

NOTICES OF EMERGENCY RULEMAKING

Under the Administrative Procedure Act, an agency may determine that adoption, amendment, or repeal of a rule is necessary for immediate preservation of the public health, safety, or welfare and the notice and public participation requirements are impracticable. Under this determination, the agency may adopt the rule as an emergency and submit it to the Attorney General for review. The Attorney General approves the rule and then files it with the Secretary of State. The rule remains in effect for 180 days. An emergency rule may be renewed for one 180-day period if the requirements of A.R.S. § 41-1026 are met. If the emergency rule is not renewed or the rule is not permanently adopted by the end of the 180-day period, the emergency rule expires and the text of the rule returns to its former language, if any.

NOTICE OF EMERGENCY RULEMAKING

TITLE 2. ADMINISTRATION

CHAPTER 8. STATE RETIREMENT SYSTEM BOARD

PREAMBLE

1. Sections Affected

Rulemaking Action

R2-8-123	Amend
Table 1	Amend
Table 2	Amend
Table 3	Repeal
Table 3A	New Table
Table 3B	New Table
Table 4A	Repeal
Table 4B	Repeal
Table 4C	Repeal
Table 4	New Table
Table 5	Re-number
Table 5	New Table
Table 6	Re-number
Table 6	Amend
Table 7	New Table
R2-8-126	Amend
Exhibit A	Repeal
Exhibit B	Repeal
Table 1	Repeal
Table 2	Repeal
Table 3	Repeal
Exhibit C	Repeal
Exhibit D	Repeal
Table 1	Repeal
Table 2	Repeal
Table 3	Repeal
Table 4	Repeal
Table 5	Repeal
Table 6	Repeal
Exhibit E	Repeal
Table 1	Repeal
Table 2	Repeal
Table 3	Repeal
Table 4	Repeal
Table 5	Repeal
Table 6	Repeal
Exhibit F	Repeal
Table 1	Repeal
Table 2	Repeal
Table 3	Repeal
Table 4	Repeal

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Table 5	Repeal
Table 6	Repeal
Exhibit G	Repeal
Exhibit H	Repeal
Exhibit I	Repeal
Exhibit J	Repeal
Exhibit K	Repeal
Exhibit L	Repeal
Table 1	Repeal
Table 2	Repeal
Table 3	Repeal
Table 4	Repeal
Table 5	Repeal
Table 6	Repeal
Table 7	Repeal
Exhibit M	Repeal
Table 1	Repeal
Table 2	Repeal
Table 3	Repeal
Table 4	Repeal
Table 5	Repeal
Table 6	Repeal

2. The statutory authority for the rulemaking, including both the authorizing statute (general) and the statutes the rules are implementing (specific):

Authorizing statute: A.R.S. § 38-714(F)(5)

Implementing statutes: A.R.S. §§ 38-711(2); 38-714(G); 38-714(H) (3); 38-736; and 38-737

3. The effective date of the rules:

August 2, 2004

4. Is this rulemaking a renewal of a previous emergency rulemaking?

No

5. The name and address of agency personnel with whom persons may communicate regarding the rule:

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or

Name: Nancy Johnson, Rules Coordinator

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6. An explanation of the rule, including the agency's reasons for initiating the rule:

At the November 21, 2003 Board meeting, the ASRS Board approved new actuarial assumptions for defined benefit plan members. R2-8-123 needs to be amended to remove the old actuarial assumptions and add the new actuarial assumptions. R2-8-126 needs to be amended to remove the exhibits and tables of calculations in the rule because the exhibits and tables of calculations are based on the actuarial assumptions in R2-8-123 and once the new actuarial assumptions become effective, the calculations in R2-8-126 will become incorrect.

7. A showing of good cause why the rule is necessary to promote a statewide interest if the rule will diminish a previous grant authority of a political subdivision of this state:

Not applicable

8. The summary of the economic, small business, and consumer impact:

To measure its assumptions against actual experience, ASRS performs experience studies every five years as required by A.R.S. § 38-714(H)(2). The study for the five-year period ended June 30, 2002, recommended that ASRS change some of the assumptions to better reflect recent experience. In particular, the report recommended:

- Updating the mortality table to reflect the improved longevity of ASRS members
- Adopting a new table of disability rates because ASRS is experiencing fewer disabilities than the current table predicts
- Revising the retirement assumption to better represent experience after benefit changes in 2000 and 2001
- Adopting a new assumption to anticipate the cost to ASRS of future service purchases, i.e., the cost of service purchases in excess of the amount that members pay

The ASRS Board adopted these new assumptions at its public meeting in November of 2003.

If the new assumptions had been in effect on June 30, 2002, the normal cost rate determined as of June 30, 2002, would have increased from 11.90% to 12.67%. The actuarial accrued liability would have increased from \$22,586,920,751 to \$23,057,116,448. The contribution rate would have increased from 5.20% to 5.93%, an increase of .73% for both employers and members. And the funded status would have declined from 104.6% to 102.5%. These changes are hypothetical – the effect of the new assumptions on contributions will first be felt in July of 2005 when the rates determined in the June 30, 2004, valuation take effect.

Both public employers and active members contribute to the ASRS plan, and they will both benefit from this rule. The assumption changes will cause contribution rates and funded status to be more stable because the new assumptions anticipate experience that would otherwise cause liability losses.

Although there will be higher contributions in the years following the change in assumptions, they will be offset by lower contributions in later years.

9. Any other matters prescribed by statute that are applicable to the specific agency or to any specific rule or class of rules:

Not applicable

10. Incorporation by reference and their location in the rules:

None

11. An explanation of the situation justifying the rule's adoption as an emergency rule:

An Emergency Rulemaking is necessary because these actuarial assumptions must be in place by the end of the fiscal year so they can be used to calculate the present value of future benefits payable from the Fund and to determine contribution rates for the following fiscal year. A regular rulemaking, even if instigated on the day the Board approved the new actuarial assumptions, would not become effective until after the end of the fiscal year. Furthermore, because of the significant impact of contribution rates on state and local government budgets, it is imperative to move the process forward as quickly as possible to allow timely fiscal planning.

12. The date of the Attorney General's approval of the emergency rule:

June 3, 2004

13. The full text of the rule follows:

TITLE 2. ADMINISTRATION

CHAPTER 8. STATE RETIREMENT SYSTEM BOARD

ARTICLE 1. RETIREMENT SYSTEM; DEFINED BENEFIT PLAN

Section

R2-8-123.	Actuarial Assumptions and Actuarial Value of Assets
Table 1.	Graduated Tabular Rates of Disability – Active Male Members
Table 2.	Graduated Tabular Rates of Disability – Active Female Members
Table 3.	Disabled Member Mortality Rates <u>Repealed</u>
Table 3A.	<u>Non-disabled Member Mortality Rates, based on the 1994 Group Annuity Mortality Static Table – Male and the 1994 Group Annuity Mortality Static Table – Female, projected to 2005 Using Projection Scale AA</u>
Table 3B.	Disabled Member Mortality Rates

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- Table 4A. Rates of Decrement Due to Retirement—0 to 23 Years of Credited Service
Table 4B. Rates of Decrement Due to Retirement—24 to 30 Years of Credited Service
Table 4C. Rates of Decrement Due to Retirement—31 to 33 or More Years of credited service
Table 4. 1994 Group Annuity Mortality Static Table Projected to 2005 with Scale AA Unisex 50% Male/ 50% Female
Table 5. Graduated Tabular Rates of Withdrawal—Active Male Members Select and Ultimate Retirement Rate at Age and Years of Credited Service for Male and Female Members
Table 6. Graduated Tabular Rates of Withdrawal—Active Female Members Current Rates of Withdrawal for Active Male Members
Table 7. Current Rates of Withdrawal for Active Female Members
R2-8-126. ~~Annuity Conversion Factors, and Option Factors, and Transfer Factors~~ Calculating Benefits for System and Plan Members
Exhibit A. Present Value Factors—Monthly Annuity Per \$1,000 of Account Balance
Exhibit B. Early Retirement Reduction Factors
Table 1. Five Years of Service
Table 2. Ten Years of Service
Table 3. Age Plus Service ≥ 77 Points
Exhibit C. 5-, 10-, 15-Year Certain & Life Factors
Exhibit D. Joint and 50% Contingent Factors with Pop-up
Table 1. Ages 45—54
Table 2. Ages 55—64
Table 3. Ages 65—74
Table 4. Ages 75—84
Table 5. Ages 85—94
Table 6. Ages 95—104
Exhibit E. Joint and 67% Contingent Factors with Pop-up
Table 1. Ages 45—54
Table 2. Ages 55—64
Table 3. Ages 65—74
Table 4. Ages 75—84
Table 5. Ages 85—94
Table 6. Tables 95—104
Exhibit F. Joint and 100% Contingent Factors with Pop-up
Table 1. Ages 45—54
Table 2. Ages 55—64
Table 3. Ages 65—74
Table 4. Ages 75—84
Table 5. Ages 85—94
Table 6. Ages 95—104
Exhibit G. Reduction of Immediate Early Retirement Benefit to Provide for a \$100 Bridge Option Benefit to Age 62
Exhibit H. Five-year Certain and Life Annuity Conversion Factors
Exhibit I. Ten-year Certain and Life Annuity Conversion Factors
Exhibit J. 15-year Certain and Live Annuity conversion Factors
Exhibit K. Lump Sum Factors
Exhibit L. Multiples of Pay Factors for Determining the Actuarial Accrued Liability of a Transferring Member's Benefit
Table 1. 0-6 Completed Years of Service
Table 2. 7-13 Completed Years of Service
Table 3. 14-20 Completed Years of Service
Table 4. 21-27 Completed Years of Service
Table 5. 28-34 Completed Years of Service
Table 6. 35-41 Completed Years of Service
Table 7. 42-45 Completed Years of Service
Exhibit M. Transfer Calculation
Table 1. Age 18-25 at Date of Calculation
Table 2. Age 26-33 at Date of Calculation
Table 3. Age 34-41 at Date of Calculation
Table 4. Age 42-49 at Date of Calculation
Table 5. Age 50-57 at Date of Calculation
Table 6. Age 58-65 ad Date of Calculation

ARTICLE 1. RETIREMENT SYSTEM; DEFINED BENEFIT PLAN

R2-8-123. Actuarial Assumptions and Actuarial Value of Assets

- A.** The following definitions apply to this Section unless otherwise specified:
1. "Actuarial assumption" means an estimate of an uncertain future event that affects pension liabilities.
 2. "Board" means the same as in A.R.S. § 38-711.
 3. "Credited service" means the same as in A.R.S. § 38-711.
 4. ~~"Decrement" means a factor in the total likelihood a member will leave a retirement plan prior to retirement.~~
 54. "Deferred benefit" means the monthly annuity a member would receive upon reaching normal retirement date.
 65. "Disabled member" means a member who is receiving long-term disability payments.
 76. "Investment yield rate" means a percentage of return on an asset.
 87. "Market value" means an estimated monetary worth of an asset, based on the current demand for the asset, and the amount of that type of asset that is available for sale.
 98. "Member" means the same as in A.R.S. § 38-711.
 109. ~~"Non-disabled member" means a member who is not receiving long-term disability payments.~~
 110. ~~"Normal retirement date" means the same as in A.R.S. § 38-711.~~
 1211. "Present value" means the amount of money needed on a specified date, such as the date of termination, to fund a future payment or series of payments based on the actuarial assumptions approved by the Board.
 1312. ~~"Select retirement rate" means a rate that is based on age and years of credited service.~~
 1413. ~~"Ultimate retirement rate" means a rate that depends only on age, and not on years of credited service.~~
 15. ~~"Vested" means the same as in A.R.S. § 38-711.~~
- B.** The Board adopts the following:
1. Actuarial Assumptions:
 - a. The interest and investment yield rate is 8% per annum, compounded annually.
 - b. Group long-term disability rates are based on Table 1 for male disability rates and Table 2 for female disability rates.
 - c. ~~Non-disabled~~ For the purpose of calculating liability amounts, normal cost rates, and contribution rates, non-disabled member mortality rates are based on Table 3A, the 1983 1994 Group Annuity Mortality Table with margins, set back one year for males and not set back for females as provided in volume XXXV of the Transactions of the Society of Actuaries published in 1985 by the Society of Actuaries, 475 N. Martingale Road, Suite 800, Schaumburg, IL 60173-3599. This table is incorporated by reference and on file with ASRS. This incorporation by reference contains no future editions or amendments Static Table – Male and the 1994 Group Annuity Mortality Static Table – Female, projected to 2005 using projection scale AA. Disabled member mortality rates are based on Table 3B of this Section.
 - d. For the purpose of calculating actuarial equivalent benefits, the non-disabled mortality rates are based on Table 4, 1994 Group Annuity Mortality Static Table Projected to 2005 with Projection Scale AA Unisex 50% Male/ 50% Female.
 - de. Retirement age is based on select and ultimate retirement rates at age and years of credited service shown in Tables 4A, 4B and 4C Table 5 of this Section.
 - ef. The salary scale is as follows:

Years of credited Service	Total Salary Increase
1	9.50%
2	8.50%
3	7.00%
4	6.30%
5	5.90%
6	5.75%
7	5.50%
8	5.30%
9	5.25%
10	5.00%
11-19	4.75%
20 +	4.50%

- fg. ~~Withdrawal rates for causes other than death, disability, or retirement are based on select and ultimate withdrawal rates~~ Rates of withdrawal for male members as provided in Table 5 6 for males and for female members as pro-

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vided in Table 6 7 for females.

- gh. Seventy-five percent of future retirees will be eligible to receive a post-retirement health insurance premium supplement. Of the 75%, 40% of the retirees will be eligible for single coverage and 60% of the retirees will be eligible for family coverage.
 - hi. A member who terminates employment with five or more years of credited service, but before eligibility for retirement, will choose to receive the contributions under A.R.S. § 38-740 if the value of the contributions exceeds the present value of the deferred benefit. If the value of the contributions does not exceed the present value of the defined benefit, the member will elect the member's deferred benefits. A member who terminates employment with less than five years of credited service will withdraw that member's contributions with interest. A member who is eligible for early retirement when the member terminates employment will elect to begin receiving benefits immediately.
 - ij. All members have beneficiaries of the opposite sex and the beneficiary of a male member is three years younger than the member and the beneficiary of a female member is three years older than the member.
 - k. To reflect the excess cost of service purchases, the credited service expected to be earned by a member in the future is increased by 2.15%.
2. The actuarial value of assets is equal to the market value of assets minus a ten-year (five-year for fiscal years before fiscal year 2002) phase-in of the excess or shortfall of actual investment return over expected investment return.

Table 1. Graduated Tabular Rates of Disability - Active Male Members

<i>Age</i>	<i>Rate of Disability</i>	<i>Age</i>	<i>Rate of Disability</i>
<i>(1)</i>	<i>(2)</i>	<i>(1)</i>	<i>(2)</i>
18	0.000715	42	0.002020
19	0.000740	43	0.002238
20	0.000766	44	0.002495
21	0.000783	45	0.002798
22	0.000800	46	0.003151
23	0.000817	47	0.003560
24	0.000833	48	0.004019
25	0.000851	49	0.004535
26	0.000869	50	0.005128
27	0.000890	51	0.005818
28	0.000914	52	0.006620
29	0.000941	53	0.007541
30	0.000973	54	0.008560
31	0.001009	55	0.009644
32	0.001050	56	0.010759
33	0.001098	57	0.011870
34	0.001154	58	0.012954
35	0.001218	59	0.014001
36	0.001290	60	0.014990
37	0.001370	61	0.015900
38	0.001460	62	0.016710
39	0.001565	63	0.017430
40	0.001689	64	0.018034
41	0.001839	65	0.000000

<i>Age</i>	<i>Rate of Disability</i>	<i>Age</i>	<i>Rate of Disability</i>
<u>19</u>	<u>0.000555</u>	<u>47</u>	<u>0.004272</u>
<u>20</u>	<u>0.000575</u>	<u>48</u>	<u>0.004421</u>
<u>21</u>	<u>0.000587</u>	<u>49</u>	<u>0.004535</u>
<u>22</u>	<u>0.000600</u>	<u>50</u>	<u>0.005128</u>
<u>23</u>	<u>0.000613</u>	<u>51</u>	<u>0.005818</u>
<u>24</u>	<u>0.000625</u>	<u>52</u>	<u>0.005958</u>
<u>25</u>	<u>0.000638</u>	<u>53</u>	<u>0.006410</u>
<u>26</u>	<u>0.000652</u>	<u>54</u>	<u>0.006848</u>
<u>27</u>	<u>0.000668</u>	<u>55</u>	<u>0.007715</u>
<u>28</u>	<u>0.000686</u>	<u>56</u>	<u>0.008608</u>

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<u>29</u>	<u>0.000706</u>	<u>57</u>	<u>0.009496</u>
<u>30</u>	<u>0.000730</u>	<u>58</u>	<u>0.010363</u>
<u>31</u>	<u>0.000757</u>	<u>59</u>	<u>0.011201</u>
<u>32</u>	<u>0.000788</u>	<u>60</u>	<u>0.011992</u>
<u>33</u>	<u>0.000878</u>	<u>61</u>	<u>0.012720</u>
<u>34</u>	<u>0.000981</u>	<u>62</u>	<u>0.013368</u>
<u>35</u>	<u>0.001096</u>	<u>63</u>	<u>0.013944</u>
<u>36</u>	<u>0.001226</u>	<u>64</u>	<u>0.014427</u>
<u>37</u>	<u>0.001370</u>	<u>65</u>	<u>0.000100</u>
<u>38</u>	<u>0.001679</u>	<u>66</u>	<u>0.000100</u>
<u>39</u>	<u>0.001878</u>	<u>67</u>	<u>0.000100</u>
<u>40</u>	<u>0.002111</u>	<u>68</u>	<u>0.000100</u>
<u>41</u>	<u>0.002299</u>	<u>69</u>	<u>0.000100</u>
<u>42</u>	<u>0.002525</u>	<u>70</u>	<u>0.000100</u>
<u>43</u>	<u>0.002686</u>	<u>71</u>	<u>0.000100</u>
<u>44</u>	<u>0.002994</u>	<u>72</u>	<u>0.000100</u>
<u>45</u>	<u>0.003358</u>	<u>73</u>	<u>0.000100</u>
<u>46</u>	<u>0.003781</u>	<u>74</u>	<u>0.000100</u>

Table 2. Graduated Tabular Rates of Disability - Active Female Member

<i>Age</i>	<i>Rate of Disability</i>	<i>Age</i>	<i>Rate of Disability</i>
<i>(†)</i>	<i>(‡)</i>	<i>(†)</i>	<i>(‡)</i>
18	0.000965	42	0.003050
19	0.000972	43	0.003282
20	0.000978	44	0.003553
21	0.000987	45	0.003867
22	0.001000	46	0.004225
23	0.001018	47	0.004628
24	0.001042	48	0.005071
25	0.001072	49	0.005553
26	0.001110	50	0.006081
27	0.001157	51	0.006657
28	0.001212	52	0.007282
29	0.001275	53	0.007954
30	0.001352	54	0.008656
31	0.001444	55	0.009362
32	0.001554	56	0.010047
33	0.001688	57	0.010683
34	0.001841	58	0.011251
35	0.002004	59	0.011738
36	0.002165	60	0.012126
37	0.002315	61	0.012397
38	0.002448	62	0.012532
39	0.002574	63	0.013532
40	0.002707	64	0.014532
41	0.002860	65	0.000000

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<u>Age</u>	<u>Rate of Disability</u>	<u>Age</u>	<u>Rate of Disability</u>
19	0.000729	47	0.003749
20	0.000734	48	0.004057
21	0.000740	49	0.004442
22	0.000750	50	0.004865
23	0.000764	51	0.005326
24	0.000782	52	0.005680
25	0.000804	53	0.005966
26	0.000833	54	0.006492
27	0.000868	55	0.004022
28	0.000909	56	0.008038
29	0.000956	57	0.009081
30	0.001014	58	0.010126
31	0.001097	59	0.010564
32	0.001197	60	0.010913
33	0.001317	61	0.011157
34	0.001436	62	0.011905
35	0.001563	63	0.013532
36	0.001689	64	0.014532
37	0.001806	65	0.000100
38	0.001909	66	0.000100
39	0.002008	67	0.000100
40	0.002111	68	0.000100
41	0.002231	69	0.000100
42	0.002410	70	0.000100
43	0.002626	71	0.000100
44	0.002878	72	0.000100
45	0.003171	73	0.000100
46	0.003465	74	0.000100

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Table 3. Disabled Member Mortality Rates Repealed

Age	Male	Female	Age	Male	Female
20	0.069879	0.053877	66	0.061623	0.026840
21	0.069996	0.052371	67	0.061524	0.025983
22	0.070844	0.051719	68	0.061425	0.025358
23	0.072426	0.051921	69	0.061410	0.024949
24	0.074739	0.052977	70	0.067459	0.024778
25	0.077774	0.054887	71	0.074692	0.025103
26	0.081514	0.057649	72	0.081981	0.026205
27	0.085917	0.061249	73	0.088344	0.028186
28	0.090912	0.065656	74	0.093244	0.030948
29	0.096392	0.070808	75	0.096503	0.034291
30	0.102203	0.076604	76	0.098256	0.038087
31	0.108136	0.082892	77	0.098856	0.042217
32	0.113923	0.089460	78	0.098860	0.046540
33	0.119246	0.096034	79	0.098874	0.050814
34	0.123755	0.102284	80	0.098892	0.054859
35	0.127088	0.107853	81	0.099251	0.058639
36	0.128906	0.112409	82	0.100129	0.062150
37	0.128926	0.115626	83	0.108361	0.064523
38	0.126987	0.117135	84	0.117830	0.070897
39	0.123139	0.116642	85	0.127595	0.077687
40	0.117613	0.113967	86	0.137967	0.085078
41	0.110786	0.109054	87	0.148744	0.093189
42	0.103215	0.102042	88	0.160081	0.102150
43	0.095530	0.093478	89	0.172066	0.112616
44	0.088266	0.084216	90	0.184785	0.124167
45	0.081841	0.075172	91	0.198016	0.136751
46	0.076701	0.067198	92	0.211622	0.150700
47	0.073156	0.060788	93	0.225563	0.166197
48	0.071164	0.056136	94	0.242116	0.183448
49	0.070180	0.053121	95	0.260096	0.202688
50	0.069484	0.051392	96	0.276040	0.224174
51	0.068278	0.050436	97	0.293282	0.246715
52	0.066081	0.049707	98	0.312003	0.270999
53	0.062961	0.048730	99	0.332393	0.297983
54	0.062820	0.047328	100	0.354650	0.327986
55	0.062712	0.045671	101	0.378984	0.361361
56	0.062613	0.044033	102	0.405613	0.398774
57	0.062514	0.042368	103	0.436780	0.439825
58	0.062415	0.040421	104	0.474728	0.487067
59	0.062316	0.038255	105	0.521701	0.542018
60	0.062217	0.036058	106	0.579939	0.606540
61	0.062118	0.033981	107	0.651687	0.682566
62	0.062019	0.032048	108	0.739187	0.772094
63	0.061920	0.030396	109	0.844683	0.877193
64	0.061821	0.029038	110	1.000000	1.000000
65	0.061722	0.027868			

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Table 3A. Non-disabled Member Mortality Rates, based on the 1994 Group Annuity Mortality Static Table – Male and the 1994 Group Annuity Mortality Static Table — Female, projected to 2005 using projection scale AA

Age	Male	Female	Age	Male	Female
1	0.000474	0.000425	61	0.007610	0.004820
2	0.000320	0.000277	62	0.008593	0.005519
3	0.000266	0.000207	63	0.009823	0.006319
4	0.000207	0.000155	64	0.011081	0.007212
5	0.000190	0.000140	65	0.012447	0.008173
6	0.000182	0.000131	66	0.014062	0.009174
7	0.000174	0.000123	67	0.015616	0.010187
8	0.000161	0.000110	68	0.017006	0.011132
9	0.000155	0.000104	69	0.018607	0.012027
10	0.000158	0.000105	70	0.020095	0.012993
11	0.000167	0.000111	71	0.021976	0.013995
12	0.000181	0.000119	72	0.024119	0.015449
13	0.000204	0.000131	73	0.026422	0.016980
14	0.000241	0.000155	74	0.028836	0.018865
15	0.000279	0.000181	75	0.031865	0.020768
16	0.000317	0.000205	76	0.034988	0.023183
17	0.000348	0.000224	77	0.039115	0.026257
18	0.000372	0.000234	78	0.043967	0.029368
19	0.000392	0.000237	79	0.049462	0.032732
20	0.000411	0.000238	80	0.055535	0.036466
21	0.000434	0.000237	81	0.062120	0.040684
22	0.000460	0.000239	82	0.069145	0.045498
23	0.000499	0.000245	83	0.069145	0.050778
24	0.000540	0.000246	84	0.082949	0.056445
25	0.000592	0.000249	85	0.090009	0.063399
26	0.000651	0.000257	86	0.097925	0.071305
27	0.000688	0.000264	87	0.108262	0.080399
28	0.000714	0.000275	88	0.120168	0.089733
29	0.000737	0.000290	89	0.131971	0.101194
30	0.000758	0.000314	90	0.146335	0.112485
31	0.000777	0.000341	91	0.160046	0.124565
32	0.000794	0.000363	92	0.176355	0.137358
33	0.000803	0.000382	93	0.191942	0.152535
34	0.000803	0.000402	94	0.208688	0.166959
35	0.000805	0.000423	95	0.228518	0.182157
36	0.000816	0.000448	96	0.246032	0.198127
37	0.000843	0.000477	97	0.262960	0.217251
38	0.000879	0.000512	98	0.282155	0.235111
39	0.000925	0.000552	99	0.298000	0.253902
40	0.000981	0.000600	100	0.313766	0.273401
41	0.001047	0.000650	101	0.333461	0.296629
42	0.001121	0.000699	102	0.350330	0.317093
43	0.001197	0.000743	103	0.368542	0.338505
44	0.001277	0.000782	104	0.387855	0.361016
45	0.001366	0.000815	105	0.407224	0.383597
46	0.001475	0.000855	106	0.425599	0.405217
47	0.001608	0.000911	107	0.441935	0.424846
48	0.001760	0.000988	108	0.457553	0.444358
49	0.001926	0.001073	109	0.473150	0.464469
50	0.002112	0.001183	110	0.486745	0.482325
51	0.002326	0.001313	111	0.496356	0.495110
52	0.002573	0.001485	112	0.500000	0.500000
53	0.002870	0.001670	113	0.500000	0.500000
54	0.003186	0.001866	114	0.500000	0.500000
55	0.003583	0.002100	115	0.500000	0.500000
56	0.004053	0.002399	116	0.500000	0.500000
57	0.004622	0.002762	117	0.500000	0.500000
58	0.005276	0.003179	118	0.500000	0.500000
59	0.005937	0.003656	119	0.500000	0.500000
60	0.006679	0.004201	120	1.000000	1.000000

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Table 3B. Disabled Member Mortality Rates

Age	Male	Female	Age	Male	Female
<u>20</u>	<u>0.034940</u>	<u>0.026939</u>	<u>66</u>	<u>0.030812</u>	<u>0.013420</u>
<u>21</u>	<u>0.034998</u>	<u>0.026168</u>	<u>67</u>	<u>0.030762</u>	<u>0.012992</u>
<u>22</u>	<u>0.035422</u>	<u>0.025860</u>	<u>68</u>	<u>0.030713</u>	<u>0.012679</u>
<u>23</u>	<u>0.036213</u>	<u>0.025961</u>	<u>69</u>	<u>0.030705</u>	<u>0.012475</u>
<u>24</u>	<u>0.037370</u>	<u>0.026489</u>	<u>70</u>	<u>0.033730</u>	<u>0.012993</u>
<u>25</u>	<u>0.038887</u>	<u>0.027444</u>	<u>71</u>	<u>0.037346</u>	<u>0.013995</u>
<u>26</u>	<u>0.040757</u>	<u>0.028825</u>	<u>72</u>	<u>0.040991</u>	<u>0.015449</u>
<u>27</u>	<u>0.042959</u>	<u>0.030625</u>	<u>73</u>	<u>0.044172</u>	<u>0.016980</u>
<u>28</u>	<u>0.045456</u>	<u>0.032828</u>	<u>74</u>	<u>0.046622</u>	<u>0.018865</u>
<u>29</u>	<u>0.048196</u>	<u>0.035404</u>	<u>75</u>	<u>0.048252</u>	<u>0.020768</u>
<u>30</u>	<u>0.051102</u>	<u>0.038302</u>	<u>76</u>	<u>0.049128</u>	<u>0.023183</u>
<u>31</u>	<u>0.054068</u>	<u>0.041446</u>	<u>77</u>	<u>0.049428</u>	<u>0.026257</u>
<u>32</u>	<u>0.056962</u>	<u>0.044730</u>	<u>78</u>	<u>0.049430</u>	<u>0.029368</u>
<u>33</u>	<u>0.059623</u>	<u>0.048017</u>	<u>79</u>	<u>0.049462</u>	<u>0.032732</u>
<u>34</u>	<u>0.061878</u>	<u>0.051142</u>	<u>80</u>	<u>0.055535</u>	<u>0.036466</u>
<u>35</u>	<u>0.063544</u>	<u>0.053927</u>	<u>81</u>	<u>0.062120</u>	<u>0.040684</u>
<u>36</u>	<u>0.064453</u>	<u>0.056205</u>	<u>82</u>	<u>0.069145</u>	<u>0.045498</u>
<u>37</u>	<u>0.064463</u>	<u>0.057813</u>	<u>83</u>	<u>0.075533</u>	<u>0.050778</u>
<u>38</u>	<u>0.063494</u>	<u>0.058568</u>	<u>84</u>	<u>0.082949</u>	<u>0.056445</u>
<u>39</u>	<u>0.061570</u>	<u>0.058321</u>	<u>85</u>	<u>0.090009</u>	<u>0.063399</u>
<u>40</u>	<u>0.058807</u>	<u>0.056984</u>	<u>86</u>	<u>0.097925</u>	<u>0.071305</u>
<u>41</u>	<u>0.055393</u>	<u>0.054527</u>	<u>87</u>	<u>0.108262</u>	<u>0.080399</u>
<u>42</u>	<u>0.051608</u>	<u>0.051021</u>	<u>88</u>	<u>0.120168</u>	<u>0.089773</u>
<u>43</u>	<u>0.047765</u>	<u>0.046739</u>	<u>89</u>	<u>0.131971</u>	<u>0.101194</u>
<u>44</u>	<u>0.044133</u>	<u>0.042108</u>	<u>90</u>	<u>0.146335</u>	<u>0.112485</u>
<u>45</u>	<u>0.040921</u>	<u>0.037586</u>	<u>91</u>	<u>0.160046</u>	<u>0.124565</u>
<u>46</u>	<u>0.038351</u>	<u>0.033599</u>	<u>92</u>	<u>0.176355</u>	<u>0.137358</u>
<u>47</u>	<u>0.036578</u>	<u>0.030394</u>	<u>93</u>	<u>0.191942</u>	<u>0.152535</u>
<u>48</u>	<u>0.035582</u>	<u>0.028068</u>	<u>94</u>	<u>0.208688</u>	<u>0.166959</u>
<u>49</u>	<u>0.035090</u>	<u>0.026561</u>	<u>95</u>	<u>0.228518</u>	<u>0.182157</u>
<u>50</u>	<u>0.034742</u>	<u>0.025696</u>	<u>96</u>	<u>0.246032</u>	<u>0.198127</u>
<u>51</u>	<u>0.034139</u>	<u>0.025218</u>	<u>97</u>	<u>0.262960</u>	<u>0.217251</u>
<u>52</u>	<u>0.033041</u>	<u>0.024854</u>	<u>98</u>	<u>0.282155</u>	<u>0.235111</u>
<u>53</u>	<u>0.031481</u>	<u>0.024365</u>	<u>99</u>	<u>0.298000</u>	<u>0.253902</u>
<u>54</u>	<u>0.031410</u>	<u>0.023664</u>	<u>100</u>	<u>0.313766</u>	<u>0.273401</u>
<u>55</u>	<u>0.031356</u>	<u>0.022836</u>	<u>101</u>	<u>0.333461</u>	<u>0.296629</u>
<u>56</u>	<u>0.031307</u>	<u>0.022017</u>	<u>102</u>	<u>0.350330</u>	<u>0.317093</u>
<u>57</u>	<u>0.031257</u>	<u>0.021184</u>	<u>103</u>	<u>0.368542</u>	<u>0.338505</u>
<u>58</u>	<u>0.031208</u>	<u>0.020211</u>	<u>104</u>	<u>0.387855</u>	<u>0.361016</u>

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<u>59</u>	<u>0.031158</u>	<u>0.019128</u>	<u>105</u>	<u>0.407224</u>	<u>0.383597</u>
<u>60</u>	<u>0.031109</u>	<u>0.018029</u>	<u>106</u>	<u>0.425599</u>	<u>0.405217</u>
<u>61</u>	<u>0.031059</u>	<u>0.016991</u>	<u>107</u>	<u>0.441935</u>	<u>0.424846</u>
<u>62</u>	<u>0.031010</u>	<u>0.016024</u>	<u>108</u>	<u>0.457553</u>	<u>0.444358</u>
<u>63</u>	<u>0.030960</u>	<u>0.015198</u>	<u>109</u>	<u>0.473150</u>	<u>0.464469</u>
<u>64</u>	<u>0.030911</u>	<u>0.014519</u>	<u>110</u>	<u>0.499950</u>	<u>0.499950</u>
<u>65</u>	<u>0.030861</u>	<u>0.013934</u>	<u>111</u>	<u>1.000000</u>	<u>1.000000</u>

Table 4A. Rates of Decrement Due to Retirement – 0 to 23 Years of Credited Service Repealed

Age	Years of Credited Service									
	0-4	5-9	10-14	15	16	17	18	19	20	21-23
50 & Younger	0.000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
51	0.000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
52	0.000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
53	0.000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
54	0.000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
55	0.000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0600	0.0600
56	0.000	0.0500	0.0550	0.0500	0.0500	0.0500	0.0500	0.0500	0.0800	0.0800
57	0.000	0.0500	0.0700	0.0500	0.0500	0.0500	0.0500	0.0500	0.1250	0.1250
58	0.000	0.0500	0.0750	0.0800	0.0800	0.0800	0.0800	0.0800	0.1625	0.1625
59	0.000	0.0500	0.0800	0.0900	0.0900	0.0900	0.0900	0.0900	0.2000	0.2000
60	0.000	0.0500	0.0900	0.1100	0.1100	0.1100	0.1100	0.1100	0.2625	0.2625
61	0.000	0.0500	0.1400	0.1500	0.1500	0.1500	0.1500	0.1500	0.2375	0.2375
62	0.000	0.0500	0.3400	0.3400	0.3400	0.3400	0.3400	0.3400	0.4200	0.4200
63	0.000	0.0500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.5000	0.5000
64	0.000	0.0500	0.4800	0.4800	0.4800	0.4800	0.4800	0.4800	0.5300	0.5300
65	0.0250	0.0500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500
66 & Older	0.0250	0.1000	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.6000	0.6000

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Table 4B. Rates of Decrement Due to Retirement—24 to 30 Years of Credited Service Repealed

Age	Years of Credited Service					
	24	25	26	27	28-29	30
50 & Younger	0.0500	0.0500	0.0563	0.0563	0.0625	0.1000
51	0.0500	0.0500	0.0625	0.0625	0.0813	0.0938
52	0.0500	0.0625	0.0625	0.0625	0.1094	0.1000
53	0.0500	0.0625	0.1125	0.1125	0.1188	0.1125
54	0.0500	0.0625	0.1563	0.1563	0.1313	0.1375
55	0.0750	0.1625	0.1500	0.1500	0.1438	0.1875
56	0.1625	0.1500	0.1500	0.1500	0.1500	0.1500
57	0.1875	0.1875	0.1875	0.1875	0.1813	0.1750
58	0.2000	0.2000	0.2000	0.2000	0.2125	0.2125
59	0.2125	0.2125	0.2125	0.2125	0.2125	0.2500
60	0.2375	0.2500	0.2500	0.2500	0.2500	0.3000
61	0.4000	0.3000	0.3000	0.3000	0.3000	0.3125
62	0.4200	0.4400	0.4400	0.4400	0.4400	0.5000
63	0.5000	0.5300	0.5300	0.5300	0.5300	0.5500
64	0.5300	0.5500	0.5500	0.5500	0.5500	0.5500
65	0.5500	0.6000	0.6000	0.6000	0.6000	0.6000
66 & Older	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000

Table 4C. Rates of Decrement Due to Retirement—31 to 33 or More Years of Credited Service Repealed

Age	Years of Credited Service	
	31-32	33 or more
50 & Younger	0.0781	0.1250
51	0.1031	0.1375
52	0.1156	0.0750
53	0.1188	0.0750
54	0.1313	0.1250
55	0.1250	0.1250
56	0.1500	0.1500
57	0.1750	0.1750
58	0.2125	0.2125
59	0.2500	0.2500
60	0.3000	0.3000
61	0.3125	0.3125
62	0.5000	0.5000
63	0.5500	0.5500
64	0.5500	0.5500
65	0.6000	0.6000
66 & Older	0.6000	0.6000

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Table 4. 1994 Group Annuity Mortality Static Projected to 2005 with Scale AA Unisex 50% Male/ 50% Female

<u>Age</u>	<u>Probability of Death</u>	<u>Age</u>	<u>Probability of Death</u>	<u>Age</u>	<u>Probability of Death</u>
1	0.000450	41	0.000849	81	0.051402
2	0.000299	42	0.000910	82	0.057321
3	0.000236	43	0.000970	83	0.063155
4	0.000181	44	0.001029	84	0.069697
5	0.000165	45	0.001091	85	0.076704
6	0.000156	46	0.001165	86	0.084615
7	0.000148	47	0.001259	87	0.094330
8	0.000135	48	0.001374	88	0.104971
9	0.000130	49	0.001499	89	0.116582
10	0.000131	50	0.001647	90	0.129410
11	0.000139	51	0.001819	91	0.142306
12	0.000150	52	0.002029	92	0.156856
13	0.000168	53	0.002270	93	0.172239
14	0.000198	54	0.002526	94	0.187824
15	0.000230	55	0.002842	95	0.205337
16	0.000261	56	0.003226	96	0.222079
17	0.000286	57	0.003692	97	0.240105
18	0.000303	58	0.004227	98	0.258633
19	0.000315	59	0.004797	99	0.275951
20	0.000324	60	0.005440	100	0.293584
21	0.000335	61	0.006215	101	0.315045
22	0.000350	62	0.007056	102	0.333712
23	0.000372	63	0.008071	103	0.353524
24	0.000393	64	0.009147	104	0.374436
25	0.000421	65	0.010310	105	0.395411
26	0.000454	66	0.011618	106	0.415408
27	0.000476	67	0.012902	107	0.433391
28	0.000494	68	0.014069	108	0.450956
29	0.000514	69	0.015317	109	0.468810
30	0.000536	70	0.016544	110	0.484535
31	0.000559	71	0.017986	111	0.495733
32	0.000579	72	0.019784	112	0.500000
33	0.000592	73	0.021701	113	0.500000
34	0.000603	74	0.023851	114	0.500000
35	0.000614	75	0.026316	115	0.500000
36	0.000632	76	0.029086	116	0.500000
37	0.000660	77	0.032686	117	0.500000
38	0.000696	78	0.036667	118	0.500000
39	0.000738	79	0.041097	119	0.500000
40	0.000791	80	0.046001	120	1.000000

Table 5. Select and Ultimate Retirement Rates at Age and Years of Credited Service for Male and Female Members

<u>Age</u>	<u>0 - 4</u>	<u>5 - 9</u>	<u>10 - 14</u>	<u>15 - 19</u>	<u>20 - 24</u>	<u>25</u>	<u>26 - 29</u>	<u>30</u>	<u>31+</u>
50	0.0000	0.0200	0.0300	0.0350	0.0400	0.0700	0.0625	0.1750	0.1250
51	0.0000	0.0200	0.0300	0.0350	0.0400	0.0700	0.0800	0.1750	0.1250
52	0.0000	0.0200	0.0300	0.0350	0.0400	0.0700	0.1000	0.1750	0.1250
53	0.0000	0.0200	0.0300	0.0350	0.0400	0.0700	0.1100	0.1750	0.1250
54	0.0000	0.0200	0.0300	0.0350	0.0400	0.0700	0.1200	0.1750	0.1250
55	0.0000	0.0200	0.0300	0.0350	0.0600	0.1625	0.1300	0.1750	0.1250
56	0.0000	0.0200	0.0350	0.0350	0.0800	0.1100	0.1500	0.2000	0.1500
57	0.0000	0.0200	0.0400	0.0400	0.1250	0.1550	0.1700	0.2250	0.1750
58	0.0000	0.0200	0.0500	0.0500	0.1625	0.1925	0.1850	0.2625	0.2125
59	0.0000	0.0300	0.0600	0.0700	0.2000	0.2300	0.2000	0.3000	0.2500
60	0.0000	0.0400	0.0700	0.0900	0.2375	0.2675	0.2000	0.3500	0.3000
61	0.0000	0.0500	0.1000	0.1500	0.3500	0.3800	0.2500	0.3500	0.3000
62	0.0000	0.0500	0.3000	0.3400	0.4000	0.4300	0.4000	0.5500	0.5000
63	0.0000	0.0600	0.3000	0.3500	0.4000	0.4300	0.3000	0.3500	0.3000
64	0.0000	0.0700	0.3000	0.4000	0.4000	0.4300	0.3000	0.3500	0.3000
65	0.0300	0.1000	0.3000	0.3000	0.3000	0.3300	0.3000	0.3500	0.3000
66	0.0300	0.1000	0.3000	0.3000	0.3000	0.3300	0.3000	0.3500	0.3000

Table 5. Graduated Tabular Rates of Withdrawal – Active Male Members

Table 6. Rates of Withdrawal - Male Members

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Age	Male Withdrawal Rates Years of Credited Service										
	0	1	2	3	4	5	6	7	8	9	10+
15	0.3888	0.3797	0.3087	0.2632	0.1580	0.1413	0.0931	0.0860	0.0735	0.0794	0.1365
16	0.3888	0.3797	0.3087	0.2632	0.1580	0.1413	0.0931	0.0860	0.0735	0.0794	0.1365
17	0.3888	0.3797	0.3087	0.2632	0.1580	0.1413	0.0931	0.0860	0.0735	0.0794	0.1365
18	0.3888	0.3797	0.3087	0.2632	0.1580	0.1413	0.0931	0.0860	0.0735	0.0794	0.1365
19	0.3809	0.3719	0.2991	0.2588	0.1544	0.1389	0.0920	0.0851	0.0723	0.0778	0.1321
20	0.3731	0.3642	0.2895	0.2545	0.1508	0.1364	0.0910	0.0843	0.0711	0.0763	0.1277
21	0.3573	0.3487	0.2703	0.2458	0.1436	0.1316	0.0889	0.0825	0.0688	0.0733	0.1189
22	0.3412	0.3324	0.2531	0.2365	0.1367	0.1268	0.0868	0.0808	0.0665	0.0704	0.1104
23	0.3250	0.3154	0.2376	0.2265	0.1300	0.1222	0.0848	0.0791	0.0643	0.0676	0.1024
24	0.3088	0.2981	0.2237	0.2162	0.1237	0.1178	0.0828	0.0775	0.0622	0.0649	0.0947
25	0.2930	0.2809	0.2111	0.2057	0.1177	0.1135	0.0808	0.0759	0.0602	0.0624	0.0874
26	0.2776	0.2638	0.1999	0.1949	0.1119	0.1094	0.0789	0.0743	0.0582	0.0599	0.0804
27	0.2628	0.2471	0.1897	0.1842	0.1064	0.1054	0.0770	0.0728	0.0564	0.0576	0.0739
28	0.2491	0.2315	0.1802	0.1738	0.1012	0.1015	0.0751	0.0712	0.0547	0.0554	0.0677
29	0.2369	0.2175	0.1708	0.1639	0.0963	0.0978	0.0733	0.0697	0.0530	0.0533	0.0619
30	0.2267	0.2055	0.1612	0.1547	0.0917	0.0943	0.0714	0.0682	0.0514	0.0514	0.0565
31	0.2187	0.1960	0.1509	0.1465	0.0874	0.0909	0.0696	0.0668	0.0499	0.0495	0.0514
32	0.2128	0.1887	0.1403	0.1392	0.0834	0.0876	0.0679	0.0653	0.0485	0.0478	0.0467
33	0.2083	0.1832	0.1301	0.1326	0.0796	0.0845	0.0661	0.0639	0.0472	0.0462	0.0424
34	0.2050	0.1792	0.1210	0.1267	0.0762	0.0815	0.0645	0.0625	0.0460	0.0447	0.0385
35	0.2021	0.1760	0.1137	0.1214	0.0729	0.0787	0.0628	0.0611	0.0448	0.0434	0.0349
36	0.1996	0.1736	0.1087	0.1165	0.0699	0.0760	0.0612	0.0597	0.0438	0.0421	0.0318
37	0.1974	0.1719	0.1055	0.1121	0.0672	0.0734	0.0596	0.0584	0.0427	0.0410	0.0290
38	0.1956	0.1708	0.1036	0.1082	0.0646	0.0710	0.0581	0.0571	0.0418	0.0400	0.0266
39	0.1942	0.1702	0.1023	0.1047	0.0623	0.0687	0.0566	0.0558	0.0409	0.0391	0.0245
40	0.1931	0.1698	0.1011	0.1015	0.0601	0.0665	0.0551	0.0546	0.0400	0.0383	0.0227
41	0.1924	0.1695	0.0996	0.0985	0.0580	0.0644	0.0535	0.0534	0.0392	0.0376	0.0213
42	0.1919	0.1693	0.0982	0.0958	0.0562	0.0624	0.0519	0.0523	0.0383	0.0369	0.0201
43	0.1915	0.1691	0.0967	0.0934	0.0544	0.0605	0.0504	0.0511	0.0375	0.0362	0.0192
44	0.1912	0.1690	0.0954	0.0912	0.0529	0.0588	0.0491	0.0496	0.0368	0.0356	0.0185
45	0.1909	0.1692	0.0944	0.0893	0.0515	0.0572	0.0482	0.0477	0.0363	0.0350	0.0179
46	0.1907	0.1698	0.0937	0.0878	0.0503	0.0559	0.0479	0.0453	0.0359	0.0345	0.0174
47	0.1905	0.1705	0.0932	0.0866	0.0492	0.0549	0.0479	0.0424	0.0358	0.0341	0.0169
48	0.1903	0.1710	0.0927	0.0853	0.0482	0.0537	0.0480	0.0396	0.0356	0.0335	0.0165
49	0.1899	0.1707	0.0918	0.0839	0.0471	0.0522	0.0476	0.0370	0.0352	0.0328	0.0161
50	0.1892	0.1692	0.0904	0.0820	0.0458	0.0502	0.0466	0.0351	0.0345	0.0319	0.0155
51	0.1881	0.1660	0.0882	0.0795	0.0441	0.0475	0.0446	0.0340	0.0332	0.0306	0.0147
52	0.1867	0.1618	0.0854	0.0766	0.0422	0.0443	0.0418	0.0336	0.0316	0.0291	0.0138
53	0.1859	0.1576	0.0829	0.0739	0.0405	0.0410	0.0389	0.0336	0.0299	0.0276	0.0128
54	0.1863	0.1547	0.0811	0.0719	0.0392	0.0381	0.0361	0.0339	0.0284	0.0263	0.0120
55	0.1887	0.1543	0.0807	0.0713	0.0386	0.0361	0.0341	0.0340	0.0272	0.0252	0.0113
56	0.1935	0.1572	0.0821	0.0724	0.0392	0.0352	0.0331	0.0340	0.0266	0.0247	0.0109

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57	0.2003	0.1625	0.0850	0.0749	0.0406	0.0352	0.0328	0.0339	0.0263	0.0245	0.0107
58	0.2080	0.1693	0.0887	0.0781	0.0422	0.0358	0.0330	0.0337	0.0263	0.0245	0.0107
59	0.2155	0.1763	0.0927	0.0817	0.0437	0.0365	0.0335	0.0335	0.0263	0.0246	0.0107
60	0.2219	0.1824	0.0963	0.0848	0.0445	0.0371	0.0339	0.0333	0.0261	0.0246	0.0108
61	0.2266	0.1869	0.0993	0.0874	0.0442	0.0373	0.0342	0.0331	0.0258	0.0243	0.0109
62	0.2301	0.1905	0.1018	0.0895	0.0433	0.0373	0.0345	0.0330	0.0253	0.0240	0.0110
63	0.2328	0.1937	0.1043	0.0917	0.0423	0.0374	0.0348	0.0328	0.0248	0.0235	0.0113
64	0.2355	0.1969	0.1069	0.0942	0.0418	0.0380	0.0350	0.0326	0.0242	0.0230	0.0117
65	0.2386	0.2008	0.1101	0.0975	0.0426	0.0393	0.0353	0.0324	0.0237	0.0226	0.0123
66	0.2424	0.2056	0.1139	0.1017	0.0449	0.0415	0.0357	0.0322	0.0233	0.0221	0.0132
67	0.2467	0.2109	0.1182	0.1066	0.0484	0.0445	0.0360	0.0320	0.0230	0.0217	0.0143
68	0.2512	0.2166	0.1227	0.1120	0.0527	0.0479	0.0363	0.0318	0.0227	0.0213	0.0155
69	0.2558	0.2225	0.1274	0.1175	0.0572	0.0514	0.0366	0.0315	0.0223	0.0208	0.0167
70	0.2604	0.2282	0.1320	0.1229	0.0616	0.0549	0.0369	0.0313	0.0220	0.0204	0.0180
71	0.2626	0.2311	0.1342	0.1257	0.0638	0.0567	0.0371	0.0312	0.0219	0.0202	0.0186
72	0.2649	0.2340	0.1365	0.1284	0.0661	0.0584	0.0373	0.0311	0.0217	0.0200	0.0192
73	0.2672	0.2369	0.1388	0.1311	0.0684	0.0601	0.0375	0.0310	0.0215	0.0198	0.0198
74	0.2672	0.2369	0.1388	0.1311	0.0684	0.0601	0.0375	0.0310	0.0215	0.0198	0.0198

Table 6. ~~Graduated Tabular Rates of Withdrawal - Active Female Members~~

Table 7. Rates of Withdrawal - Female Members

Age	Female Withdrawal Rates Years of Credited Service										
	0	1	2	3	4	5	6	7	8	9	10+
15	0.3324	0.3249	0.2787	0.2761	0.2244	0.2216	0.1785	0.1486	0.1457	0.1356	0.2326
16	0.3324	0.3249	0.2787	0.2761	0.2244	0.2216	0.1785	0.1486	0.1457	0.1356	0.2326
17	0.3324	0.3249	0.2787	0.2761	0.2244	0.2216	0.1785	0.1486	0.1457	0.1356	0.2326
18	0.3324	0.3249	0.2787	0.2761	0.2244	0.2216	0.1785	0.1486	0.1457	0.1356	0.2326
19	0.3220	0.3151	0.2714	0.2678	0.2172	0.2146	0.1733	0.1445	0.1419	0.1320	0.2237
20	0.3116	0.3053	0.2640	0.2596	0.2101	0.2077	0.1680	0.1405	0.1380	0.1285	0.2148
21	0.2908	0.2858	0.2492	0.2432	0.1958	0.1937	0.1575	0.1323	0.1303	0.1215	0.1970
22	0.2726	0.2686	0.2358	0.2281	0.1826	0.1808	0.1479	0.1248	0.1231	0.1150	0.1804
23	0.2569	0.2536	0.2237	0.2143	0.1705	0.1690	0.1389	0.1179	0.1165	0.1089	0.1648
24	0.2434	0.2405	0.2127	0.2017	0.1593	0.1580	0.1307	0.1114	0.1104	0.1033	0.1503
25	0.2321	0.2293	0.2027	0.1902	0.1491	0.1480	0.1231	0.1055	0.1047	0.0980	0.1368
26	0.2227	0.2197	0.1937	0.1796	0.1397	0.1388	0.1161	0.1000	0.0994	0.0931	0.1242
27	0.2149	0.2116	0.1856	0.1700	0.1311	0.1304	0.1097	0.0949	0.0945	0.0886	0.1126
28	0.2088	0.2048	0.1782	0.1612	0.1233	0.1226	0.1037	0.0901	0.0898	0.0842	0.1017
29	0.2044	0.1989	0.1714	0.1531	0.1161	0.1155	0.0982	0.0856	0.0854	0.0801	0.0916
30	0.2015	0.1937	0.1652	0.1456	0.1094	0.1089	0.0930	0.0813	0.0811	0.0760	0.0821
31	0.2003	0.1892	0.1593	0.1385	0.1032	0.1027	0.0880	0.0772	0.0770	0.0721	0.0731
32	0.2003	0.1851	0.1539	0.1320	0.0974	0.0969	0.0833	0.0732	0.0730	0.0682	0.0647
33	0.2007	0.1815	0.1487	0.1258	0.0921	0.0916	0.0789	0.0694	0.0691	0.0645	0.0569
34	0.2003	0.1785	0.1438	0.1201	0.0873	0.0867	0.0748	0.0658	0.0653	0.0608	0.0498

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35	0.1984	0.1762	0.1390	0.1147	0.0829	0.0823	0.0710	0.0624	0.0617	0.0573	0.0436
36	0.1943	0.1745	0.1344	0.1097	0.0789	0.0783	0.0675	0.0591	0.0582	0.0539	0.0382
37	0.1885	0.1732	0.1298	0.1050	0.0753	0.0747	0.0643	0.0561	0.0549	0.0506	0.0335
38	0.1821	0.1722	0.1255	0.1006	0.0721	0.0714	0.0613	0.0532	0.0518	0.0475	0.0296
39	0.1762	0.1709	0.1213	0.0966	0.0692	0.0686	0.0587	0.0506	0.0488	0.0445	0.0264
40	0.1720	0.1693	0.1174	0.0930	0.0666	0.0661	0.0563	0.0482	0.0461	0.0417	0.0239
41	0.1701	0.1671	0.1138	0.0897	0.0644	0.0639	0.0543	0.0461	0.0437	0.0391	0.0220
42	0.1699	0.1644	0.1105	0.0868	0.0625	0.0620	0.0524	0.0441	0.0414	0.0367	0.0208
43	0.1707	0.1614	0.1074	0.0842	0.0608	0.0603	0.0508	0.0424	0.0393	0.0345	0.0199
44	0.1718	0.1584	0.1046	0.0818	0.0593	0.0589	0.0494	0.0408	0.0374	0.0324	0.0194
45	0.1725	0.1557	0.1020	0.0797	0.0579	0.0575	0.0480	0.0394	0.0356	0.0305	0.0189
46	0.1726	0.1532	0.0996	0.0778	0.0567	0.0563	0.0468	0.0380	0.0340	0.0287	0.0185
47	0.1723	0.1510	0.0975	0.0761	0.0556	0.0552	0.0456	0.0367	0.0325	0.0270	0.0181
48	0.1717	0.1490	0.0957	0.0746	0.0546	0.0541	0.0445	0.0356	0.0311	0.0254	0.0177
49	0.1708	0.1472	0.0941	0.0733	0.0536	0.0531	0.0435	0.0345	0.0298	0.0240	0.0173
50	0.1698	0.1457	0.0927	0.0722	0.0528	0.0522	0.0426	0.0335	0.0287	0.0227	0.0167
51	0.1684	0.1443	0.0917	0.0713	0.0521	0.0513	0.0417	0.0326	0.0277	0.0216	0.0160
52	0.1669	0.1431	0.0909	0.0707	0.0515	0.0505	0.0408	0.0317	0.0268	0.0206	0.0152
53	0.1656	0.1422	0.0904	0.0702	0.0510	0.0497	0.0399	0.0309	0.0260	0.0197	0.0143
54	0.1650	0.1416	0.0901	0.0700	0.0505	0.0490	0.0391	0.0302	0.0253	0.0191	0.0134
55	0.1655	0.1412	0.0901	0.0700	0.0503	0.0484	0.0384	0.0296	0.0248	0.0186	0.0125
56	0.1674	0.1410	0.0903	0.0702	0.0501	0.0478	0.0377	0.0290	0.0243	0.0183	0.0116
57	0.1704	0.1412	0.0908	0.0706	0.0501	0.0474	0.0371	0.0286	0.0240	0.0182	0.0107
58	0.1739	0.1416	0.0916	0.0712	0.0502	0.0470	0.0366	0.0281	0.0237	0.0182	0.0100
59	0.1775	0.1422	0.0926	0.0720	0.0504	0.0468	0.0361	0.0278	0.0236	0.0185	0.0093
60	0.1805	0.1432	0.0939	0.0731	0.0508	0.0466	0.0357	0.0275	0.0237	0.0190	0.0088
61	0.1827	0.1443	0.0954	0.0743	0.0513	0.0465	0.0354	0.0273	0.0238	0.0197	0.0085
62	0.1842	0.1457	0.0971	0.0758	0.0519	0.0465	0.0352	0.0272	0.0241	0.0206	0.0083
63	0.1854	0.1473	0.0990	0.0775	0.0527	0.0467	0.0350	0.0272	0.0245	0.0217	0.0084
64	0.1863	0.1493	0.1013	0.0794	0.0536	0.0469	0.0349	0.0272	0.0250	0.0231	0.0087
65	0.1872	0.1516	0.1039	0.0816	0.0547	0.0473	0.0349	0.0274	0.0257	0.0247	0.0092
66	0.1881	0.1542	0.1067	0.0841	0.0560	0.0479	0.0351	0.0276	0.0266	0.0266	0.0100
67	0.1890	0.1571	0.1099	0.0868	0.0575	0.0485	0.0353	0.0280	0.0277	0.0288	0.0109
68	0.1899	0.1603	0.1132	0.0897	0.0590	0.0493	0.0357	0.0284	0.0288	0.0311	0.0121
69	0.1907	0.1634	0.1165	0.0926	0.0606	0.0500	0.0360	0.0289	0.0299	0.0335	0.0132
70	0.1916	0.1666	0.1199	0.0955	0.0622	0.0508	0.0363	0.0293	0.0311	0.0358	0.0144
71	0.1920	0.1682	0.1215	0.0969	0.0630	0.0512	0.0365	0.0295	0.0317	0.0370	0.0150
72	0.1924	0.1698	0.1232	0.0984	0.0638	0.0516	0.0367	0.0298	0.0322	0.0382	0.0156
73	0.1714	0.1698	0.1249	0.0999	0.0646	0.0520	0.0369	0.0301	0.0327	0.0394	0.0162
74	0.1714	0.1698	0.1249	0.0999	0.0646	0.0520	0.0369	0.0301	0.0327	0.0394	0.0162

R2-8-126. ~~Annuity Conversion Factors, and Option Factors, and Transfer Factors~~ Calculating benefits

A. System retirement annuities payable pursuant to Laws 1980, Ch. 238, which are effective from and after the effective date of this rule, shall be computed as follows:-

1. The member's retirement account shall be converted to a life annuity with all benefits ceasing at death, by the application of the appropriate factor from Exhibit A of this rule.
2. If a member elects to receive the actuarial equivalent of the life annuity in an optional payment form, the life annuity amount shall be converted to an optional amount as follows:-

- a. ~~If the option is to provide an income for five years certain and for life thereafter, by application of the appropriate percentage from Exhibit C of this rule. A person who is 103 years of age or older at the time of retirement that selects a life annuity is not eligible for this option to select the option of income for five years certain and for life thereafter.~~
- b. ~~If the option is to provide an income for ten years certain and for life thereafter, by application of the appropriate percentage from Exhibit C of this rule.~~
- B.** ~~A person who is 91 years of age or older at the time of retirement that selects a life annuity is not eligible for this option to select the option of income for five years certain and for life thereafter.~~
 - e. ~~If the option is to provide an income for 15 years certain and for life thereafter, by application of the appropriate percentage from Exhibit C of this rule.~~
- C.** ~~A person who is 84 years of age or older at the time of retirement that selects a life annuity is not eligible for this option to select the option of income for 15 years certain and for life thereafter.~~
 - d. ~~If the option is to provide an income during the joint lifetime of the member and another designated person, with a provision that, upon the death of the member, the same income shall be continued during the lifetime of the surviving designated person, by application of the appropriate percentage from Exhibit F of this rule; but if the income to the surviving designated person is reduced to two-thirds of the income paid to the member, by application of the appropriate percentage from Exhibit E of this rule; but if the income to the surviving designated person is reduced to one-half of the income paid to the member, by application of the appropriate percentage from Exhibit D of the rule.~~
- B.** ~~System beneficiary annuities payable pursuant to Laws 1980, Ch. 238, which are effective from and after the effective date of this rule, shall be computed as follows:~~
 - 1. ~~If the option is to provide an income for five years certain and for life thereafter, by application of the appropriate conversion factor from Exhibit H of this rule.~~
 - 2. ~~If the option is to provide an income for ten years certain and for life thereafter, by application of the appropriate conversion factor from Exhibit I of this rule.~~
 - 3. ~~If the option is to provide an income for 15 years certain and for life thereafter, by application of the appropriate conversion factor from Exhibit J of this rule.~~
- C.** ~~Plan retirement annuities payable pursuant to A.R.S. Title 38, Chapter 5, Article 2.1, which are effective from and after the effective date of this rule, and which are to be paid in an optional form other than a life annuity with all payments closing at the member's death, shall be computed as follows:~~
 - 1. ~~If a member elects to receive the actuarial equivalent of the life annuity in an optional payment form, the life annuity amount shall be converted to an optional amount as follows:~~
 - a. ~~If the option is made to provide an income for five years certain and for life thereafter, by application of the appropriate percentage from Exhibit C of this rule. A person who is 103 years of age or older at the time of retirement is not eligible for this option.~~
 - b. ~~If the option is to provide an income for ten years certain and for life thereafter, by application of the appropriate percentage from Exhibit C of this rule. A person who is 91 years of age or older at the time of retirement is not eligible for this option.~~
 - e. ~~If the option is to provide an income for 15 years certain and for life thereafter, by application of the appropriate percentage from Exhibit C of this rule. A person who is 84 years of age or older at the time of retirement is not eligible for this option.~~
 - d. ~~If the option is to provide an income during the joint lifetime of the member and another designated person, with a provision that, upon the death of the member, the same income shall be continued during the lifetime of the surviving designated person, by application of the appropriate percentage from Exhibit F of this rule; but if the income to the surviving designated person is reduced to two-thirds of the income paid to the member, by application of the appropriate percentage from Exhibit E of this rule; but if the income to the surviving designated person is reduced to one-half of the income paid to the member, by application of the appropriate percentage from Exhibit D of this rule.~~
 - 2. ~~Plan annuities for persons who elect early retirement shall be computed using the factors in Exhibit B of this rule.~~
 - 3. ~~Plan annuities for persons who elect the level income or bridge option benefit to age 62 shall be computed using the factors in Exhibit G of this rule.~~
 - 4. ~~Notwithstanding any other provisions of this subsection, if~~
- D.** ~~If the life annuity of any Plan member is in an amount less than \$20 per month, such annuity shall not be paid, but a lump sum payment shall be paid in the amount determined by application of the appropriate conversion factor from Exhibit K of this rule using the appropriate actuarial assumptions in R2-8-123.~~
- D.** ~~Plan beneficiary annuities payable in an optional form in lieu of a single payment pursuant to A.R.S. Title 38, Chapter 5, Article 2.1, which are effective from and after the effective date of this rule, shall be computed as follows:~~
 - 1. ~~If the option is to provide an income for five years certain and for life thereafter, by application of the appropriate conversion factor from Exhibit H of this rule.~~

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2. If the option is to provide an income for ten years certain and for life thereafter, by application of the appropriate conversion factor from Exhibit I of this rule.
 3. If the option is to provide an income for 15 years certain and for life thereafter, by application of the appropriate conversion factor from Exhibit J of this rule.
- E.** ~~The application of this rule shall in every case~~ When calculating a member's or beneficiary's benefits, the calculations shall be based on the attained age of the ~~applicant or applicants~~ member or beneficiary, determined in years and full months, as of the effective date of the benefit payment.
- F.** Any prior service benefit which is payable to a member shall be added to the life annuity of the member before the application of any optional payment plan ~~conversion factor provided by this rule~~ calculation.
- G.** A member who is ten or more years older than a non-spousal contingent annuitant is not eligible to participate in a 100% joint-and-survivor option. A member who is 24 or more years older than a non-spousal contingent annuitant is not eligible to participate in a 66 2/3 % joint-and-survivor option.
- H.** ~~If a member elects to receive a lump sum payment, the factors in Exhibit K of this rule shall be used to determine the amounts to be paid, if any, as a lump sum payment.~~
- I.** ~~The factors to be used for transfers between the Arizona State Retirement System and another state retirement system as provided by A.R.S. § 38-922 are those determined by Exhibit L of this rule.~~
- J.** ~~The factors to be used for transfers to the defined contribution retirement plan option as provided by A.R.S. § 38-954 are those provided in Exhibit L of this rule.~~
- K.** ~~The factors to be used for transfers between the Arizona State Retirement System and a retirement system established by an Arizona Charter city pursuant to A.R.S. § 38-781.24, are those determined by Exhibit M of this rule.~~
- L.** ~~All tables to be used for application in accordance with this rule may be extended or interpolated, as necessary, on the same actuarial basis as was used to develop such tables. The tables to be used for purposes of this rule are as follows:~~

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Exhibit A. Present Value Factors – Monthly Annuity Per \$1,000 of Account Balance

ARIZONA STATE RETIREMENT SYSTEM PRESENT VALUE FACTORS MONTHLY ANNUITY PER \$1,000 OF ACCOUNT BALANCE													BASIS (50/50 BLEND 83GAM,M(-),F(NO ADJ),8%) EFFECTIVE 10/1/92												
AGE	0	1	2	3	4	5	6	7	8	9	10	11	0	1	2	3	4	5	6	7	8	9	10	11	
	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO
10	6.4564	6.4567	6.4571	6.4574	6.4578	6.4581	6.4584	6.4588	6.4591	6.4595	6.4598	6.4602	6.4605	6.4609	6.4612	6.4616	6.4620	6.4623	6.4627	6.4631	6.4634	6.4638	6.4642	6.4645	
11	6.4649	6.4653	6.4657	6.4661	6.4664	6.4668	6.4672	6.4676	6.4680	6.4684	6.4687	6.4691	6.4695	6.4699	6.4704	6.4708	6.4712	6.4716	6.4720	6.4725	6.4729	6.4733	6.4737	6.4742	
12	6.4746	6.4750	6.4755	6.4759	6.4764	6.4768	6.4773	6.4777	6.4781	6.4786	6.4790	6.4795	6.4799	6.4804	6.4809	6.4814	6.4818	6.4823	6.4828	6.4833	6.4838	6.4843	6.4847	6.4852	
13	6.4857	6.4862	6.4867	6.4873	6.4878	6.4883	6.4888	6.4893	6.4898	6.4904	6.4909	6.4914	6.4919	6.4925	6.4930	6.4935	6.4941	6.4946	6.4952	6.4957	6.4963	6.4968	6.4974	6.4979	
14	6.4985	6.4991	6.4997	6.5003	6.5009	6.5015	6.5021	6.5026	6.5032	6.5038	6.5044	6.5050	6.5056	6.5062	6.5069	6.5075	6.5081	6.5088	6.5094	6.5100	6.5107	6.5113	6.5119	6.5126	
15	6.5132	6.5139	6.5146	6.5152	6.5159	6.5166	6.5173	6.5180	6.5187	6.5193	6.5200	6.5207	6.5214	6.5221	6.5229	6.5236	6.5243	6.5250	6.5258	6.5265	6.5272	6.5279	6.5287	6.5294	
16	6.5301	6.5309	6.5317	6.5325	6.5332	6.5340	6.5348	6.5356	6.5364	6.5372	6.5379	6.5387	6.5395	6.5403	6.5412	6.5420	6.5429	6.5437	6.5446	6.5454	6.5462	6.5471	6.5479	6.5488	
17	6.5496	6.5505	6.5514	6.5523	6.5532	6.5541	6.5550	6.5559	6.5568	6.5577	6.5586	6.5595	6.5604	6.5614	6.5623	6.5633	6.5643	6.5652	6.5662	6.5672	6.5681	6.5691	6.5701	6.5710	
18	6.5720	6.5730	6.5741	6.5751	6.5762	6.5772	6.5783	6.5793	6.5803	6.5814	6.5824	6.5835	6.5845	6.5856	6.5867	6.5878	6.5889	6.5900	6.5912	6.5923	6.5934	6.5945	6.5956	6.5967	
19	6.5978	6.5990	6.6002	6.6014	6.6026	6.6038	6.6050	6.6062	6.6074	6.6086	6.6098	6.6110	6.6122	6.6135	6.6148	6.6160	6.6173	6.6186	6.6199	6.6212	6.6225	6.6237	6.6250	6.6263	
20	6.6276	6.6290	6.6304	6.6317	6.6331	6.6345	6.6359	6.6372	6.6386	6.6400	6.6414	6.6427	6.6441	6.6456	6.6471	6.6485	6.6500	6.6515	6.6530	6.6544	6.6559	6.6574	6.6589	6.6603	
21	6.6618	6.6634	6.6650	6.6666	6.6681	6.6697	6.6713	6.6729	6.6745	6.6761	6.6776	6.6792	6.6808	6.6825	6.6842	6.6859	6.6876	6.6893	6.6910	6.6928	6.6945	6.6962	6.6979	6.6996	
22	6.7013	6.7031	6.7050	6.7068	6.7086	6.7104	6.7123	6.7141	6.7159	6.7177	6.7196	6.7214	6.7232	6.7252	6.7271	6.7291	6.7310	6.7330	6.7350	6.7369	6.7389	6.7408	6.7428	6.7447	
23	6.7467	6.7488	6.7509	6.7531	6.7552	6.7573	6.7594	6.7615	6.7636	6.7658	6.7679	6.7700	6.7721	6.7744	6.7766	6.7789	6.7812	6.7834	6.7857	6.7880	6.7902	6.7925	6.7948	6.7970	
24	6.7993	6.8018	6.8042	6.8067	6.8091	6.8116	6.8140	6.8165	6.8189	6.8214	6.8238	6.8263	6.8287	6.8313	6.8340	6.8366	6.8392	6.8418	6.8445	6.8471	6.8497	6.8523	6.8550	6.8576	
25	6.8602	6.8630	6.8658	6.8687	6.8715	6.8743	6.8771	6.8799	6.8827	6.8856	6.8884	6.8912	6.8940	6.8969	6.9001	6.9031	6.9061	6.9091	6.9122	6.9152	6.9182	6.9212	6.9243	6.9273	
26	6.9303	6.9335	6.9368	6.9400	6.9433	6.9465	6.9498	6.9530	6.9562	6.9595	6.9627	6.9660	6.9692	6.9727	6.9761	6.9796	6.9831	6.9865	6.9900	6.9935	6.9969	7.0004	7.0039	7.0073	
27	7.0108	7.0145	7.0182	7.0219	7.0256	7.0293	7.0330	7.0367	7.0404	7.0441	7.0478	7.0515	7.0552	7.0592	7.0631	7.0671	7.0710	7.0750	7.0790	7.0829	7.0869	7.0908	7.0948	7.0987	
28	7.1027	7.1069	7.1111	7.1153	7.1196	7.1238	7.1280	7.1322	7.1364	7.1406	7.1449	7.1491	7.1533	7.1578	7.1623	7.1668	7.1713	7.1758	7.1802	7.1847	7.1892	7.1937	7.1982	7.2027	
29	7.2072	7.2120	7.2168	7.2216	7.2264	7.2312	7.2360	7.2407	7.2455	7.2503	7.2551	7.2599	7.2647	7.2698	7.2749	7.2800	7.2851	7.2902	7.2954	7.3005	7.3056	7.3107	7.3158	7.3209	
30	7.3260	7.3315	7.3369	7.3424	7.3478	7.3533	7.3588	7.3642	7.3697	7.3751	7.3806	7.3860	7.3915	7.3973	7.4032	7.4090	7.4148	7.4207	7.4265	7.4323	7.4382	7.4440	7.4498	7.4557	
31	7.4615	7.4678	7.4740	7.4803	7.4865	7.4928	7.4990	7.5053	7.5116	7.5178	7.5241	7.5303	7.5366	7.5433	7.5500	7.5568	7.5635	7.5702	7.5769	7.5836	7.5903	7.5971	7.6038	7.6105	
32	7.6172	7.6244	7.6317	7.6389	7.6461	7.6533	7.6606	7.6678	7.6750	7.6822	7.6895	7.6967	7.7039	7.7117	7.7195	7.7273	7.7351	7.7429	7.7507	7.7584	7.7662	7.7740	7.7818	7.7896	
33	7.7974	7.8058	7.8142	7.8226	7.8310	7.8394	7.8479	7.8563	7.8647	7.8731	7.8815	7.8899	7.8983	7.9074	7.9165	7.9256	7.9346	7.9437	7.9528	7.9619	7.9710	7.9801	7.9891	7.9982	
34	8.0073	8.0171	8.0269	8.0368	8.0466	8.0564	8.0662	8.0760	8.0858	8.0957	8.1055	8.1153	8.1251	8.1357	8.1463	8.1570	8.1676	8.1782	8.1888	8.1995	8.2101	8.2207	8.2313	8.2420	
35	8.2526	8.2641	8.2756	8.2870	8.2985	8.3100	8.3215	8.3330	8.3445	8.3559	8.3674	8.3789	8.3904	8.4028	8.4152	8.4277	8.4401	8.4525	8.4649	8.4773	8.4897	8.5022	8.5146	8.5270	
36	8.5394	8.5528	8.5663	8.5797	8.5931	8.6065	8.6200	8.6334	8.6468	8.6602	8.6736	8.6871													

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AGE	0 MO	1 MO	2 MO	3 MO	4 MO	5 MO	6 MO	7 MO	8 MO	9 MO	10 MO	11 MO
63	8.7005	8.7150	8.7295	8.7440	8.7585	8.7730	8.7874	8.8019	8.8164	8.8309	8.8454	8.8599
64	8.8744	8.8900	8.9057	8.9213	8.9369	8.9525	8.9682	8.9838	8.9994	9.0150	9.0307	9.0463
65	9.0619	9.0787	9.0956	9.1124	9.1292	9.1461	9.1629	9.1797	9.1966	9.2134	9.2302	9.2471
66	9.2639	9.2820	9.3001	9.3183	9.3364	9.3545	9.3726	9.3908	9.4089	9.4270	9.4451	9.4633
67	9.4814	9.5009	9.5204	9.5398	9.5593	9.5788	9.5983	9.6177	9.6372	9.6567	9.6762	9.6956
68	9.7151	9.7361	9.7570	9.7780	9.7989	9.8199	9.8408	9.8618	9.8827	9.9037	9.9246	9.9456
69	9.9665	9.9890	10.0115	10.0340	10.0566	10.0791	10.1016	10.1241	10.1466	10.1691	10.1917	10.2142
70	10.2367	10.2610	10.2852	10.3095	10.3337	10.3580	10.3822	10.4065	10.4307	10.4550	10.4792	10.5035
71	10.5277	10.5538	10.5800	10.6061	10.6322	10.6583	10.6845	10.7106	10.7367	10.7628	10.7890	10.8151
72	10.8412	10.8694	10.8975	10.9257	10.9539	10.9820	11.0102	11.0384	11.0665	11.0947	11.1229	11.1510
73	11.1792	11.2096	11.2399	11.2703	11.3006	11.3310	11.3614	11.3917	11.4221	11.4524	11.4828	11.5131
74	11.5435	11.5762	11.6088	11.6415	11.6742	11.7068	11.7395	11.7722	11.8048	11.8375	11.8702	11.9028
75	11.9355	11.9706	12.0056	12.0407	12.0758	12.1108	12.1459	12.1810	12.2160	12.2511	12.2862	12.3212
76	12.3563	12.3938	12.4314	12.4689	12.5064	12.5439	12.5815	12.6190	12.6565	12.6940	12.7316	12.7691
77	12.8066	12.8466	12.8867	12.9267	12.9667	13.0068	13.0468	13.0868	13.1269	13.1669	13.2069	13.2470
78	13.2870	13.3296	13.3723	13.4149	13.4575	13.5001	13.5427	13.5854	13.6280	13.6706	13.7132	13.7559
79	13.7985	13.8438	13.8891	13.9345	13.9798	14.0251	14.0704	14.1157	14.1610	14.2063	14.2517	14.2970
80	14.3423	14.3904	14.4386	14.4867	14.5348	14.5829	14.6311	14.6792	14.7273	14.7754	14.8236	14.8717
81	14.9198	14.9709	15.0220	15.0731	15.1242	15.1753	15.2264	15.2775	15.3286	15.3797	15.4308	15.4819
82	15.5330	15.5873	15.6416	15.6959	15.7502	15.8045	15.8588	15.9131	15.9674	16.0217	16.0760	16.1303
83	16.1846	16.2424	16.3002	16.3581	16.4159	16.4737	16.5315	16.5893	16.6471	16.7050	16.7628	16.8206
84	16.8784	16.9402	17.0020	17.0638	17.1255	17.1873	17.2491	17.3109	17.3727	17.4345	17.4962	17.5580
85	17.6198	17.6862	17.7526	17.8190	17.8854	17.9518	18.0182	18.0847	18.1511	18.2175	18.2839	18.3503
86	18.4167	18.4878	18.5590	18.6301	18.7013	18.7724	18.8436	18.9147	18.9859	19.0570	19.1282	19.1993
87	19.2705	19.3481	19.4257	19.5034	19.5810	19.6586	19.7362	19.8138	19.8914	19.9691	20.0467	20.1243
88	20.2019	20.2857	20.3695	20.4532	20.5370	20.6208	20.7046	20.7884	20.8722	20.9559	21.0397	21.1235
89	21.2073	21.2978	21.3883	21.4788	21.5692	21.6597	21.7502	21.8407	21.9312	22.0217	22.1121	22.2026
90	22.2931	22.3906	22.4886	22.5863	22.6841	22.7818	22.8796	22.9773	23.0750	23.1728	23.2705	23.3683
91	23.4660	23.5721	23.6782	23.7843	23.8903	23.9964	24.1025	24.2086	24.3147	24.4208	24.5268	24.6329
92	24.7390	24.8548	24.9706	25.0863	25.2021	25.3179	25.4336	25.5494	25.6652	25.7810	25.8967	26.0125
93	26.1283	26.2556	26.3829	26.5102	26.6375	26.7648	26.8921	27.0194	27.1467	27.2740	27.4013	27.5286
94	27.6559	27.7937	27.9315	28.0693	28.2072	28.3450	28.4828	28.6206	28.7584	28.8962	29.0341	29.1719
95	29.3097	29.4573	29.6050	29.7526	29.9003	30.0479	30.1956	30.3432	30.4909	30.6385	30.7862	30.9338
96	31.0815	31.2433	31.4051	31.5670	31.7288	31.8906	32.0524	32.2142	32.3760	32.5379	32.6997	32.8615
97	33.0233	33.2026	33.3820	33.5613	33.7407	33.9200	34.0993	34.2787	34.4580	34.6374	34.8167	34.9961
98	35.1754	35.3762	35.5770	35.7778	35.9786	36.1794	36.3802	36.5809	36.7817	36.9825	37.1833	37.3841
99	37.5849	37.8111	38.0374	38.2636	38.4898	38.7161	38.9423	39.1685	39.3948	39.6210	39.8472	40.0735

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Exhibit B: Early Retirement Reduction Factors

Table 1: Five Years of Service

(Requirements: Five Years of Service)

Years-	Months		Years-	Months	
50	0	0.35000	54	0	0.55000
	1	0.35420		1	0.55420
	2	0.35830		2	0.55830
	3	0.36250		3	0.56250
	4	0.36670		4	0.56670
	5	0.37080		5	0.57080
	6	0.37500		6	0.57500
	7	0.37920		7	0.57920
	8	0.38330		8	0.58330
	9	0.38750		9	0.58750
	10	0.39170		10	0.59170
	11	0.39580		11	0.59580
51	0	0.40000	55	0	0.60000
	1	0.40420		1	0.60420
	2	0.40830		2	0.60830
	3	0.41250		3	0.61250
	4	0.41670		4	0.61670
	5	0.42080		5	0.62080
	6	0.42500		6	0.62500
	7	0.42920		7	0.62920
	8	0.43330		8	0.63330
	9	0.43750		9	0.63750
	10	0.44170		10	0.64170
	11	0.44580		11	0.64580
52	0	0.45000	56	0	0.65000
	1	0.45420		1	0.65420
	2	0.45830		2	0.65830
	3	0.46250		3	0.66250
	4	0.46670		4	0.66670
	5	0.47080		5	0.67080
	6	0.47500		6	0.67500
	7	0.47920		7	0.67920
	8	0.48330		8	0.68330
	9	0.48750		9	0.68750
	10	0.49170		10	0.69170
	11	0.49580		11	0.69580
53	0	0.50000	57	0	0.70000
	1	0.50420		1	0.70420
	2	0.50830		2	0.70830
	3	0.51250		3	0.71250
	4	0.51670		4	0.71670
	5	0.52080		5	0.72080
	6	0.52500		6	0.72500
	7	0.52920		7	0.72920
	8	0.53330		8	0.73330
	9	0.53750		9	0.73750
	10	0.54170		10	0.74170
	11	0.54580		11	0.74580

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Years	Months		Years	Months	
58	0	0.75000	62	0	0.91000
	1	0.75420		1	0.91250
	2	0.75830		2	0.91500
	3	0.76250		3	0.91750
	4	0.76670		4	0.92000
	5	0.77080		5	0.92250
	6	0.77500		6	0.92500
	7	0.77920		7	0.92750
	8	0.78330		8	0.93000
	9	0.78750		9	0.93250
	10	0.79170		10	0.93500
	11	0.79580		11	0.93750
59	0	0.80000	63	0	0.94000
	1	0.80420		1	0.94250
	2	0.80830		2	0.94500
	3	0.81250		3	0.94750
	4	0.81670		4	0.95000
	5	0.82080		5	0.95250
	6	0.82500		6	0.95500
	7	0.82920		7	0.95750
	8	0.83330		8	0.96000
	9	0.83750		9	0.96250
	10	0.84170		10	0.96500
	11	0.84580		11	0.96750
60	0	0.85000	64	0	0.97000
	1	0.85250		1	0.97250
	2	0.85500		2	0.97500
	3	0.85750		3	0.97750
	4	0.86000		4	0.98000
	5	0.86250		5	0.98250
	6	0.86500		6	0.98500
	7	0.86750		7	0.98750
	8	0.87000		8	0.99000
	9	0.87250		9	0.99250
	10	0.87500		10	0.99500
	11	0.87750		11	0.99750
61	0	0.88000	65	0	1.00000
	1	0.88250		1	1.00000
	2	0.88500		2	1.00000
	3	0.88750		3	1.00000
	4	0.89000		4	1.00000
	5	0.89250		5	1.00000
	6	0.89500		6	1.00000
	7	0.89750		7	1.00000
	8	0.90000		8	1.00000
	9	0.90250		9	1.00000
	10	0.90500		10	1.00000
	11	0.90750		11	1.00000

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Exhibit B: Early Retirement Reduction Factors

Table 2: Ten Years of Service

(Requirements: 10 Years of Service)

Years-	Months		Years-	Months	
-50	0	0.44000	54	0	0.64000
	1	0.44420		1	0.64420
	2	0.44830		2	0.64830
	3	0.45250		3	0.65250
	4	0.45670		4	0.65670
	5	0.46080		5	0.66080
	6	0.46500		6	0.66500
	7	0.46920		7	0.66920
	8	0.47330		8	0.67330
	9	0.47750		9	0.67750
	10	0.48170		10	0.68170
	11	0.48580		11	0.68580
-51	0	0.49000	55	0	0.69000
	1	0.49420		1	0.69420
	2	0.49830		2	0.69830
	3	0.50250		3	0.70250
	4	0.50670		4	0.70670
	5	0.51080		5	0.71080
	6	0.51500		6	0.71500
	7	0.51920		7	0.71920
	8	0.52330		8	0.72330
	9	0.52750		9	0.72750
	10	0.53170		10	0.73170
	11	0.53580		11	0.73580
-52	0	0.54000	56	0	0.74000
	1	0.54420		1	0.74420
	2	0.54830		2	0.74830
	3	0.55250		3	0.75250
	4	0.55670		4	0.75670
	5	0.56080		5	0.76080
	6	0.56500		6	0.76500
	7	0.56920		7	0.76920
	8	0.57330		8	0.77330
	9	0.57750		9	0.77750
	10	0.58170		10	0.78170
	11	0.58580		11	0.78580
-53	0	0.59000	57	0	0.79000
	1	0.59420		1	0.79420
	2	0.59830		2	0.79830
	3	0.60250		3	0.80250
	4	0.60670		4	0.80670
	5	0.61080		5	0.81080
	6	0.61500		6	0.81500
	7	0.61920		7	0.81920
	8	0.62330		8	0.82330
	9	0.62750		9	0.82750
	10	0.63170		10	0.83170
	11	0.63580		11	0.83580
-58	0	0.84000	62	0	1.00000
	1	0.84420		1	1.00000
	2	0.84830		2	1.00000
	3	0.85250		3	1.00000
	4	0.85670		4	1.00000
	5	0.86080		5	1.00000
	6	0.86500		6	1.00000
	7	0.86920		7	1.00000

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Years-	Months		Years-	Months	
	8	0.87330		8	1.00000
	9	0.87750		9	1.00000
	10	0.88170		10	1.00000
	11	0.88580		11	1.00000
59	0	0.89000	63	0	1.00000
	1	0.89420		1	1.00000
	2	0.89830		2	1.00000
	3	0.90250		3	1.00000
	4	0.90670		4	1.00000
	5	0.91080		5	1.00000
	6	0.91500		6	1.00000
	7	0.91920		7	1.00000
	8	0.92330		8	1.00000
	9	0.92750		9	1.00000
	10	0.93170		10	1.00000
	11	0.93580		11	1.00000
60	0	0.94000	64	0	1.00000
	1	0.94250		1	1.00000
	2	0.94500		2	1.00000
	3	0.94750		3	1.00000
	4	0.95000		4	1.00000
	5	0.95250		5	1.00000
	6	0.95500		6	1.00000
	7	0.95750		7	1.00000
	8	0.96000		8	1.00000
	9	0.96250		9	1.00000
	10	0.96500		10	1.00000
	11	0.96750		11	1.00000
61	0	0.97000	65	0	1.00000
	1	0.97250		1	1.00000
	2	0.97500		2	1.00000
	3	0.97750		3	1.00000
	4	0.98000		4	1.00000
	5	0.98250		5	1.00000
	6	0.98500		6	1.00000
	7	0.98750		7	1.00000
	8	0.99000		8	1.00000
	9	0.99250		9	1.00000
	10	0.99500		10	1.00000
	11	0.99750		11	1.00000

Notices of Emergency Rulemaking

Exhibit B. Early Retirement Reduction Factors

Table 3. Age Plus Service \geq 77 Points

(Requirements: Age + Service \geq 77 points)

Years-	Months	
77	0	0.91000
	1	0.91250
	2	0.91500
	3	0.91750
	4	0.92000
	5	0.92250
	6	0.92500
	7	0.92750
	8	0.93000
	9	0.93250
	10	0.93500
	11	0.93750
78	0	0.94000
	1	0.94250
	2	0.94500
	3	0.94750
	4	0.95000
	5	0.95250
	6	0.95500
	7	0.95750
	8	0.96000
	9	0.96250
	10	0.96500
	11	0.96750
79	0	0.97000
	1	0.97250
	2	0.97500
	3	0.97750
	4	0.98000
	5	0.98250
	6	0.98500
	7	0.98750
	8	0.99000
	9	0.99250
	10	0.99500
	11	0.99750
80	0	1.00000

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Exhibit C: 5-, 10-, 15-Year Certain & Life Factors

ARIZONA STATE RETIREMENT SYSTEM
 5-, 10-, 15-, Year Certain & Life Factors
 (Basis 50/50 Blend 1983 GAM, M(-1), F(No adj.), 8%)
 (Effective 10/1/92)

Age	5-Year	10-Year	15-Year
47-0	0.99831	0.99338	0.98621
47-1	0.99829	0.99332	0.98609
47-2	0.99827	0.99326	0.98596
47-3	0.99825	0.99319	0.98584
47-4	0.99823	0.99313	0.98572
47-5	0.99821	0.99307	0.98560
47-6	0.99820	0.99300	0.98548
47-7	0.99818	0.99294	0.98535
47-8	0.99816	0.99288	0.98523
47-9	0.99814	0.99282	0.98511
47-10	0.99812	0.99275	0.98499
47-11	0.99810	0.99269	0.98486
48-0	0.99809	0.99263	0.98474
48-1	0.99807	0.99256	0.98461
48-2	0.99805	0.99249	0.98448
48-3	0.99803	0.99243	0.98434
48-4	0.99801	0.99236	0.98421
48-5	0.99799	0.99229	0.98408
48-6	0.99797	0.99222	0.98395
48-7	0.99795	0.99216	0.98381
48-8	0.99793	0.99209	0.98368
48-9	0.99791	0.99202	0.98355
48-10	0.99789	0.99196	0.98342
48-11	0.99787	0.99189	0.98328
49-0	0.99785	0.99182	0.98315
49-1	0.99783	0.99175	0.98301
49-2	0.99780	0.99168	0.98286
49-3	0.99778	0.99161	0.98272
49-4	0.99776	0.99153	0.98258
49-5	0.99774	0.99146	0.98243
49-6	0.99772	0.99139	0.98229
49-7	0.99770	0.99132	0.98214
49-8	0.99768	0.99125	0.98200
49-9	0.99766	0.99117	0.98186
49-10	0.99764	0.99110	0.98171
49-11	0.99762	0.99103	0.98157
50-0	0.99759	0.99096	0.98142
50-1	0.99757	0.99088	0.98127
50-2	0.99755	0.99080	0.98111
50-3	0.99753	0.99072	0.98095
50-4	0.99750	0.99065	0.98079
50-5	0.99748	0.99057	0.98064
50-6	0.99746	0.99049	0.98048
50-7	0.99744	0.99041	0.98032
50-8	0.99741	0.99034	0.98016
50-9	0.99739	0.99026	0.98001
50-10	0.99737	0.99018	0.97985
50-11	0.99735	0.99010	0.97969
51-0	0.99733	0.99003	0.97953
51-1	0.99730	0.98994	0.97936
51-2	0.99728	0.98986	0.97918
51-3	0.99725	0.98977	0.97901
51-4	0.99723	0.98969	0.97884
51-5	0.99720	0.98960	0.97866
51-6	0.99718	0.98952	0.97849
51-7	0.99716	0.98944	0.97831
51-8	0.99713	0.98935	0.97814

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Age	5-Year	10-Year	15-Year
51-9	0.99711	0.98927	0.97796
51-10	0.99708	0.98918	0.97779
51-11	0.99706	0.98910	0.97762
52-0	0.99704	0.98901	0.97744
52-1	0.99701	0.98892	0.97725
52-2	0.99699	0.98883	0.97705
52-3	0.99696	0.98873	0.97686
52-4	0.99693	0.98864	0.97667
52-5	0.99691	0.98855	0.97647
52-6	0.99688	0.98846	0.97628
52-7	0.99686	0.98836	0.97608
52-8	0.99683	0.98827	0.97589
52-9	0.99680	0.98818	0.97570
52-10	0.99678	0.98808	0.97550
52-11	0.99675	0.98799	0.97531
53-0	0.99673	0.98790	0.97511
53-1	0.99670	0.98779	0.97490
53-2	0.99667	0.98769	0.97468
53-3	0.99664	0.98759	0.97446
53-4	0.99661	0.98749	0.97424
53-5	0.99658	0.98738	0.97403
53-6	0.99656	0.98728	0.97381
53-7	0.99653	0.98718	0.97359
53-8	0.99650	0.98707	0.97337
53-9	0.99647	0.98697	0.97316
53-10	0.99644	0.98687	0.97294
53-11	0.99641	0.98676	0.97272
54-0	0.99639	0.98666	0.97250
54-1	0.99635	0.98654	0.97226
54-2	0.99632	0.98643	0.97201
54-3	0.99629	0.98631	0.97177
54-4	0.99626	0.98620	0.97152
54-5	0.99623	0.98608	0.97128
54-6	0.99620	0.98596	0.97103
54-7	0.99617	0.98585	0.97079
54-8	0.99614	0.98573	0.97054
54-9	0.99611	0.98562	0.97030
54-10	0.99607	0.98550	0.97005
54-11	0.99604	0.98538	0.96981
55-0	0.99601	0.98527	0.96956
55-1	0.99598	0.98514	0.96928
55-2	0.99594	0.98501	0.96900
55-3	0.99591	0.98487	0.96873
55-4	0.99587	0.98474	0.96845
55-5	0.99584	0.98461	0.96817
55-6	0.99580	0.98448	0.96789
55-7	0.99577	0.98435	0.96761
55-8	0.99573	0.98422	0.96734
55-9	0.99570	0.98408	0.96706
55-10	0.99566	0.98395	0.96678
55-11	0.99563	0.98382	0.96650
56-0	0.99559	0.98369	0.96623
56-1	0.99555	0.98354	0.96591
56-2	0.99551	0.98339	0.96559
56-3	0.99547	0.98324	0.96528
56-4	0.99543	0.98309	0.96496
56-5	0.99539	0.98294	0.96465
56-6	0.99536	0.98279	0.96433
56-7	0.99532	0.98264	0.96401
56-8	0.99528	0.98249	0.96370
56-9	0.99524	0.98233	0.96338
56-10	0.99520	0.98218	0.96307
56-11	0.99516	0.98203	0.96275
57-0	0.99512	0.98188	0.96244

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Age	5-Year	10-Year	15-Year
57-1	0.99507	0.98171	0.96208
57-2	0.99503	0.98154	0.96172
57-3	0.99498	0.98136	0.96136
57-4	0.99493	0.98119	0.96100
57-5	0.99489	0.98101	0.96064
57-6	0.99484	0.98084	0.96028
57-7	0.99480	0.98067	0.95992
57-8	0.99475	0.98049	0.95956
57-9	0.99471	0.98032	0.95920
57-10	0.99466	0.98015	0.95885
57-11	0.99461	0.97997	0.95849
58-0	0.99457	0.97980	0.95813
58-1	0.99452	0.97960	0.95772
58-2	0.99446	0.97940	0.95731
58-3	0.99441	0.97920	0.95690
58-4	0.99436	0.97900	0.95650
58-5	0.99430	0.97880	0.95609
58-6	0.99425	0.97860	0.95568
58-7	0.99420	0.97839	0.95527
58-8	0.99414	0.97819	0.95486
58-9	0.99409	0.97799	0.95445
58-10	0.99404	0.97779	0.95405
58-11	0.99399	0.97759	0.95364
59-0	0.99393	0.97739	0.95323
59-1	0.99387	0.97716	0.95277
59-2	0.99381	0.97693	0.95230
59-3	0.99375	0.97670	0.95184
59-4	0.99369	0.97647	0.95138
59-5	0.99362	0.97623	0.95092
59-6	0.99356	0.97600	0.95046
59-7	0.99350	0.97577	0.94999
59-8	0.99344	0.97554	0.94953
59-9	0.99338	0.97531	0.94907
59-10	0.99331	0.97508	0.94861
59-11	0.99325	0.97484	0.94814
60-0	0.99319	0.97461	0.94768
60-1	0.99312	0.97435	0.94716
60-2	0.99305	0.97408	0.94664
60-3	0.99297	0.97381	0.94612
60-4	0.99290	0.97354	0.94559
60-5	0.99283	0.97328	0.94507
60-6	0.99276	0.97301	0.94455
60-7	0.99269	0.97274	0.94403
60-8	0.99261	0.97248	0.94350
60-9	0.99254	0.97221	0.94298
60-10	0.99247	0.97194	0.94246
60-11	0.99240	0.97167	0.94194
61-0	0.99232	0.97141	0.94142
61-1	0.99224	0.97110	0.94083
61-2	0.99215	0.97079	0.94024
61-3	0.99207	0.97049	0.93965
61-4	0.99199	0.97018	0.93907
61-5	0.99190	0.96987	0.93848
61-6	0.99182	0.96957	0.93789
61-7	0.99173	0.96926	0.93730
61-8	0.99165	0.96895	0.93671
61-9	0.99156	0.96865	0.93613
61-10	0.99148	0.96834	0.93554
61-11	0.99139	0.96803	0.93495
62-0	0.99131	0.96773	0.93436
62-1	0.99121	0.96738	0.93371
62-2	0.99111	0.96703	0.93305
62-3	0.99101	0.96667	0.93239
62-4	0.99091	0.96632	0.93173

Notices of Emergency Rulemaking

Age	5-Year	10-Year	15-Year
62-5	0.99081	0.96597	0.93107
62-6	0.99072	0.96562	0.93041
62-7	0.99062	0.96527	0.92975
62-8	0.99052	0.96492	0.92909
62-9	0.99042	0.96457	0.92844
62-10	0.99032	0.96422	0.92778
62-11	0.99022	0.96387	0.92712
63-0	0.99012	0.96352	0.92646
63-1	0.99001	0.96312	0.92572
63-2	0.98989	0.96272	0.92499
63-3	0.98978	0.96232	0.92425
63-4	0.98966	0.96192	0.92352
63-5	0.98955	0.96152	0.92279
63-6	0.98943	0.96112	0.92205
63-7	0.98931	0.96072	0.92132
63-8	0.98920	0.96033	0.92058
63-9	0.98908	0.95993	0.91985
63-10	0.98897	0.95953	0.91911
63-11	0.98885	0.95913	0.91838
64-0	0.98874	0.95873	0.91764
64-1	0.98860	0.95828	0.91683
64-2	0.98847	0.95783	0.91601
64-3	0.98834	0.95738	0.91520
64-4	0.98820	0.95692	0.91438
64-5	0.98807	0.95647	0.91357
64-6	0.98794	0.95602	0.91275
64-7	0.98780	0.95557	0.91194
64-8	0.98767	0.95512	0.91112
64-9	0.98754	0.95467	0.91031
64-10	0.98740	0.95422	0.90949
64-11	0.98727	0.95376	0.90868
65-0	0.98714	0.95331	0.90786
65-1	0.98698	0.95280	0.90696
65-2	0.98683	0.95230	0.90606
65-3	0.98667	0.95179	0.90517
65-4	0.98652	0.95128	0.90427
65-5	0.98637	0.95077	0.90337
65-6	0.98621	0.95026	0.90247
65-7	0.98606	0.94976	0.90157
65-8	0.98590	0.94925	0.90067
65-9	0.98575	0.94874	0.89977
65-10	0.98560	0.94823	0.89887
65-11	0.98544	0.94772	0.89797
66-0	0.98529	0.94722	0.89708
66-1	0.98511	0.94665	0.89609
66-2	0.98494	0.94608	0.89510
66-3	0.98476	0.94551	0.89412
66-4	0.98459	0.94494	0.89313
66-5	0.98441	0.94437	0.89215
66-6	0.98424	0.94380	0.89116
66-7	0.98406	0.94323	0.89018
66-8	0.98388	0.94266	0.88919
66-9	0.98371	0.94209	0.88821
66-10	0.98353	0.94152	0.88722
66-11	0.98336	0.94096	0.88624
67-0	0.98318	0.94039	0.88525
67-1	0.98298	0.93975	0.88418
67-2	0.98278	0.93911	0.88310
67-3	0.98258	0.93848	0.88203
67-4	0.98239	0.93784	0.88095
67-5	0.98219	0.93721	0.87988
67-6	0.98199	0.93657	0.87881
67-7	0.98179	0.93594	0.87773
67-8	0.98159	0.93530	0.87666

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Age	5-Year	10-Year	15-Year
67-9	0.98139	0.93467	0.87558
67-10	0.98119	0.93403	0.87451
67-11	0.98099	0.93339	0.87344
68-0	0.98079	0.93276	0.87236
68-1	0.98057	0.93205	0.87120
68-2	0.98034	0.93134	0.87003
68-3	0.98012	0.93063	0.86887
68-4	0.97989	0.92993	0.86770
68-5	0.97966	0.92922	0.86654
68-6	0.97944	0.92851	0.86537
68-7	0.97921	0.92780	0.86421
68-8	0.97899	0.92709	0.86304
68-9	0.97876	0.92639	0.86188
68-10	0.97854	0.92568	0.86072
68-11	0.97831	0.92497	0.85955
69-0	0.97809	0.92426	0.85839
69-1	0.97783	0.92348	0.85713
69-2	0.97758	0.92269	0.85587
69-3	0.97732	0.92190	0.85462
69-4	0.97707	0.92111	0.85336
69-5	0.97681	0.92033	0.85210
69-6	0.97656	0.91954	0.85085
69-7	0.97630	0.91875	0.84959
69-8	0.97605	0.91796	0.84833
69-9	0.97579	0.91718	0.84708
69-10	0.97554	0.91639	0.84582
69-11	0.97528	0.91560	0.84456
70-0	0.97503	0.91481	0.84331
70-1	0.97474	0.91394	0.84195
70-2	0.97445	0.91306	0.84060
70-3	0.97416	0.91219	0.83925
70-4	0.97387	0.91132	0.83790
70-5	0.97358	0.91044	0.83655
70-6	0.97329	0.90957	0.83520
70-7	0.97300	0.90869	0.83385
70-8	0.97271	0.90782	0.83250
70-9	0.97242	0.90694	0.83115
70-10	0.97213	0.90607	0.82980
70-11	0.97184	0.90519	0.82845
71-0	0.97155	0.90432	0.82710
71-1	0.97122	0.90335	0.82566
71-2	0.97089	0.90238	0.82421
71-3	0.97056	0.90141	0.82277
71-4	0.97023	0.90044	0.82132
71-5	0.96990	0.89947	0.81988
71-6	0.96957	0.89850	0.81854
71-7	0.96923	0.89753	0.81699
71-8	0.96890	0.89656	0.81555
71-9	0.96857	0.89559	0.81410
71-10	0.96824	0.89462	0.81266
71-11	0.96791	0.89365	0.81121
72-0	0.96758	0.89268	0.80977
72-1	0.96720	0.89161	0.80823
72-2	0.96682	0.89054	0.80670
72-3	0.96644	0.88947	0.80516
72-4	0.96606	0.88840	0.80363
72-5	0.96568	0.88732	0.80209
72-6	0.96530	0.88625	0.80055
72-7	0.96492	0.88518	0.79902
72-8	0.96454	0.88411	0.79748
72-9	0.96416	0.88304	0.79595
72-10	0.96378	0.88197	0.79441
72-11	0.96340	0.88090	0.79287
73-0	0.96302	0.87983	0.79134

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Age	5-Year	10-Year	15-Year
73-1	0.96259	0.87865	0.78971
73-2	0.96215	0.87747	0.78809
73-3	0.96172	0.87630	0.78647
73-4	0.96128	0.87512	0.78485
73-5	0.96085	0.87395	0.78322
73-6	0.96041	0.87277	0.78160
73-7	0.95998	0.87160	0.77998
73-8	0.95954	0.87042	0.77836
73-9	0.95910	0.86924	0.77673
73-10	0.95867	0.86807	0.77511
73-11	0.95823	0.86689	0.77349
74-0	0.95780	0.86572	0.77187
74-1	0.95730	0.86444	0.77017
74-2	0.95681	0.86316	0.76847
74-3	0.95631	0.86188	0.76677
74-4	0.95581	0.86060	0.76507
74-5	0.95532	0.85932	0.76336
74-6	0.95482	0.85804	0.76166
74-7	0.95432	0.85676	0.75996
74-8	0.95382	0.85548	0.75826
74-9	0.95333	0.85420	0.75656
74-10	0.95283	0.85293	0.75486
74-11	0.95233	0.85165	0.75316
75-0	0.95184	0.85037	0.75146
75-1	0.95128	0.84899	0.74970
75-2	0.95071	0.84761	0.74793
75-3	0.95015	0.84623	0.74616
75-4	0.94959	0.84485	0.74440
75-5	0.94903	0.84348	0.74263
75-6	0.94846	0.84210	0.74086
75-7	0.94790	0.84072	0.73910
75-8	0.94734	0.83934	0.73733
75-9	0.94678	0.83796	0.73556
75-10	0.94621	0.83658	0.73380
75-11	0.94565	0.83521	0.73203
76-0	0.94509	0.83383	0.73026
76-1	0.94446	0.83236	0.72844
76-2	0.94383	0.83089	0.72663
76-3	0.94320	0.82942	0.72481
76-4	0.94257	0.82795	0.72299
76-5	0.94194	0.82648	0.72117
76-6	0.94131	0.82501	0.71935
76-7	0.94068	0.82355	0.71753
76-8	0.94005	0.82208	0.71571
76-9	0.93942	0.82061	0.71389
76-10	0.93879	0.81914	0.71208
76-11	0.93816	0.81767	0.71026
77-0	0.93753	0.81620	0.70844
77-1	0.93683	0.81465	0.70658
77-2	0.93613	0.81310	0.70472
77-3	0.93543	0.81155	0.70287
77-4	0.93473	0.81000	0.70101
77-5	0.93403	0.80845	0.69915
77-6	0.93333	0.80690	0.69730
77-7	0.93264	0.80535	0.69544
77-8	0.93194	0.80380	0.69358
77-9	0.93124	0.80225	0.69173
77-10	0.93054	0.80070	0.68987
77-11	0.92984	0.79915	0.68801
78-0	0.92914	0.79760	0.68615
78-1	0.92837	0.79597	0.68427
78-2	0.92760	0.79435	0.68239
78-3	0.92683	0.79273	0.68051
78-4	0.92606	0.79111	0.67862

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Age	5-Year	10-Year	15-Year
78-5	0.92529	0.78948	0.67674
78-6	0.92453	0.78786	0.67486
78-7	0.92376	0.78624	0.67298
78-8	0.92299	0.78462	0.67109
78-9	0.92222	0.78299	0.66921
78-10	0.92145	0.78137	0.66733
78-11	0.92068	0.77975	0.66545
79-0	0.91991	0.77813	0.66357
79-1	0.91907	0.77644	0.66167
79-2	0.91823	0.77476	0.65977
79-3	0.91739	0.77307	0.65788
79-4	0.91655	0.77138	0.65598
79-5	0.91571	0.76970	0.65408
79-6	0.91488	0.76801	0.65219
79-7	0.91404	0.76633	0.65029
79-8	0.91320	0.76464	0.64839
79-9	0.91236	0.76295	0.64650
79-10	0.91152	0.76127	0.64460
79-11	0.91068	0.75958	0.64270
80-0	0.90984	0.75790	0.64081
80-1	0.90893	0.75616	0.63891
80-2	0.90802	0.75441	0.63701
80-3	0.90711	0.75267	0.63510
80-4	0.90620	0.75093	0.63320
80-5	0.90529	0.74919	0.63130
80-6	0.90438	0.74745	0.62940
80-7	0.90347	0.74571	0.62750
80-8	0.90256	0.74397	0.62560
80-9	0.90165	0.74222	0.62370
80-10	0.90074	0.74048	0.62180
80-11	0.89983	0.73874	0.61990
81-0	0.89892	0.73700	0.61800
81-1	0.89794	0.73521	0.61610
81-2	0.89696	0.73342	0.61420
81-3	0.89598	0.73163	0.61230
81-4	0.89500	0.72984	0.61040
81-5	0.89402	0.72805	0.60851
81-6	0.89305	0.72626	0.60661
81-7	0.89207	0.72447	0.60471
81-8	0.89109	0.72268	0.60281
81-9	0.89011	0.72089	0.60092
81-10	0.88913	0.71910	0.59902
81-11	0.88815	0.71731	0.59712
82-0	0.88717	0.71552	0.59522
82-1	0.88611	0.71368	0.59333
82-2	0.88506	0.71185	0.59145
82-3	0.88401	0.71002	0.58956
82-4	0.88296	0.70818	0.58767
82-5	0.88191	0.70635	0.58578
82-6	0.88086	0.70452	0.58389
82-7	0.87980	0.70268	0.58200
82-8	0.87875	0.70085	0.58012
82-9	0.87770	0.69902	0.57823
82-10	0.87665	0.69718	0.57634
82-11	0.87560	0.69535	0.57445
83-0	0.87455	0.69352	0.57256
83-1	0.87342	0.69164	0.57069
83-2	0.87229	0.68977	0.56881
83-3	0.87116	0.68790	0.56693
83-4	0.87003	0.68602	0.56506
83-5	0.86890	0.68415	0.56318
83-6	0.86777	0.68228	0.56131
83-7	0.86665	0.68040	0.55943
83-8	0.86552	0.67853	0.55756

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Age	5-Year	10-Year	15-Year
83-9	0.86439	0.67665	0.55568
83-10	0.86326	0.67478	0.55380
83-11	0.86213	0.67291	0.55193
84-0	0.86100	0.67103	0.55005
84-1	0.85979	0.66912	0.54819
84-2	0.85858	0.66721	0.54633
84-3	0.85737	0.66529	0.54446
84-4	0.85616	0.66338	0.54260
84-5	0.85495	0.66147	0.54074
84-6	0.85374	0.65955	0.53888
84-7	0.85253	0.65764	0.53701
84-8	0.85132	0.65573	0.53515
84-9	0.85011	0.65381	0.53329
84-10	0.84890	0.65190	0.53142
84-11	0.84769	0.64999	0.52956
85-0	0.84649	0.64807	0.52770
85-1	0.84518	0.64612	0.52585
85-2	0.84387	0.64416	0.52399
85-3	0.84256	0.64220	0.52214
85-4	0.84125	0.64025	0.52029
85-5	0.83994	0.63829	0.51843
85-6	0.83863	0.63633	0.51658
85-7	0.83732	0.63438	0.51473
85-8	0.83601	0.63242	0.51288
85-9	0.83470	0.63046	0.51102
85-10	0.83339	0.62851	0.50917
85-11	0.83208	0.62655	0.50732
86-0	0.83078	0.62459	0.50547
86-1	0.82936	0.62260	0.50363
86-2	0.82795	0.62061	0.50179
86-3	0.82654	0.61861	0.49995
86-4	0.82512	0.61662	0.49811
86-5	0.82371	0.61463	0.49627
86-6	0.82230	0.61263	0.49444
86-7	0.82089	0.61064	0.49260
86-8	0.81947	0.60865	0.49076
86-9	0.81806	0.60665	0.48892
86-10	0.81665	0.60466	0.48708
86-11	0.81524	0.60267	0.48525
87-0	0.81382	0.60067	0.48341
87-1	0.81230	0.59864	0.48158
87-2	0.81077	0.59662	0.47976
87-3	0.80925	0.59459	0.47794
87-4	0.80772	0.59256	0.47612
87-5	0.80620	0.59054	0.47429
87-6	0.80467	0.58851	0.47247
87-7	0.80314	0.58648	0.47065
87-8	0.80162	0.58446	0.46882
87-9	0.80009	0.58243	0.46700
87-10	0.79857	0.58040	0.46518
87-11	0.79704	0.57837	0.46335
88-0	0.79552	0.57635	0.46153
88-1	0.79387	0.57429	0.45973
88-2	0.79223	0.57224	0.45792
88-3	0.79058	0.57019	0.45612
88-4	0.78894	0.56813	0.45431
88-5	0.78730	0.56608	0.45250
88-6	0.78565	0.56402	0.45070
88-7	0.78401	0.56197	0.44889
88-8	0.78237	0.55992	0.44709
88-9	0.78072	0.55786	0.44528
88-10	0.77908	0.55581	0.44348
88-11	0.77743	0.55375	0.44167
89-0	0.77579	0.55170	0.43987

Notices of Emergency Rulemaking

Age	5-Year	10-Year	15-Year
89-1	0.77404	0.54964	0.43809
89-2	0.77229	0.54758	0.43632
89-3	0.77054	0.54552	0.43455
89-4	0.76879	0.54346	0.43277
89-5	0.76704	0.54140	0.43100
89-6	0.76530	0.53935	0.42923
89-7	0.76355	0.53729	0.42745
89-8	0.76180	0.53523	0.42568
89-9	0.76005	0.53317	0.42390
89-10	0.75830	0.53111	0.42213
89-11	0.75655	0.52905	0.42036
90-0	0.75480	0.52699	0.41858
90-1	0.75295	0.52494	0.41685
90-2	0.75110	0.52289	0.41511
90-3	0.74924	0.52084	0.41338
90-4	0.74739	0.51878	0.41164
90-5	0.74554	0.51673	0.40990
90-6	0.74369	0.51468	0.40817
90-7	0.74183	0.51263	0.40643
90-8	0.73998	0.51057	0.40469
90-9	0.73813	0.50852	0.40296
90-10	0.73628	0.50647	0.40122
90-11	0.73442	0.50442	0.39949
91-0	0.73257	0.50237	0.39775
91-1	0.73072	0.50031	0.39601
91-2	0.72886	0.49826	0.39428
91-3	0.72701	0.49621	0.39254
91-4	0.72516	0.49416	0.39081
91-5	0.72331	0.49210	0.38907
91-6	0.72145	0.49005	0.38733
91-7	0.71960	0.48800	0.38560
91-8	0.71775	0.48595	0.38386
91-9	0.71590	0.48389	0.38212
91-10	0.71404	0.48184	0.38039
91-11	0.71219	0.47979	0.37865
92-0	0.70901	0.47784	0.37733
92-1	0.70796	0.47601	0.37544
92-2	0.70690	0.47418	0.37355
92-3	0.70585	0.47234	0.37166
92-4	0.70480	0.47051	0.36978
92-5	0.70375	0.46867	0.36789
92-6	0.70270	0.46684	0.36600
92-7	0.70165	0.46501	0.36411
92-8	0.70059	0.46317	0.36222
92-9	0.69954	0.46134	0.36033
92-10	0.69849	0.45951	0.35845
92-11	0.69744	0.45767	0.35656
93-0	0.68407	0.45344	0.35730
93-1	0.68294	0.45156	0.35542
93-2	0.68181	0.44969	0.35354
93-3	0.68068	0.44782	0.35167
93-4	0.67955	0.44594	0.34979
93-5	0.67842	0.44407	0.34792
93-6	0.67729	0.44220	0.34604
93-7	0.67617	0.44032	0.34417
93-8	0.67504	0.43845	0.34229
93-9	0.67391	0.43658	0.34041
93-10	0.67278	0.43470	0.33854
93-11	0.67165	0.43283	0.33666
94-0	0.65767	0.42913	0.33757
94-1	0.65646	0.42721	0.33571
94-2	0.65525	0.42530	0.33385
94-3	0.65404	0.42339	0.33198
94-4	0.65283	0.42147	0.33012

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Age	5-Year	10-Year	15-Year
94-5	0.65162	0.41956	0.32826
94-6	0.65041	0.41765	0.32640
94-7	0.64920	0.41573	0.32453
94-8	0.64799	0.41382	0.32267
94-9	0.64678	0.41191	0.32081
94-10	0.64557	0.40999	0.31894
94-11	0.64436	0.40808	0.31708
95-0	0.63055	0.40543	0.31852
95-1	0.62924	0.40347	0.31667
95-2	0.62793	0.40152	0.31482
95-3	0.62662	0.39956	0.31296
95-4	0.62531	0.39760	0.31111
95-5	0.62401	0.39565	0.30926
95-6	0.62270	0.39369	0.30741
95-7	0.62139	0.39173	0.30555
95-8	0.62008	0.38978	0.30370
95-9	0.61877	0.38782	0.30185
95-10	0.61746	0.38586	0.29999
95-11	0.61615	0.38391	0.29814
96-0	0.60326	0.38267	0.30036
96-1	0.60184	0.38067	0.29853
96-2	0.60043	0.37868	0.29669
96-3	0.59902	0.37669	0.29485
96-4	0.59761	0.37469	0.29301
96-5	0.59619	0.37270	0.29117
96-6	0.59478	0.37071	0.28934
96-7	0.59337	0.36871	0.28750
96-8	0.59196	0.36672	0.28566
96-9	0.59054	0.36473	0.28382
96-10	0.58913	0.36273	0.28198
96-11	0.58772	0.36074	0.28015
97-0	0.57522	0.36039	0.28270
97-1	0.57370	0.35836	0.28088
97-2	0.57217	0.35633	0.27905
97-3	0.57064	0.35431	0.27723
97-4	0.56912	0.35228	0.27541
97-5	0.56759	0.35025	0.27358
97-6	0.56607	0.34823	0.27176
97-7	0.56454	0.34620	0.26994
97-8	0.56302	0.34417	0.26812
97-9	0.56149	0.34214	0.26629
97-10	0.55996	0.34012	0.26447
97-11	0.55844	0.33809	0.26265
98-0	0.54632	0.33847	0.26540
98-1	0.54467	0.33641	0.26359
98-2	0.54303	0.33436	0.26179
98-3	0.54139	0.33230	0.25998
98-4	0.53974	0.33025	0.25818
98-5	0.53810	0.32820	0.25637
98-6	0.53645	0.32614	0.25457
98-7	0.53481	0.32409	0.25276
98-8	0.53317	0.32203	0.25096
98-9	0.53152	0.31998	0.24915
98-10	0.52988	0.31793	0.24735
98-11	0.52823	0.31587	0.24554
99-0	0.51651	0.31683	0.24838
99-1	0.51476	0.31477	0.24661
99-2	0.51301	0.31271	0.24483
99-3	0.51126	0.31066	0.24306
99-4	0.50951	0.30860	0.24129
99-5	0.50776	0.30654	0.23951
99-6	0.50601	0.30448	0.23774
99-7	0.50426	0.30242	0.23596
99-8	0.50251	0.30036	0.23419

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Age	5-Year	10-Year	15-Year
99-9	0.50077	0.29830	0.23242
99-10	0.49902	0.29624	0.23064
99-11	0.49727	0.29418	0.22887
100-0	0.48592	0.29548	0.23164

Exhibit D. Joint and 50% Contingent Factors with Pop-Up

Table 1. Ages 45-54

(Basis: 50/50 Blend 1983GAM, M(-13, F(No adj))
Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	45	46	47	48	49	50	51	52	53	54
15	0.9552	0.9520	0.9485	0.9448	0.9409	0.9368	0.9324	0.9278	0.9228	0.9176
16	0.9555	0.9523	0.9488	0.9451	0.9412	0.9371	0.9327	0.9281	0.9232	0.9179
17	0.9559	0.9526	0.9491	0.9454	0.9415	0.9374	0.9331	0.9284	0.9235	0.9183
18	0.9562	0.9529	0.9495	0.9458	0.9419	0.9378	0.9334	0.9288	0.9239	0.9187
19	0.9565	0.9533	0.9498	0.9462	0.9423	0.9382	0.9338	0.9292	0.9243	0.9191
20	0.9569	0.9537	0.9502	0.9466	0.9427	0.9386	0.9342	0.9296	0.9247	0.9195
21	0.9573	0.9541	0.9506	0.9470	0.9431	0.9390	0.9347	0.9301	0.9252	0.9200
22	0.9577	0.9545	0.9510	0.9474	0.9436	0.9395	0.9352	0.9306	0.9257	0.9205
23	0.9581	0.9549	0.9515	0.9479	0.9440	0.9400	0.9356	0.9311	0.9262	0.9210
24	0.9586	0.9554	0.9520	0.9484	0.9445	0.9405	0.9362	0.9316	0.9267	0.9216
25	0.9591	0.9559	0.9525	0.9489	0.9451	0.9410	0.9367	0.9321	0.9273	0.9221
26	0.9596	0.9564	0.9530	0.9494	0.9456	0.9416	0.9373	0.9327	0.9279	0.9227
27	0.9601	0.9569	0.9535	0.9500	0.9462	0.9422	0.9379	0.9334	0.9285	0.9234
28	0.9606	0.9575	0.9541	0.9506	0.9468	0.9428	0.9385	0.9340	0.9292	0.9241
29	0.9612	0.9580	0.9547	0.9512	0.9474	0.9434	0.9392	0.9347	0.9299	0.9248
30	0.9618	0.9586	0.9553	0.9518	0.9481	0.9441	0.9399	0.9354	0.9306	0.9255
31	0.9624	0.9593	0.9560	0.9525	0.9488	0.9448	0.9406	0.9362	0.9314	0.9263
32	0.9630	0.9599	0.9567	0.9532	0.9495	0.9456	0.9414	0.9370	0.9322	0.9272
33	0.9636	0.9606	0.9574	0.9539	0.9503	0.9464	0.9422	0.9378	0.9331	0.9280
34	0.9643	0.9613	0.9581	0.9547	0.9510	0.9472	0.9430	0.9386	0.9339	0.9289
35	0.9650	0.9620	0.9588	0.9554	0.9518	0.9480	0.9439	0.9395	0.9349	0.9299
36	0.9657	0.9627	0.9596	0.9563	0.9527	0.9489	0.9448	0.9405	0.9358	0.9309
37	0.9664	0.9635	0.9604	0.9571	0.9535	0.9498	0.9457	0.9414	0.9368	0.9319
38	0.9672	0.9643	0.9612	0.9579	0.9544	0.9507	0.9467	0.9424	0.9379	0.9330
39	0.9679	0.9651	0.9620	0.9588	0.9553	0.9516	0.9477	0.9435	0.9390	0.9341
40	0.9687	0.9659	0.9629	0.9597	0.9563	0.9526	0.9487	0.9445	0.9401	0.9353
41	0.9695	0.9667	0.9638	0.9606	0.9572	0.9536	0.9498	0.9456	0.9412	0.9365
42	0.9702	0.9675	0.9647	0.9616	0.9582	0.9547	0.9509	0.9468	0.9424	0.9377
43	0.9710	0.9684	0.9656	0.9625	0.9592	0.9557	0.9520	0.9479	0.9436	0.9390
44	0.9718	0.9693	0.9665	0.9635	0.9603	0.9568	0.9531	0.9491	0.9449	0.9403
45	0.9727	0.9701	0.9674	0.9644	0.9613	0.9579	0.9543	0.9503	0.9461	0.9416
46	0.9735	0.9710	0.9683	0.9654	0.9623	0.9590	0.9554	0.9516	0.9474	0.9430
47	0.9743	0.9719	0.9692	0.9664	0.9634	0.9601	0.9566	0.9528	0.9488	0.9444
48	0.9751	0.9727	0.9702	0.9674	0.9645	0.9613	0.9578	0.9541	0.9501	0.9458
49	0.9759	0.9736	0.9711	0.9684	0.9655	0.9624	0.9590	0.9554	0.9515	0.9472
50	0.9767	0.9745	0.9720	0.9694	0.9666	0.9636	0.9603	0.9567	0.9529	0.9487
51	0.9775	0.9753	0.9730	0.9704	0.9677	0.9647	0.9615	0.9580	0.9543	0.9502
52	0.9783	0.9762	0.9739	0.9714	0.9688	0.9659	0.9627	0.9593	0.9557	0.9517
53	0.9791	0.9770	0.9748	0.9724	0.9698	0.9670	0.9640	0.9607	0.9571	0.9532
54	0.9799	0.9779	0.9757	0.9734	0.9709	0.9682	0.9652	0.9620	0.9585	0.9547
55	0.9806	0.9787	0.9766	0.9744	0.9719	0.9693	0.9664	0.9633	0.9599	0.9562

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Notices of Emergency Rulemaking

Age of Joint Annuitant	45	46	47	48	49	50	51	52	53	54
56	0.9814	0.9795	0.9775	0.9753	0.9730	0.9704	0.9676	0.9646	0.9613	0.9577
57	0.9821	0.9803	0.9784	0.9763	0.9740	0.9715	0.9689	0.9659	0.9627	0.9593
58	0.9828	0.9811	0.9792	0.9772	0.9750	0.9726	0.9701	0.9672	0.9641	0.9608
59	0.9835	0.9819	0.9801	0.9781	0.9760	0.9737	0.9712	0.9685	0.9655	0.9623
60	0.9842	0.9826	0.9809	0.9790	0.9770	0.9748	0.9724	0.9698	0.9669	0.9637
61	0.9849	0.9834	0.9817	0.9799	0.9780	0.9758	0.9735	0.9710	0.9682	0.9652
62	0.9855	0.9841	0.9825	0.9808	0.9789	0.9769	0.9746	0.9722	0.9695	0.9666
63	0.9862	0.9848	0.9832	0.9816	0.9798	0.9779	0.9757	0.9734	0.9708	0.9680
64	0.9868	0.9854	0.9840	0.9824	0.9807	0.9788	0.9768	0.9746	0.9721	0.9694
65	0.9874	0.9861	0.9847	0.9832	0.9816	0.9798	0.9778	0.9757	0.9733	0.9708
66	0.9879	0.9867	0.9854	0.9840	0.9824	0.9807	0.9788	0.9768	0.9745	0.9721
67	0.9885	0.9873	0.9861	0.9847	0.9832	0.9816	0.9798	0.9779	0.9757	0.9734
68	0.9890	0.9879	0.9867	0.9854	0.9840	0.9824	0.9807	0.9789	0.9768	0.9746
69	0.9896	0.9885	0.9873	0.9861	0.9847	0.9833	0.9816	0.9799	0.9779	0.9758
70	0.9901	0.9890	0.9879	0.9868	0.9855	0.9841	0.9825	0.9808	0.9790	0.9770
71	0.9905	0.9896	0.9885	0.9874	0.9862	0.9848	0.9834	0.9818	0.9800	0.9781
72	0.9910	0.9901	0.9891	0.9880	0.9868	0.9856	0.9842	0.9827	0.9810	0.9792
73	0.9915	0.9906	0.9896	0.9886	0.9875	0.9863	0.9850	0.9835	0.9820	0.9802
74	0.9919	0.9910	0.9901	0.9892	0.9881	0.9870	0.9857	0.9844	0.9829	0.9812
75	0.9923	0.9915	0.9906	0.9897	0.9887	0.9876	0.9864	0.9852	0.9837	0.9822
76	0.9927	0.9919	0.9911	0.9902	0.9893	0.9882	0.9871	0.9859	0.9846	0.9831
77	0.9931	0.9923	0.9916	0.9907	0.9898	0.9888	0.9878	0.9866	0.9854	0.9840
78	0.9934	0.9927	0.9920	0.9912	0.9903	0.9894	0.9884	0.9873	0.9861	0.9848
79	0.9938	0.9931	0.9924	0.9917	0.9908	0.9900	0.9890	0.9880	0.9869	0.9856
80	0.9941	0.9935	0.9928	0.9921	0.9913	0.9905	0.9896	0.9886	0.9876	0.9864
81	0.9944	0.9938	0.9932	0.9925	0.9918	0.9910	0.9902	0.9892	0.9882	0.9871
82	0.9947	0.9942	0.9935	0.9929	0.9922	0.9915	0.9907	0.9898	0.9889	0.9878
83	0.9950	0.9945	0.9939	0.9933	0.9926	0.9919	0.9912	0.9904	0.9895	0.9885
84	0.9953	0.9948	0.9942	0.9937	0.9930	0.9924	0.9917	0.9909	0.9901	0.9891

Exhibit D. Joint and 50% Contingent Factors with Pop-Up

Table 2. Ages 55-64

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	55	56	57	58	59	60	61	62	63	64
25	0.9166	0.9108	0.9045	0.8978	0.8907	0.8831	0.8751	0.8665	0.8575	0.8479
26	0.9173	0.9114	0.9052	0.8985	0.8914	0.8838	0.8758	0.8672	0.8582	0.8486
27	0.9179	0.9121	0.9058	0.8992	0.8921	0.8845	0.8765	0.8679	0.8589	0.8493
28	0.9186	0.9128	0.9066	0.8999	0.8928	0.8853	0.8772	0.8687	0.8597	0.8501
29	0.9193	0.9135	0.9073	0.9007	0.8936	0.8861	0.8781	0.8695	0.8605	0.8510
30	0.9201	0.9143	0.9081	0.9015	0.8944	0.8869	0.8789	0.8704	0.8614	0.8518
31	0.9209	0.9151	0.9090	0.9024	0.8953	0.8878	0.8798	0.8713	0.8623	0.8528
32	0.9218	0.9160	0.9098	0.9033	0.8962	0.8888	0.8808	0.8723	0.8633	0.8538
33	0.9227	0.9169	0.9108	0.9042	0.8972	0.8897	0.8818	0.8733	0.8643	0.8548
34	0.9236	0.9179	0.9118	0.9052	0.8982	0.8908	0.8829	0.8744	0.8654	0.8560
35	0.9246	0.9189	0.9128	0.9063	0.8993	0.8919	0.8840	0.8755	0.8666	0.8571
36	0.9256	0.9199	0.9139	0.9074	0.9005	0.8930	0.8852	0.8767	0.8678	0.8584
37	0.9267	0.9210	0.9150	0.9085	0.9016	0.8943	0.8864	0.8780	0.8691	0.8597
38	0.9278	0.9222	0.9162	0.9098	0.9029	0.8955	0.8877	0.8793	0.8705	0.8611
39	0.9289	0.9234	0.9174	0.9110	0.9042	0.8969	0.8891	0.8807	0.8719	0.8625
40	0.9301	0.9246	0.9187	0.9123	0.9055	0.8982	0.8905	0.8822	0.8734	0.8640
41	0.9314	0.9259	0.9200	0.9137	0.9069	0.8997	0.8920	0.8837	0.8749	0.8656
42	0.9326	0.9272	0.9214	0.9151	0.9084	0.9012	0.8935	0.8853	0.8766	0.8673
43	0.9340	0.9286	0.9228	0.9166	0.9099	0.9028	0.8951	0.8870	0.8783	0.8690

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Notices of Emergency Rulemaking

Age of Joint Annuitant	55	56	57	58	59	60	61	62	63	64
44	0.9353	0.9300	0.9243	0.9181	0.9115	0.9044	0.8968	0.8887	0.8801	0.8709
45	0.9367	0.9315	0.9258	0.9197	0.9131	0.9061	0.8986	0.8905	0.8819	0.8728
46	0.9382	0.9330	0.9274	0.9213	0.9148	0.9079	0.9004	0.8924	0.8838	0.8748
47	0.9396	0.9345	0.9290	0.9230	0.9166	0.9097	0.9023	0.8943	0.8858	0.8768
48	0.9411	0.9361	0.9306	0.9247	0.9184	0.9115	0.9042	0.8963	0.8879	0.8790
49	0.9426	0.9377	0.9323	0.9265	0.9202	0.9135	0.9062	0.8984	0.8901	0.8812
50	0.9442	0.9393	0.9340	0.9283	0.9221	0.9154	0.9083	0.9006	0.8923	0.8835
51	0.9458	0.9410	0.9358	0.9301	0.9240	0.9175	0.9104	0.9028	0.8946	0.8859
52	0.9474	0.9427	0.9376	0.9320	0.9260	0.9195	0.9125	0.9050	0.8969	0.8883
53	0.9490	0.9444	0.9394	0.9339	0.9280	0.9217	0.9148	0.9073	0.8994	0.8908
54	0.9506	0.9461	0.9412	0.9359	0.9301	0.9238	0.9170	0.9097	0.9019	0.8934
55	0.9522	0.9478	0.9430	0.9378	0.9322	0.9260	0.9193	0.9121	0.9044	0.8961
56	0.9538	0.9496	0.9449	0.9398	0.9342	0.9282	0.9217	0.9146	0.9070	0.8988
57	0.9555	0.9513	0.9467	0.9418	0.9364	0.9305	0.9240	0.9171	0.9096	0.9016
58	0.9571	0.9530	0.9486	0.9438	0.9385	0.9327	0.9264	0.9196	0.9123	0.9044
59	0.9587	0.9548	0.9505	0.9458	0.9406	0.9350	0.9289	0.9222	0.9150	0.9073
60	0.9603	0.9565	0.9523	0.9477	0.9427	0.9373	0.9313	0.9248	0.9177	0.9101
61	0.9619	0.9582	0.9542	0.9497	0.9449	0.9395	0.9337	0.9274	0.9205	0.9131
62	0.9634	0.9599	0.9560	0.9517	0.9470	0.9418	0.9361	0.9300	0.9232	0.9160
63	0.9649	0.9615	0.9578	0.9536	0.9491	0.9440	0.9385	0.9325	0.9260	0.9189
64	0.9664	0.9632	0.9595	0.9555	0.9511	0.9463	0.9409	0.9351	0.9288	0.9219
65	0.9679	0.9648	0.9613	0.9574	0.9532	0.9485	0.9433	0.9377	0.9315	0.9248
66	0.9693	0.9663	0.9630	0.9593	0.9552	0.9506	0.9457	0.9402	0.9342	0.9277
67	0.9707	0.9678	0.9646	0.9611	0.9571	0.9528	0.9480	0.9427	0.9369	0.9306
68	0.9721	0.9693	0.9663	0.9629	0.9591	0.9549	0.9502	0.9451	0.9395	0.9334
69	0.9734	0.9708	0.9678	0.9646	0.9609	0.9569	0.9525	0.9475	0.9421	0.9362
70	0.9747	0.9722	0.9694	0.9663	0.9628	0.9589	0.9546	0.9499	0.9447	0.9390
71	0.9759	0.9735	0.9709	0.9679	0.9646	0.9609	0.9568	0.9522	0.9472	0.9417
72	0.9771	0.9749	0.9723	0.9695	0.9663	0.9628	0.9588	0.9545	0.9497	0.9444
73	0.9783	0.9761	0.9737	0.9710	0.9680	0.9646	0.9608	0.9567	0.9520	0.9470
74	0.9794	0.9773	0.9750	0.9725	0.9696	0.9664	0.9628	0.9588	0.9544	0.9495
75	0.9804	0.9785	0.9763	0.9739	0.9711	0.9681	0.9647	0.9608	0.9566	0.9519
76	0.9815	0.9796	0.9776	0.9752	0.9726	0.9697	0.9665	0.9628	0.9588	0.9543
77	0.9824	0.9807	0.9787	0.9765	0.9741	0.9713	0.9682	0.9647	0.9609	0.9566
78	0.9834	0.9817	0.9799	0.9778	0.9755	0.9728	0.9699	0.9666	0.9629	0.9588
79	0.9842	0.9827	0.9810	0.9790	0.9768	0.9743	0.9715	0.9684	0.9649	0.9610
80	0.9851	0.9836	0.9820	0.9801	0.9780	0.9757	0.9730	0.9701	0.9667	0.9630
81	0.9859	0.9845	0.9830	0.9812	0.9793	0.9770	0.9745	0.9717	0.9685	0.9650
82	0.9867	0.9854	0.9839	0.9823	0.9804	0.9783	0.9759	0.9732	0.9703	0.9669
83	0.9874	0.9862	0.9848	0.9833	0.9815	0.9795	0.9773	0.9747	0.9719	0.9687
84	0.9881	0.9870	0.9857	0.9842	0.9826	0.9807	0.9786	0.9762	0.9735	0.9705
85	0.9888	0.9877	0.9865	0.9851	0.9836	0.9818	0.9798	0.9776	0.9750	0.9722
86	0.9894	0.9884	0.9873	0.9860	0.9845	0.9829	0.9810	0.9789	0.9765	0.9738
87	0.9901	0.9891	0.9880	0.9868	0.9855	0.9839	0.9822	0.9802	0.9779	0.9754
88	0.9906	0.9898	0.9888	0.9876	0.9864	0.9849	0.9832	0.9814	0.9792	0.9769
89	0.9912	0.9904	0.9895	0.9884	0.9872	0.9858	0.9843	0.9825	0.9805	0.9783
90	0.9917	0.9910	0.9901	0.9891	0.9880	0.9867	0.9853	0.9836	0.9818	0.9797
91	0.9923	0.9916	0.9907	0.9898	0.9888	0.9876	0.9862	0.9847	0.9830	0.9810
92	0.9928	0.9921	0.9913	0.9905	0.9895	0.9884	0.9872	0.9857	0.9841	0.9822
93	0.9932	0.9926	0.9919	0.9911	0.9902	0.9892	0.9880	0.9867	0.9852	0.9834
94	0.9937	0.9931	0.9925	0.9917	0.9909	0.9900	0.9889	0.9876	0.9862	0.9846

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Exhibit D: Joint and 50% Contingent Factors with Pop-Up

Table 3: Ages 65-74

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))
Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	65	66	67	68	69	70	71	72	73	74
35	0.8471	0.8366	0.8255	0.8140	0.8019	0.7892	0.7760	0.7623	0.7481	0.7333
36	0.8484	0.8379	0.8268	0.8153	0.8032	0.7906	0.7774	0.7637	0.7494	0.7346
37	0.8497	0.8392	0.8282	0.8167	0.8046	0.7920	0.7788	0.7651	0.7509	0.7361
38	0.8511	0.8407	0.8296	0.8181	0.8061	0.7935	0.7803	0.7666	0.7524	0.7376
39	0.8526	0.8422	0.8312	0.8197	0.8076	0.7950	0.7819	0.7682	0.7540	0.7392
40	0.8541	0.8437	0.8328	0.8213	0.8093	0.7967	0.7836	0.7699	0.7557	0.7409
41	0.8558	0.8454	0.8345	0.8230	0.8110	0.7985	0.7854	0.7717	0.7575	0.7427
42	0.8575	0.8471	0.8362	0.8248	0.8128	0.8003	0.7872	0.7736	0.7594	0.7447
43	0.8593	0.8489	0.8381	0.8267	0.8147	0.8022	0.7892	0.7756	0.7614	0.7467
44	0.8611	0.8508	0.8400	0.8287	0.8167	0.8043	0.7913	0.7777	0.7635	0.7488
45	0.8631	0.8528	0.8421	0.8307	0.8189	0.8064	0.7934	0.7799	0.7657	0.7510
46	0.8651	0.8549	0.8442	0.8329	0.8211	0.8087	0.7957	0.7822	0.7681	0.7534
47	0.8672	0.8571	0.8464	0.8352	0.8234	0.8110	0.7981	0.7846	0.7705	0.7559
48	0.8694	0.8594	0.8487	0.8376	0.8258	0.8135	0.8006	0.7872	0.7731	0.7585
49	0.8717	0.8617	0.8512	0.8400	0.8283	0.8161	0.8033	0.7898	0.7758	0.7613
50	0.8741	0.8642	0.8537	0.8426	0.8310	0.8188	0.8060	0.7927	0.7787	0.7641
51	0.8766	0.8667	0.8563	0.8453	0.8338	0.8216	0.8089	0.7956	0.7817	0.7672
52	0.8791	0.8693	0.8590	0.8481	0.8366	0.8246	0.8119	0.7987	0.7848	0.7703
53	0.8817	0.8721	0.8618	0.8510	0.8396	0.8276	0.8151	0.8019	0.7881	0.7737
54	0.8844	0.8749	0.8647	0.8540	0.8427	0.8308	0.8183	0.8052	0.7915	0.7772
55	0.8872	0.8778	0.8677	0.8571	0.8459	0.8341	0.8217	0.8087	0.7951	0.7808
56	0.8901	0.8807	0.8708	0.8603	0.8492	0.8375	0.8252	0.8123	0.7988	0.7846
57	0.8930	0.8837	0.8740	0.8636	0.8526	0.8411	0.8289	0.8161	0.8026	0.7885
58	0.8959	0.8868	0.8772	0.8670	0.8561	0.8447	0.8326	0.8199	0.8066	0.7926
59	0.8989	0.8900	0.8805	0.8704	0.8597	0.8484	0.8365	0.8239	0.8107	0.7969
60	0.9020	0.8932	0.8839	0.8739	0.8634	0.8523	0.8405	0.8281	0.8150	0.8012
61	0.9050	0.8965	0.8873	0.8775	0.8671	0.8562	0.8445	0.8323	0.8193	0.8057
62	0.9081	0.8997	0.8907	0.8811	0.8710	0.8601	0.8487	0.8366	0.8238	0.8104
63	0.9113	0.9030	0.8942	0.8848	0.8748	0.8642	0.8529	0.8410	0.8284	0.8151
64	0.9144	0.9064	0.8977	0.8885	0.8787	0.8683	0.8572	0.8455	0.8330	0.8200
65	0.9175	0.9097	0.9013	0.8923	0.8826	0.8724	0.8616	0.8500	0.8378	0.8249
66	0.9206	0.9130	0.9048	0.8960	0.8866	0.8766	0.8659	0.8546	0.8426	0.8299
67	0.9237	0.9163	0.9083	0.8997	0.8906	0.8808	0.8703	0.8592	0.8475	0.8350
68	0.9268	0.9196	0.9118	0.9035	0.8945	0.8850	0.8748	0.8639	0.8523	0.8401
69	0.9298	0.9228	0.9153	0.9072	0.8985	0.8892	0.8792	0.8686	0.8573	0.8453
70	0.9328	0.9260	0.9187	0.9108	0.9024	0.8933	0.8836	0.8733	0.8622	0.8505
71	0.9357	0.9292	0.9221	0.9145	0.9063	0.8975	0.8880	0.8779	0.8672	0.8557
72	0.9386	0.9323	0.9255	0.9181	0.9101	0.9016	0.8924	0.8826	0.8721	0.8609
73	0.9414	0.9353	0.9287	0.9216	0.9139	0.9056	0.8968	0.8872	0.8770	0.8660
74	0.9441	0.9383	0.9320	0.9251	0.9177	0.9096	0.9010	0.8918	0.8818	0.8712
75	0.9468	0.9412	0.9351	0.9285	0.9213	0.9136	0.9052	0.8963	0.8866	0.8763
76	0.9494	0.9440	0.9382	0.9318	0.9249	0.9174	0.9094	0.9007	0.8913	0.8813
77	0.9519	0.9468	0.9411	0.9350	0.9284	0.9212	0.9134	0.9050	0.8960	0.8863
78	0.9543	0.9494	0.9440	0.9381	0.9318	0.9249	0.9174	0.9093	0.9005	0.8911
79	0.9567	0.9520	0.9468	0.9412	0.9351	0.9284	0.9212	0.9134	0.9050	0.8959
80	0.9589	0.9544	0.9495	0.9441	0.9383	0.9319	0.9250	0.9175	0.9093	0.9006
81	0.9611	0.9568	0.9521	0.9470	0.9414	0.9353	0.9286	0.9214	0.9136	0.9051
82	0.9632	0.9591	0.9546	0.9497	0.9444	0.9385	0.9322	0.9253	0.9177	0.9096
83	0.9652	0.9613	0.9570	0.9524	0.9473	0.9417	0.9356	0.9290	0.9218	0.9140
84	0.9672	0.9635	0.9594	0.9549	0.9501	0.9448	0.9390	0.9326	0.9257	0.9182
85	0.9690	0.9655	0.9617	0.9574	0.9528	0.9477	0.9422	0.9362	0.9296	0.9224

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Age of Joint Annuitant	65	66	67	68	69	70	71	72	73	74
86	0.9708	0.9675	0.9638	0.9598	0.9554	0.9506	0.9454	0.9396	0.9333	0.9264
87	0.9725	0.9694	0.9659	0.9621	0.9580	0.9534	0.9484	0.9430	0.9370	0.9304
88	0.9742	0.9712	0.9680	0.9644	0.9604	0.9561	0.9514	0.9462	0.9405	0.9342
89	0.9758	0.9730	0.9699	0.9665	0.9628	0.9587	0.9542	0.9493	0.9439	0.9380
90	0.9773	0.9747	0.9718	0.9686	0.9651	0.9612	0.9570	0.9524	0.9472	0.9416
91	0.9788	0.9763	0.9736	0.9706	0.9673	0.9636	0.9597	0.9553	0.9504	0.9451
92	0.9802	0.9779	0.9753	0.9725	0.9694	0.9660	0.9622	0.9581	0.9535	0.9485
93	0.9815	0.9793	0.9769	0.9743	0.9714	0.9682	0.9647	0.9608	0.9565	0.9518
94	0.9828	0.9808	0.9785	0.9761	0.9733	0.9704	0.9671	0.9634	0.9594	0.9550
95	0.9840	0.9821	0.9800	0.9777	0.9752	0.9724	0.9693	0.9659	0.9622	0.9580
96	0.9852	0.9834	0.9815	0.9793	0.9770	0.9744	0.9715	0.9684	0.9649	0.9610
97	0.9863	0.9847	0.9829	0.9809	0.9787	0.9763	0.9737	0.9707	0.9674	0.9638
98	0.9874	0.9859	0.9842	0.9824	0.9804	0.9782	0.9757	0.9730	0.9700	0.9666
99	0.9884	0.9871	0.9855	0.9839	0.9820	0.9800	0.9777	0.9752	0.9724	0.9693
100	0.9895	0.9882	0.9868	0.9853	0.9836	0.9817	0.9797	0.9774	0.9748	0.9720
101	0.9905	0.9893	0.9881	0.9867	0.9851	0.9834	0.9816	0.9795	0.9772	0.9746
102	0.9915	0.9904	0.9893	0.9880	0.9866	0.9851	0.9834	0.9816	0.9795	0.9772
103	0.9924	0.9915	0.9905	0.9894	0.9882	0.9868	0.9853	0.9836	0.9818	0.9797
104	0.9934	0.9926	0.9917	0.9907	0.9896	0.9885	0.9872	0.9857	0.9841	0.9823

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Exhibit D: Joint and 50% Contingent Factors with Pop-Up

Table 4: Ages 75-84

(Basis: 50/50 Blend 1983GAM, M(-), F(No ad))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	75	76	77	78	79	80	81	82	83	84
45	0.7358	0.7202	0.7041	0.6877	0.6711	0.6542	0.6372	0.6201	0.6029	0.5856
46	0.7382	0.7225	0.7065	0.6901	0.6735	0.6566	0.6396	0.6225	0.6053	0.5880
47	0.7407	0.7251	0.7090	0.6926	0.6760	0.6592	0.6422	0.6251	0.6078	0.5905
48	0.7434	0.7277	0.7117	0.6953	0.6787	0.6619	0.6449	0.6277	0.6105	0.5931
49	0.7461	0.7305	0.7145	0.6982	0.6815	0.6647	0.6477	0.6306	0.6133	0.5959
50	0.7490	0.7335	0.7175	0.7011	0.6845	0.6677	0.6507	0.6336	0.6163	0.5989
51	0.7521	0.7366	0.7206	0.7043	0.6877	0.6709	0.6539	0.6367	0.6195	0.6021
52	0.7553	0.7398	0.7239	0.7076	0.6910	0.6742	0.6572	0.6401	0.6228	0.6054
53	0.7587	0.7433	0.7274	0.7111	0.6945	0.6777	0.6608	0.6436	0.6263	0.6089
54	0.7623	0.7468	0.7310	0.7148	0.6982	0.6815	0.6645	0.6474	0.6301	0.6126
55	0.7660	0.7506	0.7348	0.7186	0.7021	0.6854	0.6684	0.6513	0.6340	0.616
56	0.7698	0.7545	0.7388	0.7227	0.7062	0.6895	0.6726	0.6555	0.6382	0.6208
57	0.7739	0.7586	0.7430	0.7269	0.7105	0.6938	0.6769	0.6599	0.6426	0.6252
58	0.7780	0.7629	0.7473	0.7313	0.7150	0.6984	0.6815	0.6645	0.6472	0.6298
59	0.7824	0.7674	0.7519	0.7359	0.7197	0.7031	0.6863	0.6693	0.6521	0.6347
60	0.7869	0.7720	0.7566	0.7407	0.7246	0.7081	0.6913	0.6744	0.6572	0.6398
61	0.7915	0.7767	0.7614	0.7457	0.7296	0.7132	0.6966	0.6797	0.6625	0.6452
62	0.7963	0.7816	0.7665	0.7509	0.7349	0.7186	0.7020	0.6852	0.6681	0.6508
63	0.8012	0.7867	0.7717	0.7562	0.7403	0.7241	0.7076	0.6909	0.6739	0.6567
64	0.8062	0.7919	0.7770	0.7617	0.7459	0.7299	0.7135	0.6968	0.6799	0.6628
65	0.8113	0.7972	0.7825	0.7673	0.7517	0.7358	0.7195	0.7030	0.6862	0.6691
66	0.8165	0.8026	0.7881	0.7731	0.7576	0.7418	0.7257	0.7093	0.6926	0.6756
67	0.8218	0.8081	0.7937	0.7789	0.7637	0.7480	0.7321	0.7158	0.6992	0.6824
68	0.8272	0.8136	0.7995	0.7849	0.7699	0.7544	0.7386	0.7225	0.7061	0.6893
69	0.8326	0.8193	0.8054	0.7910	0.7761	0.7609	0.7453	0.7293	0.7131	0.6965
70	0.8380	0.8250	0.8113	0.7972	0.7825	0.7675	0.7521	0.7363	0.7202	0.7038
71	0.8435	0.8307	0.8173	0.8034	0.7890	0.7742	0.7590	0.7434	0.7276	0.7113
72	0.8490	0.8364	0.8233	0.8097	0.7955	0.7810	0.7660	0.7507	0.7350	0.7190
73	0.8544	0.8422	0.8293	0.8160	0.8021	0.7878	0.7731	0.7580	0.7426	0.7267
74	0.8599	0.8479	0.8354	0.8223	0.8087	0.7947	0.7802	0.7654	0.7502	0.7346
75	0.8653	0.8536	0.8414	0.8286	0.8153	0.8015	0.7874	0.7728	0.7579	0.7425
76	0.8706	0.8593	0.8473	0.8348	0.8218	0.8084	0.7945	0.7803	0.7656	0.7505
77	0.8759	0.8649	0.8532	0.8410	0.8284	0.8152	0.8017	0.7877	0.7733	0.7585
78	0.8811	0.8704	0.8590	0.8472	0.8348	0.8220	0.8088	0.7951	0.7810	0.7665
79	0.8862	0.8758	0.8648	0.8533	0.8412	0.8287	0.8158	0.8025	0.7887	0.7745
80	0.8911	0.8811	0.8704	0.8593	0.8476	0.8354	0.8228	0.8098	0.7963	0.7825
81	0.8960	0.8863	0.8760	0.8652	0.8538	0.8420	0.8297	0.8170	0.8039	0.7904
82	0.9008	0.8914	0.8815	0.8710	0.8600	0.8485	0.8366	0.8242	0.8115	0.7983
83	0.9055	0.8965	0.8868	0.8767	0.8660	0.8549	0.8433	0.8314	0.8189	0.8061
84	0.9101	0.9014	0.8921	0.8823	0.8720	0.8612	0.8500	0.8384	0.8264	0.8139
85	0.9146	0.9062	0.8973	0.8878	0.8779	0.8675	0.8567	0.8454	0.8337	0.8216
86	0.9190	0.9109	0.9024	0.8933	0.8837	0.8737	0.8632	0.8523	0.8411	0.8293
87	0.9233	0.9156	0.9073	0.8986	0.8894	0.8798	0.8697	0.8592	0.8483	0.8370
88	0.9274	0.9201	0.9122	0.9038	0.8950	0.8857	0.8760	0.8660	0.8555	0.8445
89	0.9315	0.9245	0.9170	0.9090	0.9005	0.8916	0.8823	0.8726	0.8625	0.8520
90	0.9354	0.9288	0.9216	0.9140	0.9059	0.8974	0.8885	0.8792	0.8695	0.8594
91	0.9393	0.9329	0.9261	0.9188	0.9111	0.9030	0.8945	0.8856	0.8763	0.8666
92	0.9430	0.9370	0.9305	0.9236	0.9163	0.9085	0.9004	0.8919	0.8831	0.8738
93	0.9466	0.9409	0.9348	0.9282	0.9213	0.9139	0.9062	0.8981	0.8897	0.8809
94	0.9501	0.9447	0.9389	0.9327	0.9261	0.9192	0.9118	0.9042	0.8961	0.8878
95	0.9534	0.9484	0.9429	0.9371	0.9308	0.9243	0.9173	0.9101	0.9025	0.8945
96	0.9566	0.9519	0.9468	0.9413	0.9354	0.9292	0.9227	0.9158	0.9086	0.9011
97	0.9598	0.9554	0.9506	0.9454	0.9399	0.9341	0.9279	0.9215	0.9147	0.9076
98	0.9629	0.9588	0.9543	0.9495	0.9443	0.9389	0.9331	0.9271	0.9207	0.9141
99	0.9659	0.9621	0.9579	0.9535	0.9487	0.9436	0.9382	0.9326	0.9267	0.9205

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100	0.9688	0.9653	0.9615	0.9574	0.9530	0.9483	0.9433	0.9381	0.9326	0.9268
101	0.9717	0.9685	0.9650	0.9613	0.9572	0.9529	0.9483	0.9435	0.9384	0.9331
102	0.9746	0.9717	0.9685	0.9651	0.9614	0.9575	0.9533	0.9489	0.9443	0.9395
103	0.9774	0.9748	0.9720	0.9689	0.9656	0.9621	0.9583	0.9544	0.9502	0.9459
104	0.9802	0.9780	0.9755	0.9728	0.9699	0.9667	0.9634	0.9599	0.9562	0.9524
105	0.9831	0.9811	0.9790	0.9766	0.9741	0.9714	0.9685	0.9655	0.9623	0.9589
106	0.9859	0.9843	0.9825	0.9805	0.9784	0.9762	0.9737	0.9712	0.9685	0.9656
107	0.9888	0.9875	0.9861	0.9845	0.9828	0.9810	0.9790	0.9770	0.9748	0.9725
108	0.9918	0.9908	0.9898	0.9886	0.9874	0.9860	0.9846	0.9831	0.9814	0.9798
109	0.9952	0.9946	0.9940	0.9933	0.9926	0.9918	0.9909	0.9900	0.9890	0.9880
110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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Notices of Emergency Rulemaking

Exhibit D: Joint and 50% Contingent Factors with Pop-Up

Table 5. Ages 85-94

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj)
Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	85	86	87	88	89	90	91	92	93	94
55	0.5990	0.5811	0.5630	0.5447	0.5261	0.5074	0.4886	0.4697	0.4507	0.4314
56	0.6031	0.5853	0.5671	0.5488	0.5301	0.5114	0.4925	0.4736	0.4545	0.4352
57	0.6075	0.5897	0.5715	0.5531	0.5344	0.5156	0.4967	0.4777	0.4585	0.4391
58	0.6122	0.5943	0.5761	0.5577	0.5390	0.5201	0.5011	0.4821	0.4628	0.4433
59	0.6171	0.5992	0.5810	0.5626	0.5438	0.5249	0.5059	0.4867	0.4674	0.4478
60	0.6222	0.6043	0.5862	0.5677	0.5489	0.5299	0.5109	0.4916	0.4722	0.4526
61	0.6276	0.6098	0.5916	0.5731	0.5543	0.5353	0.5161	0.4969	0.4774	0.4576
62	0.6333	0.6154	0.5973	0.5788	0.5599	0.5409	0.5217	0.5024	0.4828	0.4630
63	0.6392	0.6214	0.6032	0.5847	0.5659	0.5468	0.5276	0.5082	0.4886	0.4686
64	0.6453	0.6276	0.6094	0.5910	0.5721	0.5530	0.5338	0.5143	0.4946	0.4746
65	0.6517	0.6340	0.6159	0.5975	0.5786	0.5595	0.5403	0.5208	0.5010	0.4809
66	0.6584	0.6407	0.6227	0.6042	0.5854	0.5663	0.5470	0.5275	0.5077	0.4875
67	0.6652	0.6476	0.6297	0.6113	0.5925	0.5734	0.5541	0.5345	0.5147	0.4944
68	0.6723	0.6548	0.6369	0.6186	0.5998	0.5808	0.5615	0.5419	0.5220	0.5017
69	0.6796	0.6622	0.6444	0.6262	0.6075	0.5885	0.5692	0.5496	0.5297	0.5093
70	0.6870	0.6698	0.6521	0.6340	0.6154	0.5964	0.5771	0.5576	0.5376	0.5172
71	0.6947	0.6776	0.6601	0.6420	0.6235	0.6046	0.5854	0.5659	0.5459	0.5255
72	0.7025	0.6856	0.6682	0.6503	0.6319	0.6131	0.5940	0.5745	0.5545	0.5341
73	0.7105	0.6938	0.6765	0.6588	0.6405	0.6218	0.6028	0.5833	0.5634	0.5430
74	0.7186	0.7021	0.6850	0.6675	0.6493	0.6308	0.6118	0.5924	0.5726	0.5522
75	0.7268	0.7105	0.6936	0.6763	0.6583	0.6399	0.6211	0.6018	0.5820	0.5617
76	0.7350	0.7189	0.7023	0.6852	0.6674	0.6492	0.6305	0.6113	0.5917	0.5714
77	0.7433	0.7275	0.7111	0.6942	0.6766	0.6586	0.6401	0.6211	0.6015	0.5813
78	0.7515	0.7360	0.7199	0.7032	0.6859	0.6681	0.6497	0.6309	0.6115	0.5914
79	0.7598	0.7446	0.7288	0.7124	0.6953	0.6777	0.6595	0.6409	0.6216	0.6017
80	0.7681	0.7532	0.7377	0.7215	0.7047	0.6873	0.6694	0.6510	0.6319	0.6121
81	0.7763	0.7617	0.7465	0.7307	0.7141	0.6970	0.6794	0.6612	0.6423	0.6226
82	0.7846	0.7703	0.7554	0.7399	0.7236	0.7068	0.6894	0.6714	0.6528	0.6333
83	0.7927	0.7788	0.7643	0.7490	0.7331	0.7166	0.6995	0.6818	0.6634	0.6441
84	0.8009	0.7873	0.7731	0.7583	0.7427	0.7265	0.7097	0.6923	0.6741	0.6551
85	0.8090	0.7958	0.7820	0.7675	0.7522	0.7364	0.7199	0.7028	0.6850	0.6662
86	0.8171	0.8043	0.7908	0.7767	0.7619	0.7464	0.7303	0.7135	0.6960	0.6775
87	0.8251	0.8127	0.7997	0.7860	0.7715	0.7564	0.7407	0.7243	0.7071	0.6889
88	0.8331	0.8211	0.8085	0.7952	0.7811	0.7664	0.7511	0.7351	0.7183	0.7005
89	0.8410	0.8294	0.8172	0.8044	0.7907	0.7765	0.7616	0.7460	0.7296	0.7122
90	0.8488	0.8377	0.8259	0.8135	0.8003	0.7865	0.7720	0.7569	0.7409	0.7239
91	0.8565	0.8458	0.8345	0.8226	0.8098	0.7965	0.7825	0.7678	0.7523	0.7357
92	0.8641	0.8539	0.8430	0.8315	0.8193	0.8064	0.7929	0.7787	0.7637	0.7476
93	0.8716	0.8618	0.8515	0.8404	0.8287	0.8163	0.8033	0.7896	0.7751	0.7595
94	0.8790	0.8696	0.8597	0.8492	0.8380	0.8261	0.8137	0.8005	0.7865	0.7714
95	0.8861	0.8773	0.8679	0.8579	0.8471	0.8358	0.8239	0.8112	0.7978	0.7833
96	0.8932	0.8848	0.8759	0.8664	0.8562	0.8454	0.8340	0.8219	0.8090	0.7951
97	0.9002	0.8922	0.8838	0.8748	0.8651	0.8549	0.8440	0.8325	0.8202	0.8069
98	0.9071	0.8996	0.8917	0.8832	0.8741	0.8644	0.8541	0.8432	0.8316	0.8189
99	0.9139	0.9070	0.8996	0.8916	0.8830	0.8739	0.8643	0.8540	0.8430	0.8309
100	0.9207	0.9143	0.9074	0.9000	0.8920	0.8835	0.8744	0.8648	0.8545	0.8431
101	0.9275	0.9216	0.9152	0.9084	0.9010	0.8931	0.8847	0.8758	0.8661	0.8555
102	0.9344	0.9289	0.9231	0.9169	0.9101	0.9028	0.8951	0.8869	0.8780	0.8682
103	0.9413	0.9364	0.9311	0.9255	0.9193	0.9127	0.9057	0.8983	0.8902	0.8812
104	0.9483	0.9439	0.9393	0.9342	0.9288	0.9229	0.9166	0.9100	0.9027	0.8947
105	0.9554	0.9516	0.9476	0.9432	0.9384	0.9333	0.9278	0.9220	0.9157	0.9086

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Age of Joint Annuitant	85	86	87	88	89	90	91	92	93	94
106	0.9627	0.9595	0.9561	0.9524	0.9483	0.9440	0.9394	0.9344	0.9290	0.9230
107	0.9701	0.9675	0.9648	0.9618	0.9586	0.9550	0.9513	0.9473	0.9429	0.9380
108	0.9780	0.9761	0.9740	0.9718	0.9694	0.9668	0.9640	0.9610	0.9578	0.9541
109	0.9869	0.9858	0.9846	0.9833	0.9818	0.9803	0.9786	0.9768	0.9748	0.9726
110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
115	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
116	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
117	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
118	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
119	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
120	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
121	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
122	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
123	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
124	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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Exhibit D: Joint and 50% Contingent Factors with Pop-Up

Table 6: Ages 95-104

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))
Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint- Annuitant	95-	96-	97	98-	99-	100-	101	102	103	104
65	0.4609	0.4412	0.4215	0.4015	0.3814	0.3609	0.3402	0.3191	0.2974	0.2748
66	0.4674	0.4476	0.4277	0.4077	0.3874	0.3667	0.3458	0.3245	0.3026	0.2797
67	0.4742	0.4543	0.4344	0.4142	0.3937	0.3729	0.3518	0.3302	0.3081	0.2849
68	0.4814	0.4614	0.4413	0.4210	0.4004	0.3794	0.3581	0.3363	0.3139	0.2904
69	0.4889	0.4689	0.4487	0.4282	0.4074	0.3862	0.3647	0.3427	0.3200	0.2963
70	0.4968	0.4767	0.4564	0.4358	0.4148	0.3935	0.3717	0.3495	0.3265	0.3025
71	0.5050	0.4848	0.4644	0.4437	0.4226	0.4011	0.3791	0.3567	0.3334	0.3091
72	0.5136	0.4933	0.4728	0.4520	0.4308	0.4091	0.3869	0.3642	0.3407	0.3161
73	0.5225	0.5022	0.4816	0.4607	0.4393	0.4175	0.3951	0.3722	0.3484	0.3234
74	0.5317	0.5113	0.4907	0.4697	0.4482	0.4263	0.4037	0.3806	0.3565	0.3312
75	0.5412	0.5208	0.5002	0.4791	0.4575	0.4354	0.4127	0.3894	0.3650	0.3394
76	0.5509	0.5306	0.5099	0.4888	0.4671	0.4449	0.4221	0.3985	0.3739	0.3480
77	0.5609	0.5406	0.5199	0.4988	0.4771	0.4547	0.4317	0.4080	0.3832	0.3569
78	0.5711	0.5508	0.5302	0.5090	0.4873	0.4648	0.4417	0.4178	0.3928	0.3662
79	0.5814	0.5613	0.5407	0.5195	0.4977	0.4752	0.4520	0.4279	0.4027	0.3759
80	0.5920	0.5719	0.5514	0.5303	0.5084	0.4859	0.4626	0.4384	0.4130	0.3859
81	0.6027	0.5827	0.5623	0.5412	0.5194	0.4968	0.4735	0.4491	0.4235	0.3962
82	0.6135	0.5937	0.5733	0.5524	0.5306	0.5080	0.4846	0.4602	0.4344	0.4069
83	0.6245	0.6048	0.5846	0.5638	0.5421	0.5195	0.4961	0.4716	0.4457	0.4179
84	0.6357	0.6162	0.5962	0.5754	0.5538	0.5313	0.5078	0.4833	0.4573	0.4293
85	0.6471	0.6278	0.6079	0.5873	0.5658	0.5434	0.5200	0.4954	0.4693	0.4412
86	0.6586	0.6396	0.6199	0.5995	0.5781	0.5558	0.5325	0.5079	0.4818	0.4535
87	0.6703	0.6516	0.6322	0.6120	0.5908	0.5686	0.5454	0.5208	0.4947	0.4663
88	0.6822	0.6638	0.6446	0.6247	0.6037	0.5818	0.5586	0.5342	0.5081	0.4797
89	0.6942	0.6761	0.6573	0.6377	0.6170	0.5952	0.5723	0.5480	0.5219	0.4935
90	0.7064	0.6886	0.6702	0.6509	0.6305	0.6090	0.5863	0.5621	0.5362	0.5078
91	0.7186	0.7013	0.6832	0.6643	0.6442	0.6230	0.6006	0.5767	0.5509	0.5226
92	0.7310	0.7140	0.6964	0.6779	0.6582	0.6374	0.6152	0.5916	0.5661	0.5379
93	0.7434	0.7269	0.7098	0.6917	0.6724	0.6520	0.6303	0.6070	0.5817	0.5538
94	0.7558	0.7399	0.7232	0.7056	0.6868	0.6669	0.6456	0.6227	0.5978	0.5702
95	0.7682	0.7528	0.7366	0.7195	0.7013	0.6818	0.6610	0.6386	0.6141	0.5869
96	0.7805	0.7657	0.7501	0.7336	0.7159	0.6970	0.6767	0.6548	0.6308	0.6040
97	0.7930	0.7787	0.7637	0.7478	0.7307	0.7124	0.6927	0.6714	0.6479	0.6216
98	0.8055	0.7919	0.7776	0.7623	0.7459	0.7282	0.7091	0.6885	0.6657	0.6400
99	0.8183	0.8053	0.7917	0.7771	0.7614	0.7444	0.7261	0.7061	0.6841	0.6591
100	0.8312	0.8190	0.8060	0.7922	0.7772	0.7611	0.7436	0.7244	0.7032	0.6791
101	0.8443	0.8329	0.8207	0.8077	0.7936	0.7783	0.7617	0.7435	0.7232	0.7001
102	0.8578	0.8471	0.8358	0.8237	0.8105	0.7962	0.7805	0.7634	0.7442	0.7222
103	0.8716	0.8619	0.8515	0.8403	0.8282	0.8149	0.8004	0.7844	0.7665	0.7459
104	0.8860	0.8772	0.8679	0.8578	0.8467	0.8346	0.8214	0.8068	0.7903	0.7713
105	0.9010	0.8932	0.8849	0.8760	0.8662	0.8554	0.8436	0.8305	0.8158	0.7986
106	0.9165	0.9098	0.9027	0.8951	0.8866	0.8774	0.8671	0.8558	0.8430	0.8279
107	0.9327	0.9272	0.9214	0.9151	0.9082	0.9006	0.8922	0.8828	0.8721	0.8596
108	0.9500	0.9459	0.9416	0.9368	0.9316	0.9258	0.9194	0.9122	0.9041	0.8945
109	0.9701	0.9677	0.9650	0.9621	0.9589	0.9554	0.9514	0.9470	0.9420	0.9360
110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
115	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
116	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
117	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
118	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
119	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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120	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
121	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
122	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
123	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
124	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
125	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
126	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
127	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
128	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
129	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
130	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
131	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
132	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
133	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
134	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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Exhibit E: Joint and 67% Contingent Factors with Pop-Up

Table 1: Ages 45-54

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	45	46	47	48	49	50	51	52	53	54
15	0.9412	0.9370	0.9325	0.9277	0.9227	0.9174	0.9118	0.9059	0.8997	0.8931
16	0.9416	0.9374	0.9329	0.9281	0.9231	0.9178	0.9123	0.9064	0.9001	0.8935
17	0.9420	0.9378	0.9333	0.9286	0.9236	0.9183	0.9127	0.9068	0.9006	0.8940
18	0.9424	0.9382	0.9337	0.9290	0.9240	0.9188	0.9132	0.9073	0.9011	0.8945
19	0.9429	0.9387	0.9342	0.9295	0.9245	0.9193	0.9137	0.9078	0.9016	0.8950
20	0.9434	0.9392	0.9347	0.9300	0.9250	0.9198	0.9142	0.9083	0.9021	0.8955
21	0.9439	0.9397	0.9352	0.9305	0.9256	0.9203	0.9148	0.9089	0.9027	0.8961
22	0.9444	0.9402	0.9358	0.9311	0.9261	0.9209	0.9154	0.9095	0.9033	0.8967
23	0.9450	0.9408	0.9364	0.9317	0.9268	0.9215	0.9160	0.9102	0.9040	0.8974
24	0.9455	0.9414	0.9370	0.9323	0.9274	0.9222	0.9167	0.9108	0.9046	0.8981
25	0.9462	0.9420	0.9376	0.9330	0.9281	0.9229	0.9174	0.9115	0.9054	0.8988
26	0.9468	0.9427	0.9383	0.9337	0.9288	0.9236	0.9181	0.9123	0.9061	0.8996
27	0.9475	0.9434	0.9390	0.9344	0.9295	0.9244	0.9189	0.9131	0.9069	0.9004
28	0.9482	0.9441	0.9398	0.9352	0.9303	0.9252	0.9197	0.9139	0.9078	0.9013
29	0.9489	0.9448	0.9405	0.9360	0.9311	0.9260	0.9206	0.9148	0.9087	0.9022
30	0.9497	0.9456	0.9413	0.9368	0.9320	0.9269	0.9215	0.9157	0.9096	0.9031
31	0.9504	0.9464	0.9422	0.9377	0.9329	0.9278	0.9224	0.9167	0.9106	0.9041
32	0.9513	0.9473	0.9431	0.9386	0.9338	0.9287	0.9234	0.9177	0.9116	0.9052
33	0.9521	0.9482	0.9440	0.9395	0.9348	0.9297	0.9244	0.9187	0.9127	0.9063
34	0.9530	0.9491	0.9449	0.9405	0.9358	0.9308	0.9255	0.9198	0.9138	0.9075
35	0.9539	0.9500	0.9459	0.9415	0.9368	0.9319	0.9266	0.9210	0.9150	0.9087
36	0.9548	0.9510	0.9469	0.9425	0.9379	0.9330	0.9277	0.9222	0.9162	0.9099
37	0.9557	0.9519	0.9479	0.9436	0.9390	0.9341	0.9289	0.9234	0.9175	0.9113
38	0.9567	0.9530	0.9490	0.9447	0.9402	0.9353	0.9302	0.9247	0.9189	0.9126
39	0.9577	0.9540	0.9500	0.9458	0.9413	0.9366	0.9315	0.9260	0.9202	0.9140
40	0.9587	0.9550	0.9512	0.9470	0.9426	0.9378	0.9328	0.9274	0.9217	0.9155
41	0.9597	0.9561	0.9523	0.9482	0.9438	0.9391	0.9342	0.9288	0.9231	0.9170
42	0.9607	0.9572	0.9534	0.9494	0.9451	0.9405	0.9356	0.9303	0.9247	0.9186
43	0.9618	0.9583	0.9546	0.9506	0.9464	0.9418	0.9370	0.9318	0.9262	0.9202
44	0.9628	0.9594	0.9558	0.9519	0.9477	0.9432	0.9384	0.9333	0.9278	0.9219
45	0.9639	0.9606	0.9570	0.9532	0.9491	0.9447	0.9399	0.9349	0.9295	0.9236
46	0.9649	0.9617	0.9582	0.9544	0.9504	0.9461	0.9415	0.9365	0.9311	0.9254
47	0.9660	0.9628	0.9594	0.9557	0.9518	0.9475	0.9430	0.9381	0.9328	0.9272
48	0.9671	0.9640	0.9606	0.9570	0.9532	0.9490	0.9446	0.9398	0.9346	0.9290
49	0.9681	0.9651	0.9619	0.9583	0.9546	0.9505	0.9461	0.9414	0.9363	0.9309
50	0.9692	0.9663	0.9631	0.9597	0.9560	0.9520	0.9477	0.9431	0.9381	0.9328
51	0.9702	0.9674	0.9643	0.9610	0.9574	0.9535	0.9493	0.9448	0.9399	0.9347
52	0.9713	0.9685	0.9655	0.9623	0.9588	0.9550	0.9509	0.9465	0.9418	0.9366
53	0.9723	0.9696	0.9667	0.9636	0.9602	0.9565	0.9525	0.9482	0.9436	0.9386
54	0.9733	0.9707	0.9679	0.9649	0.9616	0.9580	0.9541	0.9500	0.9454	0.9405
55	0.9743	0.9718	0.9691	0.9661	0.9629	0.9595	0.9557	0.9517	0.9473	0.9425
56	0.9753	0.9729	0.9703	0.9674	0.9643	0.9610	0.9573	0.9534	0.9491	0.9445
57	0.9763	0.9739	0.9714	0.9686	0.9657	0.9624	0.9589	0.9551	0.9509	0.9464
58	0.9772	0.9750	0.9725	0.9699	0.9670	0.9639	0.9605	0.9568	0.9528	0.9484
59	0.9782	0.9760	0.9736	0.9711	0.9683	0.9653	0.9620	0.9585	0.9546	0.9503
60	0.9791	0.9770	0.9747	0.9723	0.9696	0.9667	0.9635	0.9601	0.9563	0.9522
61	0.9800	0.9780	0.9758	0.9734	0.9708	0.9681	0.9650	0.9617	0.9581	0.9541
62	0.9808	0.9789	0.9768	0.9745	0.9721	0.9694	0.9665	0.9633	0.9598	0.9560
63	0.9817	0.9798	0.9778	0.9756	0.9733	0.9707	0.9679	0.9649	0.9615	0.9578
64	0.9825	0.9807	0.9788	0.9767	0.9744	0.9720	0.9693	0.9664	0.9632	0.9596
65	0.9833	0.9816	0.9797	0.9777	0.9756	0.9732	0.9707	0.9679	0.9648	0.9614

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Age of Joint Annuitant	45	46	47	48	49	50	51	52	53	54
66	0.9840	0.9824	0.9806	0.9787	0.9767	0.9744	0.9720	0.9693	0.9664	0.9631
67	0.9847	0.9832	0.9815	0.9797	0.9777	0.9756	0.9733	0.9707	0.9679	0.9648
68	0.9855	0.9840	0.9824	0.9806	0.9788	0.9767	0.9745	0.9721	0.9694	0.9664
69	0.9861	0.9847	0.9832	0.9816	0.9798	0.9778	0.9757	0.9734	0.9708	0.9680
70	0.9868	0.9855	0.9840	0.9824	0.9807	0.9789	0.9768	0.9746	0.9722	0.9695
71	0.9874	0.9862	0.9848	0.9833	0.9816	0.9799	0.9780	0.9759	0.9736	0.9710
72	0.9881	0.9868	0.9855	0.9841	0.9825	0.9809	0.9790	0.9770	0.9749	0.9724
73	0.9886	0.9875	0.9862	0.9849	0.9834	0.9818	0.9801	0.9782	0.9761	0.9738
74	0.9892	0.9881	0.9869	0.9856	0.9842	0.9827	0.9811	0.9793	0.9773	0.9751
75	0.9898	0.9887	0.9876	0.9863	0.9850	0.9836	0.9820	0.9803	0.9785	0.9764
76	0.9903	0.9893	0.9882	0.9870	0.9858	0.9844	0.9829	0.9813	0.9796	0.9776
77	0.9908	0.9898	0.9888	0.9877	0.9865	0.9852	0.9838	0.9823	0.9806	0.9788
78	0.9913	0.9904	0.9894	0.9883	0.9872	0.9860	0.9846	0.9832	0.9816	0.9799
79	0.9917	0.9909	0.9899	0.9889	0.9878	0.9867	0.9854	0.9841	0.9826	0.9809
80	0.9922	0.9913	0.9904	0.9895	0.9885	0.9874	0.9862	0.9849	0.9835	0.9820
81	0.9926	0.9918	0.9909	0.9900	0.9891	0.9880	0.9869	0.9857	0.9844	0.9829
82	0.9930	0.9922	0.9914	0.9906	0.9897	0.9887	0.9876	0.9865	0.9852	0.9839
83	0.9934	0.9927	0.9919	0.9911	0.9902	0.9893	0.9883	0.9872	0.9860	0.9847
84	0.9937	0.9931	0.9923	0.9916	0.9907	0.9899	0.9889	0.9879	0.9868	0.9856

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Exhibit E: Joint and 67% Contingent Factors with Pop-Up

Table 2: Ages 55-64

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	55	56	57	58	59	60	61	62	63	64
25	0.8919	0.8845	0.8766	0.8683	0.8594	0.8500	0.8401	0.8296	0.8186	0.8070
26	0.8926	0.8853	0.8774	0.8691	0.8602	0.8509	0.8409	0.8305	0.8194	0.8078
27	0.8935	0.8861	0.8783	0.8700	0.8611	0.8517	0.8418	0.8314	0.8203	0.8087
28	0.8943	0.8870	0.8792	0.8709	0.8620	0.8527	0.8428	0.8323	0.8213	0.8097
29	0.8953	0.8879	0.8801	0.8718	0.8630	0.8537	0.8438	0.8333	0.8223	0.8107
30	0.8962	0.8889	0.8811	0.8729	0.8641	0.8547	0.8448	0.8344	0.8233	0.8118
31	0.8973	0.8900	0.8822	0.8739	0.8651	0.8558	0.8459	0.8355	0.8245	0.8129
32	0.8983	0.8911	0.8833	0.8751	0.8663	0.8570	0.8471	0.8367	0.8257	0.8141
33	0.8995	0.8922	0.8845	0.8763	0.8675	0.8582	0.8484	0.8379	0.8270	0.8154
34	0.9007	0.8934	0.8857	0.8775	0.8688	0.8595	0.8497	0.8393	0.8283	0.8167
35	0.9019	0.8947	0.8870	0.8788	0.8701	0.8609	0.8511	0.8407	0.8297	0.8182
36	0.9032	0.8960	0.8884	0.8802	0.8715	0.8623	0.8525	0.8422	0.8312	0.8197
37	0.9046	0.8974	0.8898	0.8817	0.8730	0.8638	0.8541	0.8437	0.8328	0.8213
38	0.9060	0.8989	0.8913	0.8832	0.8746	0.8654	0.8557	0.8453	0.8344	0.8230
39	0.9074	0.9004	0.8928	0.8848	0.8762	0.8671	0.8573	0.8471	0.8362	0.8247
40	0.9090	0.9019	0.8944	0.8864	0.8779	0.8688	0.8591	0.8489	0.8380	0.8266
41	0.9105	0.9036	0.8961	0.8882	0.8797	0.8706	0.8610	0.8507	0.8399	0.8285
42	0.9122	0.9053	0.8979	0.8900	0.8815	0.8725	0.8629	0.8527	0.8419	0.8306
43	0.9139	0.9070	0.8997	0.8918	0.8834	0.8745	0.8649	0.8548	0.8440	0.8327
44	0.9156	0.9088	0.9015	0.8937	0.8854	0.8765	0.8670	0.8569	0.8462	0.8349
45	0.9174	0.9107	0.9035	0.8957	0.8875	0.8786	0.8692	0.8592	0.8485	0.8373
46	0.9192	0.9126	0.9055	0.8978	0.8896	0.8808	0.8715	0.8615	0.8509	0.8397
47	0.9211	0.9145	0.9075	0.8999	0.8918	0.8831	0.8738	0.8639	0.8534	0.8422
48	0.9230	0.9165	0.9096	0.9021	0.8941	0.8854	0.8762	0.8664	0.8560	0.8449
49	0.9250	0.9186	0.9117	0.9043	0.8964	0.8879	0.8787	0.8690	0.8586	0.8476
50	0.9270	0.9207	0.9139	0.9066	0.8988	0.8904	0.8813	0.8717	0.8614	0.8505
51	0.9290	0.9228	0.9162	0.9090	0.9012	0.8929	0.8840	0.8744	0.8642	0.8534
52	0.9310	0.9250	0.9185	0.9114	0.9037	0.8955	0.8867	0.8773	0.8672	0.8564
53	0.9331	0.9272	0.9208	0.9138	0.9063	0.8982	0.8895	0.8802	0.8702	0.8596
54	0.9352	0.9294	0.9231	0.9163	0.9089	0.9009	0.8924	0.8831	0.8733	0.8628
55	0.9373	0.9316	0.9255	0.9188	0.9115	0.9037	0.8953	0.8862	0.8765	0.8661
56	0.9394	0.9339	0.9279	0.9213	0.9142	0.9065	0.8982	0.8893	0.8797	0.8695
57	0.9415	0.9361	0.9302	0.9239	0.9169	0.9094	0.9012	0.8925	0.8830	0.8729
58	0.9436	0.9384	0.9326	0.9264	0.9196	0.9123	0.9043	0.8957	0.8864	0.8765
59	0.9457	0.9406	0.9350	0.9290	0.9224	0.9152	0.9073	0.8989	0.8898	0.8801
60	0.9477	0.9428	0.9374	0.9315	0.9251	0.9181	0.9104	0.9022	0.8933	0.8837
61	0.9498	0.9450	0.9398	0.9341	0.9278	0.9210	0.9135	0.9055	0.8967	0.8873
62	0.9518	0.9472	0.9422	0.9366	0.9305	0.9239	0.9166	0.9087	0.9002	0.8910
63	0.9538	0.9494	0.9445	0.9391	0.9332	0.9268	0.9197	0.9120	0.9037	0.8947
64	0.9558	0.9515	0.9468	0.9416	0.9359	0.9296	0.9228	0.9153	0.9072	0.8985
65	0.9577	0.9536	0.9490	0.9440	0.9385	0.9325	0.9258	0.9186	0.9107	0.9022
66	0.9596	0.9556	0.9513	0.9464	0.9411	0.9353	0.9288	0.9218	0.9142	0.9059
67	0.9614	0.9576	0.9534	0.9488	0.9437	0.9380	0.9318	0.9250	0.9176	0.9095
68	0.9632	0.9595	0.9555	0.9511	0.9462	0.9407	0.9347	0.9282	0.9210	0.9132
69	0.9649	0.9614	0.9576	0.9533	0.9486	0.9434	0.9376	0.9313	0.9243	0.9168
70	0.9666	0.9633	0.9596	0.9555	0.9510	0.9460	0.9404	0.9343	0.9276	0.9203
71	0.9682	0.9650	0.9615	0.9577	0.9533	0.9485	0.9432	0.9373	0.9308	0.9238
72	0.9698	0.9668	0.9634	0.9597	0.9556	0.9510	0.9459	0.9402	0.9340	0.9272
73	0.9713	0.9684	0.9653	0.9617	0.9578	0.9534	0.9485	0.9430	0.9371	0.9305
74	0.9727	0.9700	0.9670	0.9636	0.9599	0.9557	0.9510	0.9458	0.9401	0.9338
75	0.9741	0.9716	0.9687	0.9655	0.9619	0.9579	0.9534	0.9485	0.9430	0.9369
76	0.9754	0.9730	0.9703	0.9673	0.9639	0.9601	0.9558	0.9511	0.9458	0.9400
77	0.9767	0.9744	0.9719	0.9690	0.9658	0.9621	0.9581	0.9536	0.9485	0.9430
78	0.9779	0.9758	0.9734	0.9706	0.9676	0.9641	0.9603	0.9560	0.9512	0.9459
79	0.9791	0.9771	0.9748	0.9722	0.9693	0.9660	0.9624	0.9583	0.9537	0.9486

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80	0.9802	0.9783	0.9761	0.9737	0.9710	0.9679	0.9644	0.9605	0.9561	0.9513
81	0.9813	0.9795	0.9774	0.9751	0.9725	0.9696	0.9663	0.9626	0.9585	0.9539
Age of Joint	55	56	57	58	59	60	61	62	63	64
Annuitant										
82	0.9823	0.9806	0.9787	0.9765	0.9741	0.9713	0.9682	0.9647	0.9607	0.9564
83	0.9833	0.9817	0.9799	0.9778	0.9755	0.9729	0.9699	0.9666	0.9629	0.9588
84	0.9842	0.9827	0.9810	0.9791	0.9769	0.9744	0.9716	0.9685	0.9650	0.9611
85	0.9851	0.9837	0.9821	0.9803	0.9782	0.9759	0.9733	0.9703	0.9670	0.9633
86	0.9860	0.9846	0.9831	0.9814	0.9795	0.9773	0.9749	0.9721	0.9689	0.9654
87	0.9868	0.9855	0.9841	0.9826	0.9807	0.9787	0.9764	0.9737	0.9708	0.9674
88	0.9876	0.9864	0.9851	0.9836	0.9819	0.9800	0.9778	0.9753	0.9725	0.9694
89	0.9883	0.9872	0.9860	0.9846	0.9830	0.9812	0.9792	0.9769	0.9742	0.9713
90	0.9890	0.9880	0.9869	0.9856	0.9841	0.9824	0.9805	0.9783	0.9759	0.9731
91	0.9897	0.9888	0.9877	0.9865	0.9851	0.9836	0.9818	0.9797	0.9774	0.9748
92	0.9904	0.9895	0.9885	0.9874	0.9861	0.9846	0.9830	0.9811	0.9789	0.9765
93	0.9910	0.9902	0.9893	0.9882	0.9870	0.9857	0.9841	0.9823	0.9803	0.9781
94	0.9916	0.9909	0.9900	0.9890	0.9879	0.9867	0.9852	0.9836	0.9817	0.9796

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Exhibit E: Joint and 67% Contingent Factors with Pop-Up

Table 3: Ages 65-74

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint-Annuitant	65-	66-	67-	68-	69-	70-	71-	72	73	74
35	0.8061	0.7934	0.7802	0.7664	0.7522	0.7374	0.7221	0.7064	0.6901	0.6734
36	0.8076	0.7949	0.7817	0.7680	0.7537	0.7390	0.7237	0.7079	0.6916	0.6749
37	0.8092	0.7965	0.7833	0.7696	0.7554	0.7406	0.7253	0.7096	0.6933	0.6765
38	0.8109	0.7983	0.7851	0.7713	0.7571	0.7423	0.7271	0.7113	0.6950	0.6783
39	0.8127	0.8001	0.7869	0.7732	0.7589	0.7442	0.7289	0.7131	0.6968	0.6801
40	0.8146	0.8020	0.7888	0.7751	0.7609	0.7461	0.7309	0.7151	0.6988	0.6820
41	0.8165	0.8039	0.7908	0.7771	0.7629	0.7482	0.7329	0.7171	0.7008	0.6841
42	0.8186	0.8060	0.7929	0.7793	0.7651	0.7503	0.7351	0.7193	0.7030	0.6862
43	0.8208	0.8082	0.7952	0.7815	0.7673	0.7526	0.7374	0.7216	0.7053	0.6885
44	0.8230	0.8106	0.7975	0.7839	0.7697	0.7550	0.7398	0.7240	0.7077	0.6909
45	0.8254	0.8130	0.7999	0.7864	0.7722	0.7575	0.7423	0.7266	0.7103	0.6935
46	0.8279	0.8155	0.8025	0.7890	0.7749	0.7602	0.7450	0.7292	0.7130	0.6962
47	0.8305	0.8181	0.8052	0.7917	0.7776	0.7630	0.7478	0.7321	0.7158	0.6990
48	0.8332	0.8209	0.8080	0.7945	0.7805	0.7659	0.7507	0.7350	0.7188	0.7020
49	0.8360	0.8238	0.8109	0.7975	0.7835	0.7690	0.7538	0.7381	0.7219	0.7051
50	0.8389	0.8267	0.8140	0.8006	0.7867	0.7722	0.7571	0.7414	0.7252	0.7084
51	0.8419	0.8298	0.8172	0.8039	0.7900	0.7755	0.7605	0.7448	0.7286	0.7119
52	0.8451	0.8331	0.8205	0.8072	0.7934	0.7790	0.7640	0.7484	0.7323	0.7156
53	0.8483	0.8364	0.8239	0.8107	0.7970	0.7827	0.7677	0.7522	0.7361	0.7194
54	0.8516	0.8398	0.8274	0.8144	0.8007	0.7865	0.7716	0.7561	0.7401	0.7234
55	0.8551	0.8434	0.8311	0.8181	0.8046	0.7904	0.7756	0.7602	0.7442	0.7276
56	0.8586	0.8470	0.8348	0.8220	0.8086	0.7945	0.7798	0.7645	0.7485	0.7320
57	0.8622	0.8508	0.8387	0.8260	0.8127	0.7987	0.7842	0.7689	0.7531	0.7366
58	0.8659	0.8546	0.8427	0.8302	0.8170	0.8031	0.7886	0.7735	0.7577	0.7414
59	0.8696	0.8585	0.8468	0.8344	0.8213	0.8076	0.7933	0.7783	0.7626	0.7463
60	0.8734	0.8625	0.8509	0.8387	0.8258	0.8123	0.7980	0.7832	0.7676	0.7514
61	0.8773	0.8666	0.8552	0.8431	0.8304	0.8170	0.8029	0.7882	0.7728	0.7567
62	0.8812	0.8706	0.8594	0.8476	0.8350	0.8218	0.8079	0.7934	0.7781	0.7622
63	0.8851	0.8748	0.8638	0.8521	0.8398	0.8268	0.8131	0.7987	0.7836	0.7678
64	0.8890	0.8789	0.8681	0.8567	0.8446	0.8318	0.8183	0.8041	0.7891	0.7735
65	0.8930	0.8831	0.8725	0.8613	0.8494	0.8368	0.8235	0.8095	0.7948	0.7794
66	0.8969	0.8873	0.8770	0.8660	0.8543	0.8420	0.8289	0.8151	0.8006	0.7854
67	0.9008	0.8914	0.8814	0.8706	0.8592	0.8471	0.8343	0.8207	0.8064	0.7914
68	0.9047	0.8956	0.8858	0.8753	0.8641	0.8523	0.8397	0.8264	0.8124	0.7976
69	0.9085	0.8997	0.8901	0.8799	0.8691	0.8575	0.8452	0.8321	0.8183	0.8038
70	0.9123	0.9037	0.8945	0.8846	0.8740	0.8627	0.8506	0.8379	0.8244	0.8101
71	0.9161	0.9078	0.8988	0.8891	0.8788	0.8678	0.8561	0.8436	0.8304	0.8164
72	0.9198	0.9117	0.9030	0.8937	0.8837	0.8730	0.8615	0.8494	0.8364	0.8227
73	0.9234	0.9156	0.9072	0.8981	0.8884	0.8780	0.8669	0.8551	0.8424	0.8290
74	0.9269	0.9194	0.9113	0.9025	0.8931	0.8831	0.8723	0.8607	0.8484	0.8353
75	0.9303	0.9231	0.9153	0.9069	0.8978	0.8880	0.8775	0.8663	0.8543	0.8416
76	0.9337	0.9267	0.9192	0.9111	0.9023	0.8929	0.8827	0.8718	0.8602	0.8478
77	0.9369	0.9303	0.9230	0.9152	0.9067	0.8976	0.8878	0.8773	0.8660	0.8539
78	0.9400	0.9337	0.9267	0.9192	0.9110	0.9023	0.8928	0.8826	0.8717	0.8599
79	0.9431	0.9370	0.9303	0.9231	0.9152	0.9068	0.8977	0.8878	0.8772	0.8659
80	0.9460	0.9402	0.9338	0.9269	0.9193	0.9112	0.9024	0.8929	0.8827	0.8717
81	0.9488	0.9432	0.9372	0.9305	0.9233	0.9155	0.9071	0.8979	0.8880	0.8774
82	0.9515	0.9462	0.9404	0.9341	0.9272	0.9197	0.9116	0.9028	0.8933	0.8830
83	0.9542	0.9491	0.9436	0.9375	0.9309	0.9237	0.9160	0.9075	0.8984	0.8885
84	0.9567	0.9519	0.9466	0.9408	0.9345	0.9277	0.9203	0.9122	0.9034	0.8939
85	0.9591	0.9546	0.9495	0.9440	0.9381	0.9315	0.9244	0.9167	0.9083	0.8991

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Age of Joint- Annuitant	65-	66-	67-	68-	69-	70-	71-	72	73	74
86	0.9615	0.9571	0.9524	0.9472	0.9415	0.9352	0.9285	0.9211	0.9130	0.9043
87	0.9637	0.9596	0.9551	0.9502	0.9448	0.9389	0.9324	0.9254	0.9177	0.9093
88	0.9659	0.9620	0.9578	0.9531	0.9479	0.9423	0.9362	0.9295	0.9222	0.9142
89	0.9680	0.9643	0.9603	0.9559	0.9510	0.9457	0.9399	0.9336	0.9266	0.9190
90	0.9700	0.9665	0.9627	0.9586	0.9540	0.9490	0.9435	0.9375	0.9309	0.9236
91	0.9719	0.9687	0.9651	0.9612	0.9568	0.9521	0.9469	0.9413	0.9350	0.9281
92	0.9737	0.9707	0.9673	0.9636	0.9596	0.9552	0.9503	0.9449	0.9390	0.9325
93	0.9755	0.9727	0.9695	0.9660	0.9622	0.9581	0.9535	0.9484	0.9429	0.9367
94	0.9772	0.9745	0.9716	0.9683	0.9648	0.9609	0.9566	0.9518	0.9466	0.9408
95	0.9788	0.9763	0.9736	0.9705	0.9672	0.9636	0.9596	0.9551	0.9502	0.9448
96	0.9803	0.9780	0.9755	0.9727	0.9696	0.9662	0.9624	0.9583	0.9537	0.9486
97	0.9818	0.9797	0.9773	0.9747	0.9718	0.9687	0.9652	0.9613	0.9571	0.9523
98	0.9833	0.9813	0.9791	0.9767	0.9740	0.9711	0.9679	0.9643	0.9604	0.9560
99	0.9847	0.9829	0.9808	0.9786	0.9762	0.9735	0.9705	0.9672	0.9636	0.9595
100	0.9860	0.9844	0.9825	0.9805	0.9782	0.9758	0.9731	0.9701	0.9667	0.9630
101	0.9874	0.9859	0.9842	0.9823	0.9803	0.9780	0.9756	0.9729	0.9698	0.9664
102	0.9887	0.9873	0.9858	0.9841	0.9823	0.9803	0.9781	0.9756	0.9729	0.9698
103	0.9899	0.9887	0.9874	0.9859	0.9843	0.9825	0.9805	0.9783	0.9759	0.9732
104	0.9912	0.9902	0.9890	0.9877	0.9863	0.9847	0.9830	0.9810	0.9789	0.9765

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Exhibit E: Joint and 67% Contingent Factors with Pop-Up

Table 4: Ages 75-84

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))
Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint- Annuitant	75-	76-	77-	78-	79-	80-	81-	82	83	84
45	0.6763	0.6587	0.6409	0.6229	0.6047	0.5866	0.5685	0.5504	0.5325	0.5146
46	0.6790	0.6614	0.6435	0.6255	0.6074	0.5892	0.5710	0.5530	0.5349	0.5170
47	0.6818	0.6642	0.6463	0.6283	0.6101	0.5919	0.5737	0.5556	0.5376	0.5196
48	0.6848	0.6672	0.6493	0.6312	0.6130	0.5948	0.5766	0.5584	0.5403	0.5223
49	0.6879	0.6703	0.6524	0.6343	0.6161	0.5979	0.5796	0.5614	0.5433	0.5252
50	0.6912	0.6736	0.6557	0.6376	0.6194	0.6011	0.5828	0.5646	0.5464	0.5283
51	0.6947	0.6771	0.6592	0.6411	0.6228	0.6045	0.5862	0.5679	0.5497	0.5315
52	0.6984	0.6808	0.6629	0.6448	a.626s	0.6082	0.5898	0.5715	0.5532	0.5350
53	0.7022	0.6847	0.6668	0.6486	0.6304	0.6120	0.5936	0.5753	0.5570	0.5387
54	0.7063	0.6887	0.6708	0.6527	0.6344	0.6160	0.5976	0.5793	0.5609	0.5426
55	0.7105	0.6930	0.6751	0.6570	0.6387	0.6203	0.6019	0.5835	0.5651	0.5467
56	0.7150	0.6975	0.6796	0.6615	0.6432	0.6248	0.6064	0.5879	0.5695	0.5511
57	0.7196	0.7022	0.6843	0.6662	0.6480	0.6296	0.6111	0.5927	0.5742	0.5557
58	0.7244	0.7070	0.6893	0.6712	0.6530	0.6346	0.6161	0.5976	0.5791	0.5606
59	0.7295	0.7121	0.6944	0.6764	0.6582	0.6398	0.6213	0.6028	0.5843	0.5658
60	0.7347	0.7174	0.6998	0.6818	0.6636	0.6453	0.6268	0.6083	0.5898	0.5712
61	0.7401	0.7229	0.7054	0.6875	0.6693	0.6510	0.6326	0.6141	0.5955	0.5770
62	0.7457	0.7286	0.7111	0.6933	0.6752	0.6570	0.6386	0.6201	0.6016	0.5830
63	0.7514	0.7345	0.7171	0.6994	0.6814	0.6631	0.6448	0.6263	0.6078	0.5892
64	0.7573	0.7405	0.7232	0.7056	0.6877	0.6696	0.6513	0.6329	0.6144	0.5958
65	0.7633	0.7467	0.7296	0.7121	0.6942	0.6762	0.6580	0.6396	0.6212	0.6026
66	0.7695	0.7530	0.7360	0.7187	0.7010	0.6830	0.6649	0.6466	0.6282	0.6097
67	0.7758	0.7595	0.7427	0.7255	0.7079	0.6901	0.6721	0.6539	0.6355	0.6171
68	0.7821	0.7660	0.7494	0.7324	0.7150	0.6973	0.6794	0.6613	0.6431	0.6247
69	0.7886	0.7727	0.7563	0.7395	0.7223	0.7047	0.6870	0.6690	0.6508	0.6325
70	0.7951	0.7795	0.7633	0.7467	0.7296	0.7123	0.6947	0.6768	0.6588	0.6406
71	0.8017	0.7863	0.7704	0.7540	0.7372	0.7200	0.7026	0.6849	0.6670	0.6489
72	0.8083	0.7932	0.7775	0.7614	0.7448	0.7278	0.7106	0.6931	0.6753	0.6574
73	0.8149	0.8001	0.7847	0.7688	0.7525	0.7357	0.7187	0.7014	0.6839	0.6661
74	0.8215	0.8070	0.7919	0.7763	0.7602	0.7437	0.7270	0.7099	0.6925	0.6749
75	0.8281	0.8139	0.7991	0.7838	0.7680	0.7518	0.7353	0.7184	0.7013	0.6838
76	0.8346	0.8208	0.8063	0.7913	0.7758	0.7599	0.7436	0.7270	0.7101	0.6929
77	0.8411	0.8276	0.8134	0.7987	0.7835	0.7679	0.7519	0.7356	0.7190	0.7020
78	0.8475	0.8343	0.8205	0.8061	0.7913	0.7760	0.7603	0.7443	0.7279	0.7112
79	0.8538	0.8410	0.8275	0.8135	0.7990	0.7840	0.7686	0.7529	0.7368	0.7204
80	0.8600	0.8475	0.8344	0.8208	0.8066	0.7920	0.7769	0.7615	0.7457	0.7296
81	0.8660	0.8540	0.8412	0.8279	0.8141	0.7999	0.7852	0.7701	0.7546	0.7388
82	0.8720	0.8603	0.8480	0.8351	0.8216	0.8077	0.7933	0.7786	0.7635	0.7480
83	0.8779	0.8666	0.8546	0.8421	0.8290	0.8155	0.8015	0.7871	0.7723	0.7572
84	0.8836	0.8727	0.8611	0.8490	0.8363	0.8232	0.8096	0.7956	0.7812	0.7663
85	0.8893	0.8788	0.8676	0.8558	0.8436	0.8308	0.8176	0.8040	0.7900	0.7755
86	0.8948	0.8847	0.8739	0.8626	0.8507	0.8384	0.8256	0.8124	0.7987	0.7847
87	0.9002	0.8905	0.8802	0.8692	0.8578	0.8459	0.8335	0.8207	0.8075	0.7938
88	0.9055	0.8962	0.8863	0.8758	0.8648	0.8532	0.8413	0.8289	0.8161	0.8029
89	0.9107	0.9018	0.8923	0.8822	0.8716	0.8605	0.8490	0.8371	0.8247	0.8119
90	0.9157	0.9072	0.8981	0.8885	0.8783	0.8677	0.8566	0.8451	0.8332	0.8209
91	0.9206	0.9125	0.9039	0.8946	0.8849	0.8747	0.8641	0.8531	0.8416	0.8298
92	0.9254	0.9177	0.9095	0.9007	0.8914	0.8816	0.8715	0.8609	0.8499	0.8385
93	0.9300	0.9227	0.9149	0.9065	0.8977	0.8884	0.8787	0.8686	0.8581	0.8472
94	0.9345	0.9276	0.9202	0.9123	0.9039	0.8950	0.8858	0.8762	0.8662	0.8557
95	0.9388	0.9323	0.9253	0.9178	0.9099	0.9015	0.8927	0.8836	0.8740	0.8641
96	0.9430	0.9369	0.9303	0.9233	0.9157	0.9078	0.8995	0.8908	0.8818	0.8724
97	0.9471	0.9414	0.9352	0.9286	0.9215	0.9140	0.9062	0.8980	0.8894	0.8805
98	0.9511	0.9458	0.9400	0.9338	0.9272	0.9202	0.9128	0.9051	0.8970	0.8886
99	0.9550	0.9501	0.9447	0.9389	0.9327	0.9262	0.9193	0.9121	0.9046	0.8967

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100	0.9589	0.9543	0.9493	0.9440	0.9383	0.9322	0.9258	0.9191	0.9121	0.9047
101	0.9626	0.9585	0.9539	0.9490	0.9438	0.9382	0.9323	0.9261	0.9196	0.9128
102	0.9664	0.9626	0.9585	0.9540	0.9492	0.9441	0.9387	0.9331	0.9271	0.9209
103	0.9701	0.9667	0.9630	0.9590	0.9547	0.9501	0.9452	0.9401	0.9347	0.9291
104	0.9738	0.9709	0.9676	0.9640	0.9602	0.9562	0.9518	0.9473	0.9425	0.9375
105	0.9776	0.9750	0.9722	0.9691	0.9658	0.9623	0.9585	0.9545	0.9504	0.9460
106	0.9813	0.9792	0.9768	0.9742	0.9715	0.9685	0.9653	0.9619	0.9584	0.9547
107	0.9851	0.9834	0.9815	0.9795	0.9772	0.9748	0.9723	0.9695	0.9667	0.9637
108	0.9891	0.9878	0.9864	0.9849	0.9833	0.9815	0.9796	0.9776	0.9754	0.9732
109	0.9936	0.9928	0.9920	0.9911	0.9901	0.9891	0.9879	0.9867	0.9854	0.9841
110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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Exhibit E: Joint and 67% Contingent Factors with Pop-Up

Table 5. Ages 85-94

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	85	86	87	88	89	90	91	92	93	94
55	0.5283	0.5099	0.4914	0.4729	0.4543	0.4358	0.4174	0.3991	0.3809	0.3627
56	0.5327	0.5142	0.4956	0.4770	0.4583	0.4397	0.4212	0.4028	0.3845	0.3662
57	0.5373	0.5187	0.5001	0.4814	0.4626	0.4439	0.4253	0.4068	0.3884	0.3699
58	0.5421	0.5235	0.5048	0.4860	0.4672	0.4484	0.4297	0.4111	0.3925	0.3739
59	0.5472	0.5286	0.5098	0.4910	0.4720	0.4531	0.4343	0.4156	0.3969	0.3782
60	0.5526	0.5339	0.5151	0.4962	0.4771	0.4581	0.4392	0.4204	0.4016	0.3827
61	0.5583	0.5396	0.5207	0.5017	0.4826	0.4635	0.4445	0.4255	0.4065	0.3875
62	0.5643	0.5455	0.5266	0.5075	0.4883	0.4691	0.4500	0.4309	0.4118	0.3927
63	0.5706	0.5517	0.5327	0.5136	0.4943	0.4750	0.4558	0.4366	0.4174	0.3981
64	0.5771	0.5582	0.5392	0.5200	0.5007	0.4813	0.4620	0.4426	0.4233	0.4039
65	0.5839	0.5651	0.5460	0.5268	0.5073	0.4879	0.4685	0.4490	0.4295	0.4099
66	0.5910	0.5722	0.5531	0.5338	0.5143	0.4948	0.4753	0.4557	0.4361	0.4164
67	0.5984	0.5795	0.5605	0.5412	0.5216	0.5020	0.4824	0.4627	0.4430	0.4231
68	0.6061	0.5872	0.5681	0.5488	0.5292	0.5096	0.4899	0.4701	0.4503	0.4302
69	0.6140	0.5952	0.5761	0.5568	0.5372	0.5175	0.4977	0.4778	0.4579	0.4377
70	0.6221	0.6034	0.5844	0.5650	0.5454	0.5257	0.5058	0.4859	0.4658	0.4455
71	0.6305	0.6118	0.5929	0.5736	0.5540	0.5342	0.5143	0.4943	0.4741	0.4537
72	0.6391	0.6206	0.6017	0.5824	0.5628	0.5430	0.5231	0.5031	0.4828	0.4623
73	0.6480	0.6295	0.6107	0.5915	0.5720	0.5522	0.5323	0.5122	0.4918	0.4712
74	0.6569	0.6386	0.6199	0.6008	0.5814	0.5616	0.5417	0.5216	0.5012	0.4805
75	0.6661	0.6479	0.6294	0.6104	0.5910	0.5713	0.5514	0.5313	0.5108	0.4901
76	0.6753	0.6573	0.6389	0.6201	0.6008	0.5812	0.5613	0.5412	0.5208	0.5000
77	0.6847	0.6669	0.6487	0.6300	0.6108	0.5913	0.5715	0.5514	0.5310	0.5101
78	0.6941	0.6765	0.6585	0.6399	0.6209	0.6015	0.5818	0.5618	0.5414	0.5205
79	0.7035	0.6862	0.6684	0.6500	0.6312	0.6119	0.5923	0.5724	0.5520	0.5311
80	0.7130	0.6959	0.6783	0.6602	0.6415	0.6224	0.6030	0.5831	0.5628	0.5420
81	0.7225	0.7057	0.6884	0.6705	0.6520	0.6331	0.6138	0.5941	0.5739	0.5531
82	0.7320	0.7155	0.6984	0.6808	0.6626	0.6438	0.6247	0.6052	0.5851	0.5643
83	0.7415	0.7253	0.7086	0.6912	0.6732	0.6547	0.6358	0.6164	0.5965	0.5758
84	0.7511	0.7352	0.7188	0.7017	0.6840	0.6658	0.6471	0.6279	0.6081	0.5876
85	0.7606	0.7451	0.7290	0.7123	0.6949	0.6769	0.6585	0.6395	0.6199	0.5995
86	0.7701	0.7550	0.7393	0.7229	0.7058	0.6882	0.6700	0.6513	0.6319	0.6118
87	0.7797	0.7650	0.7496	0.7336	0.7169	0.6996	0.6817	0.6633	0.6442	0.6242
88	0.7892	0.7749	0.7600	0.7444	0.7280	0.7111	0.6936	0.6754	0.6566	0.6369
89	0.7987	0.7848	0.7703	0.7551	0.7392	0.7226	0.7055	0.6877	0.6692	0.6498
90	0.8081	0.7947	0.7806	0.7659	0.7504	0.7342	0.7175	0.7001	0.6820	0.6629
91	0.8174	0.8045	0.7909	0.7766	0.7616	0.7459	0.7296	0.7126	0.6949	0.6762
92	0.8267	0.8142	0.8011	0.7873	0.7728	0.7576	0.7417	0.7252	0.7079	0.6896
93	0.8358	0.8239	0.8113	0.7980	0.7839	0.7692	0.7539	0.7379	0.7210	0.7032
94	0.8449	0.8334	0.8214	0.8086	0.7951	0.7809	0.7661	0.7506	0.7342	0.7168
95	0.8537	0.8428	0.8313	0.8191	0.8061	0.7924	0.7782	0.7632	0.7474	0.7305
96	0.8625	0.8521	0.8411	0.8294	0.8170	0.8039	0.7902	0.7758	0.7606	0.7442
97	0.8712	0.8613	0.8509	0.8398	0.8279	0.8154	0.8023	0.7885	0.7739	0.7581
98	0.8798	0.8705	0.8606	0.8501	0.8389	0.8270	0.8145	0.8014	0.7873	0.7722
99	0.8884	0.8797	0.8704	0.8605	0.8499	0.8387	0.8269	0.8144	0.8010	0.7866
100	0.8970	0.8889	0.8802	0.8710	0.8610	0.8504	0.8393	0.8275	0.8149	0.8012
101	0.9057	0.8981	0.8901	0.8815	0.8722	0.8624	0.8520	0.8409	0.8291	0.8162
102	0.9144	0.9074	0.9001	0.8921	0.8836	0.8745	0.8649	0.8547	0.8437	0.8316
103	0.9232	0.9169	0.9102	0.9030	0.8952	0.8869	0.8782	0.8688	0.8587	0.8476
104	0.9322	0.9266	0.9206	0.9142	0.9072	0.8998	0.8919	0.8835	0.8744	0.8643
105	0.9414	0.9365	0.9313	0.9257	0.9196	0.9130	0.9061	0.8986	0.8906	0.8817

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Age of Joint Annuitant	85	86	87	88	89	90	91	92	93	94
106	0.9508	0.9467	0.9423	0.9375	0.9323	0.9267	0.9208	0.9144	0.9076	0.8999
107	0.9606	0.9572	0.9536	0.9497	0.9455	0.9409	0.9361	0.9309	0.9253	0.9190
108	0.9709	0.9683	0.9657	0.9628	0.9596	0.9562	0.9526	0.9487	0.9445	0.9397
109	0.9827	0.9812	0.9796	0.9778	0.9759	0.9739	0.9716	0.9693	0.9667	0.9638
110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
115	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
116	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
117	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
118	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
119	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
120	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
121	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
122	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
123	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
124	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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Exhibit E: Joint and 67% Contingent Factors with Pop-Up

Table 6: Ages 95-104

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	95	96	97	98	99	100	101	102	103	104
65	0.3906	0.3719	0.3533	0.3347	0.3161	0.2975	0.2789	0.2601	0.2410	0.2213
66	0.3969	0.3780	0.3592	0.3405	0.3217	0.3028	0.2839	0.2649	0.2455	0.2256
67	0.4035	0.3844	0.3655	0.3465	0.3275	0.3084	0.2893	0.2699	0.2503	0.2301
68	0.4105	0.3912	0.3720	0.3529	0.3337	0.3143	0.2949	0.2754	0.2554	0.2349
69	0.4178	0.3983	0.3790	0.3596	0.3402	0.3206	0.3010	0.2811	0.2609	0.2400
70	0.4254	0.4058	0.3863	0.3668	0.3471	0.3273	0.3074	0.2872	0.2667	0.2454
71	0.4335	0.4137	0.3940	0.3743	0.3544	0.3343	0.3141	0.2937	0.2728	0.2512
72	0.4419	0.4220	0.4021	0.3822	0.3620	0.3417	0.3213	0.3005	0.2793	0.2574
73	0.4507	0.4307	0.4106	0.3905	0.3701	0.3496	0.3288	0.3078	0.2862	0.2639
74	0.4599	0.4397	0.4195	0.3992	0.3786	0.3578	0.3368	0.3154	0.2936	0.2708
75	0.4694	0.4491	0.4287	0.4082	0.3875	0.3664	0.3451	0.3235	0.3013	0.2781
76	0.4792	0.4588	0.4383	0.4176	0.3967	0.3754	0.3539	0.3319	0.3094	0.2858
77	0.4893	0.4688	0.4482	0.4274	0.4062	0.3848	0.3630	0.3407	0.3178	0.2939
78	0.4996	0.4791	0.4584	0.4374	0.4161	0.3945	0.3724	0.3499	0.3266	0.3023
79	0.5102	0.4896	0.4689	0.4478	0.4263	0.4045	0.3822	0.3594	0.3358	0.3111
80	0.5211	0.5005	0.4796	0.4585	0.4368	0.4148	0.3923	0.3692	0.3454	0.3203
81	0.5322	0.5115	0.4906	0.4694	0.4477	0.4255	0.4028	0.3794	0.3552	0.3298
82	0.5435	0.5228	0.5019	0.4806	0.4588	0.4364	0.4136	0.3900	0.3655	0.3397
83	0.5550	0.5344	0.5135	0.4922	0.4703	0.4478	0.4247	0.4009	0.3762	0.3500
84	0.5669	0.5463	0.5254	0.5041	0.4821	0.4595	0.4363	0.4123	0.3872	0.3607
85	0.5789	0.5585	0.5376	0.5163	0.4943	0.4716	0.4482	0.4241	0.3988	0.3719
86	0.5913	0.5710	0.5502	0.5289	0.5069	0.4841	0.4607	0.4363	0.4108	0.3836
87	0.6040	0.5838	0.5631	0.5419	0.5199	0.4971	0.4736	0.4491	0.4234	0.3959
88	0.6169	0.5969	0.5764	0.5552	0.5333	0.5106	0.4870	0.4624	0.4365	0.4088
89	0.6300	0.6102	0.5899	0.5689	0.5471	0.5244	0.5009	0.4762	0.4502	0.4222
90	0.6434	0.6239	0.6038	0.5830	0.5613	0.5387	0.5152	0.4905	0.4644	0.4362
91	0.6570	0.6378	0.6180	0.5974	0.5759	0.5535	0.5300	0.5053	0.4792	0.4509
92	0.6708	0.6519	0.6324	0.6121	0.5909	0.5686	0.5453	0.5207	0.4945	0.4661
93	0.6848	0.6663	0.6472	0.6272	0.6062	0.5842	0.5611	0.5367	0.5105	0.4821
94	0.6989	0.6808	0.6621	0.6425	0.6219	0.6002	0.5773	0.5531	0.5271	0.4987
95	0.7130	0.6955	0.6772	0.6580	0.6378	0.6164	0.5939	0.5699	0.5441	0.5159
96	0.7273	0.7102	0.6924	0.6737	0.6539	0.6330	0.6108	0.5872	0.5616	0.5335
97	0.7418	0.7252	0.7080	0.6898	0.6705	0.6501	0.6283	0.6051	0.5799	0.5520
98	0.7565	0.7406	0.7239	0.7063	0.6876	0.6677	0.6464	0.6237	0.5989	0.5714
99	0.7715	0.7563	0.7403	0.7233	0.7053	0.6860	0.6653	0.6431	0.6189	0.5919
100	0.7869	0.7723	0.7571	0.7409	0.7235	0.7049	0.6850	0.6635	0.6399	0.6135
101	0.8027	0.7889	0.7744	0.7590	0.7425	0.7247	0.7056	0.6849	0.6621	0.6365
102	0.8189	0.8061	0.7925	0.7780	0.7624	0.7455	0.7273	0.7076	0.6858	0.6610
103	0.8359	0.8240	0.8114	0.7979	0.7833	0.7675	0.7505	0.7318	0.7112	0.6876
104	0.8536	0.8428	0.8313	0.8189	0.8055	0.7910	0.7752	0.7580	0.7387	0.7166
105	0.8722	0.8625	0.8522	0.8412	0.8292	0.8161	0.8018	0.7861	0.7686	0.7483
106	0.8916	0.8833	0.8744	0.8648	0.8543	0.8429	0.8304	0.8166	0.8010	0.7830
107	0.9122	0.9053	0.8979	0.8900	0.8813	0.8717	0.8612	0.8496	0.8365	0.8212
108	0.9345	0.9292	0.9236	0.9175	0.9108	0.9035	0.8953	0.8863	0.8761	0.8641
109	0.9606	0.9574	0.9539	0.9501	0.9460	0.9414	0.9363	0.9306	0.9241	0.9164
110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
115	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
116	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
117	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
118	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
119	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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120	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
121	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
122	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
123	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
124	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
125	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
126	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
127	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
128	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
129	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
130	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
131	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
132	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
133	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
134	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

Exhibit F: Join and 100% Contingent Factors with Pop-Up

Table 1: Ages 45-54

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))
Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	45-	46	47	48	49	50	51	52	53	54
15	0.9143	0.9084	0.9020	0.8954	0.8884	0.8811	0.8734	0.8653	0.8567	0.8478
16	0.9149	0.9089	0.9026	0.8960	0.8890	0.8817	0.8740	0.8659	0.8573	0.8484
17	0.9155	0.9095	0.9032	0.8966	0.8896	0.8823	0.8746	0.8665	0.8580	0.8490
18	0.9161	0.9101	0.9038	0.8972	0.8902	0.8829	0.8752	0.8671	0.8586	0.8496
19	0.9167	0.9108	0.9045	0.8979	0.8909	0.8836	0.8759	0.8678	0.8593	0.8503
20	0.9174	0.9115	0.9052	0.8986	0.8916	0.8843	0.8766	0.8686	0.8601	0.8511
21	0.9181	0.9122	0.9059	0.8993	0.8924	0.8851	0.8774	0.8693	0.8608	0.8519
22	0.9189	0.9130	0.9067	0.9001	0.8932	0.8859	0.8782	0.8702	0.8617	0.8527
23	0.9197	0.9138	0.9075	0.9010	0.8940	0.8868	0.8791	0.8711	0.8626	0.8536
24	0.9205	0.9146	0.9084	0.9018	0.8949	0.8877	0.8800	0.8720	0.8635	0.8546
25	0.9214	0.9155	0.9093	0.9028	0.8959	0.8886	0.8810	0.8730	0.8645	0.8555
26	0.9220	0.9164	0.9103	0.9037	0.8969	0.8896	0.8820	0.8740	0.8655	0.8566
27	0.9233	0.9174	0.9113	0.9048	0.8979	0.8907	0.8831	0.8751	0.8666	0.8577
28	0.9243	0.9184	0.9123	0.9058	0.8990	0.8918	0.8842	0.8762	0.8678	0.8589
29	0.9253	0.9195	0.9134	0.9069	0.9001	0.8930	0.8854	0.8774	0.8690	0.8601
30	0.9264	0.9206	0.9145	0.9081	0.9013	0.8942	0.8867	0.8787	0.8703	0.8614
31	0.9275	0.9218	0.9157	0.9093	0.9026	0.8955	0.8880	0.8800	0.8717	0.8628
32	0.9287	0.9230	0.9170	0.9106	0.9039	0.8968	0.8893	0.8814	0.8731	0.8643
33	0.9299	0.9242	0.9183	0.9119	0.9053	0.8982	0.8908	0.8829	0.8746	0.8658
34	0.9311	0.9255	0.9196	0.9133	0.9067	0.8997	0.8922	0.8844	0.8761	0.8674
35	0.9324	0.9268	0.9210	0.9147	0.9081	0.9012	0.8938	0.8860	0.8777	0.8690
36	0.9337	0.9282	0.9224	0.9162	0.9097	0.9027	0.8954	0.8877	0.8794	0.8707
37	0.9351	0.9296	0.9239	0.9177	0.9112	0.9044	0.8971	0.8894	0.8812	0.8726
38	0.9364	0.9311	0.9254	0.9193	0.9129	0.9061	0.8988	0.8912	0.8831	0.8744
39	0.9379	0.9326	0.9269	0.9209	0.9146	0.9078	0.9006	0.8930	0.8850	0.8764
40	0.9393	0.9341	0.9285	0.9226	0.9163	0.9096	0.9025	0.8950	0.8869	0.8784
41	0.9408	0.9356	0.9301	0.9243	0.9180	0.9114	0.9044	0.8969	0.8890	0.8805
42	0.9422	0.9372	0.9318	0.9260	0.9199	0.9133	0.9064	0.8990	0.8911	0.8827
43	0.9438	0.9388	0.9334	0.9278	0.9217	0.9153	0.9084	0.9011	0.8933	0.8850
44	0.9453	0.9404	0.9351	0.9296	0.9236	0.9172	0.9104	0.9032	0.8955	0.8873
45	0.9468	0.9420	0.9369	0.9314	0.9255	0.9192	0.9126	0.9054	0.8978	0.8897
46	0.9483	0.9436	0.9386	0.9332	0.9274	0.9213	0.9147	0.9077	0.9002	0.8921
47	0.9499	0.9453	0.9404	0.9351	0.9294	0.9234	0.9169	0.9100	0.9026	0.8946
48	0.9514	0.9469	0.9421	0.9369	0.9314	0.9255	0.9191	0.9123	0.9050	0.8972
49	0.9530	0.9486	0.9439	0.9388	0.9334	0.9276	0.9213	0.9147	0.9075	0.8998
50	0.9545	0.9502	0.9457	0.9407	0.9354	0.9297	0.9236	0.9171	0.9100	0.9024
51	0.9560	0.9519	0.9474	0.9426	0.9374	0.9319	0.9259	0.9195	0.9126	0.9051
52	0.9576	0.9535	0.9492	0.9445	0.9394	0.9340	0.9282	0.9219	0.9151	0.9079

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53	0.9591	0.9552	0.9509	0.9464	0.9415	0.9362	0.9305	0.9244	0.9177	0.9106
54	0.9606	0.9568	0.9527	0.9482	0.9435	0.9383	0.9328	0.9268	0.9204	0.9134
55	0.9620	0.9583	0.9544	0.9501	0.9455	0.9405	0.9351	0.9293	0.9230	0.9162
56	0.9635	0.9599	0.9561	0.9519	0.9474	0.9426	0.9374	0.9317	0.9256	0.9190
57	0.9649	0.9614	0.9577	0.9537	0.9494	0.9447	0.9396	0.9342	0.9282	0.9218
58	0.9663	0.9630	0.9594	0.9555	0.9513	0.9468	0.9419	0.9366	0.9308	0.9245
59	0.9676	0.9644	0.9610	0.9573	0.9532	0.9488	0.9441	0.9390	0.9334	0.9273
60	0.9690	0.9659	0.9626	0.9590	0.9551	0.9509	0.9463	0.9413	0.9359	0.9301
61	0.9703	0.9673	0.9641	0.9607	0.9569	0.9529	0.9485	0.9437	0.9385	0.9328
62	0.9715	0.9687	0.9656	0.9623	0.9587	0.9548	0.9506	0.9460	0.9409	0.9355
63	0.9728	0.9700	0.9671	0.9639	0.9605	0.9567	0.9526	0.9482	0.9434	0.9381
64	0.9740	0.9713	0.9685	0.9655	0.9622	0.9586	0.9547	0.9504	0.9458	0.9407
65	0.9751	0.9726	0.9699	0.9670	0.9638	0.9604	0.9566	0.9526	0.9481	0.9432
66	0.9762	0.9738	0.9713	0.9685	0.9654	0.9621	0.9586	0.9547	0.9504	0.9457
67	0.9773	0.9750	0.9726	0.9699	0.9670	0.9639	0.9604	0.9567	0.9526	0.9481
68	0.9784	0.9762	0.9738	0.9713	0.9685	0.9655	0.9622	0.9587	0.9548	0.9505
69	0.9794	0.9773	0.9750	0.9726	0.9700	0.9671	0.9640	0.9606	0.9569	0.9528
70	0.9804	0.9784	0.9762	0.9739	0.9714	0.9687	0.9657	0.9625	0.9589	0.9550
71	0.9813	0.9794	0.9774	0.9751	0.9727	0.9702	0.9673	0.9643	0.9609	0.9572
72	0.9822	0.9804	0.9785	0.9763	0.9741	0.9716	0.9689	0.9660	0.9628	0.9592
73	0.9831	0.9814	0.9795	0.9775	0.9753	0.9730	0.9704	0.9677	0.9646	0.9612
74	0.9839	0.9823	0.9805	0.9786	0.9765	0.9743	0.9719	0.9693	0.9664	0.9632
75	0.9847	0.9832	0.9815	0.9797	0.9777	0.9756	0.9733	0.9708	0.9681	0.9650
76	0.9855	0.9840	0.9824	0.9807	0.9788	0.9768	0.9746	0.9723	0.9697	0.9668
77	0.9863	0.9848	0.9833	0.9817	0.9799	0.9780	0.9759	0.9737	0.9712	0.9685
78	0.9870	0.9856	0.9842	0.9826	0.9809	0.9791	0.9772	0.9750	0.9727	0.9701
79	0.9877	0.9864	0.9850	0.9835	0.9819	0.9802	0.9783	0.9763	0.9741	0.9717
80	0.9883	0.9871	0.9858	0.9843	0.9828	0.9812	0.9795	0.9776	0.9755	0.9732
81	0.9889	0.9878	0.9865	0.9852	0.9837	0.9822	0.9805	0.9787	0.9768	0.9746
82	0.9895	0.9884	0.9872	0.9860	0.9846	0.9831	0.9816	0.9799	0.9780	0.9760
83	0.9901	0.9891	0.9879	0.9867	0.9854	0.9840	0.9826	0.9810	0.9792	0.9773
84	0.9907	0.9897	0.9886	0.9874	0.9862	0.9849	0.9835	0.9820	0.9804	0.9786

Exhibit F. Join and 100% Contingent Factors with Pop-Up

Table 2. Ages 55-64

(Basis: 50/50 Blend 1983GAM, M(-), F(No adj))
Effective 10/1/92

AGE OF PARTICIPANT

Age of	AGE OF PARTICIPANT									
Joint	55	56	57	58	59	60	61	62	63	64
Annuitant										
25	0.8461	0.8362	0.8257	0.8146	0.8030	0.7908	0.7779	0.7645	0.7505	0.7359
26	0.8472	0.8373	0.8268	0.8157	0.8041	0.7918	0.7790	0.7656	0.7516	0.7370
27	0.8483	0.8384	0.8279	0.8169	0.8052	0.7930	0.7802	0.7667	0.7527	0.7381
28	0.8495	0.8396	0.8291	0.8181	0.8064	0.7942	0.7814	0.7679	0.7539	0.7393
29	0.8508	0.8408	0.8304	0.8193	0.8077	0.7955	0.7827	0.7692	0.7552	0.7406
30	0.8521	0.8422	0.8317	0.8207	0.8091	0.7969	0.7840	0.7706	0.7565	0.7419
31	0.8535	0.8436	0.8331	0.8221	0.8105	0.7983	0.7855	0.7720	0.7580	0.7434
32	0.8549	0.8451	0.8346	0.8236	0.8120	0.7998	0.7870	0.7735	0.7595	0.7449
33	0.8565	0.8466	0.8362	0.8252	0.8136	0.8014	0.7886	0.7752	0.7611	0.7465
34	0.8581	0.8483	0.8379	0.8269	0.8153	0.8031	0.7903	0.7769	0.7628	0.7482
35	0.8598	0.8500	0.8396	0.8287	0.8171	0.8049	0.7921	0.7787	0.7646	0.7500
36	0.8615	0.8518	0.8414	0.8305	0.8190	0.8068	0.7940	0.7806	0.7665	0.7519
37	0.8634	0.8537	0.8433	0.8324	0.8209	0.8088	0.7960	0.7826	0.7686	0.7539
38	0.8653	0.8556	0.8454	0.8345	0.8230	0.8109	0.7981	0.7847	0.7707	0.7561
39	0.8673	0.8577	0.8474	0.8366	0.8251	0.8130	0.8003	0.7869	0.7729	0.7583
40	0.8694	0.8598	0.8496	0.8388	0.8274	0.8153	0.8026	0.7892	0.7752	0.7606
41	0.8716	0.8620	0.8519	0.8411	0.8298	0.8177	0.8050	0.7917	0.7777	0.7631
42	0.8738	0.8643	0.8543	0.8436	0.8322	0.8202	0.8076	0.7943	0.7803	0.7657
43	0.8761	0.8667	0.8567	0.8461	0.8348	0.8228	0.8102	0.7969	0.7830	0.7684
44	0.8785	0.8692	0.8593	0.8487	0.8374	0.8255	0.8130	0.7997	0.7858	0.7713
45	0.8810	0.8718	0.8619	0.8514	0.8402	0.8284	0.8159	0.8027	0.7888	0.7743

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46	0.8836	0.8744	0.8646	0.8542	0.8431	0.8313	0.8189	0.8057	0.7919	0.7774
47	0.8862	0.8771	0.8674	0.8571	0.8460	0.8344	0.8220	0.8089	0.7951	0.7807
48	0.8888	0.8799	0.8703	0.8600	0.8491	0.8375	0.8252	0.8122	0.7985	0.7841
49	0.8915	0.8827	0.8732	0.8631	0.8523	0.8408	0.8285	0.8156	0.8020	0.7876
50	0.8943	0.8856	0.8763	0.8662	0.8555	0.8441	0.8320	0.8191	0.8056	0.7913
51	0.8972	0.8886	0.8793	0.8694	0.8589	0.8476	0.8355	0.8228	0.8093	0.7951
52	0.9000	0.8916	0.8825	0.8727	0.8623	0.8511	0.8392	0.8266	0.8132	0.7991
53	0.9029	0.8946	0.8857	0.8761	0.8658	0.8547	0.8430	0.8304	0.8172	0.8032
54	0.9059	0.8977	0.8890	0.8795	0.8693	0.8584	0.8468	0.8344	0.8213	0.8074
55	0.9088	0.9008	0.8922	0.8830	0.8730	0.8622	0.8508	0.8385	0.8255	0.8118
56	0.9118	0.9040	0.8956	0.8865	0.8766	0.8661	0.8548	0.8427	0.8298	0.8162
57	0.9148	0.9072	0.8989	0.8900	0.8804	0.8700	0.8589	0.8469	0.8343	0.8208
58	0.9177	0.9103	0.9023	0.8936	0.8841	0.8739	0.8630	0.8513	0.8388	0.8255
59	0.9207	0.9135	0.9057	0.8971	0.8879	0.8779	0.8672	0.8557	0.8434	0.8303
60	0.9236	0.9166	0.9090	0.9007	0.8917	0.8820	0.8714	0.8601	0.8480	0.8351
61	0.9266	0.9198	0.9124	0.9043	0.8955	0.8860	0.8757	0.8646	0.8527	0.8401
62	0.9295	0.9229	0.9157	0.9079	0.8993	0.8900	0.8800	0.8691	0.8575	0.8450
63	0.9323	0.9260	0.9190	0.9114	0.9031	0.8941	0.8842	0.8736	0.8622	0.8500
64	0.9351	0.9290	0.9223	0.9149	0.9068	0.8981	0.8885	0.8782	0.8670	0.8551
65	0.9379	0.9320	0.9255	0.9184	0.9106	0.9020	0.8927	0.8827	0.8718	0.8601
66	0.9406	0.9349	0.9286	0.9218	0.9142	0.9060	0.8970	0.8872	0.8766	0.8652
67	0.9432	0.9378	0.9317	0.9251	0.9178	0.9099	0.9011	0.8916	0.8813	0.8702
68	0.9458	0.9405	0.9348	0.9284	0.9214	0.9137	0.9052	0.8960	0.8860	0.8752
69	0.9483	0.9433	0.9377	0.9316	0.9249	0.9174	0.9093	0.9004	0.8907	0.8801
70	0.9507	0.9459	0.9406	0.9348	0.9283	0.9211	0.9133	0.9046	0.8952	0.8851
71	0.9530	0.9485	0.9434	0.9378	0.9316	0.9247	0.9171	0.9088	0.8998	0.8899
72	0.9553	0.9510	0.9462	0.9408	0.9348	0.9282	0.9210	0.9129	0.9042	0.8946
73	0.9575	0.9534	0.9488	0.9437	0.9380	0.9317	0.9247	0.9170	0.9085	0.8993
74	0.9596	0.9557	0.9513	0.9465	0.9410	0.9350	0.9283	0.9209	0.9128	0.9039
75	0.9617	0.9580	0.9538	0.9491	0.9440	0.9382	0.9318	0.9247	0.9169	0.9083
76	0.9636	0.9601	0.9561	0.9517	0.9468	0.9413	0.9352	0.9284	0.9209	0.9127
77	0.9655	0.9622	0.9584	0.9542	0.9495	0.9443	0.9384	0.9319	0.9248	0.9169
78	0.9673	0.9641	0.9606	0.9566	0.9521	0.9471	0.9416	0.9354	0.9285	0.9210
79	0.9690	0.9660	0.9627	0.9589	0.9547	0.9499	0.9446	0.9387	0.9321	0.9249
80	0.9707	0.9678	0.9647	0.9611	0.9571	0.9526	0.9475	0.9419	0.9356	0.9287
81	0.9722	0.9696	0.9666	0.9632	0.9594	0.9551	0.9503	0.9450	0.9390	0.9324
82	0.9737	0.9712	0.9684	0.9652	0.9616	0.9576	0.9530	0.9479	0.9423	0.9360
83	0.9752	0.9728	0.9701	0.9671	0.9637	0.9599	0.9556	0.9508	0.9454	0.9394
84	0.9766	0.9743	0.9718	0.9690	0.9658	0.9622	0.9581	0.9535	0.9484	0.9427
85	0.9779	0.9758	0.9734	0.9708	0.9677	0.9643	0.9605	0.9562	0.9513	0.9459
86	0.9791	0.9772	0.9750	0.9725	0.9696	0.9664	0.9628	0.9587	0.9541	0.9490
87	0.9803	0.9785	0.9764	0.9741	0.9714	0.9684	0.9650	0.9611	0.9568	0.9520
88	0.9815	0.9798	0.9778	0.9756	0.9731	0.9703	0.9671	0.9635	0.9594	0.9548
89	0.9826	0.9810	0.9792	0.9771	0.9748	0.9721	0.9691	0.9657	0.9619	0.9576
90	0.9837	0.9822	0.9805	0.9786	0.9764	0.9739	0.9711	0.9679	0.9642	0.9602
91	0.9847	0.9833	0.9817	0.9799	0.9779	0.9756	0.9729	0.9699	0.9665	0.9627
92	0.9857	0.9844	0.9829	0.9812	0.9793	0.9772	0.9747	0.9719	0.9687	0.9651
93	0.9866	0.9854	0.9840	0.9825	0.9807	0.9787	0.9764	0.9738	0.9708	0.9675
94	0.9875	0.9864	0.9851	0.9837	0.9820	0.9802	0.9780	0.9756	0.9728	0.9697

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Exhibit F: Join and 100% Contingent Factors with Pop-Up

Table 3: Ages 65-74

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	65	66	67	68	69	70	71	72	73	74
35	0.7348	0.7191	0.7029	0.6863	0.6693	0.6518	0.6341	0.6159	0.5975	0.5789
36	0.7367	0.7210	0.7048	0.6882	0.6711	0.6537	0.6359	0.6177	0.5993	0.5806
37	0.7387	0.7230	0.7068	0.6901	0.6731	0.6556	0.6378	0.6196	0.6011	0.5824
38	0.7409	0.7251	0.7089	0.6922	0.6751	0.6576	0.6398	0.6216	0.6031	0.5843
39	0.7431	0.7274	0.7111	0.6944	0.6773	0.6598	0.6419	0.6237	0.6051	0.5863
40	0.7455	0.7297	0.7135	0.6968	0.6796	0.6621	0.6442	0.6259	0.6073	0.5885
41	0.7479	0.7322	0.7160	0.6992	0.6821	0.6645	0.6466	0.6283	0.6097	0.5908
42	0.7505	0.7348	0.7186	0.7018	0.6847	0.6671	0.6491	0.6308	0.6121	0.5932
43	0.7533	0.7376	0.7213	0.7046	0.6874	0.6698	0.6518	0.6334	0.6147	0.5958
44	0.7562	0.7404	0.7242	0.7075	0.6903	0.6727	0.6546	0.6362	0.6175	0.5985
45	0.7592	0.7435	0.7272	0.7105	0.6933	0.6757	0.6576	0.6392	0.6204	0.6013
46	0.7623	0.7466	0.7304	0.7137	0.6965	0.6788	0.6608	0.6423	0.6235	0.6044
47	0.7656	0.7500	0.7338	0.7170	0.6998	0.6822	0.6641	0.6456	0.6267	0.6076
48	0.7691	0.7534	0.7372	0.7205	0.7033	0.6857	0.6676	0.6491	0.6302	0.6110
49	0.7727	0.7571	0.7409	0.7242	0.7070	0.6893	0.6712	0.6527	0.6338	0.6145
50	0.7764	0.7609	0.7447	0.7281	0.7109	0.6932	0.6751	0.6565	0.6376	0.6183
51	0.7803	0.7648	0.7487	0.7321	0.7149	0.6973	0.6792	0.6606	0.6416	0.6223
52	0.7843	0.7689	0.7529	0.7363	0.7192	0.7015	0.6834	0.6648	0.6458	0.6265
53	0.7885	0.7732	0.7572	0.7407	0.7236	0.7060	0.6879	0.6693	0.6503	0.6309
54	0.7928	0.7776	0.7617	0.7452	0.7282	0.7106	0.6925	0.6740	0.6549	0.6356
55	0.7973	0.7822	0.7664	0.7500	0.7330	0.7155	0.6974	0.6789	0.6598	0.6404
56	0.8019	0.7869	0.7712	0.7549	0.7380	0.7205	0.7025	0.6840	0.6650	0.6455
57	0.8066	0.7917	0.7762	0.7600	0.7431	0.7257	0.7078	0.6893	0.6703	0.6509
58	0.8115	0.7967	0.7813	0.7652	0.7485	0.7312	0.7133	0.6949	0.6759	0.6565
59	0.8164	0.8018	0.7865	0.7706	0.7540	0.7368	0.7190	0.7006	0.6817	0.6623
60	0.8215	0.8071	0.7919	0.7761	0.7597	0.7426	0.7249	0.7066	0.6877	0.6684
61	0.8266	0.8124	0.7974	0.7818	0.7655	0.7485	0.7309	0.7127	0.6940	0.6747
62	0.8318	0.8178	0.8030	0.7876	0.7714	0.7546	0.7372	0.7191	0.7004	0.6812
63	0.8370	0.8232	0.8087	0.7935	0.7775	0.7609	0.7436	0.7256	0.7071	0.6879
64	0.8423	0.8288	0.8145	0.7994	0.7837	0.7673	0.7501	0.7323	0.7139	0.6949
65	0.8476	0.8343	0.8203	0.8055	0.7900	0.7737	0.7568	0.7392	0.7209	0.7020
66	0.8529	0.8399	0.8262	0.8116	0.7963	0.7803	0.7636	0.7462	0.7280	0.7093
67	0.8583	0.8455	0.8320	0.8178	0.8027	0.7870	0.7705	0.7532	0.7353	0.7167
68	0.8636	0.8511	0.8379	0.8239	0.8092	0.7937	0.7774	0.7604	0.7427	0.7243
69	0.8688	0.8567	0.8438	0.8301	0.8157	0.8005	0.7845	0.7677	0.7502	0.7320
70	0.8741	0.8623	0.8497	0.8363	0.8222	0.8073	0.7916	0.7751	0.7578	0.7399
71	0.8792	0.8678	0.8555	0.8425	0.8287	0.8141	0.7987	0.7825	0.7655	0.7478
72	0.8843	0.8732	0.8613	0.8486	0.8351	0.8208	0.8058	0.7899	0.7732	0.7557
73	0.8893	0.8786	0.8670	0.8547	0.8415	0.8276	0.8129	0.7973	0.7809	0.7638
74	0.8942	0.8838	0.8726	0.8606	0.8479	0.8343	0.8199	0.8047	0.7887	0.7718
75	0.8990	0.8890	0.8781	0.8665	0.8541	0.8409	0.8269	0.8121	0.7964	0.7798
76	0.9037	0.8940	0.8835	0.8723	0.8603	0.8475	0.8339	0.8194	0.8040	0.7879
77	0.9083	0.8989	0.8888	0.8780	0.8663	0.8539	0.8407	0.8266	0.8116	0.7958
78	0.9127	0.9037	0.8940	0.8835	0.8723	0.8602	0.8474	0.8337	0.8191	0.8037
79	0.9170	0.9084	0.8990	0.8889	0.8781	0.8664	0.8540	0.8407	0.8265	0.8115
80	0.9212	0.9129	0.9039	0.8942	0.8837	0.8725	0.8605	0.8476	0.8338	0.8192
81	0.9252	0.9172	0.9086	0.8993	0.8892	0.8784	0.8668	0.8543	0.8410	0.8268
82	0.9291	0.9215	0.9132	0.9043	0.8946	0.8842	0.8730	0.8610	0.8480	0.8342
83	0.9328	0.9256	0.9177	0.9091	0.8998	0.8898	0.8791	0.8674	0.8550	0.8416
84	0.9364	0.9295	0.9220	0.9138	0.9049	0.8954	0.8850	0.8738	0.8618	0.8488
85	0.9399	0.9334	0.9262	0.9184	0.9099	0.9007	0.8908	0.8800	0.8684	0.8560

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Age of Joint Annuitant	65	66	67	68	69	70	71	72	73	74
86	0.9433	0.9371	0.9302	0.9228	0.9147	0.9059	0.8964	0.8861	0.8750	0.8630
87	0.9466	0.9407	0.9342	0.9271	0.9194	0.9110	0.9020	0.8921	0.8814	0.8699
88	0.9497	0.9441	0.9380	0.9312	0.9239	0.9160	0.9073	0.8979	0.8877	0.8766
89	0.9528	0.9475	0.9416	0.9353	0.9283	0.9208	0.9125	0.9036	0.8938	0.8832
90	0.9557	0.9507	0.9452	0.9391	0.9326	0.9254	0.9176	0.9091	0.8998	0.8897
91	0.9585	0.9537	0.9486	0.9429	0.9367	0.9299	0.9225	0.9144	0.9056	0.8960
92	0.9611	0.9567	0.9518	0.9465	0.9406	0.9342	0.9273	0.9196	0.9112	0.9021
93	0.9637	0.9596	0.9550	0.9499	0.9444	0.9384	0.9318	0.9246	0.9167	0.9081
94	0.9662	0.9623	0.9580	0.9533	0.9481	0.9425	0.9363	0.9295	0.9220	0.9138
95	0.9686	0.9649	0.9609	0.9565	0.9516	0.9464	0.9406	0.9342	0.9272	0.9194
96	0.9708	0.9674	0.9637	0.9596	0.9550	0.9501	0.9447	0.9387	0.9321	0.9249
97	0.9730	0.9699	0.9664	0.9625	0.9583	0.9537	0.9487	0.9431	0.9370	0.9302
98	0.9751	0.9722	0.9690	0.9654	0.9616	0.9573	0.9526	0.9474	0.9417	0.9354
99	0.9772	0.9745	0.9716	0.9683	0.9647	0.9607	0.9564	0.9517	0.9464	0.9405
100	0.9792	0.9768	0.9740	0.9710	0.9677	0.9641	0.9602	0.9558	0.9509	0.9455
101	0.9812	0.9790	0.9765	0.9737	0.9707	0.9675	0.9638	0.9599	0.9554	0.9505
102	0.9831	0.9811	0.9789	0.9764	0.9737	0.9707	0.9675	0.9639	0.9599	0.9554
103	0.9850	0.9832	0.9812	0.9790	0.9766	0.9740	0.9711	0.9679	0.9643	0.9603
104	0.9869	0.9854	0.9836	0.9817	0.9796	0.9772	0.9747	0.9719	0.9687	0.9652

Exhibit F: Joint and 100% Contingent Factors with Pop-Up

Table 4: Ages 75-84

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))
Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	75	76	77	78	79	80	81	82	83	84
45	0.5821	0.5627	0.5433	0.5240	0.5050	0.4861	0.4676	0.4494	0.4316	0.4141
46	0.5851	0.5656	0.5462	0.5269	0.5077	0.4888	0.4702	0.4519	0.4340	0.4164
47	0.5882	0.5687	0.5492	0.5298	0.5106	0.4916	0.4730	0.4546	0.4366	0.4189
48	0.5915	0.5720	0.5524	0.5330	0.5137	0.4946	0.4759	0.4575	0.4394	0.4216
49	0.5951	0.5755	0.5558	0.5363	0.5169	0.4978	0.4790	0.4605	0.4423	0.4245
50	0.5988	0.5791	0.5594	0.5398	0.5204	0.5012	0.4823	0.4637	0.4454	0.4275
51	0.6027	0.5830	0.5632	0.5436	0.5240	0.5048	0.4857	0.4671	0.4487	0.4307
52	0.6069	0.5871	0.5673	0.5475	0.5279	0.5085	0.4895	0.4707	0.4522	0.4341
53	0.6113	0.5914	0.5715	0.5517	0.5320	0.5126	0.4934	0.4745	0.4560	0.4377
54	0.6159	0.5960	0.5760	0.5561	0.5364	0.5168	0.4976	0.4786	0.4599	0.4416
55	0.6207	0.6008	0.5808	0.5608	0.5410	0.5214	0.5020	0.4829	0.4642	0.4457
56	0.6258	0.6058	0.5858	0.5658	0.5459	0.5262	0.5067	0.4875	0.4687	0.4501
57	0.6311	0.6112	0.5911	0.5710	0.5510	0.5312	0.5117	0.4924	0.4734	0.4547
58	0.6367	0.6167	0.5966	0.5765	0.5564	0.5366	0.5169	0.4975	0.4785	0.4597
59	0.6426	0.6226	0.6024	0.5822	0.5621	0.5422	0.5224	0.5030	0.4838	0.4649
60	0.6487	0.6286	0.6085	0.5883	0.5681	0.5481	0.5283	0.5087	0.4894	0.4704
61	0.6550	0.6350	0.6148	0.5946	0.5744	0.5543	0.5344	0.5148	0.4954	0.4763
62	0.6616	0.6416	0.6214	0.6011	0.5809	0.5608	0.5408	0.5211	0.5016	0.4824
63	0.6684	0.6484	0.6282	0.6080	0.5877	0.5676	0.5476	0.5278	0.5082	0.4889
64	0.6754	0.6555	0.6353	0.6151	0.5948	0.5746	0.5546	0.5347	0.5151	0.4956
65	0.6826	0.6628	0.6427	0.6225	0.6022	0.5820	0.5619	0.5420	0.5223	0.5027
66	0.6900	0.6703	0.6503	0.6301	0.6098	0.5896	0.5695	0.5496	0.5298	0.5102
67	0.6976	0.6780	0.6580	0.6379	0.6177	0.5975	0.5774	0.5574	0.5376	0.5179
68	0.7053	0.6858	0.6660	0.6460	0.6258	0.6057	0.5856	0.5656	0.5457	0.5260
69	0.7132	0.6939	0.6742	0.6543	0.6342	0.6141	0.5940	0.5740	0.5541	0.5343

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Age of Joint Annuitant	75	76	77	78	79	80	81	82	83	84
70	0.7212	0.7021	0.6826	0.6627	0.6428	0.6227	0.6027	0.5827	0.5628	0.5430
71	0.7294	0.7104	0.6911	0.6714	0.6515	0.6316	0.6116	0.5917	0.5718	0.5520
72	0.7376	0.7189	0.6997	0.6802	0.6605	0.6407	0.6208	0.6009	0.5810	0.5612
73	0.7459	0.7274	0.7085	0.6892	0.6696	0.6499	0.6301	0.6103	0.5905	0.5708
74	0.7542	0.7360	0.7173	0.6982	0.6788	0.6593	0.6396	0.6200	0.6002	0.5805
75	0.7626	0.7447	0.7262	0.7073	0.6882	0.6688	0.6493	0.6298	0.6101	0.5905
76	0.7709	0.7533	0.7351	0.7165	0.6976	0.6784	0.6591	0.6397	0.6202	0.6007
77	0.7792	0.7619	0.7440	0.7257	0.7070	0.6881	0.6690	0.6498	0.6304	0.6110
78	0.7874	0.7705	0.7530	0.7349	0.7165	0.6978	0.6789	0.6599	0.6407	0.6214
79	0.7956	0.7790	0.7618	0.7441	0.7260	0.7076	0.6889	0.6701	0.6511	0.6320
80	0.8037	0.7875	0.7706	0.7533	0.7355	0.7174	0.6990	0.6804	0.6616	0.6427
81	0.8117	0.7959	0.7794	0.7624	0.7449	0.7271	0.7090	0.6907	0.6722	0.6534
82	0.8196	0.8042	0.7881	0.7715	0.7543	0.7369	0.7191	0.7010	0.6828	0.6643
83	0.8274	0.8124	0.7967	0.7805	0.7637	0.7466	0.7291	0.7114	0.6934	0.6752
84	0.8351	0.8205	0.8053	0.7894	0.7731	0.7563	0.7392	0.7218	0.7041	0.6862
85	0.8427	0.8286	0.8137	0.7983	0.7824	0.7660	0.7493	0.7322	0.7149	0.6973
86	0.8501	0.8365	0.8221	0.8072	0.7917	0.7757	0.7594	0.7427	0.7257	0.7084
87	0.8575	0.8443	0.8304	0.8159	0.8009	0.7854	0.7694	0.7532	0.7366	0.7197
88	0.8647	0.8520	0.8386	0.8246	0.8100	0.7949	0.7795	0.7636	0.7474	0.7309
89	0.8718	0.8596	0.8467	0.8331	0.8190	0.8045	0.7894	0.7740	0.7583	0.7422
90	0.8788	0.8670	0.8546	0.8416	0.8280	0.8139	0.7993	0.7844	0.7691	0.7535
91	0.8855	0.8743	0.8624	0.8499	0.8368	0.8232	0.8092	0.7947	0.7799	0.7647
92	0.8922	0.8815	0.8701	0.8581	0.8455	0.8324	0.8189	0.8049	0.7906	0.7759
93	0.8986	0.8884	0.8776	0.8661	0.8540	0.8415	0.8285	0.8151	0.8013	0.7871
94	0.9049	0.8952	0.8849	0.8740	0.8625	0.8504	0.8380	0.8251	0.8119	0.7982
95	0.9110	0.9019	0.8921	0.8816	0.8707	0.8592	0.8473	0.8350	0.8223	0.8092
96	0.9169	0.9083	0.8990	0.8892	0.8787	0.8678	0.8565	0.8447	0.8326	0.8200
97	0.9227	0.9146	0.9059	0.8966	0.8867	0.8764	0.8656	0.8544	0.8429	0.8309
98	0.9284	0.9208	0.9126	0.9039	0.8946	0.8849	0.8747	0.8641	0.8531	0.8418
99	0.9340	0.9270	0.9193	0.9111	0.9024	0.8933	0.8837	0.8737	0.8634	0.8527
100	0.9396	0.9330	0.9259	0.9183	0.9102	0.9017	0.8927	0.8834	0.8737	0.8636
101	0.9450	0.9390	0.9325	0.9255	0.9180	0.9101	0.9017	0.8931	0.8840	0.8747
102	0.9504	0.9450	0.9390	0.9326	0.9257	0.9185	0.9108	0.9029	0.8945	0.8859
103	0.9558	0.9509	0.9456	0.9398	0.9336	0.9270	0.9201	0.9128	0.9052	0.8973
104	0.9613	0.9569	0.9522	0.9471	0.9415	0.9357	0.9295	0.9230	0.9162	0.9091
105	0.9668	0.9630	0.9589	0.9544	0.9496	0.9445	0.9391	0.9333	0.9274	0.9212
106	0.9723	0.9691	0.9656	0.9619	0.9578	0.9535	0.9489	0.9440	0.9389	0.9336
107	0.9779	0.9754	0.9726	0.9695	0.9662	0.9627	0.9590	0.9550	0.9509	0.9465
108	0.9838	0.9819	0.9798	0.9776	0.9751	0.9725	0.9697	0.9667	0.9636	0.9604
109	0.9904	0.9893	0.9881	0.9867	0.9853	0.9837	0.9820	0.9802	0.9783	0.9763
110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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Exhibit F: Join and 100% Contingent Factors with Pop-Up

Table 5: Ages 85-94

(Basis: 50/50 Blend 1983GAM, M(-1), F(No adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint- Annuitant	85	86	87	88	89	90	91	92	93	94
55	0.4275	0.4096	0.3918	0.3743	0.3569	0.3399	0.3232	0.3069	0.2909	0.2751
56	0.4318	0.4137	0.3958	0.3781	0.3607	0.3435	0.3267	0.3102	0.2940	0.2781
57	0.4363	0.4181	0.4001	0.3823	0.3646	0.3473	0.3304	0.3138	0.2974	0.2813
58	0.4411	0.4228	0.4046	0.3867	0.3689	0.3514	0.3343	0.3176	0.3011	0.2848
59	0.4462	0.4277	0.4095	0.3914	0.3734	0.3558	0.3386	0.3216	0.3049	0.2885
60	0.4516	0.4330	0.4146	0.3963	0.3783	0.3605	0.3431	0.3259	0.3091	0.2924
61	0.4573	0.4386	0.4200	0.4016	0.3834	0.3654	0.3478	0.3305	0.3135	0.2967
62	0.4634	0.4445	0.4258	0.4072	0.3888	0.3707	0.3529	0.3354	0.3182	0.3012
63	0.4697	0.4507	0.4319	0.4132	0.3946	0.3763	0.3583	0.3407	0.3232	0.3060
64	0.4764	0.4573	0.4383	0.4194	0.4007	0.3822	0.3640	0.3462	0.3286	0.3111
65	0.4834	0.4641	0.4450	0.4260	0.4071	0.3884	0.3701	0.3520	0.3342	0.3166
66	0.4907	0.4713	0.4521	0.4329	0.4138	0.3950	0.3765	0.3582	0.3402	0.3223
67	0.4984	0.4789	0.4595	0.4402	0.4210	0.4020	0.3832	0.3648	0.3465	0.3284
68	0.5063	0.4868	0.4673	0.4478	0.4284	0.4092	0.3903	0.3717	0.3532	0.3348
69	0.5146	0.4950	0.4754	0.4558	0.4362	0.4169	0.3978	0.3789	0.3602	0.3416
70	0.5233	0.5035	0.4838	0.4641	0.4444	0.4249	0.4056	0.3865	0.3676	0.3488
71	0.5322	0.5124	0.4926	0.4728	0.4530	0.4333	0.4138	0.3946	0.3754	0.3564
72	0.5415	0.5216	0.5018	0.4818	0.4619	0.4421	0.4224	0.4030	0.3836	0.3643
73	0.5510	0.5311	0.5112	0.4912	0.4711	0.4512	0.4314	0.4118	0.3922	0.3727
74	0.5608	0.5409	0.5210	0.5009	0.4807	0.4607	0.4407	0.4209	0.4012	0.3814
75	0.5708	0.5509	0.5310	0.5109	0.4906	0.4705	0.4504	0.4304	0.4105	0.3905
76	0.5810	0.5612	0.5412	0.5211	0.5008	0.4806	0.4604	0.4402	0.4201	0.4000
77	0.5914	0.5717	0.5517	0.5316	0.5113	0.4909	0.4707	0.4504	0.4301	0.4098
78	0.6020	0.5823	0.5624	0.5423	0.5220	0.5016	0.4812	0.4608	0.4404	0.4199
79	0.6127	0.5931	0.5733	0.5532	0.5329	0.5125	0.4920	0.4716	0.4510	0.4303
80	0.6235	0.6041	0.5844	0.5644	0.5440	0.5236	0.5031	0.4826	0.4619	0.4410
81	0.6345	0.6152	0.5956	0.5757	0.5554	0.5350	0.5145	0.4938	0.4731	0.4521
82	0.6455	0.6264	0.6070	0.5871	0.5669	0.5465	0.5260	0.5054	0.4845	0.4634
83	0.6567	0.6378	0.6185	0.5988	0.5787	0.5584	0.5379	0.5172	0.4963	0.4751
84	0.6679	0.6493	0.6302	0.6107	0.5907	0.5704	0.5500	0.5294	0.5084	0.4871
85	0.6793	0.6609	0.6420	0.6227	0.6029	0.5828	0.5624	0.5418	0.5209	0.4995
86	0.6908	0.6727	0.6541	0.6350	0.6153	0.5954	0.5751	0.5546	0.5337	0.5123
87	0.7023	0.6845	0.6662	0.6474	0.6280	0.6082	0.5882	0.5677	0.5469	0.5255
88	0.7140	0.6965	0.6786	0.6600	0.6409	0.6213	0.6014	0.5812	0.5604	0.5391
89	0.7257	0.7086	0.6910	0.6728	0.6539	0.6346	0.6150	0.5949	0.5743	0.5530
90	0.7374	0.7207	0.7035	0.6856	0.6671	0.6481	0.6287	0.6089	0.5884	0.5673
91	0.7491	0.7328	0.7161	0.6986	0.6805	0.6618	0.6427	0.6231	0.6029	0.5820
92	0.7608	0.7450	0.7287	0.7117	0.6940	0.6757	0.6569	0.6376	0.6177	0.5970
93	0.7725	0.7572	0.7414	0.7248	0.7075	0.6897	0.6713	0.6524	0.6328	0.6123
94	0.7841	0.7694	0.7540	0.7380	0.7212	0.7038	0.6859	0.6674	0.6481	0.6279
95	0.7956	0.7814	0.7666	0.7511	0.7348	0.7179	0.7005	0.6824	0.6636	0.6438
96	0.8070	0.7934	0.7792	0.7643	0.7485	0.7322	0.7152	0.6976	0.6793	0.6599
97	0.8185	0.8055	0.7919	0.7775	0.7624	0.7466	0.7302	0.7131	0.6953	0.6763
98	0.8300	0.8176	0.8046	0.7909	0.7764	0.7612	0.7454	0.7290	0.7117	0.6933
99	0.8415	0.8298	0.8175	0.8044	0.7906	0.7761	0.7610	0.7452	0.7286	0.7108
100	0.8532	0.8421	0.8305	0.8182	0.8051	0.7913	0.7769	0.7619	0.7459	0.7288
101	0.8649	0.8546	0.8437	0.8322	0.8198	0.8069	0.7933	0.7790	0.7639	0.7475
102	0.8769	0.8673	0.8573	0.8465	0.8350	0.8229	0.8102	0.7968	0.7825	0.7671
103	0.8891	0.8804	0.8711	0.8613	0.8507	0.8395	0.8278	0.8153	0.8021	0.7876
104	0.9017	0.8938	0.8855	0.8766	0.8670	0.8569	0.8462	0.8348	0.8227	0.8094
105	0.9146	0.9077	0.9004	0.8925	0.8840	0.8750	0.8654	0.8553	0.8445	0.8325
106	0.9280	0.9221	0.9158	0.9091	0.9018	0.8939	0.8857	0.8769	0.8675	0.8570
107	0.9420	0.9372	0.9320	0.9265	0.9205	0.9140	0.9071	0.8999	0.8921	0.8833
108	0.9569	0.9533	0.9494	0.9452	0.9407	0.9357	0.9305	0.9249	0.9190	0.9122
109	0.9743	0.9721	0.9697	0.9672	0.9643	0.9613	0.9581	0.9546	0.9510	0.9467

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110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
115	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
116	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
117	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
118	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
119	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
120	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
121	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
122	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
123	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
124	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

Exhibit F: Join and 100% Contingent Factors with Pop-Up

Table 6: Ages 95-104

(Basis: 50/50 Blend 1983GAM, M(-1), F(No-adj))

Effective 10/1/92

AGE OF PARTICIPANT

Age of Joint Annuitant	95-	96	97	98	99	100	101	102	103	104
65	0.2994	0.2830	0.2670	0.2512	0.2356	0.2202	0.2050	0.1898	0.1747	0.1593
66	0.3050	0.2883	0.2721	0.2560	0.2402	0.2245	0.2090	0.1937	0.1782	0.1626
67	0.3108	0.2939	0.2774	0.2612	0.2451	0.2292	0.2134	0.1978	0.1821	0.1661
68	0.3170	0.2999	0.2831	0.2666	0.2503	0.2341	0.2181	0.2021	0.1861	0.1699
69	0.3236	0.3062	0.2892	0.2724	0.2558	0.2393	0.2230	0.2068	0.1905	0.1739
70	0.3305	0.3129	0.2956	0.2786	0.2617	0.2449	0.2283	0.2117	0.1951	0.1782
71	0.3378	0.3200	0.3024	0.2851	0.2679	0.2508	0.2339	0.2170	0.2001	0.1828
72	0.3455	0.3274	0.3096	0.2920	0.2745	0.2571	0.2399	0.2227	0.2053	0.1877
73	0.3536	0.3352	0.3172	0.2993	0.2815	0.2638	0.2462	0.2287	0.2110	0.1929
74	0.3621	0.3435	0.3251	0.3070	0.2889	0.2708	0.2529	0.2350	0.2169	0.1985
75	0.3710	0.3521	0.3335	0.3150	0.2966	0.2783	0.2600	0.2417	0.2233	0.2044
76	0.3802	0.3611	0.3422	0.3235	0.3047	0.2861	0.2675	0.2488	0.2299	0.2106
77	0.3898	0.3704	0.3513	0.3323	0.3132	0.2943	0.2753	0.2563	0.2370	0.2172
78	0.3997	0.3801	0.3607	0.3414	0.3221	0.3028	0.2835	0.2641	0.2444	0.2242
79	0.4099	0.3901	0.3705	0.3509	0.3313	0.3117	0.2920	0.2722	0.2521	0.2314
80	0.4204	0.4004	0.3806	0.3608	0.3409	0.3209	0.3009	0.2807	0.2602	0.2391
81	0.4313	0.4111	0.3911	0.3710	0.3508	0.3305	0.3101	0.2896	0.2686	0.2470
82	0.4425	0.4221	0.4019	0.3816	0.3611	0.3405	0.3198	0.2988	0.2775	0.2554
83	0.4540	0.4335	0.4131	0.3925	0.3718	0.3509	0.3298	0.3085	0.2867	0.2641
84	0.4660	0.4453	0.4247	0.4039	0.3829	0.3617	0.3403	0.3186	0.2964	0.2733
85	0.4783	0.4575	0.4367	0.4157	0.3945	0.3730	0.3513	0.3292	0.3066	0.2830
86	0.4910	0.4701	0.4492	0.4281	0.4066	0.3849	0.3628	0.3404	0.3173	0.2933
87	0.5041	0.4832	0.4622	0.4409	0.4192	0.3972	0.3749	0.3521	0.3286	0.3041
88	0.5177	0.4967	0.4756	0.4542	0.4324	0.4102	0.3876	0.3644	0.3405	0.3155
89	0.5317	0.5107	0.4896	0.4681	0.4461	0.4237	0.4008	0.3774	0.3531	0.3276
90	0.5461	0.5251	0.5040	0.4824	0.4604	0.4378	0.4147	0.3909	0.3663	0.3403
91	0.5608	0.5400	0.5189	0.4973	0.4752	0.4524	0.4292	0.4052	0.3802	0.3537
92	0.5760	0.5553	0.5342	0.5127	0.4905	0.4677	0.4443	0.4201	0.3948	0.3679
93	0.5916	0.5710	0.5501	0.5287	0.5065	0.4837	0.4601	0.4357	0.4102	0.3830
94	0.6074	0.5871	0.5664	0.5451	0.5230	0.5002	0.4766	0.4521	0.4263	0.3988
95	0.6236	0.6036	0.5831	0.5620	0.5400	0.5173	0.4937	0.4691	0.4432	0.4153
96	0.6400	0.6203	0.6002	0.5793	0.5575	0.5349	0.5113	0.4867	0.4607	0.4327
97	0.6570	0.6376	0.6178	0.5972	0.5757	0.5533	0.5299	0.5053	0.4792	0.4510
98	0.6744	0.6555	0.6361	0.6159	0.5947	0.5726	0.5494	0.5249	0.4989	0.4706
99	0.6924	0.6741	0.6552	0.6355	0.6147	0.5929	0.5700	0.5458	0.5199	0.4916
100	0.7111	0.6934	0.6751	0.6559	0.6357	0.6143	0.5918	0.5680	0.5423	0.5142
101	0.7306	0.7136	0.6960	0.6775	0.6578	0.6371	0.6151	0.5917	0.5664	0.5386

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102	0.7510	0.7348	0.7180	0.7003	0.6814	0.6614	0.6401	0.6173	0.5927	0.5652
103	0.7725	0.7573	0.7415	0.7247	0.7068	0.6876	0.6672	0.6453	0.6214	0.5947
104	0.7954	0.7813	0.7666	0.7510	0.7342	0.7162	0.6969	0.6762	0.6534	0.6277
105	0.8198	0.8070	0.7936	0.7794	0.7640	0.7474	0.7296	0.7102	0.6889	0.6647
106	0.8458	0.8346	0.8227	0.8101	0.7964	0.7815	0.7655	0.7480	0.7286	0.7064
107	0.8739	0.8644	0.8544	0.8436	0.8319	0.8192	0.8053	0.7902	0.7733	0.7538
108	0.9048	0.8975	0.8896	0.8812	0.8720	0.8619	0.8508	0.8386	0.8250	0.8091
109	0.9421	0.9374	0.9324	0.9270	0.9211	0.9146	0.9074	0.8994	0.8903	0.8797
110	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
111	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
112	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
113	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
114	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
115	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
116	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
117	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
118	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
119	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
120	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
121	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
122	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
123	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
124	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
125	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
126	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
127	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
128	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
129	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
130	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
131	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
132	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
133	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
134	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999

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Exhibit C: Reduction of Immediate Early Retirement Benefit to Provide for a \$100 Bridge Option Benefit to Age 62

Age	0	1	2	3	4	5	6	7	8	9	10	11
47	75.22	75.05	74.88	74.70	74.52	74.34	74.15	73.96	73.77	73.58	73.38	73.19
48	72.98	72.80	72.60	72.41	72.21	72.01	71.81	71.60	71.39	71.18	70.96	70.75
49	70.52	70.32	70.10	69.89	69.67	69.45	69.23	69.00	68.77	68.54	68.30	68.06
50	67.82	67.59	67.36	67.12	66.88	66.64	66.39	66.14	65.89	65.63	65.37	65.10
51	64.83	64.58	64.32	64.06	63.80	63.53	63.26	62.99	62.71	62.42	62.13	61.84
52	61.54	61.26	60.98	60.69	60.40	60.11	59.81	59.50	59.19	58.88	58.56	58.24
53	57.91	57.60	57.29	56.97	56.65	56.32	55.99	55.65	55.31	54.96	54.61	54.25
54	53.88	53.54	53.20	52.85	52.49	52.13	51.76	51.38	51.01	50.62	50.23	49.83
55	49.43	49.05	48.66	48.27	47.88	47.48	47.07	46.65	46.23	45.80	45.37	44.93
56	44.48	44.06	43.63	43.20	42.76	42.31	41.85	41.39	40.92	40.45	39.96	39.47
57	38.97	38.50	38.03	37.55	37.06	36.56	36.05	35.54	35.01	34.48	33.94	33.39
58	32.84	32.31	31.78	31.25	30.70	30.14	29.58	29.00	28.42	27.82	27.22	26.61
59	25.98	25.40	24.81	24.20	23.59	22.97	22.34	21.69	21.04	20.37	19.70	19.01
60	18.31	17.65	16.99	16.31	15.63	14.93	14.22	13.50	12.76	12.01	11.25	10.48
61	9.70	8.96	8.21	7.45	6.68	5.89	5.09	4.28	3.46	2.61	1.76	0.89
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

NOTE: Use this table to determine the benefit payable under the bridge option.

First determine the participant's age in years and months. Look up the reduction factor in the table. Use that amount to reduce the retiree's benefit per \$100 of Age 62 Social Security benefit. For example, if an employee age 58 and 10 months with a \$1,000 early retirement benefit has a \$500 Social Security Benefit Payable at Age 62; then you would reduce his benefit by \$136.10 (\$27.22 x 5) for the post age 62 benefit or \$863.90. The increased "Bridge" benefit from his early retirement to age 62 would be \$1,363.90 (\$500 + \$863.90).

Exhibit H: Five-year Certain and Life Annuity Conversion Factors

ARIZONA STATE RETIREMENT SYSTEM

BASIS(50/50 BLEND 83GAM,(1),F(NO ADJ),8)

5-YEAR CERTAIN AND LIFE ANNUITY CONVERSION FACTORS

EFFECTIVE 10/1/92

MONTHLY ANNUITY PER \$1,000 OF DEATH BENEFIT TO ACTIVE MEMBER'S BENEFICIARY

AGE	0	1	2	3	4	5	6	7	8	9	10	11
	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO
10	6.4565	6.4568	6.4572	6.4575	6.4578	6.4582	6.4585	6.4588	6.4592	6.4595	6.4598	6.4602
11	6.4605	6.4609	6.4612	6.4616	6.4619	6.4623	6.4627	6.4630	6.4634	6.4637	6.4641	6.4644
12	6.4648	6.4652	6.4656	6.4660	6.4664	6.4668	6.4671	6.4675	6.4679	6.4683	6.4687	6.4691
13	6.4695	6.4699	6.4703	6.4707	6.4712	6.4716	6.4720	6.4724	6.4728	6.4732	6.4737	6.4741
14	6.4745	6.4749	6.4754	6.4758	6.4763	6.4767	6.4772	6.4776	6.4780	6.4785	6.4789	6.4794
15	6.4798	6.4803	6.4808	6.4812	6.4817	6.4822	6.4826	6.4831	6.4836	6.4841	6.4845	6.4850
16	6.4855	6.4860	6.4865	6.4870	6.4875	6.4880	6.4886	6.4891	6.4896	6.4901	6.4906	6.4911
17	6.4916	6.4922	6.4927	6.4932	6.4938	6.4943	6.4949	6.4954	6.4960	6.4965	6.4971	6.4976
18	6.4982	6.4988	6.4994	6.5000	6.5006	6.5012	6.5018	6.5023	6.5029	6.5035	6.5041	6.5047
19	6.5053	6.5059	6.5066	6.5072	6.5078	6.5084	6.5091	6.5097	6.5103	6.5109	6.5116	6.5122
20	6.5128	6.5135	6.5142	6.5148	6.5155	6.5162	6.5169	6.5175	6.5182	6.5189	6.5196	6.5202
21	6.5209	6.5216	6.5224	6.5231	6.5238	6.5245	6.5253	6.5260	6.5267	6.5274	6.5282	6.5289
22	6.5296	6.5304	6.5312	6.5319	6.5327	6.5335	6.5343	6.5350	6.5358	6.5366	6.5374	6.5381
23	6.5389	6.5397	6.5406	6.5414	6.5422	6.5431	6.5439	6.5447	6.5456	6.5464	6.5472	6.5481
24	6.5489	6.5498	6.5507	6.5516	6.5525	6.5534	6.5543	6.5551	6.5560	6.5569	6.5578	6.5587
25	6.5596	6.5606	6.5615	6.5625	6.5634	6.5644	6.5653	6.5663	6.5673	6.5682	6.5692	6.5701
26	6.5711	6.5721	6.5732	6.5742	6.5752	6.5762	6.5773	6.5783	6.5793	6.5803	6.5814	6.5824
27	6.5834	6.5845	6.5856	6.5867	6.5878	6.5889	6.5900	6.5911	6.5922	6.5933	6.5944	6.5955
28	6.5966	6.5978	6.5990	6.6002	6.6013	6.6025	6.6037	6.6049	6.6061	6.6073	6.6084	6.6096
29	6.6108	6.6121	6.6134	6.6146	6.6159	6.6172	6.6184	6.6197	6.6210	6.6223	6.6235	6.6248
30	6.6261	6.6275	6.6288	6.6302	6.6315	6.6329	6.6342	6.6356	6.6370	6.6383	6.6397	6.6410
31	6.6424	6.6439	6.6453	6.6468	6.6482	6.6497	6.6512	6.6526	6.6541	6.6555	6.6570	6.6584
32	6.6599	6.6615	6.6631	6.6646	6.6662	6.6678	6.6694	6.6709	6.6725	6.6741	6.6756	6.6772
33	6.6788	6.6805	6.6822	6.6839	6.6855	6.6872	6.6889	6.6906	6.6923	6.6939	6.6956	6.6973
34	6.6990	6.7008	6.7026	6.7044	6.7062	6.7080	6.7098	6.7116	6.7134	6.7152	6.7170	6.7188

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AGE	0	1	2	3	4	5	6	7	8	9	10	11
	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO
35	6.7206	6.7225	6.7245	6.7264	6.7284	6.7303	6.7322	6.7342	6.7361	6.7381	6.7400	6.7420
36	6.7439	6.7460	6.7481	6.7502	6.7522	6.7543	6.7564	6.7585	6.7606	6.7626	6.7647	6.7668
37	6.7689	6.7711	6.7734	6.7756	6.7779	6.7801	6.7823	6.7846	6.7868	6.7891	6.7913	6.7936
38	6.7958	6.7982	6.8006	6.8030	6.8054	6.8078	6.8102	6.8126	6.8150	6.8174	6.8198	6.8222
39	6.8246	6.8272	6.8298	6.8323	6.8349	6.8375	6.8401	6.8427	6.8453	6.8478	6.8504	6.8530
40	6.8556	6.8584	6.8611	6.8639	6.8667	6.8694	6.8722	6.8750	6.8777	6.8805	6.8833	6.8860
41	6.8888	6.8918	6.8947	6.8977	6.9006	6.9036	6.9065	6.9095	6.9125	6.9154	6.9184	6.9213
42	6.9243	6.9275	6.9306	6.9338	6.9370	6.9401	6.9433	6.9465	6.9496	6.9528	6.9560	6.9591
43	6.9623	6.9657	6.9691	6.9724	6.9758	6.9792	6.9826	6.9859	6.9893	6.9927	6.9961	6.9994
44	7.0028	7.0064	7.0100	7.0136	7.0172	7.0208	7.0244	7.0281	7.0317	7.0353	7.0389	7.0425
45	7.0461	7.0499	7.0538	7.0576	7.0614	7.0653	7.0691	7.0729	7.0768	7.0806	7.0844	7.0883
46	7.0921	7.0962	7.1003	7.1044	7.1085	7.1126	7.1167	7.1207	7.1248	7.1289	7.1330	7.1371
47	7.1412	7.1456	7.1499	7.1542	7.1586	7.1629	7.1673	7.1716	7.1760	7.1803	7.1847	7.1890
48	7.1934	7.1980	7.2027	7.2073	7.2120	7.2166	7.2213	7.2259	7.2305	7.2352	7.2398	7.2445
49	7.2491	7.2540	7.2590	7.2639	7.2689	7.2738	7.2787	7.2837	7.2886	7.2936	7.2985	7.3035
50	7.3084	7.3137	7.3190	7.3242	7.3295	7.3348	7.3401	7.3453	7.3506	7.3559	7.3612	7.3664
51	7.3717	7.3773	7.3830	7.3886	7.3943	7.3999	7.4055	7.4112	7.4168	7.4225	7.4281	7.4338
52	7.4394	7.4454	7.4515	7.4575	7.4636	7.4696	7.4756	7.4817	7.4877	7.4938	7.4998	7.5059
53	7.5119	7.5184	7.5249	7.5314	7.5378	7.5443	7.5508	7.5573	7.5638	7.5703	7.5767	7.5832
54	7.5897	7.5967	7.6036	7.6106	7.6175	7.6245	7.6315	7.6384	7.6454	7.6523	7.6593	7.6662
55	7.6732	7.6807	7.6882	7.6956	7.7031	7.7106	7.7181	7.7256	7.7331	7.7405	7.7480	7.7555
56	7.7630	7.7711	7.7791	7.7872	7.7952	7.8033	7.8114	7.8194	7.8275	7.8355	7.8436	7.8516
57	7.8597	7.8684	7.8771	7.8857	7.8944	7.9031	7.9118	7.9204	7.9291	7.9378	7.9465	7.9551
58	7.9638	7.9731	7.9825	7.9918	8.0011	8.0105	8.0198	8.0291	8.0385	8.0478	8.0571	8.0665
59	8.0758	8.0858	8.0959	8.1059	8.1160	8.1260	8.1361	8.1461	8.1562	8.1662	8.1763	8.1863
60	8.1964	8.2072	8.2180	8.2288	8.2396	8.2504	8.2612	8.2720	8.2828	8.2936	8.3044	8.3152
61	8.3260	8.3376	8.3492	8.3608	8.3724	8.3840	8.3956	8.4072	8.4188	8.4304	8.4420	8.4536
62	8.4652	8.4776	8.4901	8.5025	8.5150	8.5274	8.5399	8.5523	8.5647	8.5772	8.5896	8.6021
63	8.6145	8.6278	8.6412	8.6545	8.6678	8.6811	8.6945	8.7078	8.7211	8.7344	8.7478	8.7611
64	8.7744	8.7886	8.8029	8.8171	8.8314	8.8456	8.8599	8.8741	8.8883	8.9026	8.9168	8.9311
65	8.9453	8.9605	8.9757	8.9909	9.0061	9.0213	9.0365	9.0517	9.0669	9.0821	9.0973	9.1125
66	9.1277	9.1439	9.1601	9.1763	9.1924	9.2086	9.2248	9.2410	9.2572	9.2734	9.2895	9.3057
67	9.3219	9.3391	9.3563	9.3735	9.3908	9.4080	9.4252	9.4424	9.4596	9.4768	9.4941	9.5113
68	9.5285	9.5468	9.5651	9.5834	9.6017	9.6200	9.6383	9.6566	9.6749	9.6932	9.7115	9.7298
69	9.7481	9.7675	9.7869	9.8064	9.8258	9.8452	9.8646	9.8840	9.9034	9.9228	9.9423	9.9617
70	9.9811	10.0017	10.0223	10.0429	10.0635	10.0841	10.1046	10.1252	10.1458	10.1664	10.1870	10.2076
71	10.2282	10.2500	10.2718	10.2936	10.3154	10.3372	10.3590	10.3807	10.4025	10.4243	10.4461	10.4679
72	10.4897	10.5127	10.5357	10.5588	10.5818	10.6048	10.6278	10.6508	10.6738	10.6969	10.7199	10.7429
73	10.7659	10.7901	10.8143	10.8385	10.8627	10.8869	10.9112	10.9354	10.9596	10.9838	11.0080	11.0322
74	11.0564	11.0818	11.1071	11.1325	11.1578	11.1832	11.2085	11.2339	11.2593	11.2846	11.3100	11.3353
75	11.3607	11.3871	11.4135	11.4400	11.4664	11.4928	11.5192	11.5457	11.5721	11.5985	11.6249	11.6514
76	11.6778	11.7052	11.7326	11.7600	11.7874	11.8148	11.8421	11.8695	11.8969	11.9243	11.9517	11.9791
77	12.0065	12.0348	12.0630	12.0913	12.1195	12.1478	12.1760	12.2043	12.2325	12.2608	12.2890	12.3173
78	12.3455	12.3745	12.4035	12.4325	12.4615	12.4905	12.5194	12.5484	12.5774	12.6064	12.6354	12.6644
79	12.6934	12.7231	12.7527	12.7824	12.8120	12.8417	12.8713	12.9010	12.9306	12.9603	12.9899	13.0196
80	13.0492	13.0794	13.1096	13.1399	13.1701	13.2003	13.2305	13.2607	13.2909	13.3211	13.3514	13.3816
81	13.4118	13.4425	13.4732	13.5040	13.5347	13.5654	13.5961	13.6268	13.6575	13.6883	13.7190	13.7497
82	13.7804	13.8116	13.8427	13.8739	13.9050	13.9362	13.9673	13.9985	14.0296	14.0608	14.0919	14.1231
83	14.1542	14.1857	14.2173	14.2488	14.2803	14.3119	14.3434	14.3749	14.4065	14.4380	14.4695	14.5011
84	14.5326	14.5645	14.5963	14.6282	14.6601	14.6919	14.7238	14.7557	14.7875	14.8194	14.8513	14.8831
85	14.9150	14.9471	14.9792	15.0113	15.0434	15.0755	15.1076	15.1397	15.1718	15.2039	15.2360	15.2681
86	15.3002	15.3324	15.3645	15.3967	15.4288	15.4610	15.4932	15.5253	15.5575	15.5896	15.6218	15.6539
87	15.6861	15.7182	15.7503	15.7823	15.8144	15.8465	15.8786	15.9106	15.9427	15.9748	16.0069	16.0389
88	16.0710	16.1028	16.1346	16.1664	16.1981	16.2299	16.2617	16.2935	16.3253	16.3571	16.3888	16.4206
89	16.4524	16.4836	16.5148	16.5460	16.5772	16.6084	16.6396	16.6708	16.7020	16.7332	16.7644	16.7956
90	16.8268	16.8571	16.8874	16.9177	16.9480	16.9783	17.0087	17.0390	17.0693	17.0996	17.1299	17.1602
91	17.1905	17.2196	17.2488	17.2779	17.3071	17.3362	17.3654	17.3945	17.4236	17.4528	17.4819	17.5111
92	17.5402	17.5680	17.5958	17.6235	17.6513	17.6791	17.7069	17.7346	17.7624	17.7902	17.8180	17.8457
93	17.8735	17.8998	17.9260	17.9523	17.9785	18.0048	18.0310	18.0573	18.0835	18.1098	18.1360	18.1623

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Notices of Emergency Rulemaking

AGE	0	1	2	3	4	5	6	7	8	9	10	11
	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO
94	18.1885	18.2129	18.2373	18.2617	18.2861	18.3105	18.3349	18.3593	18.3837	18.4081	18.4325	18.4569
95	18.4813	18.5037	18.5261	18.5485	18.5709	18.5933	18.6157	18.6381	18.6605	18.6829	18.7053	18.7277
96	18.7501	18.7706	18.7910	18.8115	18.8320	18.8524	18.8729	18.8934	18.9138	18.9343	18.9548	18.9752
97	18.9957	19.0141	19.0326	19.0510	19.0695	19.0879	19.1064	19.1248	19.1432	19.1617	19.1801	19.1986
98	19.2170	19.2333	19.2497	19.2660	19.2823	19.2986	19.3150	19.3313	19.3476	19.3639	19.3803	19.3966
99	19.4129	19.4270	19.4412	19.4553	19.4694	19.4836	19.4977	19.5118	19.5260	19.5401	19.5542	19.5684

Exhibit I. Ten-year Certain and Life Annuity Conversion Factors

ARIZONA STATE RETIREMENT SYSTEM BASIS(50/50 BLEND 83GAM,M(1),F(NO ADJ),8%)
 10 YEAR CERTAIN AND LIFE ANNUITY CONVERSION FACTORS EFFECTIVE 10/1/92
 MONTHLY ANNUITY PER \$1,000 OF DEATH BENEFIT TO ACTIVE MEMBER'S BENEFICIARY

AGE	0	1	2	3	4	5	6	7	8	9	10	11
	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO
10	6.4549	6.4552	6.4556	6.4559	6.4562	6.4565	6.4569	6.4572	6.4575	6.4578	6.4582	6.4585
11	6.4588	6.4592	6.4595	6.4599	6.4602	6.4606	6.4610	6.4613	6.4617	6.4620	6.4624	6.4627
12	6.4631	6.4635	6.4639	6.4642	6.4646	6.4650	6.4654	6.4657	6.4661	6.4665	6.4669	6.4672
13	6.4676	6.4680	6.4684	6.4688	6.4692	6.4696	6.4701	6.4705	6.4709	6.4713	6.4717	6.4721
14	6.4725	6.4729	6.4734	6.4738	6.4742	6.4747	6.4751	6.4755	6.4760	6.4764	6.4768	6.4773
15	6.4777	6.4782	6.4786	6.4791	6.4796	6.4800	6.4805	6.4810	6.4814	6.4819	6.4824	6.4828
16	6.4833	6.4838	6.4843	6.4848	6.4853	6.4858	6.4863	6.4868	6.4873	6.4878	6.4883	6.4888
17	6.4893	6.4898	6.4904	6.4909	6.4914	6.4920	6.4925	6.4930	6.4936	6.4941	6.4946	6.4952
18	6.4957	6.4963	6.4969	6.4974	6.4980	6.4986	6.4992	6.4997	6.5003	6.5009	6.5015	6.5020
19	6.5026	6.5032	6.5038	6.5045	6.5051	6.5057	6.5063	6.5069	6.5075	6.5082	6.5088	6.5094
20	6.5100	6.5107	6.5113	6.5120	6.5126	6.5133	6.5139	6.5146	6.5153	6.5159	6.5166	6.5172
21	6.5179	6.5186	6.5193	6.5200	6.5207	6.5214	6.5222	6.5229	6.5236	6.5243	6.5250	6.5257
22	6.5264	6.5272	6.5279	6.5287	6.5294	6.5302	6.5310	6.5317	6.5325	6.5332	6.5340	6.5347
23	6.5355	6.5363	6.5371	6.5379	6.5387	6.5395	6.5404	6.5412	6.5420	6.5428	6.5436	6.5444
24	6.5452	6.5461	6.5470	6.5478	6.5487	6.5496	6.5504	6.5513	6.5522	6.5531	6.5539	6.5548
25	6.5557	6.5566	6.5576	6.5585	6.5594	6.5604	6.5613	6.5622	6.5632	6.5641	6.5650	6.5660
26	6.5669	6.5679	6.5689	6.5699	6.5709	6.5719	6.5729	6.5739	6.5749	6.5759	6.5769	6.5779
27	6.5789	6.5800	6.5810	6.5821	6.5832	6.5842	6.5853	6.5864	6.5874	6.5885	6.5896	6.5906
28	6.5917	6.5929	6.5940	6.5952	6.5963	6.5975	6.5986	6.5998	6.6009	6.6021	6.6032	6.6044
29	6.6055	6.6067	6.6080	6.6092	6.6104	6.6117	6.6129	6.6141	6.6154	6.6166	6.6178	6.6191
30	6.6203	6.6216	6.6229	6.6243	6.6256	6.6269	6.6282	6.6296	6.6309	6.6322	6.6335	6.6349
31	6.6362	6.6376	6.6390	6.6404	6.6419	6.6433	6.6447	6.6461	6.6475	6.6489	6.6504	6.6518
32	6.6532	6.6547	6.6562	6.6577	6.6593	6.6608	6.6623	6.6638	6.6653	6.6668	6.6684	6.6699
33	6.6714	6.6730	6.6747	6.6763	6.6779	6.6795	6.6811	6.6828	6.6844	6.6860	6.6876	6.6893
34	6.6909	6.6926	6.6944	6.6961	6.6979	6.6996	6.7014	6.7031	6.7048	6.7066	6.7083	6.7101
35	6.7118	6.7137	6.7155	6.7174	6.7193	6.7211	6.7230	6.7249	6.7267	6.7286	6.7305	6.7323
36	6.7342	6.7362	6.7382	6.7402	6.7422	6.7442	6.7462	6.7482	6.7502	6.7522	6.7542	6.7562
37	6.7582	6.7603	6.7625	6.7646	6.7667	6.7689	6.7710	6.7731	6.7753	6.7774	6.7795	6.7817
38	6.7838	6.7861	6.7884	6.7907	6.7929	6.7952	6.7975	6.7998	6.8021	6.8044	6.8066	6.8089
39	6.8112	6.8136	6.8161	6.8185	6.8209	6.8234	6.8258	6.8282	6.8307	6.8331	6.8355	6.8380
40	6.8404	6.8430	6.8456	6.8482	6.8508	6.8534	6.8560	6.8586	6.8612	6.8638	6.8664	6.8690
41	6.8716	6.8744	6.8771	6.8799	6.8827	6.8855	6.8882	6.8910	6.8938	6.8966	6.8993	6.9021
42	6.9049	6.9079	6.9108	6.9138	6.9167	6.9197	6.9226	6.9256	6.9285	6.9315	6.9344	6.9374
43	6.9403	6.9434	6.9466	6.9497	6.9529	6.9560	6.9592	6.9623	6.9654	6.9686	6.9717	6.9749
44	6.9780	6.9813	6.9847	6.9880	6.9914	6.9947	6.9980	7.0014	7.0047	7.0081	7.0114	7.0148
45	7.0181	7.0216	7.0252	7.0287	7.0323	7.0358	7.0394	7.0429	7.0465	7.0500	7.0536	7.0571
46	7.0607	7.0645	7.0683	7.0720	7.0758	7.0796	7.0834	7.0871	7.0909	7.0947	7.0985	7.1022
47	7.1060	7.1100	7.1140	7.1180	7.1220	7.1260	7.1300	7.1341	7.1381	7.1421	7.1461	7.1501
48	7.1541	7.1584	7.1626	7.1669	7.1712	7.1754	7.1797	7.1840	7.1882	7.1925	7.1968	7.2010
49	7.2053	7.2098	7.2144	7.2189	7.2235	7.2280	7.2325	7.2371	7.2416	7.2462	7.2507	7.2553
50	7.2598	7.2646	7.2695	7.2743	7.2791	7.2839	7.2888	7.2936	7.2984	7.3032	7.3081	7.3129
51	7.3177	7.3229	7.3280	7.3332	7.3383	7.3435	7.3486	7.3538	7.3589	7.3641	7.3692	7.3744

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AGE	0	1	2	3	4	5	6	7	8	9	10	11
	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO
52	7.3795	7.3850	7.3905	7.3960	7.4015	7.4070	7.4125	7.4179	7.4234	7.4289	7.4344	7.4399
53	7.4454	7.4513	7.4571	7.4629	7.4688	7.4746	7.4805	7.4863	7.4922	7.4980	7.5039	7.5097
54	7.5156	7.5218	7.5281	7.5343	7.5406	7.5468	7.5531	7.5593	7.5655	7.5718	7.5780	7.5843
55	7.5905	7.5971	7.6038	7.6104	7.6171	7.6237	7.6304	7.6370	7.6436	7.6503	7.6569	7.6636
56	7.6702	7.6773	7.6844	7.6915	7.6985	7.7056	7.7127	7.7198	7.7269	7.7339	7.7410	7.7481
57	7.7552	7.7627	7.7703	7.7778	7.7853	7.7928	7.8004	7.8079	7.8154	7.8229	7.8305	7.8380
58	7.8455	7.8535	7.8615	7.8695	7.8775	7.8855	7.8934	7.9014	7.9094	7.9174	7.9254	7.9334
59	7.9414	7.9499	7.9583	7.9668	7.9753	7.9838	7.9922	8.0007	8.0092	8.0177	8.0262	8.0346
60	8.0431	8.0521	8.0610	8.0700	8.0789	8.0879	8.0968	8.1058	8.1147	8.1237	8.1326	8.1416
61	8.1505	8.1599	8.1694	8.1788	8.1883	8.1977	8.2072	8.2166	8.2261	8.2355	8.2450	8.2544
62	8.2639	8.2738	8.2838	8.2937	8.3036	8.3136	8.3235	8.3334	8.3434	8.3533	8.3632	8.3732
63	8.3831	8.3935	8.4039	8.4143	8.4248	8.4352	8.4456	8.4560	8.4664	8.4768	8.4873	8.4977
64	8.5081	8.5190	8.5299	8.5408	8.5517	8.5626	8.5734	8.5843	8.5952	8.6061	8.6170	8.6279
65	8.6388	8.6502	8.6615	8.6729	8.6842	8.6956	8.7069	8.7183	8.7296	8.7410	8.7523	8.7637
66	8.7750	8.7868	8.7985	8.8103	8.8220	8.8338	8.8455	8.8573	8.8691	8.8808	8.8926	8.9043
67	8.9161	8.9283	8.9404	8.9526	8.9647	8.9769	8.9890	9.0012	9.0133	9.0255	9.0376	9.0498
68	9.0619	9.0744	9.0869	9.0993	9.1118	9.1243	9.1368	9.1492	9.1617	9.1742	9.1867	9.1991
69	9.2116	9.2244	9.2371	9.2499	9.2626	9.2754	9.2882	9.3009	9.3137	9.3264	9.3392	9.3519
70	9.3647	9.3777	9.3907	9.4036	9.4166	9.4296	9.4426	9.4555	9.4685	9.4815	9.4945	9.5074
71	9.5204	9.5335	9.5466	9.5597	9.5728	9.5859	9.5991	9.6122	9.6253	9.6384	9.6515	9.6646
72	9.6777	9.6909	9.7041	9.7172	9.7304	9.7436	9.7568	9.7699	9.7831	9.7963	9.8095	9.8226
73	9.8358	9.8489	9.8621	9.8752	9.8883	9.9015	9.9146	9.9277	9.9409	9.9540	9.9671	9.9803
74	9.9934	10.0064	10.0194	10.0325	10.0455	10.0585	10.0715	10.0845	10.0975	10.1106	10.1236	10.1366
75	10.1496	10.1624	10.1752	10.1879	10.2007	10.2135	10.2263	10.2391	10.2519	10.2646	10.2774	10.2902
76	10.3030	10.3155	10.3280	10.3404	10.3529	10.3654	10.3779	10.3903	10.4028	10.4153	10.4278	10.4402
77	10.4527	10.4648	10.4769	10.4889	10.5010	10.5131	10.5252	10.5373	10.5494	10.5614	10.5735	10.5856
78	10.5977	10.6093	10.6209	10.6325	10.6441	10.6557	10.6673	10.6790	10.6906	10.7022	10.7138	10.7254
79	10.7370	10.7481	10.7592	10.7703	10.7813	10.7924	10.8035	10.8146	10.8257	10.8368	10.8478	10.8589
80	10.8700	10.8805	10.8910	10.9015	10.9120	10.9225	10.9330	10.9434	10.9539	10.9644	10.9749	10.9854
81	10.9959	11.0058	11.0156	11.0255	11.0353	11.0452	11.0551	11.0649	11.0748	11.0846	11.0945	11.1043
82	11.1142	11.1234	11.1326	11.1417	11.1509	11.1601	11.1693	11.1784	11.1876	11.1968	11.2060	11.2151
83	11.2243	11.2328	11.2413	11.2497	11.2582	11.2667	11.2752	11.2836	11.2921	11.3006	11.3091	11.3175
84	11.3260	11.3338	11.3415	11.3493	11.3570	11.3647	11.3725	11.3802	11.3880	11.3957	11.4035	11.4112
85	11.4190	11.4260	11.4330	11.4400	11.4470	11.4540	11.4610	11.4680	11.4750	11.4820	11.4890	11.4960
86	11.5030	11.5092	11.5155	11.5217	11.5279	11.5341	11.5404	11.5466	11.5528	11.5590	11.5653	11.5715
87	11.5777	11.5832	11.5886	11.5941	11.5996	11.6050	11.6105	11.6160	11.6214	11.6269	11.6324	11.6378
88	11.6433	11.6480	11.6528	11.6575	11.6622	11.6670	11.6717	11.6764	11.6812	11.6859	11.6906	11.6954
89	11.7001	11.7041	11.7081	11.7122	11.7162	11.7202	11.7242	11.7282	11.7322	11.7363	11.7403	11.7443
90	11.7483	11.7517	11.7550	11.7583	11.7617	11.7650	11.7684	11.7717	11.7751	11.7784	11.7818	11.7851
91	11.7885	11.7912	11.7940	11.7967	11.7994	11.8022	11.8049	11.8076	11.8104	11.8131	11.8158	11.8186
92	11.8213	11.8235	11.8257	11.8279	11.8301	11.8323	11.8345	11.8366	11.8388	11.8410	11.8432	11.8454
93	11.8476	11.8493	11.8510	11.8527	11.8544	11.8561	11.8577	11.8594	11.8611	11.8628	11.8645	11.8662
94	11.8679	11.8692	11.8704	11.8717	11.8730	11.8742	11.8755	11.8768	11.8780	11.8793	11.8806	11.8818
95	11.8831	11.8840	11.8849	11.8858	11.8867	11.8876	11.8885	11.8894	11.8903	11.8912	11.8921	11.8930
96	11.8939	11.8945	11.8951	11.8957	11.8963	11.8969	11.8976	11.8982	11.8988	11.8994	11.9000	11.9006
97	11.9012	11.9016	11.9020	11.9023	11.9027	11.9031	11.9035	11.9038	11.9042	11.9046	11.9050	11.9053
98	11.9057	11.9059	11.9061	11.9063	11.9065	11.9067	11.9069	11.9072	11.9074	11.9076	11.9078	11.9080
99	11.9082	11.9082	11.9081	11.9081	11.9080	11.9080	11.9080	11.9079	11.9079	11.9078	11.9078	11.9077

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Exhibit J: 15-year Certain and Life Annuity Conversion Factors

ARIZONA STATE RETIREMENT SYSTEM												
15-YEAR CERTAIN AND LIFE ANNUITY CONVERSION FACTORS												
MONTHLY ANNUITY PER \$1,000 OF DEATH BENEFIT TO ACTIVE MEMBER'S BENEFICIARY												
AGE	0	1	2	3	4	5	6	7	8	9	10	11
	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO
10	6.4525	6.4528	6.4531	6.4534	6.4538	6.4541	6.4544	6.4547	6.4550	6.4553	6.4557	6.4560
11	6.4563	6.4566	6.4570	6.4573	6.4577	6.4580	6.4583	6.4587	6.4590	6.4594	6.4597	6.4601
12	6.4604	6.4608	6.4611	6.4615	6.4619	6.4622	6.4626	6.4630	6.4633	6.4637	6.4641	6.4644
13	6.4648	6.4652	6.4656	6.4660	6.4664	6.4668	6.4672	6.4676	6.4680	6.4684	6.4688	6.4692
14	6.4696	6.4700	6.4704	6.4708	6.4713	6.4717	6.4721	6.4725	6.4729	6.4733	6.4738	6.4742
15	6.4746	6.4751	6.4755	6.4760	6.4764	6.4769	6.4774	6.4778	6.4783	6.4787	6.4792	6.4796
16	6.4801	6.4806	6.4811	6.4816	6.4820	6.4825	6.4830	6.4835	6.4840	6.4845	6.4849	6.4854
17	6.4859	6.4864	6.4869	6.4875	6.4880	6.4885	6.4890	6.4895	6.4900	6.4906	6.4911	6.4916
18	6.4921	6.4927	6.4932	6.4938	6.4943	6.4949	6.4954	6.4960	6.4965	6.4971	6.4976	6.4982
19	6.4987	6.4993	6.4999	6.5005	6.5011	6.5017	6.5023	6.5029	6.5035	6.5041	6.5047	6.5053
20	6.5059	6.5065	6.5072	6.5078	6.5084	6.5091	6.5097	6.5103	6.5110	6.5116	6.5122	6.5129
21	6.5135	6.5142	6.5149	6.5156	6.5162	6.5169	6.5176	6.5183	6.5190	6.5197	6.5203	6.5210
22	6.5217	6.5224	6.5232	6.5239	6.5246	6.5253	6.5261	6.5268	6.5275	6.5282	6.5290	6.5297
23	6.5304	6.5312	6.5320	6.5328	6.5335	6.5343	6.5351	6.5359	6.5367	6.5375	6.5382	6.5390
24	6.5398	6.5406	6.5415	6.5423	6.5432	6.5440	6.5449	6.5457	6.5465	6.5474	6.5482	6.5491
25	6.5499	6.5508	6.5517	6.5526	6.5535	6.5544	6.5553	6.5561	6.5570	6.5579	6.5588	6.5597
26	6.5606	6.5616	6.5625	6.5635	6.5644	6.5654	6.5663	6.5673	6.5683	6.5692	6.5702	6.5711
27	6.5721	6.5731	6.5742	6.5752	6.5762	6.5773	6.5783	6.5793	6.5804	6.5814	6.5824	6.5835
28	6.5845	6.5856	6.5867	6.5878	6.5889	6.5900	6.5911	6.5922	6.5933	6.5944	6.5955	6.5966
29	6.5977	6.5989	6.6000	6.6012	6.6024	6.6036	6.6047	6.6059	6.6071	6.6083	6.6094	6.6106
30	6.6118	6.6131	6.6143	6.6156	6.6168	6.6181	6.6194	6.6206	6.6219	6.6231	6.6244	6.6256
31	6.6269	6.6282	6.6296	6.6309	6.6323	6.6336	6.6350	6.6363	6.6376	6.6390	6.6403	6.6417
32	6.6430	6.6444	6.6459	6.6473	6.6487	6.6502	6.6516	6.6530	6.6545	6.6559	6.6573	6.6588
33	6.6602	6.6617	6.6633	6.6648	6.6663	6.6678	6.6694	6.6709	6.6724	6.6739	6.6755	6.6770
34	6.6785	6.6801	6.6817	6.6834	6.6850	6.6866	6.6882	6.6899	6.6915	6.6931	6.6947	6.6964
35	6.6980	6.6997	6.7015	6.7032	6.7049	6.7067	6.7084	6.7101	6.7119	6.7136	6.7153	6.7171
36	6.7188	6.7207	6.7225	6.7244	6.7262	6.7281	6.7299	6.7318	6.7336	6.7355	6.7373	6.7392
37	6.7410	6.7430	6.7449	6.7469	6.7488	6.7508	6.7528	6.7547	6.7567	6.7586	6.7606	6.7625
38	6.7645	6.7666	6.7687	6.7708	6.7729	6.7750	6.7771	6.7791	6.7812	6.7833	6.7854	6.7875
39	6.7896	6.7918	6.7941	6.7963	6.7985	6.8007	6.8030	6.8052	6.8074	6.8096	6.8119	6.8141
40	6.8163	6.8187	6.8210	6.8234	6.8257	6.8281	6.8305	6.8328	6.8352	6.8375	6.8399	6.8422
41	6.8446	6.8471	6.8496	6.8521	6.8546	6.8571	6.8596	6.8622	6.8647	6.8672	6.8697	6.8722
42	6.8747	6.8774	6.8800	6.8827	6.8853	6.8880	6.8907	6.8933	6.8960	6.8986	6.9013	6.9039
43	6.9066	6.9094	6.9122	6.9151	6.9179	6.9207	6.9235	6.9264	6.9292	6.9320	6.9348	6.9377
44	6.9405	6.9435	6.9465	6.9495	6.9525	6.9555	6.9584	6.9614	6.9644	6.9674	6.9704	6.9734
45	6.9764	6.9796	6.9827	6.9859	6.9891	6.9922	6.9954	6.9986	7.0017	7.0049	7.0081	7.0112
46	7.0144	7.0178	7.0211	7.0245	7.0278	7.0312	7.0346	7.0379	7.0413	7.0446	7.0480	7.0513
47	7.0547	7.0583	7.0618	7.0654	7.0689	7.0724	7.0760	7.0795	7.0831	7.0866	7.0902	7.0937
48	7.0973	7.1011	7.1048	7.1086	7.1123	7.1161	7.1198	7.1236	7.1273	7.1311	7.1348	7.1386
49	7.1423	7.1463	7.1502	7.1542	7.1582	7.1621	7.1661	7.1701	7.1740	7.1780	7.1820	7.1859
50	7.1899	7.1941	7.1983	7.2025	7.2067	7.2109	7.2150	7.2192	7.2234	7.2276	7.2318	7.2360
51	7.2402	7.2446	7.2490	7.2535	7.2579	7.2623	7.2667	7.2711	7.2755	7.2800	7.2844	7.2888
52	7.2932	7.2978	7.3025	7.3071	7.3118	7.3164	7.3211	7.3257	7.3304	7.3350	7.3397	7.3443
53	7.3490	7.3539	7.3588	7.3637	7.3686	7.3735	7.3784	7.3833	7.3882	7.3931	7.3980	7.4029
54	7.4078	7.4129	7.4181	7.4232	7.4283	7.4335	7.4386	7.4437	7.4489	7.4540	7.4591	7.4643
55	7.4694	7.4748	7.4802	7.4856	7.4909	7.4963	7.5017	7.5071	7.5125	7.5179	7.5232	7.5286
56	7.5340	7.5396	7.5453	7.5509	7.5565	7.5622	7.5678	7.5734	7.5791	7.5847	7.5903	7.5960
57	7.6016	7.6075	7.6133	7.6192	7.6251	7.6309	7.6368	7.6427	7.6485	7.6544	7.6603	7.6661
58	7.6720	7.6781	7.6842	7.6903	7.6964	7.7025	7.7085	7.7146	7.7207	7.7268	7.7329	7.7390
59	7.7451	7.7514	7.7577	7.7640	7.7703	7.7766	7.7829	7.7893	7.7956	7.8019	7.8082	7.8145
60	7.8208	7.8273	7.8338	7.8403	7.8468	7.8533	7.8599	7.8664	7.8729	7.8794	7.8859	7.8924
61	7.8989	7.9056	7.9123	7.9189	7.9256	7.9323	7.9390	7.9456	7.9523	7.9590	7.9657	7.9723
62	7.9790	7.9858	7.9926	7.9994	8.0062	8.0130	8.0198	8.0266	8.0334	8.0402	8.0470	8.0538
63	8.0606	8.0675	8.0744	8.0813	8.0882	8.0951	8.1021	8.1090	8.1159	8.1228	8.1297	8.1366

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AGE	0	1	2	3	4	5	6	7	8	9	10	11
	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO	MO
64	8.1435	8.1505	8.1574	8.1644	8.1713	8.1783	8.1853	8.1922	8.1992	8.2061	8.2131	8.2200
65	8.2270	8.2340	8.2409	8.2479	8.2548	8.2618	8.2688	8.2757	8.2827	8.2896	8.2966	8.3035
66	8.3105	8.3174	8.3243	8.3312	8.3381	8.3450	8.3520	8.3589	8.3658	8.3727	8.3796	8.3865
67	8.3934	8.4002	8.4070	8.4138	8.4206	8.4274	8.4343	8.4411	8.4479	8.4547	8.4615	8.4683
68	8.4751	8.4818	8.4884	8.4951	8.5018	8.5084	8.5151	8.5218	8.5284	8.5351	8.5418	8.5484
69	8.5551	8.5616	8.5680	8.5745	8.5810	8.5874	8.5939	8.6004	8.6068	8.6133	8.6198	8.6262
70	8.6327	8.6389	8.6452	8.6514	8.6576	8.6638	8.6701	8.6763	8.6825	8.6887	8.6950	8.7012
71	8.7074	8.7134	8.7193	8.7253	8.7312	8.7372	8.7432	8.7491	8.7551	8.7610	8.7670	8.7729
72	8.7789	8.7845	8.7902	8.7958	8.8015	8.8071	8.8128	8.8184	8.8240	8.8297	8.8353	8.8410
73	8.8466	8.8519	8.8572	8.8625	8.8678	8.8731	8.8784	8.8836	8.8889	8.8942	8.8995	8.9048
74	8.9101	8.9150	8.9199	8.9249	8.9298	8.9347	8.9396	8.9445	8.9494	8.9543	8.9593	8.9642
75	8.9691	8.9736	8.9782	8.9827	8.9872	8.9917	8.9963	9.0008	9.0053	9.0098	9.0144	9.0189
76	9.0234	9.0275	9.0316	9.0357	9.0398	9.0439	9.0480	9.0522	9.0563	9.0604	9.0645	9.0686
77	9.0727	9.0764	9.0801	9.0837	9.0874	9.0911	9.0948	9.0985	9.1022	9.1058	9.1095	9.1132
78	9.1169	9.1202	9.1235	9.1267	9.1300	9.1333	9.1366	9.1398	9.1431	9.1464	9.1497	9.1529
79	9.1562	9.1591	9.1620	9.1648	9.1677	9.1706	9.1734	9.1763	9.1792	9.1821	9.1849	9.1878
80	9.1907	9.1932	9.1957	9.1981	9.2006	9.2031	9.2056	9.2080	9.2105	9.2130	9.2155	9.2179
81	9.2204	9.2225	9.2246	9.2267	9.2288	9.2309	9.2330	9.2351	9.2372	9.2393	9.2414	9.2435
82	9.2456	9.2474	9.2491	9.2509	9.2526	9.2544	9.2561	9.2579	9.2597	9.2614	9.2632	9.2649
83	9.2667	9.2681	9.2696	9.2710	9.2725	9.2739	9.2754	9.2768	9.2782	9.2797	9.2811	9.2826
84	9.2840	9.2852	9.2863	9.2875	9.2887	9.2898	9.2910	9.2922	9.2933	9.2945	9.2957	9.2968
85	9.2980	9.2989	9.2998	9.3008	9.3017	9.3026	9.3035	9.3044	9.3053	9.3063	9.3072	9.3081
86	9.3090	9.3097	9.3104	9.3111	9.3118	9.3125	9.3133	9.3140	9.3147	9.3154	9.3161	9.3168
87	9.3175	9.3180	9.3186	9.3191	9.3196	9.3201	9.3206	9.3212	9.3217	9.3222	9.3227	9.3233
88	9.3238	9.3242	9.3246	9.3250	9.3253	9.3257	9.3261	9.3265	9.3269	9.3273	9.3276	9.3280
89	9.3284	9.3287	9.3289	9.3292	9.3294	9.3297	9.3299	9.3302	9.3305	9.3307	9.3310	9.3312
90	9.3315	9.3317	9.3319	9.3320	9.3322	9.3324	9.3326	9.3327	9.3329	9.3331	9.3333	9.3334
91	9.3336	9.3337	9.3338	9.3339	9.3340	9.3341	9.3343	9.3344	9.3345	9.3346	9.3347	9.3348
92	9.3349	9.3350	9.3350	9.3350	9.3351	9.3351	9.3352	9.3352	9.3353	9.3353	9.3354	9.3354
93	9.3355	9.3355	9.3356	9.3356	9.3356	9.3357	9.3357	9.3357	9.3358	9.3358	9.3358	9.3359
94	9.3359	9.3359	9.3359	9.3359	9.3359	9.3359	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358
95	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358
96	9.3358	9.3358	9.3358	9.3358	9.3358	9.3358	9.3357	9.3357	9.3357	9.3357	9.3357	9.3357
97	9.3357	9.3357	9.3357	9.3357	9.3357	9.3357	9.3356	9.3356	9.3356	9.3356	9.3356	9.3356
98	9.3356	9.3356	9.3356	9.3355	9.3355	9.3355	9.3355	9.3355	9.3355	9.3354	9.3354	9.3354
99	9.3354	9.3354	9.3354	9.3353	9.3353	9.3353	9.3353	9.3352	9.3352	9.3352	9.3352	9.3351

Notices of Emergency Rulemaking

Exhibit K: Lump Sum Factors

**Basis – 8%, 50/50 Blend 1983 GAM, M(-), F(No adj.)
(Effective 10/1/92)**

Age	
47-0	139.79508
47-1	139.70793
47-2	139.62078
47-3	139.53363
47-4	139.44648
47-5	139.35933
47-6	139.27218
47-7	139.18503
47-8	139.09788
47-9	139.01073
47-10	138.92358
47-11	138.83643
48-0	138.74928
48-1	138.66213
48-2	138.57498
48-3	138.48783
48-4	138.40068
48-5	138.31353
48-6	138.22638
48-7	138.13923
48-8	138.05208
48-9	137.96493
48-10	137.87778
48-11	137.79063
49-0	137.70348
49-1	137.61633
49-2	137.52918
49-3	137.44203
49-4	137.35488
49-5	137.26773
49-6	137.18058
49-7	137.09343
49-8	137.00628
49-9	136.91913
49-10	136.83198
49-11	136.74483
50-0	136.65768
50-1	136.57053
50-2	136.48338
50-3	136.39623
50-4	136.30908
50-5	136.22193
50-6	136.13478
50-7	136.04763
50-8	135.96048
50-9	135.87333
50-10	135.78618
50-11	135.69903

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Age	
51-0	135.29112
51-1	135.18529
51-2	135.07946
51-3	134.97363
51-4	134.86780
51-5	134.76197
51-6	134.65614
51-7	134.55031
51-8	134.44448
51-9	134.33865
51-10	134.23282
51-11	134.12699
52-0	134.02116
52-1	133.90990
52-2	133.79864
52-3	133.68738
52-4	133.57612
52-5	133.46486
52-6	133.35360
52-7	133.24234
52-8	133.13108
52-9	133.01982
52-10	132.90856
52-11	132.79730
53-0	132.68604
53-1	132.56900
53-2	132.45196
53-3	132.33492
53-4	132.21788
53-5	132.10084
53-6	131.98380
53-7	131.86676
53-8	131.74972
53-9	131.63268
53-10	131.51564
53-11	131.39860
54-0	131.28156
54-1	131.15840
54-2	131.03524
54-3	130.91208
54-4	130.78892
54-5	130.66576
54-6	130.54260
54-7	130.41944
54-8	130.29628
54-9	130.17312
54-10	130.04996
54-11	129.92680

Age	
55-0	129.80364
55-1	129.67400
55-2	129.54436
55-3	129.41472
55-4	129.28508
55-5	129.15544
55-6	129.02580
55-7	128.89616
55-8	128.76652
55-9	128.63688
55-10	128.50724
55-11	128.37760
56-0	128.24796
56-1	128.11147
56-2	127.97498
56-3	127.83849
56-4	127.70200
56-5	127.56551
56-6	127.42902
56-7	127.29253
56-8	127.15604
56-9	127.01955
56-10	126.88306
56-11	126.74657
57-0	126.61008
57-1	126.46646
57-2	126.32284
57-3	126.17922
57-4	126.03560
57-5	125.89198
57-6	125.74836
57-7	125.60474
57-8	125.46112
57-9	125.31750
57-10	125.17388
57-11	125.03026
58-0	124.88664
58-1	124.73568
58-2	124.58472
58-3	124.43376
58-4	124.28280
58-5	124.13184
58-6	123.98088
58-7	123.82992
58-8	123.67896
58-9	123.52800
58-10	123.37704
58-11	123.22608
59-0	123.07512
59-1	122.91672
59-2	122.75832
59-3	122.59992
59-4	122.44152
59-5	122.28312
59-6	122.12472
59-7	121.96632
59-8	121.80792
59-9	121.64952
59-10	121.49112
59-11	121.33272

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Age	
60-0	121.17432
60-1	121.00843
60-2	120.84254
60-3	120.67665
60-4	120.51076
60-5	120.34487
60-6	120.17898
60-7	120.01309
60-8	119.84720
60-9	119.68131
60-10	119.51542
60-11	119.34953
61-0	119.18364
61-1	119.01030
61-2	118.83696
61-3	118.66362
61-4	118.49028
61-5	118.31694
61-6	118.14360
61-7	117.97026
61-8	117.79692
61-9	117.62358
61-10	117.45024
61-11	117.27690
62-0	117.10356
62-1	116.92294
62-2	116.74232
62-3	116.56170
62-4	116.38108
62-5	116.20046
62-6	116.01984
62-7	115.83922
62-8	115.65860
62-9	115.47798
62-10	115.29736
62-11	115.11674
63-0	114.93612
63-1	114.74845
63-2	114.56078
63-3	114.37311
63-4	114.18544
63-5	113.99777
63-6	113.81010
63-7	113.62243
63-8	113.43476
63-9	113.24709
63-10	113.05942
63-11	112.87175
64-0	112.68408
64-1	112.48975
64-2	112.29542
64-3	112.10109
64-4	111.90676
64-5	111.71243
64-6	111.51810
64-7	111.32377
64-8	111.12944
64-9	110.93511
64-10	110.74078
64-11	110.54645

Notices of Emergency Rulemaking

Age	
65-0	110.35212
65-1	110.15156
65-2	109.95100
65-3	109.75044
65-4	109.54988
65-5	109.34932
65-6	109.14876
65-7	108.94820
65-8	108.74764
65-9	108.54708
65-10	108.34652
65-11	108.14596
66-0	107.94540
66-1	107.73912
66-2	107.53284
66-3	107.32656
66-4	107.12028
66-5	106.91400
66-6	106.70772
66-7	106.50144
66-8	106.29516
66-9	106.08888
66-10	105.88260
66-11	105.67632
67-0	105.47004
67-1	105.25854
67-2	105.04704
67-3	104.83554
67-4	104.62404
67-5	104.41254
67-6	104.20104
67-7	103.98954
67-8	103.77804
67-9	103.56654
67-10	103.35504
67-11	103.14354
68-0	102.93204
68-1	102.71574
68-2	102.49944
68-3	102.28314
68-4	102.06684
68-5	101.85054
68-6	101.63424
68-7	101.41794
68-8	101.20164
68-9	100.98534
68-10	100.76904
68-11	100.55274
69-0	100.33644
69-1	100.11568
69-2	99.89492
69-3	99.67416
69-4	99.45340
69-5	99.23264
69-6	99.01188
69-7	98.79112
69-8	98.57036
69-9	98.34960
69-10	98.12884
69-11	97.90808

Notices of Emergency Rulemaking

Age	
70-0	97.68732
70-1	97.46237
70-2	97.23742
70-3	97.01247
70-4	96.78752
70-5	96.56257
70-6	96.33762
70-7	96.11267
70-8	95.88772
70-9	95.66277
70-10	95.43782
70-11	95.21287
71-0	94.98792
71-1	94.75899
71-2	94.53006
71-3	94.30113
71-4	94.07220
71-5	93.84327
71-6	93.61434
71-7	93.38541
71-8	93.15648
71-9	92.92755
71-10	92.69862
71-11	92.46969
72-0	92.24076
72-1	92.00832
72-2	91.77588
72-3	91.54344
72-4	91.31100
72-5	91.07856
72-6	90.84612
72-7	90.61368
72-8	90.38124
72-9	90.14880
72-10	89.91636
72-11	89.68392
73-0	89.45148
73-1	89.21624
73-2	88.98100
73-3	88.74576
73-4	88.51052
73-5	88.27528
73-6	88.04004
73-7	87.80480
73-8	87.56956
73-9	87.33432
73-10	87.09908
73-11	86.86384
74-0	86.62860
74-1	86.39151
74-2	86.15442
74-3	85.91733
74-4	85.68024
74-5	85.44315
74-6	85.20606
74-7	84.96897
74-8	84.73188
74-9	84.49479
74-10	84.25770
74-11	84.02061

Notices of Emergency Rulemaking

Age	
75-0	83.78352
75-1	83.54575
75-2	83.30798
75-3	83.07021
75-4	82.83244
75-5	82.59467
75-6	82.35690
75-7	82.11913
75-8	81.88136
75-9	81.64359
75-10	81.40582
75-11	81.16805
76-0	80.93028
76-1	80.69317
76-2	80.45606
76-3	80.21895
76-4	79.98184
76-5	79.74473
76-6	79.50762
76-7	79.27051
76-8	79.03340
76-9	78.79629
76-10	78.55918
76-11	78.32207
77-0	78.08496
77-1	77.84967
77-2	77.61438
77-3	77.37909
77-4	77.14380
77-5	76.90851
77-6	76.67322
77-7	76.43793
77-8	76.20264
77-9	75.96735
77-10	75.73206
77-11	75.49677
78-0	75.26148
78-1	75.02897
78-2	74.79646
78-3	74.56395
78-4	74.33144
78-5	74.09893
78-6	73.86642
78-7	73.63391
78-8	73.40140
78-9	73.16889
78-10	72.93638
78-11	72.70387
79-0	72.47136
79-1	72.24239
79-2	72.01342
79-3	71.78445
79-4	71.55548
79-5	71.32651
79-6	71.09754
79-7	70.86857
79-8	70.63960
79-9	70.41063
79-10	70.18166
79-11	69.95269

Notices of Emergency Rulemaking

Age	
80-0	69.72372
80-1	69.49882
80-2	69.27392
80-3	69.04902
80-4	68.82412
80-5	68.59922
80-6	68.37432
80-7	68.14942
80-8	67.92452
80-9	67.69962
80-10	67.47472
80-11	67.24982
81-0	67.02492
81-1	66.80002
81-2	66.57512
81-3	66.35022
81-4	66.12532
81-5	65.90042
81-6	65.67552
81-7	65.45062
81-8	65.22572
81-9	65.00082
81-10	64.77592
81-11	64.55102
82-0	64.32612
82-1	64.10122
82-2	63.87632
82-3	63.65142
82-4	63.42652
82-5	63.20162
82-6	62.97672
82-7	62.75182
82-8	62.52692
82-9	62.30202
82-10	62.07712
82-11	61.85222
83-0	61.62732
83-1	61.40242
83-2	61.17752
83-3	60.95262
83-4	60.72772
83-5	60.50282
83-6	60.27792
83-7	60.05302
83-8	59.82812
83-9	59.60322
83-10	59.37832
83-11	59.15342
84-0	58.92852
84-1	58.70362
84-2	58.47872
84-3	58.25382
84-4	58.02892
84-5	57.80402
84-6	57.57912
84-7	57.35422
84-8	57.12932
84-9	56.90442
84-10	56.67952
84-11	56.45462

Age	
85-0	56.75424
85-1	56.54960
85-2	56.34496
85-3	56.14032
85-4	55.93568
85-5	55.73104
85-6	55.52640
85-7	55.32176
85-8	55.11712
85-9	54.91248
85-10	54.70784
85-11	54.50320
86-0	54.29856
86-1	54.09717
86-2	53.89578
86-3	53.69439
86-4	53.49300
86-5	53.29161
86-6	53.09022
86-7	52.88883
86-8	52.68744
86-9	52.48605
86-10	52.28466
86-11	52.08327
87-0	51.88188
87-1	51.68342
87-2	51.48496
87-3	51.28650
87-4	51.08804
87-5	50.88958
87-6	50.69112
87-7	50.49266
87-8	50.29420
87-9	50.09574
87-10	49.89728
87-11	49.69882
88-0	49.50036
88-1	49.30481
88-2	49.10926
88-3	48.91371
88-4	48.71816
88-5	48.52261
88-6	48.32706
88-7	48.13151
88-8	47.93596
88-9	47.74041
88-10	47.54486
88-11	47.34931
89-0	47.15376
89-1	46.96237
89-2	46.77098
89-3	46.57959
89-4	46.38820
89-5	46.19681
89-6	46.00542
89-7	45.81403
89-8	45.62264
89-9	45.43125
89-10	45.23986
89-11	45.04847

Notices of Emergency Rulemaking

Age	
90-0	44.85708
90-1	44.67025
90-2	44.48342
90-3	44.29659
90-4	44.10976
90-5	43.92293
90-6	43.73610
90-7	43.54927
90-8	43.36244
90-9	43.17561
90-10	42.98878
90-11	42.80195
91-0	42.61512
91-1	42.43238
91-2	42.24964
91-3	42.06690
91-4	41.88416
91-5	41.70142
91-6	41.51868
91-7	41.33594
91-8	41.15320
91-9	40.97046
91-10	40.78772
91-11	40.60498
92-0	40.42224
92-1	40.24314
92-2	40.06404
92-3	39.88494
92-4	39.70584
92-5	39.52674
92-6	39.34764
92-7	39.16854
92-8	38.98944
92-9	38.81034
92-10	38.63124
92-11	38.45214
93-0	38.27304
93-1	38.09687
93-2	37.92070
93-3	37.74453
93-4	37.56836
93-5	37.39219
93-6	37.21602
93-7	37.03985
93-8	36.86368
93-9	36.68751
93-10	36.51134
93-11	36.33517
94-0	36.15900
94-1	35.98895
94-2	35.81890
94-3	35.64884
94-4	35.47879
94-5	35.30874
94-6	35.13869
94-7	34.96864
94-8	34.79858
94-9	34.62853
94-10	34.45848
94-11	34.28843

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Age	
95-0	34.11838
98-0	28.42891
95-1	33.92699
98-1	28.24981
95-2	33.73560
98-2	28.07071
95-3	33.54421
98-3	27.89161
95-4	33.35282
98-4	27.71251
95-5	33.16143
98-5	27.53341
95-6	32.97004
98-6	27.35431
95-7	32.77865
98-7	27.17521
95-8	32.58726
98-8	26.99611
95-9	32.39587
98-9	26.81701
95-10	32.20448
98-10	26.63791
95-11	32.01309
98-11	26.45881
96-0	32.17346
99-0	26.60636
96-1	31.98663
99-1	26.43019
96-2	31.79980
99-2	26.25402
96-3	31.61297
99-3	26.07785
96-4	31.42614
99-4	25.90168
96-5	31.23931
99-5	25.72551
Age	
96-6	31.05248
99-6	25.54934
96-7	30.86565
99-7	25.37317
96-8	30.67882
99-8	25.19700
96-9	30.49199
99-9	25.02083
96-10	30.30516
99-10	24.84466
96-11	30.11833
99-11	24.66849
97-0	30.28168
100-0	24.81405
97-1	30.09894
100-1	24.64400
97-2	29.91620
100-2	24.47395
97-3	29.73346
100-3	24.30389
97-4	29.55072
100-4	24.13384
97-5	29.36798
100-5	23.96379
97-6	29.18524
100-6	23.79374
97-7	29.00250

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100-7	23.62369
97-8	28.81976
100-8	23.45363
97-9	28.63702
100-9	23.28358
97-10	28.45428
100-10	23.11353
97-11	28.27154
100-11	22.94348

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Exhibit L: Multiples of Pay Factors for Determining the Actuarial Accrued Liability of a Transferring Member's Benefit

Table 1. 0-6 Completed Years of Service

AGE OF MEMBER AT DATE OF TRANSFER IN COMPLETED YEARS	— 0 —	— 1 —	— 2 —	— 3 —	— 4 —	— 5 —	— 6 —
15	0.00000	--	--	--	--	--	--
16	0.00000	0.09325	--	--	--	--	--
17	0.00000	0.09639	0.18398	--	--	--	--
18	0.00000	0.09548	0.19019	0.27477	--	--	--
19	0.00000	0.09870	0.18839	0.28405	0.36988	--	--
20	0.00000	0.09770	0.19476	0.28136	0.38237	0.46987	--
21	0.00000	0.10100	0.19279	0.29087	0.37876	0.48574	0.57519
22	0.00000	0.09991	0.19930	0.28793	0.39156	0.48116	0.59462
23	0.00000	0.10329	0.19714	0.29766	0.38761	0.49743	0.58903
24	0.00000	0.10209	0.20381	0.29444	0.40072	0.49242	0.60895
25	0.00000	0.10555	0.20145	0.30441	0.39639	0.50908	0.60282
26	0.00000	0.10424	0.20827	0.30089	0.40981	0.50359	0.62322
27	0.00000	0.10777	0.20570	0.31108	0.40509	0.52065	0.61652
28	0.00000	0.10634	0.21267	0.30724	0.41881	0.51465	0.63741
29	0.00000	0.10995	0.20986	0.31766	0.41365	0.53211	0.63009
30	0.00000	0.10839	0.21698	0.31347	0.42769	0.52556	0.65147
31	0.00000	0.11208	0.21392	0.32412	0.42206	0.54341	0.64347
32	0.00000	0.11038	0.22119	0.31955	0.43641	0.53627	0.66535
33	0.00000	0.11414	0.21785	0.33043	0.43027	0.55452	0.65663
34	0.00000	0.11230	0.22527	0.32545	0.44493	0.54674	0.67899
35	0.00000	0.11612	0.22164	0.33655	0.43825	0.56539	0.66950
36	0.00000	0.11412	0.22921	0.33114	0.45321	0.55693	0.69236
37	0.00000	0.11793	0.22527	0.34247	0.44595	0.57597	0.68203
38	0.00000	0.11576	0.23280	0.33659	0.46122	0.56677	0.70538
39	0.00000	0.11954	0.22852	0.34786	0.45333	0.58620	0.69414
40	0.00000	0.11718	0.23600	0.34148	0.46854	0.57620	0.71798
41	0.00000	0.12093	0.23136	0.35269	0.45998	0.59558	0.70578
42	0.00000	0.11838	0.23878	0.34578	0.47511	0.58474	0.72958
43	0.00000	0.12218	0.23377	0.35689	0.46585	0.60403	0.71637
44	0.00000	0.11944	0.24131	0.34945	0.48088	0.59233	0.74009
45	0.00000	0.12331	0.23591	0.36077	0.47091	0.61151	0.72585
46	0.00000	0.12732	0.24359	0.35276	0.48623	0.59893	0.74947
47	0.00000	0.13149	0.25156	0.36430	0.47552	0.61853	0.73417
48	0.00000	0.13582	0.25985	0.37630	0.49119	0.60503	0.75836
49	0.00000	0.14032	0.26847	0.38879	0.50748	0.62510	0.74198
50	0.00000	0.14490	0.27744	0.40178	0.52444	0.64600	0.76678
51	0.00000	0.14944	0.28657	0.41532	0.54211	0.66776	0.79261
52	0.00000	0.15389	0.29563	0.42910	0.56053	0.69045	0.81954

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53	0.00000	0.15826	0.30451	0.44279	0.57930	0.71411	0.84763
54	0.00000	0.15478	0.31326	0.45624	0.59796	0.73825	0.87694
55	0.00000	0.15113	0.30647	0.46950	0.61631	0.76226	0.90687
56	0.00000	0.14730	0.29934	0.45946	0.63445	0.78594	0.93670
57	0.00000	0.15146	0.29188	0.44895	0.62112	0.80935	0.96614
58	0.00000	0.15550	0.30023	0.43793	0.60714	0.79267	0.99532
59	0.00000	0.15932	0.30837	0.45065	0.59250	0.77516	0.97522
60	0.00000	0.16269	0.31609	0.46309	0.61001	0.75683	0.95415
61	0.00000	0.16492	0.32295	0.47495	0.62719	0.77962	0.93209
62	0.00000	0.16567	0.32760	0.48556	0.64365	0.80208	0.96076
63	0.00000	0.16521	0.32932	0.49290	0.65850	0.82371	0.98913
64	0.00000	0.17167	0.32867	0.49590	0.66899	0.84341	1.01665
65	0.00000	0.16784	0.32134	0.48484	0.65408	0.82461	0.99399
66	0.00000	0.16388	0.31376	0.47340	0.63864	0.80514	0.97052
67	0.00000	0.15979	0.30593	0.46159	0.62270	0.78506	0.94631
68	0.00000	0.15559	0.29789	0.44945	0.60633	0.76441	0.92142
69	0.00000	0.15129	0.28965	0.43702	0.58956	0.74328	0.89594
70	0.00000	0.14690	0.28124	0.42433	0.57245	0.72170	0.86994
71	0.00000	0.14243	0.27268	0.41142	0.55503	0.69974	0.84346
72	0.00000	0.13788	0.26398	0.39830	0.53733	0.67742	0.81656
73	0.00000	0.13327	0.25516	0.38498	0.51936	0.65477	0.78926
74	0.00000	0.12861	0.24622	0.37150	0.50117	0.63184	0.76162
75	0.00000	0.12389	0.23720	0.35788	0.48281	0.60868	0.73371
76	0.00000	0.11915	0.22813	0.34419	0.46434	0.58540	0.70564
77	0.00000	0.11441	0.21904	0.33049	0.44585	0.56210	0.67755
78	0.00000	0.10969	0.21001	0.31685	0.42745	0.53890	0.64959
79	0.00000	0.10501	0.20105	0.30334	0.40923	0.51592	0.62189
80	0.00000	0.10039	0.19221	0.29001	0.39124	0.49324	0.59455

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Exhibit L: Multiples of Pay Factors for Determining the Actuarial Accrued Liability of a Transferring Member's Benefit

Table 2: 7-13 Completed Years of Service

AGE OF MEMBER AT DATE OF TRANSFER IN COMPLETED YEARS	7	8	9	10	11	12	13
15	--	--	--	--	--	--	--
16	--	--	--	--	--	--	--
17	--	--	--	--	--	--	--
18	--	--	--	--	--	--	--
19	--	--	--	--	--	--	--
20	--	--	--	--	--	--	--
21	--	--	--	--	--	--	--
22	0.68553	--	--	--	--	--	--
23	0.70870	0.80227	--	--	--	--	--
24	0.70204	0.82940	0.92599	--	--	--	--
25	0.72579	0.82162	0.95732	1.05610	--	--	--
26	0.71850	0.84943	0.94835	1.09186	1.19532	--	--
27	0.74284	0.84091	0.98047	1.08165	1.23581	1.34494	--
28	0.73486	0.86941	0.97065	1.11831	1.22428	1.39052	1.50280
29	0.75978	0.86009	1.00357	1.10713	1.26580	1.37758	1.55377
30	0.75107	0.88928	0.99284	1.14471	1.25318	1.42433	1.53934
31	0.77658	0.87910	1.02656	1.13250	1.29575	1.41017	1.59163
32	0.76706	0.90899	1.01484	1.17100	1.28196	1.45811	1.57585
33	0.79317	0.89788	1.04937	1.15766	1.32558	1.44264	1.62947
34	0.78280	0.92847	1.03659	1.19709	1.31053	1.49178	1.61224
35	0.80949	0.91636	1.07194	1.18255	1.35522	1.47490	1.66721
36	0.79820	0.94765	1.05801	1.22293	1.33882	1.52526	1.64842
37	0.82550	0.93448	1.09419	1.20710	1.38460	1.50687	1.70479
38	0.81321	0.96648	1.07903	1.24843	1.36674	1.55847	1.68431
39	0.84110	0.95214	1.11603	1.23119	1.41360	1.53843	1.74206
40	0.82775	0.98485	1.09954	1.27349	1.39416	1.59127	1.71977
41	0.85624	0.96928	1.13738	1.25476	1.44215	1.56950	1.77896
42	0.84175	1.00272	1.11949	1.29805	1.42105	1.62365	1.75476
43	0.87022	0.98586	1.15823	1.27775	1.47023	1.60006	1.81548
44	0.85456	1.01931	1.13888	1.32211	1.44740	1.65561	1.78929
45	0.88297	1.00110	1.17768	1.30019	1.49785	1.63012	1.85166
46	0.86611	1.03454	1.15682	1.34470	1.47324	1.68720	1.82344
47	0.89446	1.01498	1.19568	1.32112	1.52394	1.65978	1.88762
48	0.87639	1.04841	1.17330	1.36578	1.49753	1.71725	1.85732
49	0.90546	1.02745	1.21222	1.34052	1.54850	1.68786	1.92206
50	0.88611	1.06180	1.18828	1.38532	1.52023	1.74573	1.88964
51	0.91597	1.03938	1.22832	1.35832	1.57145	1.71431	1.95493
52	0.94709	1.07469	1.20271	1.40446	1.54123	1.77255	1.92026

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53	0.97955-	1.11152-	1.24393-	1.37558-	1.59405-	1.73896-	1.98607-
54	1.01342-	1.14996-	1.28695-	1.42315-	1.56174-	1.79910-	1.94902-
55	1.04880-	1.19011-	1.33188-	1.47284-	1.61627-	1.76320-	2.01707-
56	1.08497-	1.23209-	1.37886-	1.52479-	1.67327-	1.82539-	1.97751-
57	1.12107-	1.27505-	1.42802-	1.57915-	1.73293-	1.89047-	2.04801-
58	1.15677-	1.31799-	1.47840-	1.63610-	1.79542-	1.95864-	2.12186-
59	1.19222-	1.36055-	1.52885-	1.69455-	1.86097-	2.03015-	2.19933-
60	1.16871-	1.40292-	1.57897-	1.75322-	1.92839-	2.10529-	2.28073-
61	1.14408-	1.37601-	1.62904-	1.81169-	1.99624-	2.18274-	2.36643-
62	1.11833-	1.34784-	1.59878-	1.77804-	1.95916-	2.14220-	2.32247-
63	1.15354-	1.31844-	1.56717-	1.74289-	1.92043-	2.09985-	2.27656-
64	1.18859-	1.36108-	1.53424-	1.70626-	1.88008-	2.05572-	2.22872-
65	1.16209-	1.33074-	1.50004-	1.66823-	1.83816-	2.00989-	2.17904-
66	1.13465-	1.29932-	1.46463-	1.62884-	1.79477-	1.96244-	2.12759-
67	1.10635-	1.26690-	1.42809-	1.58821-	1.74999-	1.91348-	2.07451-
68	1.07726-	1.23359-	1.39053-	1.54644-	1.70397-	1.86317-	2.01996-
69	1.04747-	1.19948-	1.35208-	1.50368-	1.65686-	1.81165-	1.96411-
70	1.01706-	1.16466-	1.31284-	1.46003-	1.60876-	1.75906-	1.90709-
71	0.98611-	1.12921-	1.27288-	1.41560-	1.55980-	1.70552-	1.84905-
72	0.95466-	1.09320-	1.23228-	1.37045-	1.51005-	1.65113-	1.79008-
73	0.92274-	1.05665-	1.19108-	1.32463-	1.45957-	1.59593-	1.73023-
74	0.89042-	1.01964-	1.14937-	1.27823-	1.40844-	1.54003-	1.66963-
75	0.85779-	0.98228-	1.10725-	1.23139-	1.35683-	1.48359-	1.52132-
76	0.82498-	0.94470-	1.06489-	1.18429-	1.30493-	1.42684-	1.46313-
77	0.79214-	0.90710-	1.02250-	1.13715-	1.25298-	1.37005-	1.40489-
78	0.75945-	0.86966-	0.98031-	1.09022-	1.20128-	1.31351-	1.34691-
79	0.72706-	0.83258-	0.93850-	1.04373-	1.15005-	1.25749-	1.28947-
80	0.69510-	0.79598-	0.89724-	0.99784-	1.09949-	1.20221-	1.23279-

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Exhibit L: Multiples of Pay Factors for Determining the Actuarial Accrued Liability of a Transferring Member's Benefit
Table 3: 14-20 Completed Years of Service

AGE OF MEMBER AT DATE OF TRANSFER IN COMPLETED YEARS	14	15	16	17	18	19	20
15	--	--	--	--	--	--	--
16	--	--	--	--	--	--	--
17	--	--	--	--	--	--	--
18	--	--	--	--	--	--	--
19	--	--	--	--	--	--	--
20	--	--	--	--	--	--	--
21	--	--	--	--	--	--	--
22	--	--	--	--	--	--	--
23	--	--	--	--	--	--	--
24	--	--	--	--	--	--	--
25	--	--	--	--	--	--	--
26	--	--	--	--	--	--	--
27	--	--	--	--	--	--	--
28	--	--	--	--	--	--	--
29	1.66930	--	--	--	--	--	--
30	1.72595	1.84482	--	--	--	--	--
31	1.70997	1.90748	2.02979	--	--	--	--
32	1.76810	1.88987	2.09879	2.22464	--	--	--
33	1.75062	1.95418	2.07948	2.30034	2.42984	--	--
34	1.81025	1.93493	2.15031	2.27925	2.51260	2.64586	--
35	1.79118	2.00091	2.12921	2.35698	2.48967	2.73609	2.87322
36	1.85234	1.97991	2.20192	2.33395	2.57468	2.71123	2.97133
37	1.83155	2.04762	2.17891	2.41377	2.54965	2.80394	2.94448
38	1.89426	2.02472	2.25351	2.38864	2.63695	2.77680	3.04529
39	1.87159	2.09414	2.22842	2.47055	2.60963	2.87202	3.01596
40	1.93588	2.06920	2.30496	2.44318	2.69927	2.84243	3.11955
41	1.91123	2.14042	2.27767	2.52727	2.66955	2.94027	3.08763
42	1.97718	2.11335	2.35626	2.49755	2.76166	2.90813	3.19416
43	1.95047	2.18647	2.32667	2.58397	2.72944	3.00876	3.15955
44	2.01818	2.15718	2.40745	2.55181	2.82420	2.97399	3.26925
45	1.98934	2.23237	2.37551	2.64076	2.78942	3.07765	3.23189
46	2.05899	2.20080	2.45869	2.60612	2.88709	3.04022	3.34506
47	2.02797	2.27827	2.42435	2.69786	2.84974	3.14723	3.30497
48	2.09979	2.24440	2.51021	2.66073	2.95065	3.10715	3.42201
49	2.06655	2.32441	2.47345	2.75557	2.91070	3.21790	3.37918
50	2.13910	2.28817	2.56224	2.71588	3.01519	3.17510	3.50048
51	2.10356	2.36912	2.52295	2.81411	2.97253	3.28993	3.45482
52	2.17684	2.33038	2.61291	2.77170	3.08087	3.24427	3.58074

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53	2-13884	2-41225	2-57093	2-87136	3-03532	3-36348	3-53205
54	2-21281	2-37087	2-66205	2-82608	3-14540	3-31475	3-66294
55	2-17223	2-45365	2-61722	2-92719	3-09679	3-43607	3-61103
56	2-24885	2-40948	2-70954	2-87888	3-20869	3-38413	3-74449
57	2-20555	2-49539	2-66175	2-98152	3-15690	3-50771	3-68925
58	2-28508	2-44831	2-75773	2-93009	3-27075	3-45246	3-82547
59	2-36851	2-53769	2-70687	3-03707	3-21572	3-57851	3-76685
60	2-45617	2-63161	2-80705	2-98249	3-33473	3-52000	3-70526
61	2-54846	2-73050	2-91253	3-09456	3-27660	3-45863	3-64066
62	2-50112	2-67978	2-85843	3-03708	3-21573	3-39438	3-57303
63	2-45168	2-62680	2-80191	2-97703	3-15215	3-32727	3-50239
64	2-40016	2-57160	2-74304	2-91448	3-08592	3-25736	3-42880
65	2-34665	2-51427	2-68189	2-84951	3-01713	3-18474	3-35236
66	2-29125	2-45491	2-61857	2-78224	2-94590	3-10956	3-27322
67	2-23409	2-39367	2-55325	2-71282	2-87240	3-03198	3-19156
68	2-17534	2-33073	2-48611	2-64149	2-79687	2-95225	3-10763
69	2-11519	2-26628	2-41736	2-56845	2-71953	2-87062	3-02170
70	2-05379	2-20049	2-34719	2-49389	2-64059	2-78729	2-93399
71	1-99129	2-13352	2-27576	2-41799	2-56023	2-70246	2-84469
72	1-92777	2-06547	2-20317	2-34087	2-47857	2-61627	2-75396
73	1-86333	1-99642	2-12951	2-26261	2-39570	2-52880	2-66189
74	1-79806	1-92649	2-05493	2-18336	2-31179	2-44023	2-56866
75	1-73217	1-85590	1-97962	2-10335	2-22708	2-35080	2-34050
76	1-66591	1-78490	1-90390	2-02289	2-14188	2-26088	2-25097
77	1-59960	1-71385	1-82811	1-94237	2-05663	2-17088	2-16137
78	1-53359	1-64313	1-75267	1-86221	1-97175	2-08130	2-07217
79	1-46819	1-57306	1-67793	1-78280	1-88767	1-99254	1-98380
80	1-40364	1-50390	1-60416	1-70443	1-80469	1-90495	1-89659

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Exhibit L: Multiples of Pay Factors for Determining the Actuarial Accrued Liability of a Transferring Member's Benefit

Table 4. ~~21-27 Completed Years of Service~~

AGE OF MEMBER AT DATE OF TRANSFER IN COMPLETED YEARS	21	22	23	24	25	26	27
15	--	--	--	--	--	--	--
16	--	--	--	--	--	--	--
17	--	--	--	--	--	--	--
18	--	--	--	--	--	--	--
19	--	--	--	--	--	--	--
20	--	--	--	--	--	--	--
21	--	--	--	--	--	--	--
22	--	--	--	--	--	--	--
23	--	--	--	--	--	--	--
24	--	--	--	--	--	--	--
25	--	--	--	--	--	--	--
26	--	--	--	--	--	--	--
27	--	--	--	--	--	--	--
28	--	--	--	--	--	--	--
29	--	--	--	--	--	--	--
30	--	--	--	--	--	--	--
31	--	--	--	--	--	--	--
32	--	--	--	--	--	--	--
33	--	--	--	--	--	--	--
34	--	--	--	--	--	--	--
35	--	--	--	--	--	--	--
36	3.11990	--	--	--	--	--	--
37	3.22659	3.38023	--	--	--	--	--
38	3.19756	3.49597	3.65488	--	--	--	--
39	3.30720	3.46468	3.78020	3.94455	--	--	--
40	3.27553	3.58369	3.74659	4.08005	4.25005	--	--
41	3.38828	3.54962	3.87554	4.04405	4.39633	4.57219	--
42	3.35387	3.67210	3.83901	4.18358	4.35789	4.72994	4.91187
43	3.46993	3.63516	3.97185	4.14454	4.50869	4.68904	5.08183
44	3.43271	3.76136	3.93234	4.28843	4.46711	4.85183	5.03844
45	3.55236	3.72152	4.06940	4.24633	4.62282	4.80773	5.21406
46	3.51231	3.85183	4.02691	4.39502	4.57814	4.97608	5.16746
47	3.63595	3.80909	4.16866	4.34991	4.73930	4.92887	5.34936
48	3.59311	3.94398	4.12325	4.50395	4.69161	5.10341	5.29970
49	3.72118	3.89838	4.27023	4.45589	4.85884	5.05320	5.48861
50	3.67551	4.03833	4.22189	4.61584	4.80817	5.23460	5.43593
51	3.80844	3.98979	4.37458	4.56477	4.98206	5.18135	5.63252
52	3.75978	4.13521	4.32317	4.73115	4.92828	5.37019	5.57674

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53	3.89793	4.08354	4.48202	4.67690	5.10937	5.31374	5.51812
54	3.84609	4.23487	4.42736	4.85021	5.05230	5.25439	5.45648
55	3.98990	4.17989	4.59291	4.79260	4.99229	5.19198	5.39167
56	3.93471	4.33767	4.53484	4.73201	4.92918	5.12634	5.32351
57	4.08163	4.27925	4.47376	4.66827	4.86278	5.05730	5.25181
58	4.02300	4.21779	4.40950	4.60122	4.79294	4.98466	5.17637
59	3.96135	4.15315	4.34193	4.53071	4.71949	4.90826	5.09704
60	3.89658	4.08524	4.27094	4.45663	4.64232	4.82802	5.01371
61	3.82865	4.01402	4.19648	4.37893	4.56139	4.74384	4.92630
62	3.75753	3.93946	4.11852	4.29759	4.47666	4.65572	4.83479
63	3.68324	3.86157	4.03710	4.21262	4.38815	4.56368	4.73920
64	3.60585	3.78043	3.95227	4.12411	4.29595	4.46779	4.63962
65	3.52546	3.69616	3.86416	4.03217	4.20018	4.36818	4.53619
66	3.44223	3.60889	3.77293	3.93698	4.10102	4.26506	4.42910
67	3.35636	3.51886	3.67881	3.83876	3.99870	4.15865	4.31860
68	3.26810	3.42633	3.58207	3.73781	3.89356	4.04930	4.20504
69	3.17773	3.33159	3.48302	3.63446	3.78589	3.93733	4.08876
70	3.08549	3.23488	3.38192	3.52896	3.67600	3.82304	3.97008
71	2.99158	3.13642	3.27899	3.42155	3.56412	3.70668	3.84925
72	2.89617	3.03639	3.17441	3.31242	3.45044	3.58846	3.72648
73	2.79934	2.93488	3.06828	3.20168	3.33509	3.46849	3.60189
74	2.70129	2.83208	2.96081	3.08954	3.21827	3.34700	3.47574
75	2.60230	2.72830	2.85231	2.97632	3.10034	3.22435	3.15967
76	2.50276	2.62393	2.74320	2.86247	2.98174	3.10101	3.03880
77	2.40313	2.51949	2.63401	2.74853	2.86305	2.97757	2.91784
78	2.30396	2.41551	2.52531	2.63511	2.74490	2.85470	2.79743
79	2.20571	2.31250	2.41762	2.52273	2.62785	2.73296	2.67814
80	2.10875	2.21084	2.31134	2.41183	2.51232	2.61282	2.56040

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Exhibit L: Multiples of Pay Factors for Determining the Actuarial Accrued Liability of a Transferring Member's Benefit

Table 5. ~~28-34 Completed Years of Service~~

AGE OF MEMBER AT DATE OF TRANSFER IN COMPLETED YEARS	—28—	—29—	—30—	—31—	—32—	—33—	—34—
15	--	--	--	--	--	--	--
16	--	--	--	--	--	--	--
17	--	--	--	--	--	--	--
18	--	--	--	--	--	--	--
19	--	--	--	--	--	--	--
20	--	--	--	--	--	--	--
21	--	--	--	--	--	--	--
22	--	--	--	--	--	--	--
23	--	--	--	--	--	--	--
24	--	--	--	--	--	--	--
25	--	--	--	--	--	--	--
26	--	--	--	--	--	--	--
27	--	--	--	--	--	--	--
28	--	--	--	--	--	--	--
29	--	--	--	--	--	--	--
30	--	--	--	--	--	--	--
31	--	--	--	--	--	--	--
32	--	--	--	--	--	--	--
33	--	--	--	--	--	--	--
34	--	--	--	--	--	--	--
35	--	--	--	--	--	--	--
36	--	--	--	--	--	--	--
37	--	--	--	--	--	--	--
38	--	--	--	--	--	--	--
39	--	--	--	--	--	--	--
40	--	--	--	--	--	--	--
41	--	--	--	--	--	--	--
42	--	--	--	--	--	--	--
43	5.27004	--	--	--	--	--	--
44	5.45301	5.64776	--	--	--	--	--
45	5.40717	5.84462	6.04615	--	--	--	--
46	5.59650	5.79638	6.25786	6.46646	--	--	--
47	5.54749	6.00042	6.20733	6.69408	6.91002	--	--
48	5.74394	5.94908	6.42714	6.64138	6.85562	7.06986	--
49	5.69189	6.16113	6.37359	6.58604	6.79849	7.01094	7.22340
50	5.89621	6.10679	6.31737	6.52795	6.73853	6.94911	7.15969
51	5.84114	6.04975	6.25836	6.46697	6.67558	6.88420	7.09281
52	5.78329	5.98983	6.19638	6.40292	6.60947	6.81601	7.02256

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53	5.72249	5.92687	6.13124	6.33562	6.53999	6.74436	6.94874
54	5.65858	5.86067	6.06276	6.26485	6.46694	6.66904	6.87113
55	5.59136	5.79106	5.99075	6.19044	6.39013	6.58982	6.78951
56	5.52068	5.71784	5.91501	6.11218	6.30935	6.50651	6.70368
57	5.44632	5.64083	5.83534	6.02985	6.22436	6.41888	6.61339
58	5.36809	5.55981	5.75153	5.94324	6.13496	6.32668	6.51840
59	5.28582	5.47460	5.66338	5.85216	6.04094	6.22972	6.41850
60	5.19940	5.38509	5.57079	5.75648	5.94217	6.12787	6.31356
61	5.10875	5.29121	5.47367	5.65612	5.83858	6.02103	6.20349
62	5.01385	5.19292	5.37199	5.55105	5.73012	5.90919	6.08825
63	4.91473	5.09025	5.26578	5.44131	5.61683	5.79236	5.96788
64	4.81146	4.98330	5.15514	5.32697	5.49881	5.67065	5.84249
65	4.70420	4.87220	5.04021	5.20822	5.37623	5.54423	5.71224
66	4.59314	4.75718	4.92122	5.08526	5.24930	5.41334	5.57738
67	4.47855	4.63850	4.79844	4.95839	5.11834	5.27829	5.43824
68	4.36078	4.51652	4.67227	4.82801	4.98375	5.13949	5.29524
69	4.24020	4.39164	4.54307	4.69451	4.84594	4.99738	5.14881
70	4.11712	4.26416	4.41120	4.55824	4.70528	4.85232	4.99936
71	3.99181	4.13438	4.27694	4.41951	4.56207	4.70464	4.84720
72	3.86449	4.00251	4.14053	4.27855	4.41657	4.55458	4.69260
73	3.73530	3.86870	4.00210	4.13551	4.26891	4.40231	4.53572
74	3.60447	3.73320	3.86193	3.99066	4.11939	4.24812	4.37685
75	3.47238	3.59639	3.72041	3.84442	3.96843	4.09245	3.97884
76	3.33955	3.45882	3.57809	3.69736	3.81663	3.93590	3.82664
77	3.20662	3.32114	3.43566	3.55018	3.66471	3.77923	3.67432
78	3.07429	3.18409	3.29388	3.40368	3.51347	3.62327	3.52269
79	2.94319	3.04830	3.15342	3.25853	3.36364	3.46876	3.37247
80	2.81380	2.91429	3.01479	3.11528	3.21577	3.31627	3.22421

Arizona Administrative Register / Secretary of State

Notices of Emergency Rulemaking

Exhibit L: Multiples of Pay Factors for Determining the Actuarial Accrued Liability of a Transferring Member's Benefit

Table 6: ~~35-41 Completed Years of Service~~

AGE OF MEMBER AT DATE OF TRANSFER IN COMPLETED YEARS	— 35 —	— 36 —	— 37 —	— 38 —	— 39 —	— 40 —	— 41 —
15	--	--	--	--	--	--	--
16	--	--	--	--	--	--	--
17	--	--	--	--	--	--	--
18	--	--	--	--	--	--	--
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36	--	--	--	--	--	--	--
37	--	--	--	--	--	--	--
38	--	--	--	--	--	--	--
39	--	--	--	--	--	--	--
40	--	--	--	--	--	--	--
41	--	--	--	--	--	--	--
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43	--	--	--	--	--	--	--
44	--	--	--	--	--	--	--
45	--	--	--	--	--	--	--
46	--	--	--	--	--	--	--
47	--	--	--	--	--	--	--
48	--	--	--	--	--	--	--
49	--	--	--	--	--	--	--
50	7.37027	--	--	--	--	--	--
51	7.30142	7.51003	--	--	--	--	--
52	7.22911	7.43565	7.64220	--	--	--	--

Arizona Administrative Register / Secretary of State

Notices of Emergency Rulemaking

53	7.15311	7.35749	7.56186	7.76624	--	--	--
54	7.07322	7.27531	7.47740	7.67950	7.88159	--	--
55	6.98921	7.18890	7.38859	7.58828	7.78797	7.98766	--
56	6.90085	7.09801	7.29518	7.49235	7.68951	7.88668	8.08385
57	6.80790	7.00241	7.19692	7.39143	7.58594	7.78046	7.97497
58	6.71011	6.90183	7.09355	7.28527	7.47698	7.66870	7.86042
59	6.60728	6.79606	6.98484	7.17362	7.36240	7.55118	7.73996
60	6.49925	6.68494	6.87064	7.05633	7.24202	7.42772	7.61341
61	6.38594	6.56840	6.75085	6.93331	7.11576	7.29822	7.48068
62	6.26732	6.44638	6.62545	6.80452	6.98358	7.16265	7.34172
63	6.14341	6.31894	6.49446	6.66999	6.84551	7.02104	7.19657
64	6.01433	6.18616	6.35800	6.52984	6.70168	6.87352	7.04535
65	5.88025	6.04825	6.21626	6.38427	6.55228	6.72028	6.88829
66	5.74142	5.90546	6.06950	6.23354	6.39759	6.56163	6.72567
67	5.59819	5.75813	5.91808	6.07803	6.23798	6.39793	6.55787
68	5.45098	5.60672	5.76246	5.91820	6.07395	6.22969	6.38543
69	5.30025	5.45169	5.60312	5.75456	5.90599	6.05743	6.20886
70	5.14640	5.29344	5.44048	5.58752	5.73456	5.88160	6.02864
71	4.98977	5.13233	5.27490	5.41746	5.56002	5.70259	5.84515
72	4.83062	4.96864	5.10665	5.24467	5.38269	5.52071	5.65872
73	4.66912	4.80253	4.93593	5.06933	5.20274	5.33614	5.46954
74	4.50558	4.63431	4.76304	4.89178	5.02051	5.14924	5.27797
75	4.34047	4.46449	4.58850	4.71251	4.83653	4.96054	4.79802
76	4.17444	4.29371	4.41298	4.53225	4.65152	4.77079	4.61448
77	4.00827	4.12280	4.23732	4.35184	4.46636	4.58088	4.43080
78	3.84286	3.95266	4.06246	4.17225	4.28205	4.39184	4.24795
79	3.67898	3.78410	3.88921	3.99433	4.09944	4.20455	4.06680
80	3.51725	3.61775	3.71824	3.81873	3.91922	4.01972	3.88802

Notices of Emergency Rulemaking

Exhibit L: Multiples of Pay Factors for Determining the Actuarial Accrued Liability of a Transferring Member's Benefit

Table 7. 42-45 Completed Years of Service

AGE OF MEMBER AT DATE OF TRANSFER IN COMPLETED YEARS	— 42 —	— 43 —	— 44 —	— 45 —
15	--	--	--	--
16	--	--	--	--
17	--	--	--	--
18	--	--	--	--
19	--	--	--	--
20	--	--	--	--
21	--	--	--	--
22	--	--	--	--
23	--	--	--	--
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Arizona Administrative Register / Secretary of State

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56	--	--	--	--
57	8.16948	--	--	--
58	8.05214	8.24385	--	--
59	7.92874	8.11752	8.30629	--
60	7.79910	7.98479	8.17049	8.35618
61	7.66313	7.84559	8.02804	8.21050
62	7.52078	7.69985	7.87891	8.05798
63	7.37209	7.54762	7.72314	7.89867
64	7.21719	7.38903	7.56087	7.73271
65	7.05630	7.22430	7.39231	7.56032
66	6.88971	7.05375	7.21779	7.38183
67	6.71782	6.87777	7.03772	7.19767
68	6.54117	6.69692	6.85266	7.00840
69	6.36030	6.51174	6.66317	6.81461
70	6.17568	6.32271	6.46975	6.61679
71	5.98772	6.13028	6.27285	6.41541
72	5.79674	5.93476	6.07278	6.21079
73	5.60295	5.73635	5.86975	6.00316
74	5.40670	5.53543	5.66416	5.79289
75	5.20857	5.33258	5.45660	5.58061
76	5.00933	5.12860	5.24787	5.36714
77	4.80993	4.92445	5.03897	5.15349
78	4.61144	4.72123	4.83103	4.94082
79	4.41478	4.51990	4.62501	4.73012
80	4.22070	4.32120	4.42169	4.52218

Arizona Administrative Register / Secretary of State

Notices of Emergency Rulemaking

Exhibit M. Transfer Calculation

Table 1. Age 18-25 at Date of Calculation

(BASIS - 50/50 BLEND 83GAM, M(-1), F(N0 ADJ), 8%)
EFFECTIVE 10/1/92

AGE AT HIRE	AGE AT DATE OF CALCULATION							
	18	19	20	21	22	23	24	25
18	0.86363	0.93296	1.00788	1.08881	1.17627	1.27076	1.37287	1.48321
19		0.89305	0.96475	1.04223	1.12594	1.21639	1.31413	1.41975
20			0.92163	0.99564	1.07561	1.16202	1.25539	1.35629
21				0.95265	1.02916	1.11184	1.20118	1.29772
22					0.98271	1.06166	1.14696	1.23914
23						1.01535	1.09694	1.18510
24							1.04692	1.13106
25							1.08121	
26								
27								
28								
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IF THERE IS NO NUMBER IN THE SPACE FOR A PARTICULAR ATTAINED AGE, A SPECIAL CALCULATION WILL BE REQUIRED.

Arizona Administrative Register / Secretary of State

Notices of Emergency Rulemaking

Exhibit M. Transfer Calculation

Table 2. Age 26-33 at Date of Calculation

EFFECTIVE 10/1/02

ARIZONA STATE RETIREMENT SYSTEM

(BASIS—50/50 BLEND 83GAM, M(-1), F(NO-ADJ), 8%)

AGE AT HIRE	AGE AT DATE OF CALCULATION							
	26	27	28	29	30	31	32	33
18	1.60244	1.73129	1.87054	2.02103	2.18369	2.35951	2.54955	2.75500
19	1.53388	1.65721	1.79051	1.93456	2.09026	2.25855	2.44047	2.63713
20	1.46532	1.58314	1.71047	1.84809	1.99683	2.15760	2.33139	2.51925
21	1.40204	1.51477	1.63661	1.76828	1.91060	2.06442	2.23070	2.41046
22	1.33876	1.44640	1.56274	1.68847	1.82436	1.97125	2.13002	2.30166
23	1.28037	1.38332	1.49458	1.61483	1.74479	1.88527	2.03712	2.20128
24	1.22198	1.32024	1.42642	1.54119	1.66523	1.79930	1.94422	2.10089
25	1.16812	1.26205	1.36356	1.47326	1.59183	1.72000	1.85853	2.00830
26	1.11426	1.20386	1.30069	1.40533	1.51844	1.64069	1.77284	1.91570
27		1.15020	1.24272	1.34270	1.45076	1.56757	1.69383	1.83032
28			1.18475	1.28007	1.38309	1.49444	1.61482	1.74494
29				1.22233	1.32071	1.42704	1.54198	1.66624
30					1.25833	1.35964	1.46915	1.58754
31						1.29753	1.40204	1.51502
32							1.33494	1.44251
33								1.37572
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Arizona Administrative Register / Secretary of State

Notices of Emergency Rulemaking

Exhibit M. Transfer Calculation

Table 3. Age 34-41 at Date of Calculation

(BASIS -- 50/50 BLEND 83GAM, M(-1), F(NO ADJ), 8%)

AGE AT HIRE	AGE AT DATE OF CALCULATION							
	34	35	36	37	38	39	40	41
18	2.97711	3.21725	3.47696	3.75776	4.06143	4.38989	4.74522	5.12972
19	2.84973	3.07960	3.32819	3.59698	3.88766	4.20206	4.54219	4.91024
20	2.72236	2.94195	3.17943	3.43621	3.71389	4.01424	4.33917	4.69077
21	2.60479	2.81490	3.04212	3.28781	3.55351	3.84088	4.15178	4.48819
22	2.48722	2.68785	2.90482	3.13942	3.39312	3.66753	3.96439	4.28562
23	2.37875	2.57062	2.77813	3.00250	3.24513	3.50757	3.79149	4.09871
24	2.27027	2.45340	2.65144	2.86557	3.09715	3.34762	3.61858	3.91179
25	2.17021	2.34526	2.53458	2.73928	2.96064	3.20007	3.45910	3.73938
26	2.07015	2.23713	2.41772	2.61298	2.82414	3.05253	3.29961	3.56698
27	1.97788	2.13742	2.30996	2.49652	2.69827	2.91648	3.15255	3.40800
28	1.88562	2.03772	2.20221	2.38006	2.57240	2.78043	3.00549	3.24902
29	1.80057	1.94581	2.10288	2.27271	2.45638	2.65503	2.86993	3.10248
30	1.71553	1.85391	2.00356	2.16537	2.34035	2.52962	2.73438	2.95594
31	1.63716	1.76922	1.91204	2.06646	2.23345	2.41407	2.60948	2.82092
32	1.55880	1.68454	1.82052	1.96755	2.12655	2.29853	2.48458	2.68590
33	1.48663	1.60655	1.73623	1.87645	2.02809	2.19211	2.36955	2.56155
34	1.41446	1.52856	1.65195	1.78536	1.92964	2.08569	2.25451	2.43719
35		1.45676	1.57435	1.70150	1.83900	1.98773	2.14862	2.32272
36			1.49676	1.61765	1.74837	1.88976	2.04273	2.20825
37				1.54049	1.66498	1.79963	1.94530	2.10293
38					1.58160	1.70950	1.84788	1.99761
39						1.62663	1.75830	1.90077
40							1.66872	1.80394
41								1.71497
42								
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Arizona Administrative Register / Secretary of State

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Exhibit M. Transfer Calculation

Table 4. Age 42-49 at Date of Calculation

EFFECTIVE 10/1/92

ARIZONA STATE RETIREMENT SYSTEM

-(BASIS - 50/50 BLEND 83GAM, M(-), F(NO ADJ), 8%)

AGE AT HIRE	AGE AT DATE OF CALCULATION							
	42	43	44	45	46	47	48	49
18	5.54588	5.99646	6.48447	7.01322	7.58640	8.20804	8.88257	9.61483
19	5.30860	5.73989	6.20702	6.71316	7.26181	7.85685	8.50252	9.20345
20	5.07132	5.48333	5.92958	6.41310	6.93722	7.50566	8.12248	8.79207
21	4.85231	5.24653	5.67351	6.13614	6.63763	7.18153	7.77170	8.41238
22	4.63330	5.00973	5.41744	5.85919	6.33805	6.85739	7.42093	8.03270
23	4.43123	4.79124	5.18116	5.60365	6.06162	6.55832	7.09727	7.68236
24	4.22915	4.57274	4.94489	5.34810	5.78519	6.25924	6.77362	7.33202
25	4.04275	4.37120	4.72695	5.11239	5.53021	5.98337	6.47508	7.00887
26	3.85636	4.16966	4.50900	4.87668	5.27524	5.70749	6.17653	6.68571
27	3.68448	3.98382	4.30804	4.65933	5.04012	5.45312	5.90125	6.38773
28	3.51261	3.79799	4.10708	4.44198	4.80501	5.19874	5.62597	6.08976
29	3.35418	3.62669	3.92184	4.24163	4.58829	4.96426	5.37222	5.81509
30	3.19575	3.45539	3.73660	4.04129	4.37157	4.72978	5.11848	5.54043
31	3.04978	3.29755	3.56592	3.85669	4.17189	4.51374	4.88468	5.28736
32	2.90380	3.13972	3.39524	3.67210	3.97221	4.29769	4.65088	5.03428
33	2.76936	2.99436	3.23805	3.50208	3.78830	4.09872	4.43555	4.80120
34	2.63492	2.84899	3.08085	3.33207	3.60439	3.89974	4.22022	4.56812
35	2.51116	2.71518	2.93614	3.17556	3.43510	3.71657	4.02200	4.35356
36	2.38740	2.58136	2.79144	3.01906	3.26580	3.53340	3.82378	4.13900
37	2.27353	2.45825	2.65831	2.87507	3.11004	3.36488	3.64141	3.94160
38	2.15967	2.33513	2.52517	2.73108	2.95428	3.19636	3.45904	3.74419
39	2.05498	2.22194	2.40276	2.59869	2.81107	3.04142	3.29136	3.56269
40	1.95029	2.10874	2.28035	2.46630	2.66786	2.88647	3.12368	3.38119
41	1.85410	2.00474	2.16789	2.34466	2.53629	2.74411	2.96962	3.21443
42	1.75791	1.90073	2.05542	2.22303	2.40471	2.60175	2.81556	3.04767
43		1.80526	1.95218	2.11136	2.28392	2.47107	2.67414	2.89459
44			1.84894	1.99970	2.16313	2.34038	2.53272	2.74151
45				1.99970	2.16313	2.34038	2.53272	2.74151
46					2.16313	2.34038	2.53272	2.74151
47						2.34038	2.53272	2.74151
48							2.53272	2.74151
49								2.74151
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Exhibit M. Transfer Calculation

Table 5. Age 50-57 at Date of Calculation

EFFECTIVE 10/1/92
 - ARIZONA STATE RETIREMENT SYSTEM
 (BASIS - 50/50 BLEND 83GAM, M(-), F(NO ADJ), 8%)

AGE AT HIRE	AGE AT DATE OF CALCULATION							
	50	51	52	53	54	55	56	57
18	10.41013	11.27426						
19	9.96473	10.79189						
20	9.51932	10.30951	11.16843					
21	9.10823	9.86429	10.68612					
22	8.69713	9.41907	10.20381	11.05718				
23	8.31782	9.00827	9.75878	10.57493				
24	7.93850	8.59746	9.31375	10.09268	10.94014			
25	7.58861	8.21853	8.90325	9.64785	10.45796			
26	7.23873	7.83961	8.49276	9.20302	9.97578	10.81698		
27	6.91611	7.49020	8.11424	8.79285	9.53117	10.33487		
28	6.59348	7.14080	7.73572	8.38268	9.08655	9.85277	10.68733	
29	6.29610	6.81873	7.38682	8.00460	8.67673	9.40839	10.20531	
30	5.99872	6.49666	7.03792	7.62652	8.26690	8.96400	9.72328	10.55085
31	5.72471	6.19991	6.71645	7.27816	7.88929	8.55455	9.27914	10.06891
32	5.45070	5.90316	6.39497	6.92980	7.51168	8.14509	8.83501	9.58697
33	5.19834	5.62985	6.09889	6.60896	7.16389	7.76799	8.42596	9.14311
34	4.94598	5.35654	5.80281	6.28812	6.81611	7.39088	8.01691	8.69924
35	4.71367	5.10495	5.53026	5.99277	6.49597	7.04373	7.64036	8.29065
36	4.48136	4.85336	5.25771	5.69742	6.17582	6.69659	7.26381	7.88205
37	4.26763	4.62188	5.00695	5.42569	5.88127	6.37721	6.91738	7.50613
38	4.05390	4.39041	4.75619	5.15396	5.58672	6.05782	6.57094	7.13020
39	3.85738	4.17758	4.52563	4.90412	5.31591	5.76416	6.25241	6.78456
40	3.66087	3.96475	4.29507	4.65428	5.04509	5.47051	5.93388	6.43892
41	3.48032	3.76921	4.08324	4.42473	4.79626	5.20071	5.64122	6.12136
42	3.29976	3.57367	3.87141	4.19519	4.54744	4.93090	5.34857	5.80379
43	3.13402	3.39417	3.67695	3.98446	4.31903	4.68323	5.07991	5.51227
44	2.96827	3.21467	3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
45	2.96827	3.21467	3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
46	2.96827	3.21467	3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
47	2.96827	3.21467	3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
48	2.96827	3.21467	3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
49	2.96827	3.21467	3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
50	2.96827	3.21467	3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
51		3.21467	3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
52			3.48249	3.77374	4.09061	4.43555	4.81126	5.22075
53				3.38724	3.67166	3.98127	4.31849	4.68605
54					3.67166	3.98127	4.31849	4.68605
55						3.98127	4.31849	4.68605
56							4.31849	4.68605
57								4.68605
58								
59								
60								
61								
62								
63								
64								

Arizona Administrative Register / Secretary of State

Notices of Emergency Rulemaking

Exhibit M. Transfer Calculation

Table 6. Age 58-65 at Date of Calculation

EFFECTIVE 10/1/92	ARIZONA STATE RETIREMENT SYSTEM							
	(BASIS - 50/50 BLEND 83GAM, M(-), F(NO ADJ), 8%)							
AGE	AGE AT DATE OF CALCULATION							
AT HIRE	58	59	60	61	62	63	64	65
18								
19								
20								
21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
31								
32	10.40723							
33	9.92539							
34	9.44354	10.25627						
35	8.99999	9.77454						
36	8.55643	9.29281	10.09786					
37	8.14834	8.84960	9.61626					
38	7.74026	8.40639	9.13466	9.93197				
39	7.36504	7.99889	8.69185	9.45051				
40	6.98983	7.59139	8.24904	8.96906	9.75864			
41	6.64510	7.21698	7.84220	8.52671	9.27735			
42	6.30036	6.84258	7.43536	8.08436	8.79606	9.57801		
43	5.98390	6.49888	7.06189	7.67829	8.35424	9.09692		
44	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	
45	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	
46	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	
47	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	
48	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	9.19601
49	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	9.19601
50	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	9.19601
51	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	9.19601
52	5.66744	6.15518	6.68842	7.27221	7.91242	8.61582	9.39035	9.19601
53	5.08698	5.52477	6.00339	6.52740	7.10203	7.73339	8.42860	9.19601
54	5.08698	5.52477	6.00339	6.52740	7.10203	7.73339	8.42860	9.19601
55	5.08698	5.52477	6.00339	6.52740	7.10203	7.73339	8.42860	9.19601
56	5.08698	5.52477	6.00339	6.52740	7.10203	7.73339	8.42860	9.19601
57	5.08698	5.52477	6.00339	6.52740	7.10203	7.73339	8.42860	9.19601
58	5.08698	5.52477	6.00339	6.52740	7.10203	7.73339	8.42860	9.19601
59		5.52477	6.00339	6.52740	7.10203	7.73339	8.42860	9.19601
60			6.00339	6.52740	7.10203	7.73339	8.42860	9.19601
61				6.52740	7.10203	7.73339	8.42860	9.19601
62					7.10203	7.73339	8.42860	9.19601
63						7.73339	8.42860	9.19601
64							8.42860	9.19601