	0.9794	0.9896	0.9657	0.9826
				79	0.9812	0.9905	0.9677	0.9836
				80	0.9830	0.9914	0.9695	0.9845
				81	0.9846	0.9923	0.9712	0.9854
				82	0.9862	0.9930	0.9729	0.9863
				83	0.9876	0.9937	0.9745	0.9871
				84	0.9889	0.9944	0.9761	0.9879
				85	0.9901	0.9950	0.9775	0.9886
				86	0.9912	0.9956	0.9789	0.9893
				87	0.9922	0.9961	0.9802	0.9900
				88	0.9931	0.9965	0.9815	0.9907
				89	0.9939	0.9969	0.9827	0.9913
				90	0.9946	0.9973	0.9838	0.9918

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
60	6	0.865000	0.8774	36	0.8406	0.9134	0.8389	0.9124
60	7	0.867500	0.8838	37	0.8429	0.9148	0.8410	0.9136
60	8	0.870000	0.8901	38	0.8453	0.9162	0.8431	0.9149
60	9	0.872500	0.8965	39	0.8478	0.9176	0.8454	0.9162
60	10	0.875000	0.9029	40	0.8504	0.9191	0.8477	0.9176
60	11	0.877500	0.9093	41	0.8531	0.9207	0.8502	0.9190
61	0	0.880000	0.9157	42	0.8559	0.9223	0.8527	0.9205
61	1	0.882500	0.9227	43	0.8588	0.9240	0.8553	0.9220
61	2	0.885000	0.9296	44	0.8618	0.9258	0.8580	0.9235
61	3	0.887500	0.9366	45	0.8650	0.9276	0.8607	0.9252
61	4	0.890000	0.9436	46	0.8682	0.9295	0.8636	0.9268
61	5	0.892500	0.9506	47	0.8716	0.9314	0.8665	0.9285
				48	0.8750	0.9334	0.8695	0.9302
				49	0.8786	0.9354	0.8725	0.9319
				50	0.8822	0.9374	0.8757	0.9337
				51	0.8858	0.9394	0.8789	0.9355
				52	0.8894	0.9414	0.8821	0.9374
				53	0.8930	0.9435	0.8854	0.9392
				54	0.8968	0.9456	0.8888	0.9411
				55	0.9006	0.9477	0.8922	0.9430
				56	0.9044	0.9498	0.8957	0.9450
				57	0.9082	0.9519	0.8991	0.9469
				58	0.9121	0.9540	0.9027	0.9488
				59	0.9160	0.9562	0.9062	0.9508
				60	0.9199	0.9583	0.9097	0.9527
				61	0.9238	0.9604	0.9132	0.9546
				62	0.9276	0.9624	0.9166	0.9565
				63	0.9314	0.9645	0.9201	0.9584
				64	0.9352	0.9665	0.9235	0.9602
				65	0.9389	0.9685	0.9268	0.9620
				66	0.9425	0.9704	0.9301	0.9638
				67	0.9460	0.9723	0.9333	0.9655
				68	0.9495	0.9741	0.9364	0.9672
				69	0.9528	0.9758	0.9395	0.9688
				70	0.9560	0.9775	0.9425	0.9704
				71	0.9591	0.9791	0.9453	0.9719
				72	0.9621	0.9807	0.9481	0.9734
				73	0.9650	0.9822	0.9508	0.9748
				74	0.9677	0.9836	0.9534	0.9761
				75	0.9703	0.9849	0.9559	0.9774
				76	0.9728	0.9862	0.9583	0.9787
				77	0.9751	0.9874	0.9605	0.9799
				78	0.9773	0.9885	0.9627	0.9810
				79	0.9794	0.9896	0.9649	0.9821
				80	0.9813	0.9906	0.9669	0.9832
				81	0.9831	0.9915	0.9688	0.9841
				82	0.9848	0.9923	0.9706	0.9851
				83	0.9864	0.9931	0.9724	0.9860
				84	0.9878	0.9939	0.9741	0.9869
				85	0.9891	0.9945	0.9757	0.9877
				86	0.9903	0.9951	0.9772	0.9885
				87	0.9914	0.9957	0.9786	0.9892
				88	0.9924	0.9962	0.9800	0.9899
				89	0.9933	0.9967	0.9813	0.9905
				90	0.9941	0.9971	0.9825	0.9912
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3				
1	0.8057	0.8924	0.8055	0.8923				
2	0.8060	0.8926	0.8058	0.8924				
3	0.8063	0.8928	0.8061	0.8926				
4	0.8067	0.8930	0.8064	0.8928				
5	0.8070	0.8932	0.8068	0.8930				
6	0.8074	0.8934	0.8071	0.8933				
7	0.8078	0.8937	0.8075	0.8935				
8	0.8082	0.8940	0.8079	0.8938				
9	0.8087	0.8942	0.8084	0.8941				
10	0.8092	0.8945	0.8089	0.8943				
11	0.8097	0.8949	0.8094	0.8947				
12	0.8103	0.8952	0.8099	0.8950				
13	0.8109	0.8956	0.8105	0.8954				
14	0.8115	0.8960	0.8112	0.8957				
15	0.8122	0.8964	0.8118	0.8961				
16	0.8130	0.8968	0.8125	0.8966				
17	0.8137	0.8973	0.8133	0.8970				
18	0.8145	0.8978	0.8141	0.8975				
19	0.8154	0.8983	0.8149	0.8980				
20	0.8163	0.8989	0.8158	0.8986				
21	0.8173	0.8995	0.8168	0.8991				
22	0.8183	0.9001	0.8178	0.8997				
23	0.8194	0.9008	0.8188	0.9004				
24	0.8206	0.9015	0.8199	0.9011				
25	0.8218	0.9022	0.8211	0.9018				
26	0.8231	0.9030	0.8224	0.9025				
27	0.8245	0.9038	0.8237	0.9033				
28	0.8259	0.9047	0.8251	0.9042				
29	0.8275	0.9056	0.8265	0.9050				
30	0.8291	0.9066	0.8281	0.9060				
31	0.8308	0.9076	0.8297	0.9069				
32	0.8326	0.9086	0.8314	0.9079				
33	0.8344	0.9097	0.8331	0.9090				
34	0.8364	0.9109	0.8350	0.9101				
35	0.8385	0.9121	0.8369	0.9112				

Columns Below Not To Be Used for Disability Retirement				Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age								
Year	Month	Early	Opt. 4					
61	6	0.895000	0.9576	36	0.8300	0.9071	0.8282	0.9060
61	7	0.897500	0.9646	37	0.8323	0.9085	0.8303	0.9073
61	8	0.900000	0.9717	38	0.8347	0.9099	0.8325	0.9086
61	9	0.902500	0.9787	39	0.8372	0.9114	0.8348	0.9100
61	10	0.905000	0.9858	40	0.8399	0.9130	0.8372	0.9114
61	11	0.907500	0.9929	41	0.8426	0.9146	0.8397	0.9129
62	0	0.910000		42	0.8455	0.9163	0.8423	0.9144
62	1	0.912500		43	0.8485	0.9180	0.8449	0.9159
62	2	0.915000		44	0.8516	0.9199	0.8477	0.9176
62	3	0.917500		45	0.8548	0.9217	0.8505	0.9192
62	4	0.920000		46	0.8582	0.9237	0.8534	0.9209
62	5	0.922500		47	0.8616	0.9257	0.8564	0.9227
				48	0.8652	0.9277	0.8595	0.9244
				49	0.8689	0.9298	0.8627	0.9263
				50	0.8727	0.9320	0.8659	0.9281
				51	0.8763	0.9341	0.8692	0.9300
				52	0.8801	0.9362	0.8726	0.9320
				53	0.8839	0.9384	0.8760	0.9339
				54	0.8878	0.9406	0.8796	0.9359
				55	0.8918	0.9428	0.8831	0.9379
				56	0.8958	0.9450	0.8868	0.9400
				57	0.8999	0.9473	0.8904	0.9420
				58	0.9040	0.9496	0.8941	0.9441
				59	0.9081	0.9519	0.8979	0.9462
				60	0.9123	0.9541	0.9016	0.9483
				61	0.9164	0.9564	0.9054	0.9503
				62	0.9206	0.9586	0.9091	0.9524
				63	0.9247	0.9609	0.9128	0.9544
				64	0.9288	0.9631	0.9164	0.9564
				65	0.9328	0.9652	0.9201	0.9584
				66	0.9367	0.9673	0.9236	0.9603
				67	0.9406	0.9694	0.9271	0.9622
				68	0.9443	0.9714	0.9305	0.9640
				69	0.9480	0.9733	0.9339	0.9658
				70	0.9515	0.9752	0.9371	0.9675
				71	0.9549	0.9770	0.9403	0.9692
				72	0.9582	0.9787	0.9433	0.9708
				73	0.9614	0.9803	0.9463	0.9724
				74	0.9644	0.9819	0.9491	0.9739
				75	0.9673	0.9834	0.9518	0.9753
				76	0.9700	0.9848	0.9545	0.9767
				77	0.9726	0.9861	0.9570	0.9780
				78	0.9750	0.9874	0.9594	0.9793
				79	0.9773	0.9885	0.9617	0.9805
				80	0.9794	0.9896	0.9640	0.9817
				81	0.9814	0.9906	0.9661	0.9827
				82	0.9833	0.9916	0.9681	0.9838
				83	0.9850	0.9925	0.9700	0.9848
				84	0.9866	0.9933	0.9719	0.9857
				85	0.9881	0.9940	0.9736	0.9866
				86	0.9894	0.9947	0.9752	0.9875
				87	0.9906	0.9953	0.9768	0.9883
				88	0.9917	0.9958	0.9783	0.9890
				89	0.9927	0.9963	0.9797	0.9897
				90	0.9936	0.9968	0.9810	0.9904

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age									
Year	Month	Early	Opt. 4						
62	6	0.925000			36	0.8187	0.9003	0.8170	0.8993
62	7	0.927500			37	0.8211	0.9017	0.8191	0.9006
62	8	0.930000			38	0.8235	0.9032	0.8214	0.9019
62	9	0.932500			39	0.8261	0.9047	0.8237	0.9033
62	10	0.935000			40	0.8288	0.9064	0.8261	0.9048
62	11	0.937500			41	0.8316	0.9080	0.8286	0.9063
63	0	0.940000			42	0.8345	0.9098	0.8312	0.9078
63	1	0.942500			43	0.8375	0.9116	0.8339	0.9095
63	2	0.945000			44	0.8407	0.9135	0.8368	0.9111
63	3	0.947500			45	0.8440	0.9154	0.8396	0.9128
63	4	0.950000			46	0.8475	0.9174	0.8426	0.9146
63	5	0.952500			47	0.8510	0.9195	0.8457	0.9164
					48	0.8547	0.9217	0.8489	0.9183
					49	0.8585	0.9239	0.8521	0.9202
					50	0.8624	0.9261	0.8554	0.9221
					51	0.8662	0.9283	0.8589	0.9241
					52	0.8701	0.9305	0.8624	0.9261
					53	0.8741	0.9328	0.8660	0.9282
					54	0.8781	0.9351	0.8696	0.9303
					55	0.8823	0.9375	0.8734	0.9324
					56	0.8865	0.9399	0.8772	0.9346
					57	0.8908	0.9423	0.8810	0.9368
					58	0.8952	0.9447	0.8849	0.9390
					59	0.8996	0.9471	0.8889	0.9412
					60	0.9040	0.9496	0.8929	0.9434
					61	0.9084	0.9520	0.8968	0.9456
					62	0.9128	0.9544	0.9008	0.9478
					63	0.9173	0.9568	0.9048	0.9500
					64	0.9216	0.9592	0.9087	0.9522
					65	0.9260	0.9616	0.9126	0.9543
					66	0.9303	0.9639	0.9165	0.9564
					67	0.9345	0.9661	0.9203	0.9585
					68	0.9386	0.9683	0.9240	0.9605
					69	0.9426	0.9704	0.9276	0.9624
					70	0.9465	0.9725	0.9312	0.9644
					71	0.9502	0.9745	0.9346	0.9662
					72	0.9538	0.9764	0.9380	0.9680
					73	0.9573	0.9782	0.9412	0.9697
					74	0.9607	0.9799	0.9443	0.9714
					75	0.9638	0.9816	0.9474	0.9730
					76	0.9669	0.9832	0.9503	0.9745
					77	0.9697	0.9846	0.9531	0.9760
					78	0.9724	0.9860	0.9557	0.9774
					79	0.9750	0.9873	0.9583	0.9787
					80	0.9773	0.9885	0.9607	0.9800
					81	0.9795	0.9897	0.9631	0.9812
					82	0.9816	0.9907	0.9653	0.9823
					83	0.9835	0.9917	0.9674	0.9834
					84	0.9853	0.9926	0.9694	0.9845
					85	0.9869	0.9934	0.9713	0.9854
					86	0.9883	0.9941	0.9731	0.9864
					87	0.9897	0.9948	0.9748	0.9873
					88	0.9909	0.9954	0.9765	0.9881
					89	0.9920	0.9960	0.9780	0.9889
					90	0.9929	0.9965	0.9794	0.9896

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age									
Year	Month	Early	Opt. 4						
63	6	0.955000			36	0.8069	0.8931	0.8051	0.8920
63	7	0.957500			37	0.8092	0.8945	0.8073	0.8934
63	8	0.960000			38	0.8117	0.8961	0.8096	0.8948
63	9	0.962500			39	0.8143	0.8976	0.8119	0.8962
63	10	0.965000			40	0.8170	0.8993	0.8144	0.8977
63	11	0.967500			41	0.8199	0.9010	0.8169	0.8992
64	0	0.970000			42	0.8228	0.9028	0.8196	0.9008
64	1	0.972500			43	0.8259	0.9047	0.8223	0.9025
64	2	0.975000			44	0.8292	0.9066	0.8252	0.9042
64	3	0.977500			45	0.8326	0.9086	0.8281	0.9060
64	4	0.980000			46	0.8361	0.9107	0.8312	0.9078
64	5	0.982500			47	0.8397	0.9129	0.8343	0.9097
					48	0.8435	0.9151	0.8376	0.9116
					49	0.8474	0.9174	0.8409	0.9136
					50	0.8514	0.9198	0.8443	0.9156
					51	0.8553	0.9220	0.8478	0.9176
					52	0.8594	0.9244	0.8514	0.9198
					53	0.8635	0.9268	0.8552	0.9219
					54	0.8677	0.9292	0.8590	0.9241
					55	0.8721	0.9317	0.8629	0.9264
					56	0.8765	0.9342	0.8668	0.9287
					57	0.8810	0.9367	0.8709	0.9310
					58	0.8856	0.9393	0.8750	0.9333
					59	0.8902	0.9419	0.8791	0.9357
					60	0.8949	0.9445	0.8833	0.9381
					61	0.8996	0.9472	0.8876	0.9404
					62	0.9044	0.9498	0.8918	0.9428
					63	0.9091	0.9524	0.8960	0.9452
					64	0.9138	0.9550	0.9002	0.9475
					65	0.9185	0.9575	0.9044	0.9498
					66	0.9231	0.9600	0.9086	0.9521
					67	0.9277	0.9625	0.9127	0.9544
					68	0.9321	0.9649	0.9167	0.9566
					69	0.9365	0.9672	0.9207	0.9587
					70	0.9408	0.9695	0.9246	0.9608
					71	0.9449	0.9717	0.9283	0.9628
					72	0.9489	0.9738	0.9320	0.9648
					73	0.9527	0.9758	0.9356	0.9667
					74	0.9564	0.9777	0.9390	0.9685
					75	0.9599	0.9796	0.9423	0.9703
					76	0.9633	0.9813	0.9455	0.9720
					77	0.9665	0.9829	0.9486	0.9736
					78	0.9695	0.9845	0.9516	0.9752
					79	0.9723	0.9859	0.9544	0.9767
					80	0.9749	0.9873	0.9571	0.9781
					81	0.9774	0.9886	0.9597	0.9794
					82	0.9797	0.9897	0.9621	0.9807
					83	0.9818	0.9908	0.9645	0.9819
					84	0.9837	0.9918	0.9667	0.9831
					85	0.9855	0.9927	0.9688	0.9841
					86	0.9871	0.9935	0.9708	0.9852
					87	0.9886	0.9943	0.9726	0.9861
					88	0.9899	0.9949	0.9744	0.9870
					89	0.9911	0.9956	0.9761	0.9879
					90	0.9922	0.9961	0.9776	0.9887
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7718	0.8712	0.7716	0.8711					
2	0.7721	0.8714	0.7719	0.8712					
3	0.7724	0.8716	0.7722	0.8714					
4	0.7728	0.8718	0.7725	0.8716					
5	0.7731	0.8720	0.7728	0.8719					
6	0.7735	0.8723	0.7732	0.8721					
7	0.7739	0.8725	0.7736	0.8723					
8	0.7743	0.8728	0.7740	0.8726					
9	0.7747	0.8731	0.7744	0.8729					
10	0.7752	0.8734	0.7749	0.8732					
11	0.7757	0.8737	0.7754	0.8735					
12	0.7763	0.8741	0.7759	0.8738					
13	0.7769	0.8744	0.7765	0.8742					
14	0.7775	0.8748	0.7771	0.8746					
15	0.7782	0.8752	0.7778	0.8750					
16	0.7789	0.8757	0.7784	0.8754					
17	0.7796	0.8762	0.7792	0.8759					
18	0.7804	0.8767	0.7800	0.8764					
19	0.7813	0.8772	0.7808	0.8769					
20	0.7822	0.8778	0.7817	0.8775					
21	0.7832	0.8784	0.7826	0.8780					
22	0.7842	0.8790	0.7836	0.8787					
23	0.7853	0.8797	0.7847	0.8793					
24	0.7864	0.8804	0.7858	0.8800					
25	0.7877	0.8812	0.7870	0.8808					
26	0.7890	0.8820	0.7882	0.8816					
27	0.7903	0.8829	0.7896	0.8824					
28	0.7918	0.8838	0.7910	0.8833					
29	0.7933	0.8848	0.7925	0.8842					
30	0.7950	0.8858	0.7940	0.8852					
31	0.7967	0.8869	0.7957	0.8862					
32	0.7985	0.8880	0.7974	0.8873					
33	0.8005	0.8892	0.7992	0.8884					
34	0.8025	0.8904	0.8011	0.8896					
35	0.8046	0.8917	0.8031	0.8908					

Columns Below Not To Be Used for Disability Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
Member's Age									
<u>Year</u>	<u>Month</u>	<u>Early</u>	<u>Opt. 4</u>						
64	6	0.985000			36	0.7943	0.8854	0.7926	0.8843
64	7	0.987500			37	0.7967	0.8869	0.7948	0.8857
64	8	0.990000			38	0.7992	0.8884	0.7971	0.8871
64	9	0.992500			39	0.8018	0.8900	0.7995	0.8886
64	10	0.995000			40	0.8046	0.8917	0.8020	0.8901
64	11	0.997500			41	0.8075	0.8935	0.8046	0.8917
65	0				42	0.8105	0.8953	0.8072	0.8933
65	1				43	0.8137	0.8973	0.8100	0.8950
65	2				44	0.8170	0.8993	0.8129	0.8968
65	3				45	0.8204	0.9013	0.8159	0.8986
65	4				46	0.8240	0.9035	0.8190	0.9005
65	5				47	0.8277	0.9057	0.8222	0.9025
					48	0.8316	0.9080	0.8256	0.9044
					49	0.8356	0.9104	0.8290	0.9065
					50	0.8397	0.9129	0.8325	0.9086
					51	0.8437	0.9153	0.8361	0.9107
					52	0.8479	0.9177	0.8398	0.9129
					53	0.8522	0.9202	0.8436	0.9152
					54	0.8566	0.9227	0.8476	0.9175
					55	0.8611	0.9254	0.8516	0.9198
					56	0.8657	0.9280	0.8557	0.9223
					57	0.8704	0.9307	0.8599	0.9247
					58	0.8752	0.9334	0.8642	0.9272
					59	0.8801	0.9362	0.8686	0.9297
					60	0.8850	0.9390	0.8730	0.9322
					61	0.8900	0.9418	0.8775	0.9347
					62	0.8950	0.9446	0.8820	0.9373
					63	0.9001	0.9474	0.8865	0.9398
					64	0.9051	0.9502	0.8910	0.9423
					65	0.9102	0.9530	0.8955	0.9448
					66	0.9152	0.9557	0.8999	0.9473
					67	0.9201	0.9584	0.9043	0.9498
					68	0.9250	0.9610	0.9087	0.9522
					69	0.9297	0.9636	0.9130	0.9545
					70	0.9344	0.9661	0.9172	0.9568
					71	0.9389	0.9685	0.9213	0.9591
					72	0.9433	0.9708	0.9254	0.9612
					73	0.9476	0.9731	0.9293	0.9633
					74	0.9516	0.9752	0.9331	0.9654
					75	0.9555	0.9773	0.9367	0.9673
					76	0.9592	0.9792	0.9403	0.9692
					77	0.9628	0.9810	0.9437	0.9710
					78	0.9661	0.9828	0.9469	0.9727
					79	0.9692	0.9844	0.9500	0.9744
					80	0.9722	0.9859	0.9530	0.9759
					81	0.9749	0.9873	0.9559	0.9774
					82	0.9774	0.9886	0.9586	0.9789
					83	0.9798	0.9898	0.9612	0.9802
					84	0.9820	0.9909	0.9636	0.9815
					85	0.9839	0.9919	0.9659	0.9827
					86	0.9858	0.9928	0.9681	0.9838
					87	0.9874	0.9937	0.9702	0.9849
					88	0.9889	0.9944	0.9721	0.9859
					89	0.9902	0.9951	0.9740	0.9868
					90	0.9914	0.9957	0.9757	0.9877
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7594	0.8633	0.7592	0.8631					
2	0.7597	0.8634	0.7594	0.8633					
3	0.7600	0.8636	0.7597	0.8635					
4	0.7603	0.8638	0.7600	0.8637					
5	0.7607	0.8641	0.7604	0.8639					
6	0.7610	0.8643	0.7607	0.8641					
7	0.7614	0.8645	0.7611	0.8644					
8	0.7618	0.8648	0.7615	0.8646					
9	0.7623	0.8651	0.7620	0.8649					
10	0.7627	0.8654	0.7624	0.8652					
11	0.7633	0.8657	0.7629	0.8655					
12	0.7638	0.8661	0.7634	0.8659					
13	0.7644	0.8665	0.7640	0.8662					
14	0.7650	0.8669	0.7646	0.8666					
15	0.7657	0.8673	0.7652	0.8670					
16	0.7664	0.8677	0.7659	0.8674					
17	0.7671	0.8682	0.7667	0.8679					
18	0.7679	0.8687	0.7674	0.8684					
19	0.7688	0.8693	0.7682	0.8689					
20	0.7697	0.8698	0.7691	0.8695					
21	0.7706	0.8705	0.7701	0.8701					
22	0.7716	0.8711	0.7711	0.8707					
23	0.7727	0.8718	0.7721	0.8714					
24	0.7739	0.8725	0.7732	0.8721					
25	0.7751	0.8733	0.7744	0.8729					
26	0.7764	0.8741	0.7757	0.8737					
27	0.7778	0.8750	0.7770	0.8745					
28	0.7792	0.8759	0.7784	0.8754					
29	0.7808	0.8769	0.7799	0.8763					
30	0.7824	0.8779	0.7814	0.8773					
31	0.7841	0.8790	0.7831	0.8784					
32	0.7860	0.8802	0.7848	0.8794					
33	0.7879	0.8814	0.7866	0.8806					
34	0.7899	0.8826	0.7885	0.8818					
35	0.7921	0.8840	0.7905	0.8830					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7811	0.8771	0.7795	0.8761
					37	0.7835	0.8786	0.7817	0.8775
					38	0.7860	0.8802	0.7840	0.8789
					39	0.7887	0.8819	0.7864	0.8804
					40	0.7915	0.8836	0.7889	0.8820
					41	0.7944	0.8854	0.7915	0.8836
					42	0.7975	0.8873	0.7942	0.8853
					43	0.8007	0.8893	0.7970	0.8871
					44	0.8040	0.8914	0.8000	0.8889
					45	0.8075	0.8935	0.8030	0.8907
					46	0.8111	0.8957	0.8062	0.8927
					47	0.8149	0.8980	0.8094	0.8947
					48	0.8189	0.9004	0.8128	0.8967
					49	0.8230	0.9029	0.8163	0.8988
					50	0.8272	0.9055	0.8198	0.9010
					51	0.8314	0.9079	0.8235	0.9032
					52	0.8356	0.9105	0.8273	0.9055
					53	0.8400	0.9131	0.8313	0.9079
					54	0.8446	0.9157	0.8353	0.9103
					55	0.8492	0.9185	0.8395	0.9128
					56	0.8540	0.9213	0.8438	0.9153
					57	0.8589	0.9241	0.8482	0.9178
					58	0.8639	0.9270	0.8526	0.9205
					59	0.8691	0.9299	0.8572	0.9231
					60	0.8743	0.9329	0.8618	0.9258
					61	0.8795	0.9359	0.8665	0.9285
					62	0.8849	0.9389	0.8713	0.9312
					63	0.8902	0.9419	0.8760	0.9339
					64	0.8956	0.9449	0.8808	0.9366
					65	0.9010	0.9479	0.8856	0.9393
					66	0.9064	0.9509	0.8904	0.9420
					67	0.9117	0.9538	0.8952	0.9447
					68	0.9170	0.9567	0.8999	0.9473
					69	0.9222	0.9595	0.9045	0.9499
					70	0.9272	0.9622	0.9091	0.9524
					71	0.9322	0.9649	0.9136	0.9548
					72	0.9370	0.9675	0.9179	0.9572
					73	0.9417	0.9700	0.9222	0.9595
					74	0.9462	0.9723	0.9264	0.9618
					75	0.9505	0.9746	0.9304	0.9639
					76	0.9546	0.9768	0.9343	0.9660
					77	0.9585	0.9788	0.9381	0.9680
					78	0.9622	0.9808	0.9417	0.9700
					79	0.9657	0.9826	0.9451	0.9718
					80	0.9690	0.9843	0.9484	0.9735
					81	0.9721	0.9858	0.9516	0.9752
					82	0.9749	0.9873	0.9546	0.9768
					83	0.9775	0.9886	0.9574	0.9783
					84	0.9799	0.9899	0.9602	0.9797
					85	0.9822	0.9910	0.9627	0.9810
					86	0.9842	0.9920	0.9651	0.9823
					87	0.9860	0.9930	0.9674	0.9834
					88	0.9877	0.9938	0.9696	0.9845
					89	0.9891	0.9945	0.9716	0.9856
					90	0.9905	0.9952	0.9735	0.9866

Columns Below To Be Used
for Service Retirement

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7672	0.8683	0.7656	0.8672
					37	0.7696	0.8698	0.7678	0.8687
					38	0.7722	0.8714	0.7701	0.8701
					39	0.7748	0.8731	0.7726	0.8717
					40	0.7776	0.8749	0.7751	0.8733
					41	0.7806	0.8768	0.7777	0.8750
					42	0.7837	0.8787	0.7805	0.8767
					43	0.7869	0.8808	0.7833	0.8785
					44	0.7903	0.8829	0.7863	0.8804
					45	0.7938	0.8851	0.7894	0.8823
					46	0.7976	0.8874	0.7926	0.8843
					47	0.8014	0.8898	0.7959	0.8863
					48	0.8054	0.8922	0.7993	0.8884
					49	0.8096	0.8948	0.8028	0.8906
					50	0.8140	0.8974	0.8065	0.8929
					51	0.8182	0.9000	0.8102	0.8952
					52	0.8225	0.9026	0.8141	0.8975
					53	0.8271	0.9053	0.8181	0.9000
					54	0.8317	0.9081	0.8223	0.9025
					55	0.8365	0.9110	0.8266	0.9051
					56	0.8415	0.9139	0.8310	0.9077
					57	0.8466	0.9169	0.8355	0.9104
					58	0.8518	0.9200	0.8402	0.9132
					59	0.8571	0.9231	0.8449	0.9159
					60	0.8626	0.9262	0.8498	0.9188
					61	0.8681	0.9294	0.8547	0.9216
					62	0.8737	0.9326	0.8597	0.9245
					63	0.8794	0.9358	0.8647	0.9274
					64	0.8852	0.9391	0.8698	0.9304
					65	0.8909	0.9423	0.8749	0.9333
					66	0.8967	0.9455	0.8800	0.9361
					67	0.9024	0.9487	0.8850	0.9390
					68	0.9081	0.9518	0.8901	0.9419
					69	0.9137	0.9549	0.8951	0.9446
					70	0.9192	0.9579	0.9000	0.9474
					71	0.9246	0.9608	0.9049	0.9501
					72	0.9299	0.9637	0.9097	0.9527
					73	0.9351	0.9664	0.9144	0.9553
					74	0.9400	0.9691	0.9189	0.9577
					75	0.9448	0.9716	0.9233	0.9601
					76	0.9493	0.9740	0.9276	0.9624
					77	0.9537	0.9763	0.9317	0.9647
					78	0.9578	0.9785	0.9357	0.9668
					79	0.9617	0.9805	0.9396	0.9688
					80	0.9654	0.9824	0.9432	0.9708
					81	0.9688	0.9841	0.9467	0.9726
					82	0.9720	0.9858	0.9501	0.9744
					83	0.9749	0.9873	0.9532	0.9761
					84	0.9776	0.9887	0.9562	0.9776
					85	0.9801	0.9899	0.9591	0.9791
					86	0.9824	0.9911	0.9618	0.9805
					87	0.9844	0.9921	0.9643	0.9818
					88	0.9863	0.9931	0.9667	0.9831
					89	0.9879	0.9939	0.9689	0.9842
					90	0.9894	0.9947	0.9710	0.9853
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7327	0.8457	0.7324	0.8456					
2	0.7330	0.8459	0.7327	0.8457					
3	0.7333	0.8461	0.7330	0.8459					
4	0.7336	0.8463	0.7333	0.8461					
5	0.7339	0.8465	0.7336	0.8463					
6	0.7343	0.8468	0.7340	0.8466					
7	0.7346	0.8470	0.7343	0.8468					
8	0.7350	0.8473	0.7347	0.8471					
9	0.7355	0.8476	0.7352	0.8474					
10	0.7359	0.8479	0.7356	0.8477					
11	0.7364	0.8482	0.7361	0.8480					
12	0.7370	0.8486	0.7366	0.8483					
13	0.7375	0.8489	0.7371	0.8487					
14	0.7381	0.8493	0.7377	0.8491					
15	0.7388	0.8498	0.7384	0.8495					
16	0.7395	0.8502	0.7390	0.8499					
17	0.7402	0.8507	0.7397	0.8504					
18	0.7410	0.8512	0.7405	0.8509					
19	0.7418	0.8518	0.7413	0.8514					
20	0.7427	0.8523	0.7421	0.8520					
21	0.7436	0.8530	0.7431	0.8526					
22	0.7446	0.8536	0.7440	0.8532					
23	0.7457	0.8543	0.7451	0.8539					
24	0.7468	0.8551	0.7462	0.8546					
25	0.7480	0.8558	0.7473	0.8554					
26	0.7493	0.8567	0.7486	0.8562					
27	0.7506	0.8576	0.7499	0.8571					
28	0.7521	0.8585	0.7513	0.8580					
29	0.7536	0.8595	0.7528	0.8590					
30	0.7553	0.8606	0.7543	0.8600					
31	0.7570	0.8617	0.7560	0.8610					
32	0.7588	0.8629	0.7577	0.8622					
33	0.7608	0.8641	0.7596	0.8633					
34	0.7628	0.8654	0.7615	0.8646					
35	0.7650	0.8668	0.7635	0.8659					

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7526	0.8589	0.7510	0.8578
					37	0.7550	0.8604	0.7532	0.8593
					38	0.7576	0.8621	0.7556	0.8608
					39	0.7602	0.8638	0.7580	0.8623
					40	0.7631	0.8656	0.7605	0.8640
					41	0.7660	0.8675	0.7632	0.8657
					42	0.7691	0.8695	0.7660	0.8675
					43	0.7724	0.8716	0.7688	0.8693
					44	0.7758	0.8738	0.7718	0.8712
					45	0.7794	0.8760	0.7749	0.8732
					46	0.7832	0.8784	0.7782	0.8752
					47	0.7871	0.8809	0.7815	0.8774
					48	0.7912	0.8834	0.7850	0.8795
					49	0.7954	0.8861	0.7886	0.8818
					50	0.7998	0.8888	0.7922	0.8841
					51	0.8041	0.8914	0.7961	0.8865
					52	0.8086	0.8942	0.8000	0.8889
					53	0.8132	0.8970	0.8041	0.8914
					54	0.8180	0.8999	0.8084	0.8941
					55	0.8229	0.9029	0.8128	0.8967
					56	0.8280	0.9059	0.8173	0.8995
					57	0.8333	0.9091	0.8220	0.9023
					58	0.8387	0.9123	0.8268	0.9052
					59	0.8443	0.9155	0.8317	0.9081
					60	0.8499	0.9189	0.8368	0.9111
					61	0.8557	0.9223	0.8419	0.9142
					62	0.8616	0.9257	0.8471	0.9172
					63	0.8676	0.9291	0.8524	0.9203
					64	0.8737	0.9326	0.8578	0.9234
					65	0.8798	0.9361	0.8631	0.9265
					66	0.8859	0.9395	0.8685	0.9297
					67	0.8921	0.9430	0.8740	0.9327
					68	0.8982	0.9464	0.8794	0.9358
					69	0.9043	0.9497	0.8847	0.9388
					70	0.9103	0.9530	0.8901	0.9418
					71	0.9162	0.9562	0.8953	0.9448
					72	0.9219	0.9594	0.9005	0.9476
					73	0.9275	0.9624	0.9056	0.9505
					74	0.9330	0.9653	0.9105	0.9532
					75	0.9383	0.9681	0.9154	0.9558
					76	0.9433	0.9708	0.9201	0.9584
					77	0.9481	0.9734	0.9246	0.9608
					78	0.9527	0.9758	0.9290	0.9632
					79	0.9571	0.9781	0.9333	0.9655
					80	0.9612	0.9802	0.9373	0.9676
					81	0.9650	0.9822	0.9412	0.9697
					82	0.9686	0.9840	0.9449	0.9717
					83	0.9719	0.9857	0.9484	0.9735
					84	0.9749	0.9873	0.9518	0.9753
					85	0.9777	0.9887	0.9549	0.9770
					86	0.9802	0.9900	0.9579	0.9785
					87	0.9825	0.9912	0.9607	0.9800
					88	0.9846	0.9923	0.9634	0.9814
					89	0.9865	0.9932	0.9659	0.9826
					90	0.9881	0.9940	0.9682	0.9838
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7184	0.8361	0.7181	0.8359					
2	0.7186	0.8363	0.7184	0.8361					
3	0.7189	0.8365	0.7186	0.8363					
4	0.7192	0.8367	0.7189	0.8365					
5	0.7196	0.8369	0.7193	0.8367					
6	0.7199	0.8371	0.7196	0.8369					
7	0.7203	0.8374	0.7200	0.8372					
8	0.7207	0.8377	0.7204	0.8375					
9	0.7211	0.8380	0.7208	0.8377					
10	0.7216	0.8383	0.7212	0.8380					
11	0.7220	0.8386	0.7217	0.8384					
12	0.7226	0.8389	0.7222	0.8387					
13	0.7231	0.8393	0.7227	0.8391					
14	0.7237	0.8397	0.7233	0.8394					
15	0.7244	0.8401	0.7239	0.8399					
16	0.7250	0.8406	0.7246	0.8403					
17	0.7258	0.8411	0.7253	0.8408					
18	0.7265	0.8416	0.7260	0.8413					
19	0.7273	0.8421	0.7268	0.8418					
20	0.7282	0.8427	0.7277	0.8424					
21	0.7291	0.8433	0.7286	0.8430					
22	0.7301	0.8440	0.7295	0.8436					
23	0.7312	0.8447	0.7306	0.8443					
24	0.7323	0.8454	0.7316	0.8450					
25	0.7335	0.8462	0.7328	0.8458					
26	0.7347	0.8471	0.7340	0.8466					
27	0.7361	0.8480	0.7354	0.8475					
28	0.7375	0.8489	0.7367	0.8484					
29	0.7390	0.8499	0.7382	0.8494					
30	0.7407	0.8510	0.7398	0.8504					
31	0.7424	0.8522	0.7414	0.8515					
32	0.7442	0.8534	0.7431	0.8526					
33	0.7461	0.8546	0.7450	0.8538					
34	0.7482	0.8560	0.7469	0.8551					
35	0.7503	0.8574	0.7489	0.8564					

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7373	0.8488	0.7357	0.8477
					37	0.7397	0.8504	0.7379	0.8492
					38	0.7422	0.8520	0.7403	0.8507
					39	0.7449	0.8538	0.7427	0.8524
					40	0.7477	0.8557	0.7453	0.8540
					41	0.7507	0.8576	0.7479	0.8558
					42	0.7538	0.8596	0.7507	0.8576
					43	0.7571	0.8618	0.7536	0.8595
					44	0.7606	0.8640	0.7566	0.8614
					45	0.7642	0.8663	0.7597	0.8635
					46	0.7680	0.8688	0.7630	0.8656
					47	0.7719	0.8713	0.7664	0.8677
					48	0.7761	0.8739	0.7699	0.8700
					49	0.7804	0.8766	0.7735	0.8723
					50	0.7849	0.8795	0.7772	0.8746
					51	0.7892	0.8822	0.7811	0.8771
					52	0.7938	0.8850	0.7851	0.8796
					53	0.7985	0.8879	0.7893	0.8822
					54	0.8033	0.8909	0.7936	0.8849
					55	0.8084	0.8941	0.7981	0.8877
					56	0.8136	0.8972	0.8028	0.8906
					57	0.8191	0.9005	0.8076	0.8935
					58	0.8246	0.9039	0.8125	0.8966
					59	0.8304	0.9073	0.8176	0.8996
					60	0.8363	0.9108	0.8228	0.9028
					61	0.8423	0.9144	0.8281	0.9060
					62	0.8485	0.9180	0.8336	0.9092
					63	0.8548	0.9217	0.8391	0.9125
					64	0.8612	0.9254	0.8447	0.9158
					65	0.8676	0.9291	0.8504	0.9191
					66	0.8742	0.9329	0.8561	0.9225
					67	0.8807	0.9366	0.8618	0.9258
					68	0.8873	0.9403	0.8676	0.9291
					69	0.8938	0.9439	0.8733	0.9324
					70	0.9003	0.9475	0.8791	0.9356
					71	0.9067	0.9510	0.8847	0.9388
					72	0.9129	0.9545	0.8903	0.9420
					73	0.9191	0.9578	0.8958	0.9450
					74	0.9251	0.9611	0.9012	0.9480
					75	0.9309	0.9642	0.9065	0.9510
					76	0.9364	0.9672	0.9116	0.9538
					77	0.9418	0.9700	0.9166	0.9565
					78	0.9469	0.9727	0.9215	0.9591
					79	0.9518	0.9753	0.9262	0.9617
					80	0.9563	0.9777	0.9306	0.9641
					81	0.9606	0.9799	0.9349	0.9664
					82	0.9646	0.9820	0.9391	0.9686
					83	0.9683	0.9839	0.9430	0.9707
					84	0.9718	0.9857	0.9467	0.9726
					85	0.9749	0.9873	0.9502	0.9745
					86	0.9778	0.9888	0.9536	0.9762
					87	0.9804	0.9901	0.9567	0.9779
					88	0.9827	0.9913	0.9596	0.9794
					89	0.9848	0.9924	0.9624	0.9808
					90	0.9867	0.9933	0.9650	0.9822
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7034	0.8259	0.7031	0.8257					
2	0.7036	0.8260	0.7034	0.8258					
3	0.7039	0.8262	0.7036	0.8260					
4	0.7042	0.8264	0.7039	0.8262					
5	0.7045	0.8267	0.7042	0.8265					
6	0.7049	0.8269	0.7046	0.8267					
7	0.7052	0.8271	0.7049	0.8269					
8	0.7056	0.8274	0.7053	0.8272					
9	0.7060	0.8277	0.7057	0.8275					
10	0.7065	0.8280	0.7062	0.8278					
11	0.7070	0.8283	0.7066	0.8281					
12	0.7075	0.8287	0.7071	0.8284					
13	0.7080	0.8291	0.7077	0.8288					
14	0.7086	0.8295	0.7082	0.8292					
15	0.7092	0.8299	0.7088	0.8296					
16	0.7099	0.8304	0.7095	0.8300					
17	0.7106	0.8308	0.7102	0.8305					
18	0.7114	0.8314	0.7109	0.8310					
19	0.7122	0.8319	0.7117	0.8316					
20	0.7130	0.8325	0.7125	0.8321					
21	0.7140	0.8331	0.7134	0.8327					
22	0.7149	0.8338	0.7143	0.8334					
23	0.7160	0.8345	0.7154	0.8341					
24	0.7170	0.8352	0.7164	0.8348					
25	0.7182	0.8360	0.7176	0.8356					
26	0.7195	0.8369	0.7188	0.8364					
27	0.7208	0.8378	0.7201	0.8373					
28	0.7222	0.8387	0.7215	0.8382					
29	0.7238	0.8397	0.7229	0.8392					
30	0.7254	0.8408	0.7245	0.8402					
31	0.7271	0.8420	0.7261	0.8413					
32	0.7289	0.8432	0.7278	0.8425					
33	0.7308	0.8445	0.7297	0.8437					
34	0.7328	0.8458	0.7316	0.8450					
35	0.7350	0.8473	0.7336	0.8463					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7212	0.8380	0.7196	0.8370
					37	0.7236	0.8396	0.7219	0.8385
					38	0.7261	0.8413	0.7242	0.8400
					39	0.7288	0.8431	0.7266	0.8417
					40	0.7316	0.8450	0.7292	0.8434
					41	0.7346	0.8470	0.7319	0.8452
					42	0.7377	0.8491	0.7346	0.8470
					43	0.7410	0.8512	0.7375	0.8490
					44	0.7445	0.8535	0.7406	0.8510
					45	0.7481	0.8559	0.7437	0.8530
					46	0.7519	0.8584	0.7470	0.8552
					47	0.7559	0.8610	0.7504	0.8574
					48	0.7601	0.8637	0.7539	0.8597
					49	0.7645	0.8665	0.7575	0.8620
					50	0.7690	0.8694	0.7613	0.8645
					51	0.7734	0.8722	0.7652	0.8670
					52	0.7780	0.8751	0.7693	0.8696
					53	0.7828	0.8782	0.7735	0.8723
					54	0.7878	0.8813	0.7779	0.8751
					55	0.7929	0.8845	0.7825	0.8780
					56	0.7983	0.8878	0.7872	0.8810
					57	0.8038	0.8912	0.7922	0.8840
					58	0.8095	0.8948	0.7972	0.8872
					59	0.8155	0.8984	0.8024	0.8904
					60	0.8216	0.9020	0.8078	0.8937
					61	0.8278	0.9058	0.8133	0.8971
					62	0.8343	0.9096	0.8190	0.9005
					63	0.8408	0.9135	0.8247	0.9039
					64	0.8475	0.9175	0.8306	0.9075
					65	0.8544	0.9215	0.8365	0.9110
					66	0.8613	0.9255	0.8426	0.9145
					67	0.8682	0.9295	0.8486	0.9181
					68	0.8752	0.9334	0.8547	0.9217
					69	0.8822	0.9374	0.8608	0.9252
					70	0.8892	0.9413	0.8669	0.9287
					71	0.8961	0.9452	0.8730	0.9322
					72	0.9029	0.9490	0.8790	0.9356
					73	0.9096	0.9526	0.8850	0.9390
					74	0.9161	0.9562	0.8908	0.9423
					75	0.9225	0.9597	0.8966	0.9455
					76	0.9286	0.9630	0.9022	0.9486
					77	0.9346	0.9662	0.9076	0.9516
					78	0.9402	0.9692	0.9130	0.9545
					79	0.9456	0.9721	0.9181	0.9573
					80	0.9507	0.9747	0.9231	0.9600
					81	0.9555	0.9773	0.9278	0.9626
					82	0.9600	0.9796	0.9324	0.9650
					83	0.9642	0.9818	0.9367	0.9673
					84	0.9681	0.9838	0.9409	0.9695
					85	0.9716	0.9856	0.9448	0.9716
					86	0.9749	0.9873	0.9486	0.9736
					87	0.9778	0.9888	0.9521	0.9754
					88	0.9805	0.9901	0.9553	0.9772
					89	0.9829	0.9914	0.9584	0.9788
					90	0.9850	0.9924	0.9613	0.9803

Columns Below To Be Used
for Service Retirement

Columns Below To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7043	0.8265	0.7028	0.8255
					37	0.7066	0.8281	0.7050	0.8270
					38	0.7092	0.8298	0.7073	0.8286
					39	0.7118	0.8317	0.7098	0.8303
					40	0.7147	0.8336	0.7123	0.8320
					41	0.7176	0.8356	0.7150	0.8338
					42	0.7208	0.8377	0.7178	0.8357
					43	0.7241	0.8400	0.7207	0.8377
					44	0.7276	0.8423	0.7237	0.8397
					45	0.7312	0.8447	0.7269	0.8418
					46	0.7350	0.8473	0.7301	0.8440
					47	0.7390	0.8499	0.7336	0.8463
					48	0.7432	0.8527	0.7371	0.8486
					49	0.7476	0.8556	0.7407	0.8511
					50	0.7522	0.8586	0.7445	0.8536
					51	0.7567	0.8615	0.7485	0.8561
					52	0.7613	0.8645	0.7526	0.8588
					53	0.7662	0.8676	0.7569	0.8616
					54	0.7712	0.8708	0.7613	0.8645
					55	0.7764	0.8742	0.7659	0.8675
					56	0.7819	0.8776	0.7708	0.8705
					57	0.7875	0.8811	0.7758	0.8737
					58	0.7934	0.8848	0.7809	0.8770
					59	0.7995	0.8886	0.7863	0.8803
					60	0.8058	0.8924	0.7918	0.8838
					61	0.8122	0.8964	0.7975	0.8873
					62	0.8189	0.9004	0.8033	0.8909
					63	0.8257	0.9046	0.8093	0.8946
					64	0.8327	0.9087	0.8153	0.8983
					65	0.8399	0.9130	0.8216	0.9020
					66	0.8471	0.9172	0.8279	0.9058
					67	0.8545	0.9215	0.8342	0.9096
					68	0.8619	0.9258	0.8407	0.9134
					69	0.8694	0.9301	0.8471	0.9172
					70	0.8768	0.9344	0.8536	0.9210
					71	0.8842	0.9386	0.8601	0.9248
					72	0.8916	0.9427	0.8665	0.9285
					73	0.8989	0.9467	0.8729	0.9322
					74	0.9060	0.9507	0.8792	0.9357
					75	0.9130	0.9545	0.8855	0.9393
					76	0.9197	0.9582	0.8916	0.9427
					77	0.9263	0.9617	0.8975	0.9460
					78	0.9326	0.9651	0.9034	0.9492
					79	0.9386	0.9683	0.9090	0.9523
					80	0.9443	0.9713	0.9145	0.9553
					81	0.9497	0.9742	0.9197	0.9582
					82	0.9547	0.9768	0.9248	0.9609
					83	0.9594	0.9793	0.9296	0.9635
					84	0.9638	0.9816	0.9342	0.9660
					85	0.9678	0.9836	0.9386	0.9683
					86	0.9715	0.9855	0.9428	0.9705
					87	0.9748	0.9873	0.9467	0.9726
					88	0.9778	0.9888	0.9504	0.9746
					89	0.9806	0.9902	0.9539	0.9764
					90	0.9830	0.9914	0.9571	0.9781
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6713	0.8033	0.6710	0.8031					
2	0.6715	0.8035	0.6713	0.8033					
3	0.6718	0.8037	0.6715	0.8035					
4	0.6721	0.8039	0.6718	0.8037					
5	0.6724	0.8041	0.6721	0.8039					
6	0.6727	0.8043	0.6724	0.8041					
7	0.6731	0.8046	0.6728	0.8044					
8	0.6735	0.8049	0.6732	0.8047					
9	0.6739	0.8052	0.6735	0.8049					
10	0.6743	0.8055	0.6740	0.8052					
11	0.6747	0.8058	0.6744	0.8056					
12	0.6752	0.8061	0.6749	0.8059					
13	0.6758	0.8065	0.6754	0.8063					
14	0.6763	0.8069	0.6759	0.8066					
15	0.6769	0.8073	0.6765	0.8071					
16	0.6776	0.8078	0.6771	0.8075					
17	0.6783	0.8083	0.6778	0.8080					
18	0.6790	0.8088	0.6785	0.8085					
19	0.6798	0.8094	0.6793	0.8090					
20	0.6806	0.8099	0.6801	0.8096					
21	0.6815	0.8106	0.6809	0.8102					
22	0.6824	0.8112	0.6818	0.8108					
23	0.6834	0.8119	0.6828	0.8115					
24	0.6845	0.8127	0.6839	0.8122					
25	0.6856	0.8135	0.6850	0.8130					
26	0.6868	0.8143	0.6862	0.8139					
27	0.6881	0.8152	0.6874	0.8148					
28	0.6895	0.8162	0.6888	0.8157					
29	0.6910	0.8172	0.6902	0.8167					
30	0.6925	0.8183	0.6917	0.8178					
31	0.6942	0.8195	0.6933	0.8189					
32	0.6960	0.8208	0.6950	0.8201					
33	0.6979	0.8221	0.6968	0.8213					
34	0.6999	0.8235	0.6987	0.8226					
35	0.7020	0.8249	0.7007	0.8240					

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6866	0.8142	0.6852	0.8132
					37	0.6889	0.8158	0.6874	0.8147
					38	0.6915	0.8176	0.6897	0.8163
					39	0.6941	0.8194	0.6921	0.8180
					40	0.6969	0.8214	0.6946	0.8198
					41	0.6999	0.8234	0.6973	0.8217
					42	0.7030	0.8256	0.7001	0.8236
					43	0.7063	0.8279	0.7030	0.8256
					44	0.7098	0.8303	0.7060	0.8277
					45	0.7134	0.8327	0.7092	0.8298
					46	0.7173	0.8353	0.7124	0.8321
					47	0.7213	0.8381	0.7159	0.8344
					48	0.7255	0.8409	0.7194	0.8368
					49	0.7299	0.8439	0.7231	0.8393
					50	0.7346	0.8470	0.7269	0.8418
					51	0.7390	0.8499	0.7308	0.8445
					52	0.7437	0.8530	0.7349	0.8472
					53	0.7486	0.8562	0.7392	0.8501
					54	0.7536	0.8595	0.7437	0.8530
					55	0.7589	0.8630	0.7484	0.8561
					56	0.7645	0.8665	0.7533	0.8593
					57	0.7702	0.8702	0.7583	0.8626
					58	0.7762	0.8740	0.7636	0.8660
					59	0.7824	0.8779	0.7691	0.8695
					60	0.7888	0.8820	0.7747	0.8730
					61	0.7955	0.8861	0.7805	0.8767
					62	0.8024	0.8903	0.7865	0.8805
					63	0.8094	0.8947	0.7926	0.8843
					64	0.8167	0.8991	0.7990	0.8882
					65	0.8242	0.9036	0.8054	0.8922
					66	0.8318	0.9082	0.8120	0.8962
					67	0.8395	0.9127	0.8186	0.9003
					68	0.8473	0.9174	0.8254	0.9043
					69	0.8552	0.9220	0.8322	0.9084
					70	0.8632	0.9266	0.8390	0.9125
					71	0.8711	0.9311	0.8459	0.9165
					72	0.8790	0.9356	0.8528	0.9205
					73	0.8869	0.9400	0.8596	0.9245
					74	0.8946	0.9444	0.8664	0.9284
					75	0.9022	0.9486	0.8731	0.9323
					76	0.9096	0.9527	0.8797	0.9360
					77	0.9168	0.9566	0.8862	0.9397
					78	0.9238	0.9604	0.8925	0.9432
					79	0.9304	0.9640	0.8987	0.9467
					80	0.9368	0.9674	0.9047	0.9500
					81	0.9428	0.9706	0.9105	0.9532
					82	0.9485	0.9736	0.9161	0.9562
					83	0.9538	0.9764	0.9215	0.9591
					84	0.9587	0.9789	0.9266	0.9619
					85	0.9633	0.9813	0.9315	0.9645
					86	0.9675	0.9835	0.9361	0.9670
					87	0.9713	0.9854	0.9405	0.9693
					88	0.9747	0.9872	0.9446	0.9715
					89	0.9778	0.9888	0.9485	0.9736
					90	0.9806	0.9902	0.9522	0.9755
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6541	0.7909	0.6539	0.7907					
2	0.6544	0.7911	0.6541	0.7909					
3	0.6547	0.7913	0.6544	0.7911					
4	0.6549	0.7915	0.6547	0.7913					
5	0.6552	0.7917	0.6550	0.7915					
6	0.6556	0.7920	0.6553	0.7917					
7	0.6559	0.7922	0.6556	0.7920					
8	0.6563	0.7925	0.6560	0.7923					
9	0.6567	0.7928	0.6564	0.7925					
10	0.6571	0.7931	0.6568	0.7928					
11	0.6576	0.7934	0.6572	0.7932					
12	0.6580	0.7938	0.6577	0.7935					
13	0.6585	0.7941	0.6582	0.7939					
14	0.6591	0.7945	0.6587	0.7942					
15	0.6597	0.7950	0.6593	0.7947					
16	0.6603	0.7954	0.6599	0.7951					
17	0.6610	0.7959	0.6605	0.7956					
18	0.6617	0.7964	0.6612	0.7961					
19	0.6625	0.7970	0.6620	0.7966					
20	0.6633	0.7975	0.6627	0.7972					
21	0.6641	0.7982	0.6636	0.7978					
22	0.6650	0.7988	0.6645	0.7984					
23	0.6660	0.7995	0.6654	0.7991					
24	0.6670	0.8003	0.6665	0.7998					
25	0.6682	0.8011	0.6675	0.8006					
26	0.6694	0.8019	0.6687	0.8015					
27	0.6706	0.8028	0.6700	0.8024					
28	0.6720	0.8038	0.6713	0.8033					
29	0.6734	0.8049	0.6727	0.8043					
30	0.6750	0.8060	0.6742	0.8054					
31	0.6766	0.8071	0.6758	0.8065					
32	0.6784	0.8084	0.6774	0.8077					
33	0.6803	0.8097	0.6792	0.8090					
34	0.6822	0.8111	0.6811	0.8103					
35	0.6844	0.8126	0.6831	0.8117					

Columns Below To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6681	0.8010	0.6667	0.8000
					37	0.6704	0.8027	0.6689	0.8016
					38	0.6729	0.8045	0.6712	0.8033
					39	0.6755	0.8063	0.6736	0.8050
					40	0.6783	0.8083	0.6761	0.8068
					41	0.6813	0.8104	0.6788	0.8087
					42	0.6844	0.8126	0.6816	0.8106
					43	0.6876	0.8149	0.6844	0.8127
					44	0.6911	0.8173	0.6875	0.8148
					45	0.6947	0.8199	0.6906	0.8170
					46	0.6986	0.8225	0.6939	0.8193
					47	0.7026	0.8253	0.6973	0.8216
					48	0.7068	0.8282	0.7008	0.8241
					49	0.7113	0.8313	0.7045	0.8266
					50	0.7159	0.8344	0.7083	0.8292
					51	0.7204	0.8375	0.7122	0.8319
					52	0.7250	0.8406	0.7163	0.8347
					53	0.7299	0.8439	0.7207	0.8376
					54	0.7351	0.8473	0.7252	0.8407
					55	0.7404	0.8508	0.7299	0.8438
					56	0.7460	0.8545	0.7348	0.8471
					57	0.7518	0.8583	0.7399	0.8505
					58	0.7579	0.8623	0.7452	0.8540
					59	0.7642	0.8663	0.7507	0.8576
					60	0.7707	0.8705	0.7565	0.8614
					61	0.7775	0.8749	0.7624	0.8652
					62	0.7846	0.8793	0.7685	0.8691
					63	0.7919	0.8839	0.7749	0.8731
					64	0.7994	0.8885	0.7813	0.8773
					65	0.8071	0.8933	0.7880	0.8814
					66	0.8150	0.8981	0.7948	0.8857
					67	0.8231	0.9030	0.8017	0.8900
					68	0.8314	0.9079	0.8088	0.8943
					69	0.8397	0.9129	0.8159	0.8986
					70	0.8481	0.9178	0.8231	0.9030
					71	0.8566	0.9227	0.8304	0.9073
					72	0.8650	0.9276	0.8377	0.9117
					73	0.8735	0.9325	0.8450	0.9160
					74	0.8819	0.9372	0.8522	0.9202
					75	0.8901	0.9419	0.8594	0.9244
					76	0.8982	0.9464	0.8665	0.9285
					77	0.9061	0.9507	0.8735	0.9325
					78	0.9137	0.9549	0.8804	0.9364
					79	0.9211	0.9589	0.8871	0.9402
					80	0.9282	0.9627	0.8937	0.9439
					81	0.9349	0.9664	0.9000	0.9474
					82	0.9413	0.9697	0.9062	0.9508
					83	0.9472	0.9729	0.9121	0.9540
					84	0.9528	0.9758	0.9178	0.9571
					85	0.9580	0.9785	0.9232	0.9601
					86	0.9627	0.9810	0.9284	0.9629
					87	0.9670	0.9832	0.9333	0.9655
					88	0.9710	0.9853	0.9379	0.9680
					89	0.9745	0.9871	0.9423	0.9703
					90	0.9777	0.9887	0.9464	0.9725
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6363	0.7777	0.6360	0.7775					
2	0.6365	0.7779	0.6363	0.7777					
3	0.6368	0.7781	0.6365	0.7779					
4	0.6371	0.7783	0.6368	0.7781					
5	0.6374	0.7785	0.6371	0.7783					
6	0.6377	0.7788	0.6374	0.7785					
7	0.6380	0.7790	0.6377	0.7788					
8	0.6384	0.7793	0.6381	0.7791					
9	0.6388	0.7796	0.6385	0.7793					
10	0.6392	0.7799	0.6389	0.7796					
11	0.6396	0.7802	0.6393	0.7800					
12	0.6401	0.7805	0.6397	0.7803					
13	0.6406	0.7809	0.6402	0.7807					
14	0.6411	0.7813	0.6407	0.7810					
15	0.6417	0.7817	0.6413	0.7814					
16	0.6423	0.7822	0.6419	0.7819					
17	0.6430	0.7827	0.6425	0.7824					
18	0.6437	0.7832	0.6432	0.7829					
19	0.6444	0.7838	0.6439	0.7834					
20	0.6452	0.7843	0.6447	0.7839					
21	0.6460	0.7850	0.6455	0.7846					
22	0.6469	0.7856	0.6464	0.7852					
23	0.6479	0.7863	0.6473	0.7859					
24	0.6489	0.7871	0.6483	0.7866					
25	0.6500	0.7879	0.6494	0.7874					
26	0.6511	0.7887	0.6505	0.7883					
27	0.6524	0.7896	0.6517	0.7891					
28	0.6537	0.7906	0.6530	0.7901					
29	0.6551	0.7916	0.6544	0.7911					
30	0.6567	0.7928	0.6559	0.7922					
31	0.6583	0.7939	0.6574	0.7933					
32	0.6600	0.7952	0.6591	0.7945					
33	0.6619	0.7965	0.6609	0.7958					
34	0.6638	0.7979	0.6627	0.7971					
35	0.6659	0.7994	0.6647	0.7986					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6488	0.7870	0.6475	0.7860
					37	0.6511	0.7887	0.6496	0.7876
					38	0.6535	0.7905	0.6519	0.7893
					39	0.6561	0.7923	0.6543	0.7910
					40	0.6589	0.7944	0.6568	0.7928
					41	0.6618	0.7965	0.6594	0.7947
					42	0.6649	0.7987	0.6621	0.7967
					43	0.6681	0.8010	0.6650	0.7988
					44	0.6715	0.8035	0.6680	0.8010
					45	0.6752	0.8061	0.6711	0.8032
					46	0.6790	0.8088	0.6744	0.8055
					47	0.6830	0.8116	0.6778	0.8079
					48	0.6872	0.8146	0.6813	0.8104
					49	0.6916	0.8177	0.6849	0.8130
					50	0.6963	0.8209	0.6887	0.8157
					51	0.7007	0.8240	0.6926	0.8184
					52	0.7054	0.8273	0.6968	0.8213
					53	0.7103	0.8306	0.7011	0.8243
					54	0.7154	0.8341	0.7056	0.8274
					55	0.7208	0.8377	0.7103	0.8306
					56	0.7264	0.8415	0.7152	0.8340
					57	0.7323	0.8454	0.7204	0.8375
					58	0.7384	0.8495	0.7257	0.8411
					59	0.7448	0.8537	0.7313	0.8448
					60	0.7514	0.8581	0.7371	0.8487
					61	0.7584	0.8626	0.7432	0.8527
					62	0.7656	0.8672	0.7494	0.8568
					63	0.7730	0.8720	0.7558	0.8609
					64	0.7808	0.8769	0.7625	0.8652
					65	0.7887	0.8819	0.7693	0.8696
					66	0.7969	0.8870	0.7763	0.8741
					67	0.8053	0.8922	0.7835	0.8786
					68	0.8139	0.8974	0.7908	0.8832
					69	0.8227	0.9027	0.7983	0.8878
					70	0.8316	0.9080	0.8058	0.8925
					71	0.8405	0.9134	0.8134	0.8971
					72	0.8495	0.9187	0.8211	0.9018
					73	0.8586	0.9239	0.8288	0.9064
					74	0.8676	0.9291	0.8365	0.9110
					75	0.8765	0.9342	0.8442	0.9155
					76	0.8852	0.9391	0.8518	0.9200
					77	0.8939	0.9440	0.8594	0.9244
					78	0.9023	0.9486	0.8668	0.9286
					79	0.9104	0.9531	0.8741	0.9328
					80	0.9182	0.9574	0.8812	0.9369
					81	0.9257	0.9614	0.8881	0.9408
					82	0.9328	0.9652	0.8949	0.9445
					83	0.9395	0.9688	0.9014	0.9481
					84	0.9458	0.9721	0.9077	0.9516
					85	0.9516	0.9752	0.9137	0.9549
					86	0.9570	0.9780	0.9194	0.9580
					87	0.9620	0.9806	0.9249	0.9610
					88	0.9665	0.9829	0.9301	0.9638
					89	0.9705	0.9850	0.9350	0.9664
					90	0.9742	0.9869	0.9396	0.9688

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6286	0.7719	0.6274	0.7710
					37	0.6309	0.7736	0.6295	0.7726
					38	0.6333	0.7755	0.6317	0.7743
					39	0.6358	0.7774	0.6341	0.7761
					40	0.6385	0.7794	0.6365	0.7779
					41	0.6414	0.7815	0.6391	0.7798
					42	0.6445	0.7838	0.6419	0.7819
					43	0.6477	0.7862	0.6447	0.7840
					44	0.6511	0.7887	0.6477	0.7862
					45	0.6547	0.7913	0.6508	0.7884
					46	0.6584	0.7941	0.6540	0.7908
					47	0.6624	0.7969	0.6573	0.7933
					48	0.6666	0.8000	0.6608	0.7958
					49	0.6710	0.8031	0.6644	0.7984
					50	0.6757	0.8064	0.6682	0.8011
					51	0.6801	0.8096	0.6721	0.8039
					52	0.6847	0.8129	0.6762	0.8068
					53	0.6896	0.8163	0.6805	0.8099
					54	0.6947	0.8199	0.6850	0.8130
					55	0.7001	0.8236	0.6897	0.8164
					56	0.7057	0.8275	0.6946	0.8198
					57	0.7116	0.8315	0.6998	0.8234
					58	0.7177	0.8357	0.7052	0.8271
					59	0.7242	0.8400	0.7108	0.8309
					60	0.7309	0.8445	0.7166	0.8349
					61	0.7379	0.8492	0.7227	0.8390
					62	0.7452	0.8540	0.7290	0.8433
					63	0.7528	0.8590	0.7356	0.8476
					64	0.7607	0.8641	0.7424	0.8521
					65	0.7689	0.8694	0.7493	0.8567
					66	0.7774	0.8747	0.7565	0.8614
					67	0.7861	0.8802	0.7639	0.8662
					68	0.7950	0.8858	0.7715	0.8710
					69	0.8041	0.8914	0.7792	0.8759
					70	0.8134	0.8971	0.7870	0.8808
					71	0.8229	0.9028	0.7950	0.8858
					72	0.8324	0.9085	0.8030	0.8908
					73	0.8420	0.9142	0.8111	0.8957
					74	0.8516	0.9199	0.8193	0.9007
					75	0.8612	0.9254	0.8274	0.9056
					76	0.8707	0.9309	0.8355	0.9104
					77	0.8800	0.9362	0.8436	0.9152
					78	0.8892	0.9413	0.8516	0.9198
					79	0.8981	0.9463	0.8594	0.9244
					80	0.9067	0.9511	0.8671	0.9288
					81	0.9150	0.9556	0.8747	0.9331
					82	0.9229	0.9599	0.8820	0.9373
					83	0.9304	0.9640	0.8891	0.9413
					84	0.9375	0.9677	0.8960	0.9452
					85	0.9441	0.9713	0.9027	0.9488
					86	0.9502	0.9745	0.9090	0.9523
					87	0.9559	0.9774	0.9151	0.9557
					88	0.9610	0.9801	0.9208	0.9588
					89	0.9657	0.9825	0.9263	0.9617
					90	0.9699	0.9847	0.9315	0.9645

Columns Below To Be Used
for Service Retirement

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.5983	0.7486	0.5980	0.7485
2	0.5985	0.7488	0.5982	0.7486
3	0.5987	0.7490	0.5985	0.7488
4	0.5990	0.7492	0.5987	0.7490
5	0.5993	0.7494	0.5990	0.7492
6	0.5996	0.7497	0.5993	0.7495
7	0.5999	0.7499	0.5996	0.7497
8	0.6002	0.7502	0.6000	0.7500
9	0.6006	0.7505	0.6003	0.7502
10	0.6010	0.7508	0.6007	0.7505
11	0.6014	0.7511	0.6011	0.7509
12	0.6019	0.7514	0.6015	0.7512
13	0.6023	0.7518	0.6020	0.7516
14	0.6028	0.7522	0.6025	0.7519
15	0.6034	0.7526	0.6030	0.7523
16	0.6040	0.7531	0.6036	0.7528
17	0.6046	0.7536	0.6042	0.7532
18	0.6053	0.7541	0.6048	0.7537
19	0.6060	0.7546	0.6055	0.7543
20	0.6067	0.7552	0.6062	0.7548
21	0.6075	0.7558	0.6070	0.7554
22	0.6083	0.7565	0.6078	0.7561
23	0.6092	0.7572	0.6087	0.7568
24	0.6102	0.7579	0.6096	0.7575
25	0.6112	0.7587	0.6107	0.7583
26	0.6123	0.7596	0.6117	0.7591
27	0.6135	0.7605	0.6129	0.7600
28	0.6148	0.7615	0.6141	0.7610
29	0.6162	0.7625	0.6155	0.7620
30	0.6176	0.7636	0.6169	0.7630
31	0.6192	0.7648	0.6184	0.7642
32	0.6208	0.7661	0.6200	0.7654
33	0.6226	0.7674	0.6217	0.7667
34	0.6245	0.7688	0.6235	0.7681
35	0.6265	0.7703	0.6254	0.7695

Columns Below To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6076	0.7559	0.6064	0.7550
					37	0.6098	0.7576	0.6085	0.7566
					38	0.6121	0.7594	0.6107	0.7583
					39	0.6146	0.7613	0.6130	0.7601
					40	0.6173	0.7634	0.6154	0.7619
					41	0.6201	0.7655	0.6180	0.7639
					42	0.6231	0.7678	0.6207	0.7659
					43	0.6263	0.7702	0.6235	0.7681
					44	0.6297	0.7728	0.6264	0.7703
					45	0.6332	0.7754	0.6295	0.7726
					46	0.6370	0.7782	0.6326	0.7750
					47	0.6409	0.7812	0.6360	0.7775
					48	0.6450	0.7842	0.6394	0.7800
					49	0.6494	0.7874	0.6430	0.7827
					50	0.6540	0.7908	0.6467	0.7854
					51	0.6584	0.7940	0.6506	0.7883
					52	0.6630	0.7974	0.6546	0.7913
					53	0.6678	0.8008	0.6589	0.7944
					54	0.6729	0.8045	0.6633	0.7976
					55	0.6783	0.8083	0.6680	0.8010
					56	0.6839	0.8123	0.6729	0.8045
					57	0.6897	0.8164	0.6781	0.8081
					58	0.6959	0.8207	0.6834	0.8119
					59	0.7023	0.8251	0.6890	0.8159
					60	0.7091	0.8298	0.6949	0.8200
					61	0.7162	0.8346	0.7010	0.8242
					62	0.7236	0.8396	0.7074	0.8286
					63	0.7313	0.8448	0.7140	0.8332
					64	0.7393	0.8501	0.7209	0.8378
					65	0.7476	0.8556	0.7280	0.8426
					66	0.7563	0.8612	0.7353	0.8475
					67	0.7652	0.8670	0.7429	0.8525
					68	0.7744	0.8729	0.7506	0.8575
					69	0.7839	0.8789	0.7586	0.8627
					70	0.7936	0.8849	0.7667	0.8679
					71	0.8035	0.8910	0.7749	0.8732
					72	0.8135	0.8972	0.7833	0.8785
					73	0.8236	0.9033	0.7918	0.8838
					74	0.8338	0.9094	0.8003	0.8891
					75	0.8441	0.9154	0.8089	0.8944
					76	0.8542	0.9214	0.8175	0.8996
					77	0.8643	0.9272	0.8260	0.9047
					78	0.8743	0.9329	0.8345	0.9098
					79	0.8840	0.9384	0.8430	0.9148
					80	0.8935	0.9438	0.8512	0.9196
					81	0.9027	0.9488	0.8594	0.9244
					82	0.9114	0.9537	0.8673	0.9290
					83	0.9198	0.9582	0.8751	0.9334
					84	0.9277	0.9625	0.8826	0.9376
					85	0.9352	0.9665	0.8899	0.9417
					86	0.9421	0.9702	0.8969	0.9456
					87	0.9485	0.9736	0.9036	0.9493
					88	0.9544	0.9767	0.9099	0.9528
					89	0.9598	0.9795	0.9160	0.9562
					90	0.9646	0.9820	0.9218	0.9593
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.5781	0.7326	0.5778	0.7324					
2	0.5783	0.7328	0.5781	0.7326					
3	0.5785	0.7330	0.5783	0.7328					
4	0.5788	0.7332	0.5785	0.7330					
5	0.5791	0.7334	0.5788	0.7332					
6	0.5793	0.7337	0.5791	0.7334					
7	0.5797	0.7339	0.5794	0.7337					
8	0.5800	0.7342	0.5797	0.7340					
9	0.5803	0.7345	0.5801	0.7342					
10	0.5807	0.7348	0.5804	0.7345					
11	0.5811	0.7351	0.5808	0.7348					
12	0.5816	0.7354	0.5812	0.7352					
13	0.5820	0.7358	0.5817	0.7355					
14	0.5825	0.7362	0.5822	0.7359					
15	0.5830	0.7366	0.5827	0.7363					
16	0.5836	0.7371	0.5832	0.7367					
17	0.5842	0.7375	0.5838	0.7372					
18	0.5849	0.7381	0.5844	0.7377					
19	0.5855	0.7386	0.5851	0.7382					
20	0.5863	0.7392	0.5858	0.7388					
21	0.5870	0.7398	0.5865	0.7394					
22	0.5878	0.7404	0.5873	0.7400					
23	0.5887	0.7411	0.5882	0.7407					
24	0.5896	0.7419	0.5891	0.7414					
25	0.5906	0.7426	0.5901	0.7422					
26	0.5917	0.7435	0.5911	0.7430					
27	0.5929	0.7444	0.5923	0.7439					
28	0.5941	0.7454	0.5935	0.7449					
29	0.5954	0.7464	0.5948	0.7459					
30	0.5968	0.7475	0.5961	0.7470					
31	0.5984	0.7487	0.5976	0.7481					
32	0.6000	0.7500	0.5992	0.7493					
33	0.6017	0.7513	0.6008	0.7506					
34	0.6035	0.7527	0.6026	0.7520					
35	0.6055	0.7543	0.6044	0.7534					

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5856	0.7387	0.5846	0.7378
					37	0.5878	0.7404	0.5866	0.7394
					38	0.5901	0.7422	0.5887	0.7411
					39	0.5926	0.7442	0.5910	0.7429
					40	0.5952	0.7462	0.5934	0.7448
					41	0.5979	0.7484	0.5959	0.7468
					42	0.6009	0.7507	0.5985	0.7489
					43	0.6040	0.7531	0.6013	0.7510
					44	0.6073	0.7557	0.6042	0.7533
					45	0.6108	0.7584	0.6072	0.7556
					46	0.6145	0.7612	0.6103	0.7580
					47	0.6184	0.7642	0.6136	0.7605
					48	0.6225	0.7673	0.6170	0.7631
					49	0.6268	0.7706	0.6205	0.7658
					50	0.6313	0.7740	0.6242	0.7686
					51	0.6356	0.7772	0.6280	0.7715
					52	0.6402	0.7806	0.6320	0.7745
					53	0.6450	0.7842	0.6362	0.7776
					54	0.6500	0.7879	0.6406	0.7809
					55	0.6553	0.7917	0.6452	0.7844
					56	0.6608	0.7958	0.6501	0.7879
					57	0.6667	0.8000	0.6552	0.7917
					58	0.6728	0.8044	0.6605	0.7956
					59	0.6792	0.8090	0.6661	0.7996
					60	0.6860	0.8138	0.6720	0.8038
					61	0.6931	0.8187	0.6781	0.8082
					62	0.7005	0.8239	0.6845	0.8127
					63	0.7083	0.8292	0.6911	0.8174
					64	0.7164	0.8348	0.6980	0.8222
					65	0.7249	0.8405	0.7052	0.8271
					66	0.7337	0.8464	0.7126	0.8322
					67	0.7428	0.8524	0.7203	0.8374
					68	0.7522	0.8586	0.7282	0.8427
					69	0.7620	0.8649	0.7364	0.8482
					70	0.7720	0.8713	0.7447	0.8537
					71	0.7823	0.8778	0.7532	0.8592
					72	0.7927	0.8844	0.7619	0.8648
					73	0.8034	0.8910	0.7707	0.8705
					74	0.8141	0.8976	0.7796	0.8761
					75	0.8250	0.9041	0.7885	0.8818
					76	0.8359	0.9106	0.7976	0.8874
					77	0.8467	0.9170	0.8066	0.8929
					78	0.8574	0.9232	0.8156	0.8984
					79	0.8680	0.9293	0.8245	0.9038
					80	0.8783	0.9352	0.8334	0.9091
					81	0.8884	0.9409	0.8421	0.9143
					82	0.8981	0.9463	0.8507	0.9193
					83	0.9074	0.9514	0.8590	0.9242
					84	0.9162	0.9563	0.8672	0.9289
					85	0.9246	0.9608	0.8751	0.9334
					86	0.9324	0.9650	0.8827	0.9377
					87	0.9397	0.9689	0.8900	0.9418
					88	0.9464	0.9724	0.8971	0.9457
					89	0.9525	0.9757	0.9037	0.9494
					90	0.9581	0.9786	0.9101	0.9529
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.5571	0.7155	0.5568	0.7153					
2	0.5573	0.7157	0.5571	0.7155					
3	0.5575	0.7159	0.5573	0.7157					
4	0.5578	0.7161	0.5575	0.7159					
5	0.5580	0.7163	0.5578	0.7161					
6	0.5583	0.7166	0.5581	0.7163					
7	0.5586	0.7168	0.5583	0.7166					
8	0.5589	0.7171	0.5587	0.7168					
9	0.5593	0.7173	0.5590	0.7171					
10	0.5596	0.7176	0.5594	0.7174					
11	0.5600	0.7180	0.5597	0.7177					
12	0.5604	0.7183	0.5601	0.7181					
13	0.5609	0.7187	0.5606	0.7184					
14	0.5614	0.7191	0.5610	0.7188					
15	0.5619	0.7195	0.5615	0.7192					
16	0.5624	0.7199	0.5620	0.7196					
17	0.5630	0.7204	0.5626	0.7201					
18	0.5636	0.7209	0.5632	0.7206					
19	0.5643	0.7215	0.5638	0.7211					
20	0.5650	0.7220	0.5645	0.7216					
21	0.5657	0.7226	0.5652	0.7222					
22	0.5665	0.7233	0.5660	0.7229					
23	0.5674	0.7240	0.5668	0.7235					
24	0.5683	0.7247	0.5677	0.7243					
25	0.5692	0.7255	0.5687	0.7250					
26	0.5703	0.7263	0.5697	0.7259					
27	0.5714	0.7272	0.5708	0.7268					
28	0.5726	0.7282	0.5720	0.7277					
29	0.5739	0.7292	0.5732	0.7287					
30	0.5752	0.7303	0.5745	0.7298					
31	0.5767	0.7315	0.5760	0.7309					
32	0.5783	0.7328	0.5775	0.7322					
33	0.5799	0.7341	0.5791	0.7335					
34	0.5817	0.7355	0.5808	0.7348					
35	0.5836	0.7371	0.5826	0.7363					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5628	0.7203	0.5618	0.7194
					37	0.5649	0.7220	0.5638	0.7211
					38	0.5672	0.7238	0.5659	0.7228
					39	0.5696	0.7258	0.5681	0.7246
					40	0.5721	0.7278	0.5704	0.7265
					41	0.5748	0.7300	0.5729	0.7285
					42	0.5777	0.7323	0.5755	0.7305
					43	0.5807	0.7348	0.5782	0.7327
					44	0.5840	0.7373	0.5810	0.7350
					45	0.5874	0.7401	0.5840	0.7373
					46	0.5910	0.7429	0.5870	0.7398
					47	0.5948	0.7459	0.5903	0.7423
					48	0.5988	0.7491	0.5936	0.7450
					49	0.6031	0.7524	0.5970	0.7477
					50	0.6076	0.7559	0.6006	0.7505
					51	0.6118	0.7592	0.6044	0.7534
					52	0.6163	0.7626	0.6083	0.7564
					53	0.6210	0.7662	0.6124	0.7596
					54	0.6259	0.7699	0.6167	0.7629
					55	0.6311	0.7739	0.6213	0.7664
					56	0.6366	0.7780	0.6261	0.7701
					57	0.6424	0.7823	0.6311	0.7739
					58	0.6485	0.7867	0.6364	0.7778
					59	0.6549	0.7914	0.6420	0.7819
					60	0.6616	0.7963	0.6478	0.7862
					61	0.6686	0.8014	0.6539	0.7907
					62	0.6761	0.8067	0.6602	0.7953
					63	0.6838	0.8122	0.6669	0.8001
					64	0.6920	0.8180	0.6738	0.8051
					65	0.7005	0.8239	0.6810	0.8102
					66	0.7094	0.8300	0.6885	0.8155
					67	0.7187	0.8363	0.6962	0.8209
					68	0.7283	0.8428	0.7042	0.8265
					69	0.7383	0.8494	0.7125	0.8321
					70	0.7486	0.8562	0.7210	0.8379
					71	0.7591	0.8631	0.7297	0.8437
					72	0.7700	0.8701	0.7386	0.8497
					73	0.7811	0.8771	0.7477	0.8556
					74	0.7924	0.8842	0.7569	0.8616
					75	0.8038	0.8912	0.7662	0.8677
					76	0.8153	0.8983	0.7756	0.8737
					77	0.8268	0.9052	0.7851	0.8796
					78	0.8383	0.9121	0.7946	0.8855
					79	0.8497	0.9188	0.8040	0.8914
					80	0.8609	0.9253	0.8134	0.8971
					81	0.8719	0.9316	0.8226	0.9027
					82	0.8825	0.9376	0.8318	0.9082
					83	0.8928	0.9434	0.8407	0.9135
					84	0.9026	0.9488	0.8495	0.9186
					85	0.9120	0.9540	0.8580	0.9236
					86	0.9208	0.9587	0.8662	0.9283
					87	0.9290	0.9632	0.8742	0.9329
					88	0.9366	0.9673	0.8818	0.9372
					89	0.9436	0.9710	0.8891	0.9413
					90	0.9500	0.9743	0.8961	0.9452

Columns Below To Be Used
for Service Retirement

Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.5353	0.6973	0.5350	0.6971
2	0.5355	0.6975	0.5352	0.6973
3	0.5357	0.6976	0.5354	0.6974
4	0.5359	0.6978	0.5357	0.6976
5	0.5362	0.6981	0.5359	0.6979
6	0.5364	0.6983	0.5362	0.6981
7	0.5367	0.6985	0.5365	0.6983
8	0.5370	0.6988	0.5368	0.6986
9	0.5374	0.6991	0.5371	0.6988
10	0.5377	0.6994	0.5374	0.6991
11	0.5381	0.6997	0.5378	0.6994
12	0.5385	0.7000	0.5382	0.6998
13	0.5389	0.7004	0.5386	0.7001
14	0.5394	0.7008	0.5391	0.7005
15	0.5399	0.7012	0.5395	0.7009
16	0.5404	0.7016	0.5400	0.7013
17	0.5410	0.7021	0.5406	0.7018
18	0.5416	0.7026	0.5411	0.7023
19	0.5422	0.7032	0.5418	0.7028
20	0.5429	0.7037	0.5424	0.7033
21	0.5436	0.7043	0.5431	0.7039
22	0.5443	0.7050	0.5439	0.7045
23	0.5452	0.7056	0.5447	0.7052
24	0.5460	0.7064	0.5455	0.7059
25	0.5470	0.7071	0.5464	0.7067
26	0.5480	0.7080	0.5474	0.7075
27	0.5490	0.7089	0.5485	0.7084
28	0.5502	0.7098	0.5496	0.7093
29	0.5514	0.7109	0.5508	0.7103
30	0.5527	0.7120	0.5521	0.7114
31	0.5542	0.7131	0.5535	0.7126
32	0.5557	0.7144	0.5549	0.7138
33	0.5573	0.7157	0.5565	0.7151
34	0.5590	0.7171	0.5582	0.7164
35	0.5609	0.7187	0.5599	0.7179

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5425	0.7034	0.5415	0.7026
					37	0.5445	0.7051	0.5435	0.7042
					38	0.5467	0.7070	0.5455	0.7059
					39	0.5491	0.7089	0.5477	0.7078
					40	0.5515	0.7110	0.5500	0.7097
					41	0.5542	0.7132	0.5524	0.7117
					42	0.5570	0.7155	0.5549	0.7138
					43	0.5600	0.7179	0.5576	0.7160
					44	0.5631	0.7205	0.5604	0.7183
					45	0.5665	0.7233	0.5633	0.7206
					46	0.5700	0.7261	0.5663	0.7231
					47	0.5738	0.7292	0.5694	0.7257
					48	0.5777	0.7324	0.5727	0.7283
					49	0.5819	0.7357	0.5761	0.7311
					50	0.5863	0.7392	0.5796	0.7339
					51	0.5905	0.7425	0.5833	0.7368
					52	0.5949	0.7460	0.5872	0.7399
					53	0.5995	0.7496	0.5912	0.7431
					54	0.6044	0.7534	0.5955	0.7465
					55	0.6095	0.7574	0.6000	0.7500
					56	0.6149	0.7616	0.6047	0.7537
					57	0.6206	0.7659	0.6097	0.7575
					58	0.6267	0.7705	0.6150	0.7616
					59	0.6330	0.7752	0.6205	0.7658
					60	0.6397	0.7802	0.6262	0.7702
					61	0.6467	0.7854	0.6323	0.7747
					62	0.6541	0.7909	0.6386	0.7795
					63	0.6619	0.7965	0.6453	0.7844
					64	0.6700	0.8024	0.6522	0.7895
					65	0.6786	0.8085	0.6594	0.7948
					66	0.6876	0.8149	0.6670	0.8002
					67	0.6969	0.8214	0.6748	0.8058
					68	0.7067	0.8281	0.6829	0.8116
					69	0.7168	0.8351	0.6913	0.8175
					70	0.7273	0.8422	0.7000	0.8235
					71	0.7382	0.8494	0.7089	0.8296
					72	0.7494	0.8568	0.7180	0.8359
					73	0.7609	0.8642	0.7274	0.8422
					74	0.7726	0.8717	0.7369	0.8485
					75	0.7846	0.8793	0.7466	0.8549
					76	0.7967	0.8868	0.7564	0.8613
					77	0.8088	0.8943	0.7663	0.8677
					78	0.8210	0.9017	0.7762	0.8740
					79	0.8332	0.9090	0.7862	0.8803
					80	0.8452	0.9161	0.7961	0.8865
					81	0.8570	0.9230	0.8059	0.8925
					82	0.8686	0.9297	0.8157	0.8985
					83	0.8797	0.9360	0.8252	0.9042
					84	0.8905	0.9421	0.8346	0.9099
					85	0.9007	0.9478	0.8438	0.9153
					86	0.9104	0.9531	0.8527	0.9205
					87	0.9196	0.9581	0.8613	0.9255
					88	0.9280	0.9627	0.8696	0.9302
					89	0.9359	0.9669	0.8775	0.9347
					90	0.9430	0.9707	0.8851	0.9390
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.5158	0.6806	0.5156	0.6804					
2	0.5160	0.6807	0.5158	0.6805					
3	0.5162	0.6809	0.5160	0.6807					
4	0.5164	0.6811	0.5162	0.6809					
5	0.5167	0.6813	0.5165	0.6811					
6	0.5169	0.6816	0.5167	0.6814					
7	0.5172	0.6818	0.5170	0.6816					
8	0.5175	0.6821	0.5173	0.6819					
9	0.5178	0.6823	0.5176	0.6821					
10	0.5182	0.6826	0.5179	0.6824					
11	0.5185	0.6830	0.5183	0.6827					
12	0.5189	0.6833	0.5187	0.6830					
13	0.5194	0.6837	0.5191	0.6834					
14	0.5198	0.6840	0.5195	0.6838					
15	0.5203	0.6845	0.5199	0.6842					
16	0.5208	0.6849	0.5204	0.6846					
17	0.5213	0.6854	0.5210	0.6850					
18	0.5219	0.6859	0.5215	0.6855					
19	0.5225	0.6864	0.5221	0.6860					
20	0.5232	0.6869	0.5227	0.6866					
21	0.5239	0.6875	0.5234	0.6871					
22	0.5246	0.6882	0.5241	0.6878					
23	0.5254	0.6888	0.5249	0.6884					
24	0.5262	0.6896	0.5257	0.6891					
25	0.5271	0.6903	0.5266	0.6899					
26	0.5281	0.6912	0.5276	0.6907					
27	0.5291	0.6921	0.5286	0.6916					
28	0.5302	0.6930	0.5297	0.6925					
29	0.5314	0.6940	0.5308	0.6935					
30	0.5327	0.6951	0.5321	0.6946					
31	0.5341	0.6963	0.5334	0.6957					
32	0.5355	0.6975	0.5349	0.6969					
33	0.5371	0.6989	0.5364	0.6982					
34	0.5388	0.7003	0.5380	0.6996					
35	0.5406	0.7018	0.5397	0.7011					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5218	0.6858	0.5209	0.6850
					37	0.5238	0.6875	0.5228	0.6866
					38	0.5259	0.6893	0.5248	0.6884
					39	0.5282	0.6913	0.5269	0.6902
					40	0.5306	0.6933	0.5292	0.6921
					41	0.5332	0.6955	0.5315	0.6941
					42	0.5359	0.6979	0.5340	0.6962
					43	0.5388	0.7003	0.5366	0.6984
					44	0.5419	0.7029	0.5393	0.7007
					45	0.5452	0.7057	0.5422	0.7031
					46	0.5487	0.7086	0.5451	0.7056
					47	0.5523	0.7116	0.5482	0.7082
					48	0.5562	0.7148	0.5515	0.7109
					49	0.5603	0.7182	0.5548	0.7136
					50	0.5646	0.7218	0.5582	0.7165
					51	0.5687	0.7251	0.5618	0.7194
					52	0.5730	0.7286	0.5656	0.7225
					53	0.5776	0.7322	0.5696	0.7258
					54	0.5824	0.7361	0.5738	0.7292
					55	0.5874	0.7401	0.5782	0.7327
					56	0.5927	0.7443	0.5829	0.7365
					57	0.5983	0.7487	0.5878	0.7404
					58	0.6043	0.7533	0.5929	0.7445
					59	0.6105	0.7582	0.5984	0.7487
					60	0.6171	0.7632	0.6041	0.7532
					61	0.6241	0.7685	0.6101	0.7578
					62	0.6314	0.7741	0.6164	0.7627
					63	0.6391	0.7799	0.6230	0.7677
					64	0.6473	0.7859	0.6299	0.7730
					65	0.6559	0.7922	0.6372	0.7784
					66	0.6648	0.7987	0.6447	0.7840
					67	0.6743	0.8054	0.6526	0.7898
					68	0.6841	0.8124	0.6608	0.7957
					69	0.6944	0.8196	0.6693	0.8019
					70	0.7051	0.8270	0.6780	0.8081
					71	0.7162	0.8346	0.6871	0.8145
					72	0.7276	0.8423	0.6964	0.8211
					73	0.7394	0.8502	0.7060	0.8277
					74	0.7516	0.8582	0.7158	0.8344
					75	0.7640	0.8662	0.7258	0.8411
					76	0.7766	0.8743	0.7360	0.8479
					77	0.7894	0.8823	0.7463	0.8547
					78	0.8023	0.8903	0.7567	0.8615
					79	0.8151	0.8982	0.7671	0.8682
					80	0.8280	0.9059	0.7775	0.8748
					81	0.8406	0.9134	0.7879	0.8814
					82	0.8531	0.9207	0.7982	0.8878
					83	0.8652	0.9277	0.8084	0.8941
					84	0.8769	0.9344	0.8185	0.9002
					85	0.8881	0.9407	0.8283	0.9061
					86	0.8988	0.9467	0.8379	0.9118
					87	0.9089	0.9523	0.8471	0.9172
					88	0.9183	0.9574	0.8561	0.9225
					89	0.9270	0.9621	0.8647	0.9274
					90	0.9350	0.9664	0.8729	0.9322

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.5009	0.6674	0.5000	0.6667
					37	0.5028	0.6691	0.5019	0.6683
					38	0.5049	0.6710	0.5038	0.6701
					39	0.5070	0.6729	0.5059	0.6719
					40	0.5094	0.6750	0.5081	0.6738
					41	0.5119	0.6772	0.5104	0.6758
					42	0.5146	0.6795	0.5128	0.6779
					43	0.5174	0.6819	0.5153	0.6801
					44	0.5204	0.6846	0.5180	0.6825
					45	0.5236	0.6873	0.5208	0.6849
					46	0.5270	0.6902	0.5237	0.6874
					47	0.5306	0.6933	0.5267	0.6900
					48	0.5343	0.6965	0.5298	0.6927
					49	0.5384	0.6999	0.5331	0.6954
					50	0.5426	0.7035	0.5364	0.6983
					51	0.5466	0.7068	0.5400	0.7013
					52	0.5508	0.7103	0.5437	0.7044
					53	0.5552	0.7140	0.5476	0.7076
					54	0.5599	0.7178	0.5517	0.7111
					55	0.5648	0.7219	0.5560	0.7147
					56	0.5700	0.7261	0.5606	0.7184
					57	0.5755	0.7306	0.5654	0.7224
					58	0.5813	0.7353	0.5705	0.7265
					59	0.5875	0.7402	0.5758	0.7308
					60	0.5940	0.7453	0.5815	0.7353
					61	0.6009	0.7507	0.5874	0.7401
					62	0.6081	0.7563	0.5936	0.7450
					63	0.6158	0.7622	0.6002	0.7501
					64	0.6239	0.7684	0.6071	0.7555
					65	0.6324	0.7748	0.6143	0.7610
					66	0.6413	0.7815	0.6218	0.7668
					67	0.6508	0.7884	0.6297	0.7728
					68	0.6607	0.7957	0.6379	0.7789
					69	0.6710	0.8031	0.6464	0.7852
					70	0.6818	0.8108	0.6553	0.7917
					71	0.6930	0.8187	0.6645	0.7984
					72	0.7047	0.8268	0.6739	0.8052
					73	0.7168	0.8351	0.6837	0.8121
					74	0.7293	0.8434	0.6937	0.8192
					75	0.7421	0.8520	0.7040	0.8263
					76	0.7552	0.8605	0.7145	0.8335
					77	0.7685	0.8691	0.7251	0.8407
					78	0.7820	0.8777	0.7359	0.8479
					79	0.7956	0.8862	0.7468	0.8550
					80	0.8092	0.8945	0.7577	0.8622
					81	0.8227	0.9027	0.7687	0.8692
					82	0.8360	0.9107	0.7796	0.8761
					83	0.8491	0.9184	0.7904	0.8829
					84	0.8618	0.9258	0.8010	0.8895
					85	0.8741	0.9328	0.8115	0.8959
					86	0.8858	0.9394	0.8217	0.9022
					87	0.8969	0.9456	0.8317	0.9081
					88	0.9073	0.9514	0.8414	0.9139
					89	0.9170	0.9567	0.8507	0.9193
					90	0.9259	0.9615	0.8596	0.9245

Columns Below To Be Used
for Service Retirement

Columns Below To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4797	0.6484	0.4789	0.6477
					37	0.4816	0.6501	0.4807	0.6493
					38	0.4836	0.6519	0.4826	0.6510
					39	0.4857	0.6538	0.4846	0.6528
					40	0.4879	0.6559	0.4867	0.6548
					41	0.4904	0.6580	0.4890	0.6568
					42	0.4929	0.6604	0.4913	0.6589
					43	0.4957	0.6628	0.4938	0.6611
					44	0.4986	0.6654	0.4964	0.6634
					45	0.5017	0.6682	0.4991	0.6659
					46	0.5050	0.6711	0.5019	0.6684
					47	0.5085	0.6742	0.5049	0.6710
					48	0.5122	0.6774	0.5079	0.6737
					49	0.5161	0.6808	0.5111	0.6765
					50	0.5202	0.6844	0.5144	0.6793
					51	0.5241	0.6877	0.5178	0.6823
					52	0.5282	0.6913	0.5214	0.6854
					53	0.5325	0.6949	0.5252	0.6887
					54	0.5371	0.6988	0.5292	0.6922
					55	0.5419	0.7029	0.5335	0.6958
					56	0.5470	0.7071	0.5379	0.6996
					57	0.5523	0.7116	0.5426	0.7035
					58	0.5580	0.7163	0.5476	0.7077
					59	0.5640	0.7213	0.5529	0.7121
					60	0.5704	0.7264	0.5584	0.7166
					61	0.5772	0.7319	0.5642	0.7214
					62	0.5843	0.7376	0.5704	0.7264
					63	0.5918	0.7436	0.5769	0.7317
					64	0.5998	0.7499	0.5837	0.7371
					65	0.6083	0.7564	0.5908	0.7428
					66	0.6172	0.7633	0.5983	0.7487
					67	0.6265	0.7704	0.6061	0.7548
					68	0.6364	0.7778	0.6143	0.7611
					69	0.6468	0.7855	0.6229	0.7676
					70	0.6576	0.7935	0.6318	0.7743
					71	0.6690	0.8017	0.6410	0.7812
					72	0.6808	0.8101	0.6506	0.7883
					73	0.6931	0.8187	0.6605	0.7955
					74	0.7058	0.8275	0.6707	0.8029
					75	0.7189	0.8365	0.6812	0.8104
					76	0.7325	0.8456	0.6919	0.8179
					77	0.7463	0.8547	0.7029	0.8255
					78	0.7603	0.8639	0.7140	0.8332
					79	0.7746	0.8730	0.7253	0.8408
					80	0.7889	0.8820	0.7367	0.8484
					81	0.8032	0.8909	0.7481	0.8559
					82	0.8174	0.8995	0.7596	0.8634
					83	0.8314	0.9080	0.7710	0.8707
					84	0.8451	0.9161	0.7823	0.8778
					85	0.8584	0.9238	0.7934	0.8848
					86	0.8712	0.9312	0.8043	0.8915
					87	0.8834	0.9381	0.8150	0.8981
					88	0.8949	0.9445	0.8254	0.9043
					89	0.9056	0.9505	0.8354	0.9103
					90	0.9156	0.9559	0.8450	0.9160
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.4559	0.6263	0.4557	0.6261					
2	0.4561	0.6264	0.4559	0.6262					
3	0.4562	0.6266	0.4560	0.6264					
4	0.4564	0.6268	0.4562	0.6266					
5	0.4567	0.6270	0.4565	0.6268					
6	0.4569	0.6272	0.4567	0.6270					
7	0.4571	0.6274	0.4569	0.6273					
8	0.4574	0.6277	0.4572	0.6275					
9	0.4577	0.6280	0.4575	0.6278					
10	0.4580	0.6283	0.4578	0.6280					
11	0.4583	0.6286	0.4581	0.6283					
12	0.4587	0.6289	0.4584	0.6287					
13	0.4590	0.6292	0.4588	0.6290					
14	0.4594	0.6296	0.4592	0.6294					
15	0.4599	0.6300	0.4596	0.6297					
16	0.4603	0.6304	0.4600	0.6302					
17	0.4608	0.6309	0.4605	0.6306					
18	0.4613	0.6314	0.4610	0.6310					
19	0.4619	0.6319	0.4615	0.6315					
20	0.4624	0.6324	0.4621	0.6321					
21	0.4631	0.6330	0.4626	0.6326					
22	0.4637	0.6336	0.4633	0.6332					
23	0.4644	0.6343	0.4640	0.6339					
24	0.4651	0.6349	0.4647	0.6345					
25	0.4659	0.6357	0.4655	0.6353					
26	0.4668	0.6365	0.4664	0.6361					
27	0.4677	0.6373	0.4673	0.6369					
28	0.4687	0.6383	0.4682	0.6378					
29	0.4698	0.6393	0.4693	0.6388					
30	0.4709	0.6403	0.4704	0.6398					
31	0.4722	0.6414	0.4716	0.6409					
32	0.4735	0.6427	0.4729	0.6421					
33	0.4749	0.6440	0.4743	0.6434					
34	0.4764	0.6453	0.4757	0.6447					
35	0.4780	0.6468	0.4773	0.6462					

Columns Below To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4584	0.6287	0.4577	0.6280
					37	0.4602	0.6303	0.4594	0.6296
					38	0.4621	0.6321	0.4613	0.6313
					39	0.4642	0.6340	0.4632	0.6331
					40	0.4664	0.6361	0.4652	0.6350
					41	0.4687	0.6382	0.4674	0.6371
					42	0.4712	0.6406	0.4697	0.6392
					43	0.4738	0.6430	0.4721	0.6414
					44	0.4767	0.6456	0.4746	0.6437
					45	0.4797	0.6484	0.4773	0.6461
					46	0.4829	0.6513	0.4800	0.6487
					47	0.4863	0.6543	0.4829	0.6513
					48	0.4898	0.6576	0.4859	0.6540
					49	0.4936	0.6610	0.4889	0.6568
					50	0.4976	0.6646	0.4921	0.6596
					51	0.5014	0.6679	0.4955	0.6626
					52	0.5054	0.6714	0.4990	0.6657
					53	0.5095	0.6751	0.5027	0.6690
					54	0.5140	0.6790	0.5066	0.6725
					55	0.5186	0.6830	0.5107	0.6761
					56	0.5236	0.6873	0.5150	0.6799
					57	0.5288	0.6918	0.5196	0.6839
					58	0.5344	0.6965	0.5245	0.6881
					59	0.5402	0.7015	0.5296	0.6925
					60	0.5465	0.7067	0.5350	0.6971
					61	0.5531	0.7122	0.5407	0.7019
					62	0.5601	0.7180	0.5468	0.7070
					63	0.5675	0.7241	0.5531	0.7123
					64	0.5753	0.7304	0.5598	0.7178
					65	0.5836	0.7371	0.5669	0.7236
					66	0.5924	0.7441	0.5743	0.7296
					67	0.6017	0.7513	0.5821	0.7358
					68	0.6115	0.7589	0.5902	0.7423
					69	0.6218	0.7668	0.5987	0.7490
					70	0.6327	0.7750	0.6076	0.7559
					71	0.6440	0.7835	0.6169	0.7630
					72	0.6559	0.7922	0.6265	0.7704
					73	0.6683	0.8012	0.6365	0.7779
					74	0.6813	0.8104	0.6468	0.7855
					75	0.6947	0.8198	0.6575	0.7933
					76	0.7085	0.8294	0.6684	0.8013
					77	0.7227	0.8390	0.6796	0.8093
					78	0.7373	0.8488	0.6911	0.8173
					79	0.7521	0.8585	0.7027	0.8254
					80	0.7671	0.8682	0.7145	0.8335
					81	0.7822	0.8778	0.7264	0.8415
					82	0.7972	0.8872	0.7384	0.8495
					83	0.8121	0.8963	0.7503	0.8574
					84	0.8268	0.9052	0.7622	0.8651
					85	0.8412	0.9137	0.7740	0.8726
					86	0.8550	0.9218	0.7856	0.8799
					87	0.8683	0.9295	0.7969	0.8870
					88	0.8809	0.9367	0.8080	0.8938
					89	0.8928	0.9434	0.8187	0.9003
					90	0.9038	0.9495	0.8291	0.9066
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.4356	0.6069	0.4354	0.6067					
2	0.4358	0.6070	0.4356	0.6068					
3	0.4359	0.6072	0.4358	0.6070					
4	0.4361	0.6074	0.4360	0.6072					
5	0.4363	0.6076	0.4362	0.6074					
6	0.4366	0.6078	0.4364	0.6076					
7	0.4368	0.6080	0.4366	0.6078					
8	0.4371	0.6083	0.4369	0.6081					
9	0.4373	0.6085	0.4371	0.6083					
10	0.4376	0.6088	0.4374	0.6086					
11	0.4379	0.6091	0.4377	0.6089					
12	0.4383	0.6094	0.4380	0.6092					
13	0.4386	0.6098	0.4384	0.6096					
14	0.4390	0.6102	0.4388	0.6099					
15	0.4394	0.6105	0.4391	0.6103					
16	0.4399	0.6110	0.4396	0.6107					
17	0.4403	0.6114	0.4400	0.6111					
18	0.4408	0.6119	0.4405	0.6116					
19	0.4413	0.6124	0.4410	0.6121					
20	0.4419	0.6129	0.4415	0.6126					
21	0.4425	0.6135	0.4421	0.6131					
22	0.4431	0.6141	0.4427	0.6137					
23	0.4438	0.6147	0.4434	0.6143					
24	0.4445	0.6154	0.4441	0.6150					
25	0.4452	0.6161	0.4448	0.6157					
26	0.4461	0.6169	0.4456	0.6165					
27	0.4469	0.6178	0.4465	0.6174					
28	0.4479	0.6187	0.4474	0.6183					
29	0.4489	0.6197	0.4484	0.6192					
30	0.4500	0.6207	0.4495	0.6202					
31	0.4512	0.6218	0.4507	0.6213					
32	0.4524	0.6230	0.4519	0.6225					
33	0.4538	0.6243	0.4532	0.6237					
34	0.4552	0.6257	0.4546	0.6251					
35	0.4568	0.6271	0.4561	0.6265					

Columns Below To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4371	0.6083	0.4365	0.6077
					37	0.4388	0.6100	0.4381	0.6093
					38	0.4407	0.6117	0.4399	0.6110
					39	0.4426	0.6136	0.4417	0.6128
					40	0.4447	0.6156	0.4437	0.6147
					41	0.4470	0.6178	0.4458	0.6167
					42	0.4494	0.6201	0.4480	0.6188
					43	0.4519	0.6225	0.4503	0.6210
					44	0.4547	0.6251	0.4528	0.6233
					45	0.4576	0.6278	0.4553	0.6258
					46	0.4606	0.6307	0.4580	0.6283
					47	0.4639	0.6338	0.4608	0.6309
					48	0.4674	0.6370	0.4637	0.6336
					49	0.4711	0.6404	0.4667	0.6364
					50	0.4749	0.6440	0.4698	0.6392
					51	0.4786	0.6473	0.4730	0.6422
					52	0.4824	0.6508	0.4764	0.6453
					53	0.4865	0.6545	0.4800	0.6486
					54	0.4907	0.6584	0.4837	0.6521
					55	0.4953	0.6624	0.4877	0.6557
					56	0.5001	0.6667	0.4920	0.6595
					57	0.5051	0.6712	0.4964	0.6635
					58	0.5105	0.6759	0.5012	0.6677
					59	0.5162	0.6809	0.5061	0.6721
					60	0.5223	0.6862	0.5114	0.6767
					61	0.5287	0.6917	0.5170	0.6816
					62	0.5355	0.6975	0.5229	0.6867
					63	0.5428	0.7036	0.5291	0.6921
					64	0.5504	0.7100	0.5357	0.6977
					65	0.5586	0.7168	0.5426	0.7035
					66	0.5672	0.7239	0.5499	0.7096
					67	0.5764	0.7313	0.5576	0.7160
					68	0.5861	0.7390	0.5656	0.7226
					69	0.5963	0.7471	0.5741	0.7294
					70	0.6070	0.7555	0.5829	0.7365
					71	0.6184	0.7642	0.5922	0.7438
					72	0.6303	0.7732	0.6018	0.7514
					73	0.6427	0.7825	0.6118	0.7592
					74	0.6558	0.7921	0.6222	0.7671
					75	0.6693	0.8019	0.6330	0.7752
					76	0.6834	0.8119	0.6441	0.7835
					77	0.6979	0.8221	0.6555	0.7919
					78	0.7129	0.8324	0.6672	0.8004
					79	0.7282	0.8427	0.6791	0.8089
					80	0.7438	0.8531	0.6913	0.8175
					81	0.7596	0.8634	0.7036	0.8260
					82	0.7754	0.8735	0.7160	0.8345
					83	0.7912	0.8834	0.7284	0.8429
					84	0.8068	0.8931	0.7409	0.8512
					85	0.8222	0.9024	0.7533	0.8593
					86	0.8372	0.9114	0.7655	0.8672
					87	0.8516	0.9198	0.7775	0.8748
					88	0.8654	0.9278	0.7893	0.8823
					89	0.8784	0.9353	0.8008	0.8894
					90	0.8906	0.9421	0.8119	0.8962
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.4153	0.5869	0.4151	0.5867					
2	0.4155	0.5870	0.4153	0.5868					
3	0.4156	0.5872	0.4154	0.5870					
4	0.4158	0.5874	0.4156	0.5872					
5	0.4160	0.5876	0.4158	0.5874					
6	0.4162	0.5878	0.4160	0.5876					
7	0.4164	0.5880	0.4163	0.5878					
8	0.4167	0.5883	0.4165	0.5881					
9	0.4169	0.5885	0.4168	0.5883					
10	0.4172	0.5888	0.4170	0.5886					
11	0.4175	0.5891	0.4173	0.5889					
12	0.4178	0.5894	0.4176	0.5892					
13	0.4182	0.5897	0.4180	0.5895					
14	0.4185	0.5901	0.4183	0.5899					
15	0.4189	0.5905	0.4187	0.5902					
16	0.4194	0.5909	0.4191	0.5906					
17	0.4198	0.5914	0.4195	0.5911					
18	0.4203	0.5918	0.4200	0.5915					
19	0.4208	0.5923	0.4204	0.5920					
20	0.4213	0.5928	0.4209	0.5925					
21	0.4219	0.5934	0.4215	0.5930					
22	0.4225	0.5940	0.4221	0.5936					
23	0.4231	0.5946	0.4227	0.5942					
24	0.4238	0.5953	0.4234	0.5949					
25	0.4245	0.5960	0.4241	0.5956					
26	0.4253	0.5968	0.4249	0.5964					
27	0.4261	0.5976	0.4257	0.5972					
28	0.4270	0.5985	0.4266	0.5981					
29	0.4280	0.5994	0.4276	0.5990					
30	0.4291	0.6005	0.4286	0.6000					
31	0.4302	0.6016	0.4297	0.6011					
32	0.4314	0.6027	0.4309	0.6022					
33	0.4327	0.6040	0.4321	0.6035					
34	0.4341	0.6053	0.4335	0.6048					
35	0.4355	0.6068	0.4349	0.6062					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.4159	0.5874	0.4152	0.5868
					37	0.4175	0.5890	0.4168	0.5884
					38	0.4192	0.5908	0.4185	0.5901
					39	0.4211	0.5926	0.4203	0.5918
					40	0.4231	0.5946	0.4222	0.5937
					41	0.4253	0.5968	0.4242	0.5957
					42	0.4276	0.5990	0.4263	0.5978
					43	0.4300	0.6014	0.4286	0.6000
					44	0.4327	0.6040	0.4310	0.6023
					45	0.4355	0.6067	0.4334	0.6048
					46	0.4384	0.6096	0.4360	0.6073
					47	0.4416	0.6126	0.4387	0.6099
					48	0.4449	0.6158	0.4415	0.6126
					49	0.4485	0.6192	0.4444	0.6153
					50	0.4522	0.6228	0.4474	0.6182
					51	0.4557	0.6261	0.4505	0.6212
					52	0.4594	0.6296	0.4538	0.6243
					53	0.4633	0.6332	0.4572	0.6275
					54	0.4674	0.6371	0.4609	0.6310
					55	0.4718	0.6411	0.4647	0.6346
					56	0.4764	0.6454	0.4688	0.6384
					57	0.4813	0.6499	0.4732	0.6424
					58	0.4865	0.6546	0.4777	0.6466
					59	0.4921	0.6596	0.4826	0.6510
					60	0.4979	0.6648	0.4877	0.6557
					61	0.5042	0.6704	0.4931	0.6605
					62	0.5108	0.6762	0.4989	0.6657
					63	0.5178	0.6823	0.5050	0.6711
					64	0.5253	0.6888	0.5114	0.6767
					65	0.5333	0.6956	0.5182	0.6826
					66	0.5417	0.7028	0.5253	0.6888
					67	0.5507	0.7103	0.5328	0.6952
					68	0.5602	0.7181	0.5408	0.7019
					69	0.5703	0.7263	0.5491	0.7089
					70	0.5809	0.7349	0.5578	0.7162
					71	0.5921	0.7438	0.5670	0.7237
					72	0.6040	0.7531	0.5766	0.7314
					73	0.6164	0.7627	0.5866	0.7394
					74	0.6294	0.7726	0.5970	0.7476
					75	0.6431	0.7828	0.6078	0.7561
					76	0.6573	0.7932	0.6190	0.7647
					77	0.6721	0.8039	0.6305	0.7734
					78	0.6873	0.8147	0.6424	0.7823
					79	0.7031	0.8256	0.6546	0.7913
					80	0.7191	0.8366	0.6670	0.8003
					81	0.7355	0.8476	0.6797	0.8093
					82	0.7521	0.8585	0.6925	0.8183
					83	0.7687	0.8692	0.7054	0.8273
					84	0.7852	0.8797	0.7184	0.8361
					85	0.8016	0.8899	0.7313	0.8448
					86	0.8176	0.8996	0.7441	0.8533
					87	0.8331	0.9090	0.7568	0.8616
					88	0.8481	0.9178	0.7693	0.8696
					89	0.8623	0.9261	0.7815	0.8773
					90	0.8757	0.9337	0.7933	0.8847

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3947	0.5660	0.3942	0.5654
					37	0.3963	0.5676	0.3957	0.5670
					38	0.3979	0.5693	0.3973	0.5686
					39	0.3997	0.5712	0.3990	0.5704
					40	0.4017	0.5731	0.4008	0.5723
					41	0.4037	0.5752	0.4028	0.5742
					42	0.4059	0.5774	0.4048	0.5763
					43	0.4083	0.5798	0.4070	0.5785
					44	0.4108	0.5823	0.4093	0.5808
					45	0.4135	0.5850	0.4116	0.5832
					46	0.4163	0.5879	0.4141	0.5857
					47	0.4193	0.5909	0.4167	0.5883
					48	0.4226	0.5941	0.4194	0.5910
					49	0.4260	0.5975	0.4222	0.5938
					50	0.4296	0.6010	0.4251	0.5966
					51	0.4329	0.6043	0.4281	0.5995
					52	0.4365	0.6077	0.4312	0.6026
					53	0.4402	0.6113	0.4346	0.6058
					54	0.4442	0.6152	0.4381	0.6093
					55	0.4484	0.6192	0.4418	0.6129
					56	0.4529	0.6234	0.4458	0.6166
					57	0.4576	0.6279	0.4499	0.6206
					58	0.4626	0.6326	0.4544	0.6248
					59	0.4679	0.6375	0.4590	0.6292
					60	0.4736	0.6428	0.4640	0.6339
					61	0.4796	0.6483	0.4693	0.6388
					62	0.4860	0.6541	0.4748	0.6439
					63	0.4928	0.6603	0.4807	0.6493
					64	0.5001	0.6668	0.4870	0.6550
					65	0.5078	0.6736	0.4936	0.6609
					66	0.5161	0.6808	0.5006	0.6672
					67	0.5248	0.6884	0.5079	0.6737
					68	0.5341	0.6963	0.5157	0.6805
					69	0.5439	0.7046	0.5239	0.6876
					70	0.5544	0.7133	0.5325	0.6949
					71	0.5655	0.7224	0.5415	0.7026
					72	0.5772	0.7319	0.5510	0.7105
					73	0.5895	0.7417	0.5610	0.7187
					74	0.6025	0.7519	0.5713	0.7272
					75	0.6161	0.7625	0.5821	0.7359
					76	0.6304	0.7733	0.5933	0.7448
					77	0.6453	0.7844	0.6050	0.7539
					78	0.6608	0.7957	0.6170	0.7631
					79	0.6768	0.8072	0.6293	0.7725
					80	0.6932	0.8188	0.6420	0.7819
					81	0.7101	0.8305	0.6549	0.7915
					82	0.7273	0.8421	0.6680	0.8010
					83	0.7446	0.8536	0.6813	0.8105
					84	0.7620	0.8649	0.6947	0.8199
					85	0.7792	0.8759	0.7082	0.8292
					86	0.7963	0.8866	0.7216	0.8383
					87	0.8130	0.8968	0.7349	0.8472
					88	0.8291	0.9065	0.7480	0.8558
					89	0.8445	0.9157	0.7608	0.8642
					90	0.8591	0.9242	0.7734	0.8722

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3739	0.5442	0.3733	0.5437
					37	0.3753	0.5458	0.3748	0.5452
					38	0.3769	0.5475	0.3763	0.5468
					39	0.3786	0.5493	0.3780	0.5486
					40	0.3804	0.5512	0.3797	0.5504
					41	0.3824	0.5533	0.3816	0.5524
					42	0.3845	0.5554	0.3835	0.5544
					43	0.3868	0.5578	0.3856	0.5566
					44	0.3892	0.5603	0.3878	0.5589
					45	0.3917	0.5629	0.3901	0.5612
					46	0.3945	0.5657	0.3925	0.5637
					47	0.3974	0.5687	0.3950	0.5663
					48	0.4004	0.5719	0.3976	0.5690
					49	0.4037	0.5752	0.4003	0.5717
					50	0.4072	0.5787	0.4030	0.5745
					51	0.4104	0.5820	0.4059	0.5774
					52	0.4138	0.5854	0.4089	0.5805
					53	0.4174	0.5889	0.4121	0.5837
					54	0.4212	0.5927	0.4155	0.5871
					55	0.4252	0.5967	0.4191	0.5906
					56	0.4295	0.6009	0.4229	0.5944
					57	0.4340	0.6053	0.4269	0.5983
					58	0.4388	0.6100	0.4311	0.6025
					59	0.4439	0.6149	0.4357	0.6069
					60	0.4494	0.6201	0.4404	0.6115
					61	0.4552	0.6256	0.4455	0.6164
					62	0.4613	0.6314	0.4509	0.6216
					63	0.4679	0.6375	0.4566	0.6270
					64	0.4749	0.6440	0.4627	0.6327
					65	0.4824	0.6509	0.4691	0.6386
					66	0.4904	0.6581	0.4759	0.6449
					67	0.4989	0.6657	0.4831	0.6514
					68	0.5079	0.6737	0.4906	0.6583
					69	0.5175	0.6821	0.4986	0.6655
					70	0.5277	0.6909	0.5071	0.6729
					71	0.5386	0.7001	0.5160	0.6807
					72	0.5501	0.7097	0.5253	0.6888
					73	0.5622	0.7198	0.5351	0.6972
					74	0.5751	0.7302	0.5454	0.7058
					75	0.5886	0.7410	0.5561	0.7147
					76	0.6028	0.7522	0.5673	0.7239
					77	0.6178	0.7637	0.5789	0.7333
					78	0.6333	0.7755	0.5910	0.7429
					79	0.6495	0.7875	0.6034	0.7527
					80	0.6663	0.7997	0.6162	0.7625
					81	0.6835	0.8120	0.6293	0.7725
					82	0.7012	0.8244	0.6427	0.7825
					83	0.7191	0.8366	0.6564	0.7925
					84	0.7372	0.8487	0.6702	0.8025
					85	0.7554	0.8606	0.6840	0.8124
					86	0.7734	0.8722	0.6979	0.8221
					87	0.7911	0.8834	0.7118	0.8316
					88	0.8083	0.8940	0.7255	0.8409
					89	0.8250	0.9041	0.7390	0.8499
					90	0.8408	0.9135	0.7522	0.8586

Columns Below To Be Used for Service Retirement				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.3551	0.5241	0.3549	0.5239
2	0.3552	0.5242	0.3551	0.5241
3	0.3554	0.5244	0.3552	0.5242
4	0.3555	0.5245	0.3554	0.5244
5	0.3557	0.5247	0.3555	0.5246
6	0.3559	0.5249	0.3557	0.5248
7	0.3561	0.5251	0.3559	0.5250
8	0.3563	0.5254	0.3561	0.5252
9	0.3565	0.5256	0.3563	0.5254
10	0.3567	0.5259	0.3566	0.5257
11	0.3570	0.5262	0.3568	0.5260
12	0.3573	0.5264	0.3571	0.5263
13	0.3576	0.5268	0.3574	0.5266
14	0.3579	0.5271	0.3577	0.5269
15	0.3582	0.5275	0.3580	0.5273
16	0.3586	0.5279	0.3584	0.5276
17	0.3590	0.5283	0.3587	0.5280
18	0.3594	0.5287	0.3591	0.5284
19	0.3598	0.5292	0.3595	0.5289
20	0.3602	0.5297	0.3600	0.5294
21	0.3607	0.5302	0.3604	0.5299
22	0.3612	0.5307	0.3609	0.5304
23	0.3618	0.5313	0.3615	0.5310
24	0.3624	0.5320	0.3620	0.5316
25	0.3630	0.5326	0.3627	0.5323
26	0.3637	0.5334	0.3633	0.5330
27	0.3644	0.5341	0.3641	0.5338
28	0.3652	0.5350	0.3648	0.5346
29	0.3660	0.5359	0.3656	0.5355
30	0.3669	0.5368	0.3665	0.5364
31	0.3679	0.5379	0.3675	0.5375
32	0.3689	0.5390	0.3685	0.5385
33	0.3700	0.5402	0.3696	0.5397
34	0.3712	0.5414	0.3707	0.5409
35	0.3725	0.5428	0.3720	0.5423

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3534	0.5222	0.3529	0.5217
					37	0.3548	0.5237	0.3543	0.5232
					38	0.3563	0.5254	0.3557	0.5248
					39	0.3579	0.5271	0.3573	0.5265
					40	0.3596	0.5290	0.3590	0.5283
					41	0.3615	0.5310	0.3607	0.5302
					42	0.3635	0.5332	0.3626	0.5322
					43	0.3656	0.5355	0.3646	0.5344
					44	0.3679	0.5379	0.3667	0.5366
					45	0.3704	0.5405	0.3689	0.5390
					46	0.3730	0.5433	0.3712	0.5414
					47	0.3758	0.5463	0.3736	0.5440
					48	0.3787	0.5494	0.3761	0.5466
					49	0.3818	0.5527	0.3787	0.5493
					50	0.3852	0.5561	0.3813	0.5521
					51	0.3882	0.5593	0.3841	0.5550
					52	0.3915	0.5627	0.3870	0.5580
					53	0.3949	0.5662	0.3900	0.5612
					54	0.3985	0.5699	0.3933	0.5645
					55	0.4024	0.5738	0.3967	0.5680
					56	0.4064	0.5780	0.4003	0.5718
					57	0.4108	0.5823	0.4042	0.5757
					58	0.4154	0.5869	0.4083	0.5798
					59	0.4203	0.5918	0.4126	0.5842
					60	0.4255	0.5970	0.4172	0.5888
					61	0.4310	0.6024	0.4221	0.5936
					62	0.4370	0.6082	0.4273	0.5987
					63	0.4433	0.6143	0.4328	0.6041
					64	0.4500	0.6207	0.4387	0.6098
					65	0.4573	0.6276	0.4449	0.6158
					66	0.4649	0.6348	0.4514	0.6220
					67	0.4732	0.6424	0.4584	0.6286
					68	0.4819	0.6504	0.4658	0.6355
					69	0.4912	0.6588	0.4736	0.6427
					70	0.5012	0.6677	0.4818	0.6503
					71	0.5117	0.6770	0.4905	0.6581
					72	0.5230	0.6868	0.4996	0.6663
					73	0.5349	0.6970	0.5093	0.6749
					74	0.5475	0.7076	0.5194	0.6837
					75	0.5609	0.7187	0.5300	0.6928
					76	0.5750	0.7301	0.5411	0.7022
					77	0.5898	0.7420	0.5527	0.7119
					78	0.6054	0.7542	0.5647	0.7218
					79	0.6216	0.7667	0.5772	0.7319
					80	0.6385	0.7794	0.5900	0.7422
					81	0.6561	0.7923	0.6033	0.7526
					82	0.6741	0.8053	0.6169	0.7631
					83	0.6925	0.8183	0.6308	0.7736
					84	0.7112	0.8312	0.6449	0.7841
					85	0.7301	0.8440	0.6591	0.7945
					86	0.7489	0.8565	0.6734	0.8049
					87	0.7676	0.8685	0.6878	0.8150
					88	0.7860	0.8801	0.7020	0.8249
					89	0.8038	0.8912	0.7161	0.8346
					90	0.8208	0.9016	0.7300	0.8439

Columns Below To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3334	0.5001	0.3330	0.4996
					37	0.3347	0.5016	0.3343	0.5011
					38	0.3361	0.5032	0.3357	0.5026
					39	0.3377	0.5049	0.3371	0.5043
					40	0.3393	0.5067	0.3387	0.5060
					41	0.3411	0.5087	0.3404	0.5079
					42	0.3430	0.5108	0.3422	0.5099
					43	0.3450	0.5130	0.3441	0.5120
					44	0.3472	0.5154	0.3461	0.5142
					45	0.3495	0.5180	0.3482	0.5166
					46	0.3520	0.5207	0.3504	0.5190
					47	0.3546	0.5236	0.3527	0.5215
					48	0.3574	0.5266	0.3551	0.5241
					49	0.3604	0.5299	0.3576	0.5268
					50	0.3636	0.5333	0.3601	0.5295
					51	0.3665	0.5364	0.3627	0.5323
					52	0.3696	0.5397	0.3655	0.5353
					53	0.3729	0.5432	0.3684	0.5384
					54	0.3763	0.5468	0.3715	0.5417
					55	0.3800	0.5507	0.3748	0.5452
					56	0.3839	0.5548	0.3782	0.5489
					57	0.3880	0.5591	0.3819	0.5528
					58	0.3924	0.5636	0.3858	0.5568
					59	0.3971	0.5684	0.3900	0.5612
					60	0.4020	0.5735	0.3944	0.5657
					61	0.4073	0.5789	0.3991	0.5705
					62	0.4130	0.5846	0.4041	0.5756
					63	0.4191	0.5906	0.4094	0.5810
					64	0.4256	0.5970	0.4150	0.5866
					65	0.4325	0.6038	0.4210	0.5925
					66	0.4399	0.6110	0.4273	0.5988
					67	0.4478	0.6186	0.4341	0.6054
					68	0.4562	0.6266	0.4412	0.6123
					69	0.4652	0.6350	0.4488	0.6195
					70	0.4748	0.6439	0.4568	0.6271
					71	0.4851	0.6533	0.4652	0.6350
					72	0.4960	0.6631	0.4742	0.6433
					73	0.5076	0.6734	0.4836	0.6519
					74	0.5200	0.6842	0.4935	0.6609
					75	0.5331	0.6954	0.5040	0.6702
					76	0.5470	0.7071	0.5149	0.6798
					77	0.5616	0.7193	0.5264	0.6897
					78	0.5771	0.7318	0.5383	0.6999
					79	0.5933	0.7447	0.5507	0.7103
					80	0.6102	0.7580	0.5636	0.7209
					81	0.6279	0.7714	0.5769	0.7317
					82	0.6461	0.7850	0.5906	0.7426
					83	0.6649	0.7987	0.6047	0.7536
					84	0.6841	0.8124	0.6190	0.7647
					85	0.7036	0.8260	0.6335	0.7757
					86	0.7232	0.8394	0.6482	0.7866
					87	0.7427	0.8524	0.6630	0.7973
					88	0.7620	0.8650	0.6777	0.8079
					89	0.7809	0.8770	0.6923	0.8182
					90	0.7992	0.8884	0.7067	0.8282

Columns Below To Be Used
for Service Retirement

Columns Below To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.3141	0.4780	0.3137	0.4776
					37	0.3153	0.4794	0.3149	0.4790
					38	0.3167	0.4810	0.3162	0.4805
					39	0.3181	0.4827	0.3176	0.4821
					40	0.3197	0.4844	0.3191	0.4838
					41	0.3213	0.4864	0.3207	0.4857
					42	0.3231	0.4884	0.3224	0.4876
					43	0.3250	0.4906	0.3242	0.4897
					44	0.3271	0.4930	0.3261	0.4919
					45	0.3293	0.4955	0.3282	0.4941
					46	0.3317	0.4981	0.3303	0.4965
					47	0.3342	0.5009	0.3325	0.4990
					48	0.3368	0.5039	0.3347	0.5016
					49	0.3397	0.5071	0.3371	0.5042
					50	0.3427	0.5105	0.3395	0.5069
					51	0.3455	0.5135	0.3420	0.5097
					52	0.3484	0.5168	0.3446	0.5126
					53	0.3515	0.5202	0.3474	0.5157
					54	0.3548	0.5237	0.3504	0.5189
					55	0.3583	0.5275	0.3535	0.5223
					56	0.3619	0.5315	0.3568	0.5260
					57	0.3659	0.5357	0.3603	0.5298
					58	0.3700	0.5402	0.3641	0.5338
					59	0.3745	0.5449	0.3680	0.5380
					60	0.3792	0.5499	0.3723	0.5425
					61	0.3843	0.5552	0.3767	0.5473
					62	0.3897	0.5609	0.3815	0.5523
					63	0.3955	0.5668	0.3866	0.5576
					64	0.4017	0.5731	0.3920	0.5632
					65	0.4083	0.5799	0.3977	0.5691
					66	0.4154	0.5870	0.4038	0.5753
					67	0.4230	0.5945	0.4103	0.5819
					68	0.4311	0.6024	0.4172	0.5888
					69	0.4397	0.6108	0.4245	0.5960
					70	0.4490	0.6197	0.4323	0.6036
					71	0.4589	0.6291	0.4405	0.6116
					72	0.4695	0.6390	0.4492	0.6199
					73	0.4807	0.6493	0.4584	0.6286
					74	0.4927	0.6602	0.4681	0.6377
					75	0.5055	0.6716	0.4783	0.6471
					76	0.5191	0.6835	0.4890	0.6568
					77	0.5335	0.6958	0.5003	0.6669
					78	0.5488	0.7087	0.5121	0.6773
					79	0.5648	0.7219	0.5244	0.6880
					80	0.5817	0.7356	0.5373	0.6990
					81	0.5994	0.7495	0.5506	0.7101
					82	0.6177	0.7637	0.5643	0.7215
					83	0.6367	0.7780	0.5784	0.7329
					84	0.6562	0.7925	0.5929	0.7444
					85	0.6762	0.8068	0.6077	0.7560
					86	0.6964	0.8210	0.6226	0.7674
					87	0.7167	0.8350	0.6377	0.7788
					88	0.7369	0.8485	0.6528	0.7899
					89	0.7567	0.8615	0.6679	0.8009
					90	0.7761	0.8739	0.6828	0.8115
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.2982	0.4594	0.2981	0.4593					
2	0.2983	0.4596	0.2982	0.4594					
3	0.2985	0.4597	0.2984	0.4596					
4	0.2986	0.4599	0.2985	0.4597					
5	0.2987	0.4600	0.2986	0.4599					
6	0.2989	0.4602	0.2988	0.4601					
7	0.2991	0.4604	0.2989	0.4603					
8	0.2992	0.4606	0.2991	0.4605					
9	0.2994	0.4609	0.2993	0.4607					
10	0.2996	0.4611	0.2995	0.4610					
11	0.2998	0.4613	0.2997	0.4612					
12	0.3001	0.4616	0.2999	0.4615					
13	0.3003	0.4619	0.3002	0.4618					
14	0.3006	0.4622	0.3004	0.4621					
15	0.3009	0.4626	0.3007	0.4624					
16	0.3012	0.4629	0.3010	0.4627					
17	0.3015	0.4633	0.3013	0.4631					
18	0.3018	0.4637	0.3016	0.4635					
19	0.3022	0.4641	0.3020	0.4639					
20	0.3026	0.4646	0.3024	0.4643					
21	0.3030	0.4651	0.3028	0.4648					
22	0.3034	0.4656	0.3032	0.4653					
23	0.3039	0.4661	0.3036	0.4658					
24	0.3044	0.4667	0.3041	0.4664					
25	0.3049	0.4673	0.3047	0.4670					
26	0.3055	0.4680	0.3052	0.4677					
27	0.3061	0.4687	0.3058	0.4684					
28	0.3067	0.4695	0.3065	0.4692					
29	0.3074	0.4703	0.3072	0.4700					
30	0.3082	0.4712	0.3079	0.4708					
31	0.3090	0.4721	0.3087	0.4718					
32	0.3099	0.4731	0.3096	0.4728					
33	0.3108	0.4742	0.3105	0.4739					
34	0.3118	0.4754	0.3115	0.4750					
35	0.3129	0.4767	0.3125	0.4762					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9433	0.9708	0.9413	0.9698
					37	0.9443	0.9713	0.9421	0.9702
					38	0.9452	0.9718	0.9429	0.9706
					39	0.9462	0.9723	0.9438	0.9711
					40	0.9472	0.9729	0.9446	0.9715
					41	0.9482	0.9734	0.9454	0.9720
					42	0.9493	0.9740	0.9463	0.9724
					43	0.9503	0.9745	0.9472	0.9729
					44	0.9514	0.9751	0.9480	0.9733
					45	0.9525	0.9757	0.9489	0.9738
					46	0.9537	0.9763	0.9498	0.9743
					47	0.9548	0.9769	0.9507	0.9747
					48	0.9560	0.9775	0.9516	0.9752
					49	0.9571	0.9781	0.9526	0.9757
					50	0.9583	0.9787	0.9535	0.9762
					51	0.9595	0.9793	0.9544	0.9767
					52	0.9606	0.9799	0.9553	0.9772
					53	0.9617	0.9805	0.9563	0.9777
					54	0.9629	0.9811	0.9572	0.9782
					55	0.9640	0.9817	0.9582	0.9786
					56	0.9652	0.9823	0.9592	0.9791
					57	0.9664	0.9829	0.9601	0.9797
					58	0.9676	0.9835	0.9611	0.9802
					59	0.9687	0.9841	0.9621	0.9807
					60	0.9699	0.9847	0.9630	0.9812
					61	0.9711	0.9853	0.9640	0.9817
					62	0.9722	0.9859	0.9650	0.9822
					63	0.9734	0.9865	0.9660	0.9827
					64	0.9746	0.9871	0.9669	0.9832
					65	0.9757	0.9877	0.9679	0.9837
					66	0.9769	0.9883	0.9689	0.9842
					67	0.9780	0.9889	0.9698	0.9847
					68	0.9791	0.9895	0.9708	0.9852
					69	0.9802	0.9900	0.9717	0.9857
					70	0.9813	0.9906	0.9727	0.9861
					71	0.9824	0.9911	0.9736	0.9866
					72	0.9835	0.9917	0.9745	0.9871
					73	0.9845	0.9922	0.9754	0.9876
					74	0.9855	0.9927	0.9764	0.9880
					75	0.9865	0.9932	0.9773	0.9885
					76	0.9874	0.9937	0.9781	0.9890
					77	0.9883	0.9941	0.9790	0.9894
					78	0.9892	0.9946	0.9799	0.9898
					79	0.9901	0.9950	0.9808	0.9903
					80	0.9909	0.9954	0.9816	0.9907
					81	0.9917	0.9958	0.9824	0.9911
					82	0.9924	0.9962	0.9832	0.9916
					83	0.9931	0.9965	0.9840	0.9920
					84	0.9938	0.9969	0.9848	0.9924
					85	0.9944	0.9972	0.9856	0.9927
					86	0.9949	0.9975	0.9863	0.9931
					87	0.9955	0.9977	0.9870	0.9935
					88	0.9960	0.9980	0.9877	0.9938
					89	0.9964	0.9982	0.9884	0.9942
					90	0.9968	0.9984	0.9890	0.9945

Columns Below Not To Be Used
for Service Retirement

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9411	0.9696	0.9391	0.9686
					37	0.9420	0.9702	0.9399	0.9690
					38	0.9430	0.9707	0.9407	0.9695
					39	0.9440	0.9712	0.9416	0.9699
					40	0.9451	0.9718	0.9424	0.9704
					41	0.9461	0.9723	0.9433	0.9708
					42	0.9472	0.9729	0.9442	0.9713
					43	0.9483	0.9735	0.9451	0.9718
					44	0.9495	0.9741	0.9460	0.9723
					45	0.9506	0.9747	0.9469	0.9727
					46	0.9518	0.9753	0.9479	0.9732
					47	0.9530	0.9759	0.9488	0.9737
					48	0.9542	0.9766	0.9498	0.9742
					49	0.9554	0.9772	0.9507	0.9747
					50	0.9567	0.9778	0.9517	0.9752
					51	0.9578	0.9785	0.9526	0.9758
					52	0.9590	0.9791	0.9536	0.9763
					53	0.9602	0.9797	0.9546	0.9768
					54	0.9614	0.9803	0.9556	0.9773
					55	0.9626	0.9810	0.9566	0.9778
					56	0.9638	0.9816	0.9576	0.9783
					57	0.9651	0.9822	0.9586	0.9789
					58	0.9663	0.9828	0.9596	0.9794
					59	0.9675	0.9835	0.9606	0.9799
					60	0.9687	0.9841	0.9617	0.9805
					61	0.9700	0.9847	0.9627	0.9810
					62	0.9712	0.9854	0.9637	0.9815
					63	0.9724	0.9860	0.9647	0.9820
					64	0.9736	0.9866	0.9657	0.9826
					65	0.9748	0.9872	0.9668	0.9831
					66	0.9760	0.9879	0.9678	0.9836
					67	0.9772	0.9885	0.9688	0.9841
					68	0.9784	0.9891	0.9698	0.9847
					69	0.9795	0.9897	0.9708	0.9852
					70	0.9807	0.9902	0.9717	0.9857
					71	0.9818	0.9908	0.9727	0.9862
					72	0.9829	0.9914	0.9737	0.9867
					73	0.9839	0.9919	0.9746	0.9872
					74	0.9850	0.9924	0.9756	0.9876
					75	0.9860	0.9929	0.9765	0.9881
					76	0.9870	0.9934	0.9775	0.9886
					77	0.9879	0.9939	0.9784	0.9891
					78	0.9888	0.9944	0.9793	0.9895
					79	0.9897	0.9948	0.9802	0.9900
					80	0.9906	0.9953	0.9810	0.9904
					81	0.9914	0.9957	0.9819	0.9909
					82	0.9921	0.9961	0.9827	0.9913
					83	0.9929	0.9964	0.9836	0.9917
					84	0.9935	0.9968	0.9844	0.9921
					85	0.9942	0.9971	0.9851	0.9925
					86	0.9948	0.9974	0.9859	0.9929
					87	0.9953	0.9977	0.9866	0.9933
					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					
1	0.9213	0.9591	0.9211	0.9589					
2	0.9216	0.9592	0.9214	0.9591					
3	0.9219	0.9593	0.9216	0.9592					
4	0.9221	0.9595	0.9219	0.9594					
5	0.9224	0.9596	0.9222	0.9595					
6	0.9227	0.9598	0.9225	0.9597					
7	0.9231	0.9600	0.9228	0.9598					
8	0.9234	0.9602	0.9231	0.9600					
9	0.9238	0.9604	0.9235	0.9602					
10	0.9241	0.9606	0.9238	0.9604					
11	0.9245	0.9608	0.9242	0.9606					
12	0.9249	0.9610	0.9246	0.9608					
13	0.9254	0.9612	0.9250	0.9610					
14	0.9258	0.9615	0.9254	0.9613					
15	0.9263	0.9617	0.9258	0.9615					
16	0.9268	0.9620	0.9263	0.9617					
17	0.9273	0.9623	0.9268	0.9620					
18	0.9278	0.9625	0.9272	0.9622					
19	0.9284	0.9628	0.9277	0.9625					
20	0.9289	0.9631	0.9283	0.9628					
21	0.9295	0.9635	0.9288	0.9631					
22	0.9301	0.9638	0.9294	0.9634					
23	0.9307	0.9641	0.9300	0.9637					
24	0.9314	0.9645	0.9305	0.9640					
25	0.9321	0.9648	0.9312	0.9644					
26	0.9328	0.9652	0.9318	0.9647					
27	0.9335	0.9656	0.9324	0.9650					
28	0.9342	0.9660	0.9331	0.9654					
29	0.9350	0.9664	0.9338	0.9658					
30	0.9358	0.9668	0.9345	0.9661					
31	0.9366	0.9673	0.9352	0.9665					
32	0.9375	0.9677	0.9360	0.9669					
33	0.9383	0.9682	0.9367	0.9673					
34	0.9392	0.9687	0.9375	0.9677					
35	0.9401	0.9691	0.9383	0.9681					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9388	0.9685	0.9368	0.9674
					37	0.9398	0.9690	0.9376	0.9678
					38	0.9409	0.9695	0.9385	0.9683
					39	0.9419	0.9701	0.9394	0.9687
					40	0.9430	0.9707	0.9403	0.9692
					41	0.9441	0.9712	0.9412	0.9697
					42	0.9452	0.9718	0.9421	0.9702
					43	0.9464	0.9724	0.9431	0.9707
					44	0.9475	0.9731	0.9440	0.9712
					45	0.9487	0.9737	0.9450	0.9717
					46	0.9500	0.9743	0.9459	0.9722
					47	0.9512	0.9750	0.9469	0.9727
					48	0.9524	0.9756	0.9479	0.9733
					49	0.9537	0.9763	0.9489	0.9738
					50	0.9550	0.9770	0.9499	0.9743
					51	0.9562	0.9776	0.9509	0.9748
					52	0.9575	0.9783	0.9519	0.9754
					53	0.9587	0.9789	0.9530	0.9759
					54	0.9600	0.9796	0.9540	0.9765
					55	0.9612	0.9802	0.9550	0.9770
					56	0.9625	0.9809	0.9561	0.9776
					57	0.9638	0.9815	0.9571	0.9781
					58	0.9650	0.9822	0.9582	0.9787
					59	0.9663	0.9829	0.9593	0.9792
					60	0.9676	0.9835	0.9603	0.9798
					61	0.9689	0.9842	0.9614	0.9803
					62	0.9701	0.9848	0.9625	0.9809
					63	0.9714	0.9855	0.9635	0.9814
					64	0.9727	0.9862	0.9646	0.9820
					65	0.9739	0.9868	0.9657	0.9825
					66	0.9752	0.9874	0.9667	0.9831
					67	0.9764	0.9881	0.9678	0.9836
					68	0.9776	0.9887	0.9688	0.9842
					69	0.9789	0.9893	0.9699	0.9847
					70	0.9800	0.9899	0.9709	0.9852
					71	0.9812	0.9905	0.9719	0.9858
					72	0.9823	0.9911	0.9729	0.9863
					73	0.9834	0.9917	0.9739	0.9868
					74	0.9845	0.9922	0.9749	0.9873
					75	0.9856	0.9927	0.9759	0.9878
					76	0.9866	0.9933	0.9769	0.9883
					77	0.9876	0.9938	0.9778	0.9888
					78	0.9885	0.9942	0.9788	0.9893
					79	0.9895	0.9947	0.9797	0.9897
					80	0.9903	0.9951	0.9806	0.9902
					81	0.9912	0.9956	0.9815	0.9906
					82	0.9919	0.9960	0.9823	0.9911
					83	0.9927	0.9963	0.9832	0.9915
					84	0.9934	0.9967	0.9840	0.9919
					85	0.9940	0.9970	0.9848	0.9924
					86	0.9946	0.9973	0.9856	0.9927
					87	0.9952	0.9976	0.9864	0.9931
					88	0.9957	0.9979	0.9871	0.9935
					89	0.9962	0.9981	0.9878	0.9939
					90	0.9966	0.9983	0.9885	0.9942
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.9185	0.9575	0.9183	0.9574					
2	0.9188	0.9577	0.9186	0.9576					
3	0.9191	0.9578	0.9188	0.9577					
4	0.9193	0.9580	0.9191	0.9579					
5	0.9196	0.9581	0.9194	0.9580					
6	0.9200	0.9583	0.9197	0.9582					
7	0.9203	0.9585	0.9200	0.9583					
8	0.9206	0.9587	0.9203	0.9585					
9	0.9210	0.9589	0.9207	0.9587					
10	0.9214	0.9591	0.9211	0.9589					
11	0.9218	0.9593	0.9214	0.9591					
12	0.9222	0.9595	0.9218	0.9593					
13	0.9226	0.9598	0.9222	0.9595					
14	0.9231	0.9600	0.9227	0.9598					
15	0.9236	0.9603	0.9231	0.9600					
16	0.9241	0.9605	0.9236	0.9603					
17	0.9246	0.9608	0.9241	0.9605					
18	0.9251	0.9611	0.9246	0.9608					
19	0.9257	0.9614	0.9251	0.9611					
20	0.9263	0.9617	0.9256	0.9614					
21	0.9269	0.9621	0.9262	0.9617					
22	0.9275	0.9624	0.9268	0.9620					
23	0.9282	0.9627	0.9274	0.9623					
24	0.9288	0.9631	0.9280	0.9626					
25	0.9295	0.9635	0.9286	0.9630					
26	0.9302	0.9639	0.9293	0.9633					
27	0.9310	0.9643	0.9299	0.9637					
28	0.9318	0.9647	0.9306	0.9641					
29	0.9326	0.9651	0.9313	0.9644					
30	0.9334	0.9655	0.9321	0.9648					
31	0.9342	0.9660	0.9328	0.9652					
32	0.9351	0.9665	0.9336	0.9656					
33	0.9360	0.9669	0.9343	0.9661					
34	0.9369	0.9674	0.9351	0.9665					
35	0.9379	0.9679	0.9360	0.9669					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9365	0.9672	0.9345	0.9661
					37	0.9376	0.9678	0.9353	0.9666
					38	0.9386	0.9683	0.9362	0.9671
					39	0.9397	0.9689	0.9372	0.9676
					40	0.9408	0.9695	0.9381	0.9681
					41	0.9420	0.9701	0.9390	0.9686
					42	0.9431	0.9707	0.9400	0.9691
					43	0.9443	0.9714	0.9410	0.9696
					44	0.9456	0.9720	0.9420	0.9701
					45	0.9468	0.9727	0.9430	0.9706
					46	0.9481	0.9733	0.9440	0.9712
					47	0.9494	0.9740	0.9450	0.9717
					48	0.9507	0.9747	0.9460	0.9723
					49	0.9520	0.9754	0.9471	0.9728
					50	0.9533	0.9761	0.9481	0.9734
					51	0.9546	0.9768	0.9491	0.9739
					52	0.9559	0.9774	0.9502	0.9745
					53	0.9572	0.9781	0.9513	0.9750
					54	0.9585	0.9788	0.9524	0.9756
					55	0.9598	0.9795	0.9535	0.9762
					56	0.9611	0.9802	0.9546	0.9767
					57	0.9624	0.9809	0.9557	0.9773
					58	0.9638	0.9815	0.9568	0.9779
					59	0.9651	0.9822	0.9579	0.9785
					60	0.9664	0.9829	0.9590	0.9791
					61	0.9678	0.9836	0.9601	0.9797
					62	0.9691	0.9843	0.9612	0.9802
					63	0.9704	0.9850	0.9624	0.9808
					64	0.9718	0.9857	0.9635	0.9814
					65	0.9731	0.9864	0.9646	0.9820
					66	0.9744	0.9870	0.9657	0.9826
					67	0.9757	0.9877	0.9668	0.9831
					68	0.9769	0.9883	0.9679	0.9837
					69	0.9782	0.9890	0.9690	0.9843
					70	0.9794	0.9896	0.9701	0.9848
					71	0.9806	0.9902	0.9712	0.9854
					72	0.9818	0.9908	0.9722	0.9859
					73	0.9830	0.9914	0.9733	0.9865
					74	0.9841	0.9920	0.9743	0.9870
					75	0.9852	0.9925	0.9753	0.9875
					76	0.9863	0.9931	0.9763	0.9880
					77	0.9873	0.9936	0.9773	0.9885
					78	0.9883	0.9941	0.9783	0.9890
					79	0.9892	0.9946	0.9793	0.9895
					80	0.9901	0.9950	0.9802	0.9900
					81	0.9910	0.9955	0.9811	0.9905
					82	0.9918	0.9959	0.9820	0.9909
					83	0.9925	0.9963	0.9829	0.9914
					84	0.9933	0.9966	0.9838	0.9918
					85	0.9939	0.9970	0.9846	0.9922
					86	0.9945	0.9973	0.9854	0.9926
					87	0.9951	0.9976	0.9862	0.9930
					88	0.9956	0.9978	0.9869	0.9934
					89	0.9961	0.9981	0.9876	0.9938
					90	0.9966	0.9983	0.9883	0.9941
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.9157	0.9560	0.9155	0.9559					
2	0.9159	0.9561	0.9157	0.9560					
3	0.9162	0.9563	0.9160	0.9561					
4	0.9165	0.9564	0.9163	0.9563					
5	0.9168	0.9566	0.9166	0.9565					
6	0.9171	0.9568	0.9169	0.9566					
7	0.9175	0.9569	0.9172	0.9568					
8	0.9178	0.9571	0.9175	0.9570					
9	0.9182	0.9573	0.9179	0.9572					
10	0.9186	0.9576	0.9182	0.9574					
11	0.9190	0.9578	0.9186	0.9576					
12	0.9194	0.9580	0.9190	0.9578					
13	0.9198	0.9582	0.9194	0.9580					
14	0.9203	0.9585	0.9199	0.9583					
15	0.9208	0.9588	0.9203	0.9585					
16	0.9213	0.9590	0.9208	0.9588					
17	0.9218	0.9593	0.9213	0.9590					
18	0.9224	0.9596	0.9218	0.9593					
19	0.9230	0.9599	0.9224	0.9596					
20	0.9236	0.9603	0.9229	0.9599					
21	0.9242	0.9606	0.9235	0.9602					
22	0.9248	0.9610	0.9241	0.9605					
23	0.9255	0.9613	0.9247	0.9609					
24	0.9262	0.9617	0.9253	0.9612					
25	0.9269	0.9621	0.9260	0.9616					
26	0.9277	0.9625	0.9267	0.9619					
27	0.9284	0.9629	0.9274	0.9623					
28	0.9292	0.9633	0.9281	0.9627					
29	0.9300	0.9638	0.9288	0.9631					
30	0.9309	0.9642	0.9296	0.9635					
31	0.9318	0.9647	0.9303	0.9639					
32	0.9327	0.9652	0.9311	0.9643					
33	0.9336	0.9657	0.9319	0.9648					
34	0.9345	0.9662	0.9328	0.9652					
35	0.9355	0.9667	0.9336	0.9657					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9341	0.9659	0.9320	0.9648
					37	0.9352	0.9665	0.9329	0.9653
					38	0.9363	0.9671	0.9339	0.9658
					39	0.9374	0.9677	0.9348	0.9663
					40	0.9386	0.9683	0.9358	0.9668
					41	0.9397	0.9689	0.9367	0.9673
					42	0.9410	0.9696	0.9377	0.9679
					43	0.9422	0.9702	0.9388	0.9684
					44	0.9435	0.9709	0.9398	0.9690
					45	0.9447	0.9716	0.9408	0.9695
					46	0.9461	0.9723	0.9419	0.9701
					47	0.9474	0.9730	0.9429	0.9706
					48	0.9487	0.9737	0.9440	0.9712
					49	0.9501	0.9744	0.9451	0.9718
					50	0.9515	0.9752	0.9462	0.9723
					51	0.9528	0.9758	0.9473	0.9729
					52	0.9542	0.9765	0.9484	0.9735
					53	0.9555	0.9773	0.9495	0.9741
					54	0.9569	0.9780	0.9506	0.9747
					55	0.9582	0.9787	0.9518	0.9753
					56	0.9596	0.9794	0.9529	0.9759
					57	0.9610	0.9801	0.9541	0.9765
					58	0.9624	0.9808	0.9552	0.9771
					59	0.9638	0.9816	0.9564	0.9777
					60	0.9652	0.9823	0.9576	0.9783
					61	0.9666	0.9830	0.9587	0.9789
					62	0.9680	0.9837	0.9599	0.9796
					63	0.9694	0.9844	0.9611	0.9802
					64	0.9708	0.9852	0.9623	0.9808
					65	0.9721	0.9859	0.9634	0.9814
					66	0.9735	0.9866	0.9646	0.9820
					67	0.9748	0.9873	0.9658	0.9826
					68	0.9762	0.9879	0.9669	0.9832
					69	0.9775	0.9886	0.9681	0.9838
					70	0.9788	0.9893	0.9692	0.9844
					71	0.9800	0.9899	0.9703	0.9849
					72	0.9813	0.9905	0.9715	0.9855
					73	0.9825	0.9912	0.9726	0.9861
					74	0.9836	0.9918	0.9736	0.9866
					75	0.9848	0.9923	0.9747	0.9872
					76	0.9859	0.9929	0.9758	0.9877
					77	0.9869	0.9934	0.9768	0.9883
					78	0.9880	0.9939	0.9778	0.9888
					79	0.9889	0.9944	0.9788	0.9893
					80	0.9899	0.9949	0.9798	0.9898
					81	0.9908	0.9954	0.9808	0.9903
					82	0.9916	0.9958	0.9817	0.9908
					83	0.9924	0.9962	0.9826	0.9912
					84	0.9931	0.9966	0.9835	0.9917
					85	0.9938	0.9969	0.9844	0.9921
					86	0.9945	0.9972	0.9852	0.9926
					87	0.9951	0.9975	0.9860	0.9930
					88	0.9956	0.9978	0.9868	0.9934
					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					
1	0.9127	0.9543	0.9125	0.9542					
2	0.9129	0.9545	0.9127	0.9544					
3	0.9132	0.9546	0.9130	0.9545					
4	0.9135	0.9548	0.9133	0.9547					
5	0.9138	0.9550	0.9136	0.9548					
6	0.9141	0.9551	0.9139	0.9550					
7	0.9145	0.9553	0.9142	0.9552					
8	0.9148	0.9555	0.9145	0.9554					
9	0.9152	0.9557	0.9149	0.9556					
10	0.9156	0.9559	0.9153	0.9558					
11	0.9160	0.9562	0.9157	0.9560					
12	0.9165	0.9564	0.9161	0.9562					
13	0.9169	0.9567	0.9165	0.9564					
14	0.9174	0.9569	0.9170	0.9567					
15	0.9179	0.9572	0.9174	0.9569					
16	0.9184	0.9575	0.9179	0.9572					
17	0.9190	0.9578	0.9184	0.9575					
18	0.9195	0.9581	0.9190	0.9578					
19	0.9201	0.9584	0.9195	0.9581					
20	0.9207	0.9587	0.9201	0.9584					
21	0.9214	0.9591	0.9207	0.9587					
22	0.9220	0.9594	0.9213	0.9590					
23	0.9227	0.9598	0.9219	0.9594					
24	0.9234	0.9602	0.9226	0.9597					
25	0.9242	0.9606	0.9232	0.9601					
26	0.9249	0.9610	0.9239	0.9605					
27	0.9257	0.9614	0.9246	0.9608					
28	0.9265	0.9619	0.9254	0.9612					
29	0.9274	0.9623	0.9261	0.9617					
30	0.9283	0.9628	0.9269	0.9621					
31	0.9292	0.9633	0.9277	0.9625					
32	0.9301	0.9638	0.9285	0.9629					
33	0.9311	0.9643	0.9294	0.9634					
34	0.9320	0.9648	0.9302	0.9639					
35	0.9331	0.9654	0.9311	0.9643					

Columns Below Not To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9313	0.9645	0.9292	0.9633
					37	0.9325	0.9650	0.9302	0.9638
					38	0.9336	0.9657	0.9311	0.9643
					39	0.9348	0.9663	0.9321	0.9649
					40	0.9360	0.9669	0.9331	0.9654
					41	0.9372	0.9676	0.9341	0.9659
					42	0.9385	0.9683	0.9352	0.9665
					43	0.9397	0.9689	0.9362	0.9671
					44	0.9411	0.9696	0.9373	0.9676
					45	0.9424	0.9703	0.9384	0.9682
					46	0.9438	0.9711	0.9395	0.9688
					47	0.9451	0.9718	0.9406	0.9694
					48	0.9465	0.9725	0.9417	0.9700
					49	0.9480	0.9733	0.9428	0.9706
					50	0.9494	0.9741	0.9439	0.9712
					51	0.9508	0.9748	0.9451	0.9718
					52	0.9522	0.9755	0.9462	0.9724
					53	0.9536	0.9762	0.9474	0.9730
					54	0.9550	0.9770	0.9486	0.9736
					55	0.9564	0.9777	0.9498	0.9742
					56	0.9579	0.9785	0.9510	0.9749
					57	0.9593	0.9792	0.9522	0.9755
					58	0.9608	0.9800	0.9534	0.9761
					59	0.9622	0.9808	0.9546	0.9768
					60	0.9637	0.9815	0.9558	0.9774
					61	0.9652	0.9823	0.9571	0.9781
					62	0.9666	0.9830	0.9583	0.9787
					63	0.9681	0.9838	0.9595	0.9794
					64	0.9695	0.9845	0.9608	0.9800
					65	0.9710	0.9853	0.9620	0.9806
					66	0.9724	0.9860	0.9632	0.9813
					67	0.9738	0.9867	0.9645	0.9819
					68	0.9752	0.9874	0.9657	0.9825
					69	0.9766	0.9881	0.9669	0.9832
					70	0.9779	0.9888	0.9681	0.9838
					71	0.9792	0.9895	0.9693	0.9844
					72	0.9805	0.9902	0.9704	0.9850
					73	0.9818	0.9908	0.9716	0.9856
					74	0.9830	0.9914	0.9727	0.9862
					75	0.9842	0.9920	0.9739	0.9868
					76	0.9854	0.9926	0.9750	0.9873
					77	0.9865	0.9932	0.9761	0.9879
					78	0.9875	0.9937	0.9771	0.9884
					79	0.9886	0.9943	0.9782	0.9890
					80	0.9895	0.9947	0.9792	0.9895
					81	0.9905	0.9952	0.9802	0.9900
					82	0.9913	0.9956	0.9812	0.9905
					83	0.9922	0.9961	0.9822	0.9910
					84	0.9929	0.9965	0.9831	0.9915
					85	0.9936	0.9968	0.9840	0.9919
					86	0.9943	0.9971	0.9849	0.9924
					87	0.9949	0.9975	0.9857	0.9928
					88	0.9955	0.9977	0.9865	0.9932
					89	0.9960	0.9980	0.9873	0.9936
					90	0.9964	0.9982	0.9880	0.9940
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.9094	0.9525	0.9091	0.9524					
2	0.9096	0.9527	0.9094	0.9526					
3	0.9099	0.9528	0.9097	0.9527					
4	0.9102	0.9530	0.9100	0.9529					
5	0.9105	0.9532	0.9103	0.9530					
6	0.9108	0.9533	0.9106	0.9532					
7	0.9112	0.9535	0.9109	0.9534					
8	0.9115	0.9537	0.9112	0.9536					
9	0.9119	0.9539	0.9116	0.9538					
10	0.9123	0.9542	0.9120	0.9540					
11	0.9127	0.9544	0.9124	0.9542					
12	0.9132	0.9546	0.9128	0.9544					
13	0.9137	0.9549	0.9133	0.9547					
14	0.9141	0.9551	0.9137	0.9549					
15	0.9147	0.9554	0.9142	0.9552					
16	0.9152	0.9557	0.9147	0.9554					
17	0.9157	0.9560	0.9152	0.9557					
18	0.9163	0.9563	0.9157	0.9560					
19	0.9169	0.9567	0.9163	0.9563					
20	0.9176	0.9570	0.9169	0.9566					
21	0.9182	0.9574	0.9175	0.9570					
22	0.9189	0.9577	0.9181	0.9573					
23	0.9196	0.9581	0.9188	0.9577					
24	0.9203	0.9585	0.9194	0.9580					
25	0.9211	0.9589	0.9201	0.9584					
26	0.9219	0.9593	0.9209	0.9588					
27	0.9227	0.9598	0.9216	0.9592					
28	0.9235	0.9602	0.9224	0.9596					
29	0.9244	0.9607	0.9231	0.9600					
30	0.9253	0.9612	0.9239	0.9605					
31	0.9262	0.9617	0.9248	0.9609					
32	0.9272	0.9622	0.9256	0.9614					
33	0.9282	0.9628	0.9265	0.9618					
34	0.9292	0.9633	0.9274	0.9623					
35	0.9303	0.9639	0.9283	0.9628					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9283	0.9628	0.9261	0.9616
					37	0.9294	0.9634	0.9271	0.9622
					38	0.9306	0.9641	0.9281	0.9627
					39	0.9318	0.9647	0.9291	0.9633
					40	0.9331	0.9654	0.9302	0.9638
					41	0.9344	0.9661	0.9312	0.9644
					42	0.9357	0.9668	0.9323	0.9650
					43	0.9370	0.9675	0.9334	0.9656
					44	0.9384	0.9682	0.9345	0.9661
					45	0.9398	0.9689	0.9356	0.9667
					46	0.9412	0.9697	0.9368	0.9674
					47	0.9426	0.9705	0.9379	0.9680
					48	0.9441	0.9712	0.9391	0.9686
					49	0.9456	0.9720	0.9402	0.9692
					50	0.9471	0.9728	0.9414	0.9698
					51	0.9485	0.9736	0.9426	0.9705
					52	0.9499	0.9743	0.9438	0.9711
					53	0.9514	0.9751	0.9450	0.9717
					54	0.9529	0.9759	0.9462	0.9724
					55	0.9544	0.9767	0.9475	0.9730
					56	0.9559	0.9774	0.9487	0.9737
					57	0.9574	0.9782	0.9500	0.9744
					58	0.9589	0.9790	0.9513	0.9750
					59	0.9604	0.9798	0.9526	0.9757
					60	0.9620	0.9806	0.9538	0.9764
					61	0.9635	0.9814	0.9551	0.9771
					62	0.9650	0.9822	0.9564	0.9777
					63	0.9665	0.9830	0.9577	0.9784
					64	0.9681	0.9838	0.9590	0.9791
					65	0.9696	0.9846	0.9603	0.9798
					66	0.9711	0.9853	0.9616	0.9804
					67	0.9726	0.9861	0.9629	0.9811
					68	0.9740	0.9868	0.9642	0.9818
					69	0.9755	0.9876	0.9654	0.9824
					70	0.9769	0.9883	0.9667	0.9831
					71	0.9783	0.9890	0.9679	0.9837
					72	0.9796	0.9897	0.9692	0.9843
					73	0.9810	0.9904	0.9704	0.9850
					74	0.9823	0.9911	0.9716	0.9856
					75	0.9835	0.9917	0.9728	0.9862
					76	0.9847	0.9923	0.9740	0.9868
					77	0.9859	0.9929	0.9751	0.9874
					78	0.9870	0.9935	0.9762	0.9880
					79	0.9881	0.9940	0.9773	0.9885
					80	0.9891	0.9945	0.9784	0.9891
					81	0.9901	0.9950	0.9795	0.9896
					82	0.9910	0.9955	0.9805	0.9901
					83	0.9918	0.9959	0.9815	0.9907
					84	0.9926	0.9963	0.9825	0.9912
					85	0.9934	0.9967	0.9834	0.9916
					86	0.9941	0.9970	0.9843	0.9921
					87	0.9947	0.9974	0.9852	0.9925
					88	0.9953	0.9976	0.9860	0.9930
					89	0.9958	0.9979	0.9868	0.9934
					90	0.9963	0.9982	0.9876	0.9938
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.9057	0.9505	0.9055	0.9504					
2	0.9060	0.9507	0.9058	0.9506					
3	0.9063	0.9508	0.9061	0.9507					
4	0.9066	0.9510	0.9063	0.9509					
5	0.9069	0.9512	0.9066	0.9510					
6	0.9072	0.9514	0.9070	0.9512					
7	0.9076	0.9516	0.9073	0.9514					
8	0.9080	0.9518	0.9077	0.9516					
9	0.9083	0.9520	0.9080	0.9518					
10	0.9087	0.9522	0.9084	0.9520					
11	0.9092	0.9524	0.9088	0.9522					
12	0.9096	0.9527	0.9092	0.9525					
13	0.9101	0.9529	0.9097	0.9527					
14	0.9106	0.9532	0.9102	0.9530					
15	0.9111	0.9535	0.9106	0.9532					
16	0.9117	0.9538	0.9112	0.9535					
17	0.9122	0.9541	0.9117	0.9538					
18	0.9128	0.9544	0.9122	0.9541					
19	0.9134	0.9548	0.9128	0.9544					
20	0.9141	0.9551	0.9134	0.9547					
21	0.9148	0.9555	0.9140	0.9551					
22	0.9154	0.9559	0.9147	0.9554					
23	0.9162	0.9563	0.9153	0.9558					
24	0.9169	0.9567	0.9160	0.9562					
25	0.9177	0.9571	0.9167	0.9566					
26	0.9185	0.9575	0.9175	0.9570					
27	0.9193	0.9580	0.9182	0.9574					
28	0.9202	0.9585	0.9190	0.9578					
29	0.9211	0.9589	0.9198	0.9582					
30	0.9221	0.9594	0.9207	0.9587					
31	0.9230	0.9600	0.9215	0.9592					
32	0.9240	0.9605	0.9224	0.9596					
33	0.9250	0.9611	0.9233	0.9601					
34	0.9261	0.9616	0.9242	0.9606					
35	0.9272	0.9622	0.9252	0.9611					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9250	0.9610	0.9228	0.9598
					37	0.9262	0.9617	0.9238	0.9604
					38	0.9274	0.9623	0.9248	0.9610
					39	0.9287	0.9630	0.9259	0.9615
					40	0.9300	0.9637	0.9270	0.9621
					41	0.9313	0.9644	0.9281	0.9627
					42	0.9326	0.9651	0.9292	0.9633
					43	0.9340	0.9659	0.9303	0.9639
					44	0.9354	0.9666	0.9315	0.9645
					45	0.9369	0.9674	0.9326	0.9651
					46	0.9383	0.9682	0.9338	0.9658
					47	0.9398	0.9690	0.9350	0.9664
					48	0.9414	0.9698	0.9362	0.9671
					49	0.9429	0.9706	0.9374	0.9677
					50	0.9445	0.9714	0.9387	0.9684
					51	0.9460	0.9722	0.9399	0.9690
					52	0.9475	0.9730	0.9411	0.9697
					53	0.9490	0.9738	0.9424	0.9703
					54	0.9505	0.9746	0.9437	0.9710
					55	0.9521	0.9755	0.9450	0.9717
					56	0.9537	0.9763	0.9463	0.9724
					57	0.9552	0.9771	0.9476	0.9731
					58	0.9568	0.9779	0.9489	0.9738
					59	0.9584	0.9788	0.9503	0.9745
					60	0.9600	0.9796	0.9516	0.9752
					61	0.9616	0.9804	0.9530	0.9759
					62	0.9632	0.9813	0.9543	0.9766
					63	0.9648	0.9821	0.9557	0.9773
					64	0.9664	0.9829	0.9570	0.9780
					65	0.9680	0.9838	0.9584	0.9788
					66	0.9696	0.9846	0.9598	0.9795
					67	0.9712	0.9854	0.9611	0.9802
					68	0.9727	0.9862	0.9625	0.9809
					69	0.9742	0.9869	0.9638	0.9816
					70	0.9757	0.9877	0.9651	0.9822
					71	0.9772	0.9885	0.9664	0.9829
					72	0.9786	0.9892	0.9677	0.9836
					73	0.9800	0.9899	0.9690	0.9843
					74	0.9814	0.9906	0.9703	0.9849
					75	0.9827	0.9913	0.9715	0.9856
					76	0.9840	0.9919	0.9728	0.9862
					77	0.9852	0.9925	0.9740	0.9868
					78	0.9864	0.9931	0.9752	0.9874
					79	0.9875	0.9937	0.9763	0.9880
					80	0.9886	0.9943	0.9774	0.9886
					81	0.9896	0.9948	0.9786	0.9892
					82	0.9905	0.9953	0.9796	0.9897
					83	0.9914	0.9957	0.9807	0.9902
					84	0.9923	0.9961	0.9817	0.9908
					85	0.9931	0.9965	0.9827	0.9913
					86	0.9938	0.9969	0.9836	0.9918
					87	0.9945	0.9972	0.9846	0.9922
					88	0.9951	0.9975	0.9854	0.9927
					89	0.9956	0.9978	0.9863	0.9931
					90	0.9961	0.9981	0.9871	0.9935
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.9019	0.9484	0.9017	0.9483					
2	0.9021	0.9486	0.9019	0.9484					
3	0.9024	0.9487	0.9022	0.9486					
4	0.9027	0.9489	0.9025	0.9487					
5	0.9030	0.9491	0.9028	0.9489					
6	0.9034	0.9492	0.9031	0.9491					
7	0.9037	0.9494	0.9035	0.9493					
8	0.9041	0.9496	0.9038	0.9495					
9	0.9045	0.9499	0.9042	0.9497					
10	0.9049	0.9501	0.9046	0.9499					
11	0.9054	0.9503	0.9050	0.9501					
12	0.9058	0.9506	0.9054	0.9504					
13	0.9063	0.9508	0.9059	0.9506					
14	0.9068	0.9511	0.9064	0.9509					
15	0.9073	0.9514	0.9069	0.9512					
16	0.9079	0.9517	0.9074	0.9514					
17	0.9085	0.9520	0.9079	0.9517					
18	0.9091	0.9524	0.9085	0.9520					
19	0.9097	0.9527	0.9091	0.9524					
20	0.9104	0.9531	0.9097	0.9527					
21	0.9110	0.9534	0.9103	0.9530					
22	0.9117	0.9538	0.9110	0.9534					
23	0.9125	0.9542	0.9117	0.9538					
24	0.9133	0.9547	0.9124	0.9542					
25	0.9141	0.9551	0.9131	0.9546					
26	0.9149	0.9556	0.9139	0.9550					
27	0.9158	0.9560	0.9146	0.9554					
28	0.9167	0.9565	0.9155	0.9559					
29	0.9176	0.9570	0.9163	0.9563					
30	0.9185	0.9575	0.9171	0.9568					
31	0.9195	0.9581	0.9180	0.9573					
32	0.9206	0.9586	0.9189	0.9578					
33	0.9216	0.9592	0.9199	0.9583					
34	0.9227	0.9598	0.9208	0.9588					
35	0.9238	0.9604	0.9218	0.9593					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9215	0.9591	0.9192	0.9579
					37	0.9227	0.9598	0.9203	0.9585
					38	0.9240	0.9605	0.9214	0.9591
					39	0.9253	0.9612	0.9225	0.9597
					40	0.9266	0.9619	0.9236	0.9603
					41	0.9280	0.9626	0.9247	0.9609
					42	0.9294	0.9634	0.9259	0.9615
					43	0.9308	0.9642	0.9270	0.9621
					44	0.9323	0.9650	0.9282	0.9628
					45	0.9338	0.9658	0.9294	0.9634
					46	0.9353	0.9666	0.9307	0.9641
					47	0.9369	0.9674	0.9319	0.9648
					48	0.9385	0.9683	0.9332	0.9654
					49	0.9401	0.9691	0.9344	0.9661
					50	0.9417	0.9700	0.9357	0.9668
					51	0.9433	0.9708	0.9370	0.9675
					52	0.9448	0.9716	0.9383	0.9682
					53	0.9464	0.9725	0.9396	0.9689
					54	0.9480	0.9733	0.9409	0.9696
					55	0.9496	0.9742	0.9423	0.9703
					56	0.9513	0.9750	0.9436	0.9710
					57	0.9529	0.9759	0.9450	0.9717
					58	0.9546	0.9768	0.9464	0.9725
					59	0.9563	0.9776	0.9478	0.9732
					60	0.9579	0.9785	0.9492	0.9739
					61	0.9596	0.9794	0.9506	0.9747
					62	0.9613	0.9803	0.9520	0.9754
					63	0.9630	0.9811	0.9535	0.9762
					64	0.9647	0.9820	0.9549	0.9769
					65	0.9663	0.9829	0.9563	0.9777
					66	0.9680	0.9837	0.9577	0.9784
					67	0.9696	0.9846	0.9592	0.9791
					68	0.9712	0.9854	0.9606	0.9799
					69	0.9728	0.9862	0.9620	0.9806
					70	0.9744	0.9870	0.9634	0.9813
					71	0.9760	0.9878	0.9648	0.9821
					72	0.9775	0.9886	0.9661	0.9828
					73	0.9790	0.9894	0.9675	0.9835
					74	0.9804	0.9901	0.9688	0.9842
					75	0.9818	0.9908	0.9701	0.9848
					76	0.9831	0.9915	0.9714	0.9855
					77	0.9844	0.9921	0.9727	0.9862
					78	0.9857	0.9928	0.9739	0.9868
					79	0.9868	0.9934	0.9752	0.9874
					80	0.9880	0.9939	0.9764	0.9880
					81	0.9890	0.9945	0.9775	0.9886
					82	0.9901	0.9950	0.9787	0.9892
					83	0.9910	0.9955	0.9798	0.9898
					84	0.9919	0.9959	0.9808	0.9903
					85	0.9927	0.9963	0.9819	0.9909
					86	0.9935	0.9967	0.9829	0.9914
					87	0.9942	0.9971	0.9838	0.9919
					88	0.9948	0.9974	0.9848	0.9923
					89	0.9954	0.9977	0.9857	0.9928
					90	0.9959	0.9980	0.9865	0.9932

Columns Below Not To Be Used
for Service Retirement

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9178	0.9571	0.9155	0.9559
					37	0.9191	0.9578	0.9166	0.9565
					38	0.9204	0.9585	0.9177	0.9571
					39	0.9217	0.9593	0.9188	0.9577
					40	0.9231	0.9600	0.9200	0.9583
					41	0.9245	0.9608	0.9212	0.9590
					42	0.9260	0.9616	0.9224	0.9596
					43	0.9275	0.9624	0.9236	0.9603
					44	0.9290	0.9632	0.9248	0.9609
					45	0.9305	0.9640	0.9261	0.9616
					46	0.9321	0.9649	0.9273	0.9623
					47	0.9337	0.9657	0.9286	0.9630
					48	0.9354	0.9666	0.9299	0.9637
					49	0.9371	0.9675	0.9312	0.9644
					50	0.9388	0.9684	0.9326	0.9651
					51	0.9404	0.9693	0.9339	0.9658
					52	0.9420	0.9701	0.9352	0.9665
					53	0.9437	0.9710	0.9366	0.9673
					54	0.9453	0.9719	0.9380	0.9680
					55	0.9470	0.9728	0.9394	0.9688
					56	0.9487	0.9737	0.9408	0.9695
					57	0.9505	0.9746	0.9422	0.9703
					58	0.9522	0.9755	0.9437	0.9710
					59	0.9539	0.9764	0.9451	0.9718
					60	0.9557	0.9773	0.9466	0.9726
					61	0.9574	0.9783	0.9481	0.9734
					62	0.9592	0.9792	0.9496	0.9741
					63	0.9610	0.9801	0.9511	0.9749
					64	0.9627	0.9810	0.9526	0.9757
					65	0.9645	0.9819	0.9541	0.9765
					66	0.9662	0.9828	0.9556	0.9773
					67	0.9680	0.9837	0.9570	0.9781
					68	0.9697	0.9846	0.9585	0.9788
					69	0.9714	0.9855	0.9600	0.9796
					70	0.9730	0.9863	0.9615	0.9804
					71	0.9746	0.9872	0.9629	0.9811
					72	0.9762	0.9880	0.9644	0.9819
					73	0.9778	0.9888	0.9658	0.9826
					74	0.9793	0.9895	0.9672	0.9833
					75	0.9808	0.9903	0.9686	0.9841
					76	0.9822	0.9910	0.9700	0.9848
					77	0.9836	0.9917	0.9713	0.9855
					78	0.9849	0.9924	0.9726	0.9861
					79	0.9861	0.9930	0.9739	0.9868
					80	0.9873	0.9936	0.9752	0.9874
					81	0.9885	0.9942	0.9764	0.9881
					82	0.9895	0.9947	0.9776	0.9887
					83	0.9905	0.9952	0.9788	0.9893
					84	0.9915	0.9957	0.9799	0.9898
					85	0.9923	0.9962	0.9810	0.9904
					86	0.9931	0.9966	0.9820	0.9909
					87	0.9939	0.9969	0.9831	0.9915
					88	0.9946	0.9973	0.9840	0.9919
					89	0.9952	0.9976	0.9850	0.9924
					90	0.9957	0.9979	0.9858	0.9929
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8935	0.9438	0.8933	0.9437					
2	0.8938	0.9439	0.8936	0.9438					
3	0.8941	0.9441	0.8939	0.9440					
4	0.8944	0.9443	0.8942	0.9441					
5	0.8947	0.9444	0.8945	0.9443					
6	0.8951	0.9446	0.8948	0.9445					
7	0.8954	0.9448	0.8951	0.9447					
8	0.8958	0.9451	0.8955	0.9449					
9	0.8962	0.9453	0.8959	0.9451					
10	0.8967	0.9455	0.8963	0.9453					
11	0.8971	0.9458	0.8967	0.9456					
12	0.8976	0.9460	0.8972	0.9458					
13	0.8981	0.9463	0.8976	0.9461					
14	0.8986	0.9466	0.8981	0.9463					
15	0.8991	0.9469	0.8987	0.9466					
16	0.8997	0.9472	0.8992	0.9469					
17	0.9003	0.9475	0.8998	0.9472					
18	0.9009	0.9479	0.9003	0.9476					
19	0.9016	0.9483	0.9009	0.9479					
20	0.9023	0.9486	0.9016	0.9482					
21	0.9030	0.9490	0.9023	0.9486					
22	0.9037	0.9494	0.9029	0.9490					
23	0.9045	0.9499	0.9037	0.9494					
24	0.9053	0.9503	0.9044	0.9498					
25	0.9062	0.9508	0.9052	0.9502					
26	0.9070	0.9513	0.9060	0.9507					
27	0.9080	0.9518	0.9068	0.9511					
28	0.9089	0.9523	0.9077	0.9516					
29	0.9099	0.9528	0.9086	0.9521					
30	0.9109	0.9534	0.9095	0.9526					
31	0.9120	0.9540	0.9104	0.9531					
32	0.9130	0.9545	0.9114	0.9536					
33	0.9142	0.9552	0.9124	0.9542					
34	0.9153	0.9558	0.9134	0.9547					
35	0.9165	0.9565	0.9144	0.9553					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9139	0.9550	0.9116	0.9537
					37	0.9152	0.9557	0.9127	0.9544
					38	0.9166	0.9565	0.9139	0.9550
					39	0.9180	0.9572	0.9150	0.9556
					40	0.9194	0.9580	0.9162	0.9563
					41	0.9209	0.9588	0.9175	0.9569
					42	0.9224	0.9596	0.9187	0.9576
					43	0.9239	0.9605	0.9200	0.9583
					44	0.9255	0.9613	0.9212	0.9590
					45	0.9271	0.9622	0.9225	0.9597
					46	0.9288	0.9631	0.9239	0.9604
					47	0.9304	0.9640	0.9252	0.9611
					48	0.9322	0.9649	0.9265	0.9619
					49	0.9339	0.9658	0.9279	0.9626
					50	0.9357	0.9668	0.9293	0.9633
					51	0.9373	0.9677	0.9307	0.9641
					52	0.9390	0.9686	0.9321	0.9648
					53	0.9408	0.9695	0.9335	0.9656
					54	0.9425	0.9704	0.9349	0.9664
					55	0.9443	0.9713	0.9364	0.9671
					56	0.9461	0.9723	0.9379	0.9679
					57	0.9478	0.9732	0.9393	0.9687
					58	0.9497	0.9742	0.9408	0.9695
					59	0.9515	0.9751	0.9424	0.9703
					60	0.9533	0.9761	0.9439	0.9711
					61	0.9552	0.9771	0.9454	0.9720
					62	0.9570	0.9780	0.9470	0.9728
					63	0.9589	0.9790	0.9486	0.9736
					64	0.9607	0.9800	0.9501	0.9744
					65	0.9625	0.9809	0.9517	0.9752
					66	0.9644	0.9819	0.9533	0.9761
					67	0.9662	0.9828	0.9548	0.9769
					68	0.9680	0.9837	0.9564	0.9777
					69	0.9698	0.9847	0.9579	0.9785
					70	0.9715	0.9856	0.9595	0.9793
					71	0.9732	0.9864	0.9610	0.9801
					72	0.9749	0.9873	0.9625	0.9809
					73	0.9766	0.9881	0.9640	0.9817
					74	0.9782	0.9890	0.9655	0.9825
					75	0.9797	0.9898	0.9670	0.9832
					76	0.9812	0.9905	0.9684	0.9840
					77	0.9827	0.9913	0.9699	0.9847
					78	0.9840	0.9920	0.9712	0.9854
					79	0.9854	0.9926	0.9726	0.9861
					80	0.9866	0.9933	0.9739	0.9868
					81	0.9878	0.9939	0.9752	0.9875
					82	0.9889	0.9944	0.9765	0.9881
					83	0.9900	0.9950	0.9777	0.9887
					84	0.9910	0.9955	0.9789	0.9893
					85	0.9919	0.9959	0.9800	0.9899
					86	0.9928	0.9964	0.9812	0.9905
					87	0.9935	0.9968	0.9822	0.9910
					88	0.9943	0.9971	0.9832	0.9915
					89	0.9949	0.9974	0.9842	0.9920
					90	0.9955	0.9977	0.9851	0.9925

Columns Below Not To Be Used
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Columns Below Not To Be Used
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					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9099	0.9528	0.9075	0.9515
					37	0.9112	0.9536	0.9087	0.9522
					38	0.9126	0.9543	0.9099	0.9528
					39	0.9141	0.9551	0.9111	0.9535
					40	0.9156	0.9559	0.9123	0.9542
					41	0.9171	0.9567	0.9136	0.9548
					42	0.9186	0.9576	0.9149	0.9555
					43	0.9202	0.9585	0.9162	0.9563
					44	0.9219	0.9594	0.9175	0.9570
					45	0.9236	0.9603	0.9189	0.9577
					46	0.9253	0.9612	0.9202	0.9585
					47	0.9270	0.9621	0.9216	0.9592
					48	0.9288	0.9631	0.9230	0.9600
					49	0.9306	0.9641	0.9244	0.9607
					50	0.9324	0.9650	0.9258	0.9615
					51	0.9342	0.9660	0.9273	0.9623
					52	0.9359	0.9669	0.9287	0.9631
					53	0.9377	0.9679	0.9302	0.9638
					54	0.9396	0.9688	0.9317	0.9646
					55	0.9414	0.9698	0.9332	0.9655
					56	0.9432	0.9708	0.9348	0.9663
					57	0.9451	0.9718	0.9363	0.9671
					58	0.9470	0.9728	0.9379	0.9679
					59	0.9489	0.9738	0.9395	0.9688
					60	0.9508	0.9748	0.9411	0.9696
					61	0.9528	0.9758	0.9427	0.9705
					62	0.9547	0.9768	0.9443	0.9713
					63	0.9566	0.9778	0.9459	0.9722
					64	0.9586	0.9788	0.9476	0.9731
					65	0.9605	0.9798	0.9492	0.9739
					66	0.9624	0.9808	0.9508	0.9748
					67	0.9643	0.9818	0.9525	0.9757
					68	0.9662	0.9828	0.9541	0.9765
					69	0.9681	0.9838	0.9558	0.9774
					70	0.9699	0.9847	0.9574	0.9782
					71	0.9717	0.9857	0.9590	0.9791
					72	0.9735	0.9866	0.9606	0.9799
					73	0.9752	0.9875	0.9622	0.9807
					74	0.9769	0.9883	0.9638	0.9815
					75	0.9786	0.9892	0.9653	0.9823
					76	0.9802	0.9900	0.9668	0.9831
					77	0.9817	0.9908	0.9683	0.9839
					78	0.9832	0.9915	0.9698	0.9847
					79	0.9846	0.9922	0.9712	0.9854
					80	0.9859	0.9929	0.9726	0.9861
					81	0.9871	0.9935	0.9740	0.9868
					82	0.9883	0.9941	0.9753	0.9875
					83	0.9895	0.9947	0.9766	0.9882
					84	0.9905	0.9952	0.9779	0.9888
					85	0.9915	0.9957	0.9791	0.9894
					86	0.9924	0.9962	0.9802	0.9900
					87	0.9932	0.9966	0.9813	0.9906
					88	0.9940	0.9970	0.9824	0.9911
					89	0.9946	0.9973	0.9834	0.9917
					90	0.9953	0.9976	0.9844	0.9921
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8846	0.9387	0.8843	0.9386					
2	0.8848	0.9389	0.8846	0.9388					
3	0.8851	0.9391	0.8849	0.9389					
4	0.8854	0.9392	0.8852	0.9391					
5	0.8858	0.9394	0.8855	0.9393					
6	0.8861	0.9396	0.8858	0.9395					
7	0.8865	0.9398	0.8862	0.9397					
8	0.8869	0.9401	0.8866	0.9399					
9	0.8873	0.9403	0.8870	0.9401					
10	0.8877	0.9405	0.8874	0.9403					
11	0.8882	0.9408	0.8878	0.9406					
12	0.8887	0.9411	0.8883	0.9408					
13	0.8892	0.9413	0.8888	0.9411					
14	0.8897	0.9416	0.8893	0.9414					
15	0.8903	0.9420	0.8898	0.9417					
16	0.8909	0.9423	0.8903	0.9420					
17	0.8915	0.9426	0.8909	0.9423					
18	0.8921	0.9430	0.8915	0.9427					
19	0.8928	0.9434	0.8922	0.9430					
20	0.8935	0.9438	0.8928	0.9434					
21	0.8943	0.9442	0.8935	0.9438					
22	0.8951	0.9446	0.8942	0.9442					
23	0.8959	0.9451	0.8950	0.9446					
24	0.8967	0.9455	0.8958	0.9450					
25	0.8976	0.9460	0.8966	0.9455					
26	0.8985	0.9465	0.8974	0.9459					
27	0.8995	0.9471	0.8983	0.9464					
28	0.9005	0.9476	0.8992	0.9469					
29	0.9015	0.9482	0.9001	0.9474					
30	0.9026	0.9488	0.9011	0.9480					
31	0.9037	0.9494	0.9021	0.9485					
32	0.9048	0.9500	0.9031	0.9491					
33	0.9060	0.9507	0.9042	0.9497					
34	0.9073	0.9514	0.9053	0.9503					
35	0.9086	0.9521	0.9064	0.9509					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9057	0.9505	0.9033	0.9492
					37	0.9071	0.9513	0.9045	0.9498
					38	0.9085	0.9521	0.9057	0.9505
					39	0.9100	0.9529	0.9070	0.9512
					40	0.9116	0.9537	0.9083	0.9519
					41	0.9131	0.9546	0.9096	0.9526
					42	0.9148	0.9555	0.9109	0.9534
					43	0.9164	0.9564	0.9123	0.9541
					44	0.9181	0.9573	0.9136	0.9549
					45	0.9198	0.9582	0.9150	0.9556
					46	0.9216	0.9592	0.9165	0.9564
					47	0.9234	0.9602	0.9179	0.9572
					48	0.9253	0.9612	0.9193	0.9580
					49	0.9271	0.9622	0.9208	0.9588
					50	0.9291	0.9632	0.9223	0.9596
					51	0.9309	0.9642	0.9238	0.9604
					52	0.9327	0.9652	0.9253	0.9612
					53	0.9346	0.9662	0.9268	0.9620
					54	0.9365	0.9672	0.9284	0.9628
					55	0.9384	0.9682	0.9299	0.9637
					56	0.9403	0.9692	0.9315	0.9646
					57	0.9422	0.9703	0.9331	0.9654
					58	0.9442	0.9713	0.9348	0.9663
					59	0.9462	0.9724	0.9364	0.9672
					60	0.9482	0.9734	0.9381	0.9681
					61	0.9502	0.9745	0.9398	0.9689
					62	0.9522	0.9755	0.9415	0.9698
					63	0.9543	0.9766	0.9432	0.9707
					64	0.9563	0.9777	0.9449	0.9716
					65	0.9583	0.9787	0.9466	0.9726
					66	0.9603	0.9798	0.9483	0.9735
					67	0.9623	0.9808	0.9500	0.9744
					68	0.9643	0.9818	0.9517	0.9753
					69	0.9663	0.9829	0.9535	0.9762
					70	0.9682	0.9839	0.9552	0.9771
					71	0.9702	0.9849	0.9569	0.9780
					72	0.9720	0.9858	0.9585	0.9788
					73	0.9739	0.9868	0.9602	0.9797
					74	0.9756	0.9877	0.9619	0.9806
					75	0.9774	0.9886	0.9635	0.9814
					76	0.9790	0.9894	0.9651	0.9822
					77	0.9807	0.9902	0.9667	0.9831
					78	0.9822	0.9910	0.9682	0.9839
					79	0.9837	0.9918	0.9698	0.9846
					80	0.9851	0.9925	0.9712	0.9854
					81	0.9864	0.9932	0.9727	0.9862
					82	0.9877	0.9938	0.9741	0.9869
					83	0.9889	0.9944	0.9755	0.9876
					84	0.9900	0.9950	0.9768	0.9883
					85	0.9910	0.9955	0.9781	0.9889
					86	0.9920	0.9960	0.9793	0.9895
					87	0.9928	0.9964	0.9805	0.9901
					88	0.9936	0.9968	0.9816	0.9907
					89	0.9944	0.9972	0.9827	0.9913
					90	0.9950	0.9975	0.9837	0.9918
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8798	0.9361	0.8796	0.9359					
2	0.8801	0.9362	0.8799	0.9361					
3	0.8804	0.9364	0.8802	0.9363					
4	0.8807	0.9366	0.8805	0.9364					
5	0.8811	0.9368	0.8808	0.9366					
6	0.8814	0.9370	0.8811	0.9368					
7	0.8818	0.9372	0.8815	0.9370					
8	0.8822	0.9374	0.8819	0.9372					
9	0.8826	0.9376	0.8823	0.9374					
10	0.8830	0.9379	0.8827	0.9377					
11	0.8835	0.9381	0.8831	0.9379					
12	0.8840	0.9384	0.8836	0.9382					
13	0.8845	0.9387	0.8841	0.9385					
14	0.8851	0.9390	0.8846	0.9388					
15	0.8856	0.9393	0.8851	0.9391					
16	0.8862	0.9397	0.8857	0.9394					
17	0.8869	0.9400	0.8863	0.9397					
18	0.8875	0.9404	0.8869	0.9401					
19	0.8882	0.9408	0.8875	0.9404					
20	0.8889	0.9412	0.8882	0.9408					
21	0.8897	0.9416	0.8889	0.9412					
22	0.8905	0.9421	0.8897	0.9416					
23	0.8913	0.9425	0.8904	0.9420					
24	0.8922	0.9430	0.8912	0.9425					
25	0.8931	0.9435	0.8921	0.9429					
26	0.8940	0.9440	0.8929	0.9434					
27	0.8950	0.9446	0.8938	0.9439					
28	0.8960	0.9451	0.8947	0.9444					
29	0.8971	0.9457	0.8957	0.9450					
30	0.8982	0.9464	0.8967	0.9455					
31	0.8993	0.9470	0.8977	0.9461					
32	0.9005	0.9476	0.8988	0.9467					
33	0.9017	0.9483	0.8998	0.9473					
34	0.9030	0.9490	0.9010	0.9479					
35	0.9043	0.9498	0.9021	0.9485					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.9013	0.9481	0.8989	0.9468
					37	0.9028	0.9489	0.9001	0.9474
					38	0.9043	0.9497	0.9014	0.9481
					39	0.9058	0.9506	0.9027	0.9489
					40	0.9074	0.9514	0.9040	0.9496
					41	0.9090	0.9523	0.9054	0.9503
					42	0.9107	0.9533	0.9068	0.9511
					43	0.9124	0.9542	0.9082	0.9519
					44	0.9142	0.9552	0.9096	0.9527
					45	0.9160	0.9561	0.9110	0.9535
					46	0.9178	0.9571	0.9125	0.9543
					47	0.9197	0.9582	0.9140	0.9551
					48	0.9216	0.9592	0.9155	0.9559
					49	0.9235	0.9602	0.9170	0.9567
					50	0.9255	0.9613	0.9185	0.9575
					51	0.9274	0.9623	0.9201	0.9584
					52	0.9293	0.9634	0.9217	0.9592
					53	0.9312	0.9644	0.9232	0.9601
					54	0.9332	0.9654	0.9249	0.9610
					55	0.9352	0.9665	0.9265	0.9618
					56	0.9372	0.9676	0.9281	0.9627
					57	0.9392	0.9687	0.9298	0.9636
					58	0.9413	0.9698	0.9315	0.9645
					59	0.9434	0.9709	0.9332	0.9655
					60	0.9454	0.9720	0.9350	0.9664
					61	0.9476	0.9731	0.9367	0.9673
					62	0.9497	0.9742	0.9385	0.9683
					63	0.9518	0.9753	0.9402	0.9692
					64	0.9539	0.9764	0.9420	0.9702
					65	0.9560	0.9775	0.9438	0.9711
					66	0.9582	0.9786	0.9456	0.9721
					67	0.9603	0.9797	0.9474	0.9730
					68	0.9623	0.9808	0.9492	0.9740
					69	0.9644	0.9819	0.9510	0.9749
					70	0.9665	0.9829	0.9528	0.9758
					71	0.9685	0.9840	0.9546	0.9768
					72	0.9704	0.9850	0.9564	0.9777
					73	0.9724	0.9860	0.9581	0.9786
					74	0.9743	0.9870	0.9599	0.9795
					75	0.9761	0.9879	0.9616	0.9804
					76	0.9779	0.9888	0.9633	0.9813
					77	0.9796	0.9897	0.9650	0.9822
					78	0.9812	0.9905	0.9666	0.9830
					79	0.9828	0.9913	0.9682	0.9838
					80	0.9843	0.9921	0.9698	0.9847
					81	0.9857	0.9928	0.9713	0.9854
					82	0.9870	0.9935	0.9728	0.9862
					83	0.9883	0.9941	0.9742	0.9870
					84	0.9894	0.9947	0.9756	0.9877
					85	0.9905	0.9952	0.9770	0.9884
					86	0.9915	0.9958	0.9783	0.9890
					87	0.9925	0.9962	0.9795	0.9897
					88	0.9933	0.9966	0.9807	0.9903
					89	0.9941	0.9970	0.9819	0.9908
					90	0.9947	0.9974	0.9829	0.9914
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8750	0.9333	0.8747	0.9332					
2	0.8752	0.9335	0.8750	0.9333					
3	0.8755	0.9336	0.8753	0.9335					
4	0.8759	0.9338	0.8756	0.9337					
5	0.8762	0.9340	0.8759	0.9339					
6	0.8766	0.9342	0.8763	0.9340					
7	0.8769	0.9344	0.8766	0.9343					
8	0.8773	0.9347	0.8770	0.9345					
9	0.8777	0.9349	0.8774	0.9347					
10	0.8782	0.9351	0.8778	0.9349					
11	0.8787	0.9354	0.8783	0.9352					
12	0.8792	0.9357	0.8787	0.9355					
13	0.8797	0.9360	0.8792	0.9357					
14	0.8802	0.9363	0.8798	0.9360					
15	0.8808	0.9366	0.8803	0.9363					
16	0.8814	0.9370	0.8809	0.9367					
17	0.8820	0.9373	0.8815	0.9370					
18	0.8827	0.9377	0.8821	0.9374					
19	0.8834	0.9381	0.8828	0.9377					
20	0.8842	0.9385	0.8834	0.9381					
21	0.8849	0.9389	0.8842	0.9385					
22	0.8857	0.9394	0.8849	0.9389					
23	0.8866	0.9399	0.8857	0.9394					
24	0.8874	0.9404	0.8865	0.9398					
25	0.8884	0.9409	0.8873	0.9403					
26	0.8893	0.9414	0.8882	0.9408					
27	0.8903	0.9420	0.8891	0.9413					
28	0.8914	0.9426	0.8901	0.9419					
29	0.8925	0.9432	0.8911	0.9424					
30	0.8936	0.9438	0.8921	0.9430					
31	0.8948	0.9445	0.8931	0.9436					
32	0.8960	0.9451	0.8942	0.9442					
33	0.8973	0.9458	0.8953	0.9448					
34	0.8986	0.9466	0.8965	0.9454					
35	0.8999	0.9473	0.8977	0.9461					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8968	0.9456	0.8943	0.9442
					37	0.8983	0.9464	0.8956	0.9449
					38	0.8998	0.9473	0.8969	0.9456
					39	0.9014	0.9481	0.8982	0.9464
					40	0.9030	0.9490	0.8996	0.9472
					41	0.9047	0.9500	0.9010	0.9479
					42	0.9064	0.9509	0.9024	0.9487
					43	0.9082	0.9519	0.9039	0.9495
					44	0.9100	0.9529	0.9054	0.9503
					45	0.9119	0.9539	0.9069	0.9512
					46	0.9138	0.9550	0.9084	0.9520
					47	0.9157	0.9560	0.9099	0.9528
					48	0.9177	0.9571	0.9115	0.9537
					49	0.9197	0.9582	0.9130	0.9545
					50	0.9218	0.9593	0.9146	0.9554
					51	0.9238	0.9604	0.9162	0.9563
					52	0.9257	0.9614	0.9179	0.9572
					53	0.9277	0.9625	0.9195	0.9581
					54	0.9298	0.9636	0.9212	0.9590
					55	0.9319	0.9647	0.9229	0.9599
					56	0.9339	0.9658	0.9246	0.9608
					57	0.9361	0.9670	0.9263	0.9618
					58	0.9382	0.9681	0.9281	0.9627
					59	0.9404	0.9693	0.9299	0.9637
					60	0.9425	0.9704	0.9317	0.9646
					61	0.9447	0.9716	0.9335	0.9656
					62	0.9469	0.9727	0.9353	0.9666
					63	0.9492	0.9739	0.9372	0.9676
					64	0.9514	0.9751	0.9390	0.9686
					65	0.9536	0.9763	0.9409	0.9696
					66	0.9558	0.9774	0.9428	0.9706
					67	0.9580	0.9786	0.9447	0.9716
					68	0.9602	0.9797	0.9466	0.9725
					69	0.9624	0.9808	0.9484	0.9735
					70	0.9646	0.9820	0.9503	0.9745
					71	0.9667	0.9831	0.9522	0.9755
					72	0.9688	0.9841	0.9541	0.9765
					73	0.9708	0.9852	0.9559	0.9775
					74	0.9728	0.9862	0.9578	0.9784
					75	0.9747	0.9872	0.9596	0.9794
					76	0.9766	0.9882	0.9614	0.9803
					77	0.9784	0.9891	0.9631	0.9812
					78	0.9801	0.9900	0.9649	0.9821
					79	0.9818	0.9908	0.9665	0.9830
					80	0.9834	0.9916	0.9682	0.9838
					81	0.9849	0.9924	0.9698	0.9847
					82	0.9863	0.9931	0.9714	0.9855
					83	0.9876	0.9938	0.9729	0.9863
					84	0.9889	0.9944	0.9744	0.9870
					85	0.9900	0.9950	0.9758	0.9878
					86	0.9911	0.9955	0.9772	0.9885
					87	0.9921	0.9960	0.9785	0.9892
					88	0.9929	0.9965	0.9798	0.9898
					89	0.9937	0.9969	0.9810	0.9904
					90	0.9945	0.9972	0.9821	0.9910
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8699	0.9304	0.8697	0.9303					
2	0.8702	0.9306	0.8699	0.9304					
3	0.8705	0.9308	0.8702	0.9306					
4	0.8708	0.9309	0.8705	0.9308					
5	0.8711	0.9311	0.8709	0.9310					
6	0.8715	0.9313	0.8712	0.9312					
7	0.8719	0.9316	0.8716	0.9314					
8	0.8723	0.9318	0.8720	0.9316					
9	0.8727	0.9320	0.8724	0.9318					
10	0.8732	0.9323	0.8728	0.9321					
11	0.8736	0.9326	0.8732	0.9323					
12	0.8741	0.9328	0.8737	0.9326					
13	0.8747	0.9331	0.8742	0.9329					
14	0.8752	0.9335	0.8747	0.9332					
15	0.8758	0.9338	0.8753	0.9335					
16	0.8764	0.9341	0.8759	0.9338					
17	0.8771	0.9345	0.8765	0.9342					
18	0.8777	0.9349	0.8771	0.9345					
19	0.8785	0.9353	0.8778	0.9349					
20	0.8792	0.9357	0.8785	0.9353					
21	0.8800	0.9362	0.8792	0.9357					
22	0.8808	0.9366	0.8800	0.9362					
23	0.8817	0.9371	0.8808	0.9366					
24	0.8825	0.9376	0.8816	0.9371					
25	0.8835	0.9381	0.8825	0.9376					
26	0.8845	0.9387	0.8834	0.9381					
27	0.8855	0.9393	0.8843	0.9386					
28	0.8866	0.9399	0.8853	0.9391					
29	0.8877	0.9405	0.8863	0.9397					
30	0.8888	0.9411	0.8873	0.9403					
31	0.8900	0.9418	0.8884	0.9409					
32	0.8913	0.9425	0.8895	0.9415					
33	0.8926	0.9432	0.8907	0.9422					
34	0.8939	0.9440	0.8918	0.9428					
35	0.8953	0.9448	0.8931	0.9435					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8920	0.9429	0.8895	0.9415
					37	0.8935	0.9438	0.8908	0.9423
					38	0.8951	0.9447	0.8922	0.9430
					39	0.8967	0.9456	0.8936	0.9438
					40	0.8984	0.9465	0.8950	0.9446
					41	0.9002	0.9475	0.8964	0.9454
					42	0.9020	0.9485	0.8979	0.9462
					43	0.9038	0.9495	0.8994	0.9470
					44	0.9057	0.9505	0.9009	0.9479
					45	0.9076	0.9516	0.9025	0.9487
					46	0.9096	0.9527	0.9040	0.9496
					47	0.9116	0.9538	0.9056	0.9505
					48	0.9137	0.9549	0.9073	0.9514
					49	0.9157	0.9560	0.9089	0.9523
					50	0.9179	0.9572	0.9105	0.9532
					51	0.9199	0.9583	0.9122	0.9541
					52	0.9220	0.9594	0.9139	0.9550
					53	0.9241	0.9605	0.9156	0.9559
					54	0.9262	0.9617	0.9173	0.9569
					55	0.9283	0.9628	0.9191	0.9578
					56	0.9305	0.9640	0.9209	0.9588
					57	0.9327	0.9652	0.9227	0.9598
					58	0.9349	0.9664	0.9245	0.9608
					59	0.9372	0.9676	0.9263	0.9618
					60	0.9394	0.9688	0.9282	0.9628
					61	0.9417	0.9700	0.9301	0.9638
					62	0.9440	0.9712	0.9320	0.9648
					63	0.9464	0.9724	0.9339	0.9658
					64	0.9487	0.9737	0.9359	0.9669
					65	0.9510	0.9749	0.9378	0.9679
					66	0.9533	0.9761	0.9398	0.9690
					67	0.9557	0.9773	0.9417	0.9700
					68	0.9580	0.9785	0.9437	0.9710
					69	0.9602	0.9797	0.9457	0.9721
					70	0.9625	0.9809	0.9477	0.9731
					71	0.9647	0.9821	0.9496	0.9742
					72	0.9669	0.9832	0.9516	0.9752
					73	0.9691	0.9843	0.9535	0.9762
					74	0.9712	0.9854	0.9555	0.9772
					75	0.9732	0.9864	0.9574	0.9782
					76	0.9752	0.9874	0.9593	0.9792
					77	0.9771	0.9884	0.9611	0.9802
					78	0.9790	0.9894	0.9629	0.9811
					79	0.9807	0.9903	0.9647	0.9821
					80	0.9824	0.9911	0.9665	0.9830
					81	0.9840	0.9919	0.9682	0.9839
					82	0.9855	0.9927	0.9699	0.9847
					83	0.9869	0.9934	0.9715	0.9856
					84	0.9882	0.9941	0.9731	0.9864
					85	0.9894	0.9947	0.9746	0.9871
					86	0.9906	0.9953	0.9761	0.9879
					87	0.9916	0.9958	0.9775	0.9886
					88	0.9926	0.9963	0.9788	0.9893
					89	0.9934	0.9967	0.9801	0.9899
					90	0.9942	0.9971	0.9813	0.9906
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8647	0.9274	0.8644	0.9273					
2	0.8649	0.9276	0.8647	0.9274					
3	0.8652	0.9278	0.8650	0.9276					
4	0.8656	0.9279	0.8653	0.9278					
5	0.8659	0.9281	0.8656	0.9280					
6	0.8663	0.9283	0.8660	0.9282					
7	0.8666	0.9286	0.8663	0.9284					
8	0.8670	0.9288	0.8667	0.9286					
9	0.8675	0.9290	0.8671	0.9288					
10	0.8679	0.9293	0.8675	0.9291					
11	0.8684	0.9296	0.8680	0.9293					
12	0.8689	0.9299	0.8685	0.9296					
13	0.8694	0.9302	0.8690	0.9299					
14	0.8700	0.9305	0.8695	0.9302					
15	0.8706	0.9308	0.8701	0.9305					
16	0.8712	0.9312	0.8707	0.9309					
17	0.8719	0.9315	0.8713	0.9312					
18	0.8726	0.9319	0.8719	0.9316					
19	0.8733	0.9324	0.8726	0.9320					
20	0.8740	0.9328	0.8733	0.9324					
21	0.8748	0.9332	0.8740	0.9328					
22	0.8757	0.9337	0.8748	0.9332					
23	0.8765	0.9342	0.8756	0.9337					
24	0.8774	0.9347	0.8765	0.9342					
25	0.8784	0.9353	0.8774	0.9347					
26	0.8794	0.9358	0.8783	0.9352					
27	0.8804	0.9364	0.8792	0.9357					
28	0.8815	0.9370	0.8802	0.9363					
29	0.8827	0.9377	0.8813	0.9369					
30	0.8838	0.9383	0.8823	0.9375					
31	0.8851	0.9390	0.8834	0.9381					
32	0.8864	0.9398	0.8846	0.9387					
33	0.8877	0.9405	0.8857	0.9394					
34	0.8891	0.9413	0.8870	0.9401					
35	0.8905	0.9421	0.8882	0.9408					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8869	0.9401	0.8844	0.9387
					37	0.8885	0.9410	0.8858	0.9394
					38	0.8902	0.9419	0.8872	0.9402
					39	0.8918	0.9428	0.8886	0.9410
					40	0.8936	0.9438	0.8901	0.9418
					41	0.8954	0.9448	0.8916	0.9427
					42	0.8972	0.9458	0.8931	0.9435
					43	0.8991	0.9469	0.8946	0.9444
					44	0.9011	0.9480	0.8962	0.9453
					45	0.9031	0.9491	0.8978	0.9462
					46	0.9051	0.9502	0.8994	0.9471
					47	0.9072	0.9513	0.9011	0.9480
					48	0.9093	0.9525	0.9028	0.9489
					49	0.9115	0.9537	0.9044	0.9498
					50	0.9137	0.9549	0.9061	0.9508
					51	0.9158	0.9561	0.9079	0.9517
					52	0.9179	0.9572	0.9096	0.9527
					53	0.9201	0.9584	0.9114	0.9536
					54	0.9223	0.9596	0.9132	0.9546
					55	0.9245	0.9608	0.9150	0.9556
					56	0.9268	0.9620	0.9169	0.9566
					57	0.9291	0.9632	0.9187	0.9576
					58	0.9314	0.9645	0.9206	0.9587
					59	0.9338	0.9657	0.9225	0.9597
					60	0.9361	0.9670	0.9245	0.9608
					61	0.9385	0.9683	0.9265	0.9618
					62	0.9409	0.9696	0.9284	0.9629
					63	0.9433	0.9708	0.9304	0.9640
					64	0.9458	0.9721	0.9325	0.9650
					65	0.9482	0.9734	0.9345	0.9661
					66	0.9506	0.9747	0.9365	0.9672
					67	0.9531	0.9760	0.9386	0.9683
					68	0.9555	0.9772	0.9406	0.9694
					69	0.9579	0.9785	0.9427	0.9705
					70	0.9603	0.9797	0.9448	0.9716
					71	0.9626	0.9809	0.9468	0.9727
					72	0.9649	0.9821	0.9489	0.9738
					73	0.9672	0.9833	0.9509	0.9748
					74	0.9694	0.9845	0.9529	0.9759
					75	0.9716	0.9856	0.9549	0.9770
					76	0.9737	0.9867	0.9569	0.9780
					77	0.9757	0.9877	0.9589	0.9790
					78	0.9776	0.9887	0.9608	0.9800
					79	0.9795	0.9896	0.9627	0.9810
					80	0.9813	0.9906	0.9646	0.9820
					81	0.9830	0.9914	0.9664	0.9829
					82	0.9846	0.9922	0.9682	0.9838
					83	0.9861	0.9930	0.9699	0.9847
					84	0.9875	0.9937	0.9716	0.9856
					85	0.9888	0.9944	0.9732	0.9864
					86	0.9900	0.9950	0.9747	0.9872
					87	0.9911	0.9955	0.9762	0.9880
					88	0.9921	0.9960	0.9777	0.9887
					89	0.9930	0.9965	0.9790	0.9894
					90	0.9938	0.9969	0.9803	0.9901
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8591	0.9242	0.8589	0.9241					
2	0.8594	0.9244	0.8592	0.9242					
3	0.8597	0.9246	0.8595	0.9244					
4	0.8601	0.9248	0.8598	0.9246					
5	0.8604	0.9250	0.8601	0.9248					
6	0.8608	0.9252	0.8604	0.9250					
7	0.8611	0.9254	0.8608	0.9252					
8	0.8615	0.9256	0.8612	0.9254					
9	0.8620	0.9259	0.8616	0.9257					
10	0.8624	0.9261	0.8621	0.9259					
11	0.8629	0.9264	0.8625	0.9262					
12	0.8634	0.9267	0.8630	0.9265					
13	0.8640	0.9270	0.8635	0.9268					
14	0.8645	0.9273	0.8640	0.9271					
15	0.8651	0.9277	0.8646	0.9274					
16	0.8657	0.9280	0.8652	0.9277					
17	0.8664	0.9284	0.8658	0.9281					
18	0.8671	0.9288	0.8665	0.9285					
19	0.8678	0.9292	0.8672	0.9289					
20	0.8686	0.9297	0.8679	0.9293					
21	0.8694	0.9301	0.8686	0.9297					
22	0.8702	0.9306	0.8694	0.9301					
23	0.8711	0.9311	0.8702	0.9306					
24	0.8721	0.9317	0.8711	0.9311					
25	0.8730	0.9322	0.8720	0.9316					
26	0.8740	0.9328	0.8729	0.9322					
27	0.8751	0.9334	0.8739	0.9327					
28	0.8762	0.9340	0.8749	0.9333					
29	0.8774	0.9347	0.8760	0.9339					
30	0.8786	0.9354	0.8771	0.9345					
31	0.8799	0.9361	0.8782	0.9351					
32	0.8812	0.9368	0.8794	0.9358					
33	0.8825	0.9376	0.8806	0.9365					
34	0.8840	0.9384	0.8818	0.9372					
35	0.8854	0.9392	0.8831	0.9379					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8816	0.9371	0.8791	0.9356
					37	0.8832	0.9380	0.8805	0.9364
					38	0.8849	0.9389	0.8819	0.9372
					39	0.8867	0.9399	0.8834	0.9381
					40	0.8885	0.9409	0.8849	0.9389
					41	0.8903	0.9420	0.8864	0.9398
					42	0.8922	0.9430	0.8880	0.9407
					43	0.8942	0.9441	0.8896	0.9416
					44	0.8962	0.9452	0.8912	0.9425
					45	0.8982	0.9464	0.8929	0.9434
					46	0.9004	0.9476	0.8946	0.9444
					47	0.9025	0.9488	0.8963	0.9453
					48	0.9047	0.9500	0.8980	0.9463
					49	0.9070	0.9512	0.8997	0.9472
					50	0.9093	0.9525	0.9015	0.9482
					51	0.9114	0.9537	0.9033	0.9492
					52	0.9137	0.9549	0.9051	0.9502
					53	0.9159	0.9561	0.9069	0.9512
					54	0.9182	0.9574	0.9088	0.9522
					55	0.9205	0.9586	0.9107	0.9533
					56	0.9229	0.9599	0.9126	0.9543
					57	0.9252	0.9612	0.9145	0.9554
					58	0.9277	0.9625	0.9165	0.9564
					59	0.9301	0.9638	0.9185	0.9575
					60	0.9326	0.9651	0.9205	0.9586
					61	0.9350	0.9664	0.9225	0.9597
					62	0.9376	0.9678	0.9246	0.9608
					63	0.9401	0.9691	0.9267	0.9619
					64	0.9426	0.9705	0.9288	0.9631
					65	0.9452	0.9718	0.9309	0.9642
					66	0.9477	0.9732	0.9330	0.9653
					67	0.9503	0.9745	0.9352	0.9665
					68	0.9528	0.9758	0.9373	0.9676
					69	0.9553	0.9771	0.9394	0.9688
					70	0.9578	0.9785	0.9416	0.9699
					71	0.9603	0.9797	0.9437	0.9711
					72	0.9627	0.9810	0.9459	0.9722
					73	0.9651	0.9822	0.9480	0.9733
					74	0.9674	0.9835	0.9502	0.9744
					75	0.9697	0.9846	0.9523	0.9756
					76	0.9719	0.9858	0.9544	0.9766
					77	0.9741	0.9869	0.9564	0.9777
					78	0.9762	0.9879	0.9585	0.9788
					79	0.9781	0.9890	0.9605	0.9798
					80	0.9800	0.9899	0.9624	0.9809
					81	0.9818	0.9908	0.9644	0.9819
					82	0.9835	0.9917	0.9662	0.9828
					83	0.9851	0.9925	0.9681	0.9838
					84	0.9866	0.9933	0.9698	0.9847
					85	0.9880	0.9940	0.9716	0.9856
					86	0.9893	0.9946	0.9732	0.9864
					87	0.9905	0.9952	0.9748	0.9872
					88	0.9916	0.9958	0.9763	0.9880
					89	0.9926	0.9963	0.9778	0.9888
					90	0.9934	0.9967	0.9792	0.9895
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8534	0.9209	0.8531	0.9207					
2	0.8537	0.9211	0.8534	0.9209					
3	0.8540	0.9212	0.8537	0.9211					
4	0.8543	0.9214	0.8540	0.9212					
5	0.8546	0.9216	0.8543	0.9214					
6	0.8550	0.9218	0.8547	0.9216					
7	0.8554	0.9220	0.8550	0.9219					
8	0.8558	0.9223	0.8554	0.9221					
9	0.8562	0.9225	0.8559	0.9223					
10	0.8567	0.9228	0.8563	0.9226					
11	0.8572	0.9231	0.8568	0.9229					
12	0.8577	0.9234	0.8572	0.9231					
13	0.8582	0.9237	0.8578	0.9234					
14	0.8588	0.9240	0.8583	0.9237					
15	0.8594	0.9244	0.8589	0.9241					
16	0.8600	0.9247	0.8595	0.9244					
17	0.8607	0.9251	0.8601	0.9248					
18	0.8614	0.9255	0.8608	0.9252					
19	0.8621	0.9260	0.8614	0.9256					
20	0.8629	0.9264	0.8622	0.9260					
21	0.8637	0.9269	0.8629	0.9264					
22	0.8646	0.9274	0.8637	0.9269					
23	0.8655	0.9279	0.8646	0.9274					
24	0.8664	0.9284	0.8654	0.9279					
25	0.8674	0.9290	0.8664	0.9284					
26	0.8684	0.9296	0.8673	0.9289					
27	0.8695	0.9302	0.8683	0.9295					
28	0.8706	0.9308	0.8693	0.9301					
29	0.8718	0.9315	0.8704	0.9307					
30	0.8731	0.9322	0.8715	0.9314					
31	0.8744	0.9330	0.8727	0.9320					
32	0.8757	0.9337	0.8739	0.9327					
33	0.8771	0.9345	0.8751	0.9334					
34	0.8786	0.9353	0.8764	0.9341					
35	0.8801	0.9362	0.8777	0.9349					

Columns Below Not To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8760	0.9339	0.8734	0.9324
					37	0.8777	0.9349	0.8749	0.9333
					38	0.8794	0.9358	0.8763	0.9341
					39	0.8812	0.9368	0.8779	0.9350
					40	0.8830	0.9379	0.8794	0.9358
					41	0.8849	0.9390	0.8810	0.9367
					42	0.8869	0.9401	0.8826	0.9377
					43	0.8889	0.9412	0.8843	0.9386
					44	0.8910	0.9424	0.8860	0.9395
					45	0.8931	0.9435	0.8877	0.9405
					46	0.8953	0.9448	0.8894	0.9415
					47	0.8975	0.9460	0.8912	0.9425
					48	0.8998	0.9473	0.8930	0.9435
					49	0.9022	0.9486	0.8948	0.9445
					50	0.9045	0.9499	0.8966	0.9455
					51	0.9068	0.9511	0.8984	0.9465
					52	0.9091	0.9524	0.9003	0.9475
					53	0.9114	0.9537	0.9022	0.9486
					54	0.9138	0.9550	0.9041	0.9496
					55	0.9162	0.9563	0.9061	0.9507
					56	0.9187	0.9576	0.9081	0.9518
					57	0.9211	0.9589	0.9101	0.9529
					58	0.9236	0.9603	0.9121	0.9540
					59	0.9262	0.9617	0.9142	0.9552
					60	0.9287	0.9631	0.9163	0.9563
					61	0.9313	0.9644	0.9184	0.9574
					62	0.9339	0.9658	0.9205	0.9586
					63	0.9366	0.9672	0.9227	0.9598
					64	0.9392	0.9687	0.9248	0.9610
					65	0.9419	0.9701	0.9270	0.9621
					66	0.9446	0.9715	0.9292	0.9633
					67	0.9472	0.9729	0.9315	0.9645
					68	0.9499	0.9743	0.9337	0.9657
					69	0.9525	0.9757	0.9359	0.9669
					70	0.9551	0.9771	0.9382	0.9681
					71	0.9577	0.9784	0.9404	0.9693
					72	0.9603	0.9797	0.9427	0.9705
					73	0.9628	0.9811	0.9449	0.9717
					74	0.9653	0.9823	0.9471	0.9728
					75	0.9677	0.9836	0.9493	0.9740
					76	0.9700	0.9848	0.9515	0.9752
					77	0.9723	0.9860	0.9537	0.9763
					78	0.9745	0.9871	0.9558	0.9774
					79	0.9766	0.9882	0.9580	0.9785
					80	0.9786	0.9892	0.9600	0.9796
					81	0.9806	0.9902	0.9621	0.9807
					82	0.9824	0.9911	0.9641	0.9817
					83	0.9841	0.9920	0.9660	0.9827
					84	0.9857	0.9928	0.9679	0.9837
					85	0.9872	0.9935	0.9697	0.9846
					86	0.9885	0.9942	0.9715	0.9855
					87	0.9898	0.9949	0.9732	0.9864
					88	0.9910	0.9955	0.9748	0.9872
					89	0.9920	0.9960	0.9763	0.9880
					90	0.9930	0.9965	0.9778	0.9888
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8473	0.9174	0.8471	0.9172					
2	0.8476	0.9175	0.8473	0.9174					
3	0.8479	0.9177	0.8476	0.9175					
4	0.8482	0.9179	0.8480	0.9177					
5	0.8486	0.9181	0.8483	0.9179					
6	0.8490	0.9183	0.8486	0.9181					
7	0.8493	0.9185	0.8490	0.9183					
8	0.8497	0.9188	0.8494	0.9186					
9	0.8502	0.9190	0.8498	0.9188					
10	0.8506	0.9193	0.8503	0.9191					
11	0.8511	0.9196	0.8507	0.9193					
12	0.8516	0.9199	0.8512	0.9196					
13	0.8522	0.9202	0.8517	0.9199					
14	0.8528	0.9205	0.8523	0.9203					
15	0.8534	0.9209	0.8529	0.9206					
16	0.8540	0.9213	0.8535	0.9209					
17	0.8547	0.9217	0.8541	0.9213					
18	0.8554	0.9221	0.8548	0.9217					
19	0.8562	0.9225	0.8555	0.9221					
20	0.8569	0.9230	0.8562	0.9225					
21	0.8578	0.9234	0.8570	0.9230					
22	0.8586	0.9239	0.8578	0.9234					
23	0.8595	0.9245	0.8586	0.9239					
24	0.8605	0.9250	0.8595	0.9245					
25	0.8615	0.9256	0.8604	0.9250					
26	0.8625	0.9262	0.8614	0.9255					
27	0.8636	0.9268	0.8624	0.9261					
28	0.8648	0.9275	0.8635	0.9267					
29	0.8660	0.9282	0.8646	0.9274					
30	0.8673	0.9289	0.8657	0.9280					
31	0.8686	0.9297	0.8669	0.9287					
32	0.8699	0.9305	0.8681	0.9294					
33	0.8714	0.9313	0.8694	0.9301					
34	0.8729	0.9321	0.8707	0.9309					
35	0.8744	0.9330	0.8720	0.9316					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8701	0.9306	0.8675	0.9291
					37	0.8718	0.9315	0.8690	0.9299
					38	0.8736	0.9325	0.8705	0.9308
					39	0.8754	0.9336	0.8721	0.9317
					40	0.8773	0.9347	0.8737	0.9326
					41	0.8793	0.9358	0.8753	0.9335
					42	0.8813	0.9369	0.8770	0.9345
					43	0.8834	0.9381	0.8787	0.9354
					44	0.8856	0.9393	0.8804	0.9364
					45	0.8878	0.9405	0.8822	0.9374
					46	0.8900	0.9418	0.8840	0.9384
					47	0.8923	0.9431	0.8858	0.9394
					48	0.8947	0.9444	0.8876	0.9405
					49	0.8971	0.9458	0.8895	0.9415
					50	0.8996	0.9471	0.8914	0.9426
					51	0.9019	0.9484	0.8933	0.9436
					52	0.9043	0.9497	0.8952	0.9447
					53	0.9067	0.9511	0.8972	0.9458
					54	0.9092	0.9524	0.8992	0.9469
					55	0.9117	0.9538	0.9012	0.9480
					56	0.9142	0.9552	0.9033	0.9492
					57	0.9168	0.9566	0.9053	0.9503
					58	0.9194	0.9580	0.9075	0.9515
					59	0.9220	0.9594	0.9096	0.9527
					60	0.9247	0.9609	0.9118	0.9538
					61	0.9274	0.9623	0.9139	0.9550
					62	0.9301	0.9638	0.9162	0.9562
					63	0.9328	0.9653	0.9184	0.9575
					64	0.9356	0.9667	0.9206	0.9587
					65	0.9384	0.9682	0.9229	0.9599
					66	0.9412	0.9697	0.9252	0.9612
					67	0.9440	0.9712	0.9275	0.9624
					68	0.9467	0.9726	0.9298	0.9636
					69	0.9495	0.9741	0.9322	0.9649
					70	0.9523	0.9756	0.9345	0.9661
					71	0.9550	0.9770	0.9368	0.9674
					72	0.9577	0.9784	0.9392	0.9686
					73	0.9603	0.9798	0.9415	0.9699
					74	0.9629	0.9811	0.9438	0.9711
					75	0.9655	0.9824	0.9462	0.9723
					76	0.9680	0.9837	0.9485	0.9735
					77	0.9704	0.9850	0.9507	0.9747
					78	0.9727	0.9862	0.9530	0.9759
					79	0.9749	0.9873	0.9552	0.9771
					80	0.9771	0.9884	0.9574	0.9782
					81	0.9791	0.9895	0.9595	0.9793
					82	0.9811	0.9904	0.9616	0.9804
					83	0.9829	0.9914	0.9637	0.9815
					84	0.9846	0.9922	0.9657	0.9825
					85	0.9862	0.9930	0.9676	0.9835
					86	0.9877	0.9938	0.9695	0.9845
					87	0.9890	0.9945	0.9713	0.9854
					88	0.9903	0.9951	0.9730	0.9863
					89	0.9914	0.9957	0.9746	0.9872
					90	0.9924	0.9962	0.9762	0.9880
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8411	0.9137	0.8408	0.9135					
2	0.8413	0.9138	0.8411	0.9137					
3	0.8416	0.9140	0.8414	0.9138					
4	0.8420	0.9142	0.8417	0.9140					
5	0.8423	0.9144	0.8420	0.9142					
6	0.8427	0.9146	0.8424	0.9144					
7	0.8431	0.9149	0.8427	0.9147					
8	0.8435	0.9151	0.8431	0.9149					
9	0.8439	0.9154	0.8436	0.9151					
10	0.8444	0.9156	0.8440	0.9154					
11	0.8449	0.9159	0.8445	0.9157					
12	0.8454	0.9162	0.8450	0.9160					
13	0.8459	0.9165	0.8455	0.9163					
14	0.8465	0.9169	0.8460	0.9166					
15	0.8471	0.9172	0.8466	0.9169					
16	0.8478	0.9176	0.8472	0.9173					
17	0.8485	0.9180	0.8479	0.9177					
18	0.8492	0.9184	0.8485	0.9181					
19	0.8499	0.9189	0.8492	0.9185					
20	0.8507	0.9193	0.8500	0.9189					
21	0.8516	0.9198	0.8508	0.9194					
22	0.8524	0.9203	0.8516	0.9198					
23	0.8533	0.9209	0.8524	0.9203					
24	0.8543	0.9214	0.8533	0.9209					
25	0.8553	0.9220	0.8543	0.9214					
26	0.8564	0.9226	0.8553	0.9220					
27	0.8575	0.9233	0.8563	0.9226					
28	0.8587	0.9240	0.8574	0.9232					
29	0.8599	0.9247	0.8585	0.9238					
30	0.8612	0.9254	0.8596	0.9245					
31	0.8625	0.9262	0.8608	0.9252					
32	0.8639	0.9270	0.8621	0.9259					
33	0.8654	0.9278	0.8634	0.9267					
34	0.8669	0.9287	0.8647	0.9275					
35	0.8685	0.9296	0.8661	0.9283					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8640	0.9271	0.8614	0.9255
Columns Below Not To Be Used for Service Retirement					37	0.8658	0.9281	0.8629	0.9264
					38	0.8676	0.9291	0.8645	0.9273
					39	0.8695	0.9302	0.8661	0.9282
					40	0.8714	0.9313	0.8677	0.9292
					41	0.8734	0.9324	0.8694	0.9301
					42	0.8755	0.9336	0.8711	0.9311
					43	0.8777	0.9348	0.8729	0.9321
					44	0.8799	0.9361	0.8747	0.9331
					45	0.8821	0.9374	0.8765	0.9342
					46	0.8845	0.9387	0.8783	0.9352
					47	0.8869	0.9400	0.8802	0.9363
					48	0.8893	0.9414	0.8821	0.9374
					49	0.8918	0.9428	0.8840	0.9385
					50	0.8943	0.9442	0.8860	0.9395
					51	0.8968	0.9456	0.8879	0.9406
					52	0.8992	0.9469	0.8899	0.9418
					53	0.9017	0.9483	0.8920	0.9429
					54	0.9043	0.9497	0.8940	0.9441
					55	0.9069	0.9512	0.8961	0.9452
					56	0.9095	0.9526	0.8983	0.9464
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	57	0.9122	0.9541	0.9004	0.9476
1	0.8346	0.9098	0.8343	0.9097	58	0.9149	0.9555	0.9026	0.9488
2	0.8349	0.9100	0.8346	0.9098	59	0.9176	0.9570	0.9048	0.9500
3	0.8352	0.9102	0.8349	0.9100	60	0.9204	0.9585	0.9070	0.9513
4	0.8355	0.9104	0.8352	0.9102	61	0.9232	0.9601	0.9093	0.9525
5	0.8358	0.9106	0.8355	0.9104	62	0.9260	0.9616	0.9116	0.9538
6	0.8362	0.9108	0.8359	0.9106	63	0.9289	0.9631	0.9139	0.9550
7	0.8366	0.9110	0.8363	0.9108	64	0.9318	0.9647	0.9162	0.9563
8	0.8370	0.9113	0.8366	0.9111	65	0.9347	0.9662	0.9186	0.9576
9	0.8374	0.9115	0.8371	0.9113	66	0.9376	0.9678	0.9210	0.9589
10	0.8379	0.9118	0.8375	0.9116	67	0.9405	0.9693	0.9234	0.9602
11	0.8384	0.9121	0.8380	0.9119	68	0.9434	0.9709	0.9258	0.9615
12	0.8389	0.9124	0.8385	0.9121	69	0.9463	0.9724	0.9282	0.9628
13	0.8395	0.9127	0.8390	0.9125	70	0.9492	0.9739	0.9306	0.9641
14	0.8400	0.9131	0.8396	0.9128	71	0.9521	0.9754	0.9331	0.9654
15	0.8407	0.9134	0.8401	0.9131	72	0.9549	0.9769	0.9355	0.9667
16	0.8413	0.9138	0.8408	0.9135	73	0.9577	0.9784	0.9379	0.9680
17	0.8420	0.9142	0.8414	0.9139	74	0.9604	0.9798	0.9403	0.9693
18	0.8427	0.9147	0.8421	0.9143	75	0.9631	0.9812	0.9428	0.9705
19	0.8435	0.9151	0.8428	0.9147	76	0.9657	0.9826	0.9452	0.9718
20	0.8443	0.9156	0.8435	0.9151	77	0.9683	0.9839	0.9475	0.9731
21	0.8451	0.9161	0.8443	0.9156	78	0.9708	0.9852	0.9499	0.9743
22	0.8460	0.9166	0.8452	0.9161	79	0.9731	0.9864	0.9522	0.9755
23	0.8469	0.9171	0.8460	0.9166	80	0.9754	0.9875	0.9545	0.9767
24	0.8479	0.9177	0.8469	0.9171	81	0.9776	0.9887	0.9568	0.9779
25	0.8489	0.9183	0.8479	0.9177	82	0.9796	0.9897	0.9590	0.9791
26	0.8500	0.9189	0.8489	0.9183	83	0.9816	0.9907	0.9611	0.9802
27	0.8512	0.9196	0.8499	0.9189	84	0.9834	0.9916	0.9632	0.9813
28	0.8523	0.9203	0.8510	0.9195	85	0.9851	0.9925	0.9653	0.9823
29	0.8536	0.9210	0.8522	0.9202	86	0.9867	0.9933	0.9673	0.9834
30	0.8549	0.9218	0.8533	0.9209	87	0.9881	0.9940	0.9692	0.9843
31	0.8563	0.9226	0.8546	0.9216	88	0.9895	0.9947	0.9710	0.9853
32	0.8577	0.9234	0.8558	0.9223	89	0.9907	0.9953	0.9728	0.9862
33	0.8592	0.9243	0.8572	0.9231	90	0.9918	0.9959	0.9744	0.9870
34	0.8607	0.9252	0.8585	0.9239					
35	0.8624	0.9261	0.8599	0.9247					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8578	0.9234	0.8551	0.9219
					37	0.8595	0.9245	0.8567	0.9228
					38	0.8614	0.9255	0.8583	0.9237
					39	0.8633	0.9266	0.8599	0.9247
					40	0.8653	0.9278	0.8616	0.9256
					41	0.8674	0.9290	0.8633	0.9266
					42	0.8695	0.9302	0.8651	0.9277
					43	0.8717	0.9315	0.8669	0.9287
					44	0.8740	0.9328	0.8687	0.9297
					45	0.8763	0.9341	0.8706	0.9308
					46	0.8788	0.9355	0.8725	0.9319
					47	0.8812	0.9369	0.8744	0.9330
					48	0.8837	0.9383	0.8764	0.9341
					49	0.8863	0.9397	0.8784	0.9353
					50	0.8890	0.9412	0.8804	0.9364
					51	0.8915	0.9426	0.8824	0.9375
					52	0.8940	0.9440	0.8845	0.9387
					53	0.8966	0.9455	0.8866	0.9399
					54	0.8992	0.9470	0.8887	0.9411
					55	0.9019	0.9484	0.8909	0.9423
					56	0.9047	0.9499	0.8931	0.9435
					57	0.9074	0.9515	0.8953	0.9448
					58	0.9102	0.9530	0.8976	0.9460
					59	0.9131	0.9546	0.8999	0.9473
					60	0.9160	0.9561	0.9022	0.9486
					61	0.9189	0.9577	0.9045	0.9499
					62	0.9218	0.9593	0.9069	0.9512
					63	0.9248	0.9609	0.9093	0.9525
					64	0.9278	0.9626	0.9117	0.9538
					65	0.9308	0.9642	0.9141	0.9551
					66	0.9339	0.9658	0.9166	0.9565
					67	0.9369	0.9674	0.9191	0.9578
					68	0.9399	0.9690	0.9216	0.9592
					69	0.9430	0.9707	0.9241	0.9605
					70	0.9460	0.9723	0.9266	0.9619
					71	0.9490	0.9738	0.9291	0.9633
					72	0.9520	0.9754	0.9316	0.9646
					73	0.9549	0.9769	0.9342	0.9660
					74	0.9578	0.9784	0.9367	0.9673
					75	0.9606	0.9799	0.9392	0.9686
					76	0.9634	0.9813	0.9417	0.9700
					77	0.9661	0.9827	0.9442	0.9713
					78	0.9687	0.9841	0.9466	0.9726
					79	0.9712	0.9854	0.9491	0.9739
					80	0.9736	0.9866	0.9515	0.9751
					81	0.9759	0.9878	0.9538	0.9764
					82	0.9781	0.9889	0.9562	0.9776
					83	0.9802	0.9900	0.9584	0.9788
					84	0.9821	0.9910	0.9606	0.9799
					85	0.9839	0.9919	0.9628	0.9810
					86	0.9856	0.9928	0.9649	0.9821
					87	0.9872	0.9935	0.9669	0.9832
					88	0.9886	0.9943	0.9688	0.9842
					89	0.9899	0.9949	0.9707	0.9851
					90	0.9911	0.9955	0.9725	0.9860
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8279	0.9059	0.8277	0.9057					
2	0.8282	0.9060	0.8279	0.9059					
3	0.8285	0.9062	0.8282	0.9061					
4	0.8289	0.9064	0.8286	0.9062					
5	0.8292	0.9066	0.8289	0.9064					
6	0.8296	0.9068	0.8292	0.9066					
7	0.8300	0.9071	0.8296	0.9069					
8	0.8304	0.9073	0.8300	0.9071					
9	0.8308	0.9076	0.8304	0.9074					
10	0.8313	0.9079	0.8309	0.9076					
11	0.8318	0.9082	0.8314	0.9079					
12	0.8323	0.9085	0.8319	0.9082					
13	0.8328	0.9088	0.8324	0.9085					
14	0.8334	0.9091	0.8329	0.9089					
15	0.8340	0.9095	0.8335	0.9092					
16	0.8347	0.9099	0.8341	0.9096					
17	0.8354	0.9103	0.8348	0.9100					
18	0.8361	0.9107	0.8355	0.9104					
19	0.8369	0.9112	0.8362	0.9108					
20	0.8377	0.9117	0.8370	0.9112					
21	0.8385	0.9122	0.8378	0.9117					
22	0.8394	0.9127	0.8386	0.9122					
23	0.8404	0.9133	0.8395	0.9127					
24	0.8414	0.9138	0.8404	0.9133					
25	0.8424	0.9145	0.8414	0.9138					
26	0.8435	0.9151	0.8424	0.9144					
27	0.8446	0.9158	0.8434	0.9151					
28	0.8458	0.9165	0.8445	0.9157					
29	0.8471	0.9172	0.8457	0.9164					
30	0.8484	0.9180	0.8469	0.9171					
31	0.8498	0.9188	0.8481	0.9178					
32	0.8513	0.9197	0.8494	0.9186					
33	0.8528	0.9206	0.8508	0.9194					
34	0.8544	0.9215	0.8522	0.9202					
35	0.8560	0.9224	0.8536	0.9210					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8514	0.9197	0.8487	0.9182
					37	0.8532	0.9208	0.8503	0.9191
					38	0.8551	0.9219	0.8519	0.9200
					39	0.8571	0.9230	0.8536	0.9210
					40	0.8591	0.9242	0.8553	0.9220
					41	0.8612	0.9254	0.8571	0.9231
					42	0.8634	0.9267	0.8589	0.9241
					43	0.8657	0.9280	0.8608	0.9252
					44	0.8680	0.9294	0.8627	0.9263
					45	0.8704	0.9307	0.8646	0.9274
					46	0.8729	0.9321	0.8666	0.9285
					47	0.8755	0.9336	0.8686	0.9297
					48	0.8781	0.9351	0.8706	0.9308
					49	0.8807	0.9366	0.8727	0.9320
					50	0.8835	0.9381	0.8747	0.9332
					51	0.8860	0.9396	0.8768	0.9344
					52	0.8887	0.9411	0.8790	0.9356
					53	0.8914	0.9426	0.8811	0.9368
					54	0.8941	0.9441	0.8833	0.9381
					55	0.8969	0.9456	0.8856	0.9393
					56	0.8997	0.9472	0.8878	0.9406
					57	0.9026	0.9488	0.8901	0.9419
					58	0.9055	0.9504	0.8925	0.9432
					59	0.9084	0.9520	0.8948	0.9445
					60	0.9114	0.9537	0.8972	0.9458
					61	0.9145	0.9553	0.8996	0.9472
					62	0.9175	0.9570	0.9021	0.9485
					63	0.9206	0.9587	0.9046	0.9499
					64	0.9237	0.9604	0.9071	0.9513
					65	0.9269	0.9621	0.9096	0.9527
					66	0.9300	0.9638	0.9121	0.9541
					67	0.9332	0.9655	0.9147	0.9555
					68	0.9364	0.9671	0.9173	0.9569
					69	0.9396	0.9688	0.9199	0.9583
					70	0.9427	0.9705	0.9225	0.9597
					71	0.9459	0.9722	0.9251	0.9611
					72	0.9490	0.9738	0.9277	0.9625
					73	0.9520	0.9754	0.9303	0.9639
					74	0.9551	0.9770	0.9330	0.9653
					75	0.9580	0.9786	0.9356	0.9667
					76	0.9609	0.9801	0.9382	0.9681
					77	0.9638	0.9815	0.9407	0.9695
					78	0.9665	0.9830	0.9433	0.9708
					79	0.9692	0.9843	0.9458	0.9722
					80	0.9717	0.9857	0.9483	0.9735
					81	0.9742	0.9869	0.9508	0.9748
					82	0.9765	0.9881	0.9532	0.9761
					83	0.9787	0.9892	0.9556	0.9773
					84	0.9807	0.9903	0.9579	0.9785
					85	0.9827	0.9913	0.9602	0.9797
					86	0.9845	0.9922	0.9624	0.9808
					87	0.9861	0.9930	0.9645	0.9819
					88	0.9877	0.9938	0.9665	0.9830
					89	0.9891	0.9945	0.9685	0.9840
					90	0.9903	0.9951	0.9704	0.9850
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.8212	0.9018	0.8209	0.9017					
2	0.8215	0.9020	0.8212	0.9018					
3	0.8218	0.9022	0.8215	0.9020					
4	0.8221	0.9024	0.8218	0.9022					
5	0.8225	0.9026	0.8222	0.9024					
6	0.8229	0.9028	0.8225	0.9026					
7	0.8232	0.9031	0.8229	0.9028					
8	0.8237	0.9033	0.8233	0.9031					
9	0.8241	0.9036	0.8237	0.9033					
10	0.8246	0.9038	0.8242	0.9036					
11	0.8251	0.9041	0.8246	0.9039					
12	0.8256	0.9045	0.8251	0.9042					
13	0.8261	0.9048	0.8257	0.9045					
14	0.8267	0.9051	0.8262	0.9048					
15	0.8273	0.9055	0.8268	0.9052					
16	0.8280	0.9059	0.8274	0.9056					
17	0.8287	0.9063	0.8281	0.9060					
18	0.8294	0.9068	0.8288	0.9064					
19	0.8302	0.9072	0.8295	0.9068					
20	0.8310	0.9077	0.8303	0.9073					
21	0.8319	0.9082	0.8311	0.9078					
22	0.8328	0.9088	0.8319	0.9083					
23	0.8337	0.9093	0.8328	0.9088					
24	0.8347	0.9099	0.8338	0.9093					
25	0.8358	0.9105	0.8347	0.9099					
26	0.8369	0.9112	0.8358	0.9105					
27	0.8380	0.9119	0.8368	0.9112					
28	0.8393	0.9126	0.8379	0.9118					
29	0.8405	0.9134	0.8391	0.9125					
30	0.8419	0.9142	0.8403	0.9132					
31	0.8433	0.9150	0.8416	0.9140					
32	0.8448	0.9159	0.8429	0.9148					
33	0.8463	0.9168	0.8443	0.9156					
34	0.8479	0.9177	0.8457	0.9164					
35	0.8496	0.9187	0.8472	0.9173					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8450	0.9160	0.8423	0.9144
					37	0.8469	0.9171	0.8440	0.9154
					38	0.8488	0.9182	0.8456	0.9164
					39	0.8508	0.9194	0.8473	0.9174
					40	0.8529	0.9206	0.8491	0.9184
					41	0.8551	0.9219	0.8509	0.9195
					42	0.8573	0.9232	0.8528	0.9205
					43	0.8597	0.9245	0.8547	0.9217
					44	0.8621	0.9259	0.8566	0.9228
					45	0.8645	0.9273	0.8586	0.9239
					46	0.8671	0.9288	0.8607	0.9251
					47	0.8697	0.9303	0.8627	0.9263
					48	0.8724	0.9318	0.8648	0.9275
					49	0.8751	0.9334	0.8669	0.9287
					50	0.8779	0.9350	0.8691	0.9299
					51	0.8806	0.9365	0.8712	0.9312
					52	0.8833	0.9381	0.8734	0.9324
					53	0.8861	0.9396	0.8757	0.9337
					54	0.8889	0.9412	0.8779	0.9350
					55	0.8918	0.9428	0.8803	0.9363
					56	0.8947	0.9444	0.8826	0.9376
					57	0.8977	0.9461	0.8850	0.9390
					58	0.9007	0.9478	0.8874	0.9403
					59	0.9038	0.9495	0.8898	0.9417
					60	0.9069	0.9512	0.8923	0.9431
					61	0.9100	0.9529	0.8948	0.9445
					62	0.9132	0.9546	0.8973	0.9459
					63	0.9164	0.9564	0.8999	0.9473
					64	0.9197	0.9582	0.9025	0.9487
					65	0.9229	0.9599	0.9051	0.9502
					66	0.9262	0.9617	0.9077	0.9516
					67	0.9295	0.9635	0.9104	0.9531
					68	0.9328	0.9652	0.9130	0.9545
					69	0.9361	0.9670	0.9157	0.9560
					70	0.9394	0.9688	0.9184	0.9575
					71	0.9427	0.9705	0.9211	0.9589
					72	0.9460	0.9722	0.9238	0.9604
					73	0.9492	0.9739	0.9266	0.9619
					74	0.9523	0.9756	0.9293	0.9633
					75	0.9554	0.9772	0.9320	0.9648
					76	0.9585	0.9788	0.9347	0.9662
					77	0.9615	0.9804	0.9374	0.9677
					78	0.9644	0.9819	0.9400	0.9691
					79	0.9671	0.9833	0.9426	0.9705
					80	0.9698	0.9847	0.9453	0.9719
					81	0.9724	0.9860	0.9478	0.9732
					82	0.9749	0.9873	0.9503	0.9745
					83	0.9772	0.9885	0.9528	0.9758
					84	0.9794	0.9896	0.9552	0.9771
					85	0.9814	0.9906	0.9576	0.9783
					86	0.9833	0.9916	0.9599	0.9795
					87	0.9851	0.9925	0.9621	0.9807
					88	0.9867	0.9933	0.9643	0.9818
					89	0.9882	0.9941	0.9663	0.9829
					90	0.9896	0.9948	0.9683	0.9839

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8387	0.9123	0.8361	0.9107
					37	0.8406	0.9134	0.8377	0.9117
					38	0.8426	0.9146	0.8394	0.9127
					39	0.8447	0.9158	0.8412	0.9137
					40	0.8468	0.9170	0.8430	0.9148
					41	0.8490	0.9183	0.8448	0.9159
					42	0.8513	0.9197	0.8468	0.9170
					43	0.8537	0.9211	0.8487	0.9182
					44	0.8562	0.9225	0.8507	0.9193
					45	0.8587	0.9240	0.8528	0.9205
					46	0.8613	0.9255	0.8549	0.9217
					47	0.8640	0.9271	0.8570	0.9230
					48	0.8668	0.9286	0.8591	0.9242
					49	0.8696	0.9303	0.8613	0.9255
					50	0.8725	0.9319	0.8635	0.9268
					51	0.8753	0.9335	0.8658	0.9280
					52	0.8781	0.9351	0.8680	0.9294
					53	0.8810	0.9367	0.8703	0.9307
					54	0.8839	0.9384	0.8727	0.9320
					55	0.8869	0.9400	0.8751	0.9334
					56	0.8899	0.9417	0.8775	0.9348
					57	0.8930	0.9435	0.8800	0.9362
					58	0.8961	0.9452	0.8825	0.9376
					59	0.8992	0.9470	0.8850	0.9390
					60	0.9025	0.9487	0.8875	0.9404
					61	0.9057	0.9505	0.8901	0.9419
					62	0.9090	0.9523	0.8928	0.9433
					63	0.9123	0.9542	0.8954	0.9448
					64	0.9157	0.9560	0.8981	0.9463
					65	0.9191	0.9578	0.9008	0.9478
					66	0.9225	0.9597	0.9035	0.9493
					67	0.9259	0.9616	0.9062	0.9508
					68	0.9294	0.9634	0.9090	0.9523
					69	0.9328	0.9652	0.9118	0.9538
					70	0.9362	0.9671	0.9145	0.9554
					71	0.9397	0.9689	0.9173	0.9569
					72	0.9430	0.9707	0.9201	0.9584
					73	0.9464	0.9725	0.9230	0.9599
					74	0.9497	0.9742	0.9258	0.9614
					75	0.9530	0.9759	0.9286	0.9630
					76	0.9561	0.9776	0.9314	0.9645
					77	0.9593	0.9792	0.9341	0.9659
					78	0.9623	0.9808	0.9369	0.9674
					79	0.9652	0.9823	0.9396	0.9689
					80	0.9680	0.9838	0.9423	0.9703
					81	0.9707	0.9852	0.9450	0.9717
					82	0.9733	0.9865	0.9476	0.9731
					83	0.9758	0.9877	0.9502	0.9745
					84	0.9781	0.9889	0.9527	0.9758
					85	0.9802	0.9900	0.9552	0.9771
					86	0.9823	0.9911	0.9576	0.9783
					87	0.9841	0.9920	0.9599	0.9795
					88	0.9858	0.9929	0.9621	0.9807
					89	0.9874	0.9937	0.9643	0.9818
					90	0.9888	0.9944	0.9663	0.9829

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8327	0.9087	0.8301	0.9071
					37	0.8346	0.9099	0.8317	0.9081
					38	0.8366	0.9111	0.8335	0.9092
					39	0.8387	0.9123	0.8353	0.9102
					40	0.8409	0.9136	0.8371	0.9113
					41	0.8432	0.9149	0.8390	0.9125
					42	0.8456	0.9163	0.8410	0.9136
					43	0.8480	0.9178	0.8430	0.9148
					44	0.8505	0.9192	0.8451	0.9160
					45	0.8531	0.9208	0.8472	0.9173
					46	0.8558	0.9223	0.8493	0.9185
					47	0.8586	0.9239	0.8515	0.9198
					48	0.8615	0.9256	0.8537	0.9211
					49	0.8644	0.9273	0.8560	0.9224
					50	0.8674	0.9290	0.8582	0.9237
					51	0.8702	0.9306	0.8606	0.9251
					52	0.8731	0.9322	0.8629	0.9264
					53	0.8760	0.9339	0.8653	0.9278
					54	0.8791	0.9356	0.8677	0.9292
					55	0.8821	0.9374	0.8702	0.9306
					56	0.8853	0.9391	0.8727	0.9320
					57	0.8884	0.9409	0.8753	0.9335
					58	0.8917	0.9427	0.8778	0.9349
					59	0.8949	0.9446	0.8804	0.9364
					60	0.8983	0.9464	0.8831	0.9379
					61	0.9016	0.9483	0.8858	0.9394
					62	0.9051	0.9502	0.8885	0.9409
					63	0.9085	0.9521	0.8912	0.9425
					64	0.9120	0.9540	0.8940	0.9440
					65	0.9155	0.9559	0.8968	0.9456
					66	0.9191	0.9578	0.8996	0.9471
					67	0.9226	0.9597	0.9024	0.9487
					68	0.9262	0.9617	0.9053	0.9503
					69	0.9297	0.9636	0.9081	0.9519
					70	0.9333	0.9655	0.9110	0.9534
					71	0.9368	0.9674	0.9139	0.9550
					72	0.9404	0.9693	0.9168	0.9566
					73	0.9439	0.9711	0.9197	0.9582
					74	0.9473	0.9729	0.9226	0.9598
					75	0.9507	0.9747	0.9255	0.9613
					76	0.9540	0.9765	0.9284	0.9629
					77	0.9572	0.9782	0.9313	0.9644
					78	0.9604	0.9798	0.9342	0.9660
					79	0.9635	0.9814	0.9370	0.9675
					80	0.9664	0.9829	0.9398	0.9690
					81	0.9692	0.9844	0.9426	0.9704
					82	0.9719	0.9858	0.9453	0.9719
					83	0.9745	0.9871	0.9480	0.9733
					84	0.9769	0.9883	0.9506	0.9747
					85	0.9792	0.9895	0.9532	0.9760
					86	0.9813	0.9906	0.9556	0.9773
					87	0.9833	0.9916	0.9581	0.9786
					88	0.9851	0.9925	0.9604	0.9798
					89	0.9867	0.9933	0.9626	0.9810
					90	0.9882	0.9941	0.9648	0.9821

Columns Below Not To Be Used
for Service Retirement

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8265	0.9050	0.8239	0.9035
					37	0.8285	0.9062	0.8256	0.9045
					38	0.8305	0.9074	0.8274	0.9055
					39	0.8327	0.9087	0.8292	0.9066
					40	0.8349	0.9100	0.8311	0.9078
					41	0.8372	0.9114	0.8331	0.9089
					42	0.8397	0.9128	0.8351	0.9101
					43	0.8422	0.9143	0.8371	0.9114
					44	0.8447	0.9158	0.8393	0.9126
					45	0.8474	0.9174	0.8414	0.9139
					46	0.8502	0.9190	0.8436	0.9152
					47	0.8530	0.9207	0.8459	0.9165
					48	0.8559	0.9224	0.8482	0.9178
					49	0.8589	0.9241	0.8505	0.9192
					50	0.8620	0.9259	0.8528	0.9206
					51	0.8649	0.9276	0.8552	0.9220
					52	0.8679	0.9293	0.8576	0.9234
					53	0.8710	0.9310	0.8601	0.9248
					54	0.8741	0.9328	0.8626	0.9262
					55	0.8773	0.9346	0.8652	0.9277
					56	0.8805	0.9364	0.8678	0.9292
					57	0.8838	0.9383	0.8704	0.9307
					58	0.8871	0.9402	0.8731	0.9322
					59	0.8905	0.9421	0.8758	0.9338
					60	0.8939	0.9440	0.8785	0.9353
					61	0.8974	0.9459	0.8813	0.9369
					62	0.9010	0.9479	0.8841	0.9385
					63	0.9045	0.9499	0.8869	0.9401
					64	0.9082	0.9519	0.8898	0.9417
					65	0.9118	0.9539	0.8927	0.9433
					66	0.9155	0.9559	0.8956	0.9449
					67	0.9192	0.9579	0.8985	0.9465
					68	0.9229	0.9599	0.9015	0.9482
					69	0.9266	0.9619	0.9044	0.9498
					70	0.9303	0.9639	0.9074	0.9515
					71	0.9339	0.9658	0.9104	0.9531
					72	0.9376	0.9678	0.9134	0.9547
					73	0.9412	0.9697	0.9164	0.9564
					74	0.9448	0.9716	0.9194	0.9580
					75	0.9483	0.9735	0.9224	0.9596
					76	0.9518	0.9753	0.9254	0.9613
					77	0.9552	0.9771	0.9284	0.9629
					78	0.9585	0.9788	0.9313	0.9645
					79	0.9617	0.9805	0.9343	0.9660
					80	0.9647	0.9821	0.9372	0.9676
					81	0.9677	0.9836	0.9401	0.9691
					82	0.9705	0.9850	0.9429	0.9706
					83	0.9732	0.9864	0.9457	0.9721
					84	0.9757	0.9877	0.9484	0.9735
					85	0.9781	0.9889	0.9511	0.9749
					86	0.9803	0.9901	0.9537	0.9763
					87	0.9824	0.9911	0.9562	0.9776
					88	0.9843	0.9921	0.9586	0.9789
					89	0.9860	0.9930	0.9609	0.9801
					90	0.9876	0.9938	0.9632	0.9812
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7953	0.8860	0.7950	0.8858					
2	0.7955	0.8861	0.7952	0.8859					
3	0.7958	0.8863	0.7955	0.8861					
4	0.7962	0.8865	0.7958	0.8863					
5	0.7965	0.8867	0.7962	0.8865					
6	0.7969	0.8869	0.7965	0.8867					
7	0.7972	0.8872	0.7969	0.8870					
8	0.7977	0.8874	0.7973	0.8872					
9	0.7981	0.8877	0.7977	0.8875					
10	0.7986	0.8880	0.7982	0.8878					
11	0.7991	0.8883	0.7987	0.8881					
12	0.7996	0.8886	0.7992	0.8884					
13	0.8002	0.8890	0.7997	0.8887					
14	0.8008	0.8894	0.8003	0.8891					
15	0.8014	0.8897	0.8009	0.8894					
16	0.8021	0.8902	0.8015	0.8898					
17	0.8028	0.8906	0.8022	0.8902					
18	0.8035	0.8911	0.8029	0.8907					
19	0.8043	0.8915	0.8036	0.8911					
20	0.8051	0.8921	0.8044	0.8916					
21	0.8060	0.8926	0.8052	0.8921					
22	0.8069	0.8932	0.8061	0.8927					
23	0.8079	0.8938	0.8070	0.8932					
24	0.8089	0.8944	0.8080	0.8938					
25	0.8100	0.8950	0.8090	0.8944					
26	0.8112	0.8957	0.8101	0.8951					
27	0.8124	0.8965	0.8112	0.8958					
28	0.8137	0.8973	0.8124	0.8965					
29	0.8150	0.8981	0.8136	0.8972					
30	0.8164	0.8989	0.8149	0.8980					
31	0.8179	0.8998	0.8163	0.8988					
32	0.8195	0.9008	0.8177	0.8997					
33	0.8211	0.9018	0.8191	0.9006					
34	0.8228	0.9028	0.8207	0.9015					
35	0.8246	0.9039	0.8223	0.9025					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8202	0.9012	0.8176	0.8997
					37	0.8222	0.9024	0.8193	0.9007
					38	0.8243	0.9037	0.8212	0.9018
					39	0.8265	0.9050	0.8230	0.9029
					40	0.8287	0.9064	0.8250	0.9041
					41	0.8311	0.9078	0.8270	0.9053
					42	0.8336	0.9092	0.8290	0.9065
					43	0.8361	0.9108	0.8311	0.9078
					44	0.8388	0.9123	0.8333	0.9091
					45	0.8415	0.9139	0.8355	0.9104
					46	0.8444	0.9156	0.8378	0.9117
					47	0.8473	0.9173	0.8401	0.9131
					48	0.8503	0.9191	0.8424	0.9145
					49	0.8534	0.9209	0.8448	0.9159
					50	0.8565	0.9227	0.8472	0.9173
					51	0.8595	0.9245	0.8497	0.9187
					52	0.8626	0.9262	0.8522	0.9202
					53	0.8657	0.9280	0.8548	0.9217
					54	0.8690	0.9299	0.8574	0.9232
					55	0.8722	0.9318	0.8600	0.9247
					56	0.8756	0.9337	0.8627	0.9263
					57	0.8790	0.9356	0.8654	0.9279
					58	0.8824	0.9375	0.8682	0.9294
					59	0.8859	0.9395	0.8710	0.9310
					60	0.8895	0.9415	0.8738	0.9327
					61	0.8931	0.9435	0.8767	0.9343
					62	0.8967	0.9456	0.8796	0.9359
					63	0.9004	0.9476	0.8825	0.9376
					64	0.9042	0.9497	0.8855	0.9393
					65	0.9080	0.9518	0.8885	0.9409
					66	0.9118	0.9538	0.8915	0.9426
					67	0.9156	0.9559	0.8945	0.9443
					68	0.9194	0.9580	0.8976	0.9460
					69	0.9233	0.9601	0.9006	0.9477
					70	0.9271	0.9622	0.9037	0.9494
					71	0.9309	0.9642	0.9068	0.9511
					72	0.9347	0.9663	0.9099	0.9528
					73	0.9385	0.9683	0.9130	0.9545
					74	0.9422	0.9703	0.9161	0.9562
					75	0.9459	0.9722	0.9192	0.9579
					76	0.9495	0.9741	0.9223	0.9596
					77	0.9530	0.9759	0.9254	0.9613
					78	0.9565	0.9777	0.9285	0.9629
					79	0.9598	0.9795	0.9315	0.9645
					80	0.9630	0.9811	0.9345	0.9662
					81	0.9661	0.9827	0.9375	0.9677
					82	0.9690	0.9843	0.9404	0.9693
					83	0.9718	0.9857	0.9433	0.9708
					84	0.9745	0.9871	0.9461	0.9723
					85	0.9770	0.9884	0.9489	0.9738
					86	0.9793	0.9896	0.9516	0.9752
					87	0.9815	0.9907	0.9542	0.9766
					88	0.9835	0.9917	0.9567	0.9779
					89	0.9853	0.9926	0.9592	0.9792
					90	0.9869	0.9934	0.9615	0.9804
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7887	0.8819	0.7884	0.8817					
2	0.7890	0.8820	0.7887	0.8818					
3	0.7893	0.8822	0.7890	0.8820					
4	0.7896	0.8824	0.7893	0.8822					
5	0.7899	0.8826	0.7896	0.8824					
6	0.7903	0.8829	0.7900	0.8827					
7	0.7907	0.8831	0.7903	0.8829					
8	0.7911	0.8834	0.7907	0.8831					
9	0.7915	0.8836	0.7912	0.8834					
10	0.7920	0.8839	0.7916	0.8837					
11	0.7925	0.8842	0.7921	0.8840					
12	0.7930	0.8846	0.7926	0.8843					
13	0.7936	0.8849	0.7931	0.8846					
14	0.7942	0.8853	0.7937	0.8850					
15	0.7948	0.8857	0.7943	0.8854					
16	0.7955	0.8861	0.7949	0.8858					
17	0.7962	0.8865	0.7956	0.8862					
18	0.7970	0.8870	0.7963	0.8866					
19	0.7977	0.8875	0.7971	0.8871					
20	0.7986	0.8880	0.7979	0.8876					
21	0.7995	0.8886	0.7987	0.8881					
22	0.8004	0.8891	0.7996	0.8886					
23	0.8014	0.8897	0.8005	0.8892					
24	0.8024	0.8904	0.8015	0.8898					
25	0.8035	0.8911	0.8025	0.8904					
26	0.8047	0.8918	0.8036	0.8911					
27	0.8059	0.8925	0.8047	0.8918					
28	0.8072	0.8933	0.8059	0.8925					
29	0.8085	0.8941	0.8072	0.8933					
30	0.8100	0.8950	0.8085	0.8941					
31	0.8115	0.8959	0.8098	0.8949					
32	0.8131	0.8969	0.8113	0.8958					
33	0.8147	0.8979	0.8128	0.8967					
34	0.8165	0.8990	0.8143	0.8977					
35	0.8183	0.9001	0.8159	0.8986					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8137	0.8973	0.8111	0.8957
Columns Below Not To Be Used for Service Retirement					37	0.8157	0.8985	0.8129	0.8968
					38	0.8178	0.8998	0.8147	0.8979
					39	0.8201	0.9011	0.8166	0.8991
					40	0.8224	0.9025	0.8186	0.9003
					41	0.8248	0.9040	0.8207	0.9015
					42	0.8273	0.9055	0.8228	0.9028
					43	0.8299	0.9071	0.8249	0.9041
					44	0.8326	0.9087	0.8271	0.9054
					45	0.8354	0.9103	0.8294	0.9068
					46	0.8383	0.9121	0.8317	0.9081
					47	0.8413	0.9138	0.8341	0.9096
					48	0.8444	0.9156	0.8365	0.9110
					49	0.8476	0.9175	0.8390	0.9124
					50	0.8508	0.9194	0.8415	0.9139
					51	0.8539	0.9212	0.8440	0.9154
					52	0.8571	0.9230	0.8466	0.9169
					53	0.8603	0.9249	0.8492	0.9185
					54	0.8636	0.9268	0.8519	0.9200
					55	0.8670	0.9288	0.8547	0.9216
					56	0.8704	0.9307	0.8574	0.9232
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3	57	0.8739	0.9327	0.8603	0.9249
1	0.7820	0.8776	0.7817	0.8775	58	0.8775	0.9348	0.8631	0.9265
2	0.7823	0.8778	0.7819	0.8776	59	0.8811	0.9368	0.8660	0.9282
3	0.7826	0.8780	0.7822	0.8778	60	0.8848	0.9389	0.8689	0.9299
4	0.7829	0.8782	0.7826	0.8780	61	0.8886	0.9410	0.8719	0.9316
5	0.7832	0.8784	0.7829	0.8782	62	0.8924	0.9431	0.8749	0.9333
6	0.7836	0.8787	0.7832	0.8784	63	0.8962	0.9453	0.8780	0.9350
7	0.7840	0.8789	0.7836	0.8787	64	0.9001	0.9474	0.8810	0.9367
8	0.7844	0.8792	0.7840	0.8789	65	0.9040	0.9496	0.8841	0.9385
9	0.7848	0.8794	0.7844	0.8792	66	0.9079	0.9517	0.8872	0.9402
10	0.7853	0.8797	0.7849	0.8795	67	0.9119	0.9539	0.8904	0.9420
11	0.7858	0.8800	0.7854	0.8798	68	0.9159	0.9561	0.8935	0.9438
12	0.7863	0.8804	0.7859	0.8801	69	0.9199	0.9583	0.8967	0.9455
13	0.7869	0.8807	0.7864	0.8804	70	0.9238	0.9604	0.8999	0.9473
14	0.7875	0.8811	0.7870	0.8808	71	0.9278	0.9626	0.9031	0.9491
15	0.7881	0.8815	0.7876	0.8812	72	0.9318	0.9647	0.9063	0.9508
16	0.7888	0.8819	0.7882	0.8816	73	0.9357	0.9668	0.9095	0.9526
17	0.7895	0.8824	0.7889	0.8820	74	0.9395	0.9688	0.9127	0.9544
18	0.7902	0.8828	0.7896	0.8824	75	0.9434	0.9709	0.9159	0.9561
19	0.7910	0.8833	0.7904	0.8829	76	0.9471	0.9728	0.9191	0.9579
20	0.7919	0.8838	0.7912	0.8834	77	0.9508	0.9748	0.9223	0.9596
21	0.7928	0.8844	0.7920	0.8839	78	0.9543	0.9766	0.9255	0.9613
22	0.7937	0.8850	0.7929	0.8845	79	0.9578	0.9785	0.9286	0.9630
23	0.7947	0.8856	0.7938	0.8851	80	0.9612	0.9802	0.9318	0.9647
24	0.7957	0.8862	0.7948	0.8857	81	0.9644	0.9819	0.9348	0.9663
25	0.7968	0.8869	0.7958	0.8863	82	0.9675	0.9835	0.9379	0.9679
26	0.7980	0.8876	0.7969	0.8870	83	0.9704	0.9850	0.9409	0.9695
27	0.7992	0.8884	0.7981	0.8877	84	0.9732	0.9864	0.9438	0.9711
28	0.8005	0.8892	0.7993	0.8884	85	0.9758	0.9878	0.9467	0.9726
29	0.8019	0.8901	0.8005	0.8892	86	0.9782	0.9890	0.9495	0.9741
30	0.8033	0.8909	0.8019	0.8900	87	0.9805	0.9902	0.9522	0.9755
31	0.8049	0.8919	0.8032	0.8909	88	0.9826	0.9912	0.9548	0.9769
32	0.8065	0.8929	0.8047	0.8918	89	0.9845	0.9922	0.9573	0.9782
33	0.8081	0.8939	0.8062	0.8927	90	0.9862	0.9931	0.9598	0.9795
34	0.8099	0.8950	0.8078	0.8937					
35	0.8118	0.8961	0.8094	0.8947					

Columns Below Not To Be Used for Service Retirement					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8070	0.8932	0.8045	0.8916
					37	0.8091	0.8945	0.8063	0.8928
					38	0.8112	0.8958	0.8082	0.8939
					39	0.8135	0.8972	0.8101	0.8951
					40	0.8159	0.8986	0.8121	0.8963
					41	0.8183	0.9001	0.8142	0.8976
					42	0.8209	0.9016	0.8163	0.8989
					43	0.8235	0.9032	0.8185	0.9002
					44	0.8263	0.9049	0.8208	0.9016
					45	0.8292	0.9066	0.8231	0.9030
					46	0.8321	0.9084	0.8255	0.9044
					47	0.8352	0.9102	0.8280	0.9059
					48	0.8383	0.9121	0.8305	0.9074
					49	0.8416	0.9140	0.8330	0.9089
					50	0.8449	0.9160	0.8355	0.9104
					51	0.8481	0.9178	0.8382	0.9120
					52	0.8514	0.9197	0.8408	0.9135
					53	0.8547	0.9217	0.8436	0.9151
					54	0.8581	0.9236	0.8463	0.9168
					55	0.8616	0.9257	0.8491	0.9184
					56	0.8652	0.9277	0.8520	0.9201
					57	0.8688	0.9298	0.8549	0.9218
					58	0.8725	0.9319	0.8579	0.9235
					59	0.8762	0.9340	0.8609	0.9252
					60	0.8800	0.9362	0.8639	0.9270
					61	0.8839	0.9384	0.8670	0.9288
					62	0.8878	0.9406	0.8701	0.9306
					63	0.8918	0.9428	0.8733	0.9323
					64	0.8958	0.9450	0.8764	0.9342
					65	0.8999	0.9473	0.8796	0.9360
					66	0.9039	0.9495	0.8829	0.9378
					67	0.9081	0.9518	0.8861	0.9396
					68	0.9122	0.9541	0.8894	0.9415
					69	0.9163	0.9563	0.8927	0.9433
					70	0.9205	0.9586	0.8960	0.9451
					71	0.9246	0.9608	0.8993	0.9470
					72	0.9287	0.9630	0.9026	0.9488
					73	0.9327	0.9652	0.9059	0.9506
					74	0.9368	0.9673	0.9092	0.9525
					75	0.9407	0.9695	0.9125	0.9543
					76	0.9446	0.9715	0.9159	0.9561
					77	0.9484	0.9735	0.9192	0.9579
					78	0.9522	0.9755	0.9224	0.9597
					79	0.9558	0.9774	0.9257	0.9614
					80	0.9593	0.9792	0.9289	0.9631
					81	0.9626	0.9810	0.9321	0.9649
					82	0.9659	0.9826	0.9353	0.9665
					83	0.9689	0.9842	0.9383	0.9682
					84	0.9718	0.9857	0.9414	0.9698
					85	0.9746	0.9871	0.9444	0.9714
					86	0.9771	0.9884	0.9473	0.9729
					87	0.9795	0.9896	0.9501	0.9744
					88	0.9817	0.9908	0.9528	0.9758
					89	0.9837	0.9918	0.9554	0.9772
					90	0.9855	0.9927	0.9579	0.9785
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7751	0.8733	0.7748	0.8731					
2	0.7754	0.8735	0.7751	0.8733					
3	0.7757	0.8737	0.7754	0.8735					
4	0.7760	0.8739	0.7757	0.8737					
5	0.7763	0.8741	0.7760	0.8739					
6	0.7767	0.8743	0.7764	0.8741					
7	0.7771	0.8746	0.7767	0.8743					
8	0.7775	0.8748	0.7771	0.8746					
9	0.7779	0.8751	0.7776	0.8749					
10	0.7784	0.8754	0.7780	0.8751					
11	0.7789	0.8757	0.7785	0.8755					
12	0.7794	0.8760	0.7790	0.8758					
13	0.7800	0.8764	0.7795	0.8761					
14	0.7806	0.8768	0.7801	0.8765					
15	0.7812	0.8772	0.7807	0.8769					
16	0.7819	0.8776	0.7814	0.8773					
17	0.7826	0.8781	0.7820	0.8777					
18	0.7834	0.8785	0.7827	0.8781					
19	0.7842	0.8790	0.7835	0.8786					
20	0.7850	0.8796	0.7843	0.8791					
21	0.7859	0.8801	0.7851	0.8796					
22	0.7868	0.8807	0.7860	0.8802					
23	0.7878	0.8813	0.7870	0.8808					
24	0.7889	0.8820	0.7880	0.8814					
25	0.7900	0.8827	0.7890	0.8821					
26	0.7912	0.8834	0.7901	0.8827					
27	0.7924	0.8842	0.7913	0.8835					
28	0.7937	0.8850	0.7925	0.8842					
29	0.7951	0.8859	0.7938	0.8850					
30	0.7966	0.8868	0.7951	0.8859					
31	0.7981	0.8877	0.7965	0.8867					
32	0.7997	0.8887	0.7980	0.8876					
33	0.8014	0.8898	0.7995	0.8886					
34	0.8032	0.8909	0.8011	0.8896					
35	0.8051	0.8920	0.8027	0.8906					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.8002	0.8890	0.7977	0.8875
					37	0.8023	0.8903	0.7995	0.8886
					38	0.8045	0.8916	0.8014	0.8898
					39	0.8068	0.8930	0.8034	0.8910
					40	0.8092	0.8945	0.8054	0.8922
					41	0.8117	0.8960	0.8076	0.8935
					42	0.8143	0.8976	0.8098	0.8949
					43	0.8170	0.8993	0.8120	0.8963
					44	0.8198	0.9010	0.8143	0.8977
					45	0.8227	0.9027	0.8167	0.8991
					46	0.8258	0.9046	0.8192	0.9006
					47	0.8289	0.9064	0.8217	0.9021
					48	0.8321	0.9084	0.8242	0.9036
					49	0.8355	0.9104	0.8268	0.9052
					50	0.8389	0.9124	0.8295	0.9068
					51	0.8422	0.9143	0.8321	0.9084
					52	0.8455	0.9163	0.8349	0.9100
					53	0.8489	0.9183	0.8377	0.9117
					54	0.8524	0.9203	0.8406	0.9134
					55	0.8560	0.9224	0.8435	0.9151
					56	0.8597	0.9246	0.8464	0.9168
					57	0.8634	0.9267	0.8495	0.9186
					58	0.8672	0.9289	0.8525	0.9204
					59	0.8711	0.9311	0.8556	0.9222
					60	0.8750	0.9334	0.8588	0.9240
					61	0.8790	0.9356	0.8620	0.9259
					62	0.8831	0.9379	0.8652	0.9277
					63	0.8872	0.9402	0.8685	0.9296
					64	0.8914	0.9426	0.8717	0.9315
					65	0.8956	0.9449	0.8751	0.9334
					66	0.8998	0.9473	0.8784	0.9353
					67	0.9041	0.9496	0.8818	0.9372
					68	0.9084	0.9520	0.8852	0.9391
					69	0.9127	0.9543	0.8886	0.9410
					70	0.9170	0.9567	0.8920	0.9429
					71	0.9212	0.9590	0.8954	0.9448
					72	0.9255	0.9613	0.8988	0.9467
					73	0.9297	0.9636	0.9023	0.9486
					74	0.9339	0.9658	0.9057	0.9505
					75	0.9380	0.9680	0.9091	0.9524
					76	0.9421	0.9702	0.9125	0.9543
					77	0.9460	0.9723	0.9160	0.9561
					78	0.9499	0.9743	0.9193	0.9580
					79	0.9537	0.9763	0.9227	0.9598
					80	0.9573	0.9782	0.9260	0.9616
					81	0.9608	0.9800	0.9293	0.9634
					82	0.9642	0.9818	0.9326	0.9651
					83	0.9674	0.9834	0.9358	0.9668
					84	0.9704	0.9850	0.9389	0.9685
					85	0.9733	0.9865	0.9420	0.9701
					86	0.9760	0.9878	0.9450	0.9717
					87	0.9784	0.9891	0.9479	0.9733
					88	0.9807	0.9903	0.9507	0.9747
					89	0.9828	0.9913	0.9535	0.9762
					90	0.9847	0.9923	0.9561	0.9775
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7681	0.8689	0.7678	0.8687					
2	0.7684	0.8690	0.7681	0.8688					
3	0.7687	0.8692	0.7684	0.8690					
4	0.7690	0.8694	0.7687	0.8692					
5	0.7694	0.8696	0.7690	0.8694					
6	0.7697	0.8699	0.7694	0.8697					
7	0.7701	0.8701	0.7697	0.8699					
8	0.7705	0.8704	0.7701	0.8701					
9	0.7709	0.8707	0.7706	0.8704					
10	0.7714	0.8710	0.7710	0.8707					
11	0.7719	0.8713	0.7715	0.8710					
12	0.7724	0.8716	0.7720	0.8713					
13	0.7730	0.8720	0.7725	0.8717					
14	0.7736	0.8723	0.7731	0.8720					
15	0.7742	0.8727	0.7737	0.8724					
16	0.7749	0.8732	0.7744	0.8728					
17	0.7756	0.8736	0.7750	0.8733					
18	0.7764	0.8741	0.7757	0.8737					
19	0.7772	0.8746	0.7765	0.8742					
20	0.7780	0.8751	0.7773	0.8747					
21	0.7789	0.8757	0.7782	0.8752					
22	0.7798	0.8763	0.7791	0.8758					
23	0.7808	0.8769	0.7800	0.8764					
24	0.7819	0.8776	0.7810	0.8770					
25	0.7830	0.8783	0.7820	0.8777					
26	0.7842	0.8790	0.7832	0.8784					
27	0.7854	0.8798	0.7843	0.8791					
28	0.7868	0.8806	0.7855	0.8799					
29	0.7881	0.8815	0.7868	0.8807					
30	0.7896	0.8824	0.7882	0.8815					
31	0.7912	0.8834	0.7896	0.8824					
32	0.7928	0.8844	0.7911	0.8834					
33	0.7945	0.8855	0.7926	0.8843					
34	0.7963	0.8866	0.7942	0.8853					
35	0.7982	0.8878	0.7959	0.8864					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7932	0.8847	0.7908	0.8832
					37	0.7953	0.8860	0.7926	0.8843
					38	0.7976	0.8874	0.7945	0.8855
					39	0.7999	0.8888	0.7966	0.8868
					40	0.8023	0.8903	0.7986	0.8880
					41	0.8049	0.8919	0.8008	0.8894
					42	0.8075	0.8935	0.8030	0.8908
					43	0.8103	0.8952	0.8053	0.8922
					44	0.8131	0.8969	0.8077	0.8936
					45	0.8161	0.8988	0.8101	0.8951
					46	0.8192	0.9006	0.8126	0.8966
					47	0.8224	0.9026	0.8152	0.8982
					48	0.8257	0.9046	0.8178	0.8998
					49	0.8292	0.9066	0.8205	0.9014
					50	0.8327	0.9087	0.8232	0.9030
					51	0.8360	0.9107	0.8260	0.9047
					52	0.8395	0.9127	0.8288	0.9064
					53	0.8430	0.9148	0.8317	0.9081
					54	0.8466	0.9169	0.8347	0.9099
					55	0.8503	0.9191	0.8377	0.9117
					56	0.8541	0.9213	0.8407	0.9135
					57	0.8579	0.9235	0.8439	0.9153
					58	0.8618	0.9258	0.8470	0.9172
					59	0.8658	0.9281	0.8502	0.9191
					60	0.8699	0.9304	0.8535	0.9210
					61	0.8741	0.9328	0.8568	0.9229
					62	0.8783	0.9352	0.8601	0.9248
					63	0.8825	0.9376	0.8635	0.9268
					64	0.8868	0.9400	0.8669	0.9287
					65	0.8912	0.9425	0.8704	0.9307
					66	0.8956	0.9449	0.8738	0.9327
					67	0.9000	0.9474	0.8773	0.9347
					68	0.9045	0.9498	0.8808	0.9366
					69	0.9089	0.9523	0.8844	0.9386
					70	0.9134	0.9547	0.8879	0.9406
					71	0.9178	0.9571	0.8914	0.9426
					72	0.9222	0.9595	0.8950	0.9446
					73	0.9266	0.9619	0.8985	0.9466
					74	0.9310	0.9642	0.9021	0.9485
					75	0.9352	0.9665	0.9057	0.9505
					76	0.9395	0.9688	0.9092	0.9524
					77	0.9436	0.9710	0.9127	0.9544
					78	0.9476	0.9731	0.9162	0.9563
					79	0.9515	0.9752	0.9197	0.9582
					80	0.9553	0.9772	0.9231	0.9600
					81	0.9590	0.9791	0.9265	0.9619
					82	0.9625	0.9809	0.9299	0.9637
					83	0.9658	0.9826	0.9332	0.9654
					84	0.9690	0.9842	0.9365	0.9672
					85	0.9720	0.9858	0.9396	0.9689
					86	0.9748	0.9872	0.9427	0.9705
					87	0.9774	0.9885	0.9457	0.9721
					88	0.9798	0.9898	0.9487	0.9737
					89	0.9820	0.9909	0.9515	0.9751
					90	0.9840	0.9919	0.9542	0.9766

Columns Below Not To Be Used
for Service Retirement

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7861	0.8803	0.7837	0.8787
					37	0.7883	0.8816	0.7856	0.8799
					38	0.7905	0.8830	0.7875	0.8811
					39	0.7929	0.8845	0.7896	0.8824
					40	0.7953	0.8860	0.7917	0.8837
					41	0.7979	0.8876	0.7939	0.8851
					42	0.8006	0.8893	0.7962	0.8865
					43	0.8034	0.8910	0.7985	0.8880
					44	0.8063	0.8928	0.8009	0.8895
					45	0.8094	0.8946	0.8034	0.8910
					46	0.8125	0.8966	0.8060	0.8926
					47	0.8158	0.8986	0.8086	0.8942
					48	0.8192	0.9006	0.8113	0.8958
					49	0.8227	0.9027	0.8140	0.8975
					50	0.8263	0.9049	0.8168	0.8992
					51	0.8297	0.9069	0.8196	0.9009
					52	0.8332	0.9090	0.8226	0.9026
					53	0.8369	0.9112	0.8255	0.9044
					54	0.8406	0.9134	0.8286	0.9063
					55	0.8444	0.9156	0.8317	0.9081
					56	0.8483	0.9179	0.8349	0.9100
					57	0.8522	0.9202	0.8381	0.9119
					58	0.8563	0.9226	0.8414	0.9139
					59	0.8604	0.9250	0.8447	0.9158
					60	0.8646	0.9274	0.8481	0.9178
					61	0.8689	0.9299	0.8515	0.9198
					62	0.8733	0.9323	0.8550	0.9218
					63	0.8777	0.9349	0.8585	0.9239
					64	0.8822	0.9374	0.8620	0.9259
					65	0.8867	0.9399	0.8656	0.9280
					66	0.8912	0.9425	0.8692	0.9300
					67	0.8958	0.9450	0.8728	0.9321
					68	0.9004	0.9476	0.8764	0.9342
					69	0.9050	0.9502	0.8801	0.9362
					70	0.9097	0.9527	0.8838	0.9383
					71	0.9143	0.9552	0.8874	0.9404
					72	0.9189	0.9577	0.8911	0.9424
					73	0.9234	0.9602	0.8948	0.9445
					74	0.9279	0.9626	0.8985	0.9465
					75	0.9324	0.9650	0.9021	0.9486
					76	0.9368	0.9674	0.9058	0.9506
					77	0.9411	0.9696	0.9094	0.9526
					78	0.9453	0.9719	0.9131	0.9546
					79	0.9493	0.9740	0.9167	0.9565
					80	0.9533	0.9761	0.9202	0.9585
					81	0.9571	0.9781	0.9237	0.9604
					82	0.9607	0.9800	0.9272	0.9622
					83	0.9642	0.9818	0.9306	0.9641
					84	0.9675	0.9835	0.9340	0.9659
					85	0.9706	0.9851	0.9373	0.9676
					86	0.9735	0.9866	0.9405	0.9693
					87	0.9763	0.9880	0.9436	0.9710
					88	0.9788	0.9893	0.9466	0.9726
					89	0.9811	0.9904	0.9495	0.9741
					90	0.9832	0.9915	0.9523	0.9756
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7538	0.8596	0.7535	0.8594					
2	0.7541	0.8598	0.7538	0.8596					
3	0.7544	0.8600	0.7541	0.8598					
4	0.7547	0.8602	0.7544	0.8600					
5	0.7550	0.8604	0.7547	0.8602					
6	0.7554	0.8606	0.7550	0.8604					
7	0.7557	0.8609	0.7554	0.8607					
8	0.7561	0.8611	0.7558	0.8609					
9	0.7566	0.8614	0.7562	0.8612					
10	0.7570	0.8617	0.7567	0.8615					
11	0.7575	0.8620	0.7571	0.8618					
12	0.7581	0.8624	0.7576	0.8621					
13	0.7586	0.8627	0.7582	0.8625					
14	0.7592	0.8631	0.7587	0.8628					
15	0.7598	0.8635	0.7593	0.8632					
16	0.7605	0.8640	0.7600	0.8636					
17	0.7612	0.8644	0.7607	0.8641					
18	0.7620	0.8649	0.7614	0.8645					
19	0.7628	0.8654	0.7621	0.8650					
20	0.7636	0.8660	0.7629	0.8655					
21	0.7645	0.8666	0.7638	0.8661					
22	0.7655	0.8672	0.7647	0.8667					
23	0.7665	0.8678	0.7657	0.8673					
24	0.7675	0.8685	0.7667	0.8679					
25	0.7687	0.8692	0.7677	0.8686					
26	0.7698	0.8700	0.7688	0.8693					
27	0.7711	0.8708	0.7700	0.8701					
28	0.7724	0.8716	0.7713	0.8709					
29	0.7739	0.8725	0.7726	0.8717					
30	0.7753	0.8735	0.7740	0.8726					
31	0.7769	0.8745	0.7754	0.8735					
32	0.7786	0.8755	0.7769	0.8744					
33	0.7803	0.8766	0.7785	0.8755					
34	0.7822	0.8778	0.7801	0.8765					
35	0.7841	0.8790	0.7819	0.8776					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7789	0.8757	0.7765	0.8742
					37	0.7810	0.8771	0.7784	0.8754
					38	0.7833	0.8785	0.7804	0.8766
					39	0.7857	0.8800	0.7824	0.8779
					40	0.7882	0.8815	0.7846	0.8793
					41	0.7908	0.8832	0.7868	0.8807
					42	0.7935	0.8849	0.7891	0.8821
					43	0.7964	0.8867	0.7915	0.8836
					44	0.7994	0.8885	0.7940	0.8852
					45	0.8025	0.8904	0.7965	0.8867
					46	0.8057	0.8924	0.7991	0.8884
					47	0.8090	0.8944	0.8018	0.8900
					48	0.8125	0.8965	0.8046	0.8917
					49	0.8160	0.8987	0.8074	0.8934
					50	0.8197	0.9009	0.8102	0.8952
					51	0.8232	0.9031	0.8132	0.8970
					52	0.8269	0.9052	0.8162	0.8988
					53	0.8306	0.9074	0.8192	0.9006
					54	0.8344	0.9097	0.8224	0.9025
					55	0.8383	0.9120	0.8256	0.9045
					56	0.8423	0.9144	0.8288	0.9064
					57	0.8464	0.9168	0.8322	0.9084
					58	0.8506	0.9193	0.8356	0.9104
					59	0.8548	0.9217	0.8390	0.9125
					60	0.8592	0.9243	0.8425	0.9145
					61	0.8636	0.9268	0.8461	0.9166
					62	0.8681	0.9294	0.8497	0.9187
					63	0.8727	0.9320	0.8533	0.9209
					64	0.8773	0.9347	0.8570	0.9230
					65	0.8820	0.9373	0.8607	0.9251
					66	0.8867	0.9400	0.8644	0.9273
					67	0.8915	0.9426	0.8682	0.9294
					68	0.8963	0.9453	0.8720	0.9316
					69	0.9011	0.9480	0.8758	0.9338
					70	0.9059	0.9506	0.8796	0.9359
					71	0.9107	0.9532	0.8834	0.9381
					72	0.9154	0.9558	0.8872	0.9402
					73	0.9202	0.9584	0.8910	0.9424
					74	0.9249	0.9610	0.8948	0.9445
					75	0.9295	0.9635	0.8986	0.9466
					76	0.9340	0.9659	0.9024	0.9487
					77	0.9385	0.9683	0.9062	0.9508
					78	0.9429	0.9706	0.9099	0.9528
					79	0.9471	0.9728	0.9136	0.9549
					80	0.9512	0.9750	0.9173	0.9569
					81	0.9552	0.9771	0.9210	0.9588
					82	0.9590	0.9791	0.9245	0.9608
					83	0.9626	0.9809	0.9281	0.9627
					84	0.9660	0.9827	0.9315	0.9646
					85	0.9693	0.9844	0.9349	0.9664
					86	0.9723	0.9860	0.9382	0.9681
					87	0.9751	0.9874	0.9414	0.9698
					88	0.9778	0.9887	0.9446	0.9715
					89	0.9802	0.9900	0.9476	0.9731
					90	0.9823	0.9911	0.9505	0.9746
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7465	0.8548	0.7462	0.8546					
2	0.7467	0.8550	0.7464	0.8548					
3	0.7470	0.8552	0.7467	0.8550					
4	0.7473	0.8554	0.7470	0.8552					
5	0.7477	0.8556	0.7473	0.8554					
6	0.7480	0.8558	0.7477	0.8556					
7	0.7484	0.8561	0.7480	0.8559					
8	0.7488	0.8564	0.7484	0.8561					
9	0.7492	0.8566	0.7488	0.8564					
10	0.7497	0.8569	0.7493	0.8567					
11	0.7502	0.8573	0.7498	0.8570					
12	0.7507	0.8576	0.7503	0.8573					
13	0.7513	0.8580	0.7508	0.8577					
14	0.7518	0.8583	0.7514	0.8580					
15	0.7525	0.8588	0.7520	0.8584					
16	0.7532	0.8592	0.7526	0.8588					
17	0.7539	0.8597	0.7533	0.8593					
18	0.7546	0.8602	0.7540	0.8598					
19	0.7554	0.8607	0.7548	0.8603					
20	0.7563	0.8612	0.7556	0.8608					
21	0.7572	0.8618	0.7564	0.8613					
22	0.7581	0.8624	0.7573	0.8619					
23	0.7591	0.8631	0.7583	0.8625					
24	0.7602	0.8637	0.7593	0.8632					
25	0.7613	0.8645	0.7604	0.8639					
26	0.7625	0.8652	0.7615	0.8646					
27	0.7637	0.8660	0.7627	0.8654					
28	0.7651	0.8669	0.7639	0.8662					
29	0.7665	0.8678	0.7653	0.8670					
30	0.7680	0.8688	0.7666	0.8679					
31	0.7696	0.8698	0.7681	0.8688					
32	0.7713	0.8709	0.7696	0.8698					
33	0.7730	0.8720	0.7712	0.8708					
34	0.7749	0.8732	0.7729	0.8719					
35	0.7768	0.8744	0.7746	0.8730					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7715	0.8710	0.7691	0.8695
					37	0.7736	0.8724	0.7710	0.8707
					38	0.7759	0.8738	0.7731	0.8720
					39	0.7783	0.8754	0.7751	0.8733
					40	0.7809	0.8770	0.7773	0.8747
					41	0.7835	0.8786	0.7796	0.8761
					42	0.7863	0.8804	0.7819	0.8776
					43	0.7892	0.8822	0.7844	0.8792
					44	0.7922	0.8841	0.7869	0.8807
					45	0.7954	0.8860	0.7895	0.8824
					46	0.7986	0.8880	0.7921	0.8840
					47	0.8020	0.8901	0.7949	0.8857
					48	0.8056	0.8923	0.7977	0.8875
					49	0.8092	0.8945	0.8006	0.8892
					50	0.8130	0.8968	0.8035	0.8910
					51	0.8166	0.8990	0.8065	0.8929
					52	0.8203	0.9013	0.8096	0.8948
					53	0.8241	0.9036	0.8127	0.8967
					54	0.8280	0.9059	0.8160	0.8987
					55	0.8320	0.9083	0.8193	0.9007
					56	0.8361	0.9108	0.8227	0.9027
					57	0.8404	0.9133	0.8261	0.9048
					58	0.8447	0.9158	0.8296	0.9069
					59	0.8491	0.9184	0.8332	0.9090
					60	0.8536	0.9210	0.8368	0.9112
					61	0.8581	0.9237	0.8405	0.9133
					62	0.8628	0.9263	0.8442	0.9155
					63	0.8675	0.9291	0.8480	0.9177
					64	0.8723	0.9318	0.8518	0.9200
					65	0.8772	0.9346	0.8557	0.9222
					66	0.8821	0.9373	0.8595	0.9245
					67	0.8870	0.9401	0.8634	0.9267
					68	0.8920	0.9429	0.8674	0.9290
					69	0.8970	0.9457	0.8713	0.9312
					70	0.9019	0.9484	0.8753	0.9335
					71	0.9069	0.9512	0.8792	0.9357
					72	0.9119	0.9539	0.8832	0.9380
					73	0.9168	0.9566	0.8871	0.9402
					74	0.9217	0.9592	0.8911	0.9424
					75	0.9265	0.9618	0.8950	0.9446
					76	0.9312	0.9644	0.8990	0.9468
					77	0.9359	0.9669	0.9029	0.9490
					78	0.9404	0.9693	0.9068	0.9511
					79	0.9448	0.9716	0.9106	0.9532
					80	0.9491	0.9739	0.9144	0.9553
					81	0.9532	0.9761	0.9182	0.9573
					82	0.9572	0.9781	0.9219	0.9594
					83	0.9610	0.9801	0.9255	0.9613
					84	0.9645	0.9819	0.9291	0.9632
					85	0.9679	0.9837	0.9326	0.9651
					86	0.9711	0.9853	0.9360	0.9670
					87	0.9740	0.9868	0.9393	0.9687
					88	0.9767	0.9882	0.9426	0.9704
					89	0.9792	0.9895	0.9457	0.9721
					90	0.9815	0.9907	0.9487	0.9737

Columns Below Not To Be Used
for Service Retirement

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7639	0.8661	0.7615	0.8646
					37	0.7661	0.8675	0.7635	0.8659
					38	0.7684	0.8690	0.7655	0.8672
					39	0.7708	0.8706	0.7677	0.8686
					40	0.7734	0.8722	0.7699	0.8700
					41	0.7760	0.8739	0.7722	0.8714
					42	0.7788	0.8757	0.7746	0.8730
					43	0.7818	0.8775	0.7770	0.8745
					44	0.7848	0.8795	0.7796	0.8761
					45	0.7880	0.8815	0.7822	0.8778
					46	0.7914	0.8835	0.7849	0.8795
					47	0.7948	0.8857	0.7877	0.8813
					48	0.7984	0.8879	0.7906	0.8831
					49	0.8022	0.8902	0.7935	0.8849
					50	0.8060	0.8926	0.7965	0.8868
					51	0.8097	0.8948	0.7996	0.8887
					52	0.8135	0.8971	0.8028	0.8906
					53	0.8174	0.8995	0.8060	0.8926
					54	0.8214	0.9019	0.8094	0.8946
					55	0.8255	0.9044	0.8128	0.8967
					56	0.8298	0.9070	0.8162	0.8988
					57	0.8341	0.9095	0.8198	0.9010
					58	0.8385	0.9122	0.8234	0.9032
					59	0.8431	0.9149	0.8271	0.9054
					60	0.8477	0.9176	0.8309	0.9076
					61	0.8524	0.9203	0.8347	0.9099
					62	0.8573	0.9231	0.8386	0.9122
					63	0.8622	0.9260	0.8425	0.9145
					64	0.8671	0.9288	0.8465	0.9168
					65	0.8721	0.9317	0.8505	0.9192
					66	0.8772	0.9346	0.8545	0.9215
					67	0.8824	0.9375	0.8585	0.9239
					68	0.8875	0.9404	0.8626	0.9263
					69	0.8927	0.9433	0.8667	0.9286
					70	0.8979	0.9462	0.8708	0.9310
					71	0.9031	0.9491	0.8750	0.9333
					72	0.9082	0.9519	0.8791	0.9357
					73	0.9133	0.9547	0.8832	0.9380
					74	0.9184	0.9575	0.8873	0.9403
					75	0.9234	0.9602	0.8914	0.9426
					76	0.9283	0.9628	0.8955	0.9449
					77	0.9332	0.9654	0.8995	0.9471
					78	0.9379	0.9680	0.9036	0.9493
					79	0.9425	0.9704	0.9075	0.9515
					80	0.9469	0.9727	0.9115	0.9537
					81	0.9512	0.9750	0.9154	0.9558
					82	0.9553	0.9772	0.9192	0.9579
					83	0.9593	0.9792	0.9230	0.9600
					84	0.9630	0.9811	0.9267	0.9619
					85	0.9665	0.9830	0.9303	0.9639
					86	0.9698	0.9847	0.9338	0.9658
					87	0.9729	0.9862	0.9373	0.9676
					88	0.9757	0.9877	0.9406	0.9694
					89	0.9783	0.9890	0.9438	0.9711
					90	0.9807	0.9903	0.9469	0.9727
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7313	0.8448	0.7310	0.8446					
2	0.7316	0.8450	0.7313	0.8448					
3	0.7319	0.8452	0.7316	0.8450					
4	0.7322	0.8454	0.7319	0.8452					
5	0.7325	0.8456	0.7322	0.8454					
6	0.7329	0.8458	0.7325	0.8456					
7	0.7332	0.8461	0.7329	0.8459					
8	0.7336	0.8464	0.7333	0.8461					
9	0.7341	0.8466	0.7337	0.8464					
10	0.7345	0.8469	0.7341	0.8467					
11	0.7350	0.8473	0.7346	0.8470					
12	0.7355	0.8476	0.7351	0.8473					
13	0.7361	0.8480	0.7356	0.8477					
14	0.7367	0.8484	0.7362	0.8481					
15	0.7373	0.8488	0.7368	0.8484					
16	0.7380	0.8492	0.7374	0.8489					
17	0.7387	0.8497	0.7381	0.8493					
18	0.7394	0.8502	0.7388	0.8498					
19	0.7402	0.8507	0.7396	0.8503					
20	0.7410	0.8513	0.7404	0.8508					
21	0.7419	0.8519	0.7412	0.8514					
22	0.7429	0.8525	0.7421	0.8520					
23	0.7439	0.8531	0.7431	0.8526					
24	0.7449	0.8538	0.7441	0.8533					
25	0.7461	0.8546	0.7452	0.8540					
26	0.7473	0.8554	0.7463	0.8547					
27	0.7485	0.8562	0.7475	0.8555					
28	0.7499	0.8571	0.7488	0.8564					
29	0.7513	0.8580	0.7501	0.8572					
30	0.7528	0.8590	0.7515	0.8581					
31	0.7544	0.8600	0.7530	0.8591					
32	0.7561	0.8611	0.7546	0.8601					
33	0.7579	0.8623	0.7562	0.8612					
34	0.7598	0.8635	0.7579	0.8623					
35	0.7618	0.8648	0.7597	0.8634					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7560	0.8611	0.7538	0.8596
					37	0.7582	0.8625	0.7557	0.8609
					38	0.7606	0.8640	0.7578	0.8622
					39	0.7630	0.8656	0.7599	0.8636
					40	0.7656	0.8672	0.7622	0.8650
					41	0.7683	0.8690	0.7645	0.8665
					42	0.7712	0.8708	0.7669	0.8681
					43	0.7741	0.8727	0.7694	0.8697
					44	0.7772	0.8747	0.7720	0.8714
					45	0.7805	0.8767	0.7747	0.8731
					46	0.7839	0.8788	0.7775	0.8748
					47	0.7874	0.8810	0.7803	0.8766
					48	0.7910	0.8833	0.7833	0.8785
					49	0.7948	0.8857	0.7863	0.8803
					50	0.7988	0.8881	0.7893	0.8823
					51	0.8025	0.8904	0.7925	0.8842
					52	0.8064	0.8928	0.7957	0.8862
					53	0.8104	0.8953	0.7991	0.8883
					54	0.8145	0.8978	0.8025	0.8904
					55	0.8187	0.9003	0.8060	0.8926
					56	0.8231	0.9030	0.8096	0.8948
					57	0.8275	0.9056	0.8132	0.8970
					58	0.8321	0.9084	0.8170	0.8993
					59	0.8368	0.9111	0.8208	0.9016
					60	0.8416	0.9140	0.8247	0.9039
					61	0.8465	0.9169	0.8287	0.9063
					62	0.8514	0.9198	0.8327	0.9087
					63	0.8565	0.9227	0.8368	0.9111
					64	0.8617	0.9257	0.8409	0.9136
					65	0.8669	0.9287	0.8450	0.9160
					66	0.8721	0.9317	0.8492	0.9185
					67	0.8775	0.9347	0.8535	0.9209
					68	0.8828	0.9378	0.8577	0.9234
					69	0.8882	0.9408	0.8620	0.9259
					70	0.8936	0.9438	0.8662	0.9283
					71	0.8990	0.9468	0.8705	0.9308
					72	0.9044	0.9498	0.8748	0.9332
					73	0.9097	0.9527	0.8791	0.9357
					74	0.9150	0.9556	0.8834	0.9381
					75	0.9202	0.9584	0.8877	0.9405
					76	0.9253	0.9612	0.8919	0.9429
					77	0.9304	0.9639	0.8961	0.9452
					78	0.9353	0.9666	0.9003	0.9475
					79	0.9401	0.9691	0.9044	0.9498
					80	0.9447	0.9716	0.9085	0.9521
					81	0.9492	0.9739	0.9126	0.9543
					82	0.9534	0.9762	0.9165	0.9564
					83	0.9575	0.9783	0.9204	0.9586
					84	0.9614	0.9803	0.9243	0.9606
					85	0.9651	0.9822	0.9280	0.9627
					86	0.9685	0.9840	0.9317	0.9646
					87	0.9717	0.9857	0.9352	0.9665
					88	0.9747	0.9872	0.9386	0.9683
					89	0.9774	0.9886	0.9419	0.9701
					90	0.9799	0.9898	0.9451	0.9718

Columns Below Not To Be Used for Service Retirement				
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
1	0.7235	0.8396	0.7232	0.8394
2	0.7237	0.8397	0.7234	0.8395
3	0.7240	0.8399	0.7237	0.8397
4	0.7243	0.8401	0.7240	0.8399
5	0.7246	0.8403	0.7243	0.8401
6	0.7250	0.8406	0.7247	0.8404
7	0.7254	0.8408	0.7250	0.8406
8	0.7258	0.8411	0.7254	0.8409
9	0.7262	0.8414	0.7258	0.8411
10	0.7266	0.8417	0.7263	0.8414
11	0.7271	0.8420	0.7267	0.8417
12	0.7276	0.8423	0.7272	0.8421
13	0.7282	0.8427	0.7277	0.8424
14	0.7288	0.8431	0.7283	0.8428
15	0.7294	0.8435	0.7289	0.8432
16	0.7301	0.8440	0.7295	0.8436
17	0.7308	0.8444	0.7302	0.8441
18	0.7315	0.8449	0.7309	0.8445
19	0.7323	0.8455	0.7317	0.8451
20	0.7331	0.8460	0.7325	0.8456
21	0.7340	0.8466	0.7333	0.8462
22	0.7350	0.8472	0.7342	0.8468
23	0.7360	0.8479	0.7352	0.8474
24	0.7370	0.8486	0.7362	0.8481
25	0.7382	0.8494	0.7373	0.8488
26	0.7394	0.8502	0.7384	0.8495
27	0.7406	0.8510	0.7397	0.8503
28	0.7420	0.8519	0.7409	0.8512
29	0.7434	0.8528	0.7423	0.8521
30	0.7449	0.8538	0.7437	0.8530
31	0.7465	0.8549	0.7452	0.8540
32	0.7482	0.8560	0.7467	0.8550
33	0.7500	0.8572	0.7484	0.8561
34	0.7519	0.8584	0.7501	0.8572
35	0.7539	0.8597	0.7519	0.8584

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7479	0.8558	0.7457	0.8543
					37	0.7501	0.8572	0.7477	0.8556
					38	0.7525	0.8588	0.7498	0.8570
					39	0.7550	0.8604	0.7519	0.8584
					40	0.7576	0.8621	0.7542	0.8599
					41	0.7603	0.8638	0.7566	0.8614
					42	0.7632	0.8657	0.7590	0.8630
					43	0.7662	0.8676	0.7616	0.8646
					44	0.7693	0.8696	0.7642	0.8663
					45	0.7726	0.8717	0.7669	0.8681
					46	0.7760	0.8739	0.7697	0.8699
					47	0.7796	0.8762	0.7726	0.8717
					48	0.7833	0.8785	0.7756	0.8736
					49	0.7872	0.8809	0.7787	0.8756
					50	0.7912	0.8834	0.7818	0.8775
					51	0.7950	0.8858	0.7850	0.8796
					52	0.7990	0.8883	0.7883	0.8816
					53	0.8031	0.8908	0.7918	0.8838
					54	0.8073	0.8934	0.7953	0.8860
					55	0.8116	0.8960	0.7989	0.8882
					56	0.8161	0.8987	0.8026	0.8905
					57	0.8207	0.9015	0.8064	0.8928
					58	0.8254	0.9043	0.8102	0.8952
					59	0.8302	0.9072	0.8142	0.8976
					60	0.8351	0.9102	0.8182	0.9000
					61	0.8402	0.9131	0.8223	0.9025
					62	0.8453	0.9162	0.8265	0.9050
					63	0.8506	0.9192	0.8307	0.9075
					64	0.8559	0.9223	0.8350	0.9101
					65	0.8613	0.9255	0.8393	0.9126
					66	0.8668	0.9286	0.8437	0.9152
					67	0.8723	0.9318	0.8481	0.9178
					68	0.8779	0.9350	0.8525	0.9204
					69	0.8835	0.9381	0.8569	0.9230
					70	0.8891	0.9413	0.8614	0.9255
					71	0.8947	0.9444	0.8659	0.9281
					72	0.9003	0.9475	0.8704	0.9307
					73	0.9058	0.9506	0.8748	0.9332
					74	0.9113	0.9536	0.8793	0.9358
					75	0.9168	0.9566	0.8837	0.9383
					76	0.9221	0.9595	0.8881	0.9408
					77	0.9274	0.9623	0.8925	0.9432
					78	0.9325	0.9651	0.8969	0.9456
					79	0.9375	0.9677	0.9012	0.9480
					80	0.9423	0.9703	0.9054	0.9504
					81	0.9470	0.9728	0.9096	0.9527
					82	0.9514	0.9751	0.9137	0.9549
					83	0.9557	0.9774	0.9178	0.9571
					84	0.9598	0.9795	0.9218	0.9593
					85	0.9636	0.9815	0.9256	0.9614
					86	0.9672	0.9833	0.9294	0.9634
					87	0.9705	0.9850	0.9331	0.9654
					88	0.9736	0.9866	0.9367	0.9673
					89	0.9764	0.9881	0.9401	0.9691
					90	0.9790	0.9894	0.9434	0.9709
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.7154	0.8341	0.7151	0.8339					
2	0.7156	0.8342	0.7153	0.8340					
3	0.7159	0.8344	0.7156	0.8342					
4	0.7162	0.8346	0.7159	0.8344					
5	0.7165	0.8349	0.7162	0.8346					
6	0.7169	0.8351	0.7165	0.8349					
7	0.7172	0.8353	0.7169	0.8351					
8	0.7176	0.8356	0.7173	0.8354					
9	0.7181	0.8359	0.7177	0.8356					
10	0.7185	0.8362	0.7181	0.8359					
11	0.7190	0.8365	0.7186	0.8363					
12	0.7195	0.8369	0.7191	0.8366					
13	0.7200	0.8372	0.7196	0.8369					
14	0.7206	0.8376	0.7202	0.8373					
15	0.7212	0.8380	0.7208	0.8377					
16	0.7219	0.8385	0.7214	0.8381					
17	0.7226	0.8390	0.7221	0.8386					
18	0.7233	0.8395	0.7228	0.8391					
19	0.7241	0.8400	0.7235	0.8396					
20	0.7250	0.8406	0.7243	0.8401					
21	0.7259	0.8412	0.7252	0.8407					
22	0.7268	0.8418	0.7261	0.8413					
23	0.7278	0.8425	0.7270	0.8420					
24	0.7289	0.8432	0.7281	0.8426					
25	0.7300	0.8439	0.7291	0.8434					
26	0.7312	0.8447	0.7303	0.8441					
27	0.7325	0.8456	0.7315	0.8449					
28	0.7338	0.8465	0.7328	0.8458					
29	0.7352	0.8474	0.7341	0.8467					
30	0.7368	0.8484	0.7355	0.8476					
31	0.7384	0.8495	0.7370	0.8486					
32	0.7401	0.8506	0.7386	0.8496					
33	0.7419	0.8518	0.7402	0.8507					
34	0.7438	0.8531	0.7420	0.8519					
35	0.7458	0.8544	0.7438	0.8531					

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7394	0.8502	0.7373	0.8488
					37	0.7417	0.8517	0.7393	0.8501
					38	0.7440	0.8532	0.7414	0.8515
					39	0.7465	0.8549	0.7436	0.8529
					40	0.7492	0.8566	0.7459	0.8544
					41	0.7519	0.8584	0.7483	0.8560
					42	0.7548	0.8603	0.7507	0.8576
					43	0.7579	0.8623	0.7533	0.8593
					44	0.7610	0.8643	0.7560	0.8610
					45	0.7644	0.8665	0.7587	0.8628
					46	0.7679	0.8687	0.7616	0.8647
					47	0.7715	0.8710	0.7646	0.8666
					48	0.7753	0.8734	0.7676	0.8685
					49	0.7792	0.8759	0.7707	0.8705
					50	0.7833	0.8785	0.7739	0.8725
					51	0.7872	0.8809	0.7772	0.8746
					52	0.7912	0.8834	0.7806	0.8768
					53	0.7954	0.8860	0.7841	0.8790
					54	0.7997	0.8887	0.7877	0.8812
					55	0.8041	0.8914	0.7914	0.8836
					56	0.8087	0.8942	0.7952	0.8859
					57	0.8134	0.8971	0.7991	0.8883
					58	0.8182	0.9000	0.8031	0.8908
					59	0.8232	0.9030	0.8072	0.8933
					60	0.8283	0.9061	0.8113	0.8958
					61	0.8335	0.9092	0.8156	0.8984
					62	0.8388	0.9123	0.8199	0.9010
					63	0.8442	0.9155	0.8243	0.9037
					64	0.8497	0.9188	0.8287	0.9063
					65	0.8553	0.9220	0.8332	0.9090
					66	0.8610	0.9253	0.8378	0.9117
					67	0.8667	0.9286	0.8423	0.9144
					68	0.8725	0.9319	0.8470	0.9171
					69	0.8783	0.9352	0.8516	0.9198
					70	0.8842	0.9385	0.8562	0.9226
					71	0.8900	0.9418	0.8609	0.9253
					72	0.8959	0.9451	0.8656	0.9279
					73	0.9017	0.9483	0.8702	0.9306
					74	0.9074	0.9515	0.8749	0.9333
					75	0.9131	0.9546	0.8795	0.9359
					76	0.9187	0.9576	0.8841	0.9385
					77	0.9241	0.9606	0.8887	0.9411
					78	0.9295	0.9635	0.8932	0.9436
					79	0.9347	0.9663	0.8977	0.9461
					80	0.9398	0.9690	0.9021	0.9486
					81	0.9446	0.9715	0.9065	0.9510
					82	0.9493	0.9740	0.9108	0.9533
					83	0.9538	0.9763	0.9150	0.9556
					84	0.9580	0.9785	0.9191	0.9579
					85	0.9620	0.9806	0.9232	0.9601
					86	0.9657	0.9826	0.9271	0.9622
					87	0.9692	0.9844	0.9309	0.9642
					88	0.9724	0.9860	0.9346	0.9662
					89	0.9754	0.9875	0.9381	0.9681
					90	0.9781	0.9889	0.9416	0.9699

Columns Below Not To Be Used
for Service Retirement

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7306	0.8443	0.7285	0.8429
					37	0.7328	0.8458	0.7305	0.8443
					38	0.7352	0.8474	0.7326	0.8457
					39	0.7377	0.8491	0.7348	0.8471
					40	0.7403	0.8508	0.7371	0.8487
					41	0.7431	0.8526	0.7395	0.8503
					42	0.7461	0.8546	0.7420	0.8519
					43	0.7491	0.8566	0.7447	0.8536
					44	0.7523	0.8587	0.7474	0.8554
					45	0.7557	0.8609	0.7502	0.8572
					46	0.7592	0.8631	0.7531	0.8591
					47	0.7629	0.8655	0.7561	0.8611
					48	0.7667	0.8680	0.7591	0.8631
					49	0.7707	0.8705	0.7623	0.8651
					50	0.7749	0.8732	0.7656	0.8672
					51	0.7788	0.8757	0.7689	0.8694
					52	0.7829	0.8782	0.7724	0.8716
					53	0.7872	0.8809	0.7760	0.8738
					54	0.7916	0.8837	0.7796	0.8762
					55	0.7961	0.8865	0.7834	0.8786
					56	0.8008	0.8894	0.7874	0.8810
					57	0.8056	0.8923	0.7914	0.8835
					58	0.8106	0.8954	0.7955	0.8861
					59	0.8157	0.8985	0.7997	0.8887
					60	0.8209	0.9017	0.8040	0.8913
					61	0.8263	0.9049	0.8084	0.8940
					62	0.8318	0.9082	0.8128	0.8968
					63	0.8374	0.9115	0.8174	0.8995
					64	0.8431	0.9149	0.8220	0.9023
					65	0.8489	0.9183	0.8267	0.9051
					66	0.8548	0.9217	0.8314	0.9079
					67	0.8607	0.9252	0.8362	0.9108
					68	0.8668	0.9286	0.8410	0.9136
					69	0.8728	0.9321	0.8458	0.9165
					70	0.8789	0.9356	0.8507	0.9193
					71	0.8850	0.9390	0.8555	0.9221
					72	0.8911	0.9424	0.8604	0.9250
					73	0.8971	0.9458	0.8653	0.9278
					74	0.9031	0.9491	0.8701	0.9306
					75	0.9091	0.9524	0.8750	0.9333
					76	0.9149	0.9556	0.8798	0.9361
					77	0.9206	0.9587	0.8846	0.9388
					78	0.9263	0.9617	0.8893	0.9414
					79	0.9317	0.9646	0.8940	0.9440
					80	0.9370	0.9675	0.8986	0.9466
					81	0.9421	0.9702	0.9032	0.9491
					82	0.9470	0.9728	0.9076	0.9516
					83	0.9516	0.9752	0.9120	0.9540
					84	0.9561	0.9775	0.9163	0.9563
					85	0.9602	0.9797	0.9205	0.9586
					86	0.9642	0.9818	0.9246	0.9608
					87	0.9678	0.9836	0.9286	0.9630
					88	0.9712	0.9854	0.9324	0.9650
					89	0.9743	0.9870	0.9361	0.9670
					90	0.9771	0.9884	0.9396	0.9689
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6982	0.8222	0.6979	0.8220					
2	0.6984	0.8224	0.6981	0.8222					
3	0.6987	0.8226	0.6984	0.8224					
4	0.6990	0.8228	0.6987	0.8226					
5	0.6993	0.8230	0.6990	0.8228					
6	0.6996	0.8233	0.6993	0.8230					
7	0.7000	0.8235	0.6997	0.8233					
8	0.7004	0.8238	0.7000	0.8236					
9	0.7008	0.8241	0.7004	0.8238					
10	0.7012	0.8244	0.7009	0.8241					
11	0.7017	0.8247	0.7013	0.8244					
12	0.7022	0.8251	0.7018	0.8248					
13	0.7027	0.8254	0.7023	0.8251					
14	0.7033	0.8258	0.7029	0.8255					
15	0.7039	0.8262	0.7035	0.8259					
16	0.7046	0.8267	0.7041	0.8263					
17	0.7053	0.8272	0.7047	0.8268					
18	0.7060	0.8277	0.7054	0.8273					
19	0.7068	0.8282	0.7062	0.8278					
20	0.7076	0.8288	0.7070	0.8283					
21	0.7085	0.8294	0.7078	0.8289					
22	0.7094	0.8300	0.7087	0.8295					
23	0.7104	0.8307	0.7097	0.8302					
24	0.7115	0.8314	0.7107	0.8309					
25	0.7126	0.8322	0.7118	0.8316					
26	0.7138	0.8330	0.7129	0.8324					
27	0.7151	0.8339	0.7141	0.8332					
28	0.7164	0.8348	0.7154	0.8341					
29	0.7178	0.8357	0.7168	0.8350					
30	0.7194	0.8368	0.7182	0.8360					
31	0.7210	0.8379	0.7197	0.8370					
32	0.7227	0.8390	0.7213	0.8381					
33	0.7245	0.8402	0.7229	0.8392					
34	0.7264	0.8415	0.7247	0.8404					
35	0.7284	0.8429	0.7265	0.8416					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7212	0.8380	0.7192	0.8367
					37	0.7235	0.8396	0.7212	0.8381
					38	0.7259	0.8412	0.7234	0.8395
					39	0.7284	0.8429	0.7256	0.8410
					40	0.7311	0.8446	0.7279	0.8426
					41	0.7339	0.8465	0.7304	0.8442
					42	0.7368	0.8485	0.7329	0.8459
					43	0.7399	0.8505	0.7355	0.8476
					44	0.7432	0.8527	0.7383	0.8494
					45	0.7466	0.8549	0.7411	0.8513
					46	0.7501	0.8572	0.7440	0.8532
					47	0.7538	0.8596	0.7471	0.8552
					48	0.7577	0.8622	0.7502	0.8573
					49	0.7618	0.8648	0.7534	0.8594
					50	0.7660	0.8675	0.7567	0.8615
					51	0.7700	0.8700	0.7601	0.8637
					52	0.7742	0.8727	0.7637	0.8660
					53	0.7785	0.8755	0.7673	0.8683
					54	0.7830	0.8783	0.7711	0.8708
					55	0.7876	0.8812	0.7750	0.8732
					56	0.7924	0.8842	0.7790	0.8758
					57	0.7973	0.8872	0.7831	0.8784
					58	0.8024	0.8904	0.7873	0.8810
					59	0.8077	0.8936	0.7917	0.8837
					60	0.8130	0.8969	0.7961	0.8865
					61	0.8186	0.9002	0.8006	0.8893
					62	0.8242	0.9036	0.8053	0.8921
					63	0.8300	0.9071	0.8100	0.8950
					64	0.8359	0.9106	0.8148	0.8979
					65	0.8419	0.9142	0.8196	0.9009
					66	0.8481	0.9178	0.8245	0.9038
					67	0.8542	0.9214	0.8295	0.9068
					68	0.8605	0.9250	0.8345	0.9098
					69	0.8668	0.9287	0.8396	0.9128
					70	0.8732	0.9323	0.8446	0.9158
					71	0.8795	0.9359	0.8497	0.9187
					72	0.8859	0.9395	0.8548	0.9217
					73	0.8922	0.9430	0.8599	0.9247
					74	0.8985	0.9465	0.8650	0.9276
					75	0.9047	0.9499	0.8700	0.9305
					76	0.9108	0.9533	0.8751	0.9334
					77	0.9168	0.9566	0.8801	0.9362
					78	0.9227	0.9598	0.8850	0.9390
					79	0.9284	0.9629	0.8899	0.9418
					80	0.9339	0.9658	0.8948	0.9445
					81	0.9393	0.9687	0.8995	0.9471
					82	0.9444	0.9714	0.9042	0.9497
					83	0.9493	0.9740	0.9088	0.9522
					84	0.9540	0.9764	0.9133	0.9547
					85	0.9583	0.9787	0.9176	0.9571
					86	0.9624	0.9809	0.9219	0.9594
					87	0.9663	0.9828	0.9260	0.9616
					88	0.9698	0.9847	0.9300	0.9637
					89	0.9731	0.9863	0.9338	0.9658
					90	0.9760	0.9879	0.9375	0.9678
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6890	0.8158	0.6887	0.8156					
2	0.6892	0.8160	0.6889	0.8158					
3	0.6895	0.8162	0.6892	0.8160					
4	0.6898	0.8164	0.6895	0.8162					
5	0.6901	0.8166	0.6898	0.8164					
6	0.6904	0.8169	0.6901	0.8166					
7	0.6908	0.8171	0.6904	0.8169					
8	0.6912	0.8174	0.6908	0.8171					
9	0.6916	0.8177	0.6912	0.8174					
10	0.6920	0.8180	0.6916	0.8177					
11	0.6925	0.8183	0.6921	0.8180					
12	0.6930	0.8186	0.6926	0.8184					
13	0.6935	0.8190	0.6931	0.8187					
14	0.6941	0.8194	0.6936	0.8191					
15	0.6947	0.8198	0.6942	0.8195					
16	0.6953	0.8203	0.6948	0.8199					
17	0.6960	0.8208	0.6955	0.8204					
18	0.6967	0.8213	0.6962	0.8209					
19	0.6975	0.8218	0.6969	0.8214					
20	0.6983	0.8224	0.6977	0.8219					
21	0.6992	0.8230	0.6986	0.8225					
22	0.7001	0.8236	0.6995	0.8232					
23	0.7011	0.8243	0.7004	0.8238					
24	0.7022	0.8250	0.7014	0.8245					
25	0.7033	0.8258	0.7025	0.8253					
26	0.7045	0.8266	0.7036	0.8260					
27	0.7057	0.8275	0.7048	0.8269					
28	0.7071	0.8284	0.7061	0.8278					
29	0.7085	0.8294	0.7075	0.8287					
30	0.7100	0.8304	0.7089	0.8297					
31	0.7116	0.8315	0.7104	0.8307					
32	0.7134	0.8327	0.7120	0.8318					
33	0.7152	0.8339	0.7137	0.8329					
34	0.7171	0.8352	0.7154	0.8341					
35	0.7191	0.8366	0.7173	0.8354					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7114	0.8314	0.7095	0.8300
					37	0.7137	0.8329	0.7115	0.8314
					38	0.7161	0.8346	0.7137	0.8329
					39	0.7186	0.8363	0.7159	0.8344
					40	0.7213	0.8381	0.7182	0.8360
					41	0.7241	0.8400	0.7207	0.8377
					42	0.7271	0.8420	0.7232	0.8394
					43	0.7302	0.8441	0.7259	0.8412
					44	0.7335	0.8462	0.7287	0.8430
					45	0.7369	0.8485	0.7315	0.8449
					46	0.7405	0.8509	0.7345	0.8469
					47	0.7443	0.8534	0.7376	0.8490
					48	0.7482	0.8560	0.7407	0.8511
					49	0.7523	0.8586	0.7440	0.8532
					50	0.7565	0.8614	0.7474	0.8554
					51	0.7606	0.8640	0.7508	0.8577
					52	0.7648	0.8668	0.7544	0.8600
					53	0.7692	0.8696	0.7581	0.8624
					54	0.7738	0.8725	0.7620	0.8649
					55	0.7785	0.8755	0.7660	0.8675
					56	0.7834	0.8786	0.7701	0.8701
					57	0.7885	0.8817	0.7743	0.8728
					58	0.7937	0.8850	0.7786	0.8755
					59	0.7990	0.8883	0.7831	0.8783
					60	0.8046	0.8917	0.7877	0.8812
					61	0.8103	0.8952	0.7923	0.8841
					62	0.8161	0.8987	0.7971	0.8871
					63	0.8221	0.9023	0.8020	0.8901
					64	0.8282	0.9060	0.8070	0.8932
					65	0.8344	0.9097	0.8120	0.8962
					66	0.8407	0.9135	0.8171	0.8993
					67	0.8472	0.9173	0.8223	0.9025
					68	0.8537	0.9211	0.8275	0.9056
					69	0.8602	0.9249	0.8327	0.9087
					70	0.8669	0.9287	0.8380	0.9119
					71	0.8735	0.9325	0.8433	0.9150
					72	0.8801	0.9362	0.8487	0.9181
					73	0.8867	0.9400	0.8540	0.9212
					74	0.8933	0.9436	0.8593	0.9243
					75	0.8998	0.9473	0.8646	0.9274
					76	0.9062	0.9508	0.8699	0.9304
					77	0.9125	0.9543	0.8751	0.9334
					78	0.9187	0.9576	0.8803	0.9363
					79	0.9247	0.9609	0.8854	0.9392
					80	0.9305	0.9640	0.8905	0.9421
					81	0.9362	0.9670	0.8955	0.9449
					82	0.9416	0.9699	0.9004	0.9476
					83	0.9467	0.9726	0.9052	0.9502
					84	0.9516	0.9752	0.9099	0.9528
					85	0.9562	0.9776	0.9145	0.9553
					86	0.9605	0.9799	0.9189	0.9577
					87	0.9645	0.9820	0.9232	0.9601
					88	0.9683	0.9839	0.9274	0.9623
					89	0.9717	0.9856	0.9314	0.9645
					90	0.9748	0.9872	0.9352	0.9665
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6793	0.8090	0.6790	0.8088					
2	0.6796	0.8092	0.6793	0.8090					
3	0.6798	0.8094	0.6795	0.8092					
4	0.6801	0.8096	0.6798	0.8094					
5	0.6804	0.8098	0.6801	0.8096					
6	0.6808	0.8101	0.6804	0.8098					
7	0.6811	0.8103	0.6808	0.8101					
8	0.6815	0.8106	0.6811	0.8103					
9	0.6819	0.8109	0.6815	0.8106					
10	0.6823	0.8112	0.6820	0.8109					
11	0.6828	0.8115	0.6824	0.8112					
12	0.6833	0.8118	0.6829	0.8116					
13	0.6838	0.8122	0.6834	0.8119					
14	0.6844	0.8126	0.6839	0.8123					
15	0.6850	0.8130	0.6845	0.8127					
16	0.6856	0.8135	0.6851	0.8131					
17	0.6863	0.8140	0.6858	0.8136					
18	0.6870	0.8145	0.6865	0.8141					
19	0.6878	0.8150	0.6872	0.8146					
20	0.6886	0.8156	0.6880	0.8152					
21	0.6895	0.8162	0.6888	0.8157					
22	0.6904	0.8168	0.6897	0.8164					
23	0.6914	0.8175	0.6907	0.8170					
24	0.6924	0.8182	0.6917	0.8177					
25	0.6935	0.8190	0.6927	0.8185					
26	0.6947	0.8198	0.6939	0.8193					
27	0.6960	0.8207	0.6951	0.8201					
28	0.6973	0.8217	0.6964	0.8210					
29	0.6987	0.8226	0.6977	0.8219					
30	0.7002	0.8237	0.6991	0.8229					
31	0.7018	0.8248	0.7006	0.8240					
32	0.7036	0.8260	0.7022	0.8251					
33	0.7054	0.8272	0.7039	0.8262					
34	0.7073	0.8285	0.7057	0.8274					
35	0.7093	0.8299	0.7075	0.8287					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.7011	0.8243	0.6992	0.8230
					37	0.7034	0.8259	0.7013	0.8244
					38	0.7058	0.8275	0.7034	0.8259
					39	0.7083	0.8293	0.7057	0.8274
					40	0.7110	0.8311	0.7080	0.8291
					41	0.7138	0.8330	0.7105	0.8307
					42	0.7168	0.8351	0.7131	0.8325
					43	0.7199	0.8372	0.7157	0.8343
					44	0.7232	0.8394	0.7185	0.8362
					45	0.7267	0.8417	0.7214	0.8382
					46	0.7303	0.8441	0.7244	0.8402
					47	0.7341	0.8467	0.7275	0.8423
					48	0.7381	0.8493	0.7307	0.8444
					49	0.7422	0.8520	0.7340	0.8466
					50	0.7465	0.8549	0.7374	0.8489
					51	0.7506	0.8576	0.7409	0.8512
					52	0.7549	0.8604	0.7446	0.8536
					53	0.7594	0.8633	0.7484	0.8561
					54	0.7640	0.8662	0.7523	0.8586
					55	0.7688	0.8693	0.7563	0.8613
					56	0.7738	0.8725	0.7605	0.8640
					57	0.7790	0.8758	0.7649	0.8668
					58	0.7843	0.8791	0.7693	0.8696
					59	0.7898	0.8826	0.7739	0.8725
					60	0.7955	0.8861	0.7786	0.8755
					61	0.8013	0.8897	0.7834	0.8785
					62	0.8073	0.8934	0.7883	0.8816
					63	0.8135	0.8971	0.7934	0.8848
					64	0.8198	0.9010	0.7985	0.8880
					65	0.8262	0.9048	0.8037	0.8912
					66	0.8328	0.9088	0.8090	0.8944
					67	0.8395	0.9127	0.8144	0.8977
					68	0.8462	0.9167	0.8198	0.9010
					69	0.8531	0.9207	0.8253	0.9043
					70	0.8600	0.9247	0.8308	0.9076
					71	0.8669	0.9287	0.8364	0.9109
					72	0.8738	0.9327	0.8419	0.9142
					73	0.8807	0.9366	0.8475	0.9175
					74	0.8876	0.9405	0.8531	0.9207
					75	0.8944	0.9443	0.8586	0.9239
					76	0.9012	0.9480	0.8642	0.9271
					77	0.9078	0.9517	0.8697	0.9303
					78	0.9143	0.9552	0.8751	0.9334
					79	0.9206	0.9587	0.8805	0.9364
					80	0.9268	0.9620	0.8858	0.9394
					81	0.9327	0.9652	0.8910	0.9424
					82	0.9384	0.9682	0.8962	0.9452
					83	0.9438	0.9711	0.9012	0.9480
					84	0.9489	0.9738	0.9061	0.9507
					85	0.9538	0.9764	0.9109	0.9534
					86	0.9584	0.9787	0.9156	0.9559
					87	0.9626	0.9810	0.9201	0.9584
					88	0.9665	0.9830	0.9244	0.9607
					89	0.9702	0.9849	0.9286	0.9630
					90	0.9734	0.9865	0.9326	0.9651
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6692	0.8018	0.6689	0.8016					
2	0.6694	0.8020	0.6691	0.8018					
3	0.6697	0.8022	0.6694	0.8020					
4	0.6700	0.8024	0.6697	0.8022					
5	0.6703	0.8026	0.6700	0.8024					
6	0.6706	0.8028	0.6703	0.8026					
7	0.6710	0.8031	0.6706	0.8029					
8	0.6713	0.8034	0.6710	0.8031					
9	0.6717	0.8036	0.6714	0.8034					
10	0.6722	0.8040	0.6718	0.8037					
11	0.6726	0.8043	0.6723	0.8040					
12	0.6731	0.8046	0.6727	0.8043					
13	0.6736	0.8050	0.6732	0.8047					
14	0.6742	0.8054	0.6738	0.8051					
15	0.6748	0.8058	0.6743	0.8055					
16	0.6754	0.8063	0.6749	0.8059					
17	0.6761	0.8068	0.6756	0.8064					
18	0.6768	0.8073	0.6763	0.8069					
19	0.6776	0.8078	0.6770	0.8074					
20	0.6784	0.8084	0.6778	0.8079					
21	0.6792	0.8090	0.6786	0.8085					
22	0.6802	0.8096	0.6795	0.8092					
23	0.6811	0.8103	0.6804	0.8098					
24	0.6822	0.8110	0.6814	0.8105					
25	0.6833	0.8118	0.6825	0.8113					
26	0.6844	0.8127	0.6836	0.8121					
27	0.6857	0.8135	0.6848	0.8129					
28	0.6870	0.8145	0.6861	0.8138					
29	0.6884	0.8155	0.6875	0.8148					
30	0.6899	0.8165	0.6889	0.8158					
31	0.6915	0.8177	0.6904	0.8168					
32	0.6933	0.8188	0.6920	0.8179					
33	0.6951	0.8201	0.6936	0.8191					
34	0.6970	0.8214	0.6954	0.8203					
35	0.6990	0.8228	0.6973	0.8216					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6903	0.8168	0.6884	0.8155
					37	0.6926	0.8184	0.6905	0.8169
					38	0.6950	0.8200	0.6927	0.8184
					39	0.6975	0.8218	0.6949	0.8200
					40	0.7002	0.8237	0.6973	0.8216
					41	0.7030	0.8256	0.6998	0.8234
					42	0.7060	0.8277	0.7023	0.8251
					43	0.7091	0.8298	0.7050	0.8270
					44	0.7124	0.8321	0.7078	0.8289
					45	0.7159	0.8344	0.7107	0.8309
					46	0.7196	0.8369	0.7138	0.8330
					47	0.7234	0.8395	0.7169	0.8351
					48	0.7274	0.8422	0.7201	0.8373
					49	0.7316	0.8450	0.7235	0.8395
					50	0.7359	0.8479	0.7269	0.8419
					51	0.7401	0.8506	0.7305	0.8442
					52	0.7444	0.8535	0.7342	0.8467
					53	0.7490	0.8565	0.7380	0.8493
					54	0.7537	0.8595	0.7420	0.8519
					55	0.7585	0.8627	0.7461	0.8546
					56	0.7636	0.8660	0.7504	0.8574
					57	0.7689	0.8693	0.7548	0.8603
					58	0.7743	0.8728	0.7594	0.8632
					59	0.7799	0.8763	0.7640	0.8662
					60	0.7857	0.8800	0.7689	0.8693
					61	0.7917	0.8837	0.7738	0.8725
					62	0.7979	0.8876	0.7789	0.8757
					63	0.8042	0.8915	0.7841	0.8790
					64	0.8107	0.8955	0.7894	0.8823
					65	0.8174	0.8995	0.7948	0.8857
					66	0.8242	0.9036	0.8003	0.8891
					67	0.8311	0.9078	0.8059	0.8925
					68	0.8381	0.9119	0.8115	0.8960
					69	0.8452	0.9161	0.8172	0.8994
					70	0.8524	0.9203	0.8230	0.9029
					71	0.8596	0.9245	0.8288	0.9064
					72	0.8669	0.9287	0.8346	0.9098
					73	0.8741	0.9328	0.8404	0.9133
					74	0.8813	0.9369	0.8462	0.9167
					75	0.8885	0.9410	0.8521	0.9201
					76	0.8956	0.9449	0.8579	0.9235
					77	0.9026	0.9488	0.8636	0.9268
					78	0.9094	0.9525	0.8693	0.9301
					79	0.9161	0.9562	0.8750	0.9333
					80	0.9225	0.9597	0.8806	0.9365
					81	0.9288	0.9631	0.8861	0.9396
					82	0.9348	0.9663	0.8915	0.9426
					83	0.9405	0.9694	0.8967	0.9456
					84	0.9460	0.9722	0.9019	0.9484
					85	0.9511	0.9749	0.9070	0.9512
					86	0.9559	0.9775	0.9118	0.9539
					87	0.9604	0.9798	0.9166	0.9565
					88	0.9646	0.9820	0.9211	0.9590
					89	0.9684	0.9840	0.9255	0.9613
					90	0.9719	0.9858	0.9298	0.9636
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6586	0.7942	0.6583	0.7939					
2	0.6588	0.7943	0.6585	0.7941					
3	0.6591	0.7945	0.6588	0.7943					
4	0.6594	0.7947	0.6591	0.7945					
5	0.6597	0.7950	0.6594	0.7947					
6	0.6600	0.7952	0.6597	0.7950					
7	0.6604	0.7954	0.6600	0.7952					
8	0.6607	0.7957	0.6604	0.7955					
9	0.6611	0.7960	0.6608	0.7957					
10	0.6615	0.7963	0.6612	0.7960					
11	0.6620	0.7966	0.6616	0.7964					
12	0.6625	0.7970	0.6621	0.7967					
13	0.6630	0.7973	0.6626	0.7970					
14	0.6635	0.7977	0.6631	0.7974					
15	0.6641	0.7982	0.6637	0.7978					
16	0.6648	0.7986	0.6643	0.7983					
17	0.6654	0.7991	0.6649	0.7987					
18	0.6661	0.7996	0.6656	0.7992					
19	0.6669	0.8002	0.6663	0.7997					
20	0.6677	0.8007	0.6671	0.8003					
21	0.6685	0.8013	0.6679	0.8009					
22	0.6694	0.8020	0.6688	0.8015					
23	0.6704	0.8027	0.6697	0.8022					
24	0.6714	0.8034	0.6707	0.8029					
25	0.6725	0.8042	0.6718	0.8037					
26	0.6737	0.8050	0.6729	0.8045					
27	0.6749	0.8059	0.6741	0.8053					
28	0.6762	0.8068	0.6753	0.8062					
29	0.6776	0.8079	0.6767	0.8072					
30	0.6791	0.8089	0.6781	0.8082					
31	0.6807	0.8100	0.6796	0.8092					
32	0.6824	0.8112	0.6812	0.8104					
33	0.6842	0.8125	0.6829	0.8116					
34	0.6861	0.8139	0.6846	0.8128					
35	0.6882	0.8153	0.6865	0.8141					

Columns Below Not To Be Used
for Service Retirement

					Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3
					36	0.6789	0.8088	0.6771	0.8075
					37	0.6812	0.8104	0.6792	0.8090
					38	0.6836	0.8121	0.6814	0.8105
					39	0.6861	0.8138	0.6836	0.8121
					40	0.6888	0.8157	0.6860	0.8138
					41	0.6916	0.8177	0.6885	0.8155
					42	0.6946	0.8198	0.6911	0.8173
					43	0.6978	0.8220	0.6938	0.8192
					44	0.7011	0.8243	0.6966	0.8212
					45	0.7046	0.8267	0.6995	0.8232
					46	0.7082	0.8292	0.7026	0.8253
					47	0.7121	0.8318	0.7057	0.8275
					48	0.7161	0.8346	0.7090	0.8297
					49	0.7203	0.8374	0.7123	0.8320
					50	0.7247	0.8404	0.7158	0.8344
					51	0.7289	0.8432	0.7194	0.8368
					52	0.7333	0.8461	0.7231	0.8393
					53	0.7379	0.8492	0.7270	0.8419
					54	0.7426	0.8523	0.7311	0.8446
					55	0.7476	0.8556	0.7353	0.8474
					56	0.7527	0.8589	0.7396	0.8503
					57	0.7581	0.8624	0.7441	0.8533
					58	0.7636	0.8660	0.7487	0.8563
					59	0.7693	0.8696	0.7535	0.8595
					60	0.7753	0.8734	0.7585	0.8627
					61	0.7814	0.8773	0.7636	0.8659
					62	0.7877	0.8813	0.7688	0.8693
					63	0.7943	0.8853	0.7741	0.8727
					64	0.8009	0.8895	0.7796	0.8762
					65	0.8078	0.8937	0.7852	0.8797
					66	0.8148	0.8980	0.7909	0.8832
					67	0.8220	0.9023	0.7967	0.8868
					68	0.8293	0.9067	0.8025	0.8904
					69	0.8367	0.9111	0.8085	0.8941
					70	0.8442	0.9155	0.8144	0.8977
					71	0.8517	0.9199	0.8205	0.9014
					72	0.8593	0.9243	0.8266	0.9050
					73	0.8668	0.9287	0.8327	0.9087
					74	0.8744	0.9330	0.8388	0.9123
					75	0.8819	0.9373	0.8449	0.9159
					76	0.8894	0.9415	0.8509	0.9195
					77	0.8967	0.9456	0.8570	0.9230
					78	0.9039	0.9495	0.8630	0.9265
					79	0.9110	0.9534	0.8689	0.9299
					80	0.9178	0.9571	0.8748	0.9332
					81	0.9244	0.9607	0.8806	0.9365
					82	0.9308	0.9641	0.8862	0.9397
					83	0.9369	0.9674	0.8918	0.9428
					84	0.9426	0.9705	0.8972	0.9458
					85	0.9481	0.9734	0.9025	0.9488
					86	0.9532	0.9760	0.9077	0.9516
					87	0.9580	0.9785	0.9127	0.9543
					88	0.9624	0.9808	0.9175	0.9570
					89	0.9665	0.9829	0.9221	0.9595
					90	0.9702	0.9849	0.9265	0.9619
Benef. Age	Opt. 2	Opt. 3	Opt. 6-2	Opt. 6-3					
1	0.6475	0.7860	0.6472	0.7858					
2	0.6477	0.7862	0.6475	0.7860					
3	0.6480	0.7864	0.6477	0.7862					
4	0.6483	0.7866	0.6480	0.7864					
5	0.6486	0.7868	0.6483	0.7866					
6	0.6489	0.7871	0.6486	0.7868					
7	0.6492	0.7873	0.6489	0.7871					
8	0.6496	0.7876	0.6493	0.7873					
9	0.6500	0.7879	0.6497	0.7876					
10	0.6504	0.7882	0.6501	0.7879					
11	0.6509	0.7885	0.6505	0.7882					
12	0.6513	0.7889	0.6509	0.7886					
13	0.6518	0.7892	0.6514	0.7889					
14	0.6524	0.7896	0.6520	0.7893					
15	0.6530	0.7901	0.6525	0.7897					
16	0.6536	0.7905	0.6531	0.7902					
17	0.6542	0.7910	0.6537	0.7906					
18	0.6549	0.7915	0.6544	0.7911					
19	0.6557	0.7920	0.6551	0.7916					
20	0.6565	0.7926	0.6559	0.7922					
21	0.6573	0.7932	0.6567	0.7928					
22	0.6582	0.7939	0.6576	0.7934					
23	0.6591	0.7946	0.6585	0.7941					
24	0.6602	0.7953	0.6595	0.7948					
25	0.6612	0.7961	0.6605	0.7956					
26	0.6624	0.7969	0.6616	0.7964					
27	0.6636	0.7978	0.6628	0.7972					
28	0.6649	0.7988	0.6641	0.7981					
29	0.6663	0.7998	0.6654	0.7991					
30	0.6678	0.8008	0.6668	0.8001					
31	0.6694	0.8020	0.6683	0.8012					
32	0.6711	0.8032	0.6699	0.8023					
33	0.6729	0.8045	0.6716	0.8035					
34	0.6748	0.8058	0.6733	0.8048					
35	0.6768	0.8072	0.6752	0.8061					