

BENEFIT ANNUITY VALUE AND OPTION FACTORS – EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE,
AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18	1	26.65711	29.44822	0.98946	0.89980	0.94726	0.98946	0.89919	0.94692	21.12927	22.54525	0.99061	0.93312	0.96540	0.99061	0.93283	0.96525
18	2	26.65711	29.37817	0.98946	0.90155	0.94823	0.98946	0.90092	0.94788	21.12927	22.51839	0.99061	0.93399	0.96587	0.99061	0.93368	0.96570
18	3	26.65711	29.30399	0.98946	0.90336	0.94922	0.98946	0.90268	0.94885	21.12927	22.48894	0.99061	0.93488	0.96635	0.99061	0.93456	0.96617
18	4	26.65711	29.22650	0.98946	0.90520	0.95024	0.98946	0.90448	0.94984	21.12927	22.45752	0.99061	0.93581	0.96684	0.99061	0.93546	0.96666
18	5	26.65711	29.14631	0.98946	0.90707	0.95127	0.98946	0.90630	0.95085	21.12927	22.42458	0.99061	0.93676	0.96735	0.99061	0.93639	0.96715
18	6	26.65711	29.06332	0.98946	0.90898	0.95232	0.98946	0.90816	0.95187	21.12927	22.39007	0.99061	0.93773	0.96787	0.99061	0.93734	0.96765
18	7	26.65711	28.97770	0.98946	0.91092	0.95339	0.98946	0.91005	0.95290	21.12927	22.35408	0.99061	0.93873	0.96840	0.99061	0.93830	0.96817
18	8	26.65711	28.88901	0.98946	0.91290	0.95446	0.98946	0.91196	0.95395	21.12927	22.31631	0.99061	0.93975	0.96894	0.99061	0.93929	0.96870
18	9	26.65711	28.79700	0.98946	0.91489	0.95555	0.98946	0.91389	0.95501	21.12927	22.27655	0.99061	0.94079	0.96949	0.99061	0.94030	0.96923
18	10	26.65711	28.70168	0.98946	0.91691	0.95665	0.98946	0.91584	0.95607	21.12927	22.23481	0.99061	0.94185	0.97005	0.99061	0.94133	0.96978
18	11	26.65711	28.60341	0.98946	0.91895	0.95776	0.98946	0.91780	0.95714	21.12927	22.19134	0.99061	0.94293	0.97063	0.99061	0.94237	0.97033
18	12	26.65711	28.50171	0.98946	0.92100	0.95888	0.98946	0.91978	0.95821	21.12927	22.14578	0.99061	0.94402	0.97121	0.99061	0.94343	0.97089
18	13	26.65711	28.39619	0.98946	0.92307	0.95999	0.98946	0.92176	0.95929	21.12927	22.09783	0.99061	0.94513	0.97179	0.99061	0.94449	0.97145
18	14	26.65711	28.28717	0.98946	0.92514	0.96111	0.98946	0.92374	0.96036	21.12927	22.04770	0.99061	0.94626	0.97239	0.99061	0.94557	0.97202
18	15	26.65711	28.17456	0.98946	0.92721	0.96223	0.98946	0.92572	0.96143	21.12927	21.99534	0.99061	0.94739	0.97298	0.99061	0.94665	0.97260
18	16	26.65711	28.05854	0.98946	0.92928	0.96334	0.98946	0.92770	0.96249	21.12927	21.94087	0.99061	0.94853	0.97358	0.99061	0.94774	0.97317
18	17	26.65711	27.93921	0.98946	0.93134	0.96445	0.98946	0.92966	0.96355	21.12927	21.88436	0.99061	0.94967	0.97419	0.99061	0.94883	0.97374
18	18	26.65711	27.81632	0.98946	0.93338	0.96554	0.98946	0.93160	0.96459	21.12927	21.82561	0.99061	0.95082	0.97479	0.99061	0.94992	0.97432
18	19	26.65711	27.68998	0.98946	0.93541	0.96663	0.98946	0.93353	0.96562	21.12927	21.76469	0.99061	0.95196	0.97539	0.99061	0.95101	0.97489
18	20	26.65711	27.55961	0.98946	0.93742	0.96770	0.98946	0.93543	0.96664	21.12927	21.70115	0.99061	0.95310	0.97599	0.99061	0.95209	0.97546
18	21	26.65711	27.42496	0.98946	0.93940	0.96875	0.98946	0.93730	0.96764	21.12927	21.63477	0.99061	0.95424	0.97659	0.99061	0.95317	0.97602
18	22	26.65711	27.28607	0.98946	0.94136	0.96979	0.98946	0.93914	0.96861	21.12927	21.56556	0.99061	0.95537	0.97718	0.99061	0.95423	0.97658
18	23	26.65711	27.14231	0.98946	0.94328	0.97081	0.98946	0.94094	0.96957	21.12927	21.49301	0.99061	0.95650	0.97777	0.99061	0.95529	0.97713
18	24	26.65711	26.99396	0.98946	0.94516	0.97181	0.98946	0.94271	0.97051	21.12927	21.41732	0.99061	0.95761	0.97835	0.99061	0.95633	0.97768
18	25	26.65711	26.84076	0.98946	0.94701	0.97279	0.98946	0.94443	0.97142	21.12927	21.33825	0.99061	0.95871	0.97892	0.99061	0.95736	0.97821
18	26	26.65711	26.68259	0.98946	0.94882	0.97374	0.98946	0.94611	0.97231	21.12927	21.25569	0.99061	0.95980	0.97949	0.99061	0.95837	0.97874
18	27	26.65711	26.51948	0.98946	0.95058	0.97467	0.98946	0.94775	0.97317	21.12927	21.16962	0.99061	0.96088	0.98005	0.99061	0.95936	0.97926
18	28	26.65711	26.35108	0.98946	0.95231	0.97557	0.98946	0.94934	0.97401	21.12927	21.07976	0.99061	0.96193	0.98060	0.99061	0.96033	0.97977
18	29	26.65711	26.17769	0.98946	0.95398	0.97645	0.98946	0.95088	0.97482	21.12927	20.98629	0.99061	0.96297	0.98114	0.99061	0.96129	0.98026
18	30	26.65711	25.99881	0.98946	0.95561	0.97730	0.98946	0.95237	0.97561	21.12927	20.88878	0.99061	0.96400	0.98167	0.99061	0.96222	0.98075
18	31	26.65711	25.81445	0.98946	0.95720	0.97813	0.98946	0.95382	0.97637	21.12927	20.78720	0.99061	0.96500	0.98219	0.99061	0.96314	0.98122
18	32	26.65711	25.62410	0.98946	0.95874	0.97893	0.98946	0.95523	0.97710	21.12927	20.68113	0.99061	0.96599	0.98270	0.99061	0.96403	0.98169
18	33	26.65711	25.42805	0.98946	0.96023	0.97971	0.98946	0.95658	0.97781	21.12927	20.57072	0.99061	0.96696	0.98320	0.99061	0.96491	0.98214
18	34	26.65711	25.22578	0.98946	0.96168	0.98047	0.98946	0.95790	0.97850	21.12927	20.45552	0.99061	0.96792	0.98370	0.99061	0.96576	0.98258
18	35	26.65711	25.01713	0.98946	0.96309	0.98120	0.98946	0.95916	0.97916	21.12927	20.33536	0.99061	0.96885	0.98418	0.99061	0.96660	0.98301
18	36	26.65711	24.80193	0.98946	0.96446	0.98191	0.98946	0.96039	0.97980	21.12927	20.21002	0.99061	0.96977	0.98465	0.99061	0.96741	0.98344
18	37	26.65711	24.57973	0.98946	0.96578	0.98259	0.98946	0.96158	0.98041	21.12927	20.07911	0.99061	0.97067	0.98512	0.99061	0.96821	0.98385
18	38	26.65711	24.35058	0.98946	0.96707	0.98326	0.98946	0.96272	0.98101	21.12927	19.94257	0.99061	0.97156	0.98557	0.99061	0.96898	0.98425
18	39	26.65711	24.11373	0.98946	0.96832	0.98390	0.98946	0.96383	0.98158	21.12927	19.79973	0.99061	0.97243	0.98602	0.99061	0.96974	0.98464
18	40	26.65711	23.86918	0.98946	0.96953	0.98453	0.98946	0.96490	0.98214	21.12927	19.65053	0.99061	0.97328	0.98646	0.99061	0.97048	0.98502

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18	41	26.65711	23.61736	0.98946	0.97071	0.98514	0.98946	0.96594	0.98267	21.12927	19.49521	0.99061	0.97412	0.98689	0.99061	0.97121	0.98539
18	42	26.65711	23.35816	0.98946	0.97185	0.98572	0.98946	0.96694	0.98319	21.12927	19.33362	0.99061	0.97495	0.98731	0.99061	0.97192	0.98576
18	43	26.65711	23.09102	0.98946	0.97296	0.98629	0.98946	0.96791	0.98369	21.12927	19.16523	0.99061	0.97576	0.98773	0.99061	0.97261	0.98611
18	44	26.65711	22.81604	0.98946	0.97403	0.98685	0.98946	0.96885	0.98418	21.12927	18.99000	0.99061	0.97655	0.98814	0.99061	0.97329	0.98646
18	45	26.65711	22.53309	0.98946	0.97508	0.98738	0.98946	0.96977	0.98465	21.12927	18.80775	0.99061	0.97734	0.98854	0.99061	0.97395	0.98680
18	46	26.65711	22.24198	0.98946	0.97610	0.98790	0.98946	0.97065	0.98511	21.12927	18.61823	0.99061	0.97811	0.98893	0.99061	0.97460	0.98714
18	47	26.65711	21.94239	0.98946	0.97709	0.98841	0.98946	0.97151	0.98555	21.12927	18.42106	0.99061	0.97887	0.98932	0.99061	0.97524	0.98746
18	48	26.65711	21.63441	0.98946	0.97805	0.98890	0.98946	0.97234	0.98598	21.12927	18.21621	0.99061	0.97961	0.98970	0.99061	0.97586	0.98778
18	49	26.65711	21.31800	0.98946	0.97898	0.98938	0.98946	0.97315	0.98639	21.12927	18.00355	0.99061	0.98035	0.99008	0.99061	0.97647	0.98810
18	50	26.65711	20.99328	0.98946	0.97989	0.98984	0.98946	0.97394	0.98680	21.12927	17.78305	0.99061	0.98107	0.99044	0.99061	0.97707	0.98840
18	51	26.65711	20.66027	0.98946	0.98078	0.99029	0.98946	0.97471	0.98719	21.12927	17.55462	0.99061	0.98178	0.99081	0.99061	0.97766	0.98871
18	52	26.65711	20.31936	0.98946	0.98164	0.99073	0.98946	0.97546	0.98758	21.12927	17.31849	0.99061	0.98248	0.99116	0.99061	0.97825	0.98900
18	53	26.65711	19.97064	0.98946	0.98247	0.99116	0.98946	0.97619	0.98795	21.12927	17.07460	0.99061	0.98317	0.99151	0.99061	0.97882	0.98929
18	54	26.65711	19.61420	0.98946	0.98329	0.99157	0.98946	0.97690	0.98832	21.12927	16.82295	0.99061	0.98385	0.99186	0.99061	0.97938	0.98958
18	55	26.65711	19.25050	0.98946	0.98408	0.99198	0.98946	0.97760	0.98867	21.12927	16.56379	0.99061	0.98451	0.99220	0.99061	0.97993	0.98987
18	56	26.65711	18.87994	0.98946	0.98485	0.99237	0.98946	0.97828	0.98902	21.12927	16.29737	0.99061	0.98517	0.99253	0.99061	0.98048	0.99014
18	57	26.65711	18.50268	0.98946	0.98560	0.99275	0.98946	0.97895	0.98936	21.12927	16.02371	0.99061	0.98581	0.99285	0.99061	0.98102	0.99042
18	58	26.65711	18.11889	0.98946	0.98633	0.99312	0.98946	0.97960	0.98970	21.12927	15.74286	0.99061	0.98644	0.99318	0.99061	0.98155	0.99069
18	59	26.65711	17.72878	0.98946	0.98703	0.99347	0.98946	0.98025	0.99002	21.12927	15.45489	0.99061	0.98706	0.99349	0.99061	0.98208	0.99096
18	60	26.65711	17.33235	0.98946	0.98772	0.99382	0.98946	0.98088	0.99035	21.12927	15.15969	0.99061	0.98767	0.99380	0.99061	0.98260	0.99123
18	61	26.65711	16.92988	0.98946	0.98839	0.99416	0.98946	0.98150	0.99066	21.12927	14.85740	0.99061	0.98827	0.99410	0.99061	0.98312	0.99149
18	62	26.65711	16.52117	0.98946	0.98903	0.99449	0.98946	0.98211	0.99097	21.12927	14.54774	0.99061	0.98886	0.99440	0.99061	0.98363	0.99175
18	63	26.65711	16.10627	0.98946	0.98966	0.99480	0.98946	0.98271	0.99128	21.12927	14.23062	0.99061	0.98943	0.99469	0.99061	0.98414	0.99201
18	64	26.65711	15.68510	0.98946	0.99027	0.99511	0.98946	0.98330	0.99158	21.12927	13.90587	0.99061	0.98999	0.99497	0.99061	0.98464	0.99226
18	65	26.65711	15.25783	0.98946	0.99086	0.99541	0.98946	0.98388	0.99188	21.12927	13.57353	0.99061	0.99054	0.99525	0.99061	0.98514	0.99251
18	66	26.65711	14.82463	0.98946	0.99143	0.99570	0.98946	0.98446	0.99217	21.12927	13.23363	0.99061	0.99108	0.99552	0.99061	0.98563	0.99277
18	67	26.65711	14.38548	0.98946	0.99198	0.99598	0.98946	0.98503	0.99246	21.12927	12.88602	0.99061	0.99161	0.99579	0.99061	0.98612	0.99301
18	68	26.65711	13.94087	0.98946	0.99252	0.99624	0.98946	0.98558	0.99274	21.12927	12.53103	0.99061	0.99212	0.99604	0.99061	0.98661	0.99326
18	69	26.65711	13.49126	0.98946	0.99303	0.99650	0.98946	0.98613	0.99302	21.12927	12.16898	0.99061	0.99262	0.99630	0.99061	0.98709	0.99350
18	70	26.65711	13.03722	0.98946	0.99352	0.99675	0.98946	0.98667	0.99329	21.12927	11.80026	0.99061	0.99310	0.99654	0.99061	0.98756	0.99374
18	71	26.65711	12.57941	0.98946	0.99400	0.99699	0.98946	0.98721	0.99356	21.12927	11.42537	0.99061	0.99357	0.99678	0.99061	0.98803	0.99398
18	72	26.65711	12.11856	0.98946	0.99445	0.99722	0.98946	0.98773	0.99383	21.12927	11.04490	0.99061	0.99402	0.99700	0.99061	0.98850	0.99422
18	73	26.65711	11.65555	0.98946	0.99489	0.99744	0.98946	0.98824	0.99409	21.12927	10.65955	0.99061	0.99446	0.99722	0.99061	0.98895	0.99445
18	74	26.65711	11.19139	0.98946	0.99530	0.99764	0.98946	0.98875	0.99434	21.12927	10.27021	0.99061	0.99488	0.99743	0.99061	0.98941	0.99467
18	75	26.65711	10.72709	0.98946	0.99569	0.99784	0.98946	0.98924	0.99459	21.12927	9.87774	0.99061	0.99528	0.99763	0.99061	0.98985	0.99490
18	76	26.65711	10.26405	0.98946	0.99606	0.99803	0.98946	0.98972	0.99483	21.12927	9.48337	0.99061	0.99566	0.99782	0.99061	0.99028	0.99512
18	77	26.65711	9.80349	0.98946	0.99641	0.99820	0.98946	0.99019	0.99507	21.12927	9.08824	0.99061	0.99602	0.99801	0.99061	0.99071	0.99533
18	78	26.65711	9.34666	0.98946	0.99673	0.99836	0.98946	0.99065	0.99531	21.12927	8.69350	0.99061	0.99636	0.99818	0.99061	0.99113	0.99555
18	79	26.65711	8.89505	0.98946	0.99704	0.99852	0.98946	0.99110	0.99553	21.12927	8.30053	0.99061	0.99669	0.99834	0.99061	0.99154	0.99575
18	80	26.65711	8.44994	0.98946	0.99732	0.99866	0.98946	0.99154	0.99575	21.12927	7.91061	0.99061	0.99699	0.99849	0.99061	0.99194	0.99595

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18	81	26.65711	8.01269	0.98946	0.99759	0.99879	0.98946	0.99196	0.99596	21.12927	7.52504	0.99061	0.99727	0.99864	0.99061	0.99233	0.99615
18	82	26.65711	7.58462	0.98946	0.99783	0.99892	0.98946	0.99237	0.99617	21.12927	7.14517	0.99061	0.99754	0.99877	0.99061	0.99270	0.99634
18	83	26.65711	7.16676	0.98946	0.99806	0.99903	0.98946	0.99277	0.99637	21.12927	6.77205	0.99061	0.99778	0.99889	0.99061	0.99307	0.99652
18	84	26.65711	6.76024	0.98946	0.99827	0.99913	0.98946	0.99315	0.99656	21.12927	6.40687	0.99061	0.99801	0.99900	0.99061	0.99342	0.99670
18	85	26.65711	6.36619	0.98946	0.99845	0.99923	0.98946	0.99351	0.99675	21.12927	6.05083	0.99061	0.99822	0.99911	0.99061	0.99377	0.99687
18	86	26.65711	5.98597	0.98946	0.99862	0.99931	0.98946	0.99387	0.99692	21.12927	5.70535	0.99061	0.99841	0.99920	0.99061	0.99410	0.99704
18	87	26.65711	5.62066	0.98946	0.99878	0.99939	0.98946	0.99420	0.99709	21.12927	5.37164	0.99061	0.99858	0.99929	0.99061	0.99441	0.99720
18	88	26.65711	5.27144	0.98946	0.99892	0.99946	0.98946	0.99453	0.99726	21.12927	5.05099	0.99061	0.99874	0.99937	0.99061	0.99471	0.99735
18	89	26.65711	4.93962	0.98946	0.99904	0.99952	0.98946	0.99483	0.99741	21.12927	4.74485	0.99061	0.99888	0.99944	0.99061	0.99500	0.99750
18	90	26.65711	4.62687	0.98946	0.99915	0.99958	0.98946	0.99512	0.99756	21.12927	4.45503	0.99061	0.99901	0.99950	0.99061	0.99528	0.99763
18	91	26.65711	4.33500	0.98946	0.99925	0.99963	0.98946	0.99540	0.99770	21.12927	4.18350	0.99061	0.99912	0.99956	0.99061	0.99554	0.99777
18	92	26.65711	4.06328	0.98946	0.99934	0.99967	0.98946	0.99566	0.99783	21.12927	3.92982	0.99061	0.99922	0.99961	0.99061	0.99579	0.99789
18	93	26.65711	3.80970	0.98946	0.99942	0.99971	0.98946	0.99592	0.99795	21.12927	3.69224	0.99061	0.99931	0.99965	0.99061	0.99603	0.99801
18	94	26.65711	3.57122	0.98946	0.99949	0.99974	0.98946	0.99615	0.99807	21.12927	3.46804	0.99061	0.99939	0.99969	0.99061	0.99626	0.99812
18	95	26.65711	3.34496	0.98946	0.99955	0.99977	0.98946	0.99638	0.99819	21.12927	3.25454	0.99061	0.99946	0.99973	0.99061	0.99648	0.99823
18	96	26.65711	3.12856	0.98946	0.99960	0.99980	0.98946	0.99660	0.99830	21.12927	3.04956	0.99061	0.99952	0.99976	0.99061	0.99668	0.99834
18	97	26.65711	2.92468	0.98946	0.99965	0.99982	0.98946	0.99681	0.99840	21.12927	2.85578	0.99061	0.99958	0.99979	0.99061	0.99688	0.99844
18	98	26.65711	2.73317	0.98946	0.99969	0.99985	0.98946	0.99700	0.99850	21.12927	2.67315	0.99061	0.99963	0.99981	0.99061	0.99707	0.99853
18	99	26.65711	2.55407	0.98946	0.99973	0.99987	0.98946	0.99719	0.99859	21.12927	2.50182	0.99061	0.99967	0.99984	0.99061	0.99725	0.99862
18	100	26.65711	2.38797	0.98946	0.99976	0.99988	0.98946	0.99736	0.99868	21.12927	2.34248	0.99061	0.99971	0.99986	0.99061	0.99741	0.99871
18	101	26.65711	2.23536	0.98946	0.99979	0.99990	0.98946	0.99752	0.99876	21.12927	2.19569	0.99061	0.99975	0.99987	0.99061	0.99757	0.99878
18	102	26.65711	2.09662	0.98946	0.99982	0.99991	0.98946	0.99767	0.99883	21.12927	2.06193	0.99061	0.99978	0.99989	0.99061	0.99771	0.99885
18	103	26.65711	1.97081	0.98946	0.99984	0.99992	0.98946	0.99780	0.99890	21.12927	1.94039	0.99061	0.99980	0.99990	0.99061	0.99784	0.99892
18	104	26.65711	1.85678	0.98946	0.99986	0.99993	0.98946	0.99793	0.99896	21.12927	1.82999	0.99061	0.99982	0.99991	0.99061	0.99796	0.99898
18	105	26.65711	1.75419	0.98946	0.99987	0.99994	0.98946	0.99804	0.99902	21.12927	1.73050	0.99061	0.99984	0.99992	0.99061	0.99808	0.99904
18	106	26.65711	1.66193	0.98946	0.99988	0.99994	0.98946	0.99815	0.99907	21.12927	1.64086	0.99061	0.99986	0.99993	0.99061	0.99818	0.99909
18	107	26.65711	1.57966	0.98946	0.99990	0.99995	0.98946	0.99824	0.99912	21.12927	1.56078	0.99061	0.99987	0.99994	0.99061	0.99827	0.99913
18	108	26.65711	1.50704	0.98946	0.99991	0.99995	0.98946	0.99832	0.99916	21.12927	1.48999	0.99061	0.99988	0.99994	0.99061	0.99835	0.99917
18	109	26.65711	1.44400	0.98946	0.99991	0.99996	0.98946	0.99839	0.99919	21.12927	1.42842	0.99061	0.99989	0.99995	0.99061	0.99841	0.99921
18	110	26.65711	1.39223	0.98946	0.99992	0.99996	0.98946	0.99844	0.99922	21.12927	1.37777	0.99061	0.99990	0.99995	0.99061	0.99846	0.99923
19	1	26.51321	29.44822	0.98913	0.89521	0.94471	0.98913	0.89462	0.94438	21.05421	22.54525	0.99031	0.92997	0.96371	0.99031	0.92967	0.96356
19	2	26.51321	29.37817	0.98913	0.89699	0.94570	0.98913	0.89636	0.94535	21.05421	22.51839	0.99031	0.93085	0.96419	0.99031	0.93054	0.96402
19	3	26.51321	29.30399	0.98913	0.89881	0.94671	0.98913	0.89814	0.94634	21.05421	22.48894	0.99031	0.93176	0.96467	0.99031	0.93143	0.96450
19	4	26.51321	29.22650	0.98913	0.90068	0.94774	0.98913	0.89996	0.94735	21.05421	22.45752	0.99031	0.93270	0.96518	0.99031	0.93235	0.96499
19	5	26.51321	29.14631	0.98913	0.90258	0.94880	0.98913	0.90182	0.94837	21.05421	22.42458	0.99031	0.93367	0.96569	0.99031	0.93329	0.96550
19	6	26.51321	29.06332	0.98913	0.90452	0.94987	0.98913	0.90371	0.94942	21.05421	22.39007	0.99031	0.93466	0.96623	0.99031	0.93426	0.96601
19	7	26.51321	28.97770	0.98913	0.90650	0.95096	0.98913	0.90563	0.95048	21.05421	22.35408	0.99031	0.93568	0.96677	0.99031	0.93525	0.96654
19	8	26.51321	28.88901	0.98913	0.90851	0.95206	0.98913	0.90757	0.95155	21.05421	22.31631	0.99031	0.93672	0.96733	0.99031	0.93627	0.96708
19	9	26.51321	28.79700	0.98913	0.91054	0.95318	0.98913	0.90955	0.95263	21.05421	22.27655	0.99031	0.93779	0.96790	0.99031	0.93730	0.96764
19	10	26.51321	28.70168	0.98913	0.91261	0.95431	0.98913	0.91154	0.95373	21.05421	22.23481	0.99031	0.93888	0.96848	0.99031	0.93836	0.96820

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19	11	26.51321	28.60341	0.98913	0.91470	0.95545	0.98913	0.91356	0.95483	21.05421	22.19134	0.99031	0.93999	0.96907	0.99031	0.93943	0.96877
19	12	26.51321	28.50171	0.98913	0.91681	0.95660	0.98913	0.91559	0.95594	21.05421	22.14578	0.99031	0.94112	0.96967	0.99031	0.94052	0.96935
19	13	26.51321	28.39619	0.98913	0.91893	0.95776	0.98913	0.91763	0.95705	21.05421	22.09783	0.99031	0.94227	0.97028	0.99031	0.94162	0.96993
19	14	26.51321	28.28717	0.98913	0.92107	0.95891	0.98913	0.91968	0.95816	21.05421	22.04770	0.99031	0.94343	0.97089	0.99031	0.94274	0.97053
19	15	26.51321	28.17456	0.98913	0.92322	0.96008	0.98913	0.92173	0.95927	21.05421	21.99534	0.99031	0.94460	0.97151	0.99031	0.94386	0.97112
19	16	26.51321	28.05854	0.98913	0.92536	0.96123	0.98913	0.92378	0.96038	21.05421	21.94087	0.99031	0.94579	0.97214	0.99031	0.94500	0.97172
19	17	26.51321	27.93921	0.98913	0.92750	0.96239	0.98913	0.92582	0.96148	21.05421	21.88436	0.99031	0.94698	0.97277	0.99031	0.94614	0.97232
19	18	26.51321	27.81632	0.98913	0.92964	0.96353	0.98913	0.92786	0.96258	21.05421	21.82561	0.99031	0.94818	0.97340	0.99031	0.94728	0.97292
19	19	26.51321	27.68998	0.98913	0.93175	0.96467	0.98913	0.92987	0.96366	21.05421	21.76469	0.99031	0.94938	0.97403	0.99031	0.94842	0.97353
19	20	26.51321	27.55961	0.98913	0.93386	0.96580	0.98913	0.93186	0.96473	21.05421	21.70115	0.99031	0.95058	0.97466	0.99031	0.94956	0.97413
19	21	26.51321	27.42496	0.98913	0.93594	0.96691	0.98913	0.93383	0.96578	21.05421	21.63477	0.99031	0.95177	0.97529	0.99031	0.95069	0.97472
19	22	26.51321	27.28607	0.98913	0.93799	0.96800	0.98913	0.93577	0.96682	21.05421	21.56556	0.99031	0.95297	0.97592	0.99031	0.95181	0.97531
19	23	26.51321	27.14231	0.98913	0.94002	0.96908	0.98913	0.93767	0.96783	21.05421	21.49301	0.99031	0.95415	0.97654	0.99031	0.95293	0.97590
19	24	26.51321	26.99396	0.98913	0.94201	0.97014	0.98913	0.93954	0.96883	21.05421	21.41732	0.99031	0.95533	0.97715	0.99031	0.95403	0.97648
19	25	26.51321	26.84076	0.98913	0.94397	0.97118	0.98913	0.94136	0.96980	21.05421	21.33825	0.99031	0.95650	0.97776	0.99031	0.95512	0.97705
19	26	26.51321	26.68259	0.98913	0.94588	0.97219	0.98913	0.94315	0.97074	21.05421	21.25569	0.99031	0.95765	0.97837	0.99031	0.95620	0.97761
19	27	26.51321	26.51948	0.98913	0.94776	0.97318	0.98913	0.94489	0.97166	21.05421	21.16962	0.99031	0.95879	0.97896	0.99031	0.95725	0.97816
19	28	26.51321	26.35108	0.98913	0.94959	0.97414	0.98913	0.94658	0.97256	21.05421	21.07976	0.99031	0.95992	0.97955	0.99031	0.95829	0.97870
19	29	26.51321	26.17769	0.98913	0.95137	0.97508	0.98913	0.94823	0.97343	21.05421	20.98629	0.99031	0.96102	0.98013	0.99031	0.95931	0.97923
19	30	26.51321	25.99881	0.98913	0.95311	0.97599	0.98913	0.94983	0.97427	21.05421	20.88878	0.99031	0.96212	0.98069	0.99031	0.96031	0.97975
19	31	26.51321	25.81445	0.98913	0.95480	0.97688	0.98913	0.95138	0.97508	21.05421	20.78720	0.99031	0.96319	0.98125	0.99031	0.96129	0.98026
19	32	26.51321	25.62410	0.98913	0.95644	0.97774	0.98913	0.95288	0.97587	21.05421	20.68113	0.99031	0.96424	0.98180	0.99031	0.96225	0.98076
19	33	26.51321	25.42805	0.98913	0.95804	0.97857	0.98913	0.95433	0.97663	21.05421	20.57072	0.99031	0.96528	0.98233	0.99031	0.96318	0.98125
19	34	26.51321	25.22578	0.98913	0.95959	0.97938	0.98913	0.95574	0.97737	21.05421	20.45552	0.99031	0.96629	0.98286	0.99031	0.96410	0.98172
19	35	26.51321	25.01713	0.98913	0.96109	0.98016	0.98913	0.95710	0.97808	21.05421	20.33536	0.99031	0.96729	0.98337	0.99031	0.96499	0.98218
19	36	26.51321	24.80193	0.98913	0.96255	0.98092	0.98913	0.95841	0.97876	21.05421	20.21002	0.99031	0.96827	0.98388	0.99031	0.96586	0.98263
19	37	26.51321	24.57973	0.98913	0.96397	0.98165	0.98913	0.95968	0.97943	21.05421	20.07911	0.99031	0.96923	0.98438	0.99031	0.96671	0.98308
19	38	26.51321	24.35058	0.98913	0.96534	0.98237	0.98913	0.96091	0.98006	21.05421	19.94257	0.99031	0.97018	0.98486	0.99031	0.96755	0.98351
19	39	26.51321	24.11373	0.98913	0.96667	0.98306	0.98913	0.96210	0.98068	21.05421	19.79973	0.99031	0.97110	0.98534	0.99031	0.96836	0.98392
19	40	26.51321	23.86918	0.98913	0.96797	0.98372	0.98913	0.96324	0.98128	21.05421	19.65053	0.99031	0.97201	0.98581	0.99031	0.96915	0.98433
19	41	26.51321	23.61736	0.98913	0.96922	0.98437	0.98913	0.96435	0.98185	21.05421	19.49521	0.99031	0.97291	0.98627	0.99031	0.96992	0.98473
19	42	26.51321	23.35816	0.98913	0.97044	0.98500	0.98913	0.96542	0.98241	21.05421	19.33362	0.99031	0.97378	0.98672	0.99031	0.97068	0.98512
19	43	26.51321	23.09102	0.98913	0.97162	0.98561	0.98913	0.96646	0.98294	21.05421	19.16523	0.99031	0.97464	0.98716	0.99031	0.97142	0.98550
19	44	26.51321	22.81604	0.98913	0.97277	0.98619	0.98913	0.96747	0.98346	21.05421	18.99000	0.99031	0.97549	0.98759	0.99031	0.97214	0.98587
19	45	26.51321	22.53309	0.98913	0.97388	0.98677	0.98913	0.96844	0.98397	21.05421	18.80775	0.99031	0.97632	0.98802	0.99031	0.97285	0.98624
19	46	26.51321	22.24198	0.98913	0.97496	0.98732	0.98913	0.96938	0.98445	21.05421	18.61823	0.99031	0.97713	0.98844	0.99031	0.97354	0.98659
19	47	26.51321	21.94239	0.98913	0.97601	0.98786	0.98913	0.97030	0.98492	21.05421	18.42106	0.99031	0.97794	0.98885	0.99031	0.97421	0.98694
19	48	26.51321	21.63441	0.98913	0.97703	0.98838	0.98913	0.97118	0.98538	21.05421	18.21621	0.99031	0.97873	0.98925	0.99031	0.97488	0.98728
19	49	26.51321	21.31800	0.98913	0.97802	0.98889	0.98913	0.97204	0.98582	21.05421	18.00355	0.99031	0.97950	0.98964	0.99031	0.97553	0.98761
19	50	26.51321	20.99328	0.98913	0.97898	0.98938	0.98913	0.97288	0.98625	21.05421	17.78305	0.99031	0.98026	0.99003	0.99031	0.97616	0.98794

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19	51	26.51321	20.66027	0.98913	0.97991	0.98985	0.98913	0.97369	0.98667	21.05421	17.55462	0.99031	0.98101	0.99042	0.99031	0.97679	0.98826
19	52	26.51321	20.31936	0.98913	0.98082	0.99032	0.98913	0.97448	0.98708	21.05421	17.31849	0.99031	0.98175	0.99079	0.99031	0.97740	0.98857
19	53	26.51321	19.97064	0.98913	0.98170	0.99077	0.98913	0.97526	0.98747	21.05421	17.07460	0.99031	0.98247	0.99116	0.99031	0.97800	0.98888
19	54	26.51321	19.61420	0.98913	0.98256	0.99120	0.98913	0.97601	0.98786	21.05421	16.82295	0.99031	0.98318	0.99152	0.99031	0.97859	0.98918
19	55	26.51321	19.25050	0.98913	0.98339	0.99163	0.98913	0.97674	0.98823	21.05421	16.56379	0.99031	0.98388	0.99188	0.99031	0.97918	0.98948
19	56	26.51321	18.87994	0.98913	0.98420	0.99204	0.98913	0.97746	0.98860	21.05421	16.29737	0.99031	0.98457	0.99222	0.99031	0.97975	0.98977
19	57	26.51321	18.50268	0.98913	0.98499	0.99244	0.98913	0.97816	0.98896	21.05421	16.02371	0.99031	0.98524	0.99257	0.99031	0.98032	0.99006
19	58	26.51321	18.11889	0.98913	0.98575	0.99282	0.98913	0.97885	0.98931	21.05421	15.74286	0.99031	0.98590	0.99290	0.99031	0.98088	0.99035
19	59	26.51321	17.72878	0.98913	0.98649	0.99320	0.98913	0.97952	0.98965	21.05421	15.45489	0.99031	0.98655	0.99323	0.99031	0.98143	0.99063
19	60	26.51321	17.33235	0.98913	0.98721	0.99356	0.98913	0.98018	0.98999	21.05421	15.15969	0.99031	0.98719	0.99355	0.99031	0.98197	0.99090
19	61	26.51321	16.92988	0.98913	0.98790	0.99392	0.98913	0.98083	0.99032	21.05421	14.85740	0.99031	0.98781	0.99387	0.99031	0.98251	0.99118
19	62	26.51321	16.52117	0.98913	0.98858	0.99426	0.98913	0.98146	0.99064	21.05421	14.54774	0.99031	0.98842	0.99418	0.99031	0.98305	0.99145
19	63	26.51321	16.10627	0.98913	0.98924	0.99459	0.98913	0.98209	0.99096	21.05421	14.23062	0.99031	0.98902	0.99448	0.99031	0.98357	0.99172
19	64	26.51321	15.68510	0.98913	0.98987	0.99491	0.98913	0.98270	0.99128	21.05421	13.90587	0.99031	0.98961	0.99478	0.99031	0.98410	0.99198
19	65	26.51321	15.25783	0.98913	0.99049	0.99522	0.98913	0.98331	0.99159	21.05421	13.57353	0.99031	0.99018	0.99507	0.99031	0.98461	0.99225
19	66	26.51321	14.82463	0.98913	0.99108	0.99552	0.98913	0.98391	0.99189	21.05421	13.23363	0.99031	0.99074	0.99535	0.99031	0.98513	0.99251
19	67	26.51321	14.38548	0.98913	0.99166	0.99581	0.98913	0.98450	0.99219	21.05421	12.88602	0.99031	0.99128	0.99562	0.99031	0.98564	0.99277
19	68	26.51321	13.94087	0.98913	0.99221	0.99609	0.98913	0.98508	0.99248	21.05421	12.53103	0.99031	0.99182	0.99589	0.99031	0.98614	0.99302
19	69	26.51321	13.49126	0.98913	0.99275	0.99636	0.98913	0.98565	0.99277	21.05421	12.16898	0.99031	0.99233	0.99615	0.99031	0.98664	0.99327
19	70	26.51321	13.03722	0.98913	0.99326	0.99662	0.98913	0.98621	0.99306	21.05421	11.80026	0.99031	0.99284	0.99641	0.99031	0.98713	0.99352
19	71	26.51321	12.57941	0.98913	0.99376	0.99687	0.98913	0.98676	0.99333	21.05421	11.42537	0.99031	0.99332	0.99665	0.99031	0.98761	0.99377
19	72	26.51321	12.11856	0.98913	0.99423	0.99711	0.98913	0.98730	0.99361	21.05421	11.04490	0.99031	0.99379	0.99689	0.99031	0.98809	0.99401
19	73	26.51321	11.65555	0.98913	0.99468	0.99733	0.98913	0.98783	0.99388	21.05421	10.65955	0.99031	0.99425	0.99711	0.99031	0.98857	0.99425
19	74	26.51321	11.19139	0.98913	0.99511	0.99755	0.98913	0.98835	0.99414	21.05421	10.27021	0.99031	0.99468	0.99733	0.99031	0.98904	0.99449
19	75	26.51321	10.72709	0.98913	0.99551	0.99775	0.98913	0.98886	0.99440	21.05421	9.87774	0.99031	0.99510	0.99754	0.99031	0.98950	0.99472
19	76	26.51321	10.26405	0.98913	0.99590	0.99795	0.98913	0.98937	0.99465	21.05421	9.48337	0.99031	0.99549	0.99774	0.99031	0.98995	0.99495
19	77	26.51321	9.80349	0.98913	0.99626	0.99813	0.98913	0.98985	0.99490	21.05421	9.08824	0.99031	0.99587	0.99793	0.99031	0.99039	0.99517
19	78	26.51321	9.34666	0.98913	0.99660	0.99830	0.98913	0.99033	0.99514	21.05421	8.69350	0.99031	0.99622	0.99811	0.99031	0.99082	0.99539
19	79	26.51321	8.89505	0.98913	0.99692	0.99846	0.98913	0.99079	0.99538	21.05421	8.30053	0.99031	0.99656	0.99828	0.99031	0.99125	0.99560
19	80	26.51321	8.44994	0.98913	0.99722	0.99861	0.98913	0.99125	0.99560	21.05421	7.91061	0.99031	0.99688	0.99844	0.99031	0.99166	0.99581
19	81	26.51321	8.01269	0.98913	0.99749	0.99874	0.98913	0.99168	0.99582	21.05421	7.52504	0.99031	0.99717	0.99858	0.99031	0.99206	0.99601
19	82	26.51321	7.58462	0.98913	0.99775	0.99887	0.98913	0.99211	0.99604	21.05421	7.14517	0.99031	0.99744	0.99872	0.99031	0.99245	0.99621
19	83	26.51321	7.16676	0.98913	0.99798	0.99899	0.98913	0.99252	0.99624	21.05421	6.77205	0.99031	0.99770	0.99885	0.99031	0.99283	0.99640
19	84	26.51321	6.76024	0.98913	0.99820	0.99910	0.98913	0.99291	0.99644	21.05421	6.40687	0.99031	0.99793	0.99897	0.99031	0.99320	0.99659
19	85	26.51321	6.36619	0.98913	0.99839	0.99920	0.98913	0.99329	0.99663	21.05421	6.05083	0.99031	0.99815	0.99907	0.99031	0.99355	0.99676
19	86	26.51321	5.98597	0.98913	0.99857	0.99928	0.98913	0.99365	0.99682	21.05421	5.70535	0.99031	0.99835	0.99917	0.99031	0.99389	0.99694
19	87	26.51321	5.62066	0.98913	0.99873	0.99936	0.98913	0.99400	0.99699	21.05421	5.37164	0.99031	0.99853	0.99926	0.99031	0.99422	0.99710
19	88	26.51321	5.27144	0.98913	0.99887	0.99944	0.98913	0.99433	0.99716	21.05421	5.05099	0.99031	0.99869	0.99934	0.99031	0.99453	0.99726
19	89	26.51321	4.93962	0.98913	0.99900	0.99950	0.98913	0.99465	0.99732	21.05421	4.74485	0.99031	0.99884	0.99942	0.99031	0.99483	0.99741
19	90	26.51321	4.62687	0.98913	0.99912	0.99956	0.98913	0.99495	0.99747	21.05421	4.45503	0.99031	0.99897	0.99948	0.99031	0.99511	0.99755

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19	91	26.51321	4.33500	0.98913	0.99922	0.99961	0.98913	0.99524	0.99761	21.05421	4.18350	0.99031	0.99908	0.99954	0.99031	0.99538	0.99768
19	92	26.51321	4.06328	0.98913	0.99931	0.99966	0.98913	0.99551	0.99775	21.05421	3.92982	0.99031	0.99919	0.99959	0.99031	0.99563	0.99781
19	93	26.51321	3.80970	0.98913	0.99939	0.99970	0.98913	0.99576	0.99788	21.05421	3.69224	0.99031	0.99928	0.99964	0.99031	0.99588	0.99794
19	94	26.51321	3.57122	0.98913	0.99946	0.99973	0.98913	0.99601	0.99800	21.05421	3.46804	0.99031	0.99936	0.99968	0.99031	0.99611	0.99805
19	95	26.51321	3.34496	0.98913	0.99953	0.99976	0.98913	0.99624	0.99812	21.05421	3.25454	0.99031	0.99943	0.99972	0.99031	0.99634	0.99817
19	96	26.51321	3.12856	0.98913	0.99958	0.99979	0.98913	0.99647	0.99823	21.05421	3.04956	0.99031	0.99950	0.99975	0.99031	0.99655	0.99827
19	97	26.51321	2.92468	0.98913	0.99963	0.99982	0.98913	0.99668	0.99834	21.05421	2.85578	0.99031	0.99956	0.99978	0.99031	0.99676	0.99838
19	98	26.51321	2.73317	0.98913	0.99968	0.99984	0.98913	0.99688	0.99844	21.05421	2.67315	0.99031	0.99961	0.99981	0.99031	0.99695	0.99847
19	99	26.51321	2.55407	0.98913	0.99972	0.99986	0.98913	0.99707	0.99853	21.05421	2.50182	0.99031	0.99966	0.99983	0.99031	0.99713	0.99856
19	100	26.51321	2.38797	0.98913	0.99975	0.99988	0.98913	0.99724	0.99862	21.05421	2.34248	0.99031	0.99970	0.99985	0.99031	0.99730	0.99865
19	101	26.51321	2.23536	0.98913	0.99978	0.99989	0.98913	0.99741	0.99870	21.05421	2.19569	0.99031	0.99973	0.99987	0.99031	0.99746	0.99873
19	102	26.51321	2.09662	0.98913	0.99981	0.99990	0.98913	0.99756	0.99878	21.05421	2.06193	0.99031	0.99977	0.99988	0.99031	0.99760	0.99880
19	103	26.51321	1.97081	0.98913	0.99983	0.99991	0.98913	0.99770	0.99885	21.05421	1.94039	0.99031	0.99979	0.99990	0.99031	0.99774	0.99887
19	104	26.51321	1.85678	0.98913	0.99985	0.99992	0.98913	0.99783	0.99891	21.05421	1.82999	0.99031	0.99981	0.99991	0.99031	0.99787	0.99893
19	105	26.51321	1.75419	0.98913	0.99986	0.99993	0.98913	0.99795	0.99897	21.05421	1.73050	0.99031	0.99983	0.99992	0.99031	0.99798	0.99899
19	106	26.51321	1.66193	0.98913	0.99988	0.99994	0.98913	0.99805	0.99903	21.05421	1.64086	0.99031	0.99985	0.99993	0.99031	0.99808	0.99904
19	107	26.51321	1.57966	0.98913	0.99989	0.99994	0.98913	0.99815	0.99907	21.05421	1.56078	0.99031	0.99986	0.99993	0.99031	0.99818	0.99909
19	108	26.51321	1.50704	0.98913	0.99990	0.99995	0.98913	0.99823	0.99911	21.05421	1.48999	0.99031	0.99988	0.99994	0.99031	0.99826	0.99913
19	109	26.51321	1.44400	0.98913	0.99991	0.99995	0.98913	0.99830	0.99915	21.05421	1.42842	0.99031	0.99989	0.99994	0.99031	0.99833	0.99916
19	110	26.51321	1.39223	0.98913	0.99991	0.99996	0.98913	0.99836	0.99918	21.05421	1.37777	0.99031	0.99989	0.99995	0.99031	0.99838	0.99919
20	1	26.3668	29.44822	0.98885	0.89053	0.94210	0.98885	0.88994	0.94176	20.97759	22.54525	0.99005	0.92674	0.96198	0.99005	0.92644	0.96182
20	2	26.3668	29.37817	0.98885	0.89232	0.94310	0.98885	0.89170	0.94275	20.97759	22.51839	0.99005	0.92763	0.96246	0.99005	0.92732	0.96229
20	3	26.3668	29.30399	0.98885	0.89416	0.94412	0.98885	0.89350	0.94375	20.97759	22.48894	0.99005	0.92855	0.96295	0.99005	0.92823	0.96278
20	4	26.3668	29.22650	0.98885	0.89605	0.94517	0.98885	0.89534	0.94478	20.97759	22.45752	0.99005	0.92951	0.96347	0.99005	0.92916	0.96328
20	5	26.3668	29.14631	0.98885	0.89798	0.94625	0.98885	0.89722	0.94583	20.97759	22.42458	0.99005	0.93049	0.96399	0.99005	0.93012	0.96379
20	6	26.3668	29.06332	0.98885	0.89994	0.94734	0.98885	0.89914	0.94689	20.97759	22.39007	0.99005	0.93150	0.96454	0.99005	0.93111	0.96432
20	7	26.3668	28.97770	0.98885	0.90195	0.94845	0.98885	0.90109	0.94797	20.97759	22.35408	0.99005	0.93254	0.96509	0.99005	0.93212	0.96487
20	8	26.3668	28.88901	0.98885	0.90399	0.94958	0.98885	0.90307	0.94907	20.97759	22.31631	0.99005	0.93361	0.96566	0.99005	0.93315	0.96542
20	9	26.3668	28.79700	0.98885	0.90607	0.95072	0.98885	0.90508	0.95018	20.97759	22.27655	0.99005	0.93470	0.96625	0.99005	0.93421	0.96599
20	10	26.3668	28.70168	0.98885	0.90818	0.95188	0.98885	0.90713	0.95130	20.97759	22.23481	0.99005	0.93582	0.96685	0.99005	0.93530	0.96657
20	11	26.3668	28.60341	0.98885	0.91032	0.95306	0.98885	0.90919	0.95243	20.97759	22.19134	0.99005	0.93696	0.96745	0.99005	0.93640	0.96715
20	12	26.3668	28.50171	0.98885	0.91248	0.95424	0.98885	0.91127	0.95358	20.97759	22.14578	0.99005	0.93812	0.96807	0.99005	0.93752	0.96775
20	13	26.3668	28.39619	0.98885	0.91467	0.95543	0.98885	0.91337	0.95473	20.97759	22.09783	0.99005	0.93931	0.96870	0.99005	0.93866	0.96836
20	14	26.3668	28.28717	0.98885	0.91687	0.95663	0.98885	0.91549	0.95588	20.97759	22.04770	0.99005	0.94051	0.96934	0.99005	0.93981	0.96897
20	15	26.3668	28.17456	0.98885	0.91908	0.95783	0.98885	0.91760	0.95703	20.97759	21.99534	0.99005	0.94172	0.96999	0.99005	0.94098	0.96959
20	16	26.3668	28.05854	0.98885	0.92130	0.95904	0.98885	0.91973	0.95819	20.97759	21.94087	0.99005	0.94295	0.97064	0.99005	0.94216	0.97022
20	17	26.3668	27.93921	0.98885	0.92352	0.96024	0.98885	0.92185	0.95933	20.97759	21.88436	0.99005	0.94419	0.97130	0.99005	0.94335	0.97085
20	18	26.3668	27.81632	0.98885	0.92574	0.96144	0.98885	0.92396	0.96048	20.97759	21.82561	0.99005	0.94544	0.97196	0.99005	0.94454	0.97148
20	19	26.3668	27.68998	0.98885	0.92794	0.96263	0.98885	0.92606	0.96161	20.97759	21.76469	0.99005	0.94669	0.97262	0.99005	0.94573	0.97211
20	20	26.3668	27.55961	0.98885	0.93014	0.96381	0.98885	0.92814	0.96273	20.97759	21.70115	0.99005	0.94795	0.97328	0.99005	0.94692	0.97274

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POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20	21	26.3668	27.42496	0.98885	0.93232	0.96497	0.98885	0.93021	0.96384	20.97759	21.63477	0.99005	0.94921	0.97394	0.99005	0.94811	0.97337
20	22	26.3668	27.28607	0.98885	0.93448	0.96613	0.98885	0.93224	0.96493	20.97759	21.56556	0.99005	0.95046	0.97460	0.99005	0.94930	0.97399
20	23	26.3668	27.14231	0.98885	0.93661	0.96727	0.98885	0.93425	0.96601	20.97759	21.49301	0.99005	0.95171	0.97526	0.99005	0.95048	0.97461
20	24	26.3668	26.99396	0.98885	0.93871	0.96838	0.98885	0.93622	0.96706	20.97759	21.41732	0.99005	0.95295	0.97591	0.99005	0.95164	0.97522
20	25	26.3668	26.84076	0.98885	0.94077	0.96948	0.98885	0.93815	0.96809	20.97759	21.33825	0.99005	0.95419	0.97656	0.99005	0.95280	0.97583
20	26	26.3668	26.68259	0.98885	0.94280	0.97056	0.98885	0.94005	0.96910	20.97759	21.25569	0.99005	0.95541	0.97720	0.99005	0.95394	0.97643
20	27	26.3668	26.51948	0.98885	0.94478	0.97161	0.98885	0.94189	0.97008	20.97759	21.16962	0.99005	0.95662	0.97783	0.99005	0.95506	0.97702
20	28	26.3668	26.35108	0.98885	0.94673	0.97264	0.98885	0.94370	0.97103	20.97759	21.07976	0.99005	0.95782	0.97845	0.99005	0.95617	0.97759
20	29	26.3668	26.17769	0.98885	0.94863	0.97364	0.98885	0.94545	0.97196	20.97759	20.98629	0.99005	0.95899	0.97907	0.99005	0.95726	0.97816
20	30	26.3668	25.99881	0.98885	0.95048	0.97461	0.98885	0.94716	0.97286	20.97759	20.88878	0.99005	0.96015	0.97967	0.99005	0.95832	0.97872
20	31	26.3668	25.81445	0.98885	0.95228	0.97556	0.98885	0.94881	0.97373	20.97759	20.78720	0.99005	0.96130	0.98027	0.99005	0.95937	0.97926
20	32	26.3668	25.62410	0.98885	0.95403	0.97647	0.98885	0.95042	0.97458	20.97759	20.68113	0.99005	0.96242	0.98085	0.99005	0.96039	0.97980
20	33	26.3668	25.42805	0.98885	0.95573	0.97737	0.98885	0.95197	0.97540	20.97759	20.57072	0.99005	0.96352	0.98142	0.99005	0.96139	0.98032
20	34	26.3668	25.22578	0.98885	0.95739	0.97823	0.98885	0.95348	0.97619	20.97759	20.45552	0.99005	0.96461	0.98199	0.99005	0.96237	0.98083
20	35	26.3668	25.01713	0.98885	0.95900	0.97907	0.98885	0.95494	0.97695	20.97759	20.33536	0.99005	0.96567	0.98254	0.99005	0.96333	0.98132
20	36	26.3668	24.80193	0.98885	0.96055	0.97988	0.98885	0.95634	0.97768	20.97759	20.21002	0.99005	0.96672	0.98308	0.99005	0.96426	0.98181
20	37	26.3668	24.57973	0.98885	0.96207	0.98067	0.98885	0.95771	0.97840	20.97759	20.07911	0.99005	0.96774	0.98361	0.99005	0.96518	0.98228
20	38	26.3668	24.35058	0.98885	0.96353	0.98143	0.98885	0.95902	0.97908	20.97759	19.94257	0.99005	0.96875	0.98413	0.99005	0.96607	0.98274
20	39	26.3668	24.11373	0.98885	0.96496	0.98217	0.98885	0.96029	0.97974	20.97759	19.79973	0.99005	0.96974	0.98464	0.99005	0.96693	0.98319
20	40	26.3668	23.86918	0.98885	0.96634	0.98288	0.98885	0.96152	0.98038	20.97759	19.65053	0.99005	0.97070	0.98513	0.99005	0.96778	0.98363
20	41	26.3668	23.61736	0.98885	0.96768	0.98357	0.98885	0.96271	0.98100	20.97759	19.49521	0.99005	0.97165	0.98562	0.99005	0.96861	0.98405
20	42	26.3668	23.35816	0.98885	0.96897	0.98424	0.98885	0.96386	0.98160	20.97759	19.33362	0.99005	0.97259	0.98610	0.99005	0.96942	0.98447
20	43	26.3668	23.09102	0.98885	0.97023	0.98489	0.98885	0.96497	0.98217	20.97759	19.16523	0.99005	0.97350	0.98657	0.99005	0.97021	0.98488
20	44	26.3668	22.81604	0.98885	0.97145	0.98552	0.98885	0.96604	0.98273	20.97759	18.99000	0.99005	0.97440	0.98703	0.99005	0.97098	0.98527
20	45	26.3668	22.53309	0.98885	0.97263	0.98613	0.98885	0.96708	0.98326	20.97759	18.80775	0.99005	0.97528	0.98749	0.99005	0.97173	0.98566
20	46	26.3668	22.24198	0.98885	0.97378	0.98672	0.98885	0.96808	0.98378	20.97759	18.61823	0.99005	0.97615	0.98793	0.99005	0.97247	0.98604
20	47	26.3668	21.94239	0.98885	0.97490	0.98729	0.98885	0.96906	0.98429	20.97759	18.42106	0.99005	0.97699	0.98836	0.99005	0.97319	0.98641
20	48	26.3668	21.63441	0.98885	0.97598	0.98784	0.98885	0.97000	0.98477	20.97759	18.21621	0.99005	0.97783	0.98879	0.99005	0.97389	0.98677
20	49	26.3668	21.31800	0.98885	0.97703	0.98838	0.98885	0.97092	0.98524	20.97759	18.00355	0.99005	0.97865	0.98921	0.99005	0.97458	0.98713
20	50	26.3668	20.99328	0.98885	0.97804	0.98890	0.98885	0.97181	0.98570	20.97759	17.78305	0.99005	0.97945	0.98962	0.99005	0.97525	0.98747
20	51	26.3668	20.66027	0.98885	0.97903	0.98941	0.98885	0.97267	0.98615	20.97759	17.55462	0.99005	0.98024	0.99002	0.99005	0.97591	0.98781
20	52	26.3668	20.31936	0.98885	0.97999	0.98990	0.98885	0.97351	0.98658	20.97759	17.31849	0.99005	0.98102	0.99042	0.99005	0.97656	0.98814
20	53	26.3668	19.97064	0.98885	0.98092	0.99037	0.98885	0.97432	0.98699	20.97759	17.07460	0.99005	0.98178	0.99081	0.99005	0.97720	0.98847
20	54	26.3668	19.61420	0.98885	0.98183	0.99083	0.98885	0.97512	0.98740	20.97759	16.82295	0.99005	0.98253	0.99119	0.99005	0.97782	0.98879
20	55	26.3668	19.25050	0.98885	0.98270	0.99128	0.98885	0.97589	0.98780	20.97759	16.56379	0.99005	0.98326	0.99156	0.99005	0.97844	0.98910
20	56	26.3668	18.87994	0.98885	0.98355	0.99171	0.98885	0.97665	0.98819	20.97759	16.29737	0.99005	0.98398	0.99193	0.99005	0.97904	0.98941
20	57	26.3668	18.50268	0.98885	0.98438	0.99213	0.98885	0.97739	0.98856	20.97759	16.02371	0.99005	0.98468	0.99228	0.99005	0.97964	0.98971
20	58	26.3668	18.11889	0.98885	0.98518	0.99253	0.98885	0.97811	0.98893	20.97759	15.74286	0.99005	0.98538	0.99263	0.99005	0.98022	0.99001
20	59	26.3668	17.72878	0.98885	0.98595	0.99293	0.98885	0.97881	0.98929	20.97759	15.45489	0.99005	0.98605	0.99298	0.99005	0.98080	0.99031
20	60	26.3668	17.33235	0.98885	0.98671	0.99331	0.98885	0.97950	0.98965	20.97759	15.15969	0.99005	0.98672	0.99331	0.99005	0.98137	0.99060

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20	61	26.3668	16.92988	0.98885	0.98743	0.99368	0.98885	0.98018	0.98999	20.97759	14.85740	0.99005	0.98737	0.99364	0.99005	0.98193	0.99088
20	62	26.3668	16.52117	0.98885	0.98814	0.99403	0.98885	0.98085	0.99033	20.97759	14.54774	0.99005	0.98800	0.99397	0.99005	0.98249	0.99117
20	63	26.3668	16.10627	0.98885	0.98882	0.99438	0.98885	0.98150	0.99066	20.97759	14.23062	0.99005	0.98863	0.99428	0.99005	0.98304	0.99145
20	64	26.3668	15.68510	0.98885	0.98949	0.99472	0.98885	0.98214	0.99099	20.97759	13.90587	0.99005	0.98924	0.99459	0.99005	0.98359	0.99172
20	65	26.3668	15.25783	0.98885	0.99013	0.99504	0.98885	0.98277	0.99131	20.97759	13.57353	0.99005	0.98983	0.99489	0.99005	0.98412	0.99200
20	66	26.3668	14.82463	0.98885	0.99075	0.99535	0.98885	0.98339	0.99163	20.97759	13.23363	0.99005	0.99041	0.99518	0.99005	0.98466	0.99227
20	67	26.3668	14.38548	0.98885	0.99135	0.99566	0.98885	0.98400	0.99194	20.97759	12.88602	0.99005	0.99098	0.99547	0.99005	0.98518	0.99254
20	68	26.3668	13.94087	0.98885	0.99193	0.99595	0.98885	0.98460	0.99224	20.97759	12.53103	0.99005	0.99153	0.99575	0.99005	0.98571	0.99280
20	69	26.3668	13.49126	0.98885	0.99248	0.99623	0.98885	0.98520	0.99254	20.97759	12.16898	0.99005	0.99207	0.99602	0.99005	0.98622	0.99306
20	70	26.3668	13.03722	0.98885	0.99302	0.99650	0.98885	0.98578	0.99284	20.97759	11.80026	0.99005	0.99259	0.99628	0.99005	0.98673	0.99332
20	71	26.3668	12.57941	0.98885	0.99353	0.99675	0.98885	0.98635	0.99313	20.97759	11.42537	0.99005	0.99310	0.99654	0.99005	0.98724	0.99358
20	72	26.3668	12.11856	0.98885	0.99402	0.99700	0.98885	0.98691	0.99341	20.97759	11.04490	0.99005	0.99358	0.99678	0.99005	0.98774	0.99383
20	73	26.3668	11.65555	0.98885	0.99449	0.99724	0.98885	0.98746	0.99369	20.97759	10.65955	0.99005	0.99405	0.99702	0.99005	0.98823	0.99408
20	74	26.3668	11.19139	0.98885	0.99493	0.99746	0.98885	0.98800	0.99397	20.97759	10.27021	0.99005	0.99450	0.99724	0.99005	0.98871	0.99432
20	75	26.3668	10.72709	0.98885	0.99536	0.99767	0.98885	0.98853	0.99423	20.97759	9.87774	0.99005	0.99493	0.99746	0.99005	0.98919	0.99456
20	76	26.3668	10.26405	0.98885	0.99576	0.99787	0.98885	0.98905	0.99450	20.97759	9.48337	0.99005	0.99535	0.99767	0.99005	0.98966	0.99480
20	77	26.3668	9.80349	0.98885	0.99613	0.99806	0.98885	0.98956	0.99475	20.97759	9.08824	0.99005	0.99574	0.99786	0.99005	0.99011	0.99503
20	78	26.3668	9.34666	0.98885	0.99649	0.99824	0.98885	0.99005	0.99500	20.97759	8.69350	0.99005	0.99610	0.99805	0.99005	0.99056	0.99526
20	79	26.3668	8.89505	0.98885	0.99682	0.99841	0.98885	0.99053	0.99524	20.97759	8.30053	0.99005	0.99645	0.99822	0.99005	0.99100	0.99548
20	80	26.3668	8.44994	0.98885	0.99712	0.99856	0.98885	0.99100	0.99548	20.97759	7.91061	0.99005	0.99678	0.99839	0.99005	0.99143	0.99570
20	81	26.3668	8.01269	0.98885	0.99741	0.99870	0.98885	0.99146	0.99571	20.97759	7.52504	0.99005	0.99708	0.99854	0.99005	0.99185	0.99591
20	82	26.3668	7.58462	0.98885	0.99767	0.99884	0.98885	0.99189	0.99593	20.97759	7.14517	0.99005	0.99737	0.99868	0.99005	0.99225	0.99611
20	83	26.3668	7.16676	0.98885	0.99792	0.99896	0.98885	0.99232	0.99614	20.97759	6.77205	0.99005	0.99763	0.99881	0.99005	0.99264	0.99631
20	84	26.3668	6.76024	0.98885	0.99814	0.99907	0.98885	0.99273	0.99635	20.97759	6.40687	0.99005	0.99787	0.99894	0.99005	0.99302	0.99650
20	85	26.3668	6.36619	0.98885	0.99834	0.99917	0.98885	0.99312	0.99655	20.97759	6.05083	0.99005	0.99810	0.99905	0.99005	0.99339	0.99668
20	86	26.3668	5.98597	0.98885	0.99853	0.99926	0.98885	0.99350	0.99674	20.97759	5.70535	0.99005	0.99830	0.99915	0.99005	0.99374	0.99686
20	87	26.3668	5.62066	0.98885	0.99869	0.99935	0.98885	0.99386	0.99692	20.97759	5.37164	0.99005	0.99849	0.99924	0.99005	0.99408	0.99703
20	88	26.3668	5.27144	0.98885	0.99884	0.99942	0.98885	0.99420	0.99709	20.97759	5.05099	0.99005	0.99865	0.99933	0.99005	0.99440	0.99719
20	89	26.3668	4.93962	0.98885	0.99898	0.99949	0.98885	0.99453	0.99726	20.97759	4.74485	0.99005	0.99880	0.99940	0.99005	0.99471	0.99735
20	90	26.3668	4.62687	0.98885	0.99909	0.99955	0.98885	0.99483	0.99741	20.97759	4.45503	0.99005	0.99894	0.99947	0.99005	0.99500	0.99749
20	91	26.3668	4.33500	0.98885	0.99920	0.99960	0.98885	0.99513	0.99756	20.97759	4.18350	0.99005	0.99906	0.99953	0.99005	0.99527	0.99763
20	92	26.3668	4.06328	0.98885	0.99929	0.99965	0.98885	0.99541	0.99770	20.97759	3.92982	0.99005	0.99916	0.99958	0.99005	0.99554	0.99776
20	93	26.3668	3.80970	0.98885	0.99937	0.99969	0.98885	0.99567	0.99783	20.97759	3.69224	0.99005	0.99926	0.99963	0.99005	0.99579	0.99789
20	94	26.3668	3.57122	0.98885	0.99945	0.99972	0.98885	0.99592	0.99796	20.97759	3.46804	0.99005	0.99934	0.99967	0.99005	0.99603	0.99801
20	95	26.3668	3.34496	0.98885	0.99951	0.99976	0.98885	0.99616	0.99808	20.97759	3.25454	0.99005	0.99942	0.99971	0.99005	0.99626	0.99813
20	96	26.3668	3.12856	0.98885	0.99957	0.99979	0.98885	0.99639	0.99819	20.97759	3.04956	0.99005	0.99949	0.99974	0.99005	0.99648	0.99824
20	97	26.3668	2.92468	0.98885	0.99962	0.99981	0.98885	0.99661	0.99830	20.97759	2.85578	0.99005	0.99955	0.99977	0.99005	0.99669	0.99834
20	98	26.3668	2.73317	0.98885	0.99967	0.99983	0.98885	0.99681	0.99840	20.97759	2.67315	0.99005	0.99960	0.99980	0.99005	0.99688	0.99844
20	99	26.3668	2.55407	0.98885	0.99971	0.99985	0.98885	0.99700	0.99850	20.97759	2.50182	0.99005	0.99965	0.99983	0.99005	0.99707	0.99853
20	100	26.3668	2.38797	0.98885	0.99974	0.99987	0.98885	0.99718	0.99859	20.97759	2.34248	0.99005	0.99969	0.99985	0.99005	0.99724	0.99862

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20	101	26.3668	2.23536	0.98885	0.99978	0.99989	0.98885	0.99735	0.99867	20.97759	2.19569	0.99005	0.99973	0.99986	0.99005	0.99740	0.99870
20	102	26.3668	2.09662	0.98885	0.99980	0.99990	0.98885	0.99750	0.99875	20.97759	2.06193	0.99005	0.99976	0.99988	0.99005	0.99755	0.99877
20	103	26.3668	1.97081	0.98885	0.99982	0.99991	0.98885	0.99765	0.99882	20.97759	1.94039	0.99005	0.99979	0.99989	0.99005	0.99769	0.99884
20	104	26.3668	1.85678	0.98885	0.99984	0.99992	0.98885	0.99778	0.99889	20.97759	1.82999	0.99005	0.99981	0.99990	0.99005	0.99781	0.99891
20	105	26.3668	1.75419	0.98885	0.99986	0.99993	0.98885	0.99790	0.99895	20.97759	1.73050	0.99005	0.99983	0.99991	0.99005	0.99793	0.99896
20	106	26.3668	1.66193	0.98885	0.99987	0.99994	0.98885	0.99800	0.99900	20.97759	1.64086	0.99005	0.99985	0.99992	0.99005	0.99804	0.99902
20	107	26.3668	1.57966	0.98885	0.99989	0.99994	0.98885	0.99810	0.99905	20.97759	1.56078	0.99005	0.99986	0.99993	0.99005	0.99813	0.99906
20	108	26.3668	1.50704	0.98885	0.99990	0.99995	0.98885	0.99819	0.99909	20.97759	1.48999	0.99005	0.99987	0.99994	0.99005	0.99821	0.99911
20	109	26.3668	1.44400	0.98885	0.99990	0.99995	0.98885	0.99826	0.99913	20.97759	1.42842	0.99005	0.99988	0.99994	0.99005	0.99828	0.99914
20	110	26.3668	1.39223	0.98885	0.99991	0.99996	0.98885	0.99831	0.99916	20.97759	1.37777	0.99005	0.99989	0.99995	0.99005	0.99834	0.99917
21	1	26.21634	29.44822	0.98856	0.88569	0.93938	0.98856	0.88510	0.93905	20.89818	22.54525	0.98980	0.92338	0.96016	0.98980	0.92308	0.96000
21	2	26.21634	29.37817	0.98856	0.88750	0.94039	0.98856	0.88688	0.94005	20.89818	22.51839	0.98980	0.92428	0.96065	0.98980	0.92397	0.96048
21	3	26.21634	29.30399	0.98856	0.88935	0.94144	0.98856	0.88870	0.94107	20.89818	22.48894	0.98980	0.92521	0.96115	0.98980	0.92489	0.96098
21	4	26.21634	29.22650	0.98856	0.89126	0.94250	0.98856	0.89056	0.94211	20.89818	22.45752	0.98980	0.92618	0.96168	0.98980	0.92583	0.96149
21	5	26.21634	29.14631	0.98856	0.89321	0.94359	0.98856	0.89246	0.94317	20.89818	22.42458	0.98980	0.92718	0.96222	0.98980	0.92681	0.96201
21	6	26.21634	29.06332	0.98856	0.89520	0.94470	0.98856	0.89440	0.94426	20.89818	22.39007	0.98980	0.92821	0.96277	0.98980	0.92781	0.96255
21	7	26.21634	28.97770	0.98856	0.89724	0.94584	0.98856	0.89638	0.94536	20.89818	22.35408	0.98980	0.92927	0.96334	0.98980	0.92884	0.96311
21	8	26.21634	28.88901	0.98856	0.89931	0.94699	0.98856	0.89840	0.94648	20.89818	22.31631	0.98980	0.93036	0.96392	0.98980	0.92990	0.96368
21	9	26.21634	28.79700	0.98856	0.90143	0.94816	0.98856	0.90045	0.94762	20.89818	22.27655	0.98980	0.93147	0.96452	0.98980	0.93098	0.96426
21	10	26.21634	28.70168	0.98856	0.90358	0.94935	0.98856	0.90253	0.94877	20.89818	22.23481	0.98980	0.93262	0.96513	0.98980	0.93209	0.96485
21	11	26.21634	28.60341	0.98856	0.90576	0.95055	0.98856	0.90464	0.94993	20.89818	22.19134	0.98980	0.93379	0.96576	0.98980	0.93322	0.96546
21	12	26.21634	28.50171	0.98856	0.90797	0.95177	0.98856	0.90677	0.95111	20.89818	22.14578	0.98980	0.93498	0.96640	0.98980	0.93438	0.96608
21	13	26.21634	28.39619	0.98856	0.91021	0.95300	0.98856	0.90893	0.95229	20.89818	22.09783	0.98980	0.93620	0.96705	0.98980	0.93555	0.96670
21	14	26.21634	28.28717	0.98856	0.91247	0.95423	0.98856	0.91110	0.95348	20.89818	22.04770	0.98980	0.93744	0.96771	0.98980	0.93674	0.96734
21	15	26.21634	28.17456	0.98856	0.91475	0.95548	0.98856	0.91328	0.95468	20.89818	21.99534	0.98980	0.93870	0.96838	0.98980	0.93795	0.96798
21	16	26.21634	28.05854	0.98856	0.91704	0.95672	0.98856	0.91547	0.95587	20.89818	21.94087	0.98980	0.93997	0.96906	0.98980	0.93917	0.96863
21	17	26.21634	27.93921	0.98856	0.91934	0.95797	0.98856	0.91767	0.95707	20.89818	21.88436	0.98980	0.94126	0.96974	0.98980	0.94040	0.96929
21	18	26.21634	27.81632	0.98856	0.92163	0.95922	0.98856	0.91986	0.95826	20.89818	21.82561	0.98980	0.94255	0.97043	0.98980	0.94164	0.96994
21	19	26.21634	27.68998	0.98856	0.92393	0.96046	0.98856	0.92205	0.95944	20.89818	21.76469	0.98980	0.94386	0.97112	0.98980	0.94289	0.97061
21	20	26.21634	27.55961	0.98856	0.92622	0.96169	0.98856	0.92422	0.96062	20.89818	21.70115	0.98980	0.94517	0.97181	0.98980	0.94414	0.97127
21	21	26.21634	27.42496	0.98856	0.92849	0.96292	0.98856	0.92638	0.96178	20.89818	21.63477	0.98980	0.94649	0.97251	0.98980	0.94539	0.97193
21	22	26.21634	27.28607	0.98856	0.93075	0.96413	0.98856	0.92851	0.96293	20.89818	21.56556	0.98980	0.94780	0.97320	0.98980	0.94663	0.97258
21	23	26.21634	27.14231	0.98856	0.93298	0.96533	0.98856	0.93062	0.96406	20.89818	21.49301	0.98980	0.94912	0.97389	0.98980	0.94787	0.97324
21	24	26.21634	26.99396	0.98856	0.93519	0.96651	0.98856	0.93270	0.96518	20.89818	21.41732	0.98980	0.95043	0.97458	0.98980	0.94911	0.97389
21	25	26.21634	26.84076	0.98856	0.93737	0.96767	0.98856	0.93474	0.96627	20.89818	21.33825	0.98980	0.95173	0.97527	0.98980	0.95033	0.97453
21	26	26.21634	26.68259	0.98856	0.93951	0.96881	0.98856	0.93674	0.96734	20.89818	21.25569	0.98980	0.95302	0.97595	0.98980	0.95154	0.97517
21	27	26.21634	26.51948	0.98856	0.94161	0.96993	0.98856	0.93870	0.96838	20.89818	21.16962	0.98980	0.95430	0.97662	0.98980	0.95273	0.97579
21	28	26.21634	26.35108	0.98856	0.94367	0.97102	0.98856	0.94062	0.96940	20.89818	21.07976	0.98980	0.95557	0.97728	0.98980	0.95391	0.97641
21	29	26.21634	26.17769	0.98856	0.94569	0.97209	0.98856	0.94248	0.97039	20.89818	20.98629	0.98980	0.95682	0.97793	0.98980	0.95506	0.97702
21	30	26.21634	25.99881	0.98856	0.94765	0.97312	0.98856	0.94430	0.97135	20.89818	20.88878	0.98980	0.95806	0.97858	0.98980	0.95620	0.97761

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21	31	26.21634	25.81445	0.98856	0.94957	0.97413	0.98856	0.94607	0.97229	20.89818	20.78720	0.98980	0.95927	0.97921	0.98980	0.95732	0.97819
21	32	26.21634	25.62410	0.98856	0.95144	0.97512	0.98856	0.94778	0.97319	20.89818	20.68113	0.98980	0.96047	0.97984	0.98980	0.95841	0.97876
21	33	26.21634	25.42805	0.98856	0.95326	0.97607	0.98856	0.94945	0.97407	20.89818	20.57072	0.98980	0.96165	0.98045	0.98980	0.95948	0.97932
21	34	26.21634	25.22578	0.98856	0.95503	0.97700	0.98856	0.95106	0.97492	20.89818	20.45552	0.98980	0.96280	0.98105	0.98980	0.96053	0.97987
21	35	26.21634	25.01713	0.98856	0.95674	0.97789	0.98856	0.95262	0.97573	20.89818	20.33536	0.98980	0.96394	0.98164	0.98980	0.96155	0.98040
21	36	26.21634	24.80193	0.98856	0.95841	0.97876	0.98856	0.95413	0.97653	20.89818	20.21002	0.98980	0.96505	0.98222	0.98980	0.96255	0.98092
21	37	26.21634	24.57973	0.98856	0.96002	0.97960	0.98856	0.95559	0.97729	20.89818	20.07911	0.98980	0.96615	0.98278	0.98980	0.96353	0.98143
21	38	26.21634	24.35058	0.98856	0.96159	0.98042	0.98856	0.95700	0.97803	20.89818	19.94257	0.98980	0.96722	0.98334	0.98980	0.96448	0.98192
21	39	26.21634	24.11373	0.98856	0.96311	0.98121	0.98856	0.95836	0.97874	20.89818	19.79973	0.98980	0.96827	0.98388	0.98980	0.96541	0.98240
21	40	26.21634	23.86918	0.98856	0.96459	0.98197	0.98856	0.95968	0.97942	20.89818	19.65053	0.98980	0.96930	0.98441	0.98980	0.96632	0.98287
21	41	26.21634	23.61736	0.98856	0.96601	0.98271	0.98856	0.96095	0.98008	20.89818	19.49521	0.98980	0.97032	0.98493	0.98980	0.96721	0.98333
21	42	26.21634	23.35816	0.98856	0.96740	0.98343	0.98856	0.96218	0.98072	20.89818	19.33362	0.98980	0.97131	0.98545	0.98980	0.96807	0.98378
21	43	26.21634	23.09102	0.98856	0.96874	0.98412	0.98856	0.96336	0.98134	20.89818	19.16523	0.98980	0.97228	0.98595	0.98980	0.96891	0.98421
21	44	26.21634	22.81604	0.98856	0.97004	0.98479	0.98856	0.96451	0.98194	20.89818	18.99000	0.98980	0.97324	0.98644	0.98980	0.96974	0.98464
21	45	26.21634	22.53309	0.98856	0.97130	0.98544	0.98856	0.96562	0.98251	20.89818	18.80775	0.98980	0.97417	0.98692	0.98980	0.97054	0.98505
21	46	26.21634	22.24198	0.98856	0.97252	0.98607	0.98856	0.96670	0.98307	20.89818	18.61823	0.98980	0.97509	0.98739	0.98980	0.97133	0.98545
21	47	26.21634	21.94239	0.98856	0.97371	0.98668	0.98856	0.96774	0.98360	20.89818	18.42106	0.98980	0.97599	0.98785	0.98980	0.97209	0.98585
21	48	26.21634	21.63441	0.98856	0.97485	0.98727	0.98856	0.96874	0.98412	20.89818	18.21621	0.98980	0.97687	0.98830	0.98980	0.97284	0.98623
21	49	26.21634	21.31800	0.98856	0.97597	0.98784	0.98856	0.96972	0.98463	20.89818	18.00355	0.98980	0.97774	0.98875	0.98980	0.97357	0.98661
21	50	26.21634	20.99328	0.98856	0.97705	0.98839	0.98856	0.97066	0.98511	20.89818	17.78305	0.98980	0.97859	0.98918	0.98980	0.97429	0.98698
21	51	26.21634	20.66027	0.98856	0.97810	0.98893	0.98856	0.97158	0.98559	20.89818	17.55462	0.98980	0.97943	0.98961	0.98980	0.97499	0.98734
21	52	26.21634	20.31936	0.98856	0.97911	0.98944	0.98856	0.97247	0.98604	20.89818	17.31849	0.98980	0.98024	0.99002	0.98980	0.97568	0.98769
21	53	26.21634	19.97064	0.98856	0.98009	0.98995	0.98856	0.97334	0.98649	20.89818	17.07460	0.98980	0.98105	0.99043	0.98980	0.97635	0.98804
21	54	26.21634	19.61420	0.98856	0.98105	0.99043	0.98856	0.97418	0.98692	20.89818	16.82295	0.98980	0.98183	0.99083	0.98980	0.97701	0.98837
21	55	26.21634	19.25050	0.98856	0.98197	0.99090	0.98856	0.97500	0.98734	20.89818	16.56379	0.98980	0.98260	0.99123	0.98980	0.97766	0.98871
21	56	26.21634	18.87994	0.98856	0.98287	0.99136	0.98856	0.97579	0.98775	20.89818	16.29737	0.98980	0.98336	0.99161	0.98980	0.97830	0.98903
21	57	26.21634	18.50268	0.98856	0.98373	0.99180	0.98856	0.97657	0.98815	20.89818	16.02371	0.98980	0.98410	0.99199	0.98980	0.97893	0.98935
21	58	26.21634	18.11889	0.98856	0.98457	0.99223	0.98856	0.97733	0.98854	20.89818	15.74286	0.98980	0.98482	0.99235	0.98980	0.97954	0.98966
21	59	26.21634	17.72878	0.98856	0.98539	0.99264	0.98856	0.97807	0.98891	20.89818	15.45489	0.98980	0.98553	0.99271	0.98980	0.98015	0.98997
21	60	26.21634	17.33235	0.98856	0.98618	0.99304	0.98856	0.97880	0.98928	20.89818	15.15969	0.98980	0.98622	0.99306	0.98980	0.98074	0.99028
21	61	26.21634	16.92988	0.98856	0.98694	0.99343	0.98856	0.97951	0.98965	20.89818	14.85740	0.98980	0.98690	0.99341	0.98980	0.98133	0.99058
21	62	26.21634	16.52117	0.98856	0.98768	0.99380	0.98856	0.98020	0.99000	20.89818	14.54774	0.98980	0.98757	0.99374	0.98980	0.98192	0.99088
21	63	26.21634	16.10627	0.98856	0.98839	0.99416	0.98856	0.98089	0.99035	20.89818	14.23062	0.98980	0.98822	0.99407	0.98980	0.98249	0.99117
21	64	26.21634	15.68510	0.98856	0.98908	0.99451	0.98856	0.98156	0.99069	20.89818	13.90587	0.98980	0.98885	0.99439	0.98980	0.98306	0.99146
21	65	26.21634	15.25783	0.98856	0.98975	0.99485	0.98856	0.98221	0.99103	20.89818	13.57353	0.98980	0.98947	0.99471	0.98980	0.98362	0.99174
21	66	26.21634	14.82463	0.98856	0.99040	0.99518	0.98856	0.98286	0.99136	20.89818	13.23363	0.98980	0.99008	0.99501	0.98980	0.98417	0.99202
21	67	26.21634	14.38548	0.98856	0.99102	0.99549	0.98856	0.98350	0.99168	20.89818	12.88602	0.98980	0.99067	0.99531	0.98980	0.98472	0.99230
21	68	26.21634	13.94087	0.98856	0.99163	0.99580	0.98856	0.98412	0.99200	20.89818	12.53103	0.98980	0.99124	0.99560	0.98980	0.98526	0.99258
21	69	26.21634	13.49126	0.98856	0.99221	0.99609	0.98856	0.98473	0.99231	20.89818	12.16898	0.98980	0.99180	0.99588	0.98980	0.98580	0.99285
21	70	26.21634	13.03722	0.98856	0.99276	0.99637	0.98856	0.98534	0.99261	20.89818	11.80026	0.98980	0.99234	0.99616	0.98980	0.98633	0.99312

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21	71	26.21634	12.57941	0.98856	0.99329	0.99664	0.98856	0.98593	0.99292	20.89818	11.42537	0.98980	0.99286	0.99642	0.98980	0.98685	0.99338
21	72	26.21634	12.11856	0.98856	0.99381	0.99689	0.98856	0.98651	0.99321	20.89818	11.04490	0.98980	0.99337	0.99667	0.98980	0.98737	0.99364
21	73	26.21634	11.65555	0.98856	0.99429	0.99714	0.98856	0.98709	0.99350	20.89818	10.65955	0.98980	0.99386	0.99692	0.98980	0.98788	0.99390
21	74	26.21634	11.19139	0.98856	0.99475	0.99737	0.98856	0.98765	0.99379	20.89818	10.27021	0.98980	0.99432	0.99715	0.98980	0.98838	0.99416
21	75	26.21634	10.72709	0.98856	0.99519	0.99759	0.98856	0.98820	0.99406	20.89818	9.87774	0.98980	0.99477	0.99738	0.98980	0.98888	0.99441
21	76	26.21634	10.26405	0.98856	0.99561	0.99780	0.98856	0.98874	0.99434	20.89818	9.48337	0.98980	0.99520	0.99759	0.98980	0.98936	0.99465
21	77	26.21634	9.80349	0.98856	0.99600	0.99800	0.98856	0.98926	0.99460	20.89818	9.08824	0.98980	0.99560	0.99779	0.98980	0.98984	0.99489
21	78	26.21634	9.34666	0.98856	0.99637	0.99818	0.98856	0.98977	0.99486	20.89818	8.69350	0.98980	0.99598	0.99799	0.98980	0.99030	0.99513
21	79	26.21634	8.89505	0.98856	0.99671	0.99835	0.98856	0.99027	0.99511	20.89818	8.30053	0.98980	0.99634	0.99817	0.98980	0.99076	0.99536
21	80	26.21634	8.44994	0.98856	0.99703	0.99851	0.98856	0.99076	0.99536	20.89818	7.91061	0.98980	0.99668	0.99834	0.98980	0.99120	0.99558
21	81	26.21634	8.01269	0.98856	0.99733	0.99866	0.98856	0.99123	0.99560	20.89818	7.52504	0.98980	0.99700	0.99850	0.98980	0.99163	0.99580
21	82	26.21634	7.58462	0.98856	0.99760	0.99880	0.98856	0.99168	0.99582	20.89818	7.14517	0.98980	0.99729	0.99864	0.98980	0.99205	0.99601
21	83	26.21634	7.16676	0.98856	0.99785	0.99892	0.98856	0.99212	0.99605	20.89818	6.77205	0.98980	0.99756	0.99878	0.98980	0.99246	0.99622
21	84	26.21634	6.76024	0.98856	0.99808	0.99904	0.98856	0.99255	0.99626	20.89818	6.40687	0.98980	0.99781	0.99891	0.98980	0.99285	0.99641
21	85	26.21634	6.36619	0.98856	0.99829	0.99915	0.98856	0.99296	0.99647	20.89818	6.05083	0.98980	0.99804	0.99902	0.98980	0.99323	0.99661
21	86	26.21634	5.98597	0.98856	0.99848	0.99924	0.98856	0.99335	0.99666	20.89818	5.70535	0.98980	0.99826	0.99913	0.98980	0.99360	0.99679
21	87	26.21634	5.62066	0.98856	0.99866	0.99933	0.98856	0.99372	0.99685	20.89818	5.37164	0.98980	0.99845	0.99922	0.98980	0.99395	0.99696
21	88	26.21634	5.27144	0.98856	0.99881	0.99940	0.98856	0.99407	0.99703	20.89818	5.05099	0.98980	0.99862	0.99931	0.98980	0.99428	0.99713
21	89	26.21634	4.93962	0.98856	0.99895	0.99947	0.98856	0.99441	0.99720	20.89818	4.74485	0.98980	0.99877	0.99939	0.98980	0.99460	0.99729
21	90	26.21634	4.62687	0.98856	0.99907	0.99954	0.98856	0.99473	0.99736	20.89818	4.45503	0.98980	0.99891	0.99946	0.98980	0.99490	0.99744
21	91	26.21634	4.33500	0.98856	0.99918	0.99959	0.98856	0.99503	0.99751	20.89818	4.18350	0.98980	0.99904	0.99952	0.98980	0.99518	0.99759
21	92	26.21634	4.06328	0.98856	0.99928	0.99964	0.98856	0.99532	0.99765	20.89818	3.92982	0.98980	0.99915	0.99957	0.98980	0.99546	0.99772
21	93	26.21634	3.80970	0.98856	0.99936	0.99968	0.98856	0.99559	0.99779	20.89818	3.69224	0.98980	0.99924	0.99962	0.98980	0.99572	0.99785
21	94	26.21634	3.57122	0.98856	0.99944	0.99972	0.98856	0.99585	0.99792	20.89818	3.46804	0.98980	0.99933	0.99967	0.98980	0.99596	0.99798
21	95	26.21634	3.34496	0.98856	0.99950	0.99975	0.98856	0.99610	0.99805	20.89818	3.25454	0.98980	0.99941	0.99970	0.98980	0.99620	0.99810
21	96	26.21634	3.12856	0.98856	0.99956	0.99978	0.98856	0.99633	0.99816	20.89818	3.04956	0.98980	0.99948	0.99974	0.98980	0.99642	0.99821
21	97	26.21634	2.92468	0.98856	0.99962	0.99981	0.98856	0.99656	0.99828	20.89818	2.85578	0.98980	0.99954	0.99977	0.98980	0.99664	0.99831
21	98	26.21634	2.73317	0.98856	0.99966	0.99983	0.98856	0.99676	0.99838	20.89818	2.67315	0.98980	0.99960	0.99980	0.98980	0.99684	0.99842
21	99	26.21634	2.55407	0.98856	0.99970	0.99985	0.98856	0.99696	0.99848	20.89818	2.50182	0.98980	0.99964	0.99982	0.98980	0.99702	0.99851
21	100	26.21634	2.38797	0.98856	0.99974	0.99987	0.98856	0.99714	0.99857	20.89818	2.34248	0.98980	0.99969	0.99984	0.98980	0.99720	0.99860
21	101	26.21634	2.23536	0.98856	0.99977	0.99989	0.98856	0.99731	0.99865	20.89818	2.19569	0.98980	0.99972	0.99986	0.98980	0.99736	0.99868
21	102	26.21634	2.09662	0.98856	0.99980	0.99990	0.98856	0.99747	0.99873	20.89818	2.06193	0.98980	0.99975	0.99988	0.98980	0.99752	0.99876
21	103	26.21634	1.97081	0.98856	0.99982	0.99991	0.98856	0.99761	0.99881	20.89818	1.94039	0.98980	0.99978	0.99989	0.98980	0.99766	0.99883
21	104	26.21634	1.85678	0.98856	0.99984	0.99992	0.98856	0.99775	0.99887	20.89818	1.82999	0.98980	0.99981	0.99990	0.98980	0.99778	0.99889
21	105	26.21634	1.75419	0.98856	0.99986	0.99993	0.98856	0.99787	0.99893	20.89818	1.73050	0.98980	0.99983	0.99991	0.98980	0.99790	0.99895
21	106	26.21634	1.66193	0.98856	0.99987	0.99994	0.98856	0.99798	0.99899	20.89818	1.64086	0.98980	0.99984	0.99992	0.98980	0.99801	0.99900
21	107	26.21634	1.57966	0.98856	0.99988	0.99994	0.98856	0.99808	0.99904	20.89818	1.56078	0.98980	0.99986	0.99993	0.98980	0.99811	0.99905
21	108	26.21634	1.50704	0.98856	0.99989	0.99995	0.98856	0.99816	0.99908	20.89818	1.48999	0.98980	0.99987	0.99994	0.98980	0.99819	0.99909
21	109	26.21634	1.44400	0.98856	0.99990	0.99995	0.98856	0.99823	0.99912	20.89818	1.42842	0.98980	0.99988	0.99994	0.98980	0.99826	0.99913
21	110	26.21634	1.39223	0.98856	0.99991	0.99995	0.98856	0.99829	0.99914	20.89818	1.37777	0.98980	0.99989	0.99994	0.98980	0.99831	0.99916

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
22	1	26.06135	29.44822	0.98826	0.88068	0.93656	0.98826	0.88010	0.93623	20.81555	22.54525	0.98953	0.91986	0.95826	0.98953	0.91957	0.95810
22	2	26.06135	29.37817	0.98826	0.88250	0.93758	0.98826	0.88189	0.93724	20.81555	22.51839	0.98953	0.92078	0.95875	0.98953	0.92047	0.95859
22	3	26.06135	29.30399	0.98826	0.88437	0.93864	0.98826	0.88372	0.93827	20.81555	22.48894	0.98953	0.92172	0.95927	0.98953	0.92140	0.95909
22	4	26.06135	29.22650	0.98826	0.88629	0.93972	0.98826	0.88560	0.93933	20.81555	22.45752	0.98953	0.92271	0.95980	0.98953	0.92236	0.95961
22	5	26.06135	29.14631	0.98826	0.88826	0.94082	0.98826	0.88752	0.94041	20.81555	22.42458	0.98953	0.92372	0.96035	0.98953	0.92335	0.96015
22	6	26.06135	29.06332	0.98826	0.89028	0.94195	0.98826	0.88948	0.94151	20.81555	22.39007	0.98953	0.92476	0.96091	0.98953	0.92436	0.96070
22	7	26.06135	28.97770	0.98826	0.89234	0.94311	0.98826	0.89149	0.94263	20.81555	22.35408	0.98953	0.92584	0.96149	0.98953	0.92541	0.96126
22	8	26.06135	28.88901	0.98826	0.89444	0.94428	0.98826	0.89354	0.94378	20.81555	22.31631	0.98953	0.92695	0.96209	0.98953	0.92649	0.96184
22	9	26.06135	28.79700	0.98826	0.89659	0.94548	0.98826	0.89562	0.94494	20.81555	22.27655	0.98953	0.92809	0.96270	0.98953	0.92760	0.96244
22	10	26.06135	28.70168	0.98826	0.89878	0.94669	0.98826	0.89774	0.94611	20.81555	22.23481	0.98953	0.92926	0.96333	0.98953	0.92873	0.96305
22	11	26.06135	28.60341	0.98826	0.90100	0.94792	0.98826	0.89989	0.94731	20.81555	22.19134	0.98953	0.93045	0.96397	0.98953	0.92989	0.96367
22	12	26.06135	28.50171	0.98826	0.90326	0.94917	0.98826	0.90207	0.94851	20.81555	22.14578	0.98953	0.93168	0.96463	0.98953	0.93107	0.96431
22	13	26.06135	28.39619	0.98826	0.90555	0.95043	0.98826	0.90427	0.94973	20.81555	22.09783	0.98953	0.93293	0.96530	0.98953	0.93228	0.96495
22	14	26.06135	28.28717	0.98826	0.90787	0.95171	0.98826	0.90650	0.95096	20.81555	22.04770	0.98953	0.93420	0.96598	0.98953	0.93351	0.96561
22	15	26.06135	28.17456	0.98826	0.91021	0.95299	0.98826	0.90875	0.95219	20.81555	21.99534	0.98953	0.93550	0.96668	0.98953	0.93475	0.96628
22	16	26.06135	28.05854	0.98826	0.91256	0.95428	0.98826	0.91101	0.95343	20.81555	21.94087	0.98953	0.93682	0.96738	0.98953	0.93601	0.96695
22	17	26.06135	27.93921	0.98826	0.91493	0.95558	0.98826	0.91327	0.95467	20.81555	21.88436	0.98953	0.93815	0.96809	0.98953	0.93729	0.96763
22	18	26.06135	27.81632	0.98826	0.91731	0.95687	0.98826	0.91554	0.95591	20.81555	21.82561	0.98953	0.93949	0.96880	0.98953	0.93858	0.96832
22	19	26.06135	27.68998	0.98826	0.91969	0.95816	0.98826	0.91781	0.95715	20.81555	21.76469	0.98953	0.94085	0.96953	0.98953	0.93988	0.96901
22	20	26.06135	27.55961	0.98826	0.92207	0.95945	0.98826	0.92007	0.95837	20.81555	21.70115	0.98953	0.94222	0.97025	0.98953	0.94118	0.96970
22	21	26.06135	27.42496	0.98826	0.92444	0.96073	0.98826	0.92232	0.95959	20.81555	21.63477	0.98953	0.94359	0.97098	0.98953	0.94249	0.97039
22	22	26.06135	27.28607	0.98826	0.92679	0.96201	0.98826	0.92456	0.96080	20.81555	21.56556	0.98953	0.94497	0.97171	0.98953	0.94379	0.97108
22	23	26.06135	27.14231	0.98826	0.92913	0.96327	0.98826	0.92677	0.96199	20.81555	21.49301	0.98953	0.94635	0.97244	0.98953	0.94510	0.97177
22	24	26.06135	26.99396	0.98826	0.93145	0.96451	0.98826	0.92895	0.96317	20.81555	21.41732	0.98953	0.94773	0.97316	0.98953	0.94639	0.97246
22	25	26.06135	26.84076	0.98826	0.93374	0.96573	0.98826	0.93110	0.96432	20.81555	21.33825	0.98953	0.94910	0.97389	0.98953	0.94768	0.97314
22	26	26.06135	26.68259	0.98826	0.93600	0.96694	0.98826	0.93321	0.96545	20.81555	21.25569	0.98953	0.95046	0.97460	0.98953	0.94896	0.97381
22	27	26.06135	26.51948	0.98826	0.93822	0.96812	0.98826	0.93529	0.96656	20.81555	21.16962	0.98953	0.95182	0.97531	0.98953	0.95023	0.97448
22	28	26.06135	26.35108	0.98826	0.94040	0.96928	0.98826	0.93732	0.96764	20.81555	21.07976	0.98953	0.95316	0.97602	0.98953	0.95148	0.97513
22	29	26.06135	26.17769	0.98826	0.94253	0.97042	0.98826	0.93930	0.96870	20.81555	20.98629	0.98953	0.95449	0.97671	0.98953	0.95271	0.97578
22	30	26.06135	25.99881	0.98826	0.94462	0.97152	0.98826	0.94123	0.96973	20.81555	20.88878	0.98953	0.95580	0.97740	0.98953	0.95392	0.97642
22	31	26.06135	25.81445	0.98826	0.94666	0.97260	0.98826	0.94312	0.97073	20.81555	20.78720	0.98953	0.95709	0.97808	0.98953	0.95511	0.97704
22	32	26.06135	25.62410	0.98826	0.94865	0.97365	0.98826	0.94495	0.97169	20.81555	20.68113	0.98953	0.95837	0.97874	0.98953	0.95628	0.97765
22	33	26.06135	25.42805	0.98826	0.95059	0.97467	0.98826	0.94672	0.97263	20.81555	20.57072	0.98953	0.95962	0.97939	0.98953	0.95742	0.97825
22	34	26.06135	25.22578	0.98826	0.95247	0.97566	0.98826	0.94845	0.97354	20.81555	20.45552	0.98953	0.96085	0.98004	0.98953	0.95854	0.97883
22	35	26.06135	25.01713	0.98826	0.95430	0.97662	0.98826	0.95012	0.97442	20.81555	20.33536	0.98953	0.96206	0.98067	0.98953	0.95964	0.97940
22	36	26.06135	24.80193	0.98826	0.95608	0.97755	0.98826	0.95173	0.97527	20.81555	20.21002	0.98953	0.96325	0.98128	0.98953	0.96071	0.97996
22	37	26.06135	24.57973	0.98826	0.95781	0.97845	0.98826	0.95330	0.97609	20.81555	20.07911	0.98953	0.96442	0.98189	0.98953	0.96175	0.98050
22	38	26.06135	24.35058	0.98826	0.95949	0.97932	0.98826	0.95481	0.97688	20.81555	19.94257	0.98953	0.96556	0.98248	0.98953	0.96277	0.98103
22	39	26.06135	24.11373	0.98826	0.96111	0.98017	0.98826	0.95627	0.97765	20.81555	19.79973	0.98953	0.96669	0.98306	0.98953	0.96377	0.98155
22	40	26.06135	23.86918	0.98826	0.96269	0.98099	0.98826	0.95768	0.97838	20.81555	19.65053	0.98953	0.96779	0.98363	0.98953	0.96474	0.98206

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
22	41	26.06135	23.61736	0.98826	0.96421	0.98178	0.98826	0.95904	0.97909	20.81555	19.49521	0.98953	0.96887	0.98419	0.98953	0.96569	0.98255
22	42	26.06135	23.35816	0.98826	0.96569	0.98255	0.98826	0.96036	0.97978	20.81555	19.33362	0.98953	0.96993	0.98473	0.98953	0.96662	0.98302
22	43	26.06135	23.09102	0.98826	0.96712	0.98329	0.98826	0.96163	0.98044	20.81555	19.16523	0.98953	0.97096	0.98527	0.98953	0.96752	0.98349
22	44	26.06135	22.81604	0.98826	0.96851	0.98400	0.98826	0.96286	0.98108	20.81555	18.99000	0.98953	0.97198	0.98579	0.98953	0.96840	0.98395
22	45	26.06135	22.53309	0.98826	0.96985	0.98470	0.98826	0.96405	0.98170	20.81555	18.80775	0.98953	0.97297	0.98630	0.98953	0.96926	0.98439
22	46	26.06135	22.24198	0.98826	0.97116	0.98537	0.98826	0.96520	0.98229	20.81555	18.61823	0.98953	0.97395	0.98680	0.98953	0.97009	0.98482
22	47	26.06135	21.94239	0.98826	0.97242	0.98602	0.98826	0.96631	0.98287	20.81555	18.42106	0.98953	0.97491	0.98729	0.98953	0.97091	0.98524
22	48	26.06135	21.63441	0.98826	0.97364	0.98664	0.98826	0.96739	0.98342	20.81555	18.21621	0.98953	0.97584	0.98777	0.98953	0.97171	0.98565
22	49	26.06135	21.31800	0.98826	0.97482	0.98725	0.98826	0.96843	0.98396	20.81555	18.00355	0.98953	0.97676	0.98824	0.98953	0.97249	0.98605
22	50	26.06135	20.99328	0.98826	0.97597	0.98784	0.98826	0.96943	0.98448	20.81555	17.78305	0.98953	0.97766	0.98870	0.98953	0.97326	0.98645
22	51	26.06135	20.66027	0.98826	0.97708	0.98841	0.98826	0.97041	0.98498	20.81555	17.55462	0.98953	0.97854	0.98916	0.98953	0.97400	0.98683
22	52	26.06135	20.31936	0.98826	0.97816	0.98896	0.98826	0.97136	0.98547	20.81555	17.31849	0.98953	0.97941	0.98960	0.98953	0.97473	0.98720
22	53	26.06135	19.97064	0.98826	0.97920	0.98949	0.98826	0.97228	0.98594	20.81555	17.07460	0.98953	0.98026	0.99003	0.98953	0.97544	0.98757
22	54	26.06135	19.61420	0.98826	0.98021	0.99000	0.98826	0.97317	0.98640	20.81555	16.82295	0.98953	0.98108	0.99045	0.98953	0.97614	0.98793
22	55	26.06135	19.25050	0.98826	0.98118	0.99050	0.98826	0.97403	0.98685	20.81555	16.56379	0.98953	0.98190	0.99087	0.98953	0.97683	0.98828
22	56	26.06135	18.87994	0.98826	0.98213	0.99098	0.98826	0.97488	0.98728	20.81555	16.29737	0.98953	0.98269	0.99127	0.98953	0.97750	0.98862
22	57	26.06135	18.50268	0.98826	0.98304	0.99145	0.98826	0.97570	0.98770	20.81555	16.02371	0.98953	0.98347	0.99166	0.98953	0.97816	0.98896
22	58	26.06135	18.11889	0.98826	0.98392	0.99190	0.98826	0.97650	0.98811	20.81555	15.74286	0.98953	0.98423	0.99205	0.98953	0.97881	0.98929
22	59	26.06135	17.72878	0.98826	0.98478	0.99233	0.98826	0.97728	0.98851	20.81555	15.45489	0.98953	0.98497	0.99243	0.98953	0.97945	0.98962
22	60	26.06135	17.33235	0.98826	0.98561	0.99275	0.98826	0.97804	0.98890	20.81555	15.15969	0.98953	0.98570	0.99280	0.98953	0.98007	0.98994
22	61	26.06135	16.92988	0.98826	0.98641	0.99316	0.98826	0.97879	0.98928	20.81555	14.85740	0.98953	0.98641	0.99316	0.98953	0.98069	0.99025
22	62	26.06135	16.52117	0.98826	0.98718	0.99355	0.98826	0.97952	0.98965	20.81555	14.54774	0.98953	0.98710	0.99351	0.98953	0.98130	0.99056
22	63	26.06135	16.10627	0.98826	0.98793	0.99393	0.98826	0.98023	0.99002	20.81555	14.23062	0.98953	0.98778	0.99385	0.98953	0.98190	0.99087
22	64	26.06135	15.68510	0.98826	0.98865	0.99429	0.98826	0.98093	0.99037	20.81555	13.90587	0.98953	0.98844	0.99419	0.98953	0.98249	0.99117
22	65	26.06135	15.25783	0.98826	0.98935	0.99465	0.98826	0.98162	0.99072	20.81555	13.57353	0.98953	0.98909	0.99451	0.98953	0.98308	0.99147
22	66	26.06135	14.82463	0.98826	0.99003	0.99499	0.98826	0.98229	0.99107	20.81555	13.23363	0.98953	0.98972	0.99483	0.98953	0.98366	0.99176
22	67	26.06135	14.38548	0.98826	0.99068	0.99532	0.98826	0.98295	0.99140	20.81555	12.88602	0.98953	0.99033	0.99514	0.98953	0.98423	0.99205
22	68	26.06135	13.94087	0.98826	0.99131	0.99563	0.98826	0.98360	0.99173	20.81555	12.53103	0.98953	0.99093	0.99544	0.98953	0.98479	0.99234
22	69	26.06135	13.49126	0.98826	0.99191	0.99594	0.98826	0.98424	0.99206	20.81555	12.16898	0.98953	0.99151	0.99574	0.98953	0.98535	0.99262
22	70	26.06135	13.03722	0.98826	0.99249	0.99623	0.98826	0.98487	0.99238	20.81555	11.80026	0.98953	0.99207	0.99602	0.98953	0.98590	0.99290
22	71	26.06135	12.57941	0.98826	0.99304	0.99651	0.98826	0.98549	0.99269	20.81555	11.42537	0.98953	0.99261	0.99629	0.98953	0.98644	0.99318
22	72	26.06135	12.11856	0.98826	0.99357	0.99678	0.98826	0.98609	0.99300	20.81555	11.04490	0.98953	0.99314	0.99656	0.98953	0.98698	0.99345
22	73	26.06135	11.65555	0.98826	0.99408	0.99703	0.98826	0.98669	0.99330	20.81555	10.65955	0.98953	0.99364	0.99681	0.98953	0.98751	0.99372
22	74	26.06135	11.19139	0.98826	0.99456	0.99727	0.98826	0.98727	0.99359	20.81555	10.27021	0.98953	0.99413	0.99706	0.98953	0.98803	0.99398
22	75	26.06135	10.72709	0.98826	0.99502	0.99750	0.98826	0.98784	0.99388	20.81555	9.87774	0.98953	0.99459	0.99729	0.98953	0.98854	0.99424
22	76	26.06135	10.26405	0.98826	0.99545	0.99772	0.98826	0.98840	0.99417	20.81555	9.48337	0.98953	0.99503	0.99751	0.98953	0.98905	0.99449
22	77	26.06135	9.80349	0.98826	0.99586	0.99792	0.98826	0.98894	0.99444	20.81555	9.08824	0.98953	0.99545	0.99772	0.98953	0.98954	0.99474
22	78	26.06135	9.34666	0.98826	0.99624	0.99812	0.98826	0.98948	0.99471	20.81555	8.69350	0.98953	0.99585	0.99792	0.98953	0.99002	0.99499
22	79	26.06135	8.89505	0.98826	0.99660	0.99830	0.98826	0.98999	0.99497	20.81555	8.30053	0.98953	0.99623	0.99811	0.98953	0.99050	0.99523
22	80	26.06135	8.44994	0.98826	0.99693	0.99846	0.98826	0.99050	0.99523	20.81555	7.91061	0.98953	0.99658	0.99829	0.98953	0.99096	0.99546

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
22	81	26.06135	8.01269	0.98826	0.99724	0.99862	0.98826	0.99099	0.99547	20.81555	7.52504	0.98953	0.99690	0.99845	0.98953	0.99141	0.99569
22	82	26.06135	7.58462	0.98826	0.99752	0.99876	0.98826	0.99146	0.99571	20.81555	7.14517	0.98953	0.99721	0.99860	0.98953	0.99184	0.99591
22	83	26.06135	7.16676	0.98826	0.99778	0.99889	0.98826	0.99192	0.99594	20.81555	6.77205	0.98953	0.99749	0.99874	0.98953	0.99227	0.99612
22	84	26.06135	6.76024	0.98826	0.99802	0.99901	0.98826	0.99236	0.99616	20.81555	6.40687	0.98953	0.99775	0.99887	0.98953	0.99268	0.99632
22	85	26.06135	6.36619	0.98826	0.99824	0.99912	0.98826	0.99278	0.99638	20.81555	6.05083	0.98953	0.99799	0.99899	0.98953	0.99307	0.99652
22	86	26.06135	5.98597	0.98826	0.99844	0.99922	0.98826	0.99319	0.99658	20.81555	5.70535	0.98953	0.99821	0.99910	0.98953	0.99345	0.99671
22	87	26.06135	5.62066	0.98826	0.99862	0.99931	0.98826	0.99357	0.99678	20.81555	5.37164	0.98953	0.99841	0.99920	0.98953	0.99381	0.99690
22	88	26.06135	5.27144	0.98826	0.99878	0.99939	0.98826	0.99394	0.99696	20.81555	5.05099	0.98953	0.99858	0.99929	0.98953	0.99416	0.99707
22	89	26.06135	4.93962	0.98826	0.99892	0.99946	0.98826	0.99429	0.99714	20.81555	4.74485	0.98953	0.99875	0.99937	0.98953	0.99449	0.99724
22	90	26.06135	4.62687	0.98826	0.99905	0.99952	0.98826	0.99463	0.99731	20.81555	4.45503	0.98953	0.99889	0.99944	0.98953	0.99480	0.99739
22	91	26.06135	4.33500	0.98826	0.99916	0.99958	0.98826	0.99494	0.99746	20.81555	4.18350	0.98953	0.99902	0.99951	0.98953	0.99510	0.99754
22	92	26.06135	4.06328	0.98826	0.99926	0.99963	0.98826	0.99524	0.99761	20.81555	3.92982	0.98953	0.99913	0.99956	0.98953	0.99538	0.99768
22	93	26.06135	3.80970	0.98826	0.99935	0.99967	0.98826	0.99552	0.99776	20.81555	3.69224	0.98953	0.99923	0.99961	0.98953	0.99565	0.99782
22	94	26.06135	3.57122	0.98826	0.99942	0.99971	0.98826	0.99579	0.99789	20.81555	3.46804	0.98953	0.99932	0.99966	0.98953	0.99590	0.99795
22	95	26.06135	3.34496	0.98826	0.99949	0.99975	0.98826	0.99604	0.99802	20.81555	3.25454	0.98953	0.99940	0.99970	0.98953	0.99615	0.99807
22	96	26.06135	3.12856	0.98826	0.99955	0.99978	0.98826	0.99629	0.99814	20.81555	3.04956	0.98953	0.99947	0.99973	0.98953	0.99638	0.99819
22	97	26.06135	2.92468	0.98826	0.99961	0.99980	0.98826	0.99651	0.99825	20.81555	2.85578	0.98953	0.99953	0.99977	0.98953	0.99660	0.99830
22	98	26.06135	2.73317	0.98826	0.99966	0.99983	0.98826	0.99673	0.99836	20.81555	2.67315	0.98953	0.99959	0.99979	0.98953	0.99680	0.99840
22	99	26.06135	2.55407	0.98826	0.99970	0.99985	0.98826	0.99693	0.99846	20.81555	2.50182	0.98953	0.99964	0.99982	0.98953	0.99700	0.99850
22	100	26.06135	2.38797	0.98826	0.99974	0.99987	0.98826	0.99712	0.99856	20.81555	2.34248	0.98953	0.99968	0.99984	0.98953	0.99718	0.99859
22	101	26.06135	2.23536	0.98826	0.99977	0.99988	0.98826	0.99729	0.99864	20.81555	2.19569	0.98953	0.99972	0.99986	0.98953	0.99734	0.99867
22	102	26.06135	2.09662	0.98826	0.99980	0.99990	0.98826	0.99745	0.99872	20.81555	2.06193	0.98953	0.99975	0.99988	0.98953	0.99750	0.99875
22	103	26.06135	1.97081	0.98826	0.99982	0.99991	0.98826	0.99760	0.99880	20.81555	1.94039	0.98953	0.99978	0.99989	0.98953	0.99764	0.99882
22	104	26.06135	1.85678	0.98826	0.99984	0.99992	0.98826	0.99773	0.99887	20.81555	1.82999	0.98953	0.99980	0.99990	0.98953	0.99777	0.99889
22	105	26.06135	1.75419	0.98826	0.99986	0.99993	0.98826	0.99786	0.99893	20.81555	1.73050	0.98953	0.99982	0.99991	0.98953	0.99789	0.99895
22	106	26.06135	1.66193	0.98826	0.99987	0.99994	0.98826	0.99797	0.99898	20.81555	1.64086	0.98953	0.99984	0.99992	0.98953	0.99800	0.99900
22	107	26.06135	1.57966	0.98826	0.99988	0.99994	0.98826	0.99807	0.99903	20.81555	1.56078	0.98953	0.99986	0.99993	0.98953	0.99810	0.99905
22	108	26.06135	1.50704	0.98826	0.99989	0.99995	0.98826	0.99815	0.99908	20.81555	1.48999	0.98953	0.99987	0.99993	0.98953	0.99818	0.99909
22	109	26.06135	1.44400	0.98826	0.99990	0.99995	0.98826	0.99823	0.99911	20.81555	1.42842	0.98953	0.99988	0.99994	0.98953	0.99825	0.99913
22	110	26.06135	1.39223	0.98826	0.99991	0.99995	0.98826	0.99828	0.99914	20.81555	1.37777	0.98953	0.99989	0.99994	0.98953	0.99831	0.99915
23	1	25.90083	29.44822	0.98790	0.87547	0.93360	0.98790	0.87489	0.93327	20.72889	22.54525	0.98920	0.91617	0.95625	0.98920	0.91587	0.95609
23	2	25.90083	29.37817	0.98790	0.87730	0.93464	0.98790	0.87669	0.93429	20.72889	22.51839	0.98920	0.91709	0.95675	0.98920	0.91678	0.95658
23	3	25.90083	29.30399	0.98790	0.87918	0.93571	0.98790	0.87854	0.93534	20.72889	22.48894	0.98920	0.91805	0.95727	0.98920	0.91772	0.95709
23	4	25.90083	29.22650	0.98790	0.88112	0.93680	0.98790	0.88043	0.93641	20.72889	22.45752	0.98920	0.91904	0.95781	0.98920	0.91869	0.95762
23	5	25.90083	29.14631	0.98790	0.88310	0.93792	0.98790	0.88237	0.93751	20.72889	22.42458	0.98920	0.92007	0.95837	0.98920	0.91969	0.95817
23	6	25.90083	29.06332	0.98790	0.88514	0.93907	0.98790	0.88435	0.93863	20.72889	22.39007	0.98920	0.92113	0.95894	0.98920	0.92073	0.95873
23	7	25.90083	28.97770	0.98790	0.88722	0.94024	0.98790	0.88638	0.93977	20.72889	22.35408	0.98920	0.92222	0.95954	0.98920	0.92179	0.95930
23	8	25.90083	28.88901	0.98790	0.88935	0.94144	0.98790	0.88846	0.94093	20.72889	22.31631	0.98920	0.92335	0.96015	0.98920	0.92289	0.95990
23	9	25.90083	28.79700	0.98790	0.89153	0.94265	0.98790	0.89057	0.94212	20.72889	22.27655	0.98920	0.92451	0.96077	0.98920	0.92401	0.96051
23	10	25.90083	28.70168	0.98790	0.89375	0.94390	0.98790	0.89272	0.94332	20.72889	22.23481	0.98920	0.92570	0.96142	0.98920	0.92517	0.96113

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
23	11	25.90083	28.60341	0.98790	0.89601	0.94515	0.98790	0.89491	0.94454	20.72889	22.19134	0.98920	0.92692	0.96207	0.98920	0.92635	0.96177
23	12	25.90083	28.50171	0.98790	0.89831	0.94643	0.98790	0.89713	0.94578	20.72889	22.14578	0.98920	0.92817	0.96275	0.98920	0.92757	0.96242
23	13	25.90083	28.39619	0.98790	0.90065	0.94773	0.98790	0.89939	0.94703	20.72889	22.09783	0.98920	0.92946	0.96344	0.98920	0.92880	0.96309
23	14	25.90083	28.28717	0.98790	0.90302	0.94904	0.98790	0.90167	0.94829	20.72889	22.04770	0.98920	0.93076	0.96414	0.98920	0.93006	0.96376
23	15	25.90083	28.17456	0.98790	0.90542	0.95036	0.98790	0.90397	0.94956	20.72889	21.99534	0.98920	0.93210	0.96486	0.98920	0.93135	0.96445
23	16	25.90083	28.05854	0.98790	0.90784	0.95169	0.98790	0.90629	0.95084	20.72889	21.94087	0.98920	0.93346	0.96558	0.98920	0.93265	0.96515
23	17	25.90083	27.93921	0.98790	0.91028	0.95303	0.98790	0.90863	0.95213	20.72889	21.88436	0.98920	0.93483	0.96632	0.98920	0.93397	0.96586
23	18	25.90083	27.81632	0.98790	0.91273	0.95437	0.98790	0.91097	0.95341	20.72889	21.82561	0.98920	0.93623	0.96706	0.98920	0.93531	0.96657
23	19	25.90083	27.68998	0.98790	0.91519	0.95572	0.98790	0.91332	0.95470	20.72889	21.76469	0.98920	0.93764	0.96781	0.98920	0.93665	0.96729
23	20	25.90083	27.55961	0.98790	0.91765	0.95706	0.98790	0.91567	0.95598	20.72889	21.70115	0.98920	0.93906	0.96857	0.98920	0.93801	0.96801
23	21	25.90083	27.42496	0.98790	0.92012	0.95840	0.98790	0.91801	0.95725	20.72889	21.63477	0.98920	0.94049	0.96933	0.98920	0.93937	0.96874
23	22	25.90083	27.28607	0.98790	0.92257	0.95973	0.98790	0.92033	0.95851	20.72889	21.56556	0.98920	0.94193	0.97010	0.98920	0.94074	0.96947
23	23	25.90083	27.14231	0.98790	0.92502	0.96105	0.98790	0.92265	0.95977	20.72889	21.49301	0.98920	0.94337	0.97086	0.98920	0.94211	0.97019
23	24	25.90083	26.99396	0.98790	0.92744	0.96235	0.98790	0.92493	0.96100	20.72889	21.41732	0.98920	0.94482	0.97163	0.98920	0.94347	0.97091
23	25	25.90083	26.84076	0.98790	0.92984	0.96365	0.98790	0.92719	0.96222	20.72889	21.33825	0.98920	0.94626	0.97239	0.98920	0.94483	0.97163
23	26	25.90083	26.68259	0.98790	0.93222	0.96492	0.98790	0.92942	0.96342	20.72889	21.25569	0.98920	0.94770	0.97315	0.98920	0.94618	0.97234
23	27	25.90083	26.51948	0.98790	0.93456	0.96617	0.98790	0.93161	0.96459	20.72889	21.16962	0.98920	0.94913	0.97390	0.98920	0.94752	0.97305
23	28	25.90083	26.35108	0.98790	0.93686	0.96740	0.98790	0.93375	0.96574	20.72889	21.07976	0.98920	0.95055	0.97465	0.98920	0.94884	0.97375
23	29	25.90083	26.17769	0.98790	0.93912	0.96860	0.98790	0.93586	0.96687	20.72889	20.98629	0.98920	0.95195	0.97538	0.98920	0.95015	0.97444
23	30	25.90083	25.99881	0.98790	0.94133	0.96978	0.98790	0.93791	0.96796	20.72889	20.88878	0.98920	0.95334	0.97611	0.98920	0.95143	0.97511
23	31	25.90083	25.81445	0.98790	0.94350	0.97093	0.98790	0.93991	0.96903	20.72889	20.78720	0.98920	0.95472	0.97683	0.98920	0.95270	0.97578
23	32	25.90083	25.62410	0.98790	0.94561	0.97205	0.98790	0.94187	0.97006	20.72889	20.68113	0.98920	0.95607	0.97754	0.98920	0.95395	0.97643
23	33	25.90083	25.42805	0.98790	0.94768	0.97314	0.98790	0.94376	0.97107	20.72889	20.57072	0.98920	0.95741	0.97824	0.98920	0.95517	0.97707
23	34	25.90083	25.22578	0.98790	0.94969	0.97419	0.98790	0.94560	0.97204	20.72889	20.45552	0.98920	0.95872	0.97892	0.98920	0.95637	0.97770
23	35	25.90083	25.01713	0.98790	0.95164	0.97522	0.98790	0.94739	0.97298	20.72889	20.33536	0.98920	0.96001	0.97960	0.98920	0.95754	0.97831
23	36	25.90083	24.80193	0.98790	0.95354	0.97622	0.98790	0.94912	0.97390	20.72889	20.21002	0.98920	0.96128	0.98026	0.98920	0.95868	0.97891
23	37	25.90083	24.57973	0.98790	0.95539	0.97718	0.98790	0.95079	0.97478	20.72889	20.07911	0.98920	0.96252	0.98090	0.98920	0.95980	0.97949
23	38	25.90083	24.35058	0.98790	0.95718	0.97812	0.98790	0.95241	0.97563	20.72889	19.94257	0.98920	0.96374	0.98154	0.98920	0.96090	0.98006
23	39	25.90083	24.11373	0.98790	0.95891	0.97903	0.98790	0.95398	0.97645	20.72889	19.79973	0.98920	0.96494	0.98216	0.98920	0.96196	0.98061
23	40	25.90083	23.86918	0.98790	0.96060	0.97990	0.98790	0.95549	0.97724	20.72889	19.65053	0.98920	0.96612	0.98277	0.98920	0.96301	0.98115
23	41	25.90083	23.61736	0.98790	0.96223	0.98075	0.98790	0.95695	0.97800	20.72889	19.49521	0.98920	0.96727	0.98336	0.98920	0.96402	0.98168
23	42	25.90083	23.35816	0.98790	0.96381	0.98157	0.98790	0.95837	0.97874	20.72889	19.33362	0.98920	0.96840	0.98395	0.98920	0.96501	0.98219
23	43	25.90083	23.09102	0.98790	0.96534	0.98237	0.98790	0.95973	0.97945	20.72889	19.16523	0.98920	0.96950	0.98452	0.98920	0.96598	0.98269
23	44	25.90083	22.81604	0.98790	0.96682	0.98313	0.98790	0.96105	0.98014	20.72889	18.99000	0.98920	0.97059	0.98507	0.98920	0.96692	0.98318
23	45	25.90083	22.53309	0.98790	0.96826	0.98387	0.98790	0.96232	0.98080	20.72889	18.80775	0.98920	0.97165	0.98562	0.98920	0.96784	0.98366
23	46	25.90083	22.24198	0.98790	0.96965	0.98459	0.98790	0.96355	0.98144	20.72889	18.61823	0.98920	0.97268	0.98615	0.98920	0.96873	0.98412
23	47	25.90083	21.94239	0.98790	0.97099	0.98528	0.98790	0.96474	0.98205	20.72889	18.42106	0.98920	0.97370	0.98668	0.98920	0.96961	0.98457
23	48	25.90083	21.63441	0.98790	0.97229	0.98595	0.98790	0.96589	0.98265	20.72889	18.21621	0.98920	0.97470	0.98719	0.98920	0.97046	0.98501
23	49	25.90083	21.31800	0.98790	0.97355	0.98660	0.98790	0.96700	0.98322	20.72889	18.00355	0.98920	0.97567	0.98769	0.98920	0.97129	0.98544
23	50	25.90083	20.99328	0.98790	0.97477	0.98723	0.98790	0.96807	0.98378	20.72889	17.78305	0.98920	0.97663	0.98818	0.98920	0.97211	0.98586

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
23	51	25.90083	20.66027	0.98790	0.97595	0.98783	0.98790	0.96911	0.98431	20.72889	17.55462	0.98920	0.97756	0.98865	0.98920	0.97290	0.98626
23	52	25.90083	20.31936	0.98790	0.97710	0.98842	0.98790	0.97012	0.98483	20.72889	17.31849	0.98920	0.97848	0.98912	0.98920	0.97367	0.98666
23	53	25.90083	19.97064	0.98790	0.97820	0.98898	0.98790	0.97110	0.98534	20.72889	17.07460	0.98920	0.97937	0.98958	0.98920	0.97443	0.98705
23	54	25.90083	19.61420	0.98790	0.97927	0.98953	0.98790	0.97205	0.98582	20.72889	16.82295	0.98920	0.98025	0.99003	0.98920	0.97517	0.98743
23	55	25.90083	19.25050	0.98790	0.98030	0.99005	0.98790	0.97297	0.98630	20.72889	16.56379	0.98920	0.98111	0.99046	0.98920	0.97590	0.98780
23	56	25.90083	18.87994	0.98790	0.98130	0.99056	0.98790	0.97386	0.98676	20.72889	16.29737	0.98920	0.98194	0.99089	0.98920	0.97661	0.98817
23	57	25.90083	18.50268	0.98790	0.98227	0.99105	0.98790	0.97473	0.98720	20.72889	16.02371	0.98920	0.98276	0.99131	0.98920	0.97731	0.98852
23	58	25.90083	18.11889	0.98790	0.98320	0.99153	0.98790	0.97557	0.98764	20.72889	15.74286	0.98920	0.98356	0.99171	0.98920	0.97799	0.98887
23	59	25.90083	17.72878	0.98790	0.98410	0.99199	0.98790	0.97640	0.98806	20.72889	15.45489	0.98920	0.98434	0.99211	0.98920	0.97866	0.98922
23	60	25.90083	17.33235	0.98790	0.98497	0.99243	0.98790	0.97720	0.98847	20.72889	15.15969	0.98920	0.98510	0.99250	0.98920	0.97932	0.98955
23	61	25.90083	16.92988	0.98790	0.98581	0.99286	0.98790	0.97798	0.98887	20.72889	14.85740	0.98920	0.98585	0.99287	0.98920	0.97997	0.98989
23	62	25.90083	16.52117	0.98790	0.98663	0.99327	0.98790	0.97875	0.98926	20.72889	14.54774	0.98920	0.98658	0.99324	0.98920	0.98061	0.99021
23	63	25.90083	16.10627	0.98790	0.98741	0.99367	0.98790	0.97950	0.98964	20.72889	14.23062	0.98920	0.98728	0.99360	0.98920	0.98124	0.99053
23	64	25.90083	15.68510	0.98790	0.98817	0.99405	0.98790	0.98023	0.99002	20.72889	13.90587	0.98920	0.98798	0.99395	0.98920	0.98186	0.99085
23	65	25.90083	15.25783	0.98790	0.98890	0.99442	0.98790	0.98095	0.99038	20.72889	13.57353	0.98920	0.98865	0.99429	0.98920	0.98247	0.99116
23	66	25.90083	14.82463	0.98790	0.98961	0.99478	0.98790	0.98165	0.99074	20.72889	13.23363	0.98920	0.98931	0.99463	0.98920	0.98307	0.99147
23	67	25.90083	14.38548	0.98790	0.99029	0.99512	0.98790	0.98234	0.99109	20.72889	12.88602	0.98920	0.98995	0.99495	0.98920	0.98367	0.99177
23	68	25.90083	13.94087	0.98790	0.99094	0.99545	0.98790	0.98302	0.99144	20.72889	12.53103	0.98920	0.99057	0.99526	0.98920	0.98426	0.99207
23	69	25.90083	13.49126	0.98790	0.99157	0.99577	0.98790	0.98369	0.99178	20.72889	12.16898	0.98920	0.99118	0.99557	0.98920	0.98484	0.99236
23	70	25.90083	13.03722	0.98790	0.99218	0.99607	0.98790	0.98434	0.99211	20.72889	11.80026	0.98920	0.99176	0.99586	0.98920	0.98541	0.99265
23	71	25.90083	12.57941	0.98790	0.99276	0.99637	0.98790	0.98498	0.99243	20.72889	11.42537	0.98920	0.99233	0.99615	0.98920	0.98598	0.99294
23	72	25.90083	12.11856	0.98790	0.99331	0.99664	0.98790	0.98561	0.99275	20.72889	11.04490	0.98920	0.99288	0.99642	0.98920	0.98653	0.99322
23	73	25.90083	11.65555	0.98790	0.99384	0.99691	0.98790	0.98623	0.99307	20.72889	10.65955	0.98920	0.99340	0.99669	0.98920	0.98708	0.99350
23	74	25.90083	11.19139	0.98790	0.99434	0.99716	0.98790	0.98683	0.99337	20.72889	10.27021	0.98920	0.99391	0.99694	0.98920	0.98762	0.99377
23	75	25.90083	10.72709	0.98790	0.99482	0.99740	0.98790	0.98742	0.99367	20.72889	9.87774	0.98920	0.99439	0.99719	0.98920	0.98816	0.99404
23	76	25.90083	10.26405	0.98790	0.99527	0.99763	0.98790	0.98800	0.99397	20.72889	9.48337	0.98920	0.99485	0.99742	0.98920	0.98868	0.99431
23	77	25.90083	9.80349	0.98790	0.99569	0.99784	0.98790	0.98857	0.99425	20.72889	9.08824	0.98920	0.99528	0.99764	0.98920	0.98919	0.99457
23	78	25.90083	9.34666	0.98790	0.99609	0.99804	0.98790	0.98912	0.99453	20.72889	8.69350	0.98920	0.99570	0.99784	0.98920	0.98969	0.99482
23	79	25.90083	8.89505	0.98790	0.99646	0.99823	0.98790	0.98966	0.99480	20.72889	8.30053	0.98920	0.99609	0.99804	0.98920	0.99019	0.99507
23	80	25.90083	8.44994	0.98790	0.99681	0.99840	0.98790	0.99019	0.99507	20.72889	7.91061	0.98920	0.99645	0.99822	0.98920	0.99067	0.99531
23	81	25.90083	8.01269	0.98790	0.99713	0.99856	0.98790	0.99069	0.99533	20.72889	7.52504	0.98920	0.99679	0.99839	0.98920	0.99113	0.99555
23	82	25.90083	7.58462	0.98790	0.99743	0.99871	0.98790	0.99119	0.99557	20.72889	7.14517	0.98920	0.99711	0.99855	0.98920	0.99159	0.99578
23	83	25.90083	7.16676	0.98790	0.99770	0.99885	0.98790	0.99166	0.99581	20.72889	6.77205	0.98920	0.99740	0.99870	0.98920	0.99203	0.99600
23	84	25.90083	6.76024	0.98790	0.99795	0.99897	0.98790	0.99212	0.99604	20.72889	6.40687	0.98920	0.99767	0.99884	0.98920	0.99245	0.99621
23	85	25.90083	6.36619	0.98790	0.99818	0.99909	0.98790	0.99256	0.99627	20.72889	6.05083	0.98920	0.99792	0.99896	0.98920	0.99286	0.99642
23	86	25.90083	5.98597	0.98790	0.99838	0.99919	0.98790	0.99298	0.99648	20.72889	5.70535	0.98920	0.99815	0.99907	0.98920	0.99326	0.99662
23	87	25.90083	5.62066	0.98790	0.99857	0.99928	0.98790	0.99339	0.99668	20.72889	5.37164	0.98920	0.99835	0.99918	0.98920	0.99364	0.99681
23	88	25.90083	5.27144	0.98790	0.99873	0.99937	0.98790	0.99377	0.99688	20.72889	5.05099	0.98920	0.99854	0.99927	0.98920	0.99400	0.99699
23	89	25.90083	4.93962	0.98790	0.99888	0.99944	0.98790	0.99414	0.99706	20.72889	4.74485	0.98920	0.99871	0.99935	0.98920	0.99434	0.99716
23	90	25.90083	4.62687	0.98790	0.99902	0.99951	0.98790	0.99448	0.99723	20.72889	4.45503	0.98920	0.99885	0.99943	0.98920	0.99467	0.99733

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
23	91	25.90083	4.33500	0.98790	0.99913	0.99957	0.98790	0.99481	0.99740	20.72889	4.18350	0.98920	0.99899	0.99949	0.98920	0.99497	0.99748
23	92	25.90083	4.06328	0.98790	0.99924	0.99962	0.98790	0.99512	0.99755	20.72889	3.92982	0.98920	0.99910	0.99955	0.98920	0.99527	0.99763
23	93	25.90083	3.80970	0.98790	0.99933	0.99966	0.98790	0.99542	0.99770	20.72889	3.69224	0.98920	0.99921	0.99960	0.98920	0.99555	0.99777
23	94	25.90083	3.57122	0.98790	0.99941	0.99970	0.98790	0.99570	0.99784	20.72889	3.46804	0.98920	0.99930	0.99965	0.98920	0.99581	0.99790
23	95	25.90083	3.34496	0.98790	0.99948	0.99974	0.98790	0.99596	0.99798	20.72889	3.25454	0.98920	0.99938	0.99969	0.98920	0.99607	0.99803
23	96	25.90083	3.12856	0.98790	0.99954	0.99977	0.98790	0.99621	0.99810	20.72889	3.04956	0.98920	0.99946	0.99973	0.98920	0.99631	0.99815
23	97	25.90083	2.92468	0.98790	0.99960	0.99980	0.98790	0.99645	0.99822	20.72889	2.85578	0.98920	0.99952	0.99976	0.98920	0.99653	0.99826
23	98	25.90083	2.73317	0.98790	0.99965	0.99982	0.98790	0.99667	0.99833	20.72889	2.67315	0.98920	0.99958	0.99979	0.98920	0.99675	0.99837
23	99	25.90083	2.55407	0.98790	0.99969	0.99985	0.98790	0.99688	0.99844	20.72889	2.50182	0.98920	0.99963	0.99982	0.98920	0.99695	0.99847
23	100	25.90083	2.38797	0.98790	0.99973	0.99987	0.98790	0.99708	0.99854	20.72889	2.34248	0.98920	0.99968	0.99984	0.98920	0.99714	0.99857
23	101	25.90083	2.23536	0.98790	0.99976	0.99988	0.98790	0.99725	0.99863	20.72889	2.19569	0.98920	0.99972	0.99986	0.98920	0.99731	0.99865
23	102	25.90083	2.09662	0.98790	0.99979	0.99990	0.98790	0.99742	0.99871	20.72889	2.06193	0.98920	0.99975	0.99987	0.98920	0.99747	0.99873
23	103	25.90083	1.97081	0.98790	0.99982	0.99991	0.98790	0.99757	0.99878	20.72889	1.94039	0.98920	0.99978	0.99989	0.98920	0.99762	0.99881
23	104	25.90083	1.85678	0.98790	0.99984	0.99992	0.98790	0.99771	0.99885	20.72889	1.82999	0.98920	0.99980	0.99990	0.98920	0.99775	0.99887
23	105	25.90083	1.75419	0.98790	0.99985	0.99993	0.98790	0.99784	0.99892	20.72889	1.73050	0.98920	0.99982	0.99991	0.98920	0.99787	0.99894
23	106	25.90083	1.66193	0.98790	0.99987	0.99993	0.98790	0.99795	0.99897	20.72889	1.64086	0.98920	0.99984	0.99992	0.98920	0.99798	0.99899
23	107	25.90083	1.57966	0.98790	0.99988	0.99994	0.98790	0.99805	0.99902	20.72889	1.56078	0.98920	0.99986	0.99993	0.98920	0.99808	0.99904
23	108	25.90083	1.50704	0.98790	0.99989	0.99995	0.98790	0.99814	0.99907	20.72889	1.48999	0.98920	0.99987	0.99993	0.98920	0.99817	0.99908
23	109	25.90083	1.44400	0.98790	0.99990	0.99995	0.98790	0.99821	0.99911	20.72889	1.42842	0.98920	0.99988	0.99994	0.98920	0.99824	0.99912
23	110	25.90083	1.39223	0.98790	0.99991	0.99995	0.98790	0.99827	0.99914	20.72889	1.37777	0.98920	0.99989	0.99994	0.98920	0.99830	0.99915
24	1	25.73439	29.44822	0.98748	0.87004	0.93051	0.98748	0.86947	0.93018	20.63784	22.54525	0.98881	0.91227	0.95412	0.98881	0.91197	0.95396
24	2	25.73439	29.37817	0.98748	0.87188	0.93156	0.98748	0.87128	0.93121	20.63784	22.51839	0.98881	0.91320	0.95463	0.98881	0.91289	0.95446
24	3	25.73439	29.30399	0.98748	0.87377	0.93264	0.98748	0.87314	0.93227	20.63784	22.48894	0.98881	0.91417	0.95516	0.98881	0.91384	0.95498
24	4	25.73439	29.22650	0.98748	0.87572	0.93374	0.98748	0.87504	0.93336	20.63784	22.45752	0.98881	0.91517	0.95571	0.98881	0.91482	0.95551
24	5	25.73439	29.14631	0.98748	0.87772	0.93488	0.98748	0.87700	0.93447	20.63784	22.42458	0.98881	0.91621	0.95627	0.98881	0.91583	0.95607
24	6	25.73439	29.06332	0.98748	0.87978	0.93604	0.98748	0.87900	0.93560	20.63784	22.39007	0.98881	0.91728	0.95686	0.98881	0.91688	0.95664
24	7	25.73439	28.97770	0.98748	0.88188	0.93723	0.98748	0.88105	0.93676	20.63784	22.35408	0.98881	0.91839	0.95746	0.98881	0.91796	0.95723
24	8	25.73439	28.88901	0.98748	0.88403	0.93845	0.98748	0.88314	0.93795	20.63784	22.31631	0.98881	0.91954	0.95808	0.98881	0.91908	0.95783
24	9	25.73439	28.79700	0.98748	0.88624	0.93969	0.98748	0.88528	0.93915	20.63784	22.27655	0.98881	0.92071	0.95872	0.98881	0.92022	0.95845
24	10	25.73439	28.70168	0.98748	0.88849	0.94095	0.98748	0.88747	0.94038	20.63784	22.23481	0.98881	0.92193	0.95938	0.98881	0.92140	0.95909
24	11	25.73439	28.60341	0.98748	0.89078	0.94224	0.98748	0.88969	0.94163	20.63784	22.19134	0.98881	0.92317	0.96005	0.98881	0.92261	0.95975
24	12	25.73439	28.50171	0.98748	0.89312	0.94354	0.98748	0.89195	0.94289	20.63784	22.14578	0.98881	0.92445	0.96074	0.98881	0.92384	0.96042
24	13	25.73439	28.39619	0.98748	0.89550	0.94487	0.98748	0.89425	0.94417	20.63784	22.09783	0.98881	0.92577	0.96145	0.98881	0.92511	0.96110
24	14	25.73439	28.28717	0.98748	0.89792	0.94622	0.98748	0.89658	0.94547	20.63784	22.04770	0.98881	0.92711	0.96217	0.98881	0.92640	0.96180
24	15	25.73439	28.17456	0.98748	0.90037	0.94758	0.98748	0.89893	0.94678	20.63784	21.99534	0.98881	0.92848	0.96291	0.98881	0.92772	0.96251
24	16	25.73439	28.05854	0.98748	0.90285	0.94895	0.98748	0.90131	0.94810	20.63784	21.94087	0.98881	0.92987	0.96366	0.98881	0.92906	0.96323
24	17	25.73439	27.93921	0.98748	0.90536	0.95033	0.98748	0.90371	0.94942	20.63784	21.88436	0.98881	0.93129	0.96442	0.98881	0.93042	0.96396
24	18	25.73439	27.81632	0.98748	0.90788	0.95172	0.98748	0.90613	0.95075	20.63784	21.82561	0.98881	0.93273	0.96520	0.98881	0.93181	0.96470
24	19	25.73439	27.68998	0.98748	0.91042	0.95311	0.98748	0.90855	0.95209	20.63784	21.76469	0.98881	0.93419	0.96598	0.98881	0.93320	0.96545
24	20	25.73439	27.55961	0.98748	0.91297	0.95450	0.98748	0.91098	0.95342	20.63784	21.70115	0.98881	0.93567	0.96676	0.98881	0.93461	0.96620

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
24	21	25.73439	27.42496	0.98748	0.91552	0.95590	0.98748	0.91341	0.95475	20.63784	21.63477	0.98881	0.93715	0.96756	0.98881	0.93603	0.96696
24	22	25.73439	27.28607	0.98748	0.91807	0.95728	0.98748	0.91583	0.95607	20.63784	21.56556	0.98881	0.93865	0.96836	0.98881	0.93746	0.96772
24	23	25.73439	27.14231	0.98748	0.92061	0.95867	0.98748	0.91824	0.95738	20.63784	21.49301	0.98881	0.94016	0.96916	0.98881	0.93889	0.96848
24	24	25.73439	26.99396	0.98748	0.92315	0.96004	0.98748	0.92063	0.95868	20.63784	21.41732	0.98881	0.94167	0.96996	0.98881	0.94032	0.96924
24	25	25.73439	26.84076	0.98748	0.92566	0.96140	0.98748	0.92300	0.95996	20.63784	21.33825	0.98881	0.94319	0.97076	0.98881	0.94174	0.97000
24	26	25.73439	26.68259	0.98748	0.92815	0.96274	0.98748	0.92534	0.96122	20.63784	21.25569	0.98881	0.94470	0.97156	0.98881	0.94316	0.97075
24	27	25.73439	26.51948	0.98748	0.93061	0.96406	0.98748	0.92764	0.96246	20.63784	21.16962	0.98881	0.94621	0.97236	0.98881	0.94458	0.97150
24	28	25.73439	26.35108	0.98748	0.93304	0.96536	0.98748	0.92991	0.96368	20.63784	21.07976	0.98881	0.94770	0.97315	0.98881	0.94597	0.97224
24	29	25.73439	26.17769	0.98748	0.93542	0.96663	0.98748	0.93214	0.96488	20.63784	20.98629	0.98881	0.94919	0.97393	0.98881	0.94736	0.97297
24	30	25.73439	25.99881	0.98748	0.93777	0.96788	0.98748	0.93431	0.96604	20.63784	20.88878	0.98881	0.95066	0.97471	0.98881	0.94873	0.97369
24	31	25.73439	25.81445	0.98748	0.94006	0.96911	0.98748	0.93644	0.96718	20.63784	20.78720	0.98881	0.95212	0.97547	0.98881	0.95007	0.97440
24	32	25.73439	25.62410	0.98748	0.94231	0.97030	0.98748	0.93852	0.96828	20.63784	20.68113	0.98881	0.95356	0.97623	0.98881	0.95140	0.97510
24	33	25.73439	25.42805	0.98748	0.94451	0.97146	0.98748	0.94054	0.96936	20.63784	20.57072	0.98881	0.95498	0.97697	0.98881	0.95270	0.97578
24	34	25.73439	25.22578	0.98748	0.94665	0.97259	0.98748	0.94250	0.97040	20.63784	20.45552	0.98881	0.95638	0.97770	0.98881	0.95398	0.97645
24	35	25.73439	25.01713	0.98748	0.94873	0.97369	0.98748	0.94441	0.97141	20.63784	20.33536	0.98881	0.95775	0.97842	0.98881	0.95523	0.97710
24	36	25.73439	24.80193	0.98748	0.95076	0.97476	0.98748	0.94626	0.97239	20.63784	20.21002	0.98881	0.95911	0.97913	0.98881	0.95646	0.97775
24	37	25.73439	24.57973	0.98748	0.95273	0.97579	0.98748	0.94805	0.97333	20.63784	20.07911	0.98881	0.96043	0.97982	0.98881	0.95766	0.97837
24	38	25.73439	24.35058	0.98748	0.95464	0.97679	0.98748	0.94979	0.97425	20.63784	19.94257	0.98881	0.96174	0.98050	0.98881	0.95883	0.97898
24	39	25.73439	24.11373	0.98748	0.95650	0.97777	0.98748	0.95146	0.97513	20.63784	19.79973	0.98881	0.96302	0.98116	0.98881	0.95997	0.97958
24	40	25.73439	23.86918	0.98748	0.95830	0.97871	0.98748	0.95309	0.97598	20.63784	19.65053	0.98881	0.96427	0.98181	0.98881	0.96109	0.98016
24	41	25.73439	23.61736	0.98748	0.96005	0.97962	0.98748	0.95465	0.97680	20.63784	19.49521	0.98881	0.96550	0.98245	0.98881	0.96218	0.98072
24	42	25.73439	23.35816	0.98748	0.96174	0.98050	0.98748	0.95617	0.97759	20.63784	19.33362	0.98881	0.96671	0.98307	0.98881	0.96324	0.98127
24	43	25.73439	23.09102	0.98748	0.96337	0.98135	0.98748	0.95763	0.97836	20.63784	19.16523	0.98881	0.96789	0.98368	0.98881	0.96427	0.98181
24	44	25.73439	22.81604	0.98748	0.96496	0.98217	0.98748	0.95904	0.97909	20.63784	18.99000	0.98881	0.96904	0.98428	0.98881	0.96528	0.98233
24	45	25.73439	22.53309	0.98748	0.96649	0.98296	0.98748	0.96040	0.97980	20.63784	18.80775	0.98881	0.97017	0.98486	0.98881	0.96626	0.98284
24	46	25.73439	22.24198	0.98748	0.96798	0.98373	0.98748	0.96172	0.98049	20.63784	18.61823	0.98881	0.97128	0.98543	0.98881	0.96722	0.98334
24	47	25.73439	21.94239	0.98748	0.96941	0.98447	0.98748	0.96299	0.98115	20.63784	18.42106	0.98881	0.97236	0.98599	0.98881	0.96816	0.98382
24	48	25.73439	21.63441	0.98748	0.97080	0.98518	0.98748	0.96422	0.98179	20.63784	18.21621	0.98881	0.97342	0.98653	0.98881	0.96907	0.98429
24	49	25.73439	21.31800	0.98748	0.97214	0.98588	0.98748	0.96541	0.98240	20.63784	18.00355	0.98881	0.97446	0.98707	0.98881	0.96996	0.98475
24	50	25.73439	20.99328	0.98748	0.97344	0.98654	0.98748	0.96656	0.98300	20.63784	17.78305	0.98881	0.97548	0.98759	0.98881	0.97082	0.98520
24	51	25.73439	20.66027	0.98748	0.97470	0.98719	0.98748	0.96767	0.98357	20.63784	17.55462	0.98881	0.97647	0.98809	0.98881	0.97167	0.98563
24	52	25.73439	20.31936	0.98748	0.97592	0.98781	0.98748	0.96875	0.98412	20.63784	17.31849	0.98881	0.97744	0.98859	0.98881	0.97249	0.98606
24	53	25.73439	19.97064	0.98748	0.97709	0.98841	0.98748	0.96979	0.98466	20.63784	17.07460	0.98881	0.97839	0.98908	0.98881	0.97330	0.98647
24	54	25.73439	19.61420	0.98748	0.97822	0.98899	0.98748	0.97079	0.98518	20.63784	16.82295	0.98881	0.97932	0.98955	0.98881	0.97409	0.98687
24	55	25.73439	19.25050	0.98748	0.97932	0.98955	0.98748	0.97177	0.98568	20.63784	16.56379	0.98881	0.98022	0.99001	0.98881	0.97486	0.98727
24	56	25.73439	18.87994	0.98748	0.98038	0.99009	0.98748	0.97272	0.98617	20.63784	16.29737	0.98881	0.98111	0.99046	0.98881	0.97561	0.98766
24	57	25.73439	18.50268	0.98748	0.98140	0.99061	0.98748	0.97364	0.98664	20.63784	16.02371	0.98881	0.98197	0.99090	0.98881	0.97635	0.98803
24	58	25.73439	18.11889	0.98748	0.98239	0.99112	0.98748	0.97454	0.98710	20.63784	15.74286	0.98881	0.98281	0.99133	0.98881	0.97707	0.98840
24	59	25.73439	17.72878	0.98748	0.98334	0.99160	0.98748	0.97541	0.98755	20.63784	15.45489	0.98881	0.98363	0.99175	0.98881	0.97778	0.98877
24	60	25.73439	17.33235	0.98748	0.98426	0.99207	0.98748	0.97625	0.98798	20.63784	15.15969	0.98881	0.98444	0.99216	0.98881	0.97848	0.98912

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POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
24	61	25.73439	16.92988	0.98748	0.98515	0.99252	0.98748	0.97708	0.98841	20.63784	14.85740	0.98881	0.98522	0.99255	0.98881	0.97916	0.98947
24	62	25.73439	16.52117	0.98748	0.98600	0.99295	0.98748	0.97789	0.98882	20.63784	14.54774	0.98881	0.98598	0.99294	0.98881	0.97983	0.98981
24	63	25.73439	16.10627	0.98748	0.98683	0.99337	0.98748	0.97867	0.98922	20.63784	14.23062	0.98881	0.98673	0.99332	0.98881	0.98049	0.99015
24	64	25.73439	15.68510	0.98748	0.98762	0.99377	0.98748	0.97944	0.98961	20.63784	13.90587	0.98881	0.98745	0.99369	0.98881	0.98114	0.99048
24	65	25.73439	15.25783	0.98748	0.98839	0.99416	0.98748	0.98019	0.99000	20.63784	13.57353	0.98881	0.98816	0.99404	0.98881	0.98178	0.99081
24	66	25.73439	14.82463	0.98748	0.98913	0.99454	0.98748	0.98093	0.99037	20.63784	13.23363	0.98881	0.98885	0.99439	0.98881	0.98241	0.99113
24	67	25.73439	14.38548	0.98748	0.98985	0.99490	0.98748	0.98165	0.99074	20.63784	12.88602	0.98881	0.98952	0.99473	0.98881	0.98303	0.99144
24	68	25.73439	13.94087	0.98748	0.99053	0.99524	0.98748	0.98236	0.99110	20.63784	12.53103	0.98881	0.99017	0.99506	0.98881	0.98364	0.99175
24	69	25.73439	13.49126	0.98748	0.99119	0.99558	0.98748	0.98305	0.99145	20.63784	12.16898	0.98881	0.99080	0.99538	0.98881	0.98425	0.99206
24	70	25.73439	13.03722	0.98748	0.99182	0.99590	0.98748	0.98373	0.99180	20.63784	11.80026	0.98881	0.99141	0.99569	0.98881	0.98484	0.99236
24	71	25.73439	12.57941	0.98748	0.99243	0.99620	0.98748	0.98440	0.99214	20.63784	11.42537	0.98881	0.99200	0.99598	0.98881	0.98543	0.99266
24	72	25.73439	12.11856	0.98748	0.99301	0.99649	0.98748	0.98505	0.99247	20.63784	11.04490	0.98881	0.99257	0.99627	0.98881	0.98601	0.99296
24	73	25.73439	11.65555	0.98748	0.99356	0.99677	0.98748	0.98569	0.99279	20.63784	10.65955	0.98881	0.99312	0.99655	0.98881	0.98658	0.99324
24	74	25.73439	11.19139	0.98748	0.99409	0.99703	0.98748	0.98632	0.99311	20.63784	10.27021	0.98881	0.99364	0.99681	0.98881	0.98714	0.99353
24	75	25.73439	10.72709	0.98748	0.99458	0.99728	0.98748	0.98694	0.99342	20.63784	9.87774	0.98881	0.99415	0.99706	0.98881	0.98770	0.99381
24	76	25.73439	10.26405	0.98748	0.99505	0.99752	0.98748	0.98754	0.99373	20.63784	9.48337	0.98881	0.99462	0.99731	0.98881	0.98824	0.99408
24	77	25.73439	9.80349	0.98748	0.99550	0.99774	0.98748	0.98813	0.99403	20.63784	9.08824	0.98881	0.99508	0.99753	0.98881	0.98877	0.99435
24	78	25.73439	9.34666	0.98748	0.99591	0.99795	0.98748	0.98870	0.99432	20.63784	8.69350	0.98881	0.99551	0.99775	0.98881	0.98929	0.99462
24	79	25.73439	8.89505	0.98748	0.99630	0.99815	0.98748	0.98926	0.99460	20.63784	8.30053	0.98881	0.99592	0.99795	0.98881	0.98981	0.99488
24	80	25.73439	8.44994	0.98748	0.99666	0.99833	0.98748	0.98980	0.99488	20.63784	7.91061	0.98881	0.99630	0.99815	0.98881	0.99030	0.99513
24	81	25.73439	8.01269	0.98748	0.99700	0.99850	0.98748	0.99033	0.99514	20.63784	7.52504	0.98881	0.99665	0.99832	0.98881	0.99079	0.99537
24	82	25.73439	7.58462	0.98748	0.99731	0.99865	0.98748	0.99085	0.99540	20.63784	7.14517	0.98881	0.99698	0.99849	0.98881	0.99126	0.99561
24	83	25.73439	7.16676	0.98748	0.99759	0.99880	0.98748	0.99134	0.99565	20.63784	6.77205	0.98881	0.99729	0.99864	0.98881	0.99172	0.99584
24	84	25.73439	6.76024	0.98748	0.99786	0.99893	0.98748	0.99182	0.99589	20.63784	6.40687	0.98881	0.99757	0.99879	0.98881	0.99216	0.99607
24	85	25.73439	6.36619	0.98748	0.99809	0.99905	0.98748	0.99228	0.99612	20.63784	6.05083	0.98881	0.99783	0.99892	0.98881	0.99259	0.99628
24	86	25.73439	5.98597	0.98748	0.99831	0.99915	0.98748	0.99272	0.99635	20.63784	5.70535	0.98881	0.99807	0.99903	0.98881	0.99300	0.99649
24	87	25.73439	5.62066	0.98748	0.99850	0.99925	0.98748	0.99314	0.99656	20.63784	5.37164	0.98881	0.99828	0.99914	0.98881	0.99340	0.99669
24	88	25.73439	5.27144	0.98748	0.99868	0.99934	0.98748	0.99354	0.99676	20.63784	5.05099	0.98881	0.99848	0.99924	0.98881	0.99377	0.99688
24	89	25.73439	4.93962	0.98748	0.99883	0.99942	0.98748	0.99392	0.99695	20.63784	4.74485	0.98881	0.99865	0.99933	0.98881	0.99413	0.99706
24	90	25.73439	4.62687	0.98748	0.99897	0.99949	0.98748	0.99428	0.99713	20.63784	4.45503	0.98881	0.99881	0.99940	0.98881	0.99447	0.99723
24	91	25.73439	4.33500	0.98748	0.99910	0.99955	0.98748	0.99463	0.99731	20.63784	4.18350	0.98881	0.99895	0.99947	0.98881	0.99480	0.99739
24	92	25.73439	4.06328	0.98748	0.99920	0.99960	0.98748	0.99495	0.99747	20.63784	3.92982	0.98881	0.99907	0.99953	0.98881	0.99510	0.99755
24	93	25.73439	3.80970	0.98748	0.99930	0.99965	0.98748	0.99526	0.99762	20.63784	3.69224	0.98881	0.99918	0.99959	0.98881	0.99540	0.99769
24	94	25.73439	3.57122	0.98748	0.99938	0.99969	0.98748	0.99555	0.99777	20.63784	3.46804	0.98881	0.99927	0.99964	0.98881	0.99567	0.99783
24	95	25.73439	3.34496	0.98748	0.99946	0.99973	0.98748	0.99583	0.99791	20.63784	3.25454	0.98881	0.99936	0.99968	0.98881	0.99594	0.99797
24	96	25.73439	3.12856	0.98748	0.99953	0.99976	0.98748	0.99609	0.99804	20.63784	3.04956	0.98881	0.99944	0.99972	0.98881	0.99619	0.99809
24	97	25.73439	2.92468	0.98748	0.99958	0.99979	0.98748	0.99634	0.99817	20.63784	2.85578	0.98881	0.99951	0.99975	0.98881	0.99643	0.99821
24	98	25.73439	2.73317	0.98748	0.99964	0.99982	0.98748	0.99657	0.99828	20.63784	2.67315	0.98881	0.99957	0.99978	0.98881	0.99665	0.99832
24	99	25.73439	2.55407	0.98748	0.99968	0.99984	0.98748	0.99679	0.99839	20.63784	2.50182	0.98881	0.99962	0.99981	0.98881	0.99686	0.99843
24	100	25.73439	2.38797	0.98748	0.99972	0.99986	0.98748	0.99699	0.99849	20.63784	2.34248	0.98881	0.99967	0.99983	0.98881	0.99706	0.99853

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
24	101	25.73439	2.23536	0.98748	0.99976	0.99988	0.98748	0.99718	0.99859	20.63784	2.19569	0.98881	0.99971	0.99985	0.98881	0.99724	0.99862
24	102	25.73439	2.09662	0.98748	0.99978	0.99989	0.98748	0.99735	0.99867	20.63784	2.06193	0.98881	0.99974	0.99987	0.98881	0.99740	0.99870
24	103	25.73439	1.97081	0.98748	0.99981	0.99990	0.98748	0.99751	0.99875	20.63784	1.94039	0.98881	0.99977	0.99989	0.98881	0.99756	0.99878
24	104	25.73439	1.85678	0.98748	0.99983	0.99992	0.98748	0.99766	0.99883	20.63784	1.82999	0.98881	0.99980	0.99990	0.98881	0.99770	0.99885
24	105	25.73439	1.75419	0.98748	0.99985	0.99992	0.98748	0.99779	0.99889	20.63784	1.73050	0.98881	0.99982	0.99991	0.98881	0.99783	0.99891
24	106	25.73439	1.66193	0.98748	0.99986	0.99993	0.98748	0.99791	0.99895	20.63784	1.64086	0.98881	0.99984	0.99992	0.98881	0.99794	0.99897
24	107	25.73439	1.57966	0.98748	0.99988	0.99994	0.98748	0.99801	0.99900	20.63784	1.56078	0.98881	0.99985	0.99993	0.98881	0.99804	0.99902
24	108	25.73439	1.50704	0.98748	0.99989	0.99994	0.98748	0.99810	0.99905	20.63784	1.48999	0.98881	0.99987	0.99993	0.98881	0.99813	0.99907
24	109	25.73439	1.44400	0.98748	0.99990	0.99995	0.98748	0.99818	0.99909	20.63784	1.42842	0.98881	0.99988	0.99994	0.98881	0.99821	0.99910
24	110	25.73439	1.39223	0.98748	0.99990	0.99995	0.98748	0.99824	0.99912	20.63784	1.37777	0.98881	0.99988	0.99994	0.98881	0.99827	0.99913
25	1	25.56221	29.44822	0.98701	0.86441	0.92728	0.98701	0.86384	0.92695	20.54251	22.54525	0.98837	0.90818	0.95188	0.98837	0.90788	0.95171
25	2	25.56221	29.37817	0.98701	0.86625	0.92833	0.98701	0.86566	0.92799	20.54251	22.51839	0.98837	0.90911	0.95239	0.98837	0.90880	0.95222
25	3	25.56221	29.30399	0.98701	0.86816	0.92943	0.98701	0.86752	0.92906	20.54251	22.48894	0.98837	0.91009	0.95293	0.98837	0.90976	0.95275
25	4	25.56221	29.22650	0.98701	0.87011	0.93055	0.98701	0.86944	0.93016	20.54251	22.45752	0.98837	0.91110	0.95348	0.98837	0.91075	0.95329
25	5	25.56221	29.14631	0.98701	0.87213	0.93170	0.98701	0.87141	0.93129	20.54251	22.42458	0.98837	0.91215	0.95406	0.98837	0.91178	0.95385
25	6	25.56221	29.06332	0.98701	0.87419	0.93287	0.98701	0.87343	0.93244	20.54251	22.39007	0.98837	0.91324	0.95465	0.98837	0.91284	0.95443
25	7	25.56221	28.97770	0.98701	0.87631	0.93408	0.98701	0.87549	0.93361	20.54251	22.35408	0.98837	0.91436	0.95527	0.98837	0.91393	0.95503
25	8	25.56221	28.88901	0.98701	0.87849	0.93531	0.98701	0.87761	0.93482	20.54251	22.31631	0.98837	0.91552	0.95590	0.98837	0.91506	0.95565
25	9	25.56221	28.79700	0.98701	0.88071	0.93657	0.98701	0.87977	0.93604	20.54251	22.27655	0.98837	0.91672	0.95655	0.98837	0.91622	0.95628
25	10	25.56221	28.70168	0.98701	0.88299	0.93786	0.98701	0.88198	0.93729	20.54251	22.23481	0.98837	0.91795	0.95722	0.98837	0.91742	0.95693
25	11	25.56221	28.60341	0.98701	0.88532	0.93917	0.98701	0.88424	0.93856	20.54251	22.19134	0.98837	0.91922	0.95791	0.98837	0.91865	0.95760
25	12	25.56221	28.50171	0.98701	0.88769	0.94051	0.98701	0.88653	0.93985	20.54251	22.14578	0.98837	0.92052	0.95862	0.98837	0.91991	0.95829
25	13	25.56221	28.39619	0.98701	0.89011	0.94186	0.98701	0.88887	0.94117	20.54251	22.09783	0.98837	0.92186	0.95934	0.98837	0.92121	0.95899
25	14	25.56221	28.28717	0.98701	0.89258	0.94324	0.98701	0.89124	0.94249	20.54251	22.04770	0.98837	0.92324	0.96009	0.98837	0.92253	0.95970
25	15	25.56221	28.17456	0.98701	0.89508	0.94463	0.98701	0.89365	0.94384	20.54251	21.99534	0.98837	0.92464	0.96084	0.98837	0.92388	0.96043
25	16	25.56221	28.05854	0.98701	0.89761	0.94605	0.98701	0.89608	0.94519	20.54251	21.94087	0.98837	0.92607	0.96162	0.98837	0.92526	0.96118
25	17	25.56221	27.93921	0.98701	0.90018	0.94747	0.98701	0.89854	0.94656	20.54251	21.88436	0.98837	0.92753	0.96240	0.98837	0.92666	0.96193
25	18	25.56221	27.81632	0.98701	0.90277	0.94890	0.98701	0.90103	0.94794	20.54251	21.82561	0.98837	0.92902	0.96320	0.98837	0.92808	0.96270
25	19	25.56221	27.68998	0.98701	0.90538	0.95034	0.98701	0.90352	0.94932	20.54251	21.76469	0.98837	0.93052	0.96401	0.98837	0.92953	0.96348
25	20	25.56221	27.55961	0.98701	0.90801	0.95179	0.98701	0.90603	0.95070	20.54251	21.70115	0.98837	0.93205	0.96483	0.98837	0.93099	0.96426
25	21	25.56221	27.42496	0.98701	0.91065	0.95323	0.98701	0.90854	0.95208	20.54251	21.63477	0.98837	0.93359	0.96566	0.98837	0.93246	0.96505
25	22	25.56221	27.28607	0.98701	0.91329	0.95468	0.98701	0.91105	0.95346	20.54251	21.56556	0.98837	0.93515	0.96649	0.98837	0.93395	0.96584
25	23	25.56221	27.14231	0.98701	0.91593	0.95612	0.98701	0.91356	0.95483	20.54251	21.49301	0.98837	0.93672	0.96733	0.98837	0.93544	0.96664
25	24	25.56221	26.99396	0.98701	0.91857	0.95756	0.98701	0.91605	0.95619	20.54251	21.41732	0.98837	0.93830	0.96817	0.98837	0.93693	0.96744
25	25	25.56221	26.84076	0.98701	0.92119	0.95898	0.98701	0.91853	0.95753	20.54251	21.33825	0.98837	0.93989	0.96901	0.98837	0.93843	0.96824
25	26	25.56221	26.68259	0.98701	0.92380	0.96039	0.98701	0.92098	0.95886	20.54251	21.25569	0.98837	0.94147	0.96985	0.98837	0.93992	0.96903
25	27	25.56221	26.51948	0.98701	0.92638	0.96178	0.98701	0.92340	0.96017	20.54251	21.16962	0.98837	0.94306	0.97069	0.98837	0.94141	0.96982
25	28	25.56221	26.35108	0.98701	0.92893	0.96316	0.98701	0.92579	0.96146	20.54251	21.07976	0.98837	0.94464	0.97153	0.98837	0.94288	0.97060
25	29	25.56221	26.17769	0.98701	0.93145	0.96451	0.98701	0.92813	0.96273	20.54251	20.98629	0.98837	0.94620	0.97236	0.98837	0.94435	0.97138
25	30	25.56221	25.99881	0.98701	0.93392	0.96583	0.98701	0.93044	0.96396	20.54251	20.88878	0.98837	0.94776	0.97318	0.98837	0.94580	0.97214

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
25	31	25.56221	25.81445	0.98701	0.93635	0.96713	0.98701	0.93269	0.96517	20.54251	20.78720	0.98837	0.94931	0.97399	0.98837	0.94723	0.97290
25	32	25.56221	25.62410	0.98701	0.93874	0.96840	0.98701	0.93490	0.96635	20.54251	20.68113	0.98837	0.95083	0.97480	0.98837	0.94864	0.97364
25	33	25.56221	25.42805	0.98701	0.94107	0.96964	0.98701	0.93705	0.96750	20.54251	20.57072	0.98837	0.95234	0.97559	0.98837	0.95002	0.97437
25	34	25.56221	25.22578	0.98701	0.94334	0.97085	0.98701	0.93914	0.96861	20.54251	20.45552	0.98837	0.95383	0.97637	0.98837	0.95139	0.97509
25	35	25.56221	25.01713	0.98701	0.94556	0.97202	0.98701	0.94117	0.96970	20.54251	20.33536	0.98837	0.95529	0.97714	0.98837	0.95272	0.97579
25	36	25.56221	24.80193	0.98701	0.94773	0.97316	0.98701	0.94315	0.97074	20.54251	20.21002	0.98837	0.95674	0.97789	0.98837	0.95403	0.97648
25	37	25.56221	24.57973	0.98701	0.94983	0.97427	0.98701	0.94507	0.97176	20.54251	20.07911	0.98837	0.95815	0.97863	0.98837	0.95532	0.97715
25	38	25.56221	24.35058	0.98701	0.95187	0.97534	0.98701	0.94692	0.97274	20.54251	19.94257	0.98837	0.95954	0.97935	0.98837	0.95657	0.97780
25	39	25.56221	24.11373	0.98701	0.95386	0.97639	0.98701	0.94872	0.97369	20.54251	19.79973	0.98837	0.96091	0.98007	0.98837	0.95779	0.97844
25	40	25.56221	23.86918	0.98701	0.95579	0.97739	0.98701	0.95046	0.97460	20.54251	19.65053	0.98837	0.96225	0.98076	0.98837	0.95899	0.97907
25	41	25.56221	23.61736	0.98701	0.95765	0.97837	0.98701	0.95214	0.97548	20.54251	19.49521	0.98837	0.96357	0.98144	0.98837	0.96016	0.97967
25	42	25.56221	23.35816	0.98701	0.95946	0.97931	0.98701	0.95376	0.97633	20.54251	19.33362	0.98837	0.96485	0.98211	0.98837	0.96129	0.98026
25	43	25.56221	23.09102	0.98701	0.96121	0.98022	0.98701	0.95533	0.97716	20.54251	19.16523	0.98837	0.96611	0.98276	0.98837	0.96240	0.98084
25	44	25.56221	22.81604	0.98701	0.96291	0.98110	0.98701	0.95685	0.97795	20.54251	18.99000	0.98837	0.96734	0.98340	0.98837	0.96348	0.98140
25	45	25.56221	22.53309	0.98701	0.96455	0.98196	0.98701	0.95831	0.97871	20.54251	18.80775	0.98837	0.96855	0.98402	0.98837	0.96453	0.98195
25	46	25.56221	22.24198	0.98701	0.96614	0.98278	0.98701	0.95972	0.97945	20.54251	18.61823	0.98837	0.96973	0.98463	0.98837	0.96556	0.98248
25	47	25.56221	21.94239	0.98701	0.96767	0.98357	0.98701	0.96108	0.98015	20.54251	18.42106	0.98837	0.97089	0.98523	0.98837	0.96656	0.98300
25	48	25.56221	21.63441	0.98701	0.96916	0.98434	0.98701	0.96240	0.98084	20.54251	18.21621	0.98837	0.97202	0.98581	0.98837	0.96753	0.98350
25	49	25.56221	21.31800	0.98701	0.97059	0.98508	0.98701	0.96367	0.98150	20.54251	18.00355	0.98837	0.97312	0.98638	0.98837	0.96848	0.98399
25	50	25.56221	20.99328	0.98701	0.97198	0.98579	0.98701	0.96490	0.98213	20.54251	17.78305	0.98837	0.97420	0.98693	0.98837	0.96941	0.98447
25	51	25.56221	20.66027	0.98701	0.97332	0.98648	0.98701	0.96608	0.98275	20.54251	17.55462	0.98837	0.97526	0.98747	0.98837	0.97031	0.98493
25	52	25.56221	20.31936	0.98701	0.97461	0.98714	0.98701	0.96723	0.98334	20.54251	17.31849	0.98837	0.97629	0.98800	0.98837	0.97119	0.98539
25	53	25.56221	19.97064	0.98701	0.97586	0.98778	0.98701	0.96834	0.98392	20.54251	17.07460	0.98837	0.97730	0.98852	0.98837	0.97205	0.98583
25	54	25.56221	19.61420	0.98701	0.97707	0.98840	0.98701	0.96942	0.98447	20.54251	16.82295	0.98837	0.97828	0.98902	0.98837	0.97289	0.98626
25	55	25.56221	19.25050	0.98701	0.97824	0.98900	0.98701	0.97046	0.98501	20.54251	16.56379	0.98837	0.97924	0.98951	0.98837	0.97371	0.98668
25	56	25.56221	18.87994	0.98701	0.97936	0.98957	0.98701	0.97146	0.98553	20.54251	16.29737	0.98837	0.98018	0.98999	0.98837	0.97451	0.98709
25	57	25.56221	18.50268	0.98701	0.98044	0.99012	0.98701	0.97244	0.98603	20.54251	16.02371	0.98837	0.98109	0.99045	0.98837	0.97529	0.98749
25	58	25.56221	18.11889	0.98701	0.98149	0.99066	0.98701	0.97339	0.98652	20.54251	15.74286	0.98837	0.98198	0.99091	0.98837	0.97605	0.98788
25	59	25.56221	17.72878	0.98701	0.98250	0.99117	0.98701	0.97431	0.98699	20.54251	15.45489	0.98837	0.98285	0.99135	0.98837	0.97680	0.98827
25	60	25.56221	17.33235	0.98701	0.98347	0.99167	0.98701	0.97521	0.98745	20.54251	15.15969	0.98837	0.98369	0.99178	0.98837	0.97754	0.98864
25	61	25.56221	16.92988	0.98701	0.98440	0.99214	0.98701	0.97608	0.98790	20.54251	14.85740	0.98837	0.98452	0.99220	0.98837	0.97826	0.98901
25	62	25.56221	16.52117	0.98701	0.98531	0.99260	0.98701	0.97693	0.98833	20.54251	14.54774	0.98837	0.98532	0.99261	0.98837	0.97896	0.98937
25	63	25.56221	16.10627	0.98701	0.98618	0.99304	0.98701	0.97776	0.98875	20.54251	14.23062	0.98837	0.98610	0.99300	0.98837	0.97966	0.98972
25	64	25.56221	15.68510	0.98701	0.98702	0.99347	0.98701	0.97856	0.98917	20.54251	13.90587	0.98837	0.98686	0.99339	0.98837	0.98034	0.99007
25	65	25.56221	15.25783	0.98701	0.98783	0.99388	0.98701	0.97935	0.98957	20.54251	13.57353	0.98837	0.98761	0.99376	0.98837	0.98101	0.99041
25	66	25.56221	14.82463	0.98701	0.98860	0.99427	0.98701	0.98012	0.98996	20.54251	13.23363	0.98837	0.98833	0.99413	0.98837	0.98167	0.99075
25	67	25.56221	14.38548	0.98701	0.98935	0.99465	0.98701	0.98088	0.99035	20.54251	12.88602	0.98837	0.98903	0.99448	0.98837	0.98232	0.99108
25	68	25.56221	13.94087	0.98701	0.99007	0.99501	0.98701	0.98162	0.99072	20.54251	12.53103	0.98837	0.98971	0.99483	0.98837	0.98296	0.99140
25	69	25.56221	13.49126	0.98701	0.99077	0.99536	0.98701	0.98234	0.99109	20.54251	12.16898	0.98837	0.99037	0.99516	0.98837	0.98359	0.99172
25	70	25.56221	13.03722	0.98701	0.99143	0.99570	0.98701	0.98305	0.99145	20.54251	11.80026	0.98837	0.99101	0.99548	0.98837	0.98421	0.99204

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
25	71	25.56221	12.57941	0.98701	0.99206	0.99602	0.98701	0.98374	0.99180	20.54251	11.42537	0.98837	0.99163	0.99580	0.98837	0.98482	0.99235
25	72	25.56221	12.11856	0.98701	0.99267	0.99632	0.98701	0.98442	0.99215	20.54251	11.04490	0.98837	0.99222	0.99610	0.98837	0.98542	0.99266
25	73	25.56221	11.65555	0.98701	0.99325	0.99661	0.98701	0.98509	0.99249	20.54251	10.65955	0.98837	0.99279	0.99638	0.98837	0.98601	0.99296
25	74	25.56221	11.19139	0.98701	0.99380	0.99689	0.98701	0.98574	0.99282	20.54251	10.27021	0.98837	0.99334	0.99666	0.98837	0.98660	0.99325
25	75	25.56221	10.72709	0.98701	0.99432	0.99715	0.98701	0.98638	0.99314	20.54251	9.87774	0.98837	0.99387	0.99693	0.98837	0.98717	0.99354
25	76	25.56221	10.26405	0.98701	0.99481	0.99740	0.98701	0.98701	0.99346	20.54251	9.48337	0.98837	0.99437	0.99718	0.98837	0.98774	0.99383
25	77	25.56221	9.80349	0.98701	0.99527	0.99763	0.98701	0.98762	0.99377	20.54251	9.08824	0.98837	0.99485	0.99742	0.98837	0.98829	0.99411
25	78	25.56221	9.34666	0.98701	0.99571	0.99785	0.98701	0.98821	0.99407	20.54251	8.69350	0.98837	0.99530	0.99764	0.98837	0.98883	0.99438
25	79	25.56221	8.89505	0.98701	0.99612	0.99805	0.98701	0.98880	0.99437	20.54251	8.30053	0.98837	0.99572	0.99786	0.98837	0.98936	0.99465
25	80	25.56221	8.44994	0.98701	0.99650	0.99824	0.98701	0.98936	0.99465	20.54251	7.91061	0.98837	0.99612	0.99806	0.98837	0.98988	0.99491
25	81	25.56221	8.01269	0.98701	0.99685	0.99842	0.98701	0.98991	0.99493	20.54251	7.52504	0.98837	0.99649	0.99824	0.98837	0.99039	0.99517
25	82	25.56221	7.58462	0.98701	0.99717	0.99858	0.98701	0.99044	0.99520	20.54251	7.14517	0.98837	0.99684	0.99842	0.98837	0.99088	0.99542
25	83	25.56221	7.16676	0.98701	0.99747	0.99873	0.98701	0.99096	0.99546	20.54251	6.77205	0.98837	0.99716	0.99858	0.98837	0.99135	0.99566
25	84	25.56221	6.76024	0.98701	0.99775	0.99887	0.98701	0.99145	0.99571	20.54251	6.40687	0.98837	0.99745	0.99873	0.98837	0.99182	0.99589
25	85	25.56221	6.36619	0.98701	0.99800	0.99900	0.98701	0.99193	0.99595	20.54251	6.05083	0.98837	0.99773	0.99886	0.98837	0.99226	0.99612
25	86	25.56221	5.98597	0.98701	0.99822	0.99911	0.98701	0.99239	0.99618	20.54251	5.70535	0.98837	0.99797	0.99899	0.98837	0.99269	0.99633
25	87	25.56221	5.62066	0.98701	0.99843	0.99921	0.98701	0.99283	0.99640	20.54251	5.37164	0.98837	0.99820	0.99910	0.98837	0.99310	0.99654
25	88	25.56221	5.27144	0.98701	0.99861	0.99930	0.98701	0.99325	0.99661	20.54251	5.05099	0.98837	0.99840	0.99920	0.98837	0.99350	0.99674
25	89	25.56221	4.93962	0.98701	0.99877	0.99939	0.98701	0.99365	0.99681	20.54251	4.74485	0.98837	0.99859	0.99929	0.98837	0.99387	0.99693
25	90	25.56221	4.62687	0.98701	0.99892	0.99946	0.98701	0.99403	0.99700	20.54251	4.45503	0.98837	0.99875	0.99937	0.98837	0.99423	0.99710
25	91	25.56221	4.33500	0.98701	0.99905	0.99952	0.98701	0.99439	0.99718	20.54251	4.18350	0.98837	0.99889	0.99945	0.98837	0.99456	0.99727
25	92	25.56221	4.06328	0.98701	0.99916	0.99958	0.98701	0.99472	0.99736	20.54251	3.92982	0.98837	0.99902	0.99951	0.98837	0.99489	0.99744
25	93	25.56221	3.80970	0.98701	0.99926	0.99963	0.98701	0.99505	0.99752	20.54251	3.69224	0.98837	0.99914	0.99957	0.98837	0.99519	0.99759
25	94	25.56221	3.57122	0.98701	0.99935	0.99968	0.98701	0.99535	0.99767	20.54251	3.46804	0.98837	0.99924	0.99962	0.98837	0.99548	0.99774
25	95	25.56221	3.34496	0.98701	0.99943	0.99972	0.98701	0.99565	0.99782	20.54251	3.25454	0.98837	0.99933	0.99966	0.98837	0.99576	0.99788
25	96	25.56221	3.12856	0.98701	0.99950	0.99975	0.98701	0.99592	0.99796	20.54251	3.04956	0.98837	0.99941	0.99971	0.98837	0.99603	0.99801
25	97	25.56221	2.92468	0.98701	0.99956	0.99978	0.98701	0.99618	0.99809	20.54251	2.85578	0.98837	0.99948	0.99974	0.98837	0.99628	0.99813
25	98	25.56221	2.73317	0.98701	0.99962	0.99981	0.98701	0.99643	0.99821	20.54251	2.67315	0.98837	0.99955	0.99977	0.98837	0.99651	0.99825
25	99	25.56221	2.55407	0.98701	0.99967	0.99983	0.98701	0.99666	0.99833	20.54251	2.50182	0.98837	0.99960	0.99980	0.98837	0.99673	0.99836
25	100	25.56221	2.38797	0.98701	0.99971	0.99985	0.98701	0.99687	0.99843	20.54251	2.34248	0.98837	0.99965	0.99983	0.98837	0.99694	0.99847
25	101	25.56221	2.23536	0.98701	0.99974	0.99987	0.98701	0.99707	0.99853	20.54251	2.19569	0.98837	0.99969	0.99985	0.98837	0.99713	0.99856
25	102	25.56221	2.09662	0.98701	0.99977	0.99989	0.98701	0.99725	0.99862	20.54251	2.06193	0.98837	0.99973	0.99986	0.98837	0.99730	0.99865
25	103	25.56221	1.97081	0.98701	0.99980	0.99990	0.98701	0.99741	0.99870	20.54251	1.94039	0.98837	0.99976	0.99988	0.98837	0.99746	0.99873
25	104	25.56221	1.85678	0.98701	0.99982	0.99991	0.98701	0.99756	0.99878	20.54251	1.82999	0.98837	0.99979	0.99989	0.98837	0.99761	0.99880
25	105	25.56221	1.75419	0.98701	0.99984	0.99992	0.98701	0.99770	0.99885	20.54251	1.73050	0.98837	0.99981	0.99990	0.98837	0.99774	0.99887
25	106	25.56221	1.66193	0.98701	0.99986	0.99993	0.98701	0.99783	0.99891	20.54251	1.64086	0.98837	0.99983	0.99991	0.98837	0.99786	0.99893
25	107	25.56221	1.57966	0.98701	0.99987	0.99994	0.98701	0.99794	0.99897	20.54251	1.56078	0.98837	0.99985	0.99992	0.98837	0.99797	0.99898
25	108	25.56221	1.50704	0.98701	0.99988	0.99994	0.98701	0.99803	0.99902	20.54251	1.48999	0.98837	0.99986	0.99993	0.98837	0.99807	0.99903
25	109	25.56221	1.44400	0.98701	0.99989	0.99995	0.98701	0.99811	0.99906	20.54251	1.42842	0.98837	0.99987	0.99994	0.98837	0.99814	0.99907
25	110	25.56221	1.39223	0.98701	0.99990	0.99995	0.98701	0.99818	0.99909	20.54251	1.37777	0.98837	0.99988	0.99994	0.98837	0.99820	0.99910

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
26	1	25.38404	29.44822	0.98647	0.85856	0.92390	0.98647	0.85800	0.92357	20.44265	22.54525	0.98785	0.90388	0.94951	0.98785	0.90358	0.94935
26	2	25.38404	29.37817	0.98647	0.86041	0.92497	0.98647	0.85982	0.92463	20.44265	22.51839	0.98785	0.90482	0.95003	0.98785	0.90451	0.94986
26	3	25.38404	29.30399	0.98647	0.86232	0.92607	0.98647	0.86169	0.92571	20.44265	22.48894	0.98785	0.90580	0.95057	0.98785	0.90547	0.95039
26	4	25.38404	29.22650	0.98647	0.86428	0.92720	0.98647	0.86362	0.92682	20.44265	22.45752	0.98785	0.90683	0.95114	0.98785	0.90647	0.95094
26	5	25.38404	29.14631	0.98647	0.86631	0.92837	0.98647	0.86560	0.92796	20.44265	22.42458	0.98785	0.90789	0.95172	0.98785	0.90751	0.95151
26	6	25.38404	29.06332	0.98647	0.86839	0.92956	0.98647	0.86763	0.92912	20.44265	22.39007	0.98785	0.90898	0.95232	0.98785	0.90858	0.95210
26	7	25.38404	28.97770	0.98647	0.87052	0.93078	0.98647	0.86971	0.93031	20.44265	22.35408	0.98785	0.91012	0.95294	0.98785	0.90969	0.95271
26	8	25.38404	28.88901	0.98647	0.87271	0.93203	0.98647	0.87184	0.93153	20.44265	22.31631	0.98785	0.91129	0.95359	0.98785	0.91083	0.95333
26	9	25.38404	28.79700	0.98647	0.87496	0.93331	0.98647	0.87403	0.93278	20.44265	22.27655	0.98785	0.91251	0.95425	0.98785	0.91201	0.95398
26	10	25.38404	28.70168	0.98647	0.87726	0.93462	0.98647	0.87626	0.93405	20.44265	22.23481	0.98785	0.91376	0.95494	0.98785	0.91323	0.95464
26	11	25.38404	28.60341	0.98647	0.87961	0.93595	0.98647	0.87854	0.93534	20.44265	22.19134	0.98785	0.91505	0.95564	0.98785	0.91448	0.95533
26	12	25.38404	28.50171	0.98647	0.88202	0.93731	0.98647	0.88087	0.93666	20.44265	22.14578	0.98785	0.91637	0.95636	0.98785	0.91576	0.95603
26	13	25.38404	28.39619	0.98647	0.88448	0.93870	0.98647	0.88324	0.93800	20.44265	22.09783	0.98785	0.91774	0.95711	0.98785	0.91708	0.95675
26	14	25.38404	28.28717	0.98647	0.88698	0.94011	0.98647	0.88566	0.93936	20.44265	22.04770	0.98785	0.91914	0.95787	0.98785	0.91843	0.95748
26	15	25.38404	28.17456	0.98647	0.88953	0.94153	0.98647	0.88811	0.94074	20.44265	21.99534	0.98785	0.92058	0.95865	0.98785	0.91981	0.95823
26	16	25.38404	28.05854	0.98647	0.89211	0.94298	0.98647	0.89059	0.94213	20.44265	21.94087	0.98785	0.92204	0.95944	0.98785	0.92123	0.95900
26	17	25.38404	27.93921	0.98647	0.89473	0.94444	0.98647	0.89311	0.94354	20.44265	21.88436	0.98785	0.92354	0.96025	0.98785	0.92267	0.95978
26	18	25.38404	27.81632	0.98647	0.89739	0.94592	0.98647	0.89565	0.94495	20.44265	21.82561	0.98785	0.92507	0.96108	0.98785	0.92413	0.96057
26	19	25.38404	27.68998	0.98647	0.90007	0.94741	0.98647	0.89822	0.94638	20.44265	21.76469	0.98785	0.92662	0.96191	0.98785	0.92562	0.96137
26	20	25.38404	27.55961	0.98647	0.90277	0.94890	0.98647	0.90080	0.94781	20.44265	21.70115	0.98785	0.92820	0.96276	0.98785	0.92713	0.96219
26	21	25.38404	27.42496	0.98647	0.90549	0.95040	0.98647	0.90339	0.94924	20.44265	21.63477	0.98785	0.92980	0.96362	0.98785	0.92866	0.96301
26	22	25.38404	27.28607	0.98647	0.90822	0.95190	0.98647	0.90599	0.95068	20.44265	21.56556	0.98785	0.93141	0.96449	0.98785	0.93020	0.96384
26	23	25.38404	27.14231	0.98647	0.91096	0.95341	0.98647	0.90859	0.95211	20.44265	21.49301	0.98785	0.93305	0.96536	0.98785	0.93175	0.96467
26	24	25.38404	26.99396	0.98647	0.91370	0.95490	0.98647	0.91118	0.95353	20.44265	21.41732	0.98785	0.93469	0.96624	0.98785	0.93331	0.96550
26	25	25.38404	26.84076	0.98647	0.91643	0.95639	0.98647	0.91376	0.95494	20.44265	21.33825	0.98785	0.93635	0.96713	0.98785	0.93487	0.96634
26	26	25.38404	26.68259	0.98647	0.91915	0.95787	0.98647	0.91632	0.95633	20.44265	21.25569	0.98785	0.93801	0.96801	0.98785	0.93644	0.96717
26	27	25.38404	26.51948	0.98647	0.92185	0.95934	0.98647	0.91886	0.95771	20.44265	21.16962	0.98785	0.93967	0.96889	0.98785	0.93800	0.96801
26	28	25.38404	26.35108	0.98647	0.92453	0.96079	0.98647	0.92137	0.95907	20.44265	21.07976	0.98785	0.94133	0.96978	0.98785	0.93955	0.96883
26	29	25.38404	26.17769	0.98647	0.92718	0.96221	0.98647	0.92384	0.96041	20.44265	20.98629	0.98785	0.94298	0.97065	0.98785	0.94110	0.96965
26	30	25.38404	25.99881	0.98647	0.92978	0.96361	0.98647	0.92627	0.96172	20.44265	20.88878	0.98785	0.94462	0.97152	0.98785	0.94263	0.97047
26	31	25.38404	25.81445	0.98647	0.93235	0.96499	0.98647	0.92865	0.96301	20.44265	20.78720	0.98785	0.94626	0.97239	0.98785	0.94414	0.97127
26	32	25.38404	25.62410	0.98647	0.93487	0.96634	0.98647	0.93099	0.96426	20.44265	20.68113	0.98785	0.94787	0.97324	0.98785	0.94564	0.97206
26	33	25.38404	25.42805	0.98647	0.93734	0.96766	0.98647	0.93327	0.96548	20.44265	20.57072	0.98785	0.94947	0.97408	0.98785	0.94712	0.97284
26	34	25.38404	25.22578	0.98647	0.93976	0.96894	0.98647	0.93550	0.96667	20.44265	20.45552	0.98785	0.95105	0.97491	0.98785	0.94857	0.97360
26	35	25.38404	25.01713	0.98647	0.94212	0.97020	0.98647	0.93767	0.96783	20.44265	20.33536	0.98785	0.95261	0.97573	0.98785	0.94999	0.97435
26	36	25.38404	24.80193	0.98647	0.94443	0.97142	0.98647	0.93977	0.96895	20.44265	20.21002	0.98785	0.95415	0.97654	0.98785	0.95139	0.97509
26	37	25.38404	24.57973	0.98647	0.94667	0.97260	0.98647	0.94182	0.97004	20.44265	20.07911	0.98785	0.95566	0.97733	0.98785	0.95276	0.97581
26	38	25.38404	24.35058	0.98647	0.94885	0.97376	0.98647	0.94381	0.97109	20.44265	19.94257	0.98785	0.95714	0.97810	0.98785	0.95410	0.97651
26	39	25.38404	24.11373	0.98647	0.95098	0.97487	0.98647	0.94573	0.97211	20.44265	19.79973	0.98785	0.95860	0.97886	0.98785	0.95541	0.97720
26	40	25.38404	23.86918	0.98647	0.95304	0.97595	0.98647	0.94759	0.97309	20.44265	19.65053	0.98785	0.96003	0.97961	0.98785	0.95669	0.97787

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
26	41	25.38404	23.61736	0.98647	0.95503	0.97700	0.98647	0.94939	0.97404	20.44265	19.49521	0.98785	0.96144	0.98034	0.98785	0.95794	0.97852
26	42	25.38404	23.35816	0.98647	0.95697	0.97801	0.98647	0.95113	0.97496	20.44265	19.33362	0.98785	0.96281	0.98105	0.98785	0.95916	0.97915
26	43	25.38404	23.09102	0.98647	0.95884	0.97899	0.98647	0.95282	0.97584	20.44265	19.16523	0.98785	0.96416	0.98175	0.98785	0.96035	0.97977
26	44	25.38404	22.81604	0.98647	0.96066	0.97994	0.98647	0.95444	0.97669	20.44265	18.99000	0.98785	0.96548	0.98243	0.98785	0.96151	0.98038
26	45	25.38404	22.53309	0.98647	0.96242	0.98085	0.98647	0.95601	0.97751	20.44265	18.80775	0.98785	0.96676	0.98310	0.98785	0.96263	0.98096
26	46	25.38404	22.24198	0.98647	0.96411	0.98173	0.98647	0.95752	0.97830	20.44265	18.61823	0.98785	0.96803	0.98375	0.98785	0.96373	0.98153
26	47	25.38404	21.94239	0.98647	0.96576	0.98258	0.98647	0.95898	0.97906	20.44265	18.42106	0.98785	0.96926	0.98439	0.98785	0.96480	0.98209
26	48	25.38404	21.63441	0.98647	0.96734	0.98340	0.98647	0.96039	0.97980	20.44265	18.21621	0.98785	0.97046	0.98501	0.98785	0.96585	0.98263
26	49	25.38404	21.31800	0.98647	0.96888	0.98419	0.98647	0.96175	0.98050	20.44265	18.00355	0.98785	0.97164	0.98562	0.98785	0.96686	0.98315
26	50	25.38404	20.99328	0.98647	0.97036	0.98496	0.98647	0.96307	0.98119	20.44265	17.78305	0.98785	0.97279	0.98621	0.98785	0.96785	0.98366
26	51	25.38404	20.66027	0.98647	0.97179	0.98569	0.98647	0.96434	0.98184	20.44265	17.55462	0.98785	0.97392	0.98679	0.98785	0.96881	0.98416
26	52	25.38404	20.31936	0.98647	0.97317	0.98640	0.98647	0.96556	0.98248	20.44265	17.31849	0.98785	0.97502	0.98735	0.98785	0.96975	0.98465
26	53	25.38404	19.97064	0.98647	0.97451	0.98709	0.98647	0.96675	0.98309	20.44265	17.07460	0.98785	0.97609	0.98790	0.98785	0.97067	0.98512
26	54	25.38404	19.61420	0.98647	0.97579	0.98775	0.98647	0.96790	0.98369	20.44265	16.82295	0.98785	0.97713	0.98843	0.98785	0.97156	0.98558
26	55	25.38404	19.25050	0.98647	0.97703	0.98838	0.98647	0.96900	0.98426	20.44265	16.56379	0.98785	0.97815	0.98896	0.98785	0.97243	0.98602
26	56	25.38404	18.87994	0.98647	0.97823	0.98899	0.98647	0.97008	0.98481	20.44265	16.29737	0.98785	0.97915	0.98946	0.98785	0.97328	0.98646
26	57	25.38404	18.50268	0.98647	0.97938	0.98958	0.98647	0.97112	0.98535	20.44265	16.02371	0.98785	0.98011	0.98996	0.98785	0.97411	0.98689
26	58	25.38404	18.11889	0.98647	0.98049	0.99015	0.98647	0.97213	0.98587	20.44265	15.74286	0.98785	0.98106	0.99044	0.98785	0.97493	0.98730
26	59	25.38404	17.72878	0.98647	0.98156	0.99069	0.98647	0.97310	0.98637	20.44265	15.45489	0.98785	0.98197	0.99091	0.98785	0.97572	0.98771
26	60	25.38404	17.33235	0.98647	0.98259	0.99122	0.98647	0.97405	0.98686	20.44265	15.15969	0.98785	0.98287	0.99136	0.98785	0.97649	0.98811
26	61	25.38404	16.92988	0.98647	0.98358	0.99172	0.98647	0.97497	0.98733	20.44265	14.85740	0.98785	0.98374	0.99180	0.98785	0.97725	0.98850
26	62	25.38404	16.52117	0.98647	0.98454	0.99221	0.98647	0.97587	0.98779	20.44265	14.54774	0.98785	0.98458	0.99223	0.98785	0.97800	0.98888
26	63	25.38404	16.10627	0.98647	0.98546	0.99268	0.98647	0.97674	0.98823	20.44265	14.23062	0.98785	0.98541	0.99265	0.98785	0.97873	0.98925
26	64	25.38404	15.68510	0.98647	0.98634	0.99312	0.98647	0.97759	0.98867	20.44265	13.90587	0.98785	0.98621	0.99306	0.98785	0.97944	0.98962
26	65	25.38404	15.25783	0.98647	0.98720	0.99356	0.98647	0.97842	0.98909	20.44265	13.57353	0.98785	0.98699	0.99345	0.98785	0.98015	0.98997
26	66	25.38404	14.82463	0.98647	0.98802	0.99397	0.98647	0.97923	0.98951	20.44265	13.23363	0.98785	0.98775	0.99384	0.98785	0.98084	0.99033
26	67	25.38404	14.38548	0.98647	0.98880	0.99437	0.98647	0.98002	0.98991	20.44265	12.88602	0.98785	0.98848	0.99421	0.98785	0.98152	0.99067
26	68	25.38404	13.94087	0.98647	0.98956	0.99475	0.98647	0.98079	0.99030	20.44265	12.53103	0.98785	0.98920	0.99457	0.98785	0.98219	0.99101
26	69	25.38404	13.49126	0.98647	0.99029	0.99512	0.98647	0.98155	0.99069	20.44265	12.16898	0.98785	0.98989	0.99492	0.98785	0.98284	0.99135
26	70	25.38404	13.03722	0.98647	0.99098	0.99547	0.98647	0.98229	0.99106	20.44265	11.80026	0.98785	0.99056	0.99526	0.98785	0.98349	0.99168
26	71	25.38404	12.57941	0.98647	0.99165	0.99581	0.98647	0.98301	0.99143	20.44265	11.42537	0.98785	0.99121	0.99558	0.98785	0.98413	0.99200
26	72	25.38404	12.11856	0.98647	0.99229	0.99613	0.98647	0.98372	0.99179	20.44265	11.04490	0.98785	0.99183	0.99590	0.98785	0.98475	0.99232
26	73	25.38404	11.65555	0.98647	0.99289	0.99643	0.98647	0.98441	0.99214	20.44265	10.65955	0.98785	0.99243	0.99620	0.98785	0.98537	0.99263
26	74	25.38404	11.19139	0.98647	0.99347	0.99672	0.98647	0.98509	0.99249	20.44265	10.27021	0.98785	0.99300	0.99649	0.98785	0.98598	0.99294
26	75	25.38404	10.72709	0.98647	0.99402	0.99700	0.98647	0.98575	0.99283	20.44265	9.87774	0.98785	0.99355	0.99677	0.98785	0.98657	0.99324
26	76	25.38404	10.26405	0.98647	0.99453	0.99726	0.98647	0.98640	0.99315	20.44265	9.48337	0.98785	0.99408	0.99703	0.98785	0.98716	0.99354
26	77	25.38404	9.80349	0.98647	0.99502	0.99750	0.98647	0.98704	0.99348	20.44265	9.08824	0.98785	0.99458	0.99728	0.98785	0.98773	0.99383
26	78	25.38404	9.34666	0.98647	0.99548	0.99773	0.98647	0.98766	0.99379	20.44265	8.69350	0.98785	0.99505	0.99752	0.98785	0.98830	0.99411
26	79	25.38404	8.89505	0.98647	0.99590	0.99795	0.98647	0.98826	0.99409	20.44265	8.30053	0.98785	0.99549	0.99774	0.98785	0.98885	0.99439
26	80	25.38404	8.44994	0.98647	0.99630	0.99815	0.98647	0.98885	0.99439	20.44265	7.91061	0.98785	0.99591	0.99795	0.98785	0.98939	0.99466

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
26	81	25.38404	8.01269	0.98647	0.99667	0.99833	0.98647	0.98942	0.99468	20.44265	7.52504	0.98785	0.99630	0.99815	0.98785	0.98991	0.99493
26	82	25.38404	7.58462	0.98647	0.99701	0.99850	0.98647	0.98997	0.99496	20.44265	7.14517	0.98785	0.99666	0.99833	0.98785	0.99042	0.99519
26	83	25.38404	7.16676	0.98647	0.99733	0.99866	0.98647	0.99050	0.99523	20.44265	6.77205	0.98785	0.99700	0.99850	0.98785	0.99092	0.99544
26	84	25.38404	6.76024	0.98647	0.99761	0.99881	0.98647	0.99102	0.99549	20.44265	6.40687	0.98785	0.99731	0.99865	0.98785	0.99140	0.99568
26	85	25.38404	6.36619	0.98647	0.99788	0.99894	0.98647	0.99152	0.99574	20.44265	6.05083	0.98785	0.99760	0.99880	0.98785	0.99186	0.99591
26	86	25.38404	5.98597	0.98647	0.99812	0.99906	0.98647	0.99200	0.99598	20.44265	5.70535	0.98785	0.99786	0.99893	0.98785	0.99231	0.99614
26	87	25.38404	5.62066	0.98647	0.99833	0.99917	0.98647	0.99245	0.99621	20.44265	5.37164	0.98785	0.99809	0.99905	0.98785	0.99274	0.99635
26	88	25.38404	5.27144	0.98647	0.99853	0.99926	0.98647	0.99289	0.99643	20.44265	5.05099	0.98785	0.99831	0.99915	0.98785	0.99314	0.99656
26	89	25.38404	4.93962	0.98647	0.99870	0.99935	0.98647	0.99331	0.99664	20.44265	4.74485	0.98785	0.99850	0.99925	0.98785	0.99354	0.99676
26	90	25.38404	4.62687	0.98647	0.99885	0.99943	0.98647	0.99370	0.99684	20.44265	4.45503	0.98785	0.99867	0.99934	0.98785	0.99391	0.99694
26	91	25.38404	4.33500	0.98647	0.99899	0.99949	0.98647	0.99407	0.99703	20.44265	4.18350	0.98785	0.99883	0.99941	0.98785	0.99426	0.99712
26	92	25.38404	4.06328	0.98647	0.99911	0.99955	0.98647	0.99443	0.99721	20.44265	3.92982	0.98785	0.99896	0.99948	0.98785	0.99460	0.99729
26	93	25.38404	3.80970	0.98647	0.99922	0.99961	0.98647	0.99477	0.99738	20.44265	3.69224	0.98785	0.99908	0.99954	0.98785	0.99492	0.99745
26	94	25.38404	3.57122	0.98647	0.99931	0.99965	0.98647	0.99509	0.99754	20.44265	3.46804	0.98785	0.99919	0.99959	0.98785	0.99522	0.99761
26	95	25.38404	3.34496	0.98647	0.99939	0.99970	0.98647	0.99539	0.99769	20.44265	3.25454	0.98785	0.99929	0.99964	0.98785	0.99551	0.99775
26	96	25.38404	3.12856	0.98647	0.99947	0.99973	0.98647	0.99568	0.99784	20.44265	3.04956	0.98785	0.99937	0.99969	0.98785	0.99579	0.99789
26	97	25.38404	2.92468	0.98647	0.99953	0.99977	0.98647	0.99596	0.99797	20.44265	2.85578	0.98785	0.99945	0.99972	0.98785	0.99605	0.99802
26	98	25.38404	2.73317	0.98647	0.99959	0.99980	0.98647	0.99621	0.99810	20.44265	2.67315	0.98785	0.99952	0.99976	0.98785	0.99630	0.99815
26	99	25.38404	2.55407	0.98647	0.99964	0.99982	0.98647	0.99645	0.99822	20.44265	2.50182	0.98785	0.99958	0.99979	0.98785	0.99653	0.99826
26	100	25.38404	2.38797	0.98647	0.99969	0.99984	0.98647	0.99668	0.99834	20.44265	2.34248	0.98785	0.99963	0.99981	0.98785	0.99675	0.99837
26	101	25.38404	2.23536	0.98647	0.99973	0.99986	0.98647	0.99688	0.99844	20.44265	2.19569	0.98785	0.99967	0.99984	0.98785	0.99695	0.99847
26	102	25.38404	2.09662	0.98647	0.99976	0.99988	0.98647	0.99707	0.99853	20.44265	2.06193	0.98785	0.99971	0.99986	0.98785	0.99713	0.99856
26	103	25.38404	1.97081	0.98647	0.99979	0.99989	0.98647	0.99725	0.99862	20.44265	1.94039	0.98785	0.99974	0.99987	0.98785	0.99730	0.99865
26	104	25.38404	1.85678	0.98647	0.99981	0.99991	0.98647	0.99741	0.99870	20.44265	1.82999	0.98785	0.99977	0.99989	0.98785	0.99746	0.99873
26	105	25.38404	1.75419	0.98647	0.99983	0.99992	0.98647	0.99755	0.99878	20.44265	1.73050	0.98785	0.99980	0.99990	0.98785	0.99760	0.99880
26	106	25.38404	1.66193	0.98647	0.99985	0.99992	0.98647	0.99769	0.99884	20.44265	1.64086	0.98785	0.99982	0.99991	0.98785	0.99772	0.99886
26	107	25.38404	1.57966	0.98647	0.99986	0.99993	0.98647	0.99780	0.99890	20.44265	1.56078	0.98785	0.99984	0.99992	0.98785	0.99784	0.99892
26	108	25.38404	1.50704	0.98647	0.99988	0.99994	0.98647	0.99790	0.99895	20.44265	1.48999	0.98785	0.99985	0.99992	0.98785	0.99794	0.99897
26	109	25.38404	1.44400	0.98647	0.99989	0.99994	0.98647	0.99799	0.99899	20.44265	1.42842	0.98785	0.99986	0.99993	0.98785	0.99802	0.99901
26	110	25.38404	1.39223	0.98647	0.99989	0.99995	0.98647	0.99806	0.99903	20.44265	1.37777	0.98785	0.99987	0.99994	0.98785	0.99809	0.99904
27	1	25.20238	29.44822	0.98597	0.85259	0.92043	0.98597	0.85203	0.92010	20.34024	22.54525	0.98738	0.89946	0.94707	0.98738	0.89916	0.94690
27	2	25.20238	29.37817	0.98597	0.85444	0.92150	0.98597	0.85385	0.92117	20.34024	22.51839	0.98738	0.90041	0.94760	0.98738	0.90009	0.94742
27	3	25.20238	29.30399	0.98597	0.85635	0.92262	0.98597	0.85573	0.92226	20.34024	22.48894	0.98738	0.90140	0.94814	0.98738	0.90106	0.94796
27	4	25.20238	29.22650	0.98597	0.85832	0.92376	0.98597	0.85766	0.92338	20.34024	22.45752	0.98738	0.90243	0.94871	0.98738	0.90207	0.94852
27	5	25.20238	29.14631	0.98597	0.86035	0.92493	0.98597	0.85965	0.92453	20.34024	22.42458	0.98738	0.90350	0.94930	0.98738	0.90312	0.94909
27	6	25.20238	29.06332	0.98597	0.86244	0.92614	0.98597	0.86169	0.92571	20.34024	22.39007	0.98738	0.90460	0.94991	0.98738	0.90420	0.94969
27	7	25.20238	28.97770	0.98597	0.86459	0.92738	0.98597	0.86378	0.92691	20.34024	22.35408	0.98738	0.90575	0.95054	0.98738	0.90532	0.95031
27	8	25.20238	28.88901	0.98597	0.86679	0.92864	0.98597	0.86593	0.92815	20.34024	22.31631	0.98738	0.90694	0.95120	0.98738	0.90647	0.95094
27	9	25.20238	28.79700	0.98597	0.86906	0.92994	0.98597	0.86813	0.92941	20.34024	22.27655	0.98738	0.90817	0.95187	0.98738	0.90767	0.95160
27	10	25.20238	28.70168	0.98597	0.87138	0.93127	0.98597	0.87039	0.93070	20.34024	22.23481	0.98738	0.90943	0.95257	0.98738	0.90890	0.95228

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
27	11	25.20238	28.60341	0.98597	0.87376	0.93262	0.98597	0.87269	0.93202	20.34024	22.19134	0.98738	0.91074	0.95329	0.98738	0.91017	0.95297
27	12	25.20238	28.50171	0.98597	0.87619	0.93401	0.98597	0.87505	0.93336	20.34024	22.14578	0.98738	0.91209	0.95403	0.98738	0.91148	0.95369
27	13	25.20238	28.39619	0.98597	0.87868	0.93542	0.98597	0.87746	0.93473	20.34024	22.09783	0.98738	0.91348	0.95478	0.98738	0.91282	0.95442
27	14	25.20238	28.28717	0.98597	0.88122	0.93686	0.98597	0.87991	0.93612	20.34024	22.04770	0.98738	0.91491	0.95556	0.98738	0.91420	0.95518
27	15	25.20238	28.17456	0.98597	0.88380	0.93832	0.98597	0.88240	0.93753	20.34024	21.99534	0.98738	0.91637	0.95636	0.98738	0.91561	0.95595
27	16	25.20238	28.05854	0.98597	0.88644	0.93980	0.98597	0.88493	0.93895	20.34024	21.94087	0.98738	0.91788	0.95718	0.98738	0.91705	0.95673
27	17	25.20238	27.93921	0.98597	0.88911	0.94130	0.98597	0.88750	0.94040	20.34024	21.88436	0.98738	0.91941	0.95801	0.98738	0.91853	0.95754
27	18	25.20238	27.81632	0.98597	0.89182	0.94282	0.98597	0.89010	0.94186	20.34024	21.82561	0.98738	0.92098	0.95886	0.98738	0.92003	0.95835
27	19	25.20238	27.68998	0.98597	0.89457	0.94435	0.98597	0.89273	0.94332	20.34024	21.76469	0.98738	0.92257	0.95973	0.98738	0.92157	0.95918
27	20	25.20238	27.55961	0.98597	0.89734	0.94589	0.98597	0.89538	0.94480	20.34024	21.70115	0.98738	0.92420	0.96061	0.98738	0.92312	0.96002
27	21	25.20238	27.42496	0.98597	0.90014	0.94745	0.98597	0.89805	0.94629	20.34024	21.63477	0.98738	0.92585	0.96150	0.98738	0.92470	0.96088
27	22	25.20238	27.28607	0.98597	0.90296	0.94900	0.98597	0.90073	0.94777	20.34024	21.56556	0.98738	0.92752	0.96240	0.98738	0.92630	0.96174
27	23	25.20238	27.14231	0.98597	0.90579	0.95056	0.98597	0.90342	0.94926	20.34024	21.49301	0.98738	0.92921	0.96331	0.98738	0.92791	0.96261
27	24	25.20238	26.99396	0.98597	0.90862	0.95212	0.98597	0.90611	0.95074	20.34024	21.41732	0.98738	0.93092	0.96423	0.98738	0.92953	0.96348
27	25	25.20238	26.84076	0.98597	0.91146	0.95368	0.98597	0.90879	0.95222	20.34024	21.33825	0.98738	0.93265	0.96515	0.98738	0.93116	0.96435
27	26	25.20238	26.68259	0.98597	0.91429	0.95523	0.98597	0.91146	0.95368	20.34024	21.25569	0.98738	0.93438	0.96608	0.98738	0.93280	0.96523
27	27	25.20238	26.51948	0.98597	0.91711	0.95676	0.98597	0.91411	0.95513	20.34024	21.16962	0.98738	0.93612	0.96701	0.98738	0.93443	0.96611
27	28	25.20238	26.35108	0.98597	0.91991	0.95829	0.98597	0.91674	0.95656	20.34024	21.07976	0.98738	0.93786	0.96793	0.98738	0.93607	0.96698
27	29	25.20238	26.17769	0.98597	0.92269	0.95979	0.98597	0.91933	0.95797	20.34024	20.98629	0.98738	0.93960	0.96886	0.98738	0.93769	0.96784
27	30	25.20238	25.99881	0.98597	0.92543	0.96127	0.98597	0.92189	0.95936	20.34024	20.88878	0.98738	0.94133	0.96978	0.98738	0.93931	0.96870
27	31	25.20238	25.81445	0.98597	0.92813	0.96273	0.98597	0.92441	0.96072	20.34024	20.78720	0.98738	0.94305	0.97069	0.98738	0.94091	0.96956
27	32	25.20238	25.62410	0.98597	0.93080	0.96416	0.98597	0.92687	0.96205	20.34024	20.68113	0.98738	0.94476	0.97160	0.98738	0.94250	0.97040
27	33	25.20238	25.42805	0.98597	0.93341	0.96556	0.98597	0.92929	0.96335	20.34024	20.57072	0.98738	0.94646	0.97249	0.98738	0.94406	0.97123
27	34	25.20238	25.22578	0.98597	0.93597	0.96693	0.98597	0.93166	0.96462	20.34024	20.45552	0.98738	0.94813	0.97338	0.98738	0.94560	0.97204
27	35	25.20238	25.01713	0.98597	0.93848	0.96827	0.98597	0.93397	0.96586	20.34024	20.33536	0.98738	0.94979	0.97425	0.98738	0.94712	0.97284
27	36	25.20238	24.80193	0.98597	0.94093	0.96957	0.98597	0.93621	0.96706	20.34024	20.21002	0.98738	0.95142	0.97511	0.98738	0.94861	0.97363
27	37	25.20238	24.57973	0.98597	0.94332	0.97084	0.98597	0.93840	0.96822	20.34024	20.07911	0.98738	0.95303	0.97595	0.98738	0.95008	0.97440
27	38	25.20238	24.35058	0.98597	0.94565	0.97207	0.98597	0.94052	0.96935	20.34024	19.94257	0.98738	0.95462	0.97678	0.98738	0.95151	0.97515
27	39	25.20238	24.11373	0.98597	0.94792	0.97326	0.98597	0.94258	0.97044	20.34024	19.79973	0.98738	0.95617	0.97760	0.98738	0.95291	0.97589
27	40	25.20238	23.86918	0.98597	0.95012	0.97442	0.98597	0.94457	0.97149	20.34024	19.65053	0.98738	0.95770	0.97839	0.98738	0.95428	0.97661
27	41	25.20238	23.61736	0.98597	0.95226	0.97554	0.98597	0.94650	0.97251	20.34024	19.49521	0.98738	0.95920	0.97917	0.98738	0.95562	0.97731
27	42	25.20238	23.35816	0.98597	0.95433	0.97663	0.98597	0.94836	0.97350	20.34024	19.33362	0.98738	0.96067	0.97994	0.98738	0.95693	0.97799
27	43	25.20238	23.09102	0.98597	0.95634	0.97768	0.98597	0.95017	0.97445	20.34024	19.16523	0.98738	0.96211	0.98069	0.98738	0.95820	0.97865
27	44	25.20238	22.81604	0.98597	0.95828	0.97869	0.98597	0.95191	0.97536	20.34024	18.99000	0.98738	0.96351	0.98142	0.98738	0.95944	0.97930
27	45	25.20238	22.53309	0.98597	0.96016	0.97967	0.98597	0.95359	0.97624	20.34024	18.80775	0.98738	0.96489	0.98213	0.98738	0.96065	0.97993
27	46	25.20238	22.24198	0.98597	0.96198	0.98062	0.98597	0.95521	0.97709	20.34024	18.61823	0.98738	0.96624	0.98283	0.98738	0.96183	0.98054
27	47	25.20238	21.94239	0.98597	0.96373	0.98153	0.98597	0.95678	0.97791	20.34024	18.42106	0.98738	0.96756	0.98351	0.98738	0.96297	0.98114
27	48	25.20238	21.63441	0.98597	0.96543	0.98241	0.98597	0.95829	0.97870	20.34024	18.21621	0.98738	0.96884	0.98417	0.98738	0.96409	0.98172
27	49	25.20238	21.31800	0.98597	0.96707	0.98326	0.98597	0.95975	0.97946	20.34024	18.00355	0.98738	0.97010	0.98482	0.98738	0.96518	0.98228
27	50	25.20238	20.99328	0.98597	0.96866	0.98408	0.98597	0.96116	0.98019	20.34024	17.78305	0.98738	0.97133	0.98546	0.98738	0.96624	0.98283

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
27	51	25.20238	20.66027	0.98597	0.97019	0.98487	0.98597	0.96252	0.98090	20.34024	17.55462	0.98738	0.97253	0.98607	0.98738	0.96727	0.98336
27	52	25.20238	20.31936	0.98597	0.97166	0.98563	0.98597	0.96383	0.98158	20.34024	17.31849	0.98738	0.97370	0.98667	0.98738	0.96827	0.98388
27	53	25.20238	19.97064	0.98597	0.97309	0.98636	0.98597	0.96510	0.98224	20.34024	17.07460	0.98738	0.97484	0.98726	0.98738	0.96925	0.98438
27	54	25.20238	19.61420	0.98597	0.97446	0.98706	0.98597	0.96632	0.98287	20.34024	16.82295	0.98738	0.97595	0.98783	0.98738	0.97020	0.98488
27	55	25.20238	19.25050	0.98597	0.97578	0.98774	0.98597	0.96751	0.98349	20.34024	16.56379	0.98738	0.97703	0.98838	0.98738	0.97113	0.98535
27	56	25.20238	18.87994	0.98597	0.97705	0.98839	0.98597	0.96865	0.98408	20.34024	16.29737	0.98738	0.97809	0.98892	0.98738	0.97204	0.98582
27	57	25.20238	18.50268	0.98597	0.97828	0.98902	0.98597	0.96976	0.98465	20.34024	16.02371	0.98738	0.97911	0.98945	0.98738	0.97292	0.98627
27	58	25.20238	18.11889	0.98597	0.97946	0.98962	0.98597	0.97083	0.98520	20.34024	15.74286	0.98738	0.98011	0.98996	0.98738	0.97378	0.98672
27	59	25.20238	17.72878	0.98597	0.98060	0.99020	0.98597	0.97187	0.98573	20.34024	15.45489	0.98738	0.98108	0.99045	0.98738	0.97462	0.98715
27	60	25.20238	17.33235	0.98597	0.98169	0.99076	0.98597	0.97288	0.98625	20.34024	15.15969	0.98738	0.98203	0.99093	0.98738	0.97544	0.98757
27	61	25.20238	16.92988	0.98597	0.98274	0.99129	0.98597	0.97385	0.98675	20.34024	14.85740	0.98738	0.98295	0.99140	0.98738	0.97625	0.98798
27	62	25.20238	16.52117	0.98597	0.98375	0.99181	0.98597	0.97480	0.98724	20.34024	14.54774	0.98738	0.98384	0.99185	0.98738	0.97703	0.98838
27	63	25.20238	16.10627	0.98597	0.98472	0.99230	0.98597	0.97572	0.98771	20.34024	14.23062	0.98738	0.98471	0.99229	0.98738	0.97780	0.98878
27	64	25.20238	15.68510	0.98597	0.98566	0.99278	0.98597	0.97662	0.98817	20.34024	13.90587	0.98738	0.98555	0.99272	0.98738	0.97856	0.98916
27	65	25.20238	15.25783	0.98597	0.98656	0.99323	0.98597	0.97749	0.98862	20.34024	13.57353	0.98738	0.98637	0.99314	0.98738	0.97930	0.98954
27	66	25.20238	14.82463	0.98597	0.98742	0.99367	0.98597	0.97834	0.98905	20.34024	13.23363	0.98738	0.98717	0.99354	0.98738	0.98002	0.98991
27	67	25.20238	14.38548	0.98597	0.98825	0.99409	0.98597	0.97917	0.98948	20.34024	12.88602	0.98738	0.98794	0.99393	0.98738	0.98073	0.99027
27	68	25.20238	13.94087	0.98597	0.98905	0.99449	0.98597	0.97998	0.98989	20.34024	12.53103	0.98738	0.98869	0.99431	0.98738	0.98143	0.99063
27	69	25.20238	13.49126	0.98597	0.98981	0.99488	0.98597	0.98077	0.99029	20.34024	12.16898	0.98738	0.98942	0.99468	0.98738	0.98212	0.99098
27	70	25.20238	13.03722	0.98597	0.99054	0.99525	0.98597	0.98154	0.99069	20.34024	11.80026	0.98738	0.99012	0.99503	0.98738	0.98279	0.99132
27	71	25.20238	12.57941	0.98597	0.99124	0.99560	0.98597	0.98230	0.99107	20.34024	11.42537	0.98738	0.99079	0.99538	0.98738	0.98346	0.99166
27	72	25.20238	12.11856	0.98597	0.99191	0.99594	0.98597	0.98304	0.99145	20.34024	11.04490	0.98738	0.99145	0.99570	0.98738	0.98411	0.99199
27	73	25.20238	11.65555	0.98597	0.99254	0.99626	0.98597	0.98376	0.99181	20.34024	10.65955	0.98738	0.99207	0.99602	0.98738	0.98475	0.99232
27	74	25.20238	11.19139	0.98597	0.99315	0.99656	0.98597	0.98446	0.99217	20.34024	10.27021	0.98738	0.99267	0.99632	0.98738	0.98538	0.99264
27	75	25.20238	10.72709	0.98597	0.99372	0.99685	0.98597	0.98515	0.99252	20.34024	9.87774	0.98738	0.99325	0.99661	0.98738	0.98600	0.99295
27	76	25.20238	10.26405	0.98597	0.99426	0.99712	0.98597	0.98583	0.99286	20.34024	9.48337	0.98738	0.99380	0.99689	0.98738	0.98661	0.99326
27	77	25.20238	9.80349	0.98597	0.99477	0.99738	0.98597	0.98648	0.99320	20.34024	9.08824	0.98738	0.99432	0.99715	0.98738	0.98721	0.99356
27	78	25.20238	9.34666	0.98597	0.99525	0.99762	0.98597	0.98712	0.99352	20.34024	8.69350	0.98738	0.99481	0.99740	0.98738	0.98779	0.99386
27	79	25.20238	8.89505	0.98597	0.99570	0.99784	0.98597	0.98775	0.99384	20.34024	8.30053	0.98738	0.99527	0.99763	0.98738	0.98836	0.99415
27	80	25.20238	8.44994	0.98597	0.99611	0.99805	0.98597	0.98836	0.99415	20.34024	7.91061	0.98738	0.99571	0.99785	0.98738	0.98892	0.99443
27	81	25.20238	8.01269	0.98597	0.99650	0.99825	0.98597	0.98895	0.99444	20.34024	7.52504	0.98738	0.99612	0.99805	0.98738	0.98946	0.99470
27	82	25.20238	7.58462	0.98597	0.99686	0.99843	0.98597	0.98952	0.99473	20.34024	7.14517	0.98738	0.99650	0.99825	0.98738	0.98999	0.99497
27	83	25.20238	7.16676	0.98597	0.99719	0.99859	0.98597	0.99008	0.99501	20.34024	6.77205	0.98738	0.99685	0.99842	0.98738	0.99051	0.99523
27	84	25.20238	6.76024	0.98597	0.99749	0.99874	0.98597	0.99061	0.99529	20.34024	6.40687	0.98738	0.99717	0.99859	0.98738	0.99100	0.99548
27	85	25.20238	6.36619	0.98597	0.99776	0.99888	0.98597	0.99113	0.99555	20.34024	6.05083	0.98738	0.99747	0.99874	0.98738	0.99149	0.99572
27	86	25.20238	5.98597	0.98597	0.99802	0.99901	0.98597	0.99163	0.99580	20.34024	5.70535	0.98738	0.99775	0.99887	0.98738	0.99195	0.99596
27	87	25.20238	5.62066	0.98597	0.99824	0.99912	0.98597	0.99210	0.99604	20.34024	5.37164	0.98738	0.99800	0.99900	0.98738	0.99240	0.99618
27	88	25.20238	5.27144	0.98597	0.99845	0.99922	0.98597	0.99256	0.99626	20.34024	5.05099	0.98738	0.99822	0.99911	0.98738	0.99282	0.99640
27	89	25.20238	4.93962	0.98597	0.99863	0.99931	0.98597	0.99299	0.99648	20.34024	4.74485	0.98738	0.99842	0.99921	0.98738	0.99323	0.99660
27	90	25.20238	4.62687	0.98597	0.99879	0.99939	0.98597	0.99340	0.99669	20.34024	4.45503	0.98738	0.99860	0.99930	0.98738	0.99362	0.99680

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
27	91	25.20238	4.33500	0.98597	0.99893	0.99947	0.98597	0.99379	0.99688	20.34024	4.18350	0.98738	0.99876	0.99938	0.98738	0.99398	0.99698
27	92	25.20238	4.06328	0.98597	0.99906	0.99953	0.98597	0.99416	0.99707	20.34024	3.92982	0.98738	0.99891	0.99945	0.98738	0.99433	0.99716
27	93	25.20238	3.80970	0.98597	0.99917	0.99959	0.98597	0.99451	0.99725	20.34024	3.69224	0.98738	0.99903	0.99952	0.98738	0.99467	0.99733
27	94	25.20238	3.57122	0.98597	0.99927	0.99963	0.98597	0.99485	0.99742	20.34024	3.46804	0.98738	0.99915	0.99957	0.98738	0.99499	0.99749
27	95	25.20238	3.34496	0.98597	0.99936	0.99968	0.98597	0.99516	0.99758	20.34024	3.25454	0.98738	0.99925	0.99962	0.98738	0.99529	0.99764
27	96	25.20238	3.12856	0.98597	0.99944	0.99972	0.98597	0.99547	0.99773	20.34024	3.04956	0.98738	0.99934	0.99967	0.98738	0.99558	0.99779
27	97	25.20238	2.92468	0.98597	0.99951	0.99975	0.98597	0.99575	0.99787	20.34024	2.85578	0.98738	0.99942	0.99971	0.98738	0.99586	0.99792
27	98	25.20238	2.73317	0.98597	0.99957	0.99978	0.98597	0.99602	0.99801	20.34024	2.67315	0.98738	0.99949	0.99974	0.98738	0.99611	0.99805
27	99	25.20238	2.55407	0.98597	0.99962	0.99981	0.98597	0.99627	0.99813	20.34024	2.50182	0.98738	0.99955	0.99978	0.98738	0.99636	0.99817
27	100	25.20238	2.38797	0.98597	0.99967	0.99983	0.98597	0.99651	0.99825	20.34024	2.34248	0.98738	0.99961	0.99980	0.98738	0.99658	0.99829
27	101	25.20238	2.23536	0.98597	0.99971	0.99985	0.98597	0.99673	0.99836	20.34024	2.19569	0.98738	0.99965	0.99983	0.98738	0.99679	0.99839
27	102	25.20238	2.09662	0.98597	0.99974	0.99987	0.98597	0.99692	0.99846	20.34024	2.06193	0.98738	0.99969	0.99985	0.98738	0.99698	0.99849
27	103	25.20238	1.97081	0.98597	0.99977	0.99989	0.98597	0.99711	0.99855	20.34024	1.94039	0.98738	0.99973	0.99986	0.98738	0.99716	0.99858
27	104	25.20238	1.85678	0.98597	0.99980	0.99990	0.98597	0.99728	0.99864	20.34024	1.82999	0.98738	0.99976	0.99988	0.98738	0.99733	0.99866
27	105	25.20238	1.75419	0.98597	0.99982	0.99991	0.98597	0.99743	0.99871	20.34024	1.73050	0.98738	0.99979	0.99989	0.98738	0.99747	0.99874
27	106	25.20238	1.66193	0.98597	0.99984	0.99992	0.98597	0.99757	0.99878	20.34024	1.64086	0.98738	0.99981	0.99990	0.98738	0.99761	0.99880
27	107	25.20238	1.57966	0.98597	0.99986	0.99993	0.98597	0.99769	0.99884	20.34024	1.56078	0.98738	0.99983	0.99991	0.98738	0.99773	0.99886
27	108	25.20238	1.50704	0.98597	0.99987	0.99993	0.98597	0.99780	0.99890	20.34024	1.48999	0.98738	0.99984	0.99992	0.98738	0.99783	0.99891
27	109	25.20238	1.44400	0.98597	0.99988	0.99994	0.98597	0.99789	0.99894	20.34024	1.42842	0.98738	0.99985	0.99993	0.98738	0.99792	0.99896
27	110	25.20238	1.39223	0.98597	0.99989	0.99994	0.98597	0.99796	0.99898	20.34024	1.37777	0.98738	0.99986	0.99993	0.98738	0.99799	0.99899
28	1	25.01619	29.44822	0.98547	0.84644	0.91684	0.98547	0.84589	0.91651	20.23441	22.54525	0.98690	0.89489	0.94453	0.98690	0.89458	0.94436
28	2	25.01619	29.37817	0.98547	0.84829	0.91792	0.98547	0.84772	0.91758	20.23441	22.51839	0.98690	0.89584	0.94506	0.98690	0.89552	0.94488
28	3	25.01619	29.30399	0.98547	0.85021	0.91904	0.98547	0.84960	0.91868	20.23441	22.48894	0.98690	0.89683	0.94561	0.98690	0.89650	0.94543
28	4	25.01619	29.22650	0.98547	0.85219	0.92019	0.98547	0.85153	0.91981	20.23441	22.45752	0.98690	0.89787	0.94619	0.98690	0.89751	0.94599
28	5	25.01619	29.14631	0.98547	0.85422	0.92138	0.98547	0.85353	0.92098	20.23441	22.42458	0.98690	0.89895	0.94678	0.98690	0.89857	0.94657
28	6	25.01619	29.06332	0.98547	0.85632	0.92260	0.98547	0.85557	0.92217	20.23441	22.39007	0.98690	0.90006	0.94740	0.98690	0.89966	0.94718
28	7	25.01619	28.97770	0.98547	0.85847	0.92385	0.98547	0.85768	0.92339	20.23441	22.35408	0.98690	0.90122	0.94804	0.98690	0.90079	0.94780
28	8	25.01619	28.88901	0.98547	0.86069	0.92513	0.98547	0.85984	0.92464	20.23441	22.31631	0.98690	0.90242	0.94871	0.98690	0.90196	0.94845
28	9	25.01619	28.79700	0.98547	0.86297	0.92645	0.98547	0.86206	0.92592	20.23441	22.27655	0.98690	0.90366	0.94939	0.98690	0.90316	0.94912
28	10	25.01619	28.70168	0.98547	0.86531	0.92779	0.98547	0.86433	0.92723	20.23441	22.23481	0.98690	0.90495	0.95010	0.98690	0.90441	0.94981
28	11	25.01619	28.60341	0.98547	0.86771	0.92917	0.98547	0.86666	0.92857	20.23441	22.19134	0.98690	0.90627	0.95083	0.98690	0.90570	0.95052
28	12	25.01619	28.50171	0.98547	0.87017	0.93058	0.98547	0.86904	0.92993	20.23441	22.14578	0.98690	0.90764	0.95158	0.98690	0.90702	0.95125
28	13	25.01619	28.39619	0.98547	0.87268	0.93201	0.98547	0.87147	0.93132	20.23441	22.09783	0.98690	0.90905	0.95236	0.98690	0.90839	0.95200
28	14	25.01619	28.28717	0.98547	0.87525	0.93348	0.98547	0.87396	0.93274	20.23441	22.04770	0.98690	0.91050	0.95316	0.98690	0.90979	0.95276
28	15	25.01619	28.17456	0.98547	0.87788	0.93497	0.98547	0.87649	0.93418	20.23441	21.99534	0.98690	0.91200	0.95397	0.98690	0.91123	0.95355
28	16	25.01619	28.05854	0.98547	0.88056	0.93648	0.98547	0.87906	0.93564	20.23441	21.94087	0.98690	0.91353	0.95481	0.98690	0.91271	0.95436
28	17	25.01619	27.93921	0.98547	0.88328	0.93802	0.98547	0.88168	0.93712	20.23441	21.88436	0.98690	0.91510	0.95567	0.98690	0.91421	0.95519
28	18	25.01619	27.81632	0.98547	0.88604	0.93958	0.98547	0.88433	0.93862	20.23441	21.82561	0.98690	0.91670	0.95654	0.98690	0.91576	0.95603
28	19	25.01619	27.68998	0.98547	0.88885	0.94115	0.98547	0.88702	0.94013	20.23441	21.76469	0.98690	0.91834	0.95743	0.98690	0.91733	0.95688
28	20	25.01619	27.55961	0.98547	0.89168	0.94274	0.98547	0.88974	0.94165	20.23441	21.70115	0.98690	0.92001	0.95834	0.98690	0.91893	0.95775

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
28	21	25.01619	27.42496	0.98547	0.89456	0.94434	0.98547	0.89248	0.94319	20.23441	21.63477	0.98690	0.92171	0.95926	0.98690	0.92056	0.95864
28	22	25.01619	27.28607	0.98547	0.89745	0.94595	0.98547	0.89524	0.94472	20.23441	21.56556	0.98690	0.92344	0.96019	0.98690	0.92221	0.95953
28	23	25.01619	27.14231	0.98547	0.90037	0.94757	0.98547	0.89801	0.94627	20.23441	21.49301	0.98690	0.92519	0.96114	0.98690	0.92387	0.96043
28	24	25.01619	26.99396	0.98547	0.90330	0.94919	0.98547	0.90079	0.94781	20.23441	21.41732	0.98690	0.92696	0.96210	0.98690	0.92556	0.96134
28	25	25.01619	26.84076	0.98547	0.90624	0.95082	0.98547	0.90357	0.94935	20.23441	21.33825	0.98690	0.92875	0.96306	0.98690	0.92726	0.96226
28	26	25.01619	26.68259	0.98547	0.90918	0.95243	0.98547	0.90635	0.95087	20.23441	21.25569	0.98690	0.93056	0.96403	0.98690	0.92896	0.96317
28	27	25.01619	26.51948	0.98547	0.91212	0.95404	0.98547	0.90911	0.95239	20.23441	21.16962	0.98690	0.93237	0.96500	0.98690	0.93067	0.96409
28	28	25.01619	26.35108	0.98547	0.91504	0.95564	0.98547	0.91186	0.95390	20.23441	21.07976	0.98690	0.93419	0.96598	0.98690	0.93238	0.96501
28	29	25.01619	26.17769	0.98547	0.91794	0.95722	0.98547	0.91457	0.95538	20.23441	20.98629	0.98690	0.93602	0.96695	0.98690	0.93409	0.96592
28	30	25.01619	25.99881	0.98547	0.92082	0.95878	0.98547	0.91726	0.95684	20.23441	20.88878	0.98690	0.93784	0.96792	0.98690	0.93579	0.96683
28	31	25.01619	25.81445	0.98547	0.92366	0.96032	0.98547	0.91991	0.95828	20.23441	20.78720	0.98690	0.93965	0.96889	0.98690	0.93748	0.96773
28	32	25.01619	25.62410	0.98547	0.92647	0.96183	0.98547	0.92251	0.95970	20.23441	20.68113	0.98690	0.94146	0.96985	0.98690	0.93916	0.96863
28	33	25.01619	25.42805	0.98547	0.92923	0.96332	0.98547	0.92507	0.96108	20.23441	20.57072	0.98690	0.94325	0.97080	0.98690	0.94082	0.96951
28	34	25.01619	25.22578	0.98547	0.93194	0.96477	0.98547	0.92758	0.96243	20.23441	20.45552	0.98690	0.94502	0.97174	0.98690	0.94246	0.97038
28	35	25.01619	25.01713	0.98547	0.93460	0.96619	0.98547	0.93003	0.96374	20.23441	20.33536	0.98690	0.94678	0.97266	0.98690	0.94407	0.97123
28	36	25.01619	24.80193	0.98547	0.93720	0.96758	0.98547	0.93242	0.96503	20.23441	20.21002	0.98690	0.94852	0.97358	0.98690	0.94566	0.97207
28	37	25.01619	24.57973	0.98547	0.93975	0.96894	0.98547	0.93475	0.96627	20.23441	20.07911	0.98690	0.95023	0.97448	0.98690	0.94722	0.97289
28	38	25.01619	24.35058	0.98547	0.94223	0.97025	0.98547	0.93701	0.96748	20.23441	19.94257	0.98690	0.95192	0.97537	0.98690	0.94875	0.97370
28	39	25.01619	24.11373	0.98547	0.94464	0.97153	0.98547	0.93921	0.96865	20.23441	19.79973	0.98690	0.95358	0.97624	0.98690	0.95025	0.97449
28	40	25.01619	23.86918	0.98547	0.94700	0.97278	0.98547	0.94134	0.96978	20.23441	19.65053	0.98690	0.95521	0.97709	0.98690	0.95171	0.97526
28	41	25.01619	23.61736	0.98547	0.94928	0.97398	0.98547	0.94340	0.97088	20.23441	19.49521	0.98690	0.95681	0.97793	0.98690	0.95314	0.97601
28	42	25.01619	23.35816	0.98547	0.95149	0.97514	0.98547	0.94540	0.97194	20.23441	19.33362	0.98690	0.95838	0.97875	0.98690	0.95454	0.97674
28	43	25.01619	23.09102	0.98547	0.95364	0.97627	0.98547	0.94734	0.97296	20.23441	19.16523	0.98690	0.95991	0.97955	0.98690	0.95591	0.97746
28	44	25.01619	22.81604	0.98547	0.95572	0.97736	0.98547	0.94920	0.97394	20.23441	18.99000	0.98690	0.96142	0.98033	0.98690	0.95724	0.97815
28	45	25.01619	22.53309	0.98547	0.95773	0.97841	0.98547	0.95101	0.97489	20.23441	18.80775	0.98690	0.96289	0.98109	0.98690	0.95853	0.97883
28	46	25.01619	22.24198	0.98547	0.95968	0.97943	0.98547	0.95275	0.97580	20.23441	18.61823	0.98690	0.96433	0.98184	0.98690	0.95980	0.97949
28	47	25.01619	21.94239	0.98547	0.96156	0.98041	0.98547	0.95443	0.97668	20.23441	18.42106	0.98690	0.96574	0.98257	0.98690	0.96103	0.98013
28	48	25.01619	21.63441	0.98547	0.96338	0.98135	0.98547	0.95605	0.97753	20.23441	18.21621	0.98690	0.96711	0.98328	0.98690	0.96222	0.98075
28	49	25.01619	21.31800	0.98547	0.96514	0.98226	0.98547	0.95762	0.97835	20.23441	18.00355	0.98690	0.96845	0.98397	0.98690	0.96339	0.98135
28	50	25.01619	20.99328	0.98547	0.96684	0.98314	0.98547	0.95913	0.97914	20.23441	17.78305	0.98690	0.96976	0.98465	0.98690	0.96452	0.98194
28	51	25.01619	20.66027	0.98547	0.96847	0.98398	0.98547	0.96058	0.97989	20.23441	17.55462	0.98690	0.97104	0.98531	0.98690	0.96563	0.98251
28	52	25.01619	20.31936	0.98547	0.97005	0.98480	0.98547	0.96199	0.98063	20.23441	17.31849	0.98690	0.97229	0.98595	0.98690	0.96670	0.98307
28	53	25.01619	19.97064	0.98547	0.97157	0.98558	0.98547	0.96334	0.98133	20.23441	17.07460	0.98690	0.97350	0.98657	0.98690	0.96775	0.98361
28	54	25.01619	19.61420	0.98547	0.97303	0.98633	0.98547	0.96465	0.98201	20.23441	16.82295	0.98690	0.97469	0.98718	0.98690	0.96876	0.98413
28	55	25.01619	19.25050	0.98547	0.97444	0.98706	0.98547	0.96592	0.98266	20.23441	16.56379	0.98690	0.97584	0.98777	0.98690	0.96975	0.98464
28	56	25.01619	18.87994	0.98547	0.97580	0.98775	0.98547	0.96714	0.98330	20.23441	16.29737	0.98690	0.97696	0.98835	0.98690	0.97072	0.98514
28	57	25.01619	18.50268	0.98547	0.97711	0.98842	0.98547	0.96832	0.98391	20.23441	16.02371	0.98690	0.97805	0.98890	0.98690	0.97166	0.98563
28	58	25.01619	18.11889	0.98547	0.97836	0.98906	0.98547	0.96947	0.98450	20.23441	15.74286	0.98690	0.97911	0.98944	0.98690	0.97258	0.98610
28	59	25.01619	17.72878	0.98547	0.97957	0.98968	0.98547	0.97057	0.98507	20.23441	15.45489	0.98690	0.98014	0.98997	0.98690	0.97347	0.98656
28	60	25.01619	17.33235	0.98547	0.98073	0.99027	0.98547	0.97164	0.98562	20.23441	15.15969	0.98690	0.98114	0.99048	0.98690	0.97434	0.98700

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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
28	61	25.01619	16.92988	0.98547	0.98185	0.99084	0.98547	0.97268	0.98615	20.23441	14.85740	0.98690	0.98211	0.99098	0.98690	0.97519	0.98744
28	62	25.01619	16.52117	0.98547	0.98292	0.99138	0.98547	0.97368	0.98667	20.23441	14.54774	0.98690	0.98306	0.99146	0.98690	0.97603	0.98787
28	63	25.01619	16.10627	0.98547	0.98395	0.99191	0.98547	0.97466	0.98717	20.23441	14.23062	0.98690	0.98397	0.99192	0.98690	0.97684	0.98828
28	64	25.01619	15.68510	0.98547	0.98494	0.99241	0.98547	0.97561	0.98765	20.23441	13.90587	0.98690	0.98486	0.99237	0.98690	0.97764	0.98869
28	65	25.01619	15.25783	0.98547	0.98589	0.99289	0.98547	0.97653	0.98812	20.23441	13.57353	0.98690	0.98573	0.99281	0.98690	0.97841	0.98909
28	66	25.01619	14.82463	0.98547	0.98680	0.99335	0.98547	0.97742	0.98858	20.23441	13.23363	0.98690	0.98656	0.99324	0.98690	0.97918	0.98948
28	67	25.01619	14.38548	0.98547	0.98767	0.99380	0.98547	0.97829	0.98903	20.23441	12.88602	0.98690	0.98738	0.99365	0.98690	0.97992	0.98986
28	68	25.01619	13.94087	0.98547	0.98851	0.99422	0.98547	0.97914	0.98946	20.23441	12.53103	0.98690	0.98816	0.99405	0.98690	0.98066	0.99023
28	69	25.01619	13.49126	0.98547	0.98931	0.99463	0.98547	0.97997	0.98988	20.23441	12.16898	0.98690	0.98892	0.99443	0.98690	0.98138	0.99060
28	70	25.01619	13.03722	0.98547	0.99008	0.99502	0.98547	0.98078	0.99030	20.23441	11.80026	0.98690	0.98966	0.99480	0.98690	0.98208	0.99096
28	71	25.01619	12.57941	0.98547	0.99082	0.99539	0.98547	0.98157	0.99070	20.23441	11.42537	0.98690	0.99037	0.99516	0.98690	0.98277	0.99131
28	72	25.01619	12.11856	0.98547	0.99152	0.99574	0.98547	0.98234	0.99109	20.23441	11.04490	0.98690	0.99105	0.99550	0.98690	0.98345	0.99166
28	73	25.01619	11.65555	0.98547	0.99218	0.99608	0.98547	0.98309	0.99147	20.23441	10.65955	0.98690	0.99170	0.99584	0.98690	0.98412	0.99200
28	74	25.01619	11.19139	0.98547	0.99281	0.99639	0.98547	0.98382	0.99184	20.23441	10.27021	0.98690	0.99233	0.99615	0.98690	0.98478	0.99233
28	75	25.01619	10.72709	0.98547	0.99341	0.99670	0.98547	0.98454	0.99221	20.23441	9.87774	0.98690	0.99293	0.99645	0.98690	0.98542	0.99266
28	76	25.01619	10.26405	0.98547	0.99398	0.99698	0.98547	0.98524	0.99256	20.23441	9.48337	0.98690	0.99351	0.99674	0.98690	0.98605	0.99298
28	77	25.01619	9.80349	0.98547	0.99451	0.99725	0.98547	0.98592	0.99291	20.23441	9.08824	0.98690	0.99405	0.99702	0.98690	0.98667	0.99329
28	78	25.01619	9.34666	0.98547	0.99501	0.99750	0.98547	0.98659	0.99325	20.23441	8.69350	0.98690	0.99456	0.99727	0.98690	0.98728	0.99360
28	79	25.01619	8.89505	0.98547	0.99548	0.99774	0.98547	0.98723	0.99358	20.23441	8.30053	0.98690	0.99505	0.99752	0.98690	0.98787	0.99390
28	80	25.01619	8.44994	0.98547	0.99592	0.99795	0.98547	0.98786	0.99390	20.23441	7.91061	0.98690	0.99550	0.99775	0.98690	0.98845	0.99419
28	81	25.01619	8.01269	0.98547	0.99632	0.99816	0.98547	0.98848	0.99421	20.23441	7.52504	0.98690	0.99593	0.99796	0.98690	0.98901	0.99447
28	82	25.01619	7.58462	0.98547	0.99670	0.99835	0.98547	0.98907	0.99451	20.23441	7.14517	0.98690	0.99633	0.99816	0.98690	0.98956	0.99475
28	83	25.01619	7.16676	0.98547	0.99704	0.99852	0.98547	0.98965	0.99480	20.23441	6.77205	0.98690	0.99669	0.99834	0.98690	0.99009	0.99502
28	84	25.01619	6.76024	0.98547	0.99736	0.99868	0.98547	0.99020	0.99508	20.23441	6.40687	0.98690	0.99703	0.99852	0.98690	0.99061	0.99528
28	85	25.01619	6.36619	0.98547	0.99765	0.99882	0.98547	0.99074	0.99535	20.23441	6.05083	0.98690	0.99735	0.99867	0.98690	0.99111	0.99553
28	86	25.01619	5.98597	0.98547	0.99791	0.99895	0.98547	0.99125	0.99561	20.23441	5.70535	0.98690	0.99763	0.99882	0.98690	0.99159	0.99578
28	87	25.01619	5.62066	0.98547	0.99815	0.99907	0.98547	0.99175	0.99586	20.23441	5.37164	0.98690	0.99789	0.99895	0.98690	0.99205	0.99601
28	88	25.01619	5.27144	0.98547	0.99836	0.99918	0.98547	0.99222	0.99609	20.23441	5.05099	0.98690	0.99813	0.99906	0.98690	0.99249	0.99623
28	89	25.01619	4.93962	0.98547	0.99855	0.99928	0.98547	0.99267	0.99632	20.23441	4.74485	0.98690	0.99834	0.99917	0.98690	0.99291	0.99644
28	90	25.01619	4.62687	0.98547	0.99872	0.99936	0.98547	0.99309	0.99653	20.23441	4.45503	0.98690	0.99853	0.99926	0.98690	0.99332	0.99665
28	91	25.01619	4.33500	0.98547	0.99887	0.99944	0.98547	0.99350	0.99674	20.23441	4.18350	0.98690	0.99870	0.99935	0.98690	0.99370	0.99684
28	92	25.01619	4.06328	0.98547	0.99901	0.99950	0.98547	0.99388	0.99693	20.23441	3.92982	0.98690	0.99885	0.99942	0.98690	0.99406	0.99702
28	93	25.01619	3.80970	0.98547	0.99912	0.99956	0.98547	0.99425	0.99712	20.23441	3.69224	0.98690	0.99898	0.99949	0.98690	0.99441	0.99720
28	94	25.01619	3.57122	0.98547	0.99923	0.99961	0.98547	0.99460	0.99729	20.23441	3.46804	0.98690	0.99910	0.99955	0.98690	0.99474	0.99736
28	95	25.01619	3.34496	0.98547	0.99932	0.99966	0.98547	0.99493	0.99746	20.23441	3.25454	0.98690	0.99921	0.99960	0.98690	0.99506	0.99752
28	96	25.01619	3.12856	0.98547	0.99941	0.99970	0.98547	0.99524	0.99762	20.23441	3.04956	0.98690	0.99930	0.99965	0.98690	0.99536	0.99768
28	97	25.01619	2.92468	0.98547	0.99948	0.99974	0.98547	0.99554	0.99777	20.23441	2.85578	0.98690	0.99939	0.99969	0.98690	0.99565	0.99782
28	98	25.01619	2.73317	0.98547	0.99954	0.99977	0.98547	0.99582	0.99791	20.23441	2.67315	0.98690	0.99946	0.99973	0.98690	0.99592	0.99796
28	99	25.01619	2.55407	0.98547	0.99960	0.99980	0.98547	0.99609	0.99804	20.23441	2.50182	0.98690	0.99953	0.99976	0.98690	0.99617	0.99808
28	100	25.01619	2.38797	0.98547	0.99965	0.99982	0.98547	0.99633	0.99816	20.23441	2.34248	0.98690	0.99958	0.99979	0.98690	0.99641	0.99820

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POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
28	101	25.01619	2.23536	0.98547	0.99969	0.99985	0.98547	0.99656	0.99828	20.23441	2.19569	0.98690	0.99963	0.99982	0.98690	0.99663	0.99831
28	102	25.01619	2.09662	0.98547	0.99973	0.99986	0.98547	0.99677	0.99838	20.23441	2.06193	0.98690	0.99968	0.99984	0.98690	0.99683	0.99841
28	103	25.01619	1.97081	0.98547	0.99976	0.99988	0.98547	0.99696	0.99848	20.23441	1.94039	0.98690	0.99971	0.99986	0.98690	0.99702	0.99851
28	104	25.01619	1.85678	0.98547	0.99979	0.99989	0.98547	0.99714	0.99857	20.23441	1.82999	0.98690	0.99975	0.99987	0.98690	0.99719	0.99859
28	105	25.01619	1.75419	0.98547	0.99981	0.99991	0.98547	0.99730	0.99865	20.23441	1.73050	0.98690	0.99977	0.99989	0.98690	0.99734	0.99867
28	106	25.01619	1.66193	0.98547	0.99983	0.99992	0.98547	0.99744	0.99872	20.23441	1.64086	0.98690	0.99980	0.99990	0.98690	0.99748	0.99874
28	107	25.01619	1.57966	0.98547	0.99985	0.99992	0.98547	0.99757	0.99878	20.23441	1.56078	0.98690	0.99982	0.99991	0.98690	0.99761	0.99880
28	108	25.01619	1.50704	0.98547	0.99986	0.99993	0.98547	0.99768	0.99884	20.23441	1.48999	0.98690	0.99983	0.99992	0.98690	0.99772	0.99886
28	109	25.01619	1.44400	0.98547	0.99987	0.99994	0.98547	0.99778	0.99889	20.23441	1.42842	0.98690	0.99985	0.99992	0.98690	0.99781	0.99890
28	110	25.01619	1.39223	0.98547	0.99988	0.99994	0.98547	0.99785	0.99892	20.23441	1.37777	0.98690	0.99986	0.99993	0.98690	0.99788	0.99894
29	1	24.82534	29.44822	0.98497	0.84013	0.91312	0.98497	0.83958	0.91280	20.12505	22.54525	0.98643	0.89015	0.94188	0.98643	0.88984	0.94171
29	2	24.82534	29.37817	0.98497	0.84198	0.91421	0.98497	0.84141	0.91388	20.12505	22.51839	0.98643	0.89111	0.94242	0.98643	0.89079	0.94224
29	3	24.82534	29.30399	0.98497	0.84390	0.91534	0.98497	0.84329	0.91499	20.12505	22.48894	0.98643	0.89211	0.94298	0.98643	0.89177	0.94279
29	4	24.82534	29.22650	0.98497	0.84588	0.91650	0.98497	0.84523	0.91613	20.12505	22.45752	0.98643	0.89315	0.94356	0.98643	0.89279	0.94336
29	5	24.82534	29.14631	0.98497	0.84792	0.91770	0.98497	0.84723	0.91730	20.12505	22.42458	0.98643	0.89423	0.94416	0.98643	0.89385	0.94395
29	6	24.82534	29.06332	0.98497	0.85002	0.91893	0.98497	0.84929	0.91850	20.12505	22.39007	0.98643	0.89536	0.94479	0.98643	0.89495	0.94456
29	7	24.82534	28.97770	0.98497	0.85218	0.92019	0.98497	0.85140	0.91974	20.12505	22.35408	0.98643	0.89652	0.94544	0.98643	0.89609	0.94520
29	8	24.82534	28.88901	0.98497	0.85441	0.92149	0.98497	0.85357	0.92100	20.12505	22.31631	0.98643	0.89773	0.94611	0.98643	0.89727	0.94585
29	9	24.82534	28.79700	0.98497	0.85670	0.92282	0.98497	0.85580	0.92230	20.12505	22.27655	0.98643	0.89899	0.94681	0.98643	0.89849	0.94653
29	10	24.82534	28.70168	0.98497	0.85906	0.92418	0.98497	0.85809	0.92363	20.12505	22.23481	0.98643	0.90028	0.94753	0.98643	0.89975	0.94723
29	11	24.82534	28.60341	0.98497	0.86147	0.92558	0.98497	0.86043	0.92498	20.12505	22.19134	0.98643	0.90163	0.94827	0.98643	0.90105	0.94795
29	12	24.82534	28.50171	0.98497	0.86395	0.92701	0.98497	0.86284	0.92637	20.12505	22.14578	0.98643	0.90301	0.94903	0.98643	0.90240	0.94869
29	13	24.82534	28.39619	0.98497	0.86649	0.92847	0.98497	0.86530	0.92778	20.12505	22.09783	0.98643	0.90444	0.94982	0.98643	0.90378	0.94946
29	14	24.82534	28.28717	0.98497	0.86909	0.92996	0.98497	0.86781	0.92923	20.12505	22.04770	0.98643	0.90592	0.95064	0.98643	0.90521	0.95024
29	15	24.82534	28.17456	0.98497	0.87175	0.93148	0.98497	0.87037	0.93069	20.12505	21.99534	0.98643	0.90744	0.95147	0.98643	0.90667	0.95105
29	16	24.82534	28.05854	0.98497	0.87446	0.93303	0.98497	0.87298	0.93219	20.12505	21.94087	0.98643	0.90900	0.95233	0.98643	0.90817	0.95188
29	17	24.82534	27.93921	0.98497	0.87723	0.93460	0.98497	0.87564	0.93370	20.12505	21.88436	0.98643	0.91060	0.95321	0.98643	0.90972	0.95272
29	18	24.82534	27.81632	0.98497	0.88004	0.93619	0.98497	0.87835	0.93523	20.12505	21.82561	0.98643	0.91224	0.95411	0.98643	0.91129	0.95359
29	19	24.82534	27.68998	0.98497	0.88290	0.93781	0.98497	0.88109	0.93679	20.12505	21.76469	0.98643	0.91392	0.95502	0.98643	0.91290	0.95447
29	20	24.82534	27.55961	0.98497	0.88580	0.93944	0.98497	0.88387	0.93835	20.12505	21.70115	0.98643	0.91563	0.95596	0.98643	0.91455	0.95537
29	21	24.82534	27.42496	0.98497	0.88874	0.94109	0.98497	0.88668	0.93994	20.12505	21.63477	0.98643	0.91738	0.95691	0.98643	0.91622	0.95628
29	22	24.82534	27.28607	0.98497	0.89171	0.94276	0.98497	0.88951	0.94153	20.12505	21.56556	0.98643	0.91916	0.95788	0.98643	0.91792	0.95720
29	23	24.82534	27.14231	0.98497	0.89471	0.94443	0.98497	0.89237	0.94312	20.12505	21.49301	0.98643	0.92097	0.95886	0.98643	0.91965	0.95814
29	24	24.82534	26.99396	0.98497	0.89773	0.94611	0.98497	0.89523	0.94472	20.12505	21.41732	0.98643	0.92280	0.95985	0.98643	0.92139	0.95909
29	25	24.82534	26.84076	0.98497	0.90077	0.94779	0.98497	0.89811	0.94632	20.12505	21.33825	0.98643	0.92466	0.96085	0.98643	0.92315	0.96004
29	26	24.82534	26.68259	0.98497	0.90382	0.94948	0.98497	0.90099	0.94792	20.12505	21.25569	0.98643	0.92653	0.96187	0.98643	0.92493	0.96100
29	27	24.82534	26.51948	0.98497	0.90686	0.95116	0.98497	0.90386	0.94950	20.12505	21.16962	0.98643	0.92842	0.96288	0.98643	0.92671	0.96196
29	28	24.82534	26.35108	0.98497	0.90990	0.95283	0.98497	0.90672	0.95108	20.12505	21.07976	0.98643	0.93032	0.96390	0.98643	0.92850	0.96292
29	29	24.82534	26.17769	0.98497	0.91293	0.95449	0.98497	0.90956	0.95264	20.12505	20.98629	0.98643	0.93223	0.96493	0.98643	0.93029	0.96388
29	30	24.82534	25.99881	0.98497	0.91594	0.95613	0.98497	0.91237	0.95418	20.12505	20.88878	0.98643	0.93414	0.96595	0.98643	0.93207	0.96484

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
29	31	24.82534	25.81445	0.98497	0.91892	0.95775	0.98497	0.91515	0.95570	20.12505	20.78720	0.98643	0.93605	0.96697	0.98643	0.93385	0.96580
29	32	24.82534	25.62410	0.98497	0.92187	0.95935	0.98497	0.91789	0.95719	20.12505	20.68113	0.98643	0.93795	0.96798	0.98643	0.93562	0.96674
29	33	24.82534	25.42805	0.98497	0.92478	0.96092	0.98497	0.92059	0.95865	20.12505	20.57072	0.98643	0.93984	0.96899	0.98643	0.93737	0.96767
29	34	24.82534	25.22578	0.98497	0.92765	0.96247	0.98497	0.92324	0.96009	20.12505	20.45552	0.98643	0.94172	0.96998	0.98643	0.93911	0.96860
29	35	24.82534	25.01713	0.98497	0.93046	0.96398	0.98497	0.92584	0.96149	20.12505	20.33536	0.98643	0.94358	0.97097	0.98643	0.94082	0.96951
29	36	24.82534	24.80193	0.98497	0.93322	0.96546	0.98497	0.92837	0.96286	20.12505	20.21002	0.98643	0.94542	0.97194	0.98643	0.94251	0.97040
29	37	24.82534	24.57973	0.98497	0.93592	0.96690	0.98497	0.93085	0.96419	20.12505	20.07911	0.98643	0.94724	0.97290	0.98643	0.94417	0.97128
29	38	24.82534	24.35058	0.98497	0.93856	0.96831	0.98497	0.93326	0.96548	20.12505	19.94257	0.98643	0.94903	0.97385	0.98643	0.94580	0.97215
29	39	24.82534	24.11373	0.98497	0.94114	0.96968	0.98497	0.93561	0.96673	20.12505	19.79973	0.98643	0.95080	0.97478	0.98643	0.94740	0.97299
29	40	24.82534	23.86918	0.98497	0.94364	0.97101	0.98497	0.93789	0.96795	20.12505	19.65053	0.98643	0.95254	0.97569	0.98643	0.94897	0.97382
29	41	24.82534	23.61736	0.98497	0.94608	0.97229	0.98497	0.94010	0.96912	20.12505	19.49521	0.98643	0.95425	0.97659	0.98643	0.95050	0.97462
29	42	24.82534	23.35816	0.98497	0.94845	0.97354	0.98497	0.94224	0.97026	20.12505	19.33362	0.98643	0.95592	0.97746	0.98643	0.95200	0.97541
29	43	24.82534	23.09102	0.98497	0.95075	0.97475	0.98497	0.94431	0.97136	20.12505	19.16523	0.98643	0.95756	0.97832	0.98643	0.95346	0.97618
29	44	24.82534	22.81604	0.98497	0.95297	0.97592	0.98497	0.94631	0.97241	20.12505	18.99000	0.98643	0.95917	0.97916	0.98643	0.95489	0.97692
29	45	24.82534	22.53309	0.98497	0.95513	0.97705	0.98497	0.94824	0.97343	20.12505	18.80775	0.98643	0.96075	0.97998	0.98643	0.95628	0.97765
29	46	24.82534	22.24198	0.98497	0.95722	0.97814	0.98497	0.95011	0.97442	20.12505	18.61823	0.98643	0.96228	0.98078	0.98643	0.95763	0.97836
29	47	24.82534	21.94239	0.98497	0.95923	0.97919	0.98497	0.95192	0.97537	20.12505	18.42106	0.98643	0.96379	0.98156	0.98643	0.95895	0.97905
29	48	24.82534	21.63441	0.98497	0.96118	0.98021	0.98497	0.95366	0.97628	20.12505	18.21621	0.98643	0.96526	0.98232	0.98643	0.96024	0.97971
29	49	24.82534	21.31800	0.98497	0.96306	0.98118	0.98497	0.95533	0.97716	20.12505	18.00355	0.98643	0.96669	0.98306	0.98643	0.96149	0.98036
29	50	24.82534	20.99328	0.98497	0.96488	0.98212	0.98497	0.95695	0.97800	20.12505	17.78305	0.98643	0.96809	0.98379	0.98643	0.96270	0.98100
29	51	24.82534	20.66027	0.98497	0.96663	0.98303	0.98497	0.95852	0.97882	20.12505	17.55462	0.98643	0.96946	0.98449	0.98643	0.96388	0.98161
29	52	24.82534	20.31936	0.98497	0.96832	0.98390	0.98497	0.96002	0.97960	20.12505	17.31849	0.98643	0.97079	0.98518	0.98643	0.96503	0.98221
29	53	24.82534	19.97064	0.98497	0.96994	0.98474	0.98497	0.96148	0.98036	20.12505	17.07460	0.98643	0.97208	0.98584	0.98643	0.96615	0.98278
29	54	24.82534	19.61420	0.98497	0.97151	0.98555	0.98497	0.96288	0.98109	20.12505	16.82295	0.98643	0.97334	0.98649	0.98643	0.96724	0.98335
29	55	24.82534	19.25050	0.98497	0.97301	0.98632	0.98497	0.96423	0.98179	20.12505	16.56379	0.98643	0.97457	0.98712	0.98643	0.96830	0.98389
29	56	24.82534	18.87994	0.98497	0.97446	0.98707	0.98497	0.96554	0.98247	20.12505	16.29737	0.98643	0.97576	0.98773	0.98643	0.96933	0.98443
29	57	24.82534	18.50268	0.98497	0.97586	0.98778	0.98497	0.96680	0.98312	20.12505	16.02371	0.98643	0.97692	0.98833	0.98643	0.97033	0.98494
29	58	24.82534	18.11889	0.98497	0.97719	0.98847	0.98497	0.96802	0.98375	20.12505	15.74286	0.98643	0.97805	0.98890	0.98643	0.97131	0.98545
29	59	24.82534	17.72878	0.98497	0.97848	0.98912	0.98497	0.96920	0.98436	20.12505	15.45489	0.98643	0.97914	0.98946	0.98643	0.97226	0.98594
29	60	24.82534	17.33235	0.98497	0.97971	0.98975	0.98497	0.97034	0.98495	20.12505	15.15969	0.98643	0.98020	0.99000	0.98643	0.97319	0.98641
29	61	24.82534	16.92988	0.98497	0.98090	0.99036	0.98497	0.97144	0.98552	20.12505	14.85740	0.98643	0.98123	0.99053	0.98643	0.97409	0.98688
29	62	24.82534	16.52117	0.98497	0.98204	0.99094	0.98497	0.97251	0.98606	20.12505	14.54774	0.98643	0.98223	0.99104	0.98643	0.97498	0.98733
29	63	24.82534	16.10627	0.98497	0.98313	0.99149	0.98497	0.97355	0.98660	20.12505	14.23062	0.98643	0.98320	0.99153	0.98643	0.97584	0.98777
29	64	24.82534	15.68510	0.98497	0.98417	0.99202	0.98497	0.97455	0.98711	20.12505	13.90587	0.98643	0.98414	0.99201	0.98643	0.97668	0.98820
29	65	24.82534	15.25783	0.98497	0.98518	0.99253	0.98497	0.97552	0.98761	20.12505	13.57353	0.98643	0.98505	0.99247	0.98643	0.97750	0.98862
29	66	24.82534	14.82463	0.98497	0.98614	0.99302	0.98497	0.97647	0.98809	20.12505	13.23363	0.98643	0.98593	0.99292	0.98643	0.97830	0.98903
29	67	24.82534	14.38548	0.98497	0.98707	0.99349	0.98497	0.97739	0.98856	20.12505	12.88602	0.98643	0.98679	0.99335	0.98643	0.97909	0.98943
29	68	24.82534	13.94087	0.98497	0.98795	0.99394	0.98497	0.97828	0.98902	20.12505	12.53103	0.98643	0.98761	0.99377	0.98643	0.97986	0.98983
29	69	24.82534	13.49126	0.98497	0.98880	0.99437	0.98497	0.97915	0.98946	20.12505	12.16898	0.98643	0.98841	0.99417	0.98643	0.98061	0.99021
29	70	24.82534	13.03722	0.98497	0.98960	0.99477	0.98497	0.98000	0.98990	20.12505	11.80026	0.98643	0.98918	0.99456	0.98643	0.98135	0.99059

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
29	71	24.82534	12.57941	0.98497	0.99037	0.99516	0.98497	0.98082	0.99032	20.12505	11.42537	0.98643	0.98993	0.99494	0.98643	0.98208	0.99096
29	72	24.82534	12.11856	0.98497	0.99111	0.99553	0.98497	0.98162	0.99073	20.12505	11.04490	0.98643	0.99064	0.99530	0.98643	0.98279	0.99132
29	73	24.82534	11.65555	0.98497	0.99181	0.99589	0.98497	0.98241	0.99113	20.12505	10.65955	0.98643	0.99133	0.99564	0.98643	0.98348	0.99167
29	74	24.82534	11.19139	0.98497	0.99247	0.99622	0.98497	0.98317	0.99151	20.12505	10.27021	0.98643	0.99198	0.99598	0.98643	0.98416	0.99202
29	75	24.82534	10.72709	0.98497	0.99310	0.99654	0.98497	0.98392	0.99189	20.12505	9.87774	0.98643	0.99261	0.99629	0.98643	0.98483	0.99236
29	76	24.82534	10.26405	0.98497	0.99369	0.99684	0.98497	0.98465	0.99226	20.12505	9.48337	0.98643	0.99321	0.99659	0.98643	0.98549	0.99269
29	77	24.82534	9.80349	0.98497	0.99425	0.99712	0.98497	0.98535	0.99262	20.12505	9.08824	0.98643	0.99378	0.99688	0.98643	0.98613	0.99302
29	78	24.82534	9.34666	0.98497	0.99477	0.99738	0.98497	0.98604	0.99297	20.12505	8.69350	0.98643	0.99431	0.99715	0.98643	0.98676	0.99334
29	79	24.82534	8.89505	0.98497	0.99526	0.99763	0.98497	0.98672	0.99331	20.12505	8.30053	0.98643	0.99482	0.99740	0.98643	0.98737	0.99365
29	80	24.82534	8.44994	0.98497	0.99572	0.99786	0.98497	0.98737	0.99364	20.12505	7.91061	0.98643	0.99529	0.99764	0.98643	0.98797	0.99395
29	81	24.82534	8.01269	0.98497	0.99614	0.99807	0.98497	0.98800	0.99397	20.12505	7.52504	0.98643	0.99574	0.99786	0.98643	0.98855	0.99424
29	82	24.82534	7.58462	0.98497	0.99653	0.99826	0.98497	0.98862	0.99428	20.12505	7.14517	0.98643	0.99615	0.99807	0.98643	0.98912	0.99453
29	83	24.82534	7.16676	0.98497	0.99690	0.99845	0.98497	0.98921	0.99458	20.12505	6.77205	0.98643	0.99654	0.99827	0.98643	0.98967	0.99481
29	84	24.82534	6.76024	0.98497	0.99723	0.99861	0.98497	0.98979	0.99487	20.12505	6.40687	0.98643	0.99689	0.99844	0.98643	0.99021	0.99508
29	85	24.82534	6.36619	0.98497	0.99753	0.99876	0.98497	0.99034	0.99515	20.12505	6.05083	0.98643	0.99722	0.99861	0.98643	0.99073	0.99534
29	86	24.82534	5.98597	0.98497	0.99780	0.99890	0.98497	0.99088	0.99542	20.12505	5.70535	0.98643	0.99752	0.99876	0.98643	0.99122	0.99559
29	87	24.82534	5.62066	0.98497	0.99805	0.99903	0.98497	0.99139	0.99568	20.12505	5.37164	0.98643	0.99779	0.99889	0.98643	0.99170	0.99583
29	88	24.82534	5.27144	0.98497	0.99828	0.99914	0.98497	0.99188	0.99592	20.12505	5.05099	0.98643	0.99804	0.99902	0.98643	0.99216	0.99607
29	89	24.82534	4.93962	0.98497	0.99848	0.99924	0.98497	0.99234	0.99616	20.12505	4.74485	0.98643	0.99826	0.99913	0.98643	0.99260	0.99629
29	90	24.82534	4.62687	0.98497	0.99866	0.99933	0.98497	0.99278	0.99638	20.12505	4.45503	0.98643	0.99846	0.99923	0.98643	0.99302	0.99650
29	91	24.82534	4.33500	0.98497	0.99881	0.99941	0.98497	0.99320	0.99659	20.12505	4.18350	0.98643	0.99863	0.99932	0.98643	0.99341	0.99670
29	92	24.82534	4.06328	0.98497	0.99895	0.99948	0.98497	0.99360	0.99679	20.12505	3.92982	0.98643	0.99879	0.99939	0.98643	0.99379	0.99689
29	93	24.82534	3.80970	0.98497	0.99908	0.99954	0.98497	0.99398	0.99698	20.12505	3.69224	0.98643	0.99893	0.99946	0.98643	0.99415	0.99707
29	94	24.82534	3.57122	0.98497	0.99919	0.99959	0.98497	0.99434	0.99716	20.12505	3.46804	0.98643	0.99905	0.99953	0.98643	0.99450	0.99724
29	95	24.82534	3.34496	0.98497	0.99929	0.99964	0.98497	0.99469	0.99734	20.12505	3.25454	0.98643	0.99916	0.99958	0.98643	0.99483	0.99741
29	96	24.82534	3.12856	0.98497	0.99937	0.99969	0.98497	0.99502	0.99750	20.12505	3.04956	0.98643	0.99926	0.99963	0.98643	0.99514	0.99757
29	97	24.82534	2.92468	0.98497	0.99945	0.99972	0.98497	0.99533	0.99766	20.12505	2.85578	0.98643	0.99935	0.99968	0.98643	0.99544	0.99771
29	98	24.82534	2.73317	0.98497	0.99952	0.99976	0.98497	0.99562	0.99781	20.12505	2.67315	0.98643	0.99943	0.99972	0.98643	0.99572	0.99786
29	99	24.82534	2.55407	0.98497	0.99958	0.99979	0.98497	0.99590	0.99794	20.12505	2.50182	0.98643	0.99950	0.99975	0.98643	0.99599	0.99799
29	100	24.82534	2.38797	0.98497	0.99963	0.99981	0.98497	0.99615	0.99807	20.12505	2.34248	0.98643	0.99956	0.99978	0.98643	0.99623	0.99811
29	101	24.82534	2.23536	0.98497	0.99967	0.99984	0.98497	0.99639	0.99819	20.12505	2.19569	0.98643	0.99961	0.99981	0.98643	0.99646	0.99823
29	102	24.82534	2.09662	0.98497	0.99971	0.99986	0.98497	0.99661	0.99830	20.12505	2.06193	0.98643	0.99966	0.99983	0.98643	0.99667	0.99833
29	103	24.82534	1.97081	0.98497	0.99975	0.99987	0.98497	0.99681	0.99840	20.12505	1.94039	0.98643	0.99970	0.99985	0.98643	0.99687	0.99843
29	104	24.82534	1.85678	0.98497	0.99978	0.99989	0.98497	0.99699	0.99849	20.12505	1.82999	0.98643	0.99973	0.99987	0.98643	0.99705	0.99852
29	105	24.82534	1.75419	0.98497	0.99980	0.99990	0.98497	0.99716	0.99858	20.12505	1.73050	0.98643	0.99976	0.99988	0.98643	0.99721	0.99860
29	106	24.82534	1.66193	0.98497	0.99982	0.99991	0.98497	0.99731	0.99865	20.12505	1.64086	0.98643	0.99978	0.99989	0.98643	0.99736	0.99868
29	107	24.82534	1.57966	0.98497	0.99984	0.99992	0.98497	0.99745	0.99872	20.12505	1.56078	0.98643	0.99981	0.99990	0.98643	0.99749	0.99874
29	108	24.82534	1.50704	0.98497	0.99985	0.99993	0.98497	0.99756	0.99878	20.12505	1.48999	0.98643	0.99982	0.99991	0.98643	0.99760	0.99880
29	109	24.82534	1.44400	0.98497	0.99986	0.99993	0.98497	0.99766	0.99883	20.12505	1.42842	0.98643	0.99984	0.99992	0.98643	0.99770	0.99885
29	110	24.82534	1.39223	0.98497	0.99987	0.99994	0.98497	0.99774	0.99887	20.12505	1.37777	0.98643	0.99985	0.99992	0.98643	0.99777	0.99889

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
30	1	24.62997	29.44822	0.98449	0.83366	0.90928	0.98449	0.83312	0.90896	20.01222	22.54525	0.98597	0.88526	0.93914	0.98597	0.88495	0.93896
30	2	24.62997	29.37817	0.98449	0.83551	0.91038	0.98449	0.83494	0.91005	20.01222	22.51839	0.98597	0.88621	0.93968	0.98597	0.88589	0.93950
30	3	24.62997	29.30399	0.98449	0.83742	0.91152	0.98449	0.83682	0.91116	20.01222	22.48894	0.98597	0.88722	0.94024	0.98597	0.88688	0.94005
30	4	24.62997	29.22650	0.98449	0.83940	0.91269	0.98449	0.83877	0.91231	20.01222	22.45752	0.98597	0.88827	0.94083	0.98597	0.88791	0.94063
30	5	24.62997	29.14631	0.98449	0.84144	0.91390	0.98449	0.84077	0.91350	20.01222	22.42458	0.98597	0.88936	0.94144	0.98597	0.88897	0.94122
30	6	24.62997	29.06332	0.98449	0.84355	0.91514	0.98449	0.84283	0.91471	20.01222	22.39007	0.98597	0.89049	0.94207	0.98597	0.89008	0.94184
30	7	24.62997	28.97770	0.98449	0.84572	0.91641	0.98449	0.84494	0.91596	20.01222	22.35408	0.98597	0.89166	0.94273	0.98597	0.89123	0.94248
30	8	24.62997	28.88901	0.98449	0.84795	0.91772	0.98449	0.84712	0.91724	20.01222	22.31631	0.98597	0.89288	0.94341	0.98597	0.89241	0.94315
30	9	24.62997	28.79700	0.98449	0.85025	0.91907	0.98449	0.84936	0.91855	20.01222	22.27655	0.98597	0.89414	0.94411	0.98597	0.89365	0.94384
30	10	24.62997	28.70168	0.98449	0.85262	0.92045	0.98449	0.85167	0.91989	20.01222	22.23481	0.98597	0.89546	0.94484	0.98597	0.89492	0.94455
30	11	24.62997	28.60341	0.98449	0.85505	0.92186	0.98449	0.85403	0.92127	20.01222	22.19134	0.98597	0.89681	0.94560	0.98597	0.89624	0.94528
30	12	24.62997	28.50171	0.98449	0.85755	0.92331	0.98449	0.85645	0.92267	20.01222	22.14578	0.98597	0.89821	0.94638	0.98597	0.89760	0.94604
30	13	24.62997	28.39619	0.98449	0.86011	0.92479	0.98449	0.85893	0.92411	20.01222	22.09783	0.98597	0.89966	0.94718	0.98597	0.89900	0.94681
30	14	24.62997	28.28717	0.98449	0.86273	0.92631	0.98449	0.86146	0.92558	20.01222	22.04770	0.98597	0.90116	0.94801	0.98597	0.90045	0.94762
30	15	24.62997	28.17456	0.98449	0.86542	0.92786	0.98449	0.86406	0.92707	20.01222	21.99534	0.98597	0.90270	0.94886	0.98597	0.90193	0.94844
30	16	24.62997	28.05854	0.98449	0.86817	0.92943	0.98449	0.86670	0.92859	20.01222	21.94087	0.98597	0.90429	0.94974	0.98597	0.90346	0.94928
30	17	24.62997	27.93921	0.98449	0.87097	0.93104	0.98449	0.86940	0.93014	20.01222	21.88436	0.98597	0.90592	0.95064	0.98597	0.90503	0.95015
30	18	24.62997	27.81632	0.98449	0.87383	0.93267	0.98449	0.87215	0.93171	20.01222	21.82561	0.98597	0.90759	0.95156	0.98597	0.90664	0.95104
30	19	24.62997	27.68998	0.98449	0.87674	0.93432	0.98449	0.87494	0.93330	20.01222	21.76469	0.98597	0.90931	0.95250	0.98597	0.90829	0.95194
30	20	24.62997	27.55961	0.98449	0.87969	0.93600	0.98449	0.87778	0.93491	20.01222	21.70115	0.98597	0.91106	0.95346	0.98597	0.90998	0.95287
30	21	24.62997	27.42496	0.98449	0.88269	0.93769	0.98449	0.88065	0.93654	20.01222	21.63477	0.98597	0.91285	0.95444	0.98597	0.91169	0.95381
30	22	24.62997	27.28607	0.98449	0.88574	0.93941	0.98449	0.88355	0.93818	20.01222	21.56556	0.98597	0.91468	0.95544	0.98597	0.91344	0.95476
30	23	24.62997	27.14231	0.98449	0.88881	0.94113	0.98449	0.88648	0.93983	20.01222	21.49301	0.98597	0.91655	0.95646	0.98597	0.91522	0.95573
30	24	24.62997	26.99396	0.98449	0.89192	0.94287	0.98449	0.88943	0.94148	20.01222	21.41732	0.98597	0.91844	0.95749	0.98597	0.91702	0.95672
30	25	24.62997	26.84076	0.98449	0.89505	0.94462	0.98449	0.89240	0.94314	20.01222	21.33825	0.98597	0.92036	0.95853	0.98597	0.91885	0.95771
30	26	24.62997	26.68259	0.98449	0.89820	0.94637	0.98449	0.89538	0.94480	20.01222	21.25569	0.98597	0.92231	0.95958	0.98597	0.92069	0.95871
30	27	24.62997	26.51948	0.98449	0.90135	0.94812	0.98449	0.89835	0.94645	20.01222	21.16962	0.98597	0.92427	0.96064	0.98597	0.92254	0.95971
30	28	24.62997	26.35108	0.98449	0.90451	0.94986	0.98449	0.90132	0.94810	20.01222	21.07976	0.98597	0.92625	0.96171	0.98597	0.92441	0.96072
30	29	24.62997	26.17769	0.98449	0.90766	0.95160	0.98449	0.90428	0.94974	20.01222	20.98629	0.98597	0.92824	0.96278	0.98597	0.92628	0.96173
30	30	24.62997	25.99881	0.98449	0.91080	0.95332	0.98449	0.90722	0.95135	20.01222	20.88878	0.98597	0.93024	0.96386	0.98597	0.92815	0.96274
30	31	24.62997	25.81445	0.98449	0.91392	0.95502	0.98449	0.91013	0.95295	20.01222	20.78720	0.98597	0.93223	0.96493	0.98597	0.93002	0.96374
30	32	24.62997	25.62410	0.98449	0.91701	0.95671	0.98449	0.91301	0.95453	20.01222	20.68113	0.98597	0.93423	0.96600	0.98597	0.93188	0.96474
30	33	24.62997	25.42805	0.98449	0.92007	0.95837	0.98449	0.91585	0.95608	20.01222	20.57072	0.98597	0.93622	0.96706	0.98597	0.93373	0.96573
30	34	24.62997	25.22578	0.98449	0.92309	0.96001	0.98449	0.91865	0.95760	20.01222	20.45552	0.98597	0.93821	0.96812	0.98597	0.93556	0.96671
30	35	24.62997	25.01713	0.98449	0.92606	0.96161	0.98449	0.92139	0.95909	20.01222	20.33536	0.98597	0.94017	0.96916	0.98597	0.93738	0.96768
30	36	24.62997	24.80193	0.98449	0.92898	0.96318	0.98449	0.92408	0.96054	20.01222	20.21002	0.98597	0.94212	0.97020	0.98597	0.93917	0.96863
30	37	24.62997	24.57973	0.98449	0.93184	0.96472	0.98449	0.92671	0.96196	20.01222	20.07911	0.98597	0.94405	0.97122	0.98597	0.94094	0.96957
30	38	24.62997	24.35058	0.98449	0.93465	0.96622	0.98449	0.92928	0.96334	20.01222	19.94257	0.98597	0.94596	0.97223	0.98597	0.94267	0.97049
30	39	24.62997	24.11373	0.98449	0.93739	0.96768	0.98449	0.93178	0.96468	20.01222	19.79973	0.98597	0.94784	0.97322	0.98597	0.94438	0.97139
30	40	24.62997	23.86918	0.98449	0.94006	0.96910	0.98449	0.93421	0.96598	20.01222	19.65053	0.98597	0.94969	0.97420	0.98597	0.94605	0.97228

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
30	41	24.62997	23.61736	0.98449	0.94266	0.97048	0.98449	0.93657	0.96724	20.01222	19.49521	0.98597	0.95152	0.97516	0.98597	0.94769	0.97314
30	42	24.62997	23.35816	0.98449	0.94519	0.97182	0.98449	0.93886	0.96846	20.01222	19.33362	0.98597	0.95330	0.97609	0.98597	0.94930	0.97399
30	43	24.62997	23.09102	0.98449	0.94765	0.97312	0.98449	0.94107	0.96964	20.01222	19.16523	0.98597	0.95506	0.97701	0.98597	0.95086	0.97481
30	44	24.62997	22.81604	0.98449	0.95003	0.97437	0.98449	0.94322	0.97078	20.01222	18.99000	0.98597	0.95677	0.97791	0.98597	0.95239	0.97561
30	45	24.62997	22.53309	0.98449	0.95234	0.97559	0.98449	0.94529	0.97188	20.01222	18.80775	0.98597	0.95846	0.97879	0.98597	0.95388	0.97640
30	46	24.62997	22.24198	0.98449	0.95457	0.97676	0.98449	0.94730	0.97294	20.01222	18.61823	0.98597	0.96010	0.97964	0.98597	0.95533	0.97716
30	47	24.62997	21.94239	0.98449	0.95673	0.97789	0.98449	0.94923	0.97396	20.01222	18.42106	0.98597	0.96171	0.98048	0.98597	0.95675	0.97790
30	48	24.62997	21.63441	0.98449	0.95882	0.97898	0.98449	0.95110	0.97494	20.01222	18.21621	0.98597	0.96328	0.98130	0.98597	0.95812	0.97861
30	49	24.62997	21.31800	0.98449	0.96083	0.98003	0.98449	0.95290	0.97588	20.01222	18.00355	0.98597	0.96482	0.98209	0.98597	0.95946	0.97931
30	50	24.62997	20.99328	0.98449	0.96278	0.98104	0.98449	0.95464	0.97679	20.01222	17.78305	0.98597	0.96631	0.98287	0.98597	0.96077	0.97999
30	51	24.62997	20.66027	0.98449	0.96465	0.98201	0.98449	0.95632	0.97767	20.01222	17.55462	0.98597	0.96777	0.98362	0.98597	0.96203	0.98065
30	52	24.62997	20.31936	0.98449	0.96646	0.98294	0.98449	0.95794	0.97852	20.01222	17.31849	0.98597	0.96919	0.98435	0.98597	0.96327	0.98129
30	53	24.62997	19.97064	0.98449	0.96820	0.98384	0.98449	0.95949	0.97933	20.01222	17.07460	0.98597	0.97057	0.98507	0.98597	0.96447	0.98191
30	54	24.62997	19.61420	0.98449	0.96988	0.98471	0.98449	0.96100	0.98011	20.01222	16.82295	0.98597	0.97192	0.98576	0.98597	0.96563	0.98252
30	55	24.62997	19.25050	0.98449	0.97149	0.98554	0.98449	0.96245	0.98087	20.01222	16.56379	0.98597	0.97323	0.98643	0.98597	0.96676	0.98310
30	56	24.62997	18.87994	0.98449	0.97304	0.98633	0.98449	0.96385	0.98159	20.01222	16.29737	0.98597	0.97450	0.98708	0.98597	0.96787	0.98367
30	57	24.62997	18.50268	0.98449	0.97452	0.98710	0.98449	0.96520	0.98229	20.01222	16.02371	0.98597	0.97573	0.98772	0.98597	0.96894	0.98422
30	58	24.62997	18.11889	0.98449	0.97595	0.98783	0.98449	0.96650	0.98297	20.01222	15.74286	0.98597	0.97693	0.98833	0.98597	0.96998	0.98476
30	59	24.62997	17.72878	0.98449	0.97732	0.98853	0.98449	0.96776	0.98362	20.01222	15.45489	0.98597	0.97809	0.98892	0.98597	0.97100	0.98528
30	60	24.62997	17.33235	0.98449	0.97863	0.98920	0.98449	0.96898	0.98424	20.01222	15.15969	0.98597	0.97922	0.98950	0.98597	0.97198	0.98579
30	61	24.62997	16.92988	0.98449	0.97990	0.98985	0.98449	0.97015	0.98485	20.01222	14.85740	0.98597	0.98031	0.99006	0.98597	0.97295	0.98629
30	62	24.62997	16.52117	0.98449	0.98110	0.99046	0.98449	0.97129	0.98543	20.01222	14.54774	0.98597	0.98137	0.99060	0.98597	0.97388	0.98677
30	63	24.62997	16.10627	0.98449	0.98226	0.99105	0.98449	0.97239	0.98600	20.01222	14.23062	0.98597	0.98239	0.99112	0.98597	0.97480	0.98724
30	64	24.62997	15.68510	0.98449	0.98337	0.99162	0.98449	0.97345	0.98655	20.01222	13.90587	0.98597	0.98339	0.99162	0.98597	0.97569	0.98769
30	65	24.62997	15.25783	0.98449	0.98444	0.99216	0.98449	0.97448	0.98708	20.01222	13.57353	0.98597	0.98435	0.99211	0.98597	0.97656	0.98814
30	66	24.62997	14.82463	0.98449	0.98546	0.99268	0.98449	0.97548	0.98759	20.01222	13.23363	0.98597	0.98528	0.99259	0.98597	0.97741	0.98857
30	67	24.62997	14.38548	0.98449	0.98643	0.99317	0.98449	0.97645	0.98809	20.01222	12.88602	0.98597	0.98618	0.99304	0.98597	0.97824	0.98900
30	68	24.62997	13.94087	0.98449	0.98737	0.99364	0.98449	0.97739	0.98857	20.01222	12.53103	0.98597	0.98705	0.99348	0.98597	0.97905	0.98941
30	69	24.62997	13.49126	0.98449	0.98826	0.99409	0.98449	0.97831	0.98904	20.01222	12.16898	0.98597	0.98789	0.99391	0.98597	0.97984	0.98982
30	70	24.62997	13.03722	0.98449	0.98911	0.99452	0.98449	0.97920	0.98949	20.01222	11.80026	0.98597	0.98870	0.99432	0.98597	0.98061	0.99021
30	71	24.62997	12.57941	0.98449	0.98992	0.99493	0.98449	0.98006	0.98993	20.01222	11.42537	0.98597	0.98948	0.99471	0.98597	0.98137	0.99060
30	72	24.62997	12.11856	0.98449	0.99069	0.99532	0.98449	0.98090	0.99036	20.01222	11.04490	0.98597	0.99023	0.99509	0.98597	0.98211	0.99098
30	73	24.62997	11.65555	0.98449	0.99143	0.99569	0.98449	0.98172	0.99078	20.01222	10.65955	0.98597	0.99094	0.99545	0.98597	0.98284	0.99135
30	74	24.62997	11.19139	0.98449	0.99212	0.99604	0.98449	0.98252	0.99118	20.01222	10.27021	0.98597	0.99163	0.99580	0.98597	0.98355	0.99171
30	75	24.62997	10.72709	0.98449	0.99278	0.99638	0.98449	0.98330	0.99158	20.01222	9.87774	0.98597	0.99229	0.99613	0.98597	0.98425	0.99206
30	76	24.62997	10.26405	0.98449	0.99340	0.99669	0.98449	0.98406	0.99196	20.01222	9.48337	0.98597	0.99291	0.99644	0.98597	0.98493	0.99241
30	77	24.62997	9.80349	0.98449	0.99398	0.99698	0.98449	0.98479	0.99234	20.01222	9.08824	0.98597	0.99350	0.99674	0.98597	0.98560	0.99275
30	78	24.62997	9.34666	0.98449	0.99453	0.99726	0.98449	0.98551	0.99270	20.01222	8.69350	0.98597	0.99406	0.99702	0.98597	0.98625	0.99308
30	79	24.62997	8.89505	0.98449	0.99504	0.99752	0.98449	0.98621	0.99306	20.01222	8.30053	0.98597	0.99459	0.99729	0.98597	0.98689	0.99340
30	80	24.62997	8.44994	0.98449	0.99552	0.99775	0.98449	0.98688	0.99340	20.01222	7.91061	0.98597	0.99509	0.99754	0.98597	0.98751	0.99371

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
30	81	24.62997	8.01269	0.98449	0.99596	0.99798	0.98449	0.98754	0.99373	20.01222	7.52504	0.98597	0.99555	0.99777	0.98597	0.98811	0.99402
30	82	24.62997	7.58462	0.98449	0.99637	0.99818	0.98449	0.98818	0.99405	20.01222	7.14517	0.98597	0.99598	0.99799	0.98597	0.98870	0.99432
30	83	24.62997	7.16676	0.98449	0.99675	0.99837	0.98449	0.98879	0.99436	20.01222	6.77205	0.98597	0.99638	0.99819	0.98597	0.98927	0.99461
30	84	24.62997	6.76024	0.98449	0.99710	0.99855	0.98449	0.98939	0.99467	20.01222	6.40687	0.98597	0.99675	0.99837	0.98597	0.98982	0.99488
30	85	24.62997	6.36619	0.98449	0.99741	0.99870	0.98449	0.98996	0.99496	20.01222	6.05083	0.98597	0.99709	0.99854	0.98597	0.99036	0.99515
30	86	24.62997	5.98597	0.98449	0.99770	0.99885	0.98449	0.99051	0.99523	20.01222	5.70535	0.98597	0.99740	0.99870	0.98597	0.99087	0.99541
30	87	24.62997	5.62066	0.98449	0.99796	0.99898	0.98449	0.99104	0.99550	20.01222	5.37164	0.98597	0.99769	0.99884	0.98597	0.99137	0.99566
30	88	24.62997	5.27144	0.98449	0.99819	0.99910	0.98449	0.99155	0.99575	20.01222	5.05099	0.98597	0.99794	0.99897	0.98597	0.99184	0.99590
30	89	24.62997	4.93962	0.98449	0.99840	0.99920	0.98449	0.99203	0.99600	20.01222	4.74485	0.98597	0.99818	0.99909	0.98597	0.99229	0.99613
30	90	24.62997	4.62687	0.98449	0.99859	0.99929	0.98449	0.99248	0.99623	20.01222	4.45503	0.98597	0.99838	0.99919	0.98597	0.99273	0.99635
30	91	24.62997	4.33500	0.98449	0.99876	0.99938	0.98449	0.99292	0.99645	20.01222	4.18350	0.98597	0.99857	0.99928	0.98597	0.99314	0.99656
30	92	24.62997	4.06328	0.98449	0.99890	0.99945	0.98449	0.99333	0.99665	20.01222	3.92982	0.98597	0.99873	0.99937	0.98597	0.99353	0.99675
30	93	24.62997	3.80970	0.98449	0.99903	0.99951	0.98449	0.99373	0.99685	20.01222	3.69224	0.98597	0.99888	0.99944	0.98597	0.99390	0.99694
30	94	24.62997	3.57122	0.98449	0.99915	0.99957	0.98449	0.99410	0.99704	20.01222	3.46804	0.98597	0.99901	0.99950	0.98597	0.99426	0.99712
30	95	24.62997	3.34496	0.98449	0.99925	0.99962	0.98449	0.99446	0.99722	20.01222	3.25454	0.98597	0.99912	0.99956	0.98597	0.99460	0.99729
30	96	24.62997	3.12856	0.98449	0.99934	0.99967	0.98449	0.99480	0.99739	20.01222	3.04956	0.98597	0.99923	0.99961	0.98597	0.99493	0.99746
30	97	24.62997	2.92468	0.98449	0.99942	0.99971	0.98449	0.99512	0.99756	20.01222	2.85578	0.98597	0.99932	0.99966	0.98597	0.99524	0.99761
30	98	24.62997	2.73317	0.98449	0.99949	0.99975	0.98449	0.99543	0.99771	20.01222	2.67315	0.98597	0.99940	0.99970	0.98597	0.99553	0.99776
30	99	24.62997	2.55407	0.98449	0.99956	0.99978	0.98449	0.99571	0.99785	20.01222	2.50182	0.98597	0.99948	0.99974	0.98597	0.99581	0.99790
30	100	24.62997	2.38797	0.98449	0.99961	0.99981	0.98449	0.99598	0.99799	20.01222	2.34248	0.98597	0.99954	0.99977	0.98597	0.99606	0.99803
30	101	24.62997	2.23536	0.98449	0.99966	0.99983	0.98449	0.99623	0.99811	20.01222	2.19569	0.98597	0.99959	0.99980	0.98597	0.99630	0.99815
30	102	24.62997	2.09662	0.98449	0.99970	0.99985	0.98449	0.99645	0.99822	20.01222	2.06193	0.98597	0.99964	0.99982	0.98597	0.99652	0.99826
30	103	24.62997	1.97081	0.98449	0.99973	0.99987	0.98449	0.99666	0.99833	20.01222	1.94039	0.98597	0.99968	0.99984	0.98597	0.99672	0.99836
30	104	24.62997	1.85678	0.98449	0.99976	0.99988	0.98449	0.99685	0.99842	20.01222	1.82999	0.98597	0.99972	0.99986	0.98597	0.99691	0.99845
30	105	24.62997	1.75419	0.98449	0.99979	0.99989	0.98449	0.99703	0.99851	20.01222	1.73050	0.98597	0.99975	0.99987	0.98597	0.99708	0.99854
30	106	24.62997	1.66193	0.98449	0.99981	0.99991	0.98449	0.99719	0.99859	20.01222	1.64086	0.98597	0.99977	0.99989	0.98597	0.99723	0.99862
30	107	24.62997	1.57966	0.98449	0.99983	0.99991	0.98449	0.99733	0.99866	20.01222	1.56078	0.98597	0.99980	0.99990	0.98597	0.99737	0.99868
30	108	24.62997	1.50704	0.98449	0.99984	0.99992	0.98449	0.99745	0.99872	20.01222	1.48999	0.98597	0.99981	0.99991	0.98597	0.99749	0.99874
30	109	24.62997	1.44400	0.98449	0.99986	0.99993	0.98449	0.99755	0.99878	20.01222	1.42842	0.98597	0.99983	0.99991	0.98597	0.99759	0.99879
30	110	24.62997	1.39223	0.98449	0.99987	0.99993	0.98449	0.99763	0.99882	20.01222	1.37777	0.98597	0.99984	0.99992	0.98597	0.99767	0.99883
31	1	24.42978	29.44822	0.98402	0.82701	0.90532	0.98402	0.82647	0.90499	19.89566	22.54525	0.98553	0.88019	0.93628	0.98553	0.87988	0.93610
31	2	24.42978	29.37817	0.98402	0.82886	0.90642	0.98402	0.82830	0.90609	19.89566	22.51839	0.98553	0.88115	0.93682	0.98553	0.88083	0.93664
31	3	24.42978	29.30399	0.98402	0.83077	0.90756	0.98402	0.83018	0.90721	19.89566	22.48894	0.98553	0.88216	0.93739	0.98553	0.88182	0.93720
31	4	24.42978	29.22650	0.98402	0.83275	0.90874	0.98402	0.83212	0.90837	19.89566	22.45752	0.98553	0.88321	0.93798	0.98553	0.88285	0.93778
31	5	24.42978	29.14631	0.98402	0.83479	0.90996	0.98402	0.83412	0.90956	19.89566	22.42458	0.98553	0.88430	0.93860	0.98553	0.88392	0.93839
31	6	24.42978	29.06332	0.98402	0.83690	0.91121	0.98402	0.83618	0.91078	19.89566	22.39007	0.98553	0.88544	0.93924	0.98553	0.88503	0.93901
31	7	24.42978	28.97770	0.98402	0.83907	0.91249	0.98402	0.83831	0.91204	19.89566	22.35408	0.98553	0.88662	0.93990	0.98553	0.88619	0.93966
31	8	24.42978	28.88901	0.98402	0.84131	0.91382	0.98402	0.84049	0.91333	19.89566	22.31631	0.98553	0.88785	0.94059	0.98553	0.88739	0.94033
31	9	24.42978	28.79700	0.98402	0.84362	0.91518	0.98402	0.84274	0.91466	19.89566	22.27655	0.98553	0.88912	0.94131	0.98553	0.88863	0.94103
31	10	24.42978	28.70168	0.98402	0.84599	0.91657	0.98402	0.84505	0.91602	19.89566	22.23481	0.98553	0.89045	0.94205	0.98553	0.88991	0.94175

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	11	24.42978	28.60341	0.98402	0.84843	0.91800	0.98402	0.84742	0.91741	19.89566	22.19134	0.98553	0.89182	0.94281	0.98553	0.89124	0.94249
31	12	24.42978	28.50171	0.98402	0.85094	0.91947	0.98402	0.84986	0.91884	19.89566	22.14578	0.98553	0.89323	0.94361	0.98553	0.89262	0.94326
31	13	24.42978	28.39619	0.98402	0.85352	0.92097	0.98402	0.85236	0.92030	19.89566	22.09783	0.98553	0.89470	0.94442	0.98553	0.89404	0.94405
31	14	24.42978	28.28717	0.98402	0.85617	0.92251	0.98402	0.85492	0.92179	19.89566	22.04770	0.98553	0.89622	0.94527	0.98553	0.89550	0.94487
31	15	24.42978	28.17456	0.98402	0.85888	0.92409	0.98402	0.85754	0.92331	19.89566	21.99534	0.98553	0.89778	0.94614	0.98553	0.89701	0.94571
31	16	24.42978	28.05854	0.98402	0.86166	0.92569	0.98402	0.86021	0.92485	19.89566	21.94087	0.98553	0.89939	0.94703	0.98553	0.89856	0.94657
31	17	24.42978	27.93921	0.98402	0.86450	0.92732	0.98402	0.86295	0.92643	19.89566	21.88436	0.98553	0.90105	0.94795	0.98553	0.90016	0.94746
31	18	24.42978	27.81632	0.98402	0.86739	0.92899	0.98402	0.86573	0.92804	19.89566	21.82561	0.98553	0.90275	0.94889	0.98553	0.90180	0.94837
31	19	24.42978	27.68998	0.98402	0.87035	0.93068	0.98402	0.86857	0.92966	19.89566	21.76469	0.98553	0.90450	0.94986	0.98553	0.90348	0.94930
31	20	24.42978	27.55961	0.98402	0.87335	0.93240	0.98402	0.87146	0.93131	19.89566	21.70115	0.98553	0.90629	0.95084	0.98553	0.90521	0.95025
31	21	24.42978	27.42496	0.98402	0.87641	0.93414	0.98402	0.87439	0.93298	19.89566	21.63477	0.98553	0.90813	0.95185	0.98553	0.90697	0.95121
31	22	24.42978	27.28607	0.98402	0.87952	0.93590	0.98402	0.87735	0.93467	19.89566	21.56556	0.98553	0.91000	0.95288	0.98553	0.90876	0.95220
31	23	24.42978	27.14231	0.98402	0.88267	0.93768	0.98402	0.88036	0.93637	19.89566	21.49301	0.98553	0.91192	0.95393	0.98553	0.91059	0.95320
31	24	24.42978	26.99396	0.98402	0.88585	0.93947	0.98402	0.88339	0.93808	19.89566	21.41732	0.98553	0.91387	0.95500	0.98553	0.91245	0.95422
31	25	24.42978	26.84076	0.98402	0.88907	0.94128	0.98402	0.88644	0.93980	19.89566	21.33825	0.98553	0.91585	0.95608	0.98553	0.91433	0.95525
31	26	24.42978	26.68259	0.98402	0.89231	0.94309	0.98402	0.88951	0.94152	19.89566	21.25569	0.98553	0.91786	0.95717	0.98553	0.91624	0.95629
31	27	24.42978	26.51948	0.98402	0.89557	0.94491	0.98402	0.89258	0.94324	19.89566	21.16962	0.98553	0.91990	0.95828	0.98553	0.91816	0.95733
31	28	24.42978	26.35108	0.98402	0.89884	0.94673	0.98402	0.89566	0.94496	19.89566	21.07976	0.98553	0.92195	0.95939	0.98553	0.92010	0.95839
31	29	24.42978	26.17769	0.98402	0.90211	0.94854	0.98402	0.89874	0.94667	19.89566	20.98629	0.98553	0.92403	0.96051	0.98553	0.92205	0.95945
31	30	24.42978	25.99881	0.98402	0.90538	0.95034	0.98402	0.90180	0.94836	19.89566	20.88878	0.98553	0.92611	0.96164	0.98553	0.92401	0.96050
31	31	24.42978	25.81445	0.98402	0.90863	0.95213	0.98402	0.90484	0.95004	19.89566	20.78720	0.98553	0.92820	0.96276	0.98553	0.92597	0.96156
31	32	24.42978	25.62410	0.98402	0.91187	0.95390	0.98402	0.90786	0.95170	19.89566	20.68113	0.98553	0.93030	0.96389	0.98553	0.92792	0.96261
31	33	24.42978	25.42805	0.98402	0.91508	0.95565	0.98402	0.91084	0.95334	19.89566	20.57072	0.98553	0.93239	0.96501	0.98553	0.92987	0.96366
31	34	24.42978	25.22578	0.98402	0.91825	0.95738	0.98402	0.91378	0.95495	19.89566	20.45552	0.98553	0.93448	0.96613	0.98553	0.93180	0.96470
31	35	24.42978	25.01713	0.98402	0.92138	0.95908	0.98402	0.91667	0.95653	19.89566	20.33536	0.98553	0.93655	0.96724	0.98553	0.93372	0.96572
31	36	24.42978	24.80193	0.98402	0.92446	0.96075	0.98402	0.91952	0.95807	19.89566	20.21002	0.98553	0.93861	0.96834	0.98553	0.93562	0.96674
31	37	24.42978	24.57973	0.98402	0.92749	0.96238	0.98402	0.92230	0.95958	19.89566	20.07911	0.98553	0.94066	0.96942	0.98553	0.93749	0.96774
31	38	24.42978	24.35058	0.98402	0.93047	0.96398	0.98402	0.92503	0.96105	19.89566	19.94257	0.98553	0.94268	0.97050	0.98553	0.93934	0.96872
31	39	24.42978	24.11373	0.98402	0.93338	0.96554	0.98402	0.92768	0.96249	19.89566	19.79973	0.98553	0.94468	0.97155	0.98553	0.94116	0.96969
31	40	24.42978	23.86918	0.98402	0.93622	0.96706	0.98402	0.93027	0.96388	19.89566	19.65053	0.98553	0.94665	0.97259	0.98553	0.94294	0.97063
31	41	24.42978	23.61736	0.98402	0.93899	0.96854	0.98402	0.93279	0.96523	19.89566	19.49521	0.98553	0.94859	0.97362	0.98553	0.94469	0.97156
31	42	24.42978	23.35816	0.98402	0.94169	0.96997	0.98402	0.93524	0.96654	19.89566	19.33362	0.98553	0.95050	0.97462	0.98553	0.94641	0.97246
31	43	24.42978	23.09102	0.98402	0.94431	0.97136	0.98402	0.93761	0.96780	19.89566	19.16523	0.98553	0.95237	0.97560	0.98553	0.94808	0.97335
31	44	24.42978	22.81604	0.98402	0.94686	0.97271	0.98402	0.93991	0.96902	19.89566	18.99000	0.98553	0.95421	0.97657	0.98553	0.94972	0.97421
31	45	24.42978	22.53309	0.98402	0.94933	0.97401	0.98402	0.94213	0.97020	19.89566	18.80775	0.98553	0.95600	0.97751	0.98553	0.95132	0.97505
31	46	24.42978	22.24198	0.98402	0.95172	0.97526	0.98402	0.94428	0.97134	19.89566	18.61823	0.98553	0.95776	0.97843	0.98553	0.95287	0.97587
31	47	24.42978	21.94239	0.98402	0.95404	0.97648	0.98402	0.94636	0.97244	19.89566	18.42106	0.98553	0.95948	0.97932	0.98553	0.95439	0.97666
31	48	24.42978	21.63441	0.98402	0.95627	0.97765	0.98402	0.94836	0.97350	19.89566	18.21621	0.98553	0.96116	0.98020	0.98553	0.95587	0.97744
31	49	24.42978	21.31800	0.98402	0.95843	0.97878	0.98402	0.95030	0.97452	19.89566	18.00355	0.98553	0.96280	0.98105	0.98553	0.95731	0.97819
31	50	24.42978	20.99328	0.98402	0.96052	0.97986	0.98402	0.95217	0.97550	19.89566	17.78305	0.98553	0.96440	0.98188	0.98553	0.95870	0.97892

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	51	24.42978	20.66027	0.98402	0.96253	0.98091	0.98402	0.95397	0.97644	19.89566	17.55462	0.98553	0.96596	0.98269	0.98553	0.96006	0.97963
31	52	24.42978	20.31936	0.98402	0.96446	0.98191	0.98402	0.95570	0.97735	19.89566	17.31849	0.98553	0.96748	0.98347	0.98553	0.96139	0.98031
31	53	24.42978	19.97064	0.98402	0.96633	0.98288	0.98402	0.95738	0.97822	19.89566	17.07460	0.98553	0.96896	0.98423	0.98553	0.96267	0.98098
31	54	24.42978	19.61420	0.98402	0.96812	0.98380	0.98402	0.95899	0.97907	19.89566	16.82295	0.98553	0.97040	0.98498	0.98553	0.96392	0.98163
31	55	24.42978	19.25050	0.98402	0.96985	0.98469	0.98402	0.96054	0.97988	19.89566	16.56379	0.98553	0.97179	0.98569	0.98553	0.96513	0.98226
31	56	24.42978	18.87994	0.98402	0.97150	0.98555	0.98402	0.96204	0.98065	19.89566	16.29737	0.98553	0.97315	0.98639	0.98553	0.96631	0.98287
31	57	24.42978	18.50268	0.98402	0.97309	0.98636	0.98402	0.96349	0.98141	19.89566	16.02371	0.98553	0.97446	0.98707	0.98553	0.96746	0.98346
31	58	24.42978	18.11889	0.98402	0.97462	0.98715	0.98402	0.96488	0.98213	19.89566	15.74286	0.98553	0.97574	0.98772	0.98553	0.96858	0.98404
31	59	24.42978	17.72878	0.98402	0.97608	0.98790	0.98402	0.96623	0.98283	19.89566	15.45489	0.98553	0.97697	0.98835	0.98553	0.96966	0.98460
31	60	24.42978	17.33235	0.98402	0.97748	0.98861	0.98402	0.96753	0.98350	19.89566	15.15969	0.98553	0.97817	0.98897	0.98553	0.97071	0.98514
31	61	24.42978	16.92988	0.98402	0.97883	0.98930	0.98402	0.96878	0.98414	19.89566	14.85740	0.98553	0.97933	0.98956	0.98553	0.97174	0.98567
31	62	24.42978	16.52117	0.98402	0.98011	0.98996	0.98402	0.97000	0.98477	19.89566	14.54774	0.98553	0.98045	0.99013	0.98553	0.97274	0.98618
31	63	24.42978	16.10627	0.98402	0.98135	0.99058	0.98402	0.97117	0.98537	19.89566	14.23062	0.98553	0.98154	0.99068	0.98553	0.97371	0.98668
31	64	24.42978	15.68510	0.98402	0.98253	0.99119	0.98402	0.97230	0.98595	19.89566	13.90587	0.98553	0.98259	0.99122	0.98553	0.97465	0.98716
31	65	24.42978	15.25783	0.98402	0.98365	0.99176	0.98402	0.97339	0.98652	19.89566	13.57353	0.98553	0.98361	0.99174	0.98553	0.97558	0.98764
31	66	24.42978	14.82463	0.98402	0.98473	0.99231	0.98402	0.97445	0.98706	19.89566	13.23363	0.98553	0.98459	0.99224	0.98553	0.97648	0.98810
31	67	24.42978	14.38548	0.98402	0.98577	0.99283	0.98402	0.97548	0.98759	19.89566	12.88602	0.98553	0.98554	0.99272	0.98553	0.97735	0.98855
31	68	24.42978	13.94087	0.98402	0.98675	0.99333	0.98402	0.97648	0.98810	19.89566	12.53103	0.98553	0.98646	0.99318	0.98553	0.97821	0.98898
31	69	24.42978	13.49126	0.98402	0.98769	0.99381	0.98402	0.97744	0.98859	19.89566	12.16898	0.98553	0.98734	0.99363	0.98553	0.97904	0.98941
31	70	24.42978	13.03722	0.98402	0.98859	0.99426	0.98402	0.97838	0.98907	19.89566	11.80026	0.98553	0.98819	0.99406	0.98553	0.97986	0.98983
31	71	24.42978	12.57941	0.98402	0.98945	0.99470	0.98402	0.97929	0.98953	19.89566	11.42537	0.98553	0.98901	0.99448	0.98553	0.98065	0.99023
31	72	24.42978	12.11856	0.98402	0.99026	0.99511	0.98402	0.98017	0.98999	19.89566	11.04490	0.98553	0.98980	0.99487	0.98553	0.98143	0.99063
31	73	24.42978	11.65555	0.98402	0.99103	0.99549	0.98402	0.98103	0.99042	19.89566	10.65955	0.98553	0.99055	0.99525	0.98553	0.98219	0.99102
31	74	24.42978	11.19139	0.98402	0.99176	0.99586	0.98402	0.98186	0.99085	19.89566	10.27021	0.98553	0.99127	0.99561	0.98553	0.98293	0.99139
31	75	24.42978	10.72709	0.98402	0.99245	0.99621	0.98402	0.98267	0.99126	19.89566	9.87774	0.98553	0.99195	0.99596	0.98553	0.98366	0.99176
31	76	24.42978	10.26405	0.98402	0.99310	0.99654	0.98402	0.98346	0.99166	19.89566	9.48337	0.98553	0.99260	0.99629	0.98553	0.98437	0.99212
31	77	24.42978	9.80349	0.98402	0.99371	0.99685	0.98402	0.98423	0.99205	19.89566	9.08824	0.98553	0.99322	0.99660	0.98553	0.98506	0.99248
31	78	24.42978	9.34666	0.98402	0.99428	0.99713	0.98402	0.98497	0.99243	19.89566	8.69350	0.98553	0.99381	0.99689	0.98553	0.98574	0.99282
31	79	24.42978	8.89505	0.98402	0.99482	0.99740	0.98402	0.98570	0.99280	19.89566	8.30053	0.98553	0.99436	0.99717	0.98553	0.98640	0.99315
31	80	24.42978	8.44994	0.98402	0.99532	0.99765	0.98402	0.98640	0.99315	19.89566	7.91061	0.98553	0.99487	0.99743	0.98553	0.98704	0.99348
31	81	24.42978	8.01269	0.98402	0.99578	0.99789	0.98402	0.98708	0.99350	19.89566	7.52504	0.98553	0.99536	0.99767	0.98553	0.98767	0.99380
31	82	24.42978	7.58462	0.98402	0.99621	0.99810	0.98402	0.98774	0.99383	19.89566	7.14517	0.98553	0.99581	0.99790	0.98553	0.98828	0.99410
31	83	24.42978	7.16676	0.98402	0.99660	0.99830	0.98402	0.98838	0.99415	19.89566	6.77205	0.98553	0.99622	0.99811	0.98553	0.98887	0.99440
31	84	24.42978	6.76024	0.98402	0.99696	0.99848	0.98402	0.98899	0.99446	19.89566	6.40687	0.98553	0.99661	0.99830	0.98553	0.98944	0.99469
31	85	24.42978	6.36619	0.98402	0.99729	0.99864	0.98402	0.98958	0.99476	19.89566	6.05083	0.98553	0.99697	0.99848	0.98553	0.98999	0.99497
31	86	24.42978	5.98597	0.98402	0.99759	0.99880	0.98402	0.99015	0.99505	19.89566	5.70535	0.98553	0.99729	0.99864	0.98553	0.99052	0.99524
31	87	24.42978	5.62066	0.98402	0.99786	0.99893	0.98402	0.99070	0.99533	19.89566	5.37164	0.98553	0.99759	0.99879	0.98553	0.99104	0.99550
31	88	24.42978	5.27144	0.98402	0.99811	0.99905	0.98402	0.99122	0.99559	19.89566	5.05099	0.98553	0.99785	0.99893	0.98553	0.99153	0.99574
31	89	24.42978	4.93962	0.98402	0.99833	0.99916	0.98402	0.99172	0.99584	19.89566	4.74485	0.98553	0.99809	0.99905	0.98553	0.99199	0.99598
31	90	24.42978	4.62687	0.98402	0.99852	0.99926	0.98402	0.99219	0.99608	19.89566	4.45503	0.98553	0.99831	0.99915	0.98553	0.99244	0.99621

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	91	24.42978	4.33500	0.98402	0.99870	0.99935	0.98402	0.99264	0.99631	19.89566	4.18350	0.98553	0.99850	0.99925	0.98553	0.99286	0.99642
31	92	24.42978	4.06328	0.98402	0.99885	0.99942	0.98402	0.99307	0.99652	19.89566	3.92982	0.98553	0.99867	0.99934	0.98553	0.99327	0.99662
31	93	24.42978	3.80970	0.98402	0.99898	0.99949	0.98402	0.99347	0.99673	19.89566	3.69224	0.98553	0.99882	0.99941	0.98553	0.99366	0.99682
31	94	24.42978	3.57122	0.98402	0.99910	0.99955	0.98402	0.99386	0.99692	19.89566	3.46804	0.98553	0.99896	0.99948	0.98553	0.99403	0.99700
31	95	24.42978	3.34496	0.98402	0.99921	0.99961	0.98402	0.99423	0.99711	19.89566	3.25454	0.98553	0.99908	0.99954	0.98553	0.99438	0.99718
31	96	24.42978	3.12856	0.98402	0.99931	0.99965	0.98402	0.99459	0.99729	19.89566	3.04956	0.98553	0.99919	0.99960	0.98553	0.99472	0.99735
31	97	24.42978	2.92468	0.98402	0.99939	0.99970	0.98402	0.99492	0.99745	19.89566	2.85578	0.98553	0.99929	0.99964	0.98553	0.99504	0.99751
31	98	24.42978	2.73317	0.98402	0.99947	0.99973	0.98402	0.99524	0.99761	19.89566	2.67315	0.98553	0.99937	0.99969	0.98553	0.99534	0.99767
31	99	24.42978	2.55407	0.98402	0.99953	0.99977	0.98402	0.99553	0.99776	19.89566	2.50182	0.98553	0.99945	0.99973	0.98553	0.99563	0.99781
31	100	24.42978	2.38797	0.98402	0.99959	0.99980	0.98402	0.99581	0.99790	19.89566	2.34248	0.98553	0.99952	0.99976	0.98553	0.99589	0.99794
31	101	24.42978	2.23536	0.98402	0.99964	0.99982	0.98402	0.99606	0.99803	19.89566	2.19569	0.98553	0.99957	0.99979	0.98553	0.99614	0.99807
31	102	24.42978	2.09662	0.98402	0.99968	0.99984	0.98402	0.99630	0.99815	19.89566	2.06193	0.98553	0.99962	0.99981	0.98553	0.99637	0.99818
31	103	24.42978	1.97081	0.98402	0.99972	0.99986	0.98402	0.99652	0.99825	19.89566	1.94039	0.98553	0.99967	0.99983	0.98553	0.99658	0.99829
31	104	24.42978	1.85678	0.98402	0.99975	0.99988	0.98402	0.99672	0.99836	19.89566	1.82999	0.98553	0.99970	0.99985	0.98553	0.99677	0.99838
31	105	24.42978	1.75419	0.98402	0.99978	0.99989	0.98402	0.99690	0.99845	19.89566	1.73050	0.98553	0.99973	0.99987	0.98553	0.99695	0.99847
31	106	24.42978	1.66193	0.98402	0.99980	0.99990	0.98402	0.99706	0.99853	19.89566	1.64086	0.98553	0.99976	0.99988	0.98553	0.99711	0.99855
31	107	24.42978	1.57966	0.98402	0.99982	0.99991	0.98402	0.99721	0.99860	19.89566	1.56078	0.98553	0.99978	0.99989	0.98553	0.99725	0.99862
31	108	24.42978	1.50704	0.98402	0.99984	0.99992	0.98402	0.99734	0.99867	19.89566	1.48999	0.98553	0.99980	0.99990	0.98553	0.99738	0.99869
31	109	24.42978	1.44400	0.98402	0.99985	0.99992	0.98402	0.99744	0.99872	19.89566	1.42842	0.98553	0.99982	0.99991	0.98553	0.99748	0.99874
31	110	24.42978	1.39223	0.98402	0.99986	0.99993	0.98402	0.99753	0.99876	19.89566	1.37777	0.98553	0.99983	0.99992	0.98553	0.99756	0.99878
32	1	24.22477	29.44822	0.98356	0.82019	0.90122	0.98356	0.81966	0.90089	19.77532	22.54525	0.98511	0.87495	0.93331	0.98511	0.87464	0.93313
32	2	24.22477	29.37817	0.98356	0.82203	0.90233	0.98356	0.82148	0.90199	19.77532	22.51839	0.98511	0.87592	0.93385	0.98511	0.87560	0.93367
32	3	24.22477	29.30399	0.98356	0.82394	0.90348	0.98356	0.82336	0.90312	19.77532	22.48894	0.98511	0.87693	0.93443	0.98511	0.87659	0.93424
32	4	24.22477	29.22650	0.98356	0.82592	0.90466	0.98356	0.82530	0.90429	19.77532	22.45752	0.98511	0.87798	0.93503	0.98511	0.87762	0.93482
32	5	24.22477	29.14631	0.98356	0.82796	0.90589	0.98356	0.82730	0.90549	19.77532	22.42458	0.98511	0.87908	0.93565	0.98511	0.87870	0.93543
32	6	24.22477	29.06332	0.98356	0.83007	0.90715	0.98356	0.82936	0.90672	19.77532	22.39007	0.98511	0.88022	0.93630	0.98511	0.87981	0.93607
32	7	24.22477	28.97770	0.98356	0.83224	0.90844	0.98356	0.83149	0.90799	19.77532	22.35408	0.98511	0.88141	0.93697	0.98511	0.88097	0.93672
32	8	24.22477	28.88901	0.98356	0.83448	0.90977	0.98356	0.83368	0.90930	19.77532	22.31631	0.98511	0.88264	0.93766	0.98511	0.88218	0.93740
32	9	24.22477	28.79700	0.98356	0.83679	0.91115	0.98356	0.83593	0.91063	19.77532	22.27655	0.98511	0.88393	0.93839	0.98511	0.88343	0.93811
32	10	24.22477	28.70168	0.98356	0.83918	0.91256	0.98356	0.83825	0.91201	19.77532	22.23481	0.98511	0.88526	0.93914	0.98511	0.88472	0.93884
32	11	24.22477	28.60341	0.98356	0.84163	0.91400	0.98356	0.84063	0.91342	19.77532	22.19134	0.98511	0.88664	0.93991	0.98511	0.88606	0.93959
32	12	24.22477	28.50171	0.98356	0.84415	0.91549	0.98356	0.84308	0.91486	19.77532	22.14578	0.98511	0.88807	0.94072	0.98511	0.88745	0.94037
32	13	24.22477	28.39619	0.98356	0.84674	0.91701	0.98356	0.84559	0.91634	19.77532	22.09783	0.98511	0.88955	0.94155	0.98511	0.88889	0.94118
32	14	24.22477	28.28717	0.98356	0.84941	0.91857	0.98356	0.84817	0.91785	19.77532	22.04770	0.98511	0.89108	0.94241	0.98511	0.89037	0.94201
32	15	24.22477	28.17456	0.98356	0.85214	0.92017	0.98356	0.85081	0.91939	19.77532	21.99534	0.98511	0.89267	0.94329	0.98511	0.89190	0.94286
32	16	24.22477	28.05854	0.98356	0.85494	0.92180	0.98356	0.85351	0.92097	19.77532	21.94087	0.98511	0.89430	0.94420	0.98511	0.89347	0.94374
32	17	24.22477	27.93921	0.98356	0.85781	0.92346	0.98356	0.85628	0.92258	19.77532	21.88436	0.98511	0.89598	0.94514	0.98511	0.89510	0.94465
32	18	24.22477	27.81632	0.98356	0.86074	0.92516	0.98356	0.85910	0.92421	19.77532	21.82561	0.98511	0.89772	0.94610	0.98511	0.89677	0.94557
32	19	24.22477	27.68998	0.98356	0.86373	0.92689	0.98356	0.86198	0.92587	19.77532	21.76469	0.98511	0.89950	0.94709	0.98511	0.89848	0.94653
32	20	24.22477	27.55961	0.98356	0.86679	0.92864	0.98356	0.86491	0.92756	19.77532	21.70115	0.98511	0.90132	0.94810	0.98511	0.90024	0.94750

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	21	24.22477	27.42496	0.98356	0.86990	0.93042	0.98356	0.86789	0.92927	19.77532	21.63477	0.98511	0.90320	0.94914	0.98511	0.90203	0.94849
32	22	24.22477	27.28607	0.98356	0.87306	0.93223	0.98356	0.87092	0.93101	19.77532	21.56556	0.98511	0.90512	0.95020	0.98511	0.90387	0.94951
32	23	24.22477	27.14231	0.98356	0.87628	0.93406	0.98356	0.87398	0.93276	19.77532	21.49301	0.98511	0.90708	0.95128	0.98511	0.90575	0.95054
32	24	24.22477	26.99396	0.98356	0.87954	0.93591	0.98356	0.87709	0.93452	19.77532	21.41732	0.98511	0.90908	0.95238	0.98511	0.90766	0.95159
32	25	24.22477	26.84076	0.98356	0.88283	0.93777	0.98356	0.88022	0.93629	19.77532	21.33825	0.98511	0.91112	0.95350	0.98511	0.90960	0.95266
32	26	24.22477	26.68259	0.98356	0.88617	0.93965	0.98356	0.88338	0.93808	19.77532	21.25569	0.98511	0.91320	0.95463	0.98511	0.91157	0.95374
32	27	24.22477	26.51948	0.98356	0.88952	0.94153	0.98356	0.88655	0.93986	19.77532	21.16962	0.98511	0.91530	0.95578	0.98511	0.91356	0.95483
32	28	24.22477	26.35108	0.98356	0.89290	0.94342	0.98356	0.88973	0.94165	19.77532	21.07976	0.98511	0.91744	0.95694	0.98511	0.91557	0.95593
32	29	24.22477	26.17769	0.98356	0.89629	0.94531	0.98356	0.89292	0.94343	19.77532	20.98629	0.98511	0.91959	0.95811	0.98511	0.91760	0.95703
32	30	24.22477	25.99881	0.98356	0.89968	0.94719	0.98356	0.89610	0.94520	19.77532	20.88878	0.98511	0.92176	0.95929	0.98511	0.91964	0.95814
32	31	24.22477	25.81445	0.98356	0.90306	0.94906	0.98356	0.89927	0.94696	19.77532	20.78720	0.98511	0.92394	0.96047	0.98511	0.92169	0.95925
32	32	24.22477	25.62410	0.98356	0.90644	0.95092	0.98356	0.90242	0.94871	19.77532	20.68113	0.98511	0.92613	0.96165	0.98511	0.92373	0.96036
32	33	24.22477	25.42805	0.98356	0.90979	0.95277	0.98356	0.90554	0.95043	19.77532	20.57072	0.98511	0.92833	0.96283	0.98511	0.92578	0.96146
32	34	24.22477	25.22578	0.98356	0.91312	0.95459	0.98356	0.90863	0.95213	19.77532	20.45552	0.98511	0.93052	0.96401	0.98511	0.92781	0.96256
32	35	24.22477	25.01713	0.98356	0.91641	0.95638	0.98356	0.91167	0.95380	19.77532	20.33536	0.98511	0.93271	0.96518	0.98511	0.92984	0.96364
32	36	24.22477	24.80193	0.98356	0.91966	0.95815	0.98356	0.91467	0.95544	19.77532	20.21002	0.98511	0.93488	0.96635	0.98511	0.93184	0.96472
32	37	24.22477	24.57973	0.98356	0.92286	0.95988	0.98356	0.91762	0.95704	19.77532	20.07911	0.98511	0.93704	0.96750	0.98511	0.93383	0.96578
32	38	24.22477	24.35058	0.98356	0.92600	0.96158	0.98356	0.92050	0.95861	19.77532	19.94257	0.98511	0.93919	0.96864	0.98511	0.93579	0.96683
32	39	24.22477	24.11373	0.98356	0.92909	0.96324	0.98356	0.92333	0.96014	19.77532	19.79973	0.98511	0.94131	0.96977	0.98511	0.93772	0.96786
32	40	24.22477	23.86918	0.98356	0.93211	0.96486	0.98356	0.92608	0.96162	19.77532	19.65053	0.98511	0.94340	0.97088	0.98511	0.93963	0.96887
32	41	24.22477	23.61736	0.98356	0.93506	0.96644	0.98356	0.92877	0.96307	19.77532	19.49521	0.98511	0.94547	0.97197	0.98511	0.94149	0.96986
32	42	24.22477	23.35816	0.98356	0.93794	0.96798	0.98356	0.93138	0.96447	19.77532	19.33362	0.98511	0.94750	0.97304	0.98511	0.94332	0.97083
32	43	24.22477	23.09102	0.98356	0.94074	0.96946	0.98356	0.93391	0.96583	19.77532	19.16523	0.98511	0.94949	0.97409	0.98511	0.94511	0.97178
32	44	24.22477	22.81604	0.98356	0.94346	0.97091	0.98356	0.93637	0.96714	19.77532	18.99000	0.98511	0.95145	0.97512	0.98511	0.94687	0.97271
32	45	24.22477	22.53309	0.98356	0.94610	0.97230	0.98356	0.93875	0.96841	19.77532	18.80775	0.98511	0.95337	0.97613	0.98511	0.94858	0.97361
32	46	24.22477	22.24198	0.98356	0.94866	0.97365	0.98356	0.94106	0.96963	19.77532	18.61823	0.98511	0.95525	0.97712	0.98511	0.95025	0.97449
32	47	24.22477	21.94239	0.98356	0.95114	0.97496	0.98356	0.94328	0.97081	19.77532	18.42106	0.98511	0.95709	0.97808	0.98511	0.95187	0.97534
32	48	24.22477	21.63441	0.98356	0.95353	0.97621	0.98356	0.94544	0.97195	19.77532	18.21621	0.98511	0.95889	0.97901	0.98511	0.95346	0.97618
32	49	24.22477	21.31800	0.98356	0.95585	0.97743	0.98356	0.94751	0.97305	19.77532	18.00355	0.98511	0.96065	0.97993	0.98511	0.95500	0.97698
32	50	24.22477	20.99328	0.98356	0.95809	0.97859	0.98356	0.94952	0.97411	19.77532	17.78305	0.98511	0.96236	0.98082	0.98511	0.95650	0.97777
32	51	24.22477	20.66027	0.98356	0.96024	0.97972	0.98356	0.95145	0.97512	19.77532	17.55462	0.98511	0.96403	0.98168	0.98511	0.95796	0.97853
32	52	24.22477	20.31936	0.98356	0.96232	0.98080	0.98356	0.95332	0.97610	19.77532	17.31849	0.98511	0.96565	0.98253	0.98511	0.95938	0.97927
32	53	24.22477	19.97064	0.98356	0.96432	0.98183	0.98356	0.95511	0.97704	19.77532	17.07460	0.98511	0.96723	0.98334	0.98511	0.96076	0.97999
32	54	24.22477	19.61420	0.98356	0.96624	0.98283	0.98356	0.95684	0.97795	19.77532	16.82295	0.98511	0.96877	0.98414	0.98511	0.96210	0.98068
32	55	24.22477	19.25050	0.98356	0.96808	0.98378	0.98356	0.95851	0.97882	19.77532	16.56379	0.98511	0.97026	0.98490	0.98511	0.96340	0.98136
32	56	24.22477	18.87994	0.98356	0.96986	0.98470	0.98356	0.96012	0.97966	19.77532	16.29737	0.98511	0.97171	0.98565	0.98511	0.96467	0.98202
32	57	24.22477	18.50268	0.98356	0.97156	0.98557	0.98356	0.96167	0.98046	19.77532	16.02371	0.98511	0.97311	0.98637	0.98511	0.96590	0.98265
32	58	24.22477	18.11889	0.98356	0.97319	0.98641	0.98356	0.96317	0.98124	19.77532	15.74286	0.98511	0.97447	0.98707	0.98511	0.96709	0.98327
32	59	24.22477	17.72878	0.98356	0.97475	0.98722	0.98356	0.96461	0.98199	19.77532	15.45489	0.98511	0.97579	0.98775	0.98511	0.96825	0.98387
32	60	24.22477	17.33235	0.98356	0.97625	0.98798	0.98356	0.96600	0.98271	19.77532	15.15969	0.98511	0.97706	0.98840	0.98511	0.96938	0.98445

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	61	24.22477	16.92988	0.98356	0.97768	0.98872	0.98356	0.96734	0.98340	19.77532	14.85740	0.98511	0.97830	0.98903	0.98511	0.97047	0.98501
32	62	24.22477	16.52117	0.98356	0.97906	0.98942	0.98356	0.96863	0.98407	19.77532	14.54774	0.98511	0.97949	0.98964	0.98511	0.97154	0.98556
32	63	24.22477	16.10627	0.98356	0.98037	0.99009	0.98356	0.96988	0.98471	19.77532	14.23062	0.98511	0.98064	0.99023	0.98511	0.97257	0.98609
32	64	24.22477	15.68510	0.98356	0.98163	0.99073	0.98356	0.97109	0.98533	19.77532	13.90587	0.98511	0.98176	0.99080	0.98511	0.97358	0.98661
32	65	24.22477	15.25783	0.98356	0.98283	0.99134	0.98356	0.97226	0.98593	19.77532	13.57353	0.98511	0.98284	0.99134	0.98511	0.97456	0.98711
32	66	24.22477	14.82463	0.98356	0.98397	0.99192	0.98356	0.97338	0.98651	19.77532	13.23363	0.98511	0.98388	0.99187	0.98511	0.97551	0.98760
32	67	24.22477	14.38548	0.98356	0.98507	0.99248	0.98356	0.97447	0.98707	19.77532	12.88602	0.98511	0.98488	0.99238	0.98511	0.97644	0.98808
32	68	24.22477	13.94087	0.98356	0.98611	0.99301	0.98356	0.97553	0.98761	19.77532	12.53103	0.98511	0.98585	0.99287	0.98511	0.97734	0.98854
32	69	24.22477	13.49126	0.98356	0.98711	0.99351	0.98356	0.97655	0.98813	19.77532	12.16898	0.98511	0.98678	0.99334	0.98511	0.97823	0.98899
32	70	24.22477	13.03722	0.98356	0.98805	0.99399	0.98356	0.97753	0.98864	19.77532	11.80026	0.98511	0.98767	0.99380	0.98511	0.97908	0.98943
32	71	24.22477	12.57941	0.98356	0.98896	0.99445	0.98356	0.97849	0.98913	19.77532	11.42537	0.98511	0.98853	0.99423	0.98511	0.97992	0.98986
32	72	24.22477	12.11856	0.98356	0.98981	0.99488	0.98356	0.97942	0.98960	19.77532	11.04490	0.98511	0.98936	0.99465	0.98511	0.98074	0.99028
32	73	24.22477	11.65555	0.98356	0.99062	0.99529	0.98356	0.98032	0.99006	19.77532	10.65955	0.98511	0.99015	0.99505	0.98511	0.98154	0.99068
32	74	24.22477	11.19139	0.98356	0.99139	0.99568	0.98356	0.98120	0.99051	19.77532	10.27021	0.98511	0.99090	0.99543	0.98511	0.98231	0.99108
32	75	24.22477	10.72709	0.98356	0.99211	0.99604	0.98356	0.98205	0.99094	19.77532	9.87774	0.98511	0.99162	0.99579	0.98511	0.98307	0.99146
32	76	24.22477	10.26405	0.98356	0.99279	0.99638	0.98356	0.98287	0.99136	19.77532	9.48337	0.98511	0.99230	0.99613	0.98511	0.98381	0.99184
32	77	24.22477	9.80349	0.98356	0.99343	0.99671	0.98356	0.98367	0.99177	19.77532	9.08824	0.98511	0.99294	0.99646	0.98511	0.98454	0.99221
32	78	24.22477	9.34666	0.98356	0.99403	0.99701	0.98356	0.98444	0.99216	19.77532	8.69350	0.98511	0.99355	0.99677	0.98511	0.98524	0.99256
32	79	24.22477	8.89505	0.98356	0.99459	0.99729	0.98356	0.98520	0.99254	19.77532	8.30053	0.98511	0.99413	0.99705	0.98511	0.98592	0.99291
32	80	24.22477	8.44994	0.98356	0.99511	0.99755	0.98356	0.98592	0.99291	19.77532	7.91061	0.98511	0.99466	0.99733	0.98511	0.98659	0.99325
32	81	24.22477	8.01269	0.98356	0.99560	0.99779	0.98356	0.98663	0.99327	19.77532	7.52504	0.98511	0.99517	0.99758	0.98511	0.98724	0.99358
32	82	24.22477	7.58462	0.98356	0.99604	0.99802	0.98356	0.98731	0.99362	19.77532	7.14517	0.98511	0.99564	0.99781	0.98511	0.98787	0.99390
32	83	24.22477	7.16676	0.98356	0.99645	0.99822	0.98356	0.98797	0.99395	19.77532	6.77205	0.98511	0.99607	0.99803	0.98511	0.98848	0.99421
32	84	24.22477	6.76024	0.98356	0.99683	0.99841	0.98356	0.98861	0.99427	19.77532	6.40687	0.98511	0.99647	0.99823	0.98511	0.98907	0.99451
32	85	24.22477	6.36619	0.98356	0.99718	0.99859	0.98356	0.98922	0.99458	19.77532	6.05083	0.98511	0.99684	0.99842	0.98511	0.98964	0.99479
32	86	24.22477	5.98597	0.98356	0.99749	0.99874	0.98356	0.98981	0.99488	19.77532	5.70535	0.98511	0.99718	0.99859	0.98511	0.99019	0.99507
32	87	24.22477	5.62066	0.98356	0.99777	0.99888	0.98356	0.99037	0.99516	19.77532	5.37164	0.98511	0.99749	0.99874	0.98511	0.99072	0.99534
32	88	24.22477	5.27144	0.98356	0.99803	0.99901	0.98356	0.99091	0.99544	19.77532	5.05099	0.98511	0.99776	0.99888	0.98511	0.99123	0.99559
32	89	24.22477	4.93962	0.98356	0.99825	0.99913	0.98356	0.99142	0.99569	19.77532	4.74485	0.98511	0.99801	0.99901	0.98511	0.99171	0.99584
32	90	24.22477	4.62687	0.98356	0.99846	0.99923	0.98356	0.99191	0.99594	19.77532	4.45503	0.98511	0.99824	0.99912	0.98511	0.99217	0.99607
32	91	24.22477	4.33500	0.98356	0.99864	0.99932	0.98356	0.99238	0.99617	19.77532	4.18350	0.98511	0.99844	0.99922	0.98511	0.99261	0.99629
32	92	24.22477	4.06328	0.98356	0.99880	0.99940	0.98356	0.99282	0.99640	19.77532	3.92982	0.98511	0.99862	0.99931	0.98511	0.99303	0.99650
32	93	24.22477	3.80970	0.98356	0.99894	0.99947	0.98356	0.99324	0.99661	19.77532	3.69224	0.98511	0.99877	0.99939	0.98511	0.99343	0.99670
32	94	24.22477	3.57122	0.98356	0.99906	0.99953	0.98356	0.99364	0.99681	19.77532	3.46804	0.98511	0.99892	0.99946	0.98511	0.99381	0.99689
32	95	24.22477	3.34496	0.98356	0.99917	0.99959	0.98356	0.99402	0.99700	19.77532	3.25454	0.98511	0.99904	0.99952	0.98511	0.99417	0.99708
32	96	24.22477	3.12856	0.98356	0.99928	0.99964	0.98356	0.99438	0.99718	19.77532	3.04956	0.98511	0.99916	0.99958	0.98511	0.99452	0.99725
32	97	24.22477	2.92468	0.98356	0.99936	0.99968	0.98356	0.99473	0.99736	19.77532	2.85578	0.98511	0.99926	0.99963	0.98511	0.99485	0.99742
32	98	24.22477	2.73317	0.98356	0.99944	0.99972	0.98356	0.99506	0.99752	19.77532	2.67315	0.98511	0.99935	0.99967	0.98511	0.99517	0.99758
32	99	24.22477	2.55407	0.98356	0.99951	0.99976	0.98356	0.99536	0.99767	19.77532	2.50182	0.98511	0.99943	0.99971	0.98511	0.99546	0.99772
32	100	24.22477	2.38797	0.98356	0.99957	0.99979	0.98356	0.99565	0.99782	19.77532	2.34248	0.98511	0.99950	0.99975	0.98511	0.99574	0.99786

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	101	24.22477	2.23536	0.98356	0.99962	0.99981	0.98356	0.99591	0.99795	19.77532	2.19569	0.98511	0.99956	0.99978	0.98511	0.99599	0.99799
32	102	24.22477	2.09662	0.98356	0.99967	0.99983	0.98356	0.99615	0.99807	19.77532	2.06193	0.98511	0.99961	0.99980	0.98511	0.99623	0.99811
32	103	24.22477	1.97081	0.98356	0.99971	0.99985	0.98356	0.99638	0.99819	19.77532	1.94039	0.98511	0.99965	0.99983	0.98511	0.99645	0.99822
32	104	24.22477	1.85678	0.98356	0.99974	0.99987	0.98356	0.99659	0.99829	19.77532	1.82999	0.98511	0.99969	0.99984	0.98511	0.99665	0.99832
32	105	24.22477	1.75419	0.98356	0.99977	0.99988	0.98356	0.99677	0.99838	19.77532	1.73050	0.98511	0.99972	0.99986	0.98511	0.99683	0.99841
32	106	24.22477	1.66193	0.98356	0.99979	0.99990	0.98356	0.99694	0.99847	19.77532	1.64086	0.98511	0.99975	0.99988	0.98511	0.99699	0.99850
32	107	24.22477	1.57966	0.98356	0.99981	0.99991	0.98356	0.99710	0.99855	19.77532	1.56078	0.98511	0.99977	0.99989	0.98511	0.99714	0.99857
32	108	24.22477	1.50704	0.98356	0.99983	0.99991	0.98356	0.99723	0.99861	19.77532	1.48999	0.98511	0.99979	0.99990	0.98511	0.99727	0.99863
32	109	24.22477	1.44400	0.98356	0.99984	0.99992	0.98356	0.99734	0.99867	19.77532	1.42842	0.98511	0.99981	0.99991	0.98511	0.99738	0.99869
32	110	24.22477	1.39223	0.98356	0.99985	0.99993	0.98356	0.99743	0.99871	19.77532	1.37777	0.98511	0.99982	0.99991	0.98511	0.99747	0.99873
33	1	24.01459	29.44822	0.98311	0.81319	0.89697	0.98311	0.81267	0.89665	19.6509	22.54525	0.98469	0.86953	0.93021	0.98469	0.86922	0.93003
33	2	24.01459	29.37817	0.98311	0.81503	0.89809	0.98311	0.81448	0.89776	19.6509	22.51839	0.98469	0.87050	0.93076	0.98469	0.87017	0.93058
33	3	24.01459	29.30399	0.98311	0.81693	0.89924	0.98311	0.81636	0.89889	19.6509	22.48894	0.98469	0.87151	0.93134	0.98469	0.87117	0.93115
33	4	24.01459	29.22650	0.98311	0.81890	0.90044	0.98311	0.81829	0.90007	19.6509	22.45752	0.98469	0.87256	0.93195	0.98469	0.87221	0.93174
33	5	24.01459	29.14631	0.98311	0.82094	0.90167	0.98311	0.82029	0.90127	19.6509	22.42458	0.98469	0.87367	0.93257	0.98469	0.87328	0.93236
33	6	24.01459	29.06332	0.98311	0.82305	0.90294	0.98311	0.82235	0.90252	19.6509	22.39007	0.98469	0.87481	0.93323	0.98469	0.87440	0.93299
33	7	24.01459	28.97770	0.98311	0.82522	0.90424	0.98311	0.82448	0.90380	19.6509	22.35408	0.98469	0.87600	0.93390	0.98469	0.87557	0.93366
33	8	24.01459	28.88901	0.98311	0.82746	0.90559	0.98311	0.82667	0.90511	19.6509	22.31631	0.98469	0.87724	0.93461	0.98469	0.87678	0.93435
33	9	24.01459	28.79700	0.98311	0.82978	0.90697	0.98311	0.82892	0.90646	19.6509	22.27655	0.98469	0.87853	0.93534	0.98469	0.87804	0.93506
33	10	24.01459	28.70168	0.98311	0.83216	0.90839	0.98311	0.83125	0.90785	19.6509	22.23481	0.98469	0.87987	0.93610	0.98469	0.87934	0.93580
33	11	24.01459	28.60341	0.98311	0.83462	0.90986	0.98311	0.83364	0.90927	19.6509	22.19134	0.98469	0.88126	0.93689	0.98469	0.88069	0.93656
33	12	24.01459	28.50171	0.98311	0.83715	0.91136	0.98311	0.83609	0.91073	19.6509	22.14578	0.98469	0.88271	0.93770	0.98469	0.88209	0.93735
33	13	24.01459	28.39619	0.98311	0.83975	0.91290	0.98311	0.83862	0.91223	19.6509	22.09783	0.98469	0.88420	0.93854	0.98469	0.88354	0.93817
33	14	24.01459	28.28717	0.98311	0.84243	0.91448	0.98311	0.84121	0.91376	19.6509	22.04770	0.98469	0.88575	0.93941	0.98469	0.88504	0.93901
33	15	24.01459	28.17456	0.98311	0.84518	0.91610	0.98311	0.84387	0.91533	19.6509	21.99534	0.98469	0.88735	0.94031	0.98469	0.88658	0.93988
33	16	24.01459	28.05854	0.98311	0.84801	0.91775	0.98311	0.84660	0.91693	19.6509	21.94087	0.98469	0.88901	0.94124	0.98469	0.88818	0.94078
33	17	24.01459	27.93921	0.98311	0.85090	0.91944	0.98311	0.84939	0.91856	19.6509	21.88436	0.98469	0.89071	0.94220	0.98469	0.88983	0.94170
33	18	24.01459	27.81632	0.98311	0.85386	0.92117	0.98311	0.85224	0.92023	19.6509	21.82561	0.98469	0.89247	0.94318	0.98469	0.89152	0.94265
33	19	24.01459	27.68998	0.98311	0.85689	0.92293	0.98311	0.85515	0.92192	19.6509	21.76469	0.98469	0.89428	0.94419	0.98469	0.89326	0.94362
33	20	24.01459	27.55961	0.98311	0.85998	0.92472	0.98311	0.85813	0.92365	19.6509	21.70115	0.98469	0.89614	0.94523	0.98469	0.89505	0.94462
33	21	24.01459	27.42496	0.98311	0.86314	0.92654	0.98311	0.86115	0.92540	19.6509	21.63477	0.98469	0.89805	0.94629	0.98469	0.89689	0.94564
33	22	24.01459	27.28607	0.98311	0.86635	0.92839	0.98311	0.86423	0.92717	19.6509	21.56556	0.98469	0.90001	0.94737	0.98469	0.89877	0.94668
33	23	24.01459	27.14231	0.98311	0.86963	0.93027	0.98311	0.86736	0.92897	19.6509	21.49301	0.98469	0.90202	0.94849	0.98469	0.90069	0.94775
33	24	24.01459	26.99396	0.98311	0.87296	0.93217	0.98311	0.87053	0.93078	19.6509	21.41732	0.98469	0.90407	0.94962	0.98469	0.90265	0.94883
33	25	24.01459	26.84076	0.98311	0.87633	0.93409	0.98311	0.87374	0.93261	19.6509	21.33825	0.98469	0.90617	0.95078	0.98469	0.90464	0.94993
33	26	24.01459	26.68259	0.98311	0.87975	0.93603	0.98311	0.87698	0.93446	19.6509	21.25569	0.98469	0.90831	0.95195	0.98469	0.90667	0.95105
33	27	24.01459	26.51948	0.98311	0.88320	0.93798	0.98311	0.88024	0.93631	19.6509	21.16962	0.98469	0.91048	0.95314	0.98469	0.90873	0.95218
33	28	24.01459	26.35108	0.98311	0.88667	0.93993	0.98311	0.88352	0.93816	19.6509	21.07976	0.98469	0.91268	0.95435	0.98469	0.91081	0.95332
33	29	24.01459	26.17769	0.98311	0.89017	0.94189	0.98311	0.88681	0.94001	19.6509	20.98629	0.98469	0.91491	0.95557	0.98469	0.91292	0.95448
33	30	24.01459	25.99881	0.98311	0.89368	0.94386	0.98311	0.89011	0.94186	19.6509	20.88878	0.98469	0.91717	0.95679	0.98469	0.91504	0.95563

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
33	31	24.01459	25.81445	0.98311	0.89719	0.94581	0.98311	0.89340	0.94370	19.6509	20.78720	0.98469	0.91944	0.95803	0.98469	0.91717	0.95680
33	32	24.01459	25.62410	0.98311	0.90071	0.94776	0.98311	0.89668	0.94553	19.6509	20.68113	0.98469	0.92172	0.95927	0.98469	0.91931	0.95796
33	33	24.01459	25.42805	0.98311	0.90420	0.94969	0.98311	0.89994	0.94734	19.6509	20.57072	0.98469	0.92402	0.96051	0.98469	0.92145	0.95912
33	34	24.01459	25.22578	0.98311	0.90768	0.95161	0.98311	0.90318	0.94913	19.6509	20.45552	0.98469	0.92632	0.96175	0.98469	0.92359	0.96028
33	35	24.01459	25.01713	0.98311	0.91113	0.95350	0.98311	0.90637	0.95089	19.6509	20.33536	0.98469	0.92862	0.96299	0.98469	0.92572	0.96143
33	36	24.01459	24.80193	0.98311	0.91455	0.95537	0.98311	0.90953	0.95262	19.6509	20.21002	0.98469	0.93091	0.96422	0.98469	0.92783	0.96257
33	37	24.01459	24.57973	0.98311	0.91792	0.95720	0.98311	0.91264	0.95432	19.6509	20.07911	0.98469	0.93319	0.96544	0.98469	0.92993	0.96369
33	38	24.01459	24.35058	0.98311	0.92124	0.95901	0.98311	0.91569	0.95599	19.6509	19.94257	0.98469	0.93545	0.96665	0.98469	0.93201	0.96481
33	39	24.01459	24.11373	0.98311	0.92451	0.96077	0.98311	0.91868	0.95762	19.6509	19.79973	0.98469	0.93770	0.96785	0.98469	0.93406	0.96591
33	40	24.01459	23.86918	0.98311	0.92771	0.96250	0.98311	0.92160	0.95920	19.6509	19.65053	0.98469	0.93992	0.96903	0.98469	0.93608	0.96699
33	41	24.01459	23.61736	0.98311	0.93085	0.96418	0.98311	0.92446	0.96075	19.6509	19.49521	0.98469	0.94212	0.97020	0.98469	0.93807	0.96805
33	42	24.01459	23.35816	0.98311	0.93391	0.96582	0.98311	0.92724	0.96225	19.6509	19.33362	0.98469	0.94428	0.97134	0.98469	0.94002	0.96908
33	43	24.01459	23.09102	0.98311	0.93689	0.96742	0.98311	0.92994	0.96370	19.6509	19.16523	0.98469	0.94641	0.97247	0.98469	0.94194	0.97010
33	44	24.01459	22.81604	0.98311	0.93979	0.96896	0.98311	0.93257	0.96511	19.6509	18.99000	0.98469	0.94850	0.97357	0.98469	0.94381	0.97109
33	45	24.01459	22.53309	0.98311	0.94262	0.97046	0.98311	0.93512	0.96647	19.6509	18.80775	0.98469	0.95055	0.97465	0.98469	0.94564	0.97206
33	46	24.01459	22.24198	0.98311	0.94535	0.97191	0.98311	0.93759	0.96779	19.6509	18.61823	0.98469	0.95256	0.97570	0.98469	0.94743	0.97301
33	47	24.01459	21.94239	0.98311	0.94801	0.97331	0.98311	0.93998	0.96906	19.6509	18.42106	0.98469	0.95452	0.97673	0.98469	0.94918	0.97393
33	48	24.01459	21.63441	0.98311	0.95058	0.97466	0.98311	0.94229	0.97029	19.6509	18.21621	0.98469	0.95645	0.97774	0.98469	0.95088	0.97482
33	49	24.01459	21.31800	0.98311	0.95306	0.97597	0.98311	0.94452	0.97147	19.6509	18.00355	0.98469	0.95832	0.97872	0.98469	0.95253	0.97569
33	50	24.01459	20.99328	0.98311	0.95546	0.97722	0.98311	0.94667	0.97260	19.6509	17.78305	0.98469	0.96016	0.97967	0.98469	0.95414	0.97653
33	51	24.01459	20.66027	0.98311	0.95777	0.97843	0.98311	0.94875	0.97370	19.6509	17.55462	0.98469	0.96194	0.98060	0.98469	0.95571	0.97735
33	52	24.01459	20.31936	0.98311	0.95999	0.97959	0.98311	0.95075	0.97475	19.6509	17.31849	0.98469	0.96368	0.98150	0.98469	0.95724	0.97815
33	53	24.01459	19.97064	0.98311	0.96214	0.98070	0.98311	0.95268	0.97577	19.6509	17.07460	0.98469	0.96537	0.98238	0.98469	0.95872	0.97892
33	54	24.01459	19.61420	0.98311	0.96420	0.98177	0.98311	0.95454	0.97674	19.6509	16.82295	0.98469	0.96701	0.98323	0.98469	0.96016	0.97967
33	55	24.01459	19.25050	0.98311	0.96618	0.98280	0.98311	0.95633	0.97768	19.6509	16.56379	0.98469	0.96861	0.98405	0.98469	0.96155	0.98040
33	56	24.01459	18.87994	0.98311	0.96808	0.98378	0.98311	0.95806	0.97858	19.6509	16.29737	0.98469	0.97016	0.98485	0.98469	0.96291	0.98110
33	57	24.01459	18.50268	0.98311	0.96990	0.98472	0.98311	0.95973	0.97945	19.6509	16.02371	0.98469	0.97166	0.98562	0.98469	0.96423	0.98179
33	58	24.01459	18.11889	0.98311	0.97165	0.98562	0.98311	0.96133	0.98028	19.6509	15.74286	0.98469	0.97311	0.98637	0.98469	0.96551	0.98245
33	59	24.01459	17.72878	0.98311	0.97332	0.98648	0.98311	0.96288	0.98109	19.6509	15.45489	0.98469	0.97451	0.98709	0.98469	0.96675	0.98309
33	60	24.01459	17.33235	0.98311	0.97493	0.98730	0.98311	0.96437	0.98186	19.6509	15.15969	0.98469	0.97587	0.98779	0.98469	0.96795	0.98372
33	61	24.01459	16.92988	0.98311	0.97646	0.98809	0.98311	0.96580	0.98260	19.6509	14.85740	0.98469	0.97719	0.98846	0.98469	0.96912	0.98432
33	62	24.01459	16.52117	0.98311	0.97792	0.98884	0.98311	0.96719	0.98332	19.6509	14.54774	0.98469	0.97846	0.98911	0.98469	0.97026	0.98491
33	63	24.01459	16.10627	0.98311	0.97932	0.98955	0.98311	0.96852	0.98401	19.6509	14.23062	0.98469	0.97969	0.98974	0.98469	0.97137	0.98548
33	64	24.01459	15.68510	0.98311	0.98066	0.99024	0.98311	0.96981	0.98467	19.6509	13.90587	0.98469	0.98087	0.99034	0.98469	0.97244	0.98603
33	65	24.01459	15.25783	0.98311	0.98194	0.99089	0.98311	0.97105	0.98531	19.6509	13.57353	0.98469	0.98201	0.99093	0.98469	0.97348	0.98656
33	66	24.01459	14.82463	0.98311	0.98316	0.99151	0.98311	0.97225	0.98593	19.6509	13.23363	0.98469	0.98312	0.99149	0.98469	0.97450	0.98708
33	67	24.01459	14.38548	0.98311	0.98432	0.99210	0.98311	0.97341	0.98653	19.6509	12.88602	0.98469	0.98418	0.99203	0.98469	0.97548	0.98759
33	68	24.01459	13.94087	0.98311	0.98543	0.99266	0.98311	0.97453	0.98710	19.6509	12.53103	0.98469	0.98520	0.99255	0.98469	0.97644	0.98808
33	69	24.01459	13.49126	0.98311	0.98648	0.99320	0.98311	0.97561	0.98766	19.6509	12.16898	0.98469	0.98618	0.99304	0.98469	0.97738	0.98856
33	70	24.01459	13.03722	0.98311	0.98749	0.99370	0.98311	0.97666	0.98819	19.6509	11.80026	0.98469	0.98713	0.99352	0.98469	0.97828	0.98902

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
33	71	24.01459	12.57941	0.98311	0.98844	0.99419	0.98311	0.97767	0.98871	19.6509	11.42537	0.98469	0.98803	0.99398	0.98469	0.97917	0.98947
33	72	24.01459	12.11856	0.98311	0.98934	0.99464	0.98311	0.97865	0.98921	19.6509	11.04490	0.98469	0.98890	0.99442	0.98469	0.98003	0.98991
33	73	24.01459	11.65555	0.98311	0.99020	0.99507	0.98311	0.97960	0.98969	19.6509	10.65955	0.98469	0.98973	0.99484	0.98469	0.98087	0.99034
33	74	24.01459	11.19139	0.98311	0.99100	0.99548	0.98311	0.98052	0.99016	19.6509	10.27021	0.98469	0.99052	0.99524	0.98469	0.98168	0.99076
33	75	24.01459	10.72709	0.98311	0.99176	0.99586	0.98311	0.98141	0.99062	19.6509	9.87774	0.98469	0.99127	0.99562	0.98469	0.98248	0.99116
33	76	24.01459	10.26405	0.98311	0.99248	0.99623	0.98311	0.98227	0.99106	19.6509	9.48337	0.98469	0.99198	0.99598	0.98469	0.98325	0.99156
33	77	24.01459	9.80349	0.98311	0.99315	0.99656	0.98311	0.98310	0.99148	19.6509	9.08824	0.98469	0.99266	0.99632	0.98469	0.98401	0.99194
33	78	24.01459	9.34666	0.98311	0.99378	0.99688	0.98311	0.98391	0.99189	19.6509	8.69350	0.98469	0.99329	0.99664	0.98469	0.98474	0.99231
33	79	24.01459	8.89505	0.98311	0.99436	0.99717	0.98311	0.98470	0.99229	19.6509	8.30053	0.98469	0.99389	0.99694	0.98469	0.98545	0.99267
33	80	24.01459	8.44994	0.98311	0.99491	0.99745	0.98311	0.98545	0.99267	19.6509	7.91061	0.98469	0.99445	0.99722	0.98469	0.98615	0.99302
33	81	24.01459	8.01269	0.98311	0.99541	0.99770	0.98311	0.98619	0.99305	19.6509	7.52504	0.98469	0.99498	0.99748	0.98469	0.98682	0.99337
33	82	24.01459	7.58462	0.98311	0.99588	0.99793	0.98311	0.98690	0.99340	19.6509	7.14517	0.98469	0.99547	0.99773	0.98469	0.98747	0.99370
33	83	24.01459	7.16676	0.98311	0.99631	0.99815	0.98311	0.98758	0.99375	19.6509	6.77205	0.98469	0.99592	0.99795	0.98469	0.98810	0.99402
33	84	24.01459	6.76024	0.98311	0.99670	0.99835	0.98311	0.98824	0.99408	19.6509	6.40687	0.98469	0.99633	0.99816	0.98469	0.98872	0.99433
33	85	24.01459	6.36619	0.98311	0.99706	0.99853	0.98311	0.98887	0.99440	19.6509	6.05083	0.98469	0.99672	0.99836	0.98469	0.98931	0.99462
33	86	24.01459	5.98597	0.98311	0.99738	0.99869	0.98311	0.98948	0.99471	19.6509	5.70535	0.98469	0.99707	0.99853	0.98469	0.98987	0.99491
33	87	24.01459	5.62066	0.98311	0.99768	0.99884	0.98311	0.99006	0.99501	19.6509	5.37164	0.98469	0.99739	0.99869	0.98469	0.99042	0.99519
33	88	24.01459	5.27144	0.98311	0.99794	0.99897	0.98311	0.99062	0.99529	19.6509	5.05099	0.98469	0.99768	0.99884	0.98469	0.99094	0.99545
33	89	24.01459	4.93962	0.98311	0.99818	0.99909	0.98311	0.99115	0.99555	19.6509	4.74485	0.98469	0.99794	0.99897	0.98469	0.99144	0.99570
33	90	24.01459	4.62687	0.98311	0.99839	0.99920	0.98311	0.99165	0.99581	19.6509	4.45503	0.98469	0.99817	0.99908	0.98469	0.99191	0.99594
33	91	24.01459	4.33500	0.98311	0.99858	0.99929	0.98311	0.99213	0.99605	19.6509	4.18350	0.98469	0.99838	0.99919	0.98469	0.99237	0.99617
33	92	24.01459	4.06328	0.98311	0.99875	0.99937	0.98311	0.99258	0.99628	19.6509	3.92982	0.98469	0.99856	0.99928	0.98469	0.99280	0.99639
33	93	24.01459	3.80970	0.98311	0.99889	0.99945	0.98311	0.99301	0.99649	19.6509	3.69224	0.98469	0.99873	0.99936	0.98469	0.99321	0.99659
33	94	24.01459	3.57122	0.98311	0.99902	0.99951	0.98311	0.99343	0.99670	19.6509	3.46804	0.98469	0.99887	0.99944	0.98469	0.99360	0.99679
33	95	24.01459	3.34496	0.98311	0.99914	0.99957	0.98311	0.99382	0.99690	19.6509	3.25454	0.98469	0.99900	0.99950	0.98469	0.99398	0.99698
33	96	24.01459	3.12856	0.98311	0.99924	0.99962	0.98311	0.99420	0.99709	19.6509	3.04956	0.98469	0.99912	0.99956	0.98469	0.99434	0.99716
33	97	24.01459	2.92468	0.98311	0.99934	0.99967	0.98311	0.99455	0.99727	19.6509	2.85578	0.98469	0.99923	0.99961	0.98469	0.99468	0.99733
33	98	24.01459	2.73317	0.98311	0.99942	0.99971	0.98311	0.99489	0.99744	19.6509	2.67315	0.98469	0.99932	0.99966	0.98469	0.99500	0.99749
33	99	24.01459	2.55407	0.98311	0.99949	0.99974	0.98311	0.99520	0.99760	19.6509	2.50182	0.98469	0.99940	0.99970	0.98469	0.99531	0.99765
33	100	24.01459	2.38797	0.98311	0.99955	0.99978	0.98311	0.99550	0.99774	19.6509	2.34248	0.98469	0.99947	0.99974	0.98469	0.99559	0.99779
33	101	24.01459	2.23536	0.98311	0.99961	0.99980	0.98311	0.99577	0.99788	19.6509	2.19569	0.98469	0.99954	0.99977	0.98469	0.99585	0.99792
33	102	24.01459	2.09662	0.98311	0.99965	0.99983	0.98311	0.99602	0.99801	19.6509	2.06193	0.98469	0.99959	0.99980	0.98469	0.99610	0.99804
33	103	24.01459	1.97081	0.98311	0.99969	0.99985	0.98311	0.99625	0.99812	19.6509	1.94039	0.98469	0.99964	0.99982	0.98469	0.99632	0.99816
33	104	24.01459	1.85678	0.98311	0.99973	0.99986	0.98311	0.99647	0.99823	19.6509	1.82999	0.98469	0.99968	0.99984	0.98469	0.99653	0.99826
33	105	24.01459	1.75419	0.98311	0.99976	0.99988	0.98311	0.99666	0.99833	19.6509	1.73050	0.98469	0.99971	0.99986	0.98469	0.99672	0.99836
33	106	24.01459	1.66193	0.98311	0.99978	0.99989	0.98311	0.99684	0.99842	19.6509	1.64086	0.98469	0.99974	0.99987	0.98469	0.99689	0.99844
33	107	24.01459	1.57966	0.98311	0.99980	0.99990	0.98311	0.99699	0.99849	19.6509	1.56078	0.98469	0.99977	0.99988	0.98469	0.99704	0.99852
33	108	24.01459	1.50704	0.98311	0.99982	0.99991	0.98311	0.99713	0.99856	19.6509	1.48999	0.98469	0.99979	0.99989	0.98469	0.99718	0.99859
33	109	24.01459	1.44400	0.98311	0.99983	0.99992	0.98311	0.99725	0.99862	19.6509	1.42842	0.98469	0.99980	0.99990	0.98469	0.99729	0.99864
33	110	24.01459	1.39223	0.98311	0.99985	0.99992	0.98311	0.99734	0.99867	19.6509	1.37777	0.98469	0.99982	0.99991	0.98469	0.99738	0.99869

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
34	1	23.79892	29.44822	0.98266	0.80600	0.89258	0.98266	0.80548	0.89226	19.52206	22.54525	0.98429	0.86391	0.92699	0.98429	0.86360	0.92681
34	2	23.79892	29.37817	0.98266	0.80782	0.89370	0.98266	0.80729	0.89337	19.52206	22.51839	0.98429	0.86487	0.92754	0.98429	0.86455	0.92736
34	3	23.79892	29.30399	0.98266	0.80972	0.89486	0.98266	0.80916	0.89451	19.52206	22.48894	0.98429	0.86589	0.92812	0.98429	0.86555	0.92793
34	4	23.79892	29.22650	0.98266	0.81169	0.89606	0.98266	0.81109	0.89569	19.52206	22.45752	0.98429	0.86695	0.92873	0.98429	0.86659	0.92853
34	5	23.79892	29.14631	0.98266	0.81372	0.89730	0.98266	0.81308	0.89691	19.52206	22.42458	0.98429	0.86805	0.92936	0.98429	0.86767	0.92915
34	6	23.79892	29.06332	0.98266	0.81583	0.89857	0.98266	0.81514	0.89816	19.52206	22.39007	0.98429	0.86920	0.93002	0.98429	0.86879	0.92979
34	7	23.79892	28.97770	0.98266	0.81799	0.89989	0.98266	0.81726	0.89944	19.52206	22.35408	0.98429	0.87040	0.93071	0.98429	0.86996	0.93046
34	8	23.79892	28.88901	0.98266	0.82024	0.90124	0.98266	0.81945	0.90077	19.52206	22.31631	0.98429	0.87164	0.93142	0.98429	0.87118	0.93115
34	9	23.79892	28.79700	0.98266	0.82255	0.90264	0.98266	0.82171	0.90213	19.52206	22.27655	0.98429	0.87294	0.93216	0.98429	0.87244	0.93187
34	10	23.79892	28.70168	0.98266	0.82494	0.90407	0.98266	0.82404	0.90353	19.52206	22.23481	0.98429	0.87428	0.93293	0.98429	0.87375	0.93262
34	11	23.79892	28.60341	0.98266	0.82740	0.90555	0.98266	0.82643	0.90497	19.52206	22.19134	0.98429	0.87568	0.93372	0.98429	0.87511	0.93340
34	12	23.79892	28.50171	0.98266	0.82993	0.90706	0.98266	0.82889	0.90644	19.52206	22.14578	0.98429	0.87713	0.93455	0.98429	0.87652	0.93420
34	13	23.79892	28.39619	0.98266	0.83255	0.90862	0.98266	0.83143	0.90796	19.52206	22.09783	0.98429	0.87864	0.93540	0.98429	0.87798	0.93503
34	14	23.79892	28.28717	0.98266	0.83524	0.91022	0.98266	0.83403	0.90951	19.52206	22.04770	0.98429	0.88020	0.93629	0.98429	0.87949	0.93588
34	15	23.79892	28.17456	0.98266	0.83800	0.91186	0.98266	0.83671	0.91109	19.52206	21.99534	0.98429	0.88182	0.93720	0.98429	0.88105	0.93677
34	16	23.79892	28.05854	0.98266	0.84084	0.91354	0.98266	0.83945	0.91272	19.52206	21.94087	0.98429	0.88349	0.93814	0.98429	0.88267	0.93768
34	17	23.79892	27.93921	0.98266	0.84375	0.91526	0.98266	0.84226	0.91438	19.52206	21.88436	0.98429	0.88522	0.93912	0.98429	0.88433	0.93862
34	18	23.79892	27.81632	0.98266	0.84674	0.91701	0.98266	0.84514	0.91607	19.52206	21.82561	0.98429	0.88700	0.94012	0.98429	0.88605	0.93958
34	19	23.79892	27.68998	0.98266	0.84980	0.91880	0.98266	0.84809	0.91780	19.52206	21.76469	0.98429	0.88884	0.94115	0.98429	0.88782	0.94058
34	20	23.79892	27.55961	0.98266	0.85293	0.92063	0.98266	0.85109	0.91956	19.52206	21.70115	0.98429	0.89073	0.94221	0.98429	0.88964	0.94160
34	21	23.79892	27.42496	0.98266	0.85612	0.92249	0.98266	0.85416	0.92135	19.52206	21.63477	0.98429	0.89267	0.94329	0.98429	0.89151	0.94264
34	22	23.79892	27.28607	0.98266	0.85939	0.92438	0.98266	0.85729	0.92316	19.52206	21.56556	0.98429	0.89467	0.94441	0.98429	0.89342	0.94371
34	23	23.79892	27.14231	0.98266	0.86272	0.92630	0.98266	0.86047	0.92500	19.52206	21.49301	0.98429	0.89672	0.94555	0.98429	0.89539	0.94481
34	24	23.79892	26.99396	0.98266	0.86611	0.92825	0.98266	0.86370	0.92687	19.52206	21.41732	0.98429	0.89882	0.94672	0.98429	0.89739	0.94592
34	25	23.79892	26.84076	0.98266	0.86955	0.93022	0.98266	0.86698	0.92875	19.52206	21.33825	0.98429	0.90097	0.94791	0.98429	0.89944	0.94706
34	26	23.79892	26.68259	0.98266	0.87304	0.93222	0.98266	0.87030	0.93065	19.52206	21.25569	0.98429	0.90316	0.94912	0.98429	0.90153	0.94821
34	27	23.79892	26.51948	0.98266	0.87658	0.93423	0.98266	0.87364	0.93256	19.52206	21.16962	0.98429	0.90540	0.95035	0.98429	0.90365	0.94938
34	28	23.79892	26.35108	0.98266	0.88015	0.93626	0.98266	0.87702	0.93448	19.52206	21.07976	0.98429	0.90767	0.95160	0.98429	0.90580	0.95057
34	29	23.79892	26.17769	0.98266	0.88375	0.93829	0.98266	0.88041	0.93640	19.52206	20.98629	0.98429	0.90998	0.95287	0.98429	0.90797	0.95177
34	30	23.79892	25.99881	0.98266	0.88737	0.94033	0.98266	0.88382	0.93833	19.52206	20.88878	0.98429	0.91231	0.95415	0.98429	0.91017	0.95298
34	31	23.79892	25.81445	0.98266	0.89101	0.94237	0.98266	0.88723	0.94025	19.52206	20.78720	0.98429	0.91467	0.95544	0.98429	0.91239	0.95419
34	32	23.79892	25.62410	0.98266	0.89465	0.94440	0.98266	0.89064	0.94216	19.52206	20.68113	0.98429	0.91705	0.95673	0.98429	0.91462	0.95541
34	33	23.79892	25.42805	0.98266	0.89829	0.94642	0.98266	0.89403	0.94405	19.52206	20.57072	0.98429	0.91945	0.95803	0.98429	0.91686	0.95663
34	34	23.79892	25.22578	0.98266	0.90192	0.94843	0.98266	0.89741	0.94593	19.52206	20.45552	0.98429	0.92185	0.95934	0.98429	0.91910	0.95784
34	35	23.79892	25.01713	0.98266	0.90553	0.95042	0.98266	0.90076	0.94779	19.52206	20.33536	0.98429	0.92426	0.96064	0.98429	0.92133	0.95906
34	36	23.79892	24.80193	0.98266	0.90911	0.95239	0.98266	0.90407	0.94962	19.52206	20.21002	0.98429	0.92667	0.96194	0.98429	0.92356	0.96026
34	37	23.79892	24.57973	0.98266	0.91265	0.95433	0.98266	0.90734	0.95142	19.52206	20.07911	0.98429	0.92907	0.96323	0.98429	0.92577	0.96146
34	38	23.79892	24.35058	0.98266	0.91615	0.95624	0.98266	0.91055	0.95318	19.52206	19.94257	0.98429	0.93146	0.96451	0.98429	0.92797	0.96264
34	39	23.79892	24.11373	0.98266	0.91960	0.95812	0.98266	0.91371	0.95491	19.52206	19.79973	0.98429	0.93384	0.96579	0.98429	0.93014	0.96381
34	40	23.79892	23.86918	0.98266	0.92299	0.95995	0.98266	0.91681	0.95660	19.52206	19.65053	0.98429	0.93619	0.96704	0.98429	0.93229	0.96496

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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
34	41	23.79892	23.61736	0.98266	0.92632	0.96175	0.98266	0.91984	0.95825	19.52206	19.49521	0.98429	0.93852	0.96828	0.98429	0.93440	0.96609
34	42	23.79892	23.35816	0.98266	0.92957	0.96350	0.98266	0.92280	0.95985	19.52206	19.33362	0.98429	0.94082	0.96951	0.98429	0.93648	0.96720
34	43	23.79892	23.09102	0.98266	0.93275	0.96520	0.98266	0.92569	0.96141	19.52206	19.16523	0.98429	0.94308	0.97071	0.98429	0.93852	0.96829
34	44	23.79892	22.81604	0.98266	0.93584	0.96686	0.98266	0.92849	0.96292	19.52206	18.99000	0.98429	0.94531	0.97189	0.98429	0.94052	0.96935
34	45	23.79892	22.53309	0.98266	0.93886	0.96846	0.98266	0.93121	0.96438	19.52206	18.80775	0.98429	0.94750	0.97304	0.98429	0.94248	0.97039
34	46	23.79892	22.24198	0.98266	0.94178	0.97002	0.98266	0.93386	0.96580	19.52206	18.61823	0.98429	0.94964	0.97417	0.98429	0.94440	0.97140
34	47	23.79892	21.94239	0.98266	0.94462	0.97152	0.98266	0.93641	0.96716	19.52206	18.42106	0.98429	0.95175	0.97528	0.98429	0.94627	0.97239
34	48	23.79892	21.63441	0.98266	0.94737	0.97297	0.98266	0.93889	0.96848	19.52206	18.21621	0.98429	0.95380	0.97636	0.98429	0.94809	0.97336
34	49	23.79892	21.31800	0.98266	0.95003	0.97438	0.98266	0.94128	0.96975	19.52206	18.00355	0.98429	0.95581	0.97741	0.98429	0.94987	0.97429
34	50	23.79892	20.99328	0.98266	0.95260	0.97573	0.98266	0.94359	0.97098	19.52206	17.78305	0.98429	0.95777	0.97843	0.98429	0.95160	0.97520
34	51	23.79892	20.66027	0.98266	0.95508	0.97703	0.98266	0.94583	0.97216	19.52206	17.55462	0.98429	0.95969	0.97943	0.98429	0.95328	0.97608
34	52	23.79892	20.31936	0.98266	0.95747	0.97827	0.98266	0.94798	0.97329	19.52206	17.31849	0.98429	0.96155	0.98040	0.98429	0.95492	0.97694
34	53	23.79892	19.97064	0.98266	0.95977	0.97947	0.98266	0.95005	0.97439	19.52206	17.07460	0.98429	0.96336	0.98134	0.98429	0.95651	0.97777
34	54	23.79892	19.61420	0.98266	0.96199	0.98062	0.98266	0.95205	0.97544	19.52206	16.82295	0.98429	0.96512	0.98225	0.98429	0.95806	0.97858
34	55	23.79892	19.25050	0.98266	0.96411	0.98173	0.98266	0.95398	0.97645	19.52206	16.56379	0.98429	0.96682	0.98313	0.98429	0.95956	0.97936
34	56	23.79892	18.87994	0.98266	0.96615	0.98278	0.98266	0.95584	0.97742	19.52206	16.29737	0.98429	0.96848	0.98399	0.98429	0.96101	0.98012
34	57	23.79892	18.50268	0.98266	0.96811	0.98379	0.98266	0.95762	0.97835	19.52206	16.02371	0.98429	0.97008	0.98481	0.98429	0.96243	0.98085
34	58	23.79892	18.11889	0.98266	0.96998	0.98476	0.98266	0.95935	0.97925	19.52206	15.74286	0.98429	0.97164	0.98561	0.98429	0.96380	0.98157
34	59	23.79892	17.72878	0.98266	0.97177	0.98568	0.98266	0.96101	0.98012	19.52206	15.45489	0.98429	0.97314	0.98639	0.98429	0.96513	0.98226
34	60	23.79892	17.33235	0.98266	0.97349	0.98657	0.98266	0.96260	0.98095	19.52206	15.15969	0.98429	0.97459	0.98713	0.98429	0.96643	0.98293
34	61	23.79892	16.92988	0.98266	0.97513	0.98741	0.98266	0.96414	0.98174	19.52206	14.85740	0.98429	0.97599	0.98785	0.98429	0.96768	0.98357
34	62	23.79892	16.52117	0.98266	0.97669	0.98821	0.98266	0.96563	0.98251	19.52206	14.54774	0.98429	0.97735	0.98854	0.98429	0.96890	0.98420
34	63	23.79892	16.10627	0.98266	0.97819	0.98898	0.98266	0.96706	0.98325	19.52206	14.23062	0.98429	0.97865	0.98921	0.98429	0.97008	0.98481
34	64	23.79892	15.68510	0.98266	0.97962	0.98971	0.98266	0.96844	0.98396	19.52206	13.90587	0.98429	0.97992	0.98986	0.98429	0.97123	0.98540
34	65	23.79892	15.25783	0.98266	0.98098	0.99040	0.98266	0.96976	0.98465	19.52206	13.57353	0.98429	0.98113	0.99048	0.98429	0.97234	0.98598
34	66	23.79892	14.82463	0.98266	0.98228	0.99106	0.98266	0.97104	0.98531	19.52206	13.23363	0.98429	0.98230	0.99107	0.98429	0.97342	0.98653
34	67	23.79892	14.38548	0.98266	0.98352	0.99169	0.98266	0.97228	0.98594	19.52206	12.88602	0.98429	0.98343	0.99164	0.98429	0.97447	0.98707
34	68	23.79892	13.94087	0.98266	0.98470	0.99229	0.98266	0.97347	0.98656	19.52206	12.53103	0.98429	0.98451	0.99220	0.98429	0.97549	0.98759
34	69	23.79892	13.49126	0.98266	0.98582	0.99286	0.98266	0.97462	0.98715	19.52206	12.16898	0.98429	0.98555	0.99272	0.98429	0.97648	0.98810
34	70	23.79892	13.03722	0.98266	0.98688	0.99340	0.98266	0.97573	0.98772	19.52206	11.80026	0.98429	0.98655	0.99323	0.98429	0.97744	0.98859
34	71	23.79892	12.57941	0.98266	0.98789	0.99391	0.98266	0.97680	0.98827	19.52206	11.42537	0.98429	0.98750	0.99371	0.98429	0.97838	0.98907
34	72	23.79892	12.11856	0.98266	0.98884	0.99439	0.98266	0.97784	0.98880	19.52206	11.04490	0.98429	0.98842	0.99417	0.98429	0.97929	0.98953
34	73	23.79892	11.65555	0.98266	0.98974	0.99485	0.98266	0.97884	0.98931	19.52206	10.65955	0.98429	0.98929	0.99462	0.98429	0.98017	0.98999
34	74	23.79892	11.19139	0.98266	0.99059	0.99527	0.98266	0.97981	0.98980	19.52206	10.27021	0.98429	0.99012	0.99503	0.98429	0.98103	0.99042
34	75	23.79892	10.72709	0.98266	0.99140	0.99568	0.98266	0.98074	0.99028	19.52206	9.87774	0.98429	0.99091	0.99543	0.98429	0.98186	0.99085
34	76	23.79892	10.26405	0.98266	0.99215	0.99606	0.98266	0.98165	0.99074	19.52206	9.48337	0.98429	0.99165	0.99581	0.98429	0.98267	0.99126
34	77	23.79892	9.80349	0.98266	0.99285	0.99641	0.98266	0.98252	0.99119	19.52206	9.08824	0.98429	0.99236	0.99617	0.98429	0.98346	0.99166
34	78	23.79892	9.34666	0.98266	0.99351	0.99675	0.98266	0.98337	0.99162	19.52206	8.69350	0.98429	0.99303	0.99650	0.98429	0.98423	0.99205
34	79	23.79892	8.89505	0.98266	0.99412	0.99705	0.98266	0.98419	0.99203	19.52206	8.30053	0.98429	0.99365	0.99682	0.98429	0.98497	0.99243
34	80	23.79892	8.44994	0.98266	0.99469	0.99734	0.98266	0.98498	0.99243	19.52206	7.91061	0.98429	0.99424	0.99711	0.98429	0.98570	0.99280

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
34	81	23.79892	8.01269	0.98266	0.99522	0.99761	0.98266	0.98574	0.99282	19.52206	7.52504	0.98429	0.99478	0.99738	0.98429	0.98640	0.99315
34	82	23.79892	7.58462	0.98266	0.99571	0.99785	0.98266	0.98648	0.99319	19.52206	7.14517	0.98429	0.99529	0.99764	0.98429	0.98707	0.99350
34	83	23.79892	7.16676	0.98266	0.99616	0.99807	0.98266	0.98719	0.99355	19.52206	6.77205	0.98429	0.99576	0.99788	0.98429	0.98773	0.99383
34	84	23.79892	6.76024	0.98266	0.99657	0.99828	0.98266	0.98787	0.99390	19.52206	6.40687	0.98429	0.99620	0.99809	0.98429	0.98836	0.99415
34	85	23.79892	6.36619	0.98266	0.99694	0.99847	0.98266	0.98853	0.99423	19.52206	6.05083	0.98429	0.99659	0.99829	0.98429	0.98897	0.99446
34	86	23.79892	5.98597	0.98266	0.99728	0.99864	0.98266	0.98915	0.99455	19.52206	5.70535	0.98429	0.99696	0.99848	0.98429	0.98956	0.99475
34	87	23.79892	5.62066	0.98266	0.99759	0.99879	0.98266	0.98976	0.99485	19.52206	5.37164	0.98429	0.99729	0.99864	0.98429	0.99013	0.99504
34	88	23.79892	5.27144	0.98266	0.99786	0.99893	0.98266	0.99033	0.99514	19.52206	5.05099	0.98429	0.99759	0.99879	0.98429	0.99066	0.99531
34	89	23.79892	4.93962	0.98266	0.99811	0.99905	0.98266	0.99087	0.99542	19.52206	4.74485	0.98429	0.99786	0.99893	0.98429	0.99118	0.99557
34	90	23.79892	4.62687	0.98266	0.99833	0.99916	0.98266	0.99139	0.99568	19.52206	4.45503	0.98429	0.99810	0.99905	0.98429	0.99167	0.99582
34	91	23.79892	4.33500	0.98266	0.99852	0.99926	0.98266	0.99189	0.99593	19.52206	4.18350	0.98429	0.99832	0.99916	0.98429	0.99213	0.99605
34	92	23.79892	4.06328	0.98266	0.99870	0.99935	0.98266	0.99235	0.99616	19.52206	3.92982	0.98429	0.99851	0.99925	0.98429	0.99258	0.99627
34	93	23.79892	3.80970	0.98266	0.99885	0.99942	0.98266	0.99280	0.99639	19.52206	3.69224	0.98429	0.99868	0.99934	0.98429	0.99300	0.99649
34	94	23.79892	3.57122	0.98266	0.99898	0.99949	0.98266	0.99323	0.99660	19.52206	3.46804	0.98429	0.99883	0.99941	0.98429	0.99341	0.99669
34	95	23.79892	3.34496	0.98266	0.99911	0.99955	0.98266	0.99363	0.99681	19.52206	3.25454	0.98429	0.99897	0.99948	0.98429	0.99379	0.99689
34	96	23.79892	3.12856	0.98266	0.99921	0.99961	0.98266	0.99402	0.99700	19.52206	3.04956	0.98429	0.99909	0.99954	0.98429	0.99416	0.99707
34	97	23.79892	2.92468	0.98266	0.99931	0.99966	0.98266	0.99438	0.99718	19.52206	2.85578	0.98429	0.99920	0.99960	0.98429	0.99452	0.99725
34	98	23.79892	2.73317	0.98266	0.99940	0.99970	0.98266	0.99473	0.99736	19.52206	2.67315	0.98429	0.99929	0.99965	0.98429	0.99485	0.99742
34	99	23.79892	2.55407	0.98266	0.99947	0.99973	0.98266	0.99505	0.99752	19.52206	2.50182	0.98429	0.99938	0.99969	0.98429	0.99516	0.99757
34	100	23.79892	2.38797	0.98266	0.99953	0.99977	0.98266	0.99536	0.99767	19.52206	2.34248	0.98429	0.99945	0.99973	0.98429	0.99545	0.99772
34	101	23.79892	2.23536	0.98266	0.99959	0.99980	0.98266	0.99564	0.99781	19.52206	2.19569	0.98429	0.99952	0.99976	0.98429	0.99572	0.99786
34	102	23.79892	2.09662	0.98266	0.99964	0.99982	0.98266	0.99590	0.99794	19.52206	2.06193	0.98429	0.99958	0.99979	0.98429	0.99598	0.99798
34	103	23.79892	1.97081	0.98266	0.99968	0.99984	0.98266	0.99614	0.99806	19.52206	1.94039	0.98429	0.99962	0.99981	0.98429	0.99621	0.99810
34	104	23.79892	1.85678	0.98266	0.99972	0.99986	0.98266	0.99636	0.99818	19.52206	1.82999	0.98429	0.99966	0.99983	0.98429	0.99642	0.99821
34	105	23.79892	1.75419	0.98266	0.99975	0.99987	0.98266	0.99656	0.99828	19.52206	1.73050	0.98429	0.99970	0.99985	0.98429	0.99662	0.99830
34	106	23.79892	1.66193	0.98266	0.99977	0.99989	0.98266	0.99674	0.99837	19.52206	1.64086	0.98429	0.99973	0.99987	0.98429	0.99679	0.99839
34	107	23.79892	1.57966	0.98266	0.99979	0.99990	0.98266	0.99690	0.99845	19.52206	1.56078	0.98429	0.99976	0.99988	0.98429	0.99695	0.99847
34	108	23.79892	1.50704	0.98266	0.99981	0.99991	0.98266	0.99704	0.99852	19.52206	1.48999	0.98429	0.99978	0.99989	0.98429	0.99709	0.99854
34	109	23.79892	1.44400	0.98266	0.99983	0.99991	0.98266	0.99716	0.99858	19.52206	1.42842	0.98429	0.99980	0.99990	0.98429	0.99720	0.99860
34	110	23.79892	1.39223	0.98266	0.99984	0.99992	0.98266	0.99725	0.99862	19.52206	1.37777	0.98429	0.99981	0.99990	0.98429	0.99729	0.99864
35	1	23.57725	29.44822	0.98221	0.79859	0.88802	0.98221	0.79808	0.88770	19.38835	22.54525	0.98387	0.85807	0.92361	0.98387	0.85775	0.92343
35	2	23.57725	29.37817	0.98221	0.80041	0.88914	0.98221	0.79988	0.88881	19.38835	22.51839	0.98387	0.85903	0.92417	0.98387	0.85871	0.92399
35	3	23.57725	29.30399	0.98221	0.80230	0.89031	0.98221	0.80174	0.88996	19.38835	22.48894	0.98387	0.86005	0.92476	0.98387	0.85971	0.92456
35	4	23.57725	29.22650	0.98221	0.80426	0.89151	0.98221	0.80367	0.89115	19.38835	22.45752	0.98387	0.86111	0.92537	0.98387	0.86075	0.92516
35	5	23.57725	29.14631	0.98221	0.80629	0.89276	0.98221	0.80566	0.89237	19.38835	22.42458	0.98387	0.86221	0.92601	0.98387	0.86183	0.92579
35	6	23.57725	29.06332	0.98221	0.80839	0.89404	0.98221	0.80771	0.89363	19.38835	22.39007	0.98387	0.86336	0.92667	0.98387	0.86296	0.92644
35	7	23.57725	28.97770	0.98221	0.81055	0.89536	0.98221	0.80983	0.89492	19.38835	22.35408	0.98387	0.86456	0.92736	0.98387	0.86413	0.92711
35	8	23.57725	28.88901	0.98221	0.81279	0.89673	0.98221	0.81202	0.89626	19.38835	22.31631	0.98387	0.86581	0.92808	0.98387	0.86535	0.92781
35	9	23.57725	28.79700	0.98221	0.81510	0.89813	0.98221	0.81427	0.89763	19.38835	22.27655	0.98387	0.86711	0.92883	0.98387	0.86661	0.92854
35	10	23.57725	28.70168	0.98221	0.81749	0.89958	0.98221	0.81660	0.89904	19.38835	22.23481	0.98387	0.86846	0.92960	0.98387	0.86793	0.92930

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
35	11	23.57725	28.60341	0.98221	0.81995	0.90107	0.98221	0.81899	0.90049	19.38835	22.19134	0.98387	0.86987	0.93041	0.98387	0.86930	0.93008
35	12	23.57725	28.50171	0.98221	0.82249	0.90260	0.98221	0.82146	0.90198	19.38835	22.14578	0.98387	0.87133	0.93124	0.98387	0.87072	0.93089
35	13	23.57725	28.39619	0.98221	0.82510	0.90417	0.98221	0.82400	0.90351	19.38835	22.09783	0.98387	0.87285	0.93211	0.98387	0.87219	0.93173
35	14	23.57725	28.28717	0.98221	0.82780	0.90579	0.98221	0.82662	0.90508	19.38835	22.04770	0.98387	0.87442	0.93300	0.98387	0.87371	0.93260
35	15	23.57725	28.17456	0.98221	0.83058	0.90745	0.98221	0.82930	0.90669	19.38835	21.99534	0.98387	0.87605	0.93393	0.98387	0.87529	0.93350
35	16	23.57725	28.05854	0.98221	0.83343	0.90915	0.98221	0.83206	0.90833	19.38835	21.94087	0.98387	0.87774	0.93489	0.98387	0.87692	0.93442
35	17	23.57725	27.93921	0.98221	0.83636	0.91089	0.98221	0.83489	0.91002	19.38835	21.88436	0.98387	0.87949	0.93588	0.98387	0.87860	0.93538
35	18	23.57725	27.81632	0.98221	0.83937	0.91267	0.98221	0.83779	0.91174	19.38835	21.82561	0.98387	0.88129	0.93690	0.98387	0.88034	0.93636
35	19	23.57725	27.68998	0.98221	0.84245	0.91449	0.98221	0.84076	0.91349	19.38835	21.76469	0.98387	0.88315	0.93795	0.98387	0.88213	0.93738
35	20	23.57725	27.55961	0.98221	0.84561	0.91635	0.98221	0.84380	0.91528	19.38835	21.70115	0.98387	0.88506	0.93903	0.98387	0.88398	0.93842
35	21	23.57725	27.42496	0.98221	0.84884	0.91824	0.98221	0.84691	0.91711	19.38835	21.63477	0.98387	0.88704	0.94014	0.98387	0.88588	0.93949
35	22	23.57725	27.28607	0.98221	0.85215	0.92017	0.98221	0.85008	0.91896	19.38835	21.56556	0.98387	0.88907	0.94128	0.98387	0.88783	0.94058
35	23	23.57725	27.14231	0.98221	0.85552	0.92214	0.98221	0.85331	0.92085	19.38835	21.49301	0.98387	0.89116	0.94245	0.98387	0.88983	0.94170
35	24	23.57725	26.99396	0.98221	0.85897	0.92413	0.98221	0.85659	0.92276	19.38835	21.41732	0.98387	0.89331	0.94365	0.98387	0.89188	0.94285
35	25	23.57725	26.84076	0.98221	0.86247	0.92616	0.98221	0.85993	0.92469	19.38835	21.33825	0.98387	0.89551	0.94487	0.98387	0.89398	0.94402
35	26	23.57725	26.68259	0.98221	0.86604	0.92821	0.98221	0.86332	0.92665	19.38835	21.25569	0.98387	0.89776	0.94612	0.98387	0.89612	0.94521
35	27	23.57725	26.51948	0.98221	0.86965	0.93028	0.98221	0.86674	0.92862	19.38835	21.16962	0.98387	0.90005	0.94740	0.98387	0.89829	0.94642
35	28	23.57725	26.35108	0.98221	0.87331	0.93237	0.98221	0.87021	0.93060	19.38835	21.07976	0.98387	0.90239	0.94869	0.98387	0.90051	0.94765
35	29	23.57725	26.17769	0.98221	0.87701	0.93448	0.98221	0.87370	0.93259	19.38835	20.98629	0.98387	0.90477	0.95000	0.98387	0.90276	0.94889
35	30	23.57725	25.99881	0.98221	0.88074	0.93659	0.98221	0.87721	0.93459	19.38835	20.88878	0.98387	0.90718	0.95133	0.98387	0.90503	0.95015
35	31	23.57725	25.81445	0.98221	0.88450	0.93871	0.98221	0.88073	0.93658	19.38835	20.78720	0.98387	0.90963	0.95267	0.98387	0.90733	0.95142
35	32	23.57725	25.62410	0.98221	0.88827	0.94083	0.98221	0.88426	0.93858	19.38835	20.68113	0.98387	0.91210	0.95403	0.98387	0.90965	0.95269
35	33	23.57725	25.42805	0.98221	0.89204	0.94294	0.98221	0.88779	0.94056	19.38835	20.57072	0.98387	0.91459	0.95539	0.98387	0.91198	0.95396
35	34	23.57725	25.22578	0.98221	0.89582	0.94505	0.98221	0.89130	0.94253	19.38835	20.45552	0.98387	0.91710	0.95676	0.98387	0.91432	0.95524
35	35	23.57725	25.01713	0.98221	0.89958	0.94714	0.98221	0.89479	0.94448	19.38835	20.33536	0.98387	0.91962	0.95813	0.98387	0.91666	0.95652
35	36	23.57725	24.80193	0.98221	0.90332	0.94921	0.98221	0.89826	0.94640	19.38835	20.21002	0.98387	0.92214	0.95949	0.98387	0.91900	0.95779
35	37	23.57725	24.57973	0.98221	0.90704	0.95125	0.98221	0.90169	0.94830	19.38835	20.07911	0.98387	0.92466	0.96086	0.98387	0.92133	0.95905
35	38	23.57725	24.35058	0.98221	0.91072	0.95327	0.98221	0.90508	0.95017	19.38835	19.94257	0.98387	0.92718	0.96221	0.98387	0.92364	0.96031
35	39	23.57725	24.11373	0.98221	0.91435	0.95526	0.98221	0.90841	0.95201	19.38835	19.79973	0.98387	0.92969	0.96356	0.98387	0.92594	0.96155
35	40	23.57725	23.86918	0.98221	0.91793	0.95721	0.98221	0.91169	0.95380	19.38835	19.65053	0.98387	0.93218	0.96490	0.98387	0.92821	0.96277
35	41	23.57725	23.61736	0.98221	0.92145	0.95912	0.98221	0.91490	0.95556	19.38835	19.49521	0.98387	0.93464	0.96622	0.98387	0.93046	0.96398
35	42	23.57725	23.35816	0.98221	0.92490	0.96098	0.98221	0.91804	0.95727	19.38835	19.33362	0.98387	0.93708	0.96752	0.98387	0.93267	0.96516
35	43	23.57725	23.09102	0.98221	0.92827	0.96280	0.98221	0.92110	0.95893	19.38835	19.16523	0.98387	0.93949	0.96880	0.98387	0.93484	0.96632
35	44	23.57725	22.81604	0.98221	0.93157	0.96457	0.98221	0.92409	0.96055	19.38835	18.99000	0.98387	0.94186	0.97006	0.98387	0.93698	0.96746
35	45	23.57725	22.53309	0.98221	0.93478	0.96629	0.98221	0.92700	0.96212	19.38835	18.80775	0.98387	0.94419	0.97130	0.98387	0.93907	0.96858
35	46	23.57725	22.24198	0.98221	0.93791	0.96796	0.98221	0.92982	0.96364	19.38835	18.61823	0.98387	0.94649	0.97251	0.98387	0.94112	0.96967
35	47	23.57725	21.94239	0.98221	0.94094	0.96957	0.98221	0.93256	0.96510	19.38835	18.42106	0.98387	0.94873	0.97369	0.98387	0.94312	0.97073
35	48	23.57725	21.63441	0.98221	0.94389	0.97113	0.98221	0.93521	0.96652	19.38835	18.21621	0.98387	0.95093	0.97485	0.98387	0.94508	0.97176
35	49	23.57725	21.31800	0.98221	0.94674	0.97264	0.98221	0.93778	0.96789	19.38835	18.00355	0.98387	0.95308	0.97598	0.98387	0.94699	0.97277
35	50	23.57725	20.99328	0.98221	0.94949	0.97409	0.98221	0.94026	0.96921	19.38835	17.78305	0.98387	0.95518	0.97708	0.98387	0.94884	0.97375

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
35	51	23.57725	20.66027	0.98221	0.95215	0.97549	0.98221	0.94266	0.97048	19.38835	17.55462	0.98387	0.95723	0.97815	0.98387	0.95065	0.97470
35	52	23.57725	20.31936	0.98221	0.95472	0.97684	0.98221	0.94497	0.97171	19.38835	17.31849	0.98387	0.95922	0.97919	0.98387	0.95241	0.97562
35	53	23.57725	19.97064	0.98221	0.95719	0.97813	0.98221	0.94720	0.97288	19.38835	17.07460	0.98387	0.96116	0.98020	0.98387	0.95412	0.97652
35	54	23.57725	19.61420	0.98221	0.95957	0.97937	0.98221	0.94935	0.97402	19.38835	16.82295	0.98387	0.96305	0.98118	0.98387	0.95578	0.97739
35	55	23.57725	19.25050	0.98221	0.96185	0.98055	0.98221	0.95142	0.97511	19.38835	16.56379	0.98387	0.96488	0.98212	0.98387	0.95739	0.97823
35	56	23.57725	18.87994	0.98221	0.96404	0.98169	0.98221	0.95342	0.97615	19.38835	16.29737	0.98387	0.96665	0.98304	0.98387	0.95896	0.97905
35	57	23.57725	18.50268	0.98221	0.96614	0.98278	0.98221	0.95534	0.97716	19.38835	16.02371	0.98387	0.96837	0.98393	0.98387	0.96048	0.97984
35	58	23.57725	18.11889	0.98221	0.96815	0.98382	0.98221	0.95719	0.97813	19.38835	15.74286	0.98387	0.97003	0.98479	0.98387	0.96195	0.98061
35	59	23.57725	17.72878	0.98221	0.97007	0.98481	0.98221	0.95897	0.97906	19.38835	15.45489	0.98387	0.97164	0.98561	0.98387	0.96338	0.98135
35	60	23.57725	17.33235	0.98221	0.97191	0.98576	0.98221	0.96069	0.97995	19.38835	15.15969	0.98387	0.97319	0.98641	0.98387	0.96477	0.98207
35	61	23.57725	16.92988	0.98221	0.97367	0.98666	0.98221	0.96234	0.98081	19.38835	14.85740	0.98387	0.97469	0.98718	0.98387	0.96611	0.98276
35	62	23.57725	16.52117	0.98221	0.97535	0.98752	0.98221	0.96393	0.98164	19.38835	14.54774	0.98387	0.97614	0.98792	0.98387	0.96742	0.98344
35	63	23.57725	16.10627	0.98221	0.97695	0.98834	0.98221	0.96547	0.98243	19.38835	14.23062	0.98387	0.97753	0.98864	0.98387	0.96868	0.98409
35	64	23.57725	15.68510	0.98221	0.97848	0.98912	0.98221	0.96694	0.98319	19.38835	13.90587	0.98387	0.97888	0.98933	0.98387	0.96991	0.98473
35	65	23.57725	15.25783	0.98221	0.97994	0.98987	0.98221	0.96837	0.98393	19.38835	13.57353	0.98387	0.98017	0.98999	0.98387	0.97110	0.98534
35	66	23.57725	14.82463	0.98221	0.98133	0.99058	0.98221	0.96974	0.98464	19.38835	13.23363	0.98387	0.98142	0.99062	0.98387	0.97226	0.98593
35	67	23.57725	14.38548	0.98221	0.98265	0.99125	0.98221	0.97106	0.98532	19.38835	12.88602	0.98387	0.98261	0.99123	0.98387	0.97338	0.98651
35	68	23.57725	13.94087	0.98221	0.98390	0.99189	0.98221	0.97233	0.98597	19.38835	12.53103	0.98387	0.98376	0.99182	0.98387	0.97446	0.98707
35	69	23.57725	13.49126	0.98221	0.98509	0.99249	0.98221	0.97355	0.98660	19.38835	12.16898	0.98387	0.98487	0.99238	0.98387	0.97552	0.98761
35	70	23.57725	13.03722	0.98221	0.98622	0.99306	0.98221	0.97473	0.98721	19.38835	11.80026	0.98387	0.98592	0.99291	0.98387	0.97654	0.98813
35	71	23.57725	12.57941	0.98221	0.98729	0.99360	0.98221	0.97587	0.98779	19.38835	11.42537	0.98387	0.98693	0.99342	0.98387	0.97753	0.98864
35	72	23.57725	12.11856	0.98221	0.98830	0.99412	0.98221	0.97697	0.98835	19.38835	11.04490	0.98387	0.98790	0.99391	0.98387	0.97849	0.98913
35	73	23.57725	11.65555	0.98221	0.98926	0.99460	0.98221	0.97803	0.98889	19.38835	10.65955	0.98387	0.98882	0.99438	0.98387	0.97943	0.98961
35	74	23.57725	11.19139	0.98221	0.99016	0.99505	0.98221	0.97905	0.98942	19.38835	10.27021	0.98387	0.98969	0.99482	0.98387	0.98033	0.99007
35	75	23.57725	10.72709	0.98221	0.99100	0.99548	0.98221	0.98004	0.98992	19.38835	9.87774	0.98387	0.99052	0.99524	0.98387	0.98121	0.99052
35	76	23.57725	10.26405	0.98221	0.99179	0.99588	0.98221	0.98099	0.99041	19.38835	9.48337	0.98387	0.99130	0.99563	0.98387	0.98207	0.99095
35	77	23.57725	9.80349	0.98221	0.99254	0.99625	0.98221	0.98191	0.99087	19.38835	9.08824	0.98387	0.99205	0.99601	0.98387	0.98290	0.99137
35	78	23.57725	9.34666	0.98221	0.99323	0.99660	0.98221	0.98280	0.99133	19.38835	8.69350	0.98387	0.99274	0.99636	0.98387	0.98370	0.99178
35	79	23.57725	8.89505	0.98221	0.99387	0.99693	0.98221	0.98366	0.99176	19.38835	8.30053	0.98387	0.99340	0.99669	0.98387	0.98448	0.99218
35	80	23.57725	8.44994	0.98221	0.99447	0.99723	0.98221	0.98448	0.99218	19.38835	7.91061	0.98387	0.99401	0.99700	0.98387	0.98523	0.99256
35	81	23.57725	8.01269	0.98221	0.99502	0.99750	0.98221	0.98528	0.99259	19.38835	7.52504	0.98387	0.99458	0.99728	0.98387	0.98596	0.99293
35	82	23.57725	7.58462	0.98221	0.99553	0.99776	0.98221	0.98605	0.99297	19.38835	7.14517	0.98387	0.99511	0.99755	0.98387	0.98667	0.99329
35	83	23.57725	7.16676	0.98221	0.99600	0.99800	0.98221	0.98678	0.99335	19.38835	6.77205	0.98387	0.99560	0.99780	0.98387	0.98735	0.99363
35	84	23.57725	6.76024	0.98221	0.99643	0.99821	0.98221	0.98749	0.99371	19.38835	6.40687	0.98387	0.99605	0.99802	0.98387	0.98800	0.99397
35	85	23.57725	6.36619	0.98221	0.99682	0.99841	0.98221	0.98817	0.99405	19.38835	6.05083	0.98387	0.99647	0.99823	0.98387	0.98864	0.99429
35	86	23.57725	5.98597	0.98221	0.99717	0.99858	0.98221	0.98882	0.99438	19.38835	5.70535	0.98387	0.99685	0.99842	0.98387	0.98925	0.99459
35	87	23.57725	5.62066	0.98221	0.99749	0.99874	0.98221	0.98945	0.99470	19.38835	5.37164	0.98387	0.99719	0.99859	0.98387	0.98983	0.99489
35	88	23.57725	5.27144	0.98221	0.99778	0.99889	0.98221	0.99004	0.99499	19.38835	5.05099	0.98387	0.99750	0.99875	0.98387	0.99038	0.99517
35	89	23.57725	4.93962	0.98221	0.99804	0.99902	0.98221	0.99060	0.99528	19.38835	4.74485	0.98387	0.99778	0.99889	0.98387	0.99092	0.99544
35	90	23.57725	4.62687	0.98221	0.99826	0.99913	0.98221	0.99114	0.99555	19.38835	4.45503	0.98387	0.99803	0.99902	0.98387	0.99142	0.99569

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
35	91	23.57725	4.33500	0.98221	0.99847	0.99923	0.98221	0.99165	0.99581	19.38835	4.18350	0.98387	0.99826	0.99913	0.98387	0.99190	0.99593
35	92	23.57725	4.06328	0.98221	0.99865	0.99932	0.98221	0.99213	0.99605	19.38835	3.92982	0.98387	0.99845	0.99923	0.98387	0.99236	0.99616
35	93	23.57725	3.80970	0.98221	0.99880	0.99940	0.98221	0.99259	0.99628	19.38835	3.69224	0.98387	0.99863	0.99931	0.98387	0.99279	0.99638
35	94	23.57725	3.57122	0.98221	0.99894	0.99947	0.98221	0.99303	0.99650	19.38835	3.46804	0.98387	0.99879	0.99939	0.98387	0.99321	0.99659
35	95	23.57725	3.34496	0.98221	0.99907	0.99954	0.98221	0.99344	0.99671	19.38835	3.25454	0.98387	0.99893	0.99946	0.98387	0.99361	0.99680
35	96	23.57725	3.12856	0.98221	0.99918	0.99959	0.98221	0.99384	0.99691	19.38835	3.04956	0.98387	0.99906	0.99953	0.98387	0.99399	0.99699
35	97	23.57725	2.92468	0.98221	0.99928	0.99964	0.98221	0.99422	0.99710	19.38835	2.85578	0.98387	0.99917	0.99958	0.98387	0.99435	0.99717
35	98	23.57725	2.73317	0.98221	0.99937	0.99969	0.98221	0.99457	0.99728	19.38835	2.67315	0.98387	0.99927	0.99963	0.98387	0.99470	0.99734
35	99	23.57725	2.55407	0.98221	0.99945	0.99972	0.98221	0.99491	0.99745	19.38835	2.50182	0.98387	0.99936	0.99968	0.98387	0.99502	0.99750
35	100	23.57725	2.38797	0.98221	0.99952	0.99976	0.98221	0.99522	0.99760	19.38835	2.34248	0.98387	0.99943	0.99972	0.98387	0.99532	0.99765
35	101	23.57725	2.23536	0.98221	0.99957	0.99979	0.98221	0.99551	0.99775	19.38835	2.19569	0.98387	0.99950	0.99975	0.98387	0.99560	0.99779
35	102	23.57725	2.09662	0.98221	0.99962	0.99981	0.98221	0.99578	0.99788	19.38835	2.06193	0.98387	0.99956	0.99978	0.98387	0.99586	0.99792
35	103	23.57725	1.97081	0.98221	0.99967	0.99983	0.98221	0.99602	0.99801	19.38835	1.94039	0.98387	0.99961	0.99980	0.98387	0.99609	0.99804
35	104	23.57725	1.85678	0.98221	0.99970	0.99985	0.98221	0.99625	0.99812	19.38835	1.82999	0.98387	0.99965	0.99983	0.98387	0.99631	0.99815
35	105	23.57725	1.75419	0.98221	0.99974	0.99987	0.98221	0.99645	0.99822	19.38835	1.73050	0.98387	0.99969	0.99984	0.98387	0.99651	0.99825
35	106	23.57725	1.66193	0.98221	0.99976	0.99988	0.98221	0.99664	0.99832	19.38835	1.64086	0.98387	0.99972	0.99986	0.98387	0.99669	0.99834
35	107	23.57725	1.57966	0.98221	0.99979	0.99989	0.98221	0.99681	0.99840	19.38835	1.56078	0.98387	0.99975	0.99987	0.98387	0.99686	0.99843
35	108	23.57725	1.50704	0.98221	0.99981	0.99990	0.98221	0.99695	0.99847	19.38835	1.48999	0.98387	0.99977	0.99988	0.98387	0.99700	0.99850
35	109	23.57725	1.44400	0.98221	0.99982	0.99991	0.98221	0.99707	0.99853	19.38835	1.42842	0.98387	0.99979	0.99989	0.98387	0.99712	0.99856
35	110	23.57725	1.39223	0.98221	0.99983	0.99992	0.98221	0.99717	0.99858	19.38835	1.37777	0.98387	0.99980	0.99990	0.98387	0.99721	0.99860
36	1	23.34926	29.44822	0.98173	0.79096	0.88328	0.98173	0.79045	0.88297	19.24948	22.54525	0.98343	0.85200	0.92008	0.98343	0.85168	0.91990
36	2	23.34926	29.37817	0.98173	0.79277	0.88441	0.98173	0.79225	0.88408	19.24948	22.51839	0.98343	0.85296	0.92065	0.98343	0.85264	0.92046
36	3	23.34926	29.30399	0.98173	0.79466	0.88558	0.98173	0.79410	0.88524	19.24948	22.48894	0.98343	0.85397	0.92123	0.98343	0.85363	0.92104
36	4	23.34926	29.22650	0.98173	0.79661	0.88679	0.98173	0.79602	0.88643	19.24948	22.45752	0.98343	0.85503	0.92185	0.98343	0.85467	0.92164
36	5	23.34926	29.14631	0.98173	0.79863	0.88804	0.98173	0.79800	0.88766	19.24948	22.42458	0.98343	0.85614	0.92249	0.98343	0.85576	0.92227
36	6	23.34926	29.06332	0.98173	0.80072	0.88933	0.98173	0.80005	0.88892	19.24948	22.39007	0.98343	0.85729	0.92316	0.98343	0.85688	0.92293
36	7	23.34926	28.97770	0.98173	0.80288	0.89066	0.98173	0.80217	0.89022	19.24948	22.35408	0.98343	0.85849	0.92386	0.98343	0.85806	0.92361
36	8	23.34926	28.88901	0.98173	0.80511	0.89203	0.98173	0.80435	0.89157	19.24948	22.31631	0.98343	0.85974	0.92458	0.98343	0.85928	0.92431
36	9	23.34926	28.79700	0.98173	0.80741	0.89345	0.98173	0.80660	0.89295	19.24948	22.27655	0.98343	0.86105	0.92534	0.98343	0.86055	0.92505
36	10	23.34926	28.70168	0.98173	0.80980	0.89490	0.98173	0.80892	0.89437	19.24948	22.23481	0.98343	0.86240	0.92612	0.98343	0.86187	0.92581
36	11	23.34926	28.60341	0.98173	0.81226	0.89640	0.98173	0.81132	0.89583	19.24948	22.19134	0.98343	0.86381	0.92693	0.98343	0.86324	0.92660
36	12	23.34926	28.50171	0.98173	0.81480	0.89795	0.98173	0.81379	0.89734	19.24948	22.14578	0.98343	0.86528	0.92778	0.98343	0.86467	0.92742
36	13	23.34926	28.39619	0.98173	0.81742	0.89954	0.98173	0.81633	0.89888	19.24948	22.09783	0.98343	0.86681	0.92865	0.98343	0.86615	0.92827
36	14	23.34926	28.28717	0.98173	0.82012	0.90117	0.98173	0.81895	0.90047	19.24948	22.04770	0.98343	0.86839	0.92956	0.98343	0.86768	0.92915
36	15	23.34926	28.17456	0.98173	0.82290	0.90285	0.98173	0.82164	0.90209	19.24948	21.99534	0.98343	0.87004	0.93050	0.98343	0.86927	0.93006
36	16	23.34926	28.05854	0.98173	0.82576	0.90457	0.98173	0.82441	0.90376	19.24948	21.94087	0.98343	0.87174	0.93147	0.98343	0.87091	0.93100
36	17	23.34926	27.93921	0.98173	0.82871	0.90633	0.98173	0.82726	0.90546	19.24948	21.88436	0.98343	0.87350	0.93248	0.98343	0.87261	0.93197
36	18	23.34926	27.81632	0.98173	0.83173	0.90814	0.98173	0.83018	0.90721	19.24948	21.82561	0.98343	0.87532	0.93351	0.98343	0.87437	0.93298
36	19	23.34926	27.68998	0.98173	0.83483	0.90998	0.98173	0.83317	0.90899	19.24948	21.76469	0.98343	0.87720	0.93458	0.98343	0.87619	0.93401
36	20	23.34926	27.55961	0.98173	0.83802	0.91187	0.98173	0.83624	0.91081	19.24948	21.70115	0.98343	0.87914	0.93568	0.98343	0.87806	0.93507

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
36	21	23.34926	27.42496	0.98173	0.84128	0.91380	0.98173	0.83937	0.91267	19.24948	21.63477	0.98343	0.88115	0.93682	0.98343	0.87999	0.93616
36	22	23.34926	27.28607	0.98173	0.84462	0.91577	0.98173	0.84258	0.91456	19.24948	21.56556	0.98343	0.88321	0.93798	0.98343	0.88197	0.93728
36	23	23.34926	27.14231	0.98173	0.84804	0.91777	0.98173	0.84585	0.91649	19.24948	21.49301	0.98343	0.88534	0.93918	0.98343	0.88401	0.93843
36	24	23.34926	26.99396	0.98173	0.85153	0.91981	0.98173	0.84919	0.91844	19.24948	21.41732	0.98343	0.88752	0.94041	0.98343	0.88610	0.93961
36	25	23.34926	26.84076	0.98173	0.85509	0.92189	0.98173	0.85258	0.92043	19.24948	21.33825	0.98343	0.88977	0.94167	0.98343	0.88824	0.94081
36	26	23.34926	26.68259	0.98173	0.85872	0.92399	0.98173	0.85603	0.92243	19.24948	21.25569	0.98343	0.89207	0.94295	0.98343	0.89043	0.94204
36	27	23.34926	26.51948	0.98173	0.86241	0.92612	0.98173	0.85953	0.92446	19.24948	21.16962	0.98343	0.89442	0.94427	0.98343	0.89266	0.94329
36	28	23.34926	26.35108	0.98173	0.86615	0.92828	0.98173	0.86307	0.92650	19.24948	21.07976	0.98343	0.89682	0.94560	0.98343	0.89494	0.94456
36	29	23.34926	26.17769	0.98173	0.86994	0.93045	0.98173	0.86665	0.92856	19.24948	20.98629	0.98343	0.89926	0.94696	0.98343	0.89725	0.94584
36	30	23.34926	25.99881	0.98173	0.87377	0.93263	0.98173	0.87026	0.93063	19.24948	20.88878	0.98343	0.90175	0.94834	0.98343	0.89960	0.94715
36	31	23.34926	25.81445	0.98173	0.87764	0.93483	0.98173	0.87389	0.93270	19.24948	20.78720	0.98343	0.90428	0.94973	0.98343	0.90198	0.94846
36	32	23.34926	25.62410	0.98173	0.88153	0.93703	0.98173	0.87754	0.93477	19.24948	20.68113	0.98343	0.90684	0.95114	0.98343	0.90438	0.94979
36	33	23.34926	25.42805	0.98173	0.88543	0.93924	0.98173	0.88119	0.93684	19.24948	20.57072	0.98343	0.90943	0.95257	0.98343	0.90680	0.95112
36	34	23.34926	25.22578	0.98173	0.88935	0.94143	0.98173	0.88484	0.93890	19.24948	20.45552	0.98343	0.91204	0.95400	0.98343	0.90924	0.95246
36	35	23.34926	25.01713	0.98173	0.89326	0.94362	0.98173	0.88847	0.94094	19.24948	20.33536	0.98343	0.91466	0.95543	0.98343	0.91169	0.95380
36	36	23.34926	24.80193	0.98173	0.89717	0.94580	0.98173	0.89209	0.94297	19.24948	20.21002	0.98343	0.91730	0.95687	0.98343	0.91413	0.95514
36	37	23.34926	24.57973	0.98173	0.90105	0.94795	0.98173	0.89568	0.94497	19.24948	20.07911	0.98343	0.91995	0.95831	0.98343	0.91658	0.95647
36	38	23.34926	24.35058	0.98173	0.90491	0.95008	0.98173	0.89923	0.94694	19.24948	19.94257	0.98343	0.92259	0.95974	0.98343	0.91901	0.95780
36	39	23.34926	24.11373	0.98173	0.90872	0.95218	0.98173	0.90274	0.94888	19.24948	19.79973	0.98343	0.92523	0.96116	0.98343	0.92144	0.95911
36	40	23.34926	23.86918	0.98173	0.91250	0.95425	0.98173	0.90619	0.95079	19.24948	19.65053	0.98343	0.92786	0.96258	0.98343	0.92384	0.96041
36	41	23.34926	23.61736	0.98173	0.91621	0.95627	0.98173	0.90959	0.95265	19.24948	19.49521	0.98343	0.93047	0.96398	0.98343	0.92621	0.96169
36	42	23.34926	23.35816	0.98173	0.91986	0.95826	0.98173	0.91292	0.95448	19.24948	19.33362	0.98343	0.93305	0.96537	0.98343	0.92856	0.96296
36	43	23.34926	23.09102	0.98173	0.92344	0.96020	0.98173	0.91617	0.95625	19.24948	19.16523	0.98343	0.93561	0.96673	0.98343	0.93087	0.96420
36	44	23.34926	22.81604	0.98173	0.92695	0.96209	0.98173	0.91935	0.95798	19.24948	18.99000	0.98343	0.93813	0.96808	0.98343	0.93315	0.96542
36	45	23.34926	22.53309	0.98173	0.93037	0.96393	0.98173	0.92245	0.95966	19.24948	18.80775	0.98343	0.94061	0.96940	0.98343	0.93538	0.96661
36	46	23.34926	22.24198	0.98173	0.93370	0.96572	0.98173	0.92546	0.96129	19.24948	18.61823	0.98343	0.94306	0.97069	0.98343	0.93757	0.96778
36	47	23.34926	21.94239	0.98173	0.93695	0.96745	0.98173	0.92839	0.96286	19.24948	18.42106	0.98343	0.94545	0.97196	0.98343	0.93971	0.96892
36	48	23.34926	21.63441	0.98173	0.94010	0.96912	0.98173	0.93123	0.96439	19.24948	18.21621	0.98343	0.94781	0.97320	0.98343	0.94181	0.97003
36	49	23.34926	21.31800	0.98173	0.94315	0.97074	0.98173	0.93398	0.96586	19.24948	18.00355	0.98343	0.95011	0.97441	0.98343	0.94385	0.97111
36	50	23.34926	20.99328	0.98173	0.94610	0.97230	0.98173	0.93664	0.96728	19.24948	17.78305	0.98343	0.95235	0.97560	0.98343	0.94584	0.97217
36	51	23.34926	20.66027	0.98173	0.94896	0.97381	0.98173	0.93921	0.96865	19.24948	17.55462	0.98343	0.95455	0.97674	0.98343	0.94778	0.97319
36	52	23.34926	20.31936	0.98173	0.95171	0.97526	0.98173	0.94169	0.96997	19.24948	17.31849	0.98343	0.95668	0.97786	0.98343	0.94967	0.97419
36	53	23.34926	19.97064	0.98173	0.95436	0.97665	0.98173	0.94409	0.97124	19.24948	17.07460	0.98343	0.95876	0.97895	0.98343	0.95151	0.97515
36	54	23.34926	19.61420	0.98173	0.95691	0.97798	0.98173	0.94640	0.97246	19.24948	16.82295	0.98343	0.96078	0.98000	0.98343	0.95329	0.97609
36	55	23.34926	19.25050	0.98173	0.95937	0.97926	0.98173	0.94863	0.97364	19.24948	16.56379	0.98343	0.96274	0.98102	0.98343	0.95503	0.97700
36	56	23.34926	18.87994	0.98173	0.96172	0.98049	0.98173	0.95078	0.97477	19.24948	16.29737	0.98343	0.96465	0.98200	0.98343	0.95671	0.97788
36	57	23.34926	18.50268	0.98173	0.96398	0.98166	0.98173	0.95284	0.97585	19.24948	16.02371	0.98343	0.96649	0.98296	0.98343	0.95835	0.97873
36	58	23.34926	18.11889	0.98173	0.96614	0.98278	0.98173	0.95484	0.97690	19.24948	15.74286	0.98343	0.96827	0.98388	0.98343	0.95993	0.97956
36	59	23.34926	17.72878	0.98173	0.96821	0.98385	0.98173	0.95675	0.97790	19.24948	15.45489	0.98343	0.96999	0.98477	0.98343	0.96147	0.98035
36	60	23.34926	17.33235	0.98173	0.97018	0.98487	0.98173	0.95860	0.97886	19.24948	15.15969	0.98343	0.97165	0.98562	0.98343	0.96296	0.98113

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
36	61	23.34926	16.92988	0.98173	0.97207	0.98584	0.98173	0.96037	0.97979	19.24948	14.85740	0.98343	0.97326	0.98645	0.98343	0.96440	0.98188
36	62	23.34926	16.52117	0.98173	0.97387	0.98676	0.98173	0.96209	0.98068	19.24948	14.54774	0.98343	0.97481	0.98724	0.98343	0.96580	0.98260
36	63	23.34926	16.10627	0.98173	0.97559	0.98765	0.98173	0.96373	0.98153	19.24948	14.23062	0.98343	0.97630	0.98801	0.98343	0.96716	0.98331
36	64	23.34926	15.68510	0.98173	0.97723	0.98848	0.98173	0.96532	0.98235	19.24948	13.90587	0.98343	0.97774	0.98874	0.98343	0.96848	0.98399
36	65	23.34926	15.25783	0.98173	0.97879	0.98928	0.98173	0.96684	0.98314	19.24948	13.57353	0.98343	0.97912	0.98945	0.98343	0.96975	0.98464
36	66	23.34926	14.82463	0.98173	0.98028	0.99004	0.98173	0.96831	0.98390	19.24948	13.23363	0.98343	0.98045	0.99013	0.98343	0.97099	0.98528
36	67	23.34926	14.38548	0.98173	0.98169	0.99076	0.98173	0.96972	0.98463	19.24948	12.88602	0.98343	0.98172	0.99078	0.98343	0.97219	0.98590
36	68	23.34926	13.94087	0.98173	0.98303	0.99144	0.98173	0.97108	0.98533	19.24948	12.53103	0.98343	0.98295	0.99140	0.98343	0.97335	0.98649
36	69	23.34926	13.49126	0.98173	0.98430	0.99209	0.98173	0.97239	0.98600	19.24948	12.16898	0.98343	0.98412	0.99200	0.98343	0.97447	0.98707
36	70	23.34926	13.03722	0.98173	0.98550	0.99270	0.98173	0.97365	0.98665	19.24948	11.80026	0.98343	0.98524	0.99256	0.98343	0.97556	0.98763
36	71	23.34926	12.57941	0.98173	0.98664	0.99327	0.98173	0.97486	0.98727	19.24948	11.42537	0.98343	0.98631	0.99311	0.98343	0.97662	0.98817
36	72	23.34926	12.11856	0.98173	0.98771	0.99382	0.98173	0.97603	0.98787	19.24948	11.04490	0.98343	0.98733	0.99363	0.98343	0.97764	0.98869
36	73	23.34926	11.65555	0.98173	0.98873	0.99433	0.98173	0.97716	0.98845	19.24948	10.65955	0.98343	0.98830	0.99412	0.98343	0.97863	0.98920
36	74	23.34926	11.19139	0.98173	0.98968	0.99481	0.98173	0.97824	0.98900	19.24948	10.27021	0.98343	0.98923	0.99458	0.98343	0.97959	0.98969
36	75	23.34926	10.72709	0.98173	0.99057	0.99526	0.98173	0.97929	0.98954	19.24948	9.87774	0.98343	0.99010	0.99503	0.98343	0.98052	0.99016
36	76	23.34926	10.26405	0.98173	0.99141	0.99569	0.98173	0.98029	0.99005	19.24948	9.48337	0.98343	0.99093	0.99544	0.98343	0.98142	0.99062
36	77	23.34926	9.80349	0.98173	0.99219	0.99608	0.98173	0.98126	0.99054	19.24948	9.08824	0.98343	0.99171	0.99584	0.98343	0.98229	0.99107
36	78	23.34926	9.34666	0.98173	0.99292	0.99645	0.98173	0.98220	0.99102	19.24948	8.69350	0.98343	0.99244	0.99621	0.98343	0.98313	0.99150
36	79	23.34926	8.89505	0.98173	0.99360	0.99679	0.98173	0.98310	0.99148	19.24948	8.30053	0.98343	0.99313	0.99655	0.98343	0.98395	0.99191
36	80	23.34926	8.44994	0.98173	0.99423	0.99711	0.98173	0.98396	0.99192	19.24948	7.91061	0.98343	0.99377	0.99687	0.98343	0.98474	0.99231
36	81	23.34926	8.01269	0.98173	0.99481	0.99740	0.98173	0.98479	0.99234	19.24948	7.52504	0.98343	0.99436	0.99717	0.98343	0.98550	0.99270
36	82	23.34926	7.58462	0.98173	0.99534	0.99767	0.98173	0.98559	0.99275	19.24948	7.14517	0.98343	0.99492	0.99745	0.98343	0.98624	0.99307
36	83	23.34926	7.16676	0.98173	0.99583	0.99791	0.98173	0.98636	0.99314	19.24948	6.77205	0.98343	0.99543	0.99771	0.98343	0.98695	0.99343
36	84	23.34926	6.76024	0.98173	0.99628	0.99814	0.98173	0.98710	0.99351	19.24948	6.40687	0.98343	0.99590	0.99795	0.98343	0.98763	0.99378
36	85	23.34926	6.36619	0.98173	0.99669	0.99834	0.98173	0.98781	0.99387	19.24948	6.05083	0.98343	0.99633	0.99816	0.98343	0.98829	0.99411
36	86	23.34926	5.98597	0.98173	0.99706	0.99853	0.98173	0.98849	0.99421	19.24948	5.70535	0.98343	0.99673	0.99836	0.98343	0.98892	0.99443
36	87	23.34926	5.62066	0.98173	0.99739	0.99869	0.98173	0.98913	0.99454	19.24948	5.37164	0.98343	0.99709	0.99854	0.98343	0.98953	0.99474
36	88	23.34926	5.27144	0.98173	0.99769	0.99884	0.98173	0.98974	0.99485	19.24948	5.05099	0.98343	0.99741	0.99870	0.98343	0.99010	0.99503
36	89	23.34926	4.93962	0.98173	0.99796	0.99898	0.98173	0.99033	0.99514	19.24948	4.74485	0.98343	0.99770	0.99885	0.98343	0.99065	0.99530
36	90	23.34926	4.62687	0.98173	0.99820	0.99910	0.98173	0.99088	0.99542	19.24948	4.45503	0.98343	0.99796	0.99898	0.98343	0.99117	0.99557
36	91	23.34926	4.33500	0.98173	0.99841	0.99920	0.98173	0.99140	0.99568	19.24948	4.18350	0.98343	0.99819	0.99910	0.98343	0.99167	0.99582
36	92	23.34926	4.06328	0.98173	0.99859	0.99930	0.98173	0.99190	0.99593	19.24948	3.92982	0.98343	0.99840	0.99920	0.98343	0.99214	0.99605
36	93	23.34926	3.80970	0.98173	0.99876	0.99938	0.98173	0.99238	0.99617	19.24948	3.69224	0.98343	0.99858	0.99929	0.98343	0.99259	0.99628
36	94	23.34926	3.57122	0.98173	0.99890	0.99945	0.98173	0.99283	0.99640	19.24948	3.46804	0.98343	0.99874	0.99937	0.98343	0.99302	0.99650
36	95	23.34926	3.34496	0.98173	0.99904	0.99952	0.98173	0.99326	0.99662	19.24948	3.25454	0.98343	0.99889	0.99944	0.98343	0.99343	0.99670
36	96	23.34926	3.12856	0.98173	0.99915	0.99958	0.98173	0.99367	0.99682	19.24948	3.04956	0.98343	0.99902	0.99951	0.98343	0.99382	0.99690
36	97	23.34926	2.92468	0.98173	0.99926	0.99963	0.98173	0.99405	0.99702	19.24948	2.85578	0.98343	0.99914	0.99957	0.98343	0.99419	0.99709
36	98	23.34926	2.73317	0.98173	0.99935	0.99967	0.98173	0.99442	0.99720	19.24948	2.67315	0.98343	0.99924	0.99962	0.98343	0.99454	0.99726
36	99	23.34926	2.55407	0.98173	0.99943	0.99971	0.98173	0.99476	0.99737	19.24948	2.50182	0.98343	0.99933	0.99967	0.98343	0.99488	0.99743
36	100	23.34926	2.38797	0.98173	0.99950	0.99975	0.98173	0.99508	0.99754	19.24948	2.34248	0.98343	0.99941	0.99971	0.98343	0.99518	0.99759

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
36	101	23.34926	2.23536	0.98173	0.99956	0.99978	0.98173	0.99538	0.99768	19.24948	2.19569	0.98343	0.99948	0.99974	0.98343	0.99547	0.99773
36	102	23.34926	2.09662	0.98173	0.99961	0.99980	0.98173	0.99566	0.99782	19.24948	2.06193	0.98343	0.99954	0.99977	0.98343	0.99574	0.99786
36	103	23.34926	1.97081	0.98173	0.99965	0.99983	0.98173	0.99591	0.99795	19.24948	1.94039	0.98343	0.99960	0.99980	0.98343	0.99598	0.99799
36	104	23.34926	1.85678	0.98173	0.99969	0.99985	0.98173	0.99614	0.99807	19.24948	1.82999	0.98343	0.99964	0.99982	0.98343	0.99621	0.99810
36	105	23.34926	1.75419	0.98173	0.99973	0.99986	0.98173	0.99635	0.99817	19.24948	1.73050	0.98343	0.99968	0.99984	0.98343	0.99641	0.99820
36	106	23.34926	1.66193	0.98173	0.99975	0.99988	0.98173	0.99654	0.99827	19.24948	1.64086	0.98343	0.99971	0.99986	0.98343	0.99660	0.99830
36	107	23.34926	1.57966	0.98173	0.99978	0.99989	0.98173	0.99671	0.99835	19.24948	1.56078	0.98343	0.99974	0.99987	0.98343	0.99677	0.99838
36	108	23.34926	1.50704	0.98173	0.99980	0.99990	0.98173	0.99686	0.99843	19.24948	1.48999	0.98343	0.99976	0.99988	0.98343	0.99691	0.99845
36	109	23.34926	1.44400	0.98173	0.99981	0.99991	0.98173	0.99699	0.99849	19.24948	1.42842	0.98343	0.99978	0.99989	0.98343	0.99704	0.99852
36	110	23.34926	1.39223	0.98173	0.99983	0.99991	0.98173	0.99709	0.99854	19.24948	1.37777	0.98343	0.99979	0.99990	0.98343	0.99713	0.99856
37	1	23.11485	29.44822	0.98123	0.78311	0.87837	0.98123	0.78261	0.87805	19.10527	22.54525	0.98297	0.84568	0.91639	0.98297	0.84537	0.91620
37	2	23.11485	29.37817	0.98123	0.78491	0.87950	0.98123	0.78439	0.87917	19.10527	22.51839	0.98297	0.84664	0.91695	0.98297	0.84632	0.91676
37	3	23.11485	29.30399	0.98123	0.78679	0.88067	0.98123	0.78624	0.88033	19.10527	22.48894	0.98297	0.84766	0.91755	0.98297	0.84732	0.91735
37	4	23.11485	29.22650	0.98123	0.78873	0.88189	0.98123	0.78815	0.88153	19.10527	22.45752	0.98297	0.84871	0.91817	0.98297	0.84836	0.91796
37	5	23.11485	29.14631	0.98123	0.79074	0.88314	0.98123	0.79012	0.88276	19.10527	22.42458	0.98297	0.84982	0.91881	0.98297	0.84944	0.91859
37	6	23.11485	29.06332	0.98123	0.79282	0.88444	0.98123	0.79216	0.88403	19.10527	22.39007	0.98297	0.85097	0.91949	0.98297	0.85057	0.91925
37	7	23.11485	28.97770	0.98123	0.79497	0.88577	0.98123	0.79427	0.88534	19.10527	22.35408	0.98297	0.85217	0.92019	0.98297	0.85174	0.91994
37	8	23.11485	28.88901	0.98123	0.79719	0.88715	0.98123	0.79645	0.88669	19.10527	22.31631	0.98297	0.85343	0.92092	0.98297	0.85297	0.92065
37	9	23.11485	28.79700	0.98123	0.79949	0.88858	0.98123	0.79869	0.88808	19.10527	22.27655	0.98297	0.85473	0.92168	0.98297	0.85424	0.92139
37	10	23.11485	28.70168	0.98123	0.80187	0.89004	0.98123	0.80101	0.88951	19.10527	22.23481	0.98297	0.85609	0.92247	0.98297	0.85556	0.92216
37	11	23.11485	28.60341	0.98123	0.80433	0.89155	0.98123	0.80341	0.89099	19.10527	22.19134	0.98297	0.85751	0.92329	0.98297	0.85694	0.92296
37	12	23.11485	28.50171	0.98123	0.80686	0.89311	0.98123	0.80587	0.89250	19.10527	22.14578	0.98297	0.85898	0.92414	0.98297	0.85837	0.92379
37	13	23.11485	28.39619	0.98123	0.80948	0.89471	0.98123	0.80842	0.89406	19.10527	22.09783	0.98297	0.86052	0.92503	0.98297	0.85986	0.92465
37	14	23.11485	28.28717	0.98123	0.81219	0.89636	0.98123	0.81104	0.89566	19.10527	22.04770	0.98297	0.86211	0.92595	0.98297	0.86140	0.92554
37	15	23.11485	28.17456	0.98123	0.81497	0.89805	0.98123	0.81374	0.89730	19.10527	21.99534	0.98297	0.86376	0.92690	0.98297	0.86300	0.92646
37	16	23.11485	28.05854	0.98123	0.81784	0.89979	0.98123	0.81651	0.89899	19.10527	21.94087	0.98297	0.86548	0.92789	0.98297	0.86465	0.92741
37	17	23.11485	27.93921	0.98123	0.82079	0.90158	0.98123	0.81937	0.90072	19.10527	21.88436	0.98297	0.86725	0.92891	0.98297	0.86637	0.92840
37	18	23.11485	27.81632	0.98123	0.82383	0.90341	0.98123	0.82230	0.90248	19.10527	21.82561	0.98297	0.86909	0.92996	0.98297	0.86814	0.92942
37	19	23.11485	27.68998	0.98123	0.82695	0.90528	0.98123	0.82531	0.90429	19.10527	21.76469	0.98297	0.87099	0.93105	0.98297	0.86998	0.93047
37	20	23.11485	27.55961	0.98123	0.83015	0.90719	0.98123	0.82840	0.90615	19.10527	21.70115	0.98297	0.87295	0.93217	0.98297	0.87187	0.93155
37	21	23.11485	27.42496	0.98123	0.83344	0.90915	0.98123	0.83156	0.90803	19.10527	21.63477	0.98297	0.87498	0.93332	0.98297	0.87382	0.93266
37	22	23.11485	27.28607	0.98123	0.83681	0.91116	0.98123	0.83480	0.90996	19.10527	21.56556	0.98297	0.87707	0.93451	0.98297	0.87583	0.93381
37	23	23.11485	27.14231	0.98123	0.84027	0.91320	0.98123	0.83811	0.91192	19.10527	21.49301	0.98297	0.87923	0.93574	0.98297	0.87790	0.93498
37	24	23.11485	26.99396	0.98123	0.84380	0.91528	0.98123	0.84149	0.91392	19.10527	21.41732	0.98297	0.88145	0.93699	0.98297	0.88003	0.93619
37	25	23.11485	26.84076	0.98123	0.84741	0.91740	0.98123	0.84493	0.91595	19.10527	21.33825	0.98297	0.88374	0.93828	0.98297	0.88221	0.93742
37	26	23.11485	26.68259	0.98123	0.85110	0.91956	0.98123	0.84844	0.91801	19.10527	21.25569	0.98297	0.88609	0.93960	0.98297	0.88445	0.93868
37	27	23.11485	26.51948	0.98123	0.85485	0.92174	0.98123	0.85200	0.92009	19.10527	21.16962	0.98297	0.88849	0.94095	0.98297	0.88673	0.93997
37	28	23.11485	26.35108	0.98123	0.85866	0.92396	0.98123	0.85562	0.92219	19.10527	21.07976	0.98297	0.89095	0.94233	0.98297	0.88907	0.94128
37	29	23.11485	26.17769	0.98123	0.86254	0.92620	0.98123	0.85928	0.92431	19.10527	20.98629	0.98297	0.89346	0.94373	0.98297	0.89144	0.94261
37	30	23.11485	25.99881	0.98123	0.86646	0.92845	0.98123	0.86298	0.92645	19.10527	20.88878	0.98297	0.89602	0.94516	0.98297	0.89386	0.94396

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
37	31	23.11485	25.81445	0.98123	0.87043	0.93073	0.98123	0.86671	0.92859	19.10527	20.78720	0.98297	0.89862	0.94661	0.98297	0.89632	0.94532
37	32	23.11485	25.62410	0.98123	0.87443	0.93301	0.98123	0.87046	0.93075	19.10527	20.68113	0.98297	0.90127	0.94807	0.98297	0.89880	0.94670
37	33	23.11485	25.42805	0.98123	0.87846	0.93530	0.98123	0.87423	0.93290	19.10527	20.57072	0.98297	0.90395	0.94955	0.98297	0.90131	0.94810
37	34	23.11485	25.22578	0.98123	0.88251	0.93759	0.98123	0.87801	0.93504	19.10527	20.45552	0.98297	0.90666	0.95104	0.98297	0.90385	0.94949
37	35	23.11485	25.01713	0.98123	0.88657	0.93988	0.98123	0.88179	0.93718	19.10527	20.33536	0.98297	0.90939	0.95255	0.98297	0.90639	0.95090
37	36	23.11485	24.80193	0.98123	0.89063	0.94215	0.98123	0.88555	0.93930	19.10527	20.21002	0.98297	0.91215	0.95405	0.98297	0.90895	0.95230
37	37	23.11485	24.57973	0.98123	0.89468	0.94441	0.98123	0.88930	0.94141	19.10527	20.07911	0.98297	0.91491	0.95557	0.98297	0.91151	0.95371
37	38	23.11485	24.35058	0.98123	0.89871	0.94665	0.98123	0.89302	0.94349	19.10527	19.94257	0.98297	0.91768	0.95707	0.98297	0.91407	0.95510
37	39	23.11485	24.11373	0.98123	0.90272	0.94887	0.98123	0.89670	0.94553	19.10527	19.79973	0.98297	0.92046	0.95858	0.98297	0.91661	0.95649
37	40	23.11485	23.86918	0.98123	0.90668	0.95106	0.98123	0.90033	0.94755	19.10527	19.65053	0.98297	0.92322	0.96008	0.98297	0.91915	0.95787
37	41	23.11485	23.61736	0.98123	0.91060	0.95321	0.98123	0.90391	0.94953	19.10527	19.49521	0.98297	0.92598	0.96157	0.98297	0.92166	0.95923
37	42	23.11485	23.35816	0.98123	0.91445	0.95531	0.98123	0.90742	0.95146	19.10527	19.33362	0.98297	0.92871	0.96304	0.98297	0.92414	0.96058
37	43	23.11485	23.09102	0.98123	0.91824	0.95738	0.98123	0.91087	0.95336	19.10527	19.16523	0.98297	0.93142	0.96449	0.98297	0.92660	0.96190
37	44	23.11485	22.81604	0.98123	0.92196	0.95940	0.98123	0.91425	0.95520	19.10527	18.99000	0.98297	0.93409	0.96592	0.98297	0.92902	0.96320
37	45	23.11485	22.53309	0.98123	0.92560	0.96136	0.98123	0.91754	0.95700	19.10527	18.80775	0.98297	0.93674	0.96733	0.98297	0.93139	0.96448
37	46	23.11485	22.24198	0.98123	0.92915	0.96327	0.98123	0.92075	0.95874	19.10527	18.61823	0.98297	0.93934	0.96872	0.98297	0.93373	0.96573
37	47	23.11485	21.94239	0.98123	0.93261	0.96513	0.98123	0.92388	0.96043	19.10527	18.42106	0.98297	0.94190	0.97008	0.98297	0.93602	0.96695
37	48	23.11485	21.63441	0.98123	0.93597	0.96693	0.98123	0.92691	0.96207	19.10527	18.21621	0.98297	0.94441	0.97141	0.98297	0.93826	0.96815
37	49	23.11485	21.31800	0.98123	0.93924	0.96867	0.98123	0.92985	0.96365	19.10527	18.00355	0.98297	0.94686	0.97271	0.98297	0.94045	0.96931
37	50	23.11485	20.99328	0.98123	0.94240	0.97035	0.98123	0.93271	0.96518	19.10527	17.78305	0.98297	0.94927	0.97397	0.98297	0.94259	0.97044
37	51	23.11485	20.66027	0.98123	0.94546	0.97197	0.98123	0.93546	0.96666	19.10527	17.55462	0.98297	0.95162	0.97521	0.98297	0.94467	0.97155
37	52	23.11485	20.31936	0.98123	0.94842	0.97353	0.98123	0.93813	0.96808	19.10527	17.31849	0.98297	0.95391	0.97641	0.98297	0.94670	0.97262
37	53	23.11485	19.97064	0.98123	0.95127	0.97503	0.98123	0.94071	0.96945	19.10527	17.07460	0.98297	0.95614	0.97758	0.98297	0.94867	0.97366
37	54	23.11485	19.61420	0.98123	0.95401	0.97646	0.98123	0.94319	0.97076	19.10527	16.82295	0.98297	0.95831	0.97871	0.98297	0.95059	0.97467
37	55	23.11485	19.25050	0.98123	0.95665	0.97784	0.98123	0.94559	0.97203	19.10527	16.56379	0.98297	0.96041	0.97980	0.98297	0.95245	0.97565
37	56	23.11485	18.87994	0.98123	0.95918	0.97916	0.98123	0.94789	0.97325	19.10527	16.29737	0.98297	0.96245	0.98087	0.98297	0.95426	0.97660
37	57	23.11485	18.50268	0.98123	0.96161	0.98043	0.98123	0.95012	0.97442	19.10527	16.02371	0.98297	0.96443	0.98189	0.98297	0.95602	0.97752
37	58	23.11485	18.11889	0.98123	0.96393	0.98163	0.98123	0.95226	0.97555	19.10527	15.74286	0.98297	0.96634	0.98288	0.98297	0.95772	0.97841
37	59	23.11485	17.72878	0.98123	0.96615	0.98279	0.98123	0.95433	0.97663	19.10527	15.45489	0.98297	0.96818	0.98383	0.98297	0.95938	0.97927
37	60	23.11485	17.33235	0.98123	0.96828	0.98388	0.98123	0.95631	0.97767	19.10527	15.15969	0.98297	0.96997	0.98476	0.98297	0.96098	0.98010
37	61	23.11485	16.92988	0.98123	0.97031	0.98493	0.98123	0.95822	0.97867	19.10527	14.85740	0.98297	0.97169	0.98564	0.98297	0.96253	0.98091
37	62	23.11485	16.52117	0.98123	0.97225	0.98593	0.98123	0.96006	0.97962	19.10527	14.54774	0.98297	0.97335	0.98649	0.98297	0.96404	0.98169
37	63	23.11485	16.10627	0.98123	0.97409	0.98688	0.98123	0.96183	0.98054	19.10527	14.23062	0.98297	0.97495	0.98731	0.98297	0.96550	0.98245
37	64	23.11485	15.68510	0.98123	0.97585	0.98778	0.98123	0.96353	0.98143	19.10527	13.90587	0.98297	0.97648	0.98810	0.98297	0.96691	0.98318
37	65	23.11485	15.25783	0.98123	0.97753	0.98864	0.98123	0.96517	0.98228	19.10527	13.57353	0.98297	0.97796	0.98886	0.98297	0.96828	0.98388
37	66	23.11485	14.82463	0.98123	0.97912	0.98945	0.98123	0.96675	0.98309	19.10527	13.23363	0.98297	0.97938	0.98958	0.98297	0.96961	0.98457
37	67	23.11485	14.38548	0.98123	0.98063	0.99022	0.98123	0.96826	0.98387	19.10527	12.88602	0.98297	0.98074	0.99028	0.98297	0.97089	0.98523
37	68	23.11485	13.94087	0.98123	0.98206	0.99095	0.98123	0.96972	0.98463	19.10527	12.53103	0.98297	0.98205	0.99094	0.98297	0.97213	0.98587
37	69	23.11485	13.49126	0.98123	0.98342	0.99164	0.98123	0.97112	0.98535	19.10527	12.16898	0.98297	0.98330	0.99158	0.98297	0.97333	0.98649
37	70	23.11485	13.03722	0.98123	0.98471	0.99230	0.98123	0.97247	0.98604	19.10527	11.80026	0.98297	0.98449	0.99219	0.98297	0.97450	0.98708

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
37	71	23.11485	12.57941	0.98123	0.98592	0.99291	0.98123	0.97376	0.98671	19.10527	11.42537	0.98297	0.98563	0.99276	0.98297	0.97562	0.98766
37	72	23.11485	12.11856	0.98123	0.98707	0.99349	0.98123	0.97501	0.98735	19.10527	11.04490	0.98297	0.98672	0.99331	0.98297	0.97671	0.98822
37	73	23.11485	11.65555	0.98123	0.98815	0.99404	0.98123	0.97621	0.98796	19.10527	10.65955	0.98297	0.98775	0.99384	0.98297	0.97776	0.98876
37	74	23.11485	11.19139	0.98123	0.98916	0.99455	0.98123	0.97736	0.98855	19.10527	10.27021	0.98297	0.98872	0.99433	0.98297	0.97878	0.98928
37	75	23.11485	10.72709	0.98123	0.99011	0.99503	0.98123	0.97847	0.98912	19.10527	9.87774	0.98297	0.98965	0.99480	0.98297	0.97977	0.98978
37	76	23.11485	10.26405	0.98123	0.99100	0.99548	0.98123	0.97954	0.98966	19.10527	9.48337	0.98297	0.99052	0.99524	0.98297	0.98072	0.99027
37	77	23.11485	9.80349	0.98123	0.99182	0.99589	0.98123	0.98056	0.99019	19.10527	9.08824	0.98297	0.99134	0.99565	0.98297	0.98164	0.99074
37	78	23.11485	9.34666	0.98123	0.99259	0.99628	0.98123	0.98155	0.99069	19.10527	8.69350	0.98297	0.99211	0.99604	0.98297	0.98253	0.99119
37	79	23.11485	8.89505	0.98123	0.99331	0.99664	0.98123	0.98250	0.99117	19.10527	8.30053	0.98297	0.99284	0.99640	0.98297	0.98339	0.99163
37	80	23.11485	8.44994	0.98123	0.99397	0.99698	0.98123	0.98341	0.99163	19.10527	7.91061	0.98297	0.99351	0.99674	0.98297	0.98422	0.99205
37	81	23.11485	8.01269	0.98123	0.99458	0.99728	0.98123	0.98428	0.99208	19.10527	7.52504	0.98297	0.99413	0.99706	0.98297	0.98502	0.99245
37	82	23.11485	7.58462	0.98123	0.99514	0.99756	0.98123	0.98512	0.99250	19.10527	7.14517	0.98297	0.99471	0.99735	0.98297	0.98579	0.99284
37	83	23.11485	7.16676	0.98123	0.99565	0.99782	0.98123	0.98592	0.99291	19.10527	6.77205	0.98297	0.99525	0.99762	0.98297	0.98653	0.99322
37	84	23.11485	6.76024	0.98123	0.99612	0.99806	0.98123	0.98669	0.99330	19.10527	6.40687	0.98297	0.99574	0.99787	0.98297	0.98725	0.99358
37	85	23.11485	6.36619	0.98123	0.99655	0.99827	0.98123	0.98743	0.99368	19.10527	6.05083	0.98297	0.99619	0.99809	0.98297	0.98793	0.99393
37	86	23.11485	5.98597	0.98123	0.99694	0.99847	0.98123	0.98813	0.99403	19.10527	5.70535	0.98297	0.99660	0.99830	0.98297	0.98859	0.99426
37	87	23.11485	5.62066	0.98123	0.99729	0.99864	0.98123	0.98881	0.99437	19.10527	5.37164	0.98297	0.99698	0.99849	0.98297	0.98921	0.99458
37	88	23.11485	5.27144	0.98123	0.99760	0.99880	0.98123	0.98944	0.99469	19.10527	5.05099	0.98297	0.99731	0.99866	0.98297	0.98981	0.99488
37	89	23.11485	4.93962	0.98123	0.99788	0.99894	0.98123	0.99005	0.99500	19.10527	4.74485	0.98297	0.99762	0.99881	0.98297	0.99038	0.99517
37	90	23.11485	4.62687	0.98123	0.99813	0.99906	0.98123	0.99062	0.99529	19.10527	4.45503	0.98297	0.99789	0.99894	0.98297	0.99092	0.99544
37	91	23.11485	4.33500	0.98123	0.99835	0.99917	0.98123	0.99116	0.99556	19.10527	4.18350	0.98297	0.99813	0.99906	0.98297	0.99143	0.99570
37	92	23.11485	4.06328	0.98123	0.99854	0.99927	0.98123	0.99168	0.99582	19.10527	3.92982	0.98297	0.99834	0.99917	0.98297	0.99192	0.99594
37	93	23.11485	3.80970	0.98123	0.99871	0.99935	0.98123	0.99216	0.99607	19.10527	3.69224	0.98297	0.99853	0.99926	0.98297	0.99238	0.99618
37	94	23.11485	3.57122	0.98123	0.99886	0.99943	0.98123	0.99263	0.99630	19.10527	3.46804	0.98297	0.99870	0.99935	0.98297	0.99283	0.99640
37	95	23.11485	3.34496	0.98123	0.99900	0.99950	0.98123	0.99307	0.99652	19.10527	3.25454	0.98297	0.99885	0.99943	0.98297	0.99325	0.99661
37	96	23.11485	3.12856	0.98123	0.99912	0.99956	0.98123	0.99350	0.99674	19.10527	3.04956	0.98297	0.99899	0.99949	0.98297	0.99365	0.99682
37	97	23.11485	2.92468	0.98123	0.99923	0.99961	0.98123	0.99389	0.99694	19.10527	2.85578	0.98297	0.99911	0.99955	0.98297	0.99404	0.99701
37	98	23.11485	2.73317	0.98123	0.99932	0.99966	0.98123	0.99427	0.99713	19.10527	2.67315	0.98297	0.99922	0.99961	0.98297	0.99440	0.99719
37	99	23.11485	2.55407	0.98123	0.99941	0.99970	0.98123	0.99462	0.99730	19.10527	2.50182	0.98297	0.99931	0.99966	0.98297	0.99474	0.99736
37	100	23.11485	2.38797	0.98123	0.99948	0.99974	0.98123	0.99495	0.99747	19.10527	2.34248	0.98297	0.99939	0.99970	0.98297	0.99506	0.99752
37	101	23.11485	2.23536	0.98123	0.99954	0.99977	0.98123	0.99526	0.99762	19.10527	2.19569	0.98297	0.99947	0.99973	0.98297	0.99535	0.99767
37	102	23.11485	2.09662	0.98123	0.99960	0.99980	0.98123	0.99554	0.99776	19.10527	2.06193	0.98297	0.99953	0.99976	0.98297	0.99562	0.99781
37	103	23.11485	1.97081	0.98123	0.99964	0.99982	0.98123	0.99580	0.99790	19.10527	1.94039	0.98297	0.99958	0.99979	0.98297	0.99587	0.99793
37	104	23.11485	1.85678	0.98123	0.99968	0.99984	0.98123	0.99604	0.99801	19.10527	1.82999	0.98297	0.99963	0.99981	0.98297	0.99611	0.99805
37	105	23.11485	1.75419	0.98123	0.99972	0.99986	0.98123	0.99625	0.99812	19.10527	1.73050	0.98297	0.99967	0.99983	0.98297	0.99632	0.99816
37	106	23.11485	1.66193	0.98123	0.99974	0.99987	0.98123	0.99645	0.99822	19.10527	1.64086	0.98297	0.99970	0.99985	0.98297	0.99651	0.99825
37	107	23.11485	1.57966	0.98123	0.99977	0.99988	0.98123	0.99663	0.99831	19.10527	1.56078	0.98297	0.99973	0.99986	0.98297	0.99668	0.99834
37	108	23.11485	1.50704	0.98123	0.99979	0.99990	0.98123	0.99678	0.99839	19.10527	1.48999	0.98297	0.99975	0.99988	0.98297	0.99683	0.99841
37	109	23.11485	1.44400	0.98123	0.99981	0.99990	0.98123	0.99691	0.99845	19.10527	1.42842	0.98297	0.99977	0.99989	0.98297	0.99696	0.99848
37	110	23.11485	1.39223	0.98123	0.99982	0.99991	0.98123	0.99701	0.99850	19.10527	1.37777	0.98297	0.99979	0.99989	0.98297	0.99705	0.99852

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
38	1	22.87354	29.44822	0.98069	0.77502	0.87325	0.98069	0.77453	0.87294	18.95527	22.54525	0.98248	0.83911	0.91252	0.98248	0.83879	0.91233
38	2	22.87354	29.37817	0.98069	0.77681	0.87439	0.98069	0.77630	0.87406	18.95527	22.51839	0.98248	0.84007	0.91308	0.98248	0.83975	0.91289
38	3	22.87354	29.30399	0.98069	0.77867	0.87557	0.98069	0.77813	0.87523	18.95527	22.48894	0.98248	0.84108	0.91368	0.98248	0.84074	0.91348
38	4	22.87354	29.22650	0.98069	0.78060	0.87679	0.98069	0.78003	0.87643	18.95527	22.45752	0.98248	0.84214	0.91430	0.98248	0.84178	0.91409
38	5	22.87354	29.14631	0.98069	0.78260	0.87804	0.98069	0.78200	0.87766	18.95527	22.42458	0.98248	0.84324	0.91495	0.98248	0.84286	0.91473
38	6	22.87354	29.06332	0.98069	0.78467	0.87935	0.98069	0.78403	0.87894	18.95527	22.39007	0.98248	0.84439	0.91563	0.98248	0.84399	0.91539
38	7	22.87354	28.97770	0.98069	0.78681	0.88069	0.98069	0.78612	0.88026	18.95527	22.35408	0.98248	0.84559	0.91634	0.98248	0.84516	0.91609
38	8	22.87354	28.88901	0.98069	0.78903	0.88207	0.98069	0.78829	0.88162	18.95527	22.31631	0.98248	0.84685	0.91707	0.98248	0.84639	0.91680
38	9	22.87354	28.79700	0.98069	0.79132	0.88350	0.98069	0.79053	0.88301	18.95527	22.27655	0.98248	0.84816	0.91784	0.98248	0.84766	0.91755
38	10	22.87354	28.70168	0.98069	0.79369	0.88498	0.98069	0.79285	0.88446	18.95527	22.23481	0.98248	0.84952	0.91864	0.98248	0.84899	0.91833
38	11	22.87354	28.60341	0.98069	0.79614	0.88650	0.98069	0.79523	0.88594	18.95527	22.19134	0.98248	0.85094	0.91947	0.98248	0.85037	0.91913
38	12	22.87354	28.50171	0.98069	0.79867	0.88807	0.98069	0.79770	0.88747	18.95527	22.14578	0.98248	0.85241	0.92033	0.98248	0.85180	0.91997
38	13	22.87354	28.39619	0.98069	0.80129	0.88968	0.98069	0.80024	0.88904	18.95527	22.09783	0.98248	0.85395	0.92122	0.98248	0.85330	0.92084
38	14	22.87354	28.28717	0.98069	0.80399	0.89135	0.98069	0.80286	0.89065	18.95527	22.04770	0.98248	0.85555	0.92215	0.98248	0.85484	0.92174
38	15	22.87354	28.17456	0.98069	0.80677	0.89305	0.98069	0.80556	0.89231	18.95527	21.99534	0.98248	0.85721	0.92312	0.98248	0.85645	0.92267
38	16	22.87354	28.05854	0.98069	0.80965	0.89481	0.98069	0.80834	0.89401	18.95527	21.94087	0.98248	0.85894	0.92412	0.98248	0.85812	0.92364
38	17	22.87354	27.93921	0.98069	0.81260	0.89661	0.98069	0.81120	0.89576	18.95527	21.88436	0.98248	0.86072	0.92515	0.98248	0.85984	0.92464
38	18	22.87354	27.81632	0.98069	0.81565	0.89846	0.98069	0.81414	0.89755	18.95527	21.82561	0.98248	0.86257	0.92622	0.98248	0.86163	0.92567
38	19	22.87354	27.68998	0.98069	0.81878	0.90036	0.98069	0.81716	0.89938	18.95527	21.76469	0.98248	0.86449	0.92732	0.98248	0.86348	0.92674
38	20	22.87354	27.55961	0.98069	0.82199	0.90230	0.98069	0.82027	0.90126	18.95527	21.70115	0.98248	0.86647	0.92846	0.98248	0.86539	0.92784
38	21	22.87354	27.42496	0.98069	0.82530	0.90429	0.98069	0.82345	0.90318	18.95527	21.63477	0.98248	0.86852	0.92964	0.98248	0.86737	0.92897
38	22	22.87354	27.28607	0.98069	0.82870	0.90633	0.98069	0.82672	0.90514	18.95527	21.56556	0.98248	0.87064	0.93085	0.98248	0.86941	0.93014
38	23	22.87354	27.14231	0.98069	0.83218	0.90841	0.98069	0.83006	0.90714	18.95527	21.49301	0.98248	0.87283	0.93210	0.98248	0.87150	0.93134
38	24	22.87354	26.99396	0.98069	0.83575	0.91053	0.98069	0.83347	0.90917	18.95527	21.41732	0.98248	0.87509	0.93338	0.98248	0.87366	0.93257
38	25	22.87354	26.84076	0.98069	0.83941	0.91269	0.98069	0.83696	0.91125	18.95527	21.33825	0.98248	0.87741	0.93470	0.98248	0.87588	0.93384
38	26	22.87354	26.68259	0.98069	0.84314	0.91490	0.98069	0.84052	0.91335	18.95527	21.25569	0.98248	0.87980	0.93606	0.98248	0.87816	0.93513
38	27	22.87354	26.51948	0.98069	0.84695	0.91714	0.98069	0.84414	0.91548	18.95527	21.16962	0.98248	0.88225	0.93744	0.98248	0.88050	0.93645
38	28	22.87354	26.35108	0.98069	0.85084	0.91941	0.98069	0.84782	0.91764	18.95527	21.07976	0.98248	0.88476	0.93886	0.98248	0.88288	0.93780
38	29	22.87354	26.17769	0.98069	0.85478	0.92171	0.98069	0.85156	0.91983	18.95527	20.98629	0.98248	0.88734	0.94031	0.98248	0.88532	0.93917
38	30	22.87354	25.99881	0.98069	0.85879	0.92403	0.98069	0.85534	0.92203	18.95527	20.88878	0.98248	0.88996	0.94178	0.98248	0.88780	0.94057
38	31	22.87354	25.81445	0.98069	0.86285	0.92638	0.98069	0.85916	0.92425	18.95527	20.78720	0.98248	0.89264	0.94328	0.98248	0.89033	0.94198
38	32	22.87354	25.62410	0.98069	0.86696	0.92874	0.98069	0.86302	0.92648	18.95527	20.68113	0.98248	0.89537	0.94480	0.98248	0.89289	0.94342
38	33	22.87354	25.42805	0.98069	0.87111	0.93112	0.98069	0.86691	0.92871	18.95527	20.57072	0.98248	0.89814	0.94633	0.98248	0.89549	0.94486
38	34	22.87354	25.22578	0.98069	0.87529	0.93350	0.98069	0.87081	0.93094	18.95527	20.45552	0.98248	0.90094	0.94789	0.98248	0.89811	0.94632
38	35	22.87354	25.01713	0.98069	0.87949	0.93588	0.98069	0.87472	0.93317	18.95527	20.33536	0.98248	0.90378	0.94946	0.98248	0.90076	0.94779
38	36	22.87354	24.80193	0.98069	0.88370	0.93826	0.98069	0.87862	0.93539	18.95527	20.21002	0.98248	0.90664	0.95104	0.98248	0.90342	0.94926
38	37	22.87354	24.57973	0.98069	0.88791	0.94063	0.98069	0.88252	0.93760	18.95527	20.07911	0.98248	0.90953	0.95262	0.98248	0.90610	0.95073
38	38	22.87354	24.35058	0.98069	0.89211	0.94298	0.98069	0.88640	0.93978	18.95527	19.94257	0.98248	0.91243	0.95421	0.98248	0.90877	0.95221
38	39	22.87354	24.11373	0.98069	0.89630	0.94531	0.98069	0.89025	0.94194	18.95527	19.79973	0.98248	0.91533	0.95579	0.98248	0.91144	0.95367
38	40	22.87354	23.86918	0.98069	0.90045	0.94762	0.98069	0.89406	0.94407	18.95527	19.65053	0.98248	0.91824	0.95738	0.98248	0.91411	0.95513

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
38	41	22.87354	23.61736	0.98069	0.90457	0.94989	0.98069	0.89782	0.94616	18.95527	19.49521	0.98248	0.92114	0.95895	0.98248	0.91676	0.95657
38	42	22.87354	23.35816	0.98069	0.90863	0.95213	0.98069	0.90153	0.94821	18.95527	19.33362	0.98248	0.92402	0.96051	0.98248	0.91938	0.95800
38	43	22.87354	23.09102	0.98069	0.91263	0.95432	0.98069	0.90517	0.95023	18.95527	19.16523	0.98248	0.92688	0.96206	0.98248	0.92198	0.95941
38	44	22.87354	22.81604	0.98069	0.91657	0.95647	0.98069	0.90875	0.95219	18.95527	18.99000	0.98248	0.92972	0.96358	0.98248	0.92455	0.96079
38	45	22.87354	22.53309	0.98069	0.92043	0.95857	0.98069	0.91224	0.95411	18.95527	18.80775	0.98248	0.93253	0.96509	0.98248	0.92708	0.96216
38	46	22.87354	22.24198	0.98069	0.92420	0.96061	0.98069	0.91566	0.95597	18.95527	18.61823	0.98248	0.93529	0.96657	0.98248	0.92957	0.96350
38	47	22.87354	21.94239	0.98069	0.92789	0.96260	0.98069	0.91899	0.95778	18.95527	18.42106	0.98248	0.93802	0.96802	0.98248	0.93201	0.96481
38	48	22.87354	21.63441	0.98069	0.93148	0.96452	0.98069	0.92223	0.95954	18.95527	18.21621	0.98248	0.94070	0.96944	0.98248	0.93440	0.96609
38	49	22.87354	21.31800	0.98069	0.93497	0.96639	0.98069	0.92537	0.96124	18.95527	18.00355	0.98248	0.94333	0.97084	0.98248	0.93674	0.96734
38	50	22.87354	20.99328	0.98069	0.93836	0.96820	0.98069	0.92843	0.96288	18.95527	17.78305	0.98248	0.94590	0.97220	0.98248	0.93903	0.96856
38	51	22.87354	20.66027	0.98069	0.94164	0.96994	0.98069	0.93138	0.96447	18.95527	17.55462	0.98248	0.94841	0.97352	0.98248	0.94127	0.96974
38	52	22.87354	20.31936	0.98069	0.94481	0.97162	0.98069	0.93424	0.96600	18.95527	17.31849	0.98248	0.95087	0.97481	0.98248	0.94344	0.97090
38	53	22.87354	19.97064	0.98069	0.94787	0.97324	0.98069	0.93701	0.96748	18.95527	17.07460	0.98248	0.95326	0.97607	0.98248	0.94556	0.97202
38	54	22.87354	19.61420	0.98069	0.95082	0.97479	0.98069	0.93968	0.96890	18.95527	16.82295	0.98248	0.95558	0.97729	0.98248	0.94762	0.97311
38	55	22.87354	19.25050	0.98069	0.95365	0.97628	0.98069	0.94225	0.97027	18.95527	16.56379	0.98248	0.95784	0.97847	0.98248	0.94963	0.97416
38	56	22.87354	18.87994	0.98069	0.95638	0.97770	0.98069	0.94474	0.97158	18.95527	16.29737	0.98248	0.96003	0.97961	0.98248	0.95158	0.97519
38	57	22.87354	18.50268	0.98069	0.95899	0.97906	0.98069	0.94713	0.97285	18.95527	16.02371	0.98248	0.96215	0.98071	0.98248	0.95347	0.97618
38	58	22.87354	18.11889	0.98069	0.96149	0.98037	0.98069	0.94944	0.97406	18.95527	15.74286	0.98248	0.96420	0.98178	0.98248	0.95530	0.97714
38	59	22.87354	17.72878	0.98069	0.96388	0.98161	0.98069	0.95166	0.97523	18.95527	15.45489	0.98248	0.96619	0.98280	0.98248	0.95708	0.97807
38	60	22.87354	17.33235	0.98069	0.96617	0.98280	0.98069	0.95380	0.97635	18.95527	15.15969	0.98248	0.96810	0.98379	0.98248	0.95880	0.97897
38	61	22.87354	16.92988	0.98069	0.96836	0.98393	0.98069	0.95585	0.97743	18.95527	14.85740	0.98248	0.96995	0.98475	0.98248	0.96048	0.97984
38	62	22.87354	16.52117	0.98069	0.97044	0.98500	0.98069	0.95783	0.97846	18.95527	14.54774	0.98248	0.97173	0.98566	0.98248	0.96210	0.98068
38	63	22.87354	16.10627	0.98069	0.97243	0.98602	0.98069	0.95974	0.97946	18.95527	14.23062	0.98248	0.97345	0.98654	0.98248	0.96366	0.98150
38	64	22.87354	15.68510	0.98069	0.97432	0.98699	0.98069	0.96157	0.98041	18.95527	13.90587	0.98248	0.97509	0.98739	0.98248	0.96518	0.98228
38	65	22.87354	15.25783	0.98069	0.97612	0.98792	0.98069	0.96333	0.98132	18.95527	13.57353	0.98248	0.97668	0.98820	0.98248	0.96666	0.98304
38	66	22.87354	14.82463	0.98069	0.97783	0.98879	0.98069	0.96502	0.98220	18.95527	13.23363	0.98248	0.97820	0.98898	0.98248	0.96808	0.98378
38	67	22.87354	14.38548	0.98069	0.97946	0.98962	0.98069	0.96665	0.98304	18.95527	12.88602	0.98248	0.97966	0.98972	0.98248	0.96946	0.98449
38	68	22.87354	13.94087	0.98069	0.98100	0.99041	0.98069	0.96821	0.98385	18.95527	12.53103	0.98248	0.98105	0.99044	0.98248	0.97079	0.98518
38	69	22.87354	13.49126	0.98069	0.98245	0.99115	0.98069	0.96972	0.98463	18.95527	12.16898	0.98248	0.98239	0.99112	0.98248	0.97208	0.98584
38	70	22.87354	13.03722	0.98069	0.98383	0.99185	0.98069	0.97116	0.98537	18.95527	11.80026	0.98248	0.98366	0.99176	0.98248	0.97332	0.98648
38	71	22.87354	12.57941	0.98069	0.98513	0.99251	0.98069	0.97255	0.98608	18.95527	11.42537	0.98248	0.98488	0.99238	0.98248	0.97453	0.98710
38	72	22.87354	12.11856	0.98069	0.98635	0.99313	0.98069	0.97388	0.98677	18.95527	11.04490	0.98248	0.98603	0.99297	0.98248	0.97569	0.98769
38	73	22.87354	11.65555	0.98069	0.98750	0.99371	0.98069	0.97516	0.98743	18.95527	10.65955	0.98248	0.98713	0.99352	0.98248	0.97681	0.98827
38	74	22.87354	11.19139	0.98069	0.98858	0.99426	0.98069	0.97639	0.98806	18.95527	10.27021	0.98248	0.98817	0.99405	0.98248	0.97790	0.98883
38	75	22.87354	10.72709	0.98069	0.98959	0.99477	0.98069	0.97757	0.98866	18.95527	9.87774	0.98248	0.98915	0.99454	0.98248	0.97895	0.98936
38	76	22.87354	10.26405	0.98069	0.99054	0.99525	0.98069	0.97871	0.98924	18.95527	9.48337	0.98248	0.99007	0.99501	0.98248	0.97996	0.98988
38	77	22.87354	9.80349	0.98069	0.99141	0.99569	0.98069	0.97979	0.98979	18.95527	9.08824	0.98248	0.99094	0.99545	0.98248	0.98093	0.99037
38	78	22.87354	9.34666	0.98069	0.99223	0.99610	0.98069	0.98084	0.99033	18.95527	8.69350	0.98248	0.99176	0.99586	0.98248	0.98187	0.99085
38	79	22.87354	8.89505	0.98069	0.99299	0.99648	0.98069	0.98184	0.99084	18.95527	8.30053	0.98248	0.99252	0.99624	0.98248	0.98278	0.99132
38	80	22.87354	8.44994	0.98069	0.99369	0.99683	0.98069	0.98280	0.99133	18.95527	7.91061	0.98248	0.99323	0.99660	0.98248	0.98366	0.99176

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
38	81	22.87354	8.01269	0.98069	0.99433	0.99716	0.98069	0.98372	0.99179	18.95527	7.52504	0.98248	0.99388	0.99693	0.98248	0.98450	0.99219
38	82	22.87354	7.58462	0.98069	0.99492	0.99745	0.98069	0.98460	0.99224	18.95527	7.14517	0.98248	0.99449	0.99724	0.98248	0.98531	0.99260
38	83	22.87354	7.16676	0.98069	0.99546	0.99773	0.98069	0.98545	0.99267	18.95527	6.77205	0.98248	0.99505	0.99752	0.98248	0.98609	0.99299
38	84	22.87354	6.76024	0.98069	0.99595	0.99797	0.98069	0.98626	0.99308	18.95527	6.40687	0.98248	0.99557	0.99778	0.98248	0.98683	0.99337
38	85	22.87354	6.36619	0.98069	0.99640	0.99820	0.98069	0.98703	0.99347	18.95527	6.05083	0.98248	0.99604	0.99802	0.98248	0.98755	0.99374
38	86	22.87354	5.98597	0.98069	0.99681	0.99840	0.98069	0.98776	0.99384	18.95527	5.70535	0.98248	0.99647	0.99823	0.98248	0.98823	0.99408
38	87	22.87354	5.62066	0.98069	0.99717	0.99858	0.98069	0.98846	0.99420	18.95527	5.37164	0.98248	0.99686	0.99843	0.98248	0.98889	0.99441
38	88	22.87354	5.27144	0.98069	0.99750	0.99875	0.98069	0.98912	0.99453	18.95527	5.05099	0.98248	0.99721	0.99860	0.98248	0.98951	0.99473
38	89	22.87354	4.93962	0.98069	0.99779	0.99889	0.98069	0.98975	0.99485	18.95527	4.74485	0.98248	0.99753	0.99876	0.98248	0.99010	0.99502
38	90	22.87354	4.62687	0.98069	0.99805	0.99902	0.98069	0.99035	0.99515	18.95527	4.45503	0.98248	0.99781	0.99890	0.98248	0.99066	0.99531
38	91	22.87354	4.33500	0.98069	0.99828	0.99914	0.98069	0.99091	0.99543	18.95527	4.18350	0.98248	0.99806	0.99903	0.98248	0.99119	0.99558
38	92	22.87354	4.06328	0.98069	0.99848	0.99924	0.98069	0.99144	0.99570	18.95527	3.92982	0.98248	0.99828	0.99914	0.98248	0.99169	0.99583
38	93	22.87354	3.80970	0.98069	0.99866	0.99933	0.98069	0.99195	0.99596	18.95527	3.69224	0.98248	0.99848	0.99924	0.98248	0.99217	0.99607
38	94	22.87354	3.57122	0.98069	0.99882	0.99941	0.98069	0.99243	0.99620	18.95527	3.46804	0.98248	0.99865	0.99933	0.98248	0.99263	0.99630
38	95	22.87354	3.34496	0.98069	0.99896	0.99948	0.98069	0.99289	0.99643	18.95527	3.25454	0.98248	0.99881	0.99941	0.98248	0.99307	0.99652
38	96	22.87354	3.12856	0.98069	0.99909	0.99954	0.98069	0.99332	0.99665	18.95527	3.04956	0.98248	0.99895	0.99948	0.98248	0.99349	0.99673
38	97	22.87354	2.92468	0.98069	0.99920	0.99960	0.98069	0.99373	0.99686	18.95527	2.85578	0.98248	0.99908	0.99954	0.98248	0.99388	0.99693
38	98	22.87354	2.73317	0.98069	0.99930	0.99965	0.98069	0.99412	0.99705	18.95527	2.67315	0.98248	0.99919	0.99959	0.98248	0.99425	0.99712
38	99	22.87354	2.55407	0.98069	0.99938	0.99969	0.98069	0.99448	0.99723	18.95527	2.50182	0.98248	0.99929	0.99964	0.98248	0.99460	0.99729
38	100	22.87354	2.38797	0.98069	0.99946	0.99973	0.98069	0.99482	0.99740	18.95527	2.34248	0.98248	0.99937	0.99969	0.98248	0.99493	0.99746
38	101	22.87354	2.23536	0.98069	0.99952	0.99976	0.98069	0.99513	0.99756	18.95527	2.19569	0.98248	0.99945	0.99972	0.98248	0.99523	0.99761
38	102	22.87354	2.09662	0.98069	0.99958	0.99979	0.98069	0.99542	0.99771	18.95527	2.06193	0.98248	0.99951	0.99976	0.98248	0.99551	0.99775
38	103	22.87354	1.97081	0.98069	0.99963	0.99981	0.98069	0.99569	0.99784	18.95527	1.94039	0.98248	0.99957	0.99978	0.98248	0.99577	0.99788
38	104	22.87354	1.85678	0.98069	0.99967	0.99984	0.98069	0.99594	0.99796	18.95527	1.82999	0.98248	0.99961	0.99981	0.98248	0.99601	0.99800
38	105	22.87354	1.75419	0.98069	0.99971	0.99985	0.98069	0.99616	0.99808	18.95527	1.73050	0.98248	0.99966	0.99983	0.98248	0.99622	0.99811
38	106	22.87354	1.66193	0.98069	0.99974	0.99987	0.98069	0.99636	0.99818	18.95527	1.64086	0.98248	0.99969	0.99985	0.98248	0.99642	0.99821
38	107	22.87354	1.57966	0.98069	0.99976	0.99988	0.98069	0.99654	0.99827	18.95527	1.56078	0.98248	0.99972	0.99986	0.98248	0.99660	0.99830
38	108	22.87354	1.50704	0.98069	0.99978	0.99989	0.98069	0.99670	0.99835	18.95527	1.48999	0.98248	0.99974	0.99987	0.98248	0.99675	0.99837
38	109	22.87354	1.44400	0.98069	0.99980	0.99990	0.98069	0.99683	0.99841	18.95527	1.42842	0.98248	0.99976	0.99988	0.98248	0.99688	0.99844
38	110	22.87354	1.39223	0.98069	0.99981	0.99991	0.98069	0.99693	0.99846	18.95527	1.37777	0.98248	0.99978	0.99989	0.98248	0.99698	0.99849
39	1	22.62504	29.44822	0.98009	0.76668	0.86794	0.98009	0.76619	0.86762	18.79918	22.54525	0.98194	0.83226	0.90845	0.98194	0.83195	0.90826
39	2	22.62504	29.37817	0.98009	0.76846	0.86907	0.98009	0.76795	0.86875	18.79918	22.51839	0.98194	0.83322	0.90902	0.98194	0.83290	0.90883
39	3	22.62504	29.30399	0.98009	0.77031	0.87025	0.98009	0.76978	0.86991	18.79918	22.48894	0.98194	0.83423	0.90962	0.98194	0.83389	0.90942
39	4	22.62504	29.22650	0.98009	0.77223	0.87148	0.98009	0.77166	0.87112	18.79918	22.45752	0.98194	0.83528	0.91025	0.98194	0.83492	0.91004
39	5	22.62504	29.14631	0.98009	0.77421	0.87274	0.98009	0.77362	0.87236	18.79918	22.42458	0.98194	0.83639	0.91090	0.98194	0.83600	0.91068
39	6	22.62504	29.06332	0.98009	0.77627	0.87405	0.98009	0.77564	0.87364	18.79918	22.39007	0.98194	0.83754	0.91159	0.98194	0.83713	0.91135
39	7	22.62504	28.97770	0.98009	0.77840	0.87539	0.98009	0.77772	0.87497	18.79918	22.35408	0.98194	0.83874	0.91230	0.98194	0.83831	0.91204
39	8	22.62504	28.88901	0.98009	0.78060	0.87678	0.98009	0.77988	0.87633	18.79918	22.31631	0.98194	0.83999	0.91304	0.98194	0.83953	0.91277
39	9	22.62504	28.79700	0.98009	0.78288	0.87822	0.98009	0.78211	0.87774	18.79918	22.27655	0.98194	0.84130	0.91381	0.98194	0.84081	0.91352
39	10	22.62504	28.70168	0.98009	0.78525	0.87971	0.98009	0.78442	0.87919	18.79918	22.23481	0.98194	0.84266	0.91461	0.98194	0.84213	0.91430

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
39	11	22.62504	28.60341	0.98009	0.78769	0.88124	0.98009	0.78680	0.88068	18.79918	22.19134	0.98194	0.84408	0.91545	0.98194	0.84351	0.91512
39	12	22.62504	28.50171	0.98009	0.79021	0.88281	0.98009	0.78925	0.88222	18.79918	22.14578	0.98194	0.84556	0.91632	0.98194	0.84495	0.91596
39	13	22.62504	28.39619	0.98009	0.79282	0.88444	0.98009	0.79179	0.88380	18.79918	22.09783	0.98194	0.84710	0.91722	0.98194	0.84645	0.91684
39	14	22.62504	28.28717	0.98009	0.79552	0.88611	0.98009	0.79441	0.88543	18.79918	22.04770	0.98194	0.84870	0.91816	0.98194	0.84800	0.91775
39	15	22.62504	28.17456	0.98009	0.79830	0.88784	0.98009	0.79710	0.88710	18.79918	21.99534	0.98194	0.85037	0.91914	0.98194	0.84961	0.91869
39	16	22.62504	28.05854	0.98009	0.80117	0.88961	0.98009	0.79988	0.88882	18.79918	21.94087	0.98194	0.85210	0.92015	0.98194	0.85129	0.91967
39	17	22.62504	27.93921	0.98009	0.80413	0.89143	0.98009	0.80275	0.89058	18.79918	21.88436	0.98194	0.85390	0.92119	0.98194	0.85302	0.92068
39	18	22.62504	27.81632	0.98009	0.80718	0.89330	0.98009	0.80570	0.89239	18.79918	21.82561	0.98194	0.85576	0.92228	0.98194	0.85482	0.92173
39	19	22.62504	27.68998	0.98009	0.81031	0.89522	0.98009	0.80873	0.89425	18.79918	21.76469	0.98194	0.85769	0.92339	0.98194	0.85669	0.92281
39	20	22.62504	27.55961	0.98009	0.81354	0.89719	0.98009	0.81184	0.89615	18.79918	21.70115	0.98194	0.85969	0.92455	0.98194	0.85862	0.92393
39	21	22.62504	27.42496	0.98009	0.81686	0.89920	0.98009	0.81504	0.89810	18.79918	21.63477	0.98194	0.86176	0.92575	0.98194	0.86061	0.92508
39	22	22.62504	27.28607	0.98009	0.82028	0.90127	0.98009	0.81833	0.90009	18.79918	21.56556	0.98194	0.86390	0.92698	0.98194	0.86267	0.92627
39	23	22.62504	27.14231	0.98009	0.82379	0.90338	0.98009	0.82170	0.90212	18.79918	21.49301	0.98194	0.86612	0.92826	0.98194	0.86480	0.92750
39	24	22.62504	26.99396	0.98009	0.82739	0.90554	0.98009	0.82514	0.90420	18.79918	21.41732	0.98194	0.86840	0.92957	0.98194	0.86699	0.92875
39	25	22.62504	26.84076	0.98009	0.83108	0.90775	0.98009	0.82867	0.90631	18.79918	21.33825	0.98194	0.87076	0.93092	0.98194	0.86924	0.93005
39	26	22.62504	26.68259	0.98009	0.83486	0.91000	0.98009	0.83227	0.90846	18.79918	21.25569	0.98194	0.87319	0.93230	0.98194	0.87156	0.93137
39	27	22.62504	26.51948	0.98009	0.83872	0.91228	0.98009	0.83594	0.91064	18.79918	21.16962	0.98194	0.87568	0.93372	0.98194	0.87393	0.93273
39	28	22.62504	26.35108	0.98009	0.84266	0.91461	0.98009	0.83968	0.91285	18.79918	21.07976	0.98194	0.87825	0.93518	0.98194	0.87637	0.93411
39	29	22.62504	26.17769	0.98009	0.84667	0.91697	0.98009	0.84348	0.91510	18.79918	20.98629	0.98194	0.88088	0.93667	0.98194	0.87886	0.93552
39	30	22.62504	25.99881	0.98009	0.85076	0.91936	0.98009	0.84734	0.91736	18.79918	20.88878	0.98194	0.88357	0.93818	0.98194	0.88140	0.93696
39	31	22.62504	25.81445	0.98009	0.85491	0.92178	0.98009	0.85125	0.91965	18.79918	20.78720	0.98194	0.88631	0.93973	0.98194	0.88400	0.93843
39	32	22.62504	25.62410	0.98009	0.85911	0.92422	0.98009	0.85520	0.92195	18.79918	20.68113	0.98194	0.88912	0.94130	0.98194	0.88664	0.93991
39	33	22.62504	25.42805	0.98009	0.86337	0.92668	0.98009	0.85919	0.92426	18.79918	20.57072	0.98194	0.89197	0.94290	0.98194	0.88931	0.94141
39	34	22.62504	25.22578	0.98009	0.86767	0.92915	0.98009	0.86321	0.92658	18.79918	20.45552	0.98194	0.89487	0.94452	0.98194	0.89203	0.94293
39	35	22.62504	25.01713	0.98009	0.87200	0.93162	0.98009	0.86724	0.92890	18.79918	20.33536	0.98194	0.89780	0.94615	0.98194	0.89477	0.94446
39	36	22.62504	24.80193	0.98009	0.87635	0.93410	0.98009	0.87129	0.93122	18.79918	20.21002	0.98194	0.90078	0.94780	0.98194	0.89754	0.94600
39	37	22.62504	24.57973	0.98009	0.88072	0.93658	0.98009	0.87533	0.93352	18.79918	20.07911	0.98194	0.90378	0.94946	0.98194	0.90032	0.94754
39	38	22.62504	24.35058	0.98009	0.88509	0.93904	0.98009	0.87937	0.93581	18.79918	19.94257	0.98194	0.90680	0.95112	0.98194	0.90311	0.94909
39	39	22.62504	24.11373	0.98009	0.88945	0.94149	0.98009	0.88338	0.93808	18.79918	19.79973	0.98194	0.90984	0.95279	0.98194	0.90591	0.95063
39	40	22.62504	23.86918	0.98009	0.89379	0.94392	0.98009	0.88737	0.94032	18.79918	19.65053	0.98194	0.91288	0.95446	0.98194	0.90870	0.95217
39	41	22.62504	23.61736	0.98009	0.89811	0.94632	0.98009	0.89131	0.94253	18.79918	19.49521	0.98194	0.91593	0.95612	0.98194	0.91149	0.95369
39	42	22.62504	23.35816	0.98009	0.90238	0.94868	0.98009	0.89521	0.94471	18.79918	19.33362	0.98194	0.91896	0.95777	0.98194	0.91426	0.95521
39	43	22.62504	23.09102	0.98009	0.90660	0.95101	0.98009	0.89905	0.94684	18.79918	19.16523	0.98194	0.92199	0.95941	0.98194	0.91700	0.95670
39	44	22.62504	22.81604	0.98009	0.91075	0.95329	0.98009	0.90283	0.94893	18.79918	18.99000	0.98194	0.92499	0.96103	0.98194	0.91972	0.95818
39	45	22.62504	22.53309	0.98009	0.91484	0.95553	0.98009	0.90653	0.95097	18.79918	18.80775	0.98194	0.92796	0.96264	0.98194	0.92241	0.95964
39	46	22.62504	22.24198	0.98009	0.91885	0.95771	0.98009	0.91016	0.95297	18.79918	18.61823	0.98194	0.93090	0.96421	0.98194	0.92505	0.96107
39	47	22.62504	21.94239	0.98009	0.92277	0.95983	0.98009	0.91370	0.95490	18.79918	18.42106	0.98194	0.93380	0.96577	0.98194	0.92765	0.96247
39	48	22.62504	21.63441	0.98009	0.92659	0.96190	0.98009	0.91715	0.95678	18.79918	18.21621	0.98194	0.93665	0.96729	0.98194	0.93021	0.96384
39	49	22.62504	21.31800	0.98009	0.93032	0.96390	0.98009	0.92051	0.95861	18.79918	18.00355	0.98194	0.93946	0.96878	0.98194	0.93271	0.96518
39	50	22.62504	20.99328	0.98009	0.93394	0.96584	0.98009	0.92377	0.96037	18.79918	17.78305	0.98194	0.94221	0.97024	0.98194	0.93516	0.96649

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
39	51	22.62504	20.66027	0.98009	0.93745	0.96772	0.98009	0.92694	0.96208	18.79918	17.55462	0.98194	0.94490	0.97167	0.98194	0.93755	0.96777
39	52	22.62504	20.31936	0.98009	0.94085	0.96953	0.98009	0.93000	0.96373	18.79918	17.31849	0.98194	0.94753	0.97306	0.98194	0.93989	0.96901
39	53	22.62504	19.97064	0.98009	0.94414	0.97127	0.98009	0.93297	0.96532	18.79918	17.07460	0.98194	0.95009	0.97441	0.98194	0.94216	0.97022
39	54	22.62504	19.61420	0.98009	0.94730	0.97294	0.98009	0.93583	0.96685	18.79918	16.82295	0.98194	0.95258	0.97572	0.98194	0.94438	0.97139
39	55	22.62504	19.25050	0.98009	0.95035	0.97455	0.98009	0.93860	0.96833	18.79918	16.56379	0.98194	0.95501	0.97699	0.98194	0.94653	0.97253
39	56	22.62504	18.87994	0.98009	0.95328	0.97608	0.98009	0.94127	0.96975	18.79918	16.29737	0.98194	0.95736	0.97822	0.98194	0.94863	0.97364
39	57	22.62504	18.50268	0.98009	0.95610	0.97756	0.98009	0.94385	0.97111	18.79918	16.02371	0.98194	0.95964	0.97941	0.98194	0.95066	0.97471
39	58	22.62504	18.11889	0.98009	0.95879	0.97896	0.98009	0.94633	0.97243	18.79918	15.74286	0.98194	0.96185	0.98055	0.98194	0.95263	0.97574
39	59	22.62504	17.72878	0.98009	0.96137	0.98031	0.98009	0.94872	0.97369	18.79918	15.45489	0.98194	0.96398	0.98166	0.98194	0.95455	0.97675
39	60	22.62504	17.33235	0.98009	0.96384	0.98159	0.98009	0.95103	0.97490	18.79918	15.15969	0.98194	0.96604	0.98273	0.98194	0.95641	0.97772
39	61	22.62504	16.92988	0.98009	0.96619	0.98281	0.98009	0.95324	0.97606	18.79918	14.85740	0.98194	0.96803	0.98375	0.98194	0.95821	0.97866
39	62	22.62504	16.52117	0.98009	0.96844	0.98397	0.98009	0.95537	0.97718	18.79918	14.54774	0.98194	0.96994	0.98474	0.98194	0.95995	0.97957
39	63	22.62504	16.10627	0.98009	0.97058	0.98507	0.98009	0.95742	0.97825	18.79918	14.23062	0.98194	0.97178	0.98569	0.98194	0.96164	0.98044
39	64	22.62504	15.68510	0.98009	0.97262	0.98612	0.98009	0.95940	0.97928	18.79918	13.90587	0.98194	0.97355	0.98660	0.98194	0.96327	0.98129
39	65	22.62504	15.25783	0.98009	0.97456	0.98712	0.98009	0.96129	0.98026	18.79918	13.57353	0.98194	0.97525	0.98747	0.98194	0.96486	0.98211
39	66	22.62504	14.82463	0.98009	0.97640	0.98806	0.98009	0.96311	0.98121	18.79918	13.23363	0.98194	0.97688	0.98831	0.98194	0.96639	0.98291
39	67	22.62504	14.38548	0.98009	0.97815	0.98895	0.98009	0.96486	0.98212	18.79918	12.88602	0.98194	0.97845	0.98911	0.98194	0.96787	0.98367
39	68	22.62504	13.94087	0.98009	0.97980	0.98980	0.98009	0.96655	0.98299	18.79918	12.53103	0.98194	0.97995	0.98987	0.98194	0.96930	0.98441
39	69	22.62504	13.49126	0.98009	0.98137	0.99060	0.98009	0.96816	0.98382	18.79918	12.16898	0.98194	0.98137	0.99060	0.98194	0.97068	0.98512
39	70	22.62504	13.03722	0.98009	0.98285	0.99135	0.98009	0.96971	0.98462	18.79918	11.80026	0.98194	0.98274	0.99129	0.98194	0.97202	0.98581
39	71	22.62504	12.57941	0.98009	0.98424	0.99206	0.98009	0.97120	0.98539	18.79918	11.42537	0.98194	0.98404	0.99195	0.98194	0.97331	0.98647
39	72	22.62504	12.11856	0.98009	0.98555	0.99272	0.98009	0.97263	0.98612	18.79918	11.04490	0.98194	0.98527	0.99258	0.98194	0.97455	0.98711
39	73	22.62504	11.65555	0.98009	0.98678	0.99335	0.98009	0.97400	0.98683	18.79918	10.65955	0.98194	0.98644	0.99317	0.98194	0.97575	0.98773
39	74	22.62504	11.19139	0.98009	0.98794	0.99393	0.98009	0.97531	0.98750	18.79918	10.27021	0.98194	0.98755	0.99373	0.98194	0.97691	0.98832
39	75	22.62504	10.72709	0.98009	0.98902	0.99448	0.98009	0.97658	0.98815	18.79918	9.87774	0.98194	0.98859	0.99426	0.98194	0.97803	0.98889
39	76	22.62504	10.26405	0.98009	0.99002	0.99499	0.98009	0.97778	0.98877	18.79918	9.48337	0.98194	0.98957	0.99476	0.98194	0.97911	0.98944
39	77	22.62504	9.80349	0.98009	0.99096	0.99546	0.98009	0.97894	0.98936	18.79918	9.08824	0.98194	0.99049	0.99522	0.98194	0.98015	0.98997
39	78	22.62504	9.34666	0.98009	0.99183	0.99590	0.98009	0.98005	0.98993	18.79918	8.69350	0.98194	0.99136	0.99566	0.98194	0.98115	0.99048
39	79	22.62504	8.89505	0.98009	0.99263	0.99630	0.98009	0.98112	0.99047	18.79918	8.30053	0.98194	0.99216	0.99607	0.98194	0.98211	0.99097
39	80	22.62504	8.44994	0.98009	0.99337	0.99667	0.98009	0.98213	0.99099	18.79918	7.91061	0.98194	0.99291	0.99644	0.98194	0.98303	0.99144
39	81	22.62504	8.01269	0.98009	0.99405	0.99702	0.98009	0.98311	0.99148	18.79918	7.52504	0.98194	0.99361	0.99679	0.98194	0.98392	0.99190
39	82	22.62504	7.58462	0.98009	0.99468	0.99733	0.98009	0.98404	0.99195	18.79918	7.14517	0.98194	0.99425	0.99712	0.98194	0.98478	0.99233
39	83	22.62504	7.16676	0.98009	0.99525	0.99762	0.98009	0.98493	0.99241	18.79918	6.77205	0.98194	0.99484	0.99741	0.98194	0.98560	0.99275
39	84	22.62504	6.76024	0.98009	0.99577	0.99788	0.98009	0.98578	0.99284	18.79918	6.40687	0.98194	0.99538	0.99768	0.98194	0.98638	0.99314
39	85	22.62504	6.36619	0.98009	0.99624	0.99812	0.98009	0.98659	0.99325	18.79918	6.05083	0.98194	0.99588	0.99793	0.98194	0.98713	0.99352
39	86	22.62504	5.98597	0.98009	0.99667	0.99833	0.98009	0.98736	0.99364	18.79918	5.70535	0.98194	0.99633	0.99816	0.98194	0.98785	0.99389
39	87	22.62504	5.62066	0.98009	0.99705	0.99852	0.98009	0.98809	0.99401	18.79918	5.37164	0.98194	0.99673	0.99836	0.98194	0.98853	0.99423
39	88	22.62504	5.27144	0.98009	0.99739	0.99869	0.98009	0.98878	0.99436	18.79918	5.05099	0.98194	0.99710	0.99855	0.98194	0.98918	0.99456
39	89	22.62504	4.93962	0.98009	0.99770	0.99885	0.98009	0.98944	0.99469	18.79918	4.74485	0.98194	0.99743	0.99871	0.98194	0.98980	0.99487
39	90	22.62504	4.62687	0.98009	0.99797	0.99898	0.98009	0.99005	0.99500	18.79918	4.45503	0.98194	0.99773	0.99886	0.98194	0.99038	0.99517

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
39	91	22.62504	4.33500	0.98009	0.99821	0.99910	0.98009	0.99064	0.99530	18.79918	4.18350	0.98194	0.99799	0.99899	0.98194	0.99093	0.99544
39	92	22.62504	4.06328	0.98009	0.99842	0.99921	0.98009	0.99119	0.99558	18.79918	3.92982	0.98194	0.99822	0.99911	0.98194	0.99145	0.99571
39	93	22.62504	3.80970	0.98009	0.99861	0.99930	0.98009	0.99172	0.99584	18.79918	3.69224	0.98194	0.99842	0.99921	0.98194	0.99195	0.99596
39	94	22.62504	3.57122	0.98009	0.99877	0.99939	0.98009	0.99222	0.99609	18.79918	3.46804	0.98194	0.99860	0.99930	0.98194	0.99243	0.99620
39	95	22.62504	3.34496	0.98009	0.99892	0.99946	0.98009	0.99269	0.99633	18.79918	3.25454	0.98194	0.99877	0.99938	0.98194	0.99288	0.99643
39	96	22.62504	3.12856	0.98009	0.99905	0.99953	0.98009	0.99314	0.99656	18.79918	3.04956	0.98194	0.99892	0.99946	0.98194	0.99331	0.99664
39	97	22.62504	2.92468	0.98009	0.99917	0.99958	0.98009	0.99356	0.99677	18.79918	2.85578	0.98194	0.99905	0.99952	0.98194	0.99371	0.99685
39	98	22.62504	2.73317	0.98009	0.99927	0.99964	0.98009	0.99396	0.99697	18.79918	2.67315	0.98194	0.99916	0.99958	0.98194	0.99410	0.99704
39	99	22.62504	2.55407	0.98009	0.99936	0.99968	0.98009	0.99434	0.99716	18.79918	2.50182	0.98194	0.99926	0.99963	0.98194	0.99446	0.99722
39	100	22.62504	2.38797	0.98009	0.99944	0.99972	0.98009	0.99469	0.99734	18.79918	2.34248	0.98194	0.99935	0.99968	0.98194	0.99479	0.99739
39	101	22.62504	2.23536	0.98009	0.99951	0.99975	0.98009	0.99501	0.99750	18.79918	2.19569	0.98194	0.99943	0.99971	0.98194	0.99511	0.99755
39	102	22.62504	2.09662	0.98009	0.99957	0.99978	0.98009	0.99531	0.99765	18.79918	2.06193	0.98194	0.99950	0.99975	0.98194	0.99540	0.99769
39	103	22.62504	1.97081	0.98009	0.99962	0.99981	0.98009	0.99558	0.99779	18.79918	1.94039	0.98194	0.99955	0.99978	0.98194	0.99566	0.99783
39	104	22.62504	1.85678	0.98009	0.99966	0.99983	0.98009	0.99583	0.99791	18.79918	1.82999	0.98194	0.99960	0.99980	0.98194	0.99591	0.99795
39	105	22.62504	1.75419	0.98009	0.99969	0.99985	0.98009	0.99606	0.99803	18.79918	1.73050	0.98194	0.99964	0.99982	0.98194	0.99613	0.99806
39	106	22.62504	1.66193	0.98009	0.99973	0.99986	0.98009	0.99627	0.99813	18.79918	1.64086	0.98194	0.99968	0.99984	0.98194	0.99633	0.99816
39	107	22.62504	1.57966	0.98009	0.99975	0.99988	0.98009	0.99645	0.99822	18.79918	1.56078	0.98194	0.99971	0.99986	0.98194	0.99651	0.99825
39	108	22.62504	1.50704	0.98009	0.99977	0.99989	0.98009	0.99662	0.99830	18.79918	1.48999	0.98194	0.99974	0.99987	0.98194	0.99667	0.99833
39	109	22.62504	1.44400	0.98009	0.99979	0.99990	0.98009	0.99675	0.99837	18.79918	1.42842	0.98194	0.99976	0.99988	0.98194	0.99680	0.99840
39	110	22.62504	1.39223	0.98009	0.99981	0.99990	0.98009	0.99686	0.99843	18.79918	1.37777	0.98194	0.99977	0.99989	0.98194	0.99690	0.99845
40	1	22.36893	29.44822	0.97942	0.75808	0.86240	0.97942	0.75760	0.86208	18.63656	22.54525	0.98135	0.82513	0.90419	0.98135	0.82481	0.90399
40	2	22.36893	29.37817	0.97942	0.75984	0.86353	0.97942	0.75934	0.86321	18.63656	22.51839	0.98135	0.82608	0.90476	0.98135	0.82576	0.90456
40	3	22.36893	29.30399	0.97942	0.76168	0.86472	0.97942	0.76115	0.86438	18.63656	22.48894	0.98135	0.82708	0.90536	0.98135	0.82674	0.90516
40	4	22.36893	29.22650	0.97942	0.76358	0.86594	0.97942	0.76303	0.86559	18.63656	22.45752	0.98135	0.82813	0.90599	0.98135	0.82778	0.90577
40	5	22.36893	29.14631	0.97942	0.76555	0.86721	0.97942	0.76497	0.86683	18.63656	22.42458	0.98135	0.82923	0.90665	0.98135	0.82885	0.90642
40	6	22.36893	29.06332	0.97942	0.76760	0.86852	0.97942	0.76697	0.86812	18.63656	22.39007	0.98135	0.83038	0.90733	0.98135	0.82998	0.90709
40	7	22.36893	28.97770	0.97942	0.76971	0.86987	0.97942	0.76905	0.86945	18.63656	22.35408	0.98135	0.83158	0.90805	0.98135	0.83115	0.90779
40	8	22.36893	28.88901	0.97942	0.77190	0.87127	0.97942	0.77119	0.87082	18.63656	22.31631	0.98135	0.83283	0.90879	0.98135	0.83237	0.90852
40	9	22.36893	28.79700	0.97942	0.77417	0.87272	0.97942	0.77341	0.87223	18.63656	22.27655	0.98135	0.83414	0.90957	0.98135	0.83365	0.90928
40	10	22.36893	28.70168	0.97942	0.77652	0.87421	0.97942	0.77571	0.87369	18.63656	22.23481	0.98135	0.83550	0.91038	0.98135	0.83498	0.91007
40	11	22.36893	28.60341	0.97942	0.77895	0.87574	0.97942	0.77808	0.87519	18.63656	22.19134	0.98135	0.83692	0.91122	0.98135	0.83636	0.91089
40	12	22.36893	28.50171	0.97942	0.78147	0.87733	0.97942	0.78053	0.87674	18.63656	22.14578	0.98135	0.83840	0.91210	0.98135	0.83780	0.91174
40	13	22.36893	28.39619	0.97942	0.78407	0.87897	0.97942	0.78306	0.87833	18.63656	22.09783	0.98135	0.83995	0.91301	0.98135	0.83929	0.91263
40	14	22.36893	28.28717	0.97942	0.78676	0.88065	0.97942	0.78567	0.87997	18.63656	22.04770	0.98135	0.84155	0.91396	0.98135	0.84085	0.91355
40	15	22.36893	28.17456	0.97942	0.78953	0.88239	0.97942	0.78836	0.88166	18.63656	21.99534	0.98135	0.84322	0.91494	0.98135	0.84247	0.91450
40	16	22.36893	28.05854	0.97942	0.79240	0.88418	0.97942	0.79114	0.88339	18.63656	21.94087	0.98135	0.84496	0.91597	0.98135	0.84415	0.91549
40	17	22.36893	27.93921	0.97942	0.79536	0.88601	0.97942	0.79400	0.88517	18.63656	21.88436	0.98135	0.84676	0.91703	0.98135	0.84589	0.91651
40	18	22.36893	27.81632	0.97942	0.79840	0.88790	0.97942	0.79695	0.88700	18.63656	21.82561	0.98135	0.84864	0.91812	0.98135	0.84770	0.91757
40	19	22.36893	27.68998	0.97942	0.80154	0.88984	0.97942	0.79998	0.88888	18.63656	21.76469	0.98135	0.85058	0.91926	0.98135	0.84958	0.91867
40	20	22.36893	27.55961	0.97942	0.80478	0.89183	0.97942	0.80311	0.89080	18.63656	21.70115	0.98135	0.85259	0.92043	0.98135	0.85152	0.91981

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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
40	21	22.36893	27.42496	0.97942	0.80811	0.89387	0.97942	0.80632	0.89278	18.63656	21.63477	0.98135	0.85468	0.92164	0.98135	0.85353	0.92098
40	22	22.36893	27.28607	0.97942	0.81154	0.89597	0.97942	0.80962	0.89480	18.63656	21.56556	0.98135	0.85684	0.92290	0.98135	0.85561	0.92219
40	23	22.36893	27.14231	0.97942	0.81506	0.89811	0.97942	0.81301	0.89686	18.63656	21.49301	0.98135	0.85907	0.92420	0.98135	0.85776	0.92343
40	24	22.36893	26.99396	0.97942	0.81869	0.90031	0.97942	0.81648	0.89897	18.63656	21.41732	0.98135	0.86139	0.92553	0.98135	0.85997	0.92472
40	25	22.36893	26.84076	0.97942	0.82241	0.90255	0.97942	0.82003	0.90112	18.63656	21.33825	0.98135	0.86377	0.92691	0.98135	0.86226	0.92603
40	26	22.36893	26.68259	0.97942	0.82622	0.90484	0.97942	0.82367	0.90331	18.63656	21.25569	0.98135	0.86624	0.92832	0.98135	0.86461	0.92739
40	27	22.36893	26.51948	0.97942	0.83012	0.90718	0.97942	0.82739	0.90554	18.63656	21.16962	0.98135	0.86877	0.92978	0.98135	0.86702	0.92878
40	28	22.36893	26.35108	0.97942	0.83411	0.90956	0.97942	0.83118	0.90781	18.63656	21.07976	0.98135	0.87138	0.93127	0.98135	0.86951	0.93020
40	29	22.36893	26.17769	0.97942	0.83819	0.91197	0.97942	0.83504	0.91011	18.63656	20.98629	0.98135	0.87406	0.93280	0.98135	0.87205	0.93165
40	30	22.36893	25.99881	0.97942	0.84234	0.91443	0.97942	0.83897	0.91243	18.63656	20.88878	0.98135	0.87681	0.93436	0.98135	0.87465	0.93313
40	31	22.36893	25.81445	0.97942	0.84657	0.91691	0.97942	0.84295	0.91479	18.63656	20.78720	0.98135	0.87962	0.93596	0.98135	0.87730	0.93464
40	32	22.36893	25.62410	0.97942	0.85087	0.91942	0.97942	0.84699	0.91716	18.63656	20.68113	0.98135	0.88249	0.93758	0.98135	0.88001	0.93618
40	33	22.36893	25.42805	0.97942	0.85522	0.92196	0.97942	0.85108	0.91955	18.63656	20.57072	0.98135	0.88543	0.93923	0.98135	0.88277	0.93773
40	34	22.36893	25.22578	0.97942	0.85963	0.92452	0.97942	0.85520	0.92195	18.63656	20.45552	0.98135	0.88841	0.94091	0.98135	0.88556	0.93931
40	35	22.36893	25.01713	0.97942	0.86408	0.92709	0.97942	0.85936	0.92436	18.63656	20.33536	0.98135	0.89145	0.94261	0.98135	0.88840	0.94090
40	36	22.36893	24.80193	0.97942	0.86857	0.92966	0.97942	0.86353	0.92677	18.63656	20.21002	0.98135	0.89452	0.94432	0.98135	0.89126	0.94251
40	37	22.36893	24.57973	0.97942	0.87309	0.93224	0.97942	0.86771	0.92917	18.63656	20.07911	0.98135	0.89764	0.94606	0.98135	0.89415	0.94412
40	38	22.36893	24.35058	0.97942	0.87762	0.93482	0.97942	0.87190	0.93157	18.63656	19.94257	0.98135	0.90078	0.94780	0.98135	0.89706	0.94574
40	39	22.36893	24.11373	0.97942	0.88215	0.93739	0.97942	0.87608	0.93394	18.63656	19.79973	0.98135	0.90395	0.94955	0.98135	0.89998	0.94736
40	40	22.36893	23.86918	0.97942	0.88668	0.93994	0.97942	0.88023	0.93630	18.63656	19.65053	0.98135	0.90713	0.95130	0.98135	0.90291	0.94898
40	41	22.36893	23.61736	0.97942	0.89119	0.94246	0.97942	0.88436	0.93863	18.63656	19.49521	0.98135	0.91032	0.95306	0.98135	0.90583	0.95059
40	42	22.36893	23.35816	0.97942	0.89566	0.94496	0.97942	0.88844	0.94093	18.63656	19.33362	0.98135	0.91351	0.95480	0.98135	0.90874	0.95219
40	43	22.36893	23.09102	0.97942	0.90010	0.94742	0.97942	0.89248	0.94319	18.63656	19.16523	0.98135	0.91670	0.95654	0.98135	0.91163	0.95377
40	44	22.36893	22.81604	0.97942	0.90448	0.94984	0.97942	0.89646	0.94540	18.63656	18.99000	0.98135	0.91986	0.95826	0.98135	0.91450	0.95534
40	45	22.36893	22.53309	0.97942	0.90880	0.95222	0.97942	0.90037	0.94758	18.63656	18.80775	0.98135	0.92301	0.95996	0.98135	0.91735	0.95689
40	46	22.36893	22.24198	0.97942	0.91304	0.95454	0.97942	0.90421	0.94970	18.63656	18.61823	0.98135	0.92612	0.96164	0.98135	0.92015	0.95842
40	47	22.36893	21.94239	0.97942	0.91720	0.95681	0.97942	0.90797	0.95177	18.63656	18.42106	0.98135	0.92920	0.96330	0.98135	0.92292	0.95991
40	48	22.36893	21.63441	0.97942	0.92127	0.95902	0.97942	0.91164	0.95378	18.63656	18.21621	0.98135	0.93224	0.96493	0.98135	0.92564	0.96138
40	49	22.36893	21.31800	0.97942	0.92524	0.96117	0.97942	0.91522	0.95573	18.63656	18.00355	0.98135	0.93523	0.96653	0.98135	0.92831	0.96282
40	50	22.36893	20.99328	0.97942	0.92911	0.96325	0.97942	0.91870	0.95763	18.63656	17.78305	0.98135	0.93816	0.96810	0.98135	0.93093	0.96423
40	51	22.36893	20.66027	0.97942	0.93287	0.96527	0.97942	0.92208	0.95946	18.63656	17.55462	0.98135	0.94104	0.96963	0.98135	0.93349	0.96560
40	52	22.36893	20.31936	0.97942	0.93651	0.96721	0.97942	0.92537	0.96124	18.63656	17.31849	0.98135	0.94386	0.97112	0.98135	0.93599	0.96694
40	53	22.36893	19.97064	0.97942	0.94003	0.96909	0.97942	0.92855	0.96295	18.63656	17.07460	0.98135	0.94660	0.97257	0.98135	0.93843	0.96824
40	54	22.36893	19.61420	0.97942	0.94343	0.97089	0.97942	0.93162	0.96460	18.63656	16.82295	0.98135	0.94928	0.97398	0.98135	0.94081	0.96950
40	55	22.36893	19.25050	0.97942	0.94671	0.97263	0.97942	0.93460	0.96619	18.63656	16.56379	0.98135	0.95188	0.97535	0.98135	0.94312	0.97073
40	56	22.36893	18.87994	0.97942	0.94987	0.97429	0.97942	0.93747	0.96772	18.63656	16.29737	0.98135	0.95441	0.97667	0.98135	0.94537	0.97192
40	57	22.36893	18.50268	0.97942	0.95290	0.97588	0.97942	0.94024	0.96920	18.63656	16.02371	0.98135	0.95686	0.97795	0.98135	0.94756	0.97308
40	58	22.36893	18.11889	0.97942	0.95580	0.97740	0.97942	0.94291	0.97062	18.63656	15.74286	0.98135	0.95923	0.97919	0.98135	0.94969	0.97419
40	59	22.36893	17.72878	0.97942	0.95858	0.97885	0.97942	0.94548	0.97198	18.63656	15.45489	0.98135	0.96153	0.98039	0.98135	0.95175	0.97528
40	60	22.36893	17.33235	0.97942	0.96124	0.98024	0.97942	0.94796	0.97329	18.63656	15.15969	0.98135	0.96374	0.98154	0.98135	0.95375	0.97633

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
40	61	22.36893	16.92988	0.97942	0.96378	0.98156	0.97942	0.95035	0.97454	18.63656	14.85740	0.98135	0.96588	0.98264	0.98135	0.95569	0.97734
40	62	22.36893	16.52117	0.97942	0.96621	0.98281	0.97942	0.95265	0.97575	18.63656	14.54774	0.98135	0.96794	0.98371	0.98135	0.95757	0.97832
40	63	22.36893	16.10627	0.97942	0.96852	0.98401	0.97942	0.95486	0.97691	18.63656	14.23062	0.98135	0.96992	0.98473	0.98135	0.95939	0.97927
40	64	22.36893	15.68510	0.97942	0.97072	0.98514	0.97942	0.95698	0.97802	18.63656	13.90587	0.98135	0.97183	0.98571	0.98135	0.96115	0.98019
40	65	22.36893	15.25783	0.97942	0.97281	0.98622	0.97942	0.95902	0.97908	18.63656	13.57353	0.98135	0.97366	0.98665	0.98135	0.96285	0.98107
40	66	22.36893	14.82463	0.97942	0.97480	0.98724	0.97942	0.96099	0.98011	18.63656	13.23363	0.98135	0.97541	0.98755	0.98135	0.96450	0.98193
40	67	22.36893	14.38548	0.97942	0.97668	0.98820	0.97942	0.96287	0.98109	18.63656	12.88602	0.98135	0.97709	0.98841	0.98135	0.96609	0.98275
40	68	22.36893	13.94087	0.97942	0.97846	0.98911	0.97942	0.96468	0.98202	18.63656	12.53103	0.98135	0.97870	0.98924	0.98135	0.96763	0.98355
40	69	22.36893	13.49126	0.97942	0.98015	0.98998	0.97942	0.96642	0.98292	18.63656	12.16898	0.98135	0.98024	0.99002	0.98135	0.96912	0.98432
40	70	22.36893	13.03722	0.97942	0.98174	0.99079	0.97942	0.96809	0.98379	18.63656	11.80026	0.98135	0.98170	0.99076	0.98135	0.97056	0.98506
40	71	22.36893	12.57941	0.97942	0.98324	0.99155	0.97942	0.96969	0.98461	18.63656	11.42537	0.98135	0.98309	0.99147	0.98135	0.97194	0.98577
40	72	22.36893	12.11856	0.97942	0.98465	0.99227	0.97942	0.97122	0.98540	18.63656	11.04490	0.98135	0.98441	0.99214	0.98135	0.97328	0.98646
40	73	22.36893	11.65555	0.97942	0.98597	0.99294	0.97942	0.97269	0.98616	18.63656	10.65955	0.98135	0.98566	0.99278	0.98135	0.97457	0.98712
40	74	22.36893	11.19139	0.97942	0.98721	0.99356	0.97942	0.97410	0.98688	18.63656	10.27021	0.98135	0.98684	0.99338	0.98135	0.97581	0.98776
40	75	22.36893	10.72709	0.97942	0.98837	0.99415	0.97942	0.97545	0.98757	18.63656	9.87774	0.98135	0.98796	0.99394	0.98135	0.97701	0.98837
40	76	22.36893	10.26405	0.97942	0.98944	0.99469	0.97942	0.97675	0.98824	18.63656	9.48337	0.98135	0.98901	0.99447	0.98135	0.97816	0.98896
40	77	22.36893	9.80349	0.97942	0.99044	0.99520	0.97942	0.97798	0.98887	18.63656	9.08824	0.98135	0.98999	0.99497	0.98135	0.97926	0.98952
40	78	22.36893	9.34666	0.97942	0.99137	0.99567	0.97942	0.97917	0.98947	18.63656	8.69350	0.98135	0.99091	0.99543	0.98135	0.98033	0.99007
40	79	22.36893	8.89505	0.97942	0.99223	0.99610	0.97942	0.98030	0.99005	18.63656	8.30053	0.98135	0.99176	0.99586	0.98135	0.98135	0.99059
40	80	22.36893	8.44994	0.97942	0.99302	0.99650	0.97942	0.98138	0.99060	18.63656	7.91061	0.98135	0.99256	0.99626	0.98135	0.98234	0.99109
40	81	22.36893	8.01269	0.97942	0.99374	0.99686	0.97942	0.98242	0.99113	18.63656	7.52504	0.98135	0.99329	0.99664	0.98135	0.98328	0.99157
40	82	22.36893	7.58462	0.97942	0.99440	0.99719	0.97942	0.98340	0.99163	18.63656	7.14517	0.98135	0.99397	0.99698	0.98135	0.98418	0.99203
40	83	22.36893	7.16676	0.97942	0.99501	0.99750	0.97942	0.98434	0.99211	18.63656	6.77205	0.98135	0.99460	0.99729	0.98135	0.98505	0.99247
40	84	22.36893	6.76024	0.97942	0.99556	0.99777	0.97942	0.98524	0.99256	18.63656	6.40687	0.98135	0.99517	0.99758	0.98135	0.98587	0.99289
40	85	22.36893	6.36619	0.97942	0.99606	0.99802	0.97942	0.98609	0.99300	18.63656	6.05083	0.98135	0.99569	0.99784	0.98135	0.98666	0.99329
40	86	22.36893	5.98597	0.97942	0.99651	0.99825	0.97942	0.98690	0.99341	18.63656	5.70535	0.98135	0.99616	0.99808	0.98135	0.98742	0.99367
40	87	22.36893	5.62066	0.97942	0.99691	0.99845	0.97942	0.98767	0.99380	18.63656	5.37164	0.98135	0.99659	0.99829	0.98135	0.98813	0.99403
40	88	22.36893	5.27144	0.97942	0.99727	0.99863	0.97942	0.98840	0.99416	18.63656	5.05099	0.98135	0.99698	0.99849	0.98135	0.98881	0.99438
40	89	22.36893	4.93962	0.97942	0.99760	0.99880	0.97942	0.98908	0.99451	18.63656	4.74485	0.98135	0.99732	0.99866	0.98135	0.98946	0.99470
40	90	22.36893	4.62687	0.97942	0.99788	0.99894	0.97942	0.98973	0.99484	18.63656	4.45503	0.98135	0.99763	0.99881	0.98135	0.99007	0.99501
40	91	22.36893	4.33500	0.97942	0.99813	0.99906	0.97942	0.99034	0.99515	18.63656	4.18350	0.98135	0.99790	0.99895	0.98135	0.99064	0.99530
40	92	22.36893	4.06328	0.97942	0.99835	0.99918	0.97942	0.99092	0.99544	18.63656	3.92982	0.98135	0.99815	0.99907	0.98135	0.99119	0.99558
40	93	22.36893	3.80970	0.97942	0.99855	0.99927	0.97942	0.99146	0.99571	18.63656	3.69224	0.98135	0.99836	0.99918	0.98135	0.99171	0.99584
40	94	22.36893	3.57122	0.97942	0.99872	0.99936	0.97942	0.99198	0.99597	18.63656	3.46804	0.98135	0.99855	0.99927	0.98135	0.99220	0.99608
40	95	22.36893	3.34496	0.97942	0.99888	0.99944	0.97942	0.99247	0.99622	18.63656	3.25454	0.98135	0.99872	0.99936	0.98135	0.99267	0.99632
40	96	22.36893	3.12856	0.97942	0.99901	0.99951	0.97942	0.99294	0.99646	18.63656	3.04956	0.98135	0.99887	0.99944	0.98135	0.99312	0.99655
40	97	22.36893	2.92468	0.97942	0.99914	0.99957	0.97942	0.99338	0.99668	18.63656	2.85578	0.98135	0.99901	0.99951	0.98135	0.99354	0.99676
40	98	22.36893	2.73317	0.97942	0.99924	0.99962	0.97942	0.99379	0.99689	18.63656	2.67315	0.98135	0.99913	0.99957	0.98135	0.99393	0.99696
40	99	22.36893	2.55407	0.97942	0.99934	0.99967	0.97942	0.99418	0.99708	18.63656	2.50182	0.98135	0.99924	0.99962	0.98135	0.99431	0.99714
40	100	22.36893	2.38797	0.97942	0.99942	0.99971	0.97942	0.99454	0.99726	18.63656	2.34248	0.98135	0.99933	0.99966	0.98135	0.99465	0.99732

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
40	101	22.36893	2.23536	0.97942	0.99949	0.99974	0.97942	0.99487	0.99743	18.63656	2.19569	0.98135	0.99941	0.99970	0.98135	0.99497	0.99748
40	102	22.36893	2.09662	0.97942	0.99955	0.99977	0.97942	0.99518	0.99758	18.63656	2.06193	0.98135	0.99948	0.99974	0.98135	0.99527	0.99763
40	103	22.36893	1.97081	0.97942	0.99960	0.99980	0.97942	0.99546	0.99773	18.63656	1.94039	0.98135	0.99954	0.99977	0.98135	0.99555	0.99777
40	104	22.36893	1.85678	0.97942	0.99965	0.99982	0.97942	0.99572	0.99786	18.63656	1.82999	0.98135	0.99959	0.99979	0.98135	0.99580	0.99789
40	105	22.36893	1.75419	0.97942	0.99968	0.99984	0.97942	0.99596	0.99797	18.63656	1.73050	0.98135	0.99963	0.99982	0.98135	0.99603	0.99801
40	106	22.36893	1.66193	0.97942	0.99972	0.99986	0.97942	0.99617	0.99808	18.63656	1.64086	0.98135	0.99967	0.99983	0.98135	0.99623	0.99811
40	107	22.36893	1.57966	0.97942	0.99974	0.99987	0.97942	0.99636	0.99818	18.63656	1.56078	0.98135	0.99970	0.99985	0.98135	0.99642	0.99821
40	108	22.36893	1.50704	0.97942	0.99977	0.99988	0.97942	0.99653	0.99826	18.63656	1.48999	0.98135	0.99973	0.99986	0.98135	0.99658	0.99829
40	109	22.36893	1.44400	0.97942	0.99978	0.99989	0.97942	0.99667	0.99833	18.63656	1.42842	0.98135	0.99975	0.99987	0.98135	0.99672	0.99836
40	110	22.36893	1.39223	0.97942	0.99980	0.99990	0.97942	0.99677	0.99838	18.63656	1.37777	0.98135	0.99977	0.99988	0.98135	0.99682	0.99841
41	1	22.10512	29.44822	0.97867	0.74921	0.85663	0.97867	0.74873	0.85632	18.46726	22.54525	0.98068	0.81769	0.89970	0.98068	0.81737	0.89951
41	2	22.10512	29.37817	0.97867	0.75096	0.85777	0.97867	0.75047	0.85745	18.46726	22.51839	0.98068	0.81864	0.90028	0.98068	0.81831	0.90008
41	3	22.10512	29.30399	0.97867	0.75278	0.85895	0.97867	0.75226	0.85862	18.46726	22.48894	0.98068	0.81964	0.90088	0.98068	0.81930	0.90068
41	4	22.10512	29.22650	0.97867	0.75467	0.86018	0.97867	0.75412	0.85983	18.46726	22.45752	0.98068	0.82069	0.90151	0.98068	0.82033	0.90130
41	5	22.10512	29.14631	0.97867	0.75662	0.86145	0.97867	0.75605	0.86108	18.46726	22.42458	0.98068	0.82178	0.90217	0.98068	0.82140	0.90195
41	6	22.10512	29.06332	0.97867	0.75865	0.86277	0.97867	0.75804	0.86237	18.46726	22.39007	0.98068	0.82293	0.90286	0.98068	0.82252	0.90262
41	7	22.10512	28.97770	0.97867	0.76075	0.86412	0.97867	0.76010	0.86370	18.46726	22.35408	0.98068	0.82412	0.90358	0.98068	0.82369	0.90332
41	8	22.10512	28.88901	0.97867	0.76293	0.86553	0.97867	0.76223	0.86508	18.46726	22.31631	0.98068	0.82537	0.90433	0.98068	0.82491	0.90406
41	9	22.10512	28.79700	0.97867	0.76519	0.86698	0.97867	0.76444	0.86650	18.46726	22.27655	0.98068	0.82667	0.90511	0.98068	0.82619	0.90482
41	10	22.10512	28.70168	0.97867	0.76752	0.86847	0.97867	0.76672	0.86796	18.46726	22.23481	0.98068	0.82804	0.90593	0.98068	0.82751	0.90562
41	11	22.10512	28.60341	0.97867	0.76994	0.87002	0.97867	0.76908	0.86947	18.46726	22.19134	0.98068	0.82945	0.90678	0.98068	0.82889	0.90644
41	12	22.10512	28.50171	0.97867	0.77244	0.87161	0.97867	0.77152	0.87102	18.46726	22.14578	0.98068	0.83093	0.90766	0.98068	0.83033	0.90730
41	13	22.10512	28.39619	0.97867	0.77503	0.87326	0.97867	0.77404	0.87263	18.46726	22.09783	0.98068	0.83248	0.90858	0.98068	0.83183	0.90820
41	14	22.10512	28.28717	0.97867	0.77771	0.87496	0.97867	0.77664	0.87428	18.46726	22.04770	0.98068	0.83409	0.90954	0.98068	0.83339	0.90912
41	15	22.10512	28.17456	0.97867	0.78048	0.87670	0.97867	0.77932	0.87598	18.46726	21.99534	0.98068	0.83576	0.91053	0.98068	0.83501	0.91009
41	16	22.10512	28.05854	0.97867	0.78333	0.87851	0.97867	0.78209	0.87772	18.46726	21.94087	0.98068	0.83750	0.91157	0.98068	0.83669	0.91109
41	17	22.10512	27.93921	0.97867	0.78628	0.88036	0.97867	0.78495	0.87952	18.46726	21.88436	0.98068	0.83931	0.91264	0.98068	0.83844	0.91212
41	18	22.10512	27.81632	0.97867	0.78933	0.88226	0.97867	0.78790	0.88137	18.46726	21.82561	0.98068	0.84119	0.91375	0.98068	0.84026	0.91320
41	19	22.10512	27.68998	0.97867	0.79246	0.88422	0.97867	0.79093	0.88326	18.46726	21.76469	0.98068	0.84314	0.91489	0.98068	0.84214	0.91431
41	20	22.10512	27.55961	0.97867	0.79570	0.88623	0.97867	0.79406	0.88521	18.46726	21.70115	0.98068	0.84516	0.91608	0.98068	0.84410	0.91546
41	21	22.10512	27.42496	0.97867	0.79904	0.88829	0.97867	0.79728	0.88721	18.46726	21.63477	0.98068	0.84726	0.91732	0.98068	0.84612	0.91665
41	22	22.10512	27.28607	0.97867	0.80247	0.89041	0.97867	0.80059	0.88925	18.46726	21.56556	0.98068	0.84944	0.91859	0.98068	0.84822	0.91788
41	23	22.10512	27.14231	0.97867	0.80601	0.89259	0.97867	0.80399	0.89135	18.46726	21.49301	0.98068	0.85169	0.91991	0.98068	0.85038	0.91914
41	24	22.10512	26.99396	0.97867	0.80965	0.89482	0.97867	0.80748	0.89349	18.46726	21.41732	0.98068	0.85403	0.92127	0.98068	0.85262	0.92045
41	25	22.10512	26.84076	0.97867	0.81340	0.89710	0.97867	0.81106	0.89568	18.46726	21.33825	0.98068	0.85644	0.92267	0.98068	0.85493	0.92179
41	26	22.10512	26.68259	0.97867	0.81724	0.89943	0.97867	0.81473	0.89791	18.46726	21.25569	0.98068	0.85894	0.92412	0.98068	0.85732	0.92318
41	27	22.10512	26.51948	0.97867	0.82118	0.90181	0.97867	0.81848	0.90018	18.46726	21.16962	0.98068	0.86151	0.92560	0.98068	0.85977	0.92460
41	28	22.10512	26.35108	0.97867	0.82521	0.90424	0.97867	0.82232	0.90250	18.46726	21.07976	0.98068	0.86416	0.92713	0.98068	0.86229	0.92605
41	29	22.10512	26.17769	0.97867	0.82934	0.90671	0.97867	0.82623	0.90485	18.46726	20.98629	0.98068	0.86689	0.92870	0.98068	0.86488	0.92754
41	30	22.10512	25.99881	0.97867	0.83355	0.90922	0.97867	0.83022	0.90723	18.46726	20.88878	0.98068	0.86968	0.93030	0.98068	0.86753	0.92907

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
41	31	22.10512	25.81445	0.97867	0.83784	0.91177	0.97867	0.83427	0.90965	18.46726	20.78720	0.98068	0.87256	0.93194	0.98068	0.87024	0.93062
41	32	22.10512	25.62410	0.97867	0.84222	0.91435	0.97867	0.83839	0.91209	18.46726	20.68113	0.98068	0.87550	0.93362	0.98068	0.87302	0.93220
41	33	22.10512	25.42805	0.97867	0.84667	0.91697	0.97867	0.84256	0.91456	18.46726	20.57072	0.98068	0.87850	0.93532	0.98068	0.87584	0.93381
41	34	22.10512	25.22578	0.97867	0.85118	0.91961	0.97867	0.84679	0.91704	18.46726	20.45552	0.98068	0.88157	0.93706	0.98068	0.87872	0.93544
41	35	22.10512	25.01713	0.97867	0.85574	0.92227	0.97867	0.85105	0.91953	18.46726	20.33536	0.98068	0.88470	0.93882	0.98068	0.88164	0.93710
41	36	22.10512	24.80193	0.97867	0.86036	0.92494	0.97867	0.85534	0.92203	18.46726	20.21002	0.98068	0.88787	0.94061	0.98068	0.88460	0.93877
41	37	22.10512	24.57973	0.97867	0.86501	0.92762	0.97867	0.85966	0.92453	18.46726	20.07911	0.98068	0.89109	0.94241	0.98068	0.88759	0.94045
41	38	22.10512	24.35058	0.97867	0.86970	0.93031	0.97867	0.86399	0.92703	18.46726	19.94257	0.98068	0.89435	0.94423	0.98068	0.89061	0.94214
41	39	22.10512	24.11373	0.97867	0.87440	0.93299	0.97867	0.86832	0.92952	18.46726	19.79973	0.98068	0.89765	0.94606	0.98068	0.89365	0.94384
41	40	22.10512	23.86918	0.97867	0.87910	0.93566	0.97867	0.87264	0.93199	18.46726	19.65053	0.98068	0.90097	0.94790	0.98068	0.89670	0.94554
41	41	22.10512	23.61736	0.97867	0.88380	0.93832	0.97867	0.87694	0.93444	18.46726	19.49521	0.98068	0.90430	0.94975	0.98068	0.89976	0.94723
41	42	22.10512	23.35816	0.97867	0.88848	0.94095	0.97867	0.88122	0.93686	18.46726	19.33362	0.98068	0.90765	0.95159	0.98068	0.90281	0.94892
41	43	22.10512	23.09102	0.97867	0.89313	0.94355	0.97867	0.88545	0.93924	18.46726	19.16523	0.98068	0.91099	0.95342	0.98068	0.90585	0.95060
41	44	22.10512	22.81604	0.97867	0.89773	0.94611	0.97867	0.88963	0.94159	18.46726	18.99000	0.98068	0.91433	0.95525	0.98068	0.90888	0.95226
41	45	22.10512	22.53309	0.97867	0.90228	0.94863	0.97867	0.89375	0.94390	18.46726	18.80775	0.98068	0.91765	0.95705	0.98068	0.91188	0.95391
41	46	22.10512	22.24198	0.97867	0.90676	0.95110	0.97867	0.89781	0.94615	18.46726	18.61823	0.98068	0.92094	0.95884	0.98068	0.91485	0.95553
41	47	22.10512	21.94239	0.97867	0.91117	0.95352	0.97867	0.90178	0.94836	18.46726	18.42106	0.98068	0.92421	0.96061	0.98068	0.91779	0.95713
41	48	22.10512	21.63441	0.97867	0.91549	0.95588	0.97867	0.90568	0.95051	18.46726	18.21621	0.98068	0.92743	0.96235	0.98068	0.92068	0.95870
41	49	22.10512	21.31800	0.97867	0.91972	0.95818	0.97867	0.90948	0.95260	18.46726	18.00355	0.98068	0.93062	0.96406	0.98068	0.92352	0.96024
41	50	22.10512	20.99328	0.97867	0.92384	0.96041	0.97867	0.91319	0.95463	18.46726	17.78305	0.98068	0.93375	0.96574	0.98068	0.92631	0.96175
41	51	22.10512	20.66027	0.97867	0.92785	0.96258	0.97867	0.91681	0.95660	18.46726	17.55462	0.98068	0.93682	0.96738	0.98068	0.92905	0.96322
41	52	22.10512	20.31936	0.97867	0.93175	0.96467	0.97867	0.92031	0.95850	18.46726	17.31849	0.98068	0.93983	0.96898	0.98068	0.93173	0.96466
41	53	22.10512	19.97064	0.97867	0.93553	0.96669	0.97867	0.92372	0.96035	18.46726	17.07460	0.98068	0.94277	0.97054	0.98068	0.93434	0.96606
41	54	22.10512	19.61420	0.97867	0.93918	0.96864	0.97867	0.92702	0.96213	18.46726	16.82295	0.98068	0.94564	0.97206	0.98068	0.93689	0.96742
41	55	22.10512	19.25050	0.97867	0.94270	0.97051	0.97867	0.93021	0.96384	18.46726	16.56379	0.98068	0.94843	0.97353	0.98068	0.93938	0.96874
41	56	22.10512	18.87994	0.97867	0.94610	0.97230	0.97867	0.93329	0.96550	18.46726	16.29737	0.98068	0.95115	0.97496	0.98068	0.94180	0.97003
41	57	22.10512	18.50268	0.97867	0.94936	0.97402	0.97867	0.93627	0.96709	18.46726	16.02371	0.98068	0.95378	0.97634	0.98068	0.94415	0.97127
41	58	22.10512	18.11889	0.97867	0.95249	0.97567	0.97867	0.93915	0.96862	18.46726	15.74286	0.98068	0.95634	0.97768	0.98068	0.94644	0.97248
41	59	22.10512	17.72878	0.97867	0.95549	0.97724	0.97867	0.94192	0.97009	18.46726	15.45489	0.98068	0.95881	0.97897	0.98068	0.94866	0.97365
41	60	22.10512	17.33235	0.97867	0.95836	0.97874	0.97867	0.94459	0.97150	18.46726	15.15969	0.98068	0.96119	0.98021	0.98068	0.95081	0.97479
41	61	22.10512	16.92988	0.97867	0.96110	0.98017	0.97867	0.94716	0.97286	18.46726	14.85740	0.98068	0.96349	0.98141	0.98068	0.95290	0.97588
41	62	22.10512	16.52117	0.97867	0.96372	0.98153	0.97867	0.94963	0.97417	18.46726	14.54774	0.98068	0.96571	0.98256	0.98068	0.95493	0.97694
41	63	22.10512	16.10627	0.97867	0.96622	0.98282	0.97867	0.95202	0.97542	18.46726	14.23062	0.98068	0.96785	0.98366	0.98068	0.95689	0.97797
41	64	22.10512	15.68510	0.97867	0.96860	0.98405	0.97867	0.95431	0.97662	18.46726	13.90587	0.98068	0.96990	0.98472	0.98068	0.95879	0.97896
41	65	22.10512	15.25783	0.97867	0.97086	0.98521	0.97867	0.95651	0.97777	18.46726	13.57353	0.98068	0.97187	0.98574	0.98068	0.96062	0.97992
41	66	22.10512	14.82463	0.97867	0.97300	0.98632	0.97867	0.95862	0.97887	18.46726	13.23363	0.98068	0.97376	0.98671	0.98068	0.96240	0.98084
41	67	22.10512	14.38548	0.97867	0.97504	0.98736	0.97867	0.96066	0.97993	18.46726	12.88602	0.98068	0.97557	0.98764	0.98068	0.96412	0.98173
41	68	22.10512	13.94087	0.97867	0.97696	0.98835	0.97867	0.96261	0.98095	18.46726	12.53103	0.98068	0.97730	0.98852	0.98068	0.96578	0.98259
41	69	22.10512	13.49126	0.97867	0.97878	0.98928	0.97867	0.96448	0.98192	18.46726	12.16898	0.98068	0.97896	0.98937	0.98068	0.96738	0.98342
41	70	22.10512	13.03722	0.97867	0.98050	0.99015	0.97867	0.96628	0.98285	18.46726	11.80026	0.98068	0.98053	0.99017	0.98068	0.96892	0.98422

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
41	71	22.10512	12.57941	0.97867	0.98211	0.99098	0.97867	0.96800	0.98374	18.46726	11.42537	0.98068	0.98202	0.99093	0.98068	0.97041	0.98498
41	72	22.10512	12.11856	0.97867	0.98363	0.99175	0.97867	0.96965	0.98459	18.46726	11.04490	0.98068	0.98344	0.99165	0.98068	0.97185	0.98572
41	73	22.10512	11.65555	0.97867	0.98506	0.99247	0.97867	0.97123	0.98541	18.46726	10.65955	0.98068	0.98479	0.99234	0.98068	0.97324	0.98644
41	74	22.10512	11.19139	0.97867	0.98639	0.99315	0.97867	0.97275	0.98618	18.46726	10.27021	0.98068	0.98605	0.99298	0.98068	0.97457	0.98712
41	75	22.10512	10.72709	0.97867	0.98763	0.99378	0.97867	0.97420	0.98693	18.46726	9.87774	0.98068	0.98725	0.99358	0.98068	0.97585	0.98778
41	76	22.10512	10.26405	0.97867	0.98879	0.99436	0.97867	0.97558	0.98764	18.46726	9.48337	0.98068	0.98837	0.99415	0.98068	0.97709	0.98841
41	77	22.10512	9.80349	0.97867	0.98986	0.99491	0.97867	0.97691	0.98832	18.46726	9.08824	0.98068	0.98942	0.99468	0.98068	0.97827	0.98902
41	78	22.10512	9.34666	0.97867	0.99086	0.99541	0.97867	0.97817	0.98897	18.46726	8.69350	0.98068	0.99040	0.99518	0.98068	0.97941	0.98960
41	79	22.10512	8.89505	0.97867	0.99177	0.99587	0.97867	0.97938	0.98958	18.46726	8.30053	0.98068	0.99131	0.99564	0.98068	0.98050	0.99016
41	80	22.10512	8.44994	0.97867	0.99262	0.99629	0.97867	0.98054	0.99017	18.46726	7.91061	0.98068	0.99216	0.99606	0.98068	0.98155	0.99069
41	81	22.10512	8.01269	0.97867	0.99339	0.99668	0.97867	0.98164	0.99073	18.46726	7.52504	0.98068	0.99294	0.99646	0.98068	0.98255	0.99120
41	82	22.10512	7.58462	0.97867	0.99410	0.99704	0.97867	0.98269	0.99127	18.46726	7.14517	0.98068	0.99366	0.99682	0.98068	0.98351	0.99169
41	83	22.10512	7.16676	0.97867	0.99474	0.99736	0.97867	0.98369	0.99178	18.46726	6.77205	0.98068	0.99432	0.99715	0.98068	0.98443	0.99215
41	84	22.10512	6.76024	0.97867	0.99532	0.99766	0.97867	0.98464	0.99226	18.46726	6.40687	0.98068	0.99493	0.99746	0.98068	0.98531	0.99260
41	85	22.10512	6.36619	0.97867	0.99585	0.99792	0.97867	0.98554	0.99272	18.46726	6.05083	0.98068	0.99548	0.99773	0.98068	0.98614	0.99302
41	86	22.10512	5.98597	0.97867	0.99633	0.99816	0.97867	0.98639	0.99315	18.46726	5.70535	0.98068	0.99598	0.99799	0.98068	0.98694	0.99343
41	87	22.10512	5.62066	0.97867	0.99676	0.99838	0.97867	0.98720	0.99356	18.46726	5.37164	0.98068	0.99643	0.99821	0.98068	0.98769	0.99381
41	88	22.10512	5.27144	0.97867	0.99714	0.99857	0.97867	0.98797	0.99395	18.46726	5.05099	0.98068	0.99684	0.99842	0.98068	0.98841	0.99417
41	89	22.10512	4.93962	0.97867	0.99748	0.99874	0.97867	0.98869	0.99431	18.46726	4.74485	0.98068	0.99720	0.99860	0.98068	0.98909	0.99451
41	90	22.10512	4.62687	0.97867	0.99778	0.99889	0.97867	0.98937	0.99466	18.46726	4.45503	0.98068	0.99753	0.99876	0.98068	0.98972	0.99484
41	91	22.10512	4.33500	0.97867	0.99804	0.99902	0.97867	0.99001	0.99498	18.46726	4.18350	0.98068	0.99781	0.99891	0.98068	0.99033	0.99514
41	92	22.10512	4.06328	0.97867	0.99828	0.99914	0.97867	0.99061	0.99528	18.46726	3.92982	0.98068	0.99807	0.99903	0.98068	0.99090	0.99543
41	93	22.10512	3.80970	0.97867	0.99848	0.99924	0.97867	0.99118	0.99557	18.46726	3.69224	0.98068	0.99829	0.99914	0.98068	0.99144	0.99570
41	94	22.10512	3.57122	0.97867	0.99867	0.99933	0.97867	0.99173	0.99585	18.46726	3.46804	0.98068	0.99849	0.99925	0.98068	0.99195	0.99596
41	95	22.10512	3.34496	0.97867	0.99883	0.99941	0.97867	0.99224	0.99610	18.46726	3.25454	0.98068	0.99867	0.99933	0.98068	0.99244	0.99621
41	96	22.10512	3.12856	0.97867	0.99897	0.99949	0.97867	0.99272	0.99635	18.46726	3.04956	0.98068	0.99883	0.99941	0.98068	0.99291	0.99644
41	97	22.10512	2.92468	0.97867	0.99910	0.99955	0.97867	0.99318	0.99658	18.46726	2.85578	0.98068	0.99897	0.99949	0.98068	0.99334	0.99666
41	98	22.10512	2.73317	0.97867	0.99921	0.99961	0.97867	0.99361	0.99679	18.46726	2.67315	0.98068	0.99910	0.99955	0.98068	0.99376	0.99687
41	99	22.10512	2.55407	0.97867	0.99931	0.99965	0.97867	0.99401	0.99700	18.46726	2.50182	0.98068	0.99921	0.99960	0.98068	0.99414	0.99706
41	100	22.10512	2.38797	0.97867	0.99939	0.99970	0.97867	0.99438	0.99718	18.46726	2.34248	0.98068	0.99930	0.99965	0.98068	0.99450	0.99724
41	101	22.10512	2.23536	0.97867	0.99947	0.99973	0.97867	0.99473	0.99736	18.46726	2.19569	0.98068	0.99939	0.99969	0.98068	0.99483	0.99741
41	102	22.10512	2.09662	0.97867	0.99953	0.99977	0.97867	0.99505	0.99752	18.46726	2.06193	0.98068	0.99946	0.99973	0.98068	0.99514	0.99757
41	103	22.10512	1.97081	0.97867	0.99958	0.99979	0.97867	0.99534	0.99766	18.46726	1.94039	0.98068	0.99952	0.99976	0.98068	0.99543	0.99771
41	104	22.10512	1.85678	0.97867	0.99963	0.99982	0.97867	0.99561	0.99780	18.46726	1.82999	0.98068	0.99957	0.99979	0.98068	0.99568	0.99784
41	105	22.10512	1.75419	0.97867	0.99967	0.99984	0.97867	0.99585	0.99792	18.46726	1.73050	0.98068	0.99962	0.99981	0.98068	0.99592	0.99796
41	106	22.10512	1.66193	0.97867	0.99970	0.99985	0.97867	0.99607	0.99803	18.46726	1.64086	0.98068	0.99966	0.99983	0.98068	0.99614	0.99806
41	107	22.10512	1.57966	0.97867	0.99973	0.99987	0.97867	0.99627	0.99813	18.46726	1.56078	0.98068	0.99969	0.99984	0.98068	0.99633	0.99816
41	108	22.10512	1.50704	0.97867	0.99976	0.99988	0.97867	0.99644	0.99822	18.46726	1.48999	0.98068	0.99972	0.99986	0.98068	0.99649	0.99824
41	109	22.10512	1.44400	0.97867	0.99978	0.99989	0.97867	0.99658	0.99829	18.46726	1.42842	0.98068	0.99974	0.99987	0.98068	0.99663	0.99831
41	110	22.10512	1.39223	0.97867	0.99979	0.99990	0.97867	0.99669	0.99834	18.46726	1.37777	0.98068	0.99976	0.99988	0.98068	0.99674	0.99837

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
42	1	21.83296	29.44822	0.97782	0.74006	0.85061	0.97782	0.73958	0.85030	18.29063	22.54525	0.97992	0.80993	0.89498	0.97992	0.80961	0.89479
42	2	21.83296	29.37817	0.97782	0.74178	0.85175	0.97782	0.74130	0.85143	18.29063	22.51839	0.97992	0.81087	0.89556	0.97992	0.81055	0.89536
42	3	21.83296	29.30399	0.97782	0.74359	0.85294	0.97782	0.74308	0.85261	18.29063	22.48894	0.97992	0.81186	0.89616	0.97992	0.81153	0.89596
42	4	21.83296	29.22650	0.97782	0.74546	0.85417	0.97782	0.74493	0.85382	18.29063	22.45752	0.97992	0.81291	0.89680	0.97992	0.81255	0.89658
42	5	21.83296	29.14631	0.97782	0.74740	0.85544	0.97782	0.74684	0.85507	18.29063	22.42458	0.97992	0.81400	0.89746	0.97992	0.81362	0.89723
42	6	21.83296	29.06332	0.97782	0.74942	0.85676	0.97782	0.74881	0.85637	18.29063	22.39007	0.97992	0.81514	0.89816	0.97992	0.81474	0.89791
42	7	21.83296	28.97770	0.97782	0.75150	0.85812	0.97782	0.75086	0.85770	18.29063	22.35408	0.97992	0.81633	0.89888	0.97992	0.81590	0.89862
42	8	21.83296	28.88901	0.97782	0.75366	0.85953	0.97782	0.75297	0.85908	18.29063	22.31631	0.97992	0.81757	0.89963	0.97992	0.81712	0.89936
42	9	21.83296	28.79700	0.97782	0.75590	0.86098	0.97782	0.75517	0.86051	18.29063	22.27655	0.97992	0.81888	0.90042	0.97992	0.81839	0.90013
42	10	21.83296	28.70168	0.97782	0.75822	0.86249	0.97782	0.75743	0.86198	18.29063	22.23481	0.97992	0.82023	0.90124	0.97992	0.81971	0.90093
42	11	21.83296	28.60341	0.97782	0.76062	0.86404	0.97782	0.75978	0.86349	18.29063	22.19134	0.97992	0.82165	0.90209	0.97992	0.82109	0.90176
42	12	21.83296	28.50171	0.97782	0.76311	0.86564	0.97782	0.76220	0.86506	18.29063	22.14578	0.97992	0.82313	0.90298	0.97992	0.82253	0.90262
42	13	21.83296	28.39619	0.97782	0.76568	0.86729	0.97782	0.76471	0.86667	18.29063	22.09783	0.97992	0.82467	0.90391	0.97992	0.82403	0.90352
42	14	21.83296	28.28717	0.97782	0.76835	0.86900	0.97782	0.76729	0.86833	18.29063	22.04770	0.97992	0.82628	0.90488	0.97992	0.82558	0.90446
42	15	21.83296	28.17456	0.97782	0.77110	0.87076	0.97782	0.76997	0.87004	18.29063	21.99534	0.97992	0.82796	0.90588	0.97992	0.82720	0.90543
42	16	21.83296	28.05854	0.97782	0.77395	0.87257	0.97782	0.77273	0.87180	18.29063	21.94087	0.97992	0.82970	0.90692	0.97992	0.82889	0.90644
42	17	21.83296	27.93921	0.97782	0.77689	0.87444	0.97782	0.77558	0.87361	18.29063	21.88436	0.97992	0.83151	0.90800	0.97992	0.83064	0.90749
42	18	21.83296	27.81632	0.97782	0.77993	0.87636	0.97782	0.77852	0.87547	18.29063	21.82561	0.97992	0.83339	0.90913	0.97992	0.83246	0.90857
42	19	21.83296	27.68998	0.97782	0.78306	0.87833	0.97782	0.78156	0.87739	18.29063	21.76469	0.97992	0.83535	0.91029	0.97992	0.83436	0.90970
42	20	21.83296	27.55961	0.97782	0.78629	0.88036	0.97782	0.78468	0.87935	18.29063	21.70115	0.97992	0.83738	0.91149	0.97992	0.83632	0.91086
42	21	21.83296	27.42496	0.97782	0.78963	0.88245	0.97782	0.78790	0.88137	18.29063	21.63477	0.97992	0.83949	0.91274	0.97992	0.83835	0.91207
42	22	21.83296	27.28607	0.97782	0.79307	0.88459	0.97782	0.79122	0.88344	18.29063	21.56556	0.97992	0.84168	0.91403	0.97992	0.84046	0.91332
42	23	21.83296	27.14231	0.97782	0.79661	0.88679	0.97782	0.79463	0.88556	18.29063	21.49301	0.97992	0.84395	0.91537	0.97992	0.84265	0.91460
42	24	21.83296	26.99396	0.97782	0.80026	0.88905	0.97782	0.79813	0.88773	18.29063	21.41732	0.97992	0.84630	0.91675	0.97992	0.84490	0.91593
42	25	21.83296	26.84076	0.97782	0.80402	0.89137	0.97782	0.80173	0.88996	18.29063	21.33825	0.97992	0.84874	0.91818	0.97992	0.84724	0.91730
42	26	21.83296	26.68259	0.97782	0.80789	0.89374	0.97782	0.80542	0.89223	18.29063	21.25569	0.97992	0.85126	0.91966	0.97992	0.84965	0.91871
42	27	21.83296	26.51948	0.97782	0.81185	0.89616	0.97782	0.80920	0.89454	18.29063	21.16962	0.97992	0.85386	0.92117	0.97992	0.85213	0.92016
42	28	21.83296	26.35108	0.97782	0.81592	0.89863	0.97782	0.81307	0.89690	18.29063	21.07976	0.97992	0.85655	0.92273	0.97992	0.85469	0.92165
42	29	21.83296	26.17769	0.97782	0.82009	0.90115	0.97782	0.81703	0.89930	18.29063	20.98629	0.97992	0.85932	0.92434	0.97992	0.85732	0.92318
42	30	21.83296	25.99881	0.97782	0.82435	0.90372	0.97782	0.82107	0.90174	18.29063	20.88878	0.97992	0.86217	0.92598	0.97992	0.86001	0.92474
42	31	21.83296	25.81445	0.97782	0.82871	0.90633	0.97782	0.82518	0.90422	18.29063	20.78720	0.97992	0.86509	0.92767	0.97992	0.86278	0.92634
42	32	21.83296	25.62410	0.97782	0.83315	0.90898	0.97782	0.82937	0.90673	18.29063	20.68113	0.97992	0.86809	0.92939	0.97992	0.86561	0.92797
42	33	21.83296	25.42805	0.97782	0.83768	0.91167	0.97782	0.83362	0.90926	18.29063	20.57072	0.97992	0.87117	0.93115	0.97992	0.86851	0.92963
42	34	21.83296	25.22578	0.97782	0.84228	0.91439	0.97782	0.83793	0.91182	18.29063	20.45552	0.97992	0.87431	0.93294	0.97992	0.87146	0.93131
42	35	21.83296	25.01713	0.97782	0.84695	0.91714	0.97782	0.84230	0.91440	18.29063	20.33536	0.97992	0.87752	0.93477	0.97992	0.87446	0.93303
42	36	21.83296	24.80193	0.97782	0.85169	0.91990	0.97782	0.84670	0.91699	18.29063	20.21002	0.97992	0.88079	0.93662	0.97992	0.87751	0.93476
42	37	21.83296	24.57973	0.97782	0.85647	0.92269	0.97782	0.85114	0.91959	18.29063	20.07911	0.97992	0.88412	0.93849	0.97992	0.88060	0.93651
42	38	21.83296	24.35058	0.97782	0.86130	0.92548	0.97782	0.85561	0.92219	18.29063	19.94257	0.97992	0.88749	0.94039	0.97992	0.88373	0.93828
42	39	21.83296	24.11373	0.97782	0.86615	0.92828	0.97782	0.86009	0.92478	18.29063	19.79973	0.97992	0.89091	0.94231	0.97992	0.88688	0.94005
42	40	21.83296	23.86918	0.97782	0.87103	0.93107	0.97782	0.86457	0.92736	18.29063	19.65053	0.97992	0.89436	0.94423	0.97992	0.89006	0.94183

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POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
42	41	21.83296	23.61736	0.97782	0.87591	0.93385	0.97782	0.86904	0.92993	18.29063	19.49521	0.97992	0.89784	0.94617	0.97992	0.89324	0.94361
42	42	21.83296	23.35816	0.97782	0.88079	0.93662	0.97782	0.87349	0.93247	18.29063	19.33362	0.97992	0.90133	0.94811	0.97992	0.89644	0.94539
42	43	21.83296	23.09102	0.97782	0.88565	0.93936	0.97782	0.87792	0.93499	18.29063	19.16523	0.97992	0.90484	0.95004	0.97992	0.89963	0.94716
42	44	21.83296	22.81604	0.97782	0.89047	0.94206	0.97782	0.88230	0.93747	18.29063	18.99000	0.97992	0.90834	0.95197	0.97992	0.90281	0.94892
42	45	21.83296	22.53309	0.97782	0.89525	0.94473	0.97782	0.88663	0.93991	18.29063	18.80775	0.97992	0.91183	0.95388	0.97992	0.90597	0.95066
42	46	21.83296	22.24198	0.97782	0.89997	0.94735	0.97782	0.89090	0.94230	18.29063	18.61823	0.97992	0.91531	0.95578	0.97992	0.90911	0.95239
42	47	21.83296	21.94239	0.97782	0.90463	0.94993	0.97782	0.89510	0.94465	18.29063	18.42106	0.97992	0.91877	0.95766	0.97992	0.91221	0.95409
42	48	21.83296	21.63441	0.97782	0.90921	0.95244	0.97782	0.89922	0.94694	18.29063	18.21621	0.97992	0.92219	0.95952	0.97992	0.91528	0.95577
42	49	21.83296	21.31800	0.97782	0.91369	0.95490	0.97782	0.90326	0.94917	18.29063	18.00355	0.97992	0.92557	0.96135	0.97992	0.91830	0.95741
42	50	21.83296	20.99328	0.97782	0.91808	0.95729	0.97782	0.90721	0.95135	18.29063	17.78305	0.97992	0.92890	0.96314	0.97992	0.92128	0.95903
42	51	21.83296	20.66027	0.97782	0.92236	0.95961	0.97782	0.91105	0.95346	18.29063	17.55462	0.97992	0.93218	0.96490	0.97992	0.92420	0.96060
42	52	21.83296	20.31936	0.97782	0.92653	0.96186	0.97782	0.91480	0.95550	18.29063	17.31849	0.97992	0.93539	0.96662	0.97992	0.92706	0.96215
42	53	21.83296	19.97064	0.97782	0.93057	0.96404	0.97782	0.91844	0.95748	18.29063	17.07460	0.97992	0.93854	0.96830	0.97992	0.92985	0.96365
42	54	21.83296	19.61420	0.97782	0.93449	0.96614	0.97782	0.92197	0.95940	18.29063	16.82295	0.97992	0.94162	0.96993	0.97992	0.93259	0.96512
42	55	21.83296	19.25050	0.97782	0.93827	0.96815	0.97782	0.92539	0.96125	18.29063	16.56379	0.97992	0.94462	0.97152	0.97992	0.93526	0.96654
42	56	21.83296	18.87994	0.97782	0.94192	0.97009	0.97782	0.92870	0.96303	18.29063	16.29737	0.97992	0.94753	0.97306	0.97992	0.93785	0.96793
42	57	21.83296	18.50268	0.97782	0.94543	0.97195	0.97782	0.93190	0.96475	18.29063	16.02371	0.97992	0.95037	0.97455	0.97992	0.94038	0.96928
42	58	21.83296	18.11889	0.97782	0.94881	0.97373	0.97782	0.93499	0.96640	18.29063	15.74286	0.97992	0.95311	0.97599	0.97992	0.94284	0.97058
42	59	21.83296	17.72878	0.97782	0.95205	0.97543	0.97782	0.93797	0.96799	18.29063	15.45489	0.97992	0.95577	0.97739	0.97992	0.94523	0.97185
42	60	21.83296	17.33235	0.97782	0.95515	0.97706	0.97782	0.94084	0.96952	18.29063	15.15969	0.97992	0.95834	0.97873	0.97992	0.94755	0.97307
42	61	21.83296	16.92988	0.97782	0.95811	0.97861	0.97782	0.94362	0.97099	18.29063	14.85740	0.97992	0.96082	0.98002	0.97992	0.94980	0.97426
42	62	21.83296	16.52117	0.97782	0.96094	0.98008	0.97782	0.94628	0.97240	18.29063	14.54774	0.97992	0.96322	0.98126	0.97992	0.95199	0.97540
42	63	21.83296	16.10627	0.97782	0.96364	0.98148	0.97782	0.94885	0.97375	18.29063	14.23062	0.97992	0.96552	0.98246	0.97992	0.95410	0.97651
42	64	21.83296	15.68510	0.97782	0.96621	0.98281	0.97782	0.95132	0.97505	18.29063	13.90587	0.97992	0.96773	0.98360	0.97992	0.95615	0.97758
42	65	21.83296	15.25783	0.97782	0.96865	0.98408	0.97782	0.95369	0.97630	18.29063	13.57353	0.97992	0.96986	0.98470	0.97992	0.95813	0.97862
42	66	21.83296	14.82463	0.97782	0.97098	0.98527	0.97782	0.95598	0.97749	18.29063	13.23363	0.97992	0.97190	0.98575	0.97992	0.96004	0.97961
42	67	21.83296	14.38548	0.97782	0.97318	0.98641	0.97782	0.95817	0.97864	18.29063	12.88602	0.97992	0.97386	0.98675	0.97992	0.96189	0.98058
42	68	21.83296	13.94087	0.97782	0.97526	0.98748	0.97782	0.96027	0.97973	18.29063	12.53103	0.97992	0.97572	0.98771	0.97992	0.96368	0.98151
42	69	21.83296	13.49126	0.97782	0.97723	0.98848	0.97782	0.96229	0.98078	18.29063	12.16898	0.97992	0.97750	0.98862	0.97992	0.96541	0.98240
42	70	21.83296	13.03722	0.97782	0.97909	0.98943	0.97782	0.96423	0.98179	18.29063	11.80026	0.97992	0.97920	0.98949	0.97992	0.96708	0.98326
42	71	21.83296	12.57941	0.97782	0.98083	0.99032	0.97782	0.96609	0.98275	18.29063	11.42537	0.97992	0.98081	0.99031	0.97992	0.96868	0.98409
42	72	21.83296	12.11856	0.97782	0.98248	0.99116	0.97782	0.96787	0.98367	18.29063	11.04490	0.97992	0.98234	0.99109	0.97992	0.97023	0.98489
42	73	21.83296	11.65555	0.97782	0.98401	0.99194	0.97782	0.96957	0.98455	18.29063	10.65955	0.97992	0.98379	0.99183	0.97992	0.97172	0.98566
42	74	21.83296	11.19139	0.97782	0.98545	0.99267	0.97782	0.97120	0.98539	18.29063	10.27021	0.97992	0.98515	0.99252	0.97992	0.97316	0.98640
42	75	21.83296	10.72709	0.97782	0.98679	0.99335	0.97782	0.97276	0.98619	18.29063	9.87774	0.97992	0.98643	0.99317	0.97992	0.97454	0.98710
42	76	21.83296	10.26405	0.97782	0.98804	0.99398	0.97782	0.97425	0.98696	18.29063	9.48337	0.97992	0.98764	0.99378	0.97992	0.97586	0.98778
42	77	21.83296	9.80349	0.97782	0.98920	0.99457	0.97782	0.97567	0.98769	18.29063	9.08824	0.97992	0.98877	0.99435	0.97992	0.97713	0.98843
42	78	21.83296	9.34666	0.97782	0.99026	0.99511	0.97782	0.97703	0.98838	18.29063	8.69350	0.97992	0.98982	0.99488	0.97992	0.97835	0.98906
42	79	21.83296	8.89505	0.97782	0.99125	0.99561	0.97782	0.97833	0.98905	18.29063	8.30053	0.97992	0.99079	0.99538	0.97992	0.97952	0.98966
42	80	21.83296	8.44994	0.97782	0.99215	0.99606	0.97782	0.97957	0.98968	18.29063	7.91061	0.97992	0.99170	0.99583	0.97992	0.98064	0.99023

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
42	81	21.83296	8.01269	0.97782	0.99298	0.99648	0.97782	0.98074	0.99028	18.29063	7.52504	0.97992	0.99253	0.99625	0.97992	0.98171	0.99077
42	82	21.83296	7.58462	0.97782	0.99374	0.99686	0.97782	0.98186	0.99085	18.29063	7.14517	0.97992	0.99330	0.99664	0.97992	0.98274	0.99129
42	83	21.83296	7.16676	0.97782	0.99443	0.99721	0.97782	0.98293	0.99139	18.29063	6.77205	0.97992	0.99401	0.99699	0.97992	0.98372	0.99179
42	84	21.83296	6.76024	0.97782	0.99505	0.99752	0.97782	0.98394	0.99190	18.29063	6.40687	0.97992	0.99465	0.99732	0.97992	0.98465	0.99226
42	85	21.83296	6.36619	0.97782	0.99562	0.99780	0.97782	0.98490	0.99239	18.29063	6.05083	0.97992	0.99524	0.99761	0.97992	0.98553	0.99271
42	86	21.83296	5.98597	0.97782	0.99612	0.99806	0.97782	0.98580	0.99285	18.29063	5.70535	0.97992	0.99577	0.99788	0.97992	0.98638	0.99314
42	87	21.83296	5.62066	0.97782	0.99658	0.99829	0.97782	0.98666	0.99329	18.29063	5.37164	0.97992	0.99625	0.99812	0.97992	0.98718	0.99355
42	88	21.83296	5.27144	0.97782	0.99698	0.99849	0.97782	0.98747	0.99370	18.29063	5.05099	0.97992	0.99668	0.99834	0.97992	0.98793	0.99393
42	89	21.83296	4.93962	0.97782	0.99734	0.99867	0.97782	0.98823	0.99408	18.29063	4.74485	0.97992	0.99706	0.99853	0.97992	0.98865	0.99429
42	90	21.83296	4.62687	0.97782	0.99766	0.99883	0.97782	0.98895	0.99444	18.29063	4.45503	0.97992	0.99741	0.99870	0.97992	0.98932	0.99463
42	91	21.83296	4.33500	0.97782	0.99794	0.99897	0.97782	0.98962	0.99478	18.29063	4.18350	0.97992	0.99771	0.99885	0.97992	0.98995	0.99495
42	92	21.83296	4.06328	0.97782	0.99819	0.99909	0.97782	0.99026	0.99510	18.29063	3.92982	0.97992	0.99797	0.99899	0.97992	0.99055	0.99525
42	93	21.83296	3.80970	0.97782	0.99841	0.99920	0.97782	0.99086	0.99541	18.29063	3.69224	0.97992	0.99821	0.99910	0.97992	0.99112	0.99554
42	94	21.83296	3.57122	0.97782	0.99860	0.99930	0.97782	0.99142	0.99569	18.29063	3.46804	0.97992	0.99842	0.99921	0.97992	0.99166	0.99581
42	95	21.83296	3.34496	0.97782	0.99877	0.99938	0.97782	0.99196	0.99596	18.29063	3.25454	0.97992	0.99861	0.99930	0.97992	0.99217	0.99607
42	96	21.83296	3.12856	0.97782	0.99892	0.99946	0.97782	0.99247	0.99622	18.29063	3.04956	0.97992	0.99878	0.99939	0.97992	0.99266	0.99632
42	97	21.83296	2.92468	0.97782	0.99906	0.99953	0.97782	0.99295	0.99646	18.29063	2.85578	0.97992	0.99893	0.99946	0.97992	0.99311	0.99655
42	98	21.83296	2.73317	0.97782	0.99917	0.99959	0.97782	0.99339	0.99669	18.29063	2.67315	0.97992	0.99906	0.99953	0.97992	0.99354	0.99676
42	99	21.83296	2.55407	0.97782	0.99928	0.99964	0.97782	0.99381	0.99690	18.29063	2.50182	0.97992	0.99917	0.99959	0.97992	0.99395	0.99696
42	100	21.83296	2.38797	0.97782	0.99937	0.99968	0.97782	0.99420	0.99709	18.29063	2.34248	0.97992	0.99927	0.99964	0.97992	0.99432	0.99715
42	101	21.83296	2.23536	0.97782	0.99944	0.99972	0.97782	0.99456	0.99727	18.29063	2.19569	0.97992	0.99936	0.99968	0.97992	0.99467	0.99733
42	102	21.83296	2.09662	0.97782	0.99951	0.99975	0.97782	0.99489	0.99744	18.29063	2.06193	0.97992	0.99944	0.99972	0.97992	0.99499	0.99749
42	103	21.83296	1.97081	0.97782	0.99957	0.99978	0.97782	0.99519	0.99759	18.29063	1.94039	0.97992	0.99950	0.99975	0.97992	0.99528	0.99763
42	104	21.83296	1.85678	0.97782	0.99961	0.99981	0.97782	0.99547	0.99773	18.29063	1.82999	0.97992	0.99955	0.99978	0.97992	0.99555	0.99777
42	105	21.83296	1.75419	0.97782	0.99966	0.99983	0.97782	0.99572	0.99786	18.29063	1.73050	0.97992	0.99960	0.99980	0.97992	0.99579	0.99789
42	106	21.83296	1.66193	0.97782	0.99969	0.99985	0.97782	0.99595	0.99797	18.29063	1.64086	0.97992	0.99964	0.99982	0.97992	0.99601	0.99800
42	107	21.83296	1.57966	0.97782	0.99972	0.99986	0.97782	0.99615	0.99807	18.29063	1.56078	0.97992	0.99968	0.99984	0.97992	0.99621	0.99810
42	108	21.83296	1.50704	0.97782	0.99975	0.99987	0.97782	0.99633	0.99816	18.29063	1.48999	0.97992	0.99971	0.99985	0.97992	0.99639	0.99819
42	109	21.83296	1.44400	0.97782	0.99977	0.99988	0.97782	0.99647	0.99823	18.29063	1.42842	0.97992	0.99973	0.99986	0.97992	0.99653	0.99826
42	110	21.83296	1.39223	0.97782	0.99978	0.99989	0.97782	0.99659	0.99829	18.29063	1.37777	0.97992	0.99975	0.99987	0.97992	0.99664	0.99832
43	1	21.5527	29.44822	0.97687	0.73062	0.84435	0.97687	0.73016	0.84403	18.1068	22.54525	0.97907	0.80184	0.89002	0.97907	0.80152	0.88983
43	2	21.5527	29.37817	0.97687	0.73233	0.84549	0.97687	0.73186	0.84517	18.1068	22.51839	0.97907	0.80278	0.89060	0.97907	0.80246	0.89040
43	3	21.5527	29.30399	0.97687	0.73412	0.84668	0.97687	0.73362	0.84634	18.1068	22.48894	0.97907	0.80377	0.89121	0.97907	0.80343	0.89100
43	4	21.5527	29.22650	0.97687	0.73597	0.84791	0.97687	0.73545	0.84756	18.1068	22.45752	0.97907	0.80481	0.89185	0.97907	0.80445	0.89163
43	5	21.5527	29.14631	0.97687	0.73790	0.84918	0.97687	0.73734	0.84881	18.1068	22.42458	0.97907	0.80589	0.89251	0.97907	0.80551	0.89228
43	6	21.5527	29.06332	0.97687	0.73989	0.85050	0.97687	0.73930	0.85011	18.1068	22.39007	0.97907	0.80703	0.89321	0.97907	0.80663	0.89296
43	7	21.5527	28.97770	0.97687	0.74196	0.85187	0.97687	0.74133	0.85145	18.1068	22.35408	0.97907	0.80821	0.89394	0.97907	0.80779	0.89368
43	8	21.5527	28.88901	0.97687	0.74410	0.85328	0.97687	0.74343	0.85283	18.1068	22.31631	0.97907	0.80945	0.89469	0.97907	0.80900	0.89442
43	9	21.5527	28.79700	0.97687	0.74632	0.85473	0.97687	0.74560	0.85426	18.1068	22.27655	0.97907	0.81075	0.89548	0.97907	0.81026	0.89519
43	10	21.5527	28.70168	0.97687	0.74862	0.85624	0.97687	0.74785	0.85574	18.1068	22.23481	0.97907	0.81210	0.89631	0.97907	0.81158	0.89599

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
43	11	21.5527	28.60341	0.97687	0.75101	0.85780	0.97687	0.75018	0.85726	18.1068	22.19134	0.97907	0.81351	0.89717	0.97907	0.81296	0.89683
43	12	21.5527	28.50171	0.97687	0.75347	0.85941	0.97687	0.75259	0.85883	18.1068	22.14578	0.97907	0.81499	0.89807	0.97907	0.81439	0.89770
43	13	21.5527	28.39619	0.97687	0.75603	0.86107	0.97687	0.75508	0.86045	18.1068	22.09783	0.97907	0.81653	0.89900	0.97907	0.81589	0.89861
43	14	21.5527	28.28717	0.97687	0.75868	0.86279	0.97687	0.75765	0.86212	18.1068	22.04770	0.97907	0.81814	0.89997	0.97907	0.81744	0.89955
43	15	21.5527	28.17456	0.97687	0.76142	0.86455	0.97687	0.76031	0.86384	18.1068	21.99534	0.97907	0.81981	0.90098	0.97907	0.81906	0.90053
43	16	21.5527	28.05854	0.97687	0.76426	0.86638	0.97687	0.76306	0.86561	18.1068	21.94087	0.97907	0.82155	0.90204	0.97907	0.82075	0.90155
43	17	21.5527	27.93921	0.97687	0.76719	0.86826	0.97687	0.76590	0.86743	18.1068	21.88436	0.97907	0.82337	0.90313	0.97907	0.82250	0.90261
43	18	21.5527	27.81632	0.97687	0.77021	0.87019	0.97687	0.76883	0.86931	18.1068	21.82561	0.97907	0.82525	0.90426	0.97907	0.82433	0.90371
43	19	21.5527	27.68998	0.97687	0.77333	0.87218	0.97687	0.77186	0.87124	18.1068	21.76469	0.97907	0.82721	0.90544	0.97907	0.82622	0.90484
43	20	21.5527	27.55961	0.97687	0.77656	0.87423	0.97687	0.77498	0.87323	18.1068	21.70115	0.97907	0.82925	0.90665	0.97907	0.82819	0.90602
43	21	21.5527	27.42496	0.97687	0.77989	0.87633	0.97687	0.77820	0.87527	18.1068	21.63477	0.97907	0.83136	0.90792	0.97907	0.83024	0.90724
43	22	21.5527	27.28607	0.97687	0.78333	0.87850	0.97687	0.78151	0.87736	18.1068	21.56556	0.97907	0.83356	0.90923	0.97907	0.83235	0.90851
43	23	21.5527	27.14231	0.97687	0.78687	0.88073	0.97687	0.78493	0.87951	18.1068	21.49301	0.97907	0.83585	0.91059	0.97907	0.83455	0.90982
43	24	21.5527	26.99396	0.97687	0.79053	0.88301	0.97687	0.78844	0.88171	18.1068	21.41732	0.97907	0.83822	0.91199	0.97907	0.83683	0.91116
43	25	21.5527	26.84076	0.97687	0.79430	0.88536	0.97687	0.79205	0.88396	18.1068	21.33825	0.97907	0.84067	0.91344	0.97907	0.83918	0.91256
43	26	21.5527	26.68259	0.97687	0.79818	0.88776	0.97687	0.79576	0.88626	18.1068	21.25569	0.97907	0.84322	0.91494	0.97907	0.84161	0.91399
43	27	21.5527	26.51948	0.97687	0.80216	0.89022	0.97687	0.79956	0.88862	18.1068	21.16962	0.97907	0.84585	0.91649	0.97907	0.84412	0.91547
43	28	21.5527	26.35108	0.97687	0.80626	0.89274	0.97687	0.80346	0.89102	18.1068	21.07976	0.97907	0.84856	0.91808	0.97907	0.84671	0.91699
43	29	21.5527	26.17769	0.97687	0.81046	0.89531	0.97687	0.80745	0.89347	18.1068	20.98629	0.97907	0.85137	0.91972	0.97907	0.84937	0.91855
43	30	21.5527	25.99881	0.97687	0.81477	0.89793	0.97687	0.81153	0.89596	18.1068	20.88878	0.97907	0.85426	0.92140	0.97907	0.85211	0.92015
43	31	21.5527	25.81445	0.97687	0.81917	0.90060	0.97687	0.81570	0.89850	18.1068	20.78720	0.97907	0.85723	0.92313	0.97907	0.85493	0.92179
43	32	21.5527	25.62410	0.97687	0.82368	0.90332	0.97687	0.81995	0.90107	18.1068	20.68113	0.97907	0.86029	0.92490	0.97907	0.85781	0.92347
43	33	21.5527	25.42805	0.97687	0.82827	0.90607	0.97687	0.82427	0.90367	18.1068	20.57072	0.97907	0.86342	0.92671	0.97907	0.86077	0.92518
43	34	21.5527	25.22578	0.97687	0.83296	0.90887	0.97687	0.82866	0.90630	18.1068	20.45552	0.97907	0.86664	0.92856	0.97907	0.86379	0.92692
43	35	21.5527	25.01713	0.97687	0.83772	0.91170	0.97687	0.83311	0.90896	18.1068	20.33536	0.97907	0.86993	0.93044	0.97907	0.86687	0.92869
43	36	21.5527	24.80193	0.97687	0.84256	0.91455	0.97687	0.83762	0.91164	18.1068	20.21002	0.97907	0.87329	0.93236	0.97907	0.87000	0.93048
43	37	21.5527	24.57973	0.97687	0.84747	0.91744	0.97687	0.84218	0.91433	18.1068	20.07911	0.97907	0.87671	0.93430	0.97907	0.87318	0.93230
43	38	21.5527	24.35058	0.97687	0.85242	0.92033	0.97687	0.84677	0.91703	18.1068	19.94257	0.97907	0.88019	0.93628	0.97907	0.87641	0.93414
43	39	21.5527	24.11373	0.97687	0.85743	0.92324	0.97687	0.85138	0.91973	18.1068	19.79973	0.97907	0.88372	0.93827	0.97907	0.87968	0.93599
43	40	21.5527	23.86918	0.97687	0.86247	0.92616	0.97687	0.85601	0.92242	18.1068	19.65053	0.97907	0.88730	0.94029	0.97907	0.88297	0.93785
43	41	21.5527	23.61736	0.97687	0.86753	0.92907	0.97687	0.86065	0.92511	18.1068	19.49521	0.97907	0.89092	0.94231	0.97907	0.88628	0.93971
43	42	21.5527	23.35816	0.97687	0.87259	0.93196	0.97687	0.86528	0.92777	18.1068	19.33362	0.97907	0.89456	0.94435	0.97907	0.88961	0.94158
43	43	21.5527	23.09102	0.97687	0.87765	0.93484	0.97687	0.86989	0.93042	18.1068	19.16523	0.97907	0.89822	0.94638	0.97907	0.89295	0.94345
43	44	21.5527	22.81604	0.97687	0.88270	0.93769	0.97687	0.87447	0.93303	18.1068	18.99000	0.97907	0.90189	0.94842	0.97907	0.89628	0.94530
43	45	21.5527	22.53309	0.97687	0.88771	0.94051	0.97687	0.87900	0.93561	18.1068	18.80775	0.97907	0.90557	0.95044	0.97907	0.89961	0.94715
43	46	21.5527	22.24198	0.97687	0.89267	0.94329	0.97687	0.88349	0.93814	18.1068	18.61823	0.97907	0.90923	0.95246	0.97907	0.90291	0.94898
43	47	21.5527	21.94239	0.97687	0.89758	0.94602	0.97687	0.88791	0.94063	18.1068	18.42106	0.97907	0.91288	0.95445	0.97907	0.90619	0.95079
43	48	21.5527	21.63441	0.97687	0.90241	0.94870	0.97687	0.89227	0.94307	18.1068	18.21621	0.97907	0.91650	0.95643	0.97907	0.90944	0.95257
43	49	21.5527	21.31800	0.97687	0.90717	0.95132	0.97687	0.89654	0.94545	18.1068	18.00355	0.97907	0.92008	0.95838	0.97907	0.91264	0.95433
43	50	21.5527	20.99328	0.97687	0.91183	0.95388	0.97687	0.90072	0.94777	18.1068	17.78305	0.97907	0.92362	0.96030	0.97907	0.91580	0.95605

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
43	51	21.5527	20.66027	0.97687	0.91638	0.95637	0.97687	0.90481	0.95003	18.1068	17.55462	0.97907	0.92711	0.96218	0.97907	0.91891	0.95774
43	52	21.5527	20.31936	0.97687	0.92083	0.95878	0.97687	0.90880	0.95222	18.1068	17.31849	0.97907	0.93054	0.96402	0.97907	0.92196	0.95940
43	53	21.5527	19.97064	0.97687	0.92515	0.96112	0.97687	0.91268	0.95435	18.1068	17.07460	0.97907	0.93391	0.96582	0.97907	0.92495	0.96101
43	54	21.5527	19.61420	0.97687	0.92934	0.96338	0.97687	0.91646	0.95641	18.1068	16.82295	0.97907	0.93720	0.96758	0.97907	0.92788	0.96259
43	55	21.5527	19.25050	0.97687	0.93340	0.96556	0.97687	0.92012	0.95840	18.1068	16.56379	0.97907	0.94041	0.96929	0.97907	0.93074	0.96413
43	56	21.5527	18.87994	0.97687	0.93733	0.96765	0.97687	0.92367	0.96032	18.1068	16.29737	0.97907	0.94355	0.97095	0.97907	0.93353	0.96562
43	57	21.5527	18.50268	0.97687	0.94110	0.96966	0.97687	0.92710	0.96217	18.1068	16.02371	0.97907	0.94659	0.97256	0.97907	0.93624	0.96707
43	58	21.5527	18.11889	0.97687	0.94474	0.97159	0.97687	0.93042	0.96396	18.1068	15.74286	0.97907	0.94955	0.97412	0.97907	0.93889	0.96848
43	59	21.5527	17.72878	0.97687	0.94823	0.97343	0.97687	0.93363	0.96568	18.1068	15.45489	0.97907	0.95241	0.97562	0.97907	0.94146	0.96985
43	60	21.5527	17.33235	0.97687	0.95158	0.97519	0.97687	0.93672	0.96733	18.1068	15.15969	0.97907	0.95518	0.97708	0.97907	0.94395	0.97117
43	61	21.5527	16.92988	0.97687	0.95478	0.97687	0.97687	0.93971	0.96892	18.1068	14.85740	0.97907	0.95786	0.97847	0.97907	0.94638	0.97245
43	62	21.5527	16.52117	0.97687	0.95784	0.97847	0.97687	0.94258	0.97044	18.1068	14.54774	0.97907	0.96044	0.97982	0.97907	0.94873	0.97369
43	63	21.5527	16.10627	0.97687	0.96076	0.97999	0.97687	0.94535	0.97191	18.1068	14.23062	0.97907	0.96292	0.98111	0.97907	0.95101	0.97489
43	64	21.5527	15.68510	0.97687	0.96355	0.98143	0.97687	0.94801	0.97331	18.1068	13.90587	0.97907	0.96532	0.98235	0.97907	0.95322	0.97605
43	65	21.5527	15.25783	0.97687	0.96619	0.98281	0.97687	0.95057	0.97466	18.1068	13.57353	0.97907	0.96761	0.98354	0.97907	0.95535	0.97717
43	66	21.5527	14.82463	0.97687	0.96871	0.98411	0.97687	0.95304	0.97595	18.1068	13.23363	0.97907	0.96982	0.98468	0.97907	0.95742	0.97825
43	67	21.5527	14.38548	0.97687	0.97109	0.98533	0.97687	0.95540	0.97719	18.1068	12.88602	0.97907	0.97193	0.98576	0.97907	0.95942	0.97929
43	68	21.5527	13.94087	0.97687	0.97335	0.98650	0.97687	0.95767	0.97838	18.1068	12.53103	0.97907	0.97395	0.98680	0.97907	0.96135	0.98029
43	69	21.5527	13.49126	0.97687	0.97549	0.98759	0.97687	0.95985	0.97952	18.1068	12.16898	0.97907	0.97587	0.98779	0.97907	0.96321	0.98126
43	70	21.5527	13.03722	0.97687	0.97750	0.98862	0.97687	0.96194	0.98060	18.1068	11.80026	0.97907	0.97770	0.98873	0.97907	0.96501	0.98219
43	71	21.5527	12.57941	0.97687	0.97939	0.98959	0.97687	0.96395	0.98164	18.1068	11.42537	0.97907	0.97945	0.98962	0.97907	0.96674	0.98309
43	72	21.5527	12.11856	0.97687	0.98117	0.99050	0.97687	0.96587	0.98264	18.1068	11.04490	0.97907	0.98110	0.99046	0.97907	0.96841	0.98395
43	73	21.5527	11.65555	0.97687	0.98283	0.99134	0.97687	0.96770	0.98359	18.1068	10.65955	0.97907	0.98266	0.99125	0.97907	0.97002	0.98478
43	74	21.5527	11.19139	0.97687	0.98439	0.99213	0.97687	0.96946	0.98449	18.1068	10.27021	0.97907	0.98413	0.99200	0.97907	0.97157	0.98558
43	75	21.5527	10.72709	0.97687	0.98584	0.99287	0.97687	0.97114	0.98536	18.1068	9.87774	0.97907	0.98551	0.99270	0.97907	0.97305	0.98634
43	76	21.5527	10.26405	0.97687	0.98719	0.99355	0.97687	0.97275	0.98619	18.1068	9.48337	0.97907	0.98681	0.99336	0.97907	0.97448	0.98707
43	77	21.5527	9.80349	0.97687	0.98844	0.99419	0.97687	0.97428	0.98697	18.1068	9.08824	0.97907	0.98802	0.99398	0.97907	0.97585	0.98778
43	78	21.5527	9.34666	0.97687	0.98959	0.99477	0.97687	0.97574	0.98772	18.1068	8.69350	0.97907	0.98915	0.99455	0.97907	0.97716	0.98845
43	79	21.5527	8.89505	0.97687	0.99065	0.99530	0.97687	0.97714	0.98844	18.1068	8.30053	0.97907	0.99020	0.99508	0.97907	0.97842	0.98909
43	80	21.5527	8.44994	0.97687	0.99163	0.99580	0.97687	0.97846	0.98911	18.1068	7.91061	0.97907	0.99117	0.99557	0.97907	0.97962	0.98970
43	81	21.5527	8.01269	0.97687	0.99252	0.99625	0.97687	0.97973	0.98976	18.1068	7.52504	0.97907	0.99207	0.99602	0.97907	0.98076	0.99029
43	82	21.5527	7.58462	0.97687	0.99333	0.99665	0.97687	0.98092	0.99037	18.1068	7.14517	0.97907	0.99289	0.99643	0.97907	0.98186	0.99085
43	83	21.5527	7.16676	0.97687	0.99407	0.99703	0.97687	0.98206	0.99095	18.1068	6.77205	0.97907	0.99365	0.99681	0.97907	0.98290	0.99138
43	84	21.5527	6.76024	0.97687	0.99474	0.99736	0.97687	0.98314	0.99150	18.1068	6.40687	0.97907	0.99434	0.99716	0.97907	0.98390	0.99188
43	85	21.5527	6.36619	0.97687	0.99534	0.99767	0.97687	0.98417	0.99202	18.1068	6.05083	0.97907	0.99496	0.99747	0.97907	0.98485	0.99236
43	86	21.5527	5.98597	0.97687	0.99589	0.99794	0.97687	0.98513	0.99251	18.1068	5.70535	0.97907	0.99553	0.99776	0.97907	0.98574	0.99282
43	87	21.5527	5.62066	0.97687	0.99637	0.99818	0.97687	0.98604	0.99297	18.1068	5.37164	0.97907	0.99604	0.99802	0.97907	0.98659	0.99325
43	88	21.5527	5.27144	0.97687	0.99681	0.99840	0.97687	0.98690	0.99341	18.1068	5.05099	0.97907	0.99650	0.99824	0.97907	0.98739	0.99366
43	89	21.5527	4.93962	0.97687	0.99719	0.99859	0.97687	0.98771	0.99382	18.1068	4.74485	0.97907	0.99690	0.99845	0.97907	0.98815	0.99404
43	90	21.5527	4.62687	0.97687	0.99753	0.99876	0.97687	0.98847	0.99420	18.1068	4.45503	0.97907	0.99727	0.99863	0.97907	0.98886	0.99440

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
43	91	21.5527	4.33500	0.97687	0.99783	0.99891	0.97687	0.98918	0.99456	18.1068	4.18350	0.97907	0.99759	0.99879	0.97907	0.98953	0.99474
43	92	21.5527	4.06328	0.97687	0.99809	0.99904	0.97687	0.98985	0.99490	18.1068	3.92982	0.97907	0.99787	0.99893	0.97907	0.99017	0.99506
43	93	21.5527	3.80970	0.97687	0.99832	0.99916	0.97687	0.99048	0.99522	18.1068	3.69224	0.97907	0.99812	0.99906	0.97907	0.99077	0.99536
43	94	21.5527	3.57122	0.97687	0.99852	0.99926	0.97687	0.99108	0.99552	18.1068	3.46804	0.97907	0.99834	0.99917	0.97907	0.99133	0.99565
43	95	21.5527	3.34496	0.97687	0.99871	0.99935	0.97687	0.99165	0.99581	18.1068	3.25454	0.97907	0.99854	0.99927	0.97907	0.99187	0.99592
43	96	21.5527	3.12856	0.97687	0.99887	0.99943	0.97687	0.99218	0.99607	18.1068	3.04956	0.97907	0.99872	0.99936	0.97907	0.99238	0.99618
43	97	21.5527	2.92468	0.97687	0.99901	0.99950	0.97687	0.99268	0.99633	18.1068	2.85578	0.97907	0.99888	0.99944	0.97907	0.99286	0.99642
43	98	21.5527	2.73317	0.97687	0.99913	0.99957	0.97687	0.99315	0.99656	18.1068	2.67315	0.97907	0.99901	0.99951	0.97907	0.99331	0.99664
43	99	21.5527	2.55407	0.97687	0.99924	0.99962	0.97687	0.99359	0.99678	18.1068	2.50182	0.97907	0.99913	0.99957	0.97907	0.99373	0.99685
43	100	21.5527	2.38797	0.97687	0.99933	0.99967	0.97687	0.99399	0.99699	18.1068	2.34248	0.97907	0.99924	0.99962	0.97907	0.99412	0.99705
43	101	21.5527	2.23536	0.97687	0.99942	0.99971	0.97687	0.99437	0.99718	18.1068	2.19569	0.97907	0.99933	0.99967	0.97907	0.99448	0.99723
43	102	21.5527	2.09662	0.97687	0.99949	0.99974	0.97687	0.99471	0.99735	18.1068	2.06193	0.97907	0.99941	0.99970	0.97907	0.99482	0.99740
43	103	21.5527	1.97081	0.97687	0.99955	0.99977	0.97687	0.99503	0.99751	18.1068	1.94039	0.97907	0.99948	0.99974	0.97907	0.99512	0.99755
43	104	21.5527	1.85678	0.97687	0.99960	0.99980	0.97687	0.99532	0.99765	18.1068	1.82999	0.97907	0.99954	0.99977	0.97907	0.99540	0.99770
43	105	21.5527	1.75419	0.97687	0.99964	0.99982	0.97687	0.99558	0.99778	18.1068	1.73050	0.97907	0.99959	0.99979	0.97907	0.99566	0.99782
43	106	21.5527	1.66193	0.97687	0.99968	0.99984	0.97687	0.99582	0.99790	18.1068	1.64086	0.97907	0.99963	0.99981	0.97907	0.99589	0.99794
43	107	21.5527	1.57966	0.97687	0.99971	0.99985	0.97687	0.99603	0.99801	18.1068	1.56078	0.97907	0.99966	0.99983	0.97907	0.99609	0.99804
43	108	21.5527	1.50704	0.97687	0.99974	0.99987	0.97687	0.99621	0.99810	18.1068	1.48999	0.97907	0.99969	0.99985	0.97907	0.99627	0.99813
43	109	21.5527	1.44400	0.97687	0.99976	0.99988	0.97687	0.99636	0.99818	18.1068	1.42842	0.97907	0.99972	0.99986	0.97907	0.99642	0.99821
43	110	21.5527	1.39223	0.97687	0.99977	0.99989	0.97687	0.99648	0.99824	18.1068	1.37777	0.97907	0.99974	0.99987	0.97907	0.99654	0.99827
44	1	21.26375	29.44822	0.97579	0.72089	0.83781	0.97579	0.72043	0.83750	17.91517	22.54525	0.97807	0.79341	0.88480	0.97807	0.79309	0.88461
44	2	21.26375	29.37817	0.97579	0.72258	0.83895	0.97579	0.72211	0.83864	17.91517	22.51839	0.97807	0.79434	0.88538	0.97807	0.79402	0.88518
44	3	21.26375	29.30399	0.97579	0.72434	0.84014	0.97579	0.72386	0.83981	17.91517	22.48894	0.97807	0.79532	0.88599	0.97807	0.79499	0.88579
44	4	21.26375	29.22650	0.97579	0.72618	0.84137	0.97579	0.72567	0.84103	17.91517	22.45752	0.97807	0.79635	0.88663	0.97807	0.79600	0.88641
44	5	21.26375	29.14631	0.97579	0.72809	0.84265	0.97579	0.72754	0.84228	17.91517	22.42458	0.97807	0.79743	0.88730	0.97807	0.79706	0.88707
44	6	21.26375	29.06332	0.97579	0.73006	0.84397	0.97579	0.72948	0.84358	17.91517	22.39007	0.97807	0.79856	0.88800	0.97807	0.79816	0.88775
44	7	21.26375	28.97770	0.97579	0.73211	0.84534	0.97579	0.73149	0.84492	17.91517	22.35408	0.97807	0.79974	0.88873	0.97807	0.79932	0.88847
44	8	21.26375	28.88901	0.97579	0.73423	0.84675	0.97579	0.73357	0.84631	17.91517	22.31631	0.97807	0.80097	0.88949	0.97807	0.80052	0.88921
44	9	21.26375	28.79700	0.97579	0.73643	0.84821	0.97579	0.73573	0.84774	17.91517	22.27655	0.97807	0.80227	0.89029	0.97807	0.80178	0.88999
44	10	21.26375	28.70168	0.97579	0.73871	0.84972	0.97579	0.73796	0.84922	17.91517	22.23481	0.97807	0.80361	0.89112	0.97807	0.80310	0.89080
44	11	21.26375	28.60341	0.97579	0.74108	0.85129	0.97579	0.74027	0.85075	17.91517	22.19134	0.97807	0.80502	0.89198	0.97807	0.80447	0.89164
44	12	21.26375	28.50171	0.97579	0.74353	0.85290	0.97579	0.74266	0.85233	17.91517	22.14578	0.97807	0.80649	0.89288	0.97807	0.80590	0.89252
44	13	21.26375	28.39619	0.97579	0.74607	0.85457	0.97579	0.74513	0.85395	17.91517	22.09783	0.97807	0.80803	0.89382	0.97807	0.80739	0.89343
44	14	21.26375	28.28717	0.97579	0.74870	0.85629	0.97579	0.74769	0.85563	17.91517	22.04770	0.97807	0.80963	0.89480	0.97807	0.80894	0.89438
44	15	21.26375	28.17456	0.97579	0.75142	0.85807	0.97579	0.75033	0.85736	17.91517	21.99534	0.97807	0.81130	0.89582	0.97807	0.81056	0.89537
44	16	21.26375	28.05854	0.97579	0.75424	0.85990	0.97579	0.75307	0.85914	17.91517	21.94087	0.97807	0.81304	0.89688	0.97807	0.81224	0.89640
44	17	21.26375	27.93921	0.97579	0.75715	0.86179	0.97579	0.75589	0.86098	17.91517	21.88436	0.97807	0.81485	0.89798	0.97807	0.81400	0.89746
44	18	21.26375	27.81632	0.97579	0.76016	0.86374	0.97579	0.75881	0.86287	17.91517	21.82561	0.97807	0.81674	0.89913	0.97807	0.81582	0.89857
44	19	21.26375	27.68998	0.97579	0.76327	0.86574	0.97579	0.76182	0.86481	17.91517	21.76469	0.97807	0.81870	0.90031	0.97807	0.81772	0.89972
44	20	21.26375	27.55961	0.97579	0.76648	0.86781	0.97579	0.76494	0.86681	17.91517	21.70115	0.97807	0.82074	0.90155	0.97807	0.81969	0.90091

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
44	21	21.26375	27.42496	0.97579	0.76980	0.86993	0.97579	0.76815	0.86887	17.91517	21.63477	0.97807	0.82286	0.90282	0.97807	0.82174	0.90215
44	22	21.26375	27.28607	0.97579	0.77323	0.87212	0.97579	0.77146	0.87099	17.91517	21.56556	0.97807	0.82507	0.90415	0.97807	0.82387	0.90343
44	23	21.26375	27.14231	0.97579	0.77678	0.87437	0.97579	0.77487	0.87316	17.91517	21.49301	0.97807	0.82736	0.90553	0.97807	0.82607	0.90475
44	24	21.26375	26.99396	0.97579	0.78043	0.87668	0.97579	0.77838	0.87538	17.91517	21.41732	0.97807	0.82974	0.90695	0.97807	0.82836	0.90612
44	25	21.26375	26.84076	0.97579	0.78421	0.87905	0.97579	0.78200	0.87767	17.91517	21.33825	0.97807	0.83221	0.90842	0.97807	0.83073	0.90754
44	26	21.26375	26.68259	0.97579	0.78809	0.88149	0.97579	0.78572	0.88000	17.91517	21.25569	0.97807	0.83477	0.90995	0.97807	0.83318	0.90900
44	27	21.26375	26.51948	0.97579	0.79209	0.88399	0.97579	0.78954	0.88239	17.91517	21.16962	0.97807	0.83743	0.91152	0.97807	0.83571	0.91050
44	28	21.26375	26.35108	0.97579	0.79621	0.88654	0.97579	0.79346	0.88484	17.91517	21.07976	0.97807	0.84017	0.91314	0.97807	0.83832	0.91205
44	29	21.26375	26.17769	0.97579	0.80043	0.88916	0.97579	0.79748	0.88733	17.91517	20.98629	0.97807	0.84300	0.91482	0.97807	0.84102	0.91365
44	30	21.26375	25.99881	0.97579	0.80477	0.89183	0.97579	0.80159	0.88987	17.91517	20.88878	0.97807	0.84593	0.91654	0.97807	0.84380	0.91528
44	31	21.26375	25.81445	0.97579	0.80922	0.89455	0.97579	0.80580	0.89246	17.91517	20.78720	0.97807	0.84895	0.91830	0.97807	0.84665	0.91696
44	32	21.26375	25.62410	0.97579	0.81377	0.89733	0.97579	0.81010	0.89509	17.91517	20.68113	0.97807	0.85205	0.92012	0.97807	0.84959	0.91868
44	33	21.26375	25.42805	0.97579	0.81843	0.90015	0.97579	0.81448	0.89776	17.91517	20.57072	0.97807	0.85525	0.92198	0.97807	0.85260	0.92043
44	34	21.26375	25.22578	0.97579	0.82319	0.90302	0.97579	0.81894	0.90046	17.91517	20.45552	0.97807	0.85853	0.92388	0.97807	0.85568	0.92223
44	35	21.26375	25.01713	0.97579	0.82803	0.90593	0.97579	0.82348	0.90319	17.91517	20.33536	0.97807	0.86189	0.92582	0.97807	0.85883	0.92405
44	36	21.26375	24.80193	0.97579	0.83297	0.90887	0.97579	0.82808	0.90595	17.91517	20.21002	0.97807	0.86533	0.92780	0.97807	0.86204	0.92591
44	37	21.26375	24.57973	0.97579	0.83798	0.91185	0.97579	0.83274	0.90874	17.91517	20.07911	0.97807	0.86884	0.92982	0.97807	0.86531	0.92779
44	38	21.26375	24.35058	0.97579	0.84306	0.91485	0.97579	0.83744	0.91153	17.91517	19.94257	0.97807	0.87242	0.93187	0.97807	0.86863	0.92970
44	39	21.26375	24.11373	0.97579	0.84820	0.91787	0.97579	0.84219	0.91433	17.91517	19.79973	0.97807	0.87607	0.93394	0.97807	0.87200	0.93163
44	40	21.26375	23.86918	0.97579	0.85339	0.92090	0.97579	0.84696	0.91714	17.91517	19.65053	0.97807	0.87977	0.93604	0.97807	0.87541	0.93357
44	41	21.26375	23.61736	0.97579	0.85862	0.92393	0.97579	0.85175	0.91994	17.91517	19.49521	0.97807	0.88352	0.93816	0.97807	0.87885	0.93552
44	42	21.26375	23.35816	0.97579	0.86386	0.92696	0.97579	0.85654	0.92273	17.91517	19.33362	0.97807	0.88730	0.94029	0.97807	0.88231	0.93748
44	43	21.26375	23.09102	0.97579	0.86912	0.92998	0.97579	0.86133	0.92550	17.91517	19.16523	0.97807	0.89112	0.94243	0.97807	0.88579	0.93943
44	44	21.26375	22.81604	0.97579	0.87437	0.93298	0.97579	0.86610	0.92825	17.91517	18.99000	0.97807	0.89496	0.94457	0.97807	0.88927	0.94139
44	45	21.26375	22.53309	0.97579	0.87961	0.93595	0.97579	0.87084	0.93096	17.91517	18.80775	0.97807	0.89880	0.94670	0.97807	0.89275	0.94334
44	46	21.26375	22.24198	0.97579	0.88481	0.93888	0.97579	0.87554	0.93364	17.91517	18.61823	0.97807	0.90265	0.94883	0.97807	0.89622	0.94527
44	47	21.26375	21.94239	0.97579	0.88997	0.94178	0.97579	0.88019	0.93628	17.91517	18.42106	0.97807	0.90649	0.95095	0.97807	0.89968	0.94719
44	48	21.26375	21.63441	0.97579	0.89506	0.94463	0.97579	0.88477	0.93886	17.91517	18.21621	0.97807	0.91031	0.95305	0.97807	0.90310	0.94909
44	49	21.26375	21.31800	0.97579	0.90009	0.94742	0.97579	0.88928	0.94139	17.91517	18.00355	0.97807	0.91411	0.95513	0.97807	0.90650	0.95096
44	50	21.26375	20.99328	0.97579	0.90502	0.95014	0.97579	0.89371	0.94387	17.91517	17.78305	0.97807	0.91786	0.95717	0.97807	0.90985	0.95280
44	51	21.26375	20.66027	0.97579	0.90987	0.95281	0.97579	0.89804	0.94628	17.91517	17.55462	0.97807	0.92157	0.95919	0.97807	0.91315	0.95460
44	52	21.26375	20.31936	0.97579	0.91460	0.95539	0.97579	0.90228	0.94863	17.91517	17.31849	0.97807	0.92523	0.96116	0.97807	0.91640	0.95638
44	53	21.26375	19.97064	0.97579	0.91921	0.95790	0.97579	0.90642	0.95091	17.91517	17.07460	0.97807	0.92882	0.96310	0.97807	0.91959	0.95811
44	54	21.26375	19.61420	0.97579	0.92369	0.96033	0.97579	0.91044	0.95312	17.91517	16.82295	0.97807	0.93234	0.96498	0.97807	0.92272	0.95980
44	55	21.26375	19.25050	0.97579	0.92805	0.96268	0.97579	0.91436	0.95526	17.91517	16.56379	0.97807	0.93578	0.96683	0.97807	0.92577	0.96146
44	56	21.26375	18.87994	0.97579	0.93225	0.96494	0.97579	0.91816	0.95733	17.91517	16.29737	0.97807	0.93914	0.96861	0.97807	0.92876	0.96307
44	57	21.26375	18.50268	0.97579	0.93632	0.96711	0.97579	0.92184	0.95933	17.91517	16.02371	0.97807	0.94241	0.97035	0.97807	0.93168	0.96463
44	58	21.26375	18.11889	0.97579	0.94023	0.96920	0.97579	0.92540	0.96126	17.91517	15.74286	0.97807	0.94559	0.97203	0.97807	0.93452	0.96615
44	59	21.26375	17.72878	0.97579	0.94400	0.97119	0.97579	0.92885	0.96311	17.91517	15.45489	0.97807	0.94867	0.97366	0.97807	0.93728	0.96763
44	60	21.26375	17.33235	0.97579	0.94761	0.97310	0.97579	0.93217	0.96490	17.91517	15.15969	0.97807	0.95166	0.97523	0.97807	0.93997	0.96906

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
44	61	21.26375	16.92988	0.97579	0.95107	0.97492	0.97579	0.93539	0.96661	17.91517	14.85740	0.97807	0.95454	0.97674	0.97807	0.94258	0.97044
44	62	21.26375	16.52117	0.97579	0.95438	0.97666	0.97579	0.93848	0.96826	17.91517	14.54774	0.97807	0.95733	0.97820	0.97807	0.94511	0.97178
44	63	21.26375	16.10627	0.97579	0.95754	0.97831	0.97579	0.94146	0.96985	17.91517	14.23062	0.97807	0.96002	0.97960	0.97807	0.94757	0.97308
44	64	21.26375	15.68510	0.97579	0.96056	0.97988	0.97579	0.94434	0.97137	17.91517	13.90587	0.97807	0.96260	0.98095	0.97807	0.94995	0.97433
44	65	21.26375	15.25783	0.97579	0.96343	0.98137	0.97579	0.94710	0.97283	17.91517	13.57353	0.97807	0.96509	0.98223	0.97807	0.95225	0.97554
44	66	21.26375	14.82463	0.97579	0.96616	0.98279	0.97579	0.94976	0.97423	17.91517	13.23363	0.97807	0.96747	0.98347	0.97807	0.95448	0.97671
44	67	21.26375	14.38548	0.97579	0.96874	0.98412	0.97579	0.95231	0.97557	17.91517	12.88602	0.97807	0.96976	0.98465	0.97807	0.95664	0.97784
44	68	21.26375	13.94087	0.97579	0.97119	0.98539	0.97579	0.95476	0.97686	17.91517	12.53103	0.97807	0.97194	0.98577	0.97807	0.95872	0.97893
44	69	21.26375	13.49126	0.97579	0.97351	0.98658	0.97579	0.95711	0.97809	17.91517	12.16898	0.97807	0.97402	0.98684	0.97807	0.96074	0.97997
44	70	21.26375	13.03722	0.97579	0.97570	0.98770	0.97579	0.95937	0.97926	17.91517	11.80026	0.97807	0.97601	0.98786	0.97807	0.96268	0.98098
44	71	21.26375	12.57941	0.97579	0.97775	0.98875	0.97579	0.96154	0.98039	17.91517	11.42537	0.97807	0.97789	0.98882	0.97807	0.96455	0.98195
44	72	21.26375	12.11856	0.97579	0.97968	0.98974	0.97579	0.96361	0.98147	17.91517	11.04490	0.97807	0.97968	0.98973	0.97807	0.96635	0.98289
44	73	21.26375	11.65555	0.97579	0.98149	0.99066	0.97579	0.96559	0.98250	17.91517	10.65955	0.97807	0.98137	0.99060	0.97807	0.96809	0.98378
44	74	21.26375	11.19139	0.97579	0.98318	0.99152	0.97579	0.96749	0.98348	17.91517	10.27021	0.97807	0.98296	0.99141	0.97807	0.96976	0.98465
44	75	21.26375	10.72709	0.97579	0.98475	0.99232	0.97579	0.96931	0.98441	17.91517	9.87774	0.97807	0.98445	0.99217	0.97807	0.97136	0.98547
44	76	21.26375	10.26405	0.97579	0.98621	0.99306	0.97579	0.97104	0.98531	17.91517	9.48337	0.97807	0.98586	0.99288	0.97807	0.97290	0.98626
44	77	21.26375	9.80349	0.97579	0.98757	0.99374	0.97579	0.97269	0.98616	17.91517	9.08824	0.97807	0.98717	0.99354	0.97807	0.97437	0.98702
44	78	21.26375	9.34666	0.97579	0.98882	0.99438	0.97579	0.97427	0.98697	17.91517	8.69350	0.97807	0.98839	0.99416	0.97807	0.97579	0.98775
44	79	21.26375	8.89505	0.97579	0.98997	0.99496	0.97579	0.97577	0.98774	17.91517	8.30053	0.97807	0.98952	0.99473	0.97807	0.97714	0.98844
44	80	21.26375	8.44994	0.97579	0.99102	0.99549	0.97579	0.97720	0.98847	17.91517	7.91061	0.97807	0.99057	0.99526	0.97807	0.97843	0.98910
44	81	21.26375	8.01269	0.97579	0.99198	0.99598	0.97579	0.97855	0.98916	17.91517	7.52504	0.97807	0.99153	0.99575	0.97807	0.97967	0.98973
44	82	21.26375	7.58462	0.97579	0.99286	0.99642	0.97579	0.97984	0.98982	17.91517	7.14517	0.97807	0.99242	0.99619	0.97807	0.98084	0.99033
44	83	21.26375	7.16676	0.97579	0.99366	0.99682	0.97579	0.98106	0.99044	17.91517	6.77205	0.97807	0.99323	0.99660	0.97807	0.98196	0.99090
44	84	21.26375	6.76024	0.97579	0.99438	0.99718	0.97579	0.98222	0.99103	17.91517	6.40687	0.97807	0.99397	0.99697	0.97807	0.98303	0.99144
44	85	21.26375	6.36619	0.97579	0.99503	0.99751	0.97579	0.98332	0.99159	17.91517	6.05083	0.97807	0.99464	0.99731	0.97807	0.98404	0.99196
44	86	21.26375	5.98597	0.97579	0.99561	0.99780	0.97579	0.98435	0.99211	17.91517	5.70535	0.97807	0.99525	0.99762	0.97807	0.98500	0.99244
44	87	21.26375	5.62066	0.97579	0.99614	0.99806	0.97579	0.98532	0.99261	17.91517	5.37164	0.97807	0.99579	0.99789	0.97807	0.98590	0.99290
44	88	21.26375	5.27144	0.97579	0.99660	0.99830	0.97579	0.98624	0.99307	17.91517	5.05099	0.97807	0.99628	0.99814	0.97807	0.98676	0.99334
44	89	21.26375	4.93962	0.97579	0.99701	0.99850	0.97579	0.98710	0.99351	17.91517	4.74485	0.97807	0.99672	0.99836	0.97807	0.98756	0.99374
44	90	21.26375	4.62687	0.97579	0.99738	0.99869	0.97579	0.98791	0.99392	17.91517	4.45503	0.97807	0.99710	0.99855	0.97807	0.98832	0.99413
44	91	21.26375	4.33500	0.97579	0.99769	0.99885	0.97579	0.98866	0.99430	17.91517	4.18350	0.97807	0.99745	0.99872	0.97807	0.98903	0.99449
44	92	21.26375	4.06328	0.97579	0.99797	0.99899	0.97579	0.98937	0.99466	17.91517	3.92982	0.97807	0.99775	0.99887	0.97807	0.98971	0.99483
44	93	21.26375	3.80970	0.97579	0.99822	0.99911	0.97579	0.99004	0.99500	17.91517	3.69224	0.97807	0.99801	0.99901	0.97807	0.99034	0.99515
44	94	21.26375	3.57122	0.97579	0.99844	0.99922	0.97579	0.99068	0.99532	17.91517	3.46804	0.97807	0.99825	0.99912	0.97807	0.99094	0.99545
44	95	21.26375	3.34496	0.97579	0.99863	0.99931	0.97579	0.99127	0.99562	17.91517	3.25454	0.97807	0.99846	0.99923	0.97807	0.99151	0.99574
44	96	21.26375	3.12856	0.97579	0.99880	0.99940	0.97579	0.99184	0.99590	17.91517	3.04956	0.97807	0.99865	0.99932	0.97807	0.99205	0.99601
44	97	21.26375	2.92468	0.97579	0.99895	0.99948	0.97579	0.99236	0.99617	17.91517	2.85578	0.97807	0.99881	0.99941	0.97807	0.99255	0.99626
44	98	21.26375	2.73317	0.97579	0.99908	0.99954	0.97579	0.99286	0.99642	17.91517	2.67315	0.97807	0.99896	0.99948	0.97807	0.99302	0.99650
44	99	21.26375	2.55407	0.97579	0.99920	0.99960	0.97579	0.99332	0.99665	17.91517	2.50182	0.97807	0.99909	0.99954	0.97807	0.99347	0.99672
44	100	21.26375	2.38797	0.97579	0.99930	0.99965	0.97579	0.99374	0.99686	17.91517	2.34248	0.97807	0.99920	0.99960	0.97807	0.99388	0.99693

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
44	101	21.26375	2.23536	0.97579	0.99938	0.99969	0.97579	0.99414	0.99706	17.91517	2.19569	0.97807	0.99930	0.99965	0.97807	0.99426	0.99712
44	102	21.26375	2.09662	0.97579	0.99946	0.99973	0.97579	0.99450	0.99724	17.91517	2.06193	0.97807	0.99938	0.99969	0.97807	0.99461	0.99730
44	103	21.26375	1.97081	0.97579	0.99952	0.99976	0.97579	0.99483	0.99741	17.91517	1.94039	0.97807	0.99945	0.99973	0.97807	0.99493	0.99746
44	104	21.26375	1.85678	0.97579	0.99958	0.99979	0.97579	0.99513	0.99756	17.91517	1.82999	0.97807	0.99951	0.99976	0.97807	0.99522	0.99760
44	105	21.26375	1.75419	0.97579	0.99962	0.99981	0.97579	0.99541	0.99770	17.91517	1.73050	0.97807	0.99956	0.99978	0.97807	0.99549	0.99774
44	106	21.26375	1.66193	0.97579	0.99966	0.99983	0.97579	0.99565	0.99782	17.91517	1.64086	0.97807	0.99961	0.99980	0.97807	0.99573	0.99786
44	107	21.26375	1.57966	0.97579	0.99969	0.99985	0.97579	0.99587	0.99793	17.91517	1.56078	0.97807	0.99965	0.99982	0.97807	0.99594	0.99797
44	108	21.26375	1.50704	0.97579	0.99972	0.99986	0.97579	0.99607	0.99803	17.91517	1.48999	0.97807	0.99968	0.99984	0.97807	0.99613	0.99806
44	109	21.26375	1.44400	0.97579	0.99974	0.99987	0.97579	0.99622	0.99811	17.91517	1.42842	0.97807	0.99970	0.99985	0.97807	0.99628	0.99814
44	110	21.26375	1.39223	0.97579	0.99976	0.99988	0.97579	0.99635	0.99817	17.91517	1.37777	0.97807	0.99972	0.99986	0.97807	0.99641	0.99820
45	1	20.96616	29.44822	0.97453	0.71086	0.83099	0.97453	0.71040	0.83069	17.71567	22.54525	0.97693	0.78462	0.87932	0.97693	0.78430	0.87912
45	2	20.96616	29.37817	0.97453	0.71253	0.83214	0.97453	0.71207	0.83182	17.71567	22.51839	0.97693	0.78555	0.87989	0.97693	0.78523	0.87969
45	3	20.96616	29.30399	0.97453	0.71427	0.83333	0.97453	0.71380	0.83300	17.71567	22.48894	0.97693	0.78652	0.88051	0.97693	0.78619	0.88030
45	4	20.96616	29.22650	0.97453	0.71609	0.83456	0.97453	0.71558	0.83422	17.71567	22.45752	0.97693	0.78755	0.88115	0.97693	0.78719	0.88093
45	5	20.96616	29.14631	0.97453	0.71797	0.83584	0.97453	0.71744	0.83547	17.71567	22.42458	0.97693	0.78862	0.88182	0.97693	0.78825	0.88159
45	6	20.96616	29.06332	0.97453	0.71993	0.83716	0.97453	0.71936	0.83677	17.71567	22.39007	0.97693	0.78974	0.88252	0.97693	0.78935	0.88227
45	7	20.96616	28.97770	0.97453	0.72195	0.83853	0.97453	0.72135	0.83812	17.71567	22.35408	0.97693	0.79091	0.88325	0.97693	0.79049	0.88299
45	8	20.96616	28.88901	0.97453	0.72405	0.83994	0.97453	0.72341	0.83951	17.71567	22.31631	0.97693	0.79214	0.88402	0.97693	0.79169	0.88374
45	9	20.96616	28.79700	0.97453	0.72623	0.84141	0.97453	0.72554	0.84094	17.71567	22.27655	0.97693	0.79342	0.88481	0.97693	0.79295	0.88452
45	10	20.96616	28.70168	0.97453	0.72849	0.84292	0.97453	0.72775	0.84243	17.71567	22.23481	0.97693	0.79477	0.88565	0.97693	0.79425	0.88533
45	11	20.96616	28.60341	0.97453	0.73084	0.84449	0.97453	0.73004	0.84396	17.71567	22.19134	0.97693	0.79617	0.88652	0.97693	0.79562	0.88618
45	12	20.96616	28.50171	0.97453	0.73326	0.84611	0.97453	0.73241	0.84554	17.71567	22.14578	0.97693	0.79763	0.88742	0.97693	0.79704	0.88706
45	13	20.96616	28.39619	0.97453	0.73578	0.84778	0.97453	0.73486	0.84717	17.71567	22.09783	0.97693	0.79916	0.88837	0.97693	0.79853	0.88798
45	14	20.96616	28.28717	0.97453	0.73839	0.84951	0.97453	0.73740	0.84886	17.71567	22.04770	0.97693	0.80076	0.88936	0.97693	0.80007	0.88893
45	15	20.96616	28.17456	0.97453	0.74110	0.85130	0.97453	0.74003	0.85059	17.71567	21.99534	0.97693	0.80243	0.89038	0.97693	0.80169	0.88993
45	16	20.96616	28.05854	0.97453	0.74389	0.85314	0.97453	0.74274	0.85238	17.71567	21.94087	0.97693	0.80416	0.89145	0.97693	0.80337	0.89096
45	17	20.96616	27.93921	0.97453	0.74678	0.85504	0.97453	0.74555	0.85423	17.71567	21.88436	0.97693	0.80597	0.89256	0.97693	0.80512	0.89204
45	18	20.96616	27.81632	0.97453	0.74978	0.85700	0.97453	0.74845	0.85613	17.71567	21.82561	0.97693	0.80785	0.89372	0.97693	0.80694	0.89316
45	19	20.96616	27.68998	0.97453	0.75287	0.85901	0.97453	0.75145	0.85809	17.71567	21.76469	0.97693	0.80981	0.89491	0.97693	0.80884	0.89432
45	20	20.96616	27.55961	0.97453	0.75607	0.86109	0.97453	0.75455	0.86011	17.71567	21.70115	0.97693	0.81185	0.89616	0.97693	0.81081	0.89552
45	21	20.96616	27.42496	0.97453	0.75937	0.86323	0.97453	0.75775	0.86218	17.71567	21.63477	0.97693	0.81398	0.89745	0.97693	0.81286	0.89677
45	22	20.96616	27.28607	0.97453	0.76279	0.86544	0.97453	0.76105	0.86432	17.71567	21.56556	0.97693	0.81619	0.89879	0.97693	0.81499	0.89807
45	23	20.96616	27.14231	0.97453	0.76633	0.86771	0.97453	0.76446	0.86651	17.71567	21.49301	0.97693	0.81849	0.90018	0.97693	0.81721	0.89941
45	24	20.96616	26.99396	0.97453	0.76998	0.87004	0.97453	0.76797	0.86876	17.71567	21.41732	0.97693	0.82087	0.90163	0.97693	0.81950	0.90080
45	25	20.96616	26.84076	0.97453	0.77375	0.87244	0.97453	0.77159	0.87107	17.71567	21.33825	0.97693	0.82336	0.90312	0.97693	0.82188	0.90223
45	26	20.96616	26.68259	0.97453	0.77763	0.87491	0.97453	0.77531	0.87344	17.71567	21.25569	0.97693	0.82593	0.90467	0.97693	0.82435	0.90372
45	27	20.96616	26.51948	0.97453	0.78164	0.87744	0.97453	0.77914	0.87586	17.71567	21.16962	0.97693	0.82860	0.90627	0.97693	0.82690	0.90525
45	28	20.96616	26.35108	0.97453	0.78577	0.88003	0.97453	0.78307	0.87834	17.71567	21.07976	0.97693	0.83137	0.90792	0.97693	0.82953	0.90682
45	29	20.96616	26.17769	0.97453	0.79001	0.88269	0.97453	0.78711	0.88088	17.71567	20.98629	0.97693	0.83423	0.90962	0.97693	0.83226	0.90845
45	30	20.96616	25.99881	0.97453	0.79437	0.88540	0.97453	0.79125	0.88346	17.71567	20.88878	0.97693	0.83719	0.91138	0.97693	0.83506	0.91012

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
45	31	20.96616	25.81445	0.97453	0.79885	0.88818	0.97453	0.79549	0.88610	17.71567	20.78720	0.97693	0.84024	0.91318	0.97693	0.83796	0.91184
45	32	20.96616	25.62410	0.97453	0.80345	0.89101	0.97453	0.79983	0.88879	17.71567	20.68113	0.97693	0.84339	0.91504	0.97693	0.84093	0.91360
45	33	20.96616	25.42805	0.97453	0.80815	0.89390	0.97453	0.80427	0.89152	17.71567	20.57072	0.97693	0.84663	0.91695	0.97693	0.84399	0.91540
45	34	20.96616	25.22578	0.97453	0.81297	0.89684	0.97453	0.80879	0.89429	17.71567	20.45552	0.97693	0.84997	0.91890	0.97693	0.84713	0.91724
45	35	20.96616	25.01713	0.97453	0.81789	0.89982	0.97453	0.81339	0.89709	17.71567	20.33536	0.97693	0.85340	0.92090	0.97693	0.85034	0.91912
45	36	20.96616	24.80193	0.97453	0.82290	0.90285	0.97453	0.81807	0.89993	17.71567	20.21002	0.97693	0.85691	0.92294	0.97693	0.85363	0.92103
45	37	20.96616	24.57973	0.97453	0.82801	0.90591	0.97453	0.82282	0.90280	17.71567	20.07911	0.97693	0.86051	0.92502	0.97693	0.85698	0.92298
45	38	20.96616	24.35058	0.97453	0.83320	0.90901	0.97453	0.82763	0.90569	17.71567	19.94257	0.97693	0.86418	0.92714	0.97693	0.86039	0.92496
45	39	20.96616	24.11373	0.97453	0.83847	0.91214	0.97453	0.83250	0.90859	17.71567	19.79973	0.97693	0.86793	0.92930	0.97693	0.86386	0.92696
45	40	20.96616	23.86918	0.97453	0.84380	0.91528	0.97453	0.83740	0.91150	17.71567	19.65053	0.97693	0.87175	0.93148	0.97693	0.86737	0.92898
45	41	20.96616	23.61736	0.97453	0.84918	0.91844	0.97453	0.84233	0.91442	17.71567	19.49521	0.97693	0.87563	0.93369	0.97693	0.87093	0.93101
45	42	20.96616	23.35816	0.97453	0.85460	0.92160	0.97453	0.84728	0.91733	17.71567	19.33362	0.97693	0.87955	0.93592	0.97693	0.87452	0.93306
45	43	20.96616	23.09102	0.97453	0.86004	0.92476	0.97453	0.85224	0.92023	17.71567	19.16523	0.97693	0.88352	0.93816	0.97693	0.87813	0.93511
45	44	20.96616	22.81604	0.97453	0.86550	0.92790	0.97453	0.85720	0.92311	17.71567	18.99000	0.97693	0.88751	0.94040	0.97693	0.88176	0.93717
45	45	20.96616	22.53309	0.97453	0.87095	0.93102	0.97453	0.86213	0.92596	17.71567	18.80775	0.97693	0.89153	0.94266	0.97693	0.88540	0.93922
45	46	20.96616	22.24198	0.97453	0.87638	0.93412	0.97453	0.86704	0.92879	17.71567	18.61823	0.97693	0.89556	0.94490	0.97693	0.88904	0.94126
45	47	20.96616	21.94239	0.97453	0.88179	0.93718	0.97453	0.87190	0.93157	17.71567	18.42106	0.97693	0.89959	0.94714	0.97693	0.89266	0.94329
45	48	20.96616	21.63441	0.97453	0.88714	0.94020	0.97453	0.87672	0.93431	17.71567	18.21621	0.97693	0.90362	0.94937	0.97693	0.89627	0.94530
45	49	20.96616	21.31800	0.97453	0.89244	0.94316	0.97453	0.88146	0.93700	17.71567	18.00355	0.97693	0.90762	0.95158	0.97693	0.89985	0.94729
45	50	20.96616	20.99328	0.97453	0.89766	0.94607	0.97453	0.88614	0.93963	17.71567	17.78305	0.97693	0.91160	0.95376	0.97693	0.90339	0.94925
45	51	20.96616	20.66027	0.97453	0.90279	0.94891	0.97453	0.89072	0.94220	17.71567	17.55462	0.97693	0.91554	0.95591	0.97693	0.90690	0.95118
45	52	20.96616	20.31936	0.97453	0.90781	0.95168	0.97453	0.89522	0.94471	17.71567	17.31849	0.97693	0.91942	0.95802	0.97693	0.91035	0.95307
45	53	20.96616	19.97064	0.97453	0.91272	0.95437	0.97453	0.89961	0.94715	17.71567	17.07460	0.97693	0.92325	0.96009	0.97693	0.91374	0.95493
45	54	20.96616	19.61420	0.97453	0.91751	0.95698	0.97453	0.90390	0.94952	17.71567	16.82295	0.97693	0.92700	0.96212	0.97693	0.91708	0.95675
45	55	20.96616	19.25050	0.97453	0.92217	0.95951	0.97453	0.90808	0.95182	17.71567	16.56379	0.97693	0.93069	0.96410	0.97693	0.92035	0.95852
45	56	20.96616	18.87994	0.97453	0.92668	0.96194	0.97453	0.91214	0.95405	17.71567	16.29737	0.97693	0.93429	0.96603	0.97693	0.92354	0.96025
45	57	20.96616	18.50268	0.97453	0.93104	0.96429	0.97453	0.91608	0.95620	17.71567	16.02371	0.97693	0.93780	0.96790	0.97693	0.92667	0.96194
45	58	20.96616	18.11889	0.97453	0.93526	0.96655	0.97453	0.91990	0.95828	17.71567	15.74286	0.97693	0.94121	0.96972	0.97693	0.92971	0.96358
45	59	20.96616	17.72878	0.97453	0.93931	0.96871	0.97453	0.92359	0.96028	17.71567	15.45489	0.97693	0.94453	0.97147	0.97693	0.93268	0.96517
45	60	20.96616	17.33235	0.97453	0.94321	0.97078	0.97453	0.92717	0.96221	17.71567	15.15969	0.97693	0.94775	0.97317	0.97693	0.93557	0.96671
45	61	20.96616	16.92988	0.97453	0.94695	0.97275	0.97453	0.93062	0.96406	17.71567	14.85740	0.97693	0.95086	0.97481	0.97693	0.93838	0.96821
45	62	20.96616	16.52117	0.97453	0.95053	0.97464	0.97453	0.93395	0.96585	17.71567	14.54774	0.97693	0.95387	0.97639	0.97693	0.94111	0.96966
45	63	20.96616	16.10627	0.97453	0.95395	0.97643	0.97453	0.93717	0.96756	17.71567	14.23062	0.97693	0.95677	0.97791	0.97693	0.94375	0.97106
45	64	20.96616	15.68510	0.97453	0.95722	0.97814	0.97453	0.94026	0.96921	17.71567	13.90587	0.97693	0.95957	0.97937	0.97693	0.94632	0.97242
45	65	20.96616	15.25783	0.97453	0.96033	0.97977	0.97453	0.94324	0.97079	17.71567	13.57353	0.97693	0.96226	0.98077	0.97693	0.94881	0.97373
45	66	20.96616	14.82463	0.97453	0.96329	0.98130	0.97453	0.94611	0.97231	17.71567	13.23363	0.97693	0.96484	0.98210	0.97693	0.95121	0.97500
45	67	20.96616	14.38548	0.97453	0.96610	0.98276	0.97453	0.94886	0.97376	17.71567	12.88602	0.97693	0.96731	0.98338	0.97693	0.95354	0.97622
45	68	20.96616	13.94087	0.97453	0.96877	0.98414	0.97453	0.95151	0.97515	17.71567	12.53103	0.97693	0.96968	0.98461	0.97693	0.95579	0.97740
45	69	20.96616	13.49126	0.97453	0.97128	0.98543	0.97453	0.95405	0.97649	17.71567	12.16898	0.97693	0.97194	0.98577	0.97693	0.95797	0.97853
45	70	20.96616	13.03722	0.97453	0.97366	0.98665	0.97453	0.95649	0.97776	17.71567	11.80026	0.97693	0.97409	0.98687	0.97693	0.96006	0.97962

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
45	71	20.96616	12.57941	0.97453	0.97589	0.98780	0.97453	0.95883	0.97898	17.71567	11.42537	0.97693	0.97613	0.98792	0.97693	0.96208	0.98068
45	72	20.96616	12.11856	0.97453	0.97799	0.98887	0.97453	0.96107	0.98015	17.71567	11.04490	0.97693	0.97807	0.98891	0.97693	0.96403	0.98169
45	73	20.96616	11.65555	0.97453	0.97996	0.98988	0.97453	0.96322	0.98126	17.71567	10.65955	0.97693	0.97990	0.98985	0.97693	0.96591	0.98266
45	74	20.96616	11.19139	0.97453	0.98180	0.99082	0.97453	0.96527	0.98233	17.71567	10.27021	0.97693	0.98163	0.99073	0.97693	0.96771	0.98359
45	75	20.96616	10.72709	0.97453	0.98351	0.99169	0.97453	0.96723	0.98334	17.71567	9.87774	0.97693	0.98325	0.99155	0.97693	0.96944	0.98448
45	76	20.96616	10.26405	0.97453	0.98510	0.99249	0.97453	0.96910	0.98431	17.71567	9.48337	0.97693	0.98477	0.99233	0.97693	0.97111	0.98534
45	77	20.96616	9.80349	0.97453	0.98657	0.99324	0.97453	0.97089	0.98523	17.71567	9.08824	0.97693	0.98619	0.99305	0.97693	0.97270	0.98616
45	78	20.96616	9.34666	0.97453	0.98793	0.99393	0.97453	0.97259	0.98610	17.71567	8.69350	0.97693	0.98751	0.99372	0.97693	0.97422	0.98694
45	79	20.96616	8.89505	0.97453	0.98918	0.99456	0.97453	0.97421	0.98693	17.71567	8.30053	0.97693	0.98874	0.99434	0.97693	0.97568	0.98769
45	80	20.96616	8.44994	0.97453	0.99032	0.99514	0.97453	0.97575	0.98772	17.71567	7.91061	0.97693	0.98987	0.99491	0.97693	0.97708	0.98841
45	81	20.96616	8.01269	0.97453	0.99137	0.99566	0.97453	0.97721	0.98847	17.71567	7.52504	0.97693	0.99091	0.99543	0.97693	0.97841	0.98909
45	82	20.96616	7.58462	0.97453	0.99232	0.99614	0.97453	0.97860	0.98918	17.71567	7.14517	0.97693	0.99187	0.99592	0.97693	0.97967	0.98973
45	83	20.96616	7.16676	0.97453	0.99318	0.99658	0.97453	0.97991	0.98985	17.71567	6.77205	0.97693	0.99274	0.99636	0.97693	0.98088	0.99035
45	84	20.96616	6.76024	0.97453	0.99396	0.99697	0.97453	0.98116	0.99049	17.71567	6.40687	0.97693	0.99354	0.99676	0.97693	0.98202	0.99093
45	85	20.96616	6.36619	0.97453	0.99466	0.99732	0.97453	0.98233	0.99109	17.71567	6.05083	0.97693	0.99426	0.99712	0.97693	0.98311	0.99148
45	86	20.96616	5.98597	0.97453	0.99529	0.99764	0.97453	0.98344	0.99165	17.71567	5.70535	0.97693	0.99492	0.99745	0.97693	0.98414	0.99201
45	87	20.96616	5.62066	0.97453	0.99586	0.99792	0.97453	0.98449	0.99218	17.71567	5.37164	0.97693	0.99550	0.99775	0.97693	0.98511	0.99250
45	88	20.96616	5.27144	0.97453	0.99636	0.99818	0.97453	0.98547	0.99268	17.71567	5.05099	0.97693	0.99603	0.99801	0.97693	0.98602	0.99296
45	89	20.96616	4.93962	0.97453	0.99680	0.99840	0.97453	0.98639	0.99315	17.71567	4.74485	0.97693	0.99650	0.99825	0.97693	0.98688	0.99340
45	90	20.96616	4.62687	0.97453	0.99719	0.99859	0.97453	0.98725	0.99358	17.71567	4.45503	0.97693	0.99691	0.99845	0.97693	0.98769	0.99381
45	91	20.96616	4.33500	0.97453	0.99754	0.99877	0.97453	0.98805	0.99399	17.71567	4.18350	0.97693	0.99728	0.99864	0.97693	0.98845	0.99419
45	92	20.96616	4.06328	0.97453	0.99784	0.99892	0.97453	0.98881	0.99437	17.71567	3.92982	0.97693	0.99760	0.99880	0.97693	0.98916	0.99455
45	93	20.96616	3.80970	0.97453	0.99810	0.99905	0.97453	0.98952	0.99473	17.71567	3.69224	0.97693	0.99789	0.99894	0.97693	0.98984	0.99489
45	94	20.96616	3.57122	0.97453	0.99833	0.99917	0.97453	0.99020	0.99507	17.71567	3.46804	0.97693	0.99814	0.99907	0.97693	0.99048	0.99522
45	95	20.96616	3.34496	0.97453	0.99854	0.99927	0.97453	0.99083	0.99539	17.71567	3.25454	0.97693	0.99836	0.99918	0.97693	0.99108	0.99552
45	96	20.96616	3.12856	0.97453	0.99872	0.99936	0.97453	0.99143	0.99569	17.71567	3.04956	0.97693	0.99856	0.99928	0.97693	0.99165	0.99581
45	97	20.96616	2.92468	0.97453	0.99888	0.99944	0.97453	0.99199	0.99598	17.71567	2.85578	0.97693	0.99874	0.99937	0.97693	0.99218	0.99608
45	98	20.96616	2.73317	0.97453	0.99902	0.99951	0.97453	0.99251	0.99624	17.71567	2.67315	0.97693	0.99890	0.99945	0.97693	0.99269	0.99633
45	99	20.96616	2.55407	0.97453	0.99915	0.99957	0.97453	0.99300	0.99649	17.71567	2.50182	0.97693	0.99903	0.99952	0.97693	0.99315	0.99656
45	100	20.96616	2.38797	0.97453	0.99925	0.99963	0.97453	0.99345	0.99671	17.71567	2.34248	0.97693	0.99915	0.99958	0.97693	0.99359	0.99678
45	101	20.96616	2.23536	0.97453	0.99935	0.99967	0.97453	0.99386	0.99692	17.71567	2.19569	0.97693	0.99926	0.99963	0.97693	0.99399	0.99698
45	102	20.96616	2.09662	0.97453	0.99942	0.99971	0.97453	0.99424	0.99711	17.71567	2.06193	0.97693	0.99934	0.99967	0.97693	0.99436	0.99717
45	103	20.96616	1.97081	0.97453	0.99949	0.99975	0.97453	0.99459	0.99729	17.71567	1.94039	0.97693	0.99942	0.99971	0.97693	0.99469	0.99734
45	104	20.96616	1.85678	0.97453	0.99955	0.99977	0.97453	0.99491	0.99745	17.71567	1.82999	0.97693	0.99948	0.99974	0.97693	0.99500	0.99749
45	105	20.96616	1.75419	0.97453	0.99960	0.99980	0.97453	0.99520	0.99759	17.71567	1.73050	0.97693	0.99954	0.99977	0.97693	0.99528	0.99764
45	106	20.96616	1.66193	0.97453	0.99964	0.99982	0.97453	0.99546	0.99772	17.71567	1.64086	0.97693	0.99959	0.99979	0.97693	0.99554	0.99776
45	107	20.96616	1.57966	0.97453	0.99968	0.99984	0.97453	0.99569	0.99784	17.71567	1.56078	0.97693	0.99963	0.99981	0.97693	0.99576	0.99788
45	108	20.96616	1.50704	0.97453	0.99970	0.99985	0.97453	0.99589	0.99794	17.71567	1.48999	0.97693	0.99966	0.99983	0.97693	0.99596	0.99797
45	109	20.96616	1.44400	0.97453	0.99973	0.99986	0.97453	0.99606	0.99802	17.71567	1.42842	0.97693	0.99969	0.99984	0.97693	0.99612	0.99806
45	110	20.96616	1.39223	0.97453	0.99975	0.99987	0.97453	0.99619	0.99809	17.71567	1.37777	0.97693	0.99971	0.99985	0.97693	0.99625	0.99812

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
46	1	20.65993	29.44822	0.97311	0.70053	0.82389	0.97311	0.70008	0.82359	17.50819	22.54525	0.97564	0.77548	0.87355	0.97564	0.77517	0.87334
46	2	20.65993	29.37817	0.97311	0.70218	0.82504	0.97311	0.70173	0.82472	17.50819	22.51839	0.97564	0.77640	0.87413	0.97564	0.77608	0.87392
46	3	20.65993	29.30399	0.97311	0.70390	0.82622	0.97311	0.70343	0.82590	17.50819	22.48894	0.97564	0.77737	0.87474	0.97564	0.77703	0.87453
46	4	20.65993	29.22650	0.97311	0.70570	0.82746	0.97311	0.70520	0.82712	17.50819	22.45752	0.97564	0.77838	0.87538	0.97564	0.77803	0.87516
46	5	20.65993	29.14631	0.97311	0.70756	0.82874	0.97311	0.70703	0.82838	17.50819	22.42458	0.97564	0.77945	0.87606	0.97564	0.77908	0.87582
46	6	20.65993	29.06332	0.97311	0.70949	0.83006	0.97311	0.70893	0.82968	17.50819	22.39007	0.97564	0.78056	0.87676	0.97564	0.78017	0.87651
46	7	20.65993	28.97770	0.97311	0.71149	0.83143	0.97311	0.71090	0.83102	17.50819	22.35408	0.97564	0.78173	0.87749	0.97564	0.78131	0.87723
46	8	20.65993	28.88901	0.97311	0.71357	0.83285	0.97311	0.71294	0.83242	17.50819	22.31631	0.97564	0.78294	0.87826	0.97564	0.78250	0.87798
46	9	20.65993	28.79700	0.97311	0.71573	0.83431	0.97311	0.71505	0.83385	17.50819	22.27655	0.97564	0.78422	0.87906	0.97564	0.78374	0.87876
46	10	20.65993	28.70168	0.97311	0.71797	0.83583	0.97311	0.71724	0.83534	17.50819	22.23481	0.97564	0.78555	0.87990	0.97564	0.78504	0.87958
46	11	20.65993	28.60341	0.97311	0.72028	0.83740	0.97311	0.71951	0.83688	17.50819	22.19134	0.97564	0.78695	0.88077	0.97564	0.78640	0.88043
46	12	20.65993	28.50171	0.97311	0.72269	0.83902	0.97311	0.72185	0.83846	17.50819	22.14578	0.97564	0.78840	0.88168	0.97564	0.78782	0.88132
46	13	20.65993	28.39619	0.97311	0.72518	0.84070	0.97311	0.72428	0.84010	17.50819	22.09783	0.97564	0.78993	0.88264	0.97564	0.78930	0.88224
46	14	20.65993	28.28717	0.97311	0.72777	0.84244	0.97311	0.72680	0.84179	17.50819	22.04770	0.97564	0.79152	0.88363	0.97564	0.79084	0.88320
46	15	20.65993	28.17456	0.97311	0.73045	0.84423	0.97311	0.72940	0.84353	17.50819	21.99534	0.97564	0.79318	0.88466	0.97564	0.79245	0.88421
46	16	20.65993	28.05854	0.97311	0.73322	0.84608	0.97311	0.73210	0.84533	17.50819	21.94087	0.97564	0.79491	0.88574	0.97564	0.79412	0.88525
46	17	20.65993	27.93921	0.97311	0.73609	0.84799	0.97311	0.73489	0.84719	17.50819	21.88436	0.97564	0.79671	0.88686	0.97564	0.79587	0.88633
46	18	20.65993	27.81632	0.97311	0.73906	0.84996	0.97311	0.73777	0.84910	17.50819	21.82561	0.97564	0.79859	0.88802	0.97564	0.79769	0.88746
46	19	20.65993	27.68998	0.97311	0.74213	0.85198	0.97311	0.74075	0.85107	17.50819	21.76469	0.97564	0.80055	0.88923	0.97564	0.79958	0.88863
46	20	20.65993	27.55961	0.97311	0.74531	0.85407	0.97311	0.74383	0.85310	17.50819	21.70115	0.97564	0.80258	0.89048	0.97564	0.80155	0.88985
46	21	20.65993	27.42496	0.97311	0.74860	0.85623	0.97311	0.74702	0.85519	17.50819	21.63477	0.97564	0.80471	0.89179	0.97564	0.80360	0.89111
46	22	20.65993	27.28607	0.97311	0.75200	0.85845	0.97311	0.75030	0.85734	17.50819	21.56556	0.97564	0.80692	0.89314	0.97564	0.80573	0.89242
46	23	20.65993	27.14231	0.97311	0.75553	0.86074	0.97311	0.75370	0.85955	17.50819	21.49301	0.97564	0.80922	0.89455	0.97564	0.80795	0.89377
46	24	20.65993	26.99396	0.97311	0.75916	0.86310	0.97311	0.75720	0.86183	17.50819	21.41732	0.97564	0.81161	0.89601	0.97564	0.81025	0.89518
46	25	20.65993	26.84076	0.97311	0.76292	0.86552	0.97311	0.76081	0.86416	17.50819	21.33825	0.97564	0.81410	0.89753	0.97564	0.81264	0.89664
46	26	20.65993	26.68259	0.97311	0.76681	0.86801	0.97311	0.76453	0.86656	17.50819	21.25569	0.97564	0.81669	0.89909	0.97564	0.81511	0.89814
46	27	20.65993	26.51948	0.97311	0.77081	0.87057	0.97311	0.76836	0.86901	17.50819	21.16962	0.97564	0.81937	0.90072	0.97564	0.81768	0.89969
46	28	20.65993	26.35108	0.97311	0.77494	0.87320	0.97311	0.77230	0.87153	17.50819	21.07976	0.97564	0.82215	0.90240	0.97564	0.82033	0.90130
46	29	20.65993	26.17769	0.97311	0.77920	0.87590	0.97311	0.77636	0.87410	17.50819	20.98629	0.97564	0.82503	0.90413	0.97564	0.82308	0.90295
46	30	20.65993	25.99881	0.97311	0.78357	0.87866	0.97311	0.78052	0.87673	17.50819	20.88878	0.97564	0.82802	0.90592	0.97564	0.82591	0.90466
46	31	20.65993	25.81445	0.97311	0.78808	0.88148	0.97311	0.78478	0.87942	17.50819	20.78720	0.97564	0.83110	0.90776	0.97564	0.82884	0.90641
46	32	20.65993	25.62410	0.97311	0.79270	0.88437	0.97311	0.78915	0.88215	17.50819	20.68113	0.97564	0.83429	0.90966	0.97564	0.83185	0.90821
46	33	20.65993	25.42805	0.97311	0.79745	0.88731	0.97311	0.79363	0.88494	17.50819	20.57072	0.97564	0.83758	0.91161	0.97564	0.83495	0.91005
46	34	20.65993	25.22578	0.97311	0.80231	0.89031	0.97311	0.79820	0.88778	17.50819	20.45552	0.97564	0.84096	0.91361	0.97564	0.83814	0.91194
46	35	20.65993	25.01713	0.97311	0.80729	0.89337	0.97311	0.80286	0.89065	17.50819	20.33536	0.97564	0.84445	0.91567	0.97564	0.84141	0.91387
46	36	20.65993	24.80193	0.97311	0.81238	0.89648	0.97311	0.80761	0.89357	17.50819	20.21002	0.97564	0.84803	0.91777	0.97564	0.84475	0.91584
46	37	20.65993	24.57973	0.97311	0.81757	0.89963	0.97311	0.81244	0.89652	17.50819	20.07911	0.97564	0.85170	0.91991	0.97564	0.84818	0.91785
46	38	20.65993	24.35058	0.97311	0.82286	0.90282	0.97311	0.81735	0.89950	17.50819	19.94257	0.97564	0.85547	0.92210	0.97564	0.85167	0.91989
46	39	20.65993	24.11373	0.97311	0.82823	0.90605	0.97311	0.82232	0.90250	17.50819	19.79973	0.97564	0.85931	0.92433	0.97564	0.85523	0.92197
46	40	20.65993	23.86918	0.97311	0.83369	0.90930	0.97311	0.82734	0.90551	17.50819	19.65053	0.97564	0.86324	0.92660	0.97564	0.85885	0.92406

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
46	41	20.65993	23.61736	0.97311	0.83922	0.91258	0.97311	0.83240	0.90854	17.50819	19.49521	0.97564	0.86723	0.92890	0.97564	0.86251	0.92618
46	42	20.65993	23.35816	0.97311	0.84479	0.91587	0.97311	0.83750	0.91157	17.50819	19.33362	0.97564	0.87129	0.93122	0.97564	0.86622	0.92832
46	43	20.65993	23.09102	0.97311	0.85041	0.91916	0.97311	0.84262	0.91459	17.50819	19.16523	0.97564	0.87540	0.93356	0.97564	0.86997	0.93046
46	44	20.65993	22.81604	0.97311	0.85606	0.92245	0.97311	0.84775	0.91760	17.50819	18.99000	0.97564	0.87955	0.93592	0.97564	0.87374	0.93262
46	45	20.65993	22.53309	0.97311	0.86172	0.92573	0.97311	0.85287	0.92060	17.50819	18.80775	0.97564	0.88374	0.93828	0.97564	0.87753	0.93477
46	46	20.65993	22.24198	0.97311	0.86738	0.92898	0.97311	0.85798	0.92356	17.50819	18.61823	0.97564	0.88795	0.94065	0.97564	0.88133	0.93692
46	47	20.65993	21.94239	0.97311	0.87303	0.93221	0.97311	0.86306	0.92650	17.50819	18.42106	0.97564	0.89217	0.94301	0.97564	0.88513	0.93906
46	48	20.65993	21.63441	0.97311	0.87864	0.93540	0.97311	0.86810	0.92939	17.50819	18.21621	0.97564	0.89640	0.94537	0.97564	0.88891	0.94119
46	49	20.65993	21.31800	0.97311	0.88420	0.93854	0.97311	0.87308	0.93224	17.50819	18.00355	0.97564	0.90061	0.94771	0.97564	0.89268	0.94330
46	50	20.65993	20.99328	0.97311	0.88970	0.94163	0.97311	0.87800	0.93503	17.50819	17.78305	0.97564	0.90481	0.95003	0.97564	0.89642	0.94538
46	51	20.65993	20.66027	0.97311	0.89512	0.94466	0.97311	0.88284	0.93777	17.50819	17.55462	0.97564	0.90898	0.95232	0.97564	0.90013	0.94744
46	52	20.65993	20.31936	0.97311	0.90045	0.94762	0.97311	0.88759	0.94045	17.50819	17.31849	0.97564	0.91310	0.95457	0.97564	0.90378	0.94946
46	53	20.65993	19.97064	0.97311	0.90567	0.95050	0.97311	0.89225	0.94306	17.50819	17.07460	0.97564	0.91717	0.95679	0.97564	0.90739	0.95145
46	54	20.65993	19.61420	0.97311	0.91077	0.95330	0.97311	0.89680	0.94559	17.50819	16.82295	0.97564	0.92117	0.95897	0.97564	0.91094	0.95339
46	55	20.65993	19.25050	0.97311	0.91574	0.95602	0.97311	0.90125	0.94806	17.50819	16.56379	0.97564	0.92510	0.96109	0.97564	0.91442	0.95530
46	56	20.65993	18.87994	0.97311	0.92057	0.95864	0.97311	0.90558	0.95045	17.50819	16.29737	0.97564	0.92895	0.96317	0.97564	0.91784	0.95716
46	57	20.65993	18.50268	0.97311	0.92525	0.96117	0.97311	0.90979	0.95276	17.50819	16.02371	0.97564	0.93272	0.96519	0.97564	0.92118	0.95897
46	58	20.65993	18.11889	0.97311	0.92978	0.96361	0.97311	0.91388	0.95500	17.50819	15.74286	0.97564	0.93638	0.96715	0.97564	0.92445	0.96074
46	59	20.65993	17.72878	0.97311	0.93414	0.96595	0.97311	0.91784	0.95716	17.50819	15.45489	0.97564	0.93995	0.96905	0.97564	0.92763	0.96246
46	60	20.65993	17.33235	0.97311	0.93834	0.96819	0.97311	0.92168	0.95924	17.50819	15.15969	0.97564	0.94342	0.97089	0.97564	0.93073	0.96412
46	61	20.65993	16.92988	0.97311	0.94238	0.97034	0.97311	0.92539	0.96125	17.50819	14.85740	0.97564	0.94678	0.97266	0.97564	0.93375	0.96574
46	62	20.65993	16.52117	0.97311	0.94625	0.97239	0.97311	0.92897	0.96318	17.50819	14.54774	0.97564	0.95002	0.97437	0.97564	0.93669	0.96731
46	63	20.65993	16.10627	0.97311	0.94996	0.97434	0.97311	0.93243	0.96503	17.50819	14.23062	0.97564	0.95316	0.97602	0.97564	0.93954	0.96883
46	64	20.65993	15.68510	0.97311	0.95350	0.97620	0.97311	0.93577	0.96682	17.50819	13.90587	0.97564	0.95618	0.97760	0.97564	0.94231	0.97030
46	65	20.65993	15.25783	0.97311	0.95688	0.97796	0.97311	0.93898	0.96853	17.50819	13.57353	0.97564	0.95910	0.97912	0.97564	0.94499	0.97172
46	66	20.65993	14.82463	0.97311	0.96009	0.97964	0.97311	0.94207	0.97017	17.50819	13.23363	0.97564	0.96189	0.98058	0.97564	0.94759	0.97309
46	67	20.65993	14.38548	0.97311	0.96315	0.98123	0.97311	0.94505	0.97175	17.50819	12.88602	0.97564	0.96457	0.98197	0.97564	0.95010	0.97441
46	68	20.65993	13.94087	0.97311	0.96604	0.98273	0.97311	0.94790	0.97326	17.50819	12.53103	0.97564	0.96714	0.98330	0.97564	0.95253	0.97569
46	69	20.65993	13.49126	0.97311	0.96878	0.98414	0.97311	0.95065	0.97470	17.50819	12.16898	0.97564	0.96959	0.98456	0.97564	0.95488	0.97692
46	70	20.65993	13.03722	0.97311	0.97136	0.98547	0.97311	0.95328	0.97608	17.50819	11.80026	0.97564	0.97193	0.98576	0.97564	0.95714	0.97810
46	71	20.65993	12.57941	0.97311	0.97380	0.98673	0.97311	0.95581	0.97741	17.50819	11.42537	0.97564	0.97414	0.98690	0.97564	0.95933	0.97924
46	72	20.65993	12.11856	0.97311	0.97609	0.98790	0.97311	0.95823	0.97867	17.50819	11.04490	0.97564	0.97625	0.98798	0.97564	0.96143	0.98034
46	73	20.65993	11.65555	0.97311	0.97823	0.98899	0.97311	0.96055	0.97988	17.50819	10.65955	0.97564	0.97824	0.98900	0.97564	0.96346	0.98139
46	74	20.65993	11.19139	0.97311	0.98023	0.99002	0.97311	0.96277	0.98103	17.50819	10.27021	0.97564	0.98011	0.98996	0.97564	0.96541	0.98240
46	75	20.65993	10.72709	0.97311	0.98210	0.99097	0.97311	0.96489	0.98213	17.50819	9.87774	0.97564	0.98188	0.99086	0.97564	0.96728	0.98337
46	76	20.65993	10.26405	0.97311	0.98383	0.99185	0.97311	0.96691	0.98318	17.50819	9.48337	0.97564	0.98353	0.99170	0.97564	0.96908	0.98430
46	77	20.65993	9.80349	0.97311	0.98543	0.99266	0.97311	0.96885	0.98418	17.50819	9.08824	0.97564	0.98507	0.99248	0.97564	0.97080	0.98519
46	78	20.65993	9.34666	0.97311	0.98691	0.99341	0.97311	0.97069	0.98512	17.50819	8.69350	0.97564	0.98651	0.99321	0.97564	0.97245	0.98603
46	79	20.65993	8.89505	0.97311	0.98827	0.99410	0.97311	0.97244	0.98603	17.50819	8.30053	0.97564	0.98784	0.99388	0.97564	0.97403	0.98684
46	80	20.65993	8.44994	0.97311	0.98952	0.99473	0.97311	0.97410	0.98688	17.50819	7.91061	0.97564	0.98907	0.99450	0.97564	0.97554	0.98762

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
46	81	20.65993	8.01269	0.97311	0.99066	0.99531	0.97311	0.97568	0.98769	17.50819	7.52504	0.97564	0.99020	0.99508	0.97564	0.97697	0.98835
46	82	20.65993	7.58462	0.97311	0.99169	0.99583	0.97311	0.97718	0.98846	17.50819	7.14517	0.97564	0.99124	0.99560	0.97564	0.97834	0.98905
46	83	20.65993	7.16676	0.97311	0.99263	0.99630	0.97311	0.97860	0.98918	17.50819	6.77205	0.97564	0.99219	0.99608	0.97564	0.97964	0.98971
46	84	20.65993	6.76024	0.97311	0.99348	0.99673	0.97311	0.97994	0.98987	17.50819	6.40687	0.97564	0.99305	0.99651	0.97564	0.98087	0.99034
46	85	20.65993	6.36619	0.97311	0.99424	0.99711	0.97311	0.98121	0.99051	17.50819	6.05083	0.97564	0.99383	0.99691	0.97564	0.98204	0.99094
46	86	20.65993	5.98597	0.97311	0.99493	0.99746	0.97311	0.98240	0.99112	17.50819	5.70535	0.97564	0.99454	0.99726	0.97564	0.98315	0.99150
46	87	20.65993	5.62066	0.97311	0.99554	0.99776	0.97311	0.98352	0.99169	17.50819	5.37164	0.97564	0.99517	0.99758	0.97564	0.98419	0.99203
46	88	20.65993	5.27144	0.97311	0.99608	0.99804	0.97311	0.98458	0.99223	17.50819	5.05099	0.97564	0.99574	0.99787	0.97564	0.98517	0.99253
46	89	20.65993	4.93962	0.97311	0.99656	0.99828	0.97311	0.98556	0.99273	17.50819	4.74485	0.97564	0.99625	0.99812	0.97564	0.98609	0.99300
46	90	20.65993	4.62687	0.97311	0.99698	0.99849	0.97311	0.98649	0.99320	17.50819	4.45503	0.97564	0.99669	0.99834	0.97564	0.98696	0.99344
46	91	20.65993	4.33500	0.97311	0.99735	0.99867	0.97311	0.98735	0.99363	17.50819	4.18350	0.97564	0.99709	0.99854	0.97564	0.98777	0.99385
46	92	20.65993	4.06328	0.97311	0.99768	0.99884	0.97311	0.98816	0.99404	17.50819	3.92982	0.97564	0.99743	0.99872	0.97564	0.98854	0.99424
46	93	20.65993	3.80970	0.97311	0.99796	0.99898	0.97311	0.98892	0.99443	17.50819	3.69224	0.97564	0.99774	0.99887	0.97564	0.98926	0.99460
46	94	20.65993	3.57122	0.97311	0.99821	0.99911	0.97311	0.98964	0.99479	17.50819	3.46804	0.97564	0.99801	0.99900	0.97564	0.98994	0.99494
46	95	20.65993	3.34496	0.97311	0.99843	0.99922	0.97311	0.99031	0.99513	17.50819	3.25454	0.97564	0.99825	0.99913	0.97564	0.99058	0.99527
46	96	20.65993	3.12856	0.97311	0.99863	0.99932	0.97311	0.99095	0.99545	17.50819	3.04956	0.97564	0.99847	0.99923	0.97564	0.99119	0.99557
46	97	20.65993	2.92468	0.97311	0.99880	0.99940	0.97311	0.99155	0.99575	17.50819	2.85578	0.97564	0.99866	0.99933	0.97564	0.99176	0.99586
46	98	20.65993	2.73317	0.97311	0.99896	0.99948	0.97311	0.99210	0.99604	17.50819	2.67315	0.97564	0.99882	0.99941	0.97564	0.99229	0.99613
46	99	20.65993	2.55407	0.97311	0.99909	0.99954	0.97311	0.99262	0.99630	17.50819	2.50182	0.97564	0.99897	0.99948	0.97564	0.99279	0.99638
46	100	20.65993	2.38797	0.97311	0.99920	0.99960	0.97311	0.99310	0.99654	17.50819	2.34248	0.97564	0.99910	0.99955	0.97564	0.99325	0.99661
46	101	20.65993	2.23536	0.97311	0.99930	0.99965	0.97311	0.99354	0.99676	17.50819	2.19569	0.97564	0.99921	0.99960	0.97564	0.99367	0.99683
46	102	20.65993	2.09662	0.97311	0.99939	0.99969	0.97311	0.99394	0.99696	17.50819	2.06193	0.97564	0.99930	0.99965	0.97564	0.99406	0.99702
46	103	20.65993	1.97081	0.97311	0.99946	0.99973	0.97311	0.99431	0.99715	17.50819	1.94039	0.97564	0.99938	0.99969	0.97564	0.99442	0.99720
46	104	20.65993	1.85678	0.97311	0.99952	0.99976	0.97311	0.99465	0.99732	17.50819	1.82999	0.97564	0.99945	0.99973	0.97564	0.99475	0.99737
46	105	20.65993	1.75419	0.97311	0.99957	0.99979	0.97311	0.99495	0.99747	17.50819	1.73050	0.97564	0.99951	0.99976	0.97564	0.99504	0.99751
46	106	20.65993	1.66193	0.97311	0.99962	0.99981	0.97311	0.99523	0.99761	17.50819	1.64086	0.97564	0.99956	0.99978	0.97564	0.99531	0.99765
46	107	20.65993	1.57966	0.97311	0.99965	0.99983	0.97311	0.99547	0.99773	17.50819	1.56078	0.97564	0.99960	0.99980	0.97564	0.99555	0.99777
46	108	20.65993	1.50704	0.97311	0.99969	0.99984	0.97311	0.99568	0.99784	17.50819	1.48999	0.97564	0.99964	0.99982	0.97564	0.99575	0.99787
46	109	20.65993	1.44400	0.97311	0.99971	0.99986	0.97311	0.99586	0.99793	17.50819	1.42842	0.97564	0.99967	0.99983	0.97564	0.99593	0.99796
46	110	20.65993	1.39223	0.97311	0.99973	0.99987	0.97311	0.99600	0.99799	17.50819	1.37777	0.97564	0.99969	0.99985	0.97564	0.99606	0.99803
47	1	20.34504	29.44822	0.97153	0.68990	0.81650	0.97153	0.68947	0.81619	17.2926	22.54525	0.97419	0.76598	0.86749	0.97419	0.76566	0.86728
47	2	20.34504	29.37817	0.97153	0.69153	0.81764	0.97153	0.69109	0.81733	17.2926	22.51839	0.97419	0.76689	0.86807	0.97419	0.76657	0.86786
47	3	20.34504	29.30399	0.97153	0.69323	0.81883	0.97153	0.69277	0.81851	17.2926	22.48894	0.97419	0.76785	0.86868	0.97419	0.76752	0.86847
47	4	20.34504	29.22650	0.97153	0.69501	0.82006	0.97153	0.69452	0.81972	17.2926	22.45752	0.97419	0.76886	0.86933	0.97419	0.76851	0.86910
47	5	20.34504	29.14631	0.97153	0.69685	0.82134	0.97153	0.69633	0.82098	17.2926	22.42458	0.97419	0.76991	0.87000	0.97419	0.76954	0.86976
47	6	20.34504	29.06332	0.97153	0.69875	0.82267	0.97153	0.69821	0.82229	17.2926	22.39007	0.97419	0.77102	0.87071	0.97419	0.77063	0.87046
47	7	20.34504	28.97770	0.97153	0.70073	0.82404	0.97153	0.70015	0.82363	17.2926	22.35408	0.97419	0.77217	0.87144	0.97419	0.77176	0.87118
47	8	20.34504	28.88901	0.97153	0.70278	0.82545	0.97153	0.70216	0.82503	17.2926	22.31631	0.97419	0.77338	0.87221	0.97419	0.77294	0.87193
47	9	20.34504	28.79700	0.97153	0.70492	0.82692	0.97153	0.70425	0.82647	17.2926	22.27655	0.97419	0.77465	0.87302	0.97419	0.77418	0.87272
47	10	20.34504	28.70168	0.97153	0.70713	0.82844	0.97153	0.70642	0.82795	17.2926	22.23481	0.97419	0.77597	0.87386	0.97419	0.77547	0.87354

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
47	11	20.34504	28.60341	0.97153	0.70942	0.83001	0.97153	0.70866	0.82949	17.2926	22.19134	0.97419	0.77736	0.87473	0.97419	0.77682	0.87439
47	12	20.34504	28.50171	0.97153	0.71180	0.83164	0.97153	0.71098	0.83108	17.2926	22.14578	0.97419	0.77881	0.87565	0.97419	0.77822	0.87528
47	13	20.34504	28.39619	0.97153	0.71427	0.83332	0.97153	0.71339	0.83272	17.2926	22.09783	0.97419	0.78032	0.87661	0.97419	0.77969	0.87621
47	14	20.34504	28.28717	0.97153	0.71683	0.83506	0.97153	0.71588	0.83442	17.2926	22.04770	0.97419	0.78190	0.87760	0.97419	0.78123	0.87718
47	15	20.34504	28.17456	0.97153	0.71948	0.83686	0.97153	0.71846	0.83617	17.2926	21.99534	0.97419	0.78356	0.87864	0.97419	0.78283	0.87819
47	16	20.34504	28.05854	0.97153	0.72223	0.83872	0.97153	0.72113	0.83797	17.2926	21.94087	0.97419	0.78528	0.87973	0.97419	0.78449	0.87923
47	17	20.34504	27.93921	0.97153	0.72508	0.84063	0.97153	0.72389	0.83984	17.2926	21.88436	0.97419	0.78707	0.88085	0.97419	0.78623	0.88033
47	18	20.34504	27.81632	0.97153	0.72802	0.84261	0.97153	0.72676	0.84176	17.2926	21.82561	0.97419	0.78895	0.88202	0.97419	0.78805	0.88146
47	19	20.34504	27.68998	0.97153	0.73107	0.84464	0.97153	0.72971	0.84374	17.2926	21.76469	0.97419	0.79089	0.88324	0.97419	0.78993	0.88264
47	20	20.34504	27.55961	0.97153	0.73422	0.84675	0.97153	0.73278	0.84578	17.2926	21.70115	0.97419	0.79293	0.88451	0.97419	0.79190	0.88387
47	21	20.34504	27.42496	0.97153	0.73749	0.84891	0.97153	0.73594	0.84789	17.2926	21.63477	0.97419	0.79505	0.88582	0.97419	0.79395	0.88514
47	22	20.34504	27.28607	0.97153	0.74087	0.85115	0.97153	0.73921	0.85005	17.2926	21.56556	0.97419	0.79725	0.88719	0.97419	0.79608	0.88646
47	23	20.34504	27.14231	0.97153	0.74437	0.85346	0.97153	0.74259	0.85228	17.2926	21.49301	0.97419	0.79955	0.88861	0.97419	0.79830	0.88784
47	24	20.34504	26.99396	0.97153	0.74800	0.85583	0.97153	0.74608	0.85458	17.2926	21.41732	0.97419	0.80195	0.89009	0.97419	0.80060	0.88926
47	25	20.34504	26.84076	0.97153	0.75174	0.85828	0.97153	0.74968	0.85693	17.2926	21.33825	0.97419	0.80444	0.89162	0.97419	0.80299	0.89073
47	26	20.34504	26.68259	0.97153	0.75561	0.86080	0.97153	0.75339	0.85935	17.2926	21.25569	0.97419	0.80703	0.89321	0.97419	0.80547	0.89226
47	27	20.34504	26.51948	0.97153	0.75961	0.86338	0.97153	0.75722	0.86184	17.2926	21.16962	0.97419	0.80972	0.89486	0.97419	0.80805	0.89383
47	28	20.34504	26.35108	0.97153	0.76374	0.86604	0.97153	0.76116	0.86438	17.2926	21.07976	0.97419	0.81252	0.89656	0.97419	0.81071	0.89546
47	29	20.34504	26.17769	0.97153	0.76799	0.86877	0.97153	0.76521	0.86699	17.2926	20.98629	0.97419	0.81542	0.89833	0.97419	0.81348	0.89715
47	30	20.34504	25.99881	0.97153	0.77238	0.87157	0.97153	0.76938	0.86966	17.2926	20.88878	0.97419	0.81842	0.90015	0.97419	0.81633	0.89888
47	31	20.34504	25.81445	0.97153	0.77689	0.87444	0.97153	0.77367	0.87239	17.2926	20.78720	0.97419	0.82153	0.90202	0.97419	0.81928	0.90067
47	32	20.34504	25.62410	0.97153	0.78154	0.87738	0.97153	0.77806	0.87518	17.2926	20.68113	0.97419	0.82475	0.90396	0.97419	0.82233	0.90250
47	33	20.34504	25.42805	0.97153	0.78631	0.88038	0.97153	0.78257	0.87802	17.2926	20.57072	0.97419	0.82807	0.90595	0.97419	0.82546	0.90439
47	34	20.34504	25.22578	0.97153	0.79121	0.88344	0.97153	0.78718	0.88092	17.2926	20.45552	0.97419	0.83150	0.90800	0.97419	0.82869	0.90632
47	35	20.34504	25.01713	0.97153	0.79624	0.88656	0.97153	0.79189	0.88386	17.2926	20.33536	0.97419	0.83504	0.91011	0.97419	0.83201	0.90830
47	36	20.34504	24.80193	0.97153	0.80139	0.88974	0.97153	0.79670	0.88685	17.2926	20.21002	0.97419	0.83868	0.91226	0.97419	0.83542	0.91033
47	37	20.34504	24.57973	0.97153	0.80665	0.89298	0.97153	0.80160	0.88988	17.2926	20.07911	0.97419	0.84242	0.91447	0.97419	0.83891	0.91240
47	38	20.34504	24.35058	0.97153	0.81202	0.89626	0.97153	0.80658	0.89294	17.2926	19.94257	0.97419	0.84626	0.91673	0.97419	0.84248	0.91450
47	39	20.34504	24.11373	0.97153	0.81750	0.89959	0.97153	0.81165	0.89603	17.2926	19.79973	0.97419	0.85020	0.91904	0.97419	0.84612	0.91665
47	40	20.34504	23.86918	0.97153	0.82307	0.90295	0.97153	0.81677	0.89915	17.2926	19.65053	0.97419	0.85423	0.92138	0.97419	0.84983	0.91882
47	41	20.34504	23.61736	0.97153	0.82872	0.90634	0.97153	0.82196	0.90228	17.2926	19.49521	0.97419	0.85833	0.92377	0.97419	0.85360	0.92102
47	42	20.34504	23.35816	0.97153	0.83445	0.90975	0.97153	0.82719	0.90543	17.2926	19.33362	0.97419	0.86251	0.92618	0.97419	0.85742	0.92324
47	43	20.34504	23.09102	0.97153	0.84023	0.91318	0.97153	0.83246	0.90857	17.2926	19.16523	0.97419	0.86675	0.92862	0.97419	0.86129	0.92548
47	44	20.34504	22.81604	0.97153	0.84606	0.91661	0.97153	0.83775	0.91172	17.2926	18.99000	0.97419	0.87106	0.93108	0.97419	0.86520	0.92773
47	45	20.34504	22.53309	0.97153	0.85192	0.92004	0.97153	0.84306	0.91485	17.2926	18.80775	0.97419	0.87540	0.93356	0.97419	0.86914	0.92999
47	46	20.34504	22.24198	0.97153	0.85779	0.92345	0.97153	0.84836	0.91796	17.2926	18.61823	0.97419	0.87979	0.93605	0.97419	0.87309	0.93225
47	47	20.34504	21.94239	0.97153	0.86367	0.92685	0.97153	0.85364	0.92104	17.2926	18.42106	0.97419	0.88420	0.93854	0.97419	0.87706	0.93450
47	48	20.34504	21.63441	0.97153	0.86953	0.93021	0.97153	0.85890	0.92409	17.2926	18.21621	0.97419	0.88863	0.94103	0.97419	0.88102	0.93675
47	49	20.34504	21.31800	0.97153	0.87536	0.93354	0.97153	0.86411	0.92710	17.2926	18.00355	0.97419	0.89305	0.94351	0.97419	0.88498	0.93898
47	50	20.34504	20.99328	0.97153	0.88114	0.93681	0.97153	0.86927	0.93006	17.2926	17.78305	0.97419	0.89747	0.94597	0.97419	0.88891	0.94119

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
47	51	20.34504	20.66027	0.97153	0.88685	0.94003	0.97153	0.87436	0.93297	17.2926	17.55462	0.97419	0.90187	0.94840	0.97419	0.89282	0.94337
47	52	20.34504	20.31936	0.97153	0.89248	0.94319	0.97153	0.87938	0.93582	17.2926	17.31849	0.97419	0.90623	0.95081	0.97419	0.89669	0.94553
47	53	20.34504	19.97064	0.97153	0.89801	0.94627	0.97153	0.88430	0.93860	17.2926	17.07460	0.97419	0.91055	0.95318	0.97419	0.90051	0.94765
47	54	20.34504	19.61420	0.97153	0.90343	0.94927	0.97153	0.88913	0.94131	17.2926	16.82295	0.97419	0.91481	0.95551	0.97419	0.90428	0.94973
47	55	20.34504	19.25050	0.97153	0.90873	0.95218	0.97153	0.89385	0.94395	17.2926	16.56379	0.97419	0.91900	0.95779	0.97419	0.90798	0.95177
47	56	20.34504	18.87994	0.97153	0.91389	0.95501	0.97153	0.89846	0.94652	17.2926	16.29737	0.97419	0.92311	0.96002	0.97419	0.91162	0.95377
47	57	20.34504	18.50268	0.97153	0.91890	0.95774	0.97153	0.90295	0.94900	17.2926	16.02371	0.97419	0.92714	0.96219	0.97419	0.91519	0.95572
47	58	20.34504	18.11889	0.97153	0.92375	0.96037	0.97153	0.90732	0.95141	17.2926	15.74286	0.97419	0.93108	0.96431	0.97419	0.91869	0.95762
47	59	20.34504	17.72878	0.97153	0.92845	0.96290	0.97153	0.91156	0.95373	17.2926	15.45489	0.97419	0.93491	0.96636	0.97419	0.92210	0.95947
47	60	20.34504	17.33235	0.97153	0.93298	0.96533	0.97153	0.91567	0.95598	17.2926	15.15969	0.97419	0.93864	0.96835	0.97419	0.92543	0.96127
47	61	20.34504	16.92988	0.97153	0.93733	0.96765	0.97153	0.91966	0.95815	17.2926	14.85740	0.97419	0.94226	0.97027	0.97419	0.92867	0.96302
47	62	20.34504	16.52117	0.97153	0.94152	0.96988	0.97153	0.92351	0.96023	17.2926	14.54774	0.97419	0.94576	0.97212	0.97419	0.93183	0.96471
47	63	20.34504	16.10627	0.97153	0.94553	0.97200	0.97153	0.92723	0.96224	17.2926	14.23062	0.97419	0.94915	0.97391	0.97419	0.93490	0.96635
47	64	20.34504	15.68510	0.97153	0.94936	0.97402	0.97153	0.93082	0.96417	17.2926	13.90587	0.97419	0.95242	0.97563	0.97419	0.93788	0.96794
47	65	20.34504	15.25783	0.97153	0.95303	0.97595	0.97153	0.93428	0.96602	17.2926	13.57353	0.97419	0.95557	0.97728	0.97419	0.94077	0.96948
47	66	20.34504	14.82463	0.97153	0.95652	0.97778	0.97153	0.93761	0.96780	17.2926	13.23363	0.97419	0.95860	0.97886	0.97419	0.94357	0.97096
47	67	20.34504	14.38548	0.97153	0.95984	0.97951	0.97153	0.94082	0.96951	17.2926	12.88602	0.97419	0.96151	0.98038	0.97419	0.94628	0.97240
47	68	20.34504	13.94087	0.97153	0.96299	0.98114	0.97153	0.94390	0.97114	17.2926	12.53103	0.97419	0.96430	0.98182	0.97419	0.94890	0.97378
47	69	20.34504	13.49126	0.97153	0.96597	0.98269	0.97153	0.94687	0.97271	17.2926	12.16898	0.97419	0.96696	0.98320	0.97419	0.95144	0.97512
47	70	20.34504	13.03722	0.97153	0.96878	0.98414	0.97153	0.94972	0.97421	17.2926	11.80026	0.97419	0.96949	0.98451	0.97419	0.95389	0.97640
47	71	20.34504	12.57941	0.97153	0.97144	0.98551	0.97153	0.95245	0.97564	17.2926	11.42537	0.97419	0.97191	0.98575	0.97419	0.95625	0.97764
47	72	20.34504	12.11856	0.97153	0.97393	0.98679	0.97153	0.95507	0.97702	17.2926	11.04490	0.97419	0.97419	0.98693	0.97419	0.95853	0.97882
47	73	20.34504	11.65555	0.97153	0.97627	0.98799	0.97153	0.95757	0.97833	17.2926	10.65955	0.97419	0.97636	0.98804	0.97419	0.96072	0.97997
47	74	20.34504	11.19139	0.97153	0.97846	0.98911	0.97153	0.95997	0.97958	17.2926	10.27021	0.97419	0.97840	0.98908	0.97419	0.96283	0.98106
47	75	20.34504	10.72709	0.97153	0.98049	0.99015	0.97153	0.96227	0.98077	17.2926	9.87774	0.97419	0.98032	0.99006	0.97419	0.96486	0.98211
47	76	20.34504	10.26405	0.97153	0.98239	0.99111	0.97153	0.96446	0.98191	17.2926	9.48337	0.97419	0.98212	0.99098	0.97419	0.96680	0.98312
47	77	20.34504	9.80349	0.97153	0.98414	0.99200	0.97153	0.96655	0.98299	17.2926	9.08824	0.97419	0.98380	0.99183	0.97419	0.96867	0.98408
47	78	20.34504	9.34666	0.97153	0.98575	0.99283	0.97153	0.96854	0.98402	17.2926	8.69350	0.97419	0.98536	0.99263	0.97419	0.97045	0.98500
47	79	20.34504	8.89505	0.97153	0.98724	0.99358	0.97153	0.97044	0.98500	17.2926	8.30053	0.97419	0.98681	0.99336	0.97419	0.97216	0.98588
47	80	20.34504	8.44994	0.97153	0.98860	0.99427	0.97153	0.97224	0.98592	17.2926	7.91061	0.97419	0.98815	0.99404	0.97419	0.97379	0.98672
47	81	20.34504	8.01269	0.97153	0.98984	0.99490	0.97153	0.97395	0.98680	17.2926	7.52504	0.97419	0.98938	0.99466	0.97419	0.97534	0.98752
47	82	20.34504	7.58462	0.97153	0.99097	0.99547	0.97153	0.97557	0.98763	17.2926	7.14517	0.97419	0.99051	0.99523	0.97419	0.97682	0.98827
47	83	20.34504	7.16676	0.97153	0.99200	0.99598	0.97153	0.97710	0.98842	17.2926	6.77205	0.97419	0.99154	0.99575	0.97419	0.97822	0.98899
47	84	20.34504	6.76024	0.97153	0.99292	0.99645	0.97153	0.97855	0.98916	17.2926	6.40687	0.97419	0.99248	0.99623	0.97419	0.97956	0.98967
47	85	20.34504	6.36619	0.97153	0.99376	0.99687	0.97153	0.97992	0.98986	17.2926	6.05083	0.97419	0.99333	0.99666	0.97419	0.98082	0.99032
47	86	20.34504	5.98597	0.97153	0.99450	0.99724	0.97153	0.98121	0.99051	17.2926	5.70535	0.97419	0.99410	0.99704	0.97419	0.98201	0.99092
47	87	20.34504	5.62066	0.97153	0.99517	0.99758	0.97153	0.98242	0.99113	17.2926	5.37164	0.97419	0.99479	0.99739	0.97419	0.98314	0.99150
47	88	20.34504	5.27144	0.97153	0.99576	0.99787	0.97153	0.98355	0.99171	17.2926	5.05099	0.97419	0.99540	0.99770	0.97419	0.98419	0.99203
47	89	20.34504	4.93962	0.97153	0.99628	0.99814	0.97153	0.98462	0.99225	17.2926	4.74485	0.97419	0.99595	0.99797	0.97419	0.98519	0.99254
47	90	20.34504	4.62687	0.97153	0.99674	0.99837	0.97153	0.98561	0.99275	17.2926	4.45503	0.97419	0.99644	0.99822	0.97419	0.98612	0.99301

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
47	91	20.34504	4.33500	0.97153	0.99714	0.99857	0.97153	0.98654	0.99322	17.2926	4.18350	0.97419	0.99686	0.99843	0.97419	0.98699	0.99345
47	92	20.34504	4.06328	0.97153	0.99749	0.99874	0.97153	0.98741	0.99366	17.2926	3.92982	0.97419	0.99724	0.99862	0.97419	0.98781	0.99387
47	93	20.34504	3.80970	0.97153	0.99780	0.99890	0.97153	0.98822	0.99408	17.2926	3.69224	0.97419	0.99757	0.99878	0.97419	0.98858	0.99426
47	94	20.34504	3.57122	0.97153	0.99807	0.99903	0.97153	0.98899	0.99447	17.2926	3.46804	0.97419	0.99786	0.99893	0.97419	0.98931	0.99463
47	95	20.34504	3.34496	0.97153	0.99831	0.99916	0.97153	0.98972	0.99483	17.2926	3.25454	0.97419	0.99812	0.99906	0.97419	0.99000	0.99497
47	96	20.34504	3.12856	0.97153	0.99853	0.99926	0.97153	0.99039	0.99517	17.2926	3.04956	0.97419	0.99835	0.99918	0.97419	0.99065	0.99530
47	97	20.34504	2.92468	0.97153	0.99871	0.99936	0.97153	0.99103	0.99550	17.2926	2.85578	0.97419	0.99856	0.99928	0.97419	0.99126	0.99561
47	98	20.34504	2.73317	0.97153	0.99888	0.99944	0.97153	0.99162	0.99579	17.2926	2.67315	0.97419	0.99874	0.99937	0.97419	0.99182	0.99590
47	99	20.34504	2.55407	0.97153	0.99902	0.99951	0.97153	0.99218	0.99607	17.2926	2.50182	0.97419	0.99889	0.99945	0.97419	0.99235	0.99616
47	100	20.34504	2.38797	0.97153	0.99914	0.99957	0.97153	0.99268	0.99633	17.2926	2.34248	0.97419	0.99903	0.99952	0.97419	0.99284	0.99641
47	101	20.34504	2.23536	0.97153	0.99925	0.99962	0.97153	0.99315	0.99657	17.2926	2.19569	0.97419	0.99915	0.99957	0.97419	0.99330	0.99664
47	102	20.34504	2.09662	0.97153	0.99934	0.99967	0.97153	0.99358	0.99678	17.2926	2.06193	0.97419	0.99925	0.99963	0.97419	0.99371	0.99685
47	103	20.34504	1.97081	0.97153	0.99942	0.99971	0.97153	0.99398	0.99698	17.2926	1.94039	0.97419	0.99934	0.99967	0.97419	0.99409	0.99704
47	104	20.34504	1.85678	0.97153	0.99948	0.99974	0.97153	0.99434	0.99716	17.2926	1.82999	0.97419	0.99941	0.99971	0.97419	0.99444	0.99721
47	105	20.34504	1.75419	0.97153	0.99954	0.99977	0.97153	0.99466	0.99732	17.2926	1.73050	0.97419	0.99948	0.99974	0.97419	0.99476	0.99737
47	106	20.34504	1.66193	0.97153	0.99959	0.99979	0.97153	0.99495	0.99747	17.2926	1.64086	0.97419	0.99953	0.99976	0.97419	0.99504	0.99751
47	107	20.34504	1.57966	0.97153	0.99963	0.99981	0.97153	0.99521	0.99760	17.2926	1.56078	0.97419	0.99958	0.99979	0.97419	0.99529	0.99764
47	108	20.34504	1.50704	0.97153	0.99966	0.99983	0.97153	0.99544	0.99771	17.2926	1.48999	0.97419	0.99961	0.99981	0.97419	0.99551	0.99775
47	109	20.34504	1.44400	0.97153	0.99969	0.99984	0.97153	0.99562	0.99781	17.2926	1.42842	0.97419	0.99964	0.99982	0.97419	0.99570	0.99784
47	110	20.34504	1.39223	0.97153	0.99971	0.99986	0.97153	0.99577	0.99788	17.2926	1.37777	0.97419	0.99967	0.99983	0.97419	0.99584	0.99791
48	1	20.02167	29.44822	0.96977	0.67899	0.80881	0.96977	0.67856	0.80850	17.06893	22.54525	0.97257	0.75612	0.86112	0.97257	0.75580	0.86092
48	2	20.02167	29.37817	0.96977	0.68059	0.80994	0.96977	0.68016	0.80964	17.06893	22.51839	0.97257	0.75702	0.86171	0.97257	0.75670	0.86150
48	3	20.02167	29.30399	0.96977	0.68227	0.81113	0.96977	0.68182	0.81081	17.06893	22.48894	0.97257	0.75797	0.86232	0.97257	0.75764	0.86211
48	4	20.02167	29.22650	0.96977	0.68402	0.81237	0.96977	0.68354	0.81203	17.06893	22.45752	0.97257	0.75897	0.86297	0.97257	0.75862	0.86274
48	5	20.02167	29.14631	0.96977	0.68583	0.81364	0.96977	0.68533	0.81329	17.06893	22.42458	0.97257	0.76001	0.86364	0.97257	0.75965	0.86341
48	6	20.02167	29.06332	0.96977	0.68772	0.81497	0.96977	0.68718	0.81459	17.06893	22.39007	0.97257	0.76111	0.86435	0.97257	0.76072	0.86410
48	7	20.02167	28.97770	0.96977	0.68967	0.81634	0.96977	0.68910	0.81594	17.06893	22.35408	0.97257	0.76225	0.86509	0.97257	0.76184	0.86482
48	8	20.02167	28.88901	0.96977	0.69170	0.81775	0.96977	0.69109	0.81733	17.06893	22.31631	0.97257	0.76345	0.86586	0.97257	0.76301	0.86558
48	9	20.02167	28.79700	0.96977	0.69380	0.81922	0.96977	0.69315	0.81877	17.06893	22.27655	0.97257	0.76471	0.86667	0.97257	0.76424	0.86637
48	10	20.02167	28.70168	0.96977	0.69599	0.82075	0.96977	0.69529	0.82026	17.06893	22.23481	0.97257	0.76602	0.86751	0.97257	0.76552	0.86719
48	11	20.02167	28.60341	0.96977	0.69825	0.82232	0.96977	0.69751	0.82180	17.06893	22.19134	0.97257	0.76740	0.86839	0.97257	0.76686	0.86805
48	12	20.02167	28.50171	0.96977	0.70060	0.82395	0.96977	0.69980	0.82339	17.06893	22.14578	0.97257	0.76883	0.86931	0.97257	0.76826	0.86894
48	13	20.02167	28.39619	0.96977	0.70304	0.82563	0.96977	0.70218	0.82504	17.06893	22.09783	0.97257	0.77034	0.87027	0.97257	0.76972	0.86988
48	14	20.02167	28.28717	0.96977	0.70558	0.82738	0.96977	0.70465	0.82674	17.06893	22.04770	0.97257	0.77191	0.87128	0.97257	0.77124	0.87085
48	15	20.02167	28.17456	0.96977	0.70820	0.82918	0.96977	0.70720	0.82849	17.06893	21.99534	0.97257	0.77355	0.87232	0.97257	0.77283	0.87186
48	16	20.02167	28.05854	0.96977	0.71092	0.83104	0.96977	0.70985	0.83030	17.06893	21.94087	0.97257	0.77527	0.87341	0.97257	0.77449	0.87292
48	17	20.02167	27.93921	0.96977	0.71374	0.83296	0.96977	0.71258	0.83217	17.06893	21.88436	0.97257	0.77705	0.87454	0.97257	0.77622	0.87401
48	18	20.02167	27.81632	0.96977	0.71665	0.83494	0.96977	0.71542	0.83410	17.06893	21.82561	0.97257	0.77892	0.87572	0.97257	0.77803	0.87516
48	19	20.02167	27.68998	0.96977	0.71967	0.83699	0.96977	0.71835	0.83609	17.06893	21.76469	0.97257	0.78086	0.87695	0.97257	0.77991	0.87635
48	20	20.02167	27.55961	0.96977	0.72280	0.83910	0.96977	0.72139	0.83815	17.06893	21.70115	0.97257	0.78288	0.87822	0.97257	0.78187	0.87758

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
48	21	20.02167	27.42496	0.96977	0.72604	0.84128	0.96977	0.72453	0.84026	17.06893	21.63477	0.97257	0.78500	0.87955	0.97257	0.78391	0.87887
48	22	20.02167	27.28607	0.96977	0.72940	0.84353	0.96977	0.72778	0.84244	17.06893	21.56556	0.97257	0.78720	0.88093	0.97257	0.78604	0.88020
48	23	20.02167	27.14231	0.96977	0.73288	0.84585	0.96977	0.73114	0.84469	17.06893	21.49301	0.97257	0.78949	0.88237	0.97257	0.78825	0.88159
48	24	20.02167	26.99396	0.96977	0.73648	0.84824	0.96977	0.73461	0.84700	17.06893	21.41732	0.97257	0.79189	0.88386	0.97257	0.79055	0.88303
48	25	20.02167	26.84076	0.96977	0.74020	0.85071	0.96977	0.73819	0.84938	17.06893	21.33825	0.97257	0.79438	0.88541	0.97257	0.79294	0.88452
48	26	20.02167	26.68259	0.96977	0.74406	0.85325	0.96977	0.74189	0.85182	17.06893	21.25569	0.97257	0.79697	0.88702	0.97257	0.79543	0.88606
48	27	20.02167	26.51948	0.96977	0.74804	0.85586	0.96977	0.74571	0.85433	17.06893	21.16962	0.97257	0.79967	0.88868	0.97257	0.79801	0.88766
48	28	20.02167	26.35108	0.96977	0.75216	0.85855	0.96977	0.74964	0.85691	17.06893	21.07976	0.97257	0.80247	0.89041	0.97257	0.80068	0.88931
48	29	20.02167	26.17769	0.96977	0.75641	0.86131	0.96977	0.75369	0.85955	17.06893	20.98629	0.97257	0.80538	0.89220	0.97257	0.80346	0.89102
48	30	20.02167	25.99881	0.96977	0.76079	0.86415	0.96977	0.75787	0.86226	17.06893	20.88878	0.97257	0.80840	0.89405	0.97257	0.80633	0.89278
48	31	20.02167	25.81445	0.96977	0.76531	0.86706	0.96977	0.76216	0.86503	17.06893	20.78720	0.97257	0.81153	0.89596	0.97257	0.80930	0.89460
48	32	20.02167	25.62410	0.96977	0.76997	0.87004	0.96977	0.76657	0.86786	17.06893	20.68113	0.97257	0.81477	0.89793	0.97257	0.81237	0.89647
48	33	20.02167	25.42805	0.96977	0.77476	0.87309	0.96977	0.77109	0.87075	17.06893	20.57072	0.97257	0.81813	0.89997	0.97257	0.81554	0.89840
48	34	20.02167	25.22578	0.96977	0.77969	0.87621	0.96977	0.77573	0.87370	17.06893	20.45552	0.97257	0.82159	0.90206	0.97257	0.81880	0.90038
48	35	20.02167	25.01713	0.96977	0.78475	0.87940	0.96977	0.78048	0.87671	17.06893	20.33536	0.97257	0.82517	0.90421	0.97257	0.82216	0.90240
48	36	20.02167	24.80193	0.96977	0.78994	0.88265	0.96977	0.78534	0.87976	17.06893	20.21002	0.97257	0.82887	0.90643	0.97257	0.82562	0.90448
48	37	20.02167	24.57973	0.96977	0.79526	0.88596	0.96977	0.79030	0.88287	17.06893	20.07911	0.97257	0.83267	0.90869	0.97257	0.82917	0.90661
48	38	20.02167	24.35058	0.96977	0.80071	0.88933	0.96977	0.79535	0.88601	17.06893	19.94257	0.97257	0.83658	0.91102	0.97257	0.83280	0.90877
48	39	20.02167	24.11373	0.96977	0.80627	0.89275	0.96977	0.80049	0.88919	17.06893	19.79973	0.97257	0.84059	0.91339	0.97257	0.83652	0.91098
48	40	20.02167	23.86918	0.96977	0.81194	0.89621	0.96977	0.80572	0.89241	17.06893	19.65053	0.97257	0.84471	0.91582	0.97257	0.84031	0.91323
48	41	20.02167	23.61736	0.96977	0.81771	0.89971	0.96977	0.81101	0.89565	17.06893	19.49521	0.97257	0.84892	0.91829	0.97257	0.84418	0.91551
48	42	20.02167	23.35816	0.96977	0.82356	0.90325	0.96977	0.81637	0.89890	17.06893	19.33362	0.97257	0.85321	0.92079	0.97257	0.84811	0.91781
48	43	20.02167	23.09102	0.96977	0.82950	0.90680	0.96977	0.82177	0.90217	17.06893	19.16523	0.97257	0.85758	0.92333	0.97257	0.85210	0.92014
48	44	20.02167	22.81604	0.96977	0.83549	0.91037	0.96977	0.82722	0.90544	17.06893	18.99000	0.97257	0.86203	0.92590	0.97257	0.85613	0.92249
48	45	20.02167	22.53309	0.96977	0.84154	0.91395	0.96977	0.83269	0.90871	17.06893	18.80775	0.97257	0.86653	0.92849	0.97257	0.86021	0.92485
48	46	20.02167	22.24198	0.96977	0.84762	0.91752	0.96977	0.83817	0.91196	17.06893	18.61823	0.97257	0.87108	0.93110	0.97257	0.86432	0.92722
48	47	20.02167	21.94239	0.96977	0.85372	0.92109	0.96977	0.84365	0.91519	17.06893	18.42106	0.97257	0.87567	0.93372	0.97257	0.86844	0.92959
48	48	20.02167	21.63441	0.96977	0.85982	0.92463	0.96977	0.84912	0.91840	17.06893	18.21621	0.97257	0.88030	0.93634	0.97257	0.87258	0.93196
48	49	20.02167	21.31800	0.96977	0.86590	0.92813	0.96977	0.85455	0.92157	17.06893	18.00355	0.97257	0.88493	0.93895	0.97257	0.87672	0.93431
48	50	20.02167	20.99328	0.96977	0.87196	0.93160	0.96977	0.85995	0.92470	17.06893	17.78305	0.97257	0.88957	0.94156	0.97257	0.88085	0.93665
48	51	20.02167	20.66027	0.96977	0.87796	0.93501	0.96977	0.86529	0.92778	17.06893	17.55462	0.97257	0.89420	0.94415	0.97257	0.88496	0.93897
48	52	20.02167	20.31936	0.96977	0.88389	0.93837	0.96977	0.87056	0.93080	17.06893	17.31849	0.97257	0.89881	0.94671	0.97257	0.88904	0.94126
48	53	20.02167	19.97064	0.96977	0.88974	0.94165	0.96977	0.87576	0.93376	17.06893	17.07460	0.97257	0.90338	0.94924	0.97257	0.89308	0.94352
48	54	20.02167	19.61420	0.96977	0.89548	0.94486	0.96977	0.88086	0.93666	17.06893	16.82295	0.97257	0.90790	0.95172	0.97257	0.89707	0.94574
48	55	20.02167	19.25050	0.96977	0.90111	0.94798	0.96977	0.88586	0.93948	17.06893	16.56379	0.97257	0.91235	0.95417	0.97257	0.90100	0.94792
48	56	20.02167	18.87994	0.96977	0.90661	0.95102	0.96977	0.89076	0.94222	17.06893	16.29737	0.97257	0.91674	0.95656	0.97257	0.90488	0.95006
48	57	20.02167	18.50268	0.96977	0.91196	0.95395	0.96977	0.89554	0.94489	17.06893	16.02371	0.97257	0.92104	0.95890	0.97257	0.90868	0.95216
48	58	20.02167	18.11889	0.96977	0.91716	0.95679	0.96977	0.90020	0.94748	17.06893	15.74286	0.97257	0.92526	0.96118	0.97257	0.91241	0.95420
48	59	20.02167	17.72878	0.96977	0.92220	0.95953	0.96977	0.90473	0.94998	17.06893	15.45489	0.97257	0.92937	0.96339	0.97257	0.91606	0.95619
48	60	20.02167	17.33235	0.96977	0.92707	0.96216	0.96977	0.90913	0.95240	17.06893	15.15969	0.97257	0.93338	0.96554	0.97257	0.91963	0.95813

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
48	61	20.02167	16.92988	0.96977	0.93177	0.96468	0.96977	0.91340	0.95474	17.06893	14.85740	0.97257	0.93727	0.96762	0.97257	0.92311	0.96002
48	62	20.02167	16.52117	0.96977	0.93628	0.96709	0.96977	0.91753	0.95699	17.06893	14.54774	0.97257	0.94105	0.96963	0.97257	0.92650	0.96185
48	63	20.02167	16.10627	0.96977	0.94062	0.96940	0.96977	0.92153	0.95916	17.06893	14.23062	0.97257	0.94471	0.97157	0.97257	0.92980	0.96362
48	64	20.02167	15.68510	0.96977	0.94478	0.97160	0.96977	0.92539	0.96125	17.06893	13.90587	0.97257	0.94825	0.97344	0.97257	0.93301	0.96534
48	65	20.02167	15.25783	0.96977	0.94875	0.97370	0.96977	0.92911	0.96325	17.06893	13.57353	0.97257	0.95166	0.97523	0.97257	0.93612	0.96701
48	66	20.02167	14.82463	0.96977	0.95254	0.97569	0.96977	0.93270	0.96518	17.06893	13.23363	0.97257	0.95494	0.97695	0.97257	0.93914	0.96861
48	67	20.02167	14.38548	0.96977	0.95615	0.97758	0.96977	0.93616	0.96703	17.06893	12.88602	0.97257	0.95810	0.97860	0.97257	0.94206	0.97017
48	68	20.02167	13.94087	0.96977	0.95957	0.97937	0.96977	0.93949	0.96880	17.06893	12.53103	0.97257	0.96112	0.98017	0.97257	0.94490	0.97167
48	69	20.02167	13.49126	0.96977	0.96282	0.98106	0.96977	0.94269	0.97050	17.06893	12.16898	0.97257	0.96401	0.98168	0.97257	0.94764	0.97311
48	70	20.02167	13.03722	0.96977	0.96589	0.98265	0.96977	0.94577	0.97213	17.06893	11.80026	0.97257	0.96677	0.98310	0.97257	0.95028	0.97451
48	71	20.02167	12.57941	0.96977	0.96879	0.98415	0.96977	0.94872	0.97368	17.06893	11.42537	0.97257	0.96940	0.98446	0.97257	0.95283	0.97585
48	72	20.02167	12.11856	0.96977	0.97151	0.98555	0.96977	0.95155	0.97517	17.06893	11.04490	0.97257	0.97189	0.98574	0.97257	0.95530	0.97714
48	73	20.02167	11.65555	0.96977	0.97406	0.98686	0.96977	0.95426	0.97660	17.06893	10.65955	0.97257	0.97425	0.98695	0.97257	0.95767	0.97838
48	74	20.02167	11.19139	0.96977	0.97645	0.98809	0.96977	0.95686	0.97795	17.06893	10.27021	0.97257	0.97647	0.98810	0.97257	0.95995	0.97957
48	75	20.02167	10.72709	0.96977	0.97868	0.98923	0.96977	0.95934	0.97925	17.06893	9.87774	0.97257	0.97856	0.98917	0.97257	0.96215	0.98071
48	76	20.02167	10.26405	0.96977	0.98075	0.99028	0.96977	0.96171	0.98048	17.06893	9.48337	0.97257	0.98053	0.99017	0.97257	0.96425	0.98180
48	77	20.02167	9.80349	0.96977	0.98267	0.99126	0.96977	0.96398	0.98166	17.06893	9.08824	0.97257	0.98236	0.99110	0.97257	0.96627	0.98285
48	78	20.02167	9.34666	0.96977	0.98444	0.99216	0.96977	0.96613	0.98278	17.06893	8.69350	0.97257	0.98406	0.99197	0.97257	0.96821	0.98385
48	79	20.02167	8.89505	0.96977	0.98606	0.99298	0.96977	0.96819	0.98384	17.06893	8.30053	0.97257	0.98565	0.99277	0.97257	0.97005	0.98480
48	80	20.02167	8.44994	0.96977	0.98755	0.99374	0.96977	0.97014	0.98484	17.06893	7.91061	0.97257	0.98711	0.99351	0.97257	0.97182	0.98571
48	81	20.02167	8.01269	0.96977	0.98891	0.99443	0.96977	0.97199	0.98580	17.06893	7.52504	0.97257	0.98845	0.99419	0.97257	0.97350	0.98657
48	82	20.02167	7.58462	0.96977	0.99015	0.99505	0.96977	0.97375	0.98670	17.06893	7.14517	0.97257	0.98968	0.99482	0.97257	0.97510	0.98739
48	83	20.02167	7.16676	0.96977	0.99127	0.99562	0.96977	0.97541	0.98755	17.06893	6.77205	0.97257	0.99081	0.99538	0.97257	0.97662	0.98817
48	84	20.02167	6.76024	0.96977	0.99229	0.99613	0.96977	0.97698	0.98836	17.06893	6.40687	0.97257	0.99183	0.99590	0.97257	0.97807	0.98891
48	85	20.02167	6.36619	0.96977	0.99320	0.99659	0.96977	0.97846	0.98911	17.06893	6.05083	0.97257	0.99276	0.99637	0.97257	0.97943	0.98961
48	86	20.02167	5.98597	0.96977	0.99401	0.99700	0.96977	0.97985	0.98982	17.06893	5.70535	0.97257	0.99360	0.99679	0.97257	0.98072	0.99027
48	87	20.02167	5.62066	0.96977	0.99474	0.99736	0.96977	0.98116	0.99049	17.06893	5.37164	0.97257	0.99435	0.99717	0.97257	0.98194	0.99089
48	88	20.02167	5.27144	0.96977	0.99538	0.99769	0.96977	0.98239	0.99112	17.06893	5.05099	0.97257	0.99502	0.99750	0.97257	0.98308	0.99147
48	89	20.02167	4.93962	0.96977	0.99595	0.99797	0.96977	0.98353	0.99170	17.06893	4.74485	0.97257	0.99561	0.99780	0.97257	0.98415	0.99201
48	90	20.02167	4.62687	0.96977	0.99646	0.99822	0.96977	0.98461	0.99224	17.06893	4.45503	0.97257	0.99614	0.99807	0.97257	0.98516	0.99252
48	91	20.02167	4.33500	0.96977	0.99689	0.99844	0.96977	0.98561	0.99275	17.06893	4.18350	0.97257	0.99660	0.99830	0.97257	0.98610	0.99300
48	92	20.02167	4.06328	0.96977	0.99728	0.99864	0.96977	0.98654	0.99323	17.06893	3.92982	0.97257	0.99701	0.99850	0.97257	0.98698	0.99345
48	93	20.02167	3.80970	0.96977	0.99761	0.99880	0.96977	0.98742	0.99367	17.06893	3.69224	0.97257	0.99737	0.99868	0.97257	0.98781	0.99387
48	94	20.02167	3.57122	0.96977	0.99791	0.99895	0.96977	0.98825	0.99409	17.06893	3.46804	0.97257	0.99769	0.99884	0.97257	0.98859	0.99426
48	95	20.02167	3.34496	0.96977	0.99817	0.99908	0.96977	0.98903	0.99448	17.06893	3.25454	0.97257	0.99797	0.99898	0.97257	0.98933	0.99464
48	96	20.02167	3.12856	0.96977	0.99840	0.99920	0.96977	0.98975	0.99485	17.06893	3.04956	0.97257	0.99822	0.99911	0.97257	0.99003	0.99499
48	97	20.02167	2.92468	0.96977	0.99860	0.99930	0.96977	0.99044	0.99520	17.06893	2.85578	0.97257	0.99844	0.99922	0.97257	0.99068	0.99532
48	98	20.02167	2.73317	0.96977	0.99878	0.99939	0.96977	0.99107	0.99552	17.06893	2.67315	0.97257	0.99864	0.99932	0.97257	0.99129	0.99562
48	99	20.02167	2.55407	0.96977	0.99894	0.99947	0.96977	0.99166	0.99581	17.06893	2.50182	0.97257	0.99881	0.99940	0.97257	0.99185	0.99591
48	100	20.02167	2.38797	0.96977	0.99907	0.99954	0.96977	0.99221	0.99609	17.06893	2.34248	0.97257	0.99895	0.99948	0.97257	0.99238	0.99617

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
48	101	20.02167	2.23536	0.96977	0.99919	0.99959	0.96977	0.99271	0.99634	17.06893	2.19569	0.97257	0.99908	0.99954	0.97257	0.99286	0.99642
48	102	20.02167	2.09662	0.96977	0.99929	0.99964	0.96977	0.99317	0.99657	17.06893	2.06193	0.97257	0.99919	0.99960	0.97257	0.99330	0.99664
48	103	20.02167	1.97081	0.96977	0.99937	0.99968	0.96977	0.99359	0.99678	17.06893	1.94039	0.97257	0.99929	0.99964	0.97257	0.99371	0.99685
48	104	20.02167	1.85678	0.96977	0.99944	0.99972	0.96977	0.99397	0.99698	17.06893	1.82999	0.97257	0.99937	0.99968	0.97257	0.99408	0.99703
48	105	20.02167	1.75419	0.96977	0.99950	0.99975	0.96977	0.99432	0.99715	17.06893	1.73050	0.97257	0.99943	0.99972	0.97257	0.99442	0.99720
48	106	20.02167	1.66193	0.96977	0.99955	0.99978	0.96977	0.99463	0.99731	17.06893	1.64086	0.97257	0.99949	0.99975	0.97257	0.99472	0.99735
48	107	20.02167	1.57966	0.96977	0.99960	0.99980	0.96977	0.99490	0.99745	17.06893	1.56078	0.97257	0.99954	0.99977	0.97257	0.99499	0.99749
48	108	20.02167	1.50704	0.96977	0.99963	0.99982	0.96977	0.99514	0.99757	17.06893	1.48999	0.97257	0.99958	0.99979	0.97257	0.99522	0.99761
48	109	20.02167	1.44400	0.96977	0.99966	0.99983	0.96977	0.99534	0.99767	17.06893	1.42842	0.97257	0.99962	0.99981	0.97257	0.99542	0.99770
48	110	20.02167	1.39223	0.96977	0.99969	0.99984	0.96977	0.99550	0.99775	17.06893	1.37777	0.97257	0.99964	0.99982	0.97257	0.99557	0.99778
49	1	19.69	29.44822	0.96784	0.66779	0.80081	0.96784	0.66736	0.80050	16.83723	22.54525	0.97078	0.74590	0.85446	0.97078	0.74558	0.85425
49	2	19.69	29.37817	0.96784	0.66937	0.80194	0.96784	0.66894	0.80164	16.83723	22.51839	0.97078	0.74679	0.85504	0.97078	0.74647	0.85483
49	3	19.69	29.30399	0.96784	0.67102	0.80313	0.96784	0.67058	0.80281	16.83723	22.48894	0.97078	0.74773	0.85566	0.97078	0.74740	0.85544
49	4	19.69	29.22650	0.96784	0.67275	0.80436	0.96784	0.67228	0.80403	16.83723	22.45752	0.97078	0.74872	0.85630	0.97078	0.74837	0.85608
49	5	19.69	29.14631	0.96784	0.67453	0.80564	0.96784	0.67404	0.80529	16.83723	22.42458	0.97078	0.74975	0.85698	0.97078	0.74939	0.85674
49	6	19.69	29.06332	0.96784	0.67639	0.80696	0.96784	0.67587	0.80659	16.83723	22.39007	0.97078	0.75084	0.85769	0.97078	0.75045	0.85744
49	7	19.69	28.97770	0.96784	0.67832	0.80833	0.96784	0.67776	0.80793	16.83723	22.35408	0.97078	0.75197	0.85843	0.97078	0.75156	0.85816
49	8	19.69	28.88901	0.96784	0.68032	0.80975	0.96784	0.67972	0.80933	16.83723	22.31631	0.97078	0.75316	0.85920	0.97078	0.75273	0.85892
49	9	19.69	28.79700	0.96784	0.68239	0.81122	0.96784	0.68176	0.81077	16.83723	22.27655	0.97078	0.75440	0.86001	0.97078	0.75394	0.85971
49	10	19.69	28.70168	0.96784	0.68455	0.81274	0.96784	0.68387	0.81226	16.83723	22.23481	0.97078	0.75571	0.86086	0.97078	0.75521	0.86054
49	11	19.69	28.60341	0.96784	0.68679	0.81431	0.96784	0.68606	0.81380	16.83723	22.19134	0.97078	0.75707	0.86174	0.97078	0.75654	0.86140
49	12	19.69	28.50171	0.96784	0.68911	0.81594	0.96784	0.68833	0.81539	16.83723	22.14578	0.97078	0.75850	0.86266	0.97078	0.75792	0.86229
49	13	19.69	28.39619	0.96784	0.69152	0.81763	0.96784	0.69068	0.81704	16.83723	22.09783	0.97078	0.75999	0.86363	0.97078	0.75937	0.86323
49	14	19.69	28.28717	0.96784	0.69402	0.81938	0.96784	0.69311	0.81874	16.83723	22.04770	0.97078	0.76155	0.86464	0.97078	0.76089	0.86421
49	15	19.69	28.17456	0.96784	0.69661	0.82118	0.96784	0.69564	0.82050	16.83723	21.99534	0.97078	0.76318	0.86569	0.97078	0.76246	0.86523
49	16	19.69	28.05854	0.96784	0.69930	0.82305	0.96784	0.69825	0.82232	16.83723	21.94087	0.97078	0.76488	0.86678	0.97078	0.76411	0.86629
49	17	19.69	27.93921	0.96784	0.70209	0.82497	0.96784	0.70096	0.82419	16.83723	21.88436	0.97078	0.76666	0.86792	0.97078	0.76583	0.86739
49	18	19.69	27.81632	0.96784	0.70497	0.82696	0.96784	0.70377	0.82613	16.83723	21.82561	0.97078	0.76851	0.86910	0.97078	0.76763	0.86854
49	19	19.69	27.68998	0.96784	0.70796	0.82901	0.96784	0.70667	0.82813	16.83723	21.76469	0.97078	0.77044	0.87034	0.97078	0.76950	0.86974
49	20	19.69	27.55961	0.96784	0.71106	0.83113	0.96784	0.70968	0.83019	16.83723	21.70115	0.97078	0.77246	0.87162	0.97078	0.77145	0.87098
49	21	19.69	27.42496	0.96784	0.71427	0.83332	0.96784	0.71279	0.83232	16.83723	21.63477	0.97078	0.77456	0.87296	0.97078	0.77348	0.87228
49	22	19.69	27.28607	0.96784	0.71760	0.83558	0.96784	0.71602	0.83451	16.83723	21.56556	0.97078	0.77675	0.87435	0.97078	0.77560	0.87362
49	23	19.69	27.14231	0.96784	0.72105	0.83792	0.96784	0.71935	0.83677	16.83723	21.49301	0.97078	0.77904	0.87580	0.97078	0.77781	0.87502
49	24	19.69	26.99396	0.96784	0.72462	0.84033	0.96784	0.72280	0.83910	16.83723	21.41732	0.97078	0.78143	0.87731	0.97078	0.78011	0.87647
49	25	19.69	26.84076	0.96784	0.72832	0.84281	0.96784	0.72636	0.84149	16.83723	21.33825	0.97078	0.78392	0.87887	0.97078	0.78250	0.87798
49	26	19.69	26.68259	0.96784	0.73215	0.84537	0.96784	0.73004	0.84396	16.83723	21.25569	0.97078	0.78651	0.88050	0.97078	0.78498	0.87954
49	27	19.69	26.51948	0.96784	0.73612	0.84800	0.96784	0.73384	0.84649	16.83723	21.16962	0.97078	0.78921	0.88219	0.97078	0.78756	0.88116
49	28	19.69	26.35108	0.96784	0.74022	0.85072	0.96784	0.73776	0.84909	16.83723	21.07976	0.97078	0.79201	0.88394	0.97078	0.79024	0.88283
49	29	19.69	26.17769	0.96784	0.74445	0.85351	0.96784	0.74181	0.85177	16.83723	20.98629	0.97078	0.79493	0.88575	0.97078	0.79303	0.88457
49	30	19.69	25.99881	0.96784	0.74883	0.85638	0.96784	0.74597	0.85451	16.83723	20.88878	0.97078	0.79796	0.88763	0.97078	0.79591	0.88636

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
49	31	19.69	25.81445	0.96784	0.75334	0.85932	0.96784	0.75026	0.85732	16.83723	20.78720	0.97078	0.80110	0.88957	0.97078	0.79889	0.88821
49	32	19.69	25.62410	0.96784	0.75800	0.86235	0.96784	0.75468	0.86019	16.83723	20.68113	0.97078	0.80436	0.89157	0.97078	0.80198	0.89011
49	33	19.69	25.42805	0.96784	0.76280	0.86544	0.96784	0.75922	0.86313	16.83723	20.57072	0.97078	0.80774	0.89364	0.97078	0.80517	0.89207
49	34	19.69	25.22578	0.96784	0.76775	0.86862	0.96784	0.76388	0.86613	16.83723	20.45552	0.97078	0.81123	0.89578	0.97078	0.80847	0.89409
49	35	19.69	25.01713	0.96784	0.77283	0.87186	0.96784	0.76865	0.86920	16.83723	20.33536	0.97078	0.81485	0.89798	0.97078	0.81187	0.89617
49	36	19.69	24.80193	0.96784	0.77806	0.87518	0.96784	0.77355	0.87232	16.83723	20.21002	0.97078	0.81859	0.90024	0.97078	0.81537	0.89829
49	37	19.69	24.57973	0.96784	0.78343	0.87856	0.96784	0.77855	0.87549	16.83723	20.07911	0.97078	0.82244	0.90257	0.97078	0.81896	0.90047
49	38	19.69	24.35058	0.96784	0.78893	0.88201	0.96784	0.78366	0.87871	16.83723	19.94257	0.97078	0.82641	0.90496	0.97078	0.82266	0.90270
49	39	19.69	24.11373	0.96784	0.79456	0.88552	0.96784	0.78887	0.88198	16.83723	19.79973	0.97078	0.83050	0.90740	0.97078	0.82644	0.90497
49	40	19.69	23.86918	0.96784	0.80032	0.88908	0.96784	0.79418	0.88528	16.83723	19.65053	0.97078	0.83470	0.90990	0.97078	0.83031	0.90729
49	41	19.69	23.61736	0.96784	0.80618	0.89269	0.96784	0.79957	0.88862	16.83723	19.49521	0.97078	0.83900	0.91245	0.97078	0.83426	0.90964
49	42	19.69	23.35816	0.96784	0.81216	0.89634	0.96784	0.80503	0.89199	16.83723	19.33362	0.97078	0.84340	0.91505	0.97078	0.83829	0.91203
49	43	19.69	23.09102	0.96784	0.81822	0.90002	0.96784	0.81056	0.89537	16.83723	19.16523	0.97078	0.84789	0.91768	0.97078	0.84239	0.91445
49	44	19.69	22.81604	0.96784	0.82437	0.90373	0.96784	0.81614	0.89876	16.83723	18.99000	0.97078	0.85246	0.92035	0.97078	0.84654	0.91690
49	45	19.69	22.53309	0.96784	0.83059	0.90745	0.96784	0.82177	0.90216	16.83723	18.80775	0.97078	0.85711	0.92306	0.97078	0.85075	0.91936
49	46	19.69	22.24198	0.96784	0.83685	0.91118	0.96784	0.82742	0.90556	16.83723	18.61823	0.97078	0.86182	0.92578	0.97078	0.85500	0.92183
49	47	19.69	21.94239	0.96784	0.84316	0.91491	0.96784	0.83308	0.90894	16.83723	18.42106	0.97078	0.86659	0.92853	0.97078	0.85929	0.92432
49	48	19.69	21.63441	0.96784	0.84949	0.91862	0.96784	0.83875	0.91231	16.83723	18.21621	0.97078	0.87140	0.93128	0.97078	0.86359	0.92680
49	49	19.69	21.31800	0.96784	0.85583	0.92231	0.96784	0.84441	0.91564	16.83723	18.00355	0.97078	0.87624	0.93404	0.97078	0.86791	0.92928
49	50	19.69	20.99328	0.96784	0.86215	0.92597	0.96784	0.85003	0.91894	16.83723	17.78305	0.97078	0.88110	0.93679	0.97078	0.87223	0.93175
49	51	19.69	20.66027	0.96784	0.86843	0.92958	0.96784	0.85562	0.92219	16.83723	17.55462	0.97078	0.88596	0.93953	0.97078	0.87654	0.93421
49	52	19.69	20.31936	0.96784	0.87467	0.93314	0.96784	0.86115	0.92539	16.83723	17.31849	0.97078	0.89080	0.94225	0.97078	0.88082	0.93664
49	53	19.69	19.97064	0.96784	0.88083	0.93664	0.96784	0.86661	0.92854	16.83723	17.07460	0.97078	0.89563	0.94494	0.97078	0.88508	0.93904
49	54	19.69	19.61420	0.96784	0.88690	0.94006	0.96784	0.87199	0.93162	16.83723	16.82295	0.97078	0.90041	0.94760	0.97078	0.88930	0.94141
49	55	19.69	19.25050	0.96784	0.89287	0.94340	0.96784	0.87727	0.93463	16.83723	16.56379	0.97078	0.90514	0.95021	0.97078	0.89347	0.94374
49	56	19.69	18.87994	0.96784	0.89871	0.94665	0.96784	0.88246	0.93756	16.83723	16.29737	0.97078	0.90981	0.95277	0.97078	0.89758	0.94603
49	57	19.69	18.50268	0.96784	0.90442	0.94981	0.96784	0.88753	0.94042	16.83723	16.02371	0.97078	0.91440	0.95528	0.97078	0.90163	0.94827
49	58	19.69	18.11889	0.96784	0.90998	0.95287	0.96784	0.89249	0.94319	16.83723	15.74286	0.97078	0.91890	0.95774	0.97078	0.90560	0.95046
49	59	19.69	17.72878	0.96784	0.91537	0.95582	0.96784	0.89732	0.94588	16.83723	15.45489	0.97078	0.92330	0.96012	0.97078	0.90950	0.95261
49	60	19.69	17.33235	0.96784	0.92060	0.95866	0.96784	0.90202	0.94849	16.83723	15.15969	0.97078	0.92760	0.96244	0.97078	0.91332	0.95469
49	61	19.69	16.92988	0.96784	0.92565	0.96139	0.96784	0.90659	0.95101	16.83723	14.85740	0.97078	0.93179	0.96469	0.97078	0.91704	0.95673
49	62	19.69	16.52117	0.96784	0.93052	0.96401	0.96784	0.91102	0.95344	16.83723	14.54774	0.97078	0.93586	0.96687	0.97078	0.92068	0.95870
49	63	19.69	16.10627	0.96784	0.93521	0.96652	0.96784	0.91530	0.95578	16.83723	14.23062	0.97078	0.93981	0.96897	0.97078	0.92422	0.96062
49	64	19.69	15.68510	0.96784	0.93970	0.96891	0.96784	0.91945	0.95804	16.83723	13.90587	0.97078	0.94363	0.97100	0.97078	0.92767	0.96248
49	65	19.69	15.25783	0.96784	0.94401	0.97120	0.96784	0.92346	0.96021	16.83723	13.57353	0.97078	0.94732	0.97295	0.97078	0.93102	0.96428
49	66	19.69	14.82463	0.96784	0.94812	0.97337	0.96784	0.92733	0.96229	16.83723	13.23363	0.97078	0.95088	0.97482	0.97078	0.93428	0.96602
49	67	19.69	14.38548	0.96784	0.95204	0.97543	0.96784	0.93105	0.96430	16.83723	12.88602	0.97078	0.95430	0.97662	0.97078	0.93743	0.96770
49	68	19.69	13.94087	0.96784	0.95577	0.97739	0.96784	0.93464	0.96622	16.83723	12.53103	0.97078	0.95759	0.97833	0.97078	0.94049	0.96933
49	69	19.69	13.49126	0.96784	0.95931	0.97923	0.96784	0.93810	0.96806	16.83723	12.16898	0.97078	0.96073	0.97997	0.97078	0.94344	0.97090
49	70	19.69	13.03722	0.96784	0.96266	0.98097	0.96784	0.94142	0.96982	16.83723	11.80026	0.97078	0.96373	0.98153	0.97078	0.94630	0.97241

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
49	71	19.69	12.57941	0.96784	0.96582	0.98261	0.96784	0.94461	0.97151	16.83723	11.42537	0.97078	0.96659	0.98301	0.97078	0.94906	0.97386
49	72	19.69	12.11856	0.96784	0.96879	0.98415	0.96784	0.94767	0.97313	16.83723	11.04490	0.97078	0.96930	0.98441	0.97078	0.95172	0.97526
49	73	19.69	11.65555	0.96784	0.97159	0.98559	0.96784	0.95060	0.97467	16.83723	10.65955	0.97078	0.97187	0.98574	0.97078	0.95429	0.97661
49	74	19.69	11.19139	0.96784	0.97420	0.98693	0.96784	0.95341	0.97615	16.83723	10.27021	0.97078	0.97430	0.98698	0.97078	0.95676	0.97790
49	75	19.69	10.72709	0.96784	0.97664	0.98818	0.96784	0.95610	0.97755	16.83723	9.87774	0.97078	0.97659	0.98815	0.97078	0.95913	0.97914
49	76	19.69	10.26405	0.96784	0.97891	0.98934	0.96784	0.95866	0.97890	16.83723	9.48337	0.97078	0.97873	0.98925	0.97078	0.96141	0.98033
49	77	19.69	9.80349	0.96784	0.98101	0.99041	0.96784	0.96112	0.98017	16.83723	9.08824	0.97078	0.98073	0.99027	0.97078	0.96360	0.98146
49	78	19.69	9.34666	0.96784	0.98295	0.99140	0.96784	0.96345	0.98139	16.83723	8.69350	0.97078	0.98260	0.99122	0.97078	0.96570	0.98255
49	79	19.69	8.89505	0.96784	0.98473	0.99231	0.96784	0.96568	0.98254	16.83723	8.30053	0.97078	0.98433	0.99210	0.97078	0.96770	0.98359
49	80	19.69	8.44994	0.96784	0.98637	0.99314	0.96784	0.96779	0.98363	16.83723	7.91061	0.97078	0.98593	0.99291	0.97078	0.96961	0.98457
49	81	19.69	8.01269	0.96784	0.98786	0.99389	0.96784	0.96980	0.98467	16.83723	7.52504	0.97078	0.98740	0.99366	0.97078	0.97144	0.98551
49	82	19.69	7.58462	0.96784	0.98922	0.99458	0.96784	0.97171	0.98565	16.83723	7.14517	0.97078	0.98874	0.99434	0.97078	0.97317	0.98641
49	83	19.69	7.16676	0.96784	0.99045	0.99520	0.96784	0.97351	0.98658	16.83723	6.77205	0.97078	0.98998	0.99496	0.97078	0.97482	0.98725
49	84	19.69	6.76024	0.96784	0.99156	0.99576	0.96784	0.97521	0.98745	16.83723	6.40687	0.97078	0.99110	0.99553	0.97078	0.97639	0.98805
49	85	19.69	6.36619	0.96784	0.99256	0.99627	0.96784	0.97682	0.98827	16.83723	6.05083	0.97078	0.99211	0.99604	0.97078	0.97787	0.98881
49	86	19.69	5.98597	0.96784	0.99345	0.99672	0.96784	0.97833	0.98904	16.83723	5.70535	0.97078	0.99302	0.99650	0.97078	0.97927	0.98953
49	87	19.69	5.62066	0.96784	0.99425	0.99712	0.96784	0.97974	0.98977	16.83723	5.37164	0.97078	0.99384	0.99691	0.97078	0.98058	0.99020
49	88	19.69	5.27144	0.96784	0.99496	0.99747	0.96784	0.98107	0.99045	16.83723	5.05099	0.97078	0.99458	0.99728	0.97078	0.98182	0.99083
49	89	19.69	4.93962	0.96784	0.99558	0.99779	0.96784	0.98231	0.99108	16.83723	4.74485	0.97078	0.99523	0.99761	0.97078	0.98298	0.99142
49	90	19.69	4.62687	0.96784	0.99613	0.99806	0.96784	0.98347	0.99167	16.83723	4.45503	0.97078	0.99580	0.99790	0.97078	0.98407	0.99197
49	91	19.69	4.33500	0.96784	0.99661	0.99830	0.96784	0.98456	0.99222	16.83723	4.18350	0.97078	0.99631	0.99815	0.97078	0.98508	0.99249
49	92	19.69	4.06328	0.96784	0.99703	0.99851	0.96784	0.98557	0.99273	16.83723	3.92982	0.97078	0.99675	0.99837	0.97078	0.98604	0.99297
49	93	19.69	3.80970	0.96784	0.99740	0.99870	0.96784	0.98652	0.99321	16.83723	3.69224	0.97078	0.99714	0.99857	0.97078	0.98693	0.99342
49	94	19.69	3.57122	0.96784	0.99772	0.99886	0.96784	0.98741	0.99366	16.83723	3.46804	0.97078	0.99749	0.99874	0.97078	0.98778	0.99385
49	95	19.69	3.34496	0.96784	0.99801	0.99900	0.96784	0.98825	0.99409	16.83723	3.25454	0.97078	0.99780	0.99890	0.97078	0.98857	0.99425
49	96	19.69	3.12856	0.96784	0.99826	0.99913	0.96784	0.98903	0.99448	16.83723	3.04956	0.97078	0.99807	0.99903	0.97078	0.98932	0.99463
49	97	19.69	2.92468	0.96784	0.99848	0.99924	0.96784	0.98976	0.99486	16.83723	2.85578	0.97078	0.99831	0.99915	0.97078	0.99002	0.99499
49	98	19.69	2.73317	0.96784	0.99868	0.99934	0.96784	0.99045	0.99520	16.83723	2.67315	0.97078	0.99852	0.99926	0.97078	0.99068	0.99532
49	99	19.69	2.55407	0.96784	0.99884	0.99942	0.96784	0.99108	0.99552	16.83723	2.50182	0.97078	0.99871	0.99935	0.97078	0.99128	0.99562
49	100	19.69	2.38797	0.96784	0.99899	0.99949	0.96784	0.99166	0.99581	16.83723	2.34248	0.97078	0.99887	0.99943	0.97078	0.99185	0.99591
49	101	19.69	2.23536	0.96784	0.99912	0.99956	0.96784	0.99220	0.99609	16.83723	2.19569	0.97078	0.99901	0.99950	0.97078	0.99236	0.99617
49	102	19.69	2.09662	0.96784	0.99922	0.99961	0.96784	0.99269	0.99633	16.83723	2.06193	0.97078	0.99912	0.99956	0.97078	0.99284	0.99641
49	103	19.69	1.97081	0.96784	0.99931	0.99966	0.96784	0.99314	0.99656	16.83723	1.94039	0.97078	0.99923	0.99961	0.97078	0.99327	0.99663
49	104	19.69	1.85678	0.96784	0.99939	0.99970	0.96784	0.99355	0.99677	16.83723	1.82999	0.97078	0.99931	0.99966	0.97078	0.99367	0.99683
49	105	19.69	1.75419	0.96784	0.99946	0.99973	0.96784	0.99392	0.99695	16.83723	1.73050	0.97078	0.99939	0.99969	0.97078	0.99403	0.99701
49	106	19.69	1.66193	0.96784	0.99952	0.99976	0.96784	0.99426	0.99712	16.83723	1.64086	0.97078	0.99945	0.99973	0.97078	0.99436	0.99717
49	107	19.69	1.57966	0.96784	0.99956	0.99978	0.96784	0.99455	0.99727	16.83723	1.56078	0.97078	0.99950	0.99975	0.97078	0.99464	0.99731
49	108	19.69	1.50704	0.96784	0.99960	0.99980	0.96784	0.99481	0.99740	16.83723	1.48999	0.97078	0.99955	0.99977	0.97078	0.99489	0.99744
49	109	19.69	1.44400	0.96784	0.99964	0.99982	0.96784	0.99502	0.99750	16.83723	1.42842	0.97078	0.99958	0.99979	0.97078	0.99510	0.99755
49	110	19.69	1.39223	0.96784	0.99966	0.99983	0.96784	0.99519	0.99759	16.83723	1.37777	0.97078	0.99961	0.99981	0.97078	0.99527	0.99763

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
50	1	19.35039	29.44822	0.96570	0.65631	0.79250	0.96570	0.65590	0.79220	16.5977	22.54525	0.96881	0.73533	0.84748	0.96881	0.73502	0.84727
50	2	19.35039	29.37817	0.96570	0.65787	0.79363	0.96570	0.65746	0.79333	16.5977	22.51839	0.96881	0.73621	0.84806	0.96881	0.73589	0.84786
50	3	19.35039	29.30399	0.96570	0.65950	0.79482	0.96570	0.65907	0.79450	16.5977	22.48894	0.96881	0.73714	0.84868	0.96881	0.73681	0.84847
50	4	19.35039	29.22650	0.96570	0.66120	0.79605	0.96570	0.66074	0.79572	16.5977	22.45752	0.96881	0.73811	0.84933	0.96881	0.73777	0.84910
50	5	19.35039	29.14631	0.96570	0.66296	0.79732	0.96570	0.66248	0.79698	16.5977	22.42458	0.96881	0.73914	0.85001	0.96881	0.73878	0.84977
50	6	19.35039	29.06332	0.96570	0.66479	0.79865	0.96570	0.66428	0.79828	16.5977	22.39007	0.96881	0.74021	0.85072	0.96881	0.73983	0.85046
50	7	19.35039	28.97770	0.96570	0.66668	0.80001	0.96570	0.66614	0.79962	16.5977	22.35408	0.96881	0.74133	0.85146	0.96881	0.74093	0.85119
50	8	19.35039	28.88901	0.96570	0.66865	0.80143	0.96570	0.66808	0.80101	16.5977	22.31631	0.96881	0.74251	0.85223	0.96881	0.74208	0.85195
50	9	19.35039	28.79700	0.96570	0.67070	0.80290	0.96570	0.67008	0.80246	16.5977	22.27655	0.96881	0.74374	0.85304	0.96881	0.74329	0.85274
50	10	19.35039	28.70168	0.96570	0.67283	0.80442	0.96570	0.67217	0.80395	16.5977	22.23481	0.96881	0.74504	0.85389	0.96881	0.74454	0.85357
50	11	19.35039	28.60341	0.96570	0.67503	0.80599	0.96570	0.67432	0.80549	16.5977	22.19134	0.96881	0.74638	0.85478	0.96881	0.74586	0.85443
50	12	19.35039	28.50171	0.96570	0.67732	0.80762	0.96570	0.67656	0.80708	16.5977	22.14578	0.96881	0.74780	0.85570	0.96881	0.74723	0.85533
50	13	19.35039	28.39619	0.96570	0.67970	0.80931	0.96570	0.67888	0.80873	16.5977	22.09783	0.96881	0.74928	0.85667	0.96881	0.74867	0.85627
50	14	19.35039	28.28717	0.96570	0.68217	0.81106	0.96570	0.68129	0.81043	16.5977	22.04770	0.96881	0.75083	0.85768	0.96881	0.75017	0.85725
50	15	19.35039	28.17456	0.96570	0.68473	0.81287	0.96570	0.68378	0.81220	16.5977	21.99534	0.96881	0.75244	0.85874	0.96881	0.75173	0.85827
50	16	19.35039	28.05854	0.96570	0.68739	0.81474	0.96570	0.68636	0.81401	16.5977	21.94087	0.96881	0.75413	0.85984	0.96881	0.75337	0.85934
50	17	19.35039	27.93921	0.96570	0.69014	0.81667	0.96570	0.68904	0.81589	16.5977	21.88436	0.96881	0.75590	0.86098	0.96881	0.75508	0.86045
50	18	19.35039	27.81632	0.96570	0.69299	0.81866	0.96570	0.69181	0.81784	16.5977	21.82561	0.96881	0.75773	0.86217	0.96881	0.75686	0.86161
50	19	19.35039	27.68998	0.96570	0.69594	0.82072	0.96570	0.69469	0.81984	16.5977	21.76469	0.96881	0.75965	0.86341	0.96881	0.75872	0.86281
50	20	19.35039	27.55961	0.96570	0.69901	0.82284	0.96570	0.69766	0.82191	16.5977	21.70115	0.96881	0.76165	0.86470	0.96881	0.76066	0.86406
50	21	19.35039	27.42496	0.96570	0.70219	0.82504	0.96570	0.70075	0.82405	16.5977	21.63477	0.96881	0.76375	0.86605	0.96881	0.76268	0.86537
50	22	19.35039	27.28607	0.96570	0.70548	0.82731	0.96570	0.70394	0.82625	16.5977	21.56556	0.96881	0.76593	0.86745	0.96881	0.76479	0.86672
50	23	19.35039	27.14231	0.96570	0.70890	0.82966	0.96570	0.70725	0.82852	16.5977	21.49301	0.96881	0.76821	0.86891	0.96881	0.76699	0.86813
50	24	19.35039	26.99396	0.96570	0.71244	0.83208	0.96570	0.71066	0.83086	16.5977	21.41732	0.96881	0.77059	0.87043	0.96881	0.76928	0.86960
50	25	19.35039	26.84076	0.96570	0.71611	0.83458	0.96570	0.71420	0.83328	16.5977	21.33825	0.96881	0.77307	0.87201	0.96881	0.77167	0.87112
50	26	19.35039	26.68259	0.96570	0.71992	0.83715	0.96570	0.71786	0.83576	16.5977	21.25569	0.96881	0.77565	0.87365	0.96881	0.77415	0.87270
50	27	19.35039	26.51948	0.96570	0.72385	0.83981	0.96570	0.72164	0.83831	16.5977	21.16962	0.96881	0.77835	0.87536	0.96881	0.77673	0.87433
50	28	19.35039	26.35108	0.96570	0.72793	0.84255	0.96570	0.72554	0.84094	16.5977	21.07976	0.96881	0.78115	0.87713	0.96881	0.77941	0.87603
50	29	19.35039	26.17769	0.96570	0.73215	0.84536	0.96570	0.72957	0.84364	16.5977	20.98629	0.96881	0.78407	0.87897	0.96881	0.78219	0.87778
50	30	19.35039	25.99881	0.96570	0.73650	0.84826	0.96570	0.73372	0.84641	16.5977	20.88878	0.96881	0.78710	0.88087	0.96881	0.78508	0.87960
50	31	19.35039	25.81445	0.96570	0.74101	0.85124	0.96570	0.73801	0.84926	16.5977	20.78720	0.96881	0.79025	0.88284	0.96881	0.78807	0.88148
50	32	19.35039	25.62410	0.96570	0.74566	0.85430	0.96570	0.74242	0.85217	16.5977	20.68113	0.96881	0.79352	0.88488	0.96881	0.79117	0.88341
50	33	19.35039	25.42805	0.96570	0.75046	0.85744	0.96570	0.74696	0.85515	16.5977	20.57072	0.96881	0.79692	0.88698	0.96881	0.79438	0.88541
50	34	19.35039	25.22578	0.96570	0.75541	0.86066	0.96570	0.75163	0.85820	16.5977	20.45552	0.96881	0.80044	0.88916	0.96881	0.79770	0.88747
50	35	19.35039	25.01713	0.96570	0.76051	0.86396	0.96570	0.75642	0.86132	16.5977	20.33536	0.96881	0.80408	0.89140	0.96881	0.80113	0.88959
50	36	19.35039	24.80193	0.96570	0.76576	0.86734	0.96570	0.76134	0.86450	16.5977	20.21002	0.96881	0.80785	0.89371	0.96881	0.80466	0.89176
50	37	19.35039	24.57973	0.96570	0.77116	0.87079	0.96570	0.76638	0.86774	16.5977	20.07911	0.96881	0.81175	0.89610	0.96881	0.80830	0.89399
50	38	19.35039	24.35058	0.96570	0.77670	0.87432	0.96570	0.77154	0.87104	16.5977	19.94257	0.96881	0.81577	0.89854	0.96881	0.81205	0.89628
50	39	19.35039	24.11373	0.96570	0.78239	0.87791	0.96570	0.77680	0.87438	16.5977	19.79973	0.96881	0.81992	0.90105	0.96881	0.81589	0.89861
50	40	19.35039	23.86918	0.96570	0.78821	0.88156	0.96570	0.78217	0.87778	16.5977	19.65053	0.96881	0.82419	0.90362	0.96881	0.81983	0.90100

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DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
50	41	19.35039	23.61736	0.96570	0.79417	0.88528	0.96570	0.78764	0.88121	16.5977	19.49521	0.96881	0.82858	0.90625	0.96881	0.82386	0.90342
50	42	19.35039	23.35816	0.96570	0.80024	0.88904	0.96570	0.79320	0.88468	16.5977	19.33362	0.96881	0.83307	0.90893	0.96881	0.82798	0.90589
50	43	19.35039	23.09102	0.96570	0.80642	0.89284	0.96570	0.79884	0.88817	16.5977	19.16523	0.96881	0.83767	0.91166	0.96881	0.83217	0.90840
50	44	19.35039	22.81604	0.96570	0.81271	0.89668	0.96570	0.80455	0.89169	16.5977	18.99000	0.96881	0.84236	0.91444	0.96881	0.83644	0.91094
50	45	19.35039	22.53309	0.96570	0.81908	0.90054	0.96570	0.81031	0.89522	16.5977	18.80775	0.96881	0.84715	0.91725	0.96881	0.84077	0.91350
50	46	19.35039	22.24198	0.96570	0.82552	0.90442	0.96570	0.81612	0.89875	16.5977	18.61823	0.96881	0.85201	0.92009	0.96881	0.84516	0.91608
50	47	19.35039	21.94239	0.96570	0.83202	0.90831	0.96570	0.82196	0.90228	16.5977	18.42106	0.96881	0.85694	0.92296	0.96881	0.84959	0.91868
50	48	19.35039	21.63441	0.96570	0.83857	0.91220	0.96570	0.82782	0.90580	16.5977	18.21621	0.96881	0.86194	0.92585	0.96881	0.85405	0.92128
50	49	19.35039	21.31800	0.96570	0.84514	0.91607	0.96570	0.83368	0.90929	16.5977	18.00355	0.96881	0.86697	0.92875	0.96881	0.85854	0.92389
50	50	19.35039	20.99328	0.96570	0.85172	0.91992	0.96570	0.83952	0.91276	16.5977	17.78305	0.96881	0.87204	0.93165	0.96881	0.86305	0.92649
50	51	19.35039	20.66027	0.96570	0.85828	0.92373	0.96570	0.84534	0.91619	16.5977	17.55462	0.96881	0.87713	0.93454	0.96881	0.86755	0.92908
50	52	19.35039	20.31936	0.96570	0.86480	0.92750	0.96570	0.85112	0.91957	16.5977	17.31849	0.96881	0.88222	0.93742	0.96881	0.87205	0.93165
50	53	19.35039	19.97064	0.96570	0.87128	0.93121	0.96570	0.85685	0.92290	16.5977	17.07460	0.96881	0.88729	0.94028	0.96881	0.87652	0.93420
50	54	19.35039	19.61420	0.96570	0.87767	0.93485	0.96570	0.86250	0.92617	16.5977	16.82295	0.96881	0.89234	0.94311	0.96881	0.88097	0.93672
50	55	19.35039	19.25050	0.96570	0.88398	0.93842	0.96570	0.86807	0.92938	16.5977	16.56379	0.96881	0.89735	0.94590	0.96881	0.88537	0.93920
50	56	19.35039	18.87994	0.96570	0.89018	0.94190	0.96570	0.87355	0.93251	16.5977	16.29737	0.96881	0.90230	0.94864	0.96881	0.88973	0.94165
50	57	19.35039	18.50268	0.96570	0.89624	0.94528	0.96570	0.87893	0.93556	16.5977	16.02371	0.96881	0.90718	0.95133	0.96881	0.89402	0.94405
50	58	19.35039	18.11889	0.96570	0.90217	0.94857	0.96570	0.88419	0.93853	16.5977	15.74286	0.96881	0.91198	0.95397	0.96881	0.89825	0.94640
50	59	19.35039	17.72878	0.96570	0.90794	0.95175	0.96570	0.88933	0.94142	16.5977	15.45489	0.96881	0.91669	0.95654	0.96881	0.90240	0.94870
50	60	19.35039	17.33235	0.96570	0.91354	0.95482	0.96570	0.89434	0.94422	16.5977	15.15969	0.96881	0.92130	0.95904	0.96881	0.90647	0.95094
50	61	19.35039	16.92988	0.96570	0.91897	0.95777	0.96570	0.89921	0.94693	16.5977	14.85740	0.96881	0.92580	0.96147	0.96881	0.91046	0.95313
50	62	19.35039	16.52117	0.96570	0.92421	0.96061	0.96570	0.90395	0.94955	16.5977	14.54774	0.96881	0.93018	0.96382	0.96881	0.91436	0.95526
50	63	19.35039	16.10627	0.96570	0.92926	0.96333	0.96570	0.90855	0.95208	16.5977	14.23062	0.96881	0.93443	0.96610	0.96881	0.91816	0.95733
50	64	19.35039	15.68510	0.96570	0.93412	0.96594	0.96570	0.91300	0.95452	16.5977	13.90587	0.96881	0.93856	0.96830	0.96881	0.92186	0.95934
50	65	19.35039	15.25783	0.96570	0.93878	0.96843	0.96570	0.91730	0.95687	16.5977	13.57353	0.96881	0.94255	0.97042	0.96881	0.92546	0.96129
50	66	19.35039	14.82463	0.96570	0.94324	0.97079	0.96570	0.92146	0.95913	16.5977	13.23363	0.96881	0.94640	0.97246	0.96881	0.92896	0.96317
50	67	19.35039	14.38548	0.96570	0.94750	0.97304	0.96570	0.92547	0.96129	16.5977	12.88602	0.96881	0.95011	0.97442	0.96881	0.93236	0.96500
50	68	19.35039	13.94087	0.96570	0.95156	0.97518	0.96570	0.92934	0.96338	16.5977	12.53103	0.96881	0.95367	0.97629	0.96881	0.93566	0.96676
50	69	19.35039	13.49126	0.96570	0.95541	0.97720	0.96570	0.93307	0.96537	16.5977	12.16898	0.96881	0.95709	0.97807	0.96881	0.93885	0.96846
50	70	19.35039	13.03722	0.96570	0.95907	0.97911	0.96570	0.93665	0.96729	16.5977	11.80026	0.96881	0.96035	0.97978	0.96881	0.94193	0.97010
50	71	19.35039	12.57941	0.96570	0.96252	0.98090	0.96570	0.94009	0.96912	16.5977	11.42537	0.96881	0.96347	0.98139	0.96881	0.94491	0.97168
50	72	19.35039	12.11856	0.96570	0.96577	0.98259	0.96570	0.94340	0.97088	16.5977	11.04490	0.96881	0.96642	0.98293	0.96881	0.94779	0.97320
50	73	19.35039	11.65555	0.96570	0.96882	0.98416	0.96570	0.94657	0.97255	16.5977	10.65955	0.96881	0.96923	0.98437	0.96881	0.95057	0.97466
50	74	19.35039	11.19139	0.96570	0.97168	0.98564	0.96570	0.94961	0.97415	16.5977	10.27021	0.96881	0.97188	0.98574	0.96881	0.95324	0.97606
50	75	19.35039	10.72709	0.96570	0.97435	0.98701	0.96570	0.95252	0.97568	16.5977	9.87774	0.96881	0.97438	0.98702	0.96881	0.95581	0.97741
50	76	19.35039	10.26405	0.96570	0.97684	0.98828	0.96570	0.95530	0.97714	16.5977	9.48337	0.96881	0.97672	0.98822	0.96881	0.95828	0.97870
50	77	19.35039	9.80349	0.96570	0.97914	0.98946	0.96570	0.95796	0.97853	16.5977	9.08824	0.96881	0.97891	0.98934	0.96881	0.96065	0.97993
50	78	19.35039	9.34666	0.96570	0.98127	0.99055	0.96570	0.96049	0.97985	16.5977	8.69350	0.96881	0.98095	0.99038	0.96881	0.96292	0.98111
50	79	19.35039	8.89505	0.96570	0.98323	0.99155	0.96570	0.96290	0.98110	16.5977	8.30053	0.96881	0.98284	0.99135	0.96881	0.96510	0.98224
50	80	19.35039	8.44994	0.96570	0.98503	0.99246	0.96570	0.96520	0.98229	16.5977	7.91061	0.96881	0.98460	0.99224	0.96881	0.96717	0.98331

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
50	81	19.35039	8.01269	0.96570	0.98667	0.99329	0.96570	0.96738	0.98342	16.5977	7.52504	0.96881	0.98621	0.99306	0.96881	0.96915	0.98433
50	82	19.35039	7.58462	0.96570	0.98816	0.99405	0.96570	0.96944	0.98448	16.5977	7.14517	0.96881	0.98769	0.99380	0.96881	0.97104	0.98531
50	83	19.35039	7.16676	0.96570	0.98952	0.99473	0.96570	0.97140	0.98549	16.5977	6.77205	0.96881	0.98903	0.99449	0.96881	0.97283	0.98623
50	84	19.35039	6.76024	0.96570	0.99074	0.99535	0.96570	0.97325	0.98644	16.5977	6.40687	0.96881	0.99026	0.99511	0.96881	0.97453	0.98710
50	85	19.35039	6.36619	0.96570	0.99184	0.99590	0.96570	0.97499	0.98734	16.5977	6.05083	0.96881	0.99137	0.99567	0.96881	0.97613	0.98792
50	86	19.35039	5.98597	0.96570	0.99282	0.99640	0.96570	0.97663	0.98818	16.5977	5.70535	0.96881	0.99238	0.99617	0.96881	0.97765	0.98870
50	87	19.35039	5.62066	0.96570	0.99370	0.99684	0.96570	0.97817	0.98896	16.5977	5.37164	0.96881	0.99328	0.99663	0.96881	0.97908	0.98943
50	88	19.35039	5.27144	0.96570	0.99448	0.99723	0.96570	0.97961	0.98970	16.5977	5.05099	0.96881	0.99408	0.99703	0.96881	0.98042	0.99012
50	89	19.35039	4.93962	0.96570	0.99516	0.99758	0.96570	0.98096	0.99039	16.5977	4.74485	0.96881	0.99479	0.99739	0.96881	0.98168	0.99076
50	90	19.35039	4.62687	0.96570	0.99577	0.99788	0.96570	0.98222	0.99103	16.5977	4.45503	0.96881	0.99542	0.99771	0.96881	0.98286	0.99136
50	91	19.35039	4.33500	0.96570	0.99629	0.99814	0.96570	0.98339	0.99163	16.5977	4.18350	0.96881	0.99597	0.99798	0.96881	0.98396	0.99192
50	92	19.35039	4.06328	0.96570	0.99675	0.99837	0.96570	0.98449	0.99218	16.5977	3.92982	0.96881	0.99646	0.99823	0.96881	0.98500	0.99244
50	93	19.35039	3.80970	0.96570	0.99716	0.99858	0.96570	0.98551	0.99270	16.5977	3.69224	0.96881	0.99689	0.99844	0.96881	0.98597	0.99293
50	94	19.35039	3.57122	0.96570	0.99751	0.99875	0.96570	0.98648	0.99319	16.5977	3.46804	0.96881	0.99727	0.99863	0.96881	0.98688	0.99340
50	95	19.35039	3.34496	0.96570	0.99782	0.99891	0.96570	0.98738	0.99365	16.5977	3.25454	0.96881	0.99760	0.99880	0.96881	0.98774	0.99383
50	96	19.35039	3.12856	0.96570	0.99810	0.99905	0.96570	0.98823	0.99408	16.5977	3.04956	0.96881	0.99790	0.99895	0.96881	0.98855	0.99424
50	97	19.35039	2.92468	0.96570	0.99834	0.99917	0.96570	0.98902	0.99448	16.5977	2.85578	0.96881	0.99816	0.99908	0.96881	0.98930	0.99462
50	98	19.35039	2.73317	0.96570	0.99856	0.99928	0.96570	0.98976	0.99485	16.5977	2.67315	0.96881	0.99839	0.99920	0.96881	0.99001	0.99498
50	99	19.35039	2.55407	0.96570	0.99874	0.99937	0.96570	0.99044	0.99520	16.5977	2.50182	0.96881	0.99859	0.99930	0.96881	0.99066	0.99531
50	100	19.35039	2.38797	0.96570	0.99890	0.99945	0.96570	0.99107	0.99552	16.5977	2.34248	0.96881	0.99877	0.99938	0.96881	0.99127	0.99561
50	101	19.35039	2.23536	0.96570	0.99904	0.99952	0.96570	0.99165	0.99581	16.5977	2.19569	0.96881	0.99892	0.99946	0.96881	0.99182	0.99590
50	102	19.35039	2.09662	0.96570	0.99915	0.99958	0.96570	0.99218	0.99607	16.5977	2.06193	0.96881	0.99905	0.99952	0.96881	0.99233	0.99615
50	103	19.35039	1.97081	0.96570	0.99925	0.99963	0.96570	0.99266	0.99632	16.5977	1.94039	0.96881	0.99916	0.99958	0.96881	0.99280	0.99639
50	104	19.35039	1.85678	0.96570	0.99934	0.99967	0.96570	0.99310	0.99654	16.5977	1.82999	0.96881	0.99925	0.99963	0.96881	0.99323	0.99660
50	105	19.35039	1.75419	0.96570	0.99941	0.99971	0.96570	0.99350	0.99674	16.5977	1.73050	0.96881	0.99933	0.99967	0.96881	0.99361	0.99680
50	106	19.35039	1.66193	0.96570	0.99947	0.99974	0.96570	0.99385	0.99692	16.5977	1.64086	0.96881	0.99940	0.99970	0.96881	0.99396	0.99697
50	107	19.35039	1.57966	0.96570	0.99952	0.99976	0.96570	0.99417	0.99708	16.5977	1.56078	0.96881	0.99946	0.99973	0.96881	0.99427	0.99713
50	108	19.35039	1.50704	0.96570	0.99957	0.99978	0.96570	0.99444	0.99721	16.5977	1.48999	0.96881	0.99951	0.99975	0.96881	0.99454	0.99726
50	109	19.35039	1.44400	0.96570	0.99960	0.99980	0.96570	0.99467	0.99733	16.5977	1.42842	0.96881	0.99955	0.99977	0.96881	0.99476	0.99737
50	110	19.35039	1.39223	0.96570	0.99963	0.99981	0.96570	0.99485	0.99742	16.5977	1.37777	0.96881	0.99958	0.99979	0.96881	0.99493	0.99746
51	1	19.00309	29.44822	0.96336	0.64457	0.78388	0.96336	0.64417	0.78358	16.35041	22.54525	0.96663	0.72441	0.84019	0.96663	0.72410	0.83998
51	2	19.00309	29.37817	0.96336	0.64611	0.78501	0.96336	0.64570	0.78471	16.35041	22.51839	0.96663	0.72528	0.84077	0.96663	0.72497	0.84056
51	3	19.00309	29.30399	0.96336	0.64771	0.78619	0.96336	0.64729	0.78588	16.35041	22.48894	0.96663	0.72620	0.84138	0.96663	0.72588	0.84117
51	4	19.00309	29.22650	0.96336	0.64938	0.78742	0.96336	0.64894	0.78710	16.35041	22.45752	0.96663	0.72716	0.84203	0.96663	0.72683	0.84181
51	5	19.00309	29.14631	0.96336	0.65111	0.78870	0.96336	0.65064	0.78835	16.35041	22.42458	0.96663	0.72818	0.84271	0.96663	0.72782	0.84247
51	6	19.00309	29.06332	0.96336	0.65291	0.79002	0.96336	0.65242	0.78965	16.35041	22.39007	0.96663	0.72924	0.84342	0.96663	0.72886	0.84317
51	7	19.00309	28.97770	0.96336	0.65478	0.79138	0.96336	0.65425	0.79099	16.35041	22.35408	0.96663	0.73035	0.84416	0.96663	0.72995	0.84390
51	8	19.00309	28.88901	0.96336	0.65672	0.79280	0.96336	0.65616	0.79239	16.35041	22.31631	0.96663	0.73151	0.84494	0.96663	0.73109	0.84466
51	9	19.00309	28.79700	0.96336	0.65874	0.79426	0.96336	0.65814	0.79383	16.35041	22.27655	0.96663	0.73273	0.84575	0.96663	0.73228	0.84545
51	10	19.00309	28.70168	0.96336	0.66083	0.79578	0.96336	0.66019	0.79532	16.35041	22.23481	0.96663	0.73401	0.84660	0.96663	0.73352	0.84628

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
51	11	19.00309	28.60341	0.96336	0.66300	0.79736	0.96336	0.66231	0.79686	16.35041	22.19134	0.96663	0.73535	0.84749	0.96663	0.73482	0.84715
51	12	19.00309	28.50171	0.96336	0.66526	0.79899	0.96336	0.66452	0.79845	16.35041	22.14578	0.96663	0.73674	0.84842	0.96663	0.73619	0.84805
51	13	19.00309	28.39619	0.96336	0.66761	0.80068	0.96336	0.66681	0.80010	16.35041	22.09783	0.96663	0.73821	0.84939	0.96663	0.73761	0.84899
51	14	19.00309	28.28717	0.96336	0.67004	0.80242	0.96336	0.66918	0.80181	16.35041	22.04770	0.96663	0.73974	0.85041	0.96663	0.73909	0.84997
51	15	19.00309	28.17456	0.96336	0.67257	0.80423	0.96336	0.67164	0.80357	16.35041	21.99534	0.96663	0.74135	0.85146	0.96663	0.74064	0.85100
51	16	19.00309	28.05854	0.96336	0.67519	0.80610	0.96336	0.67419	0.80539	16.35041	21.94087	0.96663	0.74302	0.85257	0.96663	0.74227	0.85207
51	17	19.00309	27.93921	0.96336	0.67790	0.80803	0.96336	0.67683	0.80727	16.35041	21.88436	0.96663	0.74477	0.85372	0.96663	0.74396	0.85318
51	18	19.00309	27.81632	0.96336	0.68072	0.81003	0.96336	0.67957	0.80922	16.35041	21.82561	0.96663	0.74659	0.85491	0.96663	0.74573	0.85435
51	19	19.00309	27.68998	0.96336	0.68363	0.81209	0.96336	0.68241	0.81123	16.35041	21.76469	0.96663	0.74849	0.85616	0.96663	0.74757	0.85556
51	20	19.00309	27.55961	0.96336	0.68666	0.81422	0.96336	0.68535	0.81330	16.35041	21.70115	0.96663	0.75048	0.85746	0.96663	0.74950	0.85682
51	21	19.00309	27.42496	0.96336	0.68980	0.81643	0.96336	0.68840	0.81545	16.35041	21.63477	0.96663	0.75256	0.85881	0.96663	0.75151	0.85813
51	22	19.00309	27.28607	0.96336	0.69306	0.81871	0.96336	0.69156	0.81766	16.35041	21.56556	0.96663	0.75473	0.86022	0.96663	0.75361	0.85950
51	23	19.00309	27.14231	0.96336	0.69644	0.82106	0.96336	0.69483	0.81994	16.35041	21.49301	0.96663	0.75700	0.86169	0.96663	0.75580	0.86092
51	24	19.00309	26.99396	0.96336	0.69995	0.82349	0.96336	0.69822	0.82230	16.35041	21.41732	0.96663	0.75936	0.86322	0.96663	0.75808	0.86239
51	25	19.00309	26.84076	0.96336	0.70358	0.82600	0.96336	0.70173	0.82472	16.35041	21.33825	0.96663	0.76183	0.86482	0.96663	0.76045	0.86393
51	26	19.00309	26.68259	0.96336	0.70735	0.82860	0.96336	0.70535	0.82722	16.35041	21.25569	0.96663	0.76441	0.86648	0.96663	0.76292	0.86552
51	27	19.00309	26.51948	0.96336	0.71126	0.83127	0.96336	0.70910	0.82980	16.35041	21.16962	0.96663	0.76709	0.86820	0.96663	0.76550	0.86717
51	28	19.00309	26.35108	0.96336	0.71531	0.83403	0.96336	0.71298	0.83245	16.35041	21.07976	0.96663	0.76989	0.86999	0.96663	0.76817	0.86889
51	29	19.00309	26.17769	0.96336	0.71950	0.83687	0.96336	0.71699	0.83517	16.35041	20.98629	0.96663	0.77280	0.87184	0.96663	0.77095	0.87067
51	30	19.00309	25.99881	0.96336	0.72383	0.83979	0.96336	0.72112	0.83797	16.35041	20.88878	0.96663	0.77584	0.87377	0.96663	0.77384	0.87250
51	31	19.00309	25.81445	0.96336	0.72831	0.84280	0.96336	0.72539	0.84084	16.35041	20.78720	0.96663	0.77899	0.87577	0.96663	0.77684	0.87441
51	32	19.00309	25.62410	0.96336	0.73295	0.84590	0.96336	0.72979	0.84379	16.35041	20.68113	0.96663	0.78227	0.87783	0.96663	0.77995	0.87637
51	33	19.00309	25.42805	0.96336	0.73774	0.84908	0.96336	0.73433	0.84682	16.35041	20.57072	0.96663	0.78567	0.87997	0.96663	0.78317	0.87840
51	34	19.00309	25.22578	0.96336	0.74268	0.85234	0.96336	0.73900	0.84991	16.35041	20.45552	0.96663	0.78921	0.88219	0.96663	0.78651	0.88050
51	35	19.00309	25.01713	0.96336	0.74779	0.85569	0.96336	0.74380	0.85308	16.35041	20.33536	0.96663	0.79287	0.88447	0.96663	0.78996	0.88266
51	36	19.00309	24.80193	0.96336	0.75304	0.85913	0.96336	0.74873	0.85631	16.35041	20.21002	0.96663	0.79667	0.88683	0.96663	0.79352	0.88487
51	37	19.00309	24.57973	0.96336	0.75846	0.86264	0.96336	0.75380	0.85962	16.35041	20.07911	0.96663	0.80060	0.88926	0.96663	0.79719	0.88715
51	38	19.00309	24.35058	0.96336	0.76404	0.86624	0.96336	0.75898	0.86298	16.35041	19.94257	0.96663	0.80467	0.89176	0.96663	0.80098	0.88949
51	39	19.00309	24.11373	0.96336	0.76977	0.86991	0.96336	0.76429	0.86640	16.35041	19.79973	0.96663	0.80887	0.89434	0.96663	0.80487	0.89189
51	40	19.00309	23.86918	0.96336	0.77565	0.87365	0.96336	0.76972	0.86988	16.35041	19.65053	0.96663	0.81320	0.89698	0.96663	0.80887	0.89434
51	41	19.00309	23.61736	0.96336	0.78167	0.87746	0.96336	0.77526	0.87340	16.35041	19.49521	0.96663	0.81766	0.89968	0.96663	0.81297	0.89684
51	42	19.00309	23.35816	0.96336	0.78782	0.88132	0.96336	0.78089	0.87697	16.35041	19.33362	0.96663	0.82224	0.90245	0.96663	0.81716	0.89938
51	43	19.00309	23.09102	0.96336	0.79411	0.88524	0.96336	0.78663	0.88057	16.35041	19.16523	0.96663	0.82693	0.90527	0.96663	0.82145	0.90197
51	44	19.00309	22.81604	0.96336	0.80051	0.88920	0.96336	0.79244	0.88420	16.35041	18.99000	0.96663	0.83174	0.90814	0.96663	0.82582	0.90460
51	45	19.00309	22.53309	0.96336	0.80702	0.89320	0.96336	0.79833	0.88786	16.35041	18.80775	0.96663	0.83665	0.91106	0.96663	0.83026	0.90726
51	46	19.00309	22.24198	0.96336	0.81362	0.89723	0.96336	0.80428	0.89153	16.35041	18.61823	0.96663	0.84165	0.91402	0.96663	0.83477	0.90995
51	47	19.00309	21.94239	0.96336	0.82030	0.90128	0.96336	0.81028	0.89520	16.35041	18.42106	0.96663	0.84674	0.91701	0.96663	0.83935	0.91266
51	48	19.00309	21.63441	0.96336	0.82705	0.90534	0.96336	0.81631	0.89887	16.35041	18.21621	0.96663	0.85190	0.92003	0.96663	0.84396	0.91538
51	49	19.00309	21.31800	0.96336	0.83384	0.90939	0.96336	0.82237	0.90253	16.35041	18.00355	0.96663	0.85713	0.92307	0.96663	0.84862	0.91811
51	50	19.00309	20.99328	0.96336	0.84066	0.91343	0.96336	0.82842	0.90616	16.35041	17.78305	0.96663	0.86240	0.92612	0.96663	0.85330	0.92084

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
51	51	19.00309	20.66027	0.96336	0.84748	0.91745	0.96336	0.83447	0.90977	16.35041	17.55462	0.96663	0.86771	0.92917	0.96663	0.85800	0.92357
51	52	19.00309	20.31936	0.96336	0.85430	0.92142	0.96336	0.84049	0.91333	16.35041	17.31849	0.96663	0.87303	0.93221	0.96663	0.86270	0.92629
51	53	19.00309	19.97064	0.96336	0.86107	0.92535	0.96336	0.84647	0.91685	16.35041	17.07460	0.96663	0.87836	0.93524	0.96663	0.86739	0.92898
51	54	19.00309	19.61420	0.96336	0.86779	0.92922	0.96336	0.85240	0.92032	16.35041	16.82295	0.96663	0.88367	0.93824	0.96663	0.87206	0.93166
51	55	19.00309	19.25050	0.96336	0.87444	0.93301	0.96336	0.85825	0.92372	16.35041	16.56379	0.96663	0.88896	0.94122	0.96663	0.87670	0.93430
51	56	19.00309	18.87994	0.96336	0.88098	0.93673	0.96336	0.86402	0.92705	16.35041	16.29737	0.96663	0.89420	0.94414	0.96663	0.88130	0.93690
51	57	19.00309	18.50268	0.96336	0.88741	0.94035	0.96336	0.86970	0.93031	16.35041	16.02371	0.96663	0.89938	0.94702	0.96663	0.88584	0.93947
51	58	19.00309	18.11889	0.96336	0.89371	0.94387	0.96336	0.87527	0.93349	16.35041	15.74286	0.96663	0.90449	0.94985	0.96663	0.89033	0.94198
51	59	19.00309	17.72878	0.96336	0.89987	0.94729	0.96336	0.88072	0.93658	16.35041	15.45489	0.96663	0.90951	0.95261	0.96663	0.89474	0.94445
51	60	19.00309	17.33235	0.96336	0.90586	0.95060	0.96336	0.88605	0.93958	16.35041	15.15969	0.96663	0.91444	0.95531	0.96663	0.89908	0.94686
51	61	19.00309	16.92988	0.96336	0.91167	0.95380	0.96336	0.89125	0.94250	16.35041	14.85740	0.96663	0.91926	0.95793	0.96663	0.90334	0.94921
51	62	19.00309	16.52117	0.96336	0.91731	0.95687	0.96336	0.89631	0.94532	16.35041	14.54774	0.96663	0.92396	0.96048	0.96663	0.90750	0.95151
51	63	19.00309	16.10627	0.96336	0.92275	0.95982	0.96336	0.90122	0.94805	16.35041	14.23062	0.96663	0.92854	0.96294	0.96663	0.91157	0.95374
51	64	19.00309	15.68510	0.96336	0.92799	0.96265	0.96336	0.90599	0.95068	16.35041	13.90587	0.96663	0.93298	0.96533	0.96663	0.91554	0.95591
51	65	19.00309	15.25783	0.96336	0.93304	0.96536	0.96336	0.91061	0.95322	16.35041	13.57353	0.96663	0.93729	0.96763	0.96663	0.91941	0.95801
51	66	19.00309	14.82463	0.96336	0.93787	0.96794	0.96336	0.91508	0.95566	16.35041	13.23363	0.96663	0.94146	0.96985	0.96663	0.92318	0.96005
51	67	19.00309	14.38548	0.96336	0.94249	0.97039	0.96336	0.91940	0.95801	16.35041	12.88602	0.96663	0.94548	0.97198	0.96663	0.92683	0.96203
51	68	19.00309	13.94087	0.96336	0.94690	0.97273	0.96336	0.92356	0.96026	16.35041	12.53103	0.96663	0.94935	0.97402	0.96663	0.93038	0.96394
51	69	19.00309	13.49126	0.96336	0.95110	0.97494	0.96336	0.92758	0.96243	16.35041	12.16898	0.96663	0.95306	0.97597	0.96663	0.93382	0.96578
51	70	19.00309	13.03722	0.96336	0.95508	0.97702	0.96336	0.93144	0.96450	16.35041	11.80026	0.96663	0.95661	0.97782	0.96663	0.93715	0.96756
51	71	19.00309	12.57941	0.96336	0.95884	0.97899	0.96336	0.93516	0.96649	16.35041	11.42537	0.96663	0.96000	0.97959	0.96663	0.94037	0.96927
51	72	19.00309	12.11856	0.96336	0.96240	0.98084	0.96336	0.93873	0.96840	16.35041	11.04490	0.96663	0.96323	0.98127	0.96663	0.94348	0.97092
51	73	19.00309	11.65555	0.96336	0.96574	0.98257	0.96336	0.94216	0.97022	16.35041	10.65955	0.96663	0.96629	0.98285	0.96663	0.94648	0.97251
51	74	19.00309	11.19139	0.96336	0.96887	0.98419	0.96336	0.94544	0.97196	16.35041	10.27021	0.96663	0.96918	0.98435	0.96663	0.94937	0.97403
51	75	19.00309	10.72709	0.96336	0.97180	0.98570	0.96336	0.94859	0.97362	16.35041	9.87774	0.96663	0.97191	0.98575	0.96663	0.95216	0.97549
51	76	19.00309	10.26405	0.96336	0.97452	0.98710	0.96336	0.95160	0.97520	16.35041	9.48337	0.96663	0.97447	0.98707	0.96663	0.95483	0.97690
51	77	19.00309	9.80349	0.96336	0.97705	0.98839	0.96336	0.95448	0.97671	16.35041	9.08824	0.96663	0.97687	0.98830	0.96663	0.95740	0.97824
51	78	19.00309	9.34666	0.96336	0.97939	0.98959	0.96336	0.95722	0.97814	16.35041	8.69350	0.96663	0.97911	0.98944	0.96663	0.95986	0.97952
51	79	19.00309	8.89505	0.96336	0.98155	0.99069	0.96336	0.95984	0.97951	16.35041	8.30053	0.96663	0.98118	0.99050	0.96663	0.96222	0.98075
51	80	19.00309	8.44994	0.96336	0.98352	0.99169	0.96336	0.96233	0.98080	16.35041	7.91061	0.96663	0.98310	0.99148	0.96663	0.96447	0.98192
51	81	19.00309	8.01269	0.96336	0.98533	0.99261	0.96336	0.96469	0.98203	16.35041	7.52504	0.96663	0.98487	0.99238	0.96663	0.96662	0.98303
51	82	19.00309	7.58462	0.96336	0.98698	0.99344	0.96336	0.96694	0.98319	16.35041	7.14517	0.96663	0.98649	0.99320	0.96663	0.96867	0.98409
51	83	19.00309	7.16676	0.96336	0.98847	0.99420	0.96336	0.96906	0.98429	16.35041	6.77205	0.96663	0.98798	0.99395	0.96663	0.97061	0.98509
51	84	19.00309	6.76024	0.96336	0.98981	0.99488	0.96336	0.97107	0.98532	16.35041	6.40687	0.96663	0.98932	0.99463	0.96663	0.97246	0.98604
51	85	19.00309	6.36619	0.96336	0.99102	0.99549	0.96336	0.97297	0.98630	16.35041	6.05083	0.96663	0.99055	0.99525	0.96663	0.97421	0.98694
51	86	19.00309	5.98597	0.96336	0.99211	0.99604	0.96336	0.97475	0.98721	16.35041	5.70535	0.96663	0.99165	0.99581	0.96663	0.97586	0.98778
51	87	19.00309	5.62066	0.96336	0.99307	0.99653	0.96336	0.97642	0.98807	16.35041	5.37164	0.96663	0.99263	0.99630	0.96663	0.97741	0.98858
51	88	19.00309	5.27144	0.96336	0.99393	0.99696	0.96336	0.97799	0.98887	16.35041	5.05099	0.96663	0.99352	0.99675	0.96663	0.97887	0.98932
51	89	19.00309	4.93962	0.96336	0.99469	0.99734	0.96336	0.97946	0.98962	16.35041	4.74485	0.96663	0.99430	0.99714	0.96663	0.98024	0.99002
51	90	19.00309	4.62687	0.96336	0.99535	0.99767	0.96336	0.98082	0.99032	16.35041	4.45503	0.96663	0.99499	0.99749	0.96663	0.98152	0.99068

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
51	91	19.00309	4.33500	0.96336	0.99593	0.99796	0.96336	0.98210	0.99097	16.35041	4.18350	0.96663	0.99560	0.99779	0.96663	0.98272	0.99129
51	92	19.00309	4.06328	0.96336	0.99644	0.99822	0.96336	0.98329	0.99158	16.35041	3.92982	0.96663	0.99613	0.99806	0.96663	0.98384	0.99186
51	93	19.00309	3.80970	0.96336	0.99688	0.99844	0.96336	0.98441	0.99214	16.35041	3.69224	0.96663	0.99660	0.99830	0.96663	0.98490	0.99239
51	94	19.00309	3.57122	0.96336	0.99727	0.99864	0.96336	0.98546	0.99267	16.35041	3.46804	0.96663	0.99702	0.99851	0.96663	0.98589	0.99289
51	95	19.00309	3.34496	0.96336	0.99762	0.99881	0.96336	0.98644	0.99317	16.35041	3.25454	0.96663	0.99738	0.99869	0.96663	0.98682	0.99337
51	96	19.00309	3.12856	0.96336	0.99792	0.99896	0.96336	0.98736	0.99364	16.35041	3.04956	0.96663	0.99771	0.99885	0.96663	0.98770	0.99381
51	97	19.00309	2.92468	0.96336	0.99819	0.99909	0.96336	0.98822	0.99407	16.35041	2.85578	0.96663	0.99800	0.99900	0.96663	0.98852	0.99423
51	98	19.00309	2.73317	0.96336	0.99842	0.99921	0.96336	0.98901	0.99448	16.35041	2.67315	0.96663	0.99825	0.99912	0.96663	0.98928	0.99461
51	99	19.00309	2.55407	0.96336	0.99862	0.99931	0.96336	0.98975	0.99485	16.35041	2.50182	0.96663	0.99847	0.99923	0.96663	0.98999	0.99497
51	100	19.00309	2.38797	0.96336	0.99880	0.99940	0.96336	0.99043	0.99519	16.35041	2.34248	0.96663	0.99866	0.99933	0.96663	0.99064	0.99530
51	101	19.00309	2.23536	0.96336	0.99895	0.99947	0.96336	0.99105	0.99551	16.35041	2.19569	0.96663	0.99883	0.99941	0.96663	0.99124	0.99560
51	102	19.00309	2.09662	0.96336	0.99908	0.99954	0.96336	0.99162	0.99579	16.35041	2.06193	0.96663	0.99897	0.99948	0.96663	0.99179	0.99588
51	103	19.00309	1.97081	0.96336	0.99919	0.99959	0.96336	0.99214	0.99606	16.35041	1.94039	0.96663	0.99909	0.99954	0.96663	0.99230	0.99613
51	104	19.00309	1.85678	0.96336	0.99928	0.99964	0.96336	0.99262	0.99630	16.35041	1.82999	0.96663	0.99919	0.99959	0.96663	0.99276	0.99636
51	105	19.00309	1.75419	0.96336	0.99936	0.99968	0.96336	0.99305	0.99651	16.35041	1.73050	0.96663	0.99928	0.99964	0.96663	0.99317	0.99657
51	106	19.00309	1.66193	0.96336	0.99943	0.99971	0.96336	0.99343	0.99670	16.35041	1.64086	0.96663	0.99935	0.99968	0.96663	0.99354	0.99676
51	107	19.00309	1.57966	0.96336	0.99948	0.99974	0.96336	0.99377	0.99688	16.35041	1.56078	0.96663	0.99942	0.99971	0.96663	0.99388	0.99693
51	108	19.00309	1.50704	0.96336	0.99953	0.99976	0.96336	0.99406	0.99702	16.35041	1.48999	0.96663	0.99947	0.99973	0.96663	0.99416	0.99707
51	109	19.00309	1.44400	0.96336	0.99957	0.99978	0.96336	0.99431	0.99715	16.35041	1.42842	0.96663	0.99951	0.99976	0.96663	0.99440	0.99719
51	110	19.00309	1.39223	0.96336	0.99960	0.99980	0.96336	0.99450	0.99724	16.35041	1.37777	0.96663	0.99954	0.99977	0.96663	0.99459	0.99729
52	1	18.64703	29.44822	0.96079	0.63254	0.77491	0.96079	0.63214	0.77462	16.09436	22.54525	0.96420	0.71311	0.83253	0.96420	0.71280	0.83232
52	2	18.64703	29.37817	0.96079	0.63404	0.77604	0.96079	0.63365	0.77575	16.09436	22.51839	0.96420	0.71396	0.83311	0.96420	0.71366	0.83291
52	3	18.64703	29.30399	0.96079	0.63562	0.77722	0.96079	0.63521	0.77691	16.09436	22.48894	0.96420	0.71487	0.83373	0.96420	0.71455	0.83352
52	4	18.64703	29.22650	0.96079	0.63726	0.77845	0.96079	0.63683	0.77812	16.09436	22.45752	0.96420	0.71582	0.83438	0.96420	0.71549	0.83415
52	5	18.64703	29.14631	0.96079	0.63896	0.77972	0.96079	0.63851	0.77938	16.09436	22.42458	0.96420	0.71682	0.83506	0.96420	0.71647	0.83482
52	6	18.64703	29.06332	0.96079	0.64073	0.78103	0.96079	0.64025	0.78067	16.09436	22.39007	0.96420	0.71787	0.83577	0.96420	0.71750	0.83552
52	7	18.64703	28.97770	0.96079	0.64257	0.78240	0.96079	0.64206	0.78202	16.09436	22.35408	0.96420	0.71897	0.83651	0.96420	0.71857	0.83624
52	8	18.64703	28.88901	0.96079	0.64448	0.78381	0.96079	0.64393	0.78341	16.09436	22.31631	0.96420	0.72012	0.83729	0.96420	0.71970	0.83701
52	9	18.64703	28.79700	0.96079	0.64646	0.78528	0.96079	0.64588	0.78484	16.09436	22.27655	0.96420	0.72132	0.83810	0.96420	0.72088	0.83780
52	10	18.64703	28.70168	0.96079	0.64853	0.78679	0.96079	0.64790	0.78633	16.09436	22.23481	0.96420	0.72259	0.83895	0.96420	0.72211	0.83863
52	11	18.64703	28.60341	0.96079	0.65066	0.78837	0.96079	0.64999	0.78787	16.09436	22.19134	0.96420	0.72391	0.83984	0.96420	0.72339	0.83950
52	12	18.64703	28.50171	0.96079	0.65288	0.78999	0.96079	0.65216	0.78946	16.09436	22.14578	0.96420	0.72529	0.84077	0.96420	0.72474	0.84040
52	13	18.64703	28.39619	0.96079	0.65519	0.79168	0.96079	0.65441	0.79111	16.09436	22.09783	0.96420	0.72674	0.84175	0.96420	0.72614	0.84135
52	14	18.64703	28.28717	0.96079	0.65759	0.79343	0.96079	0.65675	0.79282	16.09436	22.04770	0.96420	0.72826	0.84276	0.96420	0.72761	0.84233
52	15	18.64703	28.17456	0.96079	0.66008	0.79524	0.96079	0.65917	0.79458	16.09436	21.99534	0.96420	0.72984	0.84383	0.96420	0.72915	0.84336
52	16	18.64703	28.05854	0.96079	0.66266	0.79711	0.96079	0.66169	0.79640	16.09436	21.94087	0.96420	0.73150	0.84493	0.96420	0.73076	0.84444
52	17	18.64703	27.93921	0.96079	0.66534	0.79904	0.96079	0.66429	0.79829	16.09436	21.88436	0.96420	0.73323	0.84609	0.96420	0.73243	0.84555
52	18	18.64703	27.81632	0.96079	0.66811	0.80104	0.96079	0.66700	0.80024	16.09436	21.82561	0.96420	0.73504	0.84729	0.96420	0.73419	0.84672
52	19	18.64703	27.68998	0.96079	0.67099	0.80311	0.96079	0.66980	0.80225	16.09436	21.76469	0.96420	0.73692	0.84854	0.96420	0.73602	0.84794
52	20	18.64703	27.55961	0.96079	0.67398	0.80524	0.96079	0.67271	0.80433	16.09436	21.70115	0.96420	0.73890	0.84984	0.96420	0.73793	0.84920

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
52	21	18.64703	27.42496	0.96079	0.67708	0.80745	0.96079	0.67572	0.80648	16.09436	21.63477	0.96420	0.74096	0.85121	0.96420	0.73992	0.85052
52	22	18.64703	27.28607	0.96079	0.68029	0.80973	0.96079	0.67884	0.80870	16.09436	21.56556	0.96420	0.74311	0.85262	0.96420	0.74200	0.85190
52	23	18.64703	27.14231	0.96079	0.68364	0.81209	0.96079	0.68207	0.81099	16.09436	21.49301	0.96420	0.74536	0.85410	0.96420	0.74418	0.85333
52	24	18.64703	26.99396	0.96079	0.68710	0.81454	0.96079	0.68543	0.81336	16.09436	21.41732	0.96420	0.74771	0.85565	0.96420	0.74644	0.85482
52	25	18.64703	26.84076	0.96079	0.69070	0.81706	0.96079	0.68890	0.81580	16.09436	21.33825	0.96420	0.75017	0.85725	0.96420	0.74881	0.85636
52	26	18.64703	26.68259	0.96079	0.69443	0.81966	0.96079	0.69249	0.81831	16.09436	21.25569	0.96420	0.75273	0.85892	0.96420	0.75127	0.85797
52	27	18.64703	26.51948	0.96079	0.69830	0.82235	0.96079	0.69621	0.82090	16.09436	21.16962	0.96420	0.75540	0.86066	0.96420	0.75383	0.85964
52	28	18.64703	26.35108	0.96079	0.70231	0.82513	0.96079	0.70005	0.82357	16.09436	21.07976	0.96420	0.75819	0.86247	0.96420	0.75650	0.86137
52	29	18.64703	26.17769	0.96079	0.70647	0.82799	0.96079	0.70403	0.82631	16.09436	20.98629	0.96420	0.76109	0.86434	0.96420	0.75927	0.86317
52	30	18.64703	25.99881	0.96079	0.71077	0.83094	0.96079	0.70814	0.82914	16.09436	20.88878	0.96420	0.76412	0.86629	0.96420	0.76216	0.86503
52	31	18.64703	25.81445	0.96079	0.71522	0.83397	0.96079	0.71239	0.83204	16.09436	20.78720	0.96420	0.76727	0.86831	0.96420	0.76516	0.86696
52	32	18.64703	25.62410	0.96079	0.71984	0.83710	0.96079	0.71677	0.83502	16.09436	20.68113	0.96420	0.77055	0.87041	0.96420	0.76827	0.86895
52	33	18.64703	25.42805	0.96079	0.72461	0.84031	0.96079	0.72129	0.83808	16.09436	20.57072	0.96420	0.77396	0.87258	0.96420	0.77149	0.87101
52	34	18.64703	25.22578	0.96079	0.72954	0.84362	0.96079	0.72595	0.84122	16.09436	20.45552	0.96420	0.77750	0.87482	0.96420	0.77484	0.87314
52	35	18.64703	25.01713	0.96079	0.73463	0.84702	0.96079	0.73075	0.84443	16.09436	20.33536	0.96420	0.78118	0.87715	0.96420	0.77830	0.87533
52	36	18.64703	24.80193	0.96079	0.73989	0.85050	0.96079	0.73569	0.84772	16.09436	20.21002	0.96420	0.78500	0.87955	0.96420	0.78189	0.87759
52	37	18.64703	24.57973	0.96079	0.74531	0.85407	0.96079	0.74076	0.85108	16.09436	20.07911	0.96420	0.78896	0.88203	0.96420	0.78559	0.87992
52	38	18.64703	24.35058	0.96079	0.75090	0.85773	0.96079	0.74597	0.85450	16.09436	19.94257	0.96420	0.79305	0.88458	0.96420	0.78941	0.88231
52	39	18.64703	24.11373	0.96079	0.75666	0.86148	0.96079	0.75131	0.85800	16.09436	19.79973	0.96420	0.79730	0.88722	0.96420	0.79334	0.88476
52	40	18.64703	23.86918	0.96079	0.76258	0.86530	0.96079	0.75678	0.86155	16.09436	19.65053	0.96420	0.80168	0.88992	0.96420	0.79739	0.88727
52	41	18.64703	23.61736	0.96079	0.76865	0.86920	0.96079	0.76237	0.86516	16.09436	19.49521	0.96420	0.80620	0.89270	0.96420	0.80155	0.88984
52	42	18.64703	23.35816	0.96079	0.77488	0.87316	0.96079	0.76807	0.86882	16.09436	19.33362	0.96420	0.81085	0.89555	0.96420	0.80581	0.89246
52	43	18.64703	23.09102	0.96079	0.78124	0.87719	0.96079	0.77388	0.87253	16.09436	19.16523	0.96420	0.81563	0.89845	0.96420	0.81017	0.89513
52	44	18.64703	22.81604	0.96079	0.78775	0.88127	0.96079	0.77979	0.87627	16.09436	18.99000	0.96420	0.82053	0.90142	0.96420	0.81463	0.89785
52	45	18.64703	22.53309	0.96079	0.79437	0.88540	0.96079	0.78579	0.88005	16.09436	18.80775	0.96420	0.82556	0.90444	0.96420	0.81918	0.90060
52	46	18.64703	22.24198	0.96079	0.80111	0.88958	0.96079	0.79186	0.88384	16.09436	18.61823	0.96420	0.83069	0.90751	0.96420	0.82381	0.90339
52	47	18.64703	21.94239	0.96079	0.80796	0.89378	0.96079	0.79801	0.88766	16.09436	18.42106	0.96420	0.83592	0.91063	0.96420	0.82851	0.90621
52	48	18.64703	21.63441	0.96079	0.81488	0.89800	0.96079	0.80420	0.89148	16.09436	18.21621	0.96420	0.84124	0.91378	0.96420	0.83327	0.90905
52	49	18.64703	21.31800	0.96079	0.82188	0.90223	0.96079	0.81043	0.89529	16.09436	18.00355	0.96420	0.84665	0.91696	0.96420	0.83808	0.91191
52	50	18.64703	20.99328	0.96079	0.82893	0.90646	0.96079	0.81668	0.89909	16.09436	17.78305	0.96420	0.85211	0.92015	0.96420	0.84293	0.91477
52	51	18.64703	20.66027	0.96079	0.83600	0.91068	0.96079	0.82294	0.90287	16.09436	17.55462	0.96420	0.85763	0.92336	0.96420	0.84781	0.91764
52	52	18.64703	20.31936	0.96079	0.84308	0.91486	0.96079	0.82920	0.90662	16.09436	17.31849	0.96420	0.86319	0.92657	0.96420	0.85271	0.92050
52	53	18.64703	19.97064	0.96079	0.85015	0.91901	0.96079	0.83542	0.91033	16.09436	17.07460	0.96420	0.86876	0.92977	0.96420	0.85761	0.92335
52	54	18.64703	19.61420	0.96079	0.85719	0.92310	0.96079	0.84161	0.91399	16.09436	16.82295	0.96420	0.87434	0.93296	0.96420	0.86250	0.92617
52	55	18.64703	19.25050	0.96079	0.86417	0.92713	0.96079	0.84774	0.91760	16.09436	16.56379	0.96420	0.87990	0.93611	0.96420	0.86737	0.92898
52	56	18.64703	18.87994	0.96079	0.87106	0.93109	0.96079	0.85381	0.92114	16.09436	16.29737	0.96420	0.88543	0.93923	0.96420	0.87221	0.93175
52	57	18.64703	18.50268	0.96079	0.87786	0.93496	0.96079	0.85978	0.92461	16.09436	16.02371	0.96420	0.89091	0.94231	0.96420	0.87701	0.93448
52	58	18.64703	18.11889	0.96079	0.88454	0.93873	0.96079	0.86566	0.92800	16.09436	15.74286	0.96420	0.89633	0.94533	0.96420	0.88176	0.93716
52	59	18.64703	17.72878	0.96079	0.89108	0.94240	0.96079	0.87144	0.93130	16.09436	15.45489	0.96420	0.90168	0.94830	0.96420	0.88644	0.93980
52	60	18.64703	17.33235	0.96079	0.89747	0.94597	0.96079	0.87709	0.93452	16.09436	15.15969	0.96420	0.90693	0.95119	0.96420	0.89105	0.94239

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
52	61	18.64703	16.92988	0.96079	0.90369	0.94941	0.96079	0.88262	0.93765	16.09436	14.85740	0.96420	0.91209	0.95402	0.96420	0.89559	0.94492
52	62	18.64703	16.52117	0.96079	0.90973	0.95273	0.96079	0.88801	0.94068	16.09436	14.54774	0.96420	0.91713	0.95677	0.96420	0.90003	0.94739
52	63	18.64703	16.10627	0.96079	0.91558	0.95593	0.96079	0.89326	0.94362	16.09436	14.23062	0.96420	0.92205	0.95944	0.96420	0.90438	0.94979
52	64	18.64703	15.68510	0.96079	0.92124	0.95900	0.96079	0.89836	0.94646	16.09436	13.90587	0.96420	0.92684	0.96203	0.96420	0.90864	0.95213
52	65	18.64703	15.25783	0.96079	0.92668	0.96194	0.96079	0.90330	0.94920	16.09436	13.57353	0.96420	0.93149	0.96453	0.96420	0.91279	0.95440
52	66	18.64703	14.82463	0.96079	0.93191	0.96476	0.96079	0.90810	0.95184	16.09436	13.23363	0.96420	0.93599	0.96694	0.96420	0.91683	0.95661
52	67	18.64703	14.38548	0.96079	0.93692	0.96743	0.96079	0.91273	0.95438	16.09436	12.88602	0.96420	0.94034	0.96925	0.96420	0.92076	0.95875
52	68	18.64703	13.94087	0.96079	0.94171	0.96998	0.96079	0.91721	0.95682	16.09436	12.53103	0.96420	0.94453	0.97148	0.96420	0.92458	0.96081
52	69	18.64703	13.49126	0.96079	0.94628	0.97240	0.96079	0.92153	0.95917	16.09436	12.16898	0.96420	0.94856	0.97360	0.96420	0.92828	0.96281
52	70	18.64703	13.03722	0.96079	0.95062	0.97468	0.96079	0.92570	0.96142	16.09436	11.80026	0.96420	0.95243	0.97563	0.96420	0.93187	0.96474
52	71	18.64703	12.57941	0.96079	0.95473	0.97684	0.96079	0.92971	0.96357	16.09436	11.42537	0.96420	0.95612	0.97757	0.96420	0.93535	0.96659
52	72	18.64703	12.11856	0.96079	0.95861	0.97887	0.96079	0.93356	0.96564	16.09436	11.04490	0.96420	0.95963	0.97940	0.96420	0.93871	0.96838
52	73	18.64703	11.65555	0.96079	0.96227	0.98077	0.96079	0.93726	0.96762	16.09436	10.65955	0.96420	0.96298	0.98114	0.96420	0.94195	0.97011
52	74	18.64703	11.19139	0.96079	0.96570	0.98255	0.96079	0.94081	0.96950	16.09436	10.27021	0.96420	0.96614	0.98278	0.96420	0.94508	0.97176
52	75	18.64703	10.72709	0.96079	0.96891	0.98421	0.96079	0.94422	0.97131	16.09436	9.87774	0.96420	0.96912	0.98432	0.96420	0.94809	0.97335
52	76	18.64703	10.26405	0.96079	0.97190	0.98575	0.96079	0.94748	0.97303	16.09436	9.48337	0.96420	0.97193	0.98576	0.96420	0.95098	0.97488
52	77	18.64703	9.80349	0.96079	0.97468	0.98718	0.96079	0.95059	0.97467	16.09436	9.08824	0.96420	0.97456	0.98711	0.96420	0.95377	0.97634
52	78	18.64703	9.34666	0.96079	0.97725	0.98850	0.96079	0.95357	0.97623	16.09436	8.69350	0.96420	0.97701	0.98837	0.96420	0.95644	0.97773
52	79	18.64703	8.89505	0.96079	0.97963	0.98971	0.96079	0.95640	0.97772	16.09436	8.30053	0.96420	0.97929	0.98954	0.96420	0.95899	0.97907
52	80	18.64703	8.44994	0.96079	0.98180	0.99082	0.96079	0.95910	0.97912	16.09436	7.91061	0.96420	0.98140	0.99061	0.96420	0.96144	0.98034
52	81	18.64703	8.01269	0.96079	0.98380	0.99183	0.96079	0.96167	0.98046	16.09436	7.52504	0.96420	0.98334	0.99160	0.96420	0.96377	0.98155
52	82	18.64703	7.58462	0.96079	0.98561	0.99275	0.96079	0.96411	0.98173	16.09436	7.14517	0.96420	0.98513	0.99251	0.96420	0.96599	0.98270
52	83	18.64703	7.16676	0.96079	0.98726	0.99359	0.96079	0.96642	0.98292	16.09436	6.77205	0.96420	0.98676	0.99333	0.96420	0.96811	0.98379
52	84	18.64703	6.76024	0.96079	0.98874	0.99434	0.96079	0.96860	0.98405	16.09436	6.40687	0.96420	0.98824	0.99409	0.96420	0.97011	0.98483
52	85	18.64703	6.36619	0.96079	0.99008	0.99502	0.96079	0.97066	0.98511	16.09436	6.05083	0.96420	0.98959	0.99477	0.96420	0.97202	0.98581
52	86	18.64703	5.98597	0.96079	0.99128	0.99562	0.96079	0.97260	0.98611	16.09436	5.70535	0.96420	0.99080	0.99538	0.96420	0.97381	0.98673
52	87	18.64703	5.62066	0.96079	0.99235	0.99616	0.96079	0.97443	0.98705	16.09436	5.37164	0.96420	0.99189	0.99593	0.96420	0.97550	0.98760
52	88	18.64703	5.27144	0.96079	0.99330	0.99664	0.96079	0.97613	0.98792	16.09436	5.05099	0.96420	0.99286	0.99642	0.96420	0.97710	0.98841
52	89	18.64703	4.93962	0.96079	0.99414	0.99706	0.96079	0.97773	0.98874	16.09436	4.74485	0.96420	0.99373	0.99685	0.96420	0.97859	0.98918
52	90	18.64703	4.62687	0.96079	0.99487	0.99743	0.96079	0.97922	0.98950	16.09436	4.45503	0.96420	0.99449	0.99724	0.96420	0.97998	0.98989
52	91	18.64703	4.33500	0.96079	0.99551	0.99775	0.96079	0.98061	0.99021	16.09436	4.18350	0.96420	0.99516	0.99757	0.96420	0.98129	0.99056
52	92	18.64703	4.06328	0.96079	0.99607	0.99803	0.96079	0.98191	0.99087	16.09436	3.92982	0.96420	0.99575	0.99787	0.96420	0.98251	0.99118
52	93	18.64703	3.80970	0.96079	0.99656	0.99828	0.96079	0.98313	0.99149	16.09436	3.69224	0.96420	0.99627	0.99813	0.96420	0.98366	0.99176
52	94	18.64703	3.57122	0.96079	0.99700	0.99850	0.96079	0.98427	0.99207	16.09436	3.46804	0.96420	0.99672	0.99836	0.96420	0.98474	0.99231
52	95	18.64703	3.34496	0.96079	0.99738	0.99869	0.96079	0.98534	0.99261	16.09436	3.25454	0.96420	0.99713	0.99856	0.96420	0.98576	0.99283
52	96	18.64703	3.12856	0.96079	0.99771	0.99886	0.96079	0.98634	0.99312	16.09436	3.04956	0.96420	0.99749	0.99874	0.96420	0.98671	0.99331
52	97	18.64703	2.92468	0.96079	0.99801	0.99900	0.96079	0.98727	0.99359	16.09436	2.85578	0.96420	0.99780	0.99890	0.96420	0.98760	0.99376
52	98	18.64703	2.73317	0.96079	0.99826	0.99913	0.96079	0.98814	0.99403	16.09436	2.67315	0.96420	0.99808	0.99904	0.96420	0.98843	0.99418
52	99	18.64703	2.55407	0.96079	0.99849	0.99924	0.96079	0.98894	0.99444	16.09436	2.50182	0.96420	0.99832	0.99916	0.96420	0.98920	0.99457
52	100	18.64703	2.38797	0.96079	0.99868	0.99934	0.96079	0.98968	0.99481	16.09436	2.34248	0.96420	0.99853	0.99927	0.96420	0.98991	0.99493

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
52	101	18.64703	2.23536	0.96079	0.99885	0.99942	0.96079	0.99036	0.99515	16.09436	2.19569	0.96420	0.99871	0.99936	0.96420	0.99056	0.99526
52	102	18.64703	2.09662	0.96079	0.99899	0.99949	0.96079	0.99097	0.99547	16.09436	2.06193	0.96420	0.99887	0.99943	0.96420	0.99116	0.99556
52	103	18.64703	1.97081	0.96079	0.99911	0.99955	0.96079	0.99154	0.99575	16.09436	1.94039	0.96420	0.99900	0.99950	0.96420	0.99170	0.99583
52	104	18.64703	1.85678	0.96079	0.99921	0.99960	0.96079	0.99205	0.99601	16.09436	1.82999	0.96420	0.99911	0.99956	0.96420	0.99220	0.99609
52	105	18.64703	1.75419	0.96079	0.99930	0.99965	0.96079	0.99251	0.99624	16.09436	1.73050	0.96420	0.99921	0.99961	0.96420	0.99265	0.99631
52	106	18.64703	1.66193	0.96079	0.99937	0.99969	0.96079	0.99293	0.99645	16.09436	1.64086	0.96420	0.99929	0.99965	0.96420	0.99305	0.99651
52	107	18.64703	1.57966	0.96079	0.99943	0.99972	0.96079	0.99330	0.99664	16.09436	1.56078	0.96420	0.99936	0.99968	0.96420	0.99341	0.99670
52	108	18.64703	1.50704	0.96079	0.99948	0.99974	0.96079	0.99362	0.99680	16.09436	1.48999	0.96420	0.99942	0.99971	0.96420	0.99372	0.99685
52	109	18.64703	1.44400	0.96079	0.99953	0.99976	0.96079	0.99388	0.99693	16.09436	1.42842	0.96420	0.99947	0.99973	0.96420	0.99398	0.99698
52	110	18.64703	1.39223	0.96079	0.99956	0.99978	0.96079	0.99409	0.99704	16.09436	1.37777	0.96420	0.99950	0.99975	0.96420	0.99418	0.99708
53	1	18.28266	29.44822	0.95798	0.62021	0.76560	0.95798	0.61983	0.76530	15.82978	22.54525	0.96153	0.70142	0.82451	0.96153	0.70112	0.82430
53	2	18.28266	29.37817	0.95798	0.62169	0.76672	0.95798	0.62131	0.76643	15.82978	22.51839	0.96153	0.70226	0.82509	0.96153	0.70196	0.82489
53	3	18.28266	29.30399	0.95798	0.62324	0.76790	0.95798	0.62284	0.76759	15.82978	22.48894	0.96153	0.70316	0.82571	0.96153	0.70285	0.82550
53	4	18.28266	29.22650	0.95798	0.62485	0.76912	0.95798	0.62443	0.76880	15.82978	22.45752	0.96153	0.70410	0.82636	0.96153	0.70377	0.82613
53	5	18.28266	29.14631	0.95798	0.62653	0.77039	0.95798	0.62608	0.77005	15.82978	22.42458	0.96153	0.70509	0.82704	0.96153	0.70474	0.82680
53	6	18.28266	29.06332	0.95798	0.62827	0.77170	0.95798	0.62780	0.77134	15.82978	22.39007	0.96153	0.70612	0.82775	0.96153	0.70575	0.82750
53	7	18.28266	28.97770	0.95798	0.63007	0.77306	0.95798	0.62957	0.77268	15.82978	22.35408	0.96153	0.70720	0.82849	0.96153	0.70681	0.82823
53	8	18.28266	28.88901	0.95798	0.63195	0.77447	0.95798	0.63141	0.77407	15.82978	22.31631	0.96153	0.70834	0.82927	0.96153	0.70792	0.82899
53	9	18.28266	28.79700	0.95798	0.63390	0.77593	0.95798	0.63333	0.77551	15.82978	22.27655	0.96153	0.70953	0.83009	0.96153	0.70909	0.82978
53	10	18.28266	28.70168	0.95798	0.63592	0.77745	0.95798	0.63531	0.77699	15.82978	22.23481	0.96153	0.71077	0.83094	0.96153	0.71030	0.83062
53	11	18.28266	28.60341	0.95798	0.63803	0.77902	0.95798	0.63737	0.77853	15.82978	22.19134	0.96153	0.71208	0.83183	0.96153	0.71157	0.83148
53	12	18.28266	28.50171	0.95798	0.64021	0.78064	0.95798	0.63951	0.78012	15.82978	22.14578	0.96153	0.71344	0.83276	0.96153	0.71290	0.83239
53	13	18.28266	28.39619	0.95798	0.64248	0.78233	0.95798	0.64172	0.78177	15.82978	22.09783	0.96153	0.71488	0.83374	0.96153	0.71429	0.83334
53	14	18.28266	28.28717	0.95798	0.64484	0.78408	0.95798	0.64402	0.78347	15.82978	22.04770	0.96153	0.71638	0.83476	0.96153	0.71574	0.83432
53	15	18.28266	28.17456	0.95798	0.64729	0.78588	0.95798	0.64641	0.78523	15.82978	21.99534	0.96153	0.71795	0.83582	0.96153	0.71726	0.83536
53	16	18.28266	28.05854	0.95798	0.64983	0.78775	0.95798	0.64888	0.78706	15.82978	21.94087	0.96153	0.71959	0.83693	0.96153	0.71885	0.83643
53	17	18.28266	27.93921	0.95798	0.65247	0.78969	0.95798	0.65145	0.78894	15.82978	21.88436	0.96153	0.72130	0.83809	0.96153	0.72051	0.83755
53	18	18.28266	27.81632	0.95798	0.65520	0.79169	0.95798	0.65411	0.79089	15.82978	21.82561	0.96153	0.72309	0.83929	0.96153	0.72224	0.83872
53	19	18.28266	27.68998	0.95798	0.65803	0.79375	0.95798	0.65688	0.79291	15.82978	21.76469	0.96153	0.72495	0.84055	0.96153	0.72406	0.83994
53	20	18.28266	27.55961	0.95798	0.66098	0.79589	0.95798	0.65974	0.79499	15.82978	21.70115	0.96153	0.72690	0.84186	0.96153	0.72595	0.84122
53	21	18.28266	27.42496	0.95798	0.66403	0.79810	0.95798	0.66271	0.79715	15.82978	21.63477	0.96153	0.72894	0.84322	0.96153	0.72793	0.84254
53	22	18.28266	27.28607	0.95798	0.66721	0.80039	0.95798	0.66579	0.79937	15.82978	21.56556	0.96153	0.73108	0.84465	0.96153	0.72999	0.84393
53	23	18.28266	27.14231	0.95798	0.67050	0.80276	0.95798	0.66899	0.80167	15.82978	21.49301	0.96153	0.73331	0.84614	0.96153	0.73215	0.84536
53	24	18.28266	26.99396	0.95798	0.67393	0.80520	0.95798	0.67230	0.80404	15.82978	21.41732	0.96153	0.73564	0.84769	0.96153	0.73440	0.84686
53	25	18.28266	26.84076	0.95798	0.67748	0.80774	0.95798	0.67573	0.80649	15.82978	21.33825	0.96153	0.73808	0.84931	0.96153	0.73674	0.84842
53	26	18.28266	26.68259	0.95798	0.68117	0.81035	0.95798	0.67929	0.80902	15.82978	21.25569	0.96153	0.74063	0.85099	0.96153	0.73919	0.85004
53	27	18.28266	26.51948	0.95798	0.68499	0.81305	0.95798	0.68296	0.81162	15.82978	21.16962	0.96153	0.74328	0.85274	0.96153	0.74174	0.85172
53	28	18.28266	26.35108	0.95798	0.68896	0.81584	0.95798	0.68678	0.81431	15.82978	21.07976	0.96153	0.74606	0.85456	0.96153	0.74439	0.85347
53	29	18.28266	26.17769	0.95798	0.69308	0.81872	0.95798	0.69072	0.81707	15.82978	20.98629	0.96153	0.74895	0.85646	0.96153	0.74716	0.85528
53	30	18.28266	25.99881	0.95798	0.69734	0.82169	0.95798	0.69480	0.81992	15.82978	20.88878	0.96153	0.75196	0.85842	0.96153	0.75003	0.85717

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
53	31	18.28266	25.81445	0.95798	0.70176	0.82475	0.95798	0.69901	0.82285	15.82978	20.78720	0.96153	0.75510	0.86047	0.96153	0.75303	0.85912
53	32	18.28266	25.62410	0.95798	0.70634	0.82790	0.95798	0.70337	0.82586	15.82978	20.68113	0.96153	0.75838	0.86259	0.96153	0.75613	0.86114
53	33	18.28266	25.42805	0.95798	0.71108	0.83115	0.95798	0.70787	0.82895	15.82978	20.57072	0.96153	0.76178	0.86479	0.96153	0.75936	0.86322
53	34	18.28266	25.22578	0.95798	0.71599	0.83449	0.95798	0.71251	0.83212	15.82978	20.45552	0.96153	0.76533	0.86707	0.96153	0.76271	0.86538
53	35	18.28266	25.01713	0.95798	0.72106	0.83793	0.95798	0.71729	0.83538	15.82978	20.33536	0.96153	0.76901	0.86943	0.96153	0.76618	0.86761
53	36	18.28266	24.80193	0.95798	0.72631	0.84146	0.95798	0.72222	0.83871	15.82978	20.21002	0.96153	0.77284	0.87187	0.96153	0.76978	0.86992
53	37	18.28266	24.57973	0.95798	0.73173	0.84508	0.95798	0.72730	0.84212	15.82978	20.07911	0.96153	0.77682	0.87439	0.96153	0.77350	0.87229
53	38	18.28266	24.35058	0.95798	0.73732	0.84880	0.95798	0.73252	0.84561	15.82978	19.94257	0.96153	0.78094	0.87700	0.96153	0.77734	0.87472
53	39	18.28266	24.11373	0.95798	0.74309	0.85261	0.95798	0.73787	0.84917	15.82978	19.79973	0.96153	0.78521	0.87969	0.96153	0.78131	0.87723
53	40	18.28266	23.86918	0.95798	0.74903	0.85651	0.95798	0.74337	0.85279	15.82978	19.65053	0.96153	0.78964	0.88246	0.96153	0.78540	0.87980
53	41	18.28266	23.61736	0.95798	0.75515	0.86049	0.95798	0.74899	0.85648	15.82978	19.49521	0.96153	0.79421	0.88530	0.96153	0.78960	0.88243
53	42	18.28266	23.35816	0.95798	0.76142	0.86455	0.95798	0.75475	0.86023	15.82978	19.33362	0.96153	0.79892	0.88822	0.96153	0.79392	0.88512
53	43	18.28266	23.09102	0.95798	0.76785	0.86868	0.95798	0.76062	0.86404	15.82978	19.16523	0.96153	0.80377	0.89121	0.96153	0.79836	0.88787
53	44	18.28266	22.81604	0.95798	0.77444	0.87288	0.95798	0.76661	0.86789	15.82978	18.99000	0.96153	0.80876	0.89427	0.96153	0.80289	0.89067
53	45	18.28266	22.53309	0.95798	0.78116	0.87714	0.95798	0.77270	0.87178	15.82978	18.80775	0.96153	0.81388	0.89739	0.96153	0.80753	0.89352
53	46	18.28266	22.24198	0.95798	0.78802	0.88145	0.95798	0.77888	0.87570	15.82978	18.61823	0.96153	0.81913	0.90057	0.96153	0.81226	0.89641
53	47	18.28266	21.94239	0.95798	0.79500	0.88580	0.95798	0.78515	0.87965	15.82978	18.42106	0.96153	0.82449	0.90381	0.96153	0.81708	0.89933
53	48	18.28266	21.63441	0.95798	0.80209	0.89018	0.95798	0.79149	0.88361	15.82978	18.21621	0.96153	0.82997	0.90708	0.96153	0.82197	0.90229
53	49	18.28266	21.31800	0.95798	0.80928	0.89459	0.95798	0.79788	0.88758	15.82978	18.00355	0.96153	0.83553	0.91040	0.96153	0.82693	0.90527
53	50	18.28266	20.99328	0.95798	0.81653	0.89900	0.95798	0.80432	0.89155	15.82978	17.78305	0.96153	0.84119	0.91374	0.96153	0.83194	0.90826
53	51	18.28266	20.66027	0.95798	0.82384	0.90341	0.95798	0.81078	0.89550	15.82978	17.55462	0.96153	0.84691	0.91711	0.96153	0.83699	0.91126
53	52	18.28266	20.31936	0.95798	0.83118	0.90781	0.95798	0.81725	0.89943	15.82978	17.31849	0.96153	0.85268	0.92048	0.96153	0.84208	0.91427
53	53	18.28266	19.97064	0.95798	0.83853	0.91217	0.95798	0.82371	0.90333	15.82978	17.07460	0.96153	0.85849	0.92386	0.96153	0.84718	0.91727
53	54	18.28266	19.61420	0.95798	0.84587	0.91650	0.95798	0.83015	0.90719	15.82978	16.82295	0.96153	0.86432	0.92722	0.96153	0.85229	0.92026
53	55	18.28266	19.25050	0.95798	0.85317	0.92077	0.95798	0.83655	0.91100	15.82978	16.56379	0.96153	0.87016	0.93057	0.96153	0.85739	0.92322
53	56	18.28266	18.87994	0.95798	0.86041	0.92497	0.95798	0.84290	0.91475	15.82978	16.29737	0.96153	0.87597	0.93389	0.96153	0.86248	0.92616
53	57	18.28266	18.50268	0.95798	0.86757	0.92909	0.95798	0.84917	0.91843	15.82978	16.02371	0.96153	0.88176	0.93716	0.96153	0.86753	0.92906
53	58	18.28266	18.11889	0.95798	0.87463	0.93312	0.95798	0.85536	0.92204	15.82978	15.74286	0.96153	0.88750	0.94040	0.96153	0.87254	0.93193
53	59	18.28266	17.72878	0.95798	0.88156	0.93705	0.95798	0.86146	0.92557	15.82978	15.45489	0.96153	0.89317	0.94357	0.96153	0.87749	0.93475
53	60	18.28266	17.33235	0.95798	0.88836	0.94088	0.95798	0.86744	0.92901	15.82978	15.15969	0.96153	0.89876	0.94668	0.96153	0.88238	0.93751
53	61	18.28266	16.92988	0.95798	0.89499	0.94459	0.95798	0.87330	0.93237	15.82978	14.85740	0.96153	0.90426	0.94972	0.96153	0.88720	0.94023
53	62	18.28266	16.52117	0.95798	0.90146	0.94818	0.95798	0.87903	0.93562	15.82978	14.54774	0.96153	0.90965	0.95269	0.96153	0.89193	0.94288
53	63	18.28266	16.10627	0.95798	0.90773	0.95164	0.95798	0.88462	0.93878	15.82978	14.23062	0.96153	0.91493	0.95558	0.96153	0.89657	0.94547
53	64	18.28266	15.68510	0.95798	0.91381	0.95497	0.95798	0.89006	0.94183	15.82978	13.90587	0.96153	0.92008	0.95838	0.96153	0.90112	0.94799
53	65	18.28266	15.25783	0.95798	0.91968	0.95816	0.95798	0.89536	0.94479	15.82978	13.57353	0.96153	0.92509	0.96109	0.96153	0.90556	0.95044
53	66	18.28266	14.82463	0.95798	0.92534	0.96122	0.95798	0.90049	0.94764	15.82978	13.23363	0.96153	0.92995	0.96370	0.96153	0.90989	0.95282
53	67	18.28266	14.38548	0.95798	0.93076	0.96414	0.95798	0.90546	0.95039	15.82978	12.88602	0.96153	0.93465	0.96622	0.96153	0.91411	0.95513
53	68	18.28266	13.94087	0.95798	0.93596	0.96692	0.95798	0.91027	0.95303	15.82978	12.53103	0.96153	0.93920	0.96865	0.96153	0.91822	0.95737
53	69	18.28266	13.49126	0.95798	0.94093	0.96956	0.95798	0.91492	0.95557	15.82978	12.16898	0.96153	0.94357	0.97097	0.96153	0.92221	0.95953
53	70	18.28266	13.03722	0.95798	0.94565	0.97207	0.95798	0.91940	0.95801	15.82978	11.80026	0.96153	0.94777	0.97318	0.96153	0.92607	0.96162

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
53	71	18.28266	12.57941	0.95798	0.95013	0.97443	0.95798	0.92372	0.96035	15.82978	11.42537	0.96153	0.95179	0.97530	0.96153	0.92982	0.96363
53	72	18.28266	12.11856	0.95798	0.95438	0.97666	0.95798	0.92788	0.96259	15.82978	11.04490	0.96153	0.95562	0.97731	0.96153	0.93344	0.96558
53	73	18.28266	11.65555	0.95798	0.95838	0.97875	0.95798	0.93187	0.96474	15.82978	10.65955	0.96153	0.95927	0.97921	0.96153	0.93695	0.96745
53	74	18.28266	11.19139	0.95798	0.96214	0.98070	0.95798	0.93571	0.96679	15.82978	10.27021	0.96153	0.96273	0.98101	0.96153	0.94032	0.96924
53	75	18.28266	10.72709	0.95798	0.96566	0.98253	0.95798	0.93939	0.96875	15.82978	9.87774	0.96153	0.96599	0.98270	0.96153	0.94358	0.97097
53	76	18.28266	10.26405	0.95798	0.96895	0.98423	0.95798	0.94291	0.97062	15.82978	9.48337	0.96153	0.96907	0.98429	0.96153	0.94672	0.97263
53	77	18.28266	9.80349	0.95798	0.97200	0.98580	0.95798	0.94628	0.97240	15.82978	9.08824	0.96153	0.97195	0.98577	0.96153	0.94973	0.97422
53	78	18.28266	9.34666	0.95798	0.97484	0.98726	0.95798	0.94951	0.97410	15.82978	8.69350	0.96153	0.97464	0.98716	0.96153	0.95262	0.97573
53	79	18.28266	8.89505	0.95798	0.97745	0.98860	0.95798	0.95258	0.97571	15.82978	8.30053	0.96153	0.97714	0.98844	0.96153	0.95539	0.97719
53	80	18.28266	8.44994	0.95798	0.97985	0.98982	0.95798	0.95551	0.97725	15.82978	7.91061	0.96153	0.97946	0.98962	0.96153	0.95804	0.97857
53	81	18.28266	8.01269	0.95798	0.98205	0.99094	0.95798	0.95829	0.97870	15.82978	7.52504	0.96153	0.98160	0.99072	0.96153	0.96057	0.97989
53	82	18.28266	7.58462	0.95798	0.98405	0.99196	0.95798	0.96094	0.98008	15.82978	7.14517	0.96153	0.98357	0.99172	0.96153	0.96299	0.98114
53	83	18.28266	7.16676	0.95798	0.98587	0.99289	0.95798	0.96345	0.98138	15.82978	6.77205	0.96153	0.98537	0.99263	0.96153	0.96529	0.98234
53	84	18.28266	6.76024	0.95798	0.98752	0.99372	0.95798	0.96582	0.98261	15.82978	6.40687	0.96153	0.98700	0.99346	0.96153	0.96747	0.98347
53	85	18.28266	6.36619	0.95798	0.98900	0.99447	0.95798	0.96806	0.98377	15.82978	6.05083	0.96153	0.98849	0.99421	0.96153	0.96954	0.98453
53	86	18.28266	5.98597	0.95798	0.99033	0.99514	0.95798	0.97018	0.98486	15.82978	5.70535	0.96153	0.98983	0.99489	0.96153	0.97149	0.98554
53	87	18.28266	5.62066	0.95798	0.99151	0.99574	0.95798	0.97216	0.98588	15.82978	5.37164	0.96153	0.99103	0.99550	0.96153	0.97334	0.98649
53	88	18.28266	5.27144	0.95798	0.99257	0.99627	0.95798	0.97402	0.98684	15.82978	5.05099	0.96153	0.99211	0.99604	0.96153	0.97507	0.98738
53	89	18.28266	4.93962	0.95798	0.99349	0.99674	0.95798	0.97576	0.98773	15.82978	4.74485	0.96153	0.99306	0.99652	0.96153	0.97670	0.98821
53	90	18.28266	4.62687	0.95798	0.99431	0.99715	0.95798	0.97739	0.98856	15.82978	4.45503	0.96153	0.99391	0.99694	0.96153	0.97822	0.98899
53	91	18.28266	4.33500	0.95798	0.99502	0.99751	0.95798	0.97890	0.98934	15.82978	4.18350	0.96153	0.99465	0.99732	0.96153	0.97964	0.98972
53	92	18.28266	4.06328	0.95798	0.99565	0.99782	0.95798	0.98032	0.99006	15.82978	3.92982	0.96153	0.99530	0.99764	0.96153	0.98098	0.99040
53	93	18.28266	3.80970	0.95798	0.99619	0.99809	0.95798	0.98165	0.99074	15.82978	3.69224	0.96153	0.99587	0.99793	0.96153	0.98223	0.99104
53	94	18.28266	3.57122	0.95798	0.99667	0.99833	0.95798	0.98290	0.99137	15.82978	3.46804	0.96153	0.99638	0.99819	0.96153	0.98341	0.99164
53	95	18.28266	3.34496	0.95798	0.99709	0.99854	0.95798	0.98407	0.99197	15.82978	3.25454	0.96153	0.99683	0.99841	0.96153	0.98452	0.99220
53	96	18.28266	3.12856	0.95798	0.99747	0.99873	0.95798	0.98516	0.99252	15.82978	3.04956	0.96153	0.99723	0.99861	0.96153	0.98556	0.99273
53	97	18.28266	2.92468	0.95798	0.99779	0.99890	0.95798	0.98618	0.99304	15.82978	2.85578	0.96153	0.99758	0.99879	0.96153	0.98654	0.99322
53	98	18.28266	2.73317	0.95798	0.99808	0.99904	0.95798	0.98712	0.99352	15.82978	2.67315	0.96153	0.99788	0.99894	0.96153	0.98744	0.99368
53	99	18.28266	2.55407	0.95798	0.99833	0.99916	0.95798	0.98800	0.99396	15.82978	2.50182	0.96153	0.99815	0.99907	0.96153	0.98828	0.99411
53	100	18.28266	2.38797	0.95798	0.99854	0.99927	0.95798	0.98880	0.99437	15.82978	2.34248	0.96153	0.99838	0.99919	0.96153	0.98906	0.99450
53	101	18.28266	2.23536	0.95798	0.99872	0.99936	0.95798	0.98954	0.99474	15.82978	2.19569	0.96153	0.99858	0.99929	0.96153	0.98977	0.99486
53	102	18.28266	2.09662	0.95798	0.99888	0.99944	0.95798	0.99022	0.99508	15.82978	2.06193	0.96153	0.99875	0.99938	0.96153	0.99042	0.99519
53	103	18.28266	1.97081	0.95798	0.99901	0.99951	0.95798	0.99083	0.99539	15.82978	1.94039	0.96153	0.99890	0.99945	0.96153	0.99101	0.99549
53	104	18.28266	1.85678	0.95798	0.99913	0.99956	0.95798	0.99139	0.99568	15.82978	1.82999	0.96153	0.99902	0.99951	0.96153	0.99155	0.99576
53	105	18.28266	1.75419	0.95798	0.99922	0.99961	0.95798	0.99189	0.99593	15.82978	1.73050	0.96153	0.99913	0.99957	0.96153	0.99204	0.99600
53	106	18.28266	1.66193	0.95798	0.99930	0.99965	0.95798	0.99235	0.99616	15.82978	1.64086	0.96153	0.99922	0.99961	0.96153	0.99248	0.99623
53	107	18.28266	1.57966	0.95798	0.99937	0.99969	0.95798	0.99275	0.99636	15.82978	1.56078	0.96153	0.99930	0.99965	0.96153	0.99287	0.99642
53	108	18.28266	1.50704	0.95798	0.99943	0.99972	0.95798	0.99309	0.99653	15.82978	1.48999	0.96153	0.99936	0.99968	0.96153	0.99321	0.99659
53	109	18.28266	1.44400	0.95798	0.99948	0.99974	0.95798	0.99338	0.99668	15.82978	1.42842	0.96153	0.99941	0.99971	0.96153	0.99349	0.99673
53	110	18.28266	1.39223	0.95798	0.99951	0.99976	0.95798	0.99360	0.99679	15.82978	1.37777	0.96153	0.99945	0.99973	0.96153	0.99371	0.99684

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	1	17.91038	29.44822	0.95492	0.60762	0.75592	0.95492	0.60725	0.75563	15.55688	22.54525	0.95862	0.68936	0.81612	0.95862	0.68906	0.81591
54	2	17.91038	29.37817	0.95492	0.60907	0.75704	0.95492	0.60870	0.75676	15.55688	22.51839	0.95862	0.69019	0.81670	0.95862	0.68990	0.81650
54	3	17.91038	29.30399	0.95492	0.61059	0.75822	0.95492	0.61020	0.75792	15.55688	22.48894	0.95862	0.69107	0.81732	0.95862	0.69077	0.81711
54	4	17.91038	29.22650	0.95492	0.61217	0.75944	0.95492	0.61176	0.75912	15.55688	22.45752	0.95862	0.69200	0.81797	0.95862	0.69168	0.81774
54	5	17.91038	29.14631	0.95492	0.61381	0.76070	0.95492	0.61338	0.76037	15.55688	22.42458	0.95862	0.69297	0.81865	0.95862	0.69263	0.81841
54	6	17.91038	29.06332	0.95492	0.61552	0.76201	0.95492	0.61506	0.76166	15.55688	22.39007	0.95862	0.69399	0.81936	0.95862	0.69363	0.81911
54	7	17.91038	28.97770	0.95492	0.61729	0.76337	0.95492	0.61681	0.76299	15.55688	22.35408	0.95862	0.69506	0.82010	0.95862	0.69468	0.81984
54	8	17.91038	28.88901	0.95492	0.61913	0.76477	0.95492	0.61862	0.76438	15.55688	22.31631	0.95862	0.69618	0.82088	0.95862	0.69577	0.82060
54	9	17.91038	28.79700	0.95492	0.62105	0.76623	0.95492	0.62050	0.76581	15.55688	22.27655	0.95862	0.69735	0.82170	0.95862	0.69692	0.82139
54	10	17.91038	28.70168	0.95492	0.62304	0.76774	0.95492	0.62245	0.76729	15.55688	22.23481	0.95862	0.69858	0.82255	0.95862	0.69812	0.82223
54	11	17.91038	28.60341	0.95492	0.62510	0.76931	0.95492	0.62447	0.76883	15.55688	22.19134	0.95862	0.69987	0.82344	0.95862	0.69937	0.82309
54	12	17.91038	28.50171	0.95492	0.62725	0.77093	0.95492	0.62657	0.77042	15.55688	22.14578	0.95862	0.70122	0.82437	0.95862	0.70068	0.82400
54	13	17.91038	28.39619	0.95492	0.62948	0.77262	0.95492	0.62875	0.77206	15.55688	22.09783	0.95862	0.70263	0.82535	0.95862	0.70206	0.82495
54	14	17.91038	28.28717	0.95492	0.63180	0.77436	0.95492	0.63101	0.77376	15.55688	22.04770	0.95862	0.70411	0.82637	0.95862	0.70349	0.82594
54	15	17.91038	28.17456	0.95492	0.63421	0.77617	0.95492	0.63335	0.77552	15.55688	21.99534	0.95862	0.70566	0.82744	0.95862	0.70499	0.82697
54	16	17.91038	28.05854	0.95492	0.63671	0.77803	0.95492	0.63579	0.77735	15.55688	21.94087	0.95862	0.70728	0.82855	0.95862	0.70656	0.82805
54	17	17.91038	27.93921	0.95492	0.63930	0.77997	0.95492	0.63831	0.77923	15.55688	21.88436	0.95862	0.70898	0.82971	0.95862	0.70820	0.82918
54	18	17.91038	27.81632	0.95492	0.64199	0.78196	0.95492	0.64093	0.78118	15.55688	21.82561	0.95862	0.71074	0.83092	0.95862	0.70991	0.83035
54	19	17.91038	27.68998	0.95492	0.64478	0.78403	0.95492	0.64365	0.78320	15.55688	21.76469	0.95862	0.71259	0.83218	0.95862	0.71171	0.83157
54	20	17.91038	27.55961	0.95492	0.64767	0.78617	0.95492	0.64647	0.78528	15.55688	21.70115	0.95862	0.71452	0.83349	0.95862	0.71358	0.83285
54	21	17.91038	27.42496	0.95492	0.65068	0.78838	0.95492	0.64940	0.78744	15.55688	21.63477	0.95862	0.71654	0.83486	0.95862	0.71554	0.83418
54	22	17.91038	27.28607	0.95492	0.65381	0.79067	0.95492	0.65244	0.78967	15.55688	21.56556	0.95862	0.71865	0.83629	0.95862	0.71758	0.83557
54	23	17.91038	27.14231	0.95492	0.65706	0.79304	0.95492	0.65559	0.79197	15.55688	21.49301	0.95862	0.72086	0.83779	0.95862	0.71972	0.83702
54	24	17.91038	26.99396	0.95492	0.66043	0.79549	0.95492	0.65886	0.79435	15.55688	21.41732	0.95862	0.72317	0.83935	0.95862	0.72195	0.83852
54	25	17.91038	26.84076	0.95492	0.66394	0.79803	0.95492	0.66224	0.79681	15.55688	21.33825	0.95862	0.72559	0.84097	0.95862	0.72427	0.84009
54	26	17.91038	26.68259	0.95492	0.66758	0.80066	0.95492	0.66576	0.79934	15.55688	21.25569	0.95862	0.72811	0.84267	0.95862	0.72670	0.84172
54	27	17.91038	26.51948	0.95492	0.67136	0.80337	0.95492	0.66939	0.80196	15.55688	21.16962	0.95862	0.73075	0.84443	0.95862	0.72923	0.84342
54	28	17.91038	26.35108	0.95492	0.67528	0.80617	0.95492	0.67316	0.80466	15.55688	21.07976	0.95862	0.73351	0.84627	0.95862	0.73187	0.84518
54	29	17.91038	26.17769	0.95492	0.67935	0.80906	0.95492	0.67706	0.80744	15.55688	20.98629	0.95862	0.73638	0.84818	0.95862	0.73462	0.84701
54	30	17.91038	25.99881	0.95492	0.68357	0.81205	0.95492	0.68110	0.81030	15.55688	20.88878	0.95862	0.73938	0.85016	0.95862	0.73748	0.84891
54	31	17.91038	25.81445	0.95492	0.68794	0.81513	0.95492	0.68528	0.81326	15.55688	20.78720	0.95862	0.74250	0.85223	0.95862	0.74046	0.85088
54	32	17.91038	25.62410	0.95492	0.69248	0.81830	0.95492	0.68961	0.81629	15.55688	20.68113	0.95862	0.74577	0.85437	0.95862	0.74356	0.85292
54	33	17.91038	25.42805	0.95492	0.69719	0.82158	0.95492	0.69407	0.81941	15.55688	20.57072	0.95862	0.74916	0.85660	0.95862	0.74679	0.85504
54	34	17.91038	25.22578	0.95492	0.70206	0.82495	0.95492	0.69869	0.82262	15.55688	20.45552	0.95862	0.75270	0.85890	0.95862	0.75013	0.85723
54	35	17.91038	25.01713	0.95492	0.70710	0.82843	0.95492	0.70345	0.82591	15.55688	20.33536	0.95862	0.75639	0.86130	0.95862	0.75361	0.85949
54	36	17.91038	24.80193	0.95492	0.71233	0.83200	0.95492	0.70836	0.82929	15.55688	20.21002	0.95862	0.76022	0.86378	0.95862	0.75721	0.86183
54	37	17.91038	24.57973	0.95492	0.71773	0.83567	0.95492	0.71343	0.83275	15.55688	20.07911	0.95862	0.76420	0.86634	0.95862	0.76094	0.86424
54	38	17.91038	24.35058	0.95492	0.72331	0.83944	0.95492	0.71864	0.83629	15.55688	19.94257	0.95862	0.76834	0.86900	0.95862	0.76480	0.86673
54	39	17.91038	24.11373	0.95492	0.72908	0.84332	0.95492	0.72400	0.83991	15.55688	19.79973	0.95862	0.77263	0.87174	0.95862	0.76879	0.86928
54	40	17.91038	23.86918	0.95492	0.73503	0.84728	0.95492	0.72951	0.84360	15.55688	19.65053	0.95862	0.77709	0.87456	0.95862	0.77290	0.87191

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	41	17.91038	23.61736	0.95492	0.74116	0.85134	0.95492	0.73516	0.84737	15.55688	19.49521	0.95862	0.78170	0.87747	0.95862	0.77715	0.87460
54	42	17.91038	23.35816	0.95492	0.74747	0.85549	0.95492	0.74095	0.85120	15.55688	19.33362	0.95862	0.78646	0.88047	0.95862	0.78152	0.87736
54	43	17.91038	23.09102	0.95492	0.75395	0.85972	0.95492	0.74687	0.85510	15.55688	19.16523	0.95862	0.79137	0.88354	0.95862	0.78601	0.88018
54	44	17.91038	22.81604	0.95492	0.76060	0.86402	0.95492	0.75292	0.85905	15.55688	18.99000	0.95862	0.79644	0.88668	0.95862	0.79061	0.88306
54	45	17.91038	22.53309	0.95492	0.76740	0.86840	0.95492	0.75909	0.86305	15.55688	18.80775	0.95862	0.80164	0.88990	0.95862	0.79533	0.88600
54	46	17.91038	22.24198	0.95492	0.77436	0.87283	0.95492	0.76536	0.86709	15.55688	18.61823	0.95862	0.80699	0.89319	0.95862	0.80015	0.88898
54	47	17.91038	21.94239	0.95492	0.78146	0.87733	0.95492	0.77174	0.87117	15.55688	18.42106	0.95862	0.81247	0.89653	0.95862	0.80508	0.89201
54	48	17.91038	21.63441	0.95492	0.78870	0.88187	0.95492	0.77820	0.87527	15.55688	18.21621	0.95862	0.81808	0.89994	0.95862	0.81009	0.89508
54	49	17.91038	21.31800	0.95492	0.79604	0.88644	0.95492	0.78474	0.87939	15.55688	18.00355	0.95862	0.82380	0.90339	0.95862	0.81518	0.89818
54	50	17.91038	20.99328	0.95492	0.80348	0.89104	0.95492	0.79134	0.88352	15.55688	17.78305	0.95862	0.82962	0.90688	0.95862	0.82033	0.90130
54	51	17.91038	20.66027	0.95492	0.81100	0.89564	0.95492	0.79798	0.88764	15.55688	17.55462	0.95862	0.83553	0.91039	0.95862	0.82555	0.90444
54	52	17.91038	20.31936	0.95492	0.81858	0.90024	0.95492	0.80465	0.89175	15.55688	17.31849	0.95862	0.84151	0.91393	0.95862	0.83082	0.90759
54	53	17.91038	19.97064	0.95492	0.82620	0.90483	0.95492	0.81134	0.89584	15.55688	17.07460	0.95862	0.84755	0.91748	0.95862	0.83611	0.91074
54	54	17.91038	19.61420	0.95492	0.83382	0.90938	0.95492	0.81802	0.89990	15.55688	16.82295	0.95862	0.85362	0.92103	0.95862	0.84143	0.91389
54	55	17.91038	19.25050	0.95492	0.84144	0.91389	0.95492	0.82468	0.90391	15.55688	16.56379	0.95862	0.85972	0.92457	0.95862	0.84676	0.91702
54	56	17.91038	18.87994	0.95492	0.84901	0.91834	0.95492	0.83130	0.90788	15.55688	16.29737	0.95862	0.86583	0.92809	0.95862	0.85207	0.92013
54	57	17.91038	18.50268	0.95492	0.85653	0.92272	0.95492	0.83786	0.91178	15.55688	16.02371	0.95862	0.87191	0.93157	0.95862	0.85738	0.92321
54	58	17.91038	18.11889	0.95492	0.86397	0.92702	0.95492	0.84436	0.91561	15.55688	15.74286	0.95862	0.87797	0.93502	0.95862	0.86265	0.92626
54	59	17.91038	17.72878	0.95492	0.87130	0.93122	0.95492	0.85077	0.91937	15.55688	15.45489	0.95862	0.88397	0.93841	0.95862	0.86787	0.92926
54	60	17.91038	17.33235	0.95492	0.87850	0.93532	0.95492	0.85708	0.92304	15.55688	15.15969	0.95862	0.88990	0.94175	0.95862	0.87304	0.93222
54	61	17.91038	16.92988	0.95492	0.88556	0.93931	0.95492	0.86328	0.92663	15.55688	14.85740	0.95862	0.89576	0.94501	0.95862	0.87815	0.93512
54	62	17.91038	16.52117	0.95492	0.89245	0.94317	0.95492	0.86936	0.93012	15.55688	14.54774	0.95862	0.90151	0.94821	0.95862	0.88317	0.93796
54	63	17.91038	16.10627	0.95492	0.89917	0.94691	0.95492	0.87530	0.93350	15.55688	14.23062	0.95862	0.90716	0.95132	0.95862	0.88812	0.94074
54	64	17.91038	15.68510	0.95492	0.90569	0.95051	0.95492	0.88110	0.93679	15.55688	13.90587	0.95862	0.91268	0.95435	0.95862	0.89296	0.94346
54	65	17.91038	15.25783	0.95492	0.91201	0.95398	0.95492	0.88674	0.93997	15.55688	13.57353	0.95862	0.91806	0.95728	0.95862	0.89771	0.94610
54	66	17.91038	14.82463	0.95492	0.91810	0.95730	0.95492	0.89223	0.94305	15.55688	13.23363	0.95862	0.92330	0.96012	0.95862	0.90235	0.94867
54	67	17.91038	14.38548	0.95492	0.92397	0.96049	0.95492	0.89756	0.94601	15.55688	12.88602	0.95862	0.92839	0.96286	0.95862	0.90688	0.95116
54	68	17.91038	13.94087	0.95492	0.92961	0.96352	0.95492	0.90272	0.94887	15.55688	12.53103	0.95862	0.93330	0.96550	0.95862	0.91128	0.95358
54	69	17.91038	13.49126	0.95492	0.93500	0.96641	0.95492	0.90771	0.95162	15.55688	12.16898	0.95862	0.93805	0.96803	0.95862	0.91557	0.95592
54	70	17.91038	13.03722	0.95492	0.94014	0.96915	0.95492	0.91253	0.95426	15.55688	11.80026	0.95862	0.94261	0.97046	0.95862	0.91973	0.95819
54	71	17.91038	12.57941	0.95492	0.94503	0.97174	0.95492	0.91718	0.95680	15.55688	11.42537	0.95862	0.94698	0.97277	0.95862	0.92376	0.96037
54	72	17.91038	12.11856	0.95492	0.94966	0.97418	0.95492	0.92165	0.95923	15.55688	11.04490	0.95862	0.95116	0.97497	0.95862	0.92767	0.96248
54	73	17.91038	11.65555	0.95492	0.95403	0.97648	0.95492	0.92596	0.96156	15.55688	10.65955	0.95862	0.95514	0.97705	0.95862	0.93145	0.96451
54	74	17.91038	11.19139	0.95492	0.95815	0.97863	0.95492	0.93010	0.96379	15.55688	10.27021	0.95862	0.95891	0.97903	0.95862	0.93510	0.96646
54	75	17.91038	10.72709	0.95492	0.96202	0.98064	0.95492	0.93408	0.96592	15.55688	9.87774	0.95862	0.96249	0.98088	0.95862	0.93862	0.96834
54	76	17.91038	10.26405	0.95492	0.96563	0.98251	0.95492	0.93789	0.96795	15.55688	9.48337	0.95862	0.96585	0.98263	0.95862	0.94201	0.97014
54	77	17.91038	9.80349	0.95492	0.96899	0.98425	0.95492	0.94153	0.96989	15.55688	9.08824	0.95862	0.96901	0.98426	0.95862	0.94526	0.97186
54	78	17.91038	9.34666	0.95492	0.97211	0.98586	0.95492	0.94502	0.97173	15.55688	8.69350	0.95862	0.97197	0.98579	0.95862	0.94839	0.97351
54	79	17.91038	8.89505	0.95492	0.97499	0.98734	0.95492	0.94835	0.97349	15.55688	8.30053	0.95862	0.97472	0.98720	0.95862	0.95140	0.97509
54	80	17.91038	8.44994	0.95492	0.97764	0.98869	0.95492	0.95152	0.97516	15.55688	7.91061	0.95862	0.97727	0.98851	0.95862	0.95427	0.97660

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	81	17.91038	8.01269	0.95492	0.98007	0.98993	0.95492	0.95454	0.97674	15.55688	7.52504	0.95862	0.97963	0.98971	0.95862	0.95702	0.97804
54	82	17.91038	7.58462	0.95492	0.98228	0.99106	0.95492	0.95741	0.97824	15.55688	7.14517	0.95862	0.98180	0.99082	0.95862	0.95964	0.97940
54	83	17.91038	7.16676	0.95492	0.98430	0.99209	0.95492	0.96013	0.97966	15.55688	6.77205	0.95862	0.98378	0.99183	0.95862	0.96213	0.98070
54	84	17.91038	6.76024	0.95492	0.98612	0.99301	0.95492	0.96271	0.98100	15.55688	6.40687	0.95862	0.98559	0.99274	0.95862	0.96451	0.98193
54	85	17.91038	6.36619	0.95492	0.98777	0.99384	0.95492	0.96515	0.98227	15.55688	6.05083	0.95862	0.98724	0.99358	0.95862	0.96676	0.98310
54	86	17.91038	5.98597	0.95492	0.98924	0.99459	0.95492	0.96745	0.98346	15.55688	5.70535	0.95862	0.98872	0.99433	0.95862	0.96889	0.98420
54	87	17.91038	5.62066	0.95492	0.99055	0.99525	0.95492	0.96961	0.98457	15.55688	5.37164	0.95862	0.99005	0.99500	0.95862	0.97090	0.98523
54	88	17.91038	5.27144	0.95492	0.99172	0.99584	0.95492	0.97164	0.98562	15.55688	5.05099	0.95862	0.99124	0.99560	0.95862	0.97278	0.98620
54	89	17.91038	4.93962	0.95492	0.99275	0.99636	0.95492	0.97354	0.98659	15.55688	4.74485	0.95862	0.99230	0.99614	0.95862	0.97456	0.98712
54	90	17.91038	4.62687	0.95492	0.99366	0.99682	0.95492	0.97531	0.98750	15.55688	4.45503	0.95862	0.99324	0.99661	0.95862	0.97622	0.98797
54	91	17.91038	4.33500	0.95492	0.99446	0.99722	0.95492	0.97697	0.98835	15.55688	4.18350	0.95862	0.99406	0.99702	0.95862	0.97778	0.98876
54	92	17.91038	4.06328	0.95492	0.99515	0.99757	0.95492	0.97852	0.98914	15.55688	3.92982	0.95862	0.99478	0.99738	0.95862	0.97923	0.98951
54	93	17.91038	3.80970	0.95492	0.99576	0.99787	0.95492	0.97997	0.98988	15.55688	3.69224	0.95862	0.99542	0.99770	0.95862	0.98061	0.99021
54	94	17.91038	3.57122	0.95492	0.99629	0.99814	0.95492	0.98133	0.99058	15.55688	3.46804	0.95862	0.99598	0.99799	0.95862	0.98190	0.99087
54	95	17.91038	3.34496	0.95492	0.99676	0.99838	0.95492	0.98261	0.99123	15.55688	3.25454	0.95862	0.99648	0.99824	0.95862	0.98311	0.99148
54	96	17.91038	3.12856	0.95492	0.99718	0.99859	0.95492	0.98381	0.99184	15.55688	3.04956	0.95862	0.99692	0.99846	0.95862	0.98425	0.99206
54	97	17.91038	2.92468	0.95492	0.99754	0.99877	0.95492	0.98492	0.99240	15.55688	2.85578	0.95862	0.99731	0.99865	0.95862	0.98531	0.99260
54	98	17.91038	2.73317	0.95492	0.99786	0.99893	0.95492	0.98596	0.99293	15.55688	2.67315	0.95862	0.99765	0.99882	0.95862	0.98630	0.99310
54	99	17.91038	2.55407	0.95492	0.99814	0.99907	0.95492	0.98691	0.99341	15.55688	2.50182	0.95862	0.99795	0.99897	0.95862	0.98722	0.99357
54	100	17.91038	2.38797	0.95492	0.99838	0.99919	0.95492	0.98780	0.99386	15.55688	2.34248	0.95862	0.99821	0.99910	0.95862	0.98807	0.99400
54	101	17.91038	2.23536	0.95492	0.99858	0.99929	0.95492	0.98860	0.99427	15.55688	2.19569	0.95862	0.99843	0.99921	0.95862	0.98885	0.99439
54	102	17.91038	2.09662	0.95492	0.99875	0.99938	0.95492	0.98934	0.99464	15.55688	2.06193	0.95862	0.99862	0.99931	0.95862	0.98956	0.99475
54	103	17.91038	1.97081	0.95492	0.99890	0.99945	0.95492	0.99001	0.99498	15.55688	1.94039	0.95862	0.99878	0.99939	0.95862	0.99021	0.99508
54	104	17.91038	1.85678	0.95492	0.99903	0.99951	0.95492	0.99062	0.99529	15.55688	1.82999	0.95862	0.99892	0.99946	0.95862	0.99080	0.99538
54	105	17.91038	1.75419	0.95492	0.99914	0.99957	0.95492	0.99117	0.99557	15.55688	1.73050	0.95862	0.99904	0.99952	0.95862	0.99134	0.99565
54	106	17.91038	1.66193	0.95492	0.99923	0.99961	0.95492	0.99167	0.99582	15.55688	1.64086	0.95862	0.99914	0.99957	0.95862	0.99182	0.99589
54	107	17.91038	1.57966	0.95492	0.99930	0.99965	0.95492	0.99211	0.99604	15.55688	1.56078	0.95862	0.99922	0.99961	0.95862	0.99224	0.99611
54	108	17.91038	1.50704	0.95492	0.99937	0.99968	0.95492	0.99248	0.99623	15.55688	1.48999	0.95862	0.99929	0.99965	0.95862	0.99261	0.99629
54	109	17.91038	1.44400	0.95492	0.99942	0.99971	0.95492	0.99280	0.99639	15.55688	1.42842	0.95862	0.99935	0.99967	0.95862	0.99292	0.99645
54	110	17.91038	1.39223	0.95492	0.99946	0.99973	0.95492	0.99304	0.99651	15.55688	1.37777	0.95862	0.99939	0.99970	0.95862	0.99316	0.99657
55	1	17.5308	29.44822	0.95154	0.59478	0.74590	0.95154	0.59441	0.74562	15.27609	22.54525	0.95548	0.67696	0.80736	0.95548	0.67666	0.80715
55	2	17.5308	29.37817	0.95154	0.59620	0.74702	0.95154	0.59583	0.74674	15.27609	22.51839	0.95548	0.67777	0.80794	0.95548	0.67748	0.80773
55	3	17.5308	29.30399	0.95154	0.59768	0.74819	0.95154	0.59731	0.74789	15.27609	22.48894	0.95548	0.67864	0.80856	0.95548	0.67834	0.80834
55	4	17.5308	29.22650	0.95154	0.59924	0.74940	0.95154	0.59884	0.74909	15.27609	22.45752	0.95548	0.67955	0.80921	0.95548	0.67923	0.80898
55	5	17.5308	29.14631	0.95154	0.60085	0.75066	0.95154	0.60043	0.75034	15.27609	22.42458	0.95548	0.68051	0.80988	0.95548	0.68018	0.80965
55	6	17.5308	29.06332	0.95154	0.60252	0.75197	0.95154	0.60208	0.75162	15.27609	22.39007	0.95548	0.68151	0.81060	0.95548	0.68116	0.81035
55	7	17.5308	28.97770	0.95154	0.60426	0.75332	0.95154	0.60379	0.75295	15.27609	22.35408	0.95548	0.68256	0.81134	0.95548	0.68219	0.81107
55	8	17.5308	28.88901	0.95154	0.60606	0.75472	0.95154	0.60557	0.75433	15.27609	22.31631	0.95548	0.68367	0.81212	0.95548	0.68327	0.81184
55	9	17.5308	28.79700	0.95154	0.60794	0.75618	0.95154	0.60741	0.75576	15.27609	22.27655	0.95548	0.68482	0.81293	0.95548	0.68440	0.81263
55	10	17.5308	28.70168	0.95154	0.60990	0.75768	0.95154	0.60932	0.75724	15.27609	22.23481	0.95548	0.68604	0.81379	0.95548	0.68558	0.81346

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
55	11	17.5308	28.60341	0.95154	0.61192	0.75925	0.95154	0.61131	0.75877	15.27609	22.19134	0.95548	0.68730	0.81468	0.95548	0.68681	0.81433
55	12	17.5308	28.50171	0.95154	0.61403	0.76086	0.95154	0.61337	0.76036	15.27609	22.14578	0.95548	0.68863	0.81561	0.95548	0.68811	0.81524
55	13	17.5308	28.39619	0.95154	0.61622	0.76254	0.95154	0.61551	0.76200	15.27609	22.09783	0.95548	0.69003	0.81659	0.95548	0.68946	0.81619
55	14	17.5308	28.28717	0.95154	0.61850	0.76428	0.95154	0.61773	0.76370	15.27609	22.04770	0.95548	0.69149	0.81761	0.95548	0.69087	0.81718
55	15	17.5308	28.17456	0.95154	0.62086	0.76609	0.95154	0.62003	0.76545	15.27609	21.99534	0.95548	0.69302	0.81868	0.95548	0.69235	0.81821
55	16	17.5308	28.05854	0.95154	0.62331	0.76795	0.95154	0.62242	0.76727	15.27609	21.94087	0.95548	0.69462	0.81979	0.95548	0.69390	0.81929
55	17	17.5308	27.93921	0.95154	0.62586	0.76988	0.95154	0.62490	0.76916	15.27609	21.88436	0.95548	0.69628	0.82095	0.95548	0.69552	0.82042
55	18	17.5308	27.81632	0.95154	0.62850	0.77188	0.95154	0.62748	0.77111	15.27609	21.82561	0.95548	0.69803	0.82216	0.95548	0.69721	0.82160
55	19	17.5308	27.68998	0.95154	0.63124	0.77394	0.95154	0.63015	0.77312	15.27609	21.76469	0.95548	0.69985	0.82343	0.95548	0.69898	0.82283
55	20	17.5308	27.55961	0.95154	0.63409	0.77608	0.95154	0.63293	0.77521	15.27609	21.70115	0.95548	0.70176	0.82474	0.95548	0.70083	0.82411
55	21	17.5308	27.42496	0.95154	0.63705	0.77829	0.95154	0.63581	0.77736	15.27609	21.63477	0.95548	0.70375	0.82612	0.95548	0.70277	0.82544
55	22	17.5308	27.28607	0.95154	0.64013	0.78058	0.95154	0.63880	0.77960	15.27609	21.56556	0.95548	0.70584	0.82756	0.95548	0.70479	0.82684
55	23	17.5308	27.14231	0.95154	0.64332	0.78295	0.95154	0.64190	0.78190	15.27609	21.49301	0.95548	0.70803	0.82906	0.95548	0.70690	0.82829
55	24	17.5308	26.99396	0.95154	0.64665	0.78541	0.95154	0.64512	0.78429	15.27609	21.41732	0.95548	0.71031	0.83062	0.95548	0.70911	0.82980
55	25	17.5308	26.84076	0.95154	0.65010	0.78795	0.95154	0.64846	0.78675	15.27609	21.33825	0.95548	0.71271	0.83226	0.95548	0.71142	0.83138
55	26	17.5308	26.68259	0.95154	0.65369	0.79058	0.95154	0.65193	0.78929	15.27609	21.25569	0.95548	0.71521	0.83396	0.95548	0.71382	0.83302
55	27	17.5308	26.51948	0.95154	0.65741	0.79330	0.95154	0.65551	0.79192	15.27609	21.16962	0.95548	0.71782	0.83573	0.95548	0.71633	0.83473
55	28	17.5308	26.35108	0.95154	0.66128	0.79611	0.95154	0.65924	0.79463	15.27609	21.07976	0.95548	0.72055	0.83758	0.95548	0.71895	0.83650
55	29	17.5308	26.17769	0.95154	0.66530	0.79902	0.95154	0.66309	0.79742	15.27609	20.98629	0.95548	0.72341	0.83951	0.95548	0.72168	0.83835
55	30	17.5308	25.99881	0.95154	0.66947	0.80201	0.95154	0.66709	0.80030	15.27609	20.88878	0.95548	0.72638	0.84151	0.95548	0.72453	0.84026
55	31	17.5308	25.81445	0.95154	0.67380	0.80511	0.95154	0.67123	0.80327	15.27609	20.78720	0.95548	0.72949	0.84359	0.95548	0.72749	0.84225
55	32	17.5308	25.62410	0.95154	0.67829	0.80831	0.95154	0.67551	0.80633	15.27609	20.68113	0.95548	0.73274	0.84576	0.95548	0.73058	0.84432
55	33	17.5308	25.42805	0.95154	0.68295	0.81161	0.95154	0.67994	0.80948	15.27609	20.57072	0.95548	0.73612	0.84800	0.95548	0.73379	0.84646
55	34	17.5308	25.22578	0.95154	0.68778	0.81501	0.95154	0.68452	0.81272	15.27609	20.45552	0.95548	0.73964	0.85034	0.95548	0.73713	0.84867
55	35	17.5308	25.01713	0.95154	0.69278	0.81851	0.95154	0.68925	0.81604	15.27609	20.33536	0.95548	0.74332	0.85276	0.95548	0.74059	0.85097
55	36	17.5308	24.80193	0.95154	0.69797	0.82212	0.95154	0.69414	0.81946	15.27609	20.21002	0.95548	0.74715	0.85528	0.95548	0.74419	0.85334
55	37	17.5308	24.57973	0.95154	0.70335	0.82584	0.95154	0.69918	0.82296	15.27609	20.07911	0.95548	0.75113	0.85788	0.95548	0.74793	0.85579
55	38	17.5308	24.35058	0.95154	0.70891	0.82966	0.95154	0.70438	0.82655	15.27609	19.94257	0.95548	0.75527	0.86058	0.95548	0.75180	0.85831
55	39	17.5308	24.11373	0.95154	0.71466	0.83359	0.95154	0.70973	0.83023	15.27609	19.79973	0.95548	0.75958	0.86337	0.95548	0.75580	0.86092
55	40	17.5308	23.86918	0.95154	0.72061	0.83762	0.95154	0.71524	0.83398	15.27609	19.65053	0.95548	0.76406	0.86625	0.95548	0.75994	0.86360
55	41	17.5308	23.61736	0.95154	0.72674	0.84175	0.95154	0.72090	0.83782	15.27609	19.49521	0.95548	0.76869	0.86922	0.95548	0.76421	0.86635
55	42	17.5308	23.35816	0.95154	0.73306	0.84597	0.95154	0.72671	0.84173	15.27609	19.33362	0.95548	0.77349	0.87228	0.95548	0.76862	0.86917
55	43	17.5308	23.09102	0.95154	0.73957	0.85029	0.95154	0.73266	0.84571	15.27609	19.16523	0.95548	0.77845	0.87543	0.95548	0.77315	0.87206
55	44	17.5308	22.81604	0.95154	0.74626	0.85470	0.95154	0.73875	0.84975	15.27609	18.99000	0.95548	0.78357	0.87866	0.95548	0.77781	0.87502
55	45	17.5308	22.53309	0.95154	0.75313	0.85918	0.95154	0.74498	0.85385	15.27609	18.80775	0.95548	0.78885	0.88197	0.95548	0.78260	0.87804
55	46	17.5308	22.24198	0.95154	0.76017	0.86375	0.95154	0.75133	0.85801	15.27609	18.61823	0.95548	0.79429	0.88535	0.95548	0.78750	0.88112
55	47	17.5308	21.94239	0.95154	0.76737	0.86837	0.95154	0.75780	0.86221	15.27609	18.42106	0.95548	0.79987	0.88881	0.95548	0.79251	0.88425
55	48	17.5308	21.63441	0.95154	0.77472	0.87306	0.95154	0.76437	0.86645	15.27609	18.21621	0.95548	0.80559	0.89233	0.95548	0.79763	0.88742
55	49	17.5308	21.31800	0.95154	0.78221	0.87780	0.95154	0.77103	0.87071	15.27609	18.00355	0.95548	0.81145	0.89591	0.95548	0.80284	0.89064
55	50	17.5308	20.99328	0.95154	0.78981	0.88257	0.95154	0.77777	0.87500	15.27609	17.78305	0.95548	0.81743	0.89954	0.95548	0.80814	0.89389

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
55	51	17.5308	20.66027	0.95154	0.79753	0.88736	0.95154	0.78458	0.87929	15.27609	17.55462	0.95548	0.82351	0.90321	0.95548	0.81350	0.89716
55	52	17.5308	20.31936	0.95154	0.80532	0.89216	0.95154	0.79144	0.88358	15.27609	17.31849	0.95548	0.82969	0.90692	0.95548	0.81893	0.90045
55	53	17.5308	19.97064	0.95154	0.81318	0.89696	0.95154	0.79832	0.88785	15.27609	17.07460	0.95548	0.83594	0.91064	0.95548	0.82441	0.90376
55	54	17.5308	19.61420	0.95154	0.82107	0.90175	0.95154	0.80523	0.89211	15.27609	16.82295	0.95548	0.84225	0.91437	0.95548	0.82993	0.90706
55	55	17.5308	19.25050	0.95154	0.82899	0.90650	0.95154	0.81213	0.89633	15.27609	16.56379	0.95548	0.84861	0.91811	0.95548	0.83547	0.91036
55	56	17.5308	18.87994	0.95154	0.83688	0.91120	0.95154	0.81902	0.90051	15.27609	16.29737	0.95548	0.85499	0.92182	0.95548	0.84102	0.91364
55	57	17.5308	18.50268	0.95154	0.84475	0.91584	0.95154	0.82587	0.90463	15.27609	16.02371	0.95548	0.86137	0.92552	0.95548	0.84656	0.91691
55	58	17.5308	18.11889	0.95154	0.85255	0.92041	0.95154	0.83266	0.90869	15.27609	15.74286	0.95548	0.86773	0.92918	0.95548	0.85209	0.92014
55	59	17.5308	17.72878	0.95154	0.86027	0.92489	0.95154	0.83939	0.91268	15.27609	15.45489	0.95548	0.87406	0.93280	0.95548	0.85759	0.92333
55	60	17.5308	17.33235	0.95154	0.86788	0.92927	0.95154	0.84603	0.91659	15.27609	15.15969	0.95548	0.88035	0.93637	0.95548	0.86304	0.92648
55	61	17.5308	16.92988	0.95154	0.87537	0.93354	0.95154	0.85257	0.92042	15.27609	14.85740	0.95548	0.88656	0.93987	0.95548	0.86843	0.92959
55	62	17.5308	16.52117	0.95154	0.88270	0.93770	0.95154	0.85899	0.92415	15.27609	14.54774	0.95548	0.89268	0.94330	0.95548	0.87376	0.93263
55	63	17.5308	16.10627	0.95154	0.88987	0.94172	0.95154	0.86529	0.92778	15.27609	14.23062	0.95548	0.89871	0.94665	0.95548	0.87901	0.93561
55	64	17.5308	15.68510	0.95154	0.89685	0.94562	0.95154	0.87145	0.93131	15.27609	13.90587	0.95548	0.90462	0.94992	0.95548	0.88417	0.93852
55	65	17.5308	15.25783	0.95154	0.90363	0.94937	0.95154	0.87746	0.93473	15.27609	13.57353	0.95548	0.91040	0.95310	0.95548	0.88923	0.94137
55	66	17.5308	14.82463	0.95154	0.91019	0.95298	0.95154	0.88332	0.93804	15.27609	13.23363	0.95548	0.91603	0.95618	0.95548	0.89419	0.94414
55	67	17.5308	14.38548	0.95154	0.91652	0.95644	0.95154	0.88901	0.94124	15.27609	12.88602	0.95548	0.92151	0.95915	0.95548	0.89903	0.94683
55	68	17.5308	13.94087	0.95154	0.92262	0.95975	0.95154	0.89453	0.94433	15.27609	12.53103	0.95548	0.92682	0.96202	0.95548	0.90375	0.94944
55	69	17.5308	13.49126	0.95154	0.92846	0.96290	0.95154	0.89988	0.94730	15.27609	12.16898	0.95548	0.93196	0.96478	0.95548	0.90835	0.95198
55	70	17.5308	13.03722	0.95154	0.93405	0.96590	0.95154	0.90506	0.95016	15.27609	11.80026	0.95548	0.93691	0.96743	0.95548	0.91282	0.95443
55	71	17.5308	12.57941	0.95154	0.93937	0.96874	0.95154	0.91005	0.95291	15.27609	11.42537	0.95548	0.94166	0.96995	0.95548	0.91716	0.95679
55	72	17.5308	12.11856	0.95154	0.94442	0.97142	0.95154	0.91487	0.95554	15.27609	11.04490	0.95548	0.94621	0.97236	0.95548	0.92137	0.95908
55	73	17.5308	11.65555	0.95154	0.94921	0.97394	0.95154	0.91951	0.95807	15.27609	10.65955	0.95548	0.95055	0.97465	0.95548	0.92544	0.96128
55	74	17.5308	11.19139	0.95154	0.95372	0.97631	0.95154	0.92398	0.96049	15.27609	10.27021	0.95548	0.95467	0.97681	0.95548	0.92938	0.96340
55	75	17.5308	10.72709	0.95154	0.95795	0.97852	0.95154	0.92827	0.96280	15.27609	9.87774	0.95548	0.95858	0.97885	0.95548	0.93318	0.96543
55	76	17.5308	10.26405	0.95154	0.96192	0.98059	0.95154	0.93238	0.96501	15.27609	9.48337	0.95548	0.96227	0.98077	0.95548	0.93684	0.96739
55	77	17.5308	9.80349	0.95154	0.96561	0.98251	0.95154	0.93632	0.96711	15.27609	9.08824	0.95548	0.96574	0.98257	0.95548	0.94036	0.96927
55	78	17.5308	9.34666	0.95154	0.96905	0.98428	0.95154	0.94009	0.96912	15.27609	8.69350	0.95548	0.96898	0.98425	0.95548	0.94375	0.97106
55	79	17.5308	8.89505	0.95154	0.97222	0.98592	0.95154	0.94369	0.97103	15.27609	8.30053	0.95548	0.97201	0.98580	0.95548	0.94700	0.97278
55	80	17.5308	8.44994	0.95154	0.97515	0.98742	0.95154	0.94713	0.97285	15.27609	7.91061	0.95548	0.97482	0.98725	0.95548	0.95011	0.97442
55	81	17.5308	8.01269	0.95154	0.97783	0.98879	0.95154	0.95040	0.97457	15.27609	7.52504	0.95548	0.97741	0.98858	0.95548	0.95309	0.97598
55	82	17.5308	7.58462	0.95154	0.98028	0.99004	0.95154	0.95351	0.97620	15.27609	7.14517	0.95548	0.97980	0.98980	0.95548	0.95593	0.97747
55	83	17.5308	7.16676	0.95154	0.98251	0.99118	0.95154	0.95647	0.97775	15.27609	6.77205	0.95548	0.98200	0.99092	0.95548	0.95864	0.97888
55	84	17.5308	6.76024	0.95154	0.98454	0.99221	0.95154	0.95927	0.97921	15.27609	6.40687	0.95548	0.98400	0.99193	0.95548	0.96122	0.98023
55	85	17.5308	6.36619	0.95154	0.98636	0.99313	0.95154	0.96192	0.98059	15.27609	6.05083	0.95548	0.98581	0.99286	0.95548	0.96367	0.98150
55	86	17.5308	5.98597	0.95154	0.98800	0.99396	0.95154	0.96442	0.98189	15.27609	5.70535	0.95548	0.98745	0.99369	0.95548	0.96598	0.98270
55	87	17.5308	5.62066	0.95154	0.98946	0.99470	0.95154	0.96677	0.98310	15.27609	5.37164	0.95548	0.98893	0.99443	0.95548	0.96817	0.98383
55	88	17.5308	5.27144	0.95154	0.99076	0.99536	0.95154	0.96898	0.98424	15.27609	5.05099	0.95548	0.99025	0.99510	0.95548	0.97023	0.98489
55	89	17.5308	4.93962	0.95154	0.99191	0.99594	0.95154	0.97105	0.98531	15.27609	4.74485	0.95548	0.99143	0.99569	0.95548	0.97216	0.98588
55	90	17.5308	4.62687	0.95154	0.99292	0.99645	0.95154	0.97298	0.98630	15.27609	4.45503	0.95548	0.99247	0.99622	0.95548	0.97397	0.98681

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
55	91	17.5308	4.33500	0.95154	0.99380	0.99689	0.95154	0.97479	0.98723	15.27609	4.18350	0.95548	0.99338	0.99668	0.95548	0.97567	0.98769
55	92	17.5308	4.06328	0.95154	0.99458	0.99728	0.95154	0.97648	0.98810	15.27609	3.92982	0.95548	0.99419	0.99708	0.95548	0.97727	0.98850
55	93	17.5308	3.80970	0.95154	0.99526	0.99762	0.95154	0.97807	0.98891	15.27609	3.69224	0.95548	0.99489	0.99744	0.95548	0.97876	0.98927
55	94	17.5308	3.57122	0.95154	0.99585	0.99792	0.95154	0.97956	0.98967	15.27609	3.46804	0.95548	0.99552	0.99775	0.95548	0.98018	0.98999
55	95	17.5308	3.34496	0.95154	0.99638	0.99819	0.95154	0.98096	0.99039	15.27609	3.25454	0.95548	0.99608	0.99803	0.95548	0.98150	0.99067
55	96	17.5308	3.12856	0.95154	0.99685	0.99842	0.95154	0.98227	0.99105	15.27609	3.04956	0.95548	0.99657	0.99828	0.95548	0.98275	0.99130
55	97	17.5308	2.92468	0.95154	0.99725	0.99862	0.95154	0.98349	0.99168	15.27609	2.85578	0.95548	0.99700	0.99850	0.95548	0.98392	0.99189
55	98	17.5308	2.73317	0.95154	0.99761	0.99880	0.95154	0.98462	0.99225	15.27609	2.67315	0.95548	0.99738	0.99869	0.95548	0.98500	0.99245
55	99	17.5308	2.55407	0.95154	0.99792	0.99896	0.95154	0.98567	0.99278	15.27609	2.50182	0.95548	0.99771	0.99886	0.95548	0.98601	0.99296
55	100	17.5308	2.38797	0.95154	0.99818	0.99909	0.95154	0.98664	0.99328	15.27609	2.34248	0.95548	0.99800	0.99900	0.95548	0.98694	0.99343
55	101	17.5308	2.23536	0.95154	0.99841	0.99921	0.95154	0.98753	0.99372	15.27609	2.19569	0.95548	0.99825	0.99912	0.95548	0.98780	0.99386
55	102	17.5308	2.09662	0.95154	0.99861	0.99930	0.95154	0.98834	0.99413	15.27609	2.06193	0.95548	0.99846	0.99923	0.95548	0.98858	0.99426
55	103	17.5308	1.97081	0.95154	0.99877	0.99939	0.95154	0.98907	0.99451	15.27609	1.94039	0.95548	0.99864	0.99932	0.95548	0.98929	0.99462
55	104	17.5308	1.85678	0.95154	0.99891	0.99946	0.95154	0.98974	0.99484	15.27609	1.82999	0.95548	0.99880	0.99940	0.95548	0.98994	0.99494
55	105	17.5308	1.75419	0.95154	0.99903	0.99952	0.95154	0.99035	0.99515	15.27609	1.73050	0.95548	0.99893	0.99946	0.95548	0.99052	0.99524
55	106	17.5308	1.66193	0.95154	0.99914	0.99957	0.95154	0.99089	0.99542	15.27609	1.64086	0.95548	0.99904	0.99952	0.95548	0.99105	0.99550
55	107	17.5308	1.57966	0.95154	0.99922	0.99961	0.95154	0.99137	0.99566	15.27609	1.56078	0.95548	0.99913	0.99957	0.95548	0.99152	0.99574
55	108	17.5308	1.50704	0.95154	0.99929	0.99965	0.95154	0.99178	0.99587	15.27609	1.48999	0.95548	0.99921	0.99961	0.95548	0.99192	0.99594
55	109	17.5308	1.44400	0.95154	0.99935	0.99968	0.95154	0.99213	0.99605	15.27609	1.42842	0.95548	0.99928	0.99964	0.95548	0.99226	0.99611
55	110	17.5308	1.39223	0.95154	0.99940	0.99970	0.95154	0.99239	0.99618	15.27609	1.37777	0.95548	0.99933	0.99966	0.95548	0.99252	0.99624
56	1	17.14444	29.44822	0.94793	0.58170	0.73554	0.94793	0.58134	0.73525	14.98773	22.54525	0.95201	0.66421	0.79823	0.95201	0.66392	0.79802
56	2	17.14444	29.37817	0.94793	0.58309	0.73665	0.94793	0.58274	0.73637	14.98773	22.51839	0.95201	0.66501	0.79881	0.95201	0.66472	0.79860
56	3	17.14444	29.30399	0.94793	0.58455	0.73781	0.94793	0.58418	0.73752	14.98773	22.48894	0.95201	0.66586	0.79942	0.95201	0.66557	0.79921
56	4	17.14444	29.22650	0.94793	0.58607	0.73902	0.94793	0.58568	0.73871	14.98773	22.45752	0.95201	0.66676	0.80007	0.95201	0.66645	0.79984
56	5	17.14444	29.14631	0.94793	0.58764	0.74027	0.94793	0.58724	0.73995	14.98773	22.42458	0.95201	0.66770	0.80075	0.95201	0.66738	0.80051
56	6	17.14444	29.06332	0.94793	0.58928	0.74157	0.94793	0.58886	0.74123	14.98773	22.39007	0.95201	0.66869	0.80146	0.95201	0.66834	0.80121
56	7	17.14444	28.97770	0.94793	0.59099	0.74292	0.94793	0.59053	0.74256	14.98773	22.35408	0.95201	0.66973	0.80220	0.95201	0.66936	0.80193
56	8	17.14444	28.88901	0.94793	0.59276	0.74432	0.94793	0.59227	0.74393	14.98773	22.31631	0.95201	0.67081	0.80298	0.95201	0.67042	0.80270
56	9	17.14444	28.79700	0.94793	0.59460	0.74576	0.94793	0.59408	0.74536	14.98773	22.27655	0.95201	0.67195	0.80379	0.95201	0.67153	0.80349
56	10	17.14444	28.70168	0.94793	0.59651	0.74727	0.94793	0.59596	0.74683	14.98773	22.23481	0.95201	0.67314	0.80464	0.95201	0.67269	0.80432
56	11	17.14444	28.60341	0.94793	0.59850	0.74883	0.94793	0.59790	0.74836	14.98773	22.19134	0.95201	0.67439	0.80554	0.95201	0.67391	0.80519
56	12	17.14444	28.50171	0.94793	0.60056	0.75044	0.94793	0.59992	0.74994	14.98773	22.14578	0.95201	0.67570	0.80647	0.95201	0.67518	0.80610
56	13	17.14444	28.39619	0.94793	0.60271	0.75211	0.94793	0.60202	0.75158	14.98773	22.09783	0.95201	0.67707	0.80745	0.95201	0.67652	0.80705
56	14	17.14444	28.28717	0.94793	0.60494	0.75385	0.94793	0.60420	0.75327	14.98773	22.04770	0.95201	0.67851	0.80847	0.95201	0.67791	0.80804
56	15	17.14444	28.17456	0.94793	0.60726	0.75565	0.94793	0.60646	0.75503	14.98773	21.99534	0.95201	0.68002	0.80954	0.95201	0.67937	0.80908
56	16	17.14444	28.05854	0.94793	0.60967	0.75751	0.94793	0.60880	0.75684	14.98773	21.94087	0.95201	0.68160	0.81065	0.95201	0.68089	0.81016
56	17	17.14444	27.93921	0.94793	0.61217	0.75944	0.94793	0.61124	0.75872	14.98773	21.88436	0.95201	0.68324	0.81182	0.95201	0.68249	0.81129
56	18	17.14444	27.81632	0.94793	0.61476	0.76143	0.94793	0.61377	0.76067	14.98773	21.82561	0.95201	0.68496	0.81303	0.95201	0.68416	0.81246
56	19	17.14444	27.68998	0.94793	0.61745	0.76349	0.94793	0.61640	0.76268	14.98773	21.76469	0.95201	0.68676	0.81429	0.95201	0.68591	0.81369
56	20	17.14444	27.55961	0.94793	0.62025	0.76562	0.94793	0.61912	0.76476	14.98773	21.70115	0.95201	0.68864	0.81561	0.95201	0.68773	0.81498

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
56	21	17.14444	27.42496	0.94793	0.62316	0.76783	0.94793	0.62196	0.76692	14.98773	21.63477	0.95201	0.69061	0.81699	0.95201	0.68964	0.81632
56	22	17.14444	27.28607	0.94793	0.62618	0.77012	0.94793	0.62490	0.76915	14.98773	21.56556	0.95201	0.69267	0.81843	0.95201	0.69164	0.81772
56	23	17.14444	27.14231	0.94793	0.62932	0.77249	0.94793	0.62795	0.77146	14.98773	21.49301	0.95201	0.69483	0.81994	0.95201	0.69373	0.81917
56	24	17.14444	26.99396	0.94793	0.63259	0.77495	0.94793	0.63112	0.77385	14.98773	21.41732	0.95201	0.69709	0.82151	0.95201	0.69591	0.82069
56	25	17.14444	26.84076	0.94793	0.63598	0.77749	0.94793	0.63440	0.77631	14.98773	21.33825	0.95201	0.69945	0.82315	0.95201	0.69819	0.82228
56	26	17.14444	26.68259	0.94793	0.63952	0.78013	0.94793	0.63782	0.77886	14.98773	21.25569	0.95201	0.70193	0.82486	0.95201	0.70057	0.82393
56	27	17.14444	26.51948	0.94793	0.64318	0.78285	0.94793	0.64135	0.78149	14.98773	21.16962	0.95201	0.70451	0.82664	0.95201	0.70306	0.82564
56	28	17.14444	26.35108	0.94793	0.64700	0.78567	0.94793	0.64502	0.78421	14.98773	21.07976	0.95201	0.70722	0.82850	0.95201	0.70565	0.82743
56	29	17.14444	26.17769	0.94793	0.65096	0.78858	0.94793	0.64883	0.78702	14.98773	20.98629	0.95201	0.71004	0.83044	0.95201	0.70836	0.82929
56	30	17.14444	25.99881	0.94793	0.65507	0.79159	0.94793	0.65277	0.78991	14.98773	20.88878	0.95201	0.71300	0.83246	0.95201	0.71118	0.83122
56	31	17.14444	25.81445	0.94793	0.65934	0.79470	0.94793	0.65686	0.79290	14.98773	20.78720	0.95201	0.71608	0.83455	0.95201	0.71413	0.83323
56	32	17.14444	25.62410	0.94793	0.66378	0.79792	0.94793	0.66110	0.79598	14.98773	20.68113	0.95201	0.71930	0.83674	0.95201	0.71719	0.83531
56	33	17.14444	25.42805	0.94793	0.66838	0.80123	0.94793	0.66548	0.79915	14.98773	20.57072	0.95201	0.72266	0.83901	0.95201	0.72039	0.83747
56	34	17.14444	25.22578	0.94793	0.67316	0.80466	0.94793	0.67002	0.80241	14.98773	20.45552	0.95201	0.72617	0.84137	0.95201	0.72371	0.83971
56	35	17.14444	25.01713	0.94793	0.67812	0.80819	0.94793	0.67471	0.80577	14.98773	20.33536	0.95201	0.72983	0.84382	0.95201	0.72717	0.84203
56	36	17.14444	24.80193	0.94793	0.68327	0.81183	0.94793	0.67956	0.80922	14.98773	20.21002	0.95201	0.73365	0.84636	0.95201	0.73076	0.84444
56	37	17.14444	24.57973	0.94793	0.68860	0.81559	0.94793	0.68458	0.81276	14.98773	20.07911	0.95201	0.73762	0.84900	0.95201	0.73449	0.84692
56	38	17.14444	24.35058	0.94793	0.69413	0.81945	0.94793	0.68975	0.81639	14.98773	19.94257	0.95201	0.74176	0.85174	0.95201	0.73836	0.84949
56	39	17.14444	24.11373	0.94793	0.69986	0.82343	0.94793	0.69508	0.82012	14.98773	19.79973	0.95201	0.74607	0.85457	0.95201	0.74237	0.85214
56	40	17.14444	23.86918	0.94793	0.70578	0.82752	0.94793	0.70058	0.82393	14.98773	19.65053	0.95201	0.75056	0.85751	0.95201	0.74652	0.85486
56	41	17.14444	23.61736	0.94793	0.71191	0.83171	0.94793	0.70623	0.82783	14.98773	19.49521	0.95201	0.75521	0.86053	0.95201	0.75081	0.85767
56	42	17.14444	23.35816	0.94793	0.71823	0.83601	0.94793	0.71205	0.83181	14.98773	19.33362	0.95201	0.76003	0.86366	0.95201	0.75524	0.86055
56	43	17.14444	23.09102	0.94793	0.72475	0.84041	0.94793	0.71802	0.83587	14.98773	19.16523	0.95201	0.76503	0.86687	0.95201	0.75981	0.86351
56	44	17.14444	22.81604	0.94793	0.73147	0.84491	0.94793	0.72414	0.84000	14.98773	18.99000	0.95201	0.77020	0.87018	0.95201	0.76451	0.86654
56	45	17.14444	22.53309	0.94793	0.73837	0.84950	0.94793	0.73041	0.84420	14.98773	18.80775	0.95201	0.77554	0.87358	0.95201	0.76935	0.86964
56	46	17.14444	22.24198	0.94793	0.74547	0.85417	0.94793	0.73681	0.84847	14.98773	18.61823	0.95201	0.78104	0.87706	0.95201	0.77432	0.87281
56	47	17.14444	21.94239	0.94793	0.75274	0.85893	0.94793	0.74335	0.85278	14.98773	18.42106	0.95201	0.78671	0.88062	0.95201	0.77941	0.87603
56	48	17.14444	21.63441	0.94793	0.76019	0.86376	0.94793	0.75001	0.85715	14.98773	18.21621	0.95201	0.79254	0.88426	0.95201	0.78462	0.87931
56	49	17.14444	21.31800	0.94793	0.76780	0.86865	0.94793	0.75678	0.86155	14.98773	18.00355	0.95201	0.79851	0.88797	0.95201	0.78994	0.88264
56	50	17.14444	20.99328	0.94793	0.77555	0.87359	0.94793	0.76365	0.86599	14.98773	17.78305	0.95201	0.80463	0.89174	0.95201	0.79536	0.88601
56	51	17.14444	20.66027	0.94793	0.78343	0.87856	0.94793	0.77060	0.87044	14.98773	17.55462	0.95201	0.81087	0.89556	0.95201	0.80086	0.88942
56	52	17.14444	20.31936	0.94793	0.79141	0.88356	0.94793	0.77762	0.87490	14.98773	17.31849	0.95201	0.81722	0.89942	0.95201	0.80644	0.89285
56	53	17.14444	19.97064	0.94793	0.79949	0.88857	0.94793	0.78470	0.87936	14.98773	17.07460	0.95201	0.82368	0.90331	0.95201	0.81209	0.89630
56	54	17.14444	19.61420	0.94793	0.80764	0.89358	0.94793	0.79181	0.88381	14.98773	16.82295	0.95201	0.83021	0.90723	0.95201	0.81780	0.89977
56	55	17.14444	19.25050	0.94793	0.81582	0.89857	0.94793	0.79894	0.88824	14.98773	16.56379	0.95201	0.83681	0.91116	0.95201	0.82354	0.90323
56	56	17.14444	18.87994	0.94793	0.82403	0.90352	0.94793	0.80608	0.89263	14.98773	16.29737	0.95201	0.84345	0.91508	0.95201	0.82931	0.90669
56	57	17.14444	18.50268	0.94793	0.83222	0.90843	0.94793	0.81320	0.89698	14.98773	16.02371	0.95201	0.85012	0.91899	0.95201	0.83509	0.91014
56	58	17.14444	18.11889	0.94793	0.84038	0.91327	0.94793	0.82028	0.90127	14.98773	15.74286	0.95201	0.85679	0.92287	0.95201	0.84087	0.91356
56	59	17.14444	17.72878	0.94793	0.84848	0.91803	0.94793	0.82731	0.90550	14.98773	15.45489	0.95201	0.86345	0.92672	0.95201	0.84663	0.91695
56	60	17.14444	17.33235	0.94793	0.85650	0.92270	0.94793	0.83427	0.90965	14.98773	15.15969	0.95201	0.87007	0.93052	0.95201	0.85236	0.92030

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
56	61	17.14444	16.92988	0.94793	0.86441	0.92727	0.94793	0.84115	0.91372	14.98773	14.85740	0.95201	0.87664	0.93427	0.95201	0.85805	0.92360
56	62	17.14444	16.52117	0.94793	0.87218	0.93173	0.94793	0.84792	0.91770	14.98773	14.54774	0.95201	0.88315	0.93795	0.95201	0.86368	0.92686
56	63	17.14444	16.10627	0.94793	0.87980	0.93606	0.94793	0.85458	0.92159	14.98773	14.23062	0.95201	0.88956	0.94155	0.95201	0.86924	0.93005
56	64	17.14444	15.68510	0.94793	0.88725	0.94026	0.94793	0.86111	0.92537	14.98773	13.90587	0.95201	0.89587	0.94507	0.95201	0.87472	0.93317
56	65	17.14444	15.25783	0.94793	0.89451	0.94432	0.94793	0.86749	0.92904	14.98773	13.57353	0.95201	0.90205	0.94850	0.95201	0.88010	0.93623
56	66	17.14444	14.82463	0.94793	0.90156	0.94823	0.94793	0.87372	0.93261	14.98773	13.23363	0.95201	0.90810	0.95184	0.95201	0.88539	0.93921
56	67	17.14444	14.38548	0.94793	0.90838	0.95199	0.94793	0.87979	0.93605	14.98773	12.88602	0.95201	0.91400	0.95507	0.95201	0.89056	0.94211
56	68	17.14444	13.94087	0.94793	0.91496	0.95559	0.94793	0.88570	0.93938	14.98773	12.53103	0.95201	0.91973	0.95819	0.95201	0.89561	0.94493
56	69	17.14444	13.49126	0.94793	0.92128	0.95903	0.94793	0.89142	0.94260	14.98773	12.16898	0.95201	0.92528	0.96119	0.95201	0.90054	0.94767
56	70	17.14444	13.03722	0.94793	0.92735	0.96230	0.94793	0.89697	0.94569	14.98773	11.80026	0.95201	0.93064	0.96407	0.95201	0.90534	0.95032
56	71	17.14444	12.57941	0.94793	0.93313	0.96541	0.94793	0.90234	0.94866	14.98773	11.42537	0.95201	0.93580	0.96683	0.95201	0.91000	0.95288
56	72	17.14444	12.11856	0.94793	0.93864	0.96835	0.94793	0.90752	0.95152	14.98773	11.04490	0.95201	0.94074	0.96947	0.95201	0.91453	0.95536
56	73	17.14444	11.65555	0.94793	0.94386	0.97112	0.94793	0.91251	0.95425	14.98773	10.65955	0.95201	0.94547	0.97197	0.95201	0.91891	0.95774
56	74	17.14444	11.19139	0.94793	0.94879	0.97372	0.94793	0.91732	0.95688	14.98773	10.27021	0.95201	0.94998	0.97435	0.95201	0.92315	0.96004
56	75	17.14444	10.72709	0.94793	0.95343	0.97616	0.94793	0.92194	0.95939	14.98773	9.87774	0.95201	0.95425	0.97659	0.95201	0.92725	0.96225
56	76	17.14444	10.26405	0.94793	0.95779	0.97844	0.94793	0.92638	0.96178	14.98773	9.48337	0.95201	0.95829	0.97870	0.95201	0.93120	0.96438
56	77	17.14444	9.80349	0.94793	0.96185	0.98055	0.94793	0.93063	0.96407	14.98773	9.08824	0.95201	0.96209	0.98068	0.95201	0.93501	0.96641
56	78	17.14444	9.34666	0.94793	0.96563	0.98251	0.94793	0.93471	0.96625	14.98773	8.69350	0.95201	0.96565	0.98252	0.95201	0.93867	0.96836
56	79	17.14444	8.89505	0.94793	0.96913	0.98432	0.94793	0.93860	0.96833	14.98773	8.30053	0.95201	0.96897	0.98424	0.95201	0.94218	0.97023
56	80	17.14444	8.44994	0.94793	0.97236	0.98598	0.94793	0.94232	0.97030	14.98773	7.91061	0.95201	0.97207	0.98583	0.95201	0.94555	0.97201
56	81	17.14444	8.01269	0.94793	0.97532	0.98751	0.94793	0.94586	0.97218	14.98773	7.52504	0.95201	0.97493	0.98730	0.95201	0.94878	0.97372
56	82	17.14444	7.58462	0.94793	0.97803	0.98889	0.94793	0.94923	0.97395	14.98773	7.14517	0.95201	0.97756	0.98865	0.95201	0.95186	0.97534
56	83	17.14444	7.16676	0.94793	0.98050	0.99016	0.94793	0.95243	0.97564	14.98773	6.77205	0.95201	0.97998	0.98989	0.95201	0.95480	0.97688
56	84	17.14444	6.76024	0.94793	0.98275	0.99130	0.94793	0.95547	0.97723	14.98773	6.40687	0.95201	0.98219	0.99102	0.95201	0.95759	0.97834
56	85	17.14444	6.36619	0.94793	0.98477	0.99233	0.94793	0.95835	0.97873	14.98773	6.05083	0.95201	0.98421	0.99204	0.95201	0.96025	0.97972
56	86	17.14444	5.98597	0.94793	0.98659	0.99325	0.94793	0.96106	0.98015	14.98773	5.70535	0.95201	0.98602	0.99296	0.95201	0.96277	0.98103
56	87	17.14444	5.62066	0.94793	0.98821	0.99407	0.94793	0.96362	0.98147	14.98773	5.37164	0.95201	0.98766	0.99379	0.95201	0.96514	0.98226
56	88	17.14444	5.27144	0.94793	0.98966	0.99480	0.94793	0.96602	0.98272	14.98773	5.05099	0.95201	0.98913	0.99453	0.95201	0.96738	0.98342
56	89	17.14444	4.93962	0.94793	0.99094	0.99545	0.94793	0.96827	0.98388	14.98773	4.74485	0.95201	0.99043	0.99519	0.95201	0.96949	0.98451
56	90	17.14444	4.62687	0.94793	0.99207	0.99602	0.94793	0.97038	0.98497	14.98773	4.45503	0.95201	0.99159	0.99578	0.95201	0.97146	0.98553
56	91	17.14444	4.33500	0.94793	0.99306	0.99652	0.94793	0.97235	0.98598	14.98773	4.18350	0.95201	0.99261	0.99629	0.95201	0.97332	0.98648
56	92	17.14444	4.06328	0.94793	0.99392	0.99695	0.94793	0.97420	0.98693	14.98773	3.92982	0.95201	0.99350	0.99674	0.95201	0.97506	0.98737
56	93	17.14444	3.80970	0.94793	0.99468	0.99733	0.94793	0.97593	0.98782	14.98773	3.69224	0.95201	0.99429	0.99714	0.95201	0.97670	0.98821
56	94	17.14444	3.57122	0.94793	0.99535	0.99767	0.94793	0.97756	0.98865	14.98773	3.46804	0.95201	0.99499	0.99749	0.95201	0.97824	0.98900
56	95	17.14444	3.34496	0.94793	0.99594	0.99796	0.94793	0.97909	0.98944	14.98773	3.25454	0.95201	0.99561	0.99780	0.95201	0.97969	0.98974
56	96	17.14444	3.12856	0.94793	0.99646	0.99823	0.94793	0.98053	0.99017	14.98773	3.04956	0.95201	0.99616	0.99808	0.95201	0.98106	0.99044
56	97	17.14444	2.92468	0.94793	0.99692	0.99846	0.94793	0.98187	0.99085	14.98773	2.85578	0.95201	0.99665	0.99832	0.95201	0.98234	0.99109
56	98	17.14444	2.73317	0.94793	0.99731	0.99866	0.94793	0.98311	0.99148	14.98773	2.67315	0.95201	0.99707	0.99853	0.95201	0.98353	0.99170
56	99	17.14444	2.55407	0.94793	0.99766	0.99883	0.94793	0.98426	0.99207	14.98773	2.50182	0.95201	0.99744	0.99872	0.95201	0.98464	0.99226
56	100	17.14444	2.38797	0.94793	0.99796	0.99898	0.94793	0.98532	0.99261	14.98773	2.34248	0.95201	0.99776	0.99888	0.95201	0.98566	0.99278

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
56	101	17.14444	2.23536	0.94793	0.99822	0.99911	0.94793	0.98630	0.99310	14.98773	2.19569	0.95201	0.99804	0.99902	0.95201	0.98659	0.99325
56	102	17.14444	2.09662	0.94793	0.99844	0.99922	0.94793	0.98719	0.99355	14.98773	2.06193	0.95201	0.99828	0.99914	0.95201	0.98745	0.99369
56	103	17.14444	1.97081	0.94793	0.99862	0.99931	0.94793	0.98800	0.99396	14.98773	1.94039	0.95201	0.99848	0.99924	0.95201	0.98824	0.99408
56	104	17.14444	1.85678	0.94793	0.99878	0.99939	0.94793	0.98873	0.99433	14.98773	1.82999	0.95201	0.99865	0.99933	0.95201	0.98895	0.99444
56	105	17.14444	1.75419	0.94793	0.99892	0.99946	0.94793	0.98940	0.99467	14.98773	1.73050	0.95201	0.99880	0.99940	0.95201	0.98959	0.99477
56	106	17.14444	1.66193	0.94793	0.99903	0.99952	0.94793	0.98999	0.99497	14.98773	1.64086	0.95201	0.99893	0.99946	0.95201	0.99017	0.99506
56	107	17.14444	1.57966	0.94793	0.99913	0.99956	0.94793	0.99052	0.99524	14.98773	1.56078	0.95201	0.99903	0.99952	0.95201	0.99068	0.99532
56	108	17.14444	1.50704	0.94793	0.99921	0.99960	0.94793	0.99097	0.99547	14.98773	1.48999	0.95201	0.99912	0.99956	0.95201	0.99113	0.99554
56	109	17.14444	1.44400	0.94793	0.99927	0.99964	0.94793	0.99135	0.99566	14.98773	1.42842	0.95201	0.99919	0.99959	0.95201	0.99150	0.99573
56	110	17.14444	1.39223	0.94793	0.99932	0.99966	0.94793	0.99165	0.99581	14.98773	1.37777	0.95201	0.99925	0.99962	0.95201	0.99178	0.99588
57	1	16.75209	29.44822	0.94413	0.56841	0.72483	0.94413	0.56807	0.72455	14.69238	22.54525	0.94833	0.65115	0.78872	0.94833	0.65086	0.78851
57	2	16.75209	29.37817	0.94413	0.56977	0.72593	0.94413	0.56944	0.72566	14.69238	22.51839	0.94833	0.65194	0.78930	0.94833	0.65166	0.78909
57	3	16.75209	29.30399	0.94413	0.57120	0.72709	0.94413	0.57085	0.72680	14.69238	22.48894	0.94833	0.65277	0.78991	0.94833	0.65248	0.78970
57	4	16.75209	29.22650	0.94413	0.57269	0.72829	0.94413	0.57232	0.72799	14.69238	22.45752	0.94833	0.65366	0.79056	0.94833	0.65335	0.79034
57	5	16.75209	29.14631	0.94413	0.57423	0.72954	0.94413	0.57384	0.72923	14.69238	22.42458	0.94833	0.65458	0.79124	0.94833	0.65426	0.79100
57	6	16.75209	29.06332	0.94413	0.57584	0.73083	0.94413	0.57543	0.73050	14.69238	22.39007	0.94833	0.65555	0.79195	0.94833	0.65522	0.79170
57	7	16.75209	28.97770	0.94413	0.57750	0.73217	0.94413	0.57707	0.73182	14.69238	22.35408	0.94833	0.65657	0.79269	0.94833	0.65621	0.79243
57	8	16.75209	28.88901	0.94413	0.57924	0.73357	0.94413	0.57877	0.73319	14.69238	22.31631	0.94833	0.65764	0.79346	0.94833	0.65726	0.79319
57	9	16.75209	28.79700	0.94413	0.58104	0.73501	0.94413	0.58054	0.73461	14.69238	22.27655	0.94833	0.65876	0.79428	0.94833	0.65835	0.79398
57	10	16.75209	28.70168	0.94413	0.58291	0.73651	0.94413	0.58238	0.73608	14.69238	22.23481	0.94833	0.65993	0.79513	0.94833	0.65949	0.79481
57	11	16.75209	28.60341	0.94413	0.58486	0.73806	0.94413	0.58428	0.73760	14.69238	22.19134	0.94833	0.66116	0.79602	0.94833	0.66069	0.79568
57	12	16.75209	28.50171	0.94413	0.58688	0.73967	0.94413	0.58626	0.73918	14.69238	22.14578	0.94833	0.66245	0.79695	0.94833	0.66194	0.79659
57	13	16.75209	28.39619	0.94413	0.58899	0.74134	0.94413	0.58832	0.74081	14.69238	22.09783	0.94833	0.66380	0.79793	0.94833	0.66325	0.79754
57	14	16.75209	28.28717	0.94413	0.59117	0.74307	0.94413	0.59045	0.74250	14.69238	22.04770	0.94833	0.66522	0.79895	0.94833	0.66462	0.79853
57	15	16.75209	28.17456	0.94413	0.59345	0.74486	0.94413	0.59267	0.74424	14.69238	21.99534	0.94833	0.66670	0.80002	0.94833	0.66606	0.79956
57	16	16.75209	28.05854	0.94413	0.59581	0.74671	0.94413	0.59497	0.74606	14.69238	21.94087	0.94833	0.66825	0.80114	0.94833	0.66756	0.80064
57	17	16.75209	27.93921	0.94413	0.59825	0.74863	0.94413	0.59736	0.74793	14.69238	21.88436	0.94833	0.66987	0.80230	0.94833	0.66913	0.80177
57	18	16.75209	27.81632	0.94413	0.60080	0.75062	0.94413	0.59984	0.74987	14.69238	21.82561	0.94833	0.67156	0.80352	0.94833	0.67078	0.80295
57	19	16.75209	27.68998	0.94413	0.60343	0.75268	0.94413	0.60241	0.75188	14.69238	21.76469	0.94833	0.67333	0.80478	0.94833	0.67250	0.80418
57	20	16.75209	27.55961	0.94413	0.60618	0.75481	0.94413	0.60509	0.75396	14.69238	21.70115	0.94833	0.67519	0.80610	0.94833	0.67430	0.80547
57	21	16.75209	27.42496	0.94413	0.60903	0.75701	0.94413	0.60787	0.75612	14.69238	21.63477	0.94833	0.67713	0.80748	0.94833	0.67618	0.80681
57	22	16.75209	27.28607	0.94413	0.61199	0.75930	0.94413	0.61076	0.75835	14.69238	21.56556	0.94833	0.67916	0.80893	0.94833	0.67815	0.80821
57	23	16.75209	27.14231	0.94413	0.61508	0.76167	0.94413	0.61376	0.76065	14.69238	21.49301	0.94833	0.68129	0.81044	0.94833	0.68021	0.80968
57	24	16.75209	26.99396	0.94413	0.61829	0.76413	0.94413	0.61687	0.76304	14.69238	21.41732	0.94833	0.68352	0.81201	0.94833	0.68237	0.81120
57	25	16.75209	26.84076	0.94413	0.62163	0.76667	0.94413	0.62010	0.76551	14.69238	21.33825	0.94833	0.68585	0.81366	0.94833	0.68462	0.81279
57	26	16.75209	26.68259	0.94413	0.62510	0.76930	0.94413	0.62346	0.76806	14.69238	21.25569	0.94833	0.68830	0.81538	0.94833	0.68697	0.81445
57	27	16.75209	26.51948	0.94413	0.62870	0.77203	0.94413	0.62694	0.77070	14.69238	21.16962	0.94833	0.69085	0.81717	0.94833	0.68943	0.81617
57	28	16.75209	26.35108	0.94413	0.63246	0.77485	0.94413	0.63055	0.77342	14.69238	21.07976	0.94833	0.69353	0.81903	0.94833	0.69200	0.81797
57	29	16.75209	26.17769	0.94413	0.63635	0.77777	0.94413	0.63430	0.77624	14.69238	20.98629	0.94833	0.69633	0.82098	0.94833	0.69468	0.81984
57	30	16.75209	25.99881	0.94413	0.64040	0.78079	0.94413	0.63819	0.77914	14.69238	20.88878	0.94833	0.69925	0.82301	0.94833	0.69748	0.82178

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
57	31	16.75209	25.81445	0.94413	0.64461	0.78391	0.94413	0.64223	0.78214	14.69238	20.78720	0.94833	0.70230	0.82512	0.94833	0.70040	0.82380
57	32	16.75209	25.62410	0.94413	0.64899	0.78714	0.94413	0.64641	0.78524	14.69238	20.68113	0.94833	0.70550	0.82732	0.94833	0.70344	0.82591
57	33	16.75209	25.42805	0.94413	0.65353	0.79047	0.94413	0.65074	0.78842	14.69238	20.57072	0.94833	0.70883	0.82961	0.94833	0.70661	0.82809
57	34	16.75209	25.22578	0.94413	0.65826	0.79391	0.94413	0.65523	0.79171	14.69238	20.45552	0.94833	0.71232	0.83199	0.94833	0.70992	0.83035
57	35	16.75209	25.01713	0.94413	0.66316	0.79747	0.94413	0.65988	0.79509	14.69238	20.33536	0.94833	0.71595	0.83447	0.94833	0.71335	0.83270
57	36	16.75209	24.80193	0.94413	0.66825	0.80114	0.94413	0.66468	0.79857	14.69238	20.21002	0.94833	0.71975	0.83704	0.94833	0.71693	0.83513
57	37	16.75209	24.57973	0.94413	0.67354	0.80493	0.94413	0.66965	0.80215	14.69238	20.07911	0.94833	0.72371	0.83971	0.94833	0.72065	0.83765
57	38	16.75209	24.35058	0.94413	0.67902	0.80883	0.94413	0.67479	0.80582	14.69238	19.94257	0.94833	0.72784	0.84248	0.94833	0.72451	0.84025
57	39	16.75209	24.11373	0.94413	0.68470	0.81285	0.94413	0.68010	0.80959	14.69238	19.79973	0.94833	0.73214	0.84536	0.94833	0.72851	0.84294
57	40	16.75209	23.86918	0.94413	0.69060	0.81699	0.94413	0.68557	0.81346	14.69238	19.65053	0.94833	0.73662	0.84834	0.94833	0.73267	0.84571
57	41	16.75209	23.61736	0.94413	0.69670	0.82124	0.94413	0.69121	0.81741	14.69238	19.49521	0.94833	0.74128	0.85142	0.94833	0.73697	0.84857
57	42	16.75209	23.35816	0.94413	0.70300	0.82560	0.94413	0.69701	0.82146	14.69238	19.33362	0.94833	0.74612	0.85460	0.94833	0.74141	0.85151
57	43	16.75209	23.09102	0.94413	0.70952	0.83008	0.94413	0.70298	0.82559	14.69238	19.16523	0.94833	0.75114	0.85788	0.94833	0.74601	0.85453
57	44	16.75209	22.81604	0.94413	0.71624	0.83466	0.94413	0.70912	0.82981	14.69238	18.99000	0.94833	0.75634	0.86127	0.94833	0.75075	0.85763
57	45	16.75209	22.53309	0.94413	0.72317	0.83935	0.94413	0.71541	0.83410	14.69238	18.80775	0.94833	0.76172	0.86475	0.94833	0.75563	0.86081
57	46	16.75209	22.24198	0.94413	0.73030	0.84413	0.94413	0.72185	0.83846	14.69238	18.61823	0.94833	0.76728	0.86832	0.94833	0.76065	0.86406
57	47	16.75209	21.94239	0.94413	0.73763	0.84901	0.94413	0.72844	0.84289	14.69238	18.42106	0.94833	0.77302	0.87198	0.94833	0.76581	0.86737
57	48	16.75209	21.63441	0.94413	0.74515	0.85397	0.94413	0.73517	0.84738	14.69238	18.21621	0.94833	0.77893	0.87573	0.94833	0.77109	0.87075
57	49	16.75209	21.31800	0.94413	0.75285	0.85900	0.94413	0.74203	0.85191	14.69238	18.00355	0.94833	0.78501	0.87956	0.94833	0.77650	0.87419
57	50	16.75209	20.99328	0.94413	0.76072	0.86410	0.94413	0.74900	0.85649	14.69238	17.78305	0.94833	0.79125	0.88346	0.94833	0.78203	0.87768
57	51	16.75209	20.66027	0.94413	0.76874	0.86925	0.94413	0.75608	0.86110	14.69238	17.55462	0.94833	0.79763	0.88742	0.94833	0.78765	0.88121
57	52	16.75209	20.31936	0.94413	0.77690	0.87444	0.94413	0.76324	0.86573	14.69238	17.31849	0.94833	0.80415	0.89144	0.94833	0.79338	0.88478
57	53	16.75209	19.97064	0.94413	0.78517	0.87966	0.94413	0.77049	0.87037	14.69238	17.07460	0.94833	0.81078	0.89550	0.94833	0.79918	0.88838
57	54	16.75209	19.61420	0.94413	0.79354	0.88489	0.94413	0.77779	0.87501	14.69238	16.82295	0.94833	0.81752	0.89960	0.94833	0.80506	0.89200
57	55	16.75209	19.25050	0.94413	0.80198	0.89011	0.94413	0.78513	0.87963	14.69238	16.56379	0.94833	0.82435	0.90372	0.94833	0.81099	0.89563
57	56	16.75209	18.87994	0.94413	0.81047	0.89531	0.94413	0.79250	0.88424	14.69238	16.29737	0.94833	0.83124	0.90784	0.94833	0.81697	0.89927
57	57	16.75209	18.50268	0.94413	0.81897	0.90048	0.94413	0.79987	0.88881	14.69238	16.02371	0.94833	0.83818	0.91197	0.94833	0.82298	0.90290
57	58	16.75209	18.11889	0.94413	0.82747	0.90559	0.94413	0.80723	0.89333	14.69238	15.74286	0.94833	0.84515	0.91608	0.94833	0.82900	0.90651
57	59	16.75209	17.72878	0.94413	0.83594	0.91064	0.94413	0.81456	0.89780	14.69238	15.45489	0.94833	0.85213	0.92016	0.94833	0.83503	0.91010
57	60	16.75209	17.33235	0.94413	0.84435	0.91561	0.94413	0.82183	0.90220	14.69238	15.15969	0.94833	0.85909	0.92420	0.94833	0.84103	0.91365
57	61	16.75209	16.92988	0.94413	0.85268	0.92048	0.94413	0.82904	0.90653	14.69238	14.85740	0.94833	0.86602	0.92820	0.94833	0.84701	0.91717
57	62	16.75209	16.52117	0.94413	0.86089	0.92525	0.94413	0.83616	0.91077	14.69238	14.54774	0.94833	0.87289	0.93213	0.94833	0.85294	0.92063
57	63	16.75209	16.10627	0.94413	0.86898	0.92989	0.94413	0.84317	0.91491	14.69238	14.23062	0.94833	0.87970	0.93600	0.94833	0.85881	0.92404
57	64	16.75209	15.68510	0.94413	0.87690	0.93441	0.94413	0.85007	0.91896	14.69238	13.90587	0.94833	0.88641	0.93979	0.94833	0.86461	0.92739
57	65	16.75209	15.25783	0.94413	0.88465	0.93879	0.94413	0.85683	0.92290	14.69238	13.57353	0.94833	0.89302	0.94349	0.94833	0.87033	0.93067
57	66	16.75209	14.82463	0.94413	0.89219	0.94302	0.94413	0.86345	0.92672	14.69238	13.23363	0.94833	0.89949	0.94709	0.94833	0.87594	0.93387
57	67	16.75209	14.38548	0.94413	0.89952	0.94710	0.94413	0.86991	0.93043	14.69238	12.88602	0.94833	0.90582	0.95058	0.94833	0.88146	0.93699
57	68	16.75209	13.94087	0.94413	0.90660	0.95101	0.94413	0.87621	0.93402	14.69238	12.53103	0.94833	0.91199	0.95397	0.94833	0.88685	0.94003
57	69	16.75209	13.49126	0.94413	0.91343	0.95476	0.94413	0.88233	0.93748	14.69238	12.16898	0.94833	0.91798	0.95724	0.94833	0.89212	0.94299
57	70	16.75209	13.03722	0.94413	0.92000	0.95833	0.94413	0.88826	0.94083	14.69238	11.80026	0.94833	0.92378	0.96038	0.94833	0.89726	0.94585

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
57	71	16.75209	12.57941	0.94413	0.92628	0.96173	0.94413	0.89401	0.94404	14.69238	11.42537	0.94833	0.92937	0.96339	0.94833	0.90227	0.94862
57	72	16.75209	12.11856	0.94413	0.93227	0.96495	0.94413	0.89957	0.94713	14.69238	11.04490	0.94833	0.93474	0.96627	0.94833	0.90713	0.95130
57	73	16.75209	11.65555	0.94413	0.93796	0.96799	0.94413	0.90494	0.95010	14.69238	10.65955	0.94833	0.93989	0.96901	0.94833	0.91184	0.95389
57	74	16.75209	11.19139	0.94413	0.94335	0.97085	0.94413	0.91011	0.95294	14.69238	10.27021	0.94833	0.94480	0.97161	0.94833	0.91641	0.95638
57	75	16.75209	10.72709	0.94413	0.94843	0.97353	0.94413	0.91509	0.95566	14.69238	9.87774	0.94833	0.94946	0.97408	0.94833	0.92083	0.95878
57	76	16.75209	10.26405	0.94413	0.95321	0.97604	0.94413	0.91988	0.95827	14.69238	9.48337	0.94833	0.95388	0.97639	0.94833	0.92509	0.96109
57	77	16.75209	9.80349	0.94413	0.95767	0.97838	0.94413	0.92447	0.96075	14.69238	9.08824	0.94833	0.95804	0.97857	0.94833	0.92920	0.96330
57	78	16.75209	9.34666	0.94413	0.96182	0.98054	0.94413	0.92886	0.96312	14.69238	8.69350	0.94833	0.96195	0.98061	0.94833	0.93315	0.96542
57	79	16.75209	8.89505	0.94413	0.96568	0.98254	0.94413	0.93307	0.96538	14.69238	8.30053	0.94833	0.96560	0.98250	0.94833	0.93695	0.96745
57	80	16.75209	8.44994	0.94413	0.96924	0.98438	0.94413	0.93709	0.96752	14.69238	7.91061	0.94833	0.96900	0.98426	0.94833	0.94059	0.96939
57	81	16.75209	8.01269	0.94413	0.97252	0.98607	0.94413	0.94092	0.96956	14.69238	7.52504	0.94833	0.97216	0.98588	0.94833	0.94408	0.97123
57	82	16.75209	7.58462	0.94413	0.97552	0.98761	0.94413	0.94457	0.97149	14.69238	7.14517	0.94833	0.97506	0.98737	0.94833	0.94741	0.97300
57	83	16.75209	7.16676	0.94413	0.97825	0.98901	0.94413	0.94803	0.97332	14.69238	6.77205	0.94833	0.97774	0.98874	0.94833	0.95060	0.97467
57	84	16.75209	6.76024	0.94413	0.98074	0.99027	0.94413	0.95133	0.97506	14.69238	6.40687	0.94833	0.98018	0.98999	0.94833	0.95363	0.97626
57	85	16.75209	6.36619	0.94413	0.98298	0.99142	0.94413	0.95444	0.97669	14.69238	6.05083	0.94833	0.98240	0.99112	0.94833	0.95651	0.97777
57	86	16.75209	5.98597	0.94413	0.98500	0.99244	0.94413	0.95739	0.97823	14.69238	5.70535	0.94833	0.98442	0.99215	0.94833	0.95924	0.97920
57	87	16.75209	5.62066	0.94413	0.98681	0.99336	0.94413	0.96016	0.97968	14.69238	5.37164	0.94833	0.98623	0.99307	0.94833	0.96182	0.98054
57	88	16.75209	5.27144	0.94413	0.98842	0.99418	0.94413	0.96277	0.98103	14.69238	5.05099	0.94833	0.98786	0.99389	0.94833	0.96426	0.98180
57	89	16.75209	4.93962	0.94413	0.98985	0.99490	0.94413	0.96522	0.98230	14.69238	4.74485	0.94833	0.98931	0.99463	0.94833	0.96655	0.98299
57	90	16.75209	4.62687	0.94413	0.99111	0.99553	0.94413	0.96752	0.98349	14.69238	4.45503	0.94833	0.99060	0.99528	0.94833	0.96870	0.98410
57	91	16.75209	4.33500	0.94413	0.99221	0.99609	0.94413	0.96966	0.98460	14.69238	4.18350	0.94833	0.99173	0.99585	0.94833	0.97071	0.98514
57	92	16.75209	4.06328	0.94413	0.99318	0.99658	0.94413	0.97168	0.98563	14.69238	3.92982	0.94833	0.99273	0.99635	0.94833	0.97261	0.98612
57	93	16.75209	3.80970	0.94413	0.99402	0.99700	0.94413	0.97357	0.98661	14.69238	3.69224	0.94833	0.99361	0.99679	0.94833	0.97440	0.98703
57	94	16.75209	3.57122	0.94413	0.99477	0.99738	0.94413	0.97535	0.98752	14.69238	3.46804	0.94833	0.99439	0.99719	0.94833	0.97608	0.98790
57	95	16.75209	3.34496	0.94413	0.99543	0.99771	0.94413	0.97702	0.98838	14.69238	3.25454	0.94833	0.99508	0.99753	0.94833	0.97767	0.98871
57	96	16.75209	3.12856	0.94413	0.99602	0.99800	0.94413	0.97859	0.98918	14.69238	3.04956	0.94833	0.99570	0.99784	0.94833	0.97917	0.98948
57	97	16.75209	2.92468	0.94413	0.99653	0.99826	0.94413	0.98005	0.98993	14.69238	2.85578	0.94833	0.99624	0.99812	0.94833	0.98057	0.99019
57	98	16.75209	2.73317	0.94413	0.99698	0.99849	0.94413	0.98142	0.99062	14.69238	2.67315	0.94833	0.99671	0.99835	0.94833	0.98187	0.99085
57	99	16.75209	2.55407	0.94413	0.99737	0.99868	0.94413	0.98268	0.99126	14.69238	2.50182	0.94833	0.99713	0.99856	0.94833	0.98309	0.99147
57	100	16.75209	2.38797	0.94413	0.99770	0.99885	0.94413	0.98384	0.99186	14.69238	2.34248	0.94833	0.99749	0.99874	0.94833	0.98421	0.99204
57	101	16.75209	2.23536	0.94413	0.99799	0.99899	0.94413	0.98491	0.99240	14.69238	2.19569	0.94833	0.99780	0.99890	0.94833	0.98524	0.99256
57	102	16.75209	2.09662	0.94413	0.99824	0.99912	0.94413	0.98589	0.99289	14.69238	2.06193	0.94833	0.99806	0.99903	0.94833	0.98618	0.99304
57	103	16.75209	1.97081	0.94413	0.99845	0.99922	0.94413	0.98678	0.99335	14.69238	1.94039	0.94833	0.99829	0.99914	0.94833	0.98704	0.99348
57	104	16.75209	1.85678	0.94413	0.99863	0.99931	0.94413	0.98759	0.99376	14.69238	1.82999	0.94833	0.99849	0.99924	0.94833	0.98782	0.99387
57	105	16.75209	1.75419	0.94413	0.99878	0.99939	0.94413	0.98832	0.99413	14.69238	1.73050	0.94833	0.99865	0.99933	0.94833	0.98853	0.99423
57	106	16.75209	1.66193	0.94413	0.99891	0.99945	0.94413	0.98897	0.99446	14.69238	1.64086	0.94833	0.99879	0.99940	0.94833	0.98917	0.99456
57	107	16.75209	1.57966	0.94413	0.99902	0.99951	0.94413	0.98955	0.99475	14.69238	1.56078	0.94833	0.99891	0.99946	0.94833	0.98973	0.99484
57	108	16.75209	1.50704	0.94413	0.99911	0.99955	0.94413	0.99006	0.99500	14.69238	1.48999	0.94833	0.99901	0.99950	0.94833	0.99022	0.99509
57	109	16.75209	1.44400	0.94413	0.99918	0.99959	0.94413	0.99047	0.99521	14.69238	1.42842	0.94833	0.99909	0.99954	0.94833	0.99063	0.99529
57	110	16.75209	1.39223	0.94413	0.99924	0.99962	0.94413	0.99080	0.99538	14.69238	1.37777	0.94833	0.99915	0.99958	0.94833	0.99095	0.99545

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
58	1	16.35471	29.44822	0.94018	0.55496	0.71379	0.94018	0.55463	0.71352	14.39078	22.54525	0.94447	0.63781	0.77886	0.94447	0.63753	0.77865
58	2	16.35471	29.37817	0.94018	0.55629	0.71489	0.94018	0.55596	0.71462	14.39078	22.51839	0.94447	0.63858	0.77943	0.94447	0.63831	0.77923
58	3	16.35471	29.30399	0.94018	0.55768	0.71604	0.94018	0.55734	0.71576	14.39078	22.48894	0.94447	0.63940	0.78005	0.94447	0.63912	0.77984
58	4	16.35471	29.22650	0.94018	0.55913	0.71724	0.94018	0.55878	0.71695	14.39078	22.45752	0.94447	0.64027	0.78069	0.94447	0.63998	0.78047
58	5	16.35471	29.14631	0.94018	0.56065	0.71848	0.94018	0.56027	0.71817	14.39078	22.42458	0.94447	0.64118	0.78137	0.94447	0.64087	0.78113
58	6	16.35471	29.06332	0.94018	0.56222	0.71977	0.94018	0.56182	0.71944	14.39078	22.39007	0.94447	0.64214	0.78207	0.94447	0.64181	0.78183
58	7	16.35471	28.97770	0.94018	0.56384	0.72110	0.94018	0.56342	0.72076	14.39078	22.35408	0.94447	0.64313	0.78281	0.94447	0.64278	0.78255
58	8	16.35471	28.88901	0.94018	0.56554	0.72248	0.94018	0.56509	0.72212	14.39078	22.31631	0.94447	0.64418	0.78359	0.94447	0.64381	0.78331
58	9	16.35471	28.79700	0.94018	0.56730	0.72392	0.94018	0.56682	0.72353	14.39078	22.27655	0.94447	0.64528	0.78440	0.94447	0.64488	0.78411
58	10	16.35471	28.70168	0.94018	0.56914	0.72541	0.94018	0.56862	0.72499	14.39078	22.23481	0.94447	0.64644	0.78525	0.94447	0.64601	0.78494
58	11	16.35471	28.60341	0.94018	0.57104	0.72696	0.94018	0.57048	0.72651	14.39078	22.19134	0.94447	0.64764	0.78614	0.94447	0.64718	0.78581
58	12	16.35471	28.50171	0.94018	0.57302	0.72856	0.94018	0.57242	0.72808	14.39078	22.14578	0.94447	0.64891	0.78708	0.94447	0.64841	0.78671
58	13	16.35471	28.39619	0.94018	0.57508	0.73022	0.94018	0.57443	0.72970	14.39078	22.09783	0.94447	0.65024	0.78805	0.94447	0.64970	0.78766
58	14	16.35471	28.28717	0.94018	0.57722	0.73194	0.94018	0.57652	0.73138	14.39078	22.04770	0.94447	0.65163	0.78907	0.94447	0.65105	0.78865
58	15	16.35471	28.17456	0.94018	0.57944	0.73373	0.94018	0.57869	0.73313	14.39078	21.99534	0.94447	0.65309	0.79014	0.94447	0.65246	0.78969
58	16	16.35471	28.05854	0.94018	0.58175	0.73558	0.94018	0.58094	0.73493	14.39078	21.94087	0.94447	0.65461	0.79126	0.94447	0.65394	0.79077
58	17	16.35471	27.93921	0.94018	0.58415	0.73749	0.94018	0.58328	0.73680	14.39078	21.88436	0.94447	0.65621	0.79242	0.94447	0.65549	0.79189
58	18	16.35471	27.81632	0.94018	0.58664	0.73947	0.94018	0.58571	0.73874	14.39078	21.82561	0.94447	0.65787	0.79363	0.94447	0.65710	0.79307
58	19	16.35471	27.68998	0.94018	0.58922	0.74152	0.94018	0.58824	0.74074	14.39078	21.76469	0.94447	0.65961	0.79490	0.94447	0.65880	0.79431
58	20	16.35471	27.55961	0.94018	0.59191	0.74365	0.94018	0.59086	0.74282	14.39078	21.70115	0.94447	0.66144	0.79622	0.94447	0.66057	0.79559
58	21	16.35471	27.42496	0.94018	0.59470	0.74585	0.94018	0.59359	0.74497	14.39078	21.63477	0.94447	0.66335	0.79761	0.94447	0.66242	0.79694
58	22	16.35471	27.28607	0.94018	0.59761	0.74813	0.94018	0.59642	0.74720	14.39078	21.56556	0.94447	0.66535	0.79905	0.94447	0.66437	0.79834
58	23	16.35471	27.14231	0.94018	0.60064	0.75050	0.94018	0.59936	0.74950	14.39078	21.49301	0.94447	0.66745	0.80056	0.94447	0.66640	0.79981
58	24	16.35471	26.99396	0.94018	0.60378	0.75295	0.94018	0.60242	0.75188	14.39078	21.41732	0.94447	0.66965	0.80214	0.94447	0.66852	0.80133
58	25	16.35471	26.84076	0.94018	0.60706	0.75549	0.94018	0.60559	0.75435	14.39078	21.33825	0.94447	0.67195	0.80379	0.94447	0.67074	0.80293
58	26	16.35471	26.68259	0.94018	0.61046	0.75812	0.94018	0.60889	0.75691	14.39078	21.25569	0.94447	0.67436	0.80551	0.94447	0.67307	0.80459
58	27	16.35471	26.51948	0.94018	0.61401	0.76085	0.94018	0.61231	0.75954	14.39078	21.16962	0.94447	0.67688	0.80731	0.94447	0.67549	0.80632
58	28	16.35471	26.35108	0.94018	0.61769	0.76367	0.94018	0.61587	0.76227	14.39078	21.07976	0.94447	0.67952	0.80919	0.94447	0.67803	0.80813
58	29	16.35471	26.17769	0.94018	0.62152	0.76659	0.94018	0.61956	0.76509	14.39078	20.98629	0.94447	0.68228	0.81114	0.94447	0.68068	0.81001
58	30	16.35471	25.99881	0.94018	0.62551	0.76962	0.94018	0.62339	0.76801	14.39078	20.88878	0.94447	0.68517	0.81318	0.94447	0.68345	0.81196
58	31	16.35471	25.81445	0.94018	0.62965	0.77274	0.94018	0.62736	0.77102	14.39078	20.78720	0.94447	0.68820	0.81530	0.94447	0.68634	0.81400
58	32	16.35471	25.62410	0.94018	0.63396	0.77598	0.94018	0.63148	0.77412	14.39078	20.68113	0.94447	0.69136	0.81752	0.94447	0.68935	0.81612
58	33	16.35471	25.42805	0.94018	0.63844	0.77933	0.94018	0.63576	0.77732	14.39078	20.57072	0.94447	0.69466	0.81982	0.94447	0.69250	0.81831
58	34	16.35471	25.22578	0.94018	0.64310	0.78279	0.94018	0.64019	0.78063	14.39078	20.45552	0.94447	0.69811	0.82222	0.94447	0.69578	0.82060
58	35	16.35471	25.01713	0.94018	0.64793	0.78636	0.94018	0.64478	0.78403	14.39078	20.33536	0.94447	0.70172	0.82472	0.94447	0.69919	0.82297
58	36	16.35471	24.80193	0.94018	0.65296	0.79005	0.94018	0.64954	0.78754	14.39078	20.21002	0.94447	0.70549	0.82732	0.94447	0.70275	0.82543
58	37	16.35471	24.57973	0.94018	0.65819	0.79386	0.94018	0.65446	0.79114	14.39078	20.07911	0.94447	0.70943	0.83002	0.94447	0.70645	0.82797
58	38	16.35471	24.35058	0.94018	0.66361	0.79780	0.94018	0.65955	0.79485	14.39078	19.94257	0.94447	0.71353	0.83282	0.94447	0.71029	0.83061
58	39	16.35471	24.11373	0.94018	0.66925	0.80186	0.94018	0.66481	0.79866	14.39078	19.79973	0.94447	0.71782	0.83574	0.94447	0.71429	0.83333
58	40	16.35471	23.86918	0.94018	0.67510	0.80604	0.94018	0.67025	0.80257	14.39078	19.65053	0.94447	0.72229	0.83876	0.94447	0.71843	0.83615

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
58	41	16.35471	23.61736	0.94018	0.68116	0.81035	0.94018	0.67586	0.80658	14.39078	19.49521	0.94447	0.72695	0.84189	0.94447	0.72273	0.83905
58	42	16.35471	23.35816	0.94018	0.68744	0.81477	0.94018	0.68164	0.81069	14.39078	19.33362	0.94447	0.73179	0.84512	0.94447	0.72719	0.84205
58	43	16.35471	23.09102	0.94018	0.69393	0.81931	0.94018	0.68760	0.81489	14.39078	19.16523	0.94447	0.73682	0.84847	0.94447	0.73179	0.84513
58	44	16.35471	22.81604	0.94018	0.70064	0.82397	0.94018	0.69373	0.81918	14.39078	18.99000	0.94447	0.74204	0.85192	0.94447	0.73655	0.84829
58	45	16.35471	22.53309	0.94018	0.70757	0.82875	0.94018	0.70003	0.82355	14.39078	18.80775	0.94447	0.74745	0.85547	0.94447	0.74146	0.85154
58	46	16.35471	22.24198	0.94018	0.71472	0.83363	0.94018	0.70650	0.82801	14.39078	18.61823	0.94447	0.75305	0.85913	0.94447	0.74653	0.85487
58	47	16.35471	21.94239	0.94018	0.72208	0.83861	0.94018	0.71312	0.83254	14.39078	18.42106	0.94447	0.75884	0.86289	0.94447	0.75173	0.85827
58	48	16.35471	21.63441	0.94018	0.72965	0.84370	0.94018	0.71990	0.83714	14.39078	18.21621	0.94447	0.76483	0.86674	0.94447	0.75708	0.86175
58	49	16.35471	21.31800	0.94018	0.73742	0.84887	0.94018	0.72682	0.84180	14.39078	18.00355	0.94447	0.77099	0.87069	0.94447	0.76257	0.86529
58	50	16.35471	20.99328	0.94018	0.74538	0.85412	0.94018	0.73388	0.84652	14.39078	17.78305	0.94447	0.77733	0.87471	0.94447	0.76819	0.86890
58	51	16.35471	20.66027	0.94018	0.75352	0.85943	0.94018	0.74106	0.85127	14.39078	17.55462	0.94447	0.78383	0.87882	0.94447	0.77392	0.87255
58	52	16.35471	20.31936	0.94018	0.76182	0.86481	0.94018	0.74835	0.85606	14.39078	17.31849	0.94447	0.79049	0.88299	0.94447	0.77977	0.87626
58	53	16.35471	19.97064	0.94018	0.77026	0.87022	0.94018	0.75574	0.86088	14.39078	17.07460	0.94447	0.79729	0.88721	0.94447	0.78571	0.88000
58	54	16.35471	19.61420	0.94018	0.77882	0.87566	0.94018	0.76321	0.86570	14.39078	16.82295	0.94447	0.80422	0.89149	0.94447	0.79175	0.88377
58	55	16.35471	19.25050	0.94018	0.78749	0.88111	0.94018	0.77074	0.87053	14.39078	16.56379	0.94447	0.81125	0.89579	0.94447	0.79786	0.88757
58	56	16.35471	18.87994	0.94018	0.79624	0.88656	0.94018	0.77832	0.87534	14.39078	16.29737	0.94447	0.81838	0.90012	0.94447	0.80404	0.89138
58	57	16.35471	18.50268	0.94018	0.80503	0.89199	0.94018	0.78593	0.88014	14.39078	16.02371	0.94447	0.82558	0.90446	0.94447	0.81026	0.89519
58	58	16.35471	18.11889	0.94018	0.81385	0.89738	0.94018	0.79355	0.88489	14.39078	15.74286	0.94447	0.83283	0.90879	0.94447	0.81651	0.89899
58	59	16.35471	17.72878	0.94018	0.82267	0.90271	0.94018	0.80116	0.88960	14.39078	15.45489	0.94447	0.84011	0.91311	0.94447	0.82279	0.90278
58	60	16.35471	17.33235	0.94018	0.83146	0.90798	0.94018	0.80873	0.89425	14.39078	15.15969	0.94447	0.84741	0.91740	0.94447	0.82906	0.90654
58	61	16.35471	16.92988	0.94018	0.84020	0.91316	0.94018	0.81626	0.89884	14.39078	14.85740	0.94447	0.85469	0.92165	0.94447	0.83532	0.91027
58	62	16.35471	16.52117	0.94018	0.84884	0.91824	0.94018	0.82372	0.90334	14.39078	14.54774	0.94447	0.86194	0.92585	0.94447	0.84155	0.91396
58	63	16.35471	16.10627	0.94018	0.85738	0.92322	0.94018	0.83109	0.90776	14.39078	14.23062	0.94447	0.86914	0.92999	0.94447	0.84774	0.91760
58	64	16.35471	15.68510	0.94018	0.86578	0.92807	0.94018	0.83836	0.91207	14.39078	13.90587	0.94447	0.87626	0.93405	0.94447	0.85386	0.92117
58	65	16.35471	15.25783	0.94018	0.87403	0.93278	0.94018	0.84551	0.91629	14.39078	13.57353	0.94447	0.88329	0.93803	0.94447	0.85991	0.92468
58	66	16.35471	14.82463	0.94018	0.88208	0.93734	0.94018	0.85252	0.92039	14.39078	13.23363	0.94447	0.89020	0.94191	0.94447	0.86587	0.92812
58	67	16.35471	14.38548	0.94018	0.88992	0.94176	0.94018	0.85937	0.92437	14.39078	12.88602	0.94447	0.89698	0.94569	0.94447	0.87173	0.93147
58	68	16.35471	13.94087	0.94018	0.89754	0.94600	0.94018	0.86607	0.92823	14.39078	12.53103	0.94447	0.90360	0.94936	0.94447	0.87748	0.93474
58	69	16.35471	13.49126	0.94018	0.90490	0.95007	0.94018	0.87260	0.93196	14.39078	12.16898	0.94447	0.91005	0.95291	0.94447	0.88311	0.93793
58	70	16.35471	13.03722	0.94018	0.91199	0.95397	0.94018	0.87894	0.93557	14.39078	11.80026	0.94447	0.91631	0.95633	0.94447	0.88861	0.94102
58	71	16.35471	12.57941	0.94018	0.91879	0.95768	0.94018	0.88509	0.93904	14.39078	11.42537	0.94447	0.92235	0.95961	0.94447	0.89397	0.94402
58	72	16.35471	12.11856	0.94018	0.92530	0.96120	0.94018	0.89105	0.94239	14.39078	11.04490	0.94447	0.92818	0.96275	0.94447	0.89918	0.94692
58	73	16.35471	11.65555	0.94018	0.93150	0.96453	0.94018	0.89681	0.94560	14.39078	10.65955	0.94447	0.93377	0.96575	0.94447	0.90425	0.94972
58	74	16.35471	11.19139	0.94018	0.93738	0.96768	0.94018	0.90237	0.94868	14.39078	10.27021	0.94447	0.93912	0.96860	0.94447	0.90916	0.95242
58	75	16.35471	10.72709	0.94018	0.94293	0.97063	0.94018	0.90773	0.95163	14.39078	9.87774	0.94447	0.94421	0.97130	0.94447	0.91391	0.95502
58	76	16.35471	10.26405	0.94018	0.94816	0.97339	0.94018	0.91288	0.95445	14.39078	9.48337	0.94447	0.94903	0.97385	0.94447	0.91850	0.95752
58	77	16.35471	9.80349	0.94018	0.95305	0.97596	0.94018	0.91782	0.95715	14.39078	9.08824	0.94447	0.95359	0.97624	0.94447	0.92293	0.95992
58	78	16.35471	9.34666	0.94018	0.95762	0.97835	0.94018	0.92256	0.95972	14.39078	8.69350	0.94447	0.95787	0.97848	0.94447	0.92720	0.96222
58	79	16.35471	8.89505	0.94018	0.96186	0.98056	0.94018	0.92710	0.96217	14.39078	8.30053	0.94447	0.96188	0.98057	0.94447	0.93130	0.96443
58	80	16.35471	8.44994	0.94018	0.96579	0.98260	0.94018	0.93144	0.96450	14.39078	7.91061	0.94447	0.96562	0.98251	0.94447	0.93523	0.96653

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
58	81	16.35471	8.01269	0.94018	0.96941	0.98447	0.94018	0.93558	0.96672	14.39078	7.52504	0.94447	0.96909	0.98430	0.94447	0.93900	0.96854
58	82	16.35471	7.58462	0.94018	0.97272	0.98617	0.94018	0.93953	0.96882	14.39078	7.14517	0.94447	0.97230	0.98595	0.94447	0.94261	0.97046
58	83	16.35471	7.16676	0.94018	0.97575	0.98772	0.94018	0.94328	0.97081	14.39078	6.77205	0.94447	0.97524	0.98747	0.94447	0.94605	0.97228
58	84	16.35471	6.76024	0.94018	0.97850	0.98913	0.94018	0.94684	0.97270	14.39078	6.40687	0.94447	0.97794	0.98885	0.94447	0.94934	0.97401
58	85	16.35471	6.36619	0.94018	0.98099	0.99040	0.94018	0.95022	0.97447	14.39078	6.05083	0.94447	0.98040	0.99010	0.94447	0.95246	0.97565
58	86	16.35471	5.98597	0.94018	0.98323	0.99155	0.94018	0.95341	0.97615	14.39078	5.70535	0.94447	0.98263	0.99124	0.94447	0.95542	0.97720
58	87	16.35471	5.62066	0.94018	0.98524	0.99257	0.94018	0.95642	0.97772	14.39078	5.37164	0.94447	0.98464	0.99226	0.94447	0.95822	0.97866
58	88	16.35471	5.27144	0.94018	0.98704	0.99348	0.94018	0.95925	0.97920	14.39078	5.05099	0.94447	0.98645	0.99318	0.94447	0.96086	0.98004
58	89	16.35471	4.93962	0.94018	0.98863	0.99428	0.94018	0.96191	0.98058	14.39078	4.74485	0.94447	0.98806	0.99399	0.94447	0.96335	0.98133
58	90	16.35471	4.62687	0.94018	0.99003	0.99499	0.94018	0.96440	0.98188	14.39078	4.45503	0.94447	0.98949	0.99472	0.94447	0.96568	0.98254
58	91	16.35471	4.33500	0.94018	0.99126	0.99561	0.94018	0.96673	0.98309	14.39078	4.18350	0.94447	0.99075	0.99535	0.94447	0.96788	0.98368
58	92	16.35471	4.06328	0.94018	0.99234	0.99615	0.94018	0.96892	0.98422	14.39078	3.92982	0.94447	0.99186	0.99591	0.94447	0.96994	0.98474
58	93	16.35471	3.80970	0.94018	0.99329	0.99663	0.94018	0.97098	0.98528	14.39078	3.69224	0.94447	0.99284	0.99641	0.94447	0.97189	0.98574
58	94	16.35471	3.57122	0.94018	0.99412	0.99705	0.94018	0.97292	0.98627	14.39078	3.46804	0.94447	0.99371	0.99684	0.94447	0.97373	0.98669
58	95	16.35471	3.34496	0.94018	0.99486	0.99742	0.94018	0.97474	0.98721	14.39078	3.25454	0.94447	0.99448	0.99723	0.94447	0.97546	0.98758
58	96	16.35471	3.12856	0.94018	0.99552	0.99775	0.94018	0.97646	0.98809	14.39078	3.04956	0.94447	0.99517	0.99758	0.94447	0.97709	0.98841
58	97	16.35471	2.92468	0.94018	0.99609	0.99804	0.94018	0.97806	0.98891	14.39078	2.85578	0.94447	0.99578	0.99788	0.94447	0.97862	0.98920
58	98	16.35471	2.73317	0.94018	0.99659	0.99829	0.94018	0.97955	0.98967	14.39078	2.67315	0.94447	0.99631	0.99815	0.94447	0.98005	0.98993
58	99	16.35471	2.55407	0.94018	0.99703	0.99851	0.94018	0.98093	0.99037	14.39078	2.50182	0.94447	0.99677	0.99838	0.94447	0.98138	0.99060
58	100	16.35471	2.38797	0.94018	0.99741	0.99870	0.94018	0.98221	0.99102	14.39078	2.34248	0.94447	0.99718	0.99859	0.94447	0.98261	0.99123
58	101	16.35471	2.23536	0.94018	0.99773	0.99887	0.94018	0.98338	0.99162	14.39078	2.19569	0.94447	0.99752	0.99876	0.94447	0.98374	0.99180
58	102	16.35471	2.09662	0.94018	0.99801	0.99900	0.94018	0.98445	0.99216	14.39078	2.06193	0.94447	0.99782	0.99891	0.94447	0.98477	0.99233
58	103	16.35471	1.97081	0.94018	0.99825	0.99912	0.94018	0.98543	0.99266	14.39078	1.94039	0.94447	0.99808	0.99904	0.94447	0.98572	0.99281
58	104	16.35471	1.85678	0.94018	0.99845	0.99922	0.94018	0.98632	0.99311	14.39078	1.82999	0.94447	0.99830	0.99915	0.94447	0.98658	0.99324
58	105	16.35471	1.75419	0.94018	0.99862	0.99931	0.94018	0.98712	0.99352	14.39078	1.73050	0.94447	0.99848	0.99924	0.94447	0.98735	0.99364
58	106	16.35471	1.66193	0.94018	0.99877	0.99938	0.94018	0.98784	0.99388	14.39078	1.64086	0.94447	0.99864	0.99932	0.94447	0.98806	0.99399
58	107	16.35471	1.57966	0.94018	0.99889	0.99944	0.94018	0.98848	0.99421	14.39078	1.56078	0.94447	0.99877	0.99939	0.94447	0.98868	0.99431
58	108	16.35471	1.50704	0.94018	0.99899	0.99949	0.94018	0.98903	0.99448	14.39078	1.48999	0.94447	0.99888	0.99944	0.94447	0.98921	0.99458
58	109	16.35471	1.44400	0.94018	0.99907	0.99954	0.94018	0.98949	0.99472	14.39078	1.42842	0.94447	0.99897	0.99949	0.94447	0.98966	0.99480
58	110	16.35471	1.39223	0.94018	0.99914	0.99957	0.94018	0.98984	0.99490	14.39078	1.37777	0.94447	0.99904	0.99952	0.94447	0.99001	0.99498
59	1	15.95323	29.44822	0.93596	0.54136	0.70244	0.93596	0.54104	0.70218	14.08365	22.54525	0.94049	0.62423	0.76864	0.94049	0.62395	0.76844
59	2	15.95323	29.37817	0.93596	0.54266	0.70354	0.93596	0.54234	0.70327	14.08365	22.51839	0.94049	0.62498	0.76922	0.94049	0.62471	0.76901
59	3	15.95323	29.30399	0.93596	0.54402	0.70468	0.93596	0.54369	0.70441	14.08365	22.48894	0.94049	0.62579	0.76983	0.94049	0.62551	0.76962
59	4	15.95323	29.22650	0.93596	0.54544	0.70587	0.93596	0.54510	0.70558	14.08365	22.45752	0.94049	0.62664	0.77047	0.94049	0.62635	0.77025
59	5	15.95323	29.14631	0.93596	0.54691	0.70710	0.93596	0.54655	0.70680	14.08365	22.42458	0.94049	0.62753	0.77115	0.94049	0.62723	0.77092
59	6	15.95323	29.06332	0.93596	0.54845	0.70838	0.93596	0.54807	0.70807	14.08365	22.39007	0.94049	0.62847	0.77185	0.94049	0.62815	0.77161
59	7	15.95323	28.97770	0.93596	0.55004	0.70971	0.93596	0.54964	0.70937	14.08365	22.35408	0.94049	0.62945	0.77259	0.94049	0.62911	0.77233
59	8	15.95323	28.88901	0.93596	0.55170	0.71109	0.93596	0.55126	0.71073	14.08365	22.31631	0.94049	0.63047	0.77336	0.94049	0.63011	0.77309
59	9	15.95323	28.79700	0.93596	0.55342	0.71252	0.93596	0.55296	0.71213	14.08365	22.27655	0.94049	0.63155	0.77417	0.94049	0.63117	0.77388
59	10	15.95323	28.70168	0.93596	0.55521	0.71400	0.93596	0.55471	0.71359	14.08365	22.23481	0.94049	0.63269	0.77503	0.94049	0.63227	0.77471

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	11	15.95323	28.60341	0.93596	0.55707	0.71554	0.93596	0.55654	0.71510	14.08365	22.19134	0.94049	0.63387	0.77591	0.94049	0.63342	0.77558
59	12	15.95323	28.50171	0.93596	0.55900	0.71713	0.93596	0.55843	0.71666	14.08365	22.14578	0.94049	0.63511	0.77684	0.94049	0.63463	0.77648
59	13	15.95323	28.39619	0.93596	0.56102	0.71878	0.93596	0.56040	0.71827	14.08365	22.09783	0.94049	0.63642	0.77782	0.94049	0.63590	0.77743
59	14	15.95323	28.28717	0.93596	0.56311	0.72050	0.93596	0.56244	0.71995	14.08365	22.04770	0.94049	0.63779	0.77884	0.94049	0.63722	0.77842
59	15	15.95323	28.17456	0.93596	0.56529	0.72228	0.93596	0.56456	0.72169	14.08365	21.99534	0.94049	0.63922	0.77991	0.94049	0.63861	0.77945
59	16	15.95323	28.05854	0.93596	0.56754	0.72412	0.93596	0.56676	0.72348	14.08365	21.94087	0.94049	0.64072	0.78102	0.94049	0.64006	0.78053
59	17	15.95323	27.93921	0.93596	0.56989	0.72602	0.93596	0.56905	0.72535	14.08365	21.88436	0.94049	0.64228	0.78218	0.94049	0.64158	0.78166
59	18	15.95323	27.81632	0.93596	0.57232	0.72800	0.93596	0.57143	0.72728	14.08365	21.82561	0.94049	0.64392	0.78340	0.94049	0.64317	0.78284
59	19	15.95323	27.68998	0.93596	0.57485	0.73004	0.93596	0.57390	0.72927	14.08365	21.76469	0.94049	0.64563	0.78466	0.94049	0.64483	0.78407
59	20	15.95323	27.55961	0.93596	0.57748	0.73216	0.93596	0.57647	0.73134	14.08365	21.70115	0.94049	0.64742	0.78598	0.94049	0.64658	0.78536
59	21	15.95323	27.42496	0.93596	0.58022	0.73435	0.93596	0.57914	0.73349	14.08365	21.63477	0.94049	0.64930	0.78737	0.94049	0.64840	0.78670
59	22	15.95323	27.28607	0.93596	0.58306	0.73663	0.93596	0.58192	0.73571	14.08365	21.56556	0.94049	0.65127	0.78881	0.94049	0.65031	0.78811
59	23	15.95323	27.14231	0.93596	0.58603	0.73899	0.93596	0.58480	0.73801	14.08365	21.49301	0.94049	0.65334	0.79032	0.94049	0.65231	0.78957
59	24	15.95323	26.99396	0.93596	0.58911	0.74143	0.93596	0.58779	0.74039	14.08365	21.41732	0.94049	0.65550	0.79191	0.94049	0.65440	0.79111
59	25	15.95323	26.84076	0.93596	0.59232	0.74397	0.93596	0.59091	0.74286	14.08365	21.33825	0.94049	0.65777	0.79356	0.94049	0.65659	0.79270
59	26	15.95323	26.68259	0.93596	0.59566	0.74660	0.93596	0.59414	0.74541	14.08365	21.25569	0.94049	0.66014	0.79528	0.94049	0.65888	0.79437
59	27	15.95323	26.51948	0.93596	0.59913	0.74932	0.93596	0.59750	0.74805	14.08365	21.16962	0.94049	0.66263	0.79708	0.94049	0.66128	0.79611
59	28	15.95323	26.35108	0.93596	0.60275	0.75214	0.93596	0.60099	0.75078	14.08365	21.07976	0.94049	0.66523	0.79897	0.94049	0.66378	0.79792
59	29	15.95323	26.17769	0.93596	0.60651	0.75507	0.93596	0.60462	0.75360	14.08365	20.98629	0.94049	0.66796	0.80093	0.94049	0.66640	0.79981
59	30	15.95323	25.99881	0.93596	0.61042	0.75809	0.93596	0.60839	0.75652	14.08365	20.88878	0.94049	0.67081	0.80297	0.94049	0.66913	0.80177
59	31	15.95323	25.81445	0.93596	0.61449	0.76122	0.93596	0.61230	0.75953	14.08365	20.78720	0.94049	0.67379	0.80511	0.94049	0.67199	0.80382
59	32	15.95323	25.62410	0.93596	0.61873	0.76446	0.93596	0.61635	0.76265	14.08365	20.68113	0.94049	0.67692	0.80733	0.94049	0.67497	0.80595
59	33	15.95323	25.42805	0.93596	0.62314	0.76782	0.93596	0.62057	0.76586	14.08365	20.57072	0.94049	0.68018	0.80965	0.94049	0.67808	0.80816
59	34	15.95323	25.22578	0.93596	0.62772	0.77129	0.93596	0.62493	0.76918	14.08365	20.45552	0.94049	0.68360	0.81207	0.94049	0.68133	0.81047
59	35	15.95323	25.01713	0.93596	0.63249	0.77488	0.93596	0.62946	0.77260	14.08365	20.33536	0.94049	0.68717	0.81459	0.94049	0.68472	0.81286
59	36	15.95323	24.80193	0.93596	0.63745	0.77859	0.93596	0.63416	0.77613	14.08365	20.21002	0.94049	0.69091	0.81720	0.94049	0.68825	0.81534
59	37	15.95323	24.57973	0.93596	0.64261	0.78242	0.93596	0.63903	0.77976	14.08365	20.07911	0.94049	0.69482	0.81993	0.94049	0.69192	0.81791
59	38	15.95323	24.35058	0.93596	0.64797	0.78638	0.93596	0.64406	0.78350	14.08365	19.94257	0.94049	0.69890	0.82276	0.94049	0.69574	0.82058
59	39	15.95323	24.11373	0.93596	0.65354	0.79047	0.93596	0.64928	0.78735	14.08365	19.79973	0.94049	0.70316	0.82571	0.94049	0.69972	0.82334
59	40	15.95323	23.86918	0.93596	0.65933	0.79470	0.93596	0.65467	0.79130	14.08365	19.65053	0.94049	0.70761	0.82877	0.94049	0.70385	0.82619
59	41	15.95323	23.61736	0.93596	0.66534	0.79905	0.93596	0.66024	0.79535	14.08365	19.49521	0.94049	0.71225	0.83195	0.94049	0.70814	0.82914
59	42	15.95323	23.35816	0.93596	0.67157	0.80352	0.93596	0.66599	0.79951	14.08365	19.33362	0.94049	0.71708	0.83523	0.94049	0.71259	0.83218
59	43	15.95323	23.09102	0.93596	0.67803	0.80812	0.93596	0.67192	0.80377	14.08365	19.16523	0.94049	0.72211	0.83863	0.94049	0.71720	0.83531
59	44	15.95323	22.81604	0.93596	0.68471	0.81285	0.93596	0.67803	0.80813	14.08365	18.99000	0.94049	0.72733	0.84215	0.94049	0.72197	0.83854
59	45	15.95323	22.53309	0.93596	0.69162	0.81770	0.93596	0.68433	0.81258	14.08365	18.80775	0.94049	0.73276	0.84577	0.94049	0.72690	0.84186
59	46	15.95323	22.24198	0.93596	0.69877	0.82267	0.93596	0.69079	0.81712	14.08365	18.61823	0.94049	0.73839	0.84951	0.94049	0.73199	0.84526
59	47	15.95323	21.94239	0.93596	0.70614	0.82776	0.93596	0.69744	0.82175	14.08365	18.42106	0.94049	0.74422	0.85336	0.94049	0.73724	0.84875
59	48	15.95323	21.63441	0.93596	0.71374	0.83296	0.93596	0.70424	0.82646	14.08365	18.21621	0.94049	0.75025	0.85731	0.94049	0.74264	0.85231
59	49	15.95323	21.31800	0.93596	0.72155	0.83826	0.93596	0.71121	0.83124	14.08365	18.00355	0.94049	0.75649	0.86136	0.94049	0.74819	0.85596
59	50	15.95323	20.99328	0.93596	0.72958	0.84365	0.93596	0.71833	0.83608	14.08365	17.78305	0.94049	0.76291	0.86551	0.94049	0.75388	0.85967

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	51	15.95323	20.66027	0.93596	0.73781	0.84912	0.93596	0.72559	0.84098	14.08365	17.55462	0.94049	0.76952	0.86975	0.94049	0.75970	0.86344
59	52	15.95323	20.31936	0.93596	0.74622	0.85467	0.93596	0.73299	0.84592	14.08365	17.31849	0.94049	0.77630	0.87406	0.94049	0.76566	0.86728
59	53	15.95323	19.97064	0.93596	0.75480	0.86027	0.93596	0.74050	0.85090	14.08365	17.07460	0.94049	0.78324	0.87845	0.94049	0.77173	0.87116
59	54	15.95323	19.61420	0.93596	0.76354	0.86592	0.93596	0.74811	0.85591	14.08365	16.82295	0.94049	0.79033	0.88289	0.94049	0.77791	0.87508
59	55	15.95323	19.25050	0.93596	0.77241	0.87159	0.93596	0.75582	0.86093	14.08365	16.56379	0.94049	0.79756	0.88738	0.94049	0.78418	0.87904
59	56	15.95323	18.87994	0.93596	0.78138	0.87728	0.93596	0.76359	0.86595	14.08365	16.29737	0.94049	0.80490	0.89191	0.94049	0.79054	0.88302
59	57	15.95323	18.50268	0.93596	0.79044	0.88296	0.93596	0.77141	0.87096	14.08365	16.02371	0.94049	0.81234	0.89646	0.94049	0.79696	0.88701
59	58	15.95323	18.11889	0.93596	0.79956	0.88862	0.93596	0.77927	0.87595	14.08365	15.74286	0.94049	0.81986	0.90101	0.94049	0.80344	0.89101
59	59	15.95323	17.72878	0.93596	0.80871	0.89424	0.93596	0.78715	0.88090	14.08365	15.45489	0.94049	0.82743	0.90557	0.94049	0.80995	0.89500
59	60	15.95323	17.33235	0.93596	0.81786	0.89980	0.93596	0.79501	0.88580	14.08365	15.15969	0.94049	0.83504	0.91011	0.94049	0.81648	0.89897
59	61	15.95323	16.92988	0.93596	0.82698	0.90530	0.93596	0.80285	0.89064	14.08365	14.85740	0.94049	0.84267	0.91462	0.94049	0.82302	0.90292
59	62	15.95323	16.52117	0.93596	0.83605	0.91070	0.93596	0.81064	0.89542	14.08365	14.54774	0.94049	0.85029	0.91909	0.94049	0.82954	0.90683
59	63	15.95323	16.10627	0.93596	0.84504	0.91601	0.93596	0.81836	0.90011	14.08365	14.23062	0.94049	0.85787	0.92350	0.94049	0.83604	0.91070
59	64	15.95323	15.68510	0.93596	0.85391	0.92120	0.93596	0.82599	0.90471	14.08365	13.90587	0.94049	0.86541	0.92785	0.94049	0.84249	0.91451
59	65	15.95323	15.25783	0.93596	0.86265	0.92626	0.93596	0.83352	0.90920	14.08365	13.57353	0.94049	0.87286	0.93212	0.94049	0.84887	0.91826
59	66	15.95323	14.82463	0.93596	0.87122	0.93118	0.93596	0.84092	0.91359	14.08365	13.23363	0.94049	0.88022	0.93630	0.94049	0.85518	0.92194
59	67	15.95323	14.38548	0.93596	0.87959	0.93594	0.93596	0.84819	0.91786	14.08365	12.88602	0.94049	0.88746	0.94037	0.94049	0.86140	0.92554
59	68	15.95323	13.94087	0.93596	0.88774	0.94053	0.93596	0.85530	0.92201	14.08365	12.53103	0.94049	0.89455	0.94434	0.94049	0.86751	0.92906
59	69	15.95323	13.49126	0.93596	0.89565	0.94495	0.93596	0.86224	0.92602	14.08365	12.16898	0.94049	0.90147	0.94818	0.94049	0.87351	0.93248
59	70	15.95323	13.03722	0.93596	0.90330	0.94919	0.93596	0.86900	0.92991	14.08365	11.80026	0.94049	0.90821	0.95190	0.94049	0.87938	0.93582
59	71	15.95323	12.57941	0.93596	0.91065	0.95324	0.93596	0.87557	0.93366	14.08365	11.42537	0.94049	0.91474	0.95547	0.94049	0.88511	0.93905
59	72	15.95323	12.11856	0.93596	0.91770	0.95709	0.93596	0.88195	0.93727	14.08365	11.04490	0.94049	0.92104	0.95890	0.94049	0.89069	0.94219
59	73	15.95323	11.65555	0.93596	0.92444	0.96073	0.93596	0.88812	0.94074	14.08365	10.65955	0.94049	0.92711	0.96218	0.94049	0.89612	0.94522
59	74	15.95323	11.19139	0.93596	0.93084	0.96418	0.93596	0.89408	0.94408	14.08365	10.27021	0.94049	0.93292	0.96530	0.94049	0.90140	0.94814
59	75	15.95323	10.72709	0.93596	0.93690	0.96742	0.93596	0.89984	0.94728	14.08365	9.87774	0.94049	0.93846	0.96825	0.94049	0.90651	0.95096
59	76	15.95323	10.26405	0.93596	0.94262	0.97046	0.93596	0.90538	0.95034	14.08365	9.48337	0.94049	0.94373	0.97105	0.94049	0.91145	0.95367
59	77	15.95323	9.80349	0.93596	0.94798	0.97330	0.93596	0.91071	0.95327	14.08365	9.08824	0.94049	0.94871	0.97368	0.94049	0.91622	0.95628
59	78	15.95323	9.34666	0.93596	0.95300	0.97593	0.93596	0.91582	0.95606	14.08365	8.69350	0.94049	0.95340	0.97614	0.94049	0.92082	0.95878
59	79	15.95323	8.89505	0.93596	0.95766	0.97837	0.93596	0.92071	0.95872	14.08365	8.30053	0.94049	0.95780	0.97844	0.94049	0.92524	0.96117
59	80	15.95323	8.44994	0.93596	0.96199	0.98062	0.93596	0.92539	0.96125	14.08365	7.91061	0.94049	0.96190	0.98058	0.94049	0.92949	0.96346
59	81	15.95323	8.01269	0.93596	0.96597	0.98269	0.93596	0.92986	0.96366	14.08365	7.52504	0.94049	0.96572	0.98256	0.94049	0.93356	0.96564
59	82	15.95323	7.58462	0.93596	0.96963	0.98458	0.93596	0.93413	0.96594	14.08365	7.14517	0.94049	0.96925	0.98438	0.94049	0.93746	0.96772
59	83	15.95323	7.16676	0.93596	0.97298	0.98630	0.93596	0.93818	0.96811	14.08365	6.77205	0.94049	0.97250	0.98606	0.94049	0.94119	0.96970
59	84	15.95323	6.76024	0.93596	0.97603	0.98787	0.93596	0.94204	0.97015	14.08365	6.40687	0.94049	0.97548	0.98759	0.94049	0.94474	0.97158
59	85	15.95323	6.36619	0.93596	0.97879	0.98928	0.93596	0.94569	0.97209	14.08365	6.05083	0.94049	0.97819	0.98898	0.94049	0.94811	0.97337
59	86	15.95323	5.98597	0.93596	0.98127	0.99055	0.93596	0.94914	0.97391	14.08365	5.70535	0.94049	0.98066	0.99024	0.94049	0.95132	0.97505
59	87	15.95323	5.62066	0.93596	0.98351	0.99168	0.93596	0.95240	0.97562	14.08365	5.37164	0.94049	0.98289	0.99137	0.94049	0.95435	0.97664
59	88	15.95323	5.27144	0.93596	0.98550	0.99270	0.93596	0.95547	0.97723	14.08365	5.05099	0.94049	0.98489	0.99239	0.94049	0.95721	0.97814
59	89	15.95323	4.93962	0.93596	0.98727	0.99359	0.93596	0.95835	0.97873	14.08365	4.74485	0.94049	0.98667	0.99329	0.94049	0.95991	0.97954
59	90	15.95323	4.62687	0.93596	0.98883	0.99438	0.93596	0.96105	0.98014	14.08365	4.45503	0.94049	0.98826	0.99410	0.94049	0.96244	0.98086

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	91	15.95323	4.33500	0.93596	0.99020	0.99508	0.93596	0.96358	0.98145	14.08365	4.18350	0.94049	0.98966	0.99480	0.94049	0.96483	0.98210
59	92	15.95323	4.06328	0.93596	0.99140	0.99568	0.93596	0.96596	0.98269	14.08365	3.92982	0.94049	0.99089	0.99543	0.94049	0.96707	0.98326
59	93	15.95323	3.80970	0.93596	0.99246	0.99622	0.93596	0.96820	0.98384	14.08365	3.69224	0.94049	0.99199	0.99598	0.94049	0.96918	0.98435
59	94	15.95323	3.57122	0.93596	0.99340	0.99669	0.93596	0.97030	0.98493	14.08365	3.46804	0.94049	0.99295	0.99646	0.94049	0.97118	0.98538
59	95	15.95323	3.34496	0.93596	0.99422	0.99710	0.93596	0.97229	0.98595	14.08365	3.25454	0.94049	0.99382	0.99690	0.94049	0.97307	0.98635
59	96	15.95323	3.12856	0.93596	0.99496	0.99747	0.93596	0.97416	0.98691	14.08365	3.04956	0.94049	0.99458	0.99728	0.94049	0.97485	0.98726
59	97	15.95323	2.92468	0.93596	0.99560	0.99780	0.93596	0.97590	0.98780	14.08365	2.85578	0.94049	0.99526	0.99762	0.94049	0.97652	0.98812
59	98	15.95323	2.73317	0.93596	0.99616	0.99808	0.93596	0.97753	0.98864	14.08365	2.67315	0.94049	0.99586	0.99792	0.94049	0.97808	0.98892
59	99	15.95323	2.55407	0.93596	0.99666	0.99832	0.93596	0.97904	0.98941	14.08365	2.50182	0.94049	0.99638	0.99818	0.94049	0.97953	0.98966
59	100	15.95323	2.38797	0.93596	0.99708	0.99854	0.93596	0.98043	0.99012	14.08365	2.34248	0.94049	0.99683	0.99841	0.94049	0.98087	0.99034
59	101	15.95323	2.23536	0.93596	0.99744	0.99872	0.93596	0.98171	0.99077	14.08365	2.19569	0.94049	0.99722	0.99861	0.94049	0.98210	0.99097
59	102	15.95323	2.09662	0.93596	0.99776	0.99888	0.93596	0.98289	0.99137	14.08365	2.06193	0.94049	0.99755	0.99877	0.94049	0.98324	0.99155
59	103	15.95323	1.97081	0.93596	0.99802	0.99901	0.93596	0.98396	0.99191	14.08365	1.94039	0.94049	0.99784	0.99892	0.94049	0.98427	0.99207
59	104	15.95323	1.85678	0.93596	0.99825	0.99912	0.93596	0.98493	0.99241	14.08365	1.82999	0.94049	0.99808	0.99904	0.94049	0.98521	0.99255
59	105	15.95323	1.75419	0.93596	0.99844	0.99922	0.93596	0.98581	0.99285	14.08365	1.73050	0.94049	0.99829	0.99914	0.94049	0.98607	0.99299
59	106	15.95323	1.66193	0.93596	0.99861	0.99930	0.93596	0.98660	0.99326	14.08365	1.64086	0.94049	0.99847	0.99923	0.94049	0.98684	0.99338
59	107	15.95323	1.57966	0.93596	0.99874	0.99937	0.93596	0.98730	0.99361	14.08365	1.56078	0.94049	0.99862	0.99931	0.94049	0.98752	0.99372
59	108	15.95323	1.50704	0.93596	0.99886	0.99943	0.93596	0.98791	0.99392	14.08365	1.48999	0.94049	0.99874	0.99937	0.94049	0.98811	0.99402
59	109	15.95323	1.44400	0.93596	0.99895	0.99948	0.93596	0.98841	0.99417	14.08365	1.42842	0.94049	0.99885	0.99942	0.94049	0.98860	0.99427
59	110	15.95323	1.39223	0.93596	0.99902	0.99951	0.93596	0.98880	0.99437	14.08365	1.37777	0.94049	0.99892	0.99946	0.94049	0.98899	0.99446
60	1	15.54836	29.44822	0.93160	0.52765	0.69080	0.93160	0.52734	0.69053	13.77156	22.54525	0.93637	0.61042	0.75809	0.93637	0.61015	0.75788
60	2	15.54836	29.37817	0.93160	0.52891	0.69188	0.93160	0.52861	0.69162	13.77156	22.51839	0.93637	0.61116	0.75866	0.93637	0.61090	0.75846
60	3	15.54836	29.30399	0.93160	0.53024	0.69301	0.93160	0.52993	0.69275	13.77156	22.48894	0.93637	0.61195	0.75927	0.93637	0.61168	0.75906
60	4	15.54836	29.22650	0.93160	0.53162	0.69420	0.93160	0.53130	0.69392	13.77156	22.45752	0.93637	0.61278	0.75991	0.93637	0.61250	0.75969
60	5	15.54836	29.14631	0.93160	0.53306	0.69542	0.93160	0.53272	0.69513	13.77156	22.42458	0.93637	0.61366	0.76058	0.93637	0.61336	0.76035
60	6	15.54836	29.06332	0.93160	0.53456	0.69670	0.93160	0.53419	0.69638	13.77156	22.39007	0.93637	0.61457	0.76128	0.93637	0.61426	0.76104
60	7	15.54836	28.97770	0.93160	0.53611	0.69801	0.93160	0.53573	0.69768	13.77156	22.35408	0.93637	0.61553	0.76202	0.93637	0.61520	0.76177
60	8	15.54836	28.88901	0.93160	0.53773	0.69938	0.93160	0.53732	0.69903	13.77156	22.31631	0.93637	0.61654	0.76279	0.93637	0.61619	0.76252
60	9	15.54836	28.79700	0.93160	0.53941	0.70080	0.93160	0.53897	0.70043	13.77156	22.27655	0.93637	0.61760	0.76360	0.93637	0.61722	0.76331
60	10	15.54836	28.70168	0.93160	0.54116	0.70228	0.93160	0.54069	0.70188	13.77156	22.23481	0.93637	0.61871	0.76445	0.93637	0.61831	0.76414
60	11	15.54836	28.60341	0.93160	0.54298	0.70380	0.93160	0.54247	0.70338	13.77156	22.19134	0.93637	0.61987	0.76534	0.93637	0.61944	0.76500
60	12	15.54836	28.50171	0.93160	0.54487	0.70539	0.93160	0.54432	0.70493	13.77156	22.14578	0.93637	0.62109	0.76626	0.93637	0.62062	0.76591
60	13	15.54836	28.39619	0.93160	0.54683	0.70704	0.93160	0.54624	0.70654	13.77156	22.09783	0.93637	0.62237	0.76724	0.93637	0.62187	0.76685
60	14	15.54836	28.28717	0.93160	0.54888	0.70874	0.93160	0.54823	0.70820	13.77156	22.04770	0.93637	0.62371	0.76826	0.93637	0.62316	0.76784
60	15	15.54836	28.17456	0.93160	0.55100	0.71051	0.93160	0.55030	0.70993	13.77156	21.99534	0.93637	0.62512	0.76932	0.93637	0.62452	0.76887
60	16	15.54836	28.05854	0.93160	0.55321	0.71234	0.93160	0.55246	0.71172	13.77156	21.94087	0.93637	0.62659	0.77043	0.93637	0.62595	0.76995
60	17	15.54836	27.93921	0.93160	0.55550	0.71424	0.93160	0.55470	0.71357	13.77156	21.88436	0.93637	0.62813	0.77159	0.93637	0.62744	0.77108
60	18	15.54836	27.81632	0.93160	0.55788	0.71620	0.93160	0.55702	0.71550	13.77156	21.82561	0.93637	0.62973	0.77281	0.93637	0.62900	0.77225
60	19	15.54836	27.68998	0.93160	0.56035	0.71824	0.93160	0.55944	0.71749	13.77156	21.76469	0.93637	0.63141	0.77407	0.93637	0.63064	0.77348
60	20	15.54836	27.55961	0.93160	0.56292	0.72034	0.93160	0.56195	0.71955	13.77156	21.70115	0.93637	0.63317	0.77539	0.93637	0.63235	0.77477

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
60	21	15.54836	27.42496	0.93160	0.56559	0.72253	0.93160	0.56456	0.72169	13.77156	21.63477	0.93637	0.63502	0.77677	0.93637	0.63414	0.77612
60	22	15.54836	27.28607	0.93160	0.56838	0.72480	0.93160	0.56728	0.72390	13.77156	21.56556	0.93637	0.63695	0.77822	0.93637	0.63602	0.77752
60	23	15.54836	27.14231	0.93160	0.57128	0.72715	0.93160	0.57010	0.72619	13.77156	21.49301	0.93637	0.63898	0.77973	0.93637	0.63798	0.77899
60	24	15.54836	26.99396	0.93160	0.57429	0.72959	0.93160	0.57303	0.72857	13.77156	21.41732	0.93637	0.64111	0.78131	0.93637	0.64004	0.78052
60	25	15.54836	26.84076	0.93160	0.57743	0.73212	0.93160	0.57608	0.73103	13.77156	21.33825	0.93637	0.64334	0.78296	0.93637	0.64220	0.78212
60	26	15.54836	26.68259	0.93160	0.58070	0.73474	0.93160	0.57925	0.73358	13.77156	21.25569	0.93637	0.64567	0.78469	0.93637	0.64445	0.78379
60	27	15.54836	26.51948	0.93160	0.58411	0.73746	0.93160	0.58255	0.73621	13.77156	21.16962	0.93637	0.64812	0.78650	0.93637	0.64681	0.78553
60	28	15.54836	26.35108	0.93160	0.58765	0.74028	0.93160	0.58597	0.73894	13.77156	21.07976	0.93637	0.65069	0.78838	0.93637	0.64928	0.78735
60	29	15.54836	26.17769	0.93160	0.59134	0.74320	0.93160	0.58953	0.74177	13.77156	20.98629	0.93637	0.65337	0.79035	0.93637	0.65186	0.78924
60	30	15.54836	25.99881	0.93160	0.59518	0.74622	0.93160	0.59323	0.74469	13.77156	20.88878	0.93637	0.65618	0.79240	0.93637	0.65456	0.79122
60	31	15.54836	25.81445	0.93160	0.59917	0.74935	0.93160	0.59707	0.74770	13.77156	20.78720	0.93637	0.65912	0.79454	0.93637	0.65737	0.79327
60	32	15.54836	25.62410	0.93160	0.60333	0.75260	0.93160	0.60106	0.75083	13.77156	20.68113	0.93637	0.66221	0.79678	0.93637	0.66032	0.79541
60	33	15.54836	25.42805	0.93160	0.60766	0.75595	0.93160	0.60520	0.75405	13.77156	20.57072	0.93637	0.66543	0.79911	0.93637	0.66340	0.79764
60	34	15.54836	25.22578	0.93160	0.61216	0.75943	0.93160	0.60950	0.75738	13.77156	20.45552	0.93637	0.66881	0.80154	0.93637	0.66661	0.79996
60	35	15.54836	25.01713	0.93160	0.61685	0.76303	0.93160	0.61396	0.76081	13.77156	20.33536	0.93637	0.67234	0.80407	0.93637	0.66996	0.80237
60	36	15.54836	24.80193	0.93160	0.62174	0.76675	0.93160	0.61859	0.76436	13.77156	20.21002	0.93637	0.67604	0.80671	0.93637	0.67346	0.80487
60	37	15.54836	24.57973	0.93160	0.62682	0.77061	0.93160	0.62339	0.76801	13.77156	20.07911	0.93637	0.67991	0.80946	0.93637	0.67710	0.80747
60	38	15.54836	24.35058	0.93160	0.63210	0.77459	0.93160	0.62837	0.77178	13.77156	19.94257	0.93637	0.68395	0.81232	0.93637	0.68090	0.81016
60	39	15.54836	24.11373	0.93160	0.63761	0.77871	0.93160	0.63352	0.77565	13.77156	19.79973	0.93637	0.68818	0.81529	0.93637	0.68485	0.81295
60	40	15.54836	23.86918	0.93160	0.64333	0.78296	0.93160	0.63886	0.77964	13.77156	19.65053	0.93637	0.69261	0.81839	0.93637	0.68896	0.81584
60	41	15.54836	23.61736	0.93160	0.64928	0.78735	0.93160	0.64438	0.78373	13.77156	19.49521	0.93637	0.69722	0.82160	0.93637	0.69323	0.81883
60	42	15.54836	23.35816	0.93160	0.65545	0.79187	0.93160	0.65008	0.78794	13.77156	19.33362	0.93637	0.70203	0.82493	0.93637	0.69766	0.82191
60	43	15.54836	23.09102	0.93160	0.66185	0.79652	0.93160	0.65598	0.79225	13.77156	19.16523	0.93637	0.70704	0.82838	0.93637	0.70227	0.82510
60	44	15.54836	22.81604	0.93160	0.66849	0.80131	0.93160	0.66206	0.79667	13.77156	18.99000	0.93637	0.71226	0.83195	0.93637	0.70704	0.82838
60	45	15.54836	22.53309	0.93160	0.67537	0.80623	0.93160	0.66833	0.80119	13.77156	18.80775	0.93637	0.71769	0.83565	0.93637	0.71197	0.83176
60	46	15.54836	22.24198	0.93160	0.68249	0.81129	0.93160	0.67478	0.80582	13.77156	18.61823	0.93637	0.72333	0.83946	0.93637	0.71708	0.83523
60	47	15.54836	21.94239	0.93160	0.68985	0.81646	0.93160	0.68142	0.81053	13.77156	18.42106	0.93637	0.72919	0.84339	0.93637	0.72235	0.83879
60	48	15.54836	21.63441	0.93160	0.69745	0.82176	0.93160	0.68824	0.81534	13.77156	18.21621	0.93637	0.73526	0.84743	0.93637	0.72778	0.84245
60	49	15.54836	21.31800	0.93160	0.70529	0.82718	0.93160	0.69524	0.82023	13.77156	18.00355	0.93637	0.74154	0.85159	0.93637	0.73338	0.84618
60	50	15.54836	20.99328	0.93160	0.71336	0.83270	0.93160	0.70240	0.82519	13.77156	17.78305	0.93637	0.74802	0.85585	0.93637	0.73913	0.85000
60	51	15.54836	20.66027	0.93160	0.72165	0.83832	0.93160	0.70972	0.83022	13.77156	17.55462	0.93637	0.75471	0.86021	0.93637	0.74503	0.85389
60	52	15.54836	20.31936	0.93160	0.73015	0.84403	0.93160	0.71720	0.83531	13.77156	17.31849	0.93637	0.76160	0.86467	0.93637	0.75108	0.85785
60	53	15.54836	19.97064	0.93160	0.73885	0.84981	0.93160	0.72481	0.84045	13.77156	17.07460	0.93637	0.76866	0.86920	0.93637	0.75726	0.86186
60	54	15.54836	19.61420	0.93160	0.74772	0.85565	0.93160	0.73255	0.84563	13.77156	16.82295	0.93637	0.77590	0.87381	0.93637	0.76356	0.86593
60	55	15.54836	19.25050	0.93160	0.75676	0.86154	0.93160	0.74040	0.85084	13.77156	16.56379	0.93637	0.78330	0.87848	0.93637	0.76998	0.87004
60	56	15.54836	18.87994	0.93160	0.76594	0.86746	0.93160	0.74834	0.85606	13.77156	16.29737	0.93637	0.79083	0.88320	0.93637	0.77650	0.87419
60	57	15.54836	18.50268	0.93160	0.77523	0.87339	0.93160	0.75636	0.86128	13.77156	16.02371	0.93637	0.79849	0.88796	0.93637	0.78311	0.87836
60	58	15.54836	18.11889	0.93160	0.78462	0.87931	0.93160	0.76444	0.86649	13.77156	15.74286	0.93637	0.80626	0.89274	0.93637	0.78979	0.88255
60	59	15.54836	17.72878	0.93160	0.79407	0.88521	0.93160	0.77255	0.87168	13.77156	15.45489	0.93637	0.81410	0.89753	0.93637	0.79653	0.88674
60	60	15.54836	17.33235	0.93160	0.80355	0.89108	0.93160	0.78069	0.87684	13.77156	15.15969	0.93637	0.82202	0.90232	0.93637	0.80331	0.89093

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
60	61	15.54836	16.92988	0.93160	0.81305	0.89688	0.93160	0.78882	0.88195	13.77156	14.85740	0.93637	0.82997	0.90709	0.93637	0.81011	0.89510
60	62	15.54836	16.52117	0.93160	0.82252	0.90262	0.93160	0.79693	0.88699	13.77156	14.54774	0.93637	0.83794	0.91183	0.93637	0.81692	0.89924
60	63	15.54836	16.10627	0.93160	0.83194	0.90826	0.93160	0.80499	0.89196	13.77156	14.23062	0.93637	0.84591	0.91652	0.93637	0.82372	0.90334
60	64	15.54836	15.68510	0.93160	0.84128	0.91380	0.93160	0.81298	0.89685	13.77156	13.90587	0.93637	0.85385	0.92116	0.93637	0.83049	0.90740
60	65	15.54836	15.25783	0.93160	0.85051	0.91922	0.93160	0.82089	0.90164	13.77156	13.57353	0.93637	0.86174	0.92573	0.93637	0.83721	0.91139
60	66	15.54836	14.82463	0.93160	0.85959	0.92450	0.93160	0.82869	0.90632	13.77156	13.23363	0.93637	0.86954	0.93022	0.93637	0.84387	0.91533
60	67	15.54836	14.38548	0.93160	0.86850	0.92962	0.93160	0.83636	0.91089	13.77156	12.88602	0.93637	0.87724	0.93461	0.93637	0.85045	0.91918
60	68	15.54836	13.94087	0.93160	0.87721	0.93459	0.93160	0.84388	0.91533	13.77156	12.53103	0.93637	0.88482	0.93889	0.93637	0.85693	0.92296
60	69	15.54836	13.49126	0.93160	0.88568	0.93938	0.93160	0.85125	0.91965	13.77156	12.16898	0.93637	0.89223	0.94305	0.93637	0.86331	0.92664
60	70	15.54836	13.03722	0.93160	0.89390	0.94398	0.93160	0.85844	0.92383	13.77156	11.80026	0.93637	0.89947	0.94707	0.93637	0.86956	0.93023
60	71	15.54836	12.57941	0.93160	0.90183	0.94838	0.93160	0.86545	0.92787	13.77156	11.42537	0.93637	0.90650	0.95096	0.93637	0.87568	0.93372
60	72	15.54836	12.11856	0.93160	0.90945	0.95258	0.93160	0.87225	0.93177	13.77156	11.04490	0.93637	0.91331	0.95469	0.93637	0.88165	0.93710
60	73	15.54836	11.65555	0.93160	0.91675	0.95657	0.93160	0.87886	0.93552	13.77156	10.65955	0.93637	0.91987	0.95827	0.93637	0.88746	0.94038
60	74	15.54836	11.19139	0.93160	0.92371	0.96034	0.93160	0.88525	0.93913	13.77156	10.27021	0.93637	0.92618	0.96167	0.93637	0.89312	0.94354
60	75	15.54836	10.72709	0.93160	0.93031	0.96390	0.93160	0.89143	0.94260	13.77156	9.87774	0.93637	0.93221	0.96491	0.93637	0.89861	0.94660
60	76	15.54836	10.26405	0.93160	0.93656	0.96724	0.93160	0.89738	0.94592	13.77156	9.48337	0.93637	0.93795	0.96798	0.93637	0.90392	0.94954
60	77	15.54836	9.80349	0.93160	0.94243	0.97036	0.93160	0.90311	0.94909	13.77156	9.08824	0.93637	0.94338	0.97087	0.93637	0.90906	0.95236
60	78	15.54836	9.34666	0.93160	0.94793	0.97327	0.93160	0.90861	0.95212	13.77156	8.69350	0.93637	0.94851	0.97358	0.93637	0.91401	0.95507
60	79	15.54836	8.89505	0.93160	0.95305	0.97596	0.93160	0.91389	0.95501	13.77156	8.30053	0.93637	0.95333	0.97611	0.93637	0.91878	0.95767
60	80	15.54836	8.44994	0.93160	0.95780	0.97845	0.93160	0.91894	0.95776	13.77156	7.91061	0.93637	0.95783	0.97846	0.93637	0.92336	0.96015
60	81	15.54836	8.01269	0.93160	0.96220	0.98073	0.93160	0.92376	0.96037	13.77156	7.52504	0.93637	0.96203	0.98065	0.93637	0.92776	0.96253
60	82	15.54836	7.58462	0.93160	0.96623	0.98283	0.93160	0.92836	0.96285	13.77156	7.14517	0.93637	0.96591	0.98266	0.93637	0.93197	0.96479
60	83	15.54836	7.16676	0.93160	0.96993	0.98474	0.93160	0.93274	0.96520	13.77156	6.77205	0.93637	0.96948	0.98451	0.93637	0.93599	0.96694
60	84	15.54836	6.76024	0.93160	0.97330	0.98647	0.93160	0.93691	0.96743	13.77156	6.40687	0.93637	0.97277	0.98620	0.93637	0.93983	0.96898
60	85	15.54836	6.36619	0.93160	0.97636	0.98804	0.93160	0.94086	0.96953	13.77156	6.05083	0.93637	0.97577	0.98774	0.93637	0.94348	0.97092
60	86	15.54836	5.98597	0.93160	0.97911	0.98945	0.93160	0.94459	0.97151	13.77156	5.70535	0.93637	0.97849	0.98913	0.93637	0.94695	0.97275
60	87	15.54836	5.62066	0.93160	0.98159	0.99071	0.93160	0.94812	0.97337	13.77156	5.37164	0.93637	0.98096	0.99039	0.93637	0.95023	0.97448
60	88	15.54836	5.27144	0.93160	0.98380	0.99183	0.93160	0.95144	0.97511	13.77156	5.05099	0.93637	0.98317	0.99151	0.93637	0.95333	0.97611
60	89	15.54836	4.93962	0.93160	0.98577	0.99283	0.93160	0.95456	0.97675	13.77156	4.74485	0.93637	0.98515	0.99252	0.93637	0.95625	0.97763
60	90	15.54836	4.62687	0.93160	0.98751	0.99371	0.93160	0.95748	0.97828	13.77156	4.45503	0.93637	0.98691	0.99341	0.93637	0.95899	0.97907
60	91	15.54836	4.33500	0.93160	0.98903	0.99449	0.93160	0.96022	0.97971	13.77156	4.18350	0.93637	0.98846	0.99420	0.93637	0.96157	0.98041
60	92	15.54836	4.06328	0.93160	0.99037	0.99516	0.93160	0.96280	0.98105	13.77156	3.92982	0.93637	0.98983	0.99489	0.93637	0.96401	0.98167
60	93	15.54836	3.80970	0.93160	0.99155	0.99576	0.93160	0.96523	0.98231	13.77156	3.69224	0.93637	0.99105	0.99550	0.93637	0.96630	0.98286
60	94	15.54836	3.57122	0.93160	0.99259	0.99628	0.93160	0.96751	0.98349	13.77156	3.46804	0.93637	0.99212	0.99605	0.93637	0.96847	0.98398
60	95	15.54836	3.34496	0.93160	0.99352	0.99675	0.93160	0.96967	0.98460	13.77156	3.25454	0.93637	0.99308	0.99653	0.93637	0.97052	0.98504
60	96	15.54836	3.12856	0.93160	0.99434	0.99716	0.93160	0.97170	0.98565	13.77156	3.04956	0.93637	0.99394	0.99696	0.93637	0.97245	0.98603
60	97	15.54836	2.92468	0.93160	0.99506	0.99752	0.93160	0.97360	0.98662	13.77156	2.85578	0.93637	0.99469	0.99734	0.93637	0.97427	0.98697
60	98	15.54836	2.73317	0.93160	0.99569	0.99784	0.93160	0.97537	0.98753	13.77156	2.67315	0.93637	0.99536	0.99767	0.93637	0.97596	0.98784
60	99	15.54836	2.55407	0.93160	0.99624	0.99812	0.93160	0.97701	0.98837	13.77156	2.50182	0.93637	0.99594	0.99796	0.93637	0.97754	0.98864
60	100	15.54836	2.38797	0.93160	0.99671	0.99835	0.93160	0.97853	0.98915	13.77156	2.34248	0.93637	0.99644	0.99822	0.93637	0.97901	0.98939

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
60	101	15.54836	2.23536	0.93160	0.99712	0.99856	0.93160	0.97993	0.98986	13.77156	2.19569	0.93637	0.99688	0.99844	0.93637	0.98035	0.99008
60	102	15.54836	2.09662	0.93160	0.99747	0.99873	0.93160	0.98121	0.99051	13.77156	2.06193	0.93637	0.99725	0.99862	0.93637	0.98159	0.99071
60	103	15.54836	1.97081	0.93160	0.99777	0.99888	0.93160	0.98238	0.99111	13.77156	1.94039	0.93637	0.99757	0.99878	0.93637	0.98272	0.99128
60	104	15.54836	1.85678	0.93160	0.99803	0.99901	0.93160	0.98344	0.99165	13.77156	1.82999	0.93637	0.99785	0.99892	0.93637	0.98375	0.99181
60	105	15.54836	1.75419	0.93160	0.99824	0.99912	0.93160	0.98440	0.99214	13.77156	1.73050	0.93637	0.99808	0.99904	0.93637	0.98469	0.99228
60	106	15.54836	1.66193	0.93160	0.99843	0.99921	0.93160	0.98527	0.99258	13.77156	1.64086	0.93637	0.99828	0.99914	0.93637	0.98553	0.99271
60	107	15.54836	1.57966	0.93160	0.99858	0.99929	0.93160	0.98604	0.99297	13.77156	1.56078	0.93637	0.99845	0.99922	0.93637	0.98627	0.99309
60	108	15.54836	1.50704	0.93160	0.99871	0.99936	0.93160	0.98670	0.99331	13.77156	1.48999	0.93637	0.99859	0.99929	0.93637	0.98692	0.99342
60	109	15.54836	1.44400	0.93160	0.99882	0.99941	0.93160	0.98725	0.99359	13.77156	1.42842	0.93637	0.99870	0.99935	0.93637	0.98746	0.99369
60	110	15.54836	1.39223	0.93160	0.99890	0.99945	0.93160	0.98768	0.99380	13.77156	1.37777	0.93637	0.99879	0.99939	0.93637	0.98788	0.99390
61	1	15.14048	29.44822	0.92718	0.51383	0.67884	0.92718	0.51353	0.67858	13.45477	22.54525	0.93201	0.59640	0.74718	0.93201	0.59614	0.74698
61	2	15.14048	29.37817	0.92718	0.51506	0.67992	0.92718	0.51477	0.67967	13.45477	22.51839	0.93201	0.59713	0.74775	0.93201	0.59687	0.74755
61	3	15.14048	29.30399	0.92718	0.51635	0.68104	0.92718	0.51605	0.68079	13.45477	22.48894	0.93201	0.59790	0.74836	0.93201	0.59764	0.74815
61	4	15.14048	29.22650	0.92718	0.51770	0.68222	0.92718	0.51739	0.68195	13.45477	22.45752	0.93201	0.59871	0.74899	0.93201	0.59844	0.74878
61	5	15.14048	29.14631	0.92718	0.51911	0.68344	0.92718	0.51878	0.68315	13.45477	22.42458	0.93201	0.59957	0.74966	0.93201	0.59928	0.74944
61	6	15.14048	29.06332	0.92718	0.52057	0.68470	0.92718	0.52022	0.68440	13.45477	22.39007	0.93201	0.60047	0.75037	0.93201	0.60017	0.75013
61	7	15.14048	28.97770	0.92718	0.52208	0.68601	0.92718	0.52171	0.68569	13.45477	22.35408	0.93201	0.60141	0.75110	0.93201	0.60109	0.75085
61	8	15.14048	28.88901	0.92718	0.52366	0.68737	0.92718	0.52326	0.68703	13.45477	22.31631	0.93201	0.60240	0.75187	0.93201	0.60205	0.75160
61	9	15.14048	28.79700	0.92718	0.52530	0.68878	0.92718	0.52487	0.68842	13.45477	22.27655	0.93201	0.60343	0.75268	0.93201	0.60307	0.75239
61	10	15.14048	28.70168	0.92718	0.52700	0.69025	0.92718	0.52655	0.68985	13.45477	22.23481	0.93201	0.60452	0.75352	0.93201	0.60413	0.75322
61	11	15.14048	28.60341	0.92718	0.52878	0.69176	0.92718	0.52829	0.69134	13.45477	22.19134	0.93201	0.60566	0.75441	0.93201	0.60524	0.75408
61	12	15.14048	28.50171	0.92718	0.53062	0.69334	0.92718	0.53009	0.69289	13.45477	22.14578	0.93201	0.60685	0.75533	0.93201	0.60640	0.75498
61	13	15.14048	28.39619	0.92718	0.53254	0.69497	0.92718	0.53197	0.69449	13.45477	22.09783	0.93201	0.60811	0.75630	0.93201	0.60762	0.75592
61	14	15.14048	28.28717	0.92718	0.53453	0.69667	0.92718	0.53391	0.69615	13.45477	22.04770	0.93201	0.60942	0.75732	0.93201	0.60889	0.75691
61	15	15.14048	28.17456	0.92718	0.53661	0.69843	0.92718	0.53594	0.69786	13.45477	21.99534	0.93201	0.61080	0.75838	0.93201	0.61022	0.75794
61	16	15.14048	28.05854	0.92718	0.53876	0.70025	0.92718	0.53804	0.69964	13.45477	21.94087	0.93201	0.61224	0.75949	0.93201	0.61162	0.75901
61	17	15.14048	27.93921	0.92718	0.54100	0.70214	0.92718	0.54022	0.70149	13.45477	21.88436	0.93201	0.61375	0.76065	0.93201	0.61308	0.76014
61	18	15.14048	27.81632	0.92718	0.54332	0.70409	0.92718	0.54249	0.70340	13.45477	21.82561	0.93201	0.61532	0.76186	0.93201	0.61461	0.76131
61	19	15.14048	27.68998	0.92718	0.54573	0.70611	0.92718	0.54485	0.70538	13.45477	21.76469	0.93201	0.61697	0.76312	0.93201	0.61621	0.76254
61	20	15.14048	27.55961	0.92718	0.54824	0.70821	0.92718	0.54731	0.70743	13.45477	21.70115	0.93201	0.61870	0.76444	0.93201	0.61789	0.76383
61	21	15.14048	27.42496	0.92718	0.55085	0.71039	0.92718	0.54986	0.70956	13.45477	21.63477	0.93201	0.62051	0.76582	0.93201	0.61965	0.76517
61	22	15.14048	27.28607	0.92718	0.55357	0.71264	0.92718	0.55251	0.71177	13.45477	21.56556	0.93201	0.62241	0.76726	0.93201	0.62150	0.76657
61	23	15.14048	27.14231	0.92718	0.55640	0.71498	0.92718	0.55527	0.71405	13.45477	21.49301	0.93201	0.62440	0.76877	0.93201	0.62343	0.76804
61	24	15.14048	26.99396	0.92718	0.55935	0.71741	0.92718	0.55814	0.71642	13.45477	21.41732	0.93201	0.62648	0.77035	0.93201	0.62545	0.76957
61	25	15.14048	26.84076	0.92718	0.56242	0.71994	0.92718	0.56113	0.71887	13.45477	21.33825	0.93201	0.62867	0.77201	0.93201	0.62757	0.77117
61	26	15.14048	26.68259	0.92718	0.56562	0.72255	0.92718	0.56423	0.72141	13.45477	21.25569	0.93201	0.63097	0.77374	0.93201	0.62978	0.77284
61	27	15.14048	26.51948	0.92718	0.56895	0.72526	0.92718	0.56745	0.72405	13.45477	21.16962	0.93201	0.63337	0.77554	0.93201	0.63210	0.77459
61	28	15.14048	26.35108	0.92718	0.57242	0.72807	0.92718	0.57081	0.72677	13.45477	21.07976	0.93201	0.63590	0.77743	0.93201	0.63453	0.77641
61	29	15.14048	26.17769	0.92718	0.57603	0.73098	0.92718	0.57430	0.72959	13.45477	20.98629	0.93201	0.63854	0.77940	0.93201	0.63707	0.77831
61	30	15.14048	25.99881	0.92718	0.57978	0.73400	0.92718	0.57792	0.73251	13.45477	20.88878	0.93201	0.64130	0.78146	0.93201	0.63973	0.78029

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
61	31	15.14048	25.81445	0.92718	0.58370	0.73713	0.92718	0.58169	0.73553	13.45477	20.78720	0.93201	0.64420	0.78360	0.93201	0.64251	0.78235
61	32	15.14048	25.62410	0.92718	0.58778	0.74038	0.92718	0.58561	0.73865	13.45477	20.68113	0.93201	0.64724	0.78585	0.93201	0.64541	0.78450
61	33	15.14048	25.42805	0.92718	0.59202	0.74373	0.92718	0.58967	0.74188	13.45477	20.57072	0.93201	0.65042	0.78818	0.93201	0.64845	0.78674
61	34	15.14048	25.22578	0.92718	0.59644	0.74721	0.92718	0.59390	0.74522	13.45477	20.45552	0.93201	0.65375	0.79063	0.93201	0.65162	0.78907
61	35	15.14048	25.01713	0.92718	0.60105	0.75082	0.92718	0.59829	0.74866	13.45477	20.33536	0.93201	0.65724	0.79317	0.93201	0.65494	0.79149
61	36	15.14048	24.80193	0.92718	0.60585	0.75455	0.92718	0.60285	0.75222	13.45477	20.21002	0.93201	0.66089	0.79582	0.93201	0.65839	0.79401
61	37	15.14048	24.57973	0.92718	0.61085	0.75842	0.92718	0.60758	0.75589	13.45477	20.07911	0.93201	0.66471	0.79859	0.93201	0.66200	0.79663
61	38	15.14048	24.35058	0.92718	0.61605	0.76241	0.92718	0.61248	0.75968	13.45477	19.94257	0.93201	0.66872	0.80147	0.93201	0.66576	0.79935
61	39	15.14048	24.11373	0.92718	0.62147	0.76655	0.92718	0.61757	0.76358	13.45477	19.79973	0.93201	0.67291	0.80448	0.93201	0.66968	0.80217
61	40	15.14048	23.86918	0.92718	0.62712	0.77083	0.92718	0.62284	0.76759	13.45477	19.65053	0.93201	0.67729	0.80760	0.93201	0.67376	0.80509
61	41	15.14048	23.61736	0.92718	0.63299	0.77525	0.92718	0.62830	0.77173	13.45477	19.49521	0.93201	0.68187	0.81085	0.93201	0.67801	0.80811
61	42	15.14048	23.35816	0.92718	0.63909	0.77981	0.92718	0.63395	0.77597	13.45477	19.33362	0.93201	0.68665	0.81422	0.93201	0.68242	0.81124
61	43	15.14048	23.09102	0.92718	0.64543	0.78451	0.92718	0.63979	0.78033	13.45477	19.16523	0.93201	0.69164	0.81772	0.93201	0.68701	0.81447
61	44	15.14048	22.81604	0.92718	0.65201	0.78935	0.92718	0.64583	0.78481	13.45477	18.99000	0.93201	0.69684	0.82134	0.93201	0.69176	0.81780
61	45	15.14048	22.53309	0.92718	0.65884	0.79434	0.92718	0.65206	0.78939	13.45477	18.80775	0.93201	0.70226	0.82509	0.93201	0.69670	0.82124
61	46	15.14048	22.24198	0.92718	0.66591	0.79946	0.92718	0.65849	0.79408	13.45477	18.61823	0.93201	0.70790	0.82897	0.93201	0.70180	0.82478
61	47	15.14048	21.94239	0.92718	0.67325	0.80472	0.92718	0.66511	0.79888	13.45477	18.42106	0.93201	0.71376	0.83298	0.93201	0.70709	0.82841
61	48	15.14048	21.63441	0.92718	0.68083	0.81011	0.92718	0.67193	0.80377	13.45477	18.21621	0.93201	0.71985	0.83711	0.93201	0.71254	0.83215
61	49	15.14048	21.31800	0.92718	0.68867	0.81564	0.92718	0.67893	0.80876	13.45477	18.00355	0.93201	0.72616	0.84136	0.93201	0.71817	0.83597
61	50	15.14048	20.99328	0.92718	0.69676	0.82128	0.92718	0.68611	0.81384	13.45477	17.78305	0.93201	0.73269	0.84573	0.93201	0.72397	0.83989
61	51	15.14048	20.66027	0.92718	0.70508	0.82704	0.92718	0.69348	0.81900	13.45477	17.55462	0.93201	0.73945	0.85021	0.93201	0.72993	0.84388
61	52	15.14048	20.31936	0.92718	0.71364	0.83289	0.92718	0.70101	0.82423	13.45477	17.31849	0.93201	0.74641	0.85479	0.93201	0.73605	0.84796
61	53	15.14048	19.97064	0.92718	0.72242	0.83884	0.92718	0.70869	0.82952	13.45477	17.07460	0.93201	0.75357	0.85947	0.93201	0.74232	0.85210
61	54	15.14048	19.61420	0.92718	0.73141	0.84487	0.92718	0.71653	0.83486	13.45477	16.82295	0.93201	0.76094	0.86424	0.93201	0.74873	0.85631
61	55	15.14048	19.25050	0.92718	0.74058	0.85096	0.92718	0.72450	0.84024	13.45477	16.56379	0.93201	0.76848	0.86908	0.93201	0.75528	0.86058
61	56	15.14048	18.87994	0.92718	0.74993	0.85710	0.92718	0.73259	0.84566	13.45477	16.29737	0.93201	0.77618	0.87399	0.93201	0.76194	0.86489
61	57	15.14048	18.50268	0.92718	0.75942	0.86326	0.92718	0.74078	0.85109	13.45477	16.02371	0.93201	0.78404	0.87895	0.93201	0.76872	0.86924
61	58	15.14048	18.11889	0.92718	0.76905	0.86945	0.92718	0.74905	0.85652	13.45477	15.74286	0.93201	0.79203	0.88395	0.93201	0.77559	0.87361
61	59	15.14048	17.72878	0.92718	0.77877	0.87563	0.92718	0.75739	0.86195	13.45477	15.45489	0.93201	0.80013	0.88897	0.93201	0.78253	0.87800
61	60	15.14048	17.33235	0.92718	0.78856	0.88178	0.92718	0.76578	0.86736	13.45477	15.15969	0.93201	0.80833	0.89401	0.93201	0.78955	0.88240
61	61	15.14048	16.92988	0.92718	0.79840	0.88790	0.92718	0.77419	0.87272	13.45477	14.85740	0.93201	0.81659	0.89904	0.93201	0.79660	0.88679
61	62	15.14048	16.52117	0.92718	0.80826	0.89396	0.92718	0.78260	0.87804	13.45477	14.54774	0.93201	0.82491	0.90405	0.93201	0.80369	0.89116
61	63	15.14048	16.10627	0.92718	0.81810	0.89995	0.92718	0.79098	0.88329	13.45477	14.23062	0.93201	0.83324	0.90904	0.93201	0.81078	0.89551
61	64	15.14048	15.68510	0.92718	0.82789	0.90584	0.92718	0.79933	0.88847	13.45477	13.90587	0.93201	0.84158	0.91398	0.93201	0.81787	0.89981
61	65	15.14048	15.25783	0.92718	0.83760	0.91162	0.92718	0.80760	0.89356	13.45477	13.57353	0.93201	0.84989	0.91885	0.93201	0.82492	0.90406
61	66	15.14048	14.82463	0.92718	0.84719	0.91728	0.92718	0.81579	0.89855	13.45477	13.23363	0.93201	0.85814	0.92366	0.93201	0.83193	0.90826
61	67	15.14048	14.38548	0.92718	0.85664	0.92278	0.92718	0.82386	0.90343	13.45477	12.88602	0.93201	0.86631	0.92837	0.93201	0.83887	0.91238
61	68	15.14048	13.94087	0.92718	0.86590	0.92813	0.92718	0.83181	0.90818	13.45477	12.53103	0.93201	0.87437	0.93298	0.93201	0.84573	0.91642
61	69	15.14048	13.49126	0.92718	0.87495	0.93331	0.92718	0.83961	0.91281	13.45477	12.16898	0.93201	0.88229	0.93747	0.93201	0.85249	0.92037
61	70	15.14048	13.03722	0.92718	0.88375	0.93829	0.92718	0.84724	0.91730	13.45477	11.80026	0.93201	0.89004	0.94182	0.93201	0.85914	0.92423

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
61	71	15.14048	12.57941	0.92718	0.89228	0.94307	0.92718	0.85469	0.92165	13.45477	11.42537	0.93201	0.89760	0.94604	0.93201	0.86565	0.92799
61	72	15.14048	12.11856	0.92718	0.90050	0.94765	0.92718	0.86195	0.92586	13.45477	11.04490	0.93201	0.90493	0.95010	0.93201	0.87203	0.93164
61	73	15.14048	11.65555	0.92718	0.90840	0.95200	0.92718	0.86901	0.92991	13.45477	10.65955	0.93201	0.91203	0.95399	0.93201	0.87825	0.93518
61	74	15.14048	11.19139	0.92718	0.91594	0.95613	0.92718	0.87585	0.93382	13.45477	10.27021	0.93201	0.91885	0.95771	0.93201	0.88431	0.93860
61	75	15.14048	10.72709	0.92718	0.92313	0.96003	0.92718	0.88247	0.93756	13.45477	9.87774	0.93201	0.92540	0.96125	0.93201	0.89019	0.94191
61	76	15.14048	10.26405	0.92718	0.92993	0.96369	0.92718	0.88886	0.94116	13.45477	9.48337	0.93201	0.93164	0.96461	0.93201	0.89590	0.94509
61	77	15.14048	9.80349	0.92718	0.93635	0.96713	0.92718	0.89501	0.94460	13.45477	9.08824	0.93201	0.93757	0.96778	0.93201	0.90142	0.94816
61	78	15.14048	9.34666	0.92718	0.94237	0.97033	0.92718	0.90093	0.94788	13.45477	8.69350	0.93201	0.94317	0.97076	0.93201	0.90675	0.95110
61	79	15.14048	8.89505	0.92718	0.94799	0.97330	0.92718	0.90661	0.95102	13.45477	8.30053	0.93201	0.94845	0.97354	0.93201	0.91189	0.95391
61	80	15.14048	8.44994	0.92718	0.95321	0.97605	0.92718	0.91205	0.95400	13.45477	7.91061	0.93201	0.95338	0.97613	0.93201	0.91683	0.95661
61	81	15.14048	8.01269	0.92718	0.95805	0.97857	0.92718	0.91726	0.95684	13.45477	7.52504	0.93201	0.95798	0.97854	0.93201	0.92157	0.95919
61	82	15.14048	7.58462	0.92718	0.96250	0.98089	0.92718	0.92222	0.95954	13.45477	7.14517	0.93201	0.96225	0.98076	0.93201	0.92612	0.96164
61	83	15.14048	7.16676	0.92718	0.96658	0.98301	0.92718	0.92695	0.96209	13.45477	6.77205	0.93201	0.96618	0.98280	0.93201	0.93046	0.96398
61	84	15.14048	6.76024	0.92718	0.97030	0.98493	0.92718	0.93145	0.96451	13.45477	6.40687	0.93201	0.96980	0.98467	0.93201	0.93461	0.96620
61	85	15.14048	6.36619	0.92718	0.97368	0.98667	0.92718	0.93572	0.96679	13.45477	6.05083	0.93201	0.97311	0.98637	0.93201	0.93855	0.96830
61	86	15.14048	5.98597	0.92718	0.97673	0.98823	0.92718	0.93975	0.96894	13.45477	5.70535	0.93201	0.97612	0.98791	0.93201	0.94230	0.97029
61	87	15.14048	5.62066	0.92718	0.97948	0.98963	0.92718	0.94356	0.97096	13.45477	5.37164	0.93201	0.97884	0.98931	0.93201	0.94585	0.97217
61	88	15.14048	5.27144	0.92718	0.98193	0.99088	0.92718	0.94715	0.97286	13.45477	5.05099	0.93201	0.98129	0.99055	0.93201	0.94920	0.97394
61	89	15.14048	4.93962	0.92718	0.98412	0.99199	0.92718	0.95053	0.97464	13.45477	4.74485	0.93201	0.98348	0.99167	0.93201	0.95236	0.97560
61	90	15.14048	4.62687	0.92718	0.98605	0.99297	0.92718	0.95369	0.97630	13.45477	4.45503	0.93201	0.98542	0.99266	0.93201	0.95533	0.97715
61	91	15.14048	4.33500	0.92718	0.98774	0.99383	0.92718	0.95666	0.97785	13.45477	4.18350	0.93201	0.98715	0.99353	0.93201	0.95812	0.97861
61	92	15.14048	4.06328	0.92718	0.98923	0.99459	0.92718	0.95945	0.97931	13.45477	3.92982	0.93201	0.98867	0.99430	0.93201	0.96075	0.97998
61	93	15.14048	3.80970	0.92718	0.99055	0.99525	0.92718	0.96208	0.98067	13.45477	3.69224	0.93201	0.99001	0.99498	0.93201	0.96324	0.98128
61	94	15.14048	3.57122	0.92718	0.99171	0.99584	0.92718	0.96456	0.98196	13.45477	3.46804	0.93201	0.99121	0.99558	0.93201	0.96559	0.98249
61	95	15.14048	3.34496	0.92718	0.99274	0.99636	0.92718	0.96689	0.98317	13.45477	3.25454	0.93201	0.99227	0.99612	0.93201	0.96781	0.98364
61	96	15.14048	3.12856	0.92718	0.99365	0.99682	0.92718	0.96909	0.98430	13.45477	3.04956	0.93201	0.99323	0.99660	0.93201	0.96991	0.98472
61	97	15.14048	2.92468	0.92718	0.99446	0.99722	0.92718	0.97115	0.98536	13.45477	2.85578	0.93201	0.99407	0.99702	0.93201	0.97188	0.98574
61	98	15.14048	2.73317	0.92718	0.99516	0.99758	0.92718	0.97307	0.98635	13.45477	2.67315	0.93201	0.99481	0.99740	0.93201	0.97372	0.98668
61	99	15.14048	2.55407	0.92718	0.99578	0.99788	0.92718	0.97486	0.98727	13.45477	2.50182	0.93201	0.99545	0.99772	0.93201	0.97544	0.98757
61	100	15.14048	2.38797	0.92718	0.99631	0.99815	0.92718	0.97651	0.98812	13.45477	2.34248	0.93201	0.99602	0.99800	0.93201	0.97703	0.98838
61	101	15.14048	2.23536	0.92718	0.99677	0.99838	0.92718	0.97803	0.98889	13.45477	2.19569	0.93201	0.99650	0.99825	0.93201	0.97849	0.98913
61	102	15.14048	2.09662	0.92718	0.99716	0.99858	0.92718	0.97942	0.98960	13.45477	2.06193	0.93201	0.99692	0.99846	0.93201	0.97984	0.98982
61	103	15.14048	1.97081	0.92718	0.99749	0.99875	0.92718	0.98070	0.99025	13.45477	1.94039	0.93201	0.99728	0.99864	0.93201	0.98107	0.99044
61	104	15.14048	1.85678	0.92718	0.99778	0.99889	0.92718	0.98186	0.99084	13.45477	1.82999	0.93201	0.99758	0.99879	0.93201	0.98219	0.99102
61	105	15.14048	1.75419	0.92718	0.99802	0.99901	0.92718	0.98291	0.99138	13.45477	1.73050	0.93201	0.99785	0.99892	0.93201	0.98321	0.99154
61	106	15.14048	1.66193	0.92718	0.99823	0.99911	0.92718	0.98385	0.99186	13.45477	1.64086	0.93201	0.99807	0.99903	0.93201	0.98413	0.99200
61	107	15.14048	1.57966	0.92718	0.99840	0.99920	0.92718	0.98469	0.99228	13.45477	1.56078	0.93201	0.99826	0.99913	0.93201	0.98495	0.99242
61	108	15.14048	1.50704	0.92718	0.99855	0.99927	0.92718	0.98541	0.99265	13.45477	1.48999	0.93201	0.99841	0.99921	0.93201	0.98565	0.99278
61	109	15.14048	1.44400	0.92718	0.99867	0.99933	0.92718	0.98602	0.99296	13.45477	1.42842	0.93201	0.99854	0.99927	0.93201	0.98625	0.99307
61	110	15.14048	1.39223	0.92718	0.99876	0.99938	0.92718	0.98649	0.99320	13.45477	1.37777	0.93201	0.99864	0.99932	0.93201	0.98670	0.99331

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
62	1	14.73017	29.44822	0.92272	0.49992	0.66660	0.92272	0.49963	0.66634	13.13371	22.54525	0.92759	0.58219	0.73593	0.92759	0.58194	0.73573
62	2	14.73017	29.37817	0.92272	0.50112	0.66766	0.92272	0.50084	0.66741	13.13371	22.51839	0.92759	0.58290	0.73650	0.92759	0.58265	0.73630
62	3	14.73017	29.30399	0.92272	0.50238	0.66878	0.92272	0.50210	0.66853	13.13371	22.48894	0.92759	0.58366	0.73710	0.92759	0.58340	0.73690
62	4	14.73017	29.22650	0.92272	0.50370	0.66994	0.92272	0.50340	0.66968	13.13371	22.45752	0.92759	0.58445	0.73774	0.92759	0.58419	0.73753
62	5	14.73017	29.14631	0.92272	0.50506	0.67115	0.92272	0.50475	0.67087	13.13371	22.42458	0.92759	0.58529	0.73840	0.92759	0.58501	0.73818
62	6	14.73017	29.06332	0.92272	0.50649	0.67241	0.92272	0.50615	0.67211	13.13371	22.39007	0.92759	0.58617	0.73910	0.92759	0.58588	0.73887
62	7	14.73017	28.97770	0.92272	0.50796	0.67371	0.92272	0.50761	0.67340	13.13371	22.35408	0.92759	0.58709	0.73983	0.92759	0.58678	0.73959
62	8	14.73017	28.88901	0.92272	0.50950	0.67506	0.92272	0.50912	0.67473	13.13371	22.31631	0.92759	0.58806	0.74060	0.92759	0.58773	0.74034
62	9	14.73017	28.79700	0.92272	0.51110	0.67646	0.92272	0.51069	0.67610	13.13371	22.27655	0.92759	0.58907	0.74140	0.92759	0.58872	0.74112
62	10	14.73017	28.70168	0.92272	0.51276	0.67791	0.92272	0.51232	0.67753	13.13371	22.23481	0.92759	0.59013	0.74224	0.92759	0.58975	0.74194
62	11	14.73017	28.60341	0.92272	0.51448	0.67942	0.92272	0.51402	0.67901	13.13371	22.19134	0.92759	0.59125	0.74313	0.92759	0.59084	0.74280
62	12	14.73017	28.50171	0.92272	0.51628	0.68098	0.92272	0.51578	0.68054	13.13371	22.14578	0.92759	0.59242	0.74405	0.92759	0.59198	0.74370
62	13	14.73017	28.39619	0.92272	0.51815	0.68261	0.92272	0.51760	0.68213	13.13371	22.09783	0.92759	0.59365	0.74502	0.92759	0.59317	0.74464
62	14	14.73017	28.28717	0.92272	0.52009	0.68429	0.92272	0.51950	0.68378	13.13371	22.04770	0.92759	0.59493	0.74603	0.92759	0.59442	0.74562
62	15	14.73017	28.17456	0.92272	0.52212	0.68604	0.92272	0.52148	0.68549	13.13371	21.99534	0.92759	0.59628	0.74709	0.92759	0.59572	0.74665
62	16	14.73017	28.05854	0.92272	0.52422	0.68785	0.92272	0.52352	0.68725	13.13371	21.94087	0.92759	0.59769	0.74820	0.92759	0.59709	0.74772
62	17	14.73017	27.93921	0.92272	0.52640	0.68972	0.92272	0.52566	0.68909	13.13371	21.88436	0.92759	0.59917	0.74935	0.92759	0.59852	0.74884
62	18	14.73017	27.81632	0.92272	0.52866	0.69167	0.92272	0.52787	0.69099	13.13371	21.82561	0.92759	0.60071	0.75056	0.92759	0.60002	0.75002
62	19	14.73017	27.68998	0.92272	0.53101	0.69368	0.92272	0.53017	0.69296	13.13371	21.76469	0.92759	0.60233	0.75182	0.92759	0.60159	0.75124
62	20	14.73017	27.55961	0.92272	0.53346	0.69576	0.92272	0.53257	0.69500	13.13371	21.70115	0.92759	0.60402	0.75313	0.92759	0.60324	0.75252
62	21	14.73017	27.42496	0.92272	0.53601	0.69792	0.92272	0.53506	0.69712	13.13371	21.63477	0.92759	0.60579	0.75451	0.92759	0.60496	0.75387
62	22	14.73017	27.28607	0.92272	0.53866	0.70017	0.92272	0.53765	0.69931	13.13371	21.56556	0.92759	0.60765	0.75595	0.92759	0.60677	0.75527
62	23	14.73017	27.14231	0.92272	0.54142	0.70250	0.92272	0.54034	0.70159	13.13371	21.49301	0.92759	0.60960	0.75746	0.92759	0.60866	0.75673
62	24	14.73017	26.99396	0.92272	0.54430	0.70492	0.92272	0.54315	0.70395	13.13371	21.41732	0.92759	0.61165	0.75904	0.92759	0.61065	0.75826
62	25	14.73017	26.84076	0.92272	0.54730	0.70743	0.92272	0.54606	0.70639	13.13371	21.33825	0.92759	0.61380	0.76069	0.92759	0.61273	0.75986
62	26	14.73017	26.68259	0.92272	0.55042	0.71003	0.92272	0.54910	0.70892	13.13371	21.25569	0.92759	0.61605	0.76241	0.92759	0.61490	0.76154
62	27	14.73017	26.51948	0.92272	0.55368	0.71273	0.92272	0.55225	0.71155	13.13371	21.16962	0.92759	0.61841	0.76422	0.92759	0.61718	0.76328
62	28	14.73017	26.35108	0.92272	0.55707	0.71553	0.92272	0.55553	0.71427	13.13371	21.07976	0.92759	0.62089	0.76611	0.92759	0.61957	0.76510
62	29	14.73017	26.17769	0.92272	0.56060	0.71844	0.92272	0.55895	0.71708	13.13371	20.98629	0.92759	0.62348	0.76808	0.92759	0.62207	0.76700
62	30	14.73017	25.99881	0.92272	0.56427	0.72145	0.92272	0.56250	0.72000	13.13371	20.88878	0.92759	0.62620	0.77014	0.92759	0.62468	0.76899
62	31	14.73017	25.81445	0.92272	0.56810	0.72457	0.92272	0.56619	0.72301	13.13371	20.78720	0.92759	0.62905	0.77229	0.92759	0.62742	0.77106
62	32	14.73017	25.62410	0.92272	0.57209	0.72781	0.92272	0.57003	0.72614	13.13371	20.68113	0.92759	0.63204	0.77454	0.92759	0.63028	0.77321
62	33	14.73017	25.42805	0.92272	0.57625	0.73117	0.92272	0.57402	0.72937	13.13371	20.57072	0.92759	0.63517	0.77688	0.92759	0.63327	0.77546
62	34	14.73017	25.22578	0.92272	0.58058	0.73465	0.92272	0.57817	0.73271	13.13371	20.45552	0.92759	0.63845	0.77933	0.92759	0.63640	0.77780
62	35	14.73017	25.01713	0.92272	0.58510	0.73825	0.92272	0.58248	0.73616	13.13371	20.33536	0.92759	0.64188	0.78189	0.92759	0.63967	0.78024
62	36	14.73017	24.80193	0.92272	0.58981	0.74199	0.92272	0.58696	0.73972	13.13371	20.21002	0.92759	0.64549	0.78455	0.92759	0.64308	0.78278
62	37	14.73017	24.57973	0.92272	0.59472	0.74586	0.92272	0.59161	0.74341	13.13371	20.07911	0.92759	0.64926	0.78734	0.92759	0.64665	0.78541
62	38	14.73017	24.35058	0.92272	0.59983	0.74987	0.92272	0.59644	0.74721	13.13371	19.94257	0.92759	0.65321	0.79024	0.92759	0.65037	0.78815
62	39	14.73017	24.11373	0.92272	0.60516	0.75402	0.92272	0.60145	0.75113	13.13371	19.79973	0.92759	0.65736	0.79326	0.92759	0.65425	0.79099
62	40	14.73017	23.86918	0.92272	0.61072	0.75832	0.92272	0.60664	0.75517	13.13371	19.65053	0.92759	0.66170	0.79641	0.92759	0.65829	0.79394

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
62	41	14.73017	23.61736	0.92272	0.61651	0.76276	0.92272	0.61203	0.75933	13.13371	19.49521	0.92759	0.66624	0.79969	0.92759	0.66250	0.79700
62	42	14.73017	23.35816	0.92272	0.62252	0.76735	0.92272	0.61761	0.76361	13.13371	19.33362	0.92759	0.67098	0.80310	0.92759	0.66689	0.80016
62	43	14.73017	23.09102	0.92272	0.62879	0.77209	0.92272	0.62339	0.76801	13.13371	19.16523	0.92759	0.67593	0.80663	0.92759	0.67145	0.80343
62	44	14.73017	22.81604	0.92272	0.63529	0.77698	0.92272	0.62937	0.77254	13.13371	18.99000	0.92759	0.68110	0.81030	0.92759	0.67618	0.80681
62	45	14.73017	22.53309	0.92272	0.64206	0.78201	0.92272	0.63556	0.77717	13.13371	18.80775	0.92759	0.68649	0.81411	0.92759	0.68110	0.81030
62	46	14.73017	22.24198	0.92272	0.64907	0.78720	0.92272	0.64194	0.78193	13.13371	18.61823	0.92759	0.69212	0.81805	0.92759	0.68620	0.81390
62	47	14.73017	21.94239	0.92272	0.65636	0.79253	0.92272	0.64853	0.78680	13.13371	18.42106	0.92759	0.69797	0.82212	0.92759	0.69148	0.81760
62	48	14.73017	21.63441	0.92272	0.66391	0.79801	0.92272	0.65532	0.79178	13.13371	18.21621	0.92759	0.70406	0.82633	0.92759	0.69694	0.82141
62	49	14.73017	21.31800	0.92272	0.67172	0.80363	0.92272	0.66231	0.79686	13.13371	18.00355	0.92759	0.71038	0.83067	0.92759	0.70259	0.82532
62	50	14.73017	20.99328	0.92272	0.67980	0.80938	0.92272	0.66950	0.80204	13.13371	17.78305	0.92759	0.71695	0.83514	0.92759	0.70842	0.82932
62	51	14.73017	20.66027	0.92272	0.68814	0.81526	0.92272	0.67688	0.80731	13.13371	17.55462	0.92759	0.72374	0.83973	0.92759	0.71442	0.83342
62	52	14.73017	20.31936	0.92272	0.69673	0.82126	0.92272	0.68445	0.81267	13.13371	17.31849	0.92759	0.73076	0.84444	0.92759	0.72059	0.83761
62	53	14.73017	19.97064	0.92272	0.70556	0.82736	0.92272	0.69219	0.81810	13.13371	17.07460	0.92759	0.73801	0.84926	0.92759	0.72694	0.84188
62	54	14.73017	19.61420	0.92272	0.71462	0.83356	0.92272	0.70010	0.82360	13.13371	16.82295	0.92759	0.74547	0.85418	0.92759	0.73344	0.84622
62	55	14.73017	19.25050	0.92272	0.72391	0.83985	0.92272	0.70817	0.82915	13.13371	16.56379	0.92759	0.75313	0.85918	0.92759	0.74009	0.85064
62	56	14.73017	18.87994	0.92272	0.73339	0.84619	0.92272	0.71637	0.83475	13.13371	16.29737	0.92759	0.76099	0.86427	0.92759	0.74688	0.85510
62	57	14.73017	18.50268	0.92272	0.74306	0.85259	0.92272	0.72471	0.84038	13.13371	16.02371	0.92759	0.76901	0.86943	0.92759	0.75381	0.85962
62	58	14.73017	18.11889	0.92272	0.75288	0.85902	0.92272	0.73316	0.84604	13.13371	15.74286	0.92759	0.77720	0.87464	0.92759	0.76085	0.86418
62	59	14.73017	17.72878	0.92272	0.76284	0.86547	0.92272	0.74170	0.85169	13.13371	15.45489	0.92759	0.78554	0.87989	0.92759	0.76799	0.86877
62	60	14.73017	17.33235	0.92272	0.77292	0.87191	0.92272	0.75031	0.85734	13.13371	15.15969	0.92759	0.79399	0.88517	0.92759	0.77521	0.87338
62	61	14.73017	16.92988	0.92272	0.78307	0.87834	0.92272	0.75897	0.86297	13.13371	14.85740	0.92759	0.80255	0.89046	0.92759	0.78251	0.87799
62	62	14.73017	16.52117	0.92272	0.79328	0.88473	0.92272	0.76766	0.86856	13.13371	14.54774	0.92759	0.81118	0.89575	0.92759	0.78986	0.88259
62	63	14.73017	16.10627	0.92272	0.80351	0.89105	0.92272	0.77636	0.87410	13.13371	14.23062	0.92759	0.81987	0.90102	0.92759	0.79724	0.88718
62	64	14.73017	15.68510	0.92272	0.81373	0.89730	0.92272	0.78503	0.87957	13.13371	13.90587	0.92759	0.82860	0.90626	0.92759	0.80463	0.89174
62	65	14.73017	15.25783	0.92272	0.82391	0.90346	0.92272	0.79367	0.88497	13.13371	13.57353	0.92759	0.83732	0.91146	0.92759	0.81201	0.89625
62	66	14.73017	14.82463	0.92272	0.83401	0.90949	0.92272	0.80224	0.89027	13.13371	13.23363	0.92759	0.84601	0.91658	0.92759	0.81936	0.90071
62	67	14.73017	14.38548	0.92272	0.84398	0.91539	0.92272	0.81071	0.89546	13.13371	12.88602	0.92759	0.85465	0.92163	0.92759	0.82667	0.90511
62	68	14.73017	13.94087	0.92272	0.85381	0.92114	0.92272	0.81908	0.90054	13.13371	12.53103	0.92759	0.86320	0.92658	0.92759	0.83390	0.90943
62	69	14.73017	13.49126	0.92272	0.86344	0.92671	0.92272	0.82731	0.90550	13.13371	12.16898	0.92759	0.87163	0.93141	0.92759	0.84105	0.91367
62	70	14.73017	13.03722	0.92272	0.87284	0.93210	0.92272	0.83539	0.91031	13.13371	11.80026	0.92759	0.87991	0.93612	0.92759	0.84810	0.91781
62	71	14.73017	12.57941	0.92272	0.88197	0.93729	0.92272	0.84330	0.91499	13.13371	11.42537	0.92759	0.88801	0.94068	0.92759	0.85502	0.92185
62	72	14.73017	12.11856	0.92272	0.89082	0.94226	0.92272	0.85102	0.91952	13.13371	11.04490	0.92759	0.89589	0.94509	0.92759	0.86181	0.92578
62	73	14.73017	11.65555	0.92272	0.89934	0.94700	0.92272	0.85854	0.92389	13.13371	10.65955	0.92759	0.90353	0.94932	0.92759	0.86845	0.92960
62	74	14.73017	11.19139	0.92272	0.90751	0.95151	0.92272	0.86585	0.92810	13.13371	10.27021	0.92759	0.91091	0.95338	0.92759	0.87493	0.93330
62	75	14.73017	10.72709	0.92272	0.91530	0.95578	0.92272	0.87293	0.93216	13.13371	9.87774	0.92759	0.91800	0.95725	0.92759	0.88124	0.93687
62	76	14.73017	10.26405	0.92272	0.92271	0.95980	0.92272	0.87978	0.93605	13.13371	9.48337	0.92759	0.92478	0.96092	0.92759	0.88736	0.94032
62	77	14.73017	9.80349	0.92272	0.92970	0.96357	0.92272	0.88639	0.93977	13.13371	9.08824	0.92759	0.93124	0.96439	0.92759	0.89329	0.94364
62	78	14.73017	9.34666	0.92272	0.93628	0.96709	0.92272	0.89275	0.94334	13.13371	8.69350	0.92759	0.93735	0.96766	0.92759	0.89903	0.94683
62	79	14.73017	8.89505	0.92272	0.94244	0.97037	0.92272	0.89887	0.94674	13.13371	8.30053	0.92759	0.94311	0.97072	0.92759	0.90456	0.94989
62	80	14.73017	8.44994	0.92272	0.94818	0.97340	0.92272	0.90473	0.94998	13.13371	7.91061	0.92759	0.94851	0.97358	0.92759	0.90988	0.95281

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
62	81	14.73017	8.01269	0.92272	0.95349	0.97619	0.92272	0.91033	0.95306	13.13371	7.52504	0.92759	0.95356	0.97623	0.92759	0.91499	0.95561
62	82	14.73017	7.58462	0.92272	0.95839	0.97876	0.92272	0.91569	0.95599	13.13371	7.14517	0.92759	0.95824	0.97868	0.92759	0.91990	0.95828
62	83	14.73017	7.16676	0.92272	0.96289	0.98110	0.92272	0.92080	0.95876	13.13371	6.77205	0.92759	0.96257	0.98093	0.92759	0.92459	0.96082
62	84	14.73017	6.76024	0.92272	0.96700	0.98323	0.92272	0.92565	0.96139	13.13371	6.40687	0.92759	0.96655	0.98299	0.92759	0.92906	0.96323
62	85	14.73017	6.36619	0.92272	0.97074	0.98515	0.92272	0.93026	0.96387	13.13371	6.05083	0.92759	0.97020	0.98487	0.92759	0.93333	0.96551
62	86	14.73017	5.98597	0.92272	0.97412	0.98689	0.92272	0.93462	0.96621	13.13371	5.70535	0.92759	0.97352	0.98658	0.92759	0.93737	0.96768
62	87	14.73017	5.62066	0.92272	0.97716	0.98845	0.92272	0.93874	0.96840	13.13371	5.37164	0.92759	0.97652	0.98812	0.92759	0.94121	0.96971
62	88	14.73017	5.27144	0.92272	0.97988	0.98984	0.92272	0.94262	0.97046	13.13371	5.05099	0.92759	0.97922	0.98950	0.92759	0.94483	0.97163
62	89	14.73017	4.93962	0.92272	0.98230	0.99107	0.92272	0.94627	0.97239	13.13371	4.74485	0.92759	0.98165	0.99074	0.92759	0.94825	0.97344
62	90	14.73017	4.62687	0.92272	0.98444	0.99216	0.92272	0.94969	0.97420	13.13371	4.45503	0.92759	0.98380	0.99183	0.92759	0.95146	0.97513
62	91	14.73017	4.33500	0.92272	0.98633	0.99312	0.92272	0.95290	0.97588	13.13371	4.18350	0.92759	0.98571	0.99280	0.92759	0.95448	0.97671
62	92	14.73017	4.06328	0.92272	0.98799	0.99396	0.92272	0.95592	0.97746	13.13371	3.92982	0.92759	0.98739	0.99366	0.92759	0.95733	0.97820
62	93	14.73017	3.80970	0.92272	0.98945	0.99470	0.92272	0.95876	0.97895	13.13371	3.69224	0.92759	0.98889	0.99441	0.92759	0.96002	0.97960
62	94	14.73017	3.57122	0.92272	0.99074	0.99535	0.92272	0.96144	0.98034	13.13371	3.46804	0.92759	0.99021	0.99508	0.92759	0.96256	0.98092
62	95	14.73017	3.34496	0.92272	0.99188	0.99593	0.92272	0.96397	0.98165	13.13371	3.25454	0.92759	0.99139	0.99568	0.92759	0.96497	0.98217
62	96	14.73017	3.12856	0.92272	0.99290	0.99644	0.92272	0.96635	0.98289	13.13371	3.04956	0.92759	0.99245	0.99621	0.92759	0.96724	0.98335
62	97	14.73017	2.92468	0.92272	0.99380	0.99689	0.92272	0.96858	0.98404	13.13371	2.85578	0.92759	0.99338	0.99668	0.92759	0.96937	0.98445
62	98	14.73017	2.73317	0.92272	0.99459	0.99729	0.92272	0.97066	0.98511	13.13371	2.67315	0.92759	0.99421	0.99709	0.92759	0.97137	0.98547
62	99	14.73017	2.55407	0.92272	0.99527	0.99763	0.92272	0.97260	0.98611	13.13371	2.50182	0.92759	0.99493	0.99746	0.92759	0.97323	0.98643
62	100	14.73017	2.38797	0.92272	0.99587	0.99793	0.92272	0.97439	0.98703	13.13371	2.34248	0.92759	0.99555	0.99777	0.92759	0.97495	0.98732
62	101	14.73017	2.23536	0.92272	0.99638	0.99819	0.92272	0.97604	0.98787	13.13371	2.19569	0.92759	0.99609	0.99804	0.92759	0.97654	0.98813
62	102	14.73017	2.09662	0.92272	0.99681	0.99840	0.92272	0.97755	0.98865	13.13371	2.06193	0.92759	0.99656	0.99828	0.92759	0.97800	0.98888
62	103	14.73017	1.97081	0.92272	0.99719	0.99859	0.92272	0.97893	0.98935	13.13371	1.94039	0.92759	0.99696	0.99848	0.92759	0.97934	0.98956
62	104	14.73017	1.85678	0.92272	0.99751	0.99875	0.92272	0.98019	0.99000	13.13371	1.82999	0.92759	0.99730	0.99865	0.92759	0.98056	0.99018
62	105	14.73017	1.75419	0.92272	0.99778	0.99889	0.92272	0.98133	0.99058	13.13371	1.73050	0.92759	0.99759	0.99879	0.92759	0.98167	0.99075
62	106	14.73017	1.66193	0.92272	0.99801	0.99901	0.92272	0.98236	0.99110	13.13371	1.64086	0.92759	0.99784	0.99892	0.92759	0.98267	0.99126
62	107	14.73017	1.57966	0.92272	0.99821	0.99910	0.92272	0.98327	0.99157	13.13371	1.56078	0.92759	0.99805	0.99902	0.92759	0.98355	0.99171
62	108	14.73017	1.50704	0.92272	0.99837	0.99919	0.92272	0.98406	0.99197	13.13371	1.48999	0.92759	0.99822	0.99911	0.92759	0.98433	0.99210
62	109	14.73017	1.44400	0.92272	0.99850	0.99925	0.92272	0.98472	0.99230	13.13371	1.42842	0.92759	0.99837	0.99918	0.92759	0.98497	0.99243
62	110	14.73017	1.39223	0.92272	0.99861	0.99930	0.92272	0.98523	0.99256	13.13371	1.37777	0.92759	0.99848	0.99924	0.92759	0.98547	0.99268
63	1	14.31733	29.44822	0.91795	0.48593	0.65404	0.91795	0.48565	0.65379	12.80826	22.54525	0.92309	0.56779	0.72432	0.92309	0.56754	0.72411
63	2	14.31733	29.37817	0.91795	0.48709	0.65510	0.91795	0.48683	0.65486	12.80826	22.51839	0.92309	0.56848	0.72488	0.92309	0.56824	0.72468
63	3	14.31733	29.30399	0.91795	0.48832	0.65620	0.91795	0.48805	0.65596	12.80826	22.48894	0.92309	0.56922	0.72548	0.92309	0.56897	0.72528
63	4	14.31733	29.22650	0.91795	0.48960	0.65736	0.91795	0.48932	0.65710	12.80826	22.45752	0.92309	0.57000	0.72611	0.92309	0.56974	0.72590
63	5	14.31733	29.14631	0.91795	0.49093	0.65856	0.91795	0.49063	0.65829	12.80826	22.42458	0.92309	0.57081	0.72677	0.92309	0.57055	0.72656
63	6	14.31733	29.06332	0.91795	0.49232	0.65980	0.91795	0.49200	0.65952	12.80826	22.39007	0.92309	0.57167	0.72747	0.92309	0.57139	0.72724
63	7	14.31733	28.97770	0.91795	0.49375	0.66109	0.91795	0.49342	0.66079	12.80826	22.35408	0.92309	0.57257	0.72820	0.92309	0.57227	0.72796
63	8	14.31733	28.88901	0.91795	0.49525	0.66243	0.91795	0.49489	0.66211	12.80826	22.31631	0.92309	0.57351	0.72896	0.92309	0.57320	0.72870
63	9	14.31733	28.79700	0.91795	0.49680	0.66382	0.91795	0.49642	0.66347	12.80826	22.27655	0.92309	0.57451	0.72976	0.92309	0.57417	0.72949
63	10	14.31733	28.70168	0.91795	0.49842	0.66526	0.91795	0.49801	0.66489	12.80826	22.23481	0.92309	0.57555	0.73060	0.92309	0.57518	0.73030

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
63	11	14.31733	28.60341	0.91795	0.50010	0.66676	0.91795	0.49966	0.66636	12.80826	22.19134	0.92309	0.57664	0.73148	0.92309	0.57624	0.73116
63	12	14.31733	28.50171	0.91795	0.50185	0.66831	0.91795	0.50137	0.66788	12.80826	22.14578	0.92309	0.57778	0.73240	0.92309	0.57736	0.73206
63	13	14.31733	28.39619	0.91795	0.50367	0.66992	0.91795	0.50315	0.66946	12.80826	22.09783	0.92309	0.57898	0.73336	0.92309	0.57852	0.73299
63	14	14.31733	28.28717	0.91795	0.50556	0.67159	0.91795	0.50500	0.67109	12.80826	22.04770	0.92309	0.58024	0.73437	0.92309	0.57974	0.73397
63	15	14.31733	28.17456	0.91795	0.50753	0.67333	0.91795	0.50692	0.67279	12.80826	21.99534	0.92309	0.58156	0.73543	0.92309	0.58102	0.73499
63	16	14.31733	28.05854	0.91795	0.50958	0.67513	0.91795	0.50892	0.67455	12.80826	21.94087	0.92309	0.58294	0.73653	0.92309	0.58235	0.73606
63	17	14.31733	27.93921	0.91795	0.51170	0.67699	0.91795	0.51099	0.67637	12.80826	21.88436	0.92309	0.58438	0.73768	0.92309	0.58375	0.73718
63	18	14.31733	27.81632	0.91795	0.51391	0.67892	0.91795	0.51315	0.67825	12.80826	21.82561	0.92309	0.58589	0.73888	0.92309	0.58522	0.73835
63	19	14.31733	27.68998	0.91795	0.51620	0.68091	0.91795	0.51539	0.68021	12.80826	21.76469	0.92309	0.58747	0.74014	0.92309	0.58676	0.73957
63	20	14.31733	27.55961	0.91795	0.51858	0.68298	0.91795	0.51773	0.68224	12.80826	21.70115	0.92309	0.58913	0.74145	0.92309	0.58837	0.74085
63	21	14.31733	27.42496	0.91795	0.52107	0.68513	0.91795	0.52016	0.68435	12.80826	21.63477	0.92309	0.59086	0.74282	0.92309	0.59006	0.74219
63	22	14.31733	27.28607	0.91795	0.52365	0.68736	0.91795	0.52268	0.68653	12.80826	21.56556	0.92309	0.59268	0.74426	0.92309	0.59183	0.74359
63	23	14.31733	27.14231	0.91795	0.52634	0.68968	0.91795	0.52531	0.68879	12.80826	21.49301	0.92309	0.59459	0.74576	0.92309	0.59369	0.74505
63	24	14.31733	26.99396	0.91795	0.52915	0.69208	0.91795	0.52805	0.69114	12.80826	21.41732	0.92309	0.59660	0.74734	0.92309	0.59563	0.74658
63	25	14.31733	26.84076	0.91795	0.53207	0.69458	0.91795	0.53089	0.69357	12.80826	21.33825	0.92309	0.59870	0.74899	0.92309	0.59767	0.74818
63	26	14.31733	26.68259	0.91795	0.53512	0.69717	0.91795	0.53385	0.69609	12.80826	21.25569	0.92309	0.60091	0.75071	0.92309	0.59980	0.74985
63	27	14.31733	26.51948	0.91795	0.53829	0.69986	0.91795	0.53693	0.69871	12.80826	21.16962	0.92309	0.60323	0.75251	0.92309	0.60204	0.75159
63	28	14.31733	26.35108	0.91795	0.54160	0.70265	0.91795	0.54014	0.70142	12.80826	21.07976	0.92309	0.60565	0.75440	0.92309	0.60438	0.75341
63	29	14.31733	26.17769	0.91795	0.54505	0.70554	0.91795	0.54348	0.70422	12.80826	20.98629	0.92309	0.60820	0.75637	0.92309	0.60683	0.75532
63	30	14.31733	25.99881	0.91795	0.54864	0.70854	0.91795	0.54695	0.70713	12.80826	20.88878	0.92309	0.61087	0.75843	0.92309	0.60940	0.75730
63	31	14.31733	25.81445	0.91795	0.55238	0.71166	0.91795	0.55056	0.71014	12.80826	20.78720	0.92309	0.61366	0.76058	0.92309	0.61209	0.75937
63	32	14.31733	25.62410	0.91795	0.55628	0.71489	0.91795	0.55432	0.71326	12.80826	20.68113	0.92309	0.61660	0.76283	0.92309	0.61490	0.76154
63	33	14.31733	25.42805	0.91795	0.56035	0.71823	0.91795	0.55823	0.71649	12.80826	20.57072	0.92309	0.61967	0.76518	0.92309	0.61785	0.76379
63	34	14.31733	25.22578	0.91795	0.56459	0.72171	0.91795	0.56229	0.71983	12.80826	20.45552	0.92309	0.62290	0.76764	0.92309	0.62093	0.76614
63	35	14.31733	25.01713	0.91795	0.56901	0.72531	0.91795	0.56652	0.72328	12.80826	20.33536	0.92309	0.62628	0.77020	0.92309	0.62415	0.76859
63	36	14.31733	24.80193	0.91795	0.57362	0.72905	0.91795	0.57091	0.72685	12.80826	20.21002	0.92309	0.62983	0.77288	0.92309	0.62752	0.77113
63	37	14.31733	24.57973	0.91795	0.57843	0.73292	0.91795	0.57548	0.73055	12.80826	20.07911	0.92309	0.63355	0.77567	0.92309	0.63104	0.77378
63	38	14.31733	24.35058	0.91795	0.58345	0.73694	0.91795	0.58023	0.73436	12.80826	19.94257	0.92309	0.63745	0.77859	0.92309	0.63471	0.77654
63	39	14.31733	24.11373	0.91795	0.58869	0.74110	0.91795	0.58515	0.73829	12.80826	19.79973	0.92309	0.64154	0.78163	0.92309	0.63854	0.77940
63	40	14.31733	23.86918	0.91795	0.59415	0.74541	0.91795	0.59027	0.74235	12.80826	19.65053	0.92309	0.64582	0.78480	0.92309	0.64254	0.78238
63	41	14.31733	23.61736	0.91795	0.59984	0.74987	0.91795	0.59558	0.74654	12.80826	19.49521	0.92309	0.65031	0.78811	0.92309	0.64671	0.78546
63	42	14.31733	23.35816	0.91795	0.60576	0.75448	0.91795	0.60108	0.75085	12.80826	19.33362	0.92309	0.65500	0.79154	0.92309	0.65106	0.78866
63	43	14.31733	23.09102	0.91795	0.61193	0.75925	0.91795	0.60679	0.75528	12.80826	19.16523	0.92309	0.65991	0.79511	0.92309	0.65558	0.79197
63	44	14.31733	22.81604	0.91795	0.61835	0.76418	0.91795	0.61270	0.75985	12.80826	18.99000	0.92309	0.66504	0.79883	0.92309	0.66029	0.79539
63	45	14.31733	22.53309	0.91795	0.62503	0.76926	0.91795	0.61882	0.76453	12.80826	18.80775	0.92309	0.67040	0.80268	0.92309	0.66518	0.79893
63	46	14.31733	22.24198	0.91795	0.63198	0.77449	0.91795	0.62515	0.76934	12.80826	18.61823	0.92309	0.67599	0.80667	0.92309	0.67025	0.80258
63	47	14.31733	21.94239	0.91795	0.63920	0.77989	0.91795	0.63169	0.77428	12.80826	18.42106	0.92309	0.68182	0.81081	0.92309	0.67552	0.80634
63	48	14.31733	21.63441	0.91795	0.64669	0.78544	0.91795	0.63844	0.77933	12.80826	18.21621	0.92309	0.68789	0.81509	0.92309	0.68098	0.81022
63	49	14.31733	21.31800	0.91795	0.65446	0.79114	0.91795	0.64540	0.78449	12.80826	18.00355	0.92309	0.69421	0.81951	0.92309	0.68663	0.81420
63	50	14.31733	20.99328	0.91795	0.66250	0.79700	0.91795	0.65257	0.78977	12.80826	17.78305	0.92309	0.70078	0.82407	0.92309	0.69247	0.81830

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
63	51	14.31733	20.66027	0.91795	0.67083	0.80299	0.91795	0.65995	0.79514	12.80826	17.55462	0.92309	0.70760	0.82877	0.92309	0.69850	0.82249
63	52	14.31733	20.31936	0.91795	0.67942	0.80911	0.91795	0.66753	0.80062	12.80826	17.31849	0.92309	0.71466	0.83359	0.92309	0.70472	0.82678
63	53	14.31733	19.97064	0.91795	0.68827	0.81536	0.91795	0.67530	0.80618	12.80826	17.07460	0.92309	0.72196	0.83853	0.92309	0.71111	0.83117
63	54	14.31733	19.61420	0.91795	0.69739	0.82172	0.91795	0.68326	0.81183	12.80826	16.82295	0.92309	0.72950	0.84359	0.92309	0.71768	0.83564
63	55	14.31733	19.25050	0.91795	0.70675	0.82818	0.91795	0.69140	0.81755	12.80826	16.56379	0.92309	0.73726	0.84876	0.92309	0.72443	0.84019
63	56	14.31733	18.87994	0.91795	0.71633	0.83472	0.91795	0.69970	0.82332	12.80826	16.29737	0.92309	0.74523	0.85402	0.92309	0.73133	0.84482
63	57	14.31733	18.50268	0.91795	0.72613	0.84134	0.91795	0.70815	0.82915	12.80826	16.02371	0.92309	0.75341	0.85936	0.92309	0.73838	0.84950
63	58	14.31733	18.11889	0.91795	0.73613	0.84801	0.91795	0.71675	0.83501	12.80826	15.74286	0.92309	0.76177	0.86478	0.92309	0.74556	0.85424
63	59	14.31733	17.72878	0.91795	0.74629	0.85472	0.91795	0.72546	0.84089	12.80826	15.45489	0.92309	0.77030	0.87025	0.92309	0.75288	0.85902
63	60	14.31733	17.33235	0.91795	0.75661	0.86144	0.91795	0.73427	0.84678	12.80826	15.15969	0.92309	0.77899	0.87577	0.92309	0.76030	0.86383
63	61	14.31733	16.92988	0.91795	0.76704	0.86817	0.91795	0.74316	0.85266	12.80826	14.85740	0.92309	0.78782	0.88132	0.92309	0.76782	0.86866
63	62	14.31733	16.52117	0.91795	0.77758	0.87487	0.91795	0.75211	0.85852	12.80826	14.54774	0.92309	0.79675	0.88688	0.92309	0.77541	0.87350
63	63	14.31733	16.10627	0.91795	0.78817	0.88154	0.91795	0.76109	0.86434	12.80826	14.23062	0.92309	0.80578	0.89244	0.92309	0.78305	0.87833
63	64	14.31733	15.68510	0.91795	0.79880	0.88815	0.91795	0.77009	0.87011	12.80826	13.90587	0.92309	0.81487	0.89799	0.92309	0.79074	0.88314
63	65	14.31733	15.25783	0.91795	0.80942	0.89468	0.91795	0.77907	0.87581	12.80826	13.57353	0.92309	0.82399	0.90350	0.92309	0.79844	0.88792
63	66	14.31733	14.82463	0.91795	0.82000	0.90110	0.91795	0.78800	0.88143	12.80826	13.23363	0.92309	0.83312	0.90896	0.92309	0.80613	0.89266
63	67	14.31733	14.38548	0.91795	0.83050	0.90740	0.91795	0.79687	0.88696	12.80826	12.88602	0.92309	0.84222	0.91435	0.92309	0.81379	0.89734
63	68	14.31733	13.94087	0.91795	0.84088	0.91356	0.91795	0.80565	0.89237	12.80826	12.53103	0.92309	0.85126	0.91965	0.92309	0.82140	0.90195
63	69	14.31733	13.49126	0.91795	0.85109	0.91955	0.91795	0.81432	0.89766	12.80826	12.16898	0.92309	0.86020	0.92485	0.92309	0.82895	0.90647
63	70	14.31733	13.03722	0.91795	0.86110	0.92536	0.91795	0.82285	0.90282	12.80826	11.80026	0.92309	0.86902	0.92992	0.92309	0.83640	0.91091
63	71	14.31733	12.57941	0.91795	0.87086	0.93097	0.91795	0.83122	0.90783	12.80826	11.42537	0.92309	0.87767	0.93485	0.92309	0.84374	0.91525
63	72	14.31733	12.11856	0.91795	0.88034	0.93636	0.91795	0.83942	0.91270	12.80826	11.04490	0.92309	0.88612	0.93962	0.92309	0.85096	0.91948
63	73	14.31733	11.65555	0.91795	0.88951	0.94152	0.91795	0.84742	0.91741	12.80826	10.65955	0.92309	0.89433	0.94422	0.92309	0.85803	0.92359
63	74	14.31733	11.19139	0.91795	0.89833	0.94644	0.91795	0.85521	0.92195	12.80826	10.27021	0.92309	0.90229	0.94864	0.92309	0.86495	0.92758
63	75	14.31733	10.72709	0.91795	0.90677	0.95111	0.91795	0.86277	0.92633	12.80826	9.87774	0.92309	0.90996	0.95286	0.92309	0.87169	0.93145
63	76	14.31733	10.26405	0.91795	0.91481	0.95551	0.91795	0.87010	0.93054	12.80826	9.48337	0.92309	0.91731	0.95687	0.92309	0.87825	0.93518
63	77	14.31733	9.80349	0.91795	0.92243	0.95965	0.91795	0.87719	0.93458	12.80826	9.08824	0.92309	0.92432	0.96067	0.92309	0.88462	0.93878
63	78	14.31733	9.34666	0.91795	0.92961	0.96352	0.91795	0.88402	0.93844	12.80826	8.69350	0.92309	0.93098	0.96426	0.92309	0.89078	0.94223
63	79	14.31733	8.89505	0.91795	0.93635	0.96713	0.91795	0.89059	0.94213	12.80826	8.30053	0.92309	0.93727	0.96762	0.92309	0.89673	0.94555
63	80	14.31733	8.44994	0.91795	0.94264	0.97047	0.91795	0.89690	0.94565	12.80826	7.91061	0.92309	0.94318	0.97076	0.92309	0.90246	0.94873
63	81	14.31733	8.01269	0.91795	0.94848	0.97356	0.91795	0.90294	0.94900	12.80826	7.52504	0.92309	0.94871	0.97368	0.92309	0.90797	0.95177
63	82	14.31733	7.58462	0.91795	0.95387	0.97639	0.91795	0.90872	0.95218	12.80826	7.14517	0.92309	0.95384	0.97638	0.92309	0.91326	0.95466
63	83	14.31733	7.16676	0.91795	0.95883	0.97898	0.91795	0.91423	0.95519	12.80826	6.77205	0.92309	0.95860	0.97886	0.92309	0.91832	0.95742
63	84	14.31733	6.76024	0.91795	0.96337	0.98134	0.91795	0.91947	0.95805	12.80826	6.40687	0.92309	0.96298	0.98114	0.92309	0.92315	0.96004
63	85	14.31733	6.36619	0.91795	0.96750	0.98348	0.91795	0.92445	0.96074	12.80826	6.05083	0.92309	0.96700	0.98322	0.92309	0.92776	0.96253
63	86	14.31733	5.98597	0.91795	0.97123	0.98541	0.91795	0.92916	0.96328	12.80826	5.70535	0.92309	0.97066	0.98511	0.92309	0.93214	0.96488
63	87	14.31733	5.62066	0.91795	0.97460	0.98714	0.91795	0.93361	0.96567	12.80826	5.37164	0.92309	0.97397	0.98681	0.92309	0.93628	0.96709
63	88	14.31733	5.27144	0.91795	0.97761	0.98868	0.91795	0.93781	0.96791	12.80826	5.05099	0.92309	0.97696	0.98835	0.92309	0.94020	0.96918
63	89	14.31733	4.93962	0.91795	0.98030	0.99005	0.91795	0.94175	0.97000	12.80826	4.74485	0.92309	0.97964	0.98971	0.92309	0.94389	0.97114
63	90	14.31733	4.62687	0.91795	0.98268	0.99126	0.91795	0.94545	0.97196	12.80826	4.45503	0.92309	0.98202	0.99093	0.92309	0.94736	0.97297

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
63	91	14.31733	4.33500	0.91795	0.98477	0.99233	0.91795	0.94892	0.97379	12.80826	4.18350	0.92309	0.98413	0.99200	0.92309	0.95063	0.97469
63	92	14.31733	4.06328	0.91795	0.98661	0.99326	0.91795	0.95219	0.97551	12.80826	3.92982	0.92309	0.98600	0.99295	0.92309	0.95371	0.97631
63	93	14.31733	3.80970	0.91795	0.98823	0.99408	0.91795	0.95526	0.97712	12.80826	3.69224	0.92309	0.98765	0.99379	0.92309	0.95662	0.97783
63	94	14.31733	3.57122	0.91795	0.98967	0.99481	0.91795	0.95816	0.97863	12.80826	3.46804	0.92309	0.98912	0.99453	0.92309	0.95937	0.97926
63	95	14.31733	3.34496	0.91795	0.99095	0.99545	0.91795	0.96089	0.98006	12.80826	3.25454	0.92309	0.99043	0.99519	0.92309	0.96197	0.98062
63	96	14.31733	3.12856	0.91795	0.99208	0.99602	0.91795	0.96346	0.98139	12.80826	3.04956	0.92309	0.99160	0.99578	0.92309	0.96442	0.98189
63	97	14.31733	2.92468	0.91795	0.99308	0.99653	0.91795	0.96588	0.98264	12.80826	2.85578	0.92309	0.99264	0.99630	0.92309	0.96673	0.98308
63	98	14.31733	2.73317	0.91795	0.99395	0.99697	0.91795	0.96813	0.98381	12.80826	2.67315	0.92309	0.99355	0.99676	0.92309	0.96889	0.98420
63	99	14.31733	2.55407	0.91795	0.99472	0.99735	0.91795	0.97022	0.98489	12.80826	2.50182	0.92309	0.99435	0.99717	0.92309	0.97090	0.98524
63	100	14.31733	2.38797	0.91795	0.99538	0.99768	0.91795	0.97216	0.98589	12.80826	2.34248	0.92309	0.99504	0.99752	0.92309	0.97277	0.98620
63	101	14.31733	2.23536	0.91795	0.99595	0.99797	0.91795	0.97395	0.98680	12.80826	2.19569	0.92309	0.99565	0.99782	0.92309	0.97449	0.98708
63	102	14.31733	2.09662	0.91795	0.99644	0.99822	0.91795	0.97559	0.98764	12.80826	2.06193	0.92309	0.99616	0.99808	0.92309	0.97607	0.98789
63	103	14.31733	1.97081	0.91795	0.99686	0.99843	0.91795	0.97708	0.98841	12.80826	1.94039	0.92309	0.99661	0.99830	0.92309	0.97752	0.98863
63	104	14.31733	1.85678	0.91795	0.99721	0.99860	0.91795	0.97845	0.98911	12.80826	1.82999	0.92309	0.99699	0.99849	0.92309	0.97885	0.98931
63	105	14.31733	1.75419	0.91795	0.99752	0.99876	0.91795	0.97969	0.98974	12.80826	1.73050	0.92309	0.99731	0.99865	0.92309	0.98005	0.98992
63	106	14.31733	1.66193	0.91795	0.99778	0.99889	0.91795	0.98080	0.99031	12.80826	1.64086	0.92309	0.99759	0.99879	0.92309	0.98113	0.99048
63	107	14.31733	1.57966	0.91795	0.99799	0.99900	0.91795	0.98179	0.99081	12.80826	1.56078	0.92309	0.99782	0.99891	0.92309	0.98209	0.99097
63	108	14.31733	1.50704	0.91795	0.99818	0.99909	0.91795	0.98265	0.99125	12.80826	1.48999	0.92309	0.99802	0.99901	0.92309	0.98293	0.99139
63	109	14.31733	1.44400	0.91795	0.99832	0.99916	0.91795	0.98336	0.99161	12.80826	1.42842	0.92309	0.99818	0.99909	0.92309	0.98363	0.99175
63	110	14.31733	1.39223	0.91795	0.99844	0.99922	0.91795	0.98392	0.99189	12.80826	1.37777	0.92309	0.99830	0.99915	0.92309	0.98417	0.99202
64	1	13.90185	29.44822	0.91305	0.47184	0.64116	0.91305	0.47158	0.64092	12.47825	22.54525	0.91850	0.55318	0.71232	0.91850	0.55294	0.71212
64	2	13.90185	29.37817	0.91305	0.47298	0.64221	0.91305	0.47272	0.64197	12.47825	22.51839	0.91850	0.55385	0.71287	0.91850	0.55362	0.71268
64	3	13.90185	29.30399	0.91305	0.47417	0.64330	0.91305	0.47391	0.64307	12.47825	22.48894	0.91850	0.55457	0.71347	0.91850	0.55434	0.71328
64	4	13.90185	29.22650	0.91305	0.47541	0.64445	0.91305	0.47514	0.64420	12.47825	22.45752	0.91850	0.55533	0.71410	0.91850	0.55509	0.71390
64	5	13.90185	29.14631	0.91305	0.47671	0.64564	0.91305	0.47642	0.64537	12.47825	22.42458	0.91850	0.55613	0.71476	0.91850	0.55587	0.71455
64	6	13.90185	29.06332	0.91305	0.47805	0.64687	0.91305	0.47775	0.64659	12.47825	22.39007	0.91850	0.55697	0.71545	0.91850	0.55670	0.71523
64	7	13.90185	28.97770	0.91305	0.47945	0.64814	0.91305	0.47913	0.64785	12.47825	22.35408	0.91850	0.55785	0.71618	0.91850	0.55756	0.71594
64	8	13.90185	28.88901	0.91305	0.48090	0.64947	0.91305	0.48056	0.64916	12.47825	22.31631	0.91850	0.55877	0.71694	0.91850	0.55846	0.71668
64	9	13.90185	28.79700	0.91305	0.48241	0.65085	0.91305	0.48205	0.65052	12.47825	22.27655	0.91850	0.55974	0.71773	0.91850	0.55941	0.71746
64	10	13.90185	28.70168	0.91305	0.48399	0.65228	0.91305	0.48359	0.65192	12.47825	22.23481	0.91850	0.56075	0.71857	0.91850	0.56040	0.71828
64	11	13.90185	28.60341	0.91305	0.48562	0.65376	0.91305	0.48520	0.65338	12.47825	22.19134	0.91850	0.56182	0.71944	0.91850	0.56144	0.71913
64	12	13.90185	28.50171	0.91305	0.48732	0.65530	0.91305	0.48686	0.65489	12.47825	22.14578	0.91850	0.56293	0.72035	0.91850	0.56252	0.72002
64	13	13.90185	28.39619	0.91305	0.48909	0.65690	0.91305	0.48860	0.65645	12.47825	22.09783	0.91850	0.56411	0.72132	0.91850	0.56366	0.72095
64	14	13.90185	28.28717	0.91305	0.49093	0.65856	0.91305	0.49040	0.65807	12.47825	22.04770	0.91850	0.56534	0.72232	0.91850	0.56485	0.72193
64	15	13.90185	28.17456	0.91305	0.49285	0.66028	0.91305	0.49226	0.65976	12.47825	21.99534	0.91850	0.56663	0.72337	0.91850	0.56610	0.72294
64	16	13.90185	28.05854	0.91305	0.49484	0.66206	0.91305	0.49421	0.66150	12.47825	21.94087	0.91850	0.56798	0.72447	0.91850	0.56741	0.72401
64	17	13.90185	27.93921	0.91305	0.49691	0.66391	0.91305	0.49623	0.66330	12.47825	21.88436	0.91850	0.56939	0.72562	0.91850	0.56878	0.72512
64	18	13.90185	27.81632	0.91305	0.49905	0.66582	0.91305	0.49833	0.66518	12.47825	21.82561	0.91850	0.57086	0.72681	0.91850	0.57021	0.72629
64	19	13.90185	27.68998	0.91305	0.50128	0.66780	0.91305	0.50051	0.66712	12.47825	21.76469	0.91850	0.57240	0.72806	0.91850	0.57171	0.72750
64	20	13.90185	27.55961	0.91305	0.50360	0.66986	0.91305	0.50278	0.66914	12.47825	21.70115	0.91850	0.57402	0.72937	0.91850	0.57329	0.72878

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	21	13.90185	27.42496	0.91305	0.50602	0.67199	0.91305	0.50515	0.67123	12.47825	21.63477	0.91850	0.57572	0.73074	0.91850	0.57494	0.73011
64	22	13.90185	27.28607	0.91305	0.50853	0.67421	0.91305	0.50761	0.67340	12.47825	21.56556	0.91850	0.57750	0.73217	0.91850	0.57667	0.73151
64	23	13.90185	27.14231	0.91305	0.51115	0.67651	0.91305	0.51017	0.67565	12.47825	21.49301	0.91850	0.57937	0.73367	0.91850	0.57849	0.73297
64	24	13.90185	26.99396	0.91305	0.51389	0.67890	0.91305	0.51283	0.67798	12.47825	21.41732	0.91850	0.58133	0.73524	0.91850	0.58039	0.73449
64	25	13.90185	26.84076	0.91305	0.51673	0.68138	0.91305	0.51561	0.68040	12.47825	21.33825	0.91850	0.58338	0.73688	0.91850	0.58239	0.73609
64	26	13.90185	26.68259	0.91305	0.51970	0.68395	0.91305	0.51850	0.68291	12.47825	21.25569	0.91850	0.58554	0.73860	0.91850	0.58448	0.73775
64	27	13.90185	26.51948	0.91305	0.52279	0.68663	0.91305	0.52150	0.68551	12.47825	21.16962	0.91850	0.58781	0.74040	0.91850	0.58667	0.73949
64	28	13.90185	26.35108	0.91305	0.52602	0.68940	0.91305	0.52463	0.68821	12.47825	21.07976	0.91850	0.59019	0.74229	0.91850	0.58896	0.74132
64	29	13.90185	26.17769	0.91305	0.52938	0.69228	0.91305	0.52789	0.69100	12.47825	20.98629	0.91850	0.59268	0.74425	0.91850	0.59137	0.74322
64	30	13.90185	25.99881	0.91305	0.53288	0.69527	0.91305	0.53127	0.69390	12.47825	20.88878	0.91850	0.59529	0.74631	0.91850	0.59388	0.74520
64	31	13.90185	25.81445	0.91305	0.53653	0.69837	0.91305	0.53480	0.69690	12.47825	20.78720	0.91850	0.59804	0.74846	0.91850	0.59652	0.74728
64	32	13.90185	25.62410	0.91305	0.54034	0.70159	0.91305	0.53848	0.70001	12.47825	20.68113	0.91850	0.60091	0.75071	0.91850	0.59929	0.74944
64	33	13.90185	25.42805	0.91305	0.54431	0.70492	0.91305	0.54230	0.70323	12.47825	20.57072	0.91850	0.60393	0.75306	0.91850	0.60218	0.75170
64	34	13.90185	25.22578	0.91305	0.54845	0.70839	0.91305	0.54628	0.70657	12.47825	20.45552	0.91850	0.60710	0.75552	0.91850	0.60521	0.75406
64	35	13.90185	25.01713	0.91305	0.55277	0.71198	0.91305	0.55041	0.71002	12.47825	20.33536	0.91850	0.61042	0.75809	0.91850	0.60838	0.75651
64	36	13.90185	24.80193	0.91305	0.55729	0.71571	0.91305	0.55472	0.71359	12.47825	20.21002	0.91850	0.61391	0.76077	0.91850	0.61169	0.75907
64	37	13.90185	24.57973	0.91305	0.56199	0.71959	0.91305	0.55920	0.71729	12.47825	20.07911	0.91850	0.61757	0.76357	0.91850	0.61516	0.76173
64	38	13.90185	24.35058	0.91305	0.56691	0.72360	0.91305	0.56385	0.72111	12.47825	19.94257	0.91850	0.62140	0.76650	0.91850	0.61878	0.76450
64	39	13.90185	24.11373	0.91305	0.57204	0.72777	0.91305	0.56869	0.72505	12.47825	19.79973	0.91850	0.62543	0.76956	0.91850	0.62256	0.76738
64	40	13.90185	23.86918	0.91305	0.57739	0.73209	0.91305	0.57372	0.72912	12.47825	19.65053	0.91850	0.62966	0.77275	0.91850	0.62651	0.77038
64	41	13.90185	23.61736	0.91305	0.58298	0.73656	0.91305	0.57894	0.73333	12.47825	19.49521	0.91850	0.63409	0.77607	0.91850	0.63063	0.77348
64	42	13.90185	23.35816	0.91305	0.58880	0.74119	0.91305	0.58436	0.73766	12.47825	19.33362	0.91850	0.63872	0.77953	0.91850	0.63493	0.77671
64	43	13.90185	23.09102	0.91305	0.59487	0.74598	0.91305	0.58998	0.74212	12.47825	19.16523	0.91850	0.64357	0.78314	0.91850	0.63941	0.78005
64	44	13.90185	22.81604	0.91305	0.60119	0.75093	0.91305	0.59581	0.74672	12.47825	18.99000	0.91850	0.64865	0.78689	0.91850	0.64407	0.78351
64	45	13.90185	22.53309	0.91305	0.60778	0.75605	0.91305	0.60185	0.75145	12.47825	18.80775	0.91850	0.65396	0.79078	0.91850	0.64893	0.78709
64	46	13.90185	22.24198	0.91305	0.61463	0.76133	0.91305	0.60811	0.75631	12.47825	18.61823	0.91850	0.65950	0.79482	0.91850	0.65397	0.79079
64	47	13.90185	21.94239	0.91305	0.62176	0.76678	0.91305	0.61459	0.76129	12.47825	18.42106	0.91850	0.66530	0.79901	0.91850	0.65922	0.79461
64	48	13.90185	21.63441	0.91305	0.62918	0.77239	0.91305	0.62128	0.76641	12.47825	18.21621	0.91850	0.67134	0.80336	0.91850	0.66466	0.79855
64	49	13.90185	21.31800	0.91305	0.63688	0.77817	0.91305	0.62820	0.77165	12.47825	18.00355	0.91850	0.67765	0.80785	0.91850	0.67029	0.80261
64	50	13.90185	20.99328	0.91305	0.64488	0.78410	0.91305	0.63533	0.77701	12.47825	17.78305	0.91850	0.68421	0.81250	0.91850	0.67613	0.80678
64	51	13.90185	20.66027	0.91305	0.65316	0.79019	0.91305	0.64269	0.78248	12.47825	17.55462	0.91850	0.69102	0.81729	0.91850	0.68217	0.81106
64	52	13.90185	20.31936	0.91305	0.66173	0.79643	0.91305	0.65026	0.78807	12.47825	17.31849	0.91850	0.69810	0.82221	0.91850	0.68841	0.81545
64	53	13.90185	19.97064	0.91305	0.67058	0.80281	0.91305	0.65803	0.79375	12.47825	17.07460	0.91850	0.70543	0.82728	0.91850	0.69484	0.81995
64	54	13.90185	19.61420	0.91305	0.67971	0.80932	0.91305	0.66602	0.79953	12.47825	16.82295	0.91850	0.71302	0.83247	0.91850	0.70146	0.82454
64	55	13.90185	19.25050	0.91305	0.68911	0.81594	0.91305	0.67420	0.80540	12.47825	16.56379	0.91850	0.72085	0.83779	0.91850	0.70827	0.82922
64	56	13.90185	18.87994	0.91305	0.69876	0.82267	0.91305	0.68257	0.81134	12.47825	16.29737	0.91850	0.72892	0.84321	0.91850	0.71526	0.83399
64	57	13.90185	18.50268	0.91305	0.70866	0.82949	0.91305	0.69111	0.81735	12.47825	16.02371	0.91850	0.73721	0.84873	0.91850	0.72241	0.83884
64	58	13.90185	18.11889	0.91305	0.71879	0.83639	0.91305	0.69982	0.82341	12.47825	15.74286	0.91850	0.74572	0.85434	0.91850	0.72973	0.84375
64	59	13.90185	17.72878	0.91305	0.72912	0.84334	0.91305	0.70868	0.82950	12.47825	15.45489	0.91850	0.75443	0.86003	0.91850	0.73719	0.84872
64	60	13.90185	17.33235	0.91305	0.73964	0.85034	0.91305	0.71766	0.83563	12.47825	15.15969	0.91850	0.76333	0.86578	0.91850	0.74479	0.85373

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	61	13.90185	16.92988	0.91305	0.75032	0.85735	0.91305	0.72675	0.84176	12.47825	14.85740	0.91850	0.77239	0.87158	0.91850	0.75250	0.85878
64	62	13.90185	16.52117	0.91305	0.76114	0.86437	0.91305	0.73594	0.84788	12.47825	14.54774	0.91850	0.78160	0.87741	0.91850	0.76032	0.86384
64	63	13.90185	16.10627	0.91305	0.77207	0.87137	0.91305	0.74518	0.85399	12.47825	14.23062	0.91850	0.79093	0.88326	0.91850	0.76822	0.86892
64	64	13.90185	15.68510	0.91305	0.78307	0.87834	0.91305	0.75447	0.86005	12.47825	13.90587	0.91850	0.80037	0.88911	0.91850	0.77618	0.87399
64	65	13.90185	15.25783	0.91305	0.79411	0.88524	0.91305	0.76377	0.86607	12.47825	13.57353	0.91850	0.80987	0.89495	0.91850	0.78418	0.87904
64	66	13.90185	14.82463	0.91305	0.80515	0.89206	0.91305	0.77306	0.87201	12.47825	13.23363	0.91850	0.81941	0.90075	0.91850	0.79220	0.88405
64	67	13.90185	14.38548	0.91305	0.81615	0.89877	0.91305	0.78231	0.87786	12.47825	12.88602	0.91850	0.82897	0.90649	0.91850	0.80021	0.88902
64	68	13.90185	13.94087	0.91305	0.82707	0.90535	0.91305	0.79150	0.88362	12.47825	12.53103	0.91850	0.83849	0.91215	0.91850	0.80819	0.89392
64	69	13.90185	13.49126	0.91305	0.83786	0.91178	0.91305	0.80059	0.88925	12.47825	12.16898	0.91850	0.84795	0.91772	0.91850	0.81613	0.89876
64	70	13.90185	13.03722	0.91305	0.84847	0.91803	0.91305	0.80957	0.89476	12.47825	11.80026	0.91850	0.85730	0.92317	0.91850	0.82399	0.90350
64	71	13.90185	12.57941	0.91305	0.85887	0.92408	0.91305	0.81841	0.90014	12.47825	11.42537	0.91850	0.86651	0.92848	0.91850	0.83175	0.90815
64	72	13.90185	12.11856	0.91305	0.86901	0.92991	0.91305	0.82708	0.90536	12.47825	11.04490	0.91850	0.87554	0.93364	0.91850	0.83941	0.91269
64	73	13.90185	11.65555	0.91305	0.87884	0.93551	0.91305	0.83557	0.91042	12.47825	10.65955	0.91850	0.88436	0.93863	0.91850	0.84693	0.91712
64	74	13.90185	11.19139	0.91305	0.88834	0.94087	0.91305	0.84386	0.91532	12.47825	10.27021	0.91850	0.89292	0.94343	0.91850	0.85429	0.92142
64	75	13.90185	10.72709	0.91305	0.89746	0.94596	0.91305	0.85192	0.92004	12.47825	9.87774	0.91850	0.90119	0.94803	0.91850	0.86149	0.92559
64	76	13.90185	10.26405	0.91305	0.90617	0.95078	0.91305	0.85976	0.92459	12.47825	9.48337	0.91850	0.90915	0.95241	0.91850	0.86851	0.92963
64	77	13.90185	9.80349	0.91305	0.91445	0.95532	0.91305	0.86734	0.92896	12.47825	9.08824	0.91850	0.91676	0.95657	0.91850	0.87533	0.93352
64	78	13.90185	9.34666	0.91305	0.92228	0.95957	0.91305	0.87467	0.93314	12.47825	8.69350	0.91850	0.92400	0.96050	0.91850	0.88194	0.93727
64	79	13.90185	8.89505	0.91305	0.92965	0.96354	0.91305	0.88173	0.93715	12.47825	8.30053	0.91850	0.93086	0.96419	0.91850	0.88834	0.94087
64	80	13.90185	8.44994	0.91305	0.93653	0.96723	0.91305	0.88851	0.94096	12.47825	7.91061	0.91850	0.93731	0.96764	0.91850	0.89451	0.94432
64	81	13.90185	8.01269	0.91305	0.94294	0.97063	0.91305	0.89502	0.94460	12.47825	7.52504	0.91850	0.94336	0.97086	0.91850	0.90044	0.94761
64	82	13.90185	7.58462	0.91305	0.94887	0.97377	0.91305	0.90124	0.94806	12.47825	7.14517	0.91850	0.94900	0.97383	0.91850	0.90614	0.95076
64	83	13.90185	7.16676	0.91305	0.95434	0.97663	0.91305	0.90718	0.95133	12.47825	6.77205	0.91850	0.95422	0.97658	0.91850	0.91161	0.95376
64	84	13.90185	6.76024	0.91305	0.95934	0.97925	0.91305	0.91284	0.95444	12.47825	6.40687	0.91850	0.95904	0.97909	0.91850	0.91683	0.95661
64	85	13.90185	6.36619	0.91305	0.96390	0.98162	0.91305	0.91822	0.95737	12.47825	6.05083	0.91850	0.96347	0.98139	0.91850	0.92180	0.95931
64	86	13.90185	5.98597	0.91305	0.96804	0.98376	0.91305	0.92332	0.96013	12.47825	5.70535	0.91850	0.96750	0.98348	0.91850	0.92653	0.96187
64	87	13.90185	5.62066	0.91305	0.97176	0.98568	0.91305	0.92813	0.96273	12.47825	5.37164	0.91850	0.97116	0.98537	0.91850	0.93101	0.96427
64	88	13.90185	5.27144	0.91305	0.97510	0.98739	0.91305	0.93267	0.96516	12.47825	5.05099	0.91850	0.97446	0.98706	0.91850	0.93525	0.96654
64	89	13.90185	4.93962	0.91305	0.97808	0.98892	0.91305	0.93693	0.96744	12.47825	4.74485	0.91850	0.97742	0.98858	0.91850	0.93924	0.96867
64	90	13.90185	4.62687	0.91305	0.98072	0.99027	0.91305	0.94093	0.96957	12.47825	4.45503	0.91850	0.98006	0.98993	0.91850	0.94300	0.97066
64	91	13.90185	4.33500	0.91305	0.98304	0.99145	0.91305	0.94469	0.97156	12.47825	4.18350	0.91850	0.98239	0.99112	0.91850	0.94654	0.97253
64	92	13.90185	4.06328	0.91305	0.98509	0.99249	0.91305	0.94822	0.97342	12.47825	3.92982	0.91850	0.98446	0.99217	0.91850	0.94987	0.97429
64	93	13.90185	3.80970	0.91305	0.98689	0.99340	0.91305	0.95154	0.97517	12.47825	3.69224	0.91850	0.98629	0.99310	0.91850	0.95301	0.97594
64	94	13.90185	3.57122	0.91305	0.98849	0.99421	0.91305	0.95467	0.97681	12.47825	3.46804	0.91850	0.98791	0.99392	0.91850	0.95598	0.97750
64	95	13.90185	3.34496	0.91305	0.98991	0.99493	0.91305	0.95763	0.97836	12.47825	3.25454	0.91850	0.98937	0.99466	0.91850	0.95880	0.97897
64	96	13.90185	3.12856	0.91305	0.99117	0.99557	0.91305	0.96041	0.97981	12.47825	3.04956	0.91850	0.99067	0.99531	0.91850	0.96145	0.98035
64	97	13.90185	2.92468	0.91305	0.99228	0.99613	0.91305	0.96302	0.98116	12.47825	2.85578	0.91850	0.99182	0.99589	0.91850	0.96395	0.98164
64	98	13.90185	2.73317	0.91305	0.99325	0.99662	0.91305	0.96546	0.98243	12.47825	2.67315	0.91850	0.99283	0.99640	0.91850	0.96628	0.98285
64	99	13.90185	2.55407	0.91305	0.99411	0.99704	0.91305	0.96772	0.98360	12.47825	2.50182	0.91850	0.99372	0.99685	0.91850	0.96846	0.98398
64	100	13.90185	2.38797	0.91305	0.99484	0.99741	0.91305	0.96982	0.98468	12.47825	2.34248	0.91850	0.99449	0.99724	0.91850	0.97048	0.98502

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	101	13.90185	2.23536	0.91305	0.99548	0.99773	0.91305	0.97175	0.98567	12.47825	2.19569	0.91850	0.99516	0.99757	0.91850	0.97234	0.98598
64	102	13.90185	2.09662	0.91305	0.99602	0.99801	0.91305	0.97352	0.98658	12.47825	2.06193	0.91850	0.99573	0.99786	0.91850	0.97405	0.98685
64	103	13.90185	1.97081	0.91305	0.99649	0.99824	0.91305	0.97514	0.98742	12.47825	1.94039	0.91850	0.99622	0.99811	0.91850	0.97562	0.98766
64	104	13.90185	1.85678	0.91305	0.99689	0.99844	0.91305	0.97662	0.98817	12.47825	1.82999	0.91850	0.99665	0.99832	0.91850	0.97705	0.98839
64	105	13.90185	1.75419	0.91305	0.99723	0.99861	0.91305	0.97796	0.98886	12.47825	1.73050	0.91850	0.99701	0.99850	0.91850	0.97835	0.98906
64	106	13.90185	1.66193	0.91305	0.99752	0.99876	0.91305	0.97917	0.98947	12.47825	1.64086	0.91850	0.99731	0.99866	0.91850	0.97952	0.98966
64	107	13.90185	1.57966	0.91305	0.99776	0.99888	0.91305	0.98023	0.99002	12.47825	1.56078	0.91850	0.99758	0.99879	0.91850	0.98057	0.99019
64	108	13.90185	1.50704	0.91305	0.99796	0.99898	0.91305	0.98116	0.99049	12.47825	1.48999	0.91850	0.99779	0.99890	0.91850	0.98147	0.99065
64	109	13.90185	1.44400	0.91305	0.99813	0.99906	0.91305	0.98194	0.99089	12.47825	1.42842	0.91850	0.99797	0.99898	0.91850	0.98223	0.99104
64	110	13.90185	1.39223	0.91305	0.99825	0.99913	0.91305	0.98254	0.99119	12.47825	1.37777	0.91850	0.99811	0.99905	0.91850	0.98282	0.99134
65	1	13.48342	29.44822	0.90803	0.45766	0.62794	0.90803	0.45741	0.62770	12.14333	22.54525	0.91348	0.53835	0.69990	0.91348	0.53812	0.69971
65	2	13.48342	29.37817	0.90803	0.45876	0.62897	0.90803	0.45852	0.62874	12.14333	22.51839	0.91348	0.53900	0.70046	0.91348	0.53878	0.70027
65	3	13.48342	29.30399	0.90803	0.45991	0.63006	0.90803	0.45967	0.62983	12.14333	22.48894	0.91348	0.53971	0.70105	0.91348	0.53948	0.70086
65	4	13.48342	29.22650	0.90803	0.46112	0.63119	0.90803	0.46087	0.63095	12.14333	22.45752	0.91348	0.54045	0.70168	0.91348	0.54021	0.70148
65	5	13.48342	29.14631	0.90803	0.46238	0.63237	0.90803	0.46211	0.63211	12.14333	22.42458	0.91348	0.54123	0.70233	0.91348	0.54098	0.70212
65	6	13.48342	29.06332	0.90803	0.46368	0.63359	0.90803	0.46340	0.63332	12.14333	22.39007	0.91348	0.54204	0.70302	0.91348	0.54178	0.70280
65	7	13.48342	28.97770	0.90803	0.46504	0.63485	0.90803	0.46474	0.63457	12.14333	22.35408	0.91348	0.54290	0.70374	0.91348	0.54262	0.70351
65	8	13.48342	28.88901	0.90803	0.46645	0.63616	0.90803	0.46613	0.63586	12.14333	22.31631	0.91348	0.54380	0.70449	0.91348	0.54351	0.70425
65	9	13.48342	28.79700	0.90803	0.46792	0.63753	0.90803	0.46757	0.63721	12.14333	22.27655	0.91348	0.54474	0.70529	0.91348	0.54443	0.70502
65	10	13.48342	28.70168	0.90803	0.46945	0.63894	0.90803	0.46907	0.63860	12.14333	22.23481	0.91348	0.54573	0.70612	0.91348	0.54540	0.70583
65	11	13.48342	28.60341	0.90803	0.47103	0.64041	0.90803	0.47063	0.64004	12.14333	22.19134	0.91348	0.54677	0.70698	0.91348	0.54641	0.70668
65	12	13.48342	28.50171	0.90803	0.47269	0.64194	0.90803	0.47225	0.64154	12.14333	22.14578	0.91348	0.54786	0.70789	0.91348	0.54747	0.70757
65	13	13.48342	28.39619	0.90803	0.47441	0.64352	0.90803	0.47394	0.64309	12.14333	22.09783	0.91348	0.54901	0.70885	0.91348	0.54858	0.70849
65	14	13.48342	28.28717	0.90803	0.47620	0.64517	0.90803	0.47568	0.64470	12.14333	22.04770	0.91348	0.55021	0.70985	0.91348	0.54974	0.70946
65	15	13.48342	28.17456	0.90803	0.47806	0.64687	0.90803	0.47750	0.64636	12.14333	21.99534	0.91348	0.55146	0.71090	0.91348	0.55096	0.71047
65	16	13.48342	28.05854	0.90803	0.47999	0.64864	0.90803	0.47939	0.64809	12.14333	21.94087	0.91348	0.55278	0.71199	0.91348	0.55223	0.71153
65	17	13.48342	27.93921	0.90803	0.48200	0.65047	0.90803	0.48135	0.64988	12.14333	21.88436	0.91348	0.55416	0.71313	0.91348	0.55357	0.71264
65	18	13.48342	27.81632	0.90803	0.48408	0.65237	0.90803	0.48339	0.65174	12.14333	21.82561	0.91348	0.55560	0.71432	0.91348	0.55497	0.71380
65	19	13.48342	27.68998	0.90803	0.48625	0.65433	0.90803	0.48552	0.65367	12.14333	21.76469	0.91348	0.55710	0.71556	0.91348	0.55644	0.71501
65	20	13.48342	27.55961	0.90803	0.48850	0.65637	0.90803	0.48773	0.65567	12.14333	21.70115	0.91348	0.55868	0.71686	0.91348	0.55798	0.71628
65	21	13.48342	27.42496	0.90803	0.49085	0.65848	0.90803	0.49002	0.65774	12.14333	21.63477	0.91348	0.56034	0.71822	0.91348	0.55959	0.71761
65	22	13.48342	27.28607	0.90803	0.49330	0.66068	0.90803	0.49242	0.65989	12.14333	21.56556	0.91348	0.56207	0.71965	0.91348	0.56128	0.71900
65	23	13.48342	27.14231	0.90803	0.49585	0.66296	0.90803	0.49491	0.66213	12.14333	21.49301	0.91348	0.56390	0.72114	0.91348	0.56305	0.72045
65	24	13.48342	26.99396	0.90803	0.49850	0.66533	0.90803	0.49750	0.66444	12.14333	21.41732	0.91348	0.56581	0.72271	0.91348	0.56491	0.72197
65	25	13.48342	26.84076	0.90803	0.50127	0.66780	0.90803	0.50020	0.66685	12.14333	21.33825	0.91348	0.56782	0.72435	0.91348	0.56686	0.72356
65	26	13.48342	26.68259	0.90803	0.50416	0.67035	0.90803	0.50301	0.66934	12.14333	21.25569	0.91348	0.56994	0.72606	0.91348	0.56891	0.72523
65	27	13.48342	26.51948	0.90803	0.50717	0.67301	0.90803	0.50594	0.67193	12.14333	21.16962	0.91348	0.57215	0.72786	0.91348	0.57105	0.72696
65	28	13.48342	26.35108	0.90803	0.51031	0.67577	0.90803	0.50899	0.67461	12.14333	21.07976	0.91348	0.57447	0.72973	0.91348	0.57329	0.72878
65	29	13.48342	26.17769	0.90803	0.51358	0.67863	0.90803	0.51216	0.67739	12.14333	20.98629	0.91348	0.57691	0.73170	0.91348	0.57565	0.73068
65	30	13.48342	25.99881	0.90803	0.51699	0.68160	0.90803	0.51547	0.68027	12.14333	20.88878	0.91348	0.57947	0.73375	0.91348	0.57812	0.73267

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
65	31	13.48342	25.81445	0.90803	0.52054	0.68468	0.90803	0.51891	0.68326	12.14333	20.78720	0.91348	0.58215	0.73590	0.91348	0.58070	0.73474
65	32	13.48342	25.62410	0.90803	0.52426	0.68788	0.90803	0.52249	0.68636	12.14333	20.68113	0.91348	0.58497	0.73815	0.91348	0.58341	0.73690
65	33	13.48342	25.42805	0.90803	0.52813	0.69121	0.90803	0.52622	0.68958	12.14333	20.57072	0.91348	0.58793	0.74050	0.91348	0.58625	0.73916
65	34	13.48342	25.22578	0.90803	0.53217	0.69466	0.90803	0.53011	0.69290	12.14333	20.45552	0.91348	0.59103	0.74295	0.91348	0.58922	0.74152
65	35	13.48342	25.01713	0.90803	0.53639	0.69824	0.90803	0.53415	0.69635	12.14333	20.33536	0.91348	0.59429	0.74552	0.91348	0.59233	0.74398
65	36	13.48342	24.80193	0.90803	0.54079	0.70196	0.90803	0.53837	0.69992	12.14333	20.21002	0.91348	0.59771	0.74821	0.91348	0.59559	0.74655
65	37	13.48342	24.57973	0.90803	0.54539	0.70583	0.90803	0.54275	0.70361	12.14333	20.07911	0.91348	0.60130	0.75102	0.91348	0.59900	0.74922
65	38	13.48342	24.35058	0.90803	0.55019	0.70984	0.90803	0.54731	0.70743	12.14333	19.94257	0.91348	0.60507	0.75395	0.91348	0.60256	0.75200
65	39	13.48342	24.11373	0.90803	0.55521	0.71400	0.90803	0.55205	0.71138	12.14333	19.79973	0.91348	0.60903	0.75702	0.91348	0.60629	0.75489
65	40	13.48342	23.86918	0.90803	0.56046	0.71832	0.90803	0.55698	0.71546	12.14333	19.65053	0.91348	0.61319	0.76022	0.91348	0.61018	0.75790
65	41	13.48342	23.61736	0.90803	0.56593	0.72280	0.90803	0.56210	0.71967	12.14333	19.49521	0.91348	0.61755	0.76356	0.91348	0.61425	0.76103
65	42	13.48342	23.35816	0.90803	0.57163	0.72744	0.90803	0.56743	0.72402	12.14333	19.33362	0.91348	0.62212	0.76704	0.91348	0.61849	0.76428
65	43	13.48342	23.09102	0.90803	0.57759	0.73224	0.90803	0.57296	0.72851	12.14333	19.16523	0.91348	0.62691	0.77067	0.91348	0.62291	0.76765
65	44	13.48342	22.81604	0.90803	0.58380	0.73722	0.90803	0.57870	0.73313	12.14333	18.99000	0.91348	0.63192	0.77445	0.91348	0.62753	0.77114
65	45	13.48342	22.53309	0.90803	0.59028	0.74236	0.90803	0.58465	0.73789	12.14333	18.80775	0.91348	0.63717	0.77838	0.91348	0.63234	0.77476
65	46	13.48342	22.24198	0.90803	0.59703	0.74767	0.90803	0.59082	0.74279	12.14333	18.61823	0.91348	0.64266	0.78246	0.91348	0.63734	0.77850
65	47	13.48342	21.94239	0.90803	0.60406	0.75316	0.90803	0.59722	0.74783	12.14333	18.42106	0.91348	0.64840	0.78670	0.91348	0.64254	0.78238
65	48	13.48342	21.63441	0.90803	0.61138	0.75883	0.90803	0.60385	0.75300	12.14333	18.21621	0.91348	0.65440	0.79110	0.91348	0.64795	0.78637
65	49	13.48342	21.31800	0.90803	0.61900	0.76467	0.90803	0.61070	0.75830	12.14333	18.00355	0.91348	0.66067	0.79566	0.91348	0.65356	0.79049
65	50	13.48342	20.99328	0.90803	0.62692	0.77068	0.90803	0.61778	0.76374	12.14333	17.78305	0.91348	0.66720	0.80038	0.91348	0.65939	0.79474
65	51	13.48342	20.66027	0.90803	0.63513	0.77686	0.90803	0.62509	0.76930	12.14333	17.55462	0.91348	0.67400	0.80526	0.91348	0.66542	0.79910
65	52	13.48342	20.31936	0.90803	0.64365	0.78320	0.90803	0.63262	0.77498	12.14333	17.31849	0.91348	0.68107	0.81028	0.91348	0.67166	0.80358
65	53	13.48342	19.97064	0.90803	0.65247	0.78969	0.90803	0.64038	0.78077	12.14333	17.07460	0.91348	0.68841	0.81546	0.91348	0.67810	0.80818
65	54	13.48342	19.61420	0.90803	0.66159	0.79633	0.90803	0.64837	0.78668	12.14333	16.82295	0.91348	0.69603	0.82077	0.91348	0.68476	0.81289
65	55	13.48342	19.25050	0.90803	0.67100	0.80311	0.90803	0.65657	0.79268	12.14333	16.56379	0.91348	0.70390	0.82622	0.91348	0.69161	0.81770
65	56	13.48342	18.87994	0.90803	0.68068	0.81001	0.90803	0.66498	0.79878	12.14333	16.29737	0.91348	0.71204	0.83180	0.91348	0.69866	0.82260
65	57	13.48342	18.50268	0.90803	0.69064	0.81702	0.90803	0.67358	0.80496	12.14333	16.02371	0.91348	0.72042	0.83749	0.91348	0.70590	0.82760
65	58	13.48342	18.11889	0.90803	0.70086	0.82412	0.90803	0.68238	0.81121	12.14333	15.74286	0.91348	0.72904	0.84329	0.91348	0.71332	0.83268
65	59	13.48342	17.72878	0.90803	0.71132	0.83131	0.90803	0.69134	0.81751	12.14333	15.45489	0.91348	0.73790	0.84918	0.91348	0.72091	0.83782
65	60	13.48342	17.33235	0.90803	0.72200	0.83856	0.90803	0.70047	0.82385	12.14333	15.15969	0.91348	0.74697	0.85516	0.91348	0.72866	0.84303
65	61	13.48342	16.92988	0.90803	0.73289	0.84586	0.90803	0.70973	0.83023	12.14333	14.85740	0.91348	0.75624	0.86120	0.91348	0.73655	0.84829
65	62	13.48342	16.52117	0.90803	0.74396	0.85318	0.90803	0.71912	0.83661	12.14333	14.54774	0.91348	0.76569	0.86730	0.91348	0.74457	0.85358
65	63	13.48342	16.10627	0.90803	0.75518	0.86051	0.90803	0.72860	0.84299	12.14333	14.23062	0.91348	0.77531	0.87343	0.91348	0.75269	0.85890
65	64	13.48342	15.68510	0.90803	0.76652	0.86783	0.90803	0.73815	0.84935	12.14333	13.90587	0.91348	0.78506	0.87959	0.91348	0.76091	0.86422
65	65	13.48342	15.25783	0.90803	0.77794	0.87511	0.90803	0.74776	0.85568	12.14333	13.57353	0.91348	0.79492	0.88574	0.91348	0.76919	0.86954
65	66	13.48342	14.82463	0.90803	0.78942	0.88232	0.90803	0.75738	0.86194	12.14333	13.23363	0.91348	0.80486	0.89188	0.91348	0.77752	0.87484
65	67	13.48342	14.38548	0.90803	0.80090	0.88944	0.90803	0.76699	0.86813	12.14333	12.88602	0.91348	0.81485	0.89798	0.91348	0.78587	0.88010
65	68	13.48342	13.94087	0.90803	0.81234	0.89645	0.90803	0.77656	0.87423	12.14333	12.53103	0.91348	0.82484	0.90402	0.91348	0.79422	0.88531
65	69	13.48342	13.49126	0.90803	0.82369	0.90332	0.90803	0.78607	0.88023	12.14333	12.16898	0.91348	0.83481	0.90997	0.91348	0.80254	0.89045
65	70	13.48342	13.03722	0.90803	0.83490	0.91003	0.90803	0.79549	0.88610	12.14333	11.80026	0.91348	0.84470	0.91581	0.91348	0.81080	0.89552

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
65	71	13.48342	12.57941	0.90803	0.84594	0.91654	0.90803	0.80479	0.89184	12.14333	11.42537	0.91348	0.85448	0.92153	0.91348	0.81899	0.90049
65	72	13.48342	12.11856	0.90803	0.85673	0.92284	0.90803	0.81394	0.89743	12.14333	11.04490	0.91348	0.86410	0.92710	0.91348	0.82709	0.90536
65	73	13.48342	11.65555	0.90803	0.86725	0.92891	0.90803	0.82293	0.90287	12.14333	10.65955	0.91348	0.87352	0.93249	0.91348	0.83506	0.91012
65	74	13.48342	11.19139	0.90803	0.87745	0.93472	0.90803	0.83172	0.90813	12.14333	10.27021	0.91348	0.88271	0.93770	0.91348	0.84289	0.91475
65	75	13.48342	10.72709	0.90803	0.88727	0.94027	0.90803	0.84031	0.91323	12.14333	9.87774	0.91348	0.89162	0.94270	0.91348	0.85056	0.91925
65	76	13.48342	10.26405	0.90803	0.89670	0.94554	0.90803	0.84866	0.91814	12.14333	9.48337	0.91348	0.90021	0.94748	0.91348	0.85805	0.92360
65	77	13.48342	9.80349	0.90803	0.90568	0.95051	0.90803	0.85677	0.92286	12.14333	9.08824	0.91348	0.90845	0.95203	0.91348	0.86535	0.92781
65	78	13.48342	9.34666	0.90803	0.91420	0.95518	0.90803	0.86461	0.92739	12.14333	8.69350	0.91348	0.91632	0.95633	0.91348	0.87243	0.93187
65	79	13.48342	8.89505	0.90803	0.92224	0.95954	0.90803	0.87218	0.93173	12.14333	8.30053	0.91348	0.92378	0.96038	0.91348	0.87930	0.93577
65	80	13.48342	8.44994	0.90803	0.92977	0.96361	0.90803	0.87947	0.93587	12.14333	7.91061	0.91348	0.93083	0.96418	0.91348	0.88593	0.93952
65	81	13.48342	8.01269	0.90803	0.93680	0.96737	0.90803	0.88647	0.93982	12.14333	7.52504	0.91348	0.93745	0.96772	0.91348	0.89233	0.94310
65	82	13.48342	7.58462	0.90803	0.94332	0.97083	0.90803	0.89318	0.94358	12.14333	7.14517	0.91348	0.94363	0.97100	0.91348	0.89847	0.94652
65	83	13.48342	7.16676	0.90803	0.94933	0.97401	0.90803	0.89959	0.94714	12.14333	6.77205	0.91348	0.94937	0.97403	0.91348	0.90437	0.94978
65	84	13.48342	6.76024	0.90803	0.95485	0.97691	0.90803	0.90570	0.95052	12.14333	6.40687	0.91348	0.95467	0.97681	0.91348	0.91000	0.95288
65	85	13.48342	6.36619	0.90803	0.95989	0.97954	0.90803	0.91151	0.95371	12.14333	6.05083	0.91348	0.95954	0.97935	0.91348	0.91538	0.95582
65	86	13.48342	5.98597	0.90803	0.96447	0.98191	0.90803	0.91701	0.95671	12.14333	5.70535	0.91348	0.96399	0.98166	0.91348	0.92049	0.95860
65	87	13.48342	5.62066	0.90803	0.96859	0.98405	0.90803	0.92222	0.95954	12.14333	5.37164	0.91348	0.96803	0.98376	0.91348	0.92534	0.96122
65	88	13.48342	5.27144	0.90803	0.97230	0.98595	0.90803	0.92713	0.96219	12.14333	5.05099	0.91348	0.97168	0.98564	0.91348	0.92992	0.96369
65	89	13.48342	4.93962	0.90803	0.97560	0.98765	0.90803	0.93174	0.96466	12.14333	4.74485	0.91348	0.97495	0.98732	0.91348	0.93424	0.96600
65	90	13.48342	4.62687	0.90803	0.97853	0.98915	0.90803	0.93607	0.96698	12.14333	4.45503	0.91348	0.97787	0.98881	0.91348	0.93831	0.96817
65	91	13.48342	4.33500	0.90803	0.98112	0.99047	0.90803	0.94014	0.96914	12.14333	4.18350	0.91348	0.98046	0.99013	0.91348	0.94214	0.97021
65	92	13.48342	4.06328	0.90803	0.98339	0.99163	0.90803	0.94396	0.97117	12.14333	3.92982	0.91348	0.98274	0.99130	0.91348	0.94574	0.97211
65	93	13.48342	3.80970	0.90803	0.98540	0.99265	0.90803	0.94755	0.97307	12.14333	3.69224	0.91348	0.98477	0.99233	0.91348	0.94914	0.97391
65	94	13.48342	3.57122	0.90803	0.98717	0.99355	0.90803	0.95095	0.97486	12.14333	3.46804	0.91348	0.98658	0.99324	0.91348	0.95236	0.97560
65	95	13.48342	3.34496	0.90803	0.98875	0.99434	0.90803	0.95415	0.97653	12.14333	3.25454	0.91348	0.98819	0.99406	0.91348	0.95541	0.97719
65	96	13.48342	3.12856	0.90803	0.99016	0.99505	0.90803	0.95716	0.97811	12.14333	3.04956	0.91348	0.98963	0.99479	0.91348	0.95828	0.97869
65	97	13.48342	2.92468	0.90803	0.99139	0.99568	0.90803	0.95998	0.97958	12.14333	2.85578	0.91348	0.99091	0.99543	0.91348	0.96098	0.98010
65	98	13.48342	2.73317	0.90803	0.99248	0.99622	0.90803	0.96261	0.98095	12.14333	2.67315	0.91348	0.99203	0.99600	0.91348	0.96350	0.98141
65	99	13.48342	2.55407	0.90803	0.99343	0.99670	0.90803	0.96506	0.98222	12.14333	2.50182	0.91348	0.99301	0.99650	0.91348	0.96586	0.98263
65	100	13.48342	2.38797	0.90803	0.99425	0.99712	0.90803	0.96733	0.98339	12.14333	2.34248	0.91348	0.99387	0.99693	0.91348	0.96804	0.98376
65	101	13.48342	2.23536	0.90803	0.99496	0.99747	0.90803	0.96942	0.98447	12.14333	2.19569	0.91348	0.99461	0.99730	0.91348	0.97005	0.98480
65	102	13.48342	2.09662	0.90803	0.99556	0.99778	0.90803	0.97133	0.98546	12.14333	2.06193	0.91348	0.99525	0.99762	0.91348	0.97190	0.98575
65	103	13.48342	1.97081	0.90803	0.99608	0.99804	0.90803	0.97309	0.98636	12.14333	1.94039	0.91348	0.99580	0.99790	0.91348	0.97360	0.98662
65	104	13.48342	1.85678	0.90803	0.99653	0.99826	0.90803	0.97468	0.98718	12.14333	1.82999	0.91348	0.99627	0.99813	0.91348	0.97515	0.98742
65	105	13.48342	1.75419	0.90803	0.99690	0.99845	0.90803	0.97613	0.98792	12.14333	1.73050	0.91348	0.99667	0.99833	0.91348	0.97655	0.98814
65	106	13.48342	1.66193	0.90803	0.99723	0.99861	0.90803	0.97743	0.98859	12.14333	1.64086	0.91348	0.99701	0.99850	0.91348	0.97782	0.98879
65	107	13.48342	1.57966	0.90803	0.99750	0.99875	0.90803	0.97859	0.98918	12.14333	1.56078	0.91348	0.99730	0.99865	0.91348	0.97895	0.98936
65	108	13.48342	1.50704	0.90803	0.99772	0.99886	0.90803	0.97960	0.98969	12.14333	1.48999	0.91348	0.99754	0.99877	0.91348	0.97993	0.98986
65	109	13.48342	1.44400	0.90803	0.99791	0.99895	0.90803	0.98043	0.99012	12.14333	1.42842	0.91348	0.99774	0.99887	0.91348	0.98075	0.99028
65	110	13.48342	1.39223	0.90803	0.99805	0.99902	0.90803	0.98109	0.99045	12.14333	1.37777	0.91348	0.99789	0.99895	0.91348	0.98139	0.99061

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
66	1	13.0619	29.44822	0.90277	0.44336	0.61435	0.90277	0.44313	0.61412	11.80331	22.54525	0.90826	0.52329	0.68705	0.90826	0.52307	0.68686
66	2	13.0619	29.37817	0.90277	0.44443	0.61537	0.90277	0.44420	0.61515	11.80331	22.51839	0.90826	0.52393	0.68760	0.90826	0.52372	0.68742
66	3	13.0619	29.30399	0.90277	0.44555	0.61644	0.90277	0.44532	0.61622	11.80331	22.48894	0.90826	0.52461	0.68819	0.90826	0.52440	0.68800
66	4	13.0619	29.22650	0.90277	0.44672	0.61757	0.90277	0.44648	0.61733	11.80331	22.45752	0.90826	0.52533	0.68881	0.90826	0.52511	0.68862
66	5	13.0619	29.14631	0.90277	0.44794	0.61873	0.90277	0.44769	0.61848	11.80331	22.42458	0.90826	0.52609	0.68946	0.90826	0.52586	0.68926
66	6	13.0619	29.06332	0.90277	0.44921	0.61994	0.90277	0.44894	0.61968	11.80331	22.39007	0.90826	0.52689	0.69015	0.90826	0.52664	0.68993
66	7	13.0619	28.97770	0.90277	0.45052	0.62119	0.90277	0.45024	0.62091	11.80331	22.35408	0.90826	0.52772	0.69086	0.90826	0.52746	0.69063
66	8	13.0619	28.88901	0.90277	0.45189	0.62249	0.90277	0.45159	0.62220	11.80331	22.31631	0.90826	0.52860	0.69161	0.90826	0.52832	0.69137
66	9	13.0619	28.79700	0.90277	0.45331	0.62384	0.90277	0.45299	0.62353	11.80331	22.27655	0.90826	0.52952	0.69240	0.90826	0.52922	0.69214
66	10	13.0619	28.70168	0.90277	0.45480	0.62524	0.90277	0.45445	0.62491	11.80331	22.23481	0.90826	0.53048	0.69322	0.90826	0.53016	0.69295
66	11	13.0619	28.60341	0.90277	0.45634	0.62669	0.90277	0.45596	0.62633	11.80331	22.19134	0.90826	0.53149	0.69408	0.90826	0.53115	0.69379
66	12	13.0619	28.50171	0.90277	0.45794	0.62820	0.90277	0.45753	0.62781	11.80331	22.14578	0.90826	0.53255	0.69499	0.90826	0.53218	0.69467
66	13	13.0619	28.39619	0.90277	0.45961	0.62977	0.90277	0.45916	0.62935	11.80331	22.09783	0.90826	0.53367	0.69594	0.90826	0.53326	0.69559
66	14	13.0619	28.28717	0.90277	0.46134	0.63140	0.90277	0.46086	0.63094	11.80331	22.04770	0.90826	0.53484	0.69693	0.90826	0.53439	0.69655
66	15	13.0619	28.17456	0.90277	0.46315	0.63309	0.90277	0.46262	0.63259	11.80331	21.99534	0.90826	0.53607	0.69797	0.90826	0.53558	0.69756
66	16	13.0619	28.05854	0.90277	0.46503	0.63484	0.90277	0.46445	0.63430	11.80331	21.94087	0.90826	0.53735	0.69906	0.90826	0.53682	0.69861
66	17	13.0619	27.93921	0.90277	0.46697	0.63665	0.90277	0.46636	0.63608	11.80331	21.88436	0.90826	0.53869	0.70019	0.90826	0.53812	0.69972
66	18	13.0619	27.81632	0.90277	0.46900	0.63853	0.90277	0.46834	0.63792	11.80331	21.82561	0.90826	0.54009	0.70138	0.90826	0.53949	0.70087
66	19	13.0619	27.68998	0.90277	0.47110	0.64047	0.90277	0.47040	0.63983	11.80331	21.76469	0.90826	0.54156	0.70261	0.90826	0.54092	0.70207
66	20	13.0619	27.55961	0.90277	0.47329	0.64249	0.90277	0.47255	0.64181	11.80331	21.70115	0.90826	0.54310	0.70391	0.90826	0.54242	0.70334
66	21	13.0619	27.42496	0.90277	0.47557	0.64459	0.90277	0.47478	0.64387	11.80331	21.63477	0.90826	0.54471	0.70526	0.90826	0.54399	0.70466
66	22	13.0619	27.28607	0.90277	0.47794	0.64676	0.90277	0.47711	0.64600	11.80331	21.56556	0.90826	0.54640	0.70668	0.90826	0.54564	0.70604
66	23	13.0619	27.14231	0.90277	0.48042	0.64903	0.90277	0.47953	0.64822	11.80331	21.49301	0.90826	0.54819	0.70816	0.90826	0.54737	0.70749
66	24	13.0619	26.99396	0.90277	0.48299	0.65138	0.90277	0.48205	0.65051	11.80331	21.41732	0.90826	0.55005	0.70972	0.90826	0.54919	0.70900
66	25	13.0619	26.84076	0.90277	0.48569	0.65382	0.90277	0.48467	0.65290	11.80331	21.33825	0.90826	0.55201	0.71135	0.90826	0.55109	0.71059
66	26	13.0619	26.68259	0.90277	0.48849	0.65636	0.90277	0.48740	0.65537	11.80331	21.25569	0.90826	0.55407	0.71306	0.90826	0.55309	0.71224
66	27	13.0619	26.51948	0.90277	0.49141	0.65899	0.90277	0.49025	0.65794	11.80331	21.16962	0.90826	0.55624	0.71485	0.90826	0.55518	0.71397
66	28	13.0619	26.35108	0.90277	0.49446	0.66173	0.90277	0.49321	0.66061	11.80331	21.07976	0.90826	0.55850	0.71672	0.90826	0.55737	0.71579
66	29	13.0619	26.17769	0.90277	0.49764	0.66457	0.90277	0.49630	0.66337	11.80331	20.98629	0.90826	0.56088	0.71868	0.90826	0.55968	0.71768
66	30	13.0619	25.99881	0.90277	0.50096	0.66752	0.90277	0.49952	0.66624	11.80331	20.88878	0.90826	0.56338	0.72072	0.90826	0.56209	0.71966
66	31	13.0619	25.81445	0.90277	0.50442	0.67058	0.90277	0.50287	0.66921	11.80331	20.78720	0.90826	0.56601	0.72287	0.90826	0.56462	0.72173
66	32	13.0619	25.62410	0.90277	0.50803	0.67377	0.90277	0.50636	0.67230	11.80331	20.68113	0.90826	0.56876	0.72511	0.90826	0.56727	0.72389
66	33	13.0619	25.42805	0.90277	0.51180	0.67707	0.90277	0.51000	0.67550	11.80331	20.57072	0.90826	0.57165	0.72745	0.90826	0.57005	0.72615
66	34	13.0619	25.22578	0.90277	0.51573	0.68050	0.90277	0.51379	0.67881	11.80331	20.45552	0.90826	0.57469	0.72991	0.90826	0.57296	0.72851
66	35	13.0619	25.01713	0.90277	0.51984	0.68407	0.90277	0.51774	0.68225	11.80331	20.33536	0.90826	0.57788	0.73247	0.90826	0.57601	0.73097
66	36	13.0619	24.80193	0.90277	0.52413	0.68778	0.90277	0.52185	0.68581	11.80331	20.21002	0.90826	0.58123	0.73516	0.90826	0.57921	0.73354
66	37	13.0619	24.57973	0.90277	0.52862	0.69163	0.90277	0.52613	0.68949	11.80331	20.07911	0.90826	0.58475	0.73797	0.90826	0.58255	0.73622
66	38	13.0619	24.35058	0.90277	0.53330	0.69563	0.90277	0.53058	0.69331	11.80331	19.94257	0.90826	0.58844	0.74091	0.90826	0.58605	0.73901
66	39	13.0619	24.11373	0.90277	0.53820	0.69978	0.90277	0.53522	0.69726	11.80331	19.79973	0.90826	0.59233	0.74398	0.90826	0.58971	0.74191
66	40	13.0619	23.86918	0.90277	0.54333	0.70410	0.90277	0.54005	0.70134	11.80331	19.65053	0.90826	0.59642	0.74719	0.90826	0.59354	0.74494

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
66	41	13.0619	23.61736	0.90277	0.54868	0.70858	0.90277	0.54507	0.70556	11.80331	19.49521	0.90826	0.60070	0.75055	0.90826	0.59755	0.74808
66	42	13.0619	23.35816	0.90277	0.55426	0.71322	0.90277	0.55029	0.70992	11.80331	19.33362	0.90826	0.60519	0.75404	0.90826	0.60173	0.75135
66	43	13.0619	23.09102	0.90277	0.56010	0.71803	0.90277	0.55572	0.71442	11.80331	19.16523	0.90826	0.60991	0.75769	0.90826	0.60609	0.75474
66	44	13.0619	22.81604	0.90277	0.56618	0.72301	0.90277	0.56136	0.71906	11.80331	18.99000	0.90826	0.61485	0.76149	0.90826	0.61065	0.75826
66	45	13.0619	22.53309	0.90277	0.57254	0.72817	0.90277	0.56721	0.72385	11.80331	18.80775	0.90826	0.62002	0.76545	0.90826	0.61539	0.76191
66	46	13.0619	22.24198	0.90277	0.57917	0.73351	0.90277	0.57329	0.72878	11.80331	18.61823	0.90826	0.62545	0.76957	0.90826	0.62034	0.76569
66	47	13.0619	21.94239	0.90277	0.58609	0.73903	0.90277	0.57959	0.73385	11.80331	18.42106	0.90826	0.63112	0.77385	0.90826	0.62550	0.76961
66	48	13.0619	21.63441	0.90277	0.59330	0.74474	0.90277	0.58613	0.73907	11.80331	18.21621	0.90826	0.63707	0.77830	0.90826	0.63086	0.77365
66	49	13.0619	21.31800	0.90277	0.60081	0.75063	0.90277	0.59290	0.74443	11.80331	18.00355	0.90826	0.64328	0.78292	0.90826	0.63644	0.77783
66	50	13.0619	20.99328	0.90277	0.60863	0.75670	0.90277	0.59990	0.74993	11.80331	17.78305	0.90826	0.64976	0.78770	0.90826	0.64223	0.78214
66	51	13.0619	20.66027	0.90277	0.61676	0.76296	0.90277	0.60715	0.75556	11.80331	17.55462	0.90826	0.65653	0.79265	0.90826	0.64823	0.78658
66	52	13.0619	20.31936	0.90277	0.62520	0.76938	0.90277	0.61463	0.76133	11.80331	17.31849	0.90826	0.66357	0.79777	0.90826	0.65446	0.79115
66	53	13.0619	19.97064	0.90277	0.63396	0.77598	0.90277	0.62236	0.76722	11.80331	17.07460	0.90826	0.67090	0.80304	0.90826	0.66090	0.79584
66	54	13.0619	19.61420	0.90277	0.64303	0.78274	0.90277	0.63031	0.77324	11.80331	16.82295	0.90826	0.67851	0.80847	0.90826	0.66756	0.80065
66	55	13.0619	19.25050	0.90277	0.65242	0.78965	0.90277	0.63851	0.77938	11.80331	16.56379	0.90826	0.68641	0.81405	0.90826	0.67444	0.80557
66	56	13.0619	18.87994	0.90277	0.66210	0.79670	0.90277	0.64692	0.78562	11.80331	16.29737	0.90826	0.69458	0.81977	0.90826	0.68153	0.81061
66	57	13.0619	18.50268	0.90277	0.67208	0.80389	0.90277	0.65556	0.79195	11.80331	16.02371	0.90826	0.70302	0.82562	0.90826	0.68883	0.81575
66	58	13.0619	18.11889	0.90277	0.68236	0.81119	0.90277	0.66441	0.79837	11.80331	15.74286	0.90826	0.71173	0.83159	0.90826	0.69633	0.82098
66	59	13.0619	17.72878	0.90277	0.69290	0.81860	0.90277	0.67346	0.80487	11.80331	15.45489	0.90826	0.72070	0.83768	0.90826	0.70402	0.82631
66	60	13.0619	17.33235	0.90277	0.70371	0.82609	0.90277	0.68270	0.81143	11.80331	15.15969	0.90826	0.72991	0.84387	0.90826	0.71189	0.83170
66	61	13.0619	16.92988	0.90277	0.71476	0.83365	0.90277	0.69210	0.81804	11.80331	14.85740	0.90826	0.73935	0.85015	0.90826	0.71994	0.83717
66	62	13.0619	16.52117	0.90277	0.72603	0.84127	0.90277	0.70165	0.82467	11.80331	14.54774	0.90826	0.74902	0.85650	0.90826	0.72813	0.84268
66	63	13.0619	16.10627	0.90277	0.73750	0.84892	0.90277	0.71134	0.83132	11.80331	14.23062	0.90826	0.75888	0.86291	0.90826	0.73646	0.84823
66	64	13.0619	15.68510	0.90277	0.74913	0.85658	0.90277	0.72113	0.83797	11.80331	13.90587	0.90826	0.76892	0.86937	0.90826	0.74491	0.85381
66	65	13.0619	15.25783	0.90277	0.76090	0.86422	0.90277	0.73100	0.84460	11.80331	13.57353	0.90826	0.77911	0.87584	0.90826	0.75346	0.85940
66	66	13.0619	14.82463	0.90277	0.77277	0.87182	0.90277	0.74092	0.85118	11.80331	13.23363	0.90826	0.78942	0.88232	0.90826	0.76208	0.86498
66	67	13.0619	14.38548	0.90277	0.78470	0.87936	0.90277	0.75087	0.85771	11.80331	12.88602	0.90826	0.79982	0.88878	0.90826	0.77074	0.87053
66	68	13.0619	13.94087	0.90277	0.79664	0.88681	0.90277	0.76082	0.86416	11.80331	12.53103	0.90826	0.81027	0.89519	0.90826	0.77944	0.87605
66	69	13.0619	13.49126	0.90277	0.80853	0.89413	0.90277	0.77073	0.87052	11.80331	12.16898	0.90826	0.82072	0.90154	0.90826	0.78813	0.88151
66	70	13.0619	13.03722	0.90277	0.82034	0.90130	0.90277	0.78057	0.87677	11.80331	11.80026	0.90826	0.83115	0.90779	0.90826	0.79679	0.88691
66	71	13.0619	12.57941	0.90277	0.83200	0.90829	0.90277	0.79033	0.88288	11.80331	11.42537	0.90826	0.84149	0.91392	0.90826	0.80540	0.89221
66	72	13.0619	12.11856	0.90277	0.84346	0.91508	0.90277	0.79996	0.88886	11.80331	11.04490	0.90826	0.85171	0.91992	0.90826	0.81393	0.89742
66	73	13.0619	11.65555	0.90277	0.85467	0.92164	0.90277	0.80944	0.89468	11.80331	10.65955	0.90826	0.86175	0.92574	0.90826	0.82236	0.90252
66	74	13.0619	11.19139	0.90277	0.86558	0.92795	0.90277	0.81875	0.90034	11.80331	10.27021	0.90826	0.87158	0.93139	0.90826	0.83067	0.90750
66	75	13.0619	10.72709	0.90277	0.87614	0.93398	0.90277	0.82786	0.90582	11.80331	9.87774	0.90826	0.88115	0.93682	0.90826	0.83882	0.91235
66	76	13.0619	10.26405	0.90277	0.88630	0.93972	0.90277	0.83674	0.91112	11.80331	9.48337	0.90826	0.89040	0.94202	0.90826	0.84680	0.91705
66	77	13.0619	9.80349	0.90277	0.89602	0.94516	0.90277	0.84539	0.91622	11.80331	9.08824	0.90826	0.89931	0.94699	0.90826	0.85459	0.92160
66	78	13.0619	9.34666	0.90277	0.90527	0.95028	0.90277	0.85377	0.92112	11.80331	8.69350	0.90826	0.90785	0.95170	0.90826	0.86218	0.92599
66	79	13.0619	8.89505	0.90277	0.91403	0.95508	0.90277	0.86188	0.92582	11.80331	8.30053	0.90826	0.91597	0.95614	0.90826	0.86954	0.93022
66	80	13.0619	8.44994	0.90277	0.92226	0.95956	0.90277	0.86970	0.93031	11.80331	7.91061	0.90826	0.92365	0.96031	0.90826	0.87666	0.93428

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
66	81	13.0619	8.01269	0.90277	0.92996	0.96371	0.90277	0.87723	0.93460	11.80331	7.52504	0.90826	0.93088	0.96421	0.90826	0.88354	0.93817
66	82	13.0619	7.58462	0.90277	0.93712	0.96754	0.90277	0.88445	0.93868	11.80331	7.14517	0.90826	0.93765	0.96782	0.90826	0.89016	0.94189
66	83	13.0619	7.16676	0.90277	0.94374	0.97106	0.90277	0.89135	0.94256	11.80331	6.77205	0.90826	0.94395	0.97117	0.90826	0.89652	0.94544
66	84	13.0619	6.76024	0.90277	0.94983	0.97427	0.90277	0.89795	0.94623	11.80331	6.40687	0.90826	0.94979	0.97425	0.90826	0.90260	0.94881
66	85	13.0619	6.36619	0.90277	0.95540	0.97719	0.90277	0.90422	0.94970	11.80331	6.05083	0.90826	0.95515	0.97706	0.90826	0.90841	0.95201
66	86	13.0619	5.98597	0.90277	0.96046	0.97983	0.90277	0.91018	0.95298	11.80331	5.70535	0.90826	0.96006	0.97962	0.90826	0.91394	0.95504
66	87	13.0619	5.62066	0.90277	0.96504	0.98221	0.90277	0.91581	0.95605	11.80331	5.37164	0.90826	0.96453	0.98194	0.90826	0.91919	0.95789
66	88	13.0619	5.27144	0.90277	0.96915	0.98433	0.90277	0.92112	0.95894	11.80331	5.05099	0.90826	0.96856	0.98403	0.90826	0.92415	0.96058
66	89	13.0619	4.93962	0.90277	0.97282	0.98622	0.90277	0.92612	0.96164	11.80331	4.74485	0.90826	0.97219	0.98590	0.90826	0.92883	0.96310
66	90	13.0619	4.62687	0.90277	0.97608	0.98789	0.90277	0.93081	0.96416	11.80331	4.45503	0.90826	0.97542	0.98756	0.90826	0.93323	0.96546
66	91	13.0619	4.33500	0.90277	0.97895	0.98936	0.90277	0.93521	0.96652	11.80331	4.18350	0.90826	0.97829	0.98902	0.90826	0.93738	0.96768
66	92	13.0619	4.06328	0.90277	0.98148	0.99065	0.90277	0.93935	0.96873	11.80331	3.92982	0.90826	0.98083	0.99032	0.90826	0.94128	0.96975
66	93	13.0619	3.80970	0.90277	0.98372	0.99179	0.90277	0.94325	0.97079	11.80331	3.69224	0.90826	0.98308	0.99147	0.90826	0.94497	0.97171
66	94	13.0619	3.57122	0.90277	0.98570	0.99280	0.90277	0.94692	0.97274	11.80331	3.46804	0.90826	0.98508	0.99248	0.90826	0.94846	0.97355
66	95	13.0619	3.34496	0.90277	0.98745	0.99369	0.90277	0.95039	0.97456	11.80331	3.25454	0.90826	0.98687	0.99339	0.90826	0.95175	0.97528
66	96	13.0619	3.12856	0.90277	0.98902	0.99448	0.90277	0.95365	0.97627	11.80331	3.04956	0.90826	0.98847	0.99420	0.90826	0.95486	0.97691
66	97	13.0619	2.92468	0.90277	0.99040	0.99518	0.90277	0.95670	0.97787	11.80331	2.85578	0.90826	0.98989	0.99492	0.90826	0.95778	0.97844
66	98	13.0619	2.73317	0.90277	0.99161	0.99579	0.90277	0.95956	0.97936	11.80331	2.67315	0.90826	0.99114	0.99555	0.90826	0.96052	0.97986
66	99	13.0619	2.55407	0.90277	0.99266	0.99632	0.90277	0.96221	0.98074	11.80331	2.50182	0.90826	0.99223	0.99610	0.90826	0.96307	0.98119
66	100	13.0619	2.38797	0.90277	0.99358	0.99678	0.90277	0.96466	0.98201	11.80331	2.34248	0.90826	0.99319	0.99658	0.90826	0.96543	0.98241
66	101	13.0619	2.23536	0.90277	0.99437	0.99718	0.90277	0.96692	0.98318	11.80331	2.19569	0.90826	0.99401	0.99700	0.90826	0.96761	0.98354
66	102	13.0619	2.09662	0.90277	0.99505	0.99752	0.90277	0.96899	0.98425	11.80331	2.06193	0.90826	0.99472	0.99735	0.90826	0.96961	0.98457
66	103	13.0619	1.97081	0.90277	0.99563	0.99781	0.90277	0.97089	0.98523	11.80331	1.94039	0.90826	0.99533	0.99766	0.90826	0.97144	0.98551
66	104	13.0619	1.85678	0.90277	0.99612	0.99806	0.90277	0.97261	0.98612	11.80331	1.82999	0.90826	0.99585	0.99792	0.90826	0.97312	0.98638
66	105	13.0619	1.75419	0.90277	0.99654	0.99827	0.90277	0.97418	0.98692	11.80331	1.73050	0.90826	0.99630	0.99814	0.90826	0.97464	0.98716
66	106	13.0619	1.66193	0.90277	0.99690	0.99845	0.90277	0.97559	0.98764	11.80331	1.64086	0.90826	0.99668	0.99834	0.90826	0.97601	0.98786
66	107	13.0619	1.57966	0.90277	0.99721	0.99860	0.90277	0.97684	0.98828	11.80331	1.56078	0.90826	0.99700	0.99850	0.90826	0.97723	0.98848
66	108	13.0619	1.50704	0.90277	0.99746	0.99873	0.90277	0.97793	0.98884	11.80331	1.48999	0.90826	0.99727	0.99863	0.90826	0.97829	0.98903
66	109	13.0619	1.44400	0.90277	0.99767	0.99883	0.90277	0.97883	0.98930	11.80331	1.42842	0.90826	0.99749	0.99874	0.90826	0.97917	0.98948
66	110	13.0619	1.39223	0.90277	0.99782	0.99891	0.90277	0.97954	0.98966	11.80331	1.37777	0.90826	0.99766	0.99883	0.90826	0.97986	0.98983
67	1	12.63696	29.44822	0.89694	0.42895	0.60037	0.89694	0.42873	0.60015	11.45782	22.54525	0.90278	0.50799	0.67373	0.90278	0.50777	0.67354
67	2	12.63696	29.37817	0.89694	0.42999	0.60138	0.89694	0.42977	0.60117	11.45782	22.51839	0.90278	0.50861	0.67428	0.90278	0.50840	0.67410
67	3	12.63696	29.30399	0.89694	0.43107	0.60245	0.89694	0.43085	0.60223	11.45782	22.48894	0.90278	0.50927	0.67486	0.90278	0.50907	0.67468
67	4	12.63696	29.22650	0.89694	0.43221	0.60355	0.89694	0.43198	0.60333	11.45782	22.45752	0.90278	0.50998	0.67548	0.90278	0.50976	0.67529
67	5	12.63696	29.14631	0.89694	0.43339	0.60470	0.89694	0.43314	0.60447	11.45782	22.42458	0.90278	0.51071	0.67612	0.90278	0.51049	0.67592
67	6	12.63696	29.06332	0.89694	0.43461	0.60589	0.89694	0.43436	0.60565	11.45782	22.39007	0.90278	0.51149	0.67680	0.90278	0.51125	0.67659
67	7	12.63696	28.97770	0.89694	0.43588	0.60713	0.89694	0.43562	0.60687	11.45782	22.35408	0.90278	0.51230	0.67751	0.90278	0.51205	0.67729
67	8	12.63696	28.88901	0.89694	0.43721	0.60841	0.89694	0.43692	0.60814	11.45782	22.31631	0.90278	0.51315	0.67825	0.90278	0.51288	0.67802
67	9	12.63696	28.79700	0.89694	0.43859	0.60975	0.89694	0.43828	0.60945	11.45782	22.27655	0.90278	0.51404	0.67903	0.90278	0.51376	0.67878
67	10	12.63696	28.70168	0.89694	0.44003	0.61114	0.89694	0.43969	0.61082	11.45782	22.23481	0.90278	0.51498	0.67985	0.90278	0.51467	0.67958

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
67	11	12.63696	28.60341	0.89694	0.44152	0.61257	0.89694	0.44116	0.61223	11.45782	22.19134	0.90278	0.51597	0.68071	0.90278	0.51563	0.68042
67	12	12.63696	28.50171	0.89694	0.44307	0.61406	0.89694	0.44268	0.61369	11.45782	22.14578	0.90278	0.51700	0.68161	0.90278	0.51664	0.68129
67	13	12.63696	28.39619	0.89694	0.44469	0.61562	0.89694	0.44426	0.61521	11.45782	22.09783	0.90278	0.51808	0.68255	0.90278	0.51769	0.68221
67	14	12.63696	28.28717	0.89694	0.44637	0.61723	0.89694	0.44591	0.61679	11.45782	22.04770	0.90278	0.51922	0.68354	0.90278	0.51879	0.68317
67	15	12.63696	28.17456	0.89694	0.44812	0.61890	0.89694	0.44762	0.61842	11.45782	21.99534	0.90278	0.52042	0.68457	0.90278	0.51995	0.68417
67	16	12.63696	28.05854	0.89694	0.44994	0.62063	0.89694	0.44939	0.62011	11.45782	21.94087	0.90278	0.52166	0.68565	0.90278	0.52116	0.68521
67	17	12.63696	27.93921	0.89694	0.45182	0.62242	0.89694	0.45124	0.62187	11.45782	21.88436	0.90278	0.52297	0.68677	0.90278	0.52243	0.68631
67	18	12.63696	27.81632	0.89694	0.45378	0.62428	0.89694	0.45316	0.62369	11.45782	21.82561	0.90278	0.52433	0.68795	0.90278	0.52375	0.68745
67	19	12.63696	27.68998	0.89694	0.45582	0.62620	0.89694	0.45516	0.62558	11.45782	21.76469	0.90278	0.52576	0.68918	0.90278	0.52515	0.68865
67	20	12.63696	27.55961	0.89694	0.45794	0.62820	0.89694	0.45724	0.62754	11.45782	21.70115	0.90278	0.52726	0.69046	0.90278	0.52661	0.68991
67	21	12.63696	27.42496	0.89694	0.46015	0.63028	0.89694	0.45941	0.62958	11.45782	21.63477	0.90278	0.52883	0.69181	0.90278	0.52814	0.69122
67	22	12.63696	27.28607	0.89694	0.46245	0.63243	0.89694	0.46166	0.63169	11.45782	21.56556	0.90278	0.53048	0.69322	0.90278	0.52975	0.69259
67	23	12.63696	27.14231	0.89694	0.46485	0.63467	0.89694	0.46401	0.63389	11.45782	21.49301	0.90278	0.53221	0.69470	0.90278	0.53143	0.69403
67	24	12.63696	26.99396	0.89694	0.46735	0.63700	0.89694	0.46645	0.63616	11.45782	21.41732	0.90278	0.53403	0.69624	0.90278	0.53320	0.69554
67	25	12.63696	26.84076	0.89694	0.46996	0.63942	0.89694	0.46900	0.63853	11.45782	21.33825	0.90278	0.53594	0.69787	0.90278	0.53506	0.69712
67	26	12.63696	26.68259	0.89694	0.47268	0.64193	0.89694	0.47165	0.64098	11.45782	21.25569	0.90278	0.53795	0.69956	0.90278	0.53700	0.69876
67	27	12.63696	26.51948	0.89694	0.47552	0.64454	0.89694	0.47441	0.64353	11.45782	21.16962	0.90278	0.54005	0.70134	0.90278	0.53904	0.70049
67	28	12.63696	26.35108	0.89694	0.47848	0.64726	0.89694	0.47729	0.64617	11.45782	21.07976	0.90278	0.54226	0.70321	0.90278	0.54118	0.70229
67	29	12.63696	26.17769	0.89694	0.48156	0.65007	0.89694	0.48029	0.64892	11.45782	20.98629	0.90278	0.54458	0.70515	0.90278	0.54343	0.70418
67	30	12.63696	25.99881	0.89694	0.48478	0.65300	0.89694	0.48342	0.65177	11.45782	20.88878	0.90278	0.54702	0.70719	0.90278	0.54578	0.70616
67	31	12.63696	25.81445	0.89694	0.48814	0.65604	0.89694	0.48668	0.65472	11.45782	20.78720	0.90278	0.54958	0.70933	0.90278	0.54825	0.70822
67	32	12.63696	25.62410	0.89694	0.49165	0.65920	0.89694	0.49008	0.65779	11.45782	20.68113	0.90278	0.55227	0.71156	0.90278	0.55084	0.71038
67	33	12.63696	25.42805	0.89694	0.49531	0.66248	0.89694	0.49362	0.66097	11.45782	20.57072	0.90278	0.55509	0.71390	0.90278	0.55356	0.71263
67	34	12.63696	25.22578	0.89694	0.49913	0.66590	0.89694	0.49730	0.66427	11.45782	20.45552	0.90278	0.55805	0.71635	0.90278	0.55641	0.71499
67	35	12.63696	25.01713	0.89694	0.50313	0.66944	0.89694	0.50115	0.66769	11.45782	20.33536	0.90278	0.56117	0.71891	0.90278	0.55939	0.71745
67	36	12.63696	24.80193	0.89694	0.50730	0.67313	0.89694	0.50516	0.67123	11.45782	20.21002	0.90278	0.56444	0.72159	0.90278	0.56252	0.72002
67	37	12.63696	24.57973	0.89694	0.51167	0.67696	0.89694	0.50933	0.67491	11.45782	20.07911	0.90278	0.56789	0.72440	0.90278	0.56580	0.72270
67	38	12.63696	24.35058	0.89694	0.51623	0.68094	0.89694	0.51368	0.67872	11.45782	19.94257	0.90278	0.57151	0.72734	0.90278	0.56923	0.72549
67	39	12.63696	24.11373	0.89694	0.52101	0.68508	0.89694	0.51821	0.68266	11.45782	19.79973	0.90278	0.57531	0.73041	0.90278	0.57282	0.72840
67	40	12.63696	23.86918	0.89694	0.52601	0.68939	0.89694	0.52292	0.68674	11.45782	19.65053	0.90278	0.57932	0.73363	0.90278	0.57658	0.73143
67	41	12.63696	23.61736	0.89694	0.53123	0.69386	0.89694	0.52783	0.69096	11.45782	19.49521	0.90278	0.58352	0.73699	0.90278	0.58052	0.73459
67	42	12.63696	23.35816	0.89694	0.53668	0.69849	0.89694	0.53294	0.69532	11.45782	19.33362	0.90278	0.58793	0.74050	0.90278	0.58463	0.73787
67	43	12.63696	23.09102	0.89694	0.54238	0.70330	0.89694	0.53825	0.69982	11.45782	19.16523	0.90278	0.59256	0.74416	0.90278	0.58892	0.74128
67	44	12.63696	22.81604	0.89694	0.54833	0.70829	0.89694	0.54378	0.70448	11.45782	18.99000	0.90278	0.59741	0.74798	0.90278	0.59341	0.74483
67	45	12.63696	22.53309	0.89694	0.55456	0.71346	0.89694	0.54952	0.70928	11.45782	18.80775	0.90278	0.60251	0.75196	0.90278	0.59809	0.74851
67	46	12.63696	22.24198	0.89694	0.56105	0.71881	0.89694	0.55549	0.71423	11.45782	18.61823	0.90278	0.60785	0.75610	0.90278	0.60297	0.75232
67	47	12.63696	21.94239	0.89694	0.56784	0.72436	0.89694	0.56169	0.71934	11.45782	18.42106	0.90278	0.61345	0.76042	0.90278	0.60807	0.75627
67	48	12.63696	21.63441	0.89694	0.57492	0.73010	0.89694	0.56813	0.72459	11.45782	18.21621	0.90278	0.61932	0.76491	0.90278	0.61337	0.76036
67	49	12.63696	21.31800	0.89694	0.58231	0.73603	0.89694	0.57480	0.73000	11.45782	18.00355	0.90278	0.62546	0.76958	0.90278	0.61889	0.76459
67	50	12.63696	20.99328	0.89694	0.59001	0.74215	0.89694	0.58171	0.73555	11.45782	17.78305	0.90278	0.63188	0.77442	0.90278	0.62464	0.76896

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
67	51	12.63696	20.66027	0.89694	0.59803	0.74846	0.89694	0.58888	0.74125	11.45782	17.55462	0.90278	0.63859	0.77944	0.90278	0.63060	0.77346
67	52	12.63696	20.31936	0.89694	0.60638	0.75496	0.89694	0.59629	0.74709	11.45782	17.31849	0.90278	0.64559	0.78463	0.90278	0.63680	0.77810
67	53	12.63696	19.97064	0.89694	0.61504	0.76164	0.89694	0.60394	0.75307	11.45782	17.07460	0.90278	0.65288	0.78999	0.90278	0.64322	0.78288
67	54	12.63696	19.61420	0.89694	0.62404	0.76851	0.89694	0.61185	0.75919	11.45782	16.82295	0.90278	0.66047	0.79552	0.90278	0.64987	0.78778
67	55	12.63696	19.25050	0.89694	0.63337	0.77554	0.89694	0.62001	0.76544	11.45782	16.56379	0.90278	0.66835	0.80121	0.90278	0.65675	0.79282
67	56	12.63696	18.87994	0.89694	0.64302	0.78273	0.89694	0.62841	0.77181	11.45782	16.29737	0.90278	0.67653	0.80706	0.90278	0.66386	0.79797
67	57	12.63696	18.50268	0.89694	0.65299	0.79007	0.89694	0.63705	0.77829	11.45782	16.02371	0.90278	0.68501	0.81306	0.90278	0.67119	0.80325
67	58	12.63696	18.11889	0.89694	0.66327	0.79755	0.89694	0.64592	0.78488	11.45782	15.74286	0.90278	0.69377	0.81920	0.90278	0.67874	0.80863
67	59	12.63696	17.72878	0.89694	0.67386	0.80516	0.89694	0.65502	0.79156	11.45782	15.45489	0.90278	0.70281	0.82547	0.90278	0.68651	0.81412
67	60	12.63696	17.33235	0.89694	0.68475	0.81288	0.89694	0.66433	0.79832	11.45782	15.15969	0.90278	0.71213	0.83187	0.90278	0.69448	0.81970
67	61	12.63696	16.92988	0.89694	0.69591	0.82069	0.89694	0.67384	0.80514	11.45782	14.85740	0.90278	0.72172	0.83837	0.90278	0.70264	0.82535
67	62	12.63696	16.52117	0.89694	0.70734	0.82859	0.89694	0.68353	0.81202	11.45782	14.54774	0.90278	0.73155	0.84497	0.90278	0.71098	0.83108
67	63	12.63696	16.10627	0.89694	0.71901	0.83654	0.89694	0.69338	0.81893	11.45782	14.23062	0.90278	0.74162	0.85165	0.90278	0.71949	0.83687
67	64	12.63696	15.68510	0.89694	0.73090	0.84453	0.89694	0.70337	0.82586	11.45782	13.90587	0.90278	0.75192	0.85839	0.90278	0.72815	0.84269
67	65	12.63696	15.25783	0.89694	0.74297	0.85253	0.89694	0.71348	0.83278	11.45782	13.57353	0.90278	0.76240	0.86518	0.90278	0.73693	0.84854
67	66	12.63696	14.82463	0.89694	0.75519	0.86052	0.89694	0.72367	0.83969	11.45782	13.23363	0.90278	0.77305	0.87200	0.90278	0.74581	0.85440
67	67	12.63696	14.38548	0.89694	0.76753	0.86848	0.89694	0.73393	0.84655	11.45782	12.88602	0.90278	0.78383	0.87882	0.90278	0.75478	0.86026
67	68	12.63696	13.94087	0.89694	0.77992	0.87636	0.89694	0.74422	0.85335	11.45782	12.53103	0.90278	0.79471	0.88561	0.90278	0.76380	0.86608
67	69	12.63696	13.49126	0.89694	0.79233	0.88414	0.89694	0.75450	0.86008	11.45782	12.16898	0.90278	0.80564	0.89236	0.90278	0.77285	0.87187
67	70	12.63696	13.03722	0.89694	0.80470	0.89179	0.89694	0.76476	0.86670	11.45782	11.80026	0.90278	0.81658	0.89903	0.90278	0.78189	0.87760
67	71	12.63696	12.57941	0.89694	0.81698	0.89927	0.89694	0.77495	0.87321	11.45782	11.42537	0.90278	0.82748	0.90560	0.90278	0.79092	0.88325
67	72	12.63696	12.11856	0.89694	0.82910	0.90656	0.89694	0.78505	0.87958	11.45782	11.04490	0.90278	0.83829	0.91203	0.90278	0.79988	0.88882
67	73	12.63696	11.65555	0.89694	0.84100	0.91363	0.89694	0.79502	0.88581	11.45782	10.65955	0.90278	0.84896	0.91831	0.90278	0.80877	0.89427
67	74	12.63696	11.19139	0.89694	0.85264	0.92046	0.89694	0.80484	0.89187	11.45782	10.27021	0.90278	0.85944	0.92441	0.90278	0.81754	0.89961
67	75	12.63696	10.72709	0.89694	0.86395	0.92701	0.89694	0.81448	0.89776	11.45782	9.87774	0.90278	0.86968	0.93030	0.90278	0.82619	0.90482
67	76	12.63696	10.26405	0.89694	0.87487	0.93326	0.89694	0.82391	0.90345	11.45782	9.48337	0.90278	0.87963	0.93596	0.90278	0.83467	0.90989
67	77	12.63696	9.80349	0.89694	0.88537	0.93920	0.89694	0.83311	0.90896	11.45782	9.08824	0.90278	0.88924	0.94138	0.90278	0.84297	0.91480
67	78	12.63696	9.34666	0.89694	0.89540	0.94481	0.89694	0.84205	0.91425	11.45782	8.69350	0.90278	0.89848	0.94652	0.90278	0.85107	0.91955
67	79	12.63696	8.89505	0.89694	0.90491	0.95008	0.89694	0.85072	0.91934	11.45782	8.30053	0.90278	0.90729	0.95139	0.90278	0.85895	0.92413
67	80	12.63696	8.44994	0.89694	0.91390	0.95501	0.89694	0.85910	0.92421	11.45782	7.91061	0.90278	0.91566	0.95597	0.90278	0.86659	0.92853
67	81	12.63696	8.01269	0.89694	0.92232	0.95959	0.89694	0.86718	0.92886	11.45782	7.52504	0.90278	0.92356	0.96026	0.90278	0.87398	0.93275
67	82	12.63696	7.58462	0.89694	0.93018	0.96383	0.89694	0.87494	0.93330	11.45782	7.14517	0.90278	0.93097	0.96425	0.90278	0.88111	0.93680
67	83	12.63696	7.16676	0.89694	0.93747	0.96772	0.89694	0.88238	0.93752	11.45782	6.77205	0.90278	0.93789	0.96795	0.90278	0.88796	0.94065
67	84	12.63696	6.76024	0.89694	0.94418	0.97129	0.89694	0.88949	0.94151	11.45782	6.40687	0.90278	0.94431	0.97136	0.90278	0.89452	0.94433
67	85	12.63696	6.36619	0.89694	0.95034	0.97454	0.89694	0.89627	0.94530	11.45782	6.05083	0.90278	0.95022	0.97448	0.90278	0.90080	0.94781
67	86	12.63696	5.98597	0.89694	0.95594	0.97747	0.89694	0.90270	0.94886	11.45782	5.70535	0.90278	0.95564	0.97732	0.90278	0.90678	0.95111
67	87	12.63696	5.62066	0.89694	0.96102	0.98012	0.89694	0.90879	0.95222	11.45782	5.37164	0.90278	0.96058	0.97989	0.90278	0.91246	0.95422
67	88	12.63696	5.27144	0.89694	0.96558	0.98249	0.89694	0.91455	0.95537	11.45782	5.05099	0.90278	0.96504	0.98221	0.90278	0.91783	0.95715
67	89	12.63696	4.93962	0.89694	0.96966	0.98460	0.89694	0.91996	0.95831	11.45782	4.74485	0.90278	0.96906	0.98429	0.90278	0.92290	0.95991
67	90	12.63696	4.62687	0.89694	0.97329	0.98646	0.89694	0.92505	0.96106	11.45782	4.45503	0.90278	0.97265	0.98613	0.90278	0.92768	0.96248

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
67	91	12.63696	4.33500	0.89694	0.97649	0.98811	0.89694	0.92982	0.96364	11.45782	4.18350	0.90278	0.97583	0.98777	0.90278	0.93217	0.96490
67	92	12.63696	4.06328	0.89694	0.97932	0.98955	0.89694	0.93431	0.96604	11.45782	3.92982	0.90278	0.97866	0.98921	0.90278	0.93641	0.96716
67	93	12.63696	3.80970	0.89694	0.98181	0.99082	0.89694	0.93854	0.96830	11.45782	3.69224	0.90278	0.98116	0.99049	0.90278	0.94041	0.96929
67	94	12.63696	3.57122	0.89694	0.98402	0.99194	0.89694	0.94253	0.97041	11.45782	3.46804	0.90278	0.98339	0.99162	0.90278	0.94419	0.97129
67	95	12.63696	3.34496	0.89694	0.98598	0.99294	0.89694	0.94629	0.97240	11.45782	3.25454	0.90278	0.98538	0.99264	0.90278	0.94777	0.97318
67	96	12.63696	3.12856	0.89694	0.98773	0.99383	0.89694	0.94982	0.97427	11.45782	3.04956	0.90278	0.98716	0.99354	0.90278	0.95114	0.97496
67	97	12.63696	2.92468	0.89694	0.98927	0.99461	0.89694	0.95314	0.97601	11.45782	2.85578	0.90278	0.98874	0.99434	0.90278	0.95431	0.97662
67	98	12.63696	2.73317	0.89694	0.99062	0.99529	0.89694	0.95623	0.97762	11.45782	2.67315	0.90278	0.99013	0.99504	0.90278	0.95727	0.97817
67	99	12.63696	2.55407	0.89694	0.99180	0.99588	0.89694	0.95910	0.97913	11.45782	2.50182	0.90278	0.99135	0.99566	0.90278	0.96003	0.97961
67	100	12.63696	2.38797	0.89694	0.99283	0.99640	0.89694	0.96176	0.98051	11.45782	2.34248	0.90278	0.99241	0.99619	0.90278	0.96259	0.98094
67	101	12.63696	2.23536	0.89694	0.99371	0.99684	0.89694	0.96421	0.98178	11.45782	2.19569	0.90278	0.99333	0.99665	0.90278	0.96495	0.98216
67	102	12.63696	2.09662	0.89694	0.99447	0.99722	0.89694	0.96645	0.98294	11.45782	2.06193	0.90278	0.99412	0.99705	0.90278	0.96712	0.98329
67	103	12.63696	1.97081	0.89694	0.99511	0.99755	0.89694	0.96851	0.98400	11.45782	1.94039	0.90278	0.99480	0.99739	0.90278	0.96911	0.98431
67	104	12.63696	1.85678	0.89694	0.99567	0.99783	0.89694	0.97038	0.98497	11.45782	1.82999	0.90278	0.99538	0.99768	0.90278	0.97092	0.98525
67	105	12.63696	1.75419	0.89694	0.99614	0.99807	0.89694	0.97207	0.98584	11.45782	1.73050	0.90278	0.99587	0.99793	0.90278	0.97257	0.98609
67	106	12.63696	1.66193	0.89694	0.99654	0.99827	0.89694	0.97360	0.98662	11.45782	1.64086	0.90278	0.99630	0.99815	0.90278	0.97405	0.98685
67	107	12.63696	1.57966	0.89694	0.99688	0.99844	0.89694	0.97495	0.98732	11.45782	1.56078	0.90278	0.99666	0.99833	0.90278	0.97537	0.98753
67	108	12.63696	1.50704	0.89694	0.99716	0.99858	0.89694	0.97612	0.98792	11.45782	1.48999	0.90278	0.99696	0.99848	0.90278	0.97652	0.98812
67	109	12.63696	1.44400	0.89694	0.99739	0.99869	0.89694	0.97711	0.98842	11.45782	1.42842	0.90278	0.99720	0.99860	0.90278	0.97748	0.98861
67	110	12.63696	1.39223	0.89694	0.99757	0.99878	0.89694	0.97787	0.98881	11.45782	1.37777	0.90278	0.99739	0.99869	0.90278	0.97822	0.98899
68	1	12.2086	29.44822	0.89085	0.41443	0.58600	0.89085	0.41421	0.58578	11.10677	22.54525	0.89704	0.49244	0.65991	0.89704	0.49223	0.65973
68	2	12.2086	29.37817	0.89085	0.41542	0.58699	0.89085	0.41522	0.58679	11.10677	22.51839	0.89704	0.49304	0.66045	0.89704	0.49285	0.66028
68	3	12.2086	29.30399	0.89085	0.41647	0.58804	0.89085	0.41626	0.58783	11.10677	22.48894	0.89704	0.49368	0.66103	0.89704	0.49349	0.66085
68	4	12.2086	29.22650	0.89085	0.41757	0.58913	0.89085	0.41735	0.58892	11.10677	22.45752	0.89704	0.49437	0.66164	0.89704	0.49416	0.66146
68	5	12.2086	29.14631	0.89085	0.41871	0.59027	0.89085	0.41848	0.59004	11.10677	22.42458	0.89704	0.49508	0.66228	0.89704	0.49487	0.66209
68	6	12.2086	29.06332	0.89085	0.41990	0.59145	0.89085	0.41966	0.59121	11.10677	22.39007	0.89704	0.49583	0.66295	0.89704	0.49561	0.66275
68	7	12.2086	28.97770	0.89085	0.42113	0.59267	0.89085	0.42087	0.59241	11.10677	22.35408	0.89704	0.49662	0.66366	0.89704	0.49638	0.66344
68	8	12.2086	28.88901	0.89085	0.42241	0.59393	0.89085	0.42214	0.59367	11.10677	22.31631	0.89704	0.49745	0.66439	0.89704	0.49719	0.66417
68	9	12.2086	28.79700	0.89085	0.42374	0.59525	0.89085	0.42345	0.59497	11.10677	22.27655	0.89704	0.49832	0.66517	0.89704	0.49804	0.66493
68	10	12.2086	28.70168	0.89085	0.42513	0.59662	0.89085	0.42482	0.59631	11.10677	22.23481	0.89704	0.49923	0.66598	0.89704	0.49894	0.66572
68	11	12.2086	28.60341	0.89085	0.42657	0.59804	0.89085	0.42624	0.59771	11.10677	22.19134	0.89704	0.50018	0.66683	0.89704	0.49987	0.66655
68	12	12.2086	28.50171	0.89085	0.42807	0.59951	0.89085	0.42771	0.59916	11.10677	22.14578	0.89704	0.50119	0.66772	0.89704	0.50085	0.66742
68	13	12.2086	28.39619	0.89085	0.42964	0.60105	0.89085	0.42924	0.60066	11.10677	22.09783	0.89704	0.50224	0.66866	0.89704	0.50187	0.66833
68	14	12.2086	28.28717	0.89085	0.43127	0.60264	0.89085	0.43083	0.60221	11.10677	22.04770	0.89704	0.50335	0.66964	0.89704	0.50294	0.66928
68	15	12.2086	28.17456	0.89085	0.43296	0.60429	0.89085	0.43249	0.60383	11.10677	21.99534	0.89704	0.50451	0.67066	0.89704	0.50406	0.67027
68	16	12.2086	28.05854	0.89085	0.43472	0.60600	0.89085	0.43421	0.60550	11.10677	21.94087	0.89704	0.50572	0.67173	0.89704	0.50524	0.67131
68	17	12.2086	27.93921	0.89085	0.43654	0.60777	0.89085	0.43599	0.60724	11.10677	21.88436	0.89704	0.50699	0.67285	0.89704	0.50647	0.67239
68	18	12.2086	27.81632	0.89085	0.43844	0.60961	0.89085	0.43785	0.60904	11.10677	21.82561	0.89704	0.50831	0.67402	0.89704	0.50776	0.67353
68	19	12.2086	27.68998	0.89085	0.44041	0.61151	0.89085	0.43979	0.61091	11.10677	21.76469	0.89704	0.50970	0.67523	0.89704	0.50911	0.67472
68	20	12.2086	27.55961	0.89085	0.44246	0.61348	0.89085	0.44180	0.61285	11.10677	21.70115	0.89704	0.51116	0.67651	0.89704	0.51053	0.67596

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
68	21	12.2086	27.42496	0.89085	0.44460	0.61553	0.89085	0.44390	0.61486	11.10677	21.63477	0.89704	0.51268	0.67785	0.89704	0.51202	0.67727
68	22	12.2086	27.28607	0.89085	0.44683	0.61766	0.89085	0.44608	0.61695	11.10677	21.56556	0.89704	0.51428	0.67924	0.89704	0.51359	0.67863
68	23	12.2086	27.14231	0.89085	0.44915	0.61988	0.89085	0.44835	0.61912	11.10677	21.49301	0.89704	0.51597	0.68071	0.89704	0.51523	0.68006
68	24	12.2086	26.99396	0.89085	0.45157	0.62218	0.89085	0.45072	0.62138	11.10677	21.41732	0.89704	0.51774	0.68225	0.89704	0.51694	0.68156
68	25	12.2086	26.84076	0.89085	0.45410	0.62458	0.89085	0.45319	0.62372	11.10677	21.33825	0.89704	0.51960	0.68386	0.89704	0.51875	0.68313
68	26	12.2086	26.68259	0.89085	0.45673	0.62706	0.89085	0.45576	0.62615	11.10677	21.25569	0.89704	0.52155	0.68555	0.89704	0.52064	0.68477
68	27	12.2086	26.51948	0.89085	0.45948	0.62965	0.89085	0.45844	0.62867	11.10677	21.16962	0.89704	0.52359	0.68731	0.89704	0.52263	0.68648
68	28	12.2086	26.35108	0.89085	0.46235	0.63233	0.89085	0.46123	0.63129	11.10677	21.07976	0.89704	0.52575	0.68917	0.89704	0.52471	0.68828
68	29	12.2086	26.17769	0.89085	0.46533	0.63512	0.89085	0.46414	0.63401	11.10677	20.98629	0.89704	0.52800	0.69110	0.89704	0.52690	0.69016
68	30	12.2086	25.99881	0.89085	0.46845	0.63802	0.89085	0.46717	0.63684	11.10677	20.88878	0.89704	0.53038	0.69313	0.89704	0.52920	0.69212
68	31	12.2086	25.81445	0.89085	0.47171	0.64104	0.89085	0.47034	0.63977	11.10677	20.78720	0.89704	0.53287	0.69526	0.89704	0.53160	0.69418
68	32	12.2086	25.62410	0.89085	0.47511	0.64417	0.89085	0.47363	0.64281	11.10677	20.68113	0.89704	0.53549	0.69748	0.89704	0.53413	0.69633
68	33	12.2086	25.42805	0.89085	0.47866	0.64743	0.89085	0.47707	0.64597	11.10677	20.57072	0.89704	0.53824	0.69981	0.89704	0.53678	0.69858
68	34	12.2086	25.22578	0.89085	0.48237	0.65081	0.89085	0.48066	0.64925	11.10677	20.45552	0.89704	0.54113	0.70225	0.89704	0.53956	0.70093
68	35	12.2086	25.01713	0.89085	0.48625	0.65433	0.89085	0.48440	0.65265	11.10677	20.33536	0.89704	0.54416	0.70480	0.89704	0.54248	0.70338
68	36	12.2086	24.80193	0.89085	0.49031	0.65799	0.89085	0.48829	0.65618	11.10677	20.21002	0.89704	0.54736	0.70748	0.89704	0.54553	0.70595
68	37	12.2086	24.57973	0.89085	0.49455	0.66180	0.89085	0.49236	0.65984	11.10677	20.07911	0.89704	0.55072	0.71028	0.89704	0.54874	0.70863
68	38	12.2086	24.35058	0.89085	0.49898	0.66576	0.89085	0.49659	0.66363	11.10677	19.94257	0.89704	0.55426	0.71321	0.89704	0.55210	0.71142
68	39	12.2086	24.11373	0.89085	0.50363	0.66988	0.89085	0.50100	0.66756	11.10677	19.79973	0.89704	0.55798	0.71628	0.89704	0.55562	0.71434
68	40	12.2086	23.86918	0.89085	0.50849	0.67417	0.89085	0.50560	0.67163	11.10677	19.65053	0.89704	0.56189	0.71950	0.89704	0.55930	0.71737
68	41	12.2086	23.61736	0.89085	0.51357	0.67862	0.89085	0.51039	0.67584	11.10677	19.49521	0.89704	0.56600	0.72286	0.89704	0.56315	0.72054
68	42	12.2086	23.35816	0.89085	0.51889	0.68325	0.89085	0.51538	0.68020	11.10677	19.33362	0.89704	0.57032	0.72637	0.89704	0.56719	0.72383
68	43	12.2086	23.09102	0.89085	0.52444	0.68805	0.89085	0.52057	0.68470	11.10677	19.16523	0.89704	0.57486	0.73004	0.89704	0.57140	0.72725
68	44	12.2086	22.81604	0.89085	0.53026	0.69303	0.89085	0.52598	0.68936	11.10677	18.99000	0.89704	0.57962	0.73387	0.89704	0.57581	0.73081
68	45	12.2086	22.53309	0.89085	0.53633	0.69820	0.89085	0.53160	0.69417	11.10677	18.80775	0.89704	0.58462	0.73787	0.89704	0.58042	0.73451
68	46	12.2086	22.24198	0.89085	0.54268	0.70356	0.89085	0.53745	0.69914	11.10677	18.61823	0.89704	0.58987	0.74204	0.89704	0.58523	0.73835
68	47	12.2086	21.94239	0.89085	0.54933	0.70912	0.89085	0.54353	0.70427	11.10677	18.42106	0.89704	0.59538	0.74638	0.89704	0.59025	0.74233
68	48	12.2086	21.63441	0.89085	0.55626	0.71487	0.89085	0.54984	0.70955	11.10677	18.21621	0.89704	0.60116	0.75091	0.89704	0.59548	0.74646
68	49	12.2086	21.31800	0.89085	0.56351	0.72083	0.89085	0.55640	0.71499	11.10677	18.00355	0.89704	0.60722	0.75561	0.89704	0.60094	0.75073
68	50	12.2086	20.99328	0.89085	0.57108	0.72699	0.89085	0.56321	0.72058	11.10677	17.78305	0.89704	0.61356	0.76050	0.89704	0.60662	0.75515
68	51	12.2086	20.66027	0.89085	0.57897	0.73335	0.89085	0.57027	0.72633	11.10677	17.55462	0.89704	0.62019	0.76558	0.89704	0.61253	0.75971
68	52	12.2086	20.31936	0.89085	0.58718	0.73991	0.89085	0.57759	0.73224	11.10677	17.31849	0.89704	0.62712	0.77083	0.89704	0.61867	0.76442
68	53	12.2086	19.97064	0.89085	0.59574	0.74666	0.89085	0.58516	0.73830	11.10677	17.07460	0.89704	0.63435	0.77627	0.89704	0.62505	0.76927
68	54	12.2086	19.61420	0.89085	0.60463	0.75361	0.89085	0.59299	0.74450	11.10677	16.82295	0.89704	0.64189	0.78189	0.89704	0.63167	0.77426
68	55	12.2086	19.25050	0.89085	0.61387	0.76075	0.89085	0.60109	0.75085	11.10677	16.56379	0.89704	0.64975	0.78769	0.89704	0.63853	0.77940
68	56	12.2086	18.87994	0.89085	0.62345	0.76806	0.89085	0.60944	0.75733	11.10677	16.29737	0.89704	0.65791	0.79366	0.89704	0.64563	0.78466
68	57	12.2086	18.50268	0.89085	0.63337	0.77554	0.89085	0.61806	0.76395	11.10677	16.02371	0.89704	0.66638	0.79979	0.89704	0.65298	0.79006
68	58	12.2086	18.11889	0.89085	0.64363	0.78318	0.89085	0.62692	0.77068	11.10677	15.74286	0.89704	0.67516	0.80608	0.89704	0.66055	0.79558
68	59	12.2086	17.72878	0.89085	0.65422	0.79097	0.89085	0.63603	0.77753	11.10677	15.45489	0.89704	0.68425	0.81252	0.89704	0.66837	0.80122
68	60	12.2086	17.33235	0.89085	0.66514	0.79890	0.89085	0.64538	0.78448	11.10677	15.15969	0.89704	0.69364	0.81911	0.89704	0.67640	0.80697

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
68	61	12.2086	16.92988	0.89085	0.67637	0.80695	0.89085	0.65496	0.79151	11.10677	14.85740	0.89704	0.70332	0.82582	0.89704	0.68466	0.81282
68	62	12.2086	16.52117	0.89085	0.68791	0.81510	0.89085	0.66474	0.79861	11.10677	14.54774	0.89704	0.71329	0.83266	0.89704	0.69312	0.81875
68	63	12.2086	16.10627	0.89085	0.69973	0.82334	0.89085	0.67472	0.80577	11.10677	14.23062	0.89704	0.72353	0.83959	0.89704	0.70177	0.82476
68	64	12.2086	15.68510	0.89085	0.71182	0.83165	0.89085	0.68488	0.81297	11.10677	13.90587	0.89704	0.73404	0.84662	0.89704	0.71060	0.83082
68	65	12.2086	15.25783	0.89085	0.72414	0.84000	0.89085	0.69518	0.82019	11.10677	13.57353	0.89704	0.74478	0.85372	0.89704	0.71959	0.83693
68	66	12.2086	14.82463	0.89085	0.73667	0.84837	0.89085	0.70562	0.82740	11.10677	13.23363	0.89704	0.75572	0.86087	0.89704	0.72871	0.84307
68	67	12.2086	14.38548	0.89085	0.74936	0.85673	0.89085	0.71615	0.83460	11.10677	12.88602	0.89704	0.76685	0.86804	0.89704	0.73795	0.84922
68	68	12.2086	13.94087	0.89085	0.76218	0.86504	0.89085	0.72674	0.84175	11.10677	12.53103	0.89704	0.77813	0.87522	0.89704	0.74727	0.85536
68	69	12.2086	13.49126	0.89085	0.77507	0.87328	0.89085	0.73738	0.84884	11.10677	12.16898	0.89704	0.78950	0.88237	0.89704	0.75665	0.86147
68	70	12.2086	13.03722	0.89085	0.78797	0.88141	0.89085	0.74802	0.85585	11.10677	11.80026	0.89704	0.80094	0.88947	0.89704	0.76607	0.86754
68	71	12.2086	12.57941	0.89085	0.80083	0.88940	0.89085	0.75863	0.86275	11.10677	11.42537	0.89704	0.81238	0.89648	0.89704	0.77548	0.87355
68	72	12.2086	12.11856	0.89085	0.81359	0.89721	0.89085	0.76917	0.86953	11.10677	11.04490	0.89704	0.82377	0.90337	0.89704	0.78487	0.87947
68	73	12.2086	11.65555	0.89085	0.82618	0.90482	0.89085	0.77963	0.87617	11.10677	10.65955	0.89704	0.83507	0.91012	0.89704	0.79421	0.88530
68	74	12.2086	11.19139	0.89085	0.83854	0.91218	0.89085	0.78995	0.88265	11.10677	10.27021	0.89704	0.84621	0.91670	0.89704	0.80346	0.89102
68	75	12.2086	10.72709	0.89085	0.85061	0.91928	0.89085	0.80012	0.88896	11.10677	9.87774	0.89704	0.85714	0.92308	0.89704	0.81259	0.89661
68	76	12.2086	10.26405	0.89085	0.86232	0.92607	0.89085	0.81009	0.89509	11.10677	9.48337	0.89704	0.86780	0.92922	0.89704	0.82158	0.90205
68	77	12.2086	9.80349	0.89085	0.87362	0.93255	0.89085	0.81985	0.90101	11.10677	9.08824	0.89704	0.87814	0.93512	0.89704	0.83041	0.90735
68	78	12.2086	9.34666	0.89085	0.88446	0.93869	0.89085	0.82937	0.90673	11.10677	8.69350	0.89704	0.88811	0.94074	0.89704	0.83904	0.91247
68	79	12.2086	8.89505	0.89085	0.89479	0.94447	0.89085	0.83861	0.91222	11.10677	8.30053	0.89704	0.89766	0.94607	0.89704	0.84745	0.91743
68	80	12.2086	8.44994	0.89085	0.90457	0.94989	0.89085	0.84757	0.91750	11.10677	7.91061	0.89704	0.90676	0.95110	0.89704	0.85563	0.92220
68	81	12.2086	8.01269	0.89085	0.91378	0.95495	0.89085	0.85623	0.92255	11.10677	7.52504	0.89704	0.91538	0.95582	0.89704	0.86356	0.92678
68	82	12.2086	7.58462	0.89085	0.92239	0.95963	0.89085	0.86456	0.92736	11.10677	7.14517	0.89704	0.92349	0.96022	0.89704	0.87121	0.93117
68	83	12.2086	7.16676	0.89085	0.93040	0.96395	0.89085	0.87257	0.93195	11.10677	6.77205	0.89704	0.93107	0.96431	0.89704	0.87859	0.93537
68	84	12.2086	6.76024	0.89085	0.93780	0.96790	0.89085	0.88023	0.93630	11.10677	6.40687	0.89704	0.93813	0.96808	0.89704	0.88567	0.93937
68	85	12.2086	6.36619	0.89085	0.94461	0.97151	0.89085	0.88754	0.94042	11.10677	6.05083	0.89704	0.94465	0.97154	0.89704	0.89245	0.94317
68	86	12.2086	5.98597	0.89085	0.95081	0.97479	0.89085	0.89449	0.94431	11.10677	5.70535	0.89704	0.95064	0.97469	0.89704	0.89891	0.94676
68	87	12.2086	5.62066	0.89085	0.95644	0.97774	0.89085	0.90109	0.94797	11.10677	5.37164	0.89704	0.95610	0.97756	0.89704	0.90505	0.95016
68	88	12.2086	5.27144	0.89085	0.96152	0.98038	0.89085	0.90731	0.95141	11.10677	5.05099	0.89704	0.96105	0.98014	0.89704	0.91088	0.95336
68	89	12.2086	4.93962	0.89085	0.96607	0.98274	0.89085	0.91318	0.95462	11.10677	4.74485	0.89704	0.96551	0.98245	0.89704	0.91638	0.95636
68	90	12.2086	4.62687	0.89085	0.97011	0.98483	0.89085	0.91870	0.95763	11.10677	4.45503	0.89704	0.96950	0.98451	0.89704	0.92156	0.95918
68	91	12.2086	4.33500	0.89085	0.97368	0.98667	0.89085	0.92388	0.96044	11.10677	4.18350	0.89704	0.97304	0.98634	0.89704	0.92644	0.96181
68	92	12.2086	4.06328	0.89085	0.97684	0.98828	0.89085	0.92876	0.96306	11.10677	3.92982	0.89704	0.97618	0.98795	0.89704	0.93104	0.96429
68	93	12.2086	3.80970	0.89085	0.97963	0.98971	0.89085	0.93335	0.96553	11.10677	3.69224	0.89704	0.97897	0.98937	0.89704	0.93538	0.96661
68	94	12.2086	3.57122	0.89085	0.98210	0.99097	0.89085	0.93768	0.96784	11.10677	3.46804	0.89704	0.98146	0.99064	0.89704	0.93949	0.96880
68	95	12.2086	3.34496	0.89085	0.98430	0.99209	0.89085	0.94177	0.97001	11.10677	3.25454	0.89704	0.98368	0.99177	0.89704	0.94338	0.97087
68	96	12.2086	3.12856	0.89085	0.98625	0.99308	0.89085	0.94561	0.97205	11.10677	3.04956	0.89704	0.98567	0.99278	0.89704	0.94705	0.97280
68	97	12.2086	2.92468	0.89085	0.98798	0.99395	0.89085	0.94921	0.97395	11.10677	2.85578	0.89704	0.98743	0.99367	0.89704	0.95049	0.97462
68	98	12.2086	2.73317	0.89085	0.98949	0.99472	0.89085	0.95257	0.97571	11.10677	2.67315	0.89704	0.98898	0.99446	0.89704	0.95371	0.97631
68	99	12.2086	2.55407	0.89085	0.99082	0.99539	0.89085	0.95570	0.97735	11.10677	2.50182	0.89704	0.99034	0.99515	0.89704	0.95671	0.97787
68	100	12.2086	2.38797	0.89085	0.99196	0.99597	0.89085	0.95858	0.97885	11.10677	2.34248	0.89704	0.99153	0.99575	0.89704	0.95949	0.97932

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
68	101	12.2086	2.23536	0.89085	0.99295	0.99646	0.89085	0.96124	0.98024	11.10677	2.19569	0.89704	0.99255	0.99626	0.89704	0.96205	0.98066
68	102	12.2086	2.09662	0.89085	0.99380	0.99689	0.89085	0.96367	0.98150	11.10677	2.06193	0.89704	0.99343	0.99671	0.89704	0.96440	0.98188
68	103	12.2086	1.97081	0.89085	0.99453	0.99726	0.89085	0.96590	0.98266	11.10677	1.94039	0.89704	0.99419	0.99709	0.89704	0.96655	0.98299
68	104	12.2086	1.85678	0.89085	0.99515	0.99757	0.89085	0.96793	0.98370	11.10677	1.82999	0.89704	0.99484	0.99741	0.89704	0.96852	0.98401
68	105	12.2086	1.75419	0.89085	0.99567	0.99783	0.89085	0.96977	0.98465	11.10677	1.73050	0.89704	0.99539	0.99769	0.89704	0.97031	0.98493
68	106	12.2086	1.66193	0.89085	0.99612	0.99806	0.89085	0.97142	0.98550	11.10677	1.64086	0.89704	0.99587	0.99793	0.89704	0.97191	0.98576
68	107	12.2086	1.57966	0.89085	0.99650	0.99825	0.89085	0.97289	0.98626	11.10677	1.56078	0.89704	0.99627	0.99813	0.89704	0.97334	0.98649
68	108	12.2086	1.50704	0.89085	0.99682	0.99841	0.89085	0.97416	0.98691	11.10677	1.48999	0.89704	0.99660	0.99830	0.89704	0.97459	0.98713
68	109	12.2086	1.44400	0.89085	0.99708	0.99854	0.89085	0.97522	0.98746	11.10677	1.42842	0.89704	0.99687	0.99844	0.89704	0.97562	0.98766
68	110	12.2086	1.39223	0.89085	0.99728	0.99864	0.89085	0.97605	0.98788	11.10677	1.37777	0.89704	0.99708	0.99854	0.89704	0.97643	0.98808
69	1	11.77667	29.44822	0.88446	0.39977	0.57120	0.88446	0.39957	0.57099	10.74994	22.54525	0.89047	0.47663	0.64557	0.89047	0.47643	0.64538
69	2	11.77667	29.37817	0.88446	0.40074	0.57218	0.88446	0.40054	0.57198	10.74994	22.51839	0.89047	0.47721	0.64610	0.89047	0.47703	0.64593
69	3	11.77667	29.30399	0.88446	0.40175	0.57321	0.88446	0.40155	0.57301	10.74994	22.48894	0.89047	0.47784	0.64667	0.89047	0.47765	0.64650
69	4	11.77667	29.22650	0.88446	0.40281	0.57429	0.88446	0.40261	0.57408	10.74994	22.45752	0.89047	0.47850	0.64728	0.89047	0.47830	0.64710
69	5	11.77667	29.14631	0.88446	0.40391	0.57541	0.88446	0.40370	0.57519	10.74994	22.42458	0.89047	0.47919	0.64791	0.89047	0.47899	0.64772
69	6	11.77667	29.06332	0.88446	0.40505	0.57657	0.88446	0.40483	0.57634	10.74994	22.39007	0.89047	0.47992	0.64858	0.89047	0.47971	0.64838
69	7	11.77667	28.97770	0.88446	0.40624	0.57777	0.88446	0.40601	0.57753	10.74994	22.35408	0.89047	0.48068	0.64927	0.89047	0.48046	0.64907
69	8	11.77667	28.88901	0.88446	0.40748	0.57902	0.88446	0.40723	0.57877	10.74994	22.31631	0.89047	0.48149	0.65000	0.89047	0.48125	0.64979
69	9	11.77667	28.79700	0.88446	0.40877	0.58032	0.88446	0.40850	0.58005	10.74994	22.27655	0.89047	0.48233	0.65077	0.89047	0.48207	0.65054
69	10	11.77667	28.70168	0.88446	0.41011	0.58167	0.88446	0.40982	0.58138	10.74994	22.23481	0.89047	0.48321	0.65158	0.89047	0.48294	0.65132
69	11	11.77667	28.60341	0.88446	0.41150	0.58307	0.88446	0.41119	0.58275	10.74994	22.19134	0.89047	0.48414	0.65242	0.89047	0.48384	0.65215
69	12	11.77667	28.50171	0.88446	0.41295	0.58452	0.88446	0.41261	0.58418	10.74994	22.14578	0.89047	0.48511	0.65330	0.89047	0.48479	0.65301
69	13	11.77667	28.39619	0.88446	0.41446	0.58604	0.88446	0.41409	0.58566	10.74994	22.09783	0.89047	0.48614	0.65423	0.89047	0.48578	0.65391
69	14	11.77667	28.28717	0.88446	0.41604	0.58761	0.88446	0.41563	0.58720	10.74994	22.04770	0.89047	0.48721	0.65520	0.89047	0.48682	0.65485
69	15	11.77667	28.17456	0.88446	0.41767	0.58924	0.88446	0.41723	0.58879	10.74994	21.99534	0.89047	0.48833	0.65621	0.89047	0.48791	0.65583
69	16	11.77667	28.05854	0.88446	0.41937	0.59092	0.88446	0.41889	0.59044	10.74994	21.94087	0.89047	0.48951	0.65728	0.89047	0.48905	0.65686
69	17	11.77667	27.93921	0.88446	0.42113	0.59267	0.88446	0.42061	0.59216	10.74994	21.88436	0.89047	0.49074	0.65838	0.89047	0.49025	0.65794
69	18	11.77667	27.81632	0.88446	0.42297	0.59448	0.88446	0.42241	0.59394	10.74994	21.82561	0.89047	0.49203	0.65954	0.89047	0.49150	0.65907
69	19	11.77667	27.68998	0.88446	0.42487	0.59636	0.88446	0.42428	0.59578	10.74994	21.76469	0.89047	0.49337	0.66075	0.89047	0.49281	0.66025
69	20	11.77667	27.55961	0.88446	0.42685	0.59831	0.88446	0.42623	0.59770	10.74994	21.70115	0.89047	0.49478	0.66201	0.89047	0.49419	0.66148
69	21	11.77667	27.42496	0.88446	0.42892	0.60034	0.88446	0.42825	0.59969	10.74994	21.63477	0.89047	0.49626	0.66334	0.89047	0.49563	0.66278
69	22	11.77667	27.28607	0.88446	0.43107	0.60244	0.88446	0.43036	0.60175	10.74994	21.56556	0.89047	0.49782	0.66472	0.89047	0.49715	0.66413
69	23	11.77667	27.14231	0.88446	0.43331	0.60463	0.88446	0.43256	0.60390	10.74994	21.49301	0.89047	0.49945	0.66618	0.89047	0.49874	0.66555
69	24	11.77667	26.99396	0.88446	0.43565	0.60691	0.88446	0.43485	0.60613	10.74994	21.41732	0.89047	0.50117	0.66770	0.89047	0.50041	0.66703
69	25	11.77667	26.84076	0.88446	0.43809	0.60927	0.88446	0.43724	0.60844	10.74994	21.33825	0.89047	0.50297	0.66930	0.89047	0.50217	0.66859
69	26	11.77667	26.68259	0.88446	0.44064	0.61173	0.88446	0.43973	0.61085	10.74994	21.25569	0.89047	0.50487	0.67098	0.89047	0.50401	0.67022
69	27	11.77667	26.51948	0.88446	0.44330	0.61428	0.88446	0.44232	0.61334	10.74994	21.16962	0.89047	0.50685	0.67273	0.89047	0.50593	0.67192
69	28	11.77667	26.35108	0.88446	0.44607	0.61694	0.88446	0.44502	0.61593	10.74994	21.07976	0.89047	0.50895	0.67457	0.89047	0.50796	0.67371
69	29	11.77667	26.17769	0.88446	0.44896	0.61970	0.88446	0.44784	0.61863	10.74994	20.98629	0.89047	0.51114	0.67649	0.89047	0.51009	0.67557
69	30	11.77667	25.99881	0.88446	0.45198	0.62257	0.88446	0.45077	0.62143	10.74994	20.88878	0.89047	0.51344	0.67851	0.89047	0.51232	0.67753

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
69	31	11.77667	25.81445	0.88446	0.45513	0.62555	0.88446	0.45384	0.62433	10.74994	20.78720	0.89047	0.51586	0.68062	0.89047	0.51466	0.67957
69	32	11.77667	25.62410	0.88446	0.45842	0.62865	0.88446	0.45703	0.62735	10.74994	20.68113	0.89047	0.51841	0.68283	0.89047	0.51712	0.68171
69	33	11.77667	25.42805	0.88446	0.46186	0.63188	0.88446	0.46037	0.63048	10.74994	20.57072	0.89047	0.52108	0.68515	0.89047	0.51970	0.68395
69	34	11.77667	25.22578	0.88446	0.46545	0.63523	0.88446	0.46384	0.63373	10.74994	20.45552	0.89047	0.52390	0.68757	0.89047	0.52241	0.68629
69	35	11.77667	25.01713	0.88446	0.46921	0.63872	0.88446	0.46747	0.63711	10.74994	20.33536	0.89047	0.52685	0.69012	0.89047	0.52525	0.68874
69	36	11.77667	24.80193	0.88446	0.47314	0.64235	0.88446	0.47125	0.64062	10.74994	20.21002	0.89047	0.52996	0.69278	0.89047	0.52824	0.69130
69	37	11.77667	24.57973	0.88446	0.47725	0.64613	0.88446	0.47520	0.64425	10.74994	20.07911	0.89047	0.53324	0.69557	0.89047	0.53136	0.69397
69	38	11.77667	24.35058	0.88446	0.48155	0.65006	0.88446	0.47932	0.64802	10.74994	19.94257	0.89047	0.53668	0.69849	0.89047	0.53464	0.69676
69	39	11.77667	24.11373	0.88446	0.48606	0.65416	0.88446	0.48361	0.65193	10.74994	19.79973	0.89047	0.54031	0.70156	0.89047	0.53808	0.69968
69	40	11.77667	23.86918	0.88446	0.49078	0.65842	0.88446	0.48808	0.65599	10.74994	19.65053	0.89047	0.54413	0.70477	0.89047	0.54168	0.70271
69	41	11.77667	23.61736	0.88446	0.49572	0.66285	0.88446	0.49274	0.66019	10.74994	19.49521	0.89047	0.54815	0.70813	0.89047	0.54545	0.70588
69	42	11.77667	23.35816	0.88446	0.50088	0.66745	0.88446	0.49760	0.66453	10.74994	19.33362	0.89047	0.55236	0.71164	0.89047	0.54940	0.70918
69	43	11.77667	23.09102	0.88446	0.50629	0.67224	0.88446	0.50267	0.66903	10.74994	19.16523	0.89047	0.55680	0.71531	0.89047	0.55353	0.71261
69	44	11.77667	22.81604	0.88446	0.51195	0.67721	0.88446	0.50794	0.67369	10.74994	18.99000	0.89047	0.56146	0.71915	0.89047	0.55786	0.71618
69	45	11.77667	22.53309	0.88446	0.51787	0.68236	0.88446	0.51343	0.67850	10.74994	18.80775	0.89047	0.56636	0.72316	0.89047	0.56238	0.71990
69	46	11.77667	22.24198	0.88446	0.52406	0.68772	0.88446	0.51915	0.68347	10.74994	18.61823	0.89047	0.57151	0.72734	0.89047	0.56710	0.72376
69	47	11.77667	21.94239	0.88446	0.53055	0.69328	0.88446	0.52510	0.68861	10.74994	18.42106	0.89047	0.57691	0.73170	0.89047	0.57203	0.72776
69	48	11.77667	21.63441	0.88446	0.53733	0.69904	0.88446	0.53128	0.69391	10.74994	18.21621	0.89047	0.58259	0.73625	0.89047	0.57719	0.73192
69	49	11.77667	21.31800	0.88446	0.54442	0.70501	0.88446	0.53772	0.69937	10.74994	18.00355	0.89047	0.58854	0.74098	0.89047	0.58256	0.73623
69	50	11.77667	20.99328	0.88446	0.55183	0.71120	0.88446	0.54440	0.70500	10.74994	17.78305	0.89047	0.59479	0.74591	0.89047	0.58816	0.74068
69	51	11.77667	20.66027	0.88446	0.55956	0.71759	0.88446	0.55134	0.71079	10.74994	17.55462	0.89047	0.60132	0.75103	0.89047	0.59400	0.74530
69	52	11.77667	20.31936	0.88446	0.56764	0.72419	0.88446	0.55854	0.71675	10.74994	17.31849	0.89047	0.60817	0.75635	0.89047	0.60008	0.75006
69	53	11.77667	19.97064	0.88446	0.57605	0.73100	0.88446	0.56601	0.72287	10.74994	17.07460	0.89047	0.61532	0.76185	0.89047	0.60640	0.75498
69	54	11.77667	19.61420	0.88446	0.58482	0.73802	0.88446	0.57374	0.72914	10.74994	16.82295	0.89047	0.62279	0.76755	0.89047	0.61297	0.76005
69	55	11.77667	19.25050	0.88446	0.59394	0.74524	0.88446	0.58175	0.73558	10.74994	16.56379	0.89047	0.63058	0.77344	0.89047	0.61979	0.76527
69	56	11.77667	18.87994	0.88446	0.60341	0.75266	0.88446	0.59003	0.74216	10.74994	16.29737	0.89047	0.63869	0.77951	0.89047	0.62686	0.77064
69	57	11.77667	18.50268	0.88446	0.61324	0.76026	0.88446	0.59858	0.74889	10.74994	16.02371	0.89047	0.64713	0.78577	0.89047	0.63418	0.77615
69	58	11.77667	18.11889	0.88446	0.62343	0.76804	0.88446	0.60741	0.75576	10.74994	15.74286	0.89047	0.65590	0.79220	0.89047	0.64176	0.78179
69	59	11.77667	17.72878	0.88446	0.63398	0.77600	0.88446	0.61650	0.76276	10.74994	15.45489	0.89047	0.66499	0.79879	0.89047	0.64959	0.78758
69	60	11.77667	17.33235	0.88446	0.64489	0.78411	0.88446	0.62585	0.76988	10.74994	15.15969	0.89047	0.67442	0.80555	0.89047	0.65766	0.79348
69	61	11.77667	16.92988	0.88446	0.65614	0.79237	0.88446	0.63546	0.77710	10.74994	14.85740	0.89047	0.68416	0.81246	0.89047	0.66598	0.79950
69	62	11.77667	16.52117	0.88446	0.66774	0.80077	0.88446	0.64530	0.78442	10.74994	14.54774	0.89047	0.69422	0.81952	0.89047	0.67453	0.80563
69	63	11.77667	16.10627	0.88446	0.67966	0.80928	0.88446	0.65537	0.79181	10.74994	14.23062	0.89047	0.70460	0.82670	0.89047	0.68329	0.81185
69	64	11.77667	15.68510	0.88446	0.69189	0.81789	0.88446	0.66565	0.79927	10.74994	13.90587	0.89047	0.71527	0.83400	0.89047	0.69226	0.81815
69	65	11.77667	15.25783	0.88446	0.70441	0.82657	0.88446	0.67611	0.80676	10.74994	13.57353	0.89047	0.72622	0.84140	0.89047	0.70142	0.82451
69	66	11.77667	14.82463	0.88446	0.71719	0.83530	0.88446	0.68674	0.81428	10.74994	13.23363	0.89047	0.73742	0.84887	0.89047	0.71075	0.83092
69	67	11.77667	14.38548	0.88446	0.73019	0.84406	0.88446	0.69750	0.82180	10.74994	12.88602	0.89047	0.74886	0.85640	0.89047	0.72022	0.83736
69	68	11.77667	13.94087	0.88446	0.74337	0.85280	0.88446	0.70837	0.82930	10.74994	12.53103	0.89047	0.76049	0.86395	0.89047	0.72982	0.84381
69	69	11.77667	13.49126	0.88446	0.75669	0.86150	0.88446	0.71932	0.83675	10.74994	12.16898	0.89047	0.77227	0.87151	0.89047	0.73951	0.85025
69	70	11.77667	13.03722	0.88446	0.77009	0.87011	0.88446	0.73031	0.84414	10.74994	11.80026	0.89047	0.78417	0.87903	0.89047	0.74926	0.85666

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
69	71	11.77667	12.57941	0.88446	0.78350	0.87861	0.88446	0.74131	0.85144	10.74994	11.42537	0.89047	0.79612	0.88649	0.89047	0.75905	0.86302
69	72	11.77667	12.11856	0.88446	0.79687	0.88695	0.88446	0.75228	0.85863	10.74994	11.04490	0.89047	0.80808	0.89386	0.89047	0.76885	0.86932
69	73	11.77667	11.65555	0.88446	0.81013	0.89511	0.88446	0.76320	0.86570	10.74994	10.65955	0.89047	0.81999	0.90109	0.89047	0.77862	0.87553
69	74	11.77667	11.19139	0.88446	0.82321	0.90303	0.88446	0.77401	0.87261	10.74994	10.27021	0.89047	0.83179	0.90817	0.89047	0.78833	0.88164
69	75	11.77667	10.72709	0.88446	0.83604	0.91070	0.88446	0.78470	0.87936	10.74994	9.87774	0.89047	0.84341	0.91506	0.89047	0.79795	0.88762
69	76	11.77667	10.26405	0.88446	0.84855	0.91807	0.88446	0.79521	0.88593	10.74994	9.48337	0.89047	0.85480	0.92172	0.89047	0.80745	0.89347
69	77	11.77667	9.80349	0.88446	0.86067	0.92512	0.88446	0.80553	0.89229	10.74994	9.08824	0.89047	0.86589	0.92812	0.89047	0.81680	0.89916
69	78	11.77667	9.34666	0.88446	0.87235	0.93182	0.88446	0.81563	0.89845	10.74994	8.69350	0.89047	0.87662	0.93426	0.89047	0.82597	0.90469
69	79	11.77667	8.89505	0.88446	0.88352	0.93816	0.88446	0.82546	0.90439	10.74994	8.30053	0.89047	0.88695	0.94009	0.89047	0.83493	0.91004
69	80	11.77667	8.44994	0.88446	0.89415	0.94412	0.88446	0.83502	0.91009	10.74994	7.91061	0.89047	0.89683	0.94561	0.89047	0.84367	0.91521
69	81	11.77667	8.01269	0.88446	0.90420	0.94969	0.88446	0.84427	0.91556	10.74994	7.52504	0.89047	0.90621	0.95080	0.89047	0.85215	0.92017
69	82	11.77667	7.58462	0.88446	0.91362	0.95486	0.88446	0.85320	0.92079	10.74994	7.14517	0.89047	0.91507	0.95565	0.89047	0.86036	0.92494
69	83	11.77667	7.16676	0.88446	0.92242	0.95965	0.88446	0.86180	0.92577	10.74994	6.77205	0.89047	0.92339	0.96017	0.89047	0.86829	0.92950
69	84	11.77667	6.76024	0.88446	0.93058	0.96404	0.88446	0.87004	0.93051	10.74994	6.40687	0.89047	0.93114	0.96434	0.89047	0.87592	0.93386
69	85	11.77667	6.36619	0.88446	0.93810	0.96806	0.88446	0.87793	0.93500	10.74994	6.05083	0.89047	0.93833	0.96818	0.89047	0.88323	0.93800
69	86	11.77667	5.98597	0.88446	0.94497	0.97171	0.88446	0.88543	0.93924	10.74994	5.70535	0.89047	0.94494	0.97169	0.89047	0.89022	0.94192
69	87	11.77667	5.62066	0.88446	0.95122	0.97500	0.88446	0.89256	0.94323	10.74994	5.37164	0.89047	0.95099	0.97488	0.89047	0.89686	0.94563
69	88	11.77667	5.27144	0.88446	0.95687	0.97796	0.88446	0.89930	0.94698	10.74994	5.05099	0.89047	0.95648	0.97776	0.89047	0.90317	0.94912
69	89	11.77667	4.93962	0.88446	0.96194	0.98060	0.88446	0.90567	0.95050	10.74994	4.74485	0.89047	0.96144	0.98034	0.89047	0.90913	0.95240
69	90	11.77667	4.62687	0.88446	0.96645	0.98294	0.88446	0.91165	0.95378	10.74994	4.45503	0.89047	0.96588	0.98264	0.89047	0.91476	0.95548
69	91	11.77667	4.33500	0.88446	0.97045	0.98500	0.88446	0.91728	0.95686	10.74994	4.18350	0.89047	0.96983	0.98468	0.89047	0.92006	0.95836
69	92	11.77667	4.06328	0.88446	0.97398	0.98682	0.88446	0.92258	0.95973	10.74994	3.92982	0.89047	0.97333	0.98649	0.89047	0.92506	0.96107
69	93	11.77667	3.80970	0.88446	0.97711	0.98842	0.88446	0.92757	0.96243	10.74994	3.69224	0.89047	0.97645	0.98809	0.89047	0.92978	0.96361
69	94	11.77667	3.57122	0.88446	0.97988	0.98984	0.88446	0.93229	0.96496	10.74994	3.46804	0.89047	0.97923	0.98951	0.89047	0.93426	0.96601
69	95	11.77667	3.34496	0.88446	0.98235	0.99110	0.88446	0.93674	0.96733	10.74994	3.25454	0.89047	0.98172	0.99077	0.89047	0.93849	0.96827
69	96	11.77667	3.12856	0.88446	0.98455	0.99221	0.88446	0.94092	0.96956	10.74994	3.04956	0.89047	0.98394	0.99191	0.89047	0.94248	0.97039
69	97	11.77667	2.92468	0.88446	0.98649	0.99320	0.88446	0.94484	0.97164	10.74994	2.85578	0.89047	0.98592	0.99291	0.89047	0.94623	0.97237
69	98	11.77667	2.73317	0.88446	0.98819	0.99406	0.88446	0.94850	0.97357	10.74994	2.67315	0.89047	0.98765	0.99379	0.89047	0.94973	0.97422
69	99	11.77667	2.55407	0.88446	0.98968	0.99481	0.88446	0.95190	0.97536	10.74994	2.50182	0.89047	0.98918	0.99456	0.89047	0.95300	0.97593
69	100	11.77667	2.38797	0.88446	0.99097	0.99546	0.88446	0.95504	0.97700	10.74994	2.34248	0.89047	0.99051	0.99523	0.89047	0.95602	0.97752
69	101	11.77667	2.23536	0.88446	0.99208	0.99602	0.88446	0.95793	0.97851	10.74994	2.19569	0.89047	0.99166	0.99581	0.89047	0.95881	0.97897
69	102	11.77667	2.09662	0.88446	0.99303	0.99650	0.88446	0.96058	0.97989	10.74994	2.06193	0.89047	0.99264	0.99631	0.89047	0.96137	0.98030
69	103	11.77667	1.97081	0.88446	0.99385	0.99691	0.88446	0.96300	0.98115	10.74994	1.94039	0.89047	0.99349	0.99674	0.89047	0.96371	0.98152
69	104	11.77667	1.85678	0.88446	0.99454	0.99726	0.88446	0.96521	0.98230	10.74994	1.82999	0.89047	0.99422	0.99710	0.89047	0.96585	0.98263
69	105	11.77667	1.75419	0.88446	0.99514	0.99756	0.88446	0.96721	0.98333	10.74994	1.73050	0.89047	0.99484	0.99741	0.89047	0.96779	0.98363
69	106	11.77667	1.66193	0.88446	0.99565	0.99782	0.88446	0.96901	0.98426	10.74994	1.64086	0.89047	0.99537	0.99768	0.89047	0.96954	0.98453
69	107	11.77667	1.57966	0.88446	0.99607	0.99803	0.88446	0.97060	0.98508	10.74994	1.56078	0.89047	0.99582	0.99791	0.89047	0.97109	0.98533
69	108	11.77667	1.50704	0.88446	0.99643	0.99821	0.88446	0.97198	0.98579	10.74994	1.48999	0.89047	0.99620	0.99809	0.89047	0.97244	0.98603
69	109	11.77667	1.44400	0.88446	0.99672	0.99836	0.88446	0.97314	0.98639	10.74994	1.42842	0.89047	0.99650	0.99825	0.89047	0.97357	0.98661
69	110	11.77667	1.39223	0.88446	0.99694	0.99847	0.88446	0.97403	0.98685	10.74994	1.37777	0.89047	0.99674	0.99837	0.89047	0.97445	0.98706

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
70	1	11.34137	29.44822	0.87726	0.38501	0.55597	0.87726	0.38481	0.55576	10.38744	22.54525	0.88349	0.46057	0.63068	0.88349	0.46038	0.63050
70	2	11.34137	29.37817	0.87726	0.38593	0.55693	0.87726	0.38575	0.55674	10.38744	22.51839	0.88349	0.46113	0.63120	0.88349	0.46096	0.63103
70	3	11.34137	29.30399	0.87726	0.38691	0.55795	0.87726	0.38673	0.55776	10.38744	22.48894	0.88349	0.46174	0.63177	0.88349	0.46156	0.63160
70	4	11.34137	29.22650	0.87726	0.38793	0.55901	0.87726	0.38774	0.55881	10.38744	22.45752	0.88349	0.46238	0.63236	0.88349	0.46219	0.63219
70	5	11.34137	29.14631	0.87726	0.38899	0.56011	0.87726	0.38879	0.55990	10.38744	22.42458	0.88349	0.46305	0.63299	0.88349	0.46286	0.63281
70	6	11.34137	29.06332	0.87726	0.39010	0.56125	0.87726	0.38989	0.56103	10.38744	22.39007	0.88349	0.46375	0.63365	0.88349	0.46355	0.63346
70	7	11.34137	28.97770	0.87726	0.39124	0.56243	0.87726	0.39102	0.56221	10.38744	22.35408	0.88349	0.46449	0.63434	0.88349	0.46428	0.63414
70	8	11.34137	28.88901	0.87726	0.39243	0.56367	0.87726	0.39220	0.56342	10.38744	22.31631	0.88349	0.46527	0.63506	0.88349	0.46504	0.63485
70	9	11.34137	28.79700	0.87726	0.39368	0.56495	0.87726	0.39342	0.56469	10.38744	22.27655	0.88349	0.46608	0.63582	0.88349	0.46584	0.63559
70	10	11.34137	28.70168	0.87726	0.39497	0.56628	0.87726	0.39470	0.56600	10.38744	22.23481	0.88349	0.46694	0.63662	0.88349	0.46668	0.63637
70	11	11.34137	28.60341	0.87726	0.39631	0.56765	0.87726	0.39602	0.56735	10.38744	22.19134	0.88349	0.46784	0.63745	0.88349	0.46755	0.63719
70	12	11.34137	28.50171	0.87726	0.39771	0.56909	0.87726	0.39739	0.56876	10.38744	22.14578	0.88349	0.46878	0.63832	0.88349	0.46847	0.63804
70	13	11.34137	28.39619	0.87726	0.39917	0.57058	0.87726	0.39882	0.57022	10.38744	22.09783	0.88349	0.46977	0.63924	0.88349	0.46943	0.63893
70	14	11.34137	28.28717	0.87726	0.40068	0.57212	0.87726	0.40030	0.57174	10.38744	22.04770	0.88349	0.47081	0.64020	0.88349	0.47044	0.63986
70	15	11.34137	28.17456	0.87726	0.40226	0.57373	0.87726	0.40184	0.57331	10.38744	21.99534	0.88349	0.47190	0.64121	0.88349	0.47150	0.64084
70	16	11.34137	28.05854	0.87726	0.40390	0.57539	0.87726	0.40344	0.57493	10.38744	21.94087	0.88349	0.47304	0.64226	0.88349	0.47260	0.64186
70	17	11.34137	27.93921	0.87726	0.40560	0.57712	0.87726	0.40511	0.57662	10.38744	21.88436	0.88349	0.47423	0.64336	0.88349	0.47376	0.64292
70	18	11.34137	27.81632	0.87726	0.40736	0.57890	0.87726	0.40684	0.57838	10.38744	21.82561	0.88349	0.47547	0.64450	0.88349	0.47497	0.64404
70	19	11.34137	27.68998	0.87726	0.40920	0.58076	0.87726	0.40865	0.58020	10.38744	21.76469	0.88349	0.47678	0.64570	0.88349	0.47624	0.64521
70	20	11.34137	27.55961	0.87726	0.41111	0.58268	0.87726	0.41052	0.58209	10.38744	21.70115	0.88349	0.47814	0.64695	0.88349	0.47758	0.64643
70	21	11.34137	27.42496	0.87726	0.41310	0.58468	0.87726	0.41248	0.58405	10.38744	21.63477	0.88349	0.47958	0.64826	0.88349	0.47898	0.64772
70	22	11.34137	27.28607	0.87726	0.41518	0.58675	0.87726	0.41452	0.58609	10.38744	21.56556	0.88349	0.48108	0.64963	0.88349	0.48045	0.64906
70	23	11.34137	27.14231	0.87726	0.41734	0.58891	0.87726	0.41664	0.58821	10.38744	21.49301	0.88349	0.48266	0.65108	0.88349	0.48199	0.65046
70	24	11.34137	26.99396	0.87726	0.41960	0.59115	0.87726	0.41885	0.59041	10.38744	21.41732	0.88349	0.48433	0.65259	0.88349	0.48361	0.65194
70	25	11.34137	26.84076	0.87726	0.42196	0.59349	0.87726	0.42115	0.59269	10.38744	21.33825	0.88349	0.48607	0.65417	0.88349	0.48531	0.65348
70	26	11.34137	26.68259	0.87726	0.42441	0.59591	0.87726	0.42355	0.59507	10.38744	21.25569	0.88349	0.48791	0.65583	0.88349	0.48709	0.65509
70	27	11.34137	26.51948	0.87726	0.42698	0.59844	0.87726	0.42606	0.59753	10.38744	21.16962	0.88349	0.48984	0.65757	0.88349	0.48896	0.65678
70	28	11.34137	26.35108	0.87726	0.42965	0.60106	0.87726	0.42867	0.60009	10.38744	21.07976	0.88349	0.49186	0.65939	0.88349	0.49093	0.65855
70	29	11.34137	26.17769	0.87726	0.43244	0.60378	0.87726	0.43139	0.60276	10.38744	20.98629	0.88349	0.49399	0.66130	0.88349	0.49299	0.66041
70	30	11.34137	25.99881	0.87726	0.43536	0.60662	0.87726	0.43423	0.60552	10.38744	20.88878	0.88349	0.49622	0.66330	0.88349	0.49516	0.66235
70	31	11.34137	25.81445	0.87726	0.43840	0.60956	0.87726	0.43719	0.60840	10.38744	20.78720	0.88349	0.49857	0.66540	0.88349	0.49743	0.66438
70	32	11.34137	25.62410	0.87726	0.44158	0.61263	0.87726	0.44028	0.61138	10.38744	20.68113	0.88349	0.50104	0.66759	0.88349	0.49982	0.66651
70	33	11.34137	25.42805	0.87726	0.44490	0.61582	0.87726	0.44351	0.61448	10.38744	20.57072	0.88349	0.50364	0.66989	0.88349	0.50233	0.66874
70	34	11.34137	25.22578	0.87726	0.44837	0.61914	0.87726	0.44687	0.61771	10.38744	20.45552	0.88349	0.50637	0.67230	0.88349	0.50496	0.67106
70	35	11.34137	25.01713	0.87726	0.45201	0.62260	0.87726	0.45038	0.62105	10.38744	20.33536	0.88349	0.50924	0.67483	0.88349	0.50773	0.67350
70	36	11.34137	24.80193	0.87726	0.45581	0.62619	0.87726	0.45405	0.62453	10.38744	20.21002	0.88349	0.51226	0.67748	0.88349	0.51063	0.67605
70	37	11.34137	24.57973	0.87726	0.45979	0.62994	0.87726	0.45788	0.62814	10.38744	20.07911	0.88349	0.51544	0.68026	0.88349	0.51368	0.67871
70	38	11.34137	24.35058	0.87726	0.46395	0.63383	0.87726	0.46187	0.63189	10.38744	19.94257	0.88349	0.51879	0.68317	0.88349	0.51687	0.68150
70	39	11.34137	24.11373	0.87726	0.46832	0.63789	0.87726	0.46603	0.63577	10.38744	19.79973	0.88349	0.52233	0.68622	0.88349	0.52022	0.68440
70	40	11.34137	23.86918	0.87726	0.47289	0.64213	0.87726	0.47037	0.63980	10.38744	19.65053	0.88349	0.52604	0.68942	0.88349	0.52373	0.68744

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
70	41	11.34137	23.61736	0.87726	0.47768	0.64652	0.87726	0.47490	0.64398	10.38744	19.49521	0.88349	0.52996	0.69277	0.88349	0.52742	0.69060
70	42	11.34137	23.35816	0.87726	0.48269	0.65110	0.87726	0.47963	0.64831	10.38744	19.33362	0.88349	0.53407	0.69628	0.88349	0.53127	0.69390
70	43	11.34137	23.09102	0.87726	0.48794	0.65586	0.87726	0.48455	0.65279	10.38744	19.16523	0.88349	0.53840	0.69994	0.88349	0.53531	0.69733
70	44	11.34137	22.81604	0.87726	0.49343	0.66080	0.87726	0.48969	0.65744	10.38744	18.99000	0.88349	0.54295	0.70378	0.88349	0.53954	0.70091
70	45	11.34137	22.53309	0.87726	0.49919	0.66594	0.87726	0.49504	0.66224	10.38744	18.80775	0.88349	0.54773	0.70779	0.88349	0.54396	0.70463
70	46	11.34137	22.24198	0.87726	0.50521	0.67128	0.87726	0.50061	0.66721	10.38744	18.61823	0.88349	0.55276	0.71197	0.88349	0.54859	0.70851
70	47	11.34137	21.94239	0.87726	0.51152	0.67683	0.87726	0.50642	0.67235	10.38744	18.42106	0.88349	0.55805	0.71635	0.88349	0.55343	0.71253
70	48	11.34137	21.63441	0.87726	0.51813	0.68259	0.87726	0.51246	0.67765	10.38744	18.21621	0.88349	0.56361	0.72091	0.88349	0.55849	0.71671
70	49	11.34137	21.31800	0.87726	0.52505	0.68857	0.87726	0.51875	0.68313	10.38744	18.00355	0.88349	0.56945	0.72567	0.88349	0.56377	0.72104
70	50	11.34137	20.99328	0.87726	0.53228	0.69476	0.87726	0.52529	0.68878	10.38744	17.78305	0.88349	0.57558	0.73063	0.88349	0.56928	0.72553
70	51	11.34137	20.66027	0.87726	0.53985	0.70117	0.87726	0.53209	0.69460	10.38744	17.55462	0.88349	0.58201	0.73578	0.88349	0.57503	0.73018
70	52	11.34137	20.31936	0.87726	0.54775	0.70780	0.87726	0.53916	0.70059	10.38744	17.31849	0.88349	0.58874	0.74114	0.88349	0.58103	0.73500
70	53	11.34137	19.97064	0.87726	0.55600	0.71466	0.87726	0.54650	0.70676	10.38744	17.07460	0.88349	0.59579	0.74670	0.88349	0.58727	0.73997
70	54	11.34137	19.61420	0.87726	0.56461	0.72173	0.87726	0.55412	0.71309	10.38744	16.82295	0.88349	0.60317	0.75247	0.88349	0.59376	0.74511
70	55	11.34137	19.25050	0.87726	0.57358	0.72902	0.87726	0.56201	0.71960	10.38744	16.56379	0.88349	0.61087	0.75843	0.88349	0.60052	0.75040
70	56	11.34137	18.87994	0.87726	0.58292	0.73651	0.87726	0.57019	0.72627	10.38744	16.29737	0.88349	0.61890	0.76460	0.88349	0.60754	0.75586
70	57	11.34137	18.50268	0.87726	0.59263	0.74422	0.87726	0.57866	0.73310	10.38744	16.02371	0.88349	0.62728	0.77096	0.88349	0.61482	0.76147
70	58	11.34137	18.11889	0.87726	0.60272	0.75212	0.87726	0.58741	0.74009	10.38744	15.74286	0.88349	0.63600	0.77751	0.88349	0.62237	0.76723
70	59	11.34137	17.72878	0.87726	0.61318	0.76022	0.87726	0.59645	0.74722	10.38744	15.45489	0.88349	0.64507	0.78424	0.88349	0.63019	0.77315
70	60	11.34137	17.33235	0.87726	0.62403	0.76850	0.87726	0.60577	0.75449	10.38744	15.15969	0.88349	0.65448	0.79116	0.88349	0.63827	0.77920
70	61	11.34137	16.92988	0.87726	0.63526	0.77695	0.87726	0.61536	0.76189	10.38744	14.85740	0.88349	0.66425	0.79826	0.88349	0.64661	0.78538
70	62	11.34137	16.52117	0.87726	0.64685	0.78556	0.87726	0.62522	0.76940	10.38744	14.54774	0.88349	0.67436	0.80551	0.88349	0.65521	0.79169
70	63	11.34137	16.10627	0.87726	0.65882	0.79432	0.87726	0.63534	0.77701	10.38744	14.23062	0.88349	0.68482	0.81293	0.88349	0.66405	0.79811
70	64	11.34137	15.68510	0.87726	0.67114	0.80321	0.87726	0.64570	0.78471	10.38744	13.90587	0.88349	0.69561	0.82048	0.88349	0.67313	0.80463
70	65	11.34137	15.25783	0.87726	0.68380	0.81221	0.87726	0.65627	0.79247	10.38744	13.57353	0.88349	0.70672	0.82816	0.88349	0.68242	0.81124
70	66	11.34137	14.82463	0.87726	0.69676	0.82129	0.87726	0.66705	0.80028	10.38744	13.23363	0.88349	0.71814	0.83595	0.88349	0.69192	0.81791
70	67	11.34137	14.38548	0.87726	0.71002	0.83042	0.87726	0.67801	0.80811	10.38744	12.88602	0.88349	0.72983	0.84382	0.88349	0.70160	0.82463
70	68	11.34137	13.94087	0.87726	0.72351	0.83958	0.87726	0.68911	0.81594	10.38744	12.53103	0.88349	0.74177	0.85174	0.88349	0.71143	0.83138
70	69	11.34137	13.49126	0.87726	0.73720	0.84872	0.87726	0.70033	0.82375	10.38744	12.16898	0.88349	0.75392	0.85970	0.88349	0.72139	0.83815
70	70	11.34137	13.03722	0.87726	0.75104	0.85782	0.87726	0.71163	0.83152	10.38744	11.80026	0.88349	0.76624	0.86765	0.88349	0.73145	0.84490
70	71	11.34137	12.57941	0.87726	0.76496	0.86683	0.87726	0.72298	0.83922	10.38744	11.42537	0.88349	0.77867	0.87557	0.88349	0.74159	0.85162
70	72	11.34137	12.11856	0.87726	0.77890	0.87571	0.87726	0.73435	0.84683	10.38744	11.04490	0.88349	0.79117	0.88341	0.88349	0.75176	0.85829
70	73	11.34137	11.65555	0.87726	0.79280	0.88443	0.87726	0.74569	0.85432	10.38744	10.65955	0.88349	0.80367	0.89115	0.88349	0.76195	0.86489
70	74	11.34137	11.19139	0.87726	0.80657	0.89293	0.87726	0.75697	0.86168	10.38744	10.27021	0.88349	0.81611	0.89874	0.88349	0.77210	0.87140
70	75	11.34137	10.72709	0.87726	0.82015	0.90119	0.87726	0.76816	0.86888	10.38744	9.87774	0.88349	0.82842	0.90616	0.88349	0.78220	0.87779
70	76	11.34137	10.26405	0.87726	0.83346	0.90917	0.87726	0.77921	0.87590	10.38744	9.48337	0.88349	0.84054	0.91336	0.88349	0.79220	0.88405
70	77	11.34137	9.80349	0.87726	0.84642	0.91682	0.87726	0.79008	0.88273	10.38744	9.08824	0.88349	0.85239	0.92031	0.88349	0.80207	0.89017
70	78	11.34137	9.34666	0.87726	0.85896	0.92413	0.87726	0.80075	0.88935	10.38744	8.69350	0.88349	0.86391	0.92699	0.88349	0.81178	0.89612
70	79	11.34137	8.89505	0.87726	0.87101	0.93106	0.87726	0.81118	0.89575	10.38744	8.30053	0.88349	0.87505	0.93336	0.88349	0.82131	0.90189
70	80	11.34137	8.44994	0.87726	0.88253	0.93760	0.87726	0.82135	0.90191	10.38744	7.91061	0.88349	0.88574	0.93941	0.88349	0.83061	0.90747

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
70	81	11.34137	8.01269	0.87726	0.89346	0.94373	0.87726	0.83121	0.90783	10.38744	7.52504	0.88349	0.89594	0.94511	0.88349	0.83967	0.91285
70	82	11.34137	7.58462	0.87726	0.90376	0.94945	0.87726	0.84076	0.91349	10.38744	7.14517	0.88349	0.90560	0.95046	0.88349	0.84846	0.91802
70	83	11.34137	7.16676	0.87726	0.91341	0.95474	0.87726	0.84997	0.91890	10.38744	6.77205	0.88349	0.91470	0.95545	0.88349	0.85697	0.92298
70	84	11.34137	6.76024	0.87726	0.92238	0.95963	0.87726	0.85883	0.92405	10.38744	6.40687	0.88349	0.92322	0.96008	0.88349	0.86517	0.92771
70	85	11.34137	6.36619	0.87726	0.93068	0.96410	0.87726	0.86731	0.92894	10.38744	6.05083	0.88349	0.93114	0.96434	0.88349	0.87305	0.93222
70	86	11.34137	5.98597	0.87726	0.93830	0.96817	0.87726	0.87541	0.93357	10.38744	5.70535	0.88349	0.93845	0.96825	0.88349	0.88058	0.93650
70	87	11.34137	5.62066	0.87726	0.94524	0.97185	0.87726	0.88311	0.93793	10.38744	5.37164	0.88349	0.94515	0.97180	0.88349	0.88777	0.94055
70	88	11.34137	5.27144	0.87726	0.95153	0.97516	0.87726	0.89040	0.94202	10.38744	5.05099	0.88349	0.95124	0.97501	0.88349	0.89459	0.94436
70	89	11.34137	4.93962	0.87726	0.95718	0.97812	0.87726	0.94587	0.94587	10.38744	4.74485	0.88349	0.95676	0.97790	0.88349	0.90106	0.94795
70	90	11.34137	4.62687	0.87726	0.96223	0.98075	0.87726	0.90379	0.94946	10.38744	4.45503	0.88349	0.96171	0.98048	0.88349	0.90716	0.95132
70	91	11.34137	4.33500	0.87726	0.96671	0.98307	0.87726	0.90990	0.95283	10.38744	4.18350	0.88349	0.96612	0.98277	0.88349	0.91292	0.95448
70	92	11.34137	4.06328	0.87726	0.97067	0.98512	0.87726	0.91566	0.95597	10.38744	3.92982	0.88349	0.97004	0.98479	0.88349	0.91836	0.95744
70	93	11.34137	3.80970	0.87726	0.97418	0.98692	0.87726	0.92110	0.95893	10.38744	3.69224	0.88349	0.97353	0.98659	0.88349	0.92350	0.96023
70	94	11.34137	3.57122	0.87726	0.97730	0.98852	0.87726	0.92623	0.96170	10.38744	3.46804	0.88349	0.97665	0.98818	0.88349	0.92838	0.96286
70	95	11.34137	3.34496	0.87726	0.98008	0.98994	0.87726	0.93108	0.96431	10.38744	3.25454	0.88349	0.97944	0.98961	0.88349	0.93299	0.96533
70	96	11.34137	3.12856	0.87726	0.98256	0.99120	0.87726	0.93564	0.96675	10.38744	3.04956	0.88349	0.98194	0.99089	0.88349	0.93734	0.96766
70	97	11.34137	2.92468	0.87726	0.98474	0.99231	0.87726	0.93991	0.96903	10.38744	2.85578	0.88349	0.98415	0.99201	0.88349	0.94143	0.96983
70	98	11.34137	2.73317	0.87726	0.98666	0.99329	0.87726	0.94391	0.97114	10.38744	2.67315	0.88349	0.98611	0.99300	0.88349	0.94525	0.97186
70	99	11.34137	2.55407	0.87726	0.98834	0.99414	0.87726	0.94762	0.97310	10.38744	2.50182	0.88349	0.98782	0.99387	0.88349	0.94882	0.97374
70	100	11.34137	2.38797	0.87726	0.98980	0.99487	0.87726	0.95105	0.97491	10.38744	2.34248	0.88349	0.98932	0.99463	0.88349	0.95212	0.97547
70	101	11.34137	2.23536	0.87726	0.99105	0.99551	0.87726	0.95420	0.97656	10.38744	2.19569	0.88349	0.99061	0.99528	0.88349	0.95516	0.97707
70	102	11.34137	2.09662	0.87726	0.99213	0.99605	0.87726	0.95709	0.97808	10.38744	2.06193	0.88349	0.99172	0.99584	0.88349	0.95795	0.97853
70	103	11.34137	1.97081	0.87726	0.99305	0.99651	0.87726	0.95974	0.97945	10.38744	1.94039	0.88349	0.99268	0.99633	0.88349	0.96051	0.97986
70	104	11.34137	1.85678	0.87726	0.99384	0.99691	0.87726	0.96214	0.98071	10.38744	1.82999	0.88349	0.99350	0.99674	0.88349	0.96284	0.98107
70	105	11.34137	1.75419	0.87726	0.99451	0.99725	0.87726	0.96432	0.98184	10.38744	1.73050	0.88349	0.99420	0.99709	0.88349	0.96496	0.98217
70	106	11.34137	1.66193	0.87726	0.99508	0.99754	0.87726	0.96628	0.98285	10.38744	1.64086	0.88349	0.99479	0.99739	0.88349	0.96687	0.98315
70	107	11.34137	1.57966	0.87726	0.99557	0.99778	0.87726	0.96802	0.98375	10.38744	1.56078	0.88349	0.99530	0.99764	0.88349	0.96856	0.98403
70	108	11.34137	1.50704	0.87726	0.99597	0.99798	0.87726	0.96953	0.98453	10.38744	1.48999	0.88349	0.99572	0.99786	0.88349	0.97003	0.98479
70	109	11.34137	1.44400	0.87726	0.99629	0.99814	0.87726	0.97078	0.98518	10.38744	1.42842	0.88349	0.99606	0.99803	0.88349	0.97126	0.98542
70	110	11.34137	1.39223	0.87726	0.99655	0.99827	0.87726	0.97176	0.98568	10.38744	1.37777	0.88349	0.99633	0.99816	0.88349	0.97221	0.98591
71	1	10.90317	29.44822	0.86947	0.37014	0.54030	0.86947	0.36996	0.54010	10.0196	22.54525	0.87609	0.44428	0.61522	0.87609	0.44409	0.61505
71	2	10.90317	29.37817	0.86947	0.37103	0.54124	0.86947	0.37086	0.54106	10.0196	22.51839	0.87609	0.44482	0.61574	0.87609	0.44465	0.61558
71	3	10.90317	29.30399	0.86947	0.37197	0.54224	0.86947	0.37180	0.54206	10.0196	22.48894	0.87609	0.44540	0.61630	0.87609	0.44523	0.61614
71	4	10.90317	29.22650	0.86947	0.37295	0.54329	0.86947	0.37277	0.54310	10.0196	22.45752	0.87609	0.44602	0.61689	0.87609	0.44584	0.61672
71	5	10.90317	29.14631	0.86947	0.37397	0.54437	0.86947	0.37379	0.54417	10.0196	22.42458	0.87609	0.44667	0.61751	0.87609	0.44648	0.61734
71	6	10.90317	29.06332	0.86947	0.37503	0.54549	0.86947	0.37484	0.54528	10.0196	22.39007	0.87609	0.44735	0.61816	0.87609	0.44715	0.61798
71	7	10.90317	28.97770	0.86947	0.37614	0.54666	0.86947	0.37593	0.54644	10.0196	22.35408	0.87609	0.44806	0.61884	0.87609	0.44786	0.61865
71	8	10.90317	28.88901	0.86947	0.37728	0.54787	0.86947	0.37707	0.54764	10.0196	22.31631	0.87609	0.44881	0.61955	0.87609	0.44860	0.61935
71	9	10.90317	28.79700	0.86947	0.37848	0.54913	0.86947	0.37825	0.54888	10.0196	22.27655	0.87609	0.44960	0.62031	0.87609	0.44937	0.62009
71	10	10.90317	28.70168	0.86947	0.37972	0.55043	0.86947	0.37947	0.55017	10.0196	22.23481	0.87609	0.45042	0.62109	0.87609	0.45018	0.62086

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
71	11	10.90317	28.60341	0.86947	0.38102	0.55179	0.86947	0.38074	0.55150	10.0196	22.19134	0.87609	0.45129	0.62192	0.87609	0.45102	0.62166
71	12	10.90317	28.50171	0.86947	0.38236	0.55320	0.86947	0.38207	0.55289	10.0196	22.14578	0.87609	0.45220	0.62278	0.87609	0.45191	0.62251
71	13	10.90317	28.39619	0.86947	0.38376	0.55467	0.86947	0.38344	0.55433	10.0196	22.09783	0.87609	0.45316	0.62369	0.87609	0.45284	0.62339
71	14	10.90317	28.28717	0.86947	0.38522	0.55619	0.86947	0.38487	0.55582	10.0196	22.04770	0.87609	0.45416	0.62464	0.87609	0.45382	0.62431
71	15	10.90317	28.17456	0.86947	0.38674	0.55777	0.86947	0.38635	0.55736	10.0196	21.99534	0.87609	0.45522	0.62563	0.87609	0.45484	0.62527
71	16	10.90317	28.05854	0.86947	0.38832	0.55941	0.86947	0.38789	0.55897	10.0196	21.94087	0.87609	0.45632	0.62667	0.87609	0.45590	0.62628
71	17	10.90317	27.93921	0.86947	0.38995	0.56110	0.86947	0.38950	0.56063	10.0196	21.88436	0.87609	0.45747	0.62776	0.87609	0.45702	0.62734
71	18	10.90317	27.81632	0.86947	0.39166	0.56286	0.86947	0.39117	0.56236	10.0196	21.82561	0.87609	0.45867	0.62889	0.87609	0.45820	0.62844
71	19	10.90317	27.68998	0.86947	0.39342	0.56468	0.86947	0.39290	0.56415	10.0196	21.76469	0.87609	0.45993	0.63007	0.87609	0.45943	0.62960
71	20	10.90317	27.55961	0.86947	0.39526	0.56658	0.86947	0.39471	0.56601	10.0196	21.70115	0.87609	0.46125	0.63131	0.87609	0.46072	0.63081
71	21	10.90317	27.42496	0.86947	0.39718	0.56854	0.86947	0.39659	0.56795	10.0196	21.63477	0.87609	0.46264	0.63261	0.87609	0.46207	0.63208
71	22	10.90317	27.28607	0.86947	0.39918	0.57059	0.86947	0.39856	0.56995	10.0196	21.56556	0.87609	0.46409	0.63397	0.87609	0.46349	0.63341
71	23	10.90317	27.14231	0.86947	0.40126	0.57271	0.86947	0.40060	0.57204	10.0196	21.49301	0.87609	0.46562	0.63539	0.87609	0.46498	0.63480
71	24	10.90317	26.99396	0.86947	0.40343	0.57492	0.86947	0.40273	0.57421	10.0196	21.41732	0.87609	0.46723	0.63689	0.87609	0.46655	0.63625
71	25	10.90317	26.84076	0.86947	0.40570	0.57722	0.86947	0.40495	0.57646	10.0196	21.33825	0.87609	0.46892	0.63846	0.87609	0.46819	0.63778
71	26	10.90317	26.68259	0.86947	0.40807	0.57962	0.86947	0.40726	0.57880	10.0196	21.25569	0.87609	0.47069	0.64010	0.87609	0.46992	0.63938
71	27	10.90317	26.51948	0.86947	0.41054	0.58210	0.86947	0.40968	0.58123	10.0196	21.16962	0.87609	0.47256	0.64182	0.87609	0.47173	0.64106
71	28	10.90317	26.35108	0.86947	0.41312	0.58469	0.86947	0.41219	0.58376	10.0196	21.07976	0.87609	0.47452	0.64363	0.87609	0.47363	0.64281
71	29	10.90317	26.17769	0.86947	0.41580	0.58738	0.86947	0.41482	0.58639	10.0196	20.98629	0.87609	0.47658	0.64552	0.87609	0.47563	0.64465
71	30	10.90317	25.99881	0.86947	0.41861	0.59017	0.86947	0.41756	0.58912	10.0196	20.88878	0.87609	0.47874	0.64750	0.87609	0.47773	0.64657
71	31	10.90317	25.81445	0.86947	0.42154	0.59308	0.86947	0.42042	0.59196	10.0196	20.78720	0.87609	0.48101	0.64957	0.87609	0.47994	0.64859
71	32	10.90317	25.62410	0.86947	0.42461	0.59611	0.86947	0.42340	0.59491	10.0196	20.68113	0.87609	0.48340	0.65175	0.87609	0.48225	0.65070
71	33	10.90317	25.42805	0.86947	0.42781	0.59926	0.86947	0.42651	0.59798	10.0196	20.57072	0.87609	0.48592	0.65403	0.87609	0.48468	0.65291
71	34	10.90317	25.22578	0.86947	0.43116	0.60253	0.86947	0.42976	0.60117	10.0196	20.45552	0.87609	0.48856	0.65642	0.87609	0.48724	0.65523
71	35	10.90317	25.01713	0.86947	0.43467	0.60595	0.86947	0.43316	0.60448	10.0196	20.33536	0.87609	0.49134	0.65893	0.87609	0.48992	0.65765
71	36	10.90317	24.80193	0.86947	0.43833	0.60950	0.86947	0.43670	0.60792	10.0196	20.21002	0.87609	0.49427	0.66156	0.87609	0.49274	0.66018
71	37	10.90317	24.57973	0.86947	0.44218	0.61321	0.86947	0.44040	0.61150	10.0196	20.07911	0.87609	0.49736	0.66432	0.87609	0.49570	0.66283
71	38	10.90317	24.35058	0.86947	0.44620	0.61706	0.86947	0.44426	0.61521	10.0196	19.94257	0.87609	0.50061	0.66721	0.87609	0.49880	0.66560
71	39	10.90317	24.11373	0.86947	0.45042	0.62109	0.86947	0.44829	0.61907	10.0196	19.79973	0.87609	0.50404	0.67025	0.87609	0.50206	0.66850
71	40	10.90317	23.86918	0.86947	0.45484	0.62528	0.86947	0.45250	0.62307	10.0196	19.65053	0.87609	0.50765	0.67343	0.87609	0.50548	0.67152
71	41	10.90317	23.61736	0.86947	0.45947	0.62964	0.86947	0.45689	0.62722	10.0196	19.49521	0.87609	0.51145	0.67677	0.87609	0.50907	0.67468
71	42	10.90317	23.35816	0.86947	0.46432	0.63418	0.86947	0.46147	0.63152	10.0196	19.33362	0.87609	0.51545	0.68026	0.87609	0.51282	0.67797
71	43	10.90317	23.09102	0.86947	0.46940	0.63890	0.86947	0.46625	0.63598	10.0196	19.16523	0.87609	0.51966	0.68392	0.87609	0.51676	0.68140
71	44	10.90317	22.81604	0.86947	0.47472	0.64381	0.86947	0.47124	0.64060	10.0196	18.99000	0.87609	0.52409	0.68775	0.87609	0.52089	0.68498
71	45	10.90317	22.53309	0.86947	0.48030	0.64893	0.86947	0.47644	0.64539	10.0196	18.80775	0.87609	0.52876	0.69175	0.87609	0.52521	0.68871
71	46	10.90317	22.24198	0.86947	0.48615	0.65424	0.86947	0.48186	0.65035	10.0196	18.61823	0.87609	0.53366	0.69593	0.87609	0.52973	0.69258
71	47	10.90317	21.94239	0.86947	0.49228	0.65977	0.86947	0.48751	0.65547	10.0196	18.42106	0.87609	0.53883	0.70031	0.87609	0.53447	0.69662
71	48	10.90317	21.63441	0.86947	0.49870	0.66551	0.86947	0.49340	0.66078	10.0196	18.21621	0.87609	0.54426	0.70488	0.87609	0.53942	0.70081
71	49	10.90317	21.31800	0.86947	0.50543	0.67148	0.86947	0.49954	0.66625	10.0196	18.00355	0.87609	0.54997	0.70965	0.87609	0.54459	0.70516
71	50	10.90317	20.99328	0.86947	0.51248	0.67767	0.86947	0.50592	0.67191	10.0196	17.78305	0.87609	0.55597	0.71463	0.87609	0.55000	0.70968

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
71	51	10.90317	20.66027	0.86947	0.51985	0.68408	0.86947	0.51257	0.67775	10.0196	17.55462	0.87609	0.56227	0.71981	0.87609	0.55565	0.71436
71	52	10.90317	20.31936	0.86947	0.52757	0.69073	0.86947	0.51949	0.68377	10.0196	17.31849	0.87609	0.56887	0.72520	0.87609	0.56154	0.71921
71	53	10.90317	19.97064	0.86947	0.53563	0.69760	0.86947	0.52668	0.68997	10.0196	17.07460	0.87609	0.57580	0.73080	0.87609	0.56768	0.72423
71	54	10.90317	19.61420	0.86947	0.54406	0.70471	0.86947	0.53415	0.69635	10.0196	16.82295	0.87609	0.58305	0.73662	0.87609	0.57409	0.72942
71	55	10.90317	19.25050	0.86947	0.55285	0.71205	0.86947	0.54191	0.70291	10.0196	16.56379	0.87609	0.59064	0.74265	0.87609	0.58076	0.73478
71	56	10.90317	18.87994	0.86947	0.56202	0.71961	0.86947	0.54996	0.70965	10.0196	16.29737	0.87609	0.59858	0.74889	0.87609	0.58770	0.74031
71	57	10.90317	18.50268	0.86947	0.57158	0.72739	0.86947	0.55831	0.71656	10.0196	16.02371	0.87609	0.60686	0.75534	0.87609	0.59491	0.74601
71	58	10.90317	18.11889	0.86947	0.58152	0.73540	0.86947	0.56696	0.72364	10.0196	15.74286	0.87609	0.61550	0.76199	0.87609	0.60241	0.75188
71	59	10.90317	17.72878	0.86947	0.59186	0.74361	0.86947	0.57591	0.73089	10.0196	15.45489	0.87609	0.62450	0.76885	0.87609	0.61018	0.75791
71	60	10.90317	17.33235	0.86947	0.60261	0.75203	0.86947	0.58516	0.73830	10.0196	15.15969	0.87609	0.63387	0.77592	0.87609	0.61824	0.76409
71	61	10.90317	16.92988	0.86947	0.61375	0.76065	0.86947	0.59471	0.74585	10.0196	14.85740	0.87609	0.64362	0.78317	0.87609	0.62658	0.77043
71	62	10.90317	16.52117	0.86947	0.62531	0.76946	0.86947	0.60455	0.75354	10.0196	14.54774	0.87609	0.65374	0.79062	0.87609	0.63519	0.77690
71	63	10.90317	16.10627	0.86947	0.63726	0.77845	0.86947	0.61467	0.76135	10.0196	14.23062	0.87609	0.66423	0.79824	0.87609	0.64408	0.78351
71	64	10.90317	15.68510	0.86947	0.64961	0.78759	0.86947	0.62506	0.76927	10.0196	13.90587	0.87609	0.67509	0.80604	0.87609	0.65322	0.79024
71	65	10.90317	15.25783	0.86947	0.66234	0.79688	0.86947	0.63570	0.77728	10.0196	13.57353	0.87609	0.68632	0.81398	0.87609	0.66261	0.79708
71	66	10.90317	14.82463	0.86947	0.67544	0.80628	0.86947	0.64659	0.78537	10.0196	13.23363	0.87609	0.69789	0.82206	0.87609	0.67224	0.80400
71	67	10.90317	14.38548	0.86947	0.68887	0.81578	0.86947	0.65768	0.79350	10.0196	12.88602	0.87609	0.70979	0.83026	0.87609	0.68208	0.81099
71	68	10.90317	13.94087	0.86947	0.70261	0.82533	0.86947	0.66897	0.80165	10.0196	12.53103	0.87609	0.72199	0.83855	0.87609	0.69211	0.81804
71	69	10.90317	13.49126	0.86947	0.71661	0.83492	0.86947	0.68041	0.80981	10.0196	12.16898	0.87609	0.73445	0.84690	0.87609	0.70230	0.82512
71	70	10.90317	13.03722	0.86947	0.73083	0.84448	0.86947	0.69198	0.81795	10.0196	11.80026	0.87609	0.74714	0.85527	0.87609	0.71264	0.83221
71	71	10.90317	12.57941	0.86947	0.74520	0.85400	0.86947	0.70364	0.82605	10.0196	11.42537	0.87609	0.76001	0.86365	0.87609	0.72309	0.83929
71	72	10.90317	12.11856	0.86947	0.75967	0.86342	0.86947	0.71536	0.83407	10.0196	11.04490	0.87609	0.77301	0.87197	0.87609	0.73361	0.84634
71	73	10.90317	11.65555	0.86947	0.77416	0.87270	0.86947	0.72711	0.84199	10.0196	10.65955	0.87609	0.78606	0.88022	0.87609	0.74418	0.85333
71	74	10.90317	11.19139	0.86947	0.78859	0.88180	0.86947	0.73883	0.84980	10.0196	10.27021	0.87609	0.79912	0.88834	0.87609	0.75476	0.86024
71	75	10.90317	10.72709	0.86947	0.80290	0.89068	0.86947	0.75049	0.85746	10.0196	9.87774	0.87609	0.81210	0.89631	0.87609	0.76531	0.86705
71	76	10.90317	10.26405	0.86947	0.81699	0.89928	0.86947	0.76204	0.86495	10.0196	9.48337	0.87609	0.82494	0.90407	0.87609	0.77580	0.87374
71	77	10.90317	9.80349	0.86947	0.83078	0.90757	0.86947	0.77346	0.87226	10.0196	9.08824	0.87609	0.83756	0.91160	0.87609	0.78618	0.88029
71	78	10.90317	9.34666	0.86947	0.84419	0.91551	0.86947	0.78470	0.87936	10.0196	8.69350	0.87609	0.84989	0.91885	0.87609	0.79643	0.88668
71	79	10.90317	8.89505	0.86947	0.85715	0.92308	0.86947	0.79572	0.88624	10.0196	8.30053	0.87609	0.86185	0.92580	0.87609	0.80651	0.89289
71	80	10.90317	8.44994	0.86947	0.86959	0.93025	0.86947	0.80649	0.89288	10.0196	7.91061	0.87609	0.87339	0.93242	0.87609	0.81639	0.89891
71	81	10.90317	8.01269	0.86947	0.88145	0.93699	0.86947	0.81698	0.89927	10.0196	7.52504	0.87609	0.88445	0.93868	0.87609	0.82604	0.90473
71	82	10.90317	7.58462	0.86947	0.89267	0.94329	0.86947	0.82716	0.90541	10.0196	7.14517	0.87609	0.89496	0.94457	0.87609	0.83542	0.91033
71	83	10.90317	7.16676	0.86947	0.90323	0.94915	0.86947	0.83701	0.91127	10.0196	6.77205	0.87609	0.90491	0.95008	0.87609	0.84453	0.91571
71	84	10.90317	6.76024	0.86947	0.91309	0.95457	0.86947	0.84650	0.91687	10.0196	6.40687	0.87609	0.91425	0.95521	0.87609	0.85332	0.92086
71	85	10.90317	6.36619	0.86947	0.92225	0.95955	0.86947	0.85561	0.92219	10.0196	6.05083	0.87609	0.92297	0.95994	0.87609	0.86179	0.92577
71	86	10.90317	5.98597	0.86947	0.93067	0.96409	0.86947	0.86432	0.92722	10.0196	5.70535	0.87609	0.93103	0.96429	0.87609	0.86991	0.93043
71	87	10.90317	5.62066	0.86947	0.93838	0.96821	0.86947	0.87262	0.93198	10.0196	5.37164	0.87609	0.93845	0.96825	0.87609	0.87767	0.93485
71	88	10.90317	5.27144	0.86947	0.94538	0.97192	0.86947	0.88051	0.93646	10.0196	5.05099	0.87609	0.94523	0.97184	0.87609	0.88505	0.93902
71	89	10.90317	4.93962	0.86947	0.95169	0.97525	0.86947	0.88796	0.94066	10.0196	4.74485	0.87609	0.95137	0.97508	0.87609	0.89205	0.94295
71	90	10.90317	4.62687	0.86947	0.95734	0.97821	0.86947	0.89500	0.94459	10.0196	4.45503	0.87609	0.95689	0.97797	0.87609	0.89867	0.94663

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
71	91	10.90317	4.33500	0.86947	0.96236	0.98082	0.86947	0.90164	0.94828	10.0196	4.18350	0.87609	0.96182	0.98054	0.87609	0.90492	0.95009
71	92	10.90317	4.06328	0.86947	0.96682	0.98313	0.86947	0.90790	0.95173	10.0196	3.92982	0.87609	0.96621	0.98282	0.87609	0.91084	0.95334
71	93	10.90317	3.80970	0.86947	0.97077	0.98517	0.86947	0.91382	0.95497	10.0196	3.69224	0.87609	0.97013	0.98484	0.87609	0.91644	0.95640
71	94	10.90317	3.57122	0.86947	0.97428	0.98697	0.86947	0.91941	0.95801	10.0196	3.46804	0.87609	0.97363	0.98664	0.87609	0.92175	0.95928
71	95	10.90317	3.34496	0.86947	0.97742	0.98858	0.86947	0.92470	0.96087	10.0196	3.25454	0.87609	0.97677	0.98825	0.87609	0.92678	0.96200
71	96	10.90317	3.12856	0.86947	0.98022	0.99001	0.86947	0.92968	0.96356	10.0196	3.04956	0.87609	0.97959	0.98969	0.87609	0.93153	0.96455
71	97	10.90317	2.92468	0.86947	0.98269	0.99127	0.86947	0.93434	0.96606	10.0196	2.85578	0.87609	0.98208	0.99096	0.87609	0.93600	0.96694
71	98	10.90317	2.73317	0.86947	0.98487	0.99238	0.86947	0.93871	0.96838	10.0196	2.67315	0.87609	0.98429	0.99208	0.87609	0.94018	0.96917
71	99	10.90317	2.55407	0.86947	0.98677	0.99334	0.86947	0.94276	0.97054	10.0196	2.50182	0.87609	0.98623	0.99307	0.87609	0.94408	0.97123
71	100	10.90317	2.38797	0.86947	0.98842	0.99418	0.86947	0.94651	0.97252	10.0196	2.34248	0.87609	0.98792	0.99392	0.87609	0.94769	0.97314
71	101	10.90317	2.23536	0.86947	0.98985	0.99490	0.86947	0.94997	0.97434	10.0196	2.19569	0.87609	0.98938	0.99466	0.87609	0.95102	0.97489
71	102	10.90317	2.09662	0.86947	0.99107	0.99551	0.86947	0.95313	0.97600	10.0196	2.06193	0.87609	0.99064	0.99530	0.87609	0.95407	0.97650
71	103	10.90317	1.97081	0.86947	0.99211	0.99604	0.86947	0.95602	0.97752	10.0196	1.94039	0.87609	0.99172	0.99584	0.87609	0.95687	0.97796
71	104	10.90317	1.85678	0.86947	0.99301	0.99649	0.86947	0.95866	0.97889	10.0196	1.82999	0.87609	0.99264	0.99631	0.87609	0.95942	0.97929
71	105	10.90317	1.75419	0.86947	0.99377	0.99688	0.86947	0.96104	0.98013	10.0196	1.73050	0.87609	0.99344	0.99671	0.87609	0.96174	0.98050
71	106	10.90317	1.66193	0.86947	0.99442	0.99720	0.86947	0.96319	0.98125	10.0196	1.64086	0.87609	0.99411	0.99705	0.87609	0.96383	0.98158
71	107	10.90317	1.57966	0.86947	0.99497	0.99748	0.86947	0.96509	0.98223	10.0196	1.56078	0.87609	0.99468	0.99733	0.87609	0.96568	0.98254
71	108	10.90317	1.50704	0.86947	0.99542	0.99771	0.86947	0.96674	0.98309	10.0196	1.48999	0.87609	0.99516	0.99757	0.87609	0.96729	0.98337
71	109	10.90317	1.44400	0.86947	0.99579	0.99789	0.86947	0.96811	0.98380	10.0196	1.42842	0.87609	0.99555	0.99777	0.87609	0.96863	0.98406
71	110	10.90317	1.39223	0.86947	0.99608	0.99804	0.86947	0.96918	0.98435	10.0196	1.37777	0.87609	0.99585	0.99792	0.87609	0.96967	0.98460
72	1	10.46267	29.44822	0.86125	0.35520	0.52420	0.86125	0.35502	0.52401	9.64691	22.54525	0.86797	0.42776	0.59921	0.86797	0.42759	0.59903
72	2	10.46267	29.37817	0.86125	0.35605	0.52513	0.86125	0.35589	0.52496	9.64691	22.51839	0.86797	0.42828	0.59972	0.86797	0.42812	0.59956
72	3	10.46267	29.30399	0.86125	0.35695	0.52611	0.86125	0.35679	0.52594	9.64691	22.48894	0.86797	0.42884	0.60027	0.86797	0.42868	0.60011
72	4	10.46267	29.22650	0.86125	0.35789	0.52713	0.86125	0.35773	0.52695	9.64691	22.45752	0.86797	0.42944	0.60085	0.86797	0.42927	0.60069
72	5	10.46267	29.14631	0.86125	0.35887	0.52819	0.86125	0.35870	0.52801	9.64691	22.42458	0.86797	0.43006	0.60146	0.86797	0.42989	0.60129
72	6	10.46267	29.06332	0.86125	0.35989	0.52930	0.86125	0.35971	0.52910	9.64691	22.39007	0.86797	0.43072	0.60210	0.86797	0.43054	0.60193
72	7	10.46267	28.97770	0.86125	0.36095	0.53044	0.86125	0.36076	0.53023	9.64691	22.35408	0.86797	0.43141	0.60277	0.86797	0.43122	0.60259
72	8	10.46267	28.88901	0.86125	0.36205	0.53163	0.86125	0.36185	0.53141	9.64691	22.31631	0.86797	0.43213	0.60348	0.86797	0.43193	0.60328
72	9	10.46267	28.79700	0.86125	0.36320	0.53287	0.86125	0.36298	0.53263	9.64691	22.27655	0.86797	0.43289	0.60422	0.86797	0.43267	0.60401
72	10	10.46267	28.70168	0.86125	0.36440	0.53415	0.86125	0.36416	0.53390	9.64691	22.23481	0.86797	0.43369	0.60500	0.86797	0.43346	0.60477
72	11	10.46267	28.60341	0.86125	0.36564	0.53548	0.86125	0.36538	0.53521	9.64691	22.19134	0.86797	0.43452	0.60581	0.86797	0.43427	0.60557
72	12	10.46267	28.50171	0.86125	0.36693	0.53687	0.86125	0.36666	0.53657	9.64691	22.14578	0.86797	0.43540	0.60666	0.86797	0.43513	0.60640
72	13	10.46267	28.39619	0.86125	0.36828	0.53831	0.86125	0.36798	0.53799	9.64691	22.09783	0.86797	0.43632	0.60756	0.86797	0.43603	0.60727
72	14	10.46267	28.28717	0.86125	0.36968	0.53980	0.86125	0.36935	0.53945	9.64691	22.04770	0.86797	0.43729	0.60850	0.86797	0.43697	0.60818
72	15	10.46267	28.17456	0.86125	0.37114	0.54136	0.86125	0.37077	0.54097	9.64691	21.99534	0.86797	0.43831	0.60948	0.86797	0.43795	0.60913
72	16	10.46267	28.05854	0.86125	0.37265	0.54297	0.86125	0.37226	0.54255	9.64691	21.94087	0.86797	0.43937	0.61050	0.86797	0.43898	0.61013
72	17	10.46267	27.93921	0.86125	0.37422	0.54463	0.86125	0.37380	0.54418	9.64691	21.88436	0.86797	0.44048	0.61158	0.86797	0.44006	0.61117
72	18	10.46267	27.81632	0.86125	0.37586	0.54636	0.86125	0.37540	0.54588	9.64691	21.82561	0.86797	0.44164	0.61269	0.86797	0.44119	0.61226
72	19	10.46267	27.68998	0.86125	0.37756	0.54815	0.86125	0.37707	0.54764	9.64691	21.76469	0.86797	0.44286	0.61386	0.86797	0.44238	0.61340
72	20	10.46267	27.55961	0.86125	0.37932	0.55001	0.86125	0.37881	0.54947	9.64691	21.70115	0.86797	0.44413	0.61508	0.86797	0.44363	0.61460

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
72	21	10.46267	27.42496	0.86125	0.38117	0.55195	0.86125	0.38062	0.55138	9.64691	21.63477	0.86797	0.44547	0.61637	0.86797	0.44493	0.61585
72	22	10.46267	27.28607	0.86125	0.38308	0.55396	0.86125	0.38251	0.55335	9.64691	21.56556	0.86797	0.44687	0.61771	0.86797	0.44630	0.61717
72	23	10.46267	27.14231	0.86125	0.38509	0.55605	0.86125	0.38447	0.55541	9.64691	21.49301	0.86797	0.44835	0.61912	0.86797	0.44775	0.61854
72	24	10.46267	26.99396	0.86125	0.38718	0.55822	0.86125	0.38652	0.55754	9.64691	21.41732	0.86797	0.44990	0.62059	0.86797	0.44926	0.61998
72	25	10.46267	26.84076	0.86125	0.38936	0.56049	0.86125	0.38865	0.55976	9.64691	21.33825	0.86797	0.45153	0.62214	0.86797	0.45084	0.62149
72	26	10.46267	26.68259	0.86125	0.39163	0.56284	0.86125	0.39088	0.56206	9.64691	21.25569	0.86797	0.45324	0.62377	0.86797	0.45251	0.62307
72	27	10.46267	26.51948	0.86125	0.39400	0.56528	0.86125	0.39320	0.56446	9.64691	21.16962	0.86797	0.45504	0.62547	0.86797	0.45426	0.62473
72	28	10.46267	26.35108	0.86125	0.39648	0.56783	0.86125	0.39562	0.56695	9.64691	21.07976	0.86797	0.45694	0.62726	0.86797	0.45610	0.62647
72	29	10.46267	26.17769	0.86125	0.39907	0.57048	0.86125	0.39815	0.56954	9.64691	20.98629	0.86797	0.45892	0.62912	0.86797	0.45803	0.62829
72	30	10.46267	25.99881	0.86125	0.40177	0.57323	0.86125	0.40078	0.57223	9.64691	20.88878	0.86797	0.46101	0.63108	0.86797	0.46006	0.63019
72	31	10.46267	25.81445	0.86125	0.40459	0.57609	0.86125	0.40354	0.57503	9.64691	20.78720	0.86797	0.46320	0.63314	0.86797	0.46219	0.63219
72	32	10.46267	25.62410	0.86125	0.40754	0.57908	0.86125	0.40641	0.57794	9.64691	20.68113	0.86797	0.46551	0.63529	0.86797	0.46443	0.63428
72	33	10.46267	25.42805	0.86125	0.41062	0.58218	0.86125	0.40941	0.58097	9.64691	20.57072	0.86797	0.46794	0.63755	0.86797	0.46678	0.63647
72	34	10.46267	25.22578	0.86125	0.41384	0.58542	0.86125	0.41254	0.58411	9.64691	20.45552	0.86797	0.47050	0.63992	0.86797	0.46926	0.63877
72	35	10.46267	25.01713	0.86125	0.41722	0.58878	0.86125	0.41581	0.58739	9.64691	20.33536	0.86797	0.47319	0.64240	0.86797	0.47185	0.64117
72	36	10.46267	24.80193	0.86125	0.42075	0.59229	0.86125	0.41923	0.59079	9.64691	20.21002	0.86797	0.47602	0.64501	0.86797	0.47459	0.64369
72	37	10.46267	24.57973	0.86125	0.42445	0.59595	0.86125	0.42280	0.59432	9.64691	20.07911	0.86797	0.47901	0.64775	0.86797	0.47745	0.64632
72	38	10.46267	24.35058	0.86125	0.42833	0.59976	0.86125	0.42653	0.59800	9.64691	19.94257	0.86797	0.48216	0.65062	0.86797	0.48047	0.64907
72	39	10.46267	24.11373	0.86125	0.43239	0.60373	0.86125	0.43043	0.60182	9.64691	19.79973	0.86797	0.48548	0.65363	0.86797	0.48363	0.65195
72	40	10.46267	23.86918	0.86125	0.43666	0.60788	0.86125	0.43449	0.60578	9.64691	19.65053	0.86797	0.48898	0.65680	0.86797	0.48695	0.65496
72	41	10.46267	23.61736	0.86125	0.44113	0.61220	0.86125	0.43874	0.60989	9.64691	19.49521	0.86797	0.49266	0.66011	0.86797	0.49043	0.65810
72	42	10.46267	23.35816	0.86125	0.44581	0.61669	0.86125	0.44317	0.61416	9.64691	19.33362	0.86797	0.49654	0.66359	0.86797	0.49408	0.66139
72	43	10.46267	23.09102	0.86125	0.45071	0.62137	0.86125	0.44780	0.61859	9.64691	19.16523	0.86797	0.50063	0.66723	0.86797	0.49791	0.66481
72	44	10.46267	22.81604	0.86125	0.45586	0.62624	0.86125	0.45263	0.62319	9.64691	18.99000	0.86797	0.50493	0.67104	0.86797	0.50193	0.66838
72	45	10.46267	22.53309	0.86125	0.46126	0.63131	0.86125	0.45767	0.62795	9.64691	18.80775	0.86797	0.50947	0.67503	0.86797	0.50614	0.67210
72	46	10.46267	22.24198	0.86125	0.46691	0.63659	0.86125	0.46293	0.63288	9.64691	18.61823	0.86797	0.51424	0.67920	0.86797	0.51055	0.67598
72	47	10.46267	21.94239	0.86125	0.47285	0.64209	0.86125	0.46842	0.63799	9.64691	18.42106	0.86797	0.51926	0.68357	0.86797	0.51517	0.68001
72	48	10.46267	21.63441	0.86125	0.47908	0.64780	0.86125	0.47414	0.64328	9.64691	18.21621	0.86797	0.52455	0.68814	0.86797	0.52000	0.68421
72	49	10.46267	21.31800	0.86125	0.48560	0.65375	0.86125	0.48011	0.64875	9.64691	18.00355	0.86797	0.53012	0.69291	0.86797	0.52506	0.68857
72	50	10.46267	20.99328	0.86125	0.49245	0.65992	0.86125	0.48633	0.65440	9.64691	17.78305	0.86797	0.53598	0.69790	0.86797	0.53035	0.69311
72	51	10.46267	20.66027	0.86125	0.49962	0.66632	0.86125	0.49280	0.66024	9.64691	17.55462	0.86797	0.54213	0.70309	0.86797	0.53588	0.69781
72	52	10.46267	20.31936	0.86125	0.50712	0.67297	0.86125	0.49955	0.66627	9.64691	17.31849	0.86797	0.54859	0.70851	0.86797	0.54165	0.70269
72	53	10.46267	19.97064	0.86125	0.51498	0.67985	0.86125	0.50658	0.67249	9.64691	17.07460	0.86797	0.55538	0.71414	0.86797	0.54768	0.70774
72	54	10.46267	19.61420	0.86125	0.52320	0.68698	0.86125	0.51389	0.67890	9.64691	16.82295	0.86797	0.56249	0.71999	0.86797	0.55398	0.71298
72	55	10.46267	19.25050	0.86125	0.53179	0.69434	0.86125	0.52149	0.68550	9.64691	16.56379	0.86797	0.56995	0.72607	0.86797	0.56054	0.71839
72	56	10.46267	18.87994	0.86125	0.54077	0.70195	0.86125	0.52939	0.69229	9.64691	16.29737	0.86797	0.57775	0.73237	0.86797	0.56738	0.72399
72	57	10.46267	18.50268	0.86125	0.55013	0.70979	0.86125	0.53759	0.69927	9.64691	16.02371	0.86797	0.58591	0.73889	0.86797	0.57450	0.72976
72	58	10.46267	18.11889	0.86125	0.55990	0.71787	0.86125	0.54611	0.70643	9.64691	15.74286	0.86797	0.59443	0.74564	0.86797	0.58192	0.73571
72	59	10.46267	17.72878	0.86125	0.57008	0.72618	0.86125	0.55494	0.71377	9.64691	15.45489	0.86797	0.60334	0.75260	0.86797	0.58962	0.74184
72	60	10.46267	17.33235	0.86125	0.58067	0.73472	0.86125	0.56408	0.72130	9.64691	15.15969	0.86797	0.61263	0.75979	0.86797	0.59763	0.74814

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
72	61	10.46267	16.92988	0.86125	0.59170	0.74348	0.86125	0.57355	0.72898	9.64691	14.85740	0.86797	0.62231	0.76719	0.86797	0.60593	0.75461
72	62	10.46267	16.52117	0.86125	0.60315	0.75246	0.86125	0.58332	0.73683	9.64691	14.54774	0.86797	0.63239	0.77480	0.86797	0.61452	0.76124
72	63	10.46267	16.10627	0.86125	0.61504	0.76164	0.86125	0.59340	0.74482	9.64691	14.23062	0.86797	0.64287	0.78262	0.86797	0.62341	0.76802
72	64	10.46267	15.68510	0.86125	0.62736	0.77101	0.86125	0.60378	0.75295	9.64691	13.90587	0.86797	0.65375	0.79063	0.86797	0.63258	0.77494
72	65	10.46267	15.25783	0.86125	0.64010	0.78056	0.86125	0.61445	0.76119	9.64691	13.57353	0.86797	0.66503	0.79882	0.86797	0.64203	0.78199
72	66	10.46267	14.82463	0.86125	0.65325	0.79026	0.86125	0.62538	0.76952	9.64691	13.23363	0.86797	0.67671	0.80719	0.86797	0.65174	0.78915
72	67	10.46267	14.38548	0.86125	0.66680	0.80010	0.86125	0.63657	0.77793	9.64691	12.88602	0.86797	0.68875	0.81570	0.86797	0.66169	0.79641
72	68	10.46267	13.94087	0.86125	0.68072	0.81003	0.86125	0.64799	0.78640	9.64691	12.53103	0.86797	0.70115	0.82433	0.86797	0.67188	0.80374
72	69	10.46267	13.49126	0.86125	0.69496	0.82003	0.86125	0.65960	0.79489	9.64691	12.16898	0.86797	0.71388	0.83306	0.86797	0.68227	0.81113
72	70	10.46267	13.03722	0.86125	0.70949	0.83006	0.86125	0.67139	0.80339	9.64691	11.80026	0.86797	0.72689	0.84185	0.86797	0.69284	0.81855
72	71	10.46267	12.57941	0.86125	0.72424	0.84007	0.86125	0.68332	0.81187	9.64691	11.42537	0.86797	0.74014	0.85067	0.86797	0.70355	0.82598
72	72	10.46267	12.11856	0.86125	0.73917	0.85003	0.86125	0.69535	0.82030	9.64691	11.04490	0.86797	0.75358	0.85947	0.86797	0.71439	0.83340
72	73	10.46267	11.65555	0.86125	0.75420	0.85988	0.86125	0.70744	0.82866	9.64691	10.65955	0.86797	0.76715	0.86823	0.86797	0.72531	0.84079
72	74	10.46267	11.19139	0.86125	0.76925	0.86958	0.86125	0.71956	0.83691	9.64691	10.27021	0.86797	0.78078	0.87690	0.86797	0.73627	0.84811
72	75	10.46267	10.72709	0.86125	0.78424	0.87907	0.86125	0.73166	0.84504	9.64691	9.87774	0.86797	0.79441	0.88543	0.86797	0.74725	0.85535
72	76	10.46267	10.26405	0.86125	0.79908	0.88832	0.86125	0.74370	0.85301	9.64691	9.48337	0.86797	0.80795	0.89378	0.86797	0.75820	0.86247
72	77	10.46267	9.80349	0.86125	0.81369	0.89728	0.86125	0.75563	0.86081	9.64691	9.08824	0.86797	0.82133	0.90190	0.86797	0.76908	0.86947
72	78	10.46267	9.34666	0.86125	0.82797	0.90589	0.86125	0.76742	0.86841	9.64691	8.69350	0.86797	0.83446	0.90976	0.86797	0.77986	0.87632
72	79	10.46267	8.89505	0.86125	0.84184	0.91413	0.86125	0.77902	0.87579	9.64691	8.30053	0.86797	0.84726	0.91732	0.86797	0.79049	0.88299
72	80	10.46267	8.44994	0.86125	0.85523	0.92196	0.86125	0.79040	0.88293	9.64691	7.91061	0.86797	0.85967	0.92454	0.86797	0.80094	0.88947
72	81	10.46267	8.01269	0.86125	0.86805	0.92936	0.86125	0.80151	0.88982	9.64691	7.52504	0.86797	0.87162	0.93141	0.86797	0.81118	0.89575
72	82	10.46267	7.58462	0.86125	0.88024	0.93631	0.86125	0.81232	0.89644	9.64691	7.14517	0.86797	0.88304	0.93789	0.86797	0.82117	0.90180
72	83	10.46267	7.16676	0.86125	0.89177	0.94279	0.86125	0.82282	0.90280	9.64691	6.77205	0.86797	0.89388	0.94397	0.86797	0.83088	0.90763
72	84	10.46267	6.76024	0.86125	0.90258	0.94880	0.86125	0.83295	0.90887	9.64691	6.40687	0.86797	0.90410	0.94964	0.86797	0.84029	0.91322
72	85	10.46267	6.36619	0.86125	0.91266	0.95433	0.86125	0.84272	0.91465	9.64691	6.05083	0.86797	0.91368	0.95489	0.86797	0.84938	0.91855
72	86	10.46267	5.98597	0.86125	0.92197	0.95940	0.86125	0.85207	0.92013	9.64691	5.70535	0.86797	0.92258	0.95973	0.86797	0.85811	0.92363
72	87	10.46267	5.62066	0.86125	0.93052	0.96401	0.86125	0.86101	0.92531	9.64691	5.37164	0.86797	0.93079	0.96415	0.86797	0.86646	0.92845
72	88	10.46267	5.27144	0.86125	0.93831	0.96817	0.86125	0.86951	0.93020	9.64691	5.05099	0.86797	0.93831	0.96817	0.86797	0.87443	0.93301
72	89	10.46267	4.93962	0.86125	0.94536	0.97191	0.86125	0.87757	0.93479	9.64691	4.74485	0.86797	0.94514	0.97180	0.86797	0.88200	0.93730
72	90	10.46267	4.62687	0.86125	0.95168	0.97524	0.86125	0.88519	0.93910	9.64691	4.45503	0.86797	0.95131	0.97505	0.86797	0.88917	0.94133
72	91	10.46267	4.33500	0.86125	0.95731	0.97819	0.86125	0.89238	0.94313	9.64691	4.18350	0.86797	0.95683	0.97794	0.86797	0.89595	0.94512
72	92	10.46267	4.06328	0.86125	0.96232	0.98080	0.86125	0.89918	0.94691	9.64691	3.92982	0.86797	0.96175	0.98050	0.86797	0.90238	0.94869
72	93	10.46267	3.80970	0.86125	0.96677	0.98311	0.86125	0.90561	0.95047	9.64691	3.69224	0.86797	0.96615	0.98279	0.86797	0.90847	0.95204
72	94	10.46267	3.57122	0.86125	0.97074	0.98515	0.86125	0.91170	0.95381	9.64691	3.46804	0.86797	0.97010	0.98482	0.86797	0.91426	0.95521
72	95	10.46267	3.34496	0.86125	0.97429	0.98698	0.86125	0.91747	0.95696	9.64691	3.25454	0.86797	0.97364	0.98664	0.86797	0.91975	0.95820
72	96	10.46267	3.12856	0.86125	0.97747	0.98861	0.86125	0.92291	0.95991	9.64691	3.04956	0.86797	0.97682	0.98827	0.86797	0.92494	0.96101
72	97	10.46267	2.92468	0.86125	0.98027	0.99004	0.86125	0.92801	0.96266	9.64691	2.85578	0.86797	0.97965	0.98972	0.86797	0.92982	0.96363
72	98	10.46267	2.73317	0.86125	0.98274	0.99130	0.86125	0.93278	0.96522	9.64691	2.67315	0.86797	0.98215	0.99099	0.86797	0.93439	0.96608
72	99	10.46267	2.55407	0.86125	0.98491	0.99240	0.86125	0.93722	0.96759	9.64691	2.50182	0.86797	0.98434	0.99211	0.86797	0.93866	0.96836
72	100	10.46267	2.38797	0.86125	0.98679	0.99335	0.86125	0.94133	0.96978	9.64691	2.34248	0.86797	0.98626	0.99308	0.86797	0.94262	0.97046

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
72	101	10.46267	2.23536	0.86125	0.98841	0.99417	0.86125	0.94512	0.97178	9.64691	2.19569	0.86797	0.98792	0.99392	0.86797	0.94627	0.97239
72	102	10.46267	2.09662	0.86125	0.98980	0.99487	0.86125	0.94859	0.97361	9.64691	2.06193	0.86797	0.98935	0.99464	0.86797	0.94962	0.97416
72	103	10.46267	1.97081	0.86125	0.99100	0.99548	0.86125	0.95176	0.97528	9.64691	1.94039	0.86797	0.99057	0.99526	0.86797	0.95269	0.97577
72	104	10.46267	1.85678	0.86125	0.99202	0.99599	0.86125	0.95465	0.97680	9.64691	1.82999	0.86797	0.99163	0.99580	0.86797	0.95549	0.97724
72	105	10.46267	1.75419	0.86125	0.99289	0.99643	0.86125	0.95727	0.97817	9.64691	1.73050	0.86797	0.99253	0.99625	0.86797	0.95803	0.97857
72	106	10.46267	1.66193	0.86125	0.99363	0.99680	0.86125	0.95962	0.97939	9.64691	1.64086	0.86797	0.99330	0.99664	0.86797	0.96032	0.97976
72	107	10.46267	1.57966	0.86125	0.99425	0.99712	0.86125	0.96171	0.98048	9.64691	1.56078	0.86797	0.99395	0.99696	0.86797	0.96236	0.98082
72	108	10.46267	1.50704	0.86125	0.99477	0.99738	0.86125	0.96352	0.98142	9.64691	1.48999	0.86797	0.99449	0.99724	0.86797	0.96412	0.98173
72	109	10.46267	1.44400	0.86125	0.99520	0.99759	0.86125	0.96502	0.98220	9.64691	1.42842	0.86797	0.99493	0.99746	0.86797	0.96560	0.98250
72	110	10.46267	1.39223	0.86125	0.99552	0.99776	0.86125	0.96620	0.98281	9.64691	1.37777	0.86797	0.99527	0.99763	0.86797	0.96674	0.98309
73	1	10.0212	29.44822	0.85237	0.34022	0.50770	0.85237	0.34006	0.50752	9.27052	22.54525	0.85891	0.41108	0.58265	0.85891	0.41092	0.58248
73	2	10.0212	29.37817	0.85237	0.34103	0.50861	0.85237	0.34089	0.50845	9.27052	22.51839	0.85891	0.41158	0.58315	0.85891	0.41143	0.58300
73	3	10.0212	29.30399	0.85237	0.34190	0.50957	0.85237	0.34175	0.50941	9.27052	22.48894	0.85891	0.41212	0.58369	0.85891	0.41197	0.58354
73	4	10.0212	29.22650	0.85237	0.34280	0.51058	0.85237	0.34265	0.51041	9.27052	22.45752	0.85891	0.41269	0.58427	0.85891	0.41254	0.58411
73	5	10.0212	29.14631	0.85237	0.34374	0.51162	0.85237	0.34358	0.51144	9.27052	22.42458	0.85891	0.41330	0.58487	0.85891	0.41313	0.58471
73	6	10.0212	29.06332	0.85237	0.34472	0.51270	0.85237	0.34455	0.51251	9.27052	22.39007	0.85891	0.41393	0.58550	0.85891	0.41376	0.58533
73	7	10.0212	28.97770	0.85237	0.34573	0.51382	0.85237	0.34556	0.51362	9.27052	22.35408	0.85891	0.41459	0.58616	0.85891	0.41441	0.58598
73	8	10.0212	28.88901	0.85237	0.34679	0.51498	0.85237	0.34660	0.51478	9.27052	22.31631	0.85891	0.41528	0.58685	0.85891	0.41510	0.58667
73	9	10.0212	28.79700	0.85237	0.34789	0.51620	0.85237	0.34769	0.51598	9.27052	22.27655	0.85891	0.41601	0.58758	0.85891	0.41581	0.58739
73	10	10.0212	28.70168	0.85237	0.34903	0.51746	0.85237	0.34882	0.51722	9.27052	22.23481	0.85891	0.41678	0.58835	0.85891	0.41657	0.58814
73	11	10.0212	28.60341	0.85237	0.35022	0.51876	0.85237	0.34999	0.51851	9.27052	22.19134	0.85891	0.41759	0.58915	0.85891	0.41735	0.58892
73	12	10.0212	28.50171	0.85237	0.35146	0.52012	0.85237	0.35121	0.51984	9.27052	22.14578	0.85891	0.41843	0.58999	0.85891	0.41818	0.58974
73	13	10.0212	28.39619	0.85237	0.35275	0.52153	0.85237	0.35248	0.52123	9.27052	22.09783	0.85891	0.41932	0.59088	0.85891	0.41904	0.59060
73	14	10.0212	28.28717	0.85237	0.35410	0.52300	0.85237	0.35379	0.52267	9.27052	22.04770	0.85891	0.42025	0.59180	0.85891	0.41995	0.59150
73	15	10.0212	28.17456	0.85237	0.35550	0.52453	0.85237	0.35516	0.52416	9.27052	21.99534	0.85891	0.42123	0.59277	0.85891	0.42090	0.59244
73	16	10.0212	28.05854	0.85237	0.35695	0.52611	0.85237	0.35658	0.52571	9.27052	21.94087	0.85891	0.42225	0.59378	0.85891	0.42189	0.59342
73	17	10.0212	27.93921	0.85237	0.35846	0.52774	0.85237	0.35806	0.52731	9.27052	21.88436	0.85891	0.42332	0.59484	0.85891	0.42293	0.59445
73	18	10.0212	27.81632	0.85237	0.36002	0.52944	0.85237	0.35960	0.52898	9.27052	21.82561	0.85891	0.42444	0.59594	0.85891	0.42402	0.59552
73	19	10.0212	27.68998	0.85237	0.36165	0.53120	0.85237	0.36120	0.53071	9.27052	21.76469	0.85891	0.42561	0.59709	0.85891	0.42516	0.59665
73	20	10.0212	27.55961	0.85237	0.36335	0.53302	0.85237	0.36287	0.53251	9.27052	21.70115	0.85891	0.42684	0.59830	0.85891	0.42636	0.59783
73	21	10.0212	27.42496	0.85237	0.36511	0.53492	0.85237	0.36460	0.53437	9.27052	21.63477	0.85891	0.42812	0.59956	0.85891	0.42762	0.59907
73	22	10.0212	27.28607	0.85237	0.36695	0.53689	0.85237	0.36641	0.53631	9.27052	21.56556	0.85891	0.42947	0.60088	0.85891	0.42894	0.60036
73	23	10.0212	27.14231	0.85237	0.36887	0.53894	0.85237	0.36830	0.53833	9.27052	21.49301	0.85891	0.43090	0.60228	0.85891	0.43033	0.60172
73	24	10.0212	26.99396	0.85237	0.37088	0.54108	0.85237	0.37026	0.54043	9.27052	21.41732	0.85891	0.43239	0.60373	0.85891	0.43179	0.60314
73	25	10.0212	26.84076	0.85237	0.37297	0.54330	0.85237	0.37231	0.54261	9.27052	21.33825	0.85891	0.43396	0.60526	0.85891	0.43332	0.60463
73	26	10.0212	26.68259	0.85237	0.37515	0.54561	0.85237	0.37445	0.54487	9.27052	21.25569	0.85891	0.43561	0.60687	0.85891	0.43492	0.60620
73	27	10.0212	26.51948	0.85237	0.37743	0.54802	0.85237	0.37668	0.54723	9.27052	21.16962	0.85891	0.43734	0.60854	0.85891	0.43661	0.60783
73	28	10.0212	26.35108	0.85237	0.37980	0.55052	0.85237	0.37900	0.54968	9.27052	21.07976	0.85891	0.43917	0.61031	0.85891	0.43838	0.60955
73	29	10.0212	26.17769	0.85237	0.38228	0.55312	0.85237	0.38143	0.55222	9.27052	20.98629	0.85891	0.44108	0.61215	0.85891	0.44024	0.61135
73	30	10.0212	25.99881	0.85237	0.38488	0.55583	0.85237	0.38396	0.55487	9.27052	20.88878	0.85891	0.44309	0.61409	0.85891	0.44220	0.61323

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
73	31	10.0212	25.81445	0.85237	0.38758	0.55864	0.85237	0.38661	0.55763	9.27052	20.78720	0.85891	0.44521	0.61612	0.85891	0.44426	0.61520
73	32	10.0212	25.62410	0.85237	0.39041	0.56158	0.85237	0.38937	0.56050	9.27052	20.68113	0.85891	0.44744	0.61825	0.85891	0.44642	0.61727
73	33	10.0212	25.42805	0.85237	0.39337	0.56463	0.85237	0.39225	0.56348	9.27052	20.57072	0.85891	0.44978	0.62048	0.85891	0.44869	0.61944
73	34	10.0212	25.22578	0.85237	0.39647	0.56782	0.85237	0.39526	0.56658	9.27052	20.45552	0.85891	0.45224	0.62282	0.85891	0.45108	0.62171
73	35	10.0212	25.01713	0.85237	0.39971	0.57113	0.85237	0.39841	0.56981	9.27052	20.33536	0.85891	0.45484	0.62528	0.85891	0.45359	0.62409
73	36	10.0212	24.80193	0.85237	0.40310	0.57459	0.85237	0.40170	0.57316	9.27052	20.21002	0.85891	0.45757	0.62786	0.85891	0.45623	0.62659
73	37	10.0212	24.57973	0.85237	0.40666	0.57819	0.85237	0.40514	0.57665	9.27052	20.07911	0.85891	0.46046	0.63057	0.85891	0.45900	0.62920
73	38	10.0212	24.35058	0.85237	0.41039	0.58195	0.85237	0.40873	0.58028	9.27052	19.94257	0.85891	0.46350	0.63341	0.85891	0.46191	0.63193
73	39	10.0212	24.11373	0.85237	0.41430	0.58587	0.85237	0.41248	0.58406	9.27052	19.79973	0.85891	0.46670	0.63640	0.85891	0.46498	0.63479
73	40	10.0212	23.86918	0.85237	0.41840	0.58996	0.85237	0.41641	0.58798	9.27052	19.65053	0.85891	0.47009	0.63954	0.85891	0.46819	0.63778
73	41	10.0212	23.61736	0.85237	0.42270	0.59423	0.85237	0.42050	0.59205	9.27052	19.49521	0.85891	0.47365	0.64283	0.85891	0.47157	0.64090
73	42	10.0212	23.35816	0.85237	0.42721	0.59867	0.85237	0.42478	0.59628	9.27052	19.33362	0.85891	0.47740	0.64627	0.85891	0.47511	0.64417
73	43	10.0212	23.09102	0.85237	0.43194	0.60329	0.85237	0.42925	0.60067	9.27052	19.16523	0.85891	0.48136	0.64989	0.85891	0.47883	0.64758
73	44	10.0212	22.81604	0.85237	0.43690	0.60812	0.85237	0.43392	0.60522	9.27052	18.99000	0.85891	0.48553	0.65368	0.85891	0.48273	0.65113
73	45	10.0212	22.53309	0.85237	0.44211	0.61314	0.85237	0.43879	0.60995	9.27052	18.80775	0.85891	0.48992	0.65765	0.85891	0.48681	0.65484
73	46	10.0212	22.24198	0.85237	0.44757	0.61837	0.85237	0.44388	0.61485	9.27052	18.61823	0.85891	0.49455	0.66181	0.85891	0.49110	0.65871
73	47	10.0212	21.94239	0.85237	0.45330	0.62382	0.85237	0.44920	0.61993	9.27052	18.42106	0.85891	0.49943	0.66616	0.85891	0.49560	0.66274
73	48	10.0212	21.63441	0.85237	0.45932	0.62950	0.85237	0.45474	0.62519	9.27052	18.21621	0.85891	0.50457	0.67072	0.85891	0.50030	0.66694
73	49	10.0212	21.31800	0.85237	0.46563	0.63540	0.85237	0.46053	0.63064	9.27052	18.00355	0.85891	0.50998	0.67548	0.85891	0.50523	0.67130
73	50	10.0212	20.99328	0.85237	0.47226	0.64154	0.85237	0.46657	0.63627	9.27052	17.78305	0.85891	0.51568	0.68046	0.85891	0.51039	0.67584
73	51	10.0212	20.66027	0.85237	0.47921	0.64793	0.85237	0.47286	0.64210	9.27052	17.55462	0.85891	0.52168	0.68566	0.85891	0.51579	0.68055
73	52	10.0212	20.31936	0.85237	0.48649	0.65455	0.85237	0.47943	0.64813	9.27052	17.31849	0.85891	0.52798	0.69108	0.85891	0.52143	0.68545
73	53	10.0212	19.97064	0.85237	0.49412	0.66142	0.85237	0.48627	0.65435	9.27052	17.07460	0.85891	0.53460	0.69673	0.85891	0.52733	0.69053
73	54	10.0212	19.61420	0.85237	0.50212	0.66855	0.85237	0.49340	0.66077	9.27052	16.82295	0.85891	0.54155	0.70261	0.85891	0.53350	0.69579
73	55	10.0212	19.25050	0.85237	0.51049	0.67592	0.85237	0.50082	0.66739	9.27052	16.56379	0.85891	0.54885	0.70872	0.85891	0.53994	0.70125
73	56	10.0212	18.87994	0.85237	0.51924	0.68355	0.85237	0.50854	0.67422	9.27052	16.29737	0.85891	0.55649	0.71506	0.85891	0.54666	0.70689
73	57	10.0212	18.50268	0.85237	0.52838	0.69143	0.85237	0.51658	0.68124	9.27052	16.02371	0.85891	0.56450	0.72164	0.85891	0.55367	0.71272
73	58	10.0212	18.11889	0.85237	0.53794	0.69956	0.85237	0.52493	0.68847	9.27052	15.74286	0.85891	0.57289	0.72845	0.85891	0.56097	0.71875
73	59	10.0212	17.72878	0.85237	0.54792	0.70794	0.85237	0.53361	0.69589	9.27052	15.45489	0.85891	0.58166	0.73551	0.85891	0.56858	0.72496
73	60	10.0212	17.33235	0.85237	0.55833	0.71657	0.85237	0.54262	0.70351	9.27052	15.15969	0.85891	0.59083	0.74279	0.85891	0.57650	0.73137
73	61	10.0212	16.92988	0.85237	0.56918	0.72545	0.85237	0.55196	0.71131	9.27052	14.85740	0.85891	0.60041	0.75032	0.85891	0.58473	0.73795
73	62	10.0212	16.52117	0.85237	0.58048	0.73456	0.85237	0.56163	0.71929	9.27052	14.54774	0.85891	0.61040	0.75807	0.85891	0.59327	0.74472
73	63	10.0212	16.10627	0.85237	0.59225	0.74391	0.85237	0.57163	0.72744	9.27052	14.23062	0.85891	0.62082	0.76606	0.85891	0.60212	0.75165
73	64	10.0212	15.68510	0.85237	0.60448	0.75349	0.85237	0.58196	0.73574	9.27052	13.90587	0.85891	0.63168	0.77427	0.85891	0.61128	0.75875
73	65	10.0212	15.25783	0.85237	0.61717	0.76327	0.85237	0.59259	0.74419	9.27052	13.57353	0.85891	0.64297	0.78269	0.85891	0.62074	0.76600
73	66	10.0212	14.82463	0.85237	0.63032	0.77325	0.85237	0.60354	0.75276	9.27052	13.23363	0.85891	0.65468	0.79131	0.85891	0.63050	0.77338
73	67	10.0212	14.38548	0.85237	0.64391	0.78339	0.85237	0.61476	0.76143	9.27052	12.88602	0.85891	0.66682	0.80011	0.85891	0.64053	0.78088
73	68	10.0212	13.94087	0.85237	0.65793	0.79367	0.85237	0.62626	0.77018	9.27052	12.53103	0.85891	0.67935	0.80907	0.85891	0.65082	0.78848
73	69	10.0212	13.49126	0.85237	0.67233	0.80407	0.85237	0.63800	0.77900	9.27052	12.16898	0.85891	0.69227	0.81816	0.85891	0.66136	0.79616
73	70	10.0212	13.03722	0.85237	0.68709	0.81453	0.85237	0.64995	0.78784	9.27052	11.80026	0.85891	0.70553	0.82735	0.85891	0.67211	0.80391

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
73	71	10.0212	12.57941	0.85237	0.70216	0.82502	0.85237	0.66209	0.79669	9.27052	11.42537	0.85891	0.71910	0.83660	0.85891	0.68305	0.81168
73	72	10.0212	12.11856	0.85237	0.71747	0.83550	0.85237	0.67437	0.80552	9.27052	11.04490	0.85891	0.73293	0.84589	0.85891	0.69415	0.81947
73	73	10.0212	11.65555	0.85237	0.73297	0.84591	0.85237	0.68677	0.81430	9.27052	10.65955	0.85891	0.74696	0.85515	0.85891	0.70538	0.82724
73	74	10.0212	11.19139	0.85237	0.74857	0.85621	0.85237	0.69924	0.82300	9.27052	10.27021	0.85891	0.76112	0.86436	0.85891	0.71670	0.83497
73	75	10.0212	10.72709	0.85237	0.76419	0.86634	0.85237	0.71174	0.83160	9.27052	9.87774	0.85891	0.77535	0.87346	0.85891	0.72807	0.84264
73	76	10.0212	10.26405	0.85237	0.77975	0.87625	0.85237	0.72422	0.84005	9.27052	9.48337	0.85891	0.78956	0.88241	0.85891	0.73945	0.85021
73	77	10.0212	9.80349	0.85237	0.79514	0.88588	0.85237	0.73664	0.84835	9.27052	9.08824	0.85891	0.80367	0.89115	0.85891	0.75081	0.85767
73	78	10.0212	9.34666	0.85237	0.81027	0.89519	0.85237	0.74895	0.85645	9.27052	8.69350	0.85891	0.81759	0.89964	0.85891	0.76208	0.86498
73	79	10.0212	8.89505	0.85237	0.82505	0.90414	0.85237	0.76110	0.86435	9.27052	8.30053	0.85891	0.83124	0.90784	0.85891	0.77325	0.87213
73	80	10.0212	8.44994	0.85237	0.83938	0.91268	0.85237	0.77307	0.87201	9.27052	7.91061	0.85891	0.84453	0.91571	0.85891	0.78426	0.87909
73	81	10.0212	8.01269	0.85237	0.85319	0.92078	0.85237	0.78479	0.87942	9.27052	7.52504	0.85891	0.85739	0.92322	0.85891	0.79509	0.88585
73	82	10.0212	7.58462	0.85237	0.86639	0.92841	0.85237	0.79624	0.88657	9.27052	7.14517	0.85891	0.86974	0.93033	0.85891	0.80568	0.89238
73	83	10.0212	7.16676	0.85237	0.87893	0.93556	0.85237	0.80738	0.89343	9.27052	6.77205	0.85891	0.88152	0.93703	0.85891	0.81601	0.89868
73	84	10.0212	6.76024	0.85237	0.89075	0.94222	0.85237	0.81818	0.90000	9.27052	6.40687	0.85891	0.89268	0.94330	0.85891	0.82605	0.90474
73	85	10.0212	6.36619	0.85237	0.90181	0.94837	0.85237	0.82861	0.90627	9.27052	6.05083	0.85891	0.90318	0.94913	0.85891	0.83576	0.91053
73	86	10.0212	5.98597	0.85237	0.91208	0.95402	0.85237	0.83863	0.91223	9.27052	5.70535	0.85891	0.91298	0.95451	0.85891	0.84512	0.91606
73	87	10.0212	5.62066	0.85237	0.92155	0.95917	0.85237	0.84822	0.91788	9.27052	5.37164	0.85891	0.92205	0.95944	0.85891	0.85410	0.92131
73	88	10.0212	5.27144	0.85237	0.93021	0.96384	0.85237	0.85736	0.92320	9.27052	5.05099	0.85891	0.93039	0.96394	0.85891	0.86268	0.92628
73	89	10.0212	4.93962	0.85237	0.93806	0.96804	0.85237	0.86605	0.92822	9.27052	4.74485	0.85891	0.93799	0.96801	0.85891	0.87085	0.93096
73	90	10.0212	4.62687	0.85237	0.94514	0.97180	0.85237	0.87428	0.93293	9.27052	4.45503	0.85891	0.94488	0.97166	0.85891	0.87860	0.93538
73	91	10.0212	4.33500	0.85237	0.95146	0.97513	0.85237	0.88207	0.93734	9.27052	4.18350	0.85891	0.95105	0.97491	0.85891	0.88595	0.93953
73	92	10.0212	4.06328	0.85237	0.95710	0.97808	0.85237	0.88944	0.94149	9.27052	3.92982	0.85891	0.95658	0.97781	0.85891	0.89292	0.94343
73	93	10.0212	3.80970	0.85237	0.96212	0.98069	0.85237	0.89643	0.94539	9.27052	3.69224	0.85891	0.96153	0.98039	0.85891	0.89954	0.94712
73	94	10.0212	3.57122	0.85237	0.96661	0.98302	0.85237	0.90306	0.94906	9.27052	3.46804	0.85891	0.96597	0.98269	0.85891	0.90584	0.95059
73	95	10.0212	3.34496	0.85237	0.97063	0.98509	0.85237	0.90934	0.95252	9.27052	3.25454	0.85891	0.96997	0.98476	0.85891	0.91183	0.95388
73	96	10.0212	3.12856	0.85237	0.97423	0.98695	0.85237	0.91527	0.95576	9.27052	3.04956	0.85891	0.97358	0.98661	0.85891	0.91749	0.95697
73	97	10.0212	2.92468	0.85237	0.97742	0.98858	0.85237	0.92085	0.95879	9.27052	2.85578	0.85891	0.97678	0.98825	0.85891	0.92283	0.95986
73	98	10.0212	2.73317	0.85237	0.98023	0.99002	0.85237	0.92607	0.96162	9.27052	2.67315	0.85891	0.97962	0.98970	0.85891	0.92783	0.96257
73	99	10.0212	2.55407	0.85237	0.98270	0.99128	0.85237	0.93093	0.96423	9.27052	2.50182	0.85891	0.98211	0.99098	0.85891	0.93251	0.96508
73	100	10.0212	2.38797	0.85237	0.98485	0.99237	0.85237	0.93544	0.96664	9.27052	2.34248	0.85891	0.98429	0.99208	0.85891	0.93685	0.96739
73	101	10.0212	2.23536	0.85237	0.98670	0.99331	0.85237	0.93959	0.96885	9.27052	2.19569	0.85891	0.98618	0.99304	0.85891	0.94085	0.96952
73	102	10.0212	2.09662	0.85237	0.98830	0.99411	0.85237	0.94340	0.97087	9.27052	2.06193	0.85891	0.98781	0.99387	0.85891	0.94453	0.97148
73	103	10.0212	1.97081	0.85237	0.98966	0.99480	0.85237	0.94688	0.97272	9.27052	1.94039	0.85891	0.98921	0.99458	0.85891	0.94791	0.97326
73	104	10.0212	1.85678	0.85237	0.99083	0.99539	0.85237	0.95006	0.97439	9.27052	1.82999	0.85891	0.99042	0.99519	0.85891	0.95099	0.97488
73	105	10.0212	1.75419	0.85237	0.99183	0.99590	0.85237	0.95294	0.97590	9.27052	1.73050	0.85891	0.99145	0.99570	0.85891	0.95378	0.97634
73	106	10.0212	1.66193	0.85237	0.99268	0.99633	0.85237	0.95553	0.97726	9.27052	1.64086	0.85891	0.99232	0.99615	0.85891	0.95630	0.97766
73	107	10.0212	1.57966	0.85237	0.99340	0.99669	0.85237	0.95783	0.97846	9.27052	1.56078	0.85891	0.99307	0.99652	0.85891	0.95854	0.97883
73	108	10.0212	1.50704	0.85237	0.99399	0.99699	0.85237	0.95982	0.97950	9.27052	1.48999	0.85891	0.99369	0.99683	0.85891	0.96048	0.97984
73	109	10.0212	1.44400	0.85237	0.99448	0.99723	0.85237	0.96148	0.98036	9.27052	1.42842	0.85891	0.99420	0.99709	0.85891	0.96211	0.98069
73	110	10.0212	1.39223	0.85237	0.99485	0.99742	0.85237	0.96277	0.98103	9.27052	1.37777	0.85891	0.99459	0.99729	0.85891	0.96337	0.98134

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<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
74	1	9.58031	29.44822	0.84256	0.32525	0.49086	0.84256	0.32510	0.49068	8.89185	22.54525	0.84949	0.39430	0.56559	0.84949	0.39414	0.56543
74	2	9.58031	29.37817	0.84256	0.32604	0.49175	0.84256	0.32590	0.49159	8.89185	22.51839	0.84949	0.39478	0.56608	0.84949	0.39464	0.56593
74	3	9.58031	29.30399	0.84256	0.32686	0.49268	0.84256	0.32673	0.49253	8.89185	22.48894	0.84949	0.39530	0.56661	0.84949	0.39516	0.56647
74	4	9.58031	29.22650	0.84256	0.32773	0.49367	0.84256	0.32758	0.49350	8.89185	22.45752	0.84949	0.39585	0.56718	0.84949	0.39570	0.56703
74	5	9.58031	29.14631	0.84256	0.32862	0.49468	0.84256	0.32848	0.49452	8.89185	22.42458	0.84949	0.39642	0.56777	0.84949	0.39627	0.56761
74	6	9.58031	29.06332	0.84256	0.32956	0.49574	0.84256	0.32940	0.49557	8.89185	22.39007	0.84949	0.39703	0.56839	0.84949	0.39687	0.56823
74	7	9.58031	28.97770	0.84256	0.33053	0.49684	0.84256	0.33037	0.49666	8.89185	22.35408	0.84949	0.39766	0.56904	0.84949	0.39750	0.56887
74	8	9.58031	28.88901	0.84256	0.33154	0.49798	0.84256	0.33137	0.49779	8.89185	22.31631	0.84949	0.39833	0.56972	0.84949	0.39816	0.56955
74	9	9.58031	28.79700	0.84256	0.33259	0.49917	0.84256	0.33241	0.49896	8.89185	22.27655	0.84949	0.39903	0.57044	0.84949	0.39885	0.57025
74	10	9.58031	28.70168	0.84256	0.33369	0.50040	0.84256	0.33349	0.50018	8.89185	22.23481	0.84949	0.39977	0.57120	0.84949	0.39957	0.57099
74	11	9.58031	28.60341	0.84256	0.33483	0.50168	0.84256	0.33461	0.50144	8.89185	22.19134	0.84949	0.40055	0.57198	0.84949	0.40033	0.57176
74	12	9.58031	28.50171	0.84256	0.33601	0.50301	0.84256	0.33578	0.50275	8.89185	22.14578	0.84949	0.40136	0.57281	0.84949	0.40112	0.57257
74	13	9.58031	28.39619	0.84256	0.33725	0.50439	0.84256	0.33699	0.50410	8.89185	22.09783	0.84949	0.40221	0.57368	0.84949	0.40195	0.57342
74	14	9.58031	28.28717	0.84256	0.33854	0.50583	0.84256	0.33825	0.50551	8.89185	22.04770	0.84949	0.40311	0.57459	0.84949	0.40282	0.57430
74	15	9.58031	28.17456	0.84256	0.33987	0.50732	0.84256	0.33956	0.50697	8.89185	21.99534	0.84949	0.40405	0.57555	0.84949	0.40373	0.57523
74	16	9.58031	28.05854	0.84256	0.34126	0.50887	0.84256	0.34092	0.50849	8.89185	21.94087	0.84949	0.40503	0.57654	0.84949	0.40469	0.57619
74	17	9.58031	27.93921	0.84256	0.34271	0.51047	0.84256	0.34234	0.51006	8.89185	21.88436	0.84949	0.40606	0.57758	0.84949	0.40569	0.57721
74	18	9.58031	27.81632	0.84256	0.34421	0.51213	0.84256	0.34381	0.51170	8.89185	21.82561	0.84949	0.40713	0.57867	0.84949	0.40673	0.57827
74	19	9.58031	27.68998	0.84256	0.34576	0.51385	0.84256	0.34534	0.51339	8.89185	21.76469	0.84949	0.40825	0.57980	0.84949	0.40783	0.57938
74	20	9.58031	27.55961	0.84256	0.34739	0.51564	0.84256	0.34694	0.51515	8.89185	21.70115	0.84949	0.40943	0.58099	0.84949	0.40899	0.58054
74	21	9.58031	27.42496	0.84256	0.34908	0.51750	0.84256	0.34860	0.51699	8.89185	21.63477	0.84949	0.41067	0.58223	0.84949	0.41020	0.58176
74	22	9.58031	27.28607	0.84256	0.35084	0.51944	0.84256	0.35034	0.51889	8.89185	21.56556	0.84949	0.41197	0.58354	0.84949	0.41147	0.58303
74	23	9.58031	27.14231	0.84256	0.35268	0.52145	0.84256	0.35214	0.52087	8.89185	21.49301	0.84949	0.41333	0.58491	0.84949	0.41280	0.58437
74	24	9.58031	26.99396	0.84256	0.35459	0.52354	0.84256	0.35402	0.52292	8.89185	21.41732	0.84949	0.41477	0.58634	0.84949	0.41420	0.58577
74	25	9.58031	26.84076	0.84256	0.35659	0.52572	0.84256	0.35599	0.52506	8.89185	21.33825	0.84949	0.41628	0.58785	0.84949	0.41567	0.58724
74	26	9.58031	26.68259	0.84256	0.35868	0.52799	0.84256	0.35803	0.52728	8.89185	21.25569	0.84949	0.41786	0.58943	0.84949	0.41722	0.58878
74	27	9.58031	26.51948	0.84256	0.36086	0.53034	0.84256	0.36017	0.52959	8.89185	21.16962	0.84949	0.41953	0.59108	0.84949	0.41884	0.59040
74	28	9.58031	26.35108	0.84256	0.36314	0.53280	0.84256	0.36240	0.53200	8.89185	21.07976	0.84949	0.42128	0.59282	0.84949	0.42054	0.59209
74	29	9.58031	26.17769	0.84256	0.36552	0.53535	0.84256	0.36472	0.53450	8.89185	20.98629	0.84949	0.42312	0.59464	0.84949	0.42234	0.59386
74	30	9.58031	25.99881	0.84256	0.36800	0.53801	0.84256	0.36715	0.53710	8.89185	20.88878	0.84949	0.42506	0.59655	0.84949	0.42422	0.59572
74	31	9.58031	25.81445	0.84256	0.37059	0.54077	0.84256	0.36968	0.53981	8.89185	20.78720	0.84949	0.42709	0.59855	0.84949	0.42620	0.59767
74	32	9.58031	25.62410	0.84256	0.37330	0.54366	0.84256	0.37233	0.54263	8.89185	20.68113	0.84949	0.42923	0.60065	0.84949	0.42828	0.59971
74	33	9.58031	25.42805	0.84256	0.37614	0.54666	0.84256	0.37510	0.54556	8.89185	20.57072	0.84949	0.43149	0.60285	0.84949	0.43047	0.60186
74	34	9.58031	25.22578	0.84256	0.37910	0.54978	0.84256	0.37799	0.54861	8.89185	20.45552	0.84949	0.43386	0.60516	0.84949	0.43277	0.60410
74	35	9.58031	25.01713	0.84256	0.38221	0.55304	0.84256	0.38101	0.55179	8.89185	20.33536	0.84949	0.43636	0.60759	0.84949	0.43519	0.60646
74	36	9.58031	24.80193	0.84256	0.38546	0.55644	0.84256	0.38417	0.55509	8.89185	20.21002	0.84949	0.43899	0.61014	0.84949	0.43773	0.60892
74	37	9.58031	24.57973	0.84256	0.38887	0.55998	0.84256	0.38747	0.55853	8.89185	20.07911	0.84949	0.44177	0.61281	0.84949	0.44041	0.61151
74	38	9.58031	24.35058	0.84256	0.39245	0.56368	0.84256	0.39093	0.56211	8.89185	19.94257	0.84949	0.44469	0.61562	0.84949	0.44322	0.61421
74	39	9.58031	24.11373	0.84256	0.39620	0.56754	0.84256	0.39453	0.56583	8.89185	19.79973	0.84949	0.44779	0.61858	0.84949	0.44618	0.61705
74	40	9.58031	23.86918	0.84256	0.40014	0.57157	0.84256	0.39831	0.56970	8.89185	19.65053	0.84949	0.45105	0.62169	0.84949	0.44929	0.62001

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
74	41	9.58031	23.61736	0.84256	0.40427	0.57578	0.84256	0.40225	0.57372	8.89185	19.49521	0.84949	0.45449	0.62495	0.84949	0.45255	0.62311
74	42	9.58031	23.35816	0.84256	0.40860	0.58016	0.84256	0.40637	0.57790	8.89185	19.33362	0.84949	0.45811	0.62836	0.84949	0.45598	0.62635
74	43	9.58031	23.09102	0.84256	0.41315	0.58472	0.84256	0.41068	0.58224	8.89185	19.16523	0.84949	0.46193	0.63195	0.84949	0.45957	0.62974
74	44	9.58031	22.81604	0.84256	0.41792	0.58949	0.84256	0.41518	0.58675	8.89185	18.99000	0.84949	0.46596	0.63571	0.84949	0.46335	0.63327
74	45	9.58031	22.53309	0.84256	0.42293	0.59445	0.84256	0.41988	0.59143	8.89185	18.80775	0.84949	0.47021	0.63965	0.84949	0.46731	0.63697
74	46	9.58031	22.24198	0.84256	0.42819	0.59962	0.84256	0.42479	0.59629	8.89185	18.61823	0.84949	0.47468	0.64378	0.84949	0.47147	0.64082
74	47	9.58031	21.94239	0.84256	0.43371	0.60502	0.84256	0.42993	0.60133	8.89185	18.42106	0.84949	0.47941	0.64811	0.84949	0.47583	0.64483
74	48	9.58031	21.63441	0.84256	0.43951	0.61064	0.84256	0.43529	0.60655	8.89185	18.21621	0.84949	0.48439	0.65264	0.84949	0.48040	0.64902
74	49	9.58031	21.31800	0.84256	0.44561	0.61650	0.84256	0.44089	0.61197	8.89185	18.00355	0.84949	0.48963	0.65739	0.84949	0.48519	0.65337
74	50	9.58031	20.99328	0.84256	0.45200	0.62259	0.84256	0.44673	0.61757	8.89185	17.78305	0.84949	0.49516	0.66235	0.84949	0.49021	0.65791
74	51	9.58031	20.66027	0.84256	0.45872	0.62893	0.84256	0.45283	0.62338	8.89185	17.55462	0.84949	0.50099	0.66754	0.84949	0.49547	0.66263
74	52	9.58031	20.31936	0.84256	0.46576	0.63552	0.84256	0.45920	0.62939	8.89185	17.31849	0.84949	0.50711	0.67296	0.84949	0.50097	0.66753
74	53	9.58031	19.97064	0.84256	0.47315	0.64237	0.84256	0.46584	0.63560	8.89185	17.07460	0.84949	0.51355	0.67861	0.84949	0.50673	0.67262
74	54	9.58031	19.61420	0.84256	0.48090	0.64947	0.84256	0.47277	0.64202	8.89185	16.82295	0.84949	0.52033	0.68450	0.84949	0.51275	0.67790
74	55	9.58031	19.25050	0.84256	0.48902	0.65684	0.84256	0.48000	0.64864	8.89185	16.56379	0.84949	0.52745	0.69062	0.84949	0.51904	0.68338
74	56	9.58031	18.87994	0.84256	0.49753	0.66447	0.84256	0.48752	0.65548	8.89185	16.29737	0.84949	0.53491	0.69700	0.84949	0.52562	0.68906
74	57	9.58031	18.50268	0.84256	0.50643	0.67236	0.84256	0.49537	0.66254	8.89185	16.02371	0.84949	0.54275	0.70361	0.84949	0.53249	0.69494
74	58	9.58031	18.11889	0.84256	0.51574	0.68052	0.84256	0.50354	0.66980	8.89185	15.74286	0.84949	0.55096	0.71048	0.84949	0.53967	0.70102
74	59	9.58031	17.72878	0.84256	0.52549	0.68894	0.84256	0.51204	0.67728	8.89185	15.45489	0.84949	0.55957	0.71759	0.84949	0.54715	0.70730
74	60	9.58031	17.33235	0.84256	0.53567	0.69764	0.84256	0.52088	0.68497	8.89185	15.15969	0.84949	0.56858	0.72497	0.84949	0.55496	0.71379
74	61	9.58031	16.92988	0.84256	0.54631	0.70660	0.84256	0.53006	0.69286	8.89185	14.85740	0.84949	0.57802	0.73259	0.84949	0.56308	0.72048
74	62	9.58031	16.52117	0.84256	0.55742	0.71583	0.84256	0.53959	0.70095	8.89185	14.54774	0.84949	0.58789	0.74047	0.84949	0.57154	0.72736
74	63	9.58031	16.10627	0.84256	0.56901	0.72531	0.84256	0.54947	0.70923	8.89185	14.23062	0.84949	0.59821	0.74860	0.84949	0.58032	0.73443
74	64	9.58031	15.68510	0.84256	0.58110	0.73506	0.84256	0.55969	0.71770	8.89185	13.90587	0.84949	0.60898	0.75698	0.84949	0.58943	0.74169
74	65	9.58031	15.25783	0.84256	0.59368	0.74504	0.84256	0.57026	0.72632	8.89185	13.57353	0.84949	0.62022	0.76560	0.84949	0.59886	0.74911
74	66	9.58031	14.82463	0.84256	0.60675	0.75525	0.84256	0.58115	0.73510	8.89185	13.23363	0.84949	0.63192	0.77445	0.84949	0.60862	0.75670
74	67	9.58031	14.38548	0.84256	0.62032	0.76567	0.84256	0.59237	0.74401	8.89185	12.88602	0.84949	0.64408	0.78351	0.84949	0.61868	0.76442
74	68	9.58031	13.94087	0.84256	0.63436	0.77628	0.84256	0.60389	0.75303	8.89185	12.53103	0.84949	0.65669	0.79277	0.84949	0.62903	0.77228
74	69	9.58031	13.49126	0.84256	0.64885	0.78703	0.84256	0.61569	0.76214	8.89185	12.16898	0.84949	0.66973	0.80220	0.84949	0.63967	0.78024
74	70	9.58031	13.03722	0.84256	0.66376	0.79790	0.84256	0.62775	0.77131	8.89185	11.80026	0.84949	0.68318	0.81177	0.84949	0.65055	0.78829
74	71	9.58031	12.57941	0.84256	0.67905	0.80885	0.84256	0.64004	0.78052	8.89185	11.42537	0.84949	0.69700	0.82145	0.84949	0.66167	0.79639
74	72	9.58031	12.11856	0.84256	0.69467	0.81983	0.84256	0.65253	0.78973	8.89185	11.04490	0.84949	0.71114	0.83119	0.84949	0.67299	0.80454
74	73	9.58031	11.65555	0.84256	0.71056	0.83079	0.84256	0.66518	0.79893	8.89185	10.65955	0.84949	0.72556	0.84096	0.84949	0.68448	0.81269
74	74	9.58031	11.19139	0.84256	0.72663	0.84168	0.84256	0.67795	0.80807	8.89185	10.27021	0.84949	0.74019	0.85070	0.84949	0.69611	0.82083
74	75	9.58031	10.72709	0.84256	0.74282	0.85244	0.84256	0.69079	0.81712	8.89185	9.87774	0.84949	0.75497	0.86038	0.84949	0.70783	0.82893
74	76	9.58031	10.26405	0.84256	0.75903	0.86301	0.84256	0.70367	0.82606	8.89185	9.48337	0.84949	0.76980	0.86993	0.84949	0.71961	0.83695
74	77	9.58031	9.80349	0.84256	0.77515	0.87334	0.84256	0.71653	0.83486	8.89185	9.08824	0.84949	0.78460	0.87930	0.84949	0.73140	0.84486
74	78	9.58031	9.34666	0.84256	0.79110	0.88337	0.84256	0.72933	0.84348	8.89185	8.69350	0.84949	0.79928	0.88845	0.84949	0.74315	0.85265
74	79	9.58031	8.89505	0.84256	0.80676	0.89304	0.84256	0.74202	0.85190	8.89185	8.30053	0.84949	0.81376	0.89732	0.84949	0.75483	0.86029
74	80	9.58031	8.44994	0.84256	0.82203	0.90232	0.84256	0.75454	0.86010	8.89185	7.91061	0.84949	0.82793	0.90587	0.84949	0.76639	0.86774

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
74	81	9.58031	8.01269	0.84256	0.83683	0.91117	0.84256	0.76686	0.86805	8.89185	7.52504	0.84949	0.84171	0.91405	0.84949	0.77778	0.87500
74	82	9.58031	7.58462	0.84256	0.85106	0.91954	0.84256	0.77894	0.87573	8.89185	7.14517	0.84949	0.85501	0.92184	0.84949	0.78897	0.88204
74	83	9.58031	7.16676	0.84256	0.86464	0.92741	0.84256	0.79072	0.88313	8.89185	6.77205	0.84949	0.86777	0.92920	0.84949	0.79992	0.88884
74	84	9.58031	6.76024	0.84256	0.87751	0.93476	0.84256	0.80218	0.89023	8.89185	6.40687	0.84949	0.87991	0.93612	0.84949	0.81059	0.89539
74	85	9.58031	6.36619	0.84256	0.88962	0.94159	0.84256	0.81328	0.89703	8.89185	6.05083	0.84949	0.89139	0.94257	0.84949	0.82094	0.90167
74	86	9.58031	5.98597	0.84256	0.90091	0.94787	0.84256	0.82397	0.90349	8.89185	5.70535	0.84949	0.90214	0.94855	0.84949	0.83094	0.90766
74	87	9.58031	5.62066	0.84256	0.91137	0.95363	0.84256	0.83424	0.90963	8.89185	5.37164	0.84949	0.91214	0.95405	0.84949	0.84056	0.91337
74	88	9.58031	5.27144	0.84256	0.92097	0.95886	0.84256	0.84405	0.91543	8.89185	5.05099	0.84949	0.92137	0.95908	0.84949	0.84977	0.91879
74	89	9.58031	4.93962	0.84256	0.92972	0.96358	0.84256	0.85339	0.92090	8.89185	4.74485	0.84949	0.92982	0.96364	0.84949	0.85856	0.92390
74	90	9.58031	4.62687	0.84256	0.93763	0.96781	0.84256	0.86226	0.92604	8.89185	4.45503	0.84949	0.93749	0.96774	0.84949	0.86693	0.92872
74	91	9.58031	4.33500	0.84256	0.94471	0.97157	0.84256	0.87067	0.93086	8.89185	4.18350	0.84949	0.94440	0.97141	0.84949	0.87487	0.93326
74	92	9.58031	4.06328	0.84256	0.95105	0.97491	0.84256	0.87864	0.93540	8.89185	3.92982	0.84949	0.95060	0.97468	0.84949	0.88242	0.93754
74	93	9.58031	3.80970	0.84256	0.95671	0.97788	0.84256	0.88622	0.93968	8.89185	3.69224	0.84949	0.95617	0.97759	0.84949	0.88960	0.94158
74	94	9.58031	3.57122	0.84256	0.96179	0.98052	0.84256	0.89341	0.94371	8.89185	3.46804	0.84949	0.96118	0.98021	0.84949	0.89645	0.94540
74	95	9.58031	3.34496	0.84256	0.96634	0.98288	0.84256	0.90025	0.94751	8.89185	3.25454	0.84949	0.96570	0.98255	0.84949	0.90296	0.94901
74	96	9.58031	3.12856	0.84256	0.97044	0.98500	0.84256	0.90672	0.95108	8.89185	3.04956	0.84949	0.96978	0.98466	0.84949	0.90914	0.95241
74	97	9.58031	2.92468	0.84256	0.97407	0.98686	0.84256	0.91280	0.95441	8.89185	2.85578	0.84949	0.97342	0.98653	0.84949	0.91496	0.95559
74	98	9.58031	2.73317	0.84256	0.97728	0.98851	0.84256	0.91851	0.95752	8.89185	2.67315	0.84949	0.97664	0.98818	0.84949	0.92044	0.95857
74	99	9.58031	2.55407	0.84256	0.98010	0.98995	0.84256	0.92383	0.96041	8.89185	2.50182	0.84949	0.97948	0.98964	0.84949	0.92556	0.96134
74	100	9.58031	2.38797	0.84256	0.98255	0.99120	0.84256	0.92877	0.96307	8.89185	2.34248	0.84949	0.98197	0.99090	0.84949	0.93031	0.96390
74	101	9.58031	2.23536	0.84256	0.98468	0.99228	0.84256	0.93332	0.96551	8.89185	2.19569	0.84949	0.98413	0.99200	0.84949	0.93471	0.96625
74	102	9.58031	2.09662	0.84256	0.98651	0.99321	0.84256	0.93751	0.96774	8.89185	2.06193	0.84949	0.98600	0.99295	0.84949	0.93875	0.96841
74	103	9.58031	1.97081	0.84256	0.98808	0.99400	0.84256	0.94134	0.96978	8.89185	1.94039	0.84949	0.98760	0.99376	0.84949	0.94246	0.97038
74	104	9.58031	1.85678	0.84256	0.98942	0.99468	0.84256	0.94483	0.97163	8.89185	1.82999	0.84949	0.98898	0.99446	0.84949	0.94585	0.97217
74	105	9.58031	1.75419	0.84256	0.99057	0.99526	0.84256	0.94800	0.97331	8.89185	1.73050	0.84949	0.99016	0.99505	0.84949	0.94893	0.97380
74	106	9.58031	1.66193	0.84256	0.99155	0.99576	0.84256	0.95085	0.97481	8.89185	1.64086	0.84949	0.99117	0.99556	0.84949	0.95170	0.97525
74	107	9.58031	1.57966	0.84256	0.99237	0.99617	0.84256	0.95339	0.97614	8.89185	1.56078	0.84949	0.99202	0.99599	0.84949	0.95417	0.97655
74	108	9.58031	1.50704	0.84256	0.99306	0.99652	0.84256	0.95558	0.97729	8.89185	1.48999	0.84949	0.99273	0.99635	0.84949	0.95632	0.97767
74	109	9.58031	1.44400	0.84256	0.99362	0.99680	0.84256	0.95741	0.97824	8.89185	1.42842	0.84949	0.99332	0.99665	0.84949	0.95811	0.97861
74	110	9.58031	1.39223	0.84256	0.99405	0.99702	0.84256	0.95884	0.97899	8.89185	1.37777	0.84949	0.99376	0.99687	0.84949	0.95950	0.97933
75	1	9.14194	29.44822	0.83252	0.31038	0.47372	0.83252	0.31024	0.47356	8.51266	22.54525	0.83986	0.37749	0.54809	0.83986	0.37734	0.54793
75	2	9.14194	29.37817	0.83252	0.31112	0.47459	0.83252	0.31100	0.47444	8.51266	22.51839	0.83986	0.37795	0.54857	0.83986	0.37782	0.54843
75	3	9.14194	29.30399	0.83252	0.31191	0.47551	0.83252	0.31179	0.47536	8.51266	22.48894	0.83986	0.37845	0.54909	0.83986	0.37832	0.54895
75	4	9.14194	29.22650	0.83252	0.31274	0.47647	0.83252	0.31261	0.47631	8.51266	22.45752	0.83986	0.37897	0.54965	0.83986	0.37884	0.54950
75	5	9.14194	29.14631	0.83252	0.31359	0.47746	0.83252	0.31346	0.47730	8.51266	22.42458	0.83986	0.37953	0.55023	0.83986	0.37939	0.55008
75	6	9.14194	29.06332	0.83252	0.31449	0.47849	0.83252	0.31434	0.47833	8.51266	22.39007	0.83986	0.38011	0.55084	0.83986	0.37996	0.55068
75	7	9.14194	28.97770	0.83252	0.31541	0.47957	0.83252	0.31526	0.47939	8.51266	22.35408	0.83986	0.38072	0.55148	0.83986	0.38056	0.55132
75	8	9.14194	28.88901	0.83252	0.31638	0.48068	0.83252	0.31622	0.48050	8.51266	22.31631	0.83986	0.38136	0.55215	0.83986	0.38119	0.55198
75	9	9.14194	28.79700	0.83252	0.31738	0.48184	0.83252	0.31721	0.48164	8.51266	22.27655	0.83986	0.38203	0.55285	0.83986	0.38186	0.55267
75	10	9.14194	28.70168	0.83252	0.31843	0.48304	0.83252	0.31825	0.48283	8.51266	22.23481	0.83986	0.38274	0.55359	0.83986	0.38255	0.55340

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
75	11	9.14194	28.60341	0.83252	0.31952	0.48429	0.83252	0.31932	0.48407	8.51266	22.19134	0.83986	0.38348	0.55437	0.83986	0.38328	0.55416
75	12	9.14194	28.50171	0.83252	0.32065	0.48559	0.83252	0.32044	0.48535	8.51266	22.14578	0.83986	0.38426	0.55518	0.83986	0.38404	0.55495
75	13	9.14194	28.39619	0.83252	0.32183	0.48695	0.83252	0.32159	0.48668	8.51266	22.09783	0.83986	0.38508	0.55604	0.83986	0.38483	0.55578
75	14	9.14194	28.28717	0.83252	0.32306	0.48835	0.83252	0.32280	0.48805	8.51266	22.04770	0.83986	0.38593	0.55693	0.83986	0.38567	0.55665
75	15	9.14194	28.17456	0.83252	0.32434	0.48981	0.83252	0.32405	0.48948	8.51266	21.99534	0.83986	0.38684	0.55787	0.83986	0.38654	0.55756
75	16	9.14194	28.05854	0.83252	0.32566	0.49132	0.83252	0.32535	0.49096	8.51266	21.94087	0.83986	0.38778	0.55885	0.83986	0.38746	0.55851
75	17	9.14194	27.93921	0.83252	0.32704	0.49289	0.83252	0.32670	0.49250	8.51266	21.88436	0.83986	0.38876	0.55987	0.83986	0.38842	0.55951
75	18	9.14194	27.81632	0.83252	0.32848	0.49451	0.83252	0.32811	0.49410	8.51266	21.82561	0.83986	0.38979	0.56094	0.83986	0.38942	0.56055
75	19	9.14194	27.68998	0.83252	0.32996	0.49620	0.83252	0.32958	0.49576	8.51266	21.76469	0.83986	0.39087	0.56205	0.83986	0.39048	0.56164
75	20	9.14194	27.55961	0.83252	0.33151	0.49795	0.83252	0.33110	0.49748	8.51266	21.70115	0.83986	0.39200	0.56322	0.83986	0.39158	0.56279
75	21	9.14194	27.42496	0.83252	0.33313	0.49977	0.83252	0.33269	0.49928	8.51266	21.63477	0.83986	0.39318	0.56444	0.83986	0.39274	0.56399
75	22	9.14194	27.28607	0.83252	0.33481	0.50166	0.83252	0.33435	0.50114	8.51266	21.56556	0.83986	0.39443	0.56572	0.83986	0.39396	0.56524
75	23	9.14194	27.14231	0.83252	0.33657	0.50363	0.83252	0.33607	0.50308	8.51266	21.49301	0.83986	0.39574	0.56707	0.83986	0.39524	0.56656
75	24	9.14194	26.99396	0.83252	0.33840	0.50568	0.83252	0.33787	0.50509	8.51266	21.41732	0.83986	0.39712	0.56848	0.83986	0.39659	0.56794
75	25	9.14194	26.84076	0.83252	0.34031	0.50781	0.83252	0.33975	0.50718	8.51266	21.33825	0.83986	0.39856	0.56996	0.83986	0.39800	0.56938
75	26	9.14194	26.68259	0.83252	0.34231	0.51003	0.83252	0.34170	0.50936	8.51266	21.25569	0.83986	0.40009	0.57152	0.83986	0.39948	0.57090
75	27	9.14194	26.51948	0.83252	0.34439	0.51233	0.83252	0.34375	0.51162	8.51266	21.16962	0.83986	0.40168	0.57314	0.83986	0.40104	0.57249
75	28	9.14194	26.35108	0.83252	0.34656	0.51474	0.83252	0.34588	0.51398	8.51266	21.07976	0.83986	0.40336	0.57485	0.83986	0.40267	0.57415
75	29	9.14194	26.17769	0.83252	0.34883	0.51724	0.83252	0.34810	0.51643	8.51266	20.98629	0.83986	0.40513	0.57664	0.83986	0.40440	0.57590
75	30	9.14194	25.99881	0.83252	0.35121	0.51984	0.83252	0.35042	0.51898	8.51266	20.88878	0.83986	0.40699	0.57852	0.83986	0.40620	0.57773
75	31	9.14194	25.81445	0.83252	0.35368	0.52255	0.83252	0.35285	0.52164	8.51266	20.78720	0.83986	0.40894	0.58049	0.83986	0.40810	0.57965
75	32	9.14194	25.62410	0.83252	0.35628	0.52537	0.83252	0.35538	0.52440	8.51266	20.68113	0.83986	0.41099	0.58256	0.83986	0.41010	0.58167
75	33	9.14194	25.42805	0.83252	0.35899	0.52831	0.83252	0.35803	0.52728	8.51266	20.57072	0.83986	0.41316	0.58473	0.83986	0.41221	0.58378
75	34	9.14194	25.22578	0.83252	0.36182	0.53138	0.83252	0.36080	0.53027	8.51266	20.45552	0.83986	0.41543	0.58701	0.83986	0.41442	0.58599
75	35	9.14194	25.01713	0.83252	0.36479	0.53458	0.83252	0.36369	0.53339	8.51266	20.33536	0.83986	0.41783	0.58940	0.83986	0.41675	0.58832
75	36	9.14194	24.80193	0.83252	0.36791	0.53791	0.83252	0.36672	0.53664	8.51266	20.21002	0.83986	0.42036	0.59191	0.83986	0.41920	0.59075
75	37	9.14194	24.57973	0.83252	0.37117	0.54139	0.83252	0.36989	0.54002	8.51266	20.07911	0.83986	0.42303	0.59455	0.83986	0.42177	0.59331
75	38	9.14194	24.35058	0.83252	0.37459	0.54502	0.83252	0.37320	0.54354	8.51266	19.94257	0.83986	0.42585	0.59732	0.83986	0.42448	0.59598
75	39	9.14194	24.11373	0.83252	0.37819	0.54882	0.83252	0.37666	0.54721	8.51266	19.79973	0.83986	0.42882	0.60024	0.83986	0.42733	0.59878
75	40	9.14194	23.86918	0.83252	0.38196	0.55278	0.83252	0.38028	0.55102	8.51266	19.65053	0.83986	0.43196	0.60331	0.83986	0.43033	0.60172
75	41	9.14194	23.61736	0.83252	0.38592	0.55692	0.83252	0.38407	0.55498	8.51266	19.49521	0.83986	0.43527	0.60653	0.83986	0.43347	0.60479
75	42	9.14194	23.35816	0.83252	0.39007	0.56123	0.83252	0.38802	0.55910	8.51266	19.33362	0.83986	0.43876	0.60991	0.83986	0.43678	0.60800
75	43	9.14194	23.09102	0.83252	0.39443	0.56572	0.83252	0.39216	0.56339	8.51266	19.16523	0.83986	0.44244	0.61346	0.83986	0.44025	0.61136
75	44	9.14194	22.81604	0.83252	0.39901	0.57042	0.83252	0.39649	0.56784	8.51266	18.99000	0.83986	0.44632	0.61718	0.83986	0.44390	0.61486
75	45	9.14194	22.53309	0.83252	0.40382	0.57531	0.83252	0.40102	0.57247	8.51266	18.80775	0.83986	0.45042	0.62109	0.83986	0.44773	0.61853
75	46	9.14194	22.24198	0.83252	0.40887	0.58042	0.83252	0.40575	0.57727	8.51266	18.61823	0.83986	0.45474	0.62518	0.83986	0.45176	0.62236
75	47	9.14194	21.94239	0.83252	0.41418	0.58575	0.83252	0.41070	0.58226	8.51266	18.42106	0.83986	0.45930	0.62948	0.83986	0.45598	0.62635
75	48	9.14194	21.63441	0.83252	0.41975	0.59130	0.83252	0.41587	0.58744	8.51266	18.21621	0.83986	0.46411	0.63398	0.83986	0.46040	0.63052
75	49	9.14194	21.31800	0.83252	0.42562	0.59710	0.83252	0.42127	0.59281	8.51266	18.00355	0.83986	0.46918	0.63870	0.83986	0.46505	0.63486
75	50	9.14194	20.99328	0.83252	0.43178	0.60313	0.83252	0.42691	0.59837	8.51266	17.78305	0.83986	0.47453	0.64364	0.83986	0.46992	0.63938

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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
75	51	9.14194	20.66027	0.83252	0.43825	0.60942	0.83252	0.43281	0.60414	8.51266	17.55462	0.83986	0.48017	0.64880	0.83986	0.47502	0.64409
75	52	9.14194	20.31936	0.83252	0.44504	0.61596	0.83252	0.43897	0.61012	8.51266	17.31849	0.83986	0.48611	0.65420	0.83986	0.48037	0.64898
75	53	9.14194	19.97064	0.83252	0.45218	0.62276	0.83252	0.44540	0.61630	8.51266	17.07460	0.83986	0.49236	0.65984	0.83986	0.48597	0.65407
75	54	9.14194	19.61420	0.83252	0.45967	0.62982	0.83252	0.45212	0.62270	8.51266	16.82295	0.83986	0.49894	0.66572	0.83986	0.49183	0.65936
75	55	9.14194	19.25050	0.83252	0.46752	0.63716	0.83252	0.45913	0.62932	8.51266	16.56379	0.83986	0.50586	0.67185	0.83986	0.49797	0.66486
75	56	9.14194	18.87994	0.83252	0.47576	0.64476	0.83252	0.46644	0.63615	8.51266	16.29737	0.83986	0.51312	0.67823	0.83986	0.50439	0.67055
75	57	9.14194	18.50268	0.83252	0.48439	0.65265	0.83252	0.47407	0.64321	8.51266	16.02371	0.83986	0.52076	0.68487	0.83986	0.51110	0.67646
75	58	9.14194	18.11889	0.83252	0.49344	0.66081	0.83252	0.48203	0.65050	8.51266	15.74286	0.83986	0.52878	0.69177	0.83986	0.51812	0.68259
75	59	9.14194	17.72878	0.83252	0.50292	0.66925	0.83252	0.49033	0.65801	8.51266	15.45489	0.83986	0.53719	0.69893	0.83986	0.52546	0.68892
75	60	9.14194	17.33235	0.83252	0.51284	0.67799	0.83252	0.49897	0.66575	8.51266	15.15969	0.83986	0.54602	0.70636	0.83986	0.53312	0.69547
75	61	9.14194	16.92988	0.83252	0.52323	0.68700	0.83252	0.50797	0.67371	8.51266	14.85740	0.83986	0.55528	0.71406	0.83986	0.54112	0.70224
75	62	9.14194	16.52117	0.83252	0.53411	0.69631	0.83252	0.51732	0.68189	8.51266	14.54774	0.83986	0.56498	0.72203	0.83986	0.54945	0.70922
75	63	9.14194	16.10627	0.83252	0.54548	0.70590	0.83252	0.52704	0.69028	8.51266	14.23062	0.83986	0.57515	0.73028	0.83986	0.55813	0.71641
75	64	9.14194	15.68510	0.83252	0.55736	0.71578	0.83252	0.53712	0.69887	8.51266	13.90587	0.83986	0.58580	0.73880	0.83986	0.56715	0.72380
75	65	9.14194	15.25783	0.83252	0.56977	0.72593	0.83252	0.54757	0.70765	8.51266	13.57353	0.83986	0.59693	0.74760	0.83986	0.57652	0.73139
75	66	9.14194	14.82463	0.83252	0.58270	0.73634	0.83252	0.55838	0.71661	8.51266	13.23363	0.83986	0.60856	0.75665	0.83986	0.58623	0.73915
75	67	9.14194	14.38548	0.83252	0.59617	0.74700	0.83252	0.56953	0.72574	8.51266	12.88602	0.83986	0.62068	0.76595	0.83986	0.59628	0.74709
75	68	9.14194	13.94087	0.83252	0.61016	0.75789	0.83252	0.58103	0.73500	8.51266	12.53103	0.83986	0.63330	0.77549	0.83986	0.60665	0.75517
75	69	9.14194	13.49126	0.83252	0.62466	0.76897	0.83252	0.59284	0.74438	8.51266	12.16898	0.83986	0.64640	0.78523	0.83986	0.61733	0.76339
75	70	9.14194	13.03722	0.83252	0.63964	0.78022	0.83252	0.60495	0.75385	8.51266	11.80026	0.83986	0.65996	0.79515	0.83986	0.62830	0.77173
75	71	9.14194	12.57941	0.83252	0.65507	0.79159	0.83252	0.61733	0.76340	8.51266	11.42537	0.83986	0.67395	0.80522	0.83986	0.63955	0.78015
75	72	9.14194	12.11856	0.83252	0.67090	0.80304	0.83252	0.62996	0.77298	8.51266	11.04490	0.83986	0.68834	0.81540	0.83986	0.65104	0.78864
75	73	9.14194	11.65555	0.83252	0.68709	0.81453	0.83252	0.64280	0.78256	8.51266	10.65955	0.83986	0.70308	0.82566	0.83986	0.66274	0.79717
75	74	9.14194	11.19139	0.83252	0.70355	0.82598	0.83252	0.65581	0.79213	8.51266	10.27021	0.83986	0.71810	0.83593	0.83986	0.67462	0.80570
75	75	9.14194	10.72709	0.83252	0.72023	0.83736	0.83252	0.66895	0.80164	8.51266	9.87774	0.83986	0.73335	0.84617	0.83986	0.68665	0.81422
75	76	9.14194	10.26405	0.83252	0.73701	0.84859	0.83252	0.68217	0.81106	8.51266	9.48337	0.83986	0.74874	0.85632	0.83986	0.69878	0.82268
75	77	9.14194	9.80349	0.83252	0.75380	0.85962	0.83252	0.69543	0.82036	8.51266	9.08824	0.83986	0.76418	0.86633	0.83986	0.71096	0.83106
75	78	9.14194	9.34666	0.83252	0.77050	0.87038	0.83252	0.70867	0.82950	8.51266	8.69350	0.83986	0.77959	0.87614	0.83986	0.72315	0.83934
75	79	9.14194	8.89505	0.83252	0.78700	0.88081	0.83252	0.72185	0.83846	8.51266	8.30053	0.83986	0.79485	0.88570	0.83986	0.73531	0.84747
75	80	9.14194	8.44994	0.83252	0.80319	0.89086	0.83252	0.73490	0.84720	8.51266	7.91061	0.83986	0.80988	0.89495	0.83986	0.74738	0.85543
75	81	9.14194	8.01269	0.83252	0.81897	0.90047	0.83252	0.74780	0.85570	8.51266	7.52504	0.83986	0.82457	0.90385	0.83986	0.75933	0.86320
75	82	9.14194	7.58462	0.83252	0.83422	0.90962	0.83252	0.76047	0.86394	8.51266	7.14517	0.83986	0.83884	0.91236	0.83986	0.77110	0.87076
75	83	9.14194	7.16676	0.83252	0.84887	0.91826	0.83252	0.77289	0.87190	8.51266	6.77205	0.83986	0.85259	0.92043	0.83986	0.78266	0.87808
75	84	9.14194	6.76024	0.83252	0.86282	0.92636	0.83252	0.78500	0.87955	8.51266	6.40687	0.83986	0.86574	0.92804	0.83986	0.79395	0.88514
75	85	9.14194	6.36619	0.83252	0.87602	0.93391	0.83252	0.79677	0.88689	8.51266	6.05083	0.83986	0.87824	0.93517	0.83986	0.80495	0.89194
75	86	9.14194	5.98597	0.83252	0.88840	0.94090	0.83252	0.80814	0.89389	8.51266	5.70535	0.83986	0.89000	0.94180	0.83986	0.81560	0.89844
75	87	9.14194	5.62066	0.83252	0.89991	0.94732	0.83252	0.81909	0.90055	8.51266	5.37164	0.83986	0.90100	0.94792	0.83986	0.82587	0.90463
75	88	9.14194	5.27144	0.83252	0.91053	0.95317	0.83252	0.82958	0.90685	8.51266	5.05099	0.83986	0.91119	0.95353	0.83986	0.83574	0.91052
75	89	9.14194	4.93962	0.83252	0.92024	0.95847	0.83252	0.83960	0.91281	8.51266	4.74485	0.83986	0.92056	0.95864	0.83986	0.84517	0.91609
75	90	9.14194	4.62687	0.83252	0.92906	0.96323	0.83252	0.84913	0.91841	8.51266	4.45503	0.83986	0.92909	0.96324	0.83986	0.85417	0.92135

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
75	91	9.14194	4.33500	0.83252	0.93699	0.96747	0.83252	0.85818	0.92368	8.51266	4.18350	0.83986	0.93680	0.96737	0.83986	0.86273	0.92631
75	92	9.14194	4.06328	0.83252	0.94410	0.97125	0.83252	0.86679	0.92864	8.51266	3.92982	0.83986	0.94375	0.97106	0.83986	0.87088	0.93099
75	93	9.14194	3.80970	0.83252	0.95048	0.97461	0.83252	0.87498	0.93332	8.51266	3.69224	0.83986	0.95000	0.97436	0.83986	0.87866	0.93541
75	94	9.14194	3.57122	0.83252	0.95621	0.97762	0.83252	0.88278	0.93774	8.51266	3.46804	0.83986	0.95565	0.97732	0.83986	0.88608	0.93960
75	95	9.14194	3.34496	0.83252	0.96138	0.98031	0.83252	0.89020	0.94191	8.51266	3.25454	0.83986	0.96075	0.97998	0.83986	0.89315	0.94356
75	96	9.14194	3.12856	0.83252	0.96603	0.98272	0.83252	0.89723	0.94583	8.51266	3.04956	0.83986	0.96537	0.98238	0.83986	0.89987	0.94730
75	97	9.14194	2.92468	0.83252	0.97016	0.98486	0.83252	0.90386	0.94950	8.51266	2.85578	0.83986	0.96950	0.98451	0.83986	0.90622	0.95081
75	98	9.14194	2.73317	0.83252	0.97382	0.98674	0.83252	0.91009	0.95293	8.51266	2.67315	0.83986	0.97317	0.98640	0.83986	0.91220	0.95409
75	99	9.14194	2.55407	0.83252	0.97705	0.98839	0.83252	0.91591	0.95611	8.51266	2.50182	0.83986	0.97641	0.98806	0.83986	0.91780	0.95714
75	100	9.14194	2.38797	0.83252	0.97986	0.98983	0.83252	0.92131	0.95905	8.51266	2.34248	0.83986	0.97925	0.98952	0.83986	0.92301	0.95996
75	101	9.14194	2.23536	0.83252	0.98230	0.99107	0.83252	0.92630	0.96174	8.51266	2.19569	0.83986	0.98172	0.99078	0.83986	0.92782	0.96256
75	102	9.14194	2.09662	0.83252	0.98440	0.99214	0.83252	0.93089	0.96421	8.51266	2.06193	0.83986	0.98386	0.99186	0.83986	0.93226	0.96494
75	103	9.14194	1.97081	0.83252	0.98620	0.99305	0.83252	0.93510	0.96646	8.51266	1.94039	0.83986	0.98570	0.99280	0.83986	0.93634	0.96712
75	104	9.14194	1.85678	0.83252	0.98775	0.99384	0.83252	0.93895	0.96851	8.51266	1.82999	0.83986	0.98728	0.99360	0.83986	0.94006	0.96911
75	105	9.14194	1.75419	0.83252	0.98907	0.99451	0.83252	0.94244	0.97036	8.51266	1.73050	0.83986	0.98864	0.99429	0.83986	0.94345	0.97090
75	106	9.14194	1.66193	0.83252	0.99020	0.99508	0.83252	0.94558	0.97203	8.51266	1.64086	0.83986	0.98980	0.99487	0.83986	0.94651	0.97252
75	107	9.14194	1.57966	0.83252	0.99116	0.99556	0.83252	0.94837	0.97350	8.51266	1.56078	0.83986	0.99078	0.99537	0.83986	0.94923	0.97396
75	108	9.14194	1.50704	0.83252	0.99195	0.99596	0.83252	0.95079	0.97478	8.51266	1.48999	0.83986	0.99160	0.99578	0.83986	0.95160	0.97520
75	109	9.14194	1.44400	0.83252	0.99260	0.99629	0.83252	0.95281	0.97584	8.51266	1.42842	0.83986	0.99227	0.99612	0.83986	0.95358	0.97624
75	110	9.14194	1.39223	0.83252	0.99310	0.99654	0.83252	0.95438	0.97666	8.51266	1.37777	0.83986	0.99279	0.99638	0.83986	0.95511	0.97704
76	1	8.70809	29.44822	0.82237	0.29565	0.45638	0.82237	0.29552	0.45622	8.13482	22.54525	0.82908	0.36074	0.53022	0.82908	0.36060	0.53007
76	2	8.70809	29.37817	0.82237	0.29636	0.45722	0.82237	0.29625	0.45708	8.13482	22.51839	0.82908	0.36118	0.53069	0.82908	0.36106	0.53055
76	3	8.70809	29.30399	0.82237	0.29711	0.45812	0.82237	0.29700	0.45798	8.13482	22.48894	0.82908	0.36166	0.53120	0.82908	0.36153	0.53107
76	4	8.70809	29.22650	0.82237	0.29790	0.45905	0.82237	0.29778	0.45891	8.13482	22.45752	0.82908	0.36216	0.53174	0.82908	0.36203	0.53161
76	5	8.70809	29.14631	0.82237	0.29872	0.46002	0.82237	0.29859	0.45987	8.13482	22.42458	0.82908	0.36269	0.53231	0.82908	0.36256	0.53217
76	6	8.70809	29.06332	0.82237	0.29957	0.46103	0.82237	0.29944	0.46087	8.13482	22.39007	0.82908	0.36325	0.53291	0.82908	0.36311	0.53277
76	7	8.70809	28.97770	0.82237	0.30045	0.46207	0.82237	0.30032	0.46191	8.13482	22.35408	0.82908	0.36383	0.53354	0.82908	0.36369	0.53339
76	8	8.70809	28.88901	0.82237	0.30137	0.46316	0.82237	0.30123	0.46299	8.13482	22.31631	0.82908	0.36444	0.53420	0.82908	0.36429	0.53404
76	9	8.70809	28.79700	0.82237	0.30233	0.46429	0.82237	0.30218	0.46411	8.13482	22.27655	0.82908	0.36508	0.53489	0.82908	0.36492	0.53472
76	10	8.70809	28.70168	0.82237	0.30333	0.46547	0.82237	0.30316	0.46527	8.13482	22.23481	0.82908	0.36576	0.53561	0.82908	0.36559	0.53543
76	11	8.70809	28.60341	0.82237	0.30436	0.46669	0.82237	0.30418	0.46647	8.13482	22.19134	0.82908	0.36647	0.53637	0.82908	0.36628	0.53618
76	12	8.70809	28.50171	0.82237	0.30544	0.46795	0.82237	0.30525	0.46772	8.13482	22.14578	0.82908	0.36721	0.53717	0.82908	0.36701	0.53696
76	13	8.70809	28.39619	0.82237	0.30657	0.46927	0.82237	0.30635	0.46902	8.13482	22.09783	0.82908	0.36800	0.53801	0.82908	0.36778	0.53777
76	14	8.70809	28.28717	0.82237	0.30774	0.47064	0.82237	0.30750	0.47036	8.13482	22.04770	0.82908	0.36882	0.53889	0.82908	0.36857	0.53863
76	15	8.70809	28.17456	0.82237	0.30896	0.47207	0.82237	0.30869	0.47176	8.13482	21.99534	0.82908	0.36968	0.53981	0.82908	0.36941	0.53952
76	16	8.70809	28.05854	0.82237	0.31022	0.47354	0.82237	0.30994	0.47321	8.13482	21.94087	0.82908	0.37059	0.54077	0.82908	0.37029	0.54045
76	17	8.70809	27.93921	0.82237	0.31154	0.47507	0.82237	0.31122	0.47471	8.13482	21.88436	0.82908	0.37153	0.54177	0.82908	0.37121	0.54143
76	18	8.70809	27.81632	0.82237	0.31290	0.47666	0.82237	0.31257	0.47627	8.13482	21.82561	0.82908	0.37251	0.54282	0.82908	0.37217	0.54245
76	19	8.70809	27.68998	0.82237	0.31432	0.47830	0.82237	0.31397	0.47789	8.13482	21.76469	0.82908	0.37354	0.54391	0.82908	0.37318	0.54352
76	20	8.70809	27.55961	0.82237	0.31580	0.48001	0.82237	0.31542	0.47957	8.13482	21.70115	0.82908	0.37462	0.54506	0.82908	0.37424	0.54465

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
76	21	8.70809	27.42496	0.82237	0.31734	0.48179	0.82237	0.31694	0.48132	8.13482	21.63477	0.82908	0.37576	0.54626	0.82908	0.37535	0.54582
76	22	8.70809	27.28607	0.82237	0.31894	0.48363	0.82237	0.31852	0.48314	8.13482	21.56556	0.82908	0.37695	0.54752	0.82908	0.37652	0.54706
76	23	8.70809	27.14231	0.82237	0.32062	0.48556	0.82237	0.32016	0.48504	8.13482	21.49301	0.82908	0.37821	0.54884	0.82908	0.37774	0.54835
76	24	8.70809	26.99396	0.82237	0.32236	0.48756	0.82237	0.32188	0.48700	8.13482	21.41732	0.82908	0.37952	0.55022	0.82908	0.37903	0.54970
76	25	8.70809	26.84076	0.82237	0.32419	0.48964	0.82237	0.32367	0.48905	8.13482	21.33825	0.82908	0.38091	0.55168	0.82908	0.38038	0.55112
76	26	8.70809	26.68259	0.82237	0.32609	0.49181	0.82237	0.32554	0.49118	8.13482	21.25569	0.82908	0.38236	0.55320	0.82908	0.38180	0.55261
76	27	8.70809	26.51948	0.82237	0.32808	0.49406	0.82237	0.32748	0.49339	8.13482	21.16962	0.82908	0.38389	0.55480	0.82908	0.38329	0.55417
76	28	8.70809	26.35108	0.82237	0.33015	0.49641	0.82237	0.32952	0.49570	8.13482	21.07976	0.82908	0.38550	0.55648	0.82908	0.38486	0.55581
76	29	8.70809	26.17769	0.82237	0.33232	0.49886	0.82237	0.33164	0.49809	8.13482	20.98629	0.82908	0.38719	0.55824	0.82908	0.38651	0.55753
76	30	8.70809	25.99881	0.82237	0.33458	0.50140	0.82237	0.33386	0.50059	8.13482	20.88878	0.82908	0.38897	0.56009	0.82908	0.38824	0.55933
76	31	8.70809	25.81445	0.82237	0.33694	0.50405	0.82237	0.33617	0.50319	8.13482	20.78720	0.82908	0.39084	0.56202	0.82908	0.39007	0.56122
76	32	8.70809	25.62410	0.82237	0.33942	0.50681	0.82237	0.33859	0.50590	8.13482	20.68113	0.82908	0.39281	0.56405	0.82908	0.39198	0.56320
76	33	8.70809	25.42805	0.82237	0.34200	0.50969	0.82237	0.34112	0.50871	8.13482	20.57072	0.82908	0.39488	0.56619	0.82908	0.39400	0.56528
76	34	8.70809	25.22578	0.82237	0.34471	0.51269	0.82237	0.34377	0.51165	8.13482	20.45552	0.82908	0.39706	0.56843	0.82908	0.39612	0.56746
76	35	8.70809	25.01713	0.82237	0.34755	0.51582	0.82237	0.34654	0.51471	8.13482	20.33536	0.82908	0.39936	0.57078	0.82908	0.39836	0.56975
76	36	8.70809	24.80193	0.82237	0.35052	0.51909	0.82237	0.34943	0.51789	8.13482	20.21002	0.82908	0.40179	0.57325	0.82908	0.40071	0.57215
76	37	8.70809	24.57973	0.82237	0.35364	0.52250	0.82237	0.35246	0.52121	8.13482	20.07911	0.82908	0.40435	0.57585	0.82908	0.40318	0.57467
76	38	8.70809	24.35058	0.82237	0.35690	0.52606	0.82237	0.35563	0.52467	8.13482	19.94257	0.82908	0.40705	0.57858	0.82908	0.40579	0.57731
76	39	8.70809	24.11373	0.82237	0.36034	0.52978	0.82237	0.35894	0.52827	8.13482	19.79973	0.82908	0.40990	0.58146	0.82908	0.40852	0.58007
76	40	8.70809	23.86918	0.82237	0.36395	0.53367	0.82237	0.36241	0.53201	8.13482	19.65053	0.82908	0.41291	0.58449	0.82908	0.41141	0.58297
76	41	8.70809	23.61736	0.82237	0.36773	0.53772	0.82237	0.36604	0.53591	8.13482	19.49521	0.82908	0.41609	0.58766	0.82908	0.41443	0.58601
76	42	8.70809	23.35816	0.82237	0.37170	0.54196	0.82237	0.36983	0.53997	8.13482	19.33362	0.82908	0.41944	0.59100	0.82908	0.41762	0.58918
76	43	8.70809	23.09102	0.82237	0.37587	0.54638	0.82237	0.37380	0.54419	8.13482	19.16523	0.82908	0.42298	0.59450	0.82908	0.42096	0.59250
76	44	8.70809	22.81604	0.82237	0.38026	0.55099	0.82237	0.37796	0.54858	8.13482	18.99000	0.82908	0.42671	0.59818	0.82908	0.42448	0.59598
76	45	8.70809	22.53309	0.82237	0.38486	0.55581	0.82237	0.38230	0.55314	8.13482	18.80775	0.82908	0.43065	0.60204	0.82908	0.42818	0.59961
76	46	8.70809	22.24198	0.82237	0.38970	0.56084	0.82237	0.38685	0.55788	8.13482	18.61823	0.82908	0.43481	0.60609	0.82908	0.43206	0.60341
76	47	8.70809	21.94239	0.82237	0.39479	0.56609	0.82237	0.39160	0.56281	8.13482	18.42106	0.82908	0.43920	0.61034	0.82908	0.43613	0.60737
76	48	8.70809	21.63441	0.82237	0.40014	0.57157	0.82237	0.39658	0.56793	8.13482	18.21621	0.82908	0.44384	0.61480	0.82908	0.44041	0.61151
76	49	8.70809	21.31800	0.82237	0.40576	0.57729	0.82237	0.40178	0.57324	8.13482	18.00355	0.82908	0.44873	0.61948	0.82908	0.44490	0.61582
76	50	8.70809	20.99328	0.82237	0.41168	0.58325	0.82237	0.40721	0.57875	8.13482	17.78305	0.82908	0.45389	0.62438	0.82908	0.44961	0.62032
76	51	8.70809	20.66027	0.82237	0.41790	0.58946	0.82237	0.41290	0.58447	8.13482	17.55462	0.82908	0.45934	0.62951	0.82908	0.45455	0.62501
76	52	8.70809	20.31936	0.82237	0.42444	0.59593	0.82237	0.41884	0.59040	8.13482	17.31849	0.82908	0.46508	0.63488	0.82908	0.45974	0.62989
76	53	8.70809	19.97064	0.82237	0.43130	0.60267	0.82237	0.42505	0.59654	8.13482	17.07460	0.82908	0.47112	0.64049	0.82908	0.46517	0.63497
76	54	8.70809	19.61420	0.82237	0.43852	0.60968	0.82237	0.43154	0.60290	8.13482	16.82295	0.82908	0.47749	0.64636	0.82908	0.47086	0.64025
76	55	8.70809	19.25050	0.82237	0.44610	0.61697	0.82237	0.43832	0.60949	8.13482	16.56379	0.82908	0.48420	0.65247	0.82908	0.47682	0.64574
76	56	8.70809	18.87994	0.82237	0.45405	0.62453	0.82237	0.44541	0.61631	8.13482	16.29737	0.82908	0.49125	0.65884	0.82908	0.48307	0.65145
76	57	8.70809	18.50268	0.82237	0.46240	0.63238	0.82237	0.45281	0.62336	8.13482	16.02371	0.82908	0.49867	0.66548	0.82908	0.48961	0.65737
76	58	8.70809	18.11889	0.82237	0.47115	0.64052	0.82237	0.46054	0.63064	8.13482	15.74286	0.82908	0.50647	0.67239	0.82908	0.49646	0.66352
76	59	8.70809	17.72878	0.82237	0.48034	0.64896	0.82237	0.46861	0.63817	8.13482	15.45489	0.82908	0.51466	0.67957	0.82908	0.50363	0.66989
76	60	8.70809	17.33235	0.82237	0.48998	0.65770	0.82237	0.47703	0.64593	8.13482	15.15969	0.82908	0.52328	0.68704	0.82908	0.51113	0.67649

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
76	61	8.70809	16.92988	0.82237	0.50008	0.66674	0.82237	0.48581	0.65393	8.13482	14.85740	0.82908	0.53232	0.69479	0.82908	0.51897	0.68332
76	62	8.70809	16.52117	0.82237	0.51068	0.67609	0.82237	0.49496	0.66217	8.13482	14.54774	0.82908	0.54183	0.70284	0.82908	0.52716	0.69038
76	63	8.70809	16.10627	0.82237	0.52179	0.68576	0.82237	0.50449	0.67065	8.13482	14.23062	0.82908	0.55181	0.71118	0.82908	0.53570	0.69766
76	64	8.70809	15.68510	0.82237	0.53343	0.69573	0.82237	0.51440	0.67934	8.13482	13.90587	0.82908	0.56228	0.71982	0.82908	0.54460	0.70516
76	65	8.70809	15.25783	0.82237	0.54561	0.70601	0.82237	0.52469	0.68825	8.13482	13.57353	0.82908	0.57326	0.72875	0.82908	0.55386	0.71289
76	66	8.70809	14.82463	0.82237	0.55834	0.71659	0.82237	0.53535	0.69737	8.13482	13.23363	0.82908	0.58476	0.73798	0.82908	0.56349	0.72081
76	67	8.70809	14.38548	0.82237	0.57165	0.72745	0.82237	0.54640	0.70667	8.13482	12.88602	0.82908	0.59679	0.74749	0.82908	0.57348	0.72893
76	68	8.70809	13.94087	0.82237	0.58551	0.73858	0.82237	0.55781	0.71615	8.13482	12.53103	0.82908	0.60935	0.75726	0.82908	0.58382	0.73723
76	69	8.70809	13.49126	0.82237	0.59994	0.74995	0.82237	0.56958	0.72577	8.13482	12.16898	0.82908	0.62243	0.76728	0.82908	0.59450	0.74569
76	70	8.70809	13.03722	0.82237	0.61490	0.76153	0.82237	0.58168	0.73553	8.13482	11.80026	0.82908	0.63603	0.77753	0.82908	0.60551	0.75429
76	71	8.70809	12.57941	0.82237	0.63038	0.77329	0.82237	0.59410	0.74538	8.13482	11.42537	0.82908	0.65012	0.78797	0.82908	0.61682	0.76301
76	72	8.70809	12.11856	0.82237	0.64634	0.78518	0.82237	0.60681	0.75530	8.13482	11.04490	0.82908	0.66467	0.79856	0.82908	0.62843	0.77182
76	73	8.70809	11.65555	0.82237	0.66273	0.79716	0.82237	0.61978	0.76527	8.13482	10.65955	0.82908	0.67965	0.80927	0.82908	0.64029	0.78070
76	74	8.70809	11.19139	0.82237	0.67949	0.80916	0.82237	0.63297	0.77524	8.13482	10.27021	0.82908	0.69499	0.82005	0.82908	0.65237	0.78962
76	75	8.70809	10.72709	0.82237	0.69655	0.82114	0.82237	0.64635	0.78519	8.13482	9.87774	0.82908	0.71063	0.83084	0.82908	0.66465	0.79855
76	76	8.70809	10.26405	0.82237	0.71382	0.83302	0.82237	0.65986	0.79508	8.13482	9.48337	0.82908	0.72651	0.84159	0.82908	0.67708	0.80745
76	77	8.70809	9.80349	0.82237	0.73120	0.84473	0.82237	0.67346	0.80487	8.13482	9.08824	0.82908	0.74252	0.85224	0.82908	0.68961	0.81630
76	78	8.70809	9.34666	0.82237	0.74859	0.85622	0.82237	0.68709	0.81453	8.13482	8.69350	0.82908	0.75858	0.86272	0.82908	0.70220	0.82505
76	79	8.70809	8.89505	0.82237	0.76587	0.86741	0.82237	0.70071	0.82402	8.13482	8.30053	0.82908	0.77459	0.87298	0.82908	0.71480	0.83368
76	80	8.70809	8.44994	0.82237	0.78292	0.87825	0.82237	0.71426	0.83332	8.13482	7.91061	0.82908	0.79043	0.88295	0.82908	0.72736	0.84216
76	81	8.70809	8.01269	0.82237	0.79964	0.88867	0.82237	0.72769	0.84239	8.13482	7.52504	0.82908	0.80602	0.89259	0.82908	0.73983	0.85046
76	82	8.70809	7.58462	0.82237	0.81591	0.89862	0.82237	0.74095	0.85120	8.13482	7.14517	0.82908	0.82123	0.90184	0.82908	0.75216	0.85855
76	83	8.70809	7.16676	0.82237	0.83162	0.90807	0.82237	0.75397	0.85973	8.13482	6.77205	0.82908	0.83597	0.91066	0.82908	0.76431	0.86641
76	84	8.70809	6.76024	0.82237	0.84667	0.91697	0.82237	0.76673	0.86796	8.13482	6.40687	0.82908	0.85016	0.91901	0.82908	0.77622	0.87401
76	85	8.70809	6.36619	0.82237	0.86099	0.92530	0.82237	0.77916	0.87587	8.13482	6.05083	0.82908	0.86371	0.92687	0.82908	0.78785	0.88134
76	86	8.70809	5.98597	0.82237	0.87449	0.93304	0.82237	0.79121	0.88343	8.13482	5.70535	0.82908	0.87653	0.93420	0.82908	0.79916	0.88837
76	87	8.70809	5.62066	0.82237	0.88711	0.94018	0.82237	0.80284	0.89064	8.13482	5.37164	0.82908	0.88857	0.94100	0.82908	0.81009	0.89508
76	88	8.70809	5.27144	0.82237	0.89881	0.94671	0.82237	0.81402	0.89748	8.13482	5.05099	0.82908	0.89978	0.94725	0.82908	0.82062	0.90147
76	89	8.70809	4.93962	0.82237	0.90957	0.95264	0.82237	0.82473	0.90395	8.13482	4.74485	0.82908	0.91013	0.95295	0.82908	0.83071	0.90753
76	90	8.70809	4.62687	0.82237	0.91937	0.95799	0.82237	0.83494	0.91004	8.13482	4.45503	0.82908	0.91960	0.95812	0.82908	0.84036	0.91325
76	91	8.70809	4.33500	0.82237	0.92822	0.96277	0.82237	0.84466	0.91579	8.13482	4.18350	0.82908	0.92819	0.96276	0.82908	0.84956	0.91866
76	92	8.70809	4.06328	0.82237	0.93619	0.96704	0.82237	0.85392	0.92121	8.13482	3.92982	0.82908	0.93595	0.96691	0.82908	0.85834	0.92377
76	93	8.70809	3.80970	0.82237	0.94336	0.97085	0.82237	0.86275	0.92632	8.13482	3.69224	0.82908	0.94296	0.97064	0.82908	0.86673	0.92861
76	94	8.70809	3.57122	0.82237	0.94982	0.97427	0.82237	0.87118	0.93116	8.13482	3.46804	0.82908	0.94931	0.97400	0.82908	0.87475	0.93319
76	95	8.70809	3.34496	0.82237	0.95566	0.97733	0.82237	0.87922	0.93573	8.13482	3.25454	0.82908	0.95507	0.97702	0.82908	0.88242	0.93754
76	96	8.70809	3.12856	0.82237	0.96094	0.98008	0.82237	0.88685	0.94003	8.13482	3.04956	0.82908	0.96030	0.97975	0.82908	0.88972	0.94164
76	97	8.70809	2.92468	0.82237	0.96564	0.98252	0.82237	0.89406	0.94407	8.13482	2.85578	0.82908	0.96498	0.98218	0.82908	0.89663	0.94550
76	98	8.70809	2.73317	0.82237	0.96982	0.98468	0.82237	0.90084	0.94783	8.13482	2.67315	0.82908	0.96915	0.98433	0.82908	0.90314	0.94910
76	99	8.70809	2.55407	0.82237	0.97350	0.98657	0.82237	0.90718	0.95133	8.13482	2.50182	0.82908	0.97285	0.98624	0.82908	0.90925	0.95247
76	100	8.70809	2.38797	0.82237	0.97672	0.98822	0.82237	0.91309	0.95457	8.13482	2.34248	0.82908	0.97609	0.98790	0.82908	0.91494	0.95558

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
76	101	8.70809	2.23536	0.82237	0.97952	0.98965	0.82237	0.91855	0.95754	8.13482	2.19569	0.82908	0.97892	0.98935	0.82908	0.92021	0.95845
76	102	8.70809	2.09662	0.82237	0.98193	0.99088	0.82237	0.92357	0.96027	8.13482	2.06193	0.82908	0.98136	0.99059	0.82908	0.92507	0.96108
76	103	8.70809	1.97081	0.82237	0.98401	0.99194	0.82237	0.92819	0.96276	8.13482	1.94039	0.82908	0.98347	0.99167	0.82908	0.92954	0.96349
76	104	8.70809	1.85678	0.82237	0.98579	0.99285	0.82237	0.93241	0.96502	8.13482	1.82999	0.82908	0.98529	0.99259	0.82908	0.93364	0.96568
76	105	8.70809	1.75419	0.82237	0.98732	0.99362	0.82237	0.93624	0.96707	8.13482	1.73050	0.82908	0.98685	0.99338	0.82908	0.93736	0.96767
76	106	8.70809	1.66193	0.82237	0.98862	0.99428	0.82237	0.93970	0.96891	8.13482	1.64086	0.82908	0.98819	0.99406	0.82908	0.94073	0.96946
76	107	8.70809	1.57966	0.82237	0.98973	0.99484	0.82237	0.94278	0.97054	8.13482	1.56078	0.82908	0.98932	0.99463	0.82908	0.94373	0.97105
76	108	8.70809	1.50704	0.82237	0.99065	0.99530	0.82237	0.94545	0.97196	8.13482	1.48999	0.82908	0.99027	0.99511	0.82908	0.94634	0.97243
76	109	8.70809	1.44400	0.82237	0.99140	0.99568	0.82237	0.94768	0.97314	8.13482	1.42842	0.82908	0.99104	0.99550	0.82908	0.94852	0.97358
76	110	8.70809	1.39223	0.82237	0.99198	0.99597	0.82237	0.94941	0.97405	8.13482	1.37777	0.82908	0.99164	0.99580	0.82908	0.95021	0.97447
77	1	8.28049	29.44822	0.81105	0.28114	0.43889	0.81105	0.28102	0.43874	7.75999	22.54525	0.81814	0.34413	0.51205	0.81814	0.34400	0.51190
77	2	8.28049	29.37817	0.81105	0.28182	0.43971	0.81105	0.28171	0.43958	7.75999	22.51839	0.81814	0.34455	0.51251	0.81814	0.34443	0.51238
77	3	8.28049	29.30399	0.81105	0.28253	0.44058	0.81105	0.28242	0.44045	7.75999	22.48894	0.81814	0.34500	0.51301	0.81814	0.34488	0.51288
77	4	8.28049	29.22650	0.81105	0.28328	0.44149	0.81105	0.28317	0.44136	7.75999	22.45752	0.81814	0.34548	0.51354	0.81814	0.34536	0.51341
77	5	8.28049	29.14631	0.81105	0.28406	0.44243	0.81105	0.28394	0.44230	7.75999	22.42458	0.81814	0.34598	0.51410	0.81814	0.34586	0.51397
77	6	8.28049	29.06332	0.81105	0.28486	0.44342	0.81105	0.28474	0.44327	7.75999	22.39007	0.81814	0.34652	0.51468	0.81814	0.34639	0.51455
77	7	8.28049	28.97770	0.81105	0.28570	0.44443	0.81105	0.28558	0.44428	7.75999	22.35408	0.81814	0.34707	0.51530	0.81814	0.34694	0.51515
77	8	8.28049	28.88901	0.81105	0.28658	0.44549	0.81105	0.28645	0.44533	7.75999	22.31631	0.81814	0.34765	0.51594	0.81814	0.34752	0.51579
77	9	8.28049	28.79700	0.81105	0.28749	0.44659	0.81105	0.28735	0.44642	7.75999	22.27655	0.81814	0.34827	0.51662	0.81814	0.34812	0.51646
77	10	8.28049	28.70168	0.81105	0.28844	0.44774	0.81105	0.28829	0.44755	7.75999	22.23481	0.81814	0.34892	0.51733	0.81814	0.34876	0.51716
77	11	8.28049	28.60341	0.81105	0.28943	0.44892	0.81105	0.28926	0.44873	7.75999	22.19134	0.81814	0.34959	0.51807	0.81814	0.34942	0.51789
77	12	8.28049	28.50171	0.81105	0.29045	0.45016	0.81105	0.29028	0.44994	7.75999	22.14578	0.81814	0.35031	0.51885	0.81814	0.35012	0.51865
77	13	8.28049	28.39619	0.81105	0.29152	0.45144	0.81105	0.29133	0.45121	7.75999	22.09783	0.81814	0.35105	0.51968	0.81814	0.35085	0.51945
77	14	8.28049	28.28717	0.81105	0.29264	0.45278	0.81105	0.29242	0.45252	7.75999	22.04770	0.81814	0.35184	0.52054	0.81814	0.35161	0.52029
77	15	8.28049	28.17456	0.81105	0.29380	0.45416	0.81105	0.29356	0.45388	7.75999	21.99534	0.81814	0.35266	0.52144	0.81814	0.35241	0.52116
77	16	8.28049	28.05854	0.81105	0.29500	0.45560	0.81105	0.29474	0.45529	7.75999	21.94087	0.81814	0.35353	0.52238	0.81814	0.35325	0.52208
77	17	8.28049	27.93921	0.81105	0.29625	0.45709	0.81105	0.29597	0.45675	7.75999	21.88436	0.81814	0.35443	0.52336	0.81814	0.35413	0.52303
77	18	8.28049	27.81632	0.81105	0.29755	0.45864	0.81105	0.29725	0.45827	7.75999	21.82561	0.81814	0.35537	0.52439	0.81814	0.35505	0.52404
77	19	8.28049	27.68998	0.81105	0.29890	0.46024	0.81105	0.29858	0.45985	7.75999	21.76469	0.81814	0.35635	0.52546	0.81814	0.35601	0.52509
77	20	8.28049	27.55961	0.81105	0.30031	0.46190	0.81105	0.29996	0.46149	7.75999	21.70115	0.81814	0.35738	0.52658	0.81814	0.35702	0.52619
77	21	8.28049	27.42496	0.81105	0.30177	0.46363	0.81105	0.30141	0.46320	7.75999	21.63477	0.81814	0.35847	0.52775	0.81814	0.35809	0.52734
77	22	8.28049	27.28607	0.81105	0.30330	0.46543	0.81105	0.30291	0.46497	7.75999	21.56556	0.81814	0.35961	0.52899	0.81814	0.35920	0.52855
77	23	8.28049	27.14231	0.81105	0.30489	0.46731	0.81105	0.30448	0.46682	7.75999	21.49301	0.81814	0.36080	0.53028	0.81814	0.36038	0.52982
77	24	8.28049	26.99396	0.81105	0.30656	0.46926	0.81105	0.30611	0.46874	7.75999	21.41732	0.81814	0.36206	0.53164	0.81814	0.36161	0.53115
77	25	8.28049	26.84076	0.81105	0.30829	0.47129	0.81105	0.30782	0.47073	7.75999	21.33825	0.81814	0.36339	0.53307	0.81814	0.36290	0.53254
77	26	8.28049	26.68259	0.81105	0.31010	0.47340	0.81105	0.30960	0.47281	7.75999	21.25569	0.81814	0.36478	0.53456	0.81814	0.36426	0.53400
77	27	8.28049	26.51948	0.81105	0.31199	0.47560	0.81105	0.31145	0.47497	7.75999	21.16962	0.81814	0.36624	0.53613	0.81814	0.36568	0.53553
77	28	8.28049	26.35108	0.81105	0.31397	0.47790	0.81105	0.31339	0.47722	7.75999	21.07976	0.81814	0.36778	0.53778	0.81814	0.36718	0.53714
77	29	8.28049	26.17769	0.81105	0.31603	0.48028	0.81105	0.31541	0.47956	7.75999	20.98629	0.81814	0.36939	0.53950	0.81814	0.36876	0.53882
77	30	8.28049	25.99881	0.81105	0.31819	0.48276	0.81105	0.31752	0.48200	7.75999	20.88878	0.81814	0.37109	0.54131	0.81814	0.37042	0.54059

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
77	31	8.28049	25.81445	0.81105	0.32044	0.48535	0.81105	0.31973	0.48454	7.75999	20.78720	0.81814	0.37288	0.54321	0.81814	0.37216	0.54244
77	32	8.28049	25.62410	0.81105	0.32279	0.48805	0.81105	0.32204	0.48718	7.75999	20.68113	0.81814	0.37476	0.54520	0.81814	0.37400	0.54439
77	33	8.28049	25.42805	0.81105	0.32526	0.49086	0.81105	0.32445	0.48994	7.75999	20.57072	0.81814	0.37674	0.54729	0.81814	0.37593	0.54643
77	34	8.28049	25.22578	0.81105	0.32783	0.49379	0.81105	0.32697	0.49281	7.75999	20.45552	0.81814	0.37883	0.54949	0.81814	0.37796	0.54858
77	35	8.28049	25.01713	0.81105	0.33054	0.49685	0.81105	0.32961	0.49580	7.75999	20.33536	0.81814	0.38103	0.55180	0.81814	0.38010	0.55083
77	36	8.28049	24.80193	0.81105	0.33337	0.50004	0.81105	0.33238	0.49892	7.75999	20.21002	0.81814	0.38335	0.55423	0.81814	0.38235	0.55319
77	37	8.28049	24.57973	0.81105	0.33634	0.50337	0.81105	0.33527	0.50217	7.75999	20.07911	0.81814	0.38580	0.55679	0.81814	0.38472	0.55567
77	38	8.28049	24.35058	0.81105	0.33945	0.50686	0.81105	0.33829	0.50556	7.75999	19.94257	0.81814	0.38838	0.55947	0.81814	0.38722	0.55827
77	39	8.28049	24.11373	0.81105	0.34273	0.51050	0.81105	0.34146	0.50908	7.75999	19.79973	0.81814	0.39111	0.56230	0.81814	0.38985	0.56099
77	40	8.28049	23.86918	0.81105	0.34617	0.51430	0.81105	0.34477	0.51276	7.75999	19.65053	0.81814	0.39400	0.56528	0.81814	0.39261	0.56385
77	41	8.28049	23.61736	0.81105	0.34978	0.51828	0.81105	0.34824	0.51658	7.75999	19.49521	0.81814	0.39704	0.56840	0.81814	0.39552	0.56684
77	42	8.28049	23.35816	0.81105	0.35357	0.52243	0.81105	0.35187	0.52057	7.75999	19.33362	0.81814	0.40025	0.57169	0.81814	0.39858	0.56997
77	43	8.28049	23.09102	0.81105	0.35755	0.52676	0.81105	0.35567	0.52471	7.75999	19.16523	0.81814	0.40365	0.57514	0.81814	0.40179	0.57326
77	44	8.28049	22.81604	0.81105	0.36174	0.53129	0.81105	0.35965	0.52903	7.75999	18.99000	0.81814	0.40723	0.57876	0.81814	0.40517	0.57669
77	45	8.28049	22.53309	0.81105	0.36614	0.53602	0.81105	0.36381	0.53352	7.75999	18.80775	0.81814	0.41101	0.58257	0.81814	0.40873	0.58028
77	46	8.28049	22.24198	0.81105	0.37076	0.54096	0.81105	0.36817	0.53819	7.75999	18.61823	0.81814	0.41500	0.58657	0.81814	0.41247	0.58404
77	47	8.28049	21.94239	0.81105	0.37563	0.54612	0.81105	0.37273	0.54305	7.75999	18.42106	0.81814	0.41922	0.59077	0.81814	0.41639	0.58796
77	48	8.28049	21.63441	0.81105	0.38075	0.55151	0.81105	0.37750	0.54810	7.75999	18.21621	0.81814	0.42367	0.59518	0.81814	0.42052	0.59206
77	49	8.28049	21.31800	0.81105	0.38614	0.55714	0.81105	0.38249	0.55334	7.75999	18.00355	0.81814	0.42838	0.59981	0.81814	0.42485	0.59634
77	50	8.28049	20.99328	0.81105	0.39180	0.56302	0.81105	0.38772	0.55879	7.75999	17.78305	0.81814	0.43335	0.60467	0.81814	0.42940	0.60081
77	51	8.28049	20.66027	0.81105	0.39777	0.56915	0.81105	0.39319	0.56444	7.75999	17.55462	0.81814	0.43859	0.60975	0.81814	0.43417	0.60546
77	52	8.28049	20.31936	0.81105	0.40404	0.57554	0.81105	0.39890	0.57031	7.75999	17.31849	0.81814	0.44412	0.61508	0.81814	0.43918	0.61032
77	53	8.28049	19.97064	0.81105	0.41063	0.58219	0.81105	0.40489	0.57640	7.75999	17.07460	0.81814	0.44996	0.62065	0.81814	0.44443	0.61537
77	54	8.28049	19.61420	0.81105	0.41756	0.58913	0.81105	0.41114	0.58271	7.75999	16.82295	0.81814	0.45611	0.62647	0.81814	0.44994	0.62064
77	55	8.28049	19.25050	0.81105	0.42485	0.59635	0.81105	0.41769	0.58925	7.75999	16.56379	0.81814	0.46259	0.63256	0.81814	0.45572	0.62611
77	56	8.28049	18.87994	0.81105	0.43251	0.60385	0.81105	0.42453	0.59603	7.75999	16.29737	0.81814	0.46941	0.63891	0.81814	0.46178	0.63181
77	57	8.28049	18.50268	0.81105	0.44055	0.61164	0.81105	0.43169	0.60305	7.75999	16.02371	0.81814	0.47659	0.64553	0.81814	0.46814	0.63773
77	58	8.28049	18.11889	0.81105	0.44900	0.61974	0.81105	0.43917	0.61031	7.75999	15.74286	0.81814	0.48415	0.65243	0.81814	0.47480	0.64389
77	59	8.28049	17.72878	0.81105	0.45788	0.62814	0.81105	0.44700	0.61783	7.75999	15.45489	0.81814	0.49210	0.65961	0.81814	0.48178	0.65027
77	60	8.28049	17.33235	0.81105	0.46720	0.63686	0.81105	0.45518	0.62560	7.75999	15.15969	0.81814	0.50048	0.66709	0.81814	0.48910	0.65690
77	61	8.28049	16.92988	0.81105	0.47700	0.64590	0.81105	0.46372	0.63362	7.75999	14.85740	0.81814	0.50929	0.67487	0.81814	0.49675	0.66377
77	62	8.28049	16.52117	0.81105	0.48728	0.65527	0.81105	0.47264	0.64189	7.75999	14.54774	0.81814	0.51856	0.68296	0.81814	0.50476	0.67089
77	63	8.28049	16.10627	0.81105	0.49809	0.66497	0.81105	0.48194	0.65042	7.75999	14.23062	0.81814	0.52831	0.69137	0.81814	0.51314	0.67825
77	64	8.28049	15.68510	0.81105	0.50944	0.67500	0.81105	0.49163	0.65919	7.75999	13.90587	0.81814	0.53857	0.70009	0.81814	0.52189	0.68584
77	65	8.28049	15.25783	0.81105	0.52134	0.68537	0.81105	0.50173	0.66820	7.75999	13.57353	0.81814	0.54935	0.70914	0.81814	0.53101	0.69368
77	66	8.28049	14.82463	0.81105	0.53382	0.69607	0.81105	0.51222	0.67744	7.75999	13.23363	0.81814	0.56067	0.71850	0.81814	0.54052	0.70174
77	67	8.28049	14.38548	0.81105	0.54690	0.70709	0.81105	0.52311	0.68690	7.75999	12.88602	0.81814	0.57255	0.72818	0.81814	0.55041	0.71002
77	68	8.28049	13.94087	0.81105	0.56058	0.71842	0.81105	0.53440	0.69656	7.75999	12.53103	0.81814	0.58499	0.73816	0.81814	0.56067	0.71850
77	69	8.28049	13.49126	0.81105	0.57485	0.73004	0.81105	0.54607	0.70639	7.75999	12.16898	0.81814	0.59799	0.74843	0.81814	0.57130	0.72717
77	70	8.28049	13.03722	0.81105	0.58971	0.74191	0.81105	0.55811	0.71639	7.75999	11.80026	0.81814	0.61155	0.75896	0.81814	0.58230	0.73602

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
77	71	8.28049	12.57941	0.81105	0.60516	0.75401	0.81105	0.57051	0.72653	7.75999	11.42537	0.81814	0.62566	0.76973	0.81814	0.59364	0.74501
77	72	8.28049	12.11856	0.81105	0.62114	0.76630	0.81105	0.58324	0.73677	7.75999	11.04490	0.81814	0.64029	0.78071	0.81814	0.60530	0.75413
77	73	8.28049	11.65555	0.81105	0.63764	0.77873	0.81105	0.59628	0.74708	7.75999	10.65955	0.81814	0.65542	0.79184	0.81814	0.61726	0.76334
77	74	8.28049	11.19139	0.81105	0.65460	0.79125	0.81105	0.60959	0.75744	7.75999	10.27021	0.81814	0.67098	0.80310	0.81814	0.62950	0.77263
77	75	8.28049	10.72709	0.81105	0.67194	0.80379	0.81105	0.62313	0.76782	7.75999	9.87774	0.81814	0.68694	0.81442	0.81814	0.64198	0.78196
77	76	8.28049	10.26405	0.81105	0.68960	0.81629	0.81105	0.63687	0.77816	7.75999	9.48337	0.81814	0.70321	0.82575	0.81814	0.65465	0.79129
77	77	8.28049	9.80349	0.81105	0.70747	0.82868	0.81105	0.65075	0.78843	7.75999	9.08824	0.81814	0.71972	0.83702	0.81814	0.66748	0.80058
77	78	8.28049	9.34666	0.81105	0.72545	0.84089	0.81105	0.66472	0.79860	7.75999	8.69350	0.81814	0.73636	0.84817	0.81814	0.68041	0.80982
77	79	8.28049	8.89505	0.81105	0.74343	0.85284	0.81105	0.67874	0.80863	7.75999	8.30053	0.81814	0.75304	0.85913	0.81814	0.69341	0.81895
77	80	8.28049	8.44994	0.81105	0.76129	0.86447	0.81105	0.69273	0.81848	7.75999	7.91061	0.81814	0.76965	0.86984	0.81814	0.70641	0.82795
77	81	8.28049	8.01269	0.81105	0.77890	0.87571	0.81105	0.70665	0.82812	7.75999	7.52504	0.81814	0.78608	0.88023	0.81814	0.71937	0.83679
77	82	8.28049	7.58462	0.81105	0.79614	0.88650	0.81105	0.72045	0.83751	7.75999	7.14517	0.81814	0.80221	0.89025	0.81814	0.73224	0.84542
77	83	8.28049	7.16676	0.81105	0.81289	0.89679	0.81105	0.73406	0.84664	7.75999	6.77205	0.81814	0.81794	0.89985	0.81814	0.74495	0.85383
77	84	8.28049	6.76024	0.81105	0.82905	0.90654	0.81105	0.74743	0.85546	7.75999	6.40687	0.81814	0.83316	0.90899	0.81814	0.75746	0.86199
77	85	8.28049	6.36619	0.81105	0.84450	0.91570	0.81105	0.76050	0.86396	7.75999	6.05083	0.81814	0.84777	0.91762	0.81814	0.76972	0.86988
77	86	8.28049	5.98597	0.81105	0.85915	0.92424	0.81105	0.77322	0.87211	7.75999	5.70535	0.81814	0.86168	0.92570	0.81814	0.78167	0.87746
77	87	8.28049	5.62066	0.81105	0.87293	0.93215	0.81105	0.78554	0.87989	7.75999	5.37164	0.81814	0.87481	0.93322	0.81814	0.79326	0.88471
77	88	8.28049	5.27144	0.81105	0.88577	0.93942	0.81105	0.79742	0.88729	7.75999	5.05099	0.81814	0.88709	0.94017	0.81814	0.80446	0.89163
77	89	8.28049	4.93962	0.81105	0.89763	0.94605	0.81105	0.80882	0.89430	7.75999	4.74485	0.81814	0.89849	0.94653	0.81814	0.81522	0.89821
77	90	8.28049	4.62687	0.81105	0.90848	0.95205	0.81105	0.81972	0.90093	7.75999	4.45503	0.81814	0.90896	0.95231	0.81814	0.82553	0.90443
77	91	8.28049	4.33500	0.81105	0.91833	0.95743	0.81105	0.83013	0.90718	7.75999	4.18350	0.81814	0.91849	0.95751	0.81814	0.83539	0.91031
77	92	8.28049	4.06328	0.81105	0.92723	0.96224	0.81105	0.84007	0.91308	7.75999	3.92982	0.81814	0.92714	0.96219	0.81814	0.84482	0.91588
77	93	8.28049	3.80970	0.81105	0.93527	0.96655	0.81105	0.84956	0.91866	7.75999	3.69224	0.81814	0.93498	0.96640	0.81814	0.85385	0.92116
77	94	8.28049	3.57122	0.81105	0.94254	0.97042	0.81105	0.85865	0.92395	7.75999	3.46804	0.81814	0.94211	0.97019	0.81814	0.86251	0.92618
77	95	8.28049	3.34496	0.81105	0.94913	0.97390	0.81105	0.86733	0.92895	7.75999	3.25454	0.81814	0.94860	0.97362	0.81814	0.87079	0.93093
77	96	8.28049	3.12856	0.81105	0.95510	0.97704	0.81105	0.87558	0.93367	7.75999	3.04956	0.81814	0.95450	0.97672	0.81814	0.87870	0.93543
77	97	8.28049	2.92468	0.81105	0.96045	0.97982	0.81105	0.88340	0.93809	7.75999	2.85578	0.81814	0.95980	0.97949	0.81814	0.88619	0.93966
77	98	8.28049	2.73317	0.81105	0.96520	0.98229	0.81105	0.89077	0.94223	7.75999	2.67315	0.81814	0.96454	0.98195	0.81814	0.89327	0.94363
77	99	8.28049	2.55407	0.81105	0.96940	0.98446	0.81105	0.89767	0.94608	7.75999	2.50182	0.81814	0.96874	0.98412	0.81814	0.89992	0.94732
77	100	8.28049	2.38797	0.81105	0.97309	0.98636	0.81105	0.90410	0.94964	7.75999	2.34248	0.81814	0.97244	0.98603	0.81814	0.90612	0.95075
77	101	8.28049	2.23536	0.81105	0.97630	0.98801	0.81105	0.91006	0.95291	7.75999	2.19569	0.81814	0.97567	0.98769	0.81814	0.91188	0.95391
77	102	8.28049	2.09662	0.81105	0.97907	0.98942	0.81105	0.91556	0.95592	7.75999	2.06193	0.81814	0.97847	0.98912	0.81814	0.91719	0.95681
77	103	8.28049	1.97081	0.81105	0.98145	0.99064	0.81105	0.92061	0.95866	7.75999	1.94039	0.81814	0.98089	0.99035	0.81814	0.92209	0.95947
77	104	8.28049	1.85678	0.81105	0.98351	0.99169	0.81105	0.92523	0.96116	7.75999	1.82999	0.81814	0.98298	0.99142	0.81814	0.92658	0.96189
77	105	8.28049	1.75419	0.81105	0.98527	0.99258	0.81105	0.92944	0.96343	7.75999	1.73050	0.81814	0.98477	0.99233	0.81814	0.93067	0.96409
77	106	8.28049	1.66193	0.81105	0.98678	0.99334	0.81105	0.93324	0.96546	7.75999	1.64086	0.81814	0.98631	0.99311	0.81814	0.93436	0.96607
77	107	8.28049	1.57966	0.81105	0.98805	0.99399	0.81105	0.93662	0.96727	7.75999	1.56078	0.81814	0.98762	0.99377	0.81814	0.93766	0.96783
77	108	8.28049	1.50704	0.81105	0.98912	0.99453	0.81105	0.93956	0.96884	7.75999	1.48999	0.81814	0.98871	0.99432	0.81814	0.94053	0.96935
77	109	8.28049	1.44400	0.81105	0.98999	0.99497	0.81105	0.94201	0.97014	7.75999	1.42842	0.81814	0.98961	0.99478	0.81814	0.94294	0.97063
77	110	8.28049	1.39223	0.81105	0.99066	0.99531	0.81105	0.94392	0.97115	7.75999	1.37777	0.81814	0.99030	0.99512	0.81814	0.94481	0.97162

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
78	1	7.86046	29.44822	0.79985	0.26688	0.42132	0.79985	0.26677	0.42118	7.3895	22.54525	0.80731	0.32770	0.49364	0.80731	0.32758	0.49350
78	2	7.86046	29.37817	0.79985	0.26752	0.42212	0.79985	0.26742	0.42200	7.3895	22.51839	0.80731	0.32810	0.49409	0.80731	0.32799	0.49397
78	3	7.86046	29.30399	0.79985	0.26820	0.42297	0.79985	0.26810	0.42284	7.3895	22.48894	0.80731	0.32853	0.49458	0.80731	0.32843	0.49446
78	4	7.86046	29.22650	0.79985	0.26891	0.42385	0.79985	0.26881	0.42372	7.3895	22.45752	0.80731	0.32899	0.49510	0.80731	0.32888	0.49498
78	5	7.86046	29.14631	0.79985	0.26965	0.42476	0.79985	0.26955	0.42463	7.3895	22.42458	0.80731	0.32947	0.49564	0.80731	0.32936	0.49552
78	6	7.86046	29.06332	0.79985	0.27042	0.42572	0.79985	0.27031	0.42558	7.3895	22.39007	0.80731	0.32998	0.49622	0.80731	0.32986	0.49608
78	7	7.86046	28.97770	0.79985	0.27122	0.42670	0.79985	0.27110	0.42657	7.3895	22.35408	0.80731	0.33051	0.49681	0.80731	0.33039	0.49668
78	8	7.86046	28.88901	0.79985	0.27205	0.42773	0.79985	0.27193	0.42759	7.3895	22.31631	0.80731	0.33106	0.49744	0.80731	0.33094	0.49730
78	9	7.86046	28.79700	0.79985	0.27291	0.42880	0.79985	0.27279	0.42865	7.3895	22.27655	0.80731	0.33165	0.49810	0.80731	0.33152	0.49795
78	10	7.86046	28.70168	0.79985	0.27382	0.42991	0.79985	0.27368	0.42974	7.3895	22.23481	0.80731	0.33227	0.49880	0.80731	0.33212	0.49864
78	11	7.86046	28.60341	0.79985	0.27475	0.43107	0.79985	0.27460	0.43089	7.3895	22.19134	0.80731	0.33291	0.49953	0.80731	0.33276	0.49935
78	12	7.86046	28.50171	0.79985	0.27573	0.43227	0.79985	0.27557	0.43207	7.3895	22.14578	0.80731	0.33359	0.50029	0.80731	0.33342	0.50010
78	13	7.86046	28.39619	0.79985	0.27675	0.43352	0.79985	0.27657	0.43330	7.3895	22.09783	0.80731	0.33431	0.50109	0.80731	0.33412	0.50088
78	14	7.86046	28.28717	0.79985	0.27780	0.43482	0.79985	0.27761	0.43457	7.3895	22.04770	0.80731	0.33505	0.50193	0.80731	0.33485	0.50170
78	15	7.86046	28.17456	0.79985	0.27891	0.43616	0.79985	0.27869	0.43589	7.3895	21.99534	0.80731	0.33584	0.50282	0.80731	0.33561	0.50256
78	16	7.86046	28.05854	0.79985	0.28005	0.43756	0.79985	0.27981	0.43727	7.3895	21.94087	0.80731	0.33666	0.50374	0.80731	0.33641	0.50345
78	17	7.86046	27.93921	0.79985	0.28124	0.43901	0.79985	0.28098	0.43869	7.3895	21.88436	0.80731	0.33752	0.50470	0.80731	0.33724	0.50439
78	18	7.86046	27.81632	0.79985	0.28247	0.44051	0.79985	0.28219	0.44017	7.3895	21.82561	0.80731	0.33842	0.50570	0.80731	0.33812	0.50537
78	19	7.86046	27.68998	0.79985	0.28376	0.44207	0.79985	0.28346	0.44171	7.3895	21.76469	0.80731	0.33936	0.50675	0.80731	0.33904	0.50640
78	20	7.86046	27.55961	0.79985	0.28509	0.44369	0.79985	0.28477	0.44330	7.3895	21.70115	0.80731	0.34034	0.50784	0.80731	0.34001	0.50747
78	21	7.86046	27.42496	0.79985	0.28648	0.44537	0.79985	0.28615	0.44497	7.3895	21.63477	0.80731	0.34137	0.50899	0.80731	0.34102	0.50860
78	22	7.86046	27.28607	0.79985	0.28793	0.44712	0.79985	0.28758	0.44669	7.3895	21.56556	0.80731	0.34246	0.51020	0.80731	0.34209	0.50978
78	23	7.86046	27.14231	0.79985	0.28945	0.44895	0.79985	0.28907	0.44849	7.3895	21.49301	0.80731	0.34360	0.51146	0.80731	0.34321	0.51102
78	24	7.86046	26.99396	0.79985	0.29103	0.45085	0.79985	0.29062	0.45036	7.3895	21.41732	0.80731	0.34480	0.51279	0.80731	0.34438	0.51232
78	25	7.86046	26.84076	0.79985	0.29268	0.45282	0.79985	0.29224	0.45230	7.3895	21.33825	0.80731	0.34606	0.51419	0.80731	0.34561	0.51369
78	26	7.86046	26.68259	0.79985	0.29440	0.45488	0.79985	0.29393	0.45432	7.3895	21.25569	0.80731	0.34739	0.51565	0.80731	0.34691	0.51512
78	27	7.86046	26.51948	0.79985	0.29619	0.45702	0.79985	0.29570	0.45643	7.3895	21.16962	0.80731	0.34879	0.51718	0.80731	0.34827	0.51662
78	28	7.86046	26.35108	0.79985	0.29807	0.45925	0.79985	0.29754	0.45862	7.3895	21.07976	0.80731	0.35025	0.51880	0.80731	0.34970	0.51819
78	29	7.86046	26.17769	0.79985	0.30003	0.46157	0.79985	0.29946	0.46090	7.3895	20.98629	0.80731	0.35179	0.52048	0.80731	0.35121	0.51984
78	30	7.86046	25.99881	0.79985	0.30208	0.46399	0.79985	0.30147	0.46328	7.3895	20.88878	0.80731	0.35341	0.52225	0.80731	0.35279	0.52157
78	31	7.86046	25.81445	0.79985	0.30422	0.46651	0.79985	0.30357	0.46575	7.3895	20.78720	0.80731	0.35512	0.52411	0.80731	0.35445	0.52339
78	32	7.86046	25.62410	0.79985	0.30646	0.46914	0.79985	0.30577	0.46833	7.3895	20.68113	0.80731	0.35691	0.52607	0.80731	0.35621	0.52530
78	33	7.86046	25.42805	0.79985	0.30880	0.47188	0.79985	0.30806	0.47102	7.3895	20.57072	0.80731	0.35880	0.52812	0.80731	0.35805	0.52730
78	34	7.86046	25.22578	0.79985	0.31125	0.47474	0.79985	0.31046	0.47382	7.3895	20.45552	0.80731	0.36079	0.53027	0.80731	0.35999	0.52940
78	35	7.86046	25.01713	0.79985	0.31382	0.47772	0.79985	0.31298	0.47674	7.3895	20.33536	0.80731	0.36289	0.53253	0.80731	0.36204	0.53161
78	36	7.86046	24.80193	0.79985	0.31651	0.48083	0.79985	0.31561	0.47979	7.3895	20.21002	0.80731	0.36511	0.53491	0.80731	0.36419	0.53393
78	37	7.86046	24.57973	0.79985	0.31934	0.48409	0.79985	0.31836	0.48296	7.3895	20.07911	0.80731	0.36745	0.53742	0.80731	0.36646	0.53636
78	38	7.86046	24.35058	0.79985	0.32230	0.48749	0.79985	0.32124	0.48627	7.3895	19.94257	0.80731	0.36991	0.54005	0.80731	0.36885	0.53892
78	39	7.86046	24.11373	0.79985	0.32542	0.49104	0.79985	0.32426	0.48973	7.3895	19.79973	0.80731	0.37252	0.54283	0.80731	0.37136	0.54160
78	40	7.86046	23.86918	0.79985	0.32869	0.49476	0.79985	0.32742	0.49332	7.3895	19.65053	0.80731	0.37528	0.54575	0.80731	0.37401	0.54441

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
78	41	7.86046	23.61736	0.79985	0.33213	0.49865	0.79985	0.33073	0.49707	7.3895	19.49521	0.80731	0.37819	0.54882	0.80731	0.37680	0.54735
78	42	7.86046	23.35816	0.79985	0.33574	0.50270	0.79985	0.33420	0.50097	7.3895	19.33362	0.80731	0.38126	0.55205	0.80731	0.37973	0.55044
78	43	7.86046	23.09102	0.79985	0.33953	0.50694	0.79985	0.33783	0.50504	7.3895	19.16523	0.80731	0.38451	0.55544	0.80731	0.38281	0.55367
78	44	7.86046	22.81604	0.79985	0.34352	0.51138	0.79985	0.34163	0.50927	7.3895	18.99000	0.80731	0.38794	0.55901	0.80731	0.38606	0.55706
78	45	7.86046	22.53309	0.79985	0.34772	0.51601	0.79985	0.34561	0.51368	7.3895	18.80775	0.80731	0.39155	0.56276	0.80731	0.38947	0.56060
78	46	7.86046	22.24198	0.79985	0.35213	0.52085	0.79985	0.34977	0.51827	7.3895	18.61823	0.80731	0.39538	0.56670	0.80731	0.39306	0.56431
78	47	7.86046	21.94239	0.79985	0.35677	0.52591	0.79985	0.35414	0.52305	7.3895	18.42106	0.80731	0.39942	0.57084	0.80731	0.39683	0.56819
78	48	7.86046	21.63441	0.79985	0.36166	0.53120	0.79985	0.35871	0.52801	7.3895	18.21621	0.80731	0.40369	0.57519	0.80731	0.40080	0.57224
78	49	7.86046	21.31800	0.79985	0.36681	0.53673	0.79985	0.36349	0.53318	7.3895	18.00355	0.80731	0.40821	0.57976	0.80731	0.40497	0.57648
78	50	7.86046	20.99328	0.79985	0.37222	0.54251	0.79985	0.36850	0.53855	7.3895	17.78305	0.80731	0.41298	0.58455	0.80731	0.40935	0.58090
78	51	7.86046	20.66027	0.79985	0.37792	0.54854	0.79985	0.37375	0.54413	7.3895	17.55462	0.80731	0.41802	0.58958	0.80731	0.41394	0.58552
78	52	7.86046	20.31936	0.79985	0.38392	0.55483	0.79985	0.37924	0.54992	7.3895	17.31849	0.80731	0.42333	0.59485	0.80731	0.41877	0.59033
78	53	7.86046	19.97064	0.79985	0.39024	0.56140	0.79985	0.38498	0.55594	7.3895	17.07460	0.80731	0.42894	0.60037	0.80731	0.42384	0.59535
78	54	7.86046	19.61420	0.79985	0.39688	0.56824	0.79985	0.39100	0.56218	7.3895	16.82295	0.80731	0.43487	0.60614	0.80731	0.42917	0.60058
78	55	7.86046	19.25050	0.79985	0.40387	0.57537	0.79985	0.39730	0.56866	7.3895	16.56379	0.80731	0.44111	0.61218	0.80731	0.43475	0.60603
78	56	7.86046	18.87994	0.79985	0.41122	0.58279	0.79985	0.40389	0.57539	7.3895	16.29737	0.80731	0.44769	0.61849	0.80731	0.44062	0.61171
78	57	7.86046	18.50268	0.79985	0.41895	0.59050	0.79985	0.41079	0.58236	7.3895	16.02371	0.80731	0.45462	0.62507	0.80731	0.44677	0.61761
78	58	7.86046	18.11889	0.79985	0.42708	0.59853	0.79985	0.41802	0.58958	7.3895	15.74286	0.80731	0.46192	0.63194	0.80731	0.45323	0.62376
78	59	7.86046	17.72878	0.79985	0.43562	0.60688	0.79985	0.42558	0.59706	7.3895	15.45489	0.80731	0.46962	0.63911	0.80731	0.46001	0.63014
78	60	7.86046	17.33235	0.79985	0.44461	0.61555	0.79985	0.43350	0.60481	7.3895	15.15969	0.80731	0.47773	0.64658	0.80731	0.46712	0.63678
78	61	7.86046	16.92988	0.79985	0.45407	0.62455	0.79985	0.44178	0.61283	7.3895	14.85740	0.80731	0.48628	0.65436	0.80731	0.47457	0.64368
78	62	7.86046	16.52117	0.79985	0.46402	0.63390	0.79985	0.45044	0.62111	7.3895	14.54774	0.80731	0.49529	0.66247	0.80731	0.48239	0.65083
78	63	7.86046	16.10627	0.79985	0.47449	0.64360	0.79985	0.45949	0.62966	7.3895	14.23062	0.80731	0.50478	0.67090	0.80731	0.49057	0.65823
78	64	7.86046	15.68510	0.79985	0.48551	0.65366	0.79985	0.46895	0.63848	7.3895	13.90587	0.80731	0.51479	0.67968	0.80731	0.49914	0.66590
78	65	7.86046	15.25783	0.79985	0.49710	0.66408	0.79985	0.47881	0.64756	7.3895	13.57353	0.80731	0.52533	0.68881	0.80731	0.50809	0.67382
78	66	7.86046	14.82463	0.79985	0.50928	0.67486	0.79985	0.48909	0.65690	7.3895	13.23363	0.80731	0.53642	0.69827	0.80731	0.51744	0.68199
78	67	7.86046	14.38548	0.79985	0.52207	0.68600	0.79985	0.49978	0.66648	7.3895	12.88602	0.80731	0.54809	0.70809	0.80731	0.52719	0.69040
78	68	7.86046	13.94087	0.79985	0.53549	0.69749	0.79985	0.51090	0.67628	7.3895	12.53103	0.80731	0.56035	0.71824	0.80731	0.53733	0.69905
78	69	7.86046	13.49126	0.79985	0.54954	0.70930	0.79985	0.52242	0.68630	7.3895	12.16898	0.80731	0.57321	0.72872	0.80731	0.54788	0.70791
78	70	7.86046	13.03722	0.79985	0.56423	0.72142	0.79985	0.53435	0.69652	7.3895	11.80026	0.80731	0.58667	0.73950	0.80731	0.55881	0.71697
78	71	7.86046	12.57941	0.79985	0.57955	0.73382	0.79985	0.54667	0.70690	7.3895	11.42537	0.80731	0.60072	0.75056	0.80731	0.57011	0.72621
78	72	7.86046	12.11856	0.79985	0.59547	0.74645	0.79985	0.55936	0.71743	7.3895	11.04490	0.80731	0.61535	0.76188	0.80731	0.58178	0.73560
78	73	7.86046	11.65555	0.79985	0.61198	0.75929	0.79985	0.57241	0.72807	7.3895	10.65955	0.80731	0.63053	0.77341	0.80731	0.59380	0.74513
78	74	7.86046	11.19139	0.79985	0.62903	0.77227	0.79985	0.58577	0.73879	7.3895	10.27021	0.80731	0.64624	0.78511	0.80731	0.60613	0.75477
78	75	7.86046	10.72709	0.79985	0.64656	0.78534	0.79985	0.59943	0.74955	7.3895	9.87774	0.80731	0.66241	0.79693	0.80731	0.61874	0.76447
78	76	7.86046	10.26405	0.79985	0.66449	0.79843	0.79985	0.61333	0.76033	7.3895	9.48337	0.80731	0.67899	0.80880	0.80731	0.63160	0.77421
78	77	7.86046	9.80349	0.79985	0.68275	0.81147	0.79985	0.62743	0.77107	7.3895	9.08824	0.80731	0.69589	0.82068	0.80731	0.64467	0.78395
78	78	7.86046	9.34666	0.79985	0.70123	0.82438	0.79985	0.64168	0.78173	7.3895	8.69350	0.80731	0.71303	0.83248	0.80731	0.65790	0.79366
78	79	7.86046	8.89505	0.79985	0.71981	0.83708	0.79985	0.65602	0.79229	7.3895	8.30053	0.80731	0.73031	0.84414	0.80731	0.67124	0.80329
78	80	7.86046	8.44994	0.79985	0.73839	0.84951	0.79985	0.67041	0.80269	7.3895	7.91061	0.80731	0.74761	0.85558	0.80731	0.68465	0.81281

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
78	81	7.86046	8.01269	0.79985	0.75682	0.86158	0.79985	0.68478	0.81290	7.3895	7.52504	0.80731	0.76483	0.86674	0.80731	0.69805	0.82218
78	82	7.86046	7.58462	0.79985	0.77497	0.87322	0.79985	0.69907	0.82288	7.3895	7.14517	0.80731	0.78183	0.87756	0.80731	0.71141	0.83137
78	83	7.86046	7.16676	0.79985	0.79273	0.88438	0.79985	0.71322	0.83261	7.3895	6.77205	0.80731	0.79851	0.88797	0.80731	0.72466	0.84035
78	84	7.86046	6.76024	0.79985	0.80996	0.89500	0.79985	0.72718	0.84204	7.3895	6.40687	0.80731	0.81474	0.89792	0.80731	0.73774	0.84908
78	85	7.86046	6.36619	0.79985	0.82654	0.90503	0.79985	0.74088	0.85115	7.3895	6.05083	0.80731	0.83042	0.90736	0.80731	0.75061	0.85754
78	86	7.86046	5.98597	0.79985	0.84236	0.91443	0.79985	0.75425	0.85991	7.3895	5.70535	0.80731	0.84543	0.91624	0.80731	0.76320	0.86570
78	87	7.86046	5.62066	0.79985	0.85731	0.92318	0.79985	0.76724	0.86829	7.3895	5.37164	0.80731	0.85967	0.92454	0.80731	0.77544	0.87352
78	88	7.86046	5.27144	0.79985	0.87133	0.93124	0.79985	0.77981	0.87629	7.3895	5.05099	0.80731	0.87307	0.93223	0.80731	0.78731	0.88100
78	89	7.86046	4.93962	0.79985	0.88436	0.93863	0.79985	0.79191	0.88387	7.3895	4.74485	0.80731	0.88556	0.93931	0.80731	0.79874	0.88811
78	90	7.86046	4.62687	0.79985	0.89633	0.94533	0.79985	0.80351	0.89105	7.3895	4.45503	0.80731	0.89709	0.94576	0.80731	0.80973	0.89486
78	91	7.86046	4.33500	0.79985	0.90725	0.95137	0.79985	0.81462	0.89784	7.3895	4.18350	0.80731	0.90764	0.95158	0.80731	0.82026	0.90126
78	92	7.86046	4.06328	0.79985	0.91715	0.95679	0.79985	0.82525	0.90426	7.3895	3.92982	0.80731	0.91725	0.95684	0.80731	0.83036	0.90732
78	93	7.86046	3.80970	0.79985	0.92613	0.96165	0.79985	0.83544	0.91034	7.3895	3.69224	0.80731	0.92599	0.96158	0.80731	0.84005	0.91307
78	94	7.86046	3.57122	0.79985	0.93429	0.96603	0.79985	0.84520	0.91611	7.3895	3.46804	0.80731	0.93397	0.96586	0.80731	0.84936	0.91854
78	95	7.86046	3.34496	0.79985	0.94171	0.96998	0.79985	0.85455	0.92157	7.3895	3.25454	0.80731	0.94125	0.96974	0.80731	0.85829	0.92374
78	96	7.86046	3.12856	0.79985	0.94846	0.97355	0.79985	0.86346	0.92673	7.3895	3.04956	0.80731	0.94791	0.97326	0.80731	0.86683	0.92867
78	97	7.86046	2.92468	0.79985	0.95451	0.97673	0.79985	0.87192	0.93158	7.3895	2.85578	0.80731	0.95390	0.97640	0.80731	0.87494	0.93330
78	98	7.86046	2.73317	0.79985	0.95991	0.97955	0.79985	0.87990	0.93611	7.3895	2.67315	0.80731	0.95927	0.97921	0.80731	0.88262	0.93765
78	99	7.86046	2.55407	0.79985	0.96470	0.98203	0.79985	0.88739	0.94034	7.3895	2.50182	0.80731	0.96404	0.98169	0.80731	0.88984	0.94171
78	100	7.86046	2.38797	0.79985	0.96891	0.98421	0.79985	0.89439	0.94425	7.3895	2.34248	0.80731	0.96826	0.98387	0.80731	0.89658	0.94547
78	101	7.86046	2.23536	0.79985	0.97258	0.98610	0.79985	0.90088	0.94785	7.3895	2.19569	0.80731	0.97194	0.98577	0.80731	0.90285	0.94895
78	102	7.86046	2.09662	0.79985	0.97576	0.98773	0.79985	0.90687	0.95116	7.3895	2.06193	0.80731	0.97514	0.98742	0.80731	0.90865	0.95214
78	103	7.86046	1.97081	0.79985	0.97850	0.98914	0.79985	0.91238	0.95419	7.3895	1.94039	0.80731	0.97792	0.98883	0.80731	0.91400	0.95507
78	104	7.86046	1.85678	0.79985	0.98087	0.99034	0.79985	0.91744	0.95694	7.3895	1.82999	0.80731	0.98031	0.99006	0.80731	0.91891	0.95774
78	105	7.86046	1.75419	0.79985	0.98290	0.99138	0.79985	0.92204	0.95944	7.3895	1.73050	0.80731	0.98237	0.99111	0.80731	0.92338	0.96017
78	106	7.86046	1.66193	0.79985	0.98464	0.99226	0.79985	0.92620	0.96169	7.3895	1.64086	0.80731	0.98414	0.99201	0.80731	0.92743	0.96235
78	107	7.86046	1.57966	0.79985	0.98611	0.99301	0.79985	0.92991	0.96368	7.3895	1.56078	0.80731	0.98565	0.99277	0.80731	0.93105	0.96429
78	108	7.86046	1.50704	0.79985	0.98734	0.99363	0.79985	0.93314	0.96541	7.3895	1.48999	0.80731	0.98691	0.99341	0.80731	0.93421	0.96599
78	109	7.86046	1.44400	0.79985	0.98835	0.99414	0.79985	0.93584	0.96686	7.3895	1.42842	0.80731	0.98794	0.99393	0.80731	0.93685	0.96740
78	110	7.86046	1.39223	0.79985	0.98913	0.99453	0.79985	0.93794	0.96798	7.3895	1.37777	0.80731	0.98874	0.99434	0.80731	0.93891	0.96849
79	1	7.44875	29.44822	0.78901	0.25291	0.40371	0.78901	0.25280	0.40358	7.0241	22.54525	0.79603	0.31150	0.47503	0.79603	0.31139	0.47490
79	2	7.44875	29.37817	0.78901	0.25352	0.40449	0.78901	0.25342	0.40437	7.0241	22.51839	0.79603	0.31188	0.47547	0.79603	0.31178	0.47536
79	3	7.44875	29.30399	0.78901	0.25416	0.40531	0.78901	0.25407	0.40519	7.0241	22.48894	0.79603	0.31229	0.47595	0.79603	0.31219	0.47584
79	4	7.44875	29.22650	0.78901	0.25483	0.40616	0.78901	0.25474	0.40604	7.0241	22.45752	0.79603	0.31273	0.47645	0.79603	0.31263	0.47634
79	5	7.44875	29.14631	0.78901	0.25553	0.40705	0.78901	0.25544	0.40693	7.0241	22.42458	0.79603	0.31319	0.47699	0.79603	0.31308	0.47687
79	6	7.44875	29.06332	0.78901	0.25626	0.40797	0.78901	0.25616	0.40785	7.0241	22.39007	0.79603	0.31367	0.47754	0.79603	0.31356	0.47742
79	7	7.44875	28.97770	0.78901	0.25702	0.40893	0.78901	0.25691	0.40880	7.0241	22.35408	0.79603	0.31417	0.47813	0.79603	0.31406	0.47800
79	8	7.44875	28.88901	0.78901	0.25780	0.40993	0.78901	0.25770	0.40979	7.0241	22.31631	0.79603	0.31470	0.47874	0.79603	0.31459	0.47861
79	9	7.44875	28.79700	0.78901	0.25862	0.41096	0.78901	0.25851	0.41082	7.0241	22.27655	0.79603	0.31526	0.47939	0.79603	0.31514	0.47924
79	10	7.44875	28.70168	0.78901	0.25948	0.41204	0.78901	0.25936	0.41189	7.0241	22.23481	0.79603	0.31584	0.48006	0.79603	0.31571	0.47991

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
79	11	7.44875	28.60341	0.78901	0.26037	0.41316	0.78901	0.26023	0.41299	7.0241	22.19134	0.79603	0.31646	0.48077	0.79603	0.31632	0.48061
79	12	7.44875	28.50171	0.78901	0.26129	0.41433	0.78901	0.26115	0.41414	7.0241	22.14578	0.79603	0.31710	0.48152	0.79603	0.31695	0.48134
79	13	7.44875	28.39619	0.78901	0.26226	0.41554	0.78901	0.26210	0.41533	7.0241	22.09783	0.79603	0.31778	0.48230	0.79603	0.31761	0.48210
79	14	7.44875	28.28717	0.78901	0.26326	0.41680	0.78901	0.26308	0.41657	7.0241	22.04770	0.79603	0.31850	0.48312	0.79603	0.31831	0.48290
79	15	7.44875	28.17456	0.78901	0.26431	0.41811	0.78901	0.26411	0.41786	7.0241	21.99534	0.79603	0.31925	0.48398	0.79603	0.31903	0.48374
79	16	7.44875	28.05854	0.78901	0.26539	0.41946	0.78901	0.26517	0.41919	7.0241	21.94087	0.79603	0.32003	0.48488	0.79603	0.31979	0.48461
79	17	7.44875	27.93921	0.78901	0.26652	0.42087	0.78901	0.26628	0.42057	7.0241	21.88436	0.79603	0.32084	0.48582	0.79603	0.32059	0.48553
79	18	7.44875	27.81632	0.78901	0.26769	0.42233	0.78901	0.26743	0.42201	7.0241	21.82561	0.79603	0.32170	0.48680	0.79603	0.32143	0.48648
79	19	7.44875	27.68998	0.78901	0.26890	0.42384	0.78901	0.26863	0.42350	7.0241	21.76469	0.79603	0.32259	0.48782	0.79603	0.32230	0.48749
79	20	7.44875	27.55961	0.78901	0.27017	0.42541	0.78901	0.26988	0.42505	7.0241	21.70115	0.79603	0.32353	0.48889	0.79603	0.32322	0.48854
79	21	7.44875	27.42496	0.78901	0.27149	0.42704	0.78901	0.27118	0.42666	7.0241	21.63477	0.79603	0.32451	0.49001	0.79603	0.32419	0.48964
79	22	7.44875	27.28607	0.78901	0.27287	0.42874	0.78901	0.27254	0.42834	7.0241	21.56556	0.79603	0.32554	0.49119	0.79603	0.32520	0.49080
79	23	7.44875	27.14231	0.78901	0.27430	0.43051	0.78901	0.27396	0.43009	7.0241	21.49301	0.79603	0.32663	0.49242	0.79603	0.32627	0.49201
79	24	7.44875	26.99396	0.78901	0.27580	0.43236	0.78901	0.27543	0.43190	7.0241	21.41732	0.79603	0.32777	0.49372	0.79603	0.32739	0.49328
79	25	7.44875	26.84076	0.78901	0.27736	0.43428	0.78901	0.27697	0.43379	7.0241	21.33825	0.79603	0.32898	0.49508	0.79603	0.32856	0.49461
79	26	7.44875	26.68259	0.78901	0.27900	0.43628	0.78901	0.27857	0.43576	7.0241	21.25569	0.79603	0.33024	0.49651	0.79603	0.32979	0.49601
79	27	7.44875	26.51948	0.78901	0.28070	0.43836	0.78901	0.28025	0.43780	7.0241	21.16962	0.79603	0.33157	0.49801	0.79603	0.33109	0.49747
79	28	7.44875	26.35108	0.78901	0.28248	0.44052	0.78901	0.28200	0.43993	7.0241	21.07976	0.79603	0.33296	0.49958	0.79603	0.33245	0.49901
79	29	7.44875	26.17769	0.78901	0.28434	0.44278	0.78901	0.28382	0.44215	7.0241	20.98629	0.79603	0.33443	0.50123	0.79603	0.33389	0.50062
79	30	7.44875	25.99881	0.78901	0.28628	0.44513	0.78901	0.28573	0.44446	7.0241	20.88878	0.79603	0.33597	0.50296	0.79603	0.33540	0.50232
79	31	7.44875	25.81445	0.78901	0.28831	0.44758	0.78901	0.28772	0.44687	7.0241	20.78720	0.79603	0.33759	0.50478	0.79603	0.33698	0.50409
79	32	7.44875	25.62410	0.78901	0.29044	0.45014	0.78901	0.28981	0.44938	7.0241	20.68113	0.79603	0.33930	0.50669	0.79603	0.33865	0.50596
79	33	7.44875	25.42805	0.78901	0.29266	0.45280	0.78901	0.29199	0.45200	7.0241	20.57072	0.79603	0.34110	0.50869	0.79603	0.34041	0.50792
79	34	7.44875	25.22578	0.78901	0.29498	0.45558	0.78901	0.29427	0.45473	7.0241	20.45552	0.79603	0.34300	0.51080	0.79603	0.34226	0.50998
79	35	7.44875	25.01713	0.78901	0.29742	0.45848	0.78901	0.29666	0.45757	7.0241	20.33536	0.79603	0.34500	0.51301	0.79603	0.34421	0.51214
79	36	7.44875	24.80193	0.78901	0.29998	0.46151	0.78901	0.29916	0.46054	7.0241	20.21002	0.79603	0.34711	0.51534	0.79603	0.34627	0.51441
79	37	7.44875	24.57973	0.78901	0.30266	0.46468	0.78901	0.30178	0.46364	7.0241	20.07911	0.79603	0.34934	0.51779	0.79603	0.34843	0.51680
79	38	7.44875	24.35058	0.78901	0.30548	0.46799	0.78901	0.30452	0.46687	7.0241	19.94257	0.79603	0.35169	0.52037	0.79603	0.35071	0.51930
79	39	7.44875	24.11373	0.78901	0.30843	0.47146	0.78901	0.30739	0.47023	7.0241	19.79973	0.79603	0.35418	0.52309	0.79603	0.35312	0.52193
79	40	7.44875	23.86918	0.78901	0.31155	0.47508	0.78901	0.31040	0.47375	7.0241	19.65053	0.79603	0.35681	0.52595	0.79603	0.35565	0.52469
79	41	7.44875	23.61736	0.78901	0.31481	0.47887	0.78901	0.31355	0.47741	7.0241	19.49521	0.79603	0.35958	0.52896	0.79603	0.35831	0.52758
79	42	7.44875	23.35816	0.78901	0.31824	0.48283	0.78901	0.31685	0.48122	7.0241	19.33362	0.79603	0.36251	0.53212	0.79603	0.36111	0.53061
79	43	7.44875	23.09102	0.78901	0.32185	0.48697	0.78901	0.32031	0.48520	7.0241	19.16523	0.79603	0.36561	0.53545	0.79603	0.36406	0.53379
79	44	7.44875	22.81604	0.78901	0.32564	0.49130	0.78901	0.32393	0.48935	7.0241	18.99000	0.79603	0.36888	0.53895	0.79603	0.36717	0.53712
79	45	7.44875	22.53309	0.78901	0.32963	0.49582	0.78901	0.32773	0.49367	7.0241	18.80775	0.79603	0.37234	0.54264	0.79603	0.37044	0.54061
79	46	7.44875	22.24198	0.78901	0.33383	0.50056	0.78901	0.33170	0.49816	7.0241	18.61823	0.79603	0.37599	0.54651	0.79603	0.37388	0.54427
79	47	7.44875	21.94239	0.78901	0.33825	0.50551	0.78901	0.33587	0.50285	7.0241	18.42106	0.79603	0.37986	0.55058	0.79603	0.37750	0.54809
79	48	7.44875	21.63441	0.78901	0.34291	0.51069	0.78901	0.34024	0.50773	7.0241	18.21621	0.79603	0.38395	0.55486	0.79603	0.38130	0.55209
79	49	7.44875	21.31800	0.78901	0.34781	0.51611	0.78901	0.34481	0.51280	7.0241	18.00355	0.79603	0.38827	0.55936	0.79603	0.38530	0.55627
79	50	7.44875	20.99328	0.78901	0.35298	0.52178	0.78901	0.34960	0.51808	7.0241	17.78305	0.79603	0.39284	0.56408	0.79603	0.38951	0.56064

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
79	51	7.44875	20.66027	0.78901	0.35841	0.52770	0.78901	0.35462	0.52357	7.0241	17.55462	0.79603	0.39766	0.56904	0.79603	0.39393	0.56521
79	52	7.44875	20.31936	0.78901	0.36414	0.53388	0.78901	0.35988	0.52928	7.0241	17.31849	0.79603	0.40276	0.57424	0.79603	0.39857	0.56997
79	53	7.44875	19.97064	0.78901	0.37017	0.54033	0.78901	0.36538	0.53521	7.0241	17.07460	0.79603	0.40814	0.57969	0.79603	0.40345	0.57494
79	54	7.44875	19.61420	0.78901	0.37652	0.54706	0.78901	0.37115	0.54137	7.0241	16.82295	0.79603	0.41383	0.58540	0.79603	0.40858	0.58013
79	55	7.44875	19.25050	0.78901	0.38321	0.55408	0.78901	0.37720	0.54778	7.0241	16.56379	0.79603	0.41982	0.59137	0.79603	0.41397	0.58554
79	56	7.44875	18.87994	0.78901	0.39024	0.56140	0.78901	0.38353	0.55443	7.0241	16.29737	0.79603	0.42615	0.59762	0.79603	0.41962	0.59118
79	57	7.44875	18.50268	0.78901	0.39764	0.56902	0.78901	0.39017	0.56133	7.0241	16.02371	0.79603	0.43282	0.60415	0.79603	0.42557	0.59705
79	58	7.44875	18.11889	0.78901	0.40544	0.57695	0.78901	0.39713	0.56849	7.0241	15.74286	0.79603	0.43986	0.61097	0.79603	0.43181	0.60317
79	59	7.44875	17.72878	0.78901	0.41364	0.58521	0.78901	0.40442	0.57592	7.0241	15.45489	0.79603	0.44728	0.61810	0.79603	0.43837	0.60954
79	60	7.44875	17.33235	0.78901	0.42228	0.59381	0.78901	0.41206	0.58363	7.0241	15.15969	0.79603	0.45511	0.62554	0.79603	0.44526	0.61617
79	61	7.44875	16.92988	0.78901	0.43139	0.60275	0.78901	0.42006	0.59161	7.0241	14.85740	0.79603	0.46337	0.63330	0.79603	0.45250	0.62306
79	62	7.44875	16.52117	0.78901	0.44098	0.61205	0.78901	0.42845	0.59988	7.0241	14.54774	0.79603	0.47210	0.64139	0.79603	0.46009	0.63022
79	63	7.44875	16.10627	0.78901	0.45108	0.62172	0.78901	0.43722	0.60843	7.0241	14.23062	0.79603	0.48130	0.64984	0.79603	0.46806	0.63766
79	64	7.44875	15.68510	0.78901	0.46174	0.63177	0.78901	0.44641	0.61727	7.0241	13.90587	0.79603	0.49103	0.65864	0.79603	0.47642	0.64537
79	65	7.44875	15.25783	0.78901	0.47297	0.64220	0.78901	0.45601	0.62639	7.0241	13.57353	0.79603	0.50129	0.66781	0.79603	0.48517	0.65335
79	66	7.44875	14.82463	0.78901	0.48480	0.65302	0.78901	0.46604	0.63578	7.0241	13.23363	0.79603	0.51211	0.67735	0.79603	0.49433	0.66161
79	67	7.44875	14.38548	0.78901	0.49726	0.66423	0.78901	0.47650	0.64545	7.0241	12.88602	0.79603	0.52353	0.68726	0.79603	0.50390	0.67013
79	68	7.44875	13.94087	0.78901	0.51037	0.67582	0.78901	0.48740	0.65537	7.0241	12.53103	0.79603	0.53555	0.69754	0.79603	0.51389	0.67890
79	69	7.44875	13.49126	0.78901	0.52414	0.68778	0.78901	0.49873	0.66554	7.0241	12.16898	0.79603	0.54820	0.70818	0.79603	0.52430	0.68792
79	70	7.44875	13.03722	0.78901	0.53857	0.70009	0.78901	0.51050	0.67593	7.0241	11.80026	0.79603	0.56148	0.71917	0.79603	0.53511	0.69717
79	71	7.44875	12.57941	0.78901	0.55368	0.71274	0.78901	0.52268	0.68653	7.0241	11.42537	0.79603	0.57540	0.73048	0.79603	0.54634	0.70663
79	72	7.44875	12.11856	0.78901	0.56946	0.72567	0.78901	0.53528	0.69731	7.0241	11.04490	0.79603	0.58995	0.74210	0.79603	0.55797	0.71627
79	73	7.44875	11.65555	0.78901	0.58587	0.73887	0.78901	0.54827	0.70824	7.0241	10.65955	0.79603	0.60511	0.75398	0.79603	0.56997	0.72609
79	74	7.44875	11.19139	0.78901	0.60291	0.75227	0.78901	0.56163	0.71929	7.0241	10.27021	0.79603	0.62085	0.76608	0.79603	0.58233	0.73604
79	75	7.44875	10.72709	0.78901	0.62051	0.76582	0.78901	0.57532	0.73042	7.0241	9.87774	0.79603	0.63715	0.77836	0.79603	0.59503	0.74610
79	76	7.44875	10.26405	0.78901	0.63861	0.77945	0.78901	0.58932	0.74160	7.0241	9.48337	0.79603	0.65393	0.79076	0.79603	0.60802	0.75624
79	77	7.44875	9.80349	0.78901	0.65714	0.79310	0.78901	0.60357	0.75278	7.0241	9.08824	0.79603	0.67113	0.80321	0.79603	0.62127	0.76640
79	78	7.44875	9.34666	0.78901	0.67600	0.80668	0.78901	0.61803	0.76393	7.0241	8.69350	0.79603	0.68867	0.81564	0.79603	0.63474	0.77656
79	79	7.44875	8.89505	0.78901	0.69508	0.82012	0.78901	0.63265	0.77500	7.0241	8.30053	0.79603	0.70645	0.82797	0.79603	0.64837	0.78668
79	80	7.44875	8.44994	0.78901	0.71427	0.83332	0.78901	0.64737	0.78594	7.0241	7.91061	0.79603	0.72436	0.84015	0.79603	0.66211	0.79671
79	81	7.44875	8.01269	0.78901	0.73343	0.84622	0.78901	0.66212	0.79672	7.0241	7.52504	0.79603	0.74228	0.85208	0.79603	0.67592	0.80662
79	82	7.44875	7.58462	0.78901	0.75243	0.85872	0.78901	0.67686	0.80729	7.0241	7.14517	0.79603	0.76009	0.86370	0.79603	0.68972	0.81637
79	83	7.44875	7.16676	0.78901	0.77112	0.87077	0.78901	0.69151	0.81763	7.0241	6.77205	0.79603	0.77767	0.87493	0.79603	0.70347	0.82592
79	84	7.44875	6.76024	0.78901	0.78938	0.88230	0.78901	0.70602	0.82768	7.0241	6.40687	0.79603	0.79489	0.88572	0.79603	0.71710	0.83524
79	85	7.44875	6.36619	0.78901	0.80707	0.89324	0.78901	0.72031	0.83742	7.0241	6.05083	0.79603	0.81161	0.89601	0.79603	0.73055	0.84430
79	86	7.44875	5.98597	0.78901	0.82405	0.90354	0.78901	0.73431	0.84680	7.0241	5.70535	0.79603	0.82772	0.90574	0.79603	0.74375	0.85304
79	87	7.44875	5.62066	0.78901	0.84021	0.91317	0.78901	0.74796	0.85581	7.0241	5.37164	0.79603	0.84309	0.91487	0.79603	0.75664	0.86146
79	88	7.44875	5.27144	0.78901	0.85544	0.92209	0.78901	0.76121	0.86442	7.0241	5.05099	0.79603	0.85764	0.92336	0.79603	0.76916	0.86952
79	89	7.44875	4.93962	0.78901	0.86967	0.93029	0.78901	0.77401	0.87261	7.0241	4.74485	0.79603	0.87127	0.93121	0.79603	0.78127	0.87721
79	90	7.44875	4.62687	0.78901	0.88282	0.93776	0.78901	0.78631	0.88037	7.0241	4.45503	0.79603	0.88392	0.93838	0.79603	0.79294	0.88451

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
79	91	7.44875	4.33500	0.78901	0.89487	0.94452	0.78901	0.79812	0.88773	7.0241	4.18350	0.79603	0.89554	0.94489	0.79603	0.80416	0.89145
79	92	7.44875	4.06328	0.78901	0.90585	0.95060	0.78901	0.80947	0.89470	7.0241	3.92982	0.79603	0.90618	0.95078	0.79603	0.81494	0.89803
79	93	7.44875	3.80970	0.78901	0.91585	0.95608	0.78901	0.82036	0.90131	7.0241	3.69224	0.79603	0.91590	0.95610	0.79603	0.82531	0.90430
79	94	7.44875	3.57122	0.78901	0.92498	0.96103	0.78901	0.83082	0.90760	7.0241	3.46804	0.79603	0.92480	0.96093	0.79603	0.83530	0.91026
79	95	7.44875	3.34496	0.78901	0.93331	0.96550	0.78901	0.84087	0.91356	7.0241	3.25454	0.79603	0.93296	0.96532	0.79603	0.84490	0.91593
79	96	7.44875	3.12856	0.78901	0.94091	0.96955	0.78901	0.85047	0.91919	7.0241	3.04956	0.79603	0.94043	0.96930	0.79603	0.85411	0.92131
79	97	7.44875	2.92468	0.78901	0.94775	0.97317	0.78901	0.85959	0.92450	7.0241	2.85578	0.79603	0.94719	0.97288	0.79603	0.86286	0.92638
79	98	7.44875	2.73317	0.78901	0.95388	0.97639	0.78901	0.86823	0.92947	7.0241	2.67315	0.79603	0.95326	0.97607	0.79603	0.87117	0.93115
79	99	7.44875	2.55407	0.78901	0.95932	0.97924	0.78901	0.87634	0.93410	7.0241	2.50182	0.79603	0.95868	0.97890	0.79603	0.87899	0.93560
79	100	7.44875	2.38797	0.78901	0.96413	0.98174	0.78901	0.88393	0.93839	7.0241	2.34248	0.79603	0.96347	0.98140	0.79603	0.88632	0.93973
79	101	7.44875	2.23536	0.78901	0.96832	0.98391	0.78901	0.89098	0.94235	7.0241	2.19569	0.79603	0.96767	0.98357	0.79603	0.89313	0.94355
79	102	7.44875	2.09662	0.78901	0.97196	0.98578	0.78901	0.89750	0.94598	7.0241	2.06193	0.79603	0.97133	0.98546	0.79603	0.89944	0.94706
79	103	7.44875	1.97081	0.78901	0.97511	0.98740	0.78901	0.90351	0.94931	7.0241	1.94039	0.79603	0.97450	0.98708	0.79603	0.90527	0.95028
79	104	7.44875	1.85678	0.78901	0.97782	0.98879	0.78901	0.90902	0.95234	7.0241	1.82999	0.79603	0.97725	0.98849	0.79603	0.91063	0.95322
79	105	7.44875	1.75419	0.78901	0.98016	0.98998	0.78901	0.91405	0.95510	7.0241	1.73050	0.79603	0.97961	0.98970	0.79603	0.91552	0.95589
79	106	7.44875	1.66193	0.78901	0.98216	0.99100	0.78901	0.91860	0.95757	7.0241	1.64086	0.79603	0.98164	0.99074	0.79603	0.91995	0.95830
79	107	7.44875	1.57966	0.78901	0.98386	0.99187	0.78901	0.92266	0.95977	7.0241	1.56078	0.79603	0.98337	0.99162	0.79603	0.92391	0.96045
79	108	7.44875	1.50704	0.78901	0.98529	0.99259	0.78901	0.92620	0.96168	7.0241	1.48999	0.79603	0.98483	0.99236	0.79603	0.92737	0.96231
79	109	7.44875	1.44400	0.78901	0.98645	0.99318	0.78901	0.92916	0.96328	7.0241	1.42842	0.79603	0.98602	0.99296	0.79603	0.93027	0.96387
79	110	7.44875	1.39223	0.78901	0.98735	0.99364	0.78901	0.93146	0.96452	7.0241	1.37777	0.79603	0.98694	0.99343	0.79603	0.93252	0.96508
80	1	7.04608	29.44822	0.77688	0.23924	0.38611	0.77688	0.23914	0.38598	6.66459	22.54525	0.78398	0.29557	0.45627	0.78398	0.29546	0.45615
80	2	7.04608	29.37817	0.77688	0.23981	0.38686	0.77688	0.23973	0.38675	6.66459	22.51839	0.78398	0.29592	0.45670	0.78398	0.29583	0.45659
80	3	7.04608	29.30399	0.77688	0.24042	0.38765	0.77688	0.24034	0.38754	6.66459	22.48894	0.78398	0.29631	0.45716	0.78398	0.29622	0.45706
80	4	7.04608	29.22650	0.77688	0.24106	0.38847	0.77688	0.24098	0.38836	6.66459	22.45752	0.78398	0.29673	0.45765	0.78398	0.29663	0.45755
80	5	7.04608	29.14631	0.77688	0.24172	0.38933	0.77688	0.24164	0.38922	6.66459	22.42458	0.78398	0.29716	0.45817	0.78398	0.29707	0.45806
80	6	7.04608	29.06332	0.77688	0.24241	0.39023	0.77688	0.24232	0.39011	6.66459	22.39007	0.78398	0.29762	0.45871	0.78398	0.29752	0.45860
80	7	7.04608	28.97770	0.77688	0.24313	0.39115	0.77688	0.24303	0.39103	6.66459	22.35408	0.78398	0.29810	0.45928	0.78398	0.29800	0.45916
80	8	7.04608	28.88901	0.77688	0.24387	0.39212	0.77688	0.24377	0.39199	6.66459	22.31631	0.78398	0.29860	0.45988	0.78398	0.29849	0.45975
80	9	7.04608	28.79700	0.77688	0.24465	0.39312	0.77688	0.24455	0.39299	6.66459	22.27655	0.78398	0.29913	0.46051	0.78398	0.29902	0.46037
80	10	7.04608	28.70168	0.77688	0.24546	0.39416	0.77688	0.24535	0.39402	6.66459	22.23481	0.78398	0.29969	0.46117	0.78398	0.29957	0.46102
80	11	7.04608	28.60341	0.77688	0.24630	0.39525	0.77688	0.24618	0.39509	6.66459	22.19134	0.78398	0.30027	0.46186	0.78398	0.30014	0.46170
80	12	7.04608	28.50171	0.77688	0.24717	0.39637	0.77688	0.24704	0.39621	6.66459	22.14578	0.78398	0.30088	0.46258	0.78398	0.30074	0.46242
80	13	7.04608	28.39619	0.77688	0.24809	0.39755	0.77688	0.24794	0.39736	6.66459	22.09783	0.78398	0.30153	0.46334	0.78398	0.30137	0.46316
80	14	7.04608	28.28717	0.77688	0.24904	0.39877	0.77688	0.24888	0.39856	6.66459	22.04770	0.78398	0.30221	0.46414	0.78398	0.30203	0.46394
80	15	7.04608	28.17456	0.77688	0.25003	0.40003	0.77688	0.24985	0.39980	6.66459	21.99534	0.78398	0.30292	0.46498	0.78398	0.30272	0.46475
80	16	7.04608	28.05854	0.77688	0.25105	0.40135	0.77688	0.25085	0.40109	6.66459	21.94087	0.78398	0.30366	0.46586	0.78398	0.30345	0.46560
80	17	7.04608	27.93921	0.77688	0.25212	0.40271	0.77688	0.25190	0.40243	6.66459	21.88436	0.78398	0.30443	0.46677	0.78398	0.30420	0.46650
80	18	7.04608	27.81632	0.77688	0.25323	0.40412	0.77688	0.25299	0.40382	6.66459	21.82561	0.78398	0.30525	0.46772	0.78398	0.30500	0.46743
80	19	7.04608	27.68998	0.77688	0.25438	0.40559	0.77688	0.25413	0.40527	6.66459	21.76469	0.78398	0.30609	0.46872	0.78398	0.30583	0.46841
80	20	7.04608	27.55961	0.77688	0.25558	0.40711	0.77688	0.25531	0.40677	6.66459	21.70115	0.78398	0.30698	0.46976	0.78398	0.30670	0.46943

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
80	21	7.04608	27.42496	0.77688	0.25683	0.40869	0.77688	0.25655	0.40834	6.66459	21.63477	0.78398	0.30792	0.47085	0.78398	0.30762	0.47051
80	22	7.04608	27.28607	0.77688	0.25813	0.41034	0.77688	0.25783	0.40996	6.66459	21.56556	0.78398	0.30890	0.47200	0.78398	0.30859	0.47163
80	23	7.04608	27.14231	0.77688	0.25949	0.41205	0.77688	0.25917	0.41166	6.66459	21.49301	0.78398	0.30993	0.47320	0.78398	0.30960	0.47281
80	24	7.04608	26.99396	0.77688	0.26091	0.41384	0.77688	0.26057	0.41342	6.66459	21.41732	0.78398	0.31102	0.47447	0.78398	0.31066	0.47405
80	25	7.04608	26.84076	0.77688	0.26239	0.41570	0.77688	0.26203	0.41525	6.66459	21.33825	0.78398	0.31216	0.47579	0.78398	0.31178	0.47535
80	26	7.04608	26.68259	0.77688	0.26393	0.41764	0.77688	0.26355	0.41715	6.66459	21.25569	0.78398	0.31336	0.47719	0.78398	0.31295	0.47671
80	27	7.04608	26.51948	0.77688	0.26555	0.41965	0.77688	0.26513	0.41914	6.66459	21.16962	0.78398	0.31462	0.47865	0.78398	0.31418	0.47814
80	28	7.04608	26.35108	0.77688	0.26723	0.42176	0.77688	0.26679	0.42121	6.66459	21.07976	0.78398	0.31595	0.48018	0.78398	0.31548	0.47964
80	29	7.04608	26.17769	0.77688	0.26899	0.42394	0.77688	0.26852	0.42336	6.66459	20.98629	0.78398	0.31734	0.48179	0.78398	0.31684	0.48122
80	30	7.04608	25.99881	0.77688	0.27083	0.42622	0.77688	0.27033	0.42560	6.66459	20.88878	0.78398	0.31880	0.48347	0.78398	0.31828	0.48287
80	31	7.04608	25.81445	0.77688	0.27275	0.42860	0.77688	0.27222	0.42794	6.66459	20.78720	0.78398	0.32035	0.48525	0.78398	0.31979	0.48460
80	32	7.04608	25.62410	0.77688	0.27476	0.43108	0.77688	0.27419	0.43038	6.66459	20.68113	0.78398	0.32197	0.48711	0.78398	0.32138	0.48643
80	33	7.04608	25.42805	0.77688	0.27687	0.43367	0.77688	0.27626	0.43292	6.66459	20.57072	0.78398	0.32368	0.48906	0.78398	0.32305	0.48834
80	34	7.04608	25.22578	0.77688	0.27907	0.43636	0.77688	0.27842	0.43557	6.66459	20.45552	0.78398	0.32548	0.49112	0.78398	0.32481	0.49035
80	35	7.04608	25.01713	0.77688	0.28138	0.43918	0.77688	0.28069	0.43834	6.66459	20.33536	0.78398	0.32738	0.49328	0.78398	0.32667	0.49246
80	36	7.04608	24.80193	0.77688	0.28380	0.44213	0.77688	0.28306	0.44122	6.66459	20.21002	0.78398	0.32939	0.49555	0.78398	0.32862	0.49468
80	37	7.04608	24.57973	0.77688	0.28634	0.44520	0.77688	0.28554	0.44424	6.66459	20.07911	0.78398	0.33151	0.49794	0.78398	0.33069	0.49701
80	38	7.04608	24.35058	0.77688	0.28901	0.44842	0.77688	0.28815	0.44738	6.66459	19.94257	0.78398	0.33374	0.50046	0.78398	0.33286	0.49946
80	39	7.04608	24.11373	0.77688	0.29181	0.45179	0.77688	0.29087	0.45066	6.66459	19.79973	0.78398	0.33611	0.50312	0.78398	0.33515	0.50204
80	40	7.04608	23.86918	0.77688	0.29476	0.45532	0.77688	0.29373	0.45408	6.66459	19.65053	0.78398	0.33861	0.50592	0.78398	0.33756	0.50474
80	41	7.04608	23.61736	0.77688	0.29786	0.45900	0.77688	0.29672	0.45765	6.66459	19.49521	0.78398	0.34126	0.50886	0.78398	0.34010	0.50757
80	42	7.04608	23.35816	0.77688	0.30111	0.46286	0.77688	0.29986	0.46137	6.66459	19.33362	0.78398	0.34405	0.51196	0.78398	0.34277	0.51054
80	43	7.04608	23.09102	0.77688	0.30454	0.46689	0.77688	0.30315	0.46526	6.66459	19.16523	0.78398	0.34700	0.51522	0.78398	0.34559	0.51366
80	44	7.04608	22.81604	0.77688	0.30814	0.47111	0.77688	0.30660	0.46930	6.66459	18.99000	0.78398	0.35011	0.51864	0.78398	0.34856	0.51693
80	45	7.04608	22.53309	0.77688	0.31192	0.47552	0.77688	0.31021	0.47352	6.66459	18.80775	0.78398	0.35341	0.52225	0.78398	0.35168	0.52036
80	46	7.04608	22.24198	0.77688	0.31591	0.48014	0.77688	0.31399	0.47792	6.66459	18.61823	0.78398	0.35689	0.52604	0.78398	0.35497	0.52395
80	47	7.04608	21.94239	0.77688	0.32011	0.48497	0.77688	0.31797	0.48251	6.66459	18.42106	0.78398	0.36058	0.53004	0.78398	0.35843	0.52771
80	48	7.04608	21.63441	0.77688	0.32453	0.49003	0.77688	0.32213	0.48729	6.66459	18.21621	0.78398	0.36448	0.53424	0.78398	0.36208	0.53165
80	49	7.04608	21.31800	0.77688	0.32919	0.49533	0.77688	0.32649	0.49226	6.66459	18.00355	0.78398	0.36861	0.53866	0.78398	0.36591	0.53577
80	50	7.04608	20.99328	0.77688	0.33411	0.50087	0.77688	0.33106	0.49744	6.66459	17.78305	0.78398	0.37297	0.54330	0.78398	0.36994	0.54008
80	51	7.04608	20.66027	0.77688	0.33928	0.50666	0.77688	0.33585	0.50283	6.66459	17.55462	0.78398	0.37758	0.54818	0.78398	0.37417	0.54458
80	52	7.04608	20.31936	0.77688	0.34474	0.51272	0.77688	0.34087	0.50844	6.66459	17.31849	0.78398	0.38246	0.55330	0.78398	0.37863	0.54929
80	53	7.04608	19.97064	0.77688	0.35048	0.51904	0.77688	0.34614	0.51427	6.66459	17.07460	0.78398	0.38761	0.55867	0.78398	0.38331	0.55420
80	54	7.04608	19.61420	0.77688	0.35653	0.52565	0.77688	0.35166	0.52034	6.66459	16.82295	0.78398	0.39305	0.56430	0.78398	0.38824	0.55933
80	55	7.04608	19.25050	0.77688	0.36291	0.53255	0.77688	0.35744	0.52664	6.66459	16.56379	0.78398	0.39879	0.57020	0.78398	0.39342	0.56468
80	56	7.04608	18.87994	0.77688	0.36962	0.53974	0.77688	0.36351	0.53320	6.66459	16.29737	0.78398	0.40486	0.57637	0.78398	0.39886	0.57026
80	57	7.04608	18.50268	0.77688	0.37669	0.54724	0.77688	0.36988	0.54002	6.66459	16.02371	0.78398	0.41126	0.58282	0.78398	0.40458	0.57609
80	58	7.04608	18.11889	0.77688	0.38415	0.55507	0.77688	0.37656	0.54710	6.66459	15.74286	0.78398	0.41802	0.58958	0.78398	0.41060	0.58217
80	59	7.04608	17.72878	0.77688	0.39200	0.56322	0.77688	0.38356	0.55445	6.66459	15.45489	0.78398	0.42515	0.59664	0.78398	0.41693	0.58850
80	60	7.04608	17.33235	0.77688	0.40028	0.57171	0.77688	0.39091	0.56209	6.66459	15.15969	0.78398	0.43269	0.60402	0.78398	0.42359	0.59510

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
80	61	7.04608	16.92988	0.77688	0.40901	0.58056	0.77688	0.39862	0.57002	6.66459	14.85740	0.78398	0.44065	0.61173	0.78398	0.43059	0.60197
80	62	7.04608	16.52117	0.77688	0.41822	0.58978	0.77688	0.40671	0.57825	6.66459	14.54774	0.78398	0.44906	0.61980	0.78398	0.43795	0.60913
80	63	7.04608	16.10627	0.77688	0.42794	0.59938	0.77688	0.41520	0.58677	6.66459	14.23062	0.78398	0.45796	0.62822	0.78398	0.44568	0.61657
80	64	7.04608	15.68510	0.77688	0.43821	0.60938	0.77688	0.42409	0.59560	6.66459	13.90587	0.78398	0.46736	0.63701	0.78398	0.45380	0.62430
80	65	7.04608	15.25783	0.77688	0.44905	0.61979	0.77688	0.43341	0.60472	6.66459	13.57353	0.78398	0.47731	0.64619	0.78398	0.46233	0.63232
80	66	7.04608	14.82463	0.77688	0.46050	0.63060	0.77688	0.44316	0.61415	6.66459	13.23363	0.78398	0.48783	0.65576	0.78398	0.47127	0.64063
80	67	7.04608	14.38548	0.77688	0.47258	0.64184	0.77688	0.45335	0.62387	6.66459	12.88602	0.78398	0.49895	0.66573	0.78398	0.48063	0.64922
80	68	7.04608	13.94087	0.77688	0.48532	0.65349	0.77688	0.46399	0.63387	6.66459	12.53103	0.78398	0.51069	0.67610	0.78398	0.49042	0.65810
80	69	7.04608	13.49126	0.77688	0.49874	0.66554	0.77688	0.47509	0.64415	6.66459	12.16898	0.78398	0.52308	0.68687	0.78398	0.50065	0.66724
80	70	7.04608	13.03722	0.77688	0.51286	0.67800	0.77688	0.48664	0.65468	6.66459	11.80026	0.78398	0.53612	0.69802	0.78398	0.51131	0.67665
80	71	7.04608	12.57941	0.77688	0.52768	0.69083	0.77688	0.49864	0.66546	6.66459	11.42537	0.78398	0.54983	0.70954	0.78398	0.52241	0.68630
80	72	7.04608	12.11856	0.77688	0.54322	0.70401	0.77688	0.51109	0.67645	6.66459	11.04490	0.78398	0.56421	0.72140	0.78398	0.53394	0.69617
80	73	7.04608	11.65555	0.77688	0.55945	0.71750	0.77688	0.52396	0.68763	6.66459	10.65955	0.78398	0.57926	0.73358	0.78398	0.54588	0.70624
80	74	7.04608	11.19139	0.77688	0.57637	0.73126	0.77688	0.53725	0.69897	6.66459	10.27021	0.78398	0.59496	0.74605	0.78398	0.55822	0.71648
80	75	7.04608	10.72709	0.77688	0.59393	0.74524	0.77688	0.55092	0.71044	6.66459	9.87774	0.78398	0.61127	0.75874	0.78398	0.57093	0.72687
80	76	7.04608	10.26405	0.77688	0.61209	0.75937	0.77688	0.56494	0.72200	6.66459	9.48337	0.78398	0.62816	0.77162	0.78398	0.58399	0.73737
80	77	7.04608	9.80349	0.77688	0.63077	0.77358	0.77688	0.57927	0.73359	6.66459	9.08824	0.78398	0.64555	0.78460	0.78398	0.59736	0.74793
80	78	7.04608	9.34666	0.77688	0.64989	0.78780	0.77688	0.59387	0.74519	6.66459	8.69350	0.78398	0.66338	0.79763	0.78398	0.61099	0.75853
80	79	7.04608	8.89505	0.77688	0.66935	0.80193	0.77688	0.60869	0.75675	6.66459	8.30053	0.78398	0.68155	0.81062	0.78398	0.62485	0.76912
80	80	7.04608	8.44994	0.77688	0.68903	0.81589	0.77688	0.62367	0.76823	6.66459	7.91061	0.78398	0.69997	0.82351	0.78398	0.63888	0.77966
80	81	7.04608	8.01269	0.77688	0.70882	0.82960	0.77688	0.63876	0.77956	6.66459	7.52504	0.78398	0.71851	0.83620	0.78398	0.65303	0.79010
80	82	7.04608	7.58462	0.77688	0.72856	0.84297	0.77688	0.65388	0.79072	6.66459	7.14517	0.78398	0.73705	0.84862	0.78398	0.66723	0.80040
80	83	7.04608	7.16676	0.77688	0.74812	0.85591	0.77688	0.66898	0.80166	6.66459	6.77205	0.78398	0.75545	0.86069	0.78398	0.68143	0.81053
80	84	7.04608	6.76024	0.77688	0.76734	0.86836	0.77688	0.68398	0.81234	6.66459	6.40687	0.78398	0.77359	0.87235	0.78398	0.69556	0.82045
80	85	7.04608	6.36619	0.77688	0.78609	0.88024	0.77688	0.69883	0.82272	6.66459	6.05083	0.78398	0.79133	0.88351	0.78398	0.70956	0.83011
80	86	7.04608	5.98597	0.77688	0.80421	0.89148	0.77688	0.71342	0.83275	6.66459	5.70535	0.78398	0.80851	0.89412	0.78398	0.72334	0.83946
80	87	7.04608	5.62066	0.77688	0.82155	0.90204	0.77688	0.72771	0.84240	6.66459	5.37164	0.78398	0.82502	0.90412	0.78398	0.73685	0.84849
80	88	7.04608	5.27144	0.77688	0.83801	0.91187	0.77688	0.74162	0.85164	6.66459	5.05099	0.78398	0.84072	0.91347	0.78398	0.75003	0.85716
80	89	7.04608	4.93962	0.77688	0.85347	0.92094	0.77688	0.75510	0.86046	6.66459	4.74485	0.78398	0.85553	0.92214	0.78398	0.76281	0.86545
80	90	7.04608	4.62687	0.77688	0.86785	0.92925	0.77688	0.76811	0.86885	6.66459	4.45503	0.78398	0.86934	0.93010	0.78398	0.77516	0.87334
80	91	7.04608	4.33500	0.77688	0.88109	0.93678	0.77688	0.78063	0.87680	6.66459	4.18350	0.78398	0.88209	0.93735	0.78398	0.78706	0.88084
80	92	7.04608	4.06328	0.77688	0.89322	0.94360	0.77688	0.79269	0.88436	6.66459	3.92982	0.78398	0.89382	0.94393	0.78398	0.79854	0.88798
80	93	7.04608	3.80970	0.77688	0.90431	0.94975	0.77688	0.80430	0.89154	6.66459	3.69224	0.78398	0.90458	0.94990	0.78398	0.80961	0.89479
80	94	7.04608	3.57122	0.77688	0.91448	0.95533	0.77688	0.81549	0.89837	6.66459	3.46804	0.78398	0.91448	0.95533	0.78398	0.82029	0.90128
80	95	7.04608	3.34496	0.77688	0.92381	0.96039	0.77688	0.82626	0.90487	6.66459	3.25454	0.78398	0.92360	0.96028	0.78398	0.83060	0.90746
80	96	7.04608	3.12856	0.77688	0.93235	0.96499	0.77688	0.83658	0.91102	6.66459	3.04956	0.78398	0.93198	0.96479	0.78398	0.84049	0.91334
80	97	7.04608	2.92468	0.77688	0.94007	0.96911	0.77688	0.84641	0.91681	6.66459	2.85578	0.78398	0.93958	0.96885	0.78398	0.84993	0.91888
80	98	7.04608	2.73317	0.77688	0.94700	0.97278	0.77688	0.85572	0.92225	6.66459	2.67315	0.78398	0.94644	0.97248	0.78398	0.85890	0.92409
80	99	7.04608	2.55407	0.77688	0.95318	0.97603	0.77688	0.86450	0.92732	6.66459	2.50182	0.78398	0.95257	0.97571	0.78398	0.86736	0.92897
80	100	7.04608	2.38797	0.77688	0.95865	0.97889	0.77688	0.87272	0.93203	6.66459	2.34248	0.78398	0.95801	0.97855	0.78398	0.87530	0.93350

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
80	101	7.04608	2.23536	0.77688	0.96343	0.98138	0.77688	0.88036	0.93638	6.66459	2.19569	0.78398	0.96279	0.98104	0.78398	0.88270	0.93769
80	102	7.04608	2.09662	0.77688	0.96759	0.98353	0.77688	0.88745	0.94037	6.66459	2.06193	0.78398	0.96696	0.98320	0.78398	0.88956	0.94155
80	103	7.04608	1.97081	0.77688	0.97120	0.98539	0.77688	0.89398	0.94402	6.66459	1.94039	0.78398	0.97058	0.98507	0.78398	0.89590	0.94509
80	104	7.04608	1.85678	0.77688	0.97432	0.98699	0.77688	0.89998	0.94736	6.66459	1.82999	0.78398	0.97373	0.98669	0.78398	0.90173	0.94832
80	105	7.04608	1.75419	0.77688	0.97701	0.98837	0.77688	0.90547	0.95039	6.66459	1.73050	0.78398	0.97644	0.98808	0.78398	0.90706	0.95127
80	106	7.04608	1.66193	0.77688	0.97931	0.98955	0.77688	0.91043	0.95312	6.66459	1.64086	0.78398	0.97877	0.98927	0.78398	0.91190	0.95392
80	107	7.04608	1.57966	0.77688	0.98127	0.99055	0.77688	0.91486	0.95554	6.66459	1.56078	0.78398	0.98076	0.99029	0.78398	0.91623	0.95628
80	108	7.04608	1.50704	0.77688	0.98292	0.99138	0.77688	0.91874	0.95765	6.66459	1.48999	0.78398	0.98243	0.99114	0.78398	0.92001	0.95834
80	109	7.04608	1.44400	0.77688	0.98426	0.99207	0.77688	0.92198	0.95941	6.66459	1.42842	0.78398	0.98380	0.99184	0.78398	0.92319	0.96006
80	110	7.04608	1.39223	0.77688	0.98530	0.99260	0.77688	0.92450	0.96077	6.66459	1.37777	0.78398	0.98486	0.99237	0.78398	0.92566	0.96139
81	1	6.65181	29.44822	0.76457	0.22586	0.36849	0.76457	0.22577	0.36837	6.31044	22.54525	0.77206	0.27986	0.43733	0.77206	0.27976	0.43721
81	2	6.65181	29.37817	0.76457	0.22640	0.36921	0.76457	0.22632	0.36911	6.31044	22.51839	0.77206	0.28020	0.43775	0.77206	0.28012	0.43764
81	3	6.65181	29.30399	0.76457	0.22697	0.36997	0.76457	0.22690	0.36987	6.31044	22.48894	0.77206	0.28057	0.43820	0.77206	0.28049	0.43810
81	4	6.65181	29.22650	0.76457	0.22757	0.37077	0.76457	0.22750	0.37067	6.31044	22.45752	0.77206	0.28096	0.43867	0.77206	0.28088	0.43857
81	5	6.65181	29.14631	0.76457	0.22820	0.37160	0.76457	0.22812	0.37150	6.31044	22.42458	0.77206	0.28137	0.43918	0.77206	0.28129	0.43907
81	6	6.65181	29.06332	0.76457	0.22885	0.37246	0.76457	0.22877	0.37235	6.31044	22.39007	0.77206	0.28181	0.43970	0.77206	0.28172	0.43959
81	7	6.65181	28.97770	0.76457	0.22952	0.37336	0.76457	0.22944	0.37325	6.31044	22.35408	0.77206	0.28226	0.44025	0.77206	0.28217	0.44014
81	8	6.65181	28.88901	0.76457	0.23023	0.37429	0.76457	0.23014	0.37417	6.31044	22.31631	0.77206	0.28274	0.44083	0.77206	0.28264	0.44072
81	9	6.65181	28.79700	0.76457	0.23096	0.37525	0.76457	0.23087	0.37513	6.31044	22.27655	0.77206	0.28324	0.44144	0.77206	0.28314	0.44132
81	10	6.65181	28.70168	0.76457	0.23173	0.37626	0.76457	0.23163	0.37613	6.31044	22.23481	0.77206	0.28377	0.44208	0.77206	0.28366	0.44195
81	11	6.65181	28.60341	0.76457	0.23252	0.37731	0.76457	0.23241	0.37717	6.31044	22.19134	0.77206	0.28432	0.44275	0.77206	0.28420	0.44261
81	12	6.65181	28.50171	0.76457	0.23335	0.37840	0.76457	0.23323	0.37824	6.31044	22.14578	0.77206	0.28490	0.44346	0.77206	0.28477	0.44331
81	13	6.65181	28.39619	0.76457	0.23421	0.37953	0.76457	0.23408	0.37936	6.31044	22.09783	0.77206	0.28551	0.44420	0.77206	0.28537	0.44403
81	14	6.65181	28.28717	0.76457	0.23511	0.38071	0.76457	0.23496	0.38052	6.31044	22.04770	0.77206	0.28615	0.44498	0.77206	0.28600	0.44479
81	15	6.65181	28.17456	0.76457	0.23604	0.38193	0.76457	0.23588	0.38172	6.31044	21.99534	0.77206	0.28683	0.44579	0.77206	0.28665	0.44558
81	16	6.65181	28.05854	0.76457	0.23701	0.38320	0.76457	0.23683	0.38297	6.31044	21.94087	0.77206	0.28753	0.44664	0.77206	0.28734	0.44641
81	17	6.65181	27.93921	0.76457	0.23802	0.38452	0.76457	0.23782	0.38426	6.31044	21.88436	0.77206	0.28827	0.44753	0.77206	0.28806	0.44727
81	18	6.65181	27.81632	0.76457	0.23907	0.38588	0.76457	0.23886	0.38561	6.31044	21.82561	0.77206	0.28904	0.44845	0.77206	0.28881	0.44818
81	19	6.65181	27.68998	0.76457	0.24015	0.38730	0.76457	0.23993	0.38701	6.31044	21.76469	0.77206	0.28984	0.44942	0.77206	0.28960	0.44913
81	20	6.65181	27.55961	0.76457	0.24129	0.38877	0.76457	0.24105	0.38846	6.31044	21.70115	0.77206	0.29068	0.45043	0.77206	0.29043	0.45013
81	21	6.65181	27.42496	0.76457	0.24247	0.39030	0.76457	0.24221	0.38997	6.31044	21.63477	0.77206	0.29157	0.45150	0.77206	0.29130	0.45117
81	22	6.65181	27.28607	0.76457	0.24369	0.39189	0.76457	0.24343	0.39154	6.31044	21.56556	0.77206	0.29250	0.45261	0.77206	0.29221	0.45227
81	23	6.65181	27.14231	0.76457	0.24498	0.39355	0.76457	0.24470	0.39318	6.31044	21.49301	0.77206	0.29348	0.45378	0.77206	0.29317	0.45342
81	24	6.65181	26.99396	0.76457	0.24632	0.39527	0.76457	0.24602	0.39488	6.31044	21.41732	0.77206	0.29451	0.45501	0.77206	0.29418	0.45462
81	25	6.65181	26.84076	0.76457	0.24772	0.39707	0.76457	0.24739	0.39666	6.31044	21.33825	0.77206	0.29559	0.45630	0.77206	0.29524	0.45589
81	26	6.65181	26.68259	0.76457	0.24918	0.39895	0.76457	0.24883	0.39850	6.31044	21.25569	0.77206	0.29673	0.45765	0.77206	0.29635	0.45721
81	27	6.65181	26.51948	0.76457	0.25070	0.40090	0.76457	0.25033	0.40042	6.31044	21.16962	0.77206	0.29792	0.45907	0.77206	0.29752	0.45860
81	28	6.65181	26.35108	0.76457	0.25230	0.40293	0.76457	0.25190	0.40242	6.31044	21.07976	0.77206	0.29918	0.46057	0.77206	0.29875	0.46006
81	29	6.65181	26.17769	0.76457	0.25396	0.40505	0.76457	0.25353	0.40451	6.31044	20.98629	0.77206	0.30050	0.46213	0.77206	0.30005	0.46159
81	30	6.65181	25.99881	0.76457	0.25569	0.40726	0.76457	0.25524	0.40668	6.31044	20.88878	0.77206	0.30189	0.46377	0.77206	0.30141	0.46320

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
81	31	6.65181	25.81445	0.76457	0.25751	0.40956	0.76457	0.25703	0.40894	6.31044	20.78720	0.77206	0.30335	0.46549	0.77206	0.30284	0.46489
81	32	6.65181	25.62410	0.76457	0.25941	0.41196	0.76457	0.25890	0.41131	6.31044	20.68113	0.77206	0.30489	0.46731	0.77206	0.30435	0.46667
81	33	6.65181	25.42805	0.76457	0.26140	0.41446	0.76457	0.26085	0.41377	6.31044	20.57072	0.77206	0.30651	0.46921	0.77206	0.30593	0.46853
81	34	6.65181	25.22578	0.76457	0.26348	0.41707	0.76457	0.26290	0.41634	6.31044	20.45552	0.77206	0.30822	0.47121	0.77206	0.30761	0.47049
81	35	6.65181	25.01713	0.76457	0.26566	0.41980	0.76457	0.26504	0.41902	6.31044	20.33536	0.77206	0.31003	0.47331	0.77206	0.30937	0.47255
81	36	6.65181	24.80193	0.76457	0.26795	0.42265	0.76457	0.26728	0.42182	6.31044	20.21002	0.77206	0.31193	0.47553	0.77206	0.31123	0.47471
81	37	6.65181	24.57973	0.76457	0.27036	0.42564	0.76457	0.26964	0.42475	6.31044	20.07911	0.77206	0.31394	0.47786	0.77206	0.31319	0.47699
81	38	6.65181	24.35058	0.76457	0.27288	0.42876	0.76457	0.27210	0.42780	6.31044	19.94257	0.77206	0.31606	0.48031	0.77206	0.31525	0.47938
81	39	6.65181	24.11373	0.76457	0.27553	0.43202	0.76457	0.27468	0.43098	6.31044	19.79973	0.77206	0.31830	0.48290	0.77206	0.31743	0.48189
81	40	6.65181	23.86918	0.76457	0.27832	0.43545	0.76457	0.27739	0.43431	6.31044	19.65053	0.77206	0.32068	0.48563	0.77206	0.31972	0.48453
81	41	6.65181	23.61736	0.76457	0.28125	0.43902	0.76457	0.28023	0.43778	6.31044	19.49521	0.77206	0.32319	0.48850	0.77206	0.32214	0.48730
81	42	6.65181	23.35816	0.76457	0.28433	0.44277	0.76457	0.28320	0.44140	6.31044	19.33362	0.77206	0.32584	0.49152	0.77206	0.32469	0.49021
81	43	6.65181	23.09102	0.76457	0.28757	0.44668	0.76457	0.28632	0.44518	6.31044	19.16523	0.77206	0.32864	0.49470	0.77206	0.32737	0.49326
81	44	6.65181	22.81604	0.76457	0.29097	0.45078	0.76457	0.28959	0.44912	6.31044	18.99000	0.77206	0.33160	0.49805	0.77206	0.33020	0.49646
81	45	6.65181	22.53309	0.76457	0.29456	0.45507	0.76457	0.29302	0.45324	6.31044	18.80775	0.77206	0.33474	0.50158	0.77206	0.33317	0.49982
81	46	6.65181	22.24198	0.76457	0.29834	0.45957	0.76457	0.29662	0.45753	6.31044	18.61823	0.77206	0.33805	0.50529	0.77206	0.33631	0.50334
81	47	6.65181	21.94239	0.76457	0.30232	0.46427	0.76457	0.30039	0.46201	6.31044	18.42106	0.77206	0.34156	0.50920	0.77206	0.33961	0.50703
81	48	6.65181	21.63441	0.76457	0.30651	0.46920	0.76457	0.30435	0.46667	6.31044	18.21621	0.77206	0.34527	0.51331	0.77206	0.34309	0.51090
81	49	6.65181	21.31800	0.76457	0.31093	0.47437	0.76457	0.30850	0.47153	6.31044	18.00355	0.77206	0.34920	0.51764	0.77206	0.34675	0.51495
81	50	6.65181	20.99328	0.76457	0.31559	0.47977	0.76457	0.31285	0.47660	6.31044	17.78305	0.77206	0.35335	0.52219	0.77206	0.35060	0.51918
81	51	6.65181	20.66027	0.76457	0.32050	0.48543	0.76457	0.31741	0.48188	6.31044	17.55462	0.77206	0.35775	0.52698	0.77206	0.35466	0.52361
81	52	6.65181	20.31936	0.76457	0.32568	0.49134	0.76457	0.32220	0.48737	6.31044	17.31849	0.77206	0.36240	0.53200	0.77206	0.35892	0.52824
81	53	6.65181	19.97064	0.76457	0.33114	0.49753	0.76457	0.32722	0.49309	6.31044	17.07460	0.77206	0.36731	0.53728	0.77206	0.36340	0.53308
81	54	6.65181	19.61420	0.76457	0.33689	0.50399	0.76457	0.33249	0.49905	6.31044	16.82295	0.77206	0.37251	0.54281	0.77206	0.36812	0.53814
81	55	6.65181	19.25050	0.76457	0.34296	0.51075	0.76457	0.33801	0.50524	6.31044	16.56379	0.77206	0.37799	0.54862	0.77206	0.37308	0.54343
81	56	6.65181	18.87994	0.76457	0.34935	0.51780	0.76457	0.34381	0.51169	6.31044	16.29737	0.77206	0.38379	0.55469	0.77206	0.37831	0.54894
81	57	6.65181	18.50268	0.76457	0.35608	0.52516	0.76457	0.34989	0.51840	6.31044	16.02371	0.77206	0.38991	0.56106	0.77206	0.38380	0.55471
81	58	6.65181	18.11889	0.76457	0.36318	0.53285	0.76457	0.35628	0.52538	6.31044	15.74286	0.77206	0.39638	0.56773	0.77206	0.38958	0.56072
81	59	6.65181	17.72878	0.76457	0.37068	0.54087	0.76457	0.36300	0.53264	6.31044	15.45489	0.77206	0.40322	0.57470	0.77206	0.39567	0.56700
81	60	6.65181	17.33235	0.76457	0.37858	0.54923	0.76457	0.37005	0.54019	6.31044	15.15969	0.77206	0.41044	0.58201	0.77206	0.40208	0.57355
81	61	6.65181	16.92988	0.76457	0.38692	0.55796	0.76457	0.37745	0.54804	6.31044	14.85740	0.77206	0.41809	0.58965	0.77206	0.40883	0.58038
81	62	6.65181	16.52117	0.76457	0.39574	0.56707	0.76457	0.38523	0.55620	6.31044	14.54774	0.77206	0.42617	0.59765	0.77206	0.41594	0.58751
81	63	6.65181	16.10627	0.76457	0.40506	0.57657	0.76457	0.39340	0.56466	6.31044	14.23062	0.77206	0.43473	0.60601	0.77206	0.42341	0.59493
81	64	6.65181	15.68510	0.76457	0.41491	0.58649	0.76457	0.40198	0.57345	6.31044	13.90587	0.77206	0.44380	0.61477	0.77206	0.43128	0.60265
81	65	6.65181	15.25783	0.76457	0.42534	0.59682	0.76457	0.41098	0.58255	6.31044	13.57353	0.77206	0.45341	0.62393	0.77206	0.43955	0.61068
81	66	6.65181	14.82463	0.76457	0.43636	0.60759	0.76457	0.42042	0.59197	6.31044	13.23363	0.77206	0.46359	0.63349	0.77206	0.44824	0.61901
81	67	6.65181	14.38548	0.76457	0.44802	0.61881	0.76457	0.43031	0.60171	6.31044	12.88602	0.77206	0.47437	0.64348	0.77206	0.45736	0.62766
81	68	6.65181	13.94087	0.76457	0.46035	0.63047	0.76457	0.44066	0.61175	6.31044	12.53103	0.77206	0.48578	0.65390	0.77206	0.46692	0.63660
81	69	6.65181	13.49126	0.76457	0.47337	0.64257	0.76457	0.45148	0.62210	6.31044	12.16898	0.77206	0.49784	0.66474	0.77206	0.47693	0.64584
81	70	6.65181	13.03722	0.76457	0.48711	0.65511	0.76457	0.46278	0.63274	6.31044	11.80026	0.77206	0.51058	0.67601	0.77206	0.48740	0.65537

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
81	71	6.65181	12.57941	0.76457	0.50158	0.66807	0.76457	0.47454	0.64365	6.31044	11.42537	0.77206	0.52402	0.68768	0.77206	0.49832	0.66517
81	72	6.65181	12.11856	0.76457	0.51679	0.68143	0.76457	0.48678	0.65481	6.31044	11.04490	0.77206	0.53816	0.69975	0.77206	0.50969	0.67523
81	73	6.65181	11.65555	0.76457	0.53276	0.69516	0.76457	0.49948	0.66621	6.31044	10.65955	0.77206	0.55302	0.71218	0.77206	0.52151	0.68552
81	74	6.65181	11.19139	0.76457	0.54946	0.70922	0.76457	0.51263	0.67780	6.31044	10.27021	0.77206	0.56857	0.72495	0.77206	0.53376	0.69602
81	75	6.65181	10.72709	0.76457	0.56687	0.72357	0.76457	0.52621	0.68956	6.31044	9.87774	0.77206	0.58481	0.73802	0.77206	0.54643	0.70670
81	76	6.65181	10.26405	0.76457	0.58496	0.73814	0.76457	0.54018	0.70145	6.31044	9.48337	0.77206	0.60169	0.75132	0.77206	0.55949	0.71753
81	77	6.65181	9.80349	0.76457	0.60367	0.75286	0.76457	0.55452	0.71343	6.31044	9.08824	0.77206	0.61916	0.76479	0.77206	0.57291	0.72847
81	78	6.65181	9.34666	0.76457	0.62292	0.76765	0.76457	0.56919	0.72546	6.31044	8.69350	0.77206	0.63717	0.77838	0.77206	0.58665	0.73948
81	79	6.65181	8.89505	0.76457	0.64263	0.78244	0.76457	0.58413	0.73748	6.31044	8.30053	0.77206	0.65562	0.79199	0.77206	0.60066	0.75052
81	80	6.65181	8.44994	0.76457	0.66268	0.79713	0.76457	0.59930	0.74945	6.31044	7.91061	0.77206	0.67443	0.80556	0.77206	0.61491	0.76154
81	81	6.65181	8.01269	0.76457	0.68297	0.81162	0.76457	0.61464	0.76133	6.31044	7.52504	0.77206	0.69347	0.81900	0.77206	0.62933	0.77250
81	82	6.65181	7.58462	0.76457	0.70334	0.82583	0.76457	0.63008	0.77307	6.31044	7.14517	0.77206	0.71264	0.83221	0.77206	0.64387	0.78336
81	83	6.65181	7.16676	0.76457	0.72365	0.83967	0.76457	0.64556	0.78461	6.31044	6.77205	0.77206	0.73178	0.84512	0.77206	0.65846	0.79406
81	84	6.65181	6.76024	0.76457	0.74376	0.85305	0.76457	0.66101	0.79591	6.31044	6.40687	0.77206	0.75078	0.85765	0.77206	0.67304	0.80457
81	85	6.65181	6.36619	0.76457	0.76350	0.86589	0.76457	0.67635	0.80693	6.31044	6.05083	0.77206	0.76947	0.86972	0.77206	0.68754	0.81484
81	86	6.65181	5.98597	0.76457	0.78270	0.87811	0.76457	0.69150	0.81761	6.31044	5.70535	0.77206	0.78769	0.88124	0.77206	0.70188	0.82483
81	87	6.65181	5.62066	0.76457	0.80121	0.88964	0.76457	0.70638	0.82793	6.31044	5.37164	0.77206	0.80530	0.89215	0.77206	0.71598	0.83448
81	88	6.65181	5.27144	0.76457	0.81889	0.90043	0.76457	0.72092	0.83783	6.31044	5.05099	0.77206	0.82217	0.90241	0.77206	0.72977	0.84378
81	89	6.65181	4.93962	0.76457	0.83560	0.91044	0.76457	0.73507	0.84731	6.31044	4.74485	0.77206	0.83816	0.91196	0.77206	0.74321	0.85269
81	90	6.65181	4.62687	0.76457	0.85124	0.91964	0.76457	0.74876	0.85633	6.31044	4.45503	0.77206	0.85317	0.92077	0.77206	0.75623	0.86119
81	91	6.65181	4.33500	0.76457	0.86572	0.92803	0.76457	0.76199	0.86492	6.31044	4.18350	0.77206	0.86710	0.92882	0.77206	0.76881	0.86930
81	92	6.65181	4.06328	0.76457	0.87905	0.93563	0.76457	0.77476	0.87309	6.31044	3.92982	0.77206	0.87998	0.93616	0.77206	0.78099	0.87703
81	93	6.65181	3.80970	0.76457	0.89132	0.94254	0.76457	0.78711	0.88087	6.31044	3.69224	0.77206	0.89186	0.94284	0.77206	0.79277	0.88441
81	94	6.65181	3.57122	0.76457	0.90261	0.94881	0.76457	0.79904	0.88829	6.31044	3.46804	0.77206	0.90284	0.94894	0.77206	0.80418	0.89146
81	95	6.65181	3.34496	0.76457	0.91302	0.95453	0.76457	0.81055	0.89536	6.31044	3.25454	0.77206	0.91299	0.95451	0.77206	0.81521	0.89820
81	96	6.65181	3.12856	0.76457	0.92259	0.95974	0.76457	0.82161	0.90207	6.31044	3.04956	0.77206	0.92236	0.95961	0.77206	0.82582	0.90460
81	97	6.65181	2.92468	0.76457	0.93128	0.96442	0.76457	0.83217	0.90840	6.31044	2.85578	0.77206	0.93090	0.96421	0.77206	0.83597	0.91066
81	98	6.65181	2.73317	0.76457	0.93911	0.96860	0.76457	0.84220	0.91434	6.31044	2.67315	0.77206	0.93862	0.96834	0.77206	0.84563	0.91636
81	99	6.65181	2.55407	0.76457	0.94612	0.97231	0.76457	0.85168	0.91990	6.31044	2.50182	0.77206	0.94556	0.97202	0.77206	0.85477	0.92170
81	100	6.65181	2.38797	0.76457	0.95233	0.97558	0.76457	0.86057	0.92506	6.31044	2.34248	0.77206	0.95173	0.97527	0.77206	0.86336	0.92667
81	101	6.65181	2.23536	0.76457	0.95779	0.97844	0.76457	0.86885	0.92982	6.31044	2.19569	0.77206	0.95716	0.97811	0.77206	0.87138	0.93127
81	102	6.65181	2.09662	0.76457	0.96254	0.98091	0.76457	0.87653	0.93421	6.31044	2.06193	0.77206	0.96191	0.98059	0.77206	0.87882	0.93550
81	103	6.65181	1.97081	0.76457	0.96667	0.98305	0.76457	0.88364	0.93822	6.31044	1.94039	0.77206	0.96605	0.98273	0.77206	0.88572	0.93939
81	104	6.65181	1.85678	0.76457	0.97025	0.98490	0.76457	0.89017	0.94189	6.31044	1.82999	0.77206	0.96965	0.98459	0.77206	0.89206	0.94295
81	105	6.65181	1.75419	0.76457	0.97334	0.98649	0.76457	0.89614	0.94522	6.31044	1.73050	0.77206	0.97276	0.98619	0.77206	0.89787	0.94619
81	106	6.65181	1.66193	0.76457	0.97599	0.98785	0.76457	0.90155	0.94823	6.31044	1.64086	0.77206	0.97543	0.98756	0.77206	0.90315	0.94911
81	107	6.65181	1.57966	0.76457	0.97825	0.98901	0.76457	0.90639	0.95090	6.31044	1.56078	0.77206	0.97772	0.98874	0.77206	0.90787	0.95171
81	108	6.65181	1.50704	0.76457	0.98015	0.98998	0.76457	0.91062	0.95322	6.31044	1.48999	0.77206	0.97965	0.98972	0.77206	0.91201	0.95398
81	109	6.65181	1.44400	0.76457	0.98171	0.99077	0.76457	0.91417	0.95516	6.31044	1.42842	0.77206	0.98123	0.99053	0.77206	0.91548	0.95588
81	110	6.65181	1.39223	0.76457	0.98291	0.99138	0.76457	0.91693	0.95666	6.31044	1.37777	0.77206	0.98245	0.99115	0.77206	0.91819	0.95735

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
82	1	6.26594	29.44822	0.75251	0.21276	0.35086	0.75251	0.21268	0.35075	5.96175	22.54525	0.76027	0.26440	0.41822	0.76027	0.26431	0.41811
82	2	6.26594	29.37817	0.75251	0.21327	0.35156	0.75251	0.21320	0.35146	5.96175	22.51839	0.76027	0.26472	0.41863	0.76027	0.26464	0.41853
82	3	6.26594	29.30399	0.75251	0.21381	0.35229	0.75251	0.21374	0.35220	5.96175	22.48894	0.76027	0.26507	0.41906	0.76027	0.26500	0.41897
82	4	6.26594	29.22650	0.75251	0.21437	0.35306	0.75251	0.21431	0.35297	5.96175	22.45752	0.76027	0.26544	0.41952	0.76027	0.26536	0.41943
82	5	6.26594	29.14631	0.75251	0.21496	0.35386	0.75251	0.21489	0.35376	5.96175	22.42458	0.76027	0.26583	0.42001	0.76027	0.26575	0.41991
82	6	6.26594	29.06332	0.75251	0.21558	0.35469	0.75251	0.21550	0.35459	5.96175	22.39007	0.76027	0.26624	0.42052	0.76027	0.26616	0.42042
82	7	6.26594	28.97770	0.75251	0.21621	0.35555	0.75251	0.21614	0.35545	5.96175	22.35408	0.76027	0.26667	0.42105	0.76027	0.26658	0.42095
82	8	6.26594	28.88901	0.75251	0.21688	0.35645	0.75251	0.21680	0.35634	5.96175	22.31631	0.76027	0.26712	0.42161	0.76027	0.26703	0.42151
82	9	6.26594	28.79700	0.75251	0.21757	0.35738	0.75251	0.21749	0.35727	5.96175	22.27655	0.76027	0.26759	0.42220	0.76027	0.26750	0.42209
82	10	6.26594	28.70168	0.75251	0.21829	0.35835	0.75251	0.21820	0.35823	5.96175	22.23481	0.76027	0.26809	0.42283	0.76027	0.26799	0.42271
82	11	6.26594	28.60341	0.75251	0.21904	0.35936	0.75251	0.21894	0.35923	5.96175	22.19134	0.76027	0.26861	0.42348	0.76027	0.26851	0.42335
82	12	6.26594	28.50171	0.75251	0.21982	0.36041	0.75251	0.21971	0.36027	5.96175	22.14578	0.76027	0.26916	0.42416	0.76027	0.26905	0.42402
82	13	6.26594	28.39619	0.75251	0.22063	0.36150	0.75251	0.22051	0.36134	5.96175	22.09783	0.76027	0.26974	0.42488	0.76027	0.26962	0.42472
82	14	6.26594	28.28717	0.75251	0.22147	0.36264	0.75251	0.22134	0.36246	5.96175	22.04770	0.76027	0.27035	0.42563	0.76027	0.27021	0.42545
82	15	6.26594	28.17456	0.75251	0.22236	0.36381	0.75251	0.22221	0.36362	5.96175	21.99534	0.76027	0.27099	0.42642	0.76027	0.27083	0.42622
82	16	6.26594	28.05854	0.75251	0.22327	0.36504	0.75251	0.22311	0.36482	5.96175	21.94087	0.76027	0.27165	0.42724	0.76027	0.27148	0.42703
82	17	6.26594	27.93921	0.75251	0.22422	0.36631	0.75251	0.22404	0.36607	5.96175	21.88436	0.76027	0.27235	0.42810	0.76027	0.27216	0.42787
82	18	6.26594	27.81632	0.75251	0.22521	0.36762	0.75251	0.22502	0.36737	5.96175	21.82561	0.76027	0.27308	0.42900	0.76027	0.27287	0.42875
82	19	6.26594	27.68998	0.75251	0.22623	0.36898	0.75251	0.22603	0.36872	5.96175	21.76469	0.76027	0.27384	0.42994	0.76027	0.27362	0.42967
82	20	6.26594	27.55961	0.75251	0.22730	0.37040	0.75251	0.22708	0.37012	5.96175	21.70115	0.76027	0.27463	0.43092	0.76027	0.27440	0.43063
82	21	6.26594	27.42496	0.75251	0.22841	0.37188	0.75251	0.22818	0.37158	5.96175	21.63477	0.76027	0.27547	0.43195	0.76027	0.27522	0.43165
82	22	6.26594	27.28607	0.75251	0.22957	0.37341	0.75251	0.22933	0.37310	5.96175	21.56556	0.76027	0.27635	0.43303	0.76027	0.27609	0.43271
82	23	6.26594	27.14231	0.75251	0.23078	0.37501	0.75251	0.23052	0.37467	5.96175	21.49301	0.76027	0.27727	0.43417	0.76027	0.27700	0.43383
82	24	6.26594	26.99396	0.75251	0.23204	0.37668	0.75251	0.23177	0.37632	5.96175	21.41732	0.76027	0.27825	0.43536	0.76027	0.27795	0.43500
82	25	6.26594	26.84076	0.75251	0.23336	0.37841	0.75251	0.23307	0.37803	5.96175	21.33825	0.76027	0.27927	0.43661	0.76027	0.27896	0.43622
82	26	6.26594	26.68259	0.75251	0.23474	0.38022	0.75251	0.23442	0.37981	5.96175	21.25569	0.76027	0.28035	0.43792	0.76027	0.28001	0.43751
82	27	6.26594	26.51948	0.75251	0.23617	0.38210	0.75251	0.23584	0.38166	5.96175	21.16962	0.76027	0.28148	0.43930	0.76027	0.28112	0.43886
82	28	6.26594	26.35108	0.75251	0.23767	0.38407	0.75251	0.23731	0.38360	5.96175	21.07976	0.76027	0.28267	0.44075	0.76027	0.28228	0.44028
82	29	6.26594	26.17769	0.75251	0.23924	0.38611	0.75251	0.23886	0.38561	5.96175	20.98629	0.76027	0.28392	0.44226	0.76027	0.28350	0.44177
82	30	6.26594	25.99881	0.75251	0.24088	0.38824	0.75251	0.24047	0.38771	5.96175	20.88878	0.76027	0.28523	0.44386	0.76027	0.28479	0.44333
82	31	6.26594	25.81445	0.75251	0.24259	0.39046	0.75251	0.24215	0.38989	5.96175	20.78720	0.76027	0.28661	0.44553	0.76027	0.28615	0.44497
82	32	6.26594	25.62410	0.75251	0.24438	0.39278	0.75251	0.24392	0.39218	5.96175	20.68113	0.76027	0.28807	0.44729	0.76027	0.28757	0.44669
82	33	6.26594	25.42805	0.75251	0.24626	0.39519	0.75251	0.24576	0.39456	5.96175	20.57072	0.76027	0.28960	0.44914	0.76027	0.28908	0.44850
82	34	6.26594	25.22578	0.75251	0.24822	0.39772	0.75251	0.24769	0.39704	5.96175	20.45552	0.76027	0.29122	0.45108	0.76027	0.29066	0.45041
82	35	6.26594	25.01713	0.75251	0.25028	0.40036	0.75251	0.24972	0.39964	5.96175	20.33536	0.76027	0.29293	0.45312	0.76027	0.29233	0.45241
82	36	6.26594	24.80193	0.75251	0.25244	0.40311	0.75251	0.25184	0.40235	5.96175	20.21002	0.76027	0.29473	0.45527	0.76027	0.29409	0.45452
82	37	6.26594	24.57973	0.75251	0.25470	0.40600	0.75251	0.25406	0.40518	5.96175	20.07911	0.76027	0.29663	0.45754	0.76027	0.29595	0.45673
82	38	6.26594	24.35058	0.75251	0.25708	0.40901	0.75251	0.25639	0.40813	5.96175	19.94257	0.76027	0.29864	0.45992	0.76027	0.29791	0.45906
82	39	6.26594	24.11373	0.75251	0.25958	0.41217	0.75251	0.25883	0.41122	5.96175	19.79973	0.76027	0.30076	0.46244	0.76027	0.29997	0.46151
82	40	6.26594	23.86918	0.75251	0.26222	0.41549	0.75251	0.26139	0.41444	5.96175	19.65053	0.76027	0.30301	0.46510	0.76027	0.30215	0.46408

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
82	41	6.26594	23.61736	0.75251	0.26498	0.41895	0.75251	0.26407	0.41781	5.96175	19.49521	0.76027	0.30539	0.46789	0.76027	0.30444	0.46678
82	42	6.26594	23.35816	0.75251	0.26789	0.42257	0.75251	0.26688	0.42132	5.96175	19.33362	0.76027	0.30790	0.47083	0.76027	0.30686	0.46961
82	43	6.26594	23.09102	0.75251	0.27095	0.42637	0.75251	0.26983	0.42499	5.96175	19.16523	0.76027	0.31055	0.47393	0.76027	0.30941	0.47259
82	44	6.26594	22.81604	0.75251	0.27416	0.43034	0.75251	0.27293	0.42882	5.96175	18.99000	0.76027	0.31336	0.47719	0.76027	0.31209	0.47572
82	45	6.26594	22.53309	0.75251	0.27755	0.43450	0.75251	0.27618	0.43282	5.96175	18.80775	0.76027	0.31633	0.48063	0.76027	0.31493	0.47900
82	46	6.26594	22.24198	0.75251	0.28112	0.43886	0.75251	0.27959	0.43700	5.96175	18.61823	0.76027	0.31947	0.48425	0.76027	0.31791	0.48244
82	47	6.26594	21.94239	0.75251	0.28488	0.44343	0.75251	0.28316	0.44135	5.96175	18.42106	0.76027	0.32280	0.48806	0.76027	0.32105	0.48605
82	48	6.26594	21.63441	0.75251	0.28885	0.44822	0.75251	0.28692	0.44590	5.96175	18.21621	0.76027	0.32633	0.49208	0.76027	0.32436	0.48984
82	49	6.26594	21.31800	0.75251	0.29303	0.45324	0.75251	0.29085	0.45064	5.96175	18.00355	0.76027	0.33006	0.49630	0.76027	0.32785	0.49380
82	50	6.26594	20.99328	0.75251	0.29744	0.45850	0.75251	0.29498	0.45558	5.96175	17.78305	0.76027	0.33400	0.50075	0.76027	0.33152	0.49796
82	51	6.26594	20.66027	0.75251	0.30209	0.46400	0.75251	0.29932	0.46073	5.96175	17.55462	0.76027	0.33818	0.50543	0.76027	0.33538	0.50230
82	52	6.26594	20.31936	0.75251	0.30699	0.46977	0.75251	0.30387	0.46610	5.96175	17.31849	0.76027	0.34260	0.51035	0.76027	0.33945	0.50685
82	53	6.26594	19.97064	0.75251	0.31216	0.47579	0.75251	0.30864	0.47169	5.96175	17.07460	0.76027	0.34727	0.51552	0.76027	0.34373	0.51161
82	54	6.26594	19.61420	0.75251	0.31761	0.48210	0.75251	0.31365	0.47752	5.96175	16.82295	0.76027	0.35222	0.52095	0.76027	0.34824	0.51658
82	55	6.26594	19.25050	0.75251	0.32336	0.48870	0.75251	0.31891	0.48359	5.96175	16.56379	0.76027	0.35744	0.52664	0.76027	0.35298	0.52178
82	56	6.26594	18.87994	0.75251	0.32943	0.49559	0.75251	0.32443	0.48991	5.96175	16.29737	0.76027	0.36297	0.53261	0.76027	0.35798	0.52722
82	57	6.26594	18.50268	0.75251	0.33582	0.50280	0.75251	0.33023	0.49650	5.96175	16.02371	0.76027	0.36880	0.53887	0.76027	0.36323	0.53290
82	58	6.26594	18.11889	0.75251	0.34257	0.51032	0.75251	0.33633	0.50336	5.96175	15.74286	0.76027	0.37498	0.54543	0.76027	0.36877	0.53884
82	59	6.26594	17.72878	0.75251	0.34969	0.51818	0.75251	0.34274	0.51050	5.96175	15.45489	0.76027	0.38150	0.55230	0.76027	0.37461	0.54504
82	60	6.26594	17.33235	0.75251	0.35722	0.52639	0.75251	0.34947	0.51794	5.96175	15.15969	0.76027	0.38841	0.55950	0.76027	0.38076	0.55153
82	61	6.26594	16.92988	0.75251	0.36516	0.53497	0.75251	0.35656	0.52569	5.96175	14.85740	0.76027	0.39572	0.56705	0.76027	0.38725	0.55830
82	62	6.26594	16.52117	0.75251	0.37357	0.54394	0.75251	0.36402	0.53374	5.96175	14.54774	0.76027	0.40346	0.57495	0.76027	0.39408	0.56536
82	63	6.26594	16.10627	0.75251	0.38247	0.55331	0.75251	0.37186	0.54212	5.96175	14.23062	0.76027	0.41167	0.58324	0.76027	0.40129	0.57274
82	64	6.26594	15.68510	0.75251	0.39189	0.56310	0.75251	0.38010	0.55083	5.96175	13.90587	0.76027	0.42038	0.59192	0.76027	0.40888	0.58043
82	65	6.26594	15.25783	0.75251	0.40187	0.57333	0.75251	0.38877	0.55988	5.96175	13.57353	0.76027	0.42962	0.60102	0.76027	0.41687	0.58844
82	66	6.26594	14.82463	0.75251	0.41244	0.58401	0.75251	0.39787	0.56926	5.96175	13.23363	0.76027	0.43942	0.61055	0.76027	0.42528	0.59677
82	67	6.26594	14.38548	0.75251	0.42365	0.59516	0.75251	0.40743	0.57897	5.96175	12.88602	0.76027	0.44982	0.62052	0.76027	0.43413	0.60543
82	68	6.26594	13.94087	0.75251	0.43553	0.60678	0.75251	0.41746	0.58902	5.96175	12.53103	0.76027	0.46086	0.63094	0.76027	0.44343	0.61441
82	69	6.26594	13.49126	0.75251	0.44810	0.61888	0.75251	0.42796	0.59940	5.96175	12.16898	0.76027	0.47255	0.64182	0.76027	0.45318	0.62371
82	70	6.26594	13.03722	0.75251	0.46139	0.63144	0.75251	0.43895	0.61010	5.96175	11.80026	0.76027	0.48494	0.65315	0.76027	0.46340	0.63332
82	71	6.26594	12.57941	0.75251	0.47544	0.64447	0.75251	0.45043	0.62110	5.96175	11.42537	0.76027	0.49804	0.66492	0.76027	0.47410	0.64324
82	72	6.26594	12.11856	0.75251	0.49026	0.65795	0.75251	0.46241	0.63239	5.96175	11.04490	0.76027	0.51187	0.67714	0.76027	0.48526	0.65344
82	73	6.26594	11.65555	0.75251	0.50587	0.67186	0.75251	0.47487	0.64395	5.96175	10.65955	0.76027	0.52645	0.68977	0.76027	0.49691	0.66391
82	74	6.26594	11.19139	0.75251	0.52225	0.68616	0.75251	0.48782	0.65575	5.96175	10.27021	0.76027	0.54177	0.70279	0.76027	0.50901	0.67463
82	75	6.26594	10.72709	0.75251	0.53941	0.70080	0.75251	0.50124	0.66776	5.96175	9.87774	0.76027	0.55782	0.71616	0.76027	0.52158	0.68557
82	76	6.26594	10.26405	0.75251	0.55732	0.71574	0.75251	0.51509	0.67995	5.96175	9.48337	0.76027	0.57459	0.72983	0.76027	0.53457	0.69670
82	77	6.26594	9.80349	0.75251	0.57592	0.73090	0.75251	0.52936	0.69227	5.96175	9.08824	0.76027	0.59203	0.74374	0.76027	0.54796	0.70798
82	78	6.26594	9.34666	0.75251	0.59518	0.74622	0.75251	0.54401	0.70468	5.96175	8.69350	0.76027	0.61009	0.75784	0.76027	0.56173	0.71937
82	79	6.26594	8.89505	0.75251	0.61499	0.76160	0.75251	0.55900	0.71713	5.96175	8.30053	0.76027	0.62870	0.77203	0.76027	0.57583	0.73083
82	80	6.26594	8.44994	0.75251	0.63528	0.77697	0.75251	0.57428	0.72958	5.96175	7.91061	0.76027	0.64778	0.78624	0.76027	0.59021	0.74231

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
82	81	6.26594	8.01269	0.75251	0.65592	0.79221	0.75251	0.58979	0.74197	5.96175	7.52504	0.76027	0.66721	0.80039	0.76027	0.60484	0.75377
82	82	6.26594	7.58462	0.75251	0.67679	0.80724	0.75251	0.60546	0.75425	5.96175	7.14517	0.76027	0.68688	0.81438	0.76027	0.61964	0.76516
82	83	6.26594	7.16676	0.75251	0.69774	0.82196	0.75251	0.62125	0.76638	5.96175	6.77205	0.76027	0.70666	0.82812	0.76027	0.63455	0.77642
82	84	6.26594	6.76024	0.75251	0.71862	0.83627	0.75251	0.63707	0.77830	5.96175	6.40687	0.76027	0.72640	0.84152	0.76027	0.64952	0.78753
82	85	6.26594	6.36619	0.75251	0.73926	0.85008	0.75251	0.65284	0.78996	5.96175	6.05083	0.76027	0.74596	0.85450	0.76027	0.66446	0.79841
82	86	6.26594	5.98597	0.75251	0.75947	0.86329	0.75251	0.66848	0.80130	5.96175	5.70535	0.76027	0.76516	0.86696	0.76027	0.67930	0.80902
82	87	6.26594	5.62066	0.75251	0.77909	0.87583	0.75251	0.68391	0.81229	5.96175	5.37164	0.76027	0.78384	0.87883	0.76027	0.69394	0.81932
82	88	6.26594	5.27144	0.75251	0.79796	0.88763	0.75251	0.69904	0.82287	5.96175	5.05099	0.76027	0.80185	0.89003	0.76027	0.70833	0.82926
82	89	6.26594	4.93962	0.75251	0.81592	0.89863	0.75251	0.71381	0.83301	5.96175	4.74485	0.76027	0.81903	0.90051	0.76027	0.72238	0.83882
82	90	6.26594	4.62687	0.75251	0.83283	0.90879	0.75251	0.72817	0.84271	5.96175	4.45503	0.76027	0.83525	0.91023	0.76027	0.73605	0.84796
82	91	6.26594	4.33500	0.75251	0.84858	0.91809	0.75251	0.74208	0.85195	5.96175	4.18350	0.76027	0.85040	0.91915	0.76027	0.74931	0.85669
82	92	6.26594	4.06328	0.75251	0.86318	0.92657	0.75251	0.75557	0.86077	5.96175	3.92982	0.76027	0.86448	0.92731	0.76027	0.76218	0.86504
82	93	6.26594	3.80970	0.75251	0.87668	0.93429	0.75251	0.76864	0.86919	5.96175	3.69224	0.76027	0.87754	0.93478	0.76027	0.77467	0.87303
82	94	6.26594	3.57122	0.75251	0.88918	0.94134	0.75251	0.78132	0.87724	5.96175	3.46804	0.76027	0.88966	0.94161	0.76027	0.78680	0.88068
82	95	6.26594	3.34496	0.75251	0.90075	0.94778	0.75251	0.79359	0.88492	5.96175	3.25454	0.76027	0.90093	0.94788	0.76027	0.79857	0.88801
82	96	6.26594	3.12856	0.75251	0.91145	0.95367	0.75251	0.80542	0.89222	5.96175	3.04956	0.76027	0.91139	0.95364	0.76027	0.80993	0.89499
82	97	6.26594	2.92468	0.75251	0.92120	0.95899	0.75251	0.81674	0.89913	5.96175	2.85578	0.76027	0.92096	0.95885	0.76027	0.82082	0.90160
82	98	6.26594	2.73317	0.75251	0.93003	0.96375	0.75251	0.82752	0.90562	5.96175	2.67315	0.76027	0.92965	0.96354	0.76027	0.83122	0.90783
82	99	6.26594	2.55407	0.75251	0.93796	0.96799	0.75251	0.83773	0.91170	5.96175	2.50182	0.76027	0.93748	0.96773	0.76027	0.84107	0.91368
82	100	6.26594	2.38797	0.75251	0.94502	0.97173	0.75251	0.84733	0.91736	5.96175	2.34248	0.76027	0.94447	0.97144	0.76027	0.85035	0.91912
82	101	6.26594	2.23536	0.75251	0.95123	0.97501	0.75251	0.85629	0.92258	5.96175	2.19569	0.76027	0.95064	0.97470	0.76027	0.85903	0.92417
82	102	6.26594	2.09662	0.75251	0.95666	0.97785	0.75251	0.86462	0.92740	5.96175	2.06193	0.76027	0.95606	0.97753	0.76027	0.86710	0.92882
82	103	6.26594	1.97081	0.75251	0.96139	0.98032	0.75251	0.87233	0.93181	5.96175	1.94039	0.76027	0.96078	0.98000	0.76027	0.87458	0.93310
82	104	6.26594	1.85678	0.75251	0.96550	0.98245	0.75251	0.87943	0.93585	5.96175	1.82999	0.76027	0.96490	0.98214	0.76027	0.88149	0.93701
82	105	6.26594	1.75419	0.75251	0.96905	0.98428	0.75251	0.88593	0.93951	5.96175	1.73050	0.76027	0.96846	0.98398	0.76027	0.88781	0.94057
82	106	6.26594	1.66193	0.75251	0.97211	0.98586	0.75251	0.89183	0.94282	5.96175	1.64086	0.76027	0.97154	0.98556	0.76027	0.89356	0.94379
82	107	6.26594	1.57966	0.75251	0.97472	0.98720	0.75251	0.89711	0.94576	5.96175	1.56078	0.76027	0.97417	0.98692	0.76027	0.89872	0.94666
82	108	6.26594	1.50704	0.75251	0.97691	0.98832	0.75251	0.90173	0.94832	5.96175	1.48999	0.76027	0.97639	0.98805	0.76027	0.90324	0.94916
82	109	6.26594	1.44400	0.75251	0.97871	0.98924	0.75251	0.90560	0.95046	5.96175	1.42842	0.76027	0.97821	0.98899	0.76027	0.90704	0.95125
82	110	6.26594	1.39223	0.75251	0.98010	0.98995	0.75251	0.90862	0.95212	5.96175	1.37777	0.76027	0.97962	0.98971	0.76027	0.91000	0.95288
83	1	5.88867	29.44822	0.73909	0.19995	0.33326	0.73909	0.19988	0.33316	5.61878	22.54525	0.74609	0.24919	0.39897	0.74609	0.24911	0.39886
83	2	5.88867	29.37817	0.73909	0.20043	0.33393	0.73909	0.20037	0.33384	5.61878	22.51839	0.74609	0.24950	0.39935	0.74609	0.24943	0.39926
83	3	5.88867	29.30399	0.73909	0.20094	0.33463	0.73909	0.20088	0.33455	5.61878	22.48894	0.74609	0.24982	0.39977	0.74609	0.24976	0.39969
83	4	5.88867	29.22650	0.73909	0.20147	0.33537	0.73909	0.20141	0.33529	5.61878	22.45752	0.74609	0.25017	0.40022	0.74609	0.25010	0.40013
83	5	5.88867	29.14631	0.73909	0.20202	0.33614	0.73909	0.20196	0.33605	5.61878	22.42458	0.74609	0.25054	0.40069	0.74609	0.25047	0.40060
83	6	5.88867	29.06332	0.73909	0.20260	0.33693	0.73909	0.20253	0.33685	5.61878	22.39007	0.74609	0.25093	0.40118	0.74609	0.25085	0.40109
83	7	5.88867	28.97770	0.73909	0.20320	0.33776	0.73909	0.20313	0.33767	5.61878	22.35408	0.74609	0.25133	0.40170	0.74609	0.25125	0.40160
83	8	5.88867	28.88901	0.73909	0.20382	0.33862	0.73909	0.20375	0.33853	5.61878	22.31631	0.74609	0.25175	0.40224	0.74609	0.25168	0.40214
83	9	5.88867	28.79700	0.73909	0.20447	0.33952	0.73909	0.20440	0.33942	5.61878	22.27655	0.74609	0.25220	0.40281	0.74609	0.25212	0.40271
83	10	5.88867	28.70168	0.73909	0.20515	0.34045	0.73909	0.20507	0.34034	5.61878	22.23481	0.74609	0.25267	0.40341	0.74609	0.25259	0.40330

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
83	11	5.88867	28.60341	0.73909	0.20585	0.34142	0.73909	0.20577	0.34130	5.61878	22.19134	0.74609	0.25317	0.40404	0.74609	0.25307	0.40392
83	12	5.88867	28.50171	0.73909	0.20658	0.34243	0.73909	0.20649	0.34230	5.61878	22.14578	0.74609	0.25368	0.40470	0.74609	0.25358	0.40457
83	13	5.88867	28.39619	0.73909	0.20735	0.34348	0.73909	0.20725	0.34334	5.61878	22.09783	0.74609	0.25423	0.40540	0.74609	0.25412	0.40525
83	14	5.88867	28.28717	0.73909	0.20814	0.34457	0.73909	0.20803	0.34441	5.61878	22.04770	0.74609	0.25480	0.40612	0.74609	0.25468	0.40596
83	15	5.88867	28.17456	0.73909	0.20897	0.34570	0.73909	0.20884	0.34552	5.61878	21.99534	0.74609	0.25540	0.40689	0.74609	0.25526	0.40671
83	16	5.88867	28.05854	0.73909	0.20983	0.34688	0.73909	0.20969	0.34668	5.61878	21.94087	0.74609	0.25603	0.40768	0.74609	0.25587	0.40748
83	17	5.88867	27.93921	0.73909	0.21073	0.34810	0.73909	0.21057	0.34788	5.61878	21.88436	0.74609	0.25669	0.40852	0.74609	0.25651	0.40830
83	18	5.88867	27.81632	0.73909	0.21165	0.34936	0.73909	0.21148	0.34913	5.61878	21.82561	0.74609	0.25737	0.40938	0.74609	0.25719	0.40915
83	19	5.88867	27.68998	0.73909	0.21262	0.35067	0.73909	0.21243	0.35043	5.61878	21.76469	0.74609	0.25809	0.41029	0.74609	0.25789	0.41004
83	20	5.88867	27.55961	0.73909	0.21362	0.35204	0.73909	0.21343	0.35178	5.61878	21.70115	0.74609	0.25884	0.41124	0.74609	0.25863	0.41097
83	21	5.88867	27.42496	0.73909	0.21466	0.35345	0.73909	0.21446	0.35318	5.61878	21.63477	0.74609	0.25963	0.41224	0.74609	0.25941	0.41196
83	22	5.88867	27.28607	0.73909	0.21575	0.35493	0.73909	0.21554	0.35464	5.61878	21.56556	0.74609	0.26046	0.41328	0.74609	0.26023	0.41298
83	23	5.88867	27.14231	0.73909	0.21689	0.35647	0.73909	0.21666	0.35616	5.61878	21.49301	0.74609	0.26134	0.41438	0.74609	0.26109	0.41406
83	24	5.88867	26.99396	0.73909	0.21808	0.35807	0.73909	0.21783	0.35774	5.61878	21.41732	0.74609	0.26225	0.41553	0.74609	0.26199	0.41520
83	25	5.88867	26.84076	0.73909	0.21932	0.35974	0.73909	0.21906	0.35939	5.61878	21.33825	0.74609	0.26322	0.41674	0.74609	0.26293	0.41638
83	26	5.88867	26.68259	0.73909	0.22061	0.36148	0.73909	0.22033	0.36110	5.61878	21.25569	0.74609	0.26423	0.41801	0.74609	0.26393	0.41763
83	27	5.88867	26.51948	0.73909	0.22196	0.36329	0.73909	0.22166	0.36289	5.61878	21.16962	0.74609	0.26530	0.41935	0.74609	0.26497	0.41894
83	28	5.88867	26.35108	0.73909	0.22338	0.36518	0.73909	0.22305	0.36475	5.61878	21.07976	0.74609	0.26642	0.42075	0.74609	0.26607	0.42031
83	29	5.88867	26.17769	0.73909	0.22485	0.36715	0.73909	0.22451	0.36669	5.61878	20.98629	0.74609	0.26760	0.42221	0.74609	0.26723	0.42175
83	30	5.88867	25.99881	0.73909	0.22639	0.36920	0.73909	0.22602	0.36871	5.61878	20.88878	0.74609	0.26884	0.42376	0.74609	0.26844	0.42326
83	31	5.88867	25.81445	0.73909	0.22800	0.37134	0.73909	0.22761	0.37082	5.61878	20.78720	0.74609	0.27014	0.42538	0.74609	0.26972	0.42485
83	32	5.88867	25.62410	0.73909	0.22969	0.37357	0.73909	0.22927	0.37302	5.61878	20.68113	0.74609	0.27152	0.42708	0.74609	0.27107	0.42652
83	33	5.88867	25.42805	0.73909	0.23145	0.37590	0.73909	0.23100	0.37531	5.61878	20.57072	0.74609	0.27297	0.42887	0.74609	0.27249	0.42828
83	34	5.88867	25.22578	0.73909	0.23330	0.37833	0.73909	0.23282	0.37771	5.61878	20.45552	0.74609	0.27449	0.43075	0.74609	0.27399	0.43013
83	35	5.88867	25.01713	0.73909	0.23523	0.38087	0.73909	0.23473	0.38021	5.61878	20.33536	0.74609	0.27610	0.43273	0.74609	0.27557	0.43207
83	36	5.88867	24.80193	0.73909	0.23726	0.38353	0.73909	0.23672	0.38282	5.61878	20.21002	0.74609	0.27780	0.43481	0.74609	0.27723	0.43411
83	37	5.88867	24.57973	0.73909	0.23939	0.38631	0.73909	0.23882	0.38556	5.61878	20.07911	0.74609	0.27960	0.43701	0.74609	0.27899	0.43626
83	38	5.88867	24.35058	0.73909	0.24163	0.38922	0.73909	0.24101	0.38841	5.61878	19.94257	0.74609	0.28149	0.43932	0.74609	0.28084	0.43852
83	39	5.88867	24.11373	0.73909	0.24399	0.39227	0.73909	0.24331	0.39139	5.61878	19.79973	0.74609	0.28350	0.44176	0.74609	0.28279	0.44090
83	40	5.88867	23.86918	0.73909	0.24646	0.39546	0.73909	0.24572	0.39451	5.61878	19.65053	0.74609	0.28562	0.44434	0.74609	0.28485	0.44340
83	41	5.88867	23.61736	0.73909	0.24907	0.39880	0.73909	0.24825	0.39776	5.61878	19.49521	0.74609	0.28787	0.44705	0.74609	0.28702	0.44602
83	42	5.88867	23.35816	0.73909	0.25180	0.40230	0.73909	0.25091	0.40116	5.61878	19.33362	0.74609	0.29024	0.44990	0.74609	0.28931	0.44878
83	43	5.88867	23.09102	0.73909	0.25468	0.40597	0.73909	0.25369	0.40471	5.61878	19.16523	0.74609	0.29275	0.45291	0.74609	0.29172	0.45168
83	44	5.88867	22.81604	0.73909	0.25771	0.40981	0.73909	0.25662	0.40843	5.61878	18.99000	0.74609	0.29540	0.45608	0.74609	0.29427	0.45472
83	45	5.88867	22.53309	0.73909	0.26090	0.41384	0.73909	0.25968	0.41230	5.61878	18.80775	0.74609	0.29821	0.45942	0.74609	0.29695	0.45792
83	46	5.88867	22.24198	0.73909	0.26427	0.41805	0.73909	0.26290	0.41635	5.61878	18.61823	0.74609	0.30118	0.46294	0.74609	0.29978	0.46128
83	47	5.88867	21.94239	0.73909	0.26781	0.42248	0.73909	0.26629	0.42058	5.61878	18.42106	0.74609	0.30433	0.46665	0.74609	0.30276	0.46480
83	48	5.88867	21.63441	0.73909	0.27155	0.42712	0.73909	0.26983	0.42499	5.61878	18.21621	0.74609	0.30767	0.47056	0.74609	0.30590	0.46849
83	49	5.88867	21.31800	0.73909	0.27549	0.43198	0.73909	0.27356	0.42960	5.61878	18.00355	0.74609	0.31120	0.47468	0.74609	0.30922	0.47237
83	50	5.88867	20.99328	0.73909	0.27965	0.43708	0.73909	0.27747	0.43440	5.61878	17.78305	0.74609	0.31494	0.47901	0.74609	0.31270	0.47643

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
83	51	5.88867	20.66027	0.73909	0.28404	0.44242	0.73909	0.28157	0.43942	5.61878	17.55462	0.74609	0.31890	0.48358	0.74609	0.31638	0.48068
83	52	5.88867	20.31936	0.73909	0.28867	0.44802	0.73909	0.28588	0.44465	5.61878	17.31849	0.74609	0.32308	0.48838	0.74609	0.32025	0.48513
83	53	5.88867	19.97064	0.73909	0.29356	0.45388	0.73909	0.29041	0.45010	5.61878	17.07460	0.74609	0.32752	0.49343	0.74609	0.32432	0.48979
83	54	5.88867	19.61420	0.73909	0.29871	0.46001	0.73909	0.29516	0.45579	5.61878	16.82295	0.74609	0.33221	0.49873	0.74609	0.32861	0.49467
83	55	5.88867	19.25050	0.73909	0.30415	0.46643	0.73909	0.30015	0.46172	5.61878	16.56379	0.74609	0.33717	0.50430	0.74609	0.33313	0.49977
83	56	5.88867	18.87994	0.73909	0.30988	0.47315	0.73909	0.30539	0.46790	5.61878	16.29737	0.74609	0.34241	0.51014	0.74609	0.33789	0.50511
83	57	5.88867	18.50268	0.73909	0.31594	0.48017	0.73909	0.31091	0.47434	5.61878	16.02371	0.74609	0.34796	0.51628	0.74609	0.34291	0.51070
83	58	5.88867	18.11889	0.73909	0.32233	0.48752	0.73909	0.31670	0.48106	5.61878	15.74286	0.74609	0.35383	0.52271	0.74609	0.34820	0.51654
83	59	5.88867	17.72878	0.73909	0.32908	0.49520	0.73909	0.32280	0.48806	5.61878	15.45489	0.74609	0.36004	0.52945	0.74609	0.35378	0.52265
83	60	5.88867	17.33235	0.73909	0.33621	0.50323	0.73909	0.32923	0.49536	5.61878	15.15969	0.74609	0.36661	0.53653	0.74609	0.35966	0.52904
83	61	5.88867	16.92988	0.73909	0.34376	0.51163	0.73909	0.33598	0.50298	5.61878	14.85740	0.74609	0.37358	0.54395	0.74609	0.36587	0.53573
83	62	5.88867	16.52117	0.73909	0.35174	0.52043	0.73909	0.34310	0.51091	5.61878	14.54774	0.74609	0.38097	0.55174	0.74609	0.37242	0.54272
83	63	5.88867	16.10627	0.73909	0.36021	0.52963	0.73909	0.35060	0.51917	5.61878	14.23062	0.74609	0.38881	0.55992	0.74609	0.37933	0.55002
83	64	5.88867	15.68510	0.73909	0.36918	0.53927	0.73909	0.35849	0.52778	5.61878	13.90587	0.74609	0.39713	0.56850	0.74609	0.38662	0.55765
83	65	5.88867	15.25783	0.73909	0.37870	0.54935	0.73909	0.36680	0.53673	5.61878	13.57353	0.74609	0.40598	0.57751	0.74609	0.39432	0.56561
83	66	5.88867	14.82463	0.73909	0.38880	0.55990	0.73909	0.37555	0.54603	5.61878	13.23363	0.74609	0.41538	0.58695	0.74609	0.40243	0.57390
83	67	5.88867	14.38548	0.73909	0.39952	0.57094	0.73909	0.38475	0.55569	5.61878	12.88602	0.74609	0.42538	0.59686	0.74609	0.41098	0.58254
83	68	5.88867	13.94087	0.73909	0.41090	0.58247	0.73909	0.39441	0.56571	5.61878	12.53103	0.74609	0.43600	0.60724	0.74609	0.41997	0.59152
83	69	5.88867	13.49126	0.73909	0.42298	0.59450	0.73909	0.40457	0.57607	5.61878	12.16898	0.74609	0.44729	0.61810	0.74609	0.42944	0.60085
83	70	5.88867	13.03722	0.73909	0.43579	0.60704	0.73909	0.41521	0.58678	5.61878	11.80026	0.74609	0.45926	0.62945	0.74609	0.43937	0.61051
83	71	5.88867	12.57941	0.73909	0.44936	0.62008	0.73909	0.42636	0.59783	5.61878	11.42537	0.74609	0.47197	0.64127	0.74609	0.44980	0.62050
83	72	5.88867	12.11856	0.73909	0.46371	0.63361	0.73909	0.43802	0.60920	5.61878	11.04490	0.74609	0.48542	0.65358	0.74609	0.46071	0.63081
83	73	5.88867	11.65555	0.73909	0.47887	0.64762	0.73909	0.45020	0.62088	5.61878	10.65955	0.74609	0.49964	0.66634	0.74609	0.47212	0.64142
83	74	5.88867	11.19139	0.73909	0.49486	0.66208	0.73909	0.46288	0.63284	5.61878	10.27021	0.74609	0.51464	0.67955	0.74609	0.48403	0.65231
83	75	5.88867	10.72709	0.73909	0.51166	0.67695	0.73909	0.47607	0.64505	5.61878	9.87774	0.74609	0.53042	0.69317	0.74609	0.49641	0.66347
83	76	5.88867	10.26405	0.73909	0.52927	0.69218	0.73909	0.48973	0.65748	5.61878	9.48337	0.74609	0.54697	0.70715	0.74609	0.50927	0.67485
83	77	5.88867	9.80349	0.73909	0.54765	0.70772	0.73909	0.50385	0.67008	5.61878	9.08824	0.74609	0.56426	0.72144	0.74609	0.52256	0.68643
83	78	5.88867	9.34666	0.73909	0.56677	0.72349	0.73909	0.51841	0.68283	5.61878	8.69350	0.74609	0.58225	0.73598	0.74609	0.53628	0.69816
83	79	5.88867	8.89505	0.73909	0.58655	0.73940	0.73909	0.53335	0.69567	5.61878	8.30053	0.74609	0.60089	0.75069	0.74609	0.55038	0.71000
83	80	5.88867	8.44994	0.73909	0.60692	0.75538	0.73909	0.54865	0.70855	5.61878	7.91061	0.74609	0.62009	0.76550	0.74609	0.56483	0.72191
83	81	5.88867	8.01269	0.73909	0.62777	0.77133	0.73909	0.56424	0.72142	5.61878	7.52504	0.74609	0.63977	0.78032	0.74609	0.57957	0.73383
83	82	5.88867	7.58462	0.73909	0.64898	0.78713	0.73909	0.58007	0.73423	5.61878	7.14517	0.74609	0.65981	0.79504	0.74609	0.59455	0.74573
83	83	5.88867	7.16676	0.73909	0.67042	0.80270	0.73909	0.59607	0.74692	5.61878	6.77205	0.74609	0.68009	0.80959	0.74609	0.60971	0.75754
83	84	5.88867	6.76024	0.73909	0.69193	0.81792	0.73909	0.61217	0.75944	5.61878	6.40687	0.74609	0.70047	0.82386	0.74609	0.62499	0.76922
83	85	5.88867	6.36619	0.73909	0.71335	0.83270	0.73909	0.62830	0.77173	5.61878	6.05083	0.74609	0.72080	0.83775	0.74609	0.64031	0.78071
83	86	5.88867	5.98597	0.73909	0.73448	0.84691	0.73909	0.64436	0.78372	5.61878	5.70535	0.74609	0.74088	0.85116	0.74609	0.65557	0.79196
83	87	5.88867	5.62066	0.73909	0.75513	0.86048	0.73909	0.66026	0.79537	5.61878	5.37164	0.74609	0.76056	0.86400	0.74609	0.67070	0.80290
83	88	5.88867	5.27144	0.73909	0.77513	0.87332	0.73909	0.67593	0.80663	5.61878	5.05099	0.74609	0.77966	0.87619	0.74609	0.68562	0.81349
83	89	5.88867	4.93962	0.73909	0.79430	0.88536	0.73909	0.69128	0.81746	5.61878	4.74485	0.74609	0.79800	0.88765	0.74609	0.70025	0.82370
83	90	5.88867	4.62687	0.73909	0.81248	0.89654	0.73909	0.70625	0.82784	5.61878	4.45503	0.74609	0.81543	0.89833	0.74609	0.71453	0.83350

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
83	91	5.88867	4.33500	0.73909	0.82952	0.90681	0.73909	0.72082	0.83776	5.61878	4.18350	0.74609	0.83181	0.90819	0.74609	0.72844	0.84289
83	92	5.88867	4.06328	0.73909	0.84541	0.91623	0.73909	0.73499	0.84725	5.61878	3.92982	0.74609	0.84713	0.91724	0.74609	0.74198	0.85188
83	93	5.88867	3.80970	0.73909	0.86019	0.92484	0.73909	0.74877	0.85634	5.61878	3.69224	0.74609	0.86141	0.92555	0.74609	0.75517	0.86051
83	94	5.88867	3.57122	0.73909	0.87396	0.93274	0.73909	0.76219	0.86505	5.61878	3.46804	0.74609	0.87475	0.93319	0.74609	0.76802	0.86879
83	95	5.88867	3.34496	0.73909	0.88678	0.93999	0.73909	0.77523	0.87338	5.61878	3.25454	0.74609	0.88722	0.94024	0.74609	0.78054	0.87674
83	96	5.88867	3.12856	0.73909	0.89870	0.94665	0.73909	0.78783	0.88133	5.61878	3.04956	0.74609	0.89885	0.94673	0.74609	0.79266	0.88434
83	97	5.88867	2.92468	0.73909	0.90962	0.95267	0.73909	0.79994	0.88885	5.61878	2.85578	0.74609	0.90954	0.95263	0.74609	0.80431	0.89155
83	98	5.88867	2.73317	0.73909	0.91955	0.95809	0.73909	0.81150	0.89594	5.61878	2.67315	0.74609	0.91929	0.95795	0.74609	0.81547	0.89836
83	99	5.88867	2.55407	0.73909	0.92851	0.96293	0.73909	0.82248	0.90259	5.61878	2.50182	0.74609	0.92812	0.96272	0.74609	0.82607	0.90475
83	100	5.88867	2.38797	0.73909	0.93651	0.96721	0.73909	0.83282	0.90879	5.61878	2.34248	0.74609	0.93603	0.96696	0.74609	0.83608	0.91072
83	101	5.88867	2.23536	0.73909	0.94359	0.97097	0.73909	0.84250	0.91452	5.61878	2.19569	0.74609	0.94305	0.97069	0.74609	0.84546	0.91626
83	102	5.88867	2.09662	0.73909	0.94979	0.97425	0.73909	0.85151	0.91980	5.61878	2.06193	0.74609	0.94921	0.97394	0.74609	0.85420	0.92137
83	103	5.88867	1.97081	0.73909	0.95520	0.97709	0.73909	0.85987	0.92466	5.61878	1.94039	0.74609	0.95461	0.97678	0.74609	0.86232	0.92607
83	104	5.88867	1.85678	0.73909	0.95992	0.97955	0.73909	0.86758	0.92910	5.61878	1.82999	0.74609	0.95932	0.97924	0.74609	0.86982	0.93038
83	105	5.88867	1.75419	0.73909	0.96400	0.98167	0.73909	0.87465	0.93314	5.61878	1.73050	0.74609	0.96342	0.98137	0.74609	0.87670	0.93430
83	106	5.88867	1.66193	0.73909	0.96753	0.98350	0.73909	0.88108	0.93678	5.61878	1.64086	0.74609	0.96695	0.98320	0.74609	0.88297	0.93785
83	107	5.88867	1.57966	0.73909	0.97054	0.98505	0.73909	0.88684	0.94003	5.61878	1.56078	0.74609	0.96998	0.98476	0.74609	0.88860	0.94101
83	108	5.88867	1.50704	0.73909	0.97308	0.98635	0.73909	0.89188	0.94285	5.61878	1.48999	0.74609	0.97254	0.98608	0.74609	0.89353	0.94377
83	109	5.88867	1.44400	0.73909	0.97516	0.98742	0.73909	0.89612	0.94522	5.61878	1.42842	0.74609	0.97465	0.98716	0.74609	0.89769	0.94609
83	110	5.88867	1.39223	0.73909	0.97677	0.98825	0.73909	0.89942	0.94705	5.61878	1.37777	0.74609	0.97628	0.98800	0.74609	0.90093	0.94788
84	1	5.52074	29.44822	0.72442	0.18746	0.31573	0.72442	0.18739	0.31563	5.28232	22.54525	0.73185	0.23428	0.37962	0.73185	0.23420	0.37952
84	2	5.52074	29.37817	0.72442	0.18791	0.31637	0.72442	0.18785	0.31629	5.28232	22.51839	0.73185	0.23456	0.37999	0.73185	0.23449	0.37990
84	3	5.52074	29.30399	0.72442	0.18838	0.31704	0.72442	0.18833	0.31696	5.28232	22.48894	0.73185	0.23487	0.38039	0.73185	0.23480	0.38031
84	4	5.52074	29.22650	0.72442	0.18888	0.31775	0.72442	0.18883	0.31767	5.28232	22.45752	0.73185	0.23519	0.38082	0.73185	0.23513	0.38074
84	5	5.52074	29.14631	0.72442	0.18940	0.31848	0.72442	0.18935	0.31840	5.28232	22.42458	0.73185	0.23554	0.38127	0.73185	0.23548	0.38119
84	6	5.52074	29.06332	0.72442	0.18994	0.31925	0.72442	0.18988	0.31916	5.28232	22.39007	0.73185	0.23590	0.38175	0.73185	0.23584	0.38166
84	7	5.52074	28.97770	0.72442	0.19050	0.32004	0.72442	0.19044	0.31995	5.28232	22.35408	0.73185	0.23628	0.38225	0.73185	0.23621	0.38216
84	8	5.52074	28.88901	0.72442	0.19109	0.32086	0.72442	0.19103	0.32078	5.28232	22.31631	0.73185	0.23668	0.38277	0.73185	0.23661	0.38268
84	9	5.52074	28.79700	0.72442	0.19170	0.32172	0.72442	0.19163	0.32163	5.28232	22.27655	0.73185	0.23710	0.38332	0.73185	0.23703	0.38322
84	10	5.52074	28.70168	0.72442	0.19233	0.32262	0.72442	0.19226	0.32252	5.28232	22.23481	0.73185	0.23755	0.38390	0.73185	0.23747	0.38380
84	11	5.52074	28.60341	0.72442	0.19299	0.32354	0.72442	0.19292	0.32344	5.28232	22.19134	0.73185	0.23801	0.38450	0.73185	0.23793	0.38439
84	12	5.52074	28.50171	0.72442	0.19368	0.32451	0.72442	0.19360	0.32439	5.28232	22.14578	0.73185	0.23850	0.38514	0.73185	0.23841	0.38502
84	13	5.52074	28.39619	0.72442	0.19440	0.32551	0.72442	0.19431	0.32539	5.28232	22.09783	0.73185	0.23901	0.38581	0.73185	0.23891	0.38568
84	14	5.52074	28.28717	0.72442	0.19514	0.32656	0.72442	0.19504	0.32642	5.28232	22.04770	0.73185	0.23955	0.38651	0.73185	0.23944	0.38636
84	15	5.52074	28.17456	0.72442	0.19592	0.32765	0.72442	0.19580	0.32748	5.28232	21.99534	0.73185	0.24012	0.38725	0.73185	0.23999	0.38708
84	16	5.52074	28.05854	0.72442	0.19673	0.32877	0.72442	0.19660	0.32859	5.28232	21.94087	0.73185	0.24071	0.38802	0.73185	0.24056	0.38783
84	17	5.52074	27.93921	0.72442	0.19756	0.32994	0.72442	0.19742	0.32975	5.28232	21.88436	0.73185	0.24132	0.38882	0.73185	0.24117	0.38861
84	18	5.52074	27.81632	0.72442	0.19843	0.33115	0.72442	0.19828	0.33094	5.28232	21.82561	0.73185	0.24197	0.38965	0.73185	0.24180	0.38944
84	19	5.52074	27.68998	0.72442	0.19934	0.33241	0.72442	0.19918	0.33219	5.28232	21.76469	0.73185	0.24264	0.39053	0.73185	0.24247	0.39030
84	20	5.52074	27.55961	0.72442	0.20028	0.33372	0.72442	0.20011	0.33348	5.28232	21.70115	0.73185	0.24335	0.39144	0.73185	0.24316	0.39120

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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
84	21	5.52074	27.42496	0.72442	0.20126	0.33508	0.72442	0.20108	0.33483	5.28232	21.63477	0.73185	0.24409	0.39240	0.73185	0.24389	0.39215
84	22	5.52074	27.28607	0.72442	0.20228	0.33649	0.72442	0.20209	0.33623	5.28232	21.56556	0.73185	0.24487	0.39341	0.73185	0.24466	0.39314
84	23	5.52074	27.14231	0.72442	0.20335	0.33797	0.72442	0.20314	0.33769	5.28232	21.49301	0.73185	0.24570	0.39447	0.73185	0.24547	0.39418
84	24	5.52074	26.99396	0.72442	0.20446	0.33951	0.72442	0.20424	0.33921	5.28232	21.41732	0.73185	0.24656	0.39558	0.73185	0.24632	0.39528
84	25	5.52074	26.84076	0.72442	0.20562	0.34111	0.72442	0.20539	0.34079	5.28232	21.33825	0.73185	0.24747	0.39675	0.73185	0.24721	0.39642
84	26	5.52074	26.68259	0.72442	0.20684	0.34278	0.72442	0.20659	0.34243	5.28232	21.25569	0.73185	0.24842	0.39798	0.73185	0.24815	0.39763
84	27	5.52074	26.51948	0.72442	0.20811	0.34452	0.72442	0.20784	0.34415	5.28232	21.16962	0.73185	0.24943	0.39926	0.73185	0.24913	0.39889
84	28	5.52074	26.35108	0.72442	0.20943	0.34633	0.72442	0.20914	0.34593	5.28232	21.07976	0.73185	0.25048	0.40062	0.73185	0.25017	0.40021
84	29	5.52074	26.17769	0.72442	0.21081	0.34822	0.72442	0.21050	0.34780	5.28232	20.98629	0.73185	0.25159	0.40203	0.73185	0.25125	0.40160
84	30	5.52074	25.99881	0.72442	0.21226	0.35018	0.72442	0.21193	0.34974	5.28232	20.88878	0.73185	0.25276	0.40352	0.73185	0.25240	0.40307
84	31	5.52074	25.81445	0.72442	0.21377	0.35224	0.72442	0.21342	0.35176	5.28232	20.78720	0.73185	0.25398	0.40508	0.73185	0.25361	0.40460
84	32	5.52074	25.62410	0.72442	0.21535	0.35438	0.72442	0.21498	0.35388	5.28232	20.68113	0.73185	0.25528	0.40673	0.73185	0.25488	0.40622
84	33	5.52074	25.42805	0.72442	0.21700	0.35662	0.72442	0.21661	0.35608	5.28232	20.57072	0.73185	0.25664	0.40845	0.73185	0.25621	0.40791
84	34	5.52074	25.22578	0.72442	0.21874	0.35895	0.72442	0.21831	0.35839	5.28232	20.45552	0.73185	0.25808	0.41027	0.73185	0.25762	0.40970
84	35	5.52074	25.01713	0.72442	0.22055	0.36140	0.72442	0.22010	0.36079	5.28232	20.33536	0.73185	0.25959	0.41218	0.73185	0.25911	0.41158
84	36	5.52074	24.80193	0.72442	0.22246	0.36395	0.72442	0.22198	0.36331	5.28232	20.21002	0.73185	0.26119	0.41420	0.73185	0.26068	0.41355
84	37	5.52074	24.57973	0.72442	0.22446	0.36662	0.72442	0.22394	0.36594	5.28232	20.07911	0.73185	0.26288	0.41632	0.73185	0.26233	0.41563
84	38	5.52074	24.35058	0.72442	0.22656	0.36942	0.72442	0.22601	0.36869	5.28232	19.94257	0.73185	0.26467	0.41855	0.73185	0.26408	0.41782
84	39	5.52074	24.11373	0.72442	0.22877	0.37235	0.72442	0.22817	0.37156	5.28232	19.79973	0.73185	0.26656	0.42091	0.73185	0.26592	0.42012
84	40	5.52074	23.86918	0.72442	0.23109	0.37543	0.72442	0.23044	0.37456	5.28232	19.65053	0.73185	0.26856	0.42341	0.73185	0.26786	0.42254
84	41	5.52074	23.61736	0.72442	0.23354	0.37865	0.72442	0.23282	0.37770	5.28232	19.49521	0.73185	0.27067	0.42603	0.73185	0.26991	0.42509
84	42	5.52074	23.35816	0.72442	0.23611	0.38202	0.72442	0.23531	0.38098	5.28232	19.33362	0.73185	0.27291	0.42879	0.73185	0.27207	0.42776
84	43	5.52074	23.09102	0.72442	0.23881	0.38555	0.72442	0.23794	0.38441	5.28232	19.16523	0.73185	0.27527	0.43171	0.73185	0.27435	0.43057
84	44	5.52074	22.81604	0.72442	0.24166	0.38925	0.72442	0.24069	0.38799	5.28232	18.99000	0.73185	0.27777	0.43478	0.73185	0.27676	0.43353
84	45	5.52074	22.53309	0.72442	0.24466	0.39313	0.72442	0.24358	0.39174	5.28232	18.80775	0.73185	0.28042	0.43801	0.73185	0.27929	0.43664
84	46	5.52074	22.24198	0.72442	0.24782	0.39720	0.72442	0.24661	0.39565	5.28232	18.61823	0.73185	0.28322	0.44142	0.73185	0.28197	0.43990
84	47	5.52074	21.94239	0.72442	0.25115	0.40147	0.72442	0.24980	0.39974	5.28232	18.42106	0.73185	0.28619	0.44502	0.73185	0.28479	0.44332
84	48	5.52074	21.63441	0.72442	0.25466	0.40595	0.72442	0.25314	0.40401	5.28232	18.21621	0.73185	0.28934	0.44882	0.73185	0.28776	0.44692
84	49	5.52074	21.31800	0.72442	0.25837	0.41065	0.72442	0.25666	0.40848	5.28232	18.00355	0.73185	0.29267	0.45282	0.73185	0.29090	0.45069
84	50	5.52074	20.99328	0.72442	0.26229	0.41557	0.72442	0.26035	0.41314	5.28232	17.78305	0.73185	0.29620	0.45703	0.73185	0.29421	0.45465
84	51	5.52074	20.66027	0.72442	0.26642	0.42074	0.72442	0.26422	0.41800	5.28232	17.55462	0.73185	0.29994	0.46147	0.73185	0.29769	0.45880
84	52	5.52074	20.31936	0.72442	0.27078	0.42616	0.72442	0.26829	0.42308	5.28232	17.31849	0.73185	0.30390	0.46614	0.73185	0.30136	0.46314
84	53	5.52074	19.97064	0.72442	0.27538	0.43184	0.72442	0.27257	0.42838	5.28232	17.07460	0.73185	0.30809	0.47105	0.73185	0.30522	0.46769
84	54	5.52074	19.61420	0.72442	0.28023	0.43778	0.72442	0.27706	0.43391	5.28232	16.82295	0.73185	0.31253	0.47622	0.73185	0.30929	0.47246
84	55	5.52074	19.25050	0.72442	0.28536	0.44401	0.72442	0.28179	0.43968	5.28232	16.56379	0.73185	0.31722	0.48165	0.73185	0.31359	0.47745
84	56	5.52074	18.87994	0.72442	0.29077	0.45053	0.72442	0.28675	0.44570	5.28232	16.29737	0.73185	0.32218	0.48735	0.73185	0.31811	0.48268
84	57	5.52074	18.50268	0.72442	0.29648	0.45736	0.72442	0.29197	0.45198	5.28232	16.02371	0.73185	0.32744	0.49334	0.73185	0.32288	0.48815
84	58	5.52074	18.11889	0.72442	0.30251	0.46450	0.72442	0.29747	0.45854	5.28232	15.74286	0.73185	0.33300	0.49962	0.73185	0.32791	0.49388
84	59	5.52074	17.72878	0.72442	0.30888	0.47198	0.72442	0.30326	0.46538	5.28232	15.45489	0.73185	0.33889	0.50622	0.73185	0.33322	0.49988
84	60	5.52074	17.33235	0.72442	0.31563	0.47981	0.72442	0.30935	0.47253	5.28232	15.15969	0.73185	0.34513	0.51315	0.73185	0.33883	0.50616

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
84	61	5.52074	16.92988	0.72442	0.32276	0.48801	0.72442	0.31578	0.47998	5.28232	14.85740	0.73185	0.35174	0.52043	0.73185	0.34475	0.51274
84	62	5.52074	16.52117	0.72442	0.33033	0.49661	0.72442	0.32255	0.48777	5.28232	14.54774	0.73185	0.35876	0.52807	0.73185	0.35101	0.51962
84	63	5.52074	16.10627	0.72442	0.33834	0.50562	0.72442	0.32969	0.49589	5.28232	14.23062	0.73185	0.36622	0.53611	0.73185	0.35762	0.52683
84	64	5.52074	15.68510	0.72442	0.34685	0.51506	0.72442	0.33722	0.50436	5.28232	13.90587	0.73185	0.37415	0.54456	0.73185	0.36460	0.53437
84	65	5.52074	15.25783	0.72442	0.35590	0.52496	0.72442	0.34515	0.51318	5.28232	13.57353	0.73185	0.38259	0.55344	0.73185	0.37198	0.54225
84	66	5.52074	14.82463	0.72442	0.36550	0.53534	0.72442	0.35352	0.52237	5.28232	13.23363	0.73185	0.39156	0.56277	0.73185	0.37977	0.55048
84	67	5.52074	14.38548	0.72442	0.37572	0.54621	0.72442	0.36234	0.53193	5.28232	12.88602	0.73185	0.40113	0.57258	0.73185	0.38799	0.55906
84	68	5.52074	13.94087	0.72442	0.38658	0.55760	0.72442	0.37162	0.54187	5.28232	12.53103	0.73185	0.41130	0.58287	0.73185	0.39666	0.56801
84	69	5.52074	13.49126	0.72442	0.39813	0.56952	0.72442	0.38139	0.55218	5.28232	12.16898	0.73185	0.42214	0.59367	0.73185	0.40579	0.57732
84	70	5.52074	13.03722	0.72442	0.41041	0.58197	0.72442	0.39165	0.56286	5.28232	11.80026	0.73185	0.43367	0.60497	0.73185	0.41541	0.58698
84	71	5.52074	12.57941	0.72442	0.42344	0.59495	0.72442	0.40243	0.57390	5.28232	11.42537	0.73185	0.44592	0.61680	0.73185	0.42552	0.59700
84	72	5.52074	12.11856	0.72442	0.43727	0.60847	0.72442	0.41373	0.58530	5.28232	11.04490	0.73185	0.45893	0.62913	0.73185	0.43614	0.60737
84	73	5.52074	11.65555	0.72442	0.45192	0.62251	0.72442	0.42556	0.59704	5.28232	10.65955	0.73185	0.47272	0.64197	0.73185	0.44726	0.61808
84	74	5.52074	11.19139	0.72442	0.46742	0.63706	0.72442	0.43792	0.60910	5.28232	10.27021	0.73185	0.48732	0.65530	0.73185	0.45890	0.62910
84	75	5.52074	10.72709	0.72442	0.48377	0.65208	0.72442	0.45081	0.62146	5.28232	9.87774	0.73185	0.50273	0.66909	0.73185	0.47105	0.64042
84	76	5.52074	10.26405	0.72442	0.50097	0.66753	0.72442	0.46421	0.63408	5.28232	9.48337	0.73185	0.51896	0.68331	0.73185	0.48369	0.65201
84	77	5.52074	9.80349	0.72442	0.51901	0.68335	0.72442	0.47811	0.64692	5.28232	9.08824	0.73185	0.53599	0.69791	0.73185	0.49682	0.66384
84	78	5.52074	9.34666	0.72442	0.53786	0.69949	0.72442	0.49248	0.65995	5.28232	8.69350	0.73185	0.55379	0.71282	0.73185	0.51041	0.67586
84	79	5.52074	8.89505	0.72442	0.55746	0.71586	0.72442	0.50730	0.67312	5.28232	8.30053	0.73185	0.57231	0.72799	0.73185	0.52444	0.68804
84	80	5.52074	8.44994	0.72442	0.57776	0.73238	0.72442	0.52252	0.68639	5.28232	7.91061	0.73185	0.59151	0.74333	0.73185	0.53886	0.70033
84	81	5.52074	8.01269	0.72442	0.59866	0.74895	0.72442	0.53810	0.69969	5.28232	7.52504	0.73185	0.61129	0.75876	0.73185	0.55363	0.71269
84	82	5.52074	7.58462	0.72442	0.62005	0.76547	0.72442	0.55398	0.71298	5.28232	7.14517	0.73185	0.63155	0.77417	0.73185	0.56870	0.72506
84	83	5.52074	7.16676	0.72442	0.64182	0.78184	0.72442	0.57010	0.72620	5.28232	6.77205	0.73185	0.65219	0.78948	0.73185	0.58402	0.73739
84	84	5.52074	6.76024	0.72442	0.66381	0.79794	0.72442	0.58640	0.73928	5.28232	6.40687	0.73185	0.67306	0.80459	0.73185	0.59952	0.74962
84	85	5.52074	6.36619	0.72442	0.68585	0.81366	0.72442	0.60279	0.75218	5.28232	6.05083	0.73185	0.69402	0.81938	0.73185	0.61512	0.76170
84	86	5.52074	5.98597	0.72442	0.70776	0.82888	0.72442	0.61918	0.76481	5.28232	5.70535	0.73185	0.71488	0.83374	0.73185	0.63073	0.77356
84	87	5.52074	5.62066	0.72442	0.72933	0.84349	0.72442	0.63548	0.77712	5.28232	5.37164	0.73185	0.73545	0.84756	0.73185	0.64628	0.78514
84	88	5.52074	5.27144	0.72442	0.75038	0.85739	0.72442	0.65161	0.78906	5.28232	5.05099	0.73185	0.75556	0.86076	0.73185	0.66166	0.79639
84	89	5.52074	4.93962	0.72442	0.77069	0.87050	0.72442	0.66747	0.80058	5.28232	4.74485	0.73185	0.77501	0.87325	0.73185	0.67681	0.80726
84	90	5.52074	4.62687	0.72442	0.79009	0.88274	0.72442	0.68300	0.81164	5.28232	4.45503	0.73185	0.79361	0.88493	0.73185	0.69165	0.81772
84	91	5.52074	4.33500	0.72442	0.80840	0.89405	0.72442	0.69816	0.82226	5.28232	4.18350	0.73185	0.81121	0.89577	0.73185	0.70615	0.82777
84	92	5.52074	4.06328	0.72442	0.82559	0.90446	0.72442	0.71297	0.83244	5.28232	3.92982	0.73185	0.82777	0.90577	0.73185	0.72033	0.83743
84	93	5.52074	3.80970	0.72442	0.84169	0.91404	0.72442	0.72743	0.84221	5.28232	3.69224	0.73185	0.84331	0.91500	0.73185	0.73419	0.84672
84	94	5.52074	3.57122	0.72442	0.85677	0.92286	0.72442	0.74157	0.85161	5.28232	3.46804	0.73185	0.85792	0.92353	0.73185	0.74775	0.85567
84	95	5.52074	3.34496	0.72442	0.87091	0.93100	0.72442	0.75535	0.86063	5.28232	3.25454	0.73185	0.87165	0.93142	0.73185	0.76100	0.86428
84	96	5.52074	3.12856	0.72442	0.88413	0.93850	0.72442	0.76873	0.86925	5.28232	3.04956	0.73185	0.88453	0.93873	0.73185	0.77387	0.87252
84	97	5.52074	2.92468	0.72442	0.89631	0.94532	0.72442	0.78162	0.87743	5.28232	2.85578	0.73185	0.89643	0.94539	0.73185	0.78630	0.88037
84	98	5.52074	2.73317	0.72442	0.90745	0.95148	0.72442	0.79398	0.88516	5.28232	2.67315	0.73185	0.90735	0.95143	0.73185	0.79823	0.88780
84	99	5.52074	2.55407	0.72442	0.91754	0.95700	0.72442	0.80575	0.89243	5.28232	2.50182	0.73185	0.91729	0.95686	0.73185	0.80961	0.89479
84	100	5.52074	2.38797	0.72442	0.92660	0.96190	0.72442	0.81687	0.89921	5.28232	2.34248	0.73185	0.92622	0.96170	0.73185	0.82038	0.90133

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
84	101	5.52074	2.23536	0.72442	0.93464	0.96622	0.72442	0.82730	0.90549	5.28232	2.19569	0.73185	0.93418	0.96597	0.73185	0.83049	0.90740
84	102	5.52074	2.09662	0.72442	0.94172	0.96998	0.72442	0.83704	0.91129	5.28232	2.06193	0.73185	0.94120	0.96971	0.73185	0.83994	0.91301
84	103	5.52074	1.97081	0.72442	0.94792	0.97326	0.72442	0.84609	0.91663	5.28232	1.94039	0.73185	0.94736	0.97297	0.73185	0.84874	0.91818
84	104	5.52074	1.85678	0.72442	0.95333	0.97611	0.72442	0.85445	0.92151	5.28232	1.82999	0.73185	0.95276	0.97581	0.73185	0.85688	0.92292
84	105	5.52074	1.75419	0.72442	0.95803	0.97857	0.72442	0.86214	0.92597	5.28232	1.73050	0.73185	0.95746	0.97827	0.73185	0.86436	0.92725
84	106	5.52074	1.66193	0.72442	0.96210	0.98068	0.72442	0.86913	0.92999	5.28232	1.64086	0.73185	0.96153	0.98039	0.73185	0.87119	0.93116
84	107	5.52074	1.57966	0.72442	0.96558	0.98249	0.72442	0.87542	0.93357	5.28232	1.56078	0.73185	0.96502	0.98220	0.73185	0.87733	0.93466
84	108	5.52074	1.50704	0.72442	0.96852	0.98401	0.72442	0.88093	0.93669	5.28232	1.48999	0.73185	0.96798	0.98373	0.73185	0.88272	0.93771
84	109	5.52074	1.44400	0.72442	0.97094	0.98525	0.72442	0.88556	0.93931	5.28232	1.42842	0.73185	0.97042	0.98499	0.73185	0.88727	0.94027
84	110	5.52074	1.39223	0.72442	0.97281	0.98622	0.72442	0.88917	0.94134	5.28232	1.37777	0.73185	0.97231	0.98596	0.73185	0.89081	0.94225
85	1	5.16356	29.44822	0.70991	0.17533	0.29835	0.70991	0.17527	0.29826	4.95382	22.54525	0.71767	0.21971	0.36026	0.71767	0.21964	0.36017
85	2	5.16356	29.37817	0.70991	0.17575	0.29896	0.70991	0.17570	0.29889	4.95382	22.51839	0.71767	0.21997	0.36062	0.71767	0.21992	0.36054
85	3	5.16356	29.30399	0.70991	0.17620	0.29960	0.70991	0.17615	0.29953	4.95382	22.48894	0.71767	0.22026	0.36101	0.71767	0.22021	0.36093
85	4	5.16356	29.22650	0.70991	0.17666	0.30028	0.70991	0.17661	0.30021	4.95382	22.45752	0.71767	0.22057	0.36142	0.71767	0.22051	0.36135
85	5	5.16356	29.14631	0.70991	0.17715	0.30098	0.70991	0.17710	0.30091	4.95382	22.42458	0.71767	0.22089	0.36186	0.71767	0.22084	0.36178
85	6	5.16356	29.06332	0.70991	0.17765	0.30171	0.70991	0.17760	0.30163	4.95382	22.39007	0.71767	0.22123	0.36231	0.71767	0.22118	0.36223
85	7	5.16356	28.97770	0.70991	0.17818	0.30247	0.70991	0.17813	0.30239	4.95382	22.35408	0.71767	0.22159	0.36279	0.71767	0.22153	0.36271
85	8	5.16356	28.88901	0.70991	0.17873	0.30325	0.70991	0.17867	0.30318	4.95382	22.31631	0.71767	0.22196	0.36329	0.71767	0.22190	0.36321
85	9	5.16356	28.79700	0.70991	0.17930	0.30407	0.70991	0.17924	0.30399	4.95382	22.27655	0.71767	0.22236	0.36382	0.71767	0.22230	0.36373
85	10	5.16356	28.70168	0.70991	0.17989	0.30493	0.70991	0.17983	0.30484	4.95382	22.23481	0.71767	0.22278	0.36438	0.71767	0.22271	0.36428
85	11	5.16356	28.60341	0.70991	0.18051	0.30581	0.70991	0.18044	0.30572	4.95382	22.19134	0.71767	0.22321	0.36496	0.71767	0.22314	0.36486
85	12	5.16356	28.50171	0.70991	0.18115	0.30674	0.70991	0.18108	0.30663	4.95382	22.14578	0.71767	0.22367	0.36557	0.71767	0.22359	0.36546
85	13	5.16356	28.39619	0.70991	0.18182	0.30770	0.70991	0.18174	0.30758	4.95382	22.09783	0.71767	0.22415	0.36621	0.71767	0.22406	0.36609
85	14	5.16356	28.28717	0.70991	0.18252	0.30870	0.70991	0.18243	0.30857	4.95382	22.04770	0.71767	0.22466	0.36689	0.71767	0.22456	0.36675
85	15	5.16356	28.17456	0.70991	0.18325	0.30974	0.70991	0.18315	0.30959	4.95382	21.99534	0.71767	0.22519	0.36760	0.71767	0.22507	0.36745
85	16	5.16356	28.05854	0.70991	0.18400	0.31081	0.70991	0.18389	0.31065	4.95382	21.94087	0.71767	0.22574	0.36834	0.71767	0.22562	0.36817
85	17	5.16356	27.93921	0.70991	0.18479	0.31193	0.70991	0.18466	0.31175	4.95382	21.88436	0.71767	0.22632	0.36911	0.71767	0.22618	0.36892
85	18	5.16356	27.81632	0.70991	0.18560	0.31309	0.70991	0.18546	0.31290	4.95382	21.82561	0.71767	0.22693	0.36991	0.71767	0.22678	0.36971
85	19	5.16356	27.68998	0.70991	0.18644	0.31429	0.70991	0.18630	0.31409	4.95382	21.76469	0.71767	0.22756	0.37075	0.71767	0.22740	0.37054
85	20	5.16356	27.55961	0.70991	0.18732	0.31554	0.70991	0.18717	0.31533	4.95382	21.70115	0.71767	0.22822	0.37163	0.71767	0.22806	0.37141
85	21	5.16356	27.42496	0.70991	0.18824	0.31684	0.70991	0.18808	0.31661	4.95382	21.63477	0.71767	0.22892	0.37256	0.71767	0.22874	0.37232
85	22	5.16356	27.28607	0.70991	0.18920	0.31819	0.70991	0.18903	0.31795	4.95382	21.56556	0.71767	0.22965	0.37353	0.71767	0.22946	0.37328
85	23	5.16356	27.14231	0.70991	0.19020	0.31961	0.70991	0.19002	0.31935	4.95382	21.49301	0.71767	0.23042	0.37455	0.71767	0.23022	0.37428
85	24	5.16356	26.99396	0.70991	0.19124	0.32108	0.70991	0.19105	0.32080	4.95382	21.41732	0.71767	0.23124	0.37561	0.71767	0.23102	0.37533
85	25	5.16356	26.84076	0.70991	0.19233	0.32261	0.70991	0.19212	0.32232	4.95382	21.33825	0.71767	0.23209	0.37674	0.71767	0.23186	0.37644
85	26	5.16356	26.68259	0.70991	0.19346	0.32421	0.70991	0.19324	0.32389	4.95382	21.25569	0.71767	0.23298	0.37792	0.71767	0.23274	0.37759
85	27	5.16356	26.51948	0.70991	0.19465	0.32587	0.70991	0.19441	0.32553	4.95382	21.16962	0.71767	0.23393	0.37916	0.71767	0.23366	0.37881
85	28	5.16356	26.35108	0.70991	0.19589	0.32761	0.70991	0.19563	0.32725	4.95382	21.07976	0.71767	0.23492	0.38046	0.71767	0.23463	0.38009
85	29	5.16356	26.17769	0.70991	0.19718	0.32941	0.70991	0.19691	0.32903	4.95382	20.98629	0.71767	0.23596	0.38182	0.71767	0.23566	0.38143
85	30	5.16356	25.99881	0.70991	0.19853	0.33130	0.70991	0.19824	0.33089	4.95382	20.88878	0.71767	0.23705	0.38325	0.71767	0.23673	0.38283

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
85	31	5.16356	25.81445	0.70991	0.19995	0.33326	0.70991	0.19964	0.33283	4.95382	20.78720	0.71767	0.23820	0.38476	0.71767	0.23786	0.38431
85	32	5.16356	25.62410	0.70991	0.20143	0.33531	0.70991	0.20110	0.33485	4.95382	20.68113	0.71767	0.23942	0.38634	0.71767	0.23906	0.38587
85	33	5.16356	25.42805	0.70991	0.20298	0.33746	0.70991	0.20262	0.33697	4.95382	20.57072	0.71767	0.24070	0.38800	0.71767	0.24031	0.38750
85	34	5.16356	25.22578	0.70991	0.20460	0.33969	0.70991	0.20422	0.33918	4.95382	20.45552	0.71767	0.24205	0.38975	0.71767	0.24164	0.38922
85	35	5.16356	25.01713	0.70991	0.20630	0.34203	0.70991	0.20590	0.34149	4.95382	20.33536	0.71767	0.24347	0.39159	0.71767	0.24304	0.39104
85	36	5.16356	24.80193	0.70991	0.20808	0.34448	0.70991	0.20766	0.34390	4.95382	20.21002	0.71767	0.24497	0.39353	0.71767	0.24451	0.39294
85	37	5.16356	24.57973	0.70991	0.20995	0.34704	0.70991	0.20950	0.34642	4.95382	20.07911	0.71767	0.24655	0.39558	0.71767	0.24607	0.39495
85	38	5.16356	24.35058	0.70991	0.21192	0.34973	0.70991	0.21143	0.34906	4.95382	19.94257	0.71767	0.24823	0.39773	0.71767	0.24771	0.39706
85	39	5.16356	24.11373	0.70991	0.21399	0.35254	0.70991	0.21346	0.35182	4.95382	19.79973	0.71767	0.25001	0.40001	0.71767	0.24944	0.39928
85	40	5.16356	23.86918	0.70991	0.21617	0.35549	0.70991	0.21559	0.35470	4.95382	19.65053	0.71767	0.25189	0.40241	0.71767	0.25127	0.40162
85	41	5.16356	23.61736	0.70991	0.21846	0.35858	0.70991	0.21782	0.35772	4.95382	19.49521	0.71767	0.25387	0.40494	0.71767	0.25319	0.40408
85	42	5.16356	23.35816	0.70991	0.22086	0.36181	0.70991	0.22016	0.36087	4.95382	19.33362	0.71767	0.25597	0.40761	0.71767	0.25523	0.40666
85	43	5.16356	23.09102	0.70991	0.22340	0.36521	0.70991	0.22262	0.36417	4.95382	19.16523	0.71767	0.25819	0.41042	0.71767	0.25738	0.40939
85	44	5.16356	22.81604	0.70991	0.22606	0.36876	0.70991	0.22521	0.36762	4.95382	18.99000	0.71767	0.26055	0.41339	0.71767	0.25964	0.41225
85	45	5.16356	22.53309	0.70991	0.22887	0.37249	0.70991	0.22792	0.37123	4.95382	18.80775	0.71767	0.26303	0.41651	0.71767	0.26203	0.41525
85	46	5.16356	22.24198	0.70991	0.23183	0.37640	0.70991	0.23077	0.37500	4.95382	18.61823	0.71767	0.26567	0.41981	0.71767	0.26455	0.41842
85	47	5.16356	21.94239	0.70991	0.23496	0.38051	0.70991	0.23377	0.37895	4.95382	18.42106	0.71767	0.26846	0.42329	0.71767	0.26722	0.42174
85	48	5.16356	21.63441	0.70991	0.23825	0.38482	0.70991	0.23691	0.38307	4.95382	18.21621	0.71767	0.27142	0.42696	0.71767	0.27002	0.42523
85	49	5.16356	21.31800	0.70991	0.24173	0.38935	0.70991	0.24022	0.38738	4.95382	18.00355	0.71767	0.27456	0.43083	0.71767	0.27299	0.42889
85	50	5.16356	20.99328	0.70991	0.24541	0.39410	0.70991	0.24369	0.39188	4.95382	17.78305	0.71767	0.27789	0.43491	0.71767	0.27611	0.43273
85	51	5.16356	20.66027	0.70991	0.24928	0.39908	0.70991	0.24734	0.39659	4.95382	17.55462	0.71767	0.28141	0.43922	0.71767	0.27940	0.43676
85	52	5.16356	20.31936	0.70991	0.25337	0.40431	0.70991	0.25118	0.40150	4.95382	17.31849	0.71767	0.28514	0.44375	0.71767	0.28287	0.44099
85	53	5.16356	19.97064	0.70991	0.25769	0.40979	0.70991	0.25521	0.40664	4.95382	17.07460	0.71767	0.28909	0.44851	0.71767	0.28652	0.44542
85	54	5.16356	19.61420	0.70991	0.26226	0.41554	0.70991	0.25944	0.41200	4.95382	16.82295	0.71767	0.29327	0.45353	0.71767	0.29038	0.45007
85	55	5.16356	19.25050	0.70991	0.26707	0.42156	0.70991	0.26390	0.41759	4.95382	16.56379	0.71767	0.29770	0.45881	0.71767	0.29444	0.45493
85	56	5.16356	18.87994	0.70991	0.27216	0.42787	0.70991	0.26858	0.42344	4.95382	16.29737	0.71767	0.30238	0.46435	0.71767	0.29873	0.46003
85	57	5.16356	18.50268	0.70991	0.27753	0.43448	0.70991	0.27351	0.42954	4.95382	16.02371	0.71767	0.30734	0.47018	0.71767	0.30325	0.46537
85	58	5.16356	18.11889	0.70991	0.28321	0.44140	0.70991	0.27871	0.43592	4.95382	15.74286	0.71767	0.31259	0.47630	0.71767	0.30802	0.47097
85	59	5.16356	17.72878	0.70991	0.28921	0.44866	0.70991	0.28418	0.44259	4.95382	15.45489	0.71767	0.31816	0.48273	0.71767	0.31306	0.47684
85	60	5.16356	17.33235	0.70991	0.29556	0.45627	0.70991	0.28995	0.44955	4.95382	15.15969	0.71767	0.32406	0.48949	0.71767	0.31838	0.48299
85	61	5.16356	16.92988	0.70991	0.30229	0.46424	0.70991	0.29603	0.45683	4.95382	14.85740	0.71767	0.33032	0.49660	0.71767	0.32401	0.48944
85	62	5.16356	16.52117	0.70991	0.30942	0.47261	0.70991	0.30245	0.46444	4.95382	14.54774	0.71767	0.33696	0.50407	0.71767	0.32997	0.49620
85	63	5.16356	16.10627	0.70991	0.31699	0.48139	0.70991	0.30923	0.47238	4.95382	14.23062	0.71767	0.34403	0.51194	0.71767	0.33626	0.50329
85	64	5.16356	15.68510	0.70991	0.32504	0.49061	0.70991	0.31638	0.48069	4.95382	13.90587	0.71767	0.35156	0.52022	0.71767	0.34292	0.51071
85	65	5.16356	15.25783	0.70991	0.33359	0.50029	0.70991	0.32394	0.48935	4.95382	13.57353	0.71767	0.35957	0.52895	0.71767	0.34996	0.51848
85	66	5.16356	14.82463	0.70991	0.34269	0.51045	0.70991	0.33191	0.49840	4.95382	13.23363	0.71767	0.36811	0.53813	0.71767	0.35741	0.52661
85	67	5.16356	14.38548	0.70991	0.35238	0.52113	0.70991	0.34032	0.50782	4.95382	12.88602	0.71767	0.37721	0.54779	0.71767	0.36529	0.53511
85	68	5.16356	13.94087	0.70991	0.36270	0.53233	0.70991	0.34920	0.51764	4.95382	12.53103	0.71767	0.38692	0.55796	0.71767	0.37361	0.54398
85	69	5.16356	13.49126	0.70991	0.37370	0.54408	0.70991	0.35855	0.52785	4.95382	12.16898	0.71767	0.39727	0.56864	0.71767	0.38239	0.55323
85	70	5.16356	13.03722	0.70991	0.38540	0.55638	0.70991	0.36841	0.53845	4.95382	11.80026	0.71767	0.40831	0.57986	0.71767	0.39165	0.56286

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
85	71	5.16356	12.57941	0.70991	0.39787	0.56925	0.70991	0.37878	0.54944	4.95382	11.42537	0.71767	0.42007	0.59162	0.71767	0.40141	0.57287
85	72	5.16356	12.11856	0.70991	0.41112	0.58268	0.70991	0.38968	0.56082	4.95382	11.04490	0.71767	0.43258	0.60392	0.71767	0.41169	0.58325
85	73	5.16356	11.65555	0.70991	0.42520	0.59669	0.70991	0.40111	0.57256	4.95382	10.65955	0.71767	0.44589	0.61677	0.71767	0.42248	0.59400
85	74	5.16356	11.19139	0.70991	0.44013	0.61124	0.70991	0.41310	0.58467	4.95382	10.27021	0.71767	0.46002	0.63015	0.71767	0.43380	0.60511
85	75	5.16356	10.72709	0.70991	0.45595	0.62632	0.70991	0.42563	0.59711	4.95382	9.87774	0.71767	0.47498	0.64405	0.71767	0.44565	0.61654
85	76	5.16356	10.26405	0.70991	0.47265	0.64190	0.70991	0.43870	0.60986	4.95382	9.48337	0.71767	0.49079	0.65843	0.71767	0.45803	0.62828
85	77	5.16356	9.80349	0.70991	0.49023	0.65793	0.70991	0.45230	0.62288	4.95382	9.08824	0.71767	0.50745	0.67325	0.71767	0.47092	0.64030
85	78	5.16356	9.34666	0.70991	0.50869	0.67434	0.70991	0.46642	0.63613	4.95382	8.69350	0.71767	0.52493	0.68847	0.71767	0.48430	0.65257
85	79	5.16356	8.89505	0.70991	0.52798	0.69108	0.70991	0.48102	0.64958	4.95382	8.30053	0.71767	0.54322	0.70401	0.71767	0.49816	0.66503
85	80	5.16356	8.44994	0.70991	0.54805	0.70805	0.70991	0.49608	0.66317	4.95382	7.91061	0.71767	0.56226	0.71981	0.71767	0.51247	0.67766
85	81	5.16356	8.01269	0.70991	0.56884	0.72517	0.70991	0.51155	0.67685	4.95382	7.52504	0.71767	0.58199	0.73577	0.71767	0.52718	0.69040
85	82	5.16356	7.58462	0.70991	0.59025	0.74233	0.70991	0.52739	0.69057	4.95382	7.14517	0.71767	0.60232	0.75181	0.71767	0.54225	0.70320
85	83	5.16356	7.16676	0.70991	0.61216	0.75943	0.70991	0.54353	0.70427	4.95382	6.77205	0.71767	0.62316	0.76783	0.71767	0.55763	0.71600
85	84	5.16356	6.76024	0.70991	0.63445	0.77635	0.70991	0.55992	0.71788	4.95382	6.40687	0.71767	0.64436	0.78372	0.71767	0.57325	0.72875
85	85	5.16356	6.36619	0.70991	0.65696	0.79297	0.70991	0.57647	0.73135	4.95382	6.05083	0.71767	0.66580	0.79938	0.71767	0.58905	0.74139
85	86	5.16356	5.98597	0.70991	0.67948	0.80916	0.70991	0.59310	0.74458	4.95382	5.70535	0.71767	0.68728	0.81466	0.71767	0.60492	0.75383
85	87	5.16356	5.62066	0.70991	0.70183	0.82479	0.70991	0.60970	0.75753	4.95382	5.37164	0.71767	0.70862	0.82946	0.71767	0.62079	0.76603
85	88	5.16356	5.27144	0.70991	0.72379	0.83976	0.70991	0.62619	0.77013	4.95382	5.05099	0.71767	0.72962	0.84368	0.71767	0.63656	0.77792
85	89	5.16356	4.93962	0.70991	0.74514	0.85396	0.70991	0.64247	0.78232	4.95382	4.74485	0.71767	0.75009	0.85720	0.71767	0.65214	0.78945
85	90	5.16356	4.62687	0.70991	0.76568	0.86729	0.70991	0.65848	0.79408	4.95382	4.45503	0.71767	0.76980	0.86993	0.71767	0.66747	0.80058
85	91	5.16356	4.33500	0.70991	0.78521	0.87969	0.70991	0.67418	0.80538	4.95382	4.18350	0.71767	0.78857	0.88179	0.71767	0.68251	0.81130
85	92	5.16356	4.06328	0.70991	0.80367	0.89115	0.70991	0.68956	0.81626	4.95382	3.92982	0.71767	0.80635	0.89279	0.71767	0.69726	0.82163
85	93	5.16356	3.80970	0.70991	0.82108	0.90175	0.70991	0.70465	0.82674	4.95382	3.69224	0.71767	0.82315	0.90300	0.71767	0.71174	0.83160
85	94	5.16356	3.57122	0.70991	0.83750	0.91156	0.70991	0.71945	0.83684	4.95382	3.46804	0.71767	0.83904	0.91247	0.71767	0.72597	0.84123
85	95	5.16356	3.34496	0.70991	0.85299	0.92066	0.70991	0.73396	0.84657	4.95382	3.25454	0.71767	0.85407	0.92129	0.71767	0.73992	0.85052
85	96	5.16356	3.12856	0.70991	0.86758	0.92910	0.70991	0.74809	0.85589	4.95382	3.04956	0.71767	0.86827	0.92949	0.71767	0.75354	0.85945
85	97	5.16356	2.92468	0.70991	0.88110	0.93679	0.70991	0.76176	0.86477	4.95382	2.85578	0.71767	0.88147	0.93700	0.71767	0.76673	0.86797
85	98	5.16356	2.73317	0.70991	0.89354	0.94378	0.70991	0.77491	0.87318	4.95382	2.67315	0.71767	0.89364	0.94383	0.71767	0.77944	0.87605
85	99	5.16356	2.55407	0.70991	0.90488	0.95006	0.70991	0.78747	0.88110	4.95382	2.50182	0.71767	0.90478	0.95001	0.71767	0.79160	0.88368
85	100	5.16356	2.38797	0.70991	0.91510	0.95567	0.70991	0.79938	0.88851	4.95382	2.34248	0.71767	0.91484	0.95553	0.71767	0.80315	0.89083
85	101	5.16356	2.23536	0.70991	0.92422	0.96062	0.70991	0.81059	0.89539	4.95382	2.19569	0.71767	0.92385	0.96042	0.71767	0.81402	0.89748
85	102	5.16356	2.09662	0.70991	0.93227	0.96495	0.70991	0.82108	0.90175	4.95382	2.06193	0.71767	0.93182	0.96471	0.71767	0.82421	0.90364
85	103	5.16356	1.97081	0.70991	0.93936	0.96873	0.70991	0.83086	0.90762	4.95382	1.94039	0.71767	0.93885	0.96846	0.71767	0.83372	0.90932
85	104	5.16356	1.85678	0.70991	0.94557	0.97202	0.70991	0.83991	0.91299	4.95382	1.82999	0.71767	0.94503	0.97174	0.71767	0.84253	0.91454
85	105	5.16356	1.75419	0.70991	0.95097	0.97487	0.70991	0.84825	0.91790	4.95382	1.73050	0.71767	0.95042	0.97458	0.71767	0.85066	0.91931
85	106	5.16356	1.66193	0.70991	0.95566	0.97733	0.70991	0.85586	0.92233	4.95382	1.64086	0.71767	0.95510	0.97704	0.71767	0.85809	0.92362
85	107	5.16356	1.57966	0.70991	0.95969	0.97943	0.70991	0.86270	0.92629	4.95382	1.56078	0.71767	0.95914	0.97914	0.71767	0.86478	0.92749
85	108	5.16356	1.50704	0.70991	0.96310	0.98120	0.70991	0.86872	0.92975	4.95382	1.48999	0.71767	0.96256	0.98092	0.71767	0.87067	0.93086
85	109	5.16356	1.44400	0.70991	0.96591	0.98266	0.70991	0.87378	0.93264	4.95382	1.42842	0.71767	0.96538	0.98239	0.71767	0.87564	0.93370
85	110	5.16356	1.39223	0.70991	0.96809	0.98378	0.70991	0.87773	0.93489	4.95382	1.37777	0.71767	0.96758	0.98352	0.71767	0.87952	0.93590

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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
86	1	4.81935	29.44822	0.69508	0.16364	0.28126	0.69508	0.16359	0.28118	4.63551	22.54525	0.70180	0.20559	0.34107	0.70180	0.20553	0.34098
86	2	4.81935	29.37817	0.69508	0.16404	0.28184	0.69508	0.16399	0.28177	4.63551	22.51839	0.70180	0.20584	0.34141	0.70180	0.20579	0.34133
86	3	4.81935	29.30399	0.69508	0.16445	0.28245	0.69508	0.16441	0.28239	4.63551	22.48894	0.70180	0.20611	0.34178	0.70180	0.20606	0.34171
86	4	4.81935	29.22650	0.69508	0.16489	0.28310	0.69508	0.16484	0.28303	4.63551	22.45752	0.70180	0.20640	0.34217	0.70180	0.20635	0.34210
86	5	4.81935	29.14631	0.69508	0.16534	0.28376	0.69508	0.16530	0.28370	4.63551	22.42458	0.70180	0.20670	0.34259	0.70180	0.20665	0.34252
86	6	4.81935	29.06332	0.69508	0.16581	0.28446	0.69508	0.16577	0.28439	4.63551	22.39007	0.70180	0.20702	0.34303	0.70180	0.20697	0.34296
86	7	4.81935	28.97770	0.69508	0.16630	0.28518	0.69508	0.16626	0.28511	4.63551	22.35408	0.70180	0.20735	0.34348	0.70180	0.20730	0.34341
86	8	4.81935	28.88901	0.69508	0.16681	0.28593	0.69508	0.16677	0.28586	4.63551	22.31631	0.70180	0.20770	0.34397	0.70180	0.20765	0.34389
86	9	4.81935	28.79700	0.69508	0.16735	0.28671	0.69508	0.16730	0.28664	4.63551	22.27655	0.70180	0.20807	0.34447	0.70180	0.20802	0.34439
86	10	4.81935	28.70168	0.69508	0.16790	0.28753	0.69508	0.16785	0.28745	4.63551	22.23481	0.70180	0.20846	0.34501	0.70180	0.20840	0.34492
86	11	4.81935	28.60341	0.69508	0.16848	0.28837	0.69508	0.16842	0.28829	4.63551	22.19134	0.70180	0.20887	0.34556	0.70180	0.20881	0.34547
86	12	4.81935	28.50171	0.69508	0.16908	0.28925	0.69508	0.16901	0.28916	4.63551	22.14578	0.70180	0.20930	0.34615	0.70180	0.20923	0.34605
86	13	4.81935	28.39619	0.69508	0.16970	0.29017	0.69508	0.16963	0.29006	4.63551	22.09783	0.70180	0.20975	0.34677	0.70180	0.20967	0.34666
86	14	4.81935	28.28717	0.69508	0.17036	0.29112	0.69508	0.17028	0.29100	4.63551	22.04770	0.70180	0.21023	0.34742	0.70180	0.21014	0.34729
86	15	4.81935	28.17456	0.69508	0.17103	0.29211	0.69508	0.17094	0.29198	4.63551	21.99534	0.70180	0.21072	0.34809	0.70180	0.21062	0.34796
86	16	4.81935	28.05854	0.69508	0.17174	0.29314	0.69508	0.17164	0.29299	4.63551	21.94087	0.70180	0.21124	0.34880	0.70180	0.21113	0.34865
86	17	4.81935	27.93921	0.69508	0.17247	0.29420	0.69508	0.17236	0.29404	4.63551	21.88436	0.70180	0.21178	0.34954	0.70180	0.21166	0.34937
86	18	4.81935	27.81632	0.69508	0.17323	0.29531	0.69508	0.17311	0.29513	4.63551	21.82561	0.70180	0.21235	0.35031	0.70180	0.21222	0.35013
86	19	4.81935	27.68998	0.69508	0.17402	0.29645	0.69508	0.17389	0.29627	4.63551	21.76469	0.70180	0.21294	0.35112	0.70180	0.21280	0.35092
86	20	4.81935	27.55961	0.69508	0.17484	0.29764	0.69508	0.17471	0.29745	4.63551	21.70115	0.70180	0.21357	0.35196	0.70180	0.21341	0.35176
86	21	4.81935	27.42496	0.69508	0.17570	0.29888	0.69508	0.17556	0.29868	4.63551	21.63477	0.70180	0.21422	0.35285	0.70180	0.21406	0.35263
86	22	4.81935	27.28607	0.69508	0.17659	0.30017	0.69508	0.17644	0.29996	4.63551	21.56556	0.70180	0.21490	0.35378	0.70180	0.21474	0.35355
86	23	4.81935	27.14231	0.69508	0.17752	0.30152	0.69508	0.17736	0.30129	4.63551	21.49301	0.70180	0.21563	0.35476	0.70180	0.21545	0.35451
86	24	4.81935	26.99396	0.69508	0.17850	0.30292	0.69508	0.17833	0.30268	4.63551	21.41732	0.70180	0.21638	0.35578	0.70180	0.21619	0.35552
86	25	4.81935	26.84076	0.69508	0.17951	0.30439	0.69508	0.17933	0.30412	4.63551	21.33825	0.70180	0.21718	0.35686	0.70180	0.21698	0.35658
86	26	4.81935	26.68259	0.69508	0.18057	0.30591	0.69508	0.18038	0.30563	4.63551	21.25569	0.70180	0.21802	0.35799	0.70180	0.21780	0.35770
86	27	4.81935	26.51948	0.69508	0.18168	0.30750	0.69508	0.18147	0.30719	4.63551	21.16962	0.70180	0.21890	0.35918	0.70180	0.21867	0.35886
86	28	4.81935	26.35108	0.69508	0.18284	0.30915	0.69508	0.18261	0.30883	4.63551	21.07976	0.70180	0.21983	0.36043	0.70180	0.21958	0.36009
86	29	4.81935	26.17769	0.69508	0.18405	0.31088	0.69508	0.18380	0.31053	4.63551	20.98629	0.70180	0.22081	0.36174	0.70180	0.22054	0.36138
86	30	4.81935	25.99881	0.69508	0.18531	0.31268	0.69508	0.18505	0.31231	4.63551	20.88878	0.70180	0.22183	0.36311	0.70180	0.22155	0.36273
86	31	4.81935	25.81445	0.69508	0.18663	0.31455	0.69508	0.18635	0.31416	4.63551	20.78720	0.70180	0.22291	0.36456	0.70180	0.22261	0.36415
86	32	4.81935	25.62410	0.69508	0.18801	0.31651	0.69508	0.18772	0.31610	4.63551	20.68113	0.70180	0.22405	0.36608	0.70180	0.22372	0.36565
86	33	4.81935	25.42805	0.69508	0.18946	0.31856	0.69508	0.18914	0.31812	4.63551	20.57072	0.70180	0.22525	0.36767	0.70180	0.22490	0.36722
86	34	4.81935	25.22578	0.69508	0.19097	0.32070	0.69508	0.19064	0.32023	4.63551	20.45552	0.70180	0.22651	0.36935	0.70180	0.22614	0.36887
86	35	4.81935	25.01713	0.69508	0.19256	0.32293	0.69508	0.19220	0.32244	4.63551	20.33536	0.70180	0.22784	0.37112	0.70180	0.22745	0.37061
86	36	4.81935	24.80193	0.69508	0.19422	0.32527	0.69508	0.19385	0.32474	4.63551	20.21002	0.70180	0.22925	0.37299	0.70180	0.22884	0.37244
86	37	4.81935	24.57973	0.69508	0.19597	0.32772	0.69508	0.19557	0.32716	4.63551	20.07911	0.70180	0.23073	0.37495	0.70180	0.23030	0.37437
86	38	4.81935	24.35058	0.69508	0.19781	0.33028	0.69508	0.19738	0.32968	4.63551	19.94257	0.70180	0.23230	0.37702	0.70180	0.23184	0.37641
86	39	4.81935	24.11373	0.69508	0.19974	0.33298	0.69508	0.19927	0.33233	4.63551	19.79973	0.70180	0.23397	0.37921	0.70180	0.23346	0.37855
86	40	4.81935	23.86918	0.69508	0.20178	0.33580	0.69508	0.20127	0.33509	4.63551	19.65053	0.70180	0.23573	0.38152	0.70180	0.23518	0.38080

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
86	41	4.81935	23.61736	0.69508	0.20392	0.33875	0.69508	0.20335	0.33798	4.63551	19.49521	0.70180	0.23759	0.38395	0.70180	0.23699	0.38317
86	42	4.81935	23.35816	0.69508	0.20616	0.34185	0.69508	0.20555	0.34100	4.63551	19.33362	0.70180	0.23956	0.38652	0.70180	0.23890	0.38566
86	43	4.81935	23.09102	0.69508	0.20853	0.34510	0.69508	0.20785	0.34417	4.63551	19.16523	0.70180	0.24164	0.38923	0.70180	0.24091	0.38828
86	44	4.81935	22.81604	0.69508	0.21102	0.34851	0.69508	0.21027	0.34748	4.63551	18.99000	0.70180	0.24384	0.39208	0.70180	0.24304	0.39104
86	45	4.81935	22.53309	0.69508	0.21365	0.35208	0.69508	0.21281	0.35094	4.63551	18.80775	0.70180	0.24618	0.39509	0.70180	0.24529	0.39395
86	46	4.81935	22.24198	0.69508	0.21642	0.35583	0.69508	0.21549	0.35457	4.63551	18.61823	0.70180	0.24865	0.39827	0.70180	0.24766	0.39700
86	47	4.81935	21.94239	0.69508	0.21934	0.35977	0.69508	0.21829	0.35836	4.63551	18.42106	0.70180	0.25127	0.40163	0.70180	0.25017	0.40021
86	48	4.81935	21.63441	0.69508	0.22243	0.36391	0.69508	0.22125	0.36233	4.63551	18.21621	0.70180	0.25405	0.40517	0.70180	0.25281	0.40359
86	49	4.81935	21.31800	0.69508	0.22568	0.36825	0.69508	0.22435	0.36648	4.63551	18.00355	0.70180	0.25699	0.40890	0.70180	0.25560	0.40713
86	50	4.81935	20.99328	0.69508	0.22912	0.37282	0.69508	0.22761	0.37082	4.63551	17.78305	0.70180	0.26012	0.41284	0.70180	0.25854	0.41085
86	51	4.81935	20.66027	0.69508	0.23275	0.37761	0.69508	0.23104	0.37535	4.63551	17.55462	0.70180	0.26342	0.41700	0.70180	0.26164	0.41476
86	52	4.81935	20.31936	0.69508	0.23658	0.38263	0.69508	0.23464	0.38009	4.63551	17.31849	0.70180	0.26693	0.42138	0.70180	0.26491	0.41886
86	53	4.81935	19.97064	0.69508	0.24063	0.38791	0.69508	0.23843	0.38505	4.63551	17.07460	0.70180	0.27064	0.42599	0.70180	0.26836	0.42316
86	54	4.81935	19.61420	0.69508	0.24490	0.39345	0.69508	0.24241	0.39023	4.63551	16.82295	0.70180	0.27457	0.43085	0.70180	0.27200	0.42767
86	55	4.81935	19.25050	0.69508	0.24941	0.39925	0.69508	0.24660	0.39564	4.63551	16.56379	0.70180	0.27874	0.43596	0.70180	0.27583	0.43240
86	56	4.81935	18.87994	0.69508	0.25418	0.40534	0.69508	0.25101	0.40130	4.63551	16.29737	0.70180	0.28314	0.44133	0.70180	0.27988	0.43735
86	57	4.81935	18.50268	0.69508	0.25922	0.41172	0.69508	0.25566	0.40721	4.63551	16.02371	0.70180	0.28781	0.44698	0.70180	0.28415	0.44255
86	58	4.81935	18.11889	0.69508	0.26455	0.41841	0.69508	0.26055	0.41339	4.63551	15.74286	0.70180	0.29276	0.45292	0.70180	0.28866	0.44801
86	59	4.81935	17.72878	0.69508	0.27018	0.42542	0.69508	0.26571	0.41986	4.63551	15.45489	0.70180	0.29800	0.45917	0.70180	0.29343	0.45373
86	60	4.81935	17.33235	0.69508	0.27615	0.43278	0.69508	0.27115	0.42662	4.63551	15.15969	0.70180	0.30356	0.46574	0.70180	0.29847	0.45973
86	61	4.81935	16.92988	0.69508	0.28247	0.44051	0.69508	0.27690	0.43370	4.63551	14.85740	0.70180	0.30946	0.47266	0.70180	0.30381	0.46603
86	62	4.81935	16.52117	0.69508	0.28918	0.44863	0.69508	0.28296	0.44111	4.63551	14.54774	0.70180	0.31574	0.47994	0.70180	0.30945	0.47264
86	63	4.81935	16.10627	0.69508	0.29630	0.45715	0.69508	0.28937	0.44886	4.63551	14.23062	0.70180	0.32242	0.48762	0.70180	0.31543	0.47958
86	64	4.81935	15.68510	0.69508	0.30388	0.46612	0.69508	0.29615	0.45697	4.63551	13.90587	0.70180	0.32953	0.49571	0.70180	0.32175	0.48686
86	65	4.81935	15.25783	0.69508	0.31195	0.47555	0.69508	0.30331	0.46545	4.63551	13.57353	0.70180	0.33711	0.50424	0.70180	0.32846	0.49449
86	66	4.81935	14.82463	0.69508	0.32054	0.48546	0.69508	0.31088	0.47431	4.63551	13.23363	0.70180	0.34520	0.51323	0.70180	0.33555	0.50249
86	67	4.81935	14.38548	0.69508	0.32970	0.49590	0.69508	0.31888	0.48356	4.63551	12.88602	0.70180	0.35384	0.52272	0.70180	0.34307	0.51087
86	68	4.81935	13.94087	0.69508	0.33947	0.50687	0.69508	0.32733	0.49322	4.63551	12.53103	0.70180	0.36306	0.53271	0.70180	0.35102	0.51963
86	69	4.81935	13.49126	0.69508	0.34989	0.51839	0.69508	0.33626	0.50329	4.63551	12.16898	0.70180	0.37291	0.54324	0.70180	0.35943	0.52879
86	70	4.81935	13.03722	0.69508	0.36100	0.53050	0.69508	0.34568	0.51376	4.63551	11.80026	0.70180	0.38343	0.55432	0.70180	0.36831	0.53834
86	71	4.81935	12.57941	0.69508	0.37286	0.54319	0.69508	0.35561	0.52465	4.63551	11.42537	0.70180	0.39466	0.56596	0.70180	0.37769	0.54830
86	72	4.81935	12.11856	0.69508	0.38550	0.55648	0.69508	0.36608	0.53595	4.63551	11.04490	0.70180	0.40664	0.57817	0.70180	0.38759	0.55865
86	73	4.81935	11.65555	0.69508	0.39896	0.57037	0.69508	0.37708	0.54766	4.63551	10.65955	0.70180	0.41941	0.59096	0.70180	0.39801	0.56939
86	74	4.81935	11.19139	0.69508	0.41328	0.58485	0.69508	0.38865	0.55975	4.63551	10.27021	0.70180	0.43300	0.60433	0.70180	0.40897	0.58052
86	75	4.81935	10.72709	0.69508	0.42849	0.59992	0.69508	0.40077	0.57222	4.63551	9.87774	0.70180	0.44745	0.61826	0.70180	0.42047	0.59202
86	76	4.81935	10.26405	0.69508	0.44460	0.61554	0.69508	0.41346	0.58503	4.63551	9.48337	0.70180	0.46276	0.63272	0.70180	0.43252	0.60386
86	77	4.81935	9.80349	0.69508	0.46164	0.63167	0.69508	0.42670	0.59816	4.63551	9.08824	0.70180	0.47895	0.64769	0.70180	0.44510	0.61601
86	78	4.81935	9.34666	0.69508	0.47959	0.64827	0.69508	0.44048	0.61158	4.63551	8.69350	0.70180	0.49601	0.66311	0.70180	0.45821	0.62846
86	79	4.81935	8.89505	0.69508	0.49843	0.66527	0.69508	0.45479	0.62523	4.63551	8.30053	0.70180	0.51394	0.67894	0.70180	0.47184	0.64115
86	80	4.81935	8.44994	0.69508	0.51814	0.68260	0.69508	0.46960	0.63908	4.63551	7.91061	0.70180	0.53269	0.69511	0.70180	0.48595	0.65406

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
86	81	4.81935	8.01269	0.69508	0.53866	0.70017	0.69508	0.48487	0.65308	4.63551	7.52504	0.70180	0.55223	0.71153	0.70180	0.50051	0.66712
86	82	4.81935	7.58462	0.69508	0.55991	0.71787	0.69508	0.50056	0.66717	4.63551	7.14517	0.70180	0.57246	0.72811	0.70180	0.51548	0.68029
86	83	4.81935	7.16676	0.69508	0.58180	0.73561	0.69508	0.51663	0.68128	4.63551	6.77205	0.70180	0.59332	0.74476	0.70180	0.53082	0.69351
86	84	4.81935	6.76024	0.69508	0.60420	0.75328	0.69508	0.53300	0.69537	4.63551	6.40687	0.70180	0.61469	0.76137	0.70180	0.54647	0.70674
86	85	4.81935	6.36619	0.69508	0.62698	0.77073	0.69508	0.54961	0.70935	4.63551	6.05083	0.70180	0.63643	0.77783	0.70180	0.56236	0.71989
86	86	4.81935	5.98597	0.69508	0.64994	0.78783	0.69508	0.56636	0.72316	4.63551	5.70535	0.70180	0.65837	0.79399	0.70180	0.57840	0.73289
86	87	4.81935	5.62066	0.69508	0.67288	0.80446	0.69508	0.58316	0.73670	4.63551	5.37164	0.70180	0.68031	0.80975	0.70180	0.59449	0.74568
86	88	4.81935	5.27144	0.69508	0.69560	0.82047	0.69508	0.59992	0.74993	4.63551	5.05099	0.70180	0.70207	0.82496	0.70180	0.61054	0.75818
86	89	4.81935	4.93962	0.69508	0.71786	0.83576	0.69508	0.61653	0.76278	4.63551	4.74485	0.70180	0.72342	0.83951	0.70180	0.62648	0.77035
86	90	4.81935	4.62687	0.69508	0.73942	0.85019	0.69508	0.63293	0.77521	4.63551	4.45503	0.70180	0.74413	0.85329	0.70180	0.64221	0.78213
86	91	4.81935	4.33500	0.69508	0.76007	0.86368	0.69508	0.64906	0.78719	4.63551	4.18350	0.70180	0.76399	0.86620	0.70180	0.65770	0.79351
86	92	4.81935	4.06328	0.69508	0.77973	0.87624	0.69508	0.66495	0.79876	4.63551	3.92982	0.70180	0.78293	0.87825	0.70180	0.67295	0.80451
86	93	4.81935	3.80970	0.69508	0.79840	0.88790	0.69508	0.68058	0.80994	4.63551	3.69224	0.70180	0.80095	0.88947	0.70180	0.68798	0.81515
86	94	4.81935	3.57122	0.69508	0.81614	0.89877	0.69508	0.69599	0.82075	4.63551	3.46804	0.70180	0.81810	0.89995	0.70180	0.70281	0.82547
86	95	4.81935	3.34496	0.69508	0.83300	0.90889	0.69508	0.71115	0.83120	4.63551	3.25454	0.70180	0.83445	0.90976	0.70180	0.71743	0.83547
86	96	4.81935	3.12856	0.69508	0.84898	0.91832	0.69508	0.72599	0.84124	4.63551	3.04956	0.70180	0.84999	0.91892	0.70180	0.73174	0.84509
86	97	4.81935	2.92468	0.69508	0.86390	0.92698	0.69508	0.74040	0.85084	4.63551	2.85578	0.70180	0.86454	0.92735	0.70180	0.74567	0.85431
86	98	4.81935	2.73317	0.69508	0.87771	0.93487	0.69508	0.75432	0.85996	4.63551	2.67315	0.70180	0.87804	0.93506	0.70180	0.75914	0.86308
86	99	4.81935	2.55407	0.69508	0.89037	0.94201	0.69508	0.76767	0.86857	4.63551	2.50182	0.70180	0.89046	0.94206	0.70180	0.77207	0.87138
86	100	4.81935	2.38797	0.69508	0.90186	0.94840	0.69508	0.78037	0.87664	4.63551	2.34248	0.70180	0.90175	0.94834	0.70180	0.78439	0.87917
86	101	4.81935	2.23536	0.69508	0.91215	0.95406	0.69508	0.79237	0.88416	4.63551	2.19569	0.70180	0.91190	0.95392	0.70180	0.79604	0.88644
86	102	4.81935	2.09662	0.69508	0.92129	0.95903	0.69508	0.80362	0.89112	4.63551	2.06193	0.70180	0.92093	0.95884	0.70180	0.80698	0.89318
86	103	4.81935	1.97081	0.69508	0.92936	0.96339	0.69508	0.81414	0.89755	4.63551	1.94039	0.70180	0.92893	0.96315	0.70180	0.81722	0.89942
86	104	4.81935	1.85678	0.69508	0.93647	0.96719	0.69508	0.82391	0.90346	4.63551	1.82999	0.70180	0.93598	0.96693	0.70180	0.82674	0.90515
86	105	4.81935	1.75419	0.69508	0.94268	0.97049	0.69508	0.83293	0.90885	4.63551	1.73050	0.70180	0.94216	0.97022	0.70180	0.83554	0.91040
86	106	4.81935	1.66193	0.69508	0.94808	0.97335	0.69508	0.84119	0.91374	4.63551	1.64086	0.70180	0.94754	0.97306	0.70180	0.84360	0.91517
86	107	4.81935	1.57966	0.69508	0.95273	0.97579	0.69508	0.84863	0.91812	4.63551	1.56078	0.70180	0.95219	0.97551	0.70180	0.85088	0.91943
86	108	4.81935	1.50704	0.69508	0.95668	0.97786	0.69508	0.85518	0.92194	4.63551	1.48999	0.70180	0.95614	0.97758	0.70180	0.85730	0.92317
86	109	4.81935	1.44400	0.69508	0.95994	0.97956	0.69508	0.86071	0.92514	4.63551	1.42842	0.70180	0.95942	0.97929	0.70180	0.86273	0.92631
86	110	4.81935	1.39223	0.69508	0.96247	0.98088	0.69508	0.86503	0.92763	4.63551	1.37777	0.70180	0.96196	0.98061	0.70180	0.86697	0.92874
87	1	4.48967	29.44822	0.67733	0.15245	0.26457	0.67733	0.15240	0.26449	4.32902	22.54525	0.68440	0.19200	0.32215	0.68440	0.19194	0.32207
87	2	4.48967	29.37817	0.67733	0.15282	0.26512	0.67733	0.15278	0.26506	4.32902	22.51839	0.68440	0.19223	0.32248	0.68440	0.19219	0.32241
87	3	4.48967	29.30399	0.67733	0.15320	0.26570	0.67733	0.15316	0.26564	4.32902	22.48894	0.68440	0.19249	0.32283	0.68440	0.19244	0.32277
87	4	4.48967	29.22650	0.67733	0.15361	0.26631	0.67733	0.15357	0.26625	4.32902	22.45752	0.68440	0.19275	0.32321	0.68440	0.19271	0.32315
87	5	4.48967	29.14631	0.67733	0.15403	0.26695	0.67733	0.15399	0.26689	4.32902	22.42458	0.68440	0.19304	0.32361	0.68440	0.19299	0.32354
87	6	4.48967	29.06332	0.67733	0.15447	0.26761	0.67733	0.15443	0.26754	4.32902	22.39007	0.68440	0.19333	0.32402	0.68440	0.19329	0.32396
87	7	4.48967	28.97770	0.67733	0.15493	0.26829	0.67733	0.15489	0.26823	4.32902	22.35408	0.68440	0.19365	0.32446	0.68440	0.19360	0.32439
87	8	4.48967	28.88901	0.67733	0.15540	0.26900	0.67733	0.15536	0.26894	4.32902	22.31631	0.68440	0.19397	0.32492	0.68440	0.19393	0.32485
87	9	4.48967	28.79700	0.67733	0.15590	0.26975	0.67733	0.15586	0.26968	4.32902	22.27655	0.68440	0.19432	0.32541	0.68440	0.19427	0.32533
87	10	4.48967	28.70168	0.67733	0.15642	0.27052	0.67733	0.15637	0.27045	4.32902	22.23481	0.68440	0.19468	0.32592	0.68440	0.19463	0.32584

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POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
87	11	4.48967	28.60341	0.67733	0.15695	0.27132	0.67733	0.15690	0.27125	4.32902	22.19134	0.68440	0.19506	0.32645	0.68440	0.19501	0.32637
87	12	4.48967	28.50171	0.67733	0.15751	0.27216	0.67733	0.15746	0.27208	4.32902	22.14578	0.68440	0.19546	0.32701	0.68440	0.19540	0.32692
87	13	4.48967	28.39619	0.67733	0.15810	0.27303	0.67733	0.15804	0.27294	4.32902	22.09783	0.68440	0.19589	0.32760	0.68440	0.19582	0.32750
87	14	4.48967	28.28717	0.67733	0.15870	0.27393	0.67733	0.15863	0.27383	4.32902	22.04770	0.68440	0.19633	0.32822	0.68440	0.19625	0.32811
87	15	4.48967	28.17456	0.67733	0.15934	0.27488	0.67733	0.15926	0.27476	4.32902	21.99534	0.68440	0.19679	0.32887	0.68440	0.19670	0.32874
87	16	4.48967	28.05854	0.67733	0.15999	0.27585	0.67733	0.15990	0.27572	4.32902	21.94087	0.68440	0.19728	0.32955	0.68440	0.19718	0.32940
87	17	4.48967	27.93921	0.67733	0.16068	0.27687	0.67733	0.16058	0.27672	4.32902	21.88436	0.68440	0.19779	0.33025	0.68440	0.19767	0.33010
87	18	4.48967	27.81632	0.67733	0.16138	0.27792	0.67733	0.16128	0.27776	4.32902	21.82561	0.68440	0.19832	0.33099	0.68440	0.19820	0.33082
87	19	4.48967	27.68998	0.67733	0.16212	0.27901	0.67733	0.16201	0.27884	4.32902	21.76469	0.68440	0.19887	0.33176	0.68440	0.19874	0.33158
87	20	4.48967	27.55961	0.67733	0.16288	0.28014	0.67733	0.16277	0.27996	4.32902	21.70115	0.68440	0.19945	0.33257	0.68440	0.19932	0.33238
87	21	4.48967	27.42496	0.67733	0.16368	0.28132	0.67733	0.16356	0.28113	4.32902	21.63477	0.68440	0.20006	0.33342	0.68440	0.19992	0.33322
87	22	4.48967	27.28607	0.67733	0.16451	0.28255	0.67733	0.16438	0.28235	4.32902	21.56556	0.68440	0.20070	0.33431	0.68440	0.20055	0.33410
87	23	4.48967	27.14231	0.67733	0.16538	0.28383	0.67733	0.16524	0.28362	4.32902	21.49301	0.68440	0.20138	0.33524	0.68440	0.20122	0.33502
87	24	4.48967	26.99396	0.67733	0.16629	0.28516	0.67733	0.16614	0.28494	4.32902	21.41732	0.68440	0.20208	0.33622	0.68440	0.20191	0.33599
87	25	4.48967	26.84076	0.67733	0.16724	0.28655	0.67733	0.16708	0.28631	4.32902	21.33825	0.68440	0.20283	0.33725	0.68440	0.20265	0.33700
87	26	4.48967	26.68259	0.67733	0.16823	0.28800	0.67733	0.16805	0.28775	4.32902	21.25569	0.68440	0.20361	0.33834	0.68440	0.20342	0.33807
87	27	4.48967	26.51948	0.67733	0.16926	0.28951	0.67733	0.16907	0.28924	4.32902	21.16962	0.68440	0.20444	0.33948	0.68440	0.20423	0.33919
87	28	4.48967	26.35108	0.67733	0.17034	0.29109	0.67733	0.17014	0.29080	4.32902	21.07976	0.68440	0.20531	0.34067	0.68440	0.20508	0.34036
87	29	4.48967	26.17769	0.67733	0.17146	0.29273	0.67733	0.17125	0.29242	4.32902	20.98629	0.68440	0.20622	0.34192	0.68440	0.20598	0.34159
87	30	4.48967	25.99881	0.67733	0.17264	0.29445	0.67733	0.17241	0.29411	4.32902	20.88878	0.68440	0.20717	0.34324	0.68440	0.20692	0.34289
87	31	4.48967	25.81445	0.67733	0.17387	0.29623	0.67733	0.17362	0.29588	4.32902	20.78720	0.68440	0.20818	0.34462	0.68440	0.20791	0.34425
87	32	4.48967	25.62410	0.67733	0.17516	0.29810	0.67733	0.17490	0.29772	4.32902	20.68113	0.68440	0.20925	0.34608	0.68440	0.20896	0.34568
87	33	4.48967	25.42805	0.67733	0.17650	0.30005	0.67733	0.17623	0.29965	4.32902	20.57072	0.68440	0.21036	0.34761	0.68440	0.21006	0.34719
87	34	4.48967	25.22578	0.67733	0.17792	0.30209	0.67733	0.17762	0.30166	4.32902	20.45552	0.68440	0.21154	0.34921	0.68440	0.21122	0.34877
87	35	4.48967	25.01713	0.67733	0.17940	0.30422	0.67733	0.17908	0.30377	4.32902	20.33536	0.68440	0.21279	0.35091	0.68440	0.21245	0.35044
87	36	4.48967	24.80193	0.67733	0.18095	0.30644	0.67733	0.18062	0.30597	4.32902	20.21002	0.68440	0.21410	0.35269	0.68440	0.21374	0.35220
87	37	4.48967	24.57973	0.67733	0.18258	0.30878	0.67733	0.18222	0.30827	4.32902	20.07911	0.68440	0.21549	0.35458	0.68440	0.21510	0.35405
87	38	4.48967	24.35058	0.67733	0.18429	0.31123	0.67733	0.18391	0.31068	4.32902	19.94257	0.68440	0.21696	0.35656	0.68440	0.21655	0.35600
87	39	4.48967	24.11373	0.67733	0.18609	0.31379	0.67733	0.18568	0.31321	4.32902	19.79973	0.68440	0.21852	0.35866	0.68440	0.21807	0.35806
87	40	4.48967	23.86918	0.67733	0.18799	0.31648	0.67733	0.18754	0.31585	4.32902	19.65053	0.68440	0.22016	0.36087	0.68440	0.21967	0.36022
87	41	4.48967	23.61736	0.67733	0.18998	0.31931	0.67733	0.18949	0.31861	4.32902	19.49521	0.68440	0.22190	0.36321	0.68440	0.22137	0.36249
87	42	4.48967	23.35816	0.67733	0.19208	0.32226	0.67733	0.19154	0.32150	4.32902	19.33362	0.68440	0.22374	0.36567	0.68440	0.22316	0.36489
87	43	4.48967	23.09102	0.67733	0.19429	0.32536	0.67733	0.19369	0.32453	4.32902	19.16523	0.68440	0.22569	0.36827	0.68440	0.22505	0.36741
87	44	4.48967	22.81604	0.67733	0.19661	0.32862	0.67733	0.19595	0.32769	4.32902	18.99000	0.68440	0.22775	0.37101	0.68440	0.22705	0.37007
87	45	4.48967	22.53309	0.67733	0.19907	0.33203	0.67733	0.19833	0.33101	4.32902	18.80775	0.68440	0.22994	0.37390	0.68440	0.22915	0.37286
87	46	4.48967	22.24198	0.67733	0.20165	0.33562	0.67733	0.20083	0.33448	4.32902	18.61823	0.68440	0.23225	0.37695	0.68440	0.23138	0.37580
87	47	4.48967	21.94239	0.67733	0.20438	0.33939	0.67733	0.20346	0.33812	4.32902	18.42106	0.68440	0.23470	0.38018	0.68440	0.23373	0.37890
87	48	4.48967	21.63441	0.67733	0.20725	0.34335	0.67733	0.20622	0.34193	4.32902	18.21621	0.68440	0.23731	0.38358	0.68440	0.23621	0.38215
87	49	4.48967	21.31800	0.67733	0.21029	0.34751	0.67733	0.20912	0.34591	4.32902	18.00355	0.68440	0.24006	0.38718	0.68440	0.23883	0.38557
87	50	4.48967	20.99328	0.67733	0.21350	0.35188	0.67733	0.21218	0.35008	4.32902	17.78305	0.68440	0.24299	0.39097	0.68440	0.24159	0.38917

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
87	51	4.48967	20.66027	0.67733	0.21689	0.35647	0.67733	0.21539	0.35444	4.32902	17.55462	0.68440	0.24609	0.39498	0.68440	0.24451	0.39294
87	52	4.48967	20.31936	0.67733	0.22047	0.36129	0.67733	0.21877	0.35900	4.32902	17.31849	0.68440	0.24937	0.39920	0.68440	0.24758	0.39690
87	53	4.48967	19.97064	0.67733	0.22425	0.36635	0.67733	0.22232	0.36377	4.32902	17.07460	0.68440	0.25285	0.40364	0.68440	0.25083	0.40106
87	54	4.48967	19.61420	0.67733	0.22825	0.37167	0.67733	0.22606	0.36875	4.32902	16.82295	0.68440	0.25654	0.40833	0.68440	0.25425	0.40542
87	55	4.48967	19.25050	0.67733	0.23247	0.37724	0.67733	0.22999	0.37397	4.32902	16.56379	0.68440	0.26045	0.41326	0.68440	0.25786	0.41000
87	56	4.48967	18.87994	0.67733	0.23693	0.38310	0.67733	0.23413	0.37942	4.32902	16.29737	0.68440	0.26458	0.41845	0.68440	0.26168	0.41481
87	57	4.48967	18.50268	0.67733	0.24164	0.38923	0.67733	0.23849	0.38513	4.32902	16.02371	0.68440	0.26896	0.42391	0.68440	0.26570	0.41985
87	58	4.48967	18.11889	0.67733	0.24663	0.39568	0.67733	0.24309	0.39111	4.32902	15.74286	0.68440	0.27361	0.42966	0.68440	0.26996	0.42514
87	59	4.48967	17.72878	0.67733	0.25191	0.40244	0.67733	0.24794	0.39736	4.32902	15.45489	0.68440	0.27853	0.43571	0.68440	0.27446	0.43070
87	60	4.48967	17.33235	0.67733	0.25750	0.40954	0.67733	0.25306	0.40391	4.32902	15.15969	0.68440	0.28376	0.44208	0.68440	0.27921	0.43654
87	61	4.48967	16.92988	0.67733	0.26342	0.41700	0.67733	0.25847	0.41077	4.32902	14.85740	0.68440	0.28931	0.44878	0.68440	0.28425	0.44267
87	62	4.48967	16.52117	0.67733	0.26971	0.42484	0.67733	0.26419	0.41796	4.32902	14.54774	0.68440	0.29522	0.45586	0.68440	0.28959	0.44912
87	63	4.48967	16.10627	0.67733	0.27640	0.43309	0.67733	0.27023	0.42549	4.32902	14.23062	0.68440	0.30150	0.46331	0.68440	0.29524	0.45589
87	64	4.48967	15.68510	0.67733	0.28351	0.44178	0.67733	0.27663	0.43337	4.32902	13.90587	0.68440	0.30820	0.47119	0.68440	0.30124	0.46300
87	65	4.48967	15.25783	0.67733	0.29109	0.45093	0.67733	0.28340	0.44164	4.32902	13.57353	0.68440	0.31536	0.47950	0.68440	0.30759	0.47047
87	66	4.48967	14.82463	0.67733	0.29917	0.46056	0.67733	0.29056	0.45029	4.32902	13.23363	0.68440	0.32299	0.48827	0.68440	0.31433	0.47831
87	67	4.48967	14.38548	0.67733	0.30780	0.47072	0.67733	0.29814	0.45934	4.32902	12.88602	0.68440	0.33115	0.49754	0.68440	0.32147	0.48654
87	68	4.48967	13.94087	0.67733	0.31702	0.48141	0.67733	0.30617	0.46880	4.32902	12.53103	0.68440	0.33988	0.50733	0.68440	0.32904	0.49516
87	69	4.48967	13.49126	0.67733	0.32686	0.49268	0.67733	0.31465	0.47868	4.32902	12.16898	0.68440	0.34922	0.51766	0.68440	0.33706	0.50418
87	70	4.48967	13.03722	0.67733	0.33737	0.50453	0.67733	0.32362	0.48899	4.32902	11.80026	0.68440	0.35920	0.52855	0.68440	0.34555	0.51362
87	71	4.48967	12.57941	0.67733	0.34861	0.51699	0.67733	0.33310	0.49974	4.32902	11.42537	0.68440	0.36988	0.54002	0.68440	0.35453	0.52347
87	72	4.48967	12.11856	0.67733	0.36061	0.53007	0.67733	0.34310	0.51091	4.32902	11.04490	0.68440	0.38130	0.55209	0.68440	0.36402	0.53374
87	73	4.48967	11.65555	0.67733	0.37342	0.54378	0.67733	0.35365	0.52251	4.32902	10.65955	0.68440	0.39349	0.56476	0.68440	0.37403	0.54443
87	74	4.48967	11.19139	0.67733	0.38707	0.55812	0.67733	0.36475	0.53453	4.32902	10.27021	0.68440	0.40650	0.57803	0.68440	0.38459	0.55553
87	75	4.48967	10.72709	0.67733	0.40162	0.57308	0.67733	0.37643	0.54696	4.32902	9.87774	0.68440	0.42037	0.59192	0.68440	0.39570	0.56703
87	76	4.48967	10.26405	0.67733	0.41709	0.58866	0.67733	0.38868	0.55978	4.32902	9.48337	0.68440	0.43511	0.60638	0.68440	0.40737	0.57891
87	77	4.48967	9.80349	0.67733	0.43349	0.60480	0.67733	0.40150	0.57296	4.32902	9.08824	0.68440	0.45076	0.62141	0.68440	0.41959	0.59115
87	78	4.48967	9.34666	0.67733	0.45084	0.62149	0.67733	0.41489	0.58646	4.32902	8.69350	0.68440	0.46731	0.63696	0.68440	0.43237	0.60371
87	79	4.48967	8.89505	0.67733	0.46913	0.63865	0.67733	0.42883	0.60026	4.32902	8.30053	0.68440	0.48476	0.65298	0.68440	0.44568	0.61657
87	80	4.48967	8.44994	0.67733	0.48834	0.65623	0.67733	0.44331	0.61430	4.32902	7.91061	0.68440	0.50311	0.66942	0.68440	0.45952	0.62968
87	81	4.48967	8.01269	0.67733	0.50845	0.67413	0.67733	0.45830	0.62854	4.32902	7.52504	0.68440	0.52230	0.68620	0.68440	0.47384	0.64300
87	82	4.48967	7.58462	0.67733	0.52938	0.69228	0.67733	0.47376	0.64292	4.32902	7.14517	0.68440	0.54229	0.70323	0.68440	0.48863	0.65649
87	83	4.48967	7.16676	0.67733	0.55106	0.71056	0.67733	0.48964	0.65740	4.32902	6.77205	0.68440	0.56301	0.72042	0.68440	0.50384	0.67007
87	84	4.48967	6.76024	0.67733	0.57340	0.72887	0.67733	0.50590	0.67189	4.32902	6.40687	0.68440	0.58437	0.73767	0.68440	0.51942	0.68371
87	85	4.48967	6.36619	0.67733	0.59625	0.74707	0.67733	0.52246	0.68633	4.32902	6.05083	0.68440	0.60623	0.75485	0.68440	0.53530	0.69732
87	86	4.48967	5.98597	0.67733	0.61945	0.76501	0.67733	0.53922	0.70064	4.32902	5.70535	0.68440	0.62844	0.77183	0.68440	0.55138	0.71083
87	87	4.48967	5.62066	0.67733	0.64279	0.78256	0.67733	0.55611	0.71474	4.32902	5.37164	0.68440	0.65081	0.78847	0.68440	0.56759	0.72416
87	88	4.48967	5.27144	0.67733	0.66607	0.79957	0.67733	0.57302	0.72856	4.32902	5.05099	0.68440	0.67314	0.80464	0.68440	0.58383	0.73724
87	89	4.48967	4.93962	0.67733	0.68906	0.81591	0.67733	0.58985	0.74202	4.32902	4.74485	0.68440	0.69521	0.82021	0.68440	0.60001	0.75001
87	90	4.48967	4.62687	0.67733	0.71149	0.83143	0.67733	0.60653	0.75508	4.32902	4.45503	0.68440	0.71678	0.83503	0.68440	0.61604	0.76241

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
87	91	4.48967	4.33500	0.67733	0.73313	0.84602	0.67733	0.62300	0.76772	4.32902	4.18350	0.68440	0.73760	0.84899	0.68440	0.63189	0.77442
87	92	4.48967	4.06328	0.67733	0.75388	0.85967	0.67733	0.63928	0.77995	4.32902	3.92982	0.68440	0.75760	0.86209	0.68440	0.64755	0.78607
87	93	4.48967	3.80970	0.67733	0.77373	0.87244	0.67733	0.65537	0.79181	4.32902	3.69224	0.68440	0.77676	0.87436	0.68440	0.66304	0.79739
87	94	4.48967	3.57122	0.67733	0.79273	0.88438	0.67733	0.67130	0.80333	4.32902	3.46804	0.68440	0.79514	0.88588	0.68440	0.67840	0.80839
87	95	4.48967	3.34496	0.67733	0.81092	0.89559	0.67733	0.68704	0.81449	4.32902	3.25454	0.68440	0.81277	0.89672	0.68440	0.69358	0.81907
87	96	4.48967	3.12856	0.67733	0.82829	0.90608	0.67733	0.70251	0.82526	4.32902	3.04956	0.68440	0.82965	0.90690	0.68440	0.70853	0.82941
87	97	4.48967	2.92468	0.67733	0.84462	0.91577	0.67733	0.71760	0.83558	4.32902	2.85578	0.68440	0.84556	0.91632	0.68440	0.72314	0.83933
87	98	4.48967	2.73317	0.67733	0.85984	0.92464	0.67733	0.73224	0.84542	4.32902	2.67315	0.68440	0.86043	0.92498	0.68440	0.73732	0.84880
87	99	4.48967	2.55407	0.67733	0.87389	0.93270	0.67733	0.74633	0.85474	4.32902	2.50182	0.68440	0.87420	0.93288	0.68440	0.75099	0.85779
87	100	4.48967	2.38797	0.67733	0.88671	0.93996	0.67733	0.75980	0.86351	4.32902	2.34248	0.68440	0.88679	0.94000	0.68440	0.76406	0.86625
87	101	4.48967	2.23536	0.67733	0.89828	0.94641	0.67733	0.77255	0.87168	4.32902	2.19569	0.68440	0.89817	0.94635	0.68440	0.77646	0.87417
87	102	4.48967	2.09662	0.67733	0.90859	0.95211	0.67733	0.78457	0.87928	4.32902	2.06193	0.68440	0.90834	0.95197	0.68440	0.78815	0.88153
87	103	4.48967	1.97081	0.67733	0.91775	0.95711	0.67733	0.79583	0.88631	4.32902	1.94039	0.68440	0.91740	0.95692	0.68440	0.79912	0.88835
87	104	4.48967	1.85678	0.67733	0.92584	0.96149	0.67733	0.80633	0.89278	4.32902	1.82999	0.68440	0.92542	0.96127	0.68440	0.80936	0.89463
87	105	4.48967	1.75419	0.67733	0.93294	0.96531	0.67733	0.81604	0.89870	4.32902	1.73050	0.68440	0.93247	0.96506	0.68440	0.81884	0.90040
87	106	4.48967	1.66193	0.67733	0.93915	0.96862	0.67733	0.82496	0.90408	4.32902	1.64086	0.68440	0.93865	0.96835	0.68440	0.82755	0.90564
87	107	4.48967	1.57966	0.67733	0.94451	0.97146	0.67733	0.83302	0.90890	4.32902	1.56078	0.68440	0.94399	0.97119	0.68440	0.83544	0.91035
87	108	4.48967	1.50704	0.67733	0.94907	0.97387	0.67733	0.84014	0.91312	4.32902	1.48999	0.68440	0.94855	0.97360	0.68440	0.84242	0.91447
87	109	4.48967	1.44400	0.67733	0.95285	0.97586	0.67733	0.84616	0.91667	4.32902	1.42842	0.68440	0.95234	0.97559	0.68440	0.84834	0.91795
87	110	4.48967	1.39223	0.67733	0.95580	0.97740	0.67733	0.85087	0.91943	4.32902	1.37777	0.68440	0.95530	0.97714	0.68440	0.85297	0.92065
88	1	4.17926	29.44822	0.66046	0.14191	0.24855	0.66046	0.14187	0.24848	4.03912	22.54525	0.66776	0.17914	0.30386	0.66776	0.17909	0.30378
88	2	4.17926	29.37817	0.66046	0.14225	0.24907	0.66046	0.14222	0.24902	4.03912	22.51839	0.66776	0.17936	0.30417	0.66776	0.17932	0.30410
88	3	4.17926	29.30399	0.66046	0.14261	0.24962	0.66046	0.14258	0.24957	4.03912	22.48894	0.66776	0.17960	0.30450	0.66776	0.17956	0.30445
88	4	4.17926	29.22650	0.66046	0.14299	0.25020	0.66046	0.14296	0.25015	4.03912	22.45752	0.66776	0.17985	0.30487	0.66776	0.17981	0.30481
88	5	4.17926	29.14631	0.66046	0.14338	0.25081	0.66046	0.14335	0.25075	4.03912	22.42458	0.66776	0.18011	0.30524	0.66776	0.18007	0.30519
88	6	4.17926	29.06332	0.66046	0.14379	0.25143	0.66046	0.14376	0.25138	4.03912	22.39007	0.66776	0.18039	0.30564	0.66776	0.18035	0.30558
88	7	4.17926	28.97770	0.66046	0.14422	0.25208	0.66046	0.14418	0.25203	4.03912	22.35408	0.66776	0.18068	0.30606	0.66776	0.18064	0.30600
88	8	4.17926	28.88901	0.66046	0.14466	0.25276	0.66046	0.14462	0.25270	4.03912	22.31631	0.66776	0.18098	0.30650	0.66776	0.18094	0.30644
88	9	4.17926	28.79700	0.66046	0.14512	0.25346	0.66046	0.14508	0.25340	4.03912	22.27655	0.66776	0.18131	0.30696	0.66776	0.18126	0.30690
88	10	4.17926	28.70168	0.66046	0.14560	0.25419	0.66046	0.14556	0.25413	4.03912	22.23481	0.66776	0.18165	0.30745	0.66776	0.18160	0.30738
88	11	4.17926	28.60341	0.66046	0.14610	0.25496	0.66046	0.14606	0.25489	4.03912	22.19134	0.66776	0.18200	0.30796	0.66776	0.18195	0.30788
88	12	4.17926	28.50171	0.66046	0.14662	0.25575	0.66046	0.14658	0.25568	4.03912	22.14578	0.66776	0.18238	0.30849	0.66776	0.18232	0.30841
88	13	4.17926	28.39619	0.66046	0.14717	0.25658	0.66046	0.14711	0.25649	4.03912	22.09783	0.66776	0.18277	0.30905	0.66776	0.18271	0.30897
88	14	4.17926	28.28717	0.66046	0.14773	0.25744	0.66046	0.14767	0.25734	4.03912	22.04770	0.66776	0.18318	0.30964	0.66776	0.18311	0.30955
88	15	4.17926	28.17456	0.66046	0.14832	0.25833	0.66046	0.14825	0.25822	4.03912	21.99534	0.66776	0.18362	0.31026	0.66776	0.18354	0.31015
88	16	4.17926	28.05854	0.66046	0.14893	0.25926	0.66046	0.14886	0.25914	4.03912	21.94087	0.66776	0.18407	0.31091	0.66776	0.18398	0.31078
88	17	4.17926	27.93921	0.66046	0.14957	0.26022	0.66046	0.14948	0.26009	4.03912	21.88436	0.66776	0.18454	0.31159	0.66776	0.18445	0.31145
88	18	4.17926	27.81632	0.66046	0.15023	0.26121	0.66046	0.15013	0.26107	4.03912	21.82561	0.66776	0.18504	0.31229	0.66776	0.18493	0.31214
88	19	4.17926	27.68998	0.66046	0.15091	0.26225	0.66046	0.15081	0.26210	4.03912	21.76469	0.66776	0.18556	0.31303	0.66776	0.18544	0.31287
88	20	4.17926	27.55961	0.66046	0.15163	0.26332	0.66046	0.15152	0.26317	4.03912	21.70115	0.66776	0.18610	0.31380	0.66776	0.18598	0.31363

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
88	21	4.17926	27.42496	0.66046	0.15237	0.26444	0.66046	0.15226	0.26428	4.03912	21.63477	0.66776	0.18667	0.31461	0.66776	0.18654	0.31443
88	22	4.17926	27.28607	0.66046	0.15314	0.26561	0.66046	0.15303	0.26543	4.03912	21.56556	0.66776	0.18726	0.31545	0.66776	0.18713	0.31527
88	23	4.17926	27.14231	0.66046	0.15395	0.26683	0.66046	0.15383	0.26664	4.03912	21.49301	0.66776	0.18789	0.31635	0.66776	0.18775	0.31615
88	24	4.17926	26.99396	0.66046	0.15480	0.26809	0.66046	0.15466	0.26789	4.03912	21.41732	0.66776	0.18856	0.31729	0.66776	0.18841	0.31707
88	25	4.17926	26.84076	0.66046	0.15568	0.26942	0.66046	0.15554	0.26920	4.03912	21.33825	0.66776	0.18925	0.31827	0.66776	0.18909	0.31804
88	26	4.17926	26.68259	0.66046	0.15660	0.27079	0.66046	0.15645	0.27056	4.03912	21.25569	0.66776	0.18998	0.31931	0.66776	0.18981	0.31906
88	27	4.17926	26.51948	0.66046	0.15756	0.27223	0.66046	0.15740	0.27198	4.03912	21.16962	0.66776	0.19075	0.32039	0.66776	0.19057	0.32013
88	28	4.17926	26.35108	0.66046	0.15857	0.27373	0.66046	0.15839	0.27346	4.03912	21.07976	0.66776	0.19156	0.32153	0.66776	0.19136	0.32125
88	29	4.17926	26.17769	0.66046	0.15961	0.27529	0.66046	0.15942	0.27500	4.03912	20.98629	0.66776	0.19241	0.32273	0.66776	0.19220	0.32243
88	30	4.17926	25.99881	0.66046	0.16071	0.27692	0.66046	0.16051	0.27661	4.03912	20.88878	0.66776	0.19331	0.32399	0.66776	0.19308	0.32367
88	31	4.17926	25.81445	0.66046	0.16185	0.27861	0.66046	0.16164	0.27829	4.03912	20.78720	0.66776	0.19425	0.32531	0.66776	0.19401	0.32497
88	32	4.17926	25.62410	0.66046	0.16305	0.28039	0.66046	0.16282	0.28005	4.03912	20.68113	0.66776	0.19524	0.32670	0.66776	0.19499	0.32634
88	33	4.17926	25.42805	0.66046	0.16431	0.28224	0.66046	0.16406	0.28188	4.03912	20.57072	0.66776	0.19629	0.32816	0.66776	0.19601	0.32778
88	34	4.17926	25.22578	0.66046	0.16562	0.28418	0.66046	0.16536	0.28380	4.03912	20.45552	0.66776	0.19739	0.32970	0.66776	0.19710	0.32930
88	35	4.17926	25.01713	0.66046	0.16700	0.28621	0.66046	0.16673	0.28580	4.03912	20.33536	0.66776	0.19855	0.33132	0.66776	0.19825	0.33089
88	36	4.17926	24.80193	0.66046	0.16845	0.28833	0.66046	0.16815	0.28790	4.03912	20.21002	0.66776	0.19978	0.33302	0.66776	0.19945	0.33257
88	37	4.17926	24.57973	0.66046	0.16996	0.29055	0.66046	0.16965	0.29009	4.03912	20.07911	0.66776	0.20107	0.33482	0.66776	0.20073	0.33435
88	38	4.17926	24.35058	0.66046	0.17156	0.29287	0.66046	0.17123	0.29239	4.03912	19.94257	0.66776	0.20244	0.33672	0.66776	0.20208	0.33621
88	39	4.17926	24.11373	0.66046	0.17324	0.29532	0.66046	0.17288	0.29479	4.03912	19.79973	0.66776	0.20390	0.33873	0.66776	0.20350	0.33818
88	40	4.17926	23.86918	0.66046	0.17501	0.29788	0.66046	0.17461	0.29731	4.03912	19.65053	0.66776	0.20544	0.34085	0.66776	0.20500	0.34025
88	41	4.17926	23.61736	0.66046	0.17686	0.30057	0.66046	0.17643	0.29994	4.03912	19.49521	0.66776	0.20706	0.34308	0.66776	0.20659	0.34244
88	42	4.17926	23.35816	0.66046	0.17882	0.30338	0.66046	0.17834	0.30270	4.03912	19.33362	0.66776	0.20878	0.34544	0.66776	0.20826	0.34473
88	43	4.17926	23.09102	0.66046	0.18088	0.30634	0.66046	0.18035	0.30559	4.03912	19.16523	0.66776	0.21060	0.34793	0.66776	0.21003	0.34715
88	44	4.17926	22.81604	0.66046	0.18304	0.30944	0.66046	0.18246	0.30861	4.03912	18.99000	0.66776	0.21253	0.35055	0.66776	0.21190	0.34970
88	45	4.17926	22.53309	0.66046	0.18533	0.31270	0.66046	0.18468	0.31178	4.03912	18.80775	0.66776	0.21457	0.35333	0.66776	0.21388	0.35239
88	46	4.17926	22.24198	0.66046	0.18773	0.31612	0.66046	0.18702	0.31510	4.03912	18.61823	0.66776	0.21673	0.35625	0.66776	0.21596	0.35521
88	47	4.17926	21.94239	0.66046	0.19028	0.31972	0.66046	0.18947	0.31858	4.03912	18.42106	0.66776	0.21902	0.35934	0.66776	0.21816	0.35819
88	48	4.17926	21.63441	0.66046	0.19296	0.32350	0.66046	0.19205	0.32222	4.03912	18.21621	0.66776	0.22146	0.36261	0.66776	0.22049	0.36132
88	49	4.17926	21.31800	0.66046	0.19579	0.32747	0.66046	0.19477	0.32604	4.03912	18.00355	0.66776	0.22404	0.36606	0.66776	0.22295	0.36461
88	50	4.17926	20.99328	0.66046	0.19879	0.33165	0.66046	0.19763	0.33003	4.03912	17.78305	0.66776	0.22677	0.36971	0.66776	0.22554	0.36807
88	51	4.17926	20.66027	0.66046	0.20195	0.33604	0.66046	0.20063	0.33421	4.03912	17.55462	0.66776	0.22967	0.37355	0.66776	0.22828	0.37170
88	52	4.17926	20.31936	0.66046	0.20529	0.34065	0.66046	0.20379	0.33859	4.03912	17.31849	0.66776	0.23275	0.37761	0.66776	0.23117	0.37552
88	53	4.17926	19.97064	0.66046	0.20882	0.34550	0.66046	0.20712	0.34316	4.03912	17.07460	0.66776	0.23600	0.38188	0.66776	0.23421	0.37954
88	54	4.17926	19.61420	0.66046	0.21255	0.35059	0.66046	0.21062	0.34796	4.03912	16.82295	0.66776	0.23946	0.38639	0.66776	0.23743	0.38375
88	55	4.17926	19.25050	0.66046	0.21649	0.35593	0.66046	0.21431	0.35297	4.03912	16.56379	0.66776	0.24312	0.39114	0.66776	0.24083	0.38817
88	56	4.17926	18.87994	0.66046	0.22066	0.36154	0.66046	0.21819	0.35822	4.03912	16.29737	0.66776	0.24699	0.39614	0.66776	0.24441	0.39282
88	57	4.17926	18.50268	0.66046	0.22506	0.36743	0.66046	0.22228	0.36372	4.03912	16.02371	0.66776	0.25110	0.40141	0.66776	0.24820	0.39770
88	58	4.17926	18.11889	0.66046	0.22972	0.37362	0.66046	0.22660	0.36947	4.03912	15.74286	0.66776	0.25545	0.40695	0.66776	0.25221	0.40282
88	59	4.17926	17.72878	0.66046	0.23466	0.38012	0.66046	0.23115	0.37550	4.03912	15.45489	0.66776	0.26007	0.41279	0.66776	0.25644	0.40820
88	60	4.17926	17.33235	0.66046	0.23989	0.38695	0.66046	0.23596	0.38182	4.03912	15.15969	0.66776	0.26498	0.41894	0.66776	0.26093	0.41386

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
88	61	4.17926	16.92988	0.66046	0.24543	0.39413	0.66046	0.24104	0.38845	4.03912	14.85740	0.66776	0.27019	0.42543	0.66776	0.26568	0.41982
88	62	4.17926	16.52117	0.66046	0.25132	0.40169	0.66046	0.24642	0.39541	4.03912	14.54774	0.66776	0.27573	0.43227	0.66776	0.27071	0.42608
88	63	4.17926	16.10627	0.66046	0.25758	0.40965	0.66046	0.25211	0.40270	4.03912	14.23062	0.66776	0.28164	0.43950	0.66776	0.27605	0.43266
88	64	4.17926	15.68510	0.66046	0.26425	0.41804	0.66046	0.25814	0.41035	4.03912	13.90587	0.66776	0.28794	0.44714	0.66776	0.28172	0.43959
88	65	4.17926	15.25783	0.66046	0.27136	0.42688	0.66046	0.26452	0.41838	4.03912	13.57353	0.66776	0.29467	0.45521	0.66776	0.28773	0.44688
88	66	4.17926	14.82463	0.66046	0.27895	0.43622	0.66046	0.27129	0.42679	4.03912	13.23363	0.66776	0.30186	0.46374	0.66776	0.29411	0.45454
88	67	4.17926	14.38548	0.66046	0.28706	0.44607	0.66046	0.27846	0.43561	4.03912	12.88602	0.66776	0.30956	0.47277	0.66776	0.30088	0.46258
88	68	4.17926	13.94087	0.66046	0.29572	0.45646	0.66046	0.28605	0.44485	4.03912	12.53103	0.66776	0.31780	0.48232	0.66776	0.30807	0.47103
88	69	4.17926	13.49126	0.66046	0.30499	0.46743	0.66046	0.29410	0.45452	4.03912	12.16898	0.66776	0.32662	0.49241	0.66776	0.31570	0.47990
88	70	4.17926	13.03722	0.66046	0.31491	0.47899	0.66046	0.30261	0.46463	4.03912	11.80026	0.66776	0.33607	0.50307	0.66776	0.32378	0.48918
88	71	4.17926	12.57941	0.66046	0.32552	0.49116	0.66046	0.31163	0.47518	4.03912	11.42537	0.66776	0.34619	0.51433	0.66776	0.33235	0.49890
88	72	4.17926	12.11856	0.66046	0.33688	0.50398	0.66046	0.32117	0.48618	4.03912	11.04490	0.66776	0.35703	0.52620	0.66776	0.34143	0.50905
88	73	4.17926	11.65555	0.66046	0.34903	0.51745	0.66046	0.33124	0.49764	4.03912	10.65955	0.66776	0.36864	0.53869	0.66776	0.35102	0.51964
88	74	4.17926	11.19139	0.66046	0.36201	0.53158	0.66046	0.34187	0.50954	4.03912	10.27021	0.66776	0.38104	0.55182	0.66776	0.36116	0.53066
88	75	4.17926	10.72709	0.66046	0.37587	0.54637	0.66046	0.35307	0.52188	4.03912	9.87774	0.66776	0.39430	0.56559	0.66776	0.37185	0.54212
88	76	4.17926	10.26405	0.66046	0.39064	0.56182	0.66046	0.36486	0.53464	4.03912	9.48337	0.66776	0.40843	0.57998	0.66776	0.38311	0.55398
88	77	4.17926	9.80349	0.66046	0.40636	0.57789	0.66046	0.37722	0.54780	4.03912	9.08824	0.66776	0.42347	0.59498	0.66776	0.39493	0.56623
88	78	4.17926	9.34666	0.66046	0.42304	0.59456	0.66046	0.39017	0.56133	4.03912	8.69350	0.66776	0.43944	0.61057	0.66776	0.40732	0.57886
88	79	4.17926	8.89505	0.66046	0.44069	0.61178	0.66046	0.40370	0.57520	4.03912	8.30053	0.66776	0.45634	0.62669	0.66776	0.42027	0.59182
88	80	4.17926	8.44994	0.66046	0.45932	0.62950	0.66046	0.41780	0.58936	4.03912	7.91061	0.66776	0.47417	0.64330	0.66776	0.43378	0.60508
88	81	4.17926	8.01269	0.66046	0.47889	0.64763	0.66046	0.43243	0.60378	4.03912	7.52504	0.66776	0.49291	0.66034	0.66776	0.44781	0.61860
88	82	4.17926	7.58462	0.66046	0.49937	0.66610	0.66046	0.44758	0.61839	4.03912	7.14517	0.66776	0.51253	0.67771	0.66776	0.46234	0.63233
88	83	4.17926	7.16676	0.66046	0.52070	0.68481	0.66046	0.46321	0.63314	4.03912	6.77205	0.66776	0.53296	0.69534	0.66776	0.47734	0.64621
88	84	4.17926	6.76024	0.66046	0.54279	0.70365	0.66046	0.47926	0.64797	4.03912	6.40687	0.66776	0.55414	0.71311	0.66776	0.49275	0.66019
88	85	4.17926	6.36619	0.66046	0.56554	0.72248	0.66046	0.49567	0.66281	4.03912	6.05083	0.66776	0.57595	0.73093	0.66776	0.50853	0.67420
88	86	4.17926	5.98597	0.66046	0.58877	0.74117	0.66046	0.51236	0.67756	4.03912	5.70535	0.66776	0.59825	0.74863	0.66776	0.52457	0.68816
88	87	4.17926	5.62066	0.66046	0.61232	0.75955	0.66046	0.52923	0.69215	4.03912	5.37164	0.66776	0.62085	0.76608	0.66776	0.54080	0.70198
88	88	4.17926	5.27144	0.66046	0.63597	0.77748	0.66046	0.54619	0.70650	4.03912	5.05099	0.66776	0.64358	0.78314	0.66776	0.55713	0.71559
88	89	4.17926	4.93962	0.66046	0.65949	0.79481	0.66046	0.56315	0.72053	4.03912	4.74485	0.66776	0.66619	0.79966	0.66776	0.57345	0.72891
88	90	4.17926	4.62687	0.66046	0.68260	0.81137	0.66046	0.58000	0.73418	4.03912	4.45503	0.66776	0.68844	0.81547	0.66776	0.58969	0.74189
88	91	4.17926	4.33500	0.66046	0.70506	0.82702	0.66046	0.59671	0.74743	4.03912	4.18350	0.66776	0.71008	0.83046	0.66776	0.60579	0.75451
88	92	4.17926	4.06328	0.66046	0.72675	0.84176	0.66046	0.61329	0.76030	4.03912	3.92982	0.66776	0.73100	0.84460	0.66776	0.62177	0.76678
88	93	4.17926	3.80970	0.66046	0.74765	0.85561	0.66046	0.62974	0.77281	4.03912	3.69224	0.66776	0.75118	0.85791	0.66776	0.63763	0.77873
88	94	4.17926	3.57122	0.66046	0.76780	0.86865	0.66046	0.64609	0.78500	4.03912	3.46804	0.66776	0.77066	0.87048	0.66776	0.65342	0.79038
88	95	4.17926	3.34496	0.66046	0.78723	0.88095	0.66046	0.66231	0.79686	4.03912	3.25454	0.66776	0.78950	0.88237	0.66776	0.66910	0.80175
88	96	4.17926	3.12856	0.66046	0.80593	0.89254	0.66046	0.67833	0.80834	4.03912	3.04956	0.66776	0.80767	0.89360	0.66776	0.68460	0.81278
88	97	4.17926	2.92468	0.66046	0.82364	0.90329	0.66046	0.69403	0.81938	4.03912	2.85578	0.66776	0.82492	0.90406	0.66776	0.69981	0.82340
88	98	4.17926	2.73317	0.66046	0.84026	0.91320	0.66046	0.70932	0.82994	4.03912	2.67315	0.66776	0.84115	0.91372	0.66776	0.71464	0.83357
88	99	4.17926	2.55407	0.66046	0.85572	0.92225	0.66046	0.72410	0.83998	4.03912	2.50182	0.66776	0.85627	0.92257	0.66776	0.72900	0.84326
88	100	4.17926	2.38797	0.66046	0.86991	0.93043	0.66046	0.73828	0.84944	4.03912	2.34248	0.66776	0.87019	0.93059	0.66776	0.74278	0.85241

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
88	101	4.17926	2.23536	0.66046	0.88279	0.93775	0.66046	0.75176	0.85829	4.03912	2.19569	0.66776	0.88285	0.93778	0.66776	0.75590	0.86098
88	102	4.17926	2.09662	0.66046	0.89434	0.94422	0.66046	0.76450	0.86654	4.03912	2.06193	0.66776	0.89423	0.94416	0.66776	0.76830	0.86897
88	103	4.17926	1.97081	0.66046	0.90465	0.94994	0.66046	0.77649	0.87418	4.03912	1.94039	0.66776	0.90441	0.94981	0.66776	0.77999	0.87640
88	104	4.17926	1.85678	0.66046	0.91381	0.95496	0.66046	0.78769	0.88124	4.03912	1.82999	0.66776	0.91347	0.95478	0.66776	0.79092	0.88326
88	105	4.17926	1.75419	0.66046	0.92187	0.95935	0.66046	0.79810	0.88771	4.03912	1.73050	0.66776	0.92147	0.95913	0.66776	0.80109	0.88956
88	106	4.17926	1.66193	0.66046	0.92895	0.96317	0.66046	0.80767	0.89361	4.03912	1.64086	0.66776	0.92850	0.96293	0.66776	0.81045	0.89531
88	107	4.17926	1.57966	0.66046	0.93509	0.96646	0.66046	0.81636	0.89890	4.03912	1.56078	0.66776	0.93462	0.96620	0.66776	0.81896	0.90047
88	108	4.17926	1.50704	0.66046	0.94034	0.96925	0.66046	0.82405	0.90354	4.03912	1.48999	0.66776	0.93985	0.96899	0.66776	0.82651	0.90502
88	109	4.17926	1.44400	0.66046	0.94470	0.97156	0.66046	0.83059	0.90745	4.03912	1.42842	0.66776	0.94421	0.97131	0.66776	0.83293	0.90885
88	110	4.17926	1.39223	0.66046	0.94811	0.97336	0.66046	0.83570	0.91050	4.03912	1.37777	0.66776	0.94762	0.97311	0.66776	0.83796	0.91184
89	1	3.88962	29.44822	0.64485	0.13208	0.23334	0.64485	0.13204	0.23327	3.76744	22.54525	0.65237	0.16710	0.28635	0.65237	0.16705	0.28628
89	2	3.88962	29.37817	0.64485	0.13239	0.23383	0.64485	0.13236	0.23378	3.76744	22.51839	0.65237	0.16730	0.28664	0.65237	0.16726	0.28658
89	3	3.88962	29.30399	0.64485	0.13273	0.23435	0.64485	0.13270	0.23431	3.76744	22.48894	0.65237	0.16752	0.28696	0.65237	0.16748	0.28691
89	4	3.88962	29.22650	0.64485	0.13308	0.23490	0.64485	0.13305	0.23485	3.76744	22.45752	0.65237	0.16775	0.28731	0.65237	0.16772	0.28725
89	5	3.88962	29.14631	0.64485	0.13345	0.23547	0.64485	0.13342	0.23542	3.76744	22.42458	0.65237	0.16800	0.28767	0.65237	0.16796	0.28761
89	6	3.88962	29.06332	0.64485	0.13383	0.23606	0.64485	0.13380	0.23601	3.76744	22.39007	0.65237	0.16826	0.28805	0.65237	0.16822	0.28799
89	7	3.88962	28.97770	0.64485	0.13422	0.23668	0.64485	0.13419	0.23663	3.76744	22.35408	0.65237	0.16853	0.28844	0.65237	0.16849	0.28839
89	8	3.88962	28.88901	0.64485	0.13464	0.23732	0.64485	0.13460	0.23727	3.76744	22.31631	0.65237	0.16881	0.28886	0.65237	0.16877	0.28881
89	9	3.88962	28.79700	0.64485	0.13507	0.23799	0.64485	0.13503	0.23793	3.76744	22.27655	0.65237	0.16911	0.28930	0.65237	0.16907	0.28924
89	10	3.88962	28.70168	0.64485	0.13551	0.23868	0.64485	0.13548	0.23863	3.76744	22.23481	0.65237	0.16943	0.28977	0.65237	0.16939	0.28970
89	11	3.88962	28.60341	0.64485	0.13598	0.23940	0.64485	0.13594	0.23934	3.76744	22.19134	0.65237	0.16976	0.29025	0.65237	0.16972	0.29018
89	12	3.88962	28.50171	0.64485	0.13646	0.24015	0.64485	0.13642	0.24009	3.76744	22.14578	0.65237	0.17011	0.29076	0.65237	0.17006	0.29069
89	13	3.88962	28.39619	0.64485	0.13697	0.24094	0.64485	0.13692	0.24087	3.76744	22.09783	0.65237	0.17048	0.29130	0.65237	0.17042	0.29122
89	14	3.88962	28.28717	0.64485	0.13750	0.24175	0.64485	0.13744	0.24167	3.76744	22.04770	0.65237	0.17086	0.29186	0.65237	0.17080	0.29177
89	15	3.88962	28.17456	0.64485	0.13804	0.24260	0.64485	0.13798	0.24251	3.76744	21.99534	0.65237	0.17127	0.29245	0.65237	0.17120	0.29235
89	16	3.88962	28.05854	0.64485	0.13861	0.24348	0.64485	0.13855	0.24337	3.76744	21.94087	0.65237	0.17169	0.29307	0.65237	0.17161	0.29295
89	17	3.88962	27.93921	0.64485	0.13920	0.24439	0.64485	0.13913	0.24427	3.76744	21.88436	0.65237	0.17213	0.29371	0.65237	0.17205	0.29358
89	18	3.88962	27.81632	0.64485	0.13982	0.24534	0.64485	0.13974	0.24521	3.76744	21.82561	0.65237	0.17260	0.29438	0.65237	0.17250	0.29424
89	19	3.88962	27.68998	0.64485	0.14046	0.24632	0.64485	0.14037	0.24618	3.76744	21.76469	0.65237	0.17308	0.29508	0.65237	0.17298	0.29494
89	20	3.88962	27.55961	0.64485	0.14112	0.24734	0.64485	0.14103	0.24719	3.76744	21.70115	0.65237	0.17358	0.29582	0.65237	0.17348	0.29566
89	21	3.88962	27.42496	0.64485	0.14181	0.24840	0.64485	0.14171	0.24825	3.76744	21.63477	0.65237	0.17411	0.29659	0.65237	0.17400	0.29643
89	22	3.88962	27.28607	0.64485	0.14253	0.24950	0.64485	0.14243	0.24935	3.76744	21.56556	0.65237	0.17467	0.29740	0.65237	0.17455	0.29723
89	23	3.88962	27.14231	0.64485	0.14329	0.25066	0.64485	0.14318	0.25049	3.76744	21.49301	0.65237	0.17526	0.29825	0.65237	0.17513	0.29807
89	24	3.88962	26.99396	0.64485	0.14407	0.25186	0.64485	0.14395	0.25168	3.76744	21.41732	0.65237	0.17588	0.29914	0.65237	0.17574	0.29895
89	25	3.88962	26.84076	0.64485	0.14489	0.25311	0.64485	0.14477	0.25292	3.76744	21.33825	0.65237	0.17653	0.30008	0.65237	0.17638	0.29988
89	26	3.88962	26.68259	0.64485	0.14575	0.25442	0.64485	0.14562	0.25421	3.76744	21.25569	0.65237	0.17721	0.30107	0.65237	0.17706	0.30085
89	27	3.88962	26.51948	0.64485	0.14665	0.25578	0.64485	0.14650	0.25556	3.76744	21.16962	0.65237	0.17793	0.30210	0.65237	0.17776	0.30187
89	28	3.88962	26.35108	0.64485	0.14758	0.25720	0.64485	0.14742	0.25696	3.76744	21.07976	0.65237	0.17868	0.30319	0.65237	0.17851	0.30294
89	29	3.88962	26.17769	0.64485	0.14856	0.25868	0.64485	0.14839	0.25843	3.76744	20.98629	0.65237	0.17948	0.30433	0.65237	0.17929	0.30406
89	30	3.88962	25.99881	0.64485	0.14958	0.26023	0.64485	0.14940	0.25996	3.76744	20.88878	0.65237	0.18031	0.30553	0.65237	0.18011	0.30524

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
89	31	3.88962	25.81445	0.64485	0.15064	0.26184	0.64485	0.15045	0.26155	3.76744	20.78720	0.65237	0.18119	0.30679	0.65237	0.18098	0.30649
89	32	3.88962	25.62410	0.64485	0.15176	0.26353	0.64485	0.15156	0.26322	3.76744	20.68113	0.65237	0.18212	0.30812	0.65237	0.18189	0.30779
89	33	3.88962	25.42805	0.64485	0.15293	0.26528	0.64485	0.15271	0.26496	3.76744	20.57072	0.65237	0.18309	0.30951	0.65237	0.18285	0.30917
89	34	3.88962	25.22578	0.64485	0.15415	0.26712	0.64485	0.15392	0.26678	3.76744	20.45552	0.65237	0.18412	0.31098	0.65237	0.18386	0.31062
89	35	3.88962	25.01713	0.64485	0.15543	0.26905	0.64485	0.15519	0.26868	3.76744	20.33536	0.65237	0.18520	0.31253	0.65237	0.18493	0.31214
89	36	3.88962	24.80193	0.64485	0.15678	0.27106	0.64485	0.15652	0.27068	3.76744	20.21002	0.65237	0.18635	0.31416	0.65237	0.18606	0.31375
89	37	3.88962	24.57973	0.64485	0.15819	0.27317	0.64485	0.15792	0.27276	3.76744	20.07911	0.65237	0.18756	0.31587	0.65237	0.18726	0.31544
89	38	3.88962	24.35058	0.64485	0.15968	0.27538	0.64485	0.15939	0.27495	3.76744	19.94257	0.65237	0.18884	0.31769	0.65237	0.18851	0.31723
89	39	3.88962	24.11373	0.64485	0.16124	0.27771	0.64485	0.16092	0.27723	3.76744	19.79973	0.65237	0.19020	0.31960	0.65237	0.18985	0.31911
89	40	3.88962	23.86918	0.64485	0.16289	0.28014	0.64485	0.16254	0.27963	3.76744	19.65053	0.65237	0.19163	0.32163	0.65237	0.19125	0.32109
89	41	3.88962	23.61736	0.64485	0.16462	0.28270	0.64485	0.16424	0.28214	3.76744	19.49521	0.65237	0.19315	0.32376	0.65237	0.19273	0.32318
89	42	3.88962	23.35816	0.64485	0.16644	0.28538	0.64485	0.16602	0.28476	3.76744	19.33362	0.65237	0.19475	0.32602	0.65237	0.19430	0.32538
89	43	3.88962	23.09102	0.64485	0.16835	0.28819	0.64485	0.16789	0.28752	3.76744	19.16523	0.65237	0.19645	0.32839	0.65237	0.19595	0.32769
89	44	3.88962	22.81604	0.64485	0.17037	0.29114	0.64485	0.16987	0.29040	3.76744	18.99000	0.65237	0.19825	0.33091	0.65237	0.19770	0.33014
89	45	3.88962	22.53309	0.64485	0.17250	0.29424	0.64485	0.17194	0.29342	3.76744	18.80775	0.65237	0.20016	0.33356	0.65237	0.19955	0.33271
89	46	3.88962	22.24198	0.64485	0.17474	0.29750	0.64485	0.17412	0.29659	3.76744	18.61823	0.65237	0.20218	0.33636	0.65237	0.20150	0.33542
89	47	3.88962	21.94239	0.64485	0.17711	0.30093	0.64485	0.17641	0.29991	3.76744	18.42106	0.65237	0.20432	0.33932	0.65237	0.20357	0.33827
89	48	3.88962	21.63441	0.64485	0.17962	0.30453	0.64485	0.17882	0.30339	3.76744	18.21621	0.65237	0.20660	0.34244	0.65237	0.20575	0.34128
89	49	3.88962	21.31800	0.64485	0.18226	0.30832	0.64485	0.18136	0.30704	3.76744	18.00355	0.65237	0.20901	0.34575	0.65237	0.20805	0.34444
89	50	3.88962	20.99328	0.64485	0.18505	0.31231	0.64485	0.18403	0.31086	3.76744	17.78305	0.65237	0.21156	0.34924	0.65237	0.21048	0.34776
89	51	3.88962	20.66027	0.64485	0.18800	0.31650	0.64485	0.18684	0.31486	3.76744	17.55462	0.65237	0.21428	0.35293	0.65237	0.21305	0.35126
89	52	3.88962	20.31936	0.64485	0.19111	0.32090	0.64485	0.18980	0.31905	3.76744	17.31849	0.65237	0.21715	0.35682	0.65237	0.21576	0.35493
89	53	3.88962	19.97064	0.64485	0.19441	0.32553	0.64485	0.19291	0.32343	3.76744	17.07460	0.65237	0.22020	0.36092	0.65237	0.21862	0.35880
89	54	3.88962	19.61420	0.64485	0.19789	0.33039	0.64485	0.19619	0.32803	3.76744	16.82295	0.65237	0.22343	0.36525	0.65237	0.22164	0.36286
89	55	3.88962	19.25050	0.64485	0.20157	0.33551	0.64485	0.19964	0.33284	3.76744	16.56379	0.65237	0.22686	0.36982	0.65237	0.22483	0.36712
89	56	3.88962	18.87994	0.64485	0.20546	0.34088	0.64485	0.20328	0.33788	3.76744	16.29737	0.65237	0.23048	0.37462	0.65237	0.22820	0.37160
89	57	3.88962	18.50268	0.64485	0.20957	0.34652	0.64485	0.20711	0.34316	3.76744	16.02371	0.65237	0.23433	0.37969	0.65237	0.23176	0.37631
89	58	3.88962	18.11889	0.64485	0.21392	0.35245	0.64485	0.21116	0.34869	3.76744	15.74286	0.65237	0.23841	0.38502	0.65237	0.23552	0.38125
89	59	3.88962	17.72878	0.64485	0.21853	0.35868	0.64485	0.21543	0.35449	3.76744	15.45489	0.65237	0.24274	0.39065	0.65237	0.23951	0.38646
89	60	3.88962	17.33235	0.64485	0.22342	0.36523	0.64485	0.21994	0.36058	3.76744	15.15969	0.65237	0.24733	0.39658	0.65237	0.24373	0.39193
89	61	3.88962	16.92988	0.64485	0.22860	0.37213	0.64485	0.22472	0.36697	3.76744	14.85740	0.65237	0.25222	0.40283	0.65237	0.24820	0.39770
89	62	3.88962	16.52117	0.64485	0.23411	0.37939	0.64485	0.22977	0.37368	3.76744	14.54774	0.65237	0.25742	0.40944	0.65237	0.25295	0.40376
89	63	3.88962	16.10627	0.64485	0.23997	0.38705	0.64485	0.23512	0.38073	3.76744	14.23062	0.65237	0.26296	0.41642	0.65237	0.25798	0.41015
89	64	3.88962	15.68510	0.64485	0.24621	0.39514	0.64485	0.24079	0.38813	3.76744	13.90587	0.65237	0.26888	0.42381	0.65237	0.26333	0.41688
89	65	3.88962	15.25783	0.64485	0.25287	0.40367	0.64485	0.24681	0.39590	3.76744	13.57353	0.65237	0.27520	0.43162	0.65237	0.26901	0.42397
89	66	3.88962	14.82463	0.64485	0.25999	0.41268	0.64485	0.25319	0.40407	3.76744	13.23363	0.65237	0.28197	0.43990	0.65237	0.27504	0.43143
89	67	3.88962	14.38548	0.64485	0.26759	0.42221	0.64485	0.25995	0.41264	3.76744	12.88602	0.65237	0.28921	0.44866	0.65237	0.28146	0.43927
89	68	3.88962	13.94087	0.64485	0.27573	0.43227	0.64485	0.26713	0.42163	3.76744	12.53103	0.65237	0.29697	0.45795	0.65237	0.28827	0.44753
89	69	3.88962	13.49126	0.64485	0.28445	0.44291	0.64485	0.27474	0.43106	3.76744	12.16898	0.65237	0.30529	0.46778	0.65237	0.29551	0.45620
89	70	3.88962	13.03722	0.64485	0.29378	0.45415	0.64485	0.28282	0.44093	3.76744	11.80026	0.65237	0.31422	0.47818	0.65237	0.30319	0.46531

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<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
89	71	3.88962	12.57941	0.64485	0.30379	0.46601	0.64485	0.29138	0.45126	3.76744	11.42537	0.65237	0.32379	0.48918	0.65237	0.31135	0.47485
89	72	3.88962	12.11856	0.64485	0.31451	0.47852	0.64485	0.30044	0.46206	3.76744	11.04490	0.65237	0.33405	0.50081	0.65237	0.32000	0.48485
89	73	3.88962	11.65555	0.64485	0.32600	0.49170	0.64485	0.31004	0.47333	3.76744	10.65955	0.65237	0.34506	0.51308	0.65237	0.32917	0.49530
89	74	3.88962	11.19139	0.64485	0.33830	0.50556	0.64485	0.32019	0.48507	3.76744	10.27021	0.65237	0.35686	0.52600	0.65237	0.33888	0.50621
89	75	3.88962	10.72709	0.64485	0.35146	0.52012	0.64485	0.33091	0.49727	3.76744	9.87774	0.65237	0.36948	0.53959	0.65237	0.34913	0.51757
89	76	3.88962	10.26405	0.64485	0.36552	0.53536	0.64485	0.34221	0.50992	3.76744	9.48337	0.65237	0.38298	0.55385	0.65237	0.35996	0.52937
89	77	3.88962	9.80349	0.64485	0.38053	0.55128	0.64485	0.35410	0.52300	3.76744	9.08824	0.65237	0.39738	0.56875	0.65237	0.37136	0.54159
89	78	3.88962	9.34666	0.64485	0.39650	0.56785	0.64485	0.36658	0.53650	3.76744	8.69350	0.65237	0.41271	0.58429	0.65237	0.38333	0.55422
89	79	3.88962	8.89505	0.64485	0.41346	0.58503	0.64485	0.37966	0.55037	3.76744	8.30053	0.65237	0.42900	0.60042	0.65237	0.39589	0.56722
89	80	3.88962	8.44994	0.64485	0.43142	0.60278	0.64485	0.39333	0.56459	3.76744	7.91061	0.65237	0.44625	0.61711	0.65237	0.40901	0.58057
89	81	3.88962	8.01269	0.64485	0.45036	0.62104	0.64485	0.40757	0.57911	3.76744	7.52504	0.65237	0.46445	0.63430	0.65237	0.42269	0.59422
89	82	3.88962	7.58462	0.64485	0.47028	0.63971	0.64485	0.42235	0.59388	3.76744	7.14517	0.65237	0.48357	0.65190	0.65237	0.43691	0.60812
89	83	3.88962	7.16676	0.64485	0.49112	0.65873	0.64485	0.43765	0.60884	3.76744	6.77205	0.65237	0.50360	0.66986	0.65237	0.45163	0.62224
89	84	3.88962	6.76024	0.64485	0.51283	0.67797	0.64485	0.45342	0.62394	3.76744	6.40687	0.65237	0.52446	0.68806	0.65237	0.46681	0.63650
89	85	3.88962	6.36619	0.64485	0.53531	0.69733	0.64485	0.46961	0.63910	3.76744	6.05083	0.65237	0.54606	0.70639	0.65237	0.48241	0.65084
89	86	3.88962	5.98597	0.64485	0.55840	0.71663	0.64485	0.48613	0.65422	3.76744	5.70535	0.65237	0.56827	0.72471	0.65237	0.49833	0.66518
89	87	3.88962	5.62066	0.64485	0.58196	0.73575	0.64485	0.50290	0.66924	3.76744	5.37164	0.65237	0.59093	0.74288	0.65237	0.51449	0.67942
89	88	3.88962	5.27144	0.64485	0.60578	0.75450	0.64485	0.51982	0.68405	3.76744	5.05099	0.65237	0.61386	0.76073	0.65237	0.53081	0.69350
89	89	3.88962	4.93962	0.64485	0.62962	0.77272	0.64485	0.53679	0.69859	3.76744	4.74485	0.65237	0.63683	0.77812	0.65237	0.54719	0.70733
89	90	3.88962	4.62687	0.64485	0.65323	0.79024	0.64485	0.55373	0.71277	3.76744	4.45503	0.65237	0.65957	0.79487	0.65237	0.56353	0.72084
89	91	3.88962	4.33500	0.64485	0.67632	0.80691	0.64485	0.57058	0.72658	3.76744	4.18350	0.65237	0.68184	0.81083	0.65237	0.57979	0.73401
89	92	3.88962	4.06328	0.64485	0.69877	0.82268	0.64485	0.58735	0.74004	3.76744	3.92982	0.65237	0.70352	0.82596	0.65237	0.59599	0.74686
89	93	3.88962	3.80970	0.64485	0.72056	0.83759	0.64485	0.60405	0.75316	3.76744	3.69224	0.65237	0.72457	0.84029	0.65237	0.61212	0.75940
89	94	3.88962	3.57122	0.64485	0.74171	0.85170	0.64485	0.62072	0.76598	3.76744	3.46804	0.65237	0.74504	0.85389	0.65237	0.62824	0.77168
89	95	3.88962	3.34496	0.64485	0.76226	0.86510	0.64485	0.63734	0.77850	3.76744	3.25454	0.65237	0.76496	0.86683	0.65237	0.64432	0.78369
89	96	3.88962	3.12856	0.64485	0.78220	0.87779	0.64485	0.65381	0.79067	3.76744	3.04956	0.65237	0.78433	0.87913	0.65237	0.66029	0.79539
89	97	3.88962	2.92468	0.64485	0.80121	0.88963	0.64485	0.67002	0.80241	3.76744	2.85578	0.65237	0.80283	0.89064	0.65237	0.67601	0.80669
89	98	3.88962	2.73317	0.64485	0.81918	0.90060	0.64485	0.68588	0.81367	3.76744	2.67315	0.65237	0.82037	0.90132	0.65237	0.69141	0.81756
89	99	3.88962	2.55407	0.64485	0.83601	0.91068	0.64485	0.70127	0.82441	3.76744	2.50182	0.65237	0.83683	0.91117	0.65237	0.70638	0.82793
89	100	3.88962	2.38797	0.64485	0.85157	0.91984	0.64485	0.71609	0.83456	3.76744	2.34248	0.65237	0.85208	0.92013	0.65237	0.72080	0.83775
89	101	3.88962	2.23536	0.64485	0.86578	0.92806	0.64485	0.73024	0.84409	3.76744	2.19569	0.65237	0.86604	0.92821	0.65237	0.73458	0.84699
89	102	3.88962	2.09662	0.64485	0.87860	0.93538	0.64485	0.74366	0.85299	3.76744	2.06193	0.65237	0.87865	0.93541	0.65237	0.74766	0.85561
89	103	3.88962	1.97081	0.64485	0.89010	0.94186	0.64485	0.75632	0.86126	3.76744	1.94039	0.65237	0.89000	0.94180	0.65237	0.76002	0.86365
89	104	3.88962	1.85678	0.64485	0.90037	0.94757	0.64485	0.76820	0.86891	3.76744	1.82999	0.65237	0.90015	0.94745	0.65237	0.77163	0.87109
89	105	3.88962	1.75419	0.64485	0.90947	0.95259	0.64485	0.77927	0.87595	3.76744	1.73050	0.65237	0.90915	0.95241	0.65237	0.78245	0.87795
89	106	3.88962	1.66193	0.64485	0.91748	0.95696	0.64485	0.78949	0.88237	3.76744	1.64086	0.65237	0.91710	0.95676	0.65237	0.79245	0.88421
89	107	3.88962	1.57966	0.64485	0.92446	0.96075	0.64485	0.79879	0.88814	3.76744	1.56078	0.65237	0.92404	0.96052	0.65237	0.80157	0.88986
89	108	3.88962	1.50704	0.64485	0.93045	0.96397	0.64485	0.80706	0.89323	3.76744	1.48999	0.65237	0.93000	0.96373	0.65237	0.80968	0.89483
89	109	3.88962	1.44400	0.64485	0.93544	0.96664	0.64485	0.81410	0.89753	3.76744	1.42842	0.65237	0.93499	0.96640	0.65237	0.81660	0.89904
89	110	3.88962	1.39223	0.64485	0.93936	0.96873	0.64485	0.81963	0.90088	3.76744	1.37777	0.65237	0.93890	0.96849	0.65237	0.82205	0.90233

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
90	1	3.62269	29.44822	0.62960	0.12301	0.21908	0.62960	0.12298	0.21902	3.51611	22.54525	0.63589	0.15595	0.26982	0.63589	0.15591	0.26976
90	2	3.62269	29.37817	0.62960	0.12331	0.21954	0.62960	0.12328	0.21950	3.51611	22.51839	0.63589	0.15614	0.27010	0.63589	0.15610	0.27005
90	3	3.62269	29.30399	0.62960	0.12362	0.22004	0.62960	0.12359	0.22000	3.51611	22.48894	0.63589	0.15634	0.27041	0.63589	0.15631	0.27036
90	4	3.62269	29.22650	0.62960	0.12395	0.22056	0.62960	0.12392	0.22052	3.51611	22.45752	0.63589	0.15656	0.27074	0.63589	0.15653	0.27069
90	5	3.62269	29.14631	0.62960	0.12429	0.22110	0.62960	0.12426	0.22105	3.51611	22.42458	0.63589	0.15679	0.27108	0.63589	0.15676	0.27103
90	6	3.62269	29.06332	0.62960	0.12464	0.22166	0.62960	0.12462	0.22162	3.51611	22.39007	0.63589	0.15703	0.27144	0.63589	0.15700	0.27139
90	7	3.62269	28.97770	0.62960	0.12501	0.22224	0.62960	0.12498	0.22220	3.51611	22.35408	0.63589	0.15729	0.27182	0.63589	0.15725	0.27177
90	8	3.62269	28.88901	0.62960	0.12540	0.22285	0.62960	0.12537	0.22280	3.51611	22.31631	0.63589	0.15755	0.27222	0.63589	0.15752	0.27217
90	9	3.62269	28.79700	0.62960	0.12580	0.22348	0.62960	0.12577	0.22343	3.51611	22.27655	0.63589	0.15783	0.27263	0.63589	0.15780	0.27258
90	10	3.62269	28.70168	0.62960	0.12621	0.22414	0.62960	0.12618	0.22409	3.51611	22.23481	0.63589	0.15813	0.27308	0.63589	0.15809	0.27302
90	11	3.62269	28.60341	0.62960	0.12665	0.22482	0.62960	0.12661	0.22477	3.51611	22.19134	0.63589	0.15844	0.27354	0.63589	0.15840	0.27348
90	12	3.62269	28.50171	0.62960	0.12710	0.22553	0.62960	0.12706	0.22548	3.51611	22.14578	0.63589	0.15876	0.27402	0.63589	0.15872	0.27396
90	13	3.62269	28.39619	0.62960	0.12757	0.22628	0.62960	0.12753	0.22621	3.51611	22.09783	0.63589	0.15911	0.27453	0.63589	0.15906	0.27446
90	14	3.62269	28.28717	0.62960	0.12806	0.22705	0.62960	0.12802	0.22697	3.51611	22.04770	0.63589	0.15947	0.27507	0.63589	0.15941	0.27499
90	15	3.62269	28.17456	0.62960	0.12857	0.22785	0.62960	0.12852	0.22777	3.51611	21.99534	0.63589	0.15985	0.27563	0.63589	0.15978	0.27554
90	16	3.62269	28.05854	0.62960	0.12910	0.22868	0.62960	0.12904	0.22859	3.51611	21.94087	0.63589	0.16024	0.27622	0.63589	0.16017	0.27612
90	17	3.62269	27.93921	0.62960	0.12965	0.22955	0.62960	0.12959	0.22944	3.51611	21.88436	0.63589	0.16065	0.27683	0.63589	0.16058	0.27672
90	18	3.62269	27.81632	0.62960	0.13023	0.23044	0.62960	0.13015	0.23033	3.51611	21.82561	0.63589	0.16108	0.27747	0.63589	0.16100	0.27735
90	19	3.62269	27.68998	0.62960	0.13082	0.23137	0.62960	0.13074	0.23125	3.51611	21.76469	0.63589	0.16153	0.27814	0.63589	0.16144	0.27801
90	20	3.62269	27.55961	0.62960	0.13144	0.23234	0.62960	0.13136	0.23221	3.51611	21.70115	0.63589	0.16201	0.27884	0.63589	0.16191	0.27870
90	21	3.62269	27.42496	0.62960	0.13208	0.23334	0.62960	0.13200	0.23321	3.51611	21.63477	0.63589	0.16250	0.27957	0.63589	0.16240	0.27943
90	22	3.62269	27.28607	0.62960	0.13275	0.23439	0.62960	0.13266	0.23425	3.51611	21.56556	0.63589	0.16302	0.28034	0.63589	0.16292	0.28019
90	23	3.62269	27.14231	0.62960	0.13346	0.23548	0.62960	0.13336	0.23533	3.51611	21.49301	0.63589	0.16357	0.28115	0.63589	0.16346	0.28099
90	24	3.62269	26.99396	0.62960	0.13419	0.23662	0.62960	0.13408	0.23646	3.51611	21.41732	0.63589	0.16415	0.28201	0.63589	0.16403	0.28183
90	25	3.62269	26.84076	0.62960	0.13495	0.23781	0.62960	0.13484	0.23764	3.51611	21.33825	0.63589	0.16475	0.28290	0.63589	0.16463	0.28271
90	26	3.62269	26.68259	0.62960	0.13575	0.23905	0.62960	0.13563	0.23887	3.51611	21.25569	0.63589	0.16539	0.28384	0.63589	0.16526	0.28364
90	27	3.62269	26.51948	0.62960	0.13658	0.24034	0.62960	0.13646	0.24014	3.51611	21.16962	0.63589	0.16606	0.28483	0.63589	0.16592	0.28461
90	28	3.62269	26.35108	0.62960	0.13746	0.24169	0.62960	0.13732	0.24148	3.51611	21.07976	0.63589	0.16677	0.28586	0.63589	0.16661	0.28563
90	29	3.62269	26.17769	0.62960	0.13836	0.24309	0.62960	0.13822	0.24287	3.51611	20.98629	0.63589	0.16751	0.28695	0.63589	0.16734	0.28671
90	30	3.62269	25.99881	0.62960	0.13931	0.24456	0.62960	0.13916	0.24432	3.51611	20.88878	0.63589	0.16829	0.28810	0.63589	0.16811	0.28783
90	31	3.62269	25.81445	0.62960	0.14031	0.24609	0.62960	0.14014	0.24583	3.51611	20.78720	0.63589	0.16911	0.28930	0.63589	0.16892	0.28902
90	32	3.62269	25.62410	0.62960	0.14135	0.24769	0.62960	0.14117	0.24741	3.51611	20.68113	0.63589	0.16997	0.29056	0.63589	0.16977	0.29026
90	33	3.62269	25.42805	0.62960	0.14244	0.24936	0.62960	0.14225	0.24906	3.51611	20.57072	0.63589	0.17088	0.29189	0.63589	0.17067	0.29158
90	34	3.62269	25.22578	0.62960	0.14358	0.25110	0.62960	0.14338	0.25079	3.51611	20.45552	0.63589	0.17184	0.29329	0.63589	0.17162	0.29296
90	35	3.62269	25.01713	0.62960	0.14477	0.25293	0.62960	0.14456	0.25260	3.51611	20.33536	0.63589	0.17286	0.29476	0.63589	0.17262	0.29441
90	36	3.62269	24.80193	0.62960	0.14603	0.25484	0.62960	0.14580	0.25449	3.51611	20.21002	0.63589	0.17393	0.29631	0.63589	0.17367	0.29595
90	37	3.62269	24.57973	0.62960	0.14734	0.25684	0.62960	0.14710	0.25648	3.51611	20.07911	0.63589	0.17506	0.29795	0.63589	0.17479	0.29756
90	38	3.62269	24.35058	0.62960	0.14873	0.25894	0.62960	0.14847	0.25855	3.51611	19.94257	0.63589	0.17625	0.29968	0.63589	0.17596	0.29927
90	39	3.62269	24.11373	0.62960	0.15018	0.26115	0.62960	0.14991	0.26073	3.51611	19.79973	0.63589	0.17752	0.30151	0.63589	0.17721	0.30106
90	40	3.62269	23.86918	0.62960	0.15172	0.26346	0.62960	0.15141	0.26300	3.51611	19.65053	0.63589	0.17886	0.30344	0.63589	0.17852	0.30296

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<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
90	41	3.62269	23.61736	0.62960	0.15333	0.26589	0.62960	0.15300	0.26539	3.51611	19.49521	0.63589	0.18028	0.30548	0.63589	0.17991	0.30495
90	42	3.62269	23.35816	0.62960	0.15503	0.26844	0.62960	0.15466	0.26789	3.51611	19.33362	0.63589	0.18178	0.30763	0.63589	0.18137	0.30706
90	43	3.62269	23.09102	0.62960	0.15681	0.27111	0.62960	0.15641	0.27051	3.51611	19.16523	0.63589	0.18336	0.30990	0.63589	0.18292	0.30927
90	44	3.62269	22.81604	0.62960	0.15869	0.27392	0.62960	0.15825	0.27326	3.51611	18.99000	0.63589	0.18505	0.31230	0.63589	0.18456	0.31161
90	45	3.62269	22.53309	0.62960	0.16068	0.27687	0.62960	0.16018	0.27614	3.51611	18.80775	0.63589	0.18683	0.31483	0.63589	0.18629	0.31407
90	46	3.62269	22.24198	0.62960	0.16277	0.27997	0.62960	0.16222	0.27915	3.51611	18.61823	0.63589	0.18871	0.31751	0.63589	0.18812	0.31666
90	47	3.62269	21.94239	0.62960	0.16498	0.28323	0.62960	0.16436	0.28232	3.51611	18.42106	0.63589	0.19072	0.32034	0.63589	0.19005	0.31940
90	48	3.62269	21.63441	0.62960	0.16731	0.28666	0.62960	0.16662	0.28564	3.51611	18.21621	0.63589	0.19284	0.32333	0.63589	0.19209	0.32228
90	49	3.62269	21.31800	0.62960	0.16978	0.29027	0.62960	0.16899	0.28912	3.51611	18.00355	0.63589	0.19510	0.32649	0.63589	0.19425	0.32531
90	50	3.62269	20.99328	0.62960	0.17238	0.29407	0.62960	0.17149	0.29277	3.51611	17.78305	0.63589	0.19749	0.32984	0.63589	0.19653	0.32850
90	51	3.62269	20.66027	0.62960	0.17513	0.29806	0.62960	0.17412	0.29659	3.51611	17.55462	0.63589	0.20002	0.33337	0.63589	0.19894	0.33186
90	52	3.62269	20.31936	0.62960	0.17804	0.30226	0.62960	0.17689	0.30060	3.51611	17.31849	0.63589	0.20271	0.33709	0.63589	0.20148	0.33539
90	53	3.62269	19.97064	0.62960	0.18111	0.30668	0.62960	0.17980	0.30480	3.51611	17.07460	0.63589	0.20557	0.34103	0.63589	0.20417	0.33910
90	54	3.62269	19.61420	0.62960	0.18436	0.31132	0.62960	0.18287	0.30920	3.51611	16.82295	0.63589	0.20859	0.34518	0.63589	0.20701	0.34301
90	55	3.62269	19.25050	0.62960	0.18780	0.31621	0.62960	0.18610	0.31381	3.51611	16.56379	0.63589	0.21180	0.34956	0.63589	0.21000	0.34711
90	56	3.62269	18.87994	0.62960	0.19143	0.32134	0.62960	0.18951	0.31864	3.51611	16.29737	0.63589	0.21519	0.35417	0.63589	0.21317	0.35142
90	57	3.62269	18.50268	0.62960	0.19527	0.32673	0.62960	0.19310	0.32370	3.51611	16.02371	0.63589	0.21879	0.35903	0.63589	0.21651	0.35596
90	58	3.62269	18.11889	0.62960	0.19933	0.33241	0.62960	0.19690	0.32901	3.51611	15.74286	0.63589	0.22261	0.36416	0.63589	0.22005	0.36073
90	59	3.62269	17.72878	0.62960	0.20364	0.33837	0.62960	0.20090	0.33459	3.51611	15.45489	0.63589	0.22667	0.36957	0.63589	0.22380	0.36575
90	60	3.62269	17.33235	0.62960	0.20821	0.34465	0.62960	0.20514	0.34044	3.51611	15.15969	0.63589	0.23098	0.37527	0.63589	0.22777	0.37104
90	61	3.62269	16.92988	0.62960	0.21305	0.35127	0.62960	0.20962	0.34659	3.51611	14.85740	0.63589	0.23556	0.38130	0.63589	0.23199	0.37660
90	62	3.62269	16.52117	0.62960	0.21820	0.35824	0.62960	0.21437	0.35305	3.51611	14.54774	0.63589	0.24043	0.38766	0.63589	0.23645	0.38247
90	63	3.62269	16.10627	0.62960	0.22369	0.36560	0.62960	0.21940	0.35985	3.51611	14.23062	0.63589	0.24564	0.39439	0.63589	0.24120	0.38866
90	64	3.62269	15.68510	0.62960	0.22953	0.37337	0.62960	0.22473	0.36699	3.51611	13.90587	0.63589	0.25119	0.40152	0.63589	0.24624	0.39518
90	65	3.62269	15.25783	0.62960	0.23577	0.38158	0.62960	0.23040	0.37451	3.51611	13.57353	0.63589	0.25713	0.40907	0.63589	0.25161	0.40205
90	66	3.62269	14.82463	0.62960	0.24244	0.39026	0.62960	0.23641	0.38241	3.51611	13.23363	0.63589	0.26349	0.41708	0.63589	0.25731	0.40930
90	67	3.62269	14.38548	0.62960	0.24957	0.39945	0.62960	0.24279	0.39072	3.51611	12.88602	0.63589	0.27030	0.42557	0.63589	0.26337	0.41694
90	68	3.62269	13.94087	0.62960	0.25721	0.40918	0.62960	0.24957	0.39945	3.51611	12.53103	0.63589	0.27760	0.43457	0.63589	0.26983	0.42498
90	69	3.62269	13.49126	0.62960	0.26540	0.41947	0.62960	0.25677	0.40862	3.51611	12.16898	0.63589	0.28544	0.44412	0.63589	0.27669	0.43345
90	70	3.62269	13.03722	0.62960	0.27418	0.43037	0.62960	0.26441	0.41824	3.51611	11.80026	0.63589	0.29386	0.45424	0.63589	0.28399	0.44235
90	71	3.62269	12.57941	0.62960	0.28360	0.44189	0.62960	0.27253	0.42833	3.51611	11.42537	0.63589	0.30290	0.46496	0.63589	0.29174	0.45171
90	72	3.62269	12.11856	0.62960	0.29371	0.45406	0.62960	0.28114	0.43889	3.51611	11.04490	0.63589	0.31261	0.47631	0.63589	0.29998	0.46152
90	73	3.62269	11.65555	0.62960	0.30456	0.46691	0.62960	0.29027	0.44994	3.51611	10.65955	0.63589	0.32303	0.48832	0.63589	0.30873	0.47180
90	74	3.62269	11.19139	0.62960	0.31619	0.48046	0.62960	0.29995	0.46148	3.51611	10.27021	0.63589	0.33422	0.50100	0.63589	0.31800	0.48255
90	75	3.62269	10.72709	0.62960	0.32867	0.49473	0.62960	0.31019	0.47350	3.51611	9.87774	0.63589	0.34622	0.51436	0.63589	0.32783	0.49378
90	76	3.62269	10.26405	0.62960	0.34202	0.50971	0.62960	0.32100	0.48600	3.51611	9.48337	0.63589	0.35908	0.52841	0.63589	0.33822	0.50547
90	77	3.62269	9.80349	0.62960	0.35630	0.52540	0.62960	0.33241	0.49896	3.51611	9.08824	0.63589	0.37283	0.54315	0.63589	0.34918	0.51762
90	78	3.62269	9.34666	0.62960	0.37155	0.54180	0.62960	0.34442	0.51237	3.51611	8.69350	0.63589	0.38751	0.55857	0.63589	0.36073	0.53020
90	79	3.62269	8.89505	0.62960	0.38779	0.55886	0.62960	0.35703	0.52619	3.51611	8.30053	0.63589	0.40315	0.57463	0.63589	0.37286	0.54319
90	80	3.62269	8.44994	0.62960	0.40504	0.57655	0.62960	0.37024	0.54040	3.51611	7.91061	0.63589	0.41976	0.59131	0.63589	0.38558	0.55656

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
90	81	3.62269	8.01269	0.62960	0.42330	0.59482	0.62960	0.38405	0.55496	3.51611	7.52504	0.63589	0.43735	0.60855	0.63589	0.39888	0.57028
90	82	3.62269	7.58462	0.62960	0.44258	0.61360	0.62960	0.39843	0.56982	3.51611	7.14517	0.63589	0.45592	0.62629	0.63589	0.41274	0.58431
90	83	3.62269	7.16676	0.62960	0.46284	0.63280	0.62960	0.41336	0.58493	3.51611	6.77205	0.63589	0.47543	0.64447	0.63589	0.42713	0.59859
90	84	3.62269	6.76024	0.62960	0.48405	0.65234	0.62960	0.42880	0.60022	3.51611	6.40687	0.63589	0.49586	0.66298	0.63589	0.44203	0.61307
90	85	3.62269	6.36619	0.62960	0.50612	0.67208	0.62960	0.44471	0.61563	3.51611	6.05083	0.63589	0.51712	0.68171	0.63589	0.45738	0.62768
90	86	3.62269	5.98597	0.62960	0.52892	0.69189	0.62960	0.46099	0.63107	3.51611	5.70535	0.63589	0.53910	0.70054	0.63589	0.47311	0.64233
90	87	3.62269	5.62066	0.62960	0.55232	0.71161	0.62960	0.47758	0.64644	3.51611	5.37164	0.63589	0.56165	0.71931	0.63589	0.48914	0.65694
90	88	3.62269	5.27144	0.62960	0.57612	0.73106	0.62960	0.49438	0.66165	3.51611	5.05099	0.63589	0.58461	0.73786	0.63589	0.50537	0.67142
90	89	3.62269	4.93962	0.62960	0.60011	0.75008	0.62960	0.51129	0.67663	3.51611	4.74485	0.63589	0.60775	0.75602	0.63589	0.52172	0.68570
90	90	3.62269	4.62687	0.62960	0.62400	0.76848	0.62960	0.52822	0.69129	3.51611	4.45503	0.63589	0.63081	0.77362	0.63589	0.53808	0.69968
90	91	3.62269	4.33500	0.62960	0.64753	0.78606	0.62960	0.54512	0.70560	3.51611	4.18350	0.63589	0.65353	0.79047	0.63589	0.55442	0.71335
90	92	3.62269	4.06328	0.62960	0.67057	0.80280	0.62960	0.56199	0.71959	3.51611	3.92982	0.63589	0.67578	0.80653	0.63589	0.57074	0.72672
90	93	3.62269	3.80970	0.62960	0.69306	0.81871	0.62960	0.57886	0.73326	3.51611	3.69224	0.63589	0.69753	0.82182	0.63589	0.58706	0.73981
90	94	3.62269	3.57122	0.62960	0.71505	0.83385	0.62960	0.59575	0.74667	3.51611	3.46804	0.63589	0.71882	0.83641	0.63589	0.60342	0.75266
90	95	3.62269	3.34496	0.62960	0.73657	0.84830	0.62960	0.61266	0.75981	3.51611	3.25454	0.63589	0.73969	0.85037	0.63589	0.61980	0.76528
90	96	3.62269	3.12856	0.62960	0.75759	0.86208	0.62960	0.62949	0.77262	3.51611	3.04956	0.63589	0.76012	0.86371	0.63589	0.63614	0.77761
90	97	3.62269	2.92468	0.62960	0.77779	0.87501	0.62960	0.64612	0.78502	3.51611	2.85578	0.63589	0.77978	0.87627	0.63589	0.65228	0.78955
90	98	3.62269	2.73317	0.62960	0.79702	0.88705	0.62960	0.66245	0.79695	3.51611	2.67315	0.63589	0.79854	0.88799	0.63589	0.66816	0.80108
90	99	3.62269	2.55407	0.62960	0.81516	0.89817	0.62960	0.67836	0.80836	3.51611	2.50182	0.63589	0.81627	0.89884	0.63589	0.68365	0.81211
90	100	3.62269	2.38797	0.62960	0.83204	0.90832	0.62960	0.69375	0.81919	3.51611	2.34248	0.63589	0.83280	0.90877	0.63589	0.69864	0.82259
90	101	3.62269	2.23536	0.62960	0.84755	0.91748	0.62960	0.70849	0.82937	3.51611	2.19569	0.63589	0.84802	0.91776	0.63589	0.71301	0.83247
90	102	3.62269	2.09662	0.62960	0.86163	0.92567	0.62960	0.72251	0.83890	3.51611	2.06193	0.63589	0.86187	0.92581	0.63589	0.72670	0.84172
90	103	3.62269	1.97081	0.62960	0.87433	0.93295	0.62960	0.73580	0.84779	3.51611	1.94039	0.63589	0.87438	0.93298	0.63589	0.73967	0.85036
90	104	3.62269	1.85678	0.62960	0.88573	0.93940	0.62960	0.74830	0.85603	3.51611	1.82999	0.63589	0.88564	0.93935	0.63589	0.75189	0.85838
90	105	3.62269	1.75419	0.62960	0.89588	0.94508	0.62960	0.75998	0.86363	3.51611	1.73050	0.63589	0.89567	0.94496	0.63589	0.76333	0.86578
90	106	3.62269	1.66193	0.62960	0.90486	0.95005	0.62960	0.77081	0.87057	3.51611	1.64086	0.63589	0.90457	0.94989	0.63589	0.77393	0.87256
90	107	3.62269	1.57966	0.62960	0.91272	0.95437	0.62960	0.78069	0.87684	3.51611	1.56078	0.63589	0.91237	0.95418	0.63589	0.78362	0.87869
90	108	3.62269	1.50704	0.62960	0.91948	0.95805	0.62960	0.78951	0.88237	3.51611	1.48999	0.63589	0.91910	0.95784	0.63589	0.79228	0.88410
90	109	3.62269	1.44400	0.62960	0.92516	0.96112	0.62960	0.79704	0.88706	3.51611	1.42842	0.63589	0.92475	0.96090	0.63589	0.79969	0.88870
90	110	3.62269	1.39223	0.62960	0.92961	0.96352	0.62960	0.80298	0.89072	3.51611	1.37777	0.63589	0.92920	0.96330	0.63589	0.80554	0.89230
91	1	3.38123	29.44822	0.61383	0.11482	0.20598	0.61383	0.11478	0.20593	3.28808	22.54525	0.62023	0.14584	0.25455	0.62023	0.14580	0.25449
91	2	3.38123	29.37817	0.61383	0.11509	0.20642	0.61383	0.11506	0.20638	3.28808	22.51839	0.62023	0.14601	0.25482	0.62023	0.14598	0.25477
91	3	3.38123	29.30399	0.61383	0.11538	0.20689	0.61383	0.11536	0.20685	3.28808	22.48894	0.62023	0.14620	0.25511	0.62023	0.14618	0.25507
91	4	3.38123	29.22650	0.61383	0.11569	0.20738	0.61383	0.11566	0.20734	3.28808	22.45752	0.62023	0.14641	0.25542	0.62023	0.14638	0.25538
91	5	3.38123	29.14631	0.61383	0.11601	0.20789	0.61383	0.11598	0.20786	3.28808	22.42458	0.62023	0.14662	0.25575	0.62023	0.14659	0.25570
91	6	3.38123	29.06332	0.61383	0.11634	0.20843	0.61383	0.11631	0.20839	3.28808	22.39007	0.62023	0.14685	0.25609	0.62023	0.14682	0.25605
91	7	3.38123	28.97770	0.61383	0.11668	0.20898	0.61383	0.11666	0.20894	3.28808	22.35408	0.62023	0.14709	0.25645	0.62023	0.14706	0.25641
91	8	3.38123	28.88901	0.61383	0.11704	0.20955	0.61383	0.11701	0.20951	3.28808	22.31631	0.62023	0.14733	0.25683	0.62023	0.14731	0.25678
91	9	3.38123	28.79700	0.61383	0.11741	0.21015	0.61383	0.11739	0.21011	3.28808	22.27655	0.62023	0.14760	0.25723	0.62023	0.14757	0.25718
91	10	3.38123	28.70168	0.61383	0.11780	0.21077	0.61383	0.11777	0.21073	3.28808	22.23481	0.62023	0.14787	0.25765	0.62023	0.14784	0.25760

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>								
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
91	11	3.38123	28.60341	0.61383	0.11821	0.21142	0.61383	0.11818	0.21138	3.28808	22.19134	0.62023	0.14816	0.25809	0.62023	0.14813	0.25804
91	12	3.38123	28.50171	0.61383	0.11863	0.21210	0.61383	0.11860	0.21205	3.28808	22.14578	0.62023	0.14847	0.25855	0.62023	0.14843	0.25849
91	13	3.38123	28.39619	0.61383	0.11907	0.21280	0.61383	0.11903	0.21274	3.28808	22.09783	0.62023	0.14879	0.25904	0.62023	0.14875	0.25897
91	14	3.38123	28.28717	0.61383	0.11953	0.21353	0.61383	0.11949	0.21347	3.28808	22.04770	0.62023	0.14913	0.25955	0.62023	0.14908	0.25948
91	15	3.38123	28.17456	0.61383	0.12000	0.21429	0.61383	0.11996	0.21422	3.28808	21.99534	0.62023	0.14948	0.26008	0.62023	0.14943	0.26000
91	16	3.38123	28.05854	0.61383	0.12050	0.21508	0.61383	0.12045	0.21500	3.28808	21.94087	0.62023	0.14985	0.26064	0.62023	0.14979	0.26055
91	17	3.38123	27.93921	0.61383	0.12101	0.21590	0.61383	0.12095	0.21581	3.28808	21.88436	0.62023	0.15024	0.26123	0.62023	0.15017	0.26112
91	18	3.38123	27.81632	0.61383	0.12155	0.21675	0.61383	0.12148	0.21665	3.28808	21.82561	0.62023	0.15064	0.26184	0.62023	0.15056	0.26172
91	19	3.38123	27.68998	0.61383	0.12210	0.21763	0.61383	0.12203	0.21752	3.28808	21.76469	0.62023	0.15106	0.26247	0.62023	0.15098	0.26235
91	20	3.38123	27.55961	0.61383	0.12268	0.21855	0.61383	0.12261	0.21843	3.28808	21.70115	0.62023	0.15150	0.26314	0.62023	0.15142	0.26301
91	21	3.38123	27.42496	0.61383	0.12328	0.21950	0.61383	0.12320	0.21938	3.28808	21.63477	0.62023	0.15197	0.26384	0.62023	0.15188	0.26370
91	22	3.38123	27.28607	0.61383	0.12391	0.22049	0.61383	0.12383	0.22037	3.28808	21.56556	0.62023	0.15245	0.26457	0.62023	0.15236	0.26443
91	23	3.38123	27.14231	0.61383	0.12456	0.22153	0.61383	0.12448	0.22140	3.28808	21.49301	0.62023	0.15297	0.26534	0.62023	0.15287	0.26520
91	24	3.38123	26.99396	0.61383	0.12525	0.22261	0.61383	0.12515	0.22247	3.28808	21.41732	0.62023	0.15351	0.26615	0.62023	0.15340	0.26600
91	25	3.38123	26.84076	0.61383	0.12596	0.22374	0.61383	0.12586	0.22358	3.28808	21.33825	0.62023	0.15407	0.26701	0.62023	0.15396	0.26684
91	26	3.38123	26.68259	0.61383	0.12671	0.22491	0.61383	0.12660	0.22475	3.28808	21.25569	0.62023	0.15467	0.26790	0.62023	0.15455	0.26772
91	27	3.38123	26.51948	0.61383	0.12748	0.22614	0.61383	0.12737	0.22596	3.28808	21.16962	0.62023	0.15530	0.26884	0.62023	0.15517	0.26865
91	28	3.38123	26.35108	0.61383	0.12830	0.22742	0.61383	0.12817	0.22722	3.28808	21.07976	0.62023	0.15596	0.26983	0.62023	0.15582	0.26962
91	29	3.38123	26.17769	0.61383	0.12915	0.22875	0.61383	0.12901	0.22854	3.28808	20.98629	0.62023	0.15665	0.27087	0.62023	0.15650	0.27065
91	30	3.38123	25.99881	0.61383	0.13003	0.23014	0.61383	0.12989	0.22992	3.28808	20.88878	0.62023	0.15738	0.27196	0.62023	0.15722	0.27172
91	31	3.38123	25.81445	0.61383	0.13096	0.23159	0.61383	0.13081	0.23136	3.28808	20.78720	0.62023	0.15815	0.27310	0.62023	0.15798	0.27285
91	32	3.38123	25.62410	0.61383	0.13193	0.23311	0.61383	0.13177	0.23286	3.28808	20.68113	0.62023	0.15896	0.27431	0.62023	0.15878	0.27404
91	33	3.38123	25.42805	0.61383	0.13295	0.23469	0.61383	0.13278	0.23443	3.28808	20.57072	0.62023	0.15981	0.27557	0.62023	0.15962	0.27529
91	34	3.38123	25.22578	0.61383	0.13401	0.23635	0.61383	0.13383	0.23607	3.28808	20.45552	0.62023	0.16070	0.27691	0.62023	0.16050	0.27661
91	35	3.38123	25.01713	0.61383	0.13513	0.23808	0.61383	0.13494	0.23779	3.28808	20.33536	0.62023	0.16165	0.27831	0.62023	0.16144	0.27800
91	36	3.38123	24.80193	0.61383	0.13630	0.23990	0.61383	0.13610	0.23959	3.28808	20.21002	0.62023	0.16265	0.27979	0.62023	0.16243	0.27946
91	37	3.38123	24.57973	0.61383	0.13753	0.24180	0.61383	0.13732	0.24147	3.28808	20.07911	0.62023	0.16371	0.28136	0.62023	0.16347	0.28101
91	38	3.38123	24.35058	0.61383	0.13882	0.24380	0.61383	0.13859	0.24345	3.28808	19.94257	0.62023	0.16483	0.28301	0.62023	0.16457	0.28263
91	39	3.38123	24.11373	0.61383	0.14018	0.24589	0.61383	0.13993	0.24551	3.28808	19.79973	0.62023	0.16601	0.28475	0.62023	0.16574	0.28435
91	40	3.38123	23.86918	0.61383	0.14161	0.24809	0.61383	0.14134	0.24768	3.28808	19.65053	0.62023	0.16727	0.28660	0.62023	0.16697	0.28616
91	41	3.38123	23.61736	0.61383	0.14312	0.25040	0.61383	0.14282	0.24995	3.28808	19.49521	0.62023	0.16859	0.28854	0.62023	0.16827	0.28807
91	42	3.38123	23.35816	0.61383	0.14470	0.25282	0.61383	0.14438	0.25233	3.28808	19.33362	0.62023	0.17000	0.29060	0.62023	0.16964	0.29008
91	43	3.38123	23.09102	0.61383	0.14637	0.25536	0.61383	0.14602	0.25482	3.28808	19.16523	0.62023	0.17148	0.29276	0.62023	0.17109	0.29220
91	44	3.38123	22.81604	0.61383	0.14813	0.25803	0.61383	0.14774	0.25744	3.28808	18.99000	0.62023	0.17306	0.29505	0.62023	0.17263	0.29443
91	45	3.38123	22.53309	0.61383	0.14998	0.26084	0.61383	0.14955	0.26018	3.28808	18.80775	0.62023	0.17473	0.29747	0.62023	0.17425	0.29679
91	46	3.38123	22.24198	0.61383	0.15193	0.26379	0.61383	0.15145	0.26306	3.28808	18.61823	0.62023	0.17649	0.30003	0.62023	0.17597	0.29927
91	47	3.38123	21.94239	0.61383	0.15400	0.26689	0.61383	0.15346	0.26608	3.28808	18.42106	0.62023	0.17837	0.30274	0.62023	0.17778	0.30189
91	48	3.38123	21.63441	0.61383	0.15618	0.27016	0.61383	0.15557	0.26925	3.28808	18.21621	0.62023	0.18036	0.30560	0.62023	0.17970	0.30465
91	49	3.38123	21.31800	0.61383	0.15848	0.27360	0.61383	0.15779	0.27257	3.28808	18.00355	0.62023	0.18247	0.30862	0.62023	0.18172	0.30756
91	50	3.38123	20.99328	0.61383	0.16091	0.27722	0.61383	0.16013	0.27606	3.28808	17.78305	0.62023	0.18471	0.31182	0.62023	0.18387	0.31062

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
91	51	3.38123	20.66027	0.61383	0.16348	0.28103	0.61383	0.16260	0.27971	3.28808	17.55462	0.62023	0.18709	0.31520	0.62023	0.18613	0.31384
91	52	3.38123	20.31936	0.61383	0.16620	0.28503	0.61383	0.16519	0.28354	3.28808	17.31849	0.62023	0.18961	0.31877	0.62023	0.18852	0.31723
91	53	3.38123	19.97064	0.61383	0.16908	0.28925	0.61383	0.16792	0.28756	3.28808	17.07460	0.62023	0.19228	0.32254	0.62023	0.19104	0.32080
91	54	3.38123	19.61420	0.61383	0.17211	0.29368	0.61383	0.17080	0.29177	3.28808	16.82295	0.62023	0.19511	0.32652	0.62023	0.19371	0.32455
91	55	3.38123	19.25050	0.61383	0.17533	0.29835	0.61383	0.17384	0.29618	3.28808	16.56379	0.62023	0.19812	0.33071	0.62023	0.19653	0.32850
91	56	3.38123	18.87994	0.61383	0.17872	0.30325	0.61383	0.17703	0.30081	3.28808	16.29737	0.62023	0.20130	0.33514	0.62023	0.19951	0.33265
91	57	3.38123	18.50268	0.61383	0.18232	0.30841	0.61383	0.18041	0.30567	3.28808	16.02371	0.62023	0.20468	0.33981	0.62023	0.20266	0.33702
91	58	3.38123	18.11889	0.61383	0.18612	0.31383	0.61383	0.18397	0.31077	3.28808	15.74286	0.62023	0.20826	0.34473	0.62023	0.20599	0.34161
91	59	3.38123	17.72878	0.61383	0.19015	0.31954	0.61383	0.18773	0.31612	3.28808	15.45489	0.62023	0.21207	0.34993	0.62023	0.20952	0.34645
91	60	3.38123	17.33235	0.61383	0.19443	0.32556	0.61383	0.19171	0.32175	3.28808	15.15969	0.62023	0.21611	0.35541	0.62023	0.21326	0.35155
91	61	3.38123	16.92988	0.61383	0.19897	0.33190	0.61383	0.19593	0.32766	3.28808	14.85740	0.62023	0.22041	0.36121	0.62023	0.21723	0.35693
91	62	3.38123	16.52117	0.61383	0.20379	0.33858	0.61383	0.20039	0.33388	3.28808	14.54774	0.62023	0.22499	0.36734	0.62023	0.22145	0.36260
91	63	3.38123	16.10627	0.61383	0.20893	0.34564	0.61383	0.20513	0.34043	3.28808	14.23062	0.62023	0.22988	0.37382	0.62023	0.22593	0.36858
91	64	3.38123	15.68510	0.61383	0.21441	0.35311	0.61383	0.21015	0.34732	3.28808	13.90587	0.62023	0.23510	0.38069	0.62023	0.23069	0.37489
91	65	3.38123	15.25783	0.61383	0.22026	0.36100	0.61383	0.21549	0.35458	3.28808	13.57353	0.62023	0.24068	0.38798	0.62023	0.23576	0.38156
91	66	3.38123	14.82463	0.61383	0.22651	0.36936	0.61383	0.22116	0.36222	3.28808	13.23363	0.62023	0.24666	0.39571	0.62023	0.24115	0.38859
91	67	3.38123	14.38548	0.61383	0.23321	0.37822	0.61383	0.22719	0.37026	3.28808	12.88602	0.62023	0.25307	0.40392	0.62023	0.24689	0.39601
91	68	3.38123	13.94087	0.61383	0.24039	0.38761	0.61383	0.23360	0.37873	3.28808	12.53103	0.62023	0.25995	0.41264	0.62023	0.25301	0.40384
91	69	3.38123	13.49126	0.61383	0.24809	0.39755	0.61383	0.24041	0.38763	3.28808	12.16898	0.62023	0.26735	0.42190	0.62023	0.25952	0.41209
91	70	3.38123	13.03722	0.61383	0.25635	0.40809	0.61383	0.24765	0.39699	3.28808	11.80026	0.62023	0.27529	0.43173	0.62023	0.26645	0.42078
91	71	3.38123	12.57941	0.61383	0.26523	0.41926	0.61383	0.25535	0.40682	3.28808	11.42537	0.62023	0.28383	0.44216	0.62023	0.27383	0.42993
91	72	3.38123	12.11856	0.61383	0.27476	0.43108	0.61383	0.26354	0.41714	3.28808	11.04490	0.62023	0.29301	0.45322	0.62023	0.28167	0.43954
91	73	3.38123	11.65555	0.61383	0.28500	0.44358	0.61383	0.27223	0.42795	3.28808	10.65955	0.62023	0.30288	0.46494	0.62023	0.29002	0.44963
91	74	3.38123	11.19139	0.61383	0.29601	0.45680	0.61383	0.28145	0.43926	3.28808	10.27021	0.62023	0.31349	0.47734	0.62023	0.29888	0.46021
91	75	3.38123	10.72709	0.61383	0.30782	0.47074	0.61383	0.29122	0.45108	3.28808	9.87774	0.62023	0.32489	0.49044	0.62023	0.30829	0.47128
91	76	3.38123	10.26405	0.61383	0.32050	0.48542	0.61383	0.30157	0.46340	3.28808	9.48337	0.62023	0.33712	0.50425	0.62023	0.31825	0.48284
91	77	3.38123	9.80349	0.61383	0.33408	0.50084	0.61383	0.31251	0.47621	3.28808	9.08824	0.62023	0.35023	0.51878	0.62023	0.32879	0.49487
91	78	3.38123	9.34666	0.61383	0.34861	0.51700	0.61383	0.32405	0.48949	3.28808	8.69350	0.62023	0.36427	0.53401	0.62023	0.33991	0.50736
91	79	3.38123	8.89505	0.61383	0.36413	0.53387	0.61383	0.33620	0.50322	3.28808	8.30053	0.62023	0.37925	0.54994	0.62023	0.35163	0.52030
91	80	3.38123	8.44994	0.61383	0.38067	0.55142	0.61383	0.34897	0.51738	3.28808	7.91061	0.62023	0.39522	0.56653	0.62023	0.36394	0.53366
91	81	3.38123	8.01269	0.61383	0.39823	0.56962	0.61383	0.36234	0.53193	3.28808	7.52504	0.62023	0.41218	0.58375	0.62023	0.37685	0.54741
91	82	3.38123	7.58462	0.61383	0.41683	0.58840	0.61383	0.37630	0.54683	3.28808	7.14517	0.62023	0.43014	0.60154	0.62023	0.39034	0.56150
91	83	3.38123	7.16676	0.61383	0.43646	0.60769	0.61383	0.39085	0.56203	3.28808	6.77205	0.62023	0.44909	0.61983	0.62023	0.40439	0.57589
91	84	3.38123	6.76024	0.61383	0.45709	0.62740	0.61383	0.40594	0.57746	3.28808	6.40687	0.62023	0.46901	0.63854	0.62023	0.41898	0.59053
91	85	3.38123	6.36619	0.61383	0.47866	0.64743	0.61383	0.42153	0.59306	3.28808	6.05083	0.62023	0.48984	0.65758	0.62023	0.43406	0.60535
91	86	3.38123	5.98597	0.61383	0.50107	0.66761	0.61383	0.43754	0.60874	3.28808	5.70535	0.62023	0.51148	0.67679	0.62023	0.44955	0.62026
91	87	3.38123	5.62066	0.61383	0.52417	0.68781	0.61383	0.45391	0.62440	3.28808	5.37164	0.62023	0.53380	0.69605	0.62023	0.46540	0.63518
91	88	3.38123	5.27144	0.61383	0.54782	0.70786	0.61383	0.47055	0.63996	3.28808	5.05099	0.62023	0.55664	0.71518	0.62023	0.48150	0.65001
91	89	3.38123	4.93962	0.61383	0.57178	0.72755	0.61383	0.48734	0.65532	3.28808	4.74485	0.62023	0.57979	0.73401	0.62023	0.49776	0.66467
91	90	3.38123	4.62687	0.61383	0.59579	0.74670	0.61383	0.50421	0.67040	3.28808	4.45503	0.62023	0.60301	0.75235	0.62023	0.51409	0.67908

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POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
91	91	3.38123	4.33500	0.61383	0.61958	0.76511	0.61383	0.52110	0.68516	3.28808	4.18350	0.62023	0.62601	0.76999	0.62023	0.53045	0.69319
91	92	3.38123	4.06328	0.61383	0.64301	0.78272	0.61383	0.53801	0.69962	3.28808	3.92982	0.62023	0.64867	0.78690	0.62023	0.54683	0.70703
91	93	3.38123	3.80970	0.61383	0.66603	0.79954	0.61383	0.55497	0.71380	3.28808	3.69224	0.62023	0.67095	0.80308	0.62023	0.56326	0.72062
91	94	3.38123	3.57122	0.61383	0.68869	0.81565	0.61383	0.57202	0.72775	3.28808	3.46804	0.62023	0.69290	0.81859	0.62023	0.57979	0.73401
91	95	3.38123	3.34496	0.61383	0.71101	0.83110	0.61383	0.58914	0.74145	3.28808	3.25454	0.62023	0.71455	0.83351	0.62023	0.59640	0.74718
91	96	3.38123	3.12856	0.61383	0.73296	0.84591	0.61383	0.60625	0.75486	3.28808	3.04956	0.62023	0.73589	0.84785	0.62023	0.61303	0.76009
91	97	3.38123	2.92468	0.61383	0.75420	0.85988	0.61383	0.62321	0.76787	3.28808	2.85578	0.62023	0.75656	0.86141	0.62023	0.62952	0.77265
91	98	3.38123	2.73317	0.61383	0.77456	0.87296	0.61383	0.63993	0.78044	3.28808	2.67315	0.62023	0.77642	0.87414	0.62023	0.64580	0.78479
91	99	3.38123	2.55407	0.61383	0.79389	0.88510	0.61383	0.65630	0.79249	3.28808	2.50182	0.62023	0.79531	0.88599	0.62023	0.66174	0.79644
91	100	3.38123	2.38797	0.61383	0.81200	0.89625	0.61383	0.67216	0.80394	3.28808	2.34248	0.62023	0.81304	0.89688	0.62023	0.67721	0.80755
91	101	3.38123	2.23536	0.61383	0.82874	0.90635	0.61383	0.68742	0.81476	3.28808	2.19569	0.62023	0.82946	0.90678	0.62023	0.69210	0.81804
91	102	3.38123	2.09662	0.61383	0.84403	0.91542	0.61383	0.70198	0.82490	3.28808	2.06193	0.62023	0.84448	0.91568	0.62023	0.70633	0.82789
91	103	3.38123	1.97081	0.61383	0.85790	0.92351	0.61383	0.71582	0.83438	3.28808	1.94039	0.62023	0.85813	0.92365	0.62023	0.71985	0.83711
91	104	3.38123	1.85678	0.61383	0.87041	0.93072	0.61383	0.72888	0.84318	3.28808	1.82999	0.62023	0.87047	0.93075	0.62023	0.73263	0.84569
91	105	3.38123	1.75419	0.61383	0.88160	0.93707	0.61383	0.74113	0.85132	3.28808	1.73050	0.62023	0.88152	0.93703	0.62023	0.74462	0.85362
91	106	3.38123	1.66193	0.61383	0.89155	0.94266	0.61383	0.75250	0.85878	3.28808	1.64086	0.62023	0.89136	0.94256	0.62023	0.75577	0.86090
91	107	3.38123	1.57966	0.61383	0.90029	0.94753	0.61383	0.76292	0.86552	3.28808	1.56078	0.62023	0.90003	0.94738	0.62023	0.76600	0.86750
91	108	3.38123	1.50704	0.61383	0.90784	0.95170	0.61383	0.77225	0.87149	3.28808	1.48999	0.62023	0.90754	0.95153	0.62023	0.77516	0.87334
91	109	3.38123	1.44400	0.61383	0.91420	0.95518	0.61383	0.78025	0.87656	3.28808	1.42842	0.62023	0.91386	0.95499	0.62023	0.78304	0.87832
91	110	3.38123	1.39223	0.61383	0.91922	0.95791	0.61383	0.78657	0.88054	3.28808	1.37777	0.62023	0.91886	0.95772	0.62023	0.78927	0.88223
92	1	3.16371	29.44822	0.60086	0.10743	0.19402	0.60086	0.10740	0.19397	3.08212	22.54525	0.60737	0.13670	0.24052	0.60737	0.13667	0.24047
92	2	3.16371	29.37817	0.60086	0.10769	0.19443	0.60086	0.10766	0.19440	3.08212	22.51839	0.60737	0.13687	0.24078	0.60737	0.13684	0.24074
92	3	3.16371	29.30399	0.60086	0.10796	0.19488	0.60086	0.10794	0.19484	3.08212	22.48894	0.60737	0.13705	0.24106	0.60737	0.13702	0.24102
92	4	3.16371	29.22650	0.60086	0.10825	0.19535	0.60086	0.10822	0.19531	3.08212	22.45752	0.60737	0.13724	0.24135	0.60737	0.13721	0.24131
92	5	3.16371	29.14631	0.60086	0.10854	0.19583	0.60086	0.10852	0.19579	3.08212	22.42458	0.60737	0.13744	0.24166	0.60737	0.13741	0.24162
92	6	3.16371	29.06332	0.60086	0.10885	0.19633	0.60086	0.10883	0.19630	3.08212	22.39007	0.60737	0.13765	0.24199	0.60737	0.13762	0.24195
92	7	3.16371	28.97770	0.60086	0.10917	0.19686	0.60086	0.10915	0.19682	3.08212	22.35408	0.60737	0.13787	0.24233	0.60737	0.13785	0.24229
92	8	3.16371	28.88901	0.60086	0.10951	0.19740	0.60086	0.10949	0.19737	3.08212	22.31631	0.60737	0.13811	0.24270	0.60737	0.13808	0.24265
92	9	3.16371	28.79700	0.60086	0.10986	0.19797	0.60086	0.10984	0.19793	3.08212	22.27655	0.60737	0.13835	0.24308	0.60737	0.13833	0.24303
92	10	3.16371	28.70168	0.60086	0.11022	0.19856	0.60086	0.11020	0.19852	3.08212	22.23481	0.60737	0.13861	0.24348	0.60737	0.13858	0.24343
92	11	3.16371	28.60341	0.60086	0.11060	0.19918	0.60086	0.11058	0.19913	3.08212	22.19134	0.60737	0.13888	0.24389	0.60737	0.13885	0.24385
92	12	3.16371	28.50171	0.60086	0.11100	0.19982	0.60086	0.11097	0.19977	3.08212	22.14578	0.60737	0.13917	0.24433	0.60737	0.13914	0.24428
92	13	3.16371	28.39619	0.60086	0.11141	0.20048	0.60086	0.11138	0.20043	3.08212	22.09783	0.60737	0.13947	0.24480	0.60737	0.13943	0.24474
92	14	3.16371	28.28717	0.60086	0.11184	0.20118	0.60086	0.11180	0.20112	3.08212	22.04770	0.60737	0.13979	0.24529	0.60737	0.13974	0.24522
92	15	3.16371	28.17456	0.60086	0.11228	0.20190	0.60086	0.11224	0.20183	3.08212	21.99534	0.60737	0.14012	0.24580	0.60737	0.14007	0.24572
92	16	3.16371	28.05854	0.60086	0.11275	0.20265	0.60086	0.11270	0.20257	3.08212	21.94087	0.60737	0.14046	0.24633	0.60737	0.14041	0.24624
92	17	3.16371	27.93921	0.60086	0.11323	0.20342	0.60086	0.11318	0.20334	3.08212	21.88436	0.60737	0.14083	0.24689	0.60737	0.14077	0.24679
92	18	3.16371	27.81632	0.60086	0.11373	0.20423	0.60086	0.11367	0.20414	3.08212	21.82561	0.60737	0.14120	0.24747	0.60737	0.14114	0.24736
92	19	3.16371	27.68998	0.60086	0.11425	0.20507	0.60086	0.11419	0.20497	3.08212	21.76469	0.60737	0.14160	0.24807	0.60737	0.14153	0.24796
92	20	3.16371	27.55961	0.60086	0.11479	0.20593	0.60086	0.11472	0.20583	3.08212	21.70115	0.60737	0.14201	0.24871	0.60737	0.14194	0.24859

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
92	21	3.16371	27.42496	0.60086	0.11535	0.20684	0.60086	0.11528	0.20673	3.08212	21.63477	0.60737	0.14245	0.24937	0.60737	0.14237	0.24925
92	22	3.16371	27.28607	0.60086	0.11594	0.20778	0.60086	0.11587	0.20767	3.08212	21.56556	0.60737	0.14290	0.25007	0.60737	0.14282	0.24995
92	23	3.16371	27.14231	0.60086	0.11655	0.20877	0.60086	0.11647	0.20865	3.08212	21.49301	0.60737	0.14339	0.25081	0.60737	0.14330	0.25068
92	24	3.16371	26.99396	0.60086	0.11719	0.20979	0.60086	0.11711	0.20966	3.08212	21.41732	0.60737	0.14389	0.25158	0.60737	0.14380	0.25144
92	25	3.16371	26.84076	0.60086	0.11786	0.21086	0.60086	0.11777	0.21073	3.08212	21.33825	0.60737	0.14442	0.25240	0.60737	0.14432	0.25224
92	26	3.16371	26.68259	0.60086	0.11856	0.21198	0.60086	0.11846	0.21183	3.08212	21.25569	0.60737	0.14498	0.25325	0.60737	0.14488	0.25309
92	27	3.16371	26.51948	0.60086	0.11928	0.21314	0.60086	0.11918	0.21298	3.08212	21.16962	0.60737	0.14557	0.25415	0.60737	0.14546	0.25397
92	28	3.16371	26.35108	0.60086	0.12005	0.21436	0.60086	0.11994	0.21419	3.08212	21.07976	0.60737	0.14619	0.25509	0.60737	0.14607	0.25490
92	29	3.16371	26.17769	0.60086	0.12084	0.21562	0.60086	0.12072	0.21544	3.08212	20.98629	0.60737	0.14684	0.25608	0.60737	0.14671	0.25588
92	30	3.16371	25.99881	0.60086	0.12167	0.21694	0.60086	0.12155	0.21675	3.08212	20.88878	0.60737	0.14752	0.25712	0.60737	0.14738	0.25690
92	31	3.16371	25.81445	0.60086	0.12254	0.21832	0.60086	0.12241	0.21811	3.08212	20.78720	0.60737	0.14824	0.25821	0.60737	0.14809	0.25798
92	32	3.16371	25.62410	0.60086	0.12345	0.21976	0.60086	0.12331	0.21954	3.08212	20.68113	0.60737	0.14900	0.25936	0.60737	0.14884	0.25912
92	33	3.16371	25.42805	0.60086	0.12440	0.22127	0.60086	0.12425	0.22103	3.08212	20.57072	0.60737	0.14980	0.26057	0.60737	0.14963	0.26031
92	34	3.16371	25.22578	0.60086	0.12539	0.22284	0.60086	0.12524	0.22259	3.08212	20.45552	0.60737	0.15064	0.26184	0.60737	0.15046	0.26157
92	35	3.16371	25.01713	0.60086	0.12644	0.22449	0.60086	0.12627	0.22423	3.08212	20.33536	0.60737	0.15153	0.26318	0.60737	0.15134	0.26290
92	36	3.16371	24.80193	0.60086	0.12753	0.22622	0.60086	0.12736	0.22594	3.08212	20.21002	0.60737	0.15247	0.26459	0.60737	0.15227	0.26429
92	37	3.16371	24.57973	0.60086	0.12868	0.22803	0.60086	0.12850	0.22773	3.08212	20.07911	0.60737	0.15346	0.26609	0.60737	0.15325	0.26577
92	38	3.16371	24.35058	0.60086	0.12989	0.22992	0.60086	0.12969	0.22961	3.08212	19.94257	0.60737	0.15451	0.26766	0.60737	0.15428	0.26732
92	39	3.16371	24.11373	0.60086	0.13117	0.23191	0.60086	0.13095	0.23158	3.08212	19.79973	0.60737	0.15562	0.26933	0.60737	0.15538	0.26896
92	40	3.16371	23.86918	0.60086	0.13251	0.23401	0.60086	0.13227	0.23364	3.08212	19.65053	0.60737	0.15680	0.27109	0.60737	0.15653	0.27069
92	41	3.16371	23.61736	0.60086	0.13392	0.23620	0.60086	0.13366	0.23580	3.08212	19.49521	0.60737	0.15804	0.27295	0.60737	0.15775	0.27252
92	42	3.16371	23.35816	0.60086	0.13540	0.23850	0.60086	0.13512	0.23807	3.08212	19.33362	0.60737	0.15936	0.27491	0.60737	0.15904	0.27444
92	43	3.16371	23.09102	0.60086	0.13696	0.24092	0.60086	0.13665	0.24044	3.08212	19.16523	0.60737	0.16075	0.27698	0.60737	0.16041	0.27647
92	44	3.16371	22.81604	0.60086	0.13861	0.24347	0.60086	0.13826	0.24294	3.08212	18.99000	0.60737	0.16223	0.27917	0.60737	0.16185	0.27861
92	45	3.16371	22.53309	0.60086	0.14034	0.24614	0.60086	0.13996	0.24555	3.08212	18.80775	0.60737	0.16379	0.28148	0.60737	0.16337	0.28086
92	46	3.16371	22.24198	0.60086	0.14217	0.24895	0.60086	0.14175	0.24830	3.08212	18.61823	0.60737	0.16545	0.28393	0.60737	0.16499	0.28324
92	47	3.16371	21.94239	0.60086	0.14410	0.25190	0.60086	0.14363	0.25118	3.08212	18.42106	0.60737	0.16721	0.28651	0.60737	0.16669	0.28575
92	48	3.16371	21.63441	0.60086	0.14614	0.25502	0.60086	0.14561	0.25420	3.08212	18.21621	0.60737	0.16908	0.28925	0.60737	0.16849	0.28840
92	49	3.16371	21.31800	0.60086	0.14830	0.25830	0.60086	0.14770	0.25738	3.08212	18.00355	0.60737	0.17106	0.29214	0.60737	0.17040	0.29118
92	50	3.16371	20.99328	0.60086	0.15058	0.26175	0.60086	0.14989	0.26071	3.08212	17.78305	0.60737	0.17316	0.29521	0.60737	0.17242	0.29412
92	51	3.16371	20.66027	0.60086	0.15299	0.26538	0.60086	0.15221	0.26420	3.08212	17.55462	0.60737	0.17539	0.29844	0.60737	0.17455	0.29722
92	52	3.16371	20.31936	0.60086	0.15554	0.26920	0.60086	0.15465	0.26787	3.08212	17.31849	0.60737	0.17776	0.30186	0.60737	0.17680	0.30047
92	53	3.16371	19.97064	0.60086	0.15823	0.27322	0.60086	0.15721	0.27171	3.08212	17.07460	0.60737	0.18027	0.30547	0.60737	0.17918	0.30390
92	54	3.16371	19.61420	0.60086	0.16107	0.27746	0.60086	0.15992	0.27574	3.08212	16.82295	0.60737	0.18293	0.30928	0.60737	0.18169	0.30751
92	55	3.16371	19.25050	0.60086	0.16409	0.28191	0.60086	0.16277	0.27997	3.08212	16.56379	0.60737	0.18575	0.31331	0.60737	0.18435	0.31131
92	56	3.16371	18.87994	0.60086	0.16727	0.28660	0.60086	0.16578	0.28441	3.08212	16.29737	0.60737	0.18875	0.31756	0.60737	0.18715	0.31530
92	57	3.16371	18.50268	0.60086	0.17064	0.29153	0.60086	0.16895	0.28907	3.08212	16.02371	0.60737	0.19192	0.32204	0.60737	0.19012	0.31950
92	58	3.16371	18.11889	0.60086	0.17421	0.29672	0.60086	0.17230	0.29396	3.08212	15.74286	0.60737	0.19529	0.32676	0.60737	0.19327	0.32393
92	59	3.16371	17.72878	0.60086	0.17799	0.30219	0.60086	0.17585	0.29910	3.08212	15.45489	0.60737	0.19886	0.33175	0.60737	0.19660	0.32860
92	60	3.16371	17.33235	0.60086	0.18200	0.30795	0.60086	0.17960	0.30450	3.08212	15.15969	0.60737	0.20267	0.33703	0.60737	0.20013	0.33352

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<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
92	61	3.16371	16.92988	0.60086	0.18626	0.31402	0.60086	0.18356	0.31019	3.08212	14.85740	0.60737	0.20671	0.34260	0.60737	0.20388	0.33870
92	62	3.16371	16.52117	0.60086	0.19078	0.32043	0.60086	0.18777	0.31618	3.08212	14.54774	0.60737	0.21102	0.34850	0.60737	0.20786	0.34418
92	63	3.16371	16.10627	0.60086	0.19561	0.32721	0.60086	0.19224	0.32248	3.08212	14.23062	0.60737	0.21562	0.35474	0.60737	0.21209	0.34996
92	64	3.16371	15.68510	0.60086	0.20075	0.33438	0.60086	0.19698	0.32913	3.08212	13.90587	0.60737	0.22053	0.36137	0.60737	0.21660	0.35607
92	65	3.16371	15.25783	0.60086	0.20625	0.34197	0.60086	0.20202	0.33613	3.08212	13.57353	0.60737	0.22579	0.36840	0.60737	0.22139	0.36253
92	66	3.16371	14.82463	0.60086	0.21213	0.35001	0.60086	0.20738	0.34351	3.08212	13.23363	0.60737	0.23142	0.37586	0.60737	0.22650	0.36935
92	67	3.16371	14.38548	0.60086	0.21843	0.35854	0.60086	0.21308	0.35130	3.08212	12.88602	0.60737	0.23746	0.38379	0.60737	0.23195	0.37655
92	68	3.16371	13.94087	0.60086	0.22518	0.36759	0.60086	0.21914	0.35950	3.08212	12.53103	0.60737	0.24396	0.39223	0.60737	0.23775	0.38416
92	69	3.16371	13.49126	0.60086	0.23243	0.37719	0.60086	0.22560	0.36814	3.08212	12.16898	0.60737	0.25093	0.40119	0.60737	0.24393	0.39219
92	70	3.16371	13.03722	0.60086	0.24022	0.38738	0.60086	0.23247	0.37724	3.08212	11.80026	0.60737	0.25843	0.41072	0.60737	0.25052	0.40067
92	71	3.16371	12.57941	0.60086	0.24859	0.39819	0.60086	0.23978	0.38681	3.08212	11.42537	0.60737	0.26651	0.42085	0.60737	0.25755	0.40960
92	72	3.16371	12.11856	0.60086	0.25759	0.40965	0.60086	0.24756	0.39687	3.08212	11.04490	0.60737	0.27519	0.43161	0.60737	0.26503	0.41901
92	73	3.16371	11.65555	0.60086	0.26727	0.42180	0.60086	0.25584	0.40744	3.08212	10.65955	0.60737	0.28455	0.44303	0.60737	0.27299	0.42890
92	74	3.16371	11.19139	0.60086	0.27768	0.43466	0.60086	0.26464	0.41852	3.08212	10.27021	0.60737	0.29461	0.45514	0.60737	0.28147	0.43929
92	75	3.16371	10.72709	0.60086	0.28888	0.44826	0.60086	0.27398	0.43011	3.08212	9.87774	0.60737	0.30544	0.46795	0.60737	0.29047	0.45018
92	76	3.16371	10.26405	0.60086	0.30091	0.46261	0.60086	0.28389	0.44223	3.08212	9.48337	0.60737	0.31709	0.48150	0.60737	0.30003	0.46158
92	77	3.16371	9.80349	0.60086	0.31382	0.47772	0.60086	0.29438	0.45486	3.08212	9.08824	0.60737	0.32958	0.49577	0.60737	0.31016	0.47347
92	78	3.16371	9.34666	0.60086	0.32767	0.49360	0.60086	0.30547	0.46799	3.08212	8.69350	0.60737	0.34299	0.51078	0.60737	0.32088	0.48586
92	79	3.16371	8.89505	0.60086	0.34249	0.51023	0.60086	0.31718	0.48160	3.08212	8.30053	0.60737	0.35734	0.52652	0.60737	0.33219	0.49871
92	80	3.16371	8.44994	0.60086	0.35832	0.52759	0.60086	0.32950	0.49567	3.08212	7.91061	0.60737	0.37266	0.54297	0.60737	0.34411	0.51202
92	81	3.16371	8.01269	0.60086	0.37518	0.54564	0.60086	0.34244	0.51018	3.08212	7.52504	0.60737	0.38898	0.56010	0.60737	0.35663	0.52576
92	82	3.16371	7.58462	0.60086	0.39309	0.56435	0.60086	0.35600	0.52507	3.08212	7.14517	0.60737	0.40632	0.57785	0.60737	0.36975	0.53988
92	83	3.16371	7.16676	0.60086	0.41207	0.58364	0.60086	0.37015	0.54031	3.08212	6.77205	0.60737	0.42469	0.59618	0.60737	0.38345	0.55434
92	84	3.16371	6.76024	0.60086	0.43208	0.60343	0.60086	0.38488	0.55583	3.08212	6.40687	0.60737	0.44405	0.61501	0.60737	0.39772	0.56910
92	85	3.16371	6.36619	0.60086	0.45309	0.62363	0.60086	0.40015	0.57158	3.08212	6.05083	0.60737	0.46439	0.63424	0.60737	0.41251	0.58408
92	86	3.16371	5.98597	0.60086	0.47501	0.64408	0.60086	0.41588	0.58745	3.08212	5.70535	0.60737	0.48560	0.65375	0.60737	0.42776	0.59920
92	87	3.16371	5.62066	0.60086	0.49774	0.66465	0.60086	0.43201	0.60336	3.08212	5.37164	0.60737	0.50759	0.67338	0.60737	0.44339	0.61437
92	88	3.16371	5.27144	0.60086	0.52110	0.68516	0.60086	0.44844	0.61921	3.08212	5.05099	0.60737	0.53021	0.69299	0.60737	0.45933	0.62951
92	89	3.16371	4.93962	0.60086	0.54491	0.70543	0.60086	0.46509	0.63490	3.08212	4.74485	0.60737	0.55325	0.71238	0.60737	0.47548	0.64451
92	90	3.16371	4.62687	0.60086	0.56890	0.72522	0.60086	0.48186	0.65035	3.08212	4.45503	0.60737	0.57648	0.73135	0.60737	0.49174	0.65929
92	91	3.16371	4.33500	0.60086	0.59280	0.74435	0.60086	0.49870	0.66551	3.08212	4.18350	0.60737	0.59962	0.74970	0.60737	0.50807	0.67380
92	92	3.16371	4.06328	0.60086	0.61647	0.76274	0.60086	0.51561	0.68040	3.08212	3.92982	0.60737	0.62254	0.76737	0.60737	0.52447	0.68807
92	93	3.16371	3.80970	0.60086	0.63987	0.78039	0.60086	0.53261	0.69504	3.08212	3.69224	0.60737	0.64520	0.78434	0.60737	0.54097	0.70211
92	94	3.16371	3.57122	0.60086	0.66303	0.79737	0.60086	0.54976	0.70948	3.08212	3.46804	0.60737	0.66766	0.80071	0.60737	0.55761	0.71598
92	95	3.16371	3.34496	0.60086	0.68598	0.81375	0.60086	0.56704	0.72371	3.08212	3.25454	0.60737	0.68994	0.81653	0.60737	0.57440	0.72968
92	96	3.16371	3.12856	0.60086	0.70871	0.82953	0.60086	0.58437	0.73767	3.08212	3.04956	0.60737	0.71204	0.83180	0.60737	0.59126	0.74313
92	97	3.16371	2.92468	0.60086	0.73084	0.84449	0.60086	0.60161	0.75126	3.08212	2.85578	0.60737	0.73358	0.84632	0.60737	0.60804	0.75625
92	98	3.16371	2.73317	0.60086	0.75220	0.85858	0.60086	0.61867	0.76442	3.08212	2.67315	0.60737	0.75441	0.86002	0.60737	0.62466	0.76898
92	99	3.16371	2.55407	0.60086	0.77260	0.87171	0.60086	0.63541	0.77707	3.08212	2.50182	0.60737	0.77434	0.87282	0.60737	0.64099	0.78123
92	100	3.16371	2.38797	0.60086	0.79183	0.88382	0.60086	0.65170	0.78913	3.08212	2.34248	0.60737	0.79317	0.88466	0.60737	0.65689	0.79292

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
92	101	3.16371	2.23536	0.60086	0.80972	0.89486	0.60086	0.66742	0.80054	3.08212	2.19569	0.60737	0.81070	0.89546	0.60737	0.67224	0.80400
92	102	3.16371	2.09662	0.60086	0.82615	0.90480	0.60086	0.68246	0.81126	3.08212	2.06193	0.60737	0.82683	0.90521	0.60737	0.68694	0.81442
92	103	3.16371	1.97081	0.60086	0.84113	0.91371	0.60086	0.69679	0.82130	3.08212	1.94039	0.60737	0.84156	0.91397	0.60737	0.70096	0.82420
92	104	3.16371	1.85678	0.60086	0.85471	0.92166	0.60086	0.71036	0.83066	3.08212	1.82999	0.60737	0.85495	0.92180	0.60737	0.71425	0.83331
92	105	3.16371	1.75419	0.60086	0.86691	0.92871	0.60086	0.72311	0.83931	3.08212	1.73050	0.60737	0.86698	0.92875	0.60737	0.72674	0.84175
92	106	3.16371	1.66193	0.60086	0.87780	0.93492	0.60086	0.73500	0.84726	3.08212	1.64086	0.60737	0.87775	0.93490	0.60737	0.73840	0.84952
92	107	3.16371	1.57966	0.60086	0.88741	0.94035	0.60086	0.74591	0.85447	3.08212	1.56078	0.60737	0.88727	0.94027	0.60737	0.74912	0.85657
92	108	3.16371	1.50704	0.60086	0.89576	0.94501	0.60086	0.75570	0.86086	3.08212	1.48999	0.60737	0.89555	0.94490	0.60737	0.75875	0.86283
92	109	3.16371	1.44400	0.60086	0.90281	0.94892	0.60086	0.76413	0.86630	3.08212	1.42842	0.60737	0.90256	0.94878	0.60737	0.76705	0.86817
92	110	3.16371	1.39223	0.60086	0.90839	0.95199	0.60086	0.77082	0.87058	3.08212	1.37777	0.60737	0.90811	0.95184	0.60737	0.77364	0.87238
93	1	2.96632	29.44822	0.59068	0.10073	0.18302	0.59068	0.10070	0.18298	2.89478	22.54525	0.59735	0.12839	0.22757	0.59735	0.12836	0.22752
93	2	2.96632	29.37817	0.59068	0.10097	0.18342	0.59068	0.10095	0.18338	2.89478	22.51839	0.59735	0.12855	0.22781	0.59735	0.12852	0.22777
93	3	2.96632	29.30399	0.59068	0.10122	0.18384	0.59068	0.10120	0.18381	2.89478	22.48894	0.59735	0.12872	0.22808	0.59735	0.12869	0.22804
93	4	2.96632	29.22650	0.59068	0.10149	0.18428	0.59068	0.10147	0.18425	2.89478	22.45752	0.59735	0.12890	0.22836	0.59735	0.12887	0.22832
93	5	2.96632	29.14631	0.59068	0.10177	0.18474	0.59068	0.10175	0.18471	2.89478	22.42458	0.59735	0.12909	0.22866	0.59735	0.12906	0.22862
93	6	2.96632	29.06332	0.59068	0.10206	0.18522	0.59068	0.10204	0.18519	2.89478	22.39007	0.59735	0.12929	0.22897	0.59735	0.12926	0.22893
93	7	2.96632	28.97770	0.59068	0.10236	0.18572	0.59068	0.10234	0.18568	2.89478	22.35408	0.59735	0.12949	0.22929	0.59735	0.12947	0.22926
93	8	2.96632	28.88901	0.59068	0.10268	0.18623	0.59068	0.10266	0.18620	2.89478	22.31631	0.59735	0.12971	0.22964	0.59735	0.12969	0.22960
93	9	2.96632	28.79700	0.59068	0.10301	0.18677	0.59068	0.10299	0.18674	2.89478	22.27655	0.59735	0.12994	0.23000	0.59735	0.12992	0.22996
93	10	2.96632	28.70168	0.59068	0.10335	0.18733	0.59068	0.10333	0.18730	2.89478	22.23481	0.59735	0.13019	0.23038	0.59735	0.13016	0.23034
93	11	2.96632	28.60341	0.59068	0.10370	0.18792	0.59068	0.10368	0.18788	2.89478	22.19134	0.59735	0.13044	0.23078	0.59735	0.13042	0.23074
93	12	2.96632	28.50171	0.59068	0.10407	0.18852	0.59068	0.10405	0.18849	2.89478	22.14578	0.59735	0.13071	0.23120	0.59735	0.13068	0.23116
93	13	2.96632	28.39619	0.59068	0.10446	0.18916	0.59068	0.10443	0.18911	2.89478	22.09783	0.59735	0.13099	0.23164	0.59735	0.13096	0.23159
93	14	2.96632	28.28717	0.59068	0.10486	0.18982	0.59068	0.10483	0.18977	2.89478	22.04770	0.59735	0.13129	0.23211	0.59735	0.13125	0.23205
93	15	2.96632	28.17456	0.59068	0.10528	0.19050	0.59068	0.10524	0.19044	2.89478	21.99534	0.59735	0.13160	0.23259	0.59735	0.13156	0.23253
93	16	2.96632	28.05854	0.59068	0.10571	0.19121	0.59068	0.10567	0.19115	2.89478	21.94087	0.59735	0.13193	0.23310	0.59735	0.13188	0.23303
93	17	2.96632	27.93921	0.59068	0.10616	0.19195	0.59068	0.10612	0.19188	2.89478	21.88436	0.59735	0.13227	0.23363	0.59735	0.13221	0.23355
93	18	2.96632	27.81632	0.59068	0.10663	0.19272	0.59068	0.10658	0.19263	2.89478	21.82561	0.59735	0.13262	0.23419	0.59735	0.13256	0.23410
93	19	2.96632	27.68998	0.59068	0.10712	0.19351	0.59068	0.10707	0.19342	2.89478	21.76469	0.59735	0.13299	0.23477	0.59735	0.13293	0.23467
93	20	2.96632	27.55961	0.59068	0.10763	0.19434	0.59068	0.10757	0.19424	2.89478	21.70115	0.59735	0.13338	0.23537	0.59735	0.13332	0.23527
93	21	2.96632	27.42496	0.59068	0.10815	0.19520	0.59068	0.10809	0.19510	2.89478	21.63477	0.59735	0.13379	0.23601	0.59735	0.13372	0.23590
93	22	2.96632	27.28607	0.59068	0.10870	0.19609	0.59068	0.10864	0.19599	2.89478	21.56556	0.59735	0.13422	0.23667	0.59735	0.13415	0.23656
93	23	2.96632	27.14231	0.59068	0.10928	0.19703	0.59068	0.10921	0.19692	2.89478	21.49301	0.59735	0.13467	0.23738	0.59735	0.13460	0.23726
93	24	2.96632	26.99396	0.59068	0.10988	0.19800	0.59068	0.10981	0.19789	2.89478	21.41732	0.59735	0.13515	0.23811	0.59735	0.13506	0.23799
93	25	2.96632	26.84076	0.59068	0.11051	0.19902	0.59068	0.11043	0.19890	2.89478	21.33825	0.59735	0.13565	0.23889	0.59735	0.13556	0.23875
93	26	2.96632	26.68259	0.59068	0.11116	0.20008	0.59068	0.11108	0.19995	2.89478	21.25569	0.59735	0.13617	0.23971	0.59735	0.13608	0.23956
93	27	2.96632	26.51948	0.59068	0.11184	0.20119	0.59068	0.11175	0.20104	2.89478	21.16962	0.59735	0.13673	0.24056	0.59735	0.13662	0.24040
93	28	2.96632	26.35108	0.59068	0.11256	0.20234	0.59068	0.11246	0.20218	2.89478	21.07976	0.59735	0.13731	0.24146	0.59735	0.13720	0.24129
93	29	2.96632	26.17769	0.59068	0.11330	0.20354	0.59068	0.11320	0.20338	2.89478	20.98629	0.59735	0.13792	0.24240	0.59735	0.13780	0.24222
93	30	2.96632	25.99881	0.59068	0.11408	0.20480	0.59068	0.11397	0.20462	2.89478	20.88878	0.59735	0.13856	0.24340	0.59735	0.13843	0.24320

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
93	31	2.96632	25.81445	0.59068	0.11489	0.20611	0.59068	0.11478	0.20592	2.89478	20.78720	0.59735	0.13924	0.24444	0.59735	0.13910	0.24423
93	32	2.96632	25.62410	0.59068	0.11575	0.20748	0.59068	0.11562	0.20728	2.89478	20.68113	0.59735	0.13995	0.24554	0.59735	0.13981	0.24532
93	33	2.96632	25.42805	0.59068	0.11664	0.20891	0.59068	0.11651	0.20870	2.89478	20.57072	0.59735	0.14070	0.24669	0.59735	0.14055	0.24646
93	34	2.96632	25.22578	0.59068	0.11757	0.21041	0.59068	0.11743	0.21018	2.89478	20.45552	0.59735	0.14149	0.24790	0.59735	0.14133	0.24766
93	35	2.96632	25.01713	0.59068	0.11855	0.21197	0.59068	0.11840	0.21174	2.89478	20.33536	0.59735	0.14232	0.24918	0.59735	0.14216	0.24893
93	36	2.96632	24.80193	0.59068	0.11958	0.21361	0.59068	0.11942	0.21336	2.89478	20.21002	0.59735	0.14321	0.25053	0.59735	0.14303	0.25026
93	37	2.96632	24.57973	0.59068	0.12066	0.21534	0.59068	0.12049	0.21507	2.89478	20.07911	0.59735	0.14414	0.25196	0.59735	0.14395	0.25167
93	38	2.96632	24.35058	0.59068	0.12179	0.21714	0.59068	0.12162	0.21686	2.89478	19.94257	0.59735	0.14512	0.25346	0.59735	0.14492	0.25316
93	39	2.96632	24.11373	0.59068	0.12299	0.21904	0.59068	0.12280	0.21873	2.89478	19.79973	0.59735	0.14617	0.25505	0.59735	0.14595	0.25472
93	40	2.96632	23.86918	0.59068	0.12424	0.22103	0.59068	0.12404	0.22070	2.89478	19.65053	0.59735	0.14727	0.25674	0.59735	0.14704	0.25638
93	41	2.96632	23.61736	0.59068	0.12557	0.22312	0.59068	0.12534	0.22276	2.89478	19.49521	0.59735	0.14844	0.25851	0.59735	0.14819	0.25812
93	42	2.96632	23.35816	0.59068	0.12696	0.22531	0.59068	0.12671	0.22492	2.89478	19.33362	0.59735	0.14968	0.26038	0.59735	0.14940	0.25996
93	43	2.96632	23.09102	0.59068	0.12842	0.22761	0.59068	0.12815	0.22718	2.89478	19.16523	0.59735	0.15099	0.26236	0.59735	0.15068	0.26190
93	44	2.96632	22.81604	0.59068	0.12997	0.23003	0.59068	0.12966	0.22956	2.89478	18.99000	0.59735	0.15238	0.26446	0.59735	0.15204	0.26395
93	45	2.96632	22.53309	0.59068	0.13159	0.23258	0.59068	0.13126	0.23205	2.89478	18.80775	0.59735	0.15385	0.26667	0.59735	0.15348	0.26611
93	46	2.96632	22.24198	0.59068	0.13331	0.23526	0.59068	0.13294	0.23467	2.89478	18.61823	0.59735	0.15541	0.26901	0.59735	0.15499	0.26839
93	47	2.96632	21.94239	0.59068	0.13512	0.23807	0.59068	0.13470	0.23743	2.89478	18.42106	0.59735	0.15706	0.27148	0.59735	0.15660	0.27079
93	48	2.96632	21.63441	0.59068	0.13704	0.24104	0.59068	0.13657	0.24032	2.89478	18.21621	0.59735	0.15882	0.27410	0.59735	0.15830	0.27333
93	49	2.96632	21.31800	0.59068	0.13906	0.24417	0.59068	0.13853	0.24335	2.89478	18.00355	0.59735	0.16068	0.27687	0.59735	0.16010	0.27601
93	50	2.96632	20.99328	0.59068	0.14120	0.24746	0.59068	0.14060	0.24653	2.89478	17.78305	0.59735	0.16266	0.27980	0.59735	0.16200	0.27883
93	51	2.96632	20.66027	0.59068	0.14346	0.25092	0.59068	0.14277	0.24987	2.89478	17.55462	0.59735	0.16475	0.28290	0.59735	0.16401	0.28180
93	52	2.96632	20.31936	0.59068	0.14585	0.25457	0.59068	0.14507	0.25338	2.89478	17.31849	0.59735	0.16698	0.28617	0.59735	0.16613	0.28492
93	53	2.96632	19.97064	0.59068	0.14838	0.25841	0.59068	0.14748	0.25706	2.89478	17.07460	0.59735	0.16934	0.28963	0.59735	0.16837	0.28822
93	54	2.96632	19.61420	0.59068	0.15105	0.26246	0.59068	0.15003	0.26092	2.89478	16.82295	0.59735	0.17185	0.29329	0.59735	0.17075	0.29169
93	55	2.96632	19.25050	0.59068	0.15388	0.26672	0.59068	0.15272	0.26497	2.89478	16.56379	0.59735	0.17450	0.29715	0.59735	0.17325	0.29534
93	56	2.96632	18.87994	0.59068	0.15687	0.27120	0.59068	0.15555	0.26923	2.89478	16.29737	0.59735	0.17732	0.30122	0.59735	0.17590	0.29918
93	57	2.96632	18.50268	0.59068	0.16003	0.27591	0.59068	0.15854	0.27369	2.89478	16.02371	0.59735	0.18031	0.30552	0.59735	0.17871	0.30323
93	58	2.96632	18.11889	0.59068	0.16339	0.28088	0.59068	0.16170	0.27839	2.89478	15.74286	0.59735	0.18348	0.31006	0.59735	0.18168	0.30749
93	59	2.96632	17.72878	0.59068	0.16694	0.28611	0.59068	0.16504	0.28332	2.89478	15.45489	0.59735	0.18684	0.31486	0.59735	0.18483	0.31199
93	60	2.96632	17.33235	0.59068	0.17071	0.29163	0.59068	0.16858	0.28852	2.89478	15.15969	0.59735	0.19042	0.31992	0.59735	0.18817	0.31673
93	61	2.96632	16.92988	0.59068	0.17471	0.29745	0.59068	0.17232	0.29398	2.89478	14.85740	0.59735	0.19423	0.32528	0.59735	0.19171	0.32174
93	62	2.96632	16.52117	0.59068	0.17896	0.30360	0.59068	0.17629	0.29974	2.89478	14.54774	0.59735	0.19829	0.33095	0.59735	0.19548	0.32703
93	63	2.96632	16.10627	0.59068	0.18350	0.31010	0.59068	0.18051	0.30582	2.89478	14.23062	0.59735	0.20262	0.33697	0.59735	0.19948	0.33261
93	64	2.96632	15.68510	0.59068	0.18834	0.31698	0.59068	0.18499	0.31222	2.89478	13.90587	0.59735	0.20725	0.34335	0.59735	0.20375	0.33852
93	65	2.96632	15.25783	0.59068	0.19351	0.32427	0.59068	0.18975	0.31898	2.89478	13.57353	0.59735	0.21221	0.35012	0.59735	0.20829	0.34477
93	66	2.96632	14.82463	0.59068	0.19904	0.33201	0.59068	0.19482	0.32611	2.89478	13.23363	0.59735	0.21752	0.35732	0.59735	0.21314	0.35138
93	67	2.96632	14.38548	0.59068	0.20498	0.34022	0.59068	0.20022	0.33364	2.89478	12.88602	0.59735	0.22323	0.36498	0.59735	0.21830	0.35837
93	68	2.96632	13.94087	0.59068	0.21134	0.34893	0.59068	0.20597	0.34158	2.89478	12.53103	0.59735	0.22936	0.37314	0.59735	0.22381	0.36576
93	69	2.96632	13.49126	0.59068	0.21817	0.35820	0.59068	0.21209	0.34996	2.89478	12.16898	0.59735	0.23595	0.38181	0.59735	0.22969	0.37358
93	70	2.96632	13.03722	0.59068	0.22552	0.36804	0.59068	0.21862	0.35879	2.89478	11.80026	0.59735	0.24304	0.39104	0.59735	0.23596	0.38183

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
93	71	2.96632	12.57941	0.59068	0.23342	0.37849	0.59068	0.22557	0.36810	2.89478	11.42537	0.59735	0.25068	0.40087	0.59735	0.24266	0.39054
93	72	2.96632	12.11856	0.59068	0.24192	0.38959	0.59068	0.23297	0.37791	2.89478	11.04490	0.59735	0.25891	0.41132	0.59735	0.24979	0.39973
93	73	2.96632	11.65555	0.59068	0.25107	0.40137	0.59068	0.24086	0.38822	2.89478	10.65955	0.59735	0.26777	0.42243	0.59735	0.25740	0.40942
93	74	2.96632	11.19139	0.59068	0.26093	0.41387	0.59068	0.24926	0.39905	2.89478	10.27021	0.59735	0.27733	0.43423	0.59735	0.26551	0.41961
93	75	2.96632	10.72709	0.59068	0.27155	0.42711	0.59068	0.25819	0.41041	2.89478	9.87774	0.59735	0.28762	0.44674	0.59735	0.27414	0.43031
93	76	2.96632	10.26405	0.59068	0.28297	0.44111	0.59068	0.26768	0.42231	2.89478	9.48337	0.59735	0.29870	0.45999	0.59735	0.28331	0.44153
93	77	2.96632	9.80349	0.59068	0.29525	0.45589	0.59068	0.27774	0.43474	2.89478	9.08824	0.59735	0.31061	0.47399	0.59735	0.29305	0.45327
93	78	2.96632	9.34666	0.59068	0.30843	0.47146	0.59068	0.28841	0.44769	2.89478	8.69350	0.59735	0.32341	0.48875	0.59735	0.30337	0.46552
93	79	2.96632	8.89505	0.59068	0.32258	0.48780	0.59068	0.29968	0.46116	2.89478	8.30053	0.59735	0.33713	0.50426	0.59735	0.31429	0.47827
93	80	2.96632	8.44994	0.59068	0.33772	0.50492	0.59068	0.31158	0.47512	2.89478	7.91061	0.59735	0.35182	0.52052	0.59735	0.32582	0.49150
93	81	2.96632	8.01269	0.59068	0.35389	0.52277	0.59068	0.32410	0.48954	2.89478	7.52504	0.59735	0.36751	0.53749	0.59735	0.33796	0.50519
93	82	2.96632	7.58462	0.59068	0.37112	0.54133	0.59068	0.33725	0.50440	2.89478	7.14517	0.59735	0.38423	0.55515	0.59735	0.35071	0.51930
93	83	2.96632	7.16676	0.59068	0.38941	0.56055	0.59068	0.35102	0.51964	2.89478	6.77205	0.59735	0.40198	0.57344	0.59735	0.36407	0.53380
93	84	2.96632	6.76024	0.59068	0.40879	0.58034	0.59068	0.36539	0.53522	2.89478	6.40687	0.59735	0.42077	0.59231	0.59735	0.37801	0.54863
93	85	2.96632	6.36619	0.59068	0.42920	0.60062	0.59068	0.38033	0.55107	2.89478	6.05083	0.59735	0.44056	0.61165	0.59735	0.39250	0.56374
93	86	2.96632	5.98597	0.59068	0.45058	0.62124	0.59068	0.39576	0.56709	2.89478	5.70535	0.59735	0.46130	0.63136	0.59735	0.40749	0.57903
93	87	2.96632	5.62066	0.59068	0.47285	0.64208	0.59068	0.41163	0.58320	2.89478	5.37164	0.59735	0.48289	0.65128	0.59735	0.42290	0.59442
93	88	2.96632	5.27144	0.59068	0.49584	0.66296	0.59068	0.42785	0.59930	2.89478	5.05099	0.59735	0.50519	0.67126	0.59735	0.43866	0.60982
93	89	2.96632	4.93962	0.59068	0.51940	0.68369	0.59068	0.44433	0.61528	2.89478	4.74485	0.59735	0.52802	0.69112	0.59735	0.45467	0.62512
93	90	2.96632	4.62687	0.59068	0.54325	0.70403	0.59068	0.46098	0.63105	2.89478	4.45503	0.59735	0.55115	0.71064	0.59735	0.47083	0.64023
93	91	2.96632	4.33500	0.59068	0.56714	0.72379	0.59068	0.47773	0.64657	2.89478	4.18350	0.59735	0.57431	0.72960	0.59735	0.48710	0.65510
93	92	2.96632	4.06328	0.59068	0.59091	0.74286	0.59068	0.49460	0.66185	2.89478	3.92982	0.59735	0.59736	0.74793	0.59735	0.50349	0.66976
93	93	2.96632	3.80970	0.59068	0.61454	0.76126	0.59068	0.51162	0.67692	2.89478	3.69224	0.59735	0.62027	0.76564	0.59735	0.52002	0.68423
93	94	2.96632	3.57122	0.59068	0.63806	0.77904	0.59068	0.52883	0.69181	2.89478	3.46804	0.59735	0.64309	0.78278	0.59735	0.53675	0.69855
93	95	2.96632	3.34496	0.59068	0.66151	0.79628	0.59068	0.54623	0.70653	2.89478	3.25454	0.59735	0.66587	0.79943	0.59735	0.55368	0.71273
93	96	2.96632	3.12856	0.59068	0.68488	0.81297	0.59068	0.56374	0.72102	2.89478	3.04956	0.59735	0.68860	0.81559	0.59735	0.57073	0.72670
93	97	2.96632	2.92468	0.59068	0.70776	0.82888	0.59068	0.58122	0.73515	2.89478	2.85578	0.59735	0.71089	0.83102	0.59735	0.58776	0.74036
93	98	2.96632	2.73317	0.59068	0.72999	0.84392	0.59068	0.59856	0.74888	2.89478	2.67315	0.59735	0.73257	0.84564	0.59735	0.60467	0.75364
93	99	2.96632	2.55407	0.59068	0.75135	0.85802	0.59068	0.61564	0.76210	2.89478	2.50182	0.59735	0.75343	0.85938	0.59735	0.62134	0.76645
93	100	2.96632	2.38797	0.59068	0.77161	0.87108	0.59068	0.63231	0.77475	2.89478	2.34248	0.59735	0.77325	0.87213	0.59735	0.63763	0.77872
93	101	2.96632	2.23536	0.59068	0.79056	0.88303	0.59068	0.64844	0.78673	2.89478	2.19569	0.59735	0.79182	0.88382	0.59735	0.65339	0.79036
93	102	2.96632	2.09662	0.59068	0.80805	0.89384	0.59068	0.66391	0.79802	2.89478	2.06193	0.59735	0.80899	0.89441	0.59735	0.66853	0.80134
93	103	2.96632	1.97081	0.59068	0.82408	0.90356	0.59068	0.67870	0.80860	2.89478	1.94039	0.59735	0.82475	0.90396	0.59735	0.68300	0.81165
93	104	2.96632	1.85678	0.59068	0.83869	0.91227	0.59068	0.69274	0.81848	2.89478	1.82999	0.59735	0.83913	0.91253	0.59735	0.69675	0.82128
93	105	2.96632	1.75419	0.59068	0.85187	0.92001	0.59068	0.70596	0.82764	2.89478	1.73050	0.59735	0.85213	0.92016	0.59735	0.70972	0.83022
93	106	2.96632	1.66193	0.59068	0.86369	0.92686	0.59068	0.71831	0.83607	2.89478	1.64086	0.59735	0.86380	0.92693	0.59735	0.72184	0.83845
93	107	2.96632	1.57966	0.59068	0.87416	0.93286	0.59068	0.72968	0.84372	2.89478	1.56078	0.59735	0.87416	0.93286	0.59735	0.73301	0.84594
93	108	2.96632	1.50704	0.59068	0.88329	0.93803	0.59068	0.73992	0.85052	2.89478	1.48999	0.59735	0.88320	0.93798	0.59735	0.74308	0.85260
93	109	2.96632	1.44400	0.59068	0.89102	0.94237	0.59068	0.74875	0.85633	2.89478	1.42842	0.59735	0.89088	0.94229	0.59735	0.75178	0.85831
93	110	2.96632	1.39223	0.59068	0.89716	0.94579	0.59068	0.75577	0.86090	2.89478	1.37777	0.59735	0.89699	0.94570	0.59735	0.75871	0.86280

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
94	1	2.78429	29.44822	0.58326	0.09455	0.17276	0.58326	0.09452	0.17272	2.7216	22.54525	0.58992	0.12071	0.21542	0.58992	0.12068	0.21538
94	2	2.78429	29.37817	0.58326	0.09477	0.17314	0.58326	0.09475	0.17311	2.7216	22.51839	0.58992	0.12086	0.21565	0.58992	0.12084	0.21562
94	3	2.78429	29.30399	0.58326	0.09501	0.17354	0.58326	0.09500	0.17351	2.7216	22.48894	0.58992	0.12102	0.21591	0.58992	0.12100	0.21587
94	4	2.78429	29.22650	0.58326	0.09526	0.17396	0.58326	0.09525	0.17393	2.7216	22.45752	0.58992	0.12119	0.21617	0.58992	0.12117	0.21614
94	5	2.78429	29.14631	0.58326	0.09553	0.17439	0.58326	0.09551	0.17436	2.7216	22.42458	0.58992	0.12136	0.21646	0.58992	0.12134	0.21642
94	6	2.78429	29.06332	0.58326	0.09580	0.17485	0.58326	0.09578	0.17482	2.7216	22.39007	0.58992	0.12155	0.21676	0.58992	0.12153	0.21672
94	7	2.78429	28.97770	0.58326	0.09608	0.17532	0.58326	0.09606	0.17529	2.7216	22.35408	0.58992	0.12175	0.21707	0.58992	0.12173	0.21703
94	8	2.78429	28.88901	0.58326	0.09638	0.17581	0.58326	0.09636	0.17578	2.7216	22.31631	0.58992	0.12195	0.21739	0.58992	0.12193	0.21736
94	9	2.78429	28.79700	0.58326	0.09668	0.17632	0.58326	0.09667	0.17629	2.7216	22.27655	0.58992	0.12217	0.21774	0.58992	0.12215	0.21771
94	10	2.78429	28.70168	0.58326	0.09701	0.17686	0.58326	0.09699	0.17682	2.7216	22.23481	0.58992	0.12240	0.21810	0.58992	0.12238	0.21807
94	11	2.78429	28.60341	0.58326	0.09734	0.17741	0.58326	0.09732	0.17738	2.7216	22.19134	0.58992	0.12264	0.21848	0.58992	0.12262	0.21845
94	12	2.78429	28.50171	0.58326	0.09769	0.17799	0.58326	0.09767	0.17795	2.7216	22.14578	0.58992	0.12289	0.21888	0.58992	0.12287	0.21884
94	13	2.78429	28.39619	0.58326	0.09805	0.17859	0.58326	0.09803	0.17855	2.7216	22.09783	0.58992	0.12316	0.21931	0.58992	0.12313	0.21926
94	14	2.78429	28.28717	0.58326	0.09843	0.17921	0.58326	0.09840	0.17917	2.7216	22.04770	0.58992	0.12344	0.21975	0.58992	0.12340	0.21970
94	15	2.78429	28.17456	0.58326	0.09882	0.17986	0.58326	0.09879	0.17981	2.7216	21.99534	0.58992	0.12373	0.22021	0.58992	0.12369	0.22015
94	16	2.78429	28.05854	0.58326	0.09923	0.18054	0.58326	0.09919	0.18048	2.7216	21.94087	0.58992	0.12404	0.22070	0.58992	0.12399	0.22063
94	17	2.78429	27.93921	0.58326	0.09965	0.18124	0.58326	0.09961	0.18117	2.7216	21.88436	0.58992	0.12436	0.22120	0.58992	0.12431	0.22113
94	18	2.78429	27.81632	0.58326	0.10009	0.18197	0.58326	0.10005	0.18189	2.7216	21.82561	0.58992	0.12469	0.22173	0.58992	0.12464	0.22165
94	19	2.78429	27.68998	0.58326	0.10055	0.18272	0.58326	0.10050	0.18264	2.7216	21.76469	0.58992	0.12504	0.22228	0.58992	0.12498	0.22219
94	20	2.78429	27.55961	0.58326	0.10102	0.18351	0.58326	0.10097	0.18342	2.7216	21.70115	0.58992	0.12540	0.22286	0.58992	0.12535	0.22277
94	21	2.78429	27.42496	0.58326	0.10152	0.18432	0.58326	0.10147	0.18424	2.7216	21.63477	0.58992	0.12579	0.22347	0.58992	0.12573	0.22337
94	22	2.78429	27.28607	0.58326	0.10203	0.18517	0.58326	0.10198	0.18508	2.7216	21.56556	0.58992	0.12619	0.22410	0.58992	0.12613	0.22400
94	23	2.78429	27.14231	0.58326	0.10257	0.18606	0.58326	0.10252	0.18597	2.7216	21.49301	0.58992	0.12662	0.22477	0.58992	0.12655	0.22467
94	24	2.78429	26.99396	0.58326	0.10314	0.18699	0.58326	0.10307	0.18689	2.7216	21.41732	0.58992	0.12706	0.22548	0.58992	0.12699	0.22536
94	25	2.78429	26.84076	0.58326	0.10373	0.18796	0.58326	0.10366	0.18785	2.7216	21.33825	0.58992	0.12753	0.22622	0.58992	0.12746	0.22609
94	26	2.78429	26.68259	0.58326	0.10434	0.18896	0.58326	0.10427	0.18884	2.7216	21.25569	0.58992	0.12803	0.22700	0.58992	0.12794	0.22686
94	27	2.78429	26.51948	0.58326	0.10498	0.19001	0.58326	0.10490	0.18989	2.7216	21.16962	0.58992	0.12855	0.22781	0.58992	0.12846	0.22767
94	28	2.78429	26.35108	0.58326	0.10565	0.19111	0.58326	0.10557	0.19097	2.7216	21.07976	0.58992	0.12910	0.22867	0.58992	0.12900	0.22852
94	29	2.78429	26.17769	0.58326	0.10635	0.19225	0.58326	0.10626	0.19211	2.7216	20.98629	0.58992	0.12967	0.22957	0.58992	0.12956	0.22941
94	30	2.78429	25.99881	0.58326	0.10708	0.19345	0.58326	0.10698	0.19329	2.7216	20.88878	0.58992	0.13027	0.23052	0.58992	0.13016	0.23034
94	31	2.78429	25.81445	0.58326	0.10785	0.19469	0.58326	0.10774	0.19453	2.7216	20.78720	0.58992	0.13091	0.23151	0.58992	0.13079	0.23132
94	32	2.78429	25.62410	0.58326	0.10865	0.19600	0.58326	0.10854	0.19582	2.7216	20.68113	0.58992	0.13158	0.23256	0.58992	0.13145	0.23236
94	33	2.78429	25.42805	0.58326	0.10948	0.19736	0.58326	0.10937	0.19717	2.7216	20.57072	0.58992	0.13228	0.23366	0.58992	0.13215	0.23345
94	34	2.78429	25.22578	0.58326	0.11036	0.19878	0.58326	0.11024	0.19858	2.7216	20.45552	0.58992	0.13303	0.23482	0.58992	0.13289	0.23460
94	35	2.78429	25.01713	0.58326	0.11128	0.20027	0.58326	0.11115	0.20006	2.7216	20.33536	0.58992	0.13381	0.23604	0.58992	0.13366	0.23581
94	36	2.78429	24.80193	0.58326	0.11224	0.20183	0.58326	0.11211	0.20161	2.7216	20.21002	0.58992	0.13464	0.23733	0.58992	0.13448	0.23708
94	37	2.78429	24.57973	0.58326	0.11326	0.20347	0.58326	0.11311	0.20323	2.7216	20.07911	0.58992	0.13552	0.23869	0.58992	0.13535	0.23843
94	38	2.78429	24.35058	0.58326	0.11432	0.20519	0.58326	0.11417	0.20493	2.7216	19.94257	0.58992	0.13644	0.24012	0.58992	0.13627	0.23985
94	39	2.78429	24.11373	0.58326	0.11544	0.20699	0.58326	0.11527	0.20672	2.7216	19.79973	0.58992	0.13743	0.24164	0.58992	0.13724	0.24135
94	40	2.78429	23.86918	0.58326	0.11662	0.20889	0.58326	0.11644	0.20859	2.7216	19.65053	0.58992	0.13847	0.24325	0.58992	0.13826	0.24293

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
94	41	2.78429	23.61736	0.58326	0.11786	0.21087	0.58326	0.11766	0.21055	2.7216	19.49521	0.58992	0.13957	0.24495	0.58992	0.13934	0.24460
94	42	2.78429	23.35816	0.58326	0.11917	0.21296	0.58326	0.11895	0.21261	2.7216	19.33362	0.58992	0.14073	0.24674	0.58992	0.14048	0.24636
94	43	2.78429	23.09102	0.58326	0.12055	0.21516	0.58326	0.12030	0.21477	2.7216	19.16523	0.58992	0.14196	0.24863	0.58992	0.14169	0.24821
94	44	2.78429	22.81604	0.58326	0.12200	0.21746	0.58326	0.12173	0.21704	2.7216	18.99000	0.58992	0.14327	0.25063	0.58992	0.14297	0.25017
94	45	2.78429	22.53309	0.58326	0.12352	0.21989	0.58326	0.12323	0.21942	2.7216	18.80775	0.58992	0.14465	0.25274	0.58992	0.14432	0.25224
94	46	2.78429	22.24198	0.58326	0.12513	0.22244	0.58326	0.12481	0.22192	2.7216	18.61823	0.58992	0.14612	0.25498	0.58992	0.14575	0.25442
94	47	2.78429	21.94239	0.58326	0.12684	0.22512	0.58326	0.12647	0.22454	2.7216	18.42106	0.58992	0.14767	0.25734	0.58992	0.14727	0.25673
94	48	2.78429	21.63441	0.58326	0.12864	0.22795	0.58326	0.12822	0.22730	2.7216	18.21621	0.58992	0.14933	0.25985	0.58992	0.14887	0.25916
94	49	2.78429	21.31800	0.58326	0.13054	0.23093	0.58326	0.13007	0.23020	2.7216	18.00355	0.58992	0.15108	0.26250	0.58992	0.15056	0.26172
94	50	2.78429	20.99328	0.58326	0.13255	0.23407	0.58326	0.13202	0.23324	2.7216	17.78305	0.58992	0.15294	0.26530	0.58992	0.15236	0.26443
94	51	2.78429	20.66027	0.58326	0.13467	0.23738	0.58326	0.13407	0.23644	2.7216	17.55462	0.58992	0.15491	0.26827	0.58992	0.15425	0.26728
94	52	2.78429	20.31936	0.58326	0.13692	0.24086	0.58326	0.13623	0.23979	2.7216	17.31849	0.58992	0.15701	0.27141	0.58992	0.15626	0.27028
94	53	2.78429	19.97064	0.58326	0.13929	0.24452	0.58326	0.13850	0.24331	2.7216	17.07460	0.58992	0.15923	0.27472	0.58992	0.15838	0.27345
94	54	2.78429	19.61420	0.58326	0.14180	0.24839	0.58326	0.14091	0.24701	2.7216	16.82295	0.58992	0.16159	0.27822	0.58992	0.16062	0.27678
94	55	2.78429	19.25050	0.58326	0.14446	0.25245	0.58326	0.14344	0.25089	2.7216	16.56379	0.58992	0.16409	0.28192	0.58992	0.16299	0.28029
94	56	2.78429	18.87994	0.58326	0.14727	0.25674	0.58326	0.14611	0.25497	2.7216	16.29737	0.58992	0.16675	0.28583	0.58992	0.16549	0.28398
94	57	2.78429	18.50268	0.58326	0.15025	0.26124	0.58326	0.14893	0.25925	2.7216	16.02371	0.58992	0.16956	0.28995	0.58992	0.16814	0.28788
94	58	2.78429	18.11889	0.58326	0.15340	0.26599	0.58326	0.15191	0.26375	2.7216	15.74286	0.58992	0.17255	0.29431	0.58992	0.17095	0.29199
94	59	2.78429	17.72878	0.58326	0.15674	0.27100	0.58326	0.15506	0.26849	2.7216	15.45489	0.58992	0.17572	0.29891	0.58992	0.17393	0.29631
94	60	2.78429	17.33235	0.58326	0.16028	0.27628	0.58326	0.15840	0.27348	2.7216	15.15969	0.58992	0.17909	0.30378	0.58992	0.17708	0.30088
94	61	2.78429	16.92988	0.58326	0.16405	0.28185	0.58326	0.16193	0.27873	2.7216	14.85740	0.58992	0.18268	0.30893	0.58992	0.18044	0.30571
94	62	2.78429	16.52117	0.58326	0.16805	0.28775	0.58326	0.16568	0.28427	2.7216	14.54774	0.58992	0.18651	0.31438	0.58992	0.18400	0.31081
94	63	2.78429	16.10627	0.58326	0.17232	0.29398	0.58326	0.16967	0.29011	2.7216	14.23062	0.58992	0.19059	0.32016	0.58992	0.18780	0.31621
94	64	2.78429	15.68510	0.58326	0.17687	0.30058	0.58326	0.17390	0.29628	2.7216	13.90587	0.58992	0.19496	0.32630	0.58992	0.19184	0.32192
94	65	2.78429	15.25783	0.58326	0.18174	0.30758	0.58326	0.17841	0.30280	2.7216	13.57353	0.58992	0.19964	0.33283	0.58992	0.19614	0.32796
94	66	2.78429	14.82463	0.58326	0.18695	0.31501	0.58326	0.18321	0.30968	2.7216	13.23363	0.58992	0.20465	0.33977	0.58992	0.20074	0.33436
94	67	2.78429	14.38548	0.58326	0.19254	0.32291	0.58326	0.18832	0.31695	2.7216	12.88602	0.58992	0.21004	0.34716	0.58992	0.20564	0.34113
94	68	2.78429	13.94087	0.58326	0.19854	0.33130	0.58326	0.19377	0.32463	2.7216	12.53103	0.58992	0.21583	0.35503	0.58992	0.21088	0.34831
94	69	2.78429	13.49126	0.58326	0.20498	0.34023	0.58326	0.19958	0.33275	2.7216	12.16898	0.58992	0.22206	0.36341	0.58992	0.21647	0.35590
94	70	2.78429	13.03722	0.58326	0.21191	0.34972	0.58326	0.20577	0.34131	2.7216	11.80026	0.58992	0.22876	0.37235	0.58992	0.22244	0.36392
94	71	2.78429	12.57941	0.58326	0.21937	0.35981	0.58326	0.21238	0.35036	2.7216	11.42537	0.58992	0.23599	0.38186	0.58992	0.22881	0.37241
94	72	2.78429	12.11856	0.58326	0.22741	0.37055	0.58326	0.21943	0.35989	2.7216	11.04490	0.58992	0.24378	0.39200	0.58992	0.23562	0.38138
94	73	2.78429	11.65555	0.58326	0.23606	0.38196	0.58326	0.22695	0.36994	2.7216	10.65955	0.58992	0.25218	0.40279	0.58992	0.24289	0.39084
94	74	2.78429	11.19139	0.58326	0.24540	0.39409	0.58326	0.23496	0.38052	2.7216	10.27021	0.58992	0.26125	0.41427	0.58992	0.25064	0.40082
94	75	2.78429	10.72709	0.58326	0.25546	0.40695	0.58326	0.24350	0.39164	2.7216	9.87774	0.58992	0.27102	0.42647	0.58992	0.25891	0.41132
94	76	2.78429	10.26405	0.58326	0.26629	0.42058	0.58326	0.25258	0.40330	2.7216	9.48337	0.58992	0.28156	0.43940	0.58992	0.26771	0.42235
94	77	2.78429	9.80349	0.58326	0.27796	0.43500	0.58326	0.26224	0.41551	2.7216	9.08824	0.58992	0.29290	0.45309	0.58992	0.27707	0.43391
94	78	2.78429	9.34666	0.58326	0.29051	0.45022	0.58326	0.27248	0.42827	2.7216	8.69350	0.58992	0.30511	0.46756	0.58992	0.28700	0.44600
94	79	2.78429	8.89505	0.58326	0.30399	0.46625	0.58326	0.28333	0.44156	2.7216	8.30053	0.58992	0.31823	0.48281	0.58992	0.29754	0.45862
94	80	2.78429	8.44994	0.58326	0.31846	0.48307	0.58326	0.29481	0.45537	2.7216	7.91061	0.58992	0.33229	0.49883	0.58992	0.30868	0.47174

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST- REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
94	81	2.78429	8.01269	0.58326	0.33394	0.50068	0.58326	0.30692	0.46969	2.7216	7.52504	0.58992	0.34735	0.51560	0.58992	0.32044	0.48535
94	82	2.78429	7.58462	0.58326	0.35047	0.51904	0.58326	0.31967	0.48447	2.7216	7.14517	0.58992	0.36343	0.53311	0.58992	0.33282	0.49942
94	83	2.78429	7.16676	0.58326	0.36809	0.53811	0.58326	0.33305	0.49968	2.7216	6.77205	0.58992	0.38055	0.55130	0.58992	0.34582	0.51392
94	84	2.78429	6.76024	0.58326	0.38679	0.55782	0.58326	0.34705	0.51527	2.7216	6.40687	0.58992	0.39873	0.57013	0.58992	0.35943	0.52880
94	85	2.78429	6.36619	0.58326	0.40657	0.57810	0.58326	0.36164	0.53118	2.7216	6.05083	0.58992	0.41795	0.58952	0.58992	0.37362	0.54399
94	86	2.78429	5.98597	0.58326	0.42737	0.59882	0.58326	0.37676	0.54731	2.7216	5.70535	0.58992	0.43816	0.60933	0.58992	0.38832	0.55941
94	87	2.78429	5.62066	0.58326	0.44910	0.61984	0.58326	0.39235	0.56358	2.7216	5.37164	0.58992	0.45928	0.62946	0.58992	0.40349	0.57498
94	88	2.78429	5.27144	0.58326	0.47166	0.64099	0.58326	0.40834	0.57989	2.7216	5.05099	0.58992	0.48119	0.64973	0.58992	0.41905	0.59060
94	89	2.78429	4.93962	0.58326	0.49486	0.66208	0.58326	0.42463	0.59612	2.7216	4.74485	0.58992	0.50372	0.66997	0.58992	0.43489	0.60617
94	90	2.78429	4.62687	0.58326	0.51847	0.68289	0.58326	0.44112	0.61219	2.7216	4.45503	0.58992	0.52666	0.68995	0.58992	0.45093	0.62158
94	91	2.78429	4.33500	0.58326	0.54223	0.70318	0.58326	0.45776	0.62804	2.7216	4.18350	0.58992	0.54972	0.70944	0.58992	0.46712	0.63679
94	92	2.78429	4.06328	0.58326	0.56600	0.72286	0.58326	0.47457	0.64367	2.7216	3.92982	0.58992	0.57279	0.72837	0.58992	0.48347	0.65181
94	93	2.78429	3.80970	0.58326	0.58973	0.74193	0.58326	0.49157	0.65913	2.7216	3.69224	0.58992	0.59583	0.74674	0.58992	0.50000	0.66666
94	94	2.78429	3.57122	0.58326	0.61349	0.76045	0.58326	0.50881	0.67445	2.7216	3.46804	0.58992	0.61890	0.76460	0.58992	0.51677	0.68141
94	95	2.78429	3.34496	0.58326	0.63731	0.77848	0.58326	0.52629	0.68963	2.7216	3.25454	0.58992	0.64206	0.78202	0.58992	0.53380	0.69605
94	96	2.78429	3.12856	0.58326	0.66118	0.79604	0.58326	0.54395	0.70462	2.7216	3.04956	0.58992	0.66529	0.79901	0.58992	0.55101	0.71052
94	97	2.78429	2.92468	0.58326	0.68471	0.81285	0.58326	0.56162	0.71928	2.7216	2.85578	0.58992	0.68821	0.81532	0.58992	0.56825	0.72469
94	98	2.78429	2.73317	0.58326	0.70769	0.82883	0.58326	0.57922	0.73355	2.7216	2.67315	0.58992	0.71064	0.83084	0.58992	0.58543	0.73851
94	99	2.78429	2.55407	0.58326	0.72991	0.84387	0.58326	0.59660	0.74734	2.7216	2.50182	0.58992	0.73234	0.84549	0.58992	0.60241	0.75188
94	100	2.78429	2.38797	0.58326	0.75110	0.85786	0.58326	0.61362	0.76055	2.7216	2.34248	0.58992	0.75308	0.85915	0.58992	0.61905	0.76470
94	101	2.78429	2.23536	0.58326	0.77104	0.87072	0.58326	0.63012	0.77310	2.7216	2.19569	0.58992	0.77261	0.87172	0.58992	0.63519	0.77690
94	102	2.78429	2.09662	0.58326	0.78954	0.88239	0.58326	0.64601	0.78494	2.7216	2.06193	0.58992	0.79076	0.88316	0.58992	0.65074	0.78842
94	103	2.78429	1.97081	0.58326	0.80658	0.89294	0.58326	0.66122	0.79606	2.7216	1.94039	0.58992	0.80750	0.89350	0.58992	0.66564	0.79926
94	104	2.78429	1.85678	0.58326	0.82218	0.90242	0.58326	0.67569	0.80646	2.7216	1.82999	0.58992	0.82285	0.90282	0.58992	0.67983	0.80940
94	105	2.78429	1.75419	0.58326	0.83632	0.91087	0.58326	0.68937	0.81612	2.7216	1.73050	0.58992	0.83678	0.91114	0.58992	0.69324	0.81883
94	106	2.78429	1.66193	0.58326	0.84906	0.91837	0.58326	0.70216	0.82502	2.7216	1.64086	0.58992	0.84935	0.91854	0.58992	0.70581	0.82753
94	107	2.78429	1.57966	0.58326	0.86038	0.92495	0.58326	0.71397	0.83312	2.7216	1.56078	0.58992	0.86054	0.92505	0.58992	0.71742	0.83546
94	108	2.78429	1.50704	0.58326	0.87029	0.93064	0.58326	0.72463	0.84033	2.7216	1.48999	0.58992	0.87035	0.93068	0.58992	0.72790	0.84253
94	109	2.78429	1.44400	0.58326	0.87871	0.93544	0.58326	0.73385	0.84650	2.7216	1.42842	0.58992	0.87870	0.93544	0.58992	0.73699	0.84858
94	110	2.78429	1.39223	0.58326	0.88542	0.93923	0.58326	0.74120	0.85137	2.7216	1.37777	0.58992	0.88537	0.93920	0.58992	0.74425	0.85337
95	1	2.61289	29.44822	0.57320	0.08873	0.16299	0.57320	0.08871	0.16296	2.55808	22.54525	0.57854	0.11346	0.20380	0.57854	0.11344	0.20376
95	2	2.61289	29.37817	0.57320	0.08894	0.16335	0.57320	0.08892	0.16332	2.55808	22.51839	0.57854	0.11360	0.20402	0.57854	0.11358	0.20399
95	3	2.61289	29.30399	0.57320	0.08916	0.16373	0.57320	0.08915	0.16370	2.55808	22.48894	0.57854	0.11375	0.20426	0.57854	0.11373	0.20423
95	4	2.61289	29.22650	0.57320	0.08940	0.16413	0.57320	0.08938	0.16410	2.55808	22.45752	0.57854	0.11391	0.20451	0.57854	0.11389	0.20449
95	5	2.61289	29.14631	0.57320	0.08965	0.16454	0.57320	0.08963	0.16452	2.55808	22.42458	0.57854	0.11407	0.20478	0.57854	0.11405	0.20475
95	6	2.61289	29.06332	0.57320	0.08990	0.16497	0.57320	0.08989	0.16495	2.55808	22.39007	0.57854	0.11425	0.20507	0.57854	0.11423	0.20504
95	7	2.61289	28.97770	0.57320	0.09017	0.16542	0.57320	0.09015	0.16539	2.55808	22.35408	0.57854	0.11443	0.20536	0.57854	0.11441	0.20533
95	8	2.61289	28.88901	0.57320	0.09044	0.16589	0.57320	0.09043	0.16586	2.55808	22.31631	0.57854	0.11463	0.20568	0.57854	0.11461	0.20565
95	9	2.61289	28.79700	0.57320	0.09073	0.16637	0.57320	0.09072	0.16634	2.55808	22.27655	0.57854	0.11483	0.20601	0.57854	0.11481	0.20597
95	10	2.61289	28.70168	0.57320	0.09103	0.16688	0.57320	0.09102	0.16685	2.55808	22.23481	0.57854	0.11505	0.20635	0.57854	0.11503	0.20632

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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
95	11	2.61289	28.60341	0.57320	0.09135	0.16740	0.57320	0.09133	0.16737	2.55808	22.19134	0.57854	0.11527	0.20671	0.57854	0.11525	0.20668
95	12	2.61289	28.50171	0.57320	0.09167	0.16795	0.57320	0.09165	0.16792	2.55808	22.14578	0.57854	0.11551	0.20709	0.57854	0.11549	0.20706
95	13	2.61289	28.39619	0.57320	0.09201	0.16852	0.57320	0.09199	0.16849	2.55808	22.09783	0.57854	0.11576	0.20750	0.57854	0.11573	0.20746
95	14	2.61289	28.28717	0.57320	0.09237	0.16911	0.57320	0.09234	0.16907	2.55808	22.04770	0.57854	0.11602	0.20792	0.57854	0.11599	0.20787
95	15	2.61289	28.17456	0.57320	0.09274	0.16973	0.57320	0.09271	0.16969	2.55808	21.99534	0.57854	0.11630	0.20836	0.57854	0.11626	0.20831
95	16	2.61289	28.05854	0.57320	0.09312	0.17037	0.57320	0.09309	0.17032	2.55808	21.94087	0.57854	0.11658	0.20882	0.57854	0.11655	0.20876
95	17	2.61289	27.93921	0.57320	0.09352	0.17104	0.57320	0.09348	0.17098	2.55808	21.88436	0.57854	0.11689	0.20931	0.57854	0.11684	0.20924
95	18	2.61289	27.81632	0.57320	0.09393	0.17173	0.57320	0.09389	0.17166	2.55808	21.82561	0.57854	0.11720	0.20981	0.57854	0.11715	0.20973
95	19	2.61289	27.68998	0.57320	0.09436	0.17244	0.57320	0.09432	0.17237	2.55808	21.76469	0.57854	0.11753	0.21033	0.57854	0.11748	0.21025
95	20	2.61289	27.55961	0.57320	0.09480	0.17319	0.57320	0.09476	0.17312	2.55808	21.70115	0.57854	0.11787	0.21088	0.57854	0.11782	0.21080
95	21	2.61289	27.42496	0.57320	0.09527	0.17397	0.57320	0.09522	0.17389	2.55808	21.63477	0.57854	0.11823	0.21146	0.57854	0.11818	0.21137
95	22	2.61289	27.28607	0.57320	0.09575	0.17477	0.57320	0.09571	0.17469	2.55808	21.56556	0.57854	0.11861	0.21207	0.57854	0.11855	0.21198
95	23	2.61289	27.14231	0.57320	0.09626	0.17562	0.57320	0.09621	0.17553	2.55808	21.49301	0.57854	0.11901	0.21271	0.57854	0.11895	0.21261
95	24	2.61289	26.99396	0.57320	0.09679	0.17650	0.57320	0.09673	0.17640	2.55808	21.41732	0.57854	0.11943	0.21338	0.57854	0.11937	0.21327
95	25	2.61289	26.84076	0.57320	0.09734	0.17741	0.57320	0.09728	0.17731	2.55808	21.33825	0.57854	0.11987	0.21408	0.57854	0.11980	0.21397
95	26	2.61289	26.68259	0.57320	0.09792	0.17837	0.57320	0.09785	0.17826	2.55808	21.25569	0.57854	0.12034	0.21482	0.57854	0.12026	0.21470
95	27	2.61289	26.51948	0.57320	0.09852	0.17937	0.57320	0.09845	0.17925	2.55808	21.16962	0.57854	0.12083	0.21560	0.57854	0.12075	0.21547
95	28	2.61289	26.35108	0.57320	0.09915	0.18041	0.57320	0.09907	0.18029	2.55808	21.07976	0.57854	0.12134	0.21642	0.57854	0.12125	0.21628
95	29	2.61289	26.17769	0.57320	0.09980	0.18150	0.57320	0.09972	0.18136	2.55808	20.98629	0.57854	0.12188	0.21728	0.57854	0.12179	0.21713
95	30	2.61289	25.99881	0.57320	0.10049	0.18263	0.57320	0.10041	0.18249	2.55808	20.88878	0.57854	0.12245	0.21818	0.57854	0.12235	0.21802
95	31	2.61289	25.81445	0.57320	0.10121	0.18381	0.57320	0.10112	0.18366	2.55808	20.78720	0.57854	0.12305	0.21913	0.57854	0.12294	0.21896
95	32	2.61289	25.62410	0.57320	0.10196	0.18505	0.57320	0.10186	0.18489	2.55808	20.68113	0.57854	0.12368	0.22013	0.57854	0.12356	0.21995
95	33	2.61289	25.42805	0.57320	0.10274	0.18634	0.57320	0.10264	0.18617	2.55808	20.57072	0.57854	0.12434	0.22118	0.57854	0.12422	0.22099
95	34	2.61289	25.22578	0.57320	0.10357	0.18770	0.57320	0.10346	0.18752	2.55808	20.45552	0.57854	0.12504	0.22228	0.57854	0.12491	0.22208
95	35	2.61289	25.01713	0.57320	0.10443	0.18911	0.57320	0.10431	0.18892	2.55808	20.33536	0.57854	0.12578	0.22345	0.57854	0.12564	0.22324
95	36	2.61289	24.80193	0.57320	0.10534	0.19060	0.57320	0.10521	0.19039	2.55808	20.21002	0.57854	0.12655	0.22468	0.57854	0.12641	0.22445
95	37	2.61289	24.57973	0.57320	0.10629	0.19215	0.57320	0.10616	0.19194	2.55808	20.07911	0.57854	0.12738	0.22597	0.57854	0.12723	0.22574
95	38	2.61289	24.35058	0.57320	0.10729	0.19378	0.57320	0.10715	0.19356	2.55808	19.94257	0.57854	0.12825	0.22734	0.57854	0.12809	0.22710
95	39	2.61289	24.11373	0.57320	0.10834	0.19550	0.57320	0.10819	0.19526	2.55808	19.79973	0.57854	0.12917	0.22879	0.57854	0.12900	0.22853
95	40	2.61289	23.86918	0.57320	0.10945	0.19730	0.57320	0.10928	0.19704	2.55808	19.65053	0.57854	0.13015	0.23033	0.57854	0.12997	0.23004
95	41	2.61289	23.61736	0.57320	0.11061	0.19919	0.57320	0.11043	0.19890	2.55808	19.49521	0.57854	0.13119	0.23194	0.57854	0.13098	0.23163
95	42	2.61289	23.35816	0.57320	0.11184	0.20118	0.57320	0.11164	0.20086	2.55808	19.33362	0.57854	0.13228	0.23365	0.57854	0.13206	0.23331
95	43	2.61289	23.09102	0.57320	0.11313	0.20326	0.57320	0.11292	0.20292	2.55808	19.16523	0.57854	0.13344	0.23546	0.57854	0.13320	0.23508
95	44	2.61289	22.81604	0.57320	0.11449	0.20546	0.57320	0.11426	0.20508	2.55808	18.99000	0.57854	0.13467	0.23737	0.57854	0.13440	0.23696
95	45	2.61289	22.53309	0.57320	0.11592	0.20776	0.57320	0.11566	0.20735	2.55808	18.80775	0.57854	0.13597	0.23938	0.57854	0.13568	0.23893
95	46	2.61289	22.24198	0.57320	0.11744	0.21019	0.57320	0.11715	0.20973	2.55808	18.61823	0.57854	0.13735	0.24152	0.57854	0.13702	0.24102
95	47	2.61289	21.94239	0.57320	0.11904	0.21275	0.57320	0.11871	0.21223	2.55808	18.42106	0.57854	0.13881	0.24378	0.57854	0.13845	0.24323
95	48	2.61289	21.63441	0.57320	0.12073	0.21544	0.57320	0.12036	0.21486	2.55808	18.21621	0.57854	0.14036	0.24617	0.57854	0.13996	0.24555
95	49	2.61289	21.31800	0.57320	0.12251	0.21828	0.57320	0.12210	0.21763	2.55808	18.00355	0.57854	0.14201	0.24871	0.57854	0.14156	0.24801
95	50	2.61289	20.99328	0.57320	0.12440	0.22127	0.57320	0.12393	0.22053	2.55808	17.78305	0.57854	0.14376	0.25139	0.57854	0.14325	0.25060

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
95	51	2.61289	20.66027	0.57320	0.12639	0.22442	0.57320	0.12586	0.22358	2.55808	17.55462	0.57854	0.14562	0.25422	0.57854	0.14504	0.25333
95	52	2.61289	20.31936	0.57320	0.12850	0.22774	0.57320	0.12790	0.22679	2.55808	17.31849	0.57854	0.14759	0.25722	0.57854	0.14693	0.25621
95	53	2.61289	19.97064	0.57320	0.13073	0.23124	0.57320	0.13004	0.23015	2.55808	17.07460	0.57854	0.14968	0.26039	0.57854	0.14893	0.25925
95	54	2.61289	19.61420	0.57320	0.13309	0.23492	0.57320	0.13230	0.23369	2.55808	16.82295	0.57854	0.15190	0.26375	0.57854	0.15104	0.26245
95	55	2.61289	19.25050	0.57320	0.13559	0.23880	0.57320	0.13469	0.23740	2.55808	16.56379	0.57854	0.15426	0.26729	0.57854	0.15328	0.26582
95	56	2.61289	18.87994	0.57320	0.13823	0.24289	0.57320	0.13721	0.24130	2.55808	16.29737	0.57854	0.15676	0.27103	0.57854	0.15565	0.26937
95	57	2.61289	18.50268	0.57320	0.14103	0.24719	0.57320	0.13986	0.24540	2.55808	16.02371	0.57854	0.15941	0.27498	0.57854	0.15815	0.27311
95	58	2.61289	18.11889	0.57320	0.14399	0.25173	0.57320	0.14267	0.24972	2.55808	15.74286	0.57854	0.16222	0.27915	0.57854	0.16080	0.27705
95	59	2.61289	17.72878	0.57320	0.14713	0.25651	0.57320	0.14564	0.25426	2.55808	15.45489	0.57854	0.16520	0.28356	0.57854	0.16362	0.28122
95	60	2.61289	17.33235	0.57320	0.15046	0.26156	0.57320	0.14879	0.25904	2.55808	15.15969	0.57854	0.16838	0.28823	0.57854	0.16660	0.28562
95	61	2.61289	16.92988	0.57320	0.15400	0.26689	0.57320	0.15213	0.26408	2.55808	14.85740	0.57854	0.17176	0.29317	0.57854	0.16977	0.29026
95	62	2.61289	16.52117	0.57320	0.15776	0.27253	0.57320	0.15567	0.26940	2.55808	14.54774	0.57854	0.17537	0.29840	0.57854	0.17314	0.29518
95	63	2.61289	16.10627	0.57320	0.16178	0.27850	0.57320	0.15943	0.27501	2.55808	14.23062	0.57854	0.17922	0.30396	0.57854	0.17673	0.30038
95	64	2.61289	15.68510	0.57320	0.16606	0.28482	0.57320	0.16343	0.28095	2.55808	13.90587	0.57854	0.18333	0.30986	0.57854	0.18056	0.30589
95	65	2.61289	15.25783	0.57320	0.17064	0.29154	0.57320	0.16769	0.28722	2.55808	13.57353	0.57854	0.18774	0.31613	0.57854	0.18464	0.31172
95	66	2.61289	14.82463	0.57320	0.17555	0.29866	0.57320	0.17223	0.29385	2.55808	13.23363	0.57854	0.19247	0.32281	0.57854	0.18899	0.31790
95	67	2.61289	14.38548	0.57320	0.18081	0.30624	0.57320	0.17707	0.30086	2.55808	12.88602	0.57854	0.19755	0.32993	0.57854	0.19364	0.32446
95	68	2.61289	13.94087	0.57320	0.18646	0.31431	0.57320	0.18223	0.30828	2.55808	12.53103	0.57854	0.20302	0.33751	0.57854	0.19861	0.33140
95	69	2.61289	13.49126	0.57320	0.19253	0.32289	0.57320	0.18773	0.31612	2.55808	12.16898	0.57854	0.20890	0.34560	0.57854	0.20392	0.33876
95	70	2.61289	13.03722	0.57320	0.19906	0.33203	0.57320	0.19361	0.32442	2.55808	11.80026	0.57854	0.21524	0.35423	0.57854	0.20960	0.34656
95	71	2.61289	12.57941	0.57320	0.20610	0.34176	0.57320	0.19989	0.33318	2.55808	11.42537	0.57854	0.22207	0.36343	0.57854	0.21567	0.35481
95	72	2.61289	12.11856	0.57320	0.21368	0.35212	0.57320	0.20659	0.34244	2.55808	11.04490	0.57854	0.22944	0.37324	0.57854	0.22215	0.36354
95	73	2.61289	11.65555	0.57320	0.22186	0.36315	0.57320	0.21375	0.35221	2.55808	10.65955	0.57854	0.23739	0.38370	0.57854	0.22908	0.37277
95	74	2.61289	11.19139	0.57320	0.23069	0.37489	0.57320	0.22139	0.36252	2.55808	10.27021	0.57854	0.24598	0.39484	0.57854	0.23649	0.38252
95	75	2.61289	10.72709	0.57320	0.24021	0.38736	0.57320	0.22954	0.37337	2.55808	9.87774	0.57854	0.25525	0.40670	0.57854	0.24440	0.39279
95	76	2.61289	10.26405	0.57320	0.25047	0.40060	0.57320	0.23822	0.38478	2.55808	9.48337	0.57854	0.26526	0.41929	0.57854	0.25283	0.40361
95	77	2.61289	9.80349	0.57320	0.26154	0.41464	0.57320	0.24746	0.39674	2.55808	9.08824	0.57854	0.27604	0.43265	0.57854	0.26181	0.41497
95	78	2.61289	9.34666	0.57320	0.27346	0.42948	0.57320	0.25729	0.40928	2.55808	8.69350	0.57854	0.28767	0.44680	0.57854	0.27136	0.42688
95	79	2.61289	8.89505	0.57320	0.28630	0.44515	0.57320	0.26772	0.42236	2.55808	8.30053	0.57854	0.30017	0.46174	0.57854	0.28150	0.43933
95	80	2.61289	8.44994	0.57320	0.30008	0.46164	0.57320	0.27877	0.43600	2.55808	7.91061	0.57854	0.31361	0.47748	0.57854	0.29225	0.45231
95	81	2.61289	8.01269	0.57320	0.31487	0.47894	0.57320	0.29046	0.45016	2.55808	7.52504	0.57854	0.32803	0.49401	0.57854	0.30362	0.46581
95	82	2.61289	7.58462	0.57320	0.33070	0.49704	0.57320	0.30279	0.46483	2.55808	7.14517	0.57854	0.34345	0.51130	0.57854	0.31562	0.47980
95	83	2.61289	7.16676	0.57320	0.34761	0.51589	0.57320	0.31576	0.47997	2.55808	6.77205	0.57854	0.35993	0.52933	0.57854	0.32825	0.49426
95	84	2.61289	6.76024	0.57320	0.36562	0.53546	0.57320	0.32937	0.49553	2.55808	6.40687	0.57854	0.37747	0.54806	0.57854	0.34150	0.50913
95	85	2.61289	6.36619	0.57320	0.38472	0.55566	0.57320	0.34360	0.51146	2.55808	6.05083	0.57854	0.39607	0.56740	0.57854	0.35536	0.52437
95	86	2.61289	5.98597	0.57320	0.40487	0.57638	0.57320	0.35838	0.52766	2.55808	5.70535	0.57854	0.41569	0.58726	0.57854	0.36976	0.53989
95	87	2.61289	5.62066	0.57320	0.42602	0.59749	0.57320	0.37367	0.54405	2.55808	5.37164	0.57854	0.43627	0.60751	0.57854	0.38466	0.55560
95	88	2.61289	5.27144	0.57320	0.44805	0.61883	0.57320	0.38939	0.56052	2.55808	5.05099	0.57854	0.45772	0.62799	0.57854	0.39998	0.57140
95	89	2.61289	4.93962	0.57320	0.47081	0.64021	0.57320	0.40545	0.57697	2.55808	4.74485	0.57854	0.47986	0.64852	0.57854	0.41562	0.58719
95	90	2.61289	4.62687	0.57320	0.49408	0.66139	0.57320	0.42176	0.59329	2.55808	4.45503	0.57854	0.50250	0.66888	0.57854	0.43151	0.60287

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
95	91	2.61289	4.33500	0.57320	0.51760	0.68213	0.57320	0.43825	0.60942	2.55808	4.18350	0.57854	0.52536	0.68884	0.57854	0.44757	0.61838
95	92	2.61289	4.06328	0.57320	0.54124	0.70235	0.57320	0.45495	0.62539	2.55808	3.92982	0.57854	0.54834	0.70830	0.57854	0.46384	0.63373
95	93	2.61289	3.80970	0.57320	0.56497	0.72202	0.57320	0.47189	0.64120	2.55808	3.69224	0.57854	0.57140	0.72725	0.57854	0.48033	0.64895
95	94	2.61289	3.57122	0.57320	0.58884	0.74122	0.57320	0.48912	0.65692	2.55808	3.46804	0.57854	0.59461	0.74578	0.57854	0.49712	0.66410
95	95	2.61289	3.34496	0.57320	0.61290	0.76000	0.57320	0.50665	0.67255	2.55808	3.25454	0.57854	0.61803	0.76393	0.57854	0.51421	0.67918
95	96	2.61289	3.12856	0.57320	0.63716	0.77838	0.57320	0.52441	0.68801	2.55808	3.04956	0.57854	0.64165	0.78172	0.57854	0.53153	0.69412
95	97	2.61289	2.92468	0.57320	0.66121	0.79606	0.57320	0.54224	0.70319	2.55808	2.85578	0.57854	0.66510	0.79887	0.57854	0.54895	0.70880
95	98	2.61289	2.73317	0.57320	0.68484	0.81294	0.57320	0.56006	0.71800	2.55808	2.67315	0.57854	0.68816	0.81528	0.57854	0.56636	0.72315
95	99	2.61289	2.55407	0.57320	0.70782	0.82892	0.57320	0.57771	0.73234	2.55808	2.50182	0.57854	0.71062	0.83083	0.57854	0.58362	0.73707
95	100	2.61289	2.38797	0.57320	0.72988	0.84385	0.57320	0.59504	0.74612	2.55808	2.34248	0.57854	0.73219	0.84539	0.57854	0.60057	0.75045
95	101	2.61289	2.23536	0.57320	0.75074	0.85762	0.57320	0.61190	0.75923	2.55808	2.19569	0.57854	0.75263	0.85886	0.57854	0.61708	0.76320
95	102	2.61289	2.09662	0.57320	0.77020	0.87018	0.57320	0.62817	0.77163	2.55808	2.06193	0.57854	0.77172	0.87115	0.57854	0.63301	0.77527
95	103	2.61289	1.97081	0.57320	0.78822	0.88157	0.57320	0.64379	0.78330	2.55808	1.94039	0.57854	0.78942	0.88232	0.57854	0.64832	0.78664
95	104	2.61289	1.85678	0.57320	0.80480	0.89184	0.57320	0.65869	0.79423	2.55808	1.82999	0.57854	0.80572	0.89241	0.57854	0.66293	0.79731
95	105	2.61289	1.75419	0.57320	0.81989	0.90103	0.57320	0.67279	0.80439	2.55808	1.73050	0.57854	0.82058	0.90145	0.57854	0.67678	0.80724
95	106	2.61289	1.66193	0.57320	0.83354	0.90921	0.57320	0.68602	0.81378	2.55808	1.64086	0.57854	0.83404	0.90951	0.57854	0.68978	0.81641
95	107	2.61289	1.57966	0.57320	0.84573	0.91642	0.57320	0.69827	0.82233	2.55808	1.56078	0.57854	0.84607	0.91662	0.57854	0.70182	0.82479
95	108	2.61289	1.50704	0.57320	0.85643	0.92266	0.57320	0.70934	0.82996	2.55808	1.48999	0.57854	0.85666	0.92280	0.57854	0.71272	0.83227
95	109	2.61289	1.44400	0.57320	0.86556	0.92794	0.57320	0.71895	0.83650	2.55808	1.42842	0.57854	0.86571	0.92802	0.57854	0.72220	0.83869
95	110	2.61289	1.39223	0.57320	0.87286	0.93211	0.57320	0.72662	0.84167	2.55808	1.37777	0.57854	0.87295	0.93217	0.57854	0.72978	0.84378
96	1	2.44744	29.44822	0.56231	0.08311	0.15346	0.56231	0.08309	0.15343	2.39972	22.54525	0.56776	0.10644	0.19240	0.56776	0.10641	0.19236
96	2	2.44744	29.37817	0.56231	0.08331	0.15380	0.56231	0.08329	0.15378	2.39972	22.51839	0.56776	0.10656	0.19260	0.56776	0.10655	0.19258
96	3	2.44744	29.30399	0.56231	0.08352	0.15416	0.56231	0.08350	0.15414	2.39972	22.48894	0.56776	0.10670	0.19283	0.56776	0.10669	0.19281
96	4	2.44744	29.22650	0.56231	0.08374	0.15454	0.56231	0.08373	0.15451	2.39972	22.45752	0.56776	0.10685	0.19308	0.56776	0.10684	0.19305
96	5	2.44744	29.14631	0.56231	0.08397	0.15493	0.56231	0.08396	0.15491	2.39972	22.42458	0.56776	0.10701	0.19333	0.56776	0.10699	0.19331
96	6	2.44744	29.06332	0.56231	0.08421	0.15534	0.56231	0.08420	0.15531	2.39972	22.39007	0.56776	0.10718	0.19360	0.56776	0.10716	0.19357
96	7	2.44744	28.97770	0.56231	0.08446	0.15576	0.56231	0.08444	0.15574	2.39972	22.35408	0.56776	0.10735	0.19388	0.56776	0.10733	0.19386
96	8	2.44744	28.88901	0.56231	0.08472	0.15620	0.56231	0.08470	0.15618	2.39972	22.31631	0.56776	0.10753	0.19418	0.56776	0.10751	0.19415
96	9	2.44744	28.79700	0.56231	0.08499	0.15666	0.56231	0.08497	0.15664	2.39972	22.27655	0.56776	0.10772	0.19449	0.56776	0.10770	0.19447
96	10	2.44744	28.70168	0.56231	0.08527	0.15714	0.56231	0.08526	0.15712	2.39972	22.23481	0.56776	0.10792	0.19482	0.56776	0.10791	0.19479
96	11	2.44744	28.60341	0.56231	0.08556	0.15764	0.56231	0.08555	0.15761	2.39972	22.19134	0.56776	0.10814	0.19517	0.56776	0.10812	0.19514
96	12	2.44744	28.50171	0.56231	0.08587	0.15816	0.56231	0.08585	0.15813	2.39972	22.14578	0.56776	0.10836	0.19553	0.56776	0.10834	0.19550
96	13	2.44744	28.39619	0.56231	0.08619	0.15870	0.56231	0.08617	0.15867	2.39972	22.09783	0.56776	0.10859	0.19591	0.56776	0.10857	0.19588
96	14	2.44744	28.28717	0.56231	0.08652	0.15926	0.56231	0.08650	0.15922	2.39972	22.04770	0.56776	0.10884	0.19631	0.56776	0.10881	0.19627
96	15	2.44744	28.17456	0.56231	0.08686	0.15984	0.56231	0.08684	0.15980	2.39972	21.99534	0.56776	0.10910	0.19673	0.56776	0.10907	0.19669
96	16	2.44744	28.05854	0.56231	0.08722	0.16045	0.56231	0.08720	0.16040	2.39972	21.94087	0.56776	0.10937	0.19717	0.56776	0.10933	0.19712
96	17	2.44744	27.93921	0.56231	0.08760	0.16108	0.56231	0.08756	0.16103	2.39972	21.88436	0.56776	0.10965	0.19763	0.56776	0.10961	0.19757
96	18	2.44744	27.81632	0.56231	0.08798	0.16173	0.56231	0.08795	0.16168	2.39972	21.82561	0.56776	0.10994	0.19811	0.56776	0.10990	0.19804
96	19	2.44744	27.68998	0.56231	0.08838	0.16241	0.56231	0.08835	0.16235	2.39972	21.76469	0.56776	0.11025	0.19861	0.56776	0.11021	0.19854
96	20	2.44744	27.55961	0.56231	0.08880	0.16312	0.56231	0.08876	0.16305	2.39972	21.70115	0.56776	0.11057	0.19913	0.56776	0.11053	0.19905

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
96	21	2.44744	27.42496	0.56231	0.08924	0.16385	0.56231	0.08920	0.16378	2.39972	21.63477	0.56776	0.11091	0.19968	0.56776	0.11086	0.19960
96	22	2.44744	27.28607	0.56231	0.08969	0.16462	0.56231	0.08965	0.16455	2.39972	21.56556	0.56776	0.11127	0.20026	0.56776	0.11122	0.20017
96	23	2.44744	27.14231	0.56231	0.09017	0.16542	0.56231	0.09012	0.16534	2.39972	21.49301	0.56776	0.11164	0.20086	0.56776	0.11159	0.20078
96	24	2.44744	26.99396	0.56231	0.09066	0.16625	0.56231	0.09061	0.16617	2.39972	21.41732	0.56776	0.11204	0.20150	0.56776	0.11198	0.20141
96	25	2.44744	26.84076	0.56231	0.09118	0.16712	0.56231	0.09113	0.16703	2.39972	21.33825	0.56776	0.11245	0.20217	0.56776	0.11239	0.20207
96	26	2.44744	26.68259	0.56231	0.09172	0.16803	0.56231	0.09166	0.16793	2.39972	21.25569	0.56776	0.11289	0.20288	0.56776	0.11282	0.20277
96	27	2.44744	26.51948	0.56231	0.09228	0.16897	0.56231	0.09222	0.16887	2.39972	21.16962	0.56776	0.11335	0.20362	0.56776	0.11328	0.20350
96	28	2.44744	26.35108	0.56231	0.09287	0.16996	0.56231	0.09281	0.16985	2.39972	21.07976	0.56776	0.11383	0.20439	0.56776	0.11375	0.20427
96	29	2.44744	26.17769	0.56231	0.09349	0.17099	0.56231	0.09342	0.17087	2.39972	20.98629	0.56776	0.11434	0.20521	0.56776	0.11425	0.20508
96	30	2.44744	25.99881	0.56231	0.09413	0.17206	0.56231	0.09405	0.17194	2.39972	20.88878	0.56776	0.11487	0.20607	0.56776	0.11478	0.20593
96	31	2.44744	25.81445	0.56231	0.09480	0.17318	0.56231	0.09472	0.17305	2.39972	20.78720	0.56776	0.11543	0.20697	0.56776	0.11534	0.20682
96	32	2.44744	25.62410	0.56231	0.09550	0.17436	0.56231	0.09542	0.17421	2.39972	20.68113	0.56776	0.11602	0.20792	0.56776	0.11592	0.20776
96	33	2.44744	25.42805	0.56231	0.09624	0.17558	0.56231	0.09615	0.17543	2.39972	20.57072	0.56776	0.11664	0.20892	0.56776	0.11654	0.20875
96	34	2.44744	25.22578	0.56231	0.09701	0.17686	0.56231	0.09691	0.17670	2.39972	20.45552	0.56776	0.11730	0.20997	0.56776	0.11719	0.20979
96	35	2.44744	25.01713	0.56231	0.09782	0.17821	0.56231	0.09772	0.17804	2.39972	20.33536	0.56776	0.11799	0.21108	0.56776	0.11787	0.21089
96	36	2.44744	24.80193	0.56231	0.09867	0.17961	0.56231	0.09856	0.17943	2.39972	20.21002	0.56776	0.11872	0.21225	0.56776	0.11860	0.21205
96	37	2.44744	24.57973	0.56231	0.09956	0.18109	0.56231	0.09944	0.18090	2.39972	20.07911	0.56776	0.11950	0.21348	0.56776	0.11936	0.21327
96	38	2.44744	24.35058	0.56231	0.10049	0.18264	0.56231	0.10037	0.18244	2.39972	19.94257	0.56776	0.12031	0.21478	0.56776	0.12017	0.21456
96	39	2.44744	24.11373	0.56231	0.10148	0.18426	0.56231	0.10135	0.18405	2.39972	19.79973	0.56776	0.12118	0.21616	0.56776	0.12103	0.21593
96	40	2.44744	23.86918	0.56231	0.10252	0.18597	0.56231	0.10238	0.18574	2.39972	19.65053	0.56776	0.12210	0.21762	0.56776	0.12193	0.21737
96	41	2.44744	23.61736	0.56231	0.10361	0.18777	0.56231	0.10346	0.18751	2.39972	19.49521	0.56776	0.12307	0.21916	0.56776	0.12289	0.21888
96	42	2.44744	23.35816	0.56231	0.10476	0.18965	0.56231	0.10459	0.18937	2.39972	19.33362	0.56776	0.12409	0.22079	0.56776	0.12390	0.22048
96	43	2.44744	23.09102	0.56231	0.10597	0.19163	0.56231	0.10578	0.19133	2.39972	19.16523	0.56776	0.12518	0.22251	0.56776	0.12497	0.22218
96	44	2.44744	22.81604	0.56231	0.10724	0.19371	0.56231	0.10704	0.19338	2.39972	18.99000	0.56776	0.12633	0.22433	0.56776	0.12610	0.22396
96	45	2.44744	22.53309	0.56231	0.10859	0.19590	0.56231	0.10836	0.19553	2.39972	18.80775	0.56776	0.12755	0.22625	0.56776	0.12730	0.22585
96	46	2.44744	22.24198	0.56231	0.11001	0.19821	0.56231	0.10975	0.19780	2.39972	18.61823	0.56776	0.12885	0.22828	0.56776	0.12857	0.22784
96	47	2.44744	21.94239	0.56231	0.11150	0.20064	0.56231	0.11122	0.20018	2.39972	18.42106	0.56776	0.13022	0.23044	0.56776	0.12991	0.22994
96	48	2.44744	21.63441	0.56231	0.11309	0.20319	0.56231	0.11277	0.20268	2.39972	18.21621	0.56776	0.13168	0.23272	0.56776	0.13133	0.23217
96	49	2.44744	21.31800	0.56231	0.11476	0.20589	0.56231	0.11440	0.20531	2.39972	18.00355	0.56776	0.13323	0.23513	0.56776	0.13283	0.23451
96	50	2.44744	20.99328	0.56231	0.11653	0.20873	0.56231	0.11612	0.20808	2.39972	17.78305	0.56776	0.13487	0.23769	0.56776	0.13442	0.23699
96	51	2.44744	20.66027	0.56231	0.11840	0.21173	0.56231	0.11793	0.21099	2.39972	17.55462	0.56776	0.13662	0.24039	0.56776	0.13611	0.23960
96	52	2.44744	20.31936	0.56231	0.12038	0.21488	0.56231	0.11985	0.21404	2.39972	17.31849	0.56776	0.13847	0.24326	0.56776	0.13789	0.24235
96	53	2.44744	19.97064	0.56231	0.12247	0.21821	0.56231	0.12186	0.21725	2.39972	17.07460	0.56776	0.14043	0.24628	0.56776	0.13977	0.24526
96	54	2.44744	19.61420	0.56231	0.12468	0.22172	0.56231	0.12399	0.22062	2.39972	16.82295	0.56776	0.14252	0.24948	0.56776	0.14176	0.24832
96	55	2.44744	19.25050	0.56231	0.12702	0.22541	0.56231	0.12623	0.22416	2.39972	16.56379	0.56776	0.14473	0.25286	0.56776	0.14387	0.25155
96	56	2.44744	18.87994	0.56231	0.12950	0.22930	0.56231	0.12860	0.22789	2.39972	16.29737	0.56776	0.14708	0.25644	0.56776	0.14610	0.25495
96	57	2.44744	18.50268	0.56231	0.13212	0.23340	0.56231	0.13110	0.23181	2.39972	16.02371	0.56776	0.14957	0.26021	0.56776	0.14846	0.25853
96	58	2.44744	18.11889	0.56231	0.13490	0.23772	0.56231	0.13374	0.23593	2.39972	15.74286	0.56776	0.15221	0.26420	0.56776	0.15096	0.26232
96	59	2.44744	17.72878	0.56231	0.13784	0.24228	0.56231	0.13654	0.24027	2.39972	15.45489	0.56776	0.15501	0.26842	0.56776	0.15361	0.26631
96	60	2.44744	17.33235	0.56231	0.14097	0.24710	0.56231	0.13950	0.24484	2.39972	15.15969	0.56776	0.15800	0.27288	0.56776	0.15642	0.27053

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
96	61	2.44744	16.92988	0.56231	0.14429	0.25218	0.56231	0.14264	0.24967	2.39972	14.85740	0.56776	0.16118	0.27761	0.56776	0.15942	0.27499
96	62	2.44744	16.52117	0.56231	0.14782	0.25757	0.56231	0.14597	0.25476	2.39972	14.54774	0.56776	0.16457	0.28262	0.56776	0.16260	0.27971
96	63	2.44744	16.10627	0.56231	0.15159	0.26326	0.56231	0.14952	0.26014	2.39972	14.23062	0.56776	0.16819	0.28794	0.56776	0.16599	0.28471
96	64	2.44744	15.68510	0.56231	0.15561	0.26931	0.56231	0.15329	0.26583	2.39972	13.90587	0.56776	0.17206	0.29360	0.56776	0.16960	0.29001
96	65	2.44744	15.25783	0.56231	0.15991	0.27573	0.56231	0.15731	0.27185	2.39972	13.57353	0.56776	0.17621	0.29962	0.56776	0.17345	0.29563
96	66	2.44744	14.82463	0.56231	0.16452	0.28255	0.56231	0.16159	0.27822	2.39972	13.23363	0.56776	0.18065	0.30602	0.56776	0.17757	0.30159
96	67	2.44744	14.38548	0.56231	0.16946	0.28981	0.56231	0.16616	0.28496	2.39972	12.88602	0.56776	0.18544	0.31286	0.56776	0.18197	0.30791
96	68	2.44744	13.94087	0.56231	0.17477	0.29754	0.56231	0.17103	0.29210	2.39972	12.53103	0.56776	0.19058	0.32015	0.56776	0.18668	0.31462
96	69	2.44744	13.49126	0.56231	0.18048	0.30577	0.56231	0.17624	0.29967	2.39972	12.16898	0.56776	0.19612	0.32793	0.56776	0.19171	0.32173
96	70	2.44744	13.03722	0.56231	0.18662	0.31454	0.56231	0.18180	0.30767	2.39972	11.80026	0.56776	0.20209	0.33624	0.56776	0.19709	0.32928
96	71	2.44744	12.57941	0.56231	0.19324	0.32390	0.56231	0.18775	0.31614	2.39972	11.42537	0.56776	0.20854	0.34510	0.56776	0.20285	0.33728
96	72	2.44744	12.11856	0.56231	0.20038	0.33387	0.56231	0.19410	0.32510	2.39972	11.04490	0.56776	0.21549	0.35457	0.56776	0.20901	0.34576
96	73	2.44744	11.65555	0.56231	0.20809	0.34449	0.56231	0.20090	0.33458	2.39972	10.65955	0.56776	0.22300	0.36468	0.56776	0.21560	0.35473
96	74	2.44744	11.19139	0.56231	0.21641	0.35582	0.56231	0.20816	0.34459	2.39972	10.27021	0.56776	0.23112	0.37546	0.56776	0.22266	0.36422
96	75	2.44744	10.72709	0.56231	0.22540	0.36787	0.56231	0.21591	0.35514	2.39972	9.87774	0.56776	0.23988	0.38695	0.56776	0.23020	0.37424
96	76	2.44744	10.26405	0.56231	0.23510	0.38069	0.56231	0.22419	0.36626	2.39972	9.48337	0.56776	0.24935	0.39917	0.56776	0.23825	0.38481
96	77	2.44744	9.80349	0.56231	0.24556	0.39430	0.56231	0.23301	0.37795	2.39972	9.08824	0.56776	0.25958	0.41217	0.56776	0.24683	0.39594
96	78	2.44744	9.34666	0.56231	0.25686	0.40873	0.56231	0.24241	0.39022	2.39972	8.69350	0.56776	0.27061	0.42595	0.56776	0.25598	0.40762
96	79	2.44744	8.89505	0.56231	0.26903	0.42399	0.56231	0.25240	0.40306	2.39972	8.30053	0.56776	0.28250	0.44054	0.56776	0.26572	0.41987
96	80	2.44744	8.44994	0.56231	0.28213	0.44009	0.56231	0.26301	0.41648	2.39972	7.91061	0.56776	0.29529	0.45595	0.56776	0.27606	0.43267
96	81	2.44744	8.01269	0.56231	0.29620	0.45703	0.56231	0.27424	0.43044	2.39972	7.52504	0.56776	0.30904	0.47217	0.56776	0.28701	0.44601
96	82	2.44744	7.58462	0.56231	0.31130	0.47480	0.56231	0.28613	0.44495	2.39972	7.14517	0.56776	0.32379	0.48919	0.56776	0.29860	0.45988
96	83	2.44744	7.16676	0.56231	0.32747	0.49338	0.56231	0.29866	0.45996	2.39972	6.77205	0.56776	0.33957	0.50699	0.56776	0.31083	0.47424
96	84	2.44744	6.76024	0.56231	0.34473	0.51272	0.56231	0.31185	0.47543	2.39972	6.40687	0.56776	0.35642	0.52553	0.56776	0.32369	0.48907
96	85	2.44744	6.36619	0.56231	0.36310	0.53276	0.56231	0.32566	0.49132	2.39972	6.05083	0.56776	0.37435	0.54476	0.56776	0.33716	0.50430
96	86	2.44744	5.98597	0.56231	0.38254	0.55339	0.56231	0.34006	0.50753	2.39972	5.70535	0.56776	0.39331	0.56457	0.56776	0.35122	0.51985
96	87	2.44744	5.62066	0.56231	0.40302	0.57450	0.56231	0.35500	0.52398	2.39972	5.37164	0.56776	0.41328	0.58486	0.56776	0.36579	0.53565
96	88	2.44744	5.27144	0.56231	0.42443	0.59593	0.56231	0.37040	0.54057	2.39972	5.05099	0.56776	0.43417	0.60546	0.56776	0.38082	0.55159
96	89	2.44744	4.93962	0.56231	0.44665	0.61750	0.56231	0.38617	0.55718	2.39972	4.74485	0.56776	0.45582	0.62621	0.56776	0.39621	0.56756
96	90	2.44744	4.62687	0.56231	0.46947	0.63896	0.56231	0.40223	0.57370	2.39972	4.45503	0.56776	0.47805	0.64687	0.56776	0.41188	0.58345
96	91	2.44744	4.33500	0.56231	0.49263	0.66008	0.56231	0.41852	0.59008	2.39972	4.18350	0.56776	0.50060	0.66720	0.56776	0.42777	0.59921
96	92	2.44744	4.06328	0.56231	0.51601	0.68075	0.56231	0.43505	0.60632	2.39972	3.92982	0.56776	0.52337	0.68712	0.56776	0.44389	0.61485
96	93	2.44744	3.80970	0.56231	0.53960	0.70096	0.56231	0.45186	0.62246	2.39972	3.69224	0.56776	0.54632	0.70661	0.56776	0.46028	0.63040
96	94	2.44744	3.57122	0.56231	0.56345	0.72077	0.56231	0.46902	0.63854	2.39972	3.46804	0.56776	0.56954	0.72574	0.56776	0.47701	0.64592
96	95	2.44744	3.34496	0.56231	0.58762	0.74025	0.56231	0.48653	0.65458	2.39972	3.25454	0.56776	0.59308	0.74457	0.56776	0.49410	0.66140
96	96	2.44744	3.12856	0.56231	0.61214	0.75941	0.56231	0.50432	0.67050	2.39972	3.04956	0.56776	0.61698	0.76312	0.56776	0.51149	0.67680
96	97	2.44744	2.92468	0.56231	0.63658	0.77794	0.56231	0.52226	0.68616	2.39972	2.85578	0.56776	0.64082	0.78110	0.56776	0.52901	0.69197
96	98	2.44744	2.73317	0.56231	0.66074	0.79572	0.56231	0.54023	0.70149	2.39972	2.67315	0.56776	0.66442	0.79838	0.56776	0.54659	0.70683
96	99	2.44744	2.55407	0.56231	0.68439	0.81263	0.56231	0.55809	0.71638	2.39972	2.50182	0.56776	0.68753	0.81484	0.56776	0.56408	0.72129
96	100	2.44744	2.38797	0.56231	0.70721	0.82850	0.56231	0.57569	0.73072	2.39972	2.34248	0.56776	0.70987	0.83032	0.56776	0.58131	0.73522

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
96	101	2.44744	2.23536	0.56231	0.72894	0.84322	0.56231	0.59286	0.74439	2.39972	2.19569	0.56776	0.73115	0.84470	0.56776	0.59812	0.74853
96	102	2.44744	2.09662	0.56231	0.74931	0.85669	0.56231	0.60947	0.75735	2.39972	2.06193	0.56776	0.75114	0.85788	0.56776	0.61441	0.76116
96	103	2.44744	1.97081	0.56231	0.76828	0.86896	0.56231	0.62546	0.76958	2.39972	1.94039	0.56776	0.76976	0.86990	0.56776	0.63009	0.77308
96	104	2.44744	1.85678	0.56231	0.78582	0.88007	0.56231	0.64075	0.78105	2.39972	1.82999	0.56776	0.78701	0.88081	0.56776	0.64511	0.78427
96	105	2.44744	1.75419	0.56231	0.80187	0.89004	0.56231	0.65527	0.79174	2.39972	1.73050	0.56776	0.80280	0.89061	0.56776	0.65936	0.79472
96	106	2.44744	1.66193	0.56231	0.81645	0.89895	0.56231	0.66892	0.80162	2.39972	1.64086	0.56776	0.81717	0.89939	0.56776	0.67279	0.80439
96	107	2.44744	1.57966	0.56231	0.82952	0.90682	0.56231	0.68159	0.81065	2.39972	1.56078	0.56776	0.83007	0.90715	0.56776	0.68525	0.81323
96	108	2.44744	1.50704	0.56231	0.84105	0.91366	0.56231	0.69307	0.81871	2.39972	1.48999	0.56776	0.84146	0.91391	0.56776	0.69656	0.82114
96	109	2.44744	1.44400	0.56231	0.85092	0.91946	0.56231	0.70306	0.82565	2.39972	1.42842	0.56776	0.85124	0.91965	0.56776	0.70642	0.82796
96	110	2.44744	1.39223	0.56231	0.85884	0.92406	0.56231	0.71107	0.83114	2.39972	1.37777	0.56776	0.85910	0.92421	0.56776	0.71433	0.83336
97	1	2.29063	29.44822	0.55288	0.07778	0.14434	0.55288	0.07777	0.14431	2.2492	22.54525	0.55844	0.09976	0.18142	0.55844	0.09974	0.18139
97	2	2.29063	29.37817	0.55288	0.07797	0.14466	0.55288	0.07796	0.14464	2.2492	22.51839	0.55844	0.09988	0.18162	0.55844	0.09987	0.18160
97	3	2.29063	29.30399	0.55288	0.07817	0.14500	0.55288	0.07816	0.14498	2.2492	22.48894	0.55844	0.10001	0.18184	0.55844	0.10000	0.18181
97	4	2.29063	29.22650	0.55288	0.07837	0.14536	0.55288	0.07836	0.14534	2.2492	22.45752	0.55844	0.10015	0.18207	0.55844	0.10014	0.18205
97	5	2.29063	29.14631	0.55288	0.07859	0.14573	0.55288	0.07858	0.14571	2.2492	22.42458	0.55844	0.10030	0.18231	0.55844	0.10028	0.18229
97	6	2.29063	29.06332	0.55288	0.07881	0.14611	0.55288	0.07880	0.14609	2.2492	22.39007	0.55844	0.10045	0.18257	0.55844	0.10044	0.18254
97	7	2.29063	28.97770	0.55288	0.07905	0.14651	0.55288	0.07903	0.14649	2.2492	22.35408	0.55844	0.10062	0.18283	0.55844	0.10060	0.18281
97	8	2.29063	28.88901	0.55288	0.07929	0.14693	0.55288	0.07928	0.14691	2.2492	22.31631	0.55844	0.10079	0.18312	0.55844	0.10077	0.18309
97	9	2.29063	28.79700	0.55288	0.07954	0.14736	0.55288	0.07953	0.14734	2.2492	22.27655	0.55844	0.10097	0.18341	0.55844	0.10095	0.18339
97	10	2.29063	28.70168	0.55288	0.07981	0.14782	0.55288	0.07979	0.14779	2.2492	22.23481	0.55844	0.10115	0.18372	0.55844	0.10114	0.18370
97	11	2.29063	28.60341	0.55288	0.08008	0.14829	0.55288	0.08007	0.14826	2.2492	22.19134	0.55844	0.10135	0.18405	0.55844	0.10134	0.18403
97	12	2.29063	28.50171	0.55288	0.08037	0.14878	0.55288	0.08035	0.14875	2.2492	22.14578	0.55844	0.10156	0.18440	0.55844	0.10154	0.18437
97	13	2.29063	28.39619	0.55288	0.08067	0.14929	0.55288	0.08065	0.14926	2.2492	22.09783	0.55844	0.10178	0.18476	0.55844	0.10176	0.18473
97	14	2.29063	28.28717	0.55288	0.08098	0.14982	0.55288	0.08096	0.14979	2.2492	22.04770	0.55844	0.10201	0.18514	0.55844	0.10199	0.18510
97	15	2.29063	28.17456	0.55288	0.08130	0.15037	0.55288	0.08128	0.15034	2.2492	22.00534	0.55844	0.10225	0.18554	0.55844	0.10223	0.18550
97	16	2.29063	28.05854	0.55288	0.08164	0.15095	0.55288	0.08161	0.15091	2.2492	21.94087	0.55844	0.10251	0.18595	0.55844	0.10248	0.18591
97	17	2.29063	27.93921	0.55288	0.08198	0.15154	0.55288	0.08196	0.15150	2.2492	21.88436	0.55844	0.10277	0.18639	0.55844	0.10274	0.18633
97	18	2.29063	27.81632	0.55288	0.08235	0.15216	0.55288	0.08232	0.15211	2.2492	21.82561	0.55844	0.10305	0.18684	0.55844	0.10301	0.18678
97	19	2.29063	27.68998	0.55288	0.08272	0.15280	0.55288	0.08269	0.15275	2.2492	21.76469	0.55844	0.10334	0.18732	0.55844	0.10330	0.18725
97	20	2.29063	27.55961	0.55288	0.08311	0.15347	0.55288	0.08308	0.15341	2.2492	21.70115	0.55844	0.10364	0.18781	0.55844	0.10360	0.18775
97	21	2.29063	27.42496	0.55288	0.08352	0.15416	0.55288	0.08348	0.15410	2.2492	21.63477	0.55844	0.10396	0.18834	0.55844	0.10391	0.18826
97	22	2.29063	27.28607	0.55288	0.08395	0.15489	0.55288	0.08391	0.15482	2.2492	21.56556	0.55844	0.10429	0.18888	0.55844	0.10425	0.18881
97	23	2.29063	27.14231	0.55288	0.08439	0.15564	0.55288	0.08435	0.15558	2.2492	21.49301	0.55844	0.10464	0.18946	0.55844	0.10459	0.18938
97	24	2.29063	26.99396	0.55288	0.08485	0.15643	0.55288	0.08481	0.15636	2.2492	21.41732	0.55844	0.10501	0.19006	0.55844	0.10496	0.18998
97	25	2.29063	26.84076	0.55288	0.08534	0.15725	0.55288	0.08529	0.15718	2.2492	21.33825	0.55844	0.10540	0.19070	0.55844	0.10535	0.19061
97	26	2.29063	26.68259	0.55288	0.08584	0.15811	0.55288	0.08579	0.15803	2.2492	21.25569	0.55844	0.10581	0.19137	0.55844	0.10575	0.19127
97	27	2.29063	26.51948	0.55288	0.08637	0.15901	0.55288	0.08632	0.15892	2.2492	21.16962	0.55844	0.10624	0.19207	0.55844	0.10618	0.19197
97	28	2.29063	26.35108	0.55288	0.08692	0.15994	0.55288	0.08686	0.15984	2.2492	21.07976	0.55844	0.10669	0.19281	0.55844	0.10662	0.19270
97	29	2.29063	26.17769	0.55288	0.08750	0.16091	0.55288	0.08744	0.16081	2.2492	20.98629	0.55844	0.10717	0.19359	0.55844	0.10709	0.19347
97	30	2.29063	25.99881	0.55288	0.08810	0.16193	0.55288	0.08803	0.16182	2.2492	20.88878	0.55844	0.10767	0.19440	0.55844	0.10759	0.19427

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
97	31	2.29063	25.81445	0.55288	0.08873	0.16299	0.55288	0.08866	0.16287	2.2492	20.78720	0.55844	0.10819	0.19526	0.55844	0.10811	0.19512
97	32	2.29063	25.62410	0.55288	0.08939	0.16410	0.55288	0.08931	0.16398	2.2492	20.68113	0.55844	0.10875	0.19616	0.55844	0.10866	0.19602
97	33	2.29063	25.42805	0.55288	0.09007	0.16526	0.55288	0.08999	0.16513	2.2492	20.57072	0.55844	0.10933	0.19711	0.55844	0.10923	0.19695
97	34	2.29063	25.22578	0.55288	0.09080	0.16648	0.55288	0.09071	0.16633	2.2492	20.45552	0.55844	0.10994	0.19811	0.55844	0.10984	0.19795
97	35	2.29063	25.01713	0.55288	0.09155	0.16775	0.55288	0.09146	0.16760	2.2492	20.33536	0.55844	0.11059	0.19916	0.55844	0.11049	0.19899
97	36	2.29063	24.80193	0.55288	0.09235	0.16908	0.55288	0.09225	0.16892	2.2492	20.21002	0.55844	0.11128	0.20027	0.55844	0.11117	0.20009
97	37	2.29063	24.57973	0.55288	0.09318	0.17048	0.55288	0.09308	0.17031	2.2492	20.07911	0.55844	0.11200	0.20144	0.55844	0.11189	0.20126
97	38	2.29063	24.35058	0.55288	0.09406	0.17194	0.55288	0.09395	0.17177	2.2492	19.94257	0.55844	0.11277	0.20268	0.55844	0.11265	0.20248
97	39	2.29063	24.11373	0.55288	0.09498	0.17348	0.55288	0.09487	0.17329	2.2492	19.79973	0.55844	0.11358	0.20399	0.55844	0.11345	0.20378
97	40	2.29063	23.86918	0.55288	0.09595	0.17510	0.55288	0.09583	0.17490	2.2492	19.65053	0.55844	0.11444	0.20538	0.55844	0.11430	0.20515
97	41	2.29063	23.61736	0.55288	0.09697	0.17680	0.55288	0.09684	0.17658	2.2492	19.49521	0.55844	0.11535	0.20684	0.55844	0.11520	0.20659
97	42	2.29063	23.35816	0.55288	0.09805	0.17859	0.55288	0.09790	0.17834	2.2492	19.33362	0.55844	0.11631	0.20839	0.55844	0.11614	0.20812
97	43	2.29063	23.09102	0.55288	0.09918	0.18047	0.55288	0.09902	0.18019	2.2492	19.16523	0.55844	0.11733	0.21002	0.55844	0.11715	0.20973
97	44	2.29063	22.81604	0.55288	0.10038	0.18244	0.55288	0.10020	0.18214	2.2492	18.99000	0.55844	0.11841	0.21175	0.55844	0.11821	0.21143
97	45	2.29063	22.53309	0.55288	0.10163	0.18451	0.55288	0.10143	0.18419	2.2492	18.80775	0.55844	0.11956	0.21358	0.55844	0.11933	0.21322
97	46	2.29063	22.24198	0.55288	0.10296	0.18670	0.55288	0.10274	0.18634	2.2492	18.61823	0.55844	0.12077	0.21552	0.55844	0.12052	0.21512
97	47	2.29063	21.94239	0.55288	0.10436	0.18900	0.55288	0.10412	0.18860	2.2492	18.42106	0.55844	0.12206	0.21757	0.55844	0.12178	0.21713
97	48	2.29063	21.63441	0.55288	0.10585	0.19143	0.55288	0.10557	0.19098	2.2492	18.21621	0.55844	0.12343	0.21974	0.55844	0.12312	0.21924
97	49	2.29063	21.31800	0.55288	0.10741	0.19399	0.55288	0.10710	0.19348	2.2492	18.00355	0.55844	0.12488	0.22203	0.55844	0.12453	0.22148
97	50	2.29063	20.99328	0.55288	0.10907	0.19669	0.55288	0.10871	0.19611	2.2492	17.78305	0.55844	0.12642	0.22447	0.55844	0.12603	0.22384
97	51	2.29063	20.66027	0.55288	0.11082	0.19953	0.55288	0.11041	0.19887	2.2492	17.55462	0.55844	0.12806	0.22704	0.55844	0.12761	0.22634
97	52	2.29063	20.31936	0.55288	0.11267	0.20253	0.55288	0.11221	0.20178	2.2492	17.31849	0.55844	0.12980	0.22977	0.55844	0.12928	0.22897
97	53	2.29063	19.97064	0.55288	0.11463	0.20568	0.55288	0.11410	0.20483	2.2492	17.07460	0.55844	0.13164	0.23265	0.55844	0.13105	0.23174
97	54	2.29063	19.61420	0.55288	0.11670	0.20902	0.55288	0.11610	0.20804	2.2492	16.82295	0.55844	0.13360	0.23570	0.55844	0.13293	0.23466
97	55	2.29063	19.25050	0.55288	0.11890	0.21253	0.55288	0.11820	0.21142	2.2492	16.56379	0.55844	0.13567	0.23893	0.55844	0.13491	0.23775
97	56	2.29063	18.87994	0.55288	0.12122	0.21622	0.55288	0.12043	0.21497	2.2492	16.29737	0.55844	0.13787	0.24233	0.55844	0.13701	0.24100
97	57	2.29063	18.50268	0.55288	0.12367	0.22012	0.55288	0.12278	0.21870	2.2492	16.02371	0.55844	0.14021	0.24593	0.55844	0.13923	0.24443
97	58	2.29063	18.11889	0.55288	0.12628	0.22424	0.55288	0.12526	0.22263	2.2492	15.74286	0.55844	0.14269	0.24974	0.55844	0.14159	0.24805
97	59	2.29063	17.72878	0.55288	0.12903	0.22857	0.55288	0.12789	0.22678	2.2492	15.45489	0.55844	0.14532	0.25377	0.55844	0.14408	0.25188
97	60	2.29063	17.33235	0.55288	0.13196	0.23316	0.55288	0.13067	0.23114	2.2492	15.15969	0.55844	0.14813	0.25803	0.55844	0.14673	0.25592
97	61	2.29063	16.92988	0.55288	0.13507	0.23800	0.55288	0.13363	0.23575	2.2492	14.85740	0.55844	0.15111	0.26254	0.55844	0.14955	0.26019
97	62	2.29063	16.52117	0.55288	0.13839	0.24313	0.55288	0.13676	0.24062	2.2492	14.54774	0.55844	0.15429	0.26733	0.55844	0.15255	0.26472
97	63	2.29063	16.10627	0.55288	0.14192	0.24856	0.55288	0.14010	0.24577	2.2492	14.23062	0.55844	0.15769	0.27242	0.55844	0.15575	0.26952
97	64	2.29063	15.68510	0.55288	0.14569	0.25433	0.55288	0.14365	0.25121	2.2492	13.90587	0.55844	0.16133	0.27783	0.55844	0.15915	0.27460
97	65	2.29063	15.25783	0.55288	0.14972	0.26045	0.55288	0.14743	0.25698	2.2492	13.57353	0.55844	0.16522	0.28359	0.55844	0.16279	0.28000
97	66	2.29063	14.82463	0.55288	0.15405	0.26697	0.55288	0.15147	0.26309	2.2492	13.23363	0.55844	0.16940	0.28973	0.55844	0.16668	0.28573
97	67	2.29063	14.38548	0.55288	0.15868	0.27390	0.55288	0.15577	0.26956	2.2492	12.88602	0.55844	0.17390	0.29628	0.55844	0.17084	0.29182
97	68	2.29063	13.94087	0.55288	0.16367	0.28129	0.55288	0.16037	0.27642	2.2492	12.53103	0.55844	0.17874	0.30327	0.55844	0.17528	0.29828
97	69	2.29063	13.49126	0.55288	0.16903	0.28917	0.55288	0.16529	0.28369	2.2492	12.16898	0.55844	0.18395	0.31074	0.55844	0.18004	0.30515
97	70	2.29063	13.03722	0.55288	0.17480	0.29758	0.55288	0.17055	0.29140	2.2492	11.80026	0.55844	0.18957	0.31872	0.55844	0.18514	0.31243

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
97	71	2.29063	12.57941	0.55288	0.18102	0.30655	0.55288	0.17617	0.29957	2.2492	11.42537	0.55844	0.19563	0.32725	0.55844	0.19060	0.32017
97	72	2.29063	12.11856	0.55288	0.18774	0.31612	0.55288	0.18219	0.30822	2.2492	11.04490	0.55844	0.20219	0.33636	0.55844	0.19644	0.32838
97	73	2.29063	11.65555	0.55288	0.19499	0.32634	0.55288	0.18863	0.31739	2.2492	10.65955	0.55844	0.20927	0.34610	0.55844	0.20270	0.33708
97	74	2.29063	11.19139	0.55288	0.20282	0.33724	0.55288	0.19551	0.32708	2.2492	10.27021	0.55844	0.21692	0.35651	0.55844	0.20941	0.34629
97	75	2.29063	10.72709	0.55288	0.21129	0.34886	0.55288	0.20288	0.33732	2.2492	9.87774	0.55844	0.22520	0.36761	0.55844	0.21658	0.35605
97	76	2.29063	10.26405	0.55288	0.22043	0.36124	0.55288	0.21075	0.34813	2.2492	9.48337	0.55844	0.23415	0.37945	0.55844	0.22425	0.36635
97	77	2.29063	9.80349	0.55288	0.23032	0.37440	0.55288	0.21916	0.35952	2.2492	9.08824	0.55844	0.24382	0.39205	0.55844	0.23245	0.37722
97	78	2.29063	9.34666	0.55288	0.24099	0.38838	0.55288	0.22812	0.37150	2.2492	8.69350	0.55844	0.25427	0.40544	0.55844	0.24120	0.38865
97	79	2.29063	8.89505	0.55288	0.25251	0.40320	0.55288	0.23767	0.38406	2.2492	8.30053	0.55844	0.26554	0.41965	0.55844	0.25052	0.40066
97	80	2.29063	8.44994	0.55288	0.26492	0.41887	0.55288	0.24783	0.39722	2.2492	7.91061	0.55844	0.27769	0.43468	0.55844	0.26043	0.41325
97	81	2.29063	8.01269	0.55288	0.27829	0.43541	0.55288	0.25861	0.41095	2.2492	7.52504	0.55844	0.29077	0.45054	0.55844	0.27097	0.42639
97	82	2.29063	7.58462	0.55288	0.29265	0.45279	0.55288	0.27004	0.42525	2.2492	7.14517	0.55844	0.30483	0.46723	0.55844	0.28213	0.44009
97	83	2.29063	7.16676	0.55288	0.30807	0.47103	0.55288	0.28212	0.44008	2.2492	6.77205	0.55844	0.31991	0.48474	0.55844	0.29393	0.45432
97	84	2.29063	6.76024	0.55288	0.32456	0.49007	0.55288	0.29486	0.45543	2.2492	6.40687	0.55844	0.33604	0.50304	0.55844	0.30637	0.46904
97	85	2.29063	6.36619	0.55288	0.34216	0.50987	0.55288	0.30824	0.47122	2.2492	6.05083	0.55844	0.35325	0.52208	0.55844	0.31945	0.48422
97	86	2.29063	5.98597	0.55288	0.36085	0.53034	0.55288	0.32222	0.48739	2.2492	5.70535	0.55844	0.37152	0.54177	0.55844	0.33312	0.49976
97	87	2.29063	5.62066	0.55288	0.38060	0.55136	0.55288	0.33677	0.50385	2.2492	5.37164	0.55844	0.39082	0.56200	0.55844	0.34734	0.51559
97	88	2.29063	5.27144	0.55288	0.40133	0.57279	0.55288	0.35181	0.52050	2.2492	5.05099	0.55844	0.41107	0.58264	0.55844	0.36204	0.53162
97	89	2.29063	4.93962	0.55288	0.42293	0.59445	0.55288	0.36726	0.53722	2.2492	4.74485	0.55844	0.43216	0.60351	0.55844	0.37714	0.54772
97	90	2.29063	4.62687	0.55288	0.44519	0.61610	0.55288	0.38303	0.55390	2.2492	4.45503	0.55844	0.45389	0.62438	0.55844	0.39255	0.56379
97	91	2.29063	4.33500	0.55288	0.46789	0.63750	0.55288	0.39907	0.57048	2.2492	4.18350	0.55844	0.47603	0.64501	0.55844	0.40821	0.57976
97	92	2.29063	4.06328	0.55288	0.49091	0.65854	0.55288	0.41538	0.58695	2.2492	3.92982	0.55844	0.49847	0.66530	0.55844	0.42414	0.59565
97	93	2.29063	3.80970	0.55288	0.51423	0.67920	0.55288	0.43201	0.60337	2.2492	3.69224	0.55844	0.52120	0.68525	0.55844	0.44038	0.61148
97	94	2.29063	3.57122	0.55288	0.53793	0.69955	0.55288	0.44904	0.61977	2.2492	3.46804	0.55844	0.54429	0.70491	0.55844	0.45701	0.62732
97	95	2.29063	3.34496	0.55288	0.56208	0.71966	0.55288	0.46647	0.63618	2.2492	3.25454	0.55844	0.56784	0.72436	0.55844	0.47404	0.64319
97	96	2.29063	3.12856	0.55288	0.58671	0.73953	0.55288	0.48425	0.65252	2.2492	3.04956	0.55844	0.59188	0.74362	0.55844	0.49143	0.65900
97	97	2.29063	2.92468	0.55288	0.61141	0.75885	0.55288	0.50222	0.66864	2.2492	2.85578	0.55844	0.61599	0.76237	0.55844	0.50901	0.67463
97	98	2.29063	2.73317	0.55288	0.63598	0.77749	0.55288	0.52030	0.68447	2.2492	2.67315	0.55844	0.64000	0.78049	0.55844	0.52671	0.68999
97	99	2.29063	2.55407	0.55288	0.66017	0.79530	0.55288	0.53833	0.69989	2.2492	2.50182	0.55844	0.66366	0.79783	0.55844	0.54437	0.70497
97	100	2.29063	2.38797	0.55288	0.68366	0.81211	0.55288	0.55614	0.71477	2.2492	2.34248	0.55844	0.68665	0.81422	0.55844	0.56183	0.71945
97	101	2.29063	2.23536	0.55288	0.70614	0.82777	0.55288	0.57357	0.72900	2.2492	2.19569	0.55844	0.70869	0.82951	0.55844	0.57892	0.73331
97	102	2.29063	2.09662	0.55288	0.72736	0.84217	0.55288	0.59048	0.74252	2.2492	2.06193	0.55844	0.72950	0.84359	0.55844	0.59551	0.74648
97	103	2.29063	1.97081	0.55288	0.74722	0.85533	0.55288	0.60681	0.75530	2.2492	1.94039	0.55844	0.74899	0.85649	0.55844	0.61154	0.75895
97	104	2.29063	1.85678	0.55288	0.76568	0.86729	0.55288	0.62247	0.76731	2.2492	1.82999	0.55844	0.76714	0.86823	0.55844	0.62692	0.77069
97	105	2.29063	1.75419	0.55288	0.78265	0.87808	0.55288	0.63737	0.77853	2.2492	1.73050	0.55844	0.78384	0.87882	0.55844	0.64157	0.78165
97	106	2.29063	1.66193	0.55288	0.79815	0.88774	0.55288	0.65143	0.78893	2.2492	1.64086	0.55844	0.79910	0.88833	0.55844	0.65539	0.79183
97	107	2.29063	1.57966	0.55288	0.81210	0.89631	0.55288	0.66450	0.79844	2.2492	1.56078	0.55844	0.81287	0.89678	0.55844	0.66826	0.80114
97	108	2.29063	1.50704	0.55288	0.82446	0.90379	0.55288	0.67638	0.80695	2.2492	1.48999	0.55844	0.82508	0.90416	0.55844	0.67997	0.80950
97	109	2.29063	1.44400	0.55288	0.83510	0.91014	0.55288	0.68675	0.81429	2.2492	1.42842	0.55844	0.83560	0.91044	0.55844	0.69021	0.81672
97	110	2.29063	1.39223	0.55288	0.84365	0.91520	0.55288	0.69509	0.82012	2.2492	1.37777	0.55844	0.84408	0.91545	0.55844	0.69845	0.82246

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
98	1	2.14177	29.44822	0.54504	0.07273	0.13560	0.54504	0.07271	0.13557	2.10591	22.54525	0.55076	0.09341	0.17085	0.55076	0.09339	0.17082
98	2	2.14177	29.37817	0.54504	0.07290	0.13590	0.54504	0.07289	0.13588	2.10591	22.51839	0.55076	0.09352	0.17104	0.55076	0.09350	0.17102
98	3	2.14177	29.30399	0.54504	0.07309	0.13622	0.54504	0.07308	0.13620	2.10591	22.48894	0.55076	0.09364	0.17125	0.55076	0.09363	0.17122
98	4	2.14177	29.22650	0.54504	0.07328	0.13656	0.54504	0.07327	0.13654	2.10591	22.45752	0.55076	0.09377	0.17146	0.55076	0.09376	0.17144
98	5	2.14177	29.14631	0.54504	0.07348	0.13691	0.54504	0.07347	0.13689	2.10591	22.42458	0.55076	0.09391	0.17169	0.55076	0.09390	0.17167
98	6	2.14177	29.06332	0.54504	0.07369	0.13727	0.54504	0.07368	0.13725	2.10591	22.39007	0.55076	0.09405	0.17194	0.55076	0.09404	0.17191
98	7	2.14177	28.97770	0.54504	0.07391	0.13765	0.54504	0.07390	0.13763	2.10591	22.35408	0.55076	0.09421	0.17219	0.55076	0.09419	0.17217
98	8	2.14177	28.88901	0.54504	0.07414	0.13804	0.54504	0.07413	0.13802	2.10591	22.31631	0.55076	0.09436	0.17246	0.55076	0.09435	0.17243
98	9	2.14177	28.79700	0.54504	0.07437	0.13845	0.54504	0.07436	0.13843	2.10591	22.27655	0.55076	0.09453	0.17274	0.55076	0.09452	0.17272
98	10	2.14177	28.70168	0.54504	0.07462	0.13888	0.54504	0.07461	0.13886	2.10591	22.23481	0.55076	0.09471	0.17303	0.55076	0.09470	0.17301
98	11	2.14177	28.60341	0.54504	0.07488	0.13932	0.54504	0.07487	0.13930	2.10591	22.19134	0.55076	0.09490	0.17334	0.55076	0.09488	0.17332
98	12	2.14177	28.50171	0.54504	0.07514	0.13978	0.54504	0.07513	0.13976	2.10591	22.14578	0.55076	0.09509	0.17367	0.55076	0.09508	0.17364
98	13	2.14177	28.39619	0.54504	0.07542	0.14027	0.54504	0.07541	0.14024	2.10591	22.09783	0.55076	0.09530	0.17401	0.55076	0.09528	0.17398
98	14	2.14177	28.28717	0.54504	0.07571	0.14077	0.54504	0.07570	0.14074	2.10591	22.04770	0.55076	0.09551	0.17437	0.55076	0.09549	0.17434
98	15	2.14177	28.17456	0.54504	0.07602	0.14129	0.54504	0.07600	0.14126	2.10591	21.99534	0.55076	0.09574	0.17475	0.55076	0.09572	0.17471
98	16	2.14177	28.05854	0.54504	0.07633	0.14183	0.54504	0.07631	0.14180	2.10591	21.94087	0.55076	0.09598	0.17515	0.55076	0.09595	0.17510
98	17	2.14177	27.93921	0.54504	0.07666	0.14240	0.54504	0.07663	0.14236	2.10591	21.88436	0.55076	0.09623	0.17556	0.55076	0.09620	0.17551
98	18	2.14177	27.81632	0.54504	0.07699	0.14298	0.54504	0.07697	0.14293	2.10591	21.82561	0.55076	0.09648	0.17599	0.55076	0.09645	0.17594
98	19	2.14177	27.68998	0.54504	0.07735	0.14359	0.54504	0.07732	0.14354	2.10591	21.76469	0.55076	0.09675	0.17644	0.55076	0.09672	0.17638
98	20	2.14177	27.55961	0.54504	0.07771	0.14422	0.54504	0.07768	0.14416	2.10591	21.70115	0.55076	0.09704	0.17691	0.55076	0.09700	0.17685
98	21	2.14177	27.42496	0.54504	0.07809	0.14487	0.54504	0.07806	0.14482	2.10591	21.63477	0.55076	0.09733	0.17740	0.55076	0.09730	0.17734
98	22	2.14177	27.28607	0.54504	0.07849	0.14556	0.54504	0.07846	0.14550	2.10591	21.56556	0.55076	0.09765	0.17792	0.55076	0.09761	0.17786
98	23	2.14177	27.14231	0.54504	0.07891	0.14627	0.54504	0.07887	0.14621	2.10591	21.49301	0.55076	0.09798	0.17847	0.55076	0.09793	0.17840
98	24	2.14177	26.99396	0.54504	0.07934	0.14701	0.54504	0.07930	0.14695	2.10591	21.41732	0.55076	0.09832	0.17904	0.55076	0.09828	0.17897
98	25	2.14177	26.84076	0.54504	0.07979	0.14779	0.54504	0.07975	0.14772	2.10591	21.33825	0.55076	0.09869	0.17964	0.55076	0.09864	0.17957
98	26	2.14177	26.68259	0.54504	0.08026	0.14860	0.54504	0.08022	0.14853	2.10591	21.25569	0.55076	0.09907	0.18028	0.55076	0.09902	0.18019
98	27	2.14177	26.51948	0.54504	0.08076	0.14945	0.54504	0.08071	0.14937	2.10591	21.16962	0.55076	0.09947	0.18094	0.55076	0.09942	0.18085
98	28	2.14177	26.35108	0.54504	0.08127	0.15033	0.54504	0.08122	0.15024	2.10591	21.07976	0.55076	0.09990	0.18164	0.55076	0.09984	0.18155
98	29	2.14177	26.17769	0.54504	0.08181	0.15125	0.54504	0.08176	0.15116	2.10591	20.98629	0.55076	0.10034	0.18238	0.55076	0.10028	0.18227
98	30	2.14177	25.99881	0.54504	0.08237	0.15221	0.54504	0.08232	0.15211	2.10591	20.88878	0.55076	0.10081	0.18315	0.55076	0.10074	0.18304
98	31	2.14177	25.81445	0.54504	0.08296	0.15321	0.54504	0.08290	0.15311	2.10591	20.78720	0.55076	0.10130	0.18396	0.55076	0.10123	0.18384
98	32	2.14177	25.62410	0.54504	0.08358	0.15426	0.54504	0.08351	0.15415	2.10591	20.68113	0.55076	0.10182	0.18482	0.55076	0.10174	0.18469
98	33	2.14177	25.42805	0.54504	0.08422	0.15536	0.54504	0.08415	0.15524	2.10591	20.57072	0.55076	0.10236	0.18572	0.55076	0.10228	0.18558
98	34	2.14177	25.22578	0.54504	0.08490	0.15651	0.54504	0.08482	0.15638	2.10591	20.45552	0.55076	0.10294	0.18667	0.55076	0.10285	0.18652
98	35	2.14177	25.01713	0.54504	0.08560	0.15771	0.54504	0.08553	0.15758	2.10591	20.33536	0.55076	0.10355	0.18766	0.55076	0.10346	0.18751
98	36	2.14177	24.80193	0.54504	0.08635	0.15897	0.54504	0.08626	0.15883	2.10591	20.21002	0.55076	0.10419	0.18872	0.55076	0.10409	0.18856
98	37	2.14177	24.57973	0.54504	0.08713	0.16029	0.54504	0.08704	0.16014	2.10591	20.07911	0.55076	0.10487	0.18983	0.55076	0.10477	0.18966
98	38	2.14177	24.35058	0.54504	0.08795	0.16167	0.54504	0.08785	0.16152	2.10591	19.94257	0.55076	0.10559	0.19100	0.55076	0.10548	0.19083
98	39	2.14177	24.11373	0.54504	0.08881	0.16313	0.54504	0.08871	0.16296	2.10591	19.79973	0.55076	0.10635	0.19225	0.55076	0.10623	0.19206
98	40	2.14177	23.86918	0.54504	0.08972	0.16466	0.54504	0.08961	0.16448	2.10591	19.65053	0.55076	0.10715	0.19356	0.55076	0.10703	0.19336

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
98	41	2.14177	23.61736	0.54504	0.09067	0.16627	0.54504	0.09056	0.16607	2.10591	19.49521	0.55076	0.10801	0.19495	0.55076	0.10787	0.19473
98	42	2.14177	23.35816	0.54504	0.09168	0.16796	0.54504	0.09155	0.16774	2.10591	19.33362	0.55076	0.10891	0.19642	0.55076	0.10876	0.19618
98	43	2.14177	23.09102	0.54504	0.09274	0.16974	0.54504	0.09260	0.16950	2.10591	19.16523	0.55076	0.10986	0.19797	0.55076	0.10970	0.19771
98	44	2.14177	22.81604	0.54504	0.09386	0.17160	0.54504	0.09370	0.17134	2.10591	18.99000	0.55076	0.11087	0.19961	0.55076	0.11069	0.19932
98	45	2.14177	22.53309	0.54504	0.09503	0.17357	0.54504	0.09486	0.17328	2.10591	18.80775	0.55076	0.11195	0.20135	0.55076	0.11175	0.20103
98	46	2.14177	22.24198	0.54504	0.09627	0.17564	0.54504	0.09608	0.17532	2.10591	18.61823	0.55076	0.11308	0.20319	0.55076	0.11286	0.20284
98	47	2.14177	21.94239	0.54504	0.09759	0.17782	0.54504	0.09737	0.17746	2.10591	18.42106	0.55076	0.11429	0.20513	0.55076	0.11405	0.20474
98	48	2.14177	21.63441	0.54504	0.09897	0.18012	0.54504	0.09873	0.17972	2.10591	18.21621	0.55076	0.11557	0.20720	0.55076	0.11530	0.20676
98	49	2.14177	21.31800	0.54504	0.10044	0.18254	0.54504	0.10016	0.18209	2.10591	18.00355	0.55076	0.11693	0.20938	0.55076	0.11663	0.20889
98	50	2.14177	20.99328	0.54504	0.10199	0.18510	0.54504	0.10168	0.18458	2.10591	17.78305	0.55076	0.11838	0.21169	0.55076	0.11803	0.21114
98	51	2.14177	20.66027	0.54504	0.10363	0.18779	0.54504	0.10327	0.18721	2.10591	17.55462	0.55076	0.11991	0.21414	0.55076	0.11952	0.21351
98	52	2.14177	20.31936	0.54504	0.10536	0.19063	0.54504	0.10495	0.18997	2.10591	17.31849	0.55076	0.12154	0.21673	0.55076	0.12109	0.21602
98	53	2.14177	19.97064	0.54504	0.10719	0.19363	0.54504	0.10673	0.19287	2.10591	17.07460	0.55076	0.12326	0.21947	0.55076	0.12275	0.21866
98	54	2.14177	19.61420	0.54504	0.10913	0.19678	0.54504	0.10860	0.19592	2.10591	16.82295	0.55076	0.12510	0.22238	0.55076	0.12451	0.22145
98	55	2.14177	19.25050	0.54504	0.11118	0.20012	0.54504	0.11058	0.19913	2.10591	16.56379	0.55076	0.12704	0.22544	0.55076	0.12638	0.22439
98	56	2.14177	18.87994	0.54504	0.11335	0.20363	0.54504	0.11266	0.20251	2.10591	16.29737	0.55076	0.12911	0.22869	0.55076	0.12835	0.22750
98	57	2.14177	18.50268	0.54504	0.11565	0.20733	0.54504	0.11487	0.20606	2.10591	16.02371	0.55076	0.13129	0.23211	0.55076	0.13044	0.23077
98	58	2.14177	18.11889	0.54504	0.11809	0.21123	0.54504	0.11720	0.20981	2.10591	15.74286	0.55076	0.13362	0.23574	0.55076	0.13265	0.23423
98	59	2.14177	17.72878	0.54504	0.12067	0.21535	0.54504	0.11967	0.21375	2.10591	15.45489	0.55076	0.13609	0.23958	0.55076	0.13500	0.23789
98	60	2.14177	17.33235	0.54504	0.12341	0.21971	0.54504	0.12228	0.21792	2.10591	15.15969	0.55076	0.13872	0.24364	0.55076	0.13749	0.24175
98	61	2.14177	16.92988	0.54504	0.12632	0.22431	0.54504	0.12506	0.22231	2.10591	14.85740	0.55076	0.14152	0.24794	0.55076	0.14015	0.24584
98	62	2.14177	16.52117	0.54504	0.12943	0.22919	0.54504	0.12800	0.22695	2.10591	14.54774	0.55076	0.14450	0.25251	0.55076	0.14297	0.25017
98	63	2.14177	16.10627	0.54504	0.13273	0.23436	0.54504	0.13114	0.23187	2.10591	14.23062	0.55076	0.14769	0.25737	0.55076	0.14598	0.25476
98	64	2.14177	15.68510	0.54504	0.13627	0.23985	0.54504	0.13447	0.23707	2.10591	13.90587	0.55076	0.15110	0.26253	0.55076	0.14919	0.25964
98	65	2.14177	15.25783	0.54504	0.14004	0.24568	0.54504	0.13803	0.24258	2.10591	13.57353	0.55076	0.15476	0.26803	0.55076	0.15261	0.26481
98	66	2.14177	14.82463	0.54504	0.14409	0.25189	0.54504	0.14183	0.24842	2.10591	13.23363	0.55076	0.15868	0.27390	0.55076	0.15628	0.27031
98	67	2.14177	14.38548	0.54504	0.14844	0.25851	0.54504	0.14588	0.25462	2.10591	12.88602	0.55076	0.16290	0.28016	0.55076	0.16020	0.27616
98	68	2.14177	13.94087	0.54504	0.15311	0.26556	0.54504	0.15022	0.26120	2.10591	12.53103	0.55076	0.16744	0.28685	0.55076	0.16439	0.28237
98	69	2.14177	13.49126	0.54504	0.15814	0.27309	0.54504	0.15485	0.26818	2.10591	12.16898	0.55076	0.17234	0.29401	0.55076	0.16889	0.28897
98	70	2.14177	13.03722	0.54504	0.16355	0.28112	0.54504	0.15981	0.27558	2.10591	11.80026	0.55076	0.17762	0.30166	0.55076	0.17371	0.29599
98	71	2.14177	12.57941	0.54504	0.16939	0.28971	0.54504	0.16512	0.28344	2.10591	11.42537	0.55076	0.18332	0.30984	0.55076	0.17887	0.30346
98	72	2.14177	12.11856	0.54504	0.17569	0.29888	0.54504	0.17081	0.29178	2.10591	11.04490	0.55076	0.18948	0.31859	0.55076	0.18440	0.31138
98	73	2.14177	11.65555	0.54504	0.18250	0.30867	0.54504	0.17690	0.30061	2.10591	10.65955	0.55076	0.19614	0.32796	0.55076	0.19033	0.31980
98	74	2.14177	11.19139	0.54504	0.18987	0.31914	0.54504	0.18342	0.30998	2.10591	10.27021	0.55076	0.20335	0.33797	0.55076	0.19669	0.32873
98	75	2.14177	10.72709	0.54504	0.19783	0.33031	0.54504	0.19040	0.31989	2.10591	9.87774	0.55076	0.21115	0.34868	0.55076	0.20351	0.33819
98	76	2.14177	10.26405	0.54504	0.20644	0.34223	0.54504	0.19787	0.33038	2.10591	9.48337	0.55076	0.21959	0.36011	0.55076	0.21081	0.34821
98	77	2.14177	9.80349	0.54504	0.21575	0.35493	0.54504	0.20586	0.34144	2.10591	9.08824	0.55076	0.22872	0.37229	0.55076	0.21861	0.35879
98	78	2.14177	9.34666	0.54504	0.22582	0.36844	0.54504	0.21440	0.35309	2.10591	8.69350	0.55076	0.23859	0.38526	0.55076	0.22695	0.36995
98	79	2.14177	8.89505	0.54504	0.23669	0.38278	0.54504	0.22350	0.36535	2.10591	8.30053	0.55076	0.24926	0.39905	0.55076	0.23586	0.38169
98	80	2.14177	8.44994	0.54504	0.24843	0.39799	0.54504	0.23321	0.37821	2.10591	7.91061	0.55076	0.26077	0.41367	0.55076	0.24535	0.39402

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
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<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
98	81	2.14177	8.01269	0.54504	0.26109	0.41407	0.54504	0.24353	0.39167	2.10591	7.52504	0.55076	0.27318	0.42914	0.55076	0.25544	0.40694
98	82	2.14177	7.58462	0.54504	0.27472	0.43103	0.54504	0.25448	0.40572	2.10591	7.14517	0.55076	0.28655	0.44545	0.55076	0.26616	0.42042
98	83	2.14177	7.16676	0.54504	0.28937	0.44885	0.54504	0.26609	0.42034	2.10591	6.77205	0.55076	0.30091	0.46261	0.55076	0.27752	0.43447
98	84	2.14177	6.76024	0.54504	0.30509	0.46753	0.54504	0.27836	0.43550	2.10591	6.40687	0.55076	0.31631	0.48060	0.55076	0.28953	0.44905
98	85	2.14177	6.36619	0.54504	0.32190	0.48702	0.54504	0.29128	0.45115	2.10591	6.05083	0.55076	0.33278	0.49937	0.55076	0.30218	0.46412
98	86	2.14177	5.98597	0.54504	0.33980	0.50724	0.54504	0.30482	0.46723	2.10591	5.70535	0.55076	0.35031	0.51886	0.55076	0.31544	0.47959
98	87	2.14177	5.62066	0.54504	0.35877	0.52808	0.54504	0.31895	0.48364	2.10591	5.37164	0.55076	0.36888	0.53896	0.55076	0.32927	0.49541
98	88	2.14177	5.27144	0.54504	0.37876	0.54942	0.54504	0.33359	0.50029	2.10591	5.05099	0.55076	0.38845	0.55954	0.55076	0.34360	0.51147
98	89	2.14177	4.93962	0.54504	0.39966	0.57108	0.54504	0.34868	0.51707	2.10591	4.74485	0.55076	0.40889	0.58044	0.55076	0.35837	0.52765
98	90	2.14177	4.62687	0.54504	0.42128	0.59282	0.54504	0.36412	0.53385	2.10591	4.45503	0.55076	0.43003	0.60143	0.55076	0.37347	0.54384
98	91	2.14177	4.33500	0.54504	0.44342	0.61440	0.54504	0.37985	0.55057	2.10591	4.18350	0.55076	0.45166	0.62227	0.55076	0.38886	0.55997
98	92	2.14177	4.06328	0.54504	0.46597	0.63571	0.54504	0.39590	0.56723	2.10591	3.92982	0.55076	0.47367	0.64285	0.55076	0.40455	0.57606
98	93	2.14177	3.80970	0.54504	0.48891	0.65673	0.54504	0.41230	0.58387	2.10591	3.69224	0.55076	0.49606	0.66316	0.55076	0.42059	0.59213
98	94	2.14177	3.57122	0.54504	0.51233	0.67754	0.54504	0.42913	0.60055	2.10591	3.46804	0.55076	0.51892	0.68328	0.55076	0.43705	0.60826
98	95	2.14177	3.34496	0.54504	0.53632	0.69819	0.54504	0.44643	0.61729	2.10591	3.25454	0.55076	0.54234	0.70327	0.55076	0.45397	0.62446
98	96	2.14177	3.12856	0.54504	0.56093	0.71871	0.54504	0.46413	0.63400	2.10591	3.04956	0.55076	0.56638	0.72317	0.55076	0.47130	0.64066
98	97	2.14177	2.92468	0.54504	0.58575	0.73876	0.54504	0.48209	0.65056	2.10591	2.85578	0.55076	0.59063	0.74264	0.55076	0.48889	0.65672
98	98	2.14177	2.73317	0.54504	0.61058	0.75821	0.54504	0.50021	0.66685	2.10591	2.67315	0.55076	0.61491	0.76154	0.55076	0.50664	0.67255
98	99	2.14177	2.55407	0.54504	0.63517	0.77689	0.54504	0.51834	0.68277	2.10591	2.50182	0.55076	0.63898	0.77973	0.55076	0.52442	0.68803
98	100	2.14177	2.38797	0.54504	0.65920	0.79460	0.54504	0.53632	0.69818	2.10591	2.34248	0.55076	0.66252	0.79701	0.55076	0.54206	0.70303
98	101	2.14177	2.23536	0.54504	0.68235	0.81118	0.54504	0.55396	0.71296	2.10591	2.19569	0.55076	0.68521	0.81320	0.55076	0.55937	0.71743
98	102	2.14177	2.09662	0.54504	0.70431	0.82650	0.54504	0.57113	0.72703	2.10591	2.06193	0.55076	0.70675	0.82818	0.55076	0.57623	0.73115
98	103	2.14177	1.97081	0.54504	0.72499	0.84057	0.54504	0.58776	0.74036	2.10591	1.94039	0.55076	0.72705	0.84196	0.55076	0.59256	0.74416
98	104	2.14177	1.85678	0.54504	0.74431	0.85341	0.54504	0.60374	0.75292	2.10591	1.82999	0.55076	0.74605	0.85456	0.55076	0.60828	0.75643
98	105	2.14177	1.75419	0.54504	0.76216	0.86503	0.54504	0.61900	0.76467	2.10591	1.73050	0.55076	0.76361	0.86596	0.55076	0.62328	0.76793
98	106	2.14177	1.66193	0.54504	0.77854	0.87549	0.54504	0.63343	0.77558	2.10591	1.64086	0.55076	0.77975	0.87625	0.55076	0.63748	0.77861
98	107	2.14177	1.57966	0.54504	0.79337	0.88478	0.54504	0.64688	0.78558	2.10591	1.56078	0.55076	0.79437	0.88540	0.55076	0.65073	0.78842
98	108	2.14177	1.50704	0.54504	0.80656	0.89292	0.54504	0.65915	0.79456	2.10591	1.48999	0.55076	0.80739	0.89343	0.55076	0.66283	0.79723
98	109	2.14177	1.44400	0.54504	0.81796	0.89986	0.54504	0.66989	0.80232	2.10591	1.42842	0.55076	0.81866	0.90029	0.55076	0.67344	0.80486
98	110	2.14177	1.39223	0.54504	0.82716	0.90541	0.54504	0.67855	0.80850	2.10591	1.37777	0.55076	0.82779	0.90578	0.55076	0.68201	0.81095
99	1	2.00124	29.44822	0.53914	0.06796	0.12727	0.53914	0.06794	0.12724	1.97026	22.54525	0.54497	0.08739	0.16073	0.54497	0.08737	0.16071
99	2	2.00124	29.37817	0.53914	0.06812	0.12755	0.53914	0.06811	0.12753	1.97026	22.51839	0.54497	0.08749	0.16091	0.54497	0.08748	0.16089
99	3	2.00124	29.30399	0.53914	0.06829	0.12785	0.53914	0.06828	0.12784	1.97026	22.48894	0.54497	0.08761	0.16110	0.54497	0.08760	0.16109
99	4	2.00124	29.22650	0.53914	0.06847	0.12817	0.53914	0.06846	0.12815	1.97026	22.45752	0.54497	0.08773	0.16131	0.54497	0.08772	0.16129
99	5	2.00124	29.14631	0.53914	0.06866	0.12850	0.53914	0.06865	0.12848	1.97026	22.42458	0.54497	0.08786	0.16153	0.54497	0.08785	0.16151
99	6	2.00124	29.06332	0.53914	0.06886	0.12884	0.53914	0.06885	0.12883	1.97026	22.39007	0.54497	0.08800	0.16176	0.54497	0.08798	0.16174
99	7	2.00124	28.97770	0.53914	0.06906	0.12920	0.53914	0.06905	0.12918	1.97026	22.35408	0.54497	0.08814	0.16200	0.54497	0.08813	0.16198
99	8	2.00124	28.88901	0.53914	0.06927	0.12957	0.53914	0.06926	0.12955	1.97026	22.31631	0.54497	0.08829	0.16225	0.54497	0.08828	0.16223
99	9	2.00124	28.79700	0.53914	0.06949	0.12996	0.53914	0.06948	0.12994	1.97026	22.27655	0.54497	0.08844	0.16252	0.54497	0.08843	0.16250
99	10	2.00124	28.70168	0.53914	0.06972	0.13036	0.53914	0.06971	0.13034	1.97026	22.23481	0.54497	0.08861	0.16280	0.54497	0.08860	0.16277

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
99	11	2.00124	28.60341	0.53914	0.06996	0.13078	0.53914	0.06995	0.13076	1.97026	22.19134	0.54497	0.08878	0.16309	0.54497	0.08877	0.16307
99	12	2.00124	28.50171	0.53914	0.07021	0.13122	0.53914	0.07020	0.13120	1.97026	22.14578	0.54497	0.08897	0.16340	0.54497	0.08895	0.16337
99	13	2.00124	28.39619	0.53914	0.07047	0.13167	0.53914	0.07046	0.13165	1.97026	22.09783	0.54497	0.08916	0.16372	0.54497	0.08915	0.16370
99	14	2.00124	28.28717	0.53914	0.07075	0.13214	0.53914	0.07073	0.13212	1.97026	22.04770	0.54497	0.08936	0.16406	0.54497	0.08935	0.16404
99	15	2.00124	28.17456	0.53914	0.07103	0.13264	0.53914	0.07101	0.13261	1.97026	21.99534	0.54497	0.08957	0.16442	0.54497	0.08956	0.16439
99	16	2.00124	28.05854	0.53914	0.07132	0.13315	0.53914	0.07130	0.13312	1.97026	21.94087	0.54497	0.08980	0.16480	0.54497	0.08977	0.16476
99	17	2.00124	27.93921	0.53914	0.07163	0.13368	0.53914	0.07161	0.13364	1.97026	21.88436	0.54497	0.09003	0.16518	0.54497	0.09000	0.16514
99	18	2.00124	27.81632	0.53914	0.07194	0.13423	0.53914	0.07192	0.13419	1.97026	21.82561	0.54497	0.09027	0.16559	0.54497	0.09024	0.16554
99	19	2.00124	27.68998	0.53914	0.07227	0.13480	0.53914	0.07225	0.13476	1.97026	21.76469	0.54497	0.09052	0.16602	0.54497	0.09049	0.16597
99	20	2.00124	27.55961	0.53914	0.07261	0.13539	0.53914	0.07259	0.13535	1.97026	21.70115	0.54497	0.09079	0.16646	0.54497	0.09076	0.16641
99	21	2.00124	27.42496	0.53914	0.07297	0.13601	0.53914	0.07294	0.13597	1.97026	21.63477	0.54497	0.09107	0.16693	0.54497	0.09103	0.16687
99	22	2.00124	27.28607	0.53914	0.07334	0.13666	0.53914	0.07331	0.13661	1.97026	21.56556	0.54497	0.09136	0.16742	0.54497	0.09132	0.16736
99	23	2.00124	27.14231	0.53914	0.07373	0.13733	0.53914	0.07370	0.13728	1.97026	21.49301	0.54497	0.09167	0.16794	0.54497	0.09163	0.16788
99	24	2.00124	26.99396	0.53914	0.07413	0.13804	0.53914	0.07410	0.13798	1.97026	21.41732	0.54497	0.09199	0.16848	0.54497	0.09195	0.16842
99	25	2.00124	26.84076	0.53914	0.07456	0.13877	0.53914	0.07452	0.13871	1.97026	21.33825	0.54497	0.09233	0.16905	0.54497	0.09229	0.16898
99	26	2.00124	26.68259	0.53914	0.07500	0.13953	0.53914	0.07496	0.13947	1.97026	21.25569	0.54497	0.09267	0.16965	0.54497	0.09264	0.16958
99	27	2.00124	26.51948	0.53914	0.07546	0.14033	0.53914	0.07542	0.14026	1.97026	21.16962	0.54497	0.09309	0.17028	0.54497	0.09302	0.17020
99	28	2.00124	26.35108	0.53914	0.07594	0.14116	0.53914	0.07590	0.14109	1.97026	21.07976	0.54497	0.09346	0.17095	0.54497	0.09341	0.17086
99	29	2.00124	26.17769	0.53914	0.07644	0.14203	0.53914	0.07640	0.14195	1.97026	20.98629	0.54497	0.09388	0.17164	0.54497	0.09382	0.17155
99	30	2.00124	25.99881	0.53914	0.07697	0.14294	0.53914	0.07692	0.14285	1.97026	20.88878	0.54497	0.09432	0.17237	0.54497	0.09426	0.17227
99	31	2.00124	25.81445	0.53914	0.07752	0.14389	0.53914	0.07747	0.14379	1.97026	20.78720	0.54497	0.09478	0.17314	0.54497	0.09471	0.17304
99	32	2.00124	25.62410	0.53914	0.07810	0.14488	0.53914	0.07804	0.14478	1.97026	20.68113	0.54497	0.09526	0.17395	0.54497	0.09519	0.17384
99	33	2.00124	25.42805	0.53914	0.07870	0.14591	0.53914	0.07864	0.14580	1.97026	20.57072	0.54497	0.09577	0.17480	0.54497	0.09570	0.17468
99	34	2.00124	25.22578	0.53914	0.07933	0.14699	0.53914	0.07926	0.14688	1.97026	20.45552	0.54497	0.09631	0.17570	0.54497	0.09623	0.17557
99	35	2.00124	25.01713	0.53914	0.07999	0.14813	0.53914	0.07992	0.14801	1.97026	20.33536	0.54497	0.09688	0.17665	0.54497	0.09680	0.17651
99	36	2.00124	24.80193	0.53914	0.08068	0.14932	0.53914	0.08061	0.14919	1.97026	20.21002	0.54497	0.09748	0.17764	0.54497	0.09740	0.17750
99	37	2.00124	24.57973	0.53914	0.08141	0.15057	0.53914	0.08133	0.15043	1.97026	20.07911	0.54497	0.09812	0.17870	0.54497	0.09803	0.17855
99	38	2.00124	24.35058	0.53914	0.08218	0.15187	0.53914	0.08210	0.15174	1.97026	19.94257	0.54497	0.09879	0.17981	0.54497	0.09869	0.17965
99	39	2.00124	24.11373	0.53914	0.08298	0.15325	0.53914	0.08290	0.15310	1.97026	19.79973	0.54497	0.09950	0.18099	0.54497	0.09940	0.18082
99	40	2.00124	23.86918	0.53914	0.08383	0.15470	0.53914	0.08374	0.15454	1.97026	19.65053	0.54497	0.10025	0.18224	0.54497	0.10014	0.18205
99	41	2.00124	23.61736	0.53914	0.08473	0.15622	0.53914	0.08462	0.15604	1.97026	19.49521	0.54497	0.10105	0.18355	0.54497	0.10093	0.18336
99	42	2.00124	23.35816	0.53914	0.08567	0.15781	0.53914	0.08555	0.15762	1.97026	19.33362	0.54497	0.10189	0.18494	0.54497	0.10176	0.18473
99	43	2.00124	23.09102	0.53914	0.08666	0.15949	0.53914	0.08653	0.15928	1.97026	19.16523	0.54497	0.10279	0.18641	0.54497	0.10265	0.18618
99	44	2.00124	22.81604	0.53914	0.08770	0.16126	0.53914	0.08756	0.16102	1.97026	18.99000	0.54497	0.10373	0.18797	0.54497	0.10358	0.18771
99	45	2.00124	22.53309	0.53914	0.08880	0.16311	0.53914	0.08865	0.16286	1.97026	18.80775	0.54497	0.10474	0.18962	0.54497	0.10457	0.18933
99	46	2.00124	22.24198	0.53914	0.08996	0.16507	0.53914	0.08979	0.16479	1.97026	18.61823	0.54497	0.10580	0.19136	0.54497	0.10561	0.19105
99	47	2.00124	21.94239	0.53914	0.09119	0.16713	0.53914	0.09100	0.16682	1.97026	18.42106	0.54497	0.10693	0.19320	0.54497	0.10672	0.19286
99	48	2.00124	21.63441	0.53914	0.09248	0.16931	0.53914	0.09227	0.16895	1.97026	18.21621	0.54497	0.10813	0.19516	0.54497	0.10789	0.19477
99	49	2.00124	21.31800	0.53914	0.09385	0.17160	0.53914	0.09361	0.17120	1.97026	18.00355	0.54497	0.10940	0.19723	0.54497	0.10914	0.19680
99	50	2.00124	20.99328	0.53914	0.09530	0.17402	0.53914	0.09503	0.17356	1.97026	17.78305	0.54497	0.11076	0.19943	0.54497	0.11045	0.19894

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
99	51	2.00124	20.66027	0.53914	0.09683	0.17657	0.53914	0.09652	0.17605	1.97026	17.55462	0.54497	0.11219	0.20175	0.54497	0.11185	0.20119
99	52	2.00124	20.31936	0.53914	0.09845	0.17925	0.53914	0.09810	0.17867	1.97026	17.31849	0.54497	0.11372	0.20421	0.54497	0.11332	0.20358
99	53	2.00124	19.97064	0.53914	0.10016	0.18209	0.53914	0.09976	0.18142	1.97026	17.07460	0.54497	0.11533	0.20681	0.54497	0.11489	0.20609
99	54	2.00124	19.61420	0.53914	0.10198	0.18508	0.53914	0.10152	0.18432	1.97026	16.82295	0.54497	0.11705	0.20957	0.54497	0.11654	0.20875
99	55	2.00124	19.25050	0.53914	0.10390	0.18824	0.53914	0.10337	0.18737	1.97026	16.56379	0.54497	0.11887	0.21248	0.54497	0.11829	0.21155
99	56	2.00124	18.87994	0.53914	0.10593	0.19156	0.53914	0.10532	0.19058	1.97026	16.29737	0.54497	0.12080	0.21557	0.54497	0.12014	0.21451
99	57	2.00124	18.50268	0.53914	0.10808	0.19507	0.53914	0.10739	0.19395	1.97026	16.02371	0.54497	0.12285	0.21882	0.54497	0.12210	0.21763
99	58	2.00124	18.11889	0.53914	0.11035	0.19877	0.53914	0.10958	0.19751	1.97026	15.74286	0.54497	0.12503	0.22227	0.54497	0.12418	0.22093
99	59	2.00124	17.72878	0.53914	0.11277	0.20268	0.53914	0.11189	0.20126	1.97026	15.45489	0.54497	0.12735	0.22592	0.54497	0.12639	0.22441
99	60	2.00124	17.33235	0.53914	0.11533	0.20682	0.53914	0.11434	0.20522	1.97026	15.15969	0.54497	0.12981	0.22979	0.54497	0.12873	0.22810
99	61	2.00124	16.92988	0.53914	0.11806	0.21119	0.53914	0.11695	0.20940	1.97026	14.85740	0.54497	0.13243	0.23388	0.54497	0.13122	0.23200
99	62	2.00124	16.52117	0.53914	0.12096	0.21582	0.53914	0.11971	0.21383	1.97026	14.54774	0.54497	0.13522	0.23823	0.54497	0.13388	0.23614
99	63	2.00124	16.10627	0.53914	0.12405	0.22073	0.53914	0.12265	0.21851	1.97026	14.23062	0.54497	0.13821	0.24286	0.54497	0.13671	0.24053
99	64	2.00124	15.68510	0.53914	0.12736	0.22594	0.53914	0.12579	0.22347	1.97026	13.90587	0.54497	0.14141	0.24778	0.54497	0.13973	0.24519
99	65	2.00124	15.25783	0.53914	0.13090	0.23149	0.53914	0.12913	0.22873	1.97026	13.57353	0.54497	0.14484	0.25302	0.54497	0.14295	0.25014
99	66	2.00124	14.82463	0.53914	0.13469	0.23740	0.53914	0.13270	0.23431	1.97026	13.23363	0.54497	0.14851	0.25862	0.54497	0.14640	0.25541
99	67	2.00124	14.38548	0.53914	0.13875	0.24369	0.53914	0.13651	0.24023	1.97026	12.88602	0.54497	0.15247	0.26460	0.54497	0.15009	0.26101
99	68	2.00124	13.94087	0.53914	0.14313	0.25042	0.53914	0.14059	0.24652	1.97026	12.53103	0.54497	0.15673	0.27099	0.54497	0.15405	0.26697
99	69	2.00124	13.49126	0.53914	0.14784	0.25759	0.53914	0.14495	0.25320	1.97026	12.16898	0.54497	0.16132	0.27783	0.54497	0.15829	0.27331
99	70	2.00124	13.03722	0.53914	0.15291	0.26526	0.53914	0.14963	0.26030	1.97026	11.80026	0.54497	0.16628	0.28515	0.54497	0.16283	0.28006
99	71	2.00124	12.57941	0.53914	0.15838	0.27346	0.53914	0.15463	0.26785	1.97026	11.42537	0.54497	0.17163	0.29298	0.54497	0.16771	0.28724
99	72	2.00124	12.11856	0.53914	0.16429	0.28222	0.53914	0.16000	0.27586	1.97026	11.04490	0.54497	0.17742	0.30137	0.54497	0.17294	0.29488
99	73	2.00124	11.65555	0.53914	0.17068	0.29160	0.53914	0.16575	0.28436	1.97026	10.65955	0.54497	0.18368	0.31036	0.54497	0.17855	0.30300
99	74	2.00124	11.19139	0.53914	0.17759	0.30162	0.53914	0.17191	0.29339	1.97026	10.27021	0.54497	0.19046	0.31997	0.54497	0.18458	0.31163
99	75	2.00124	10.72709	0.53914	0.18507	0.31234	0.53914	0.17852	0.30296	1.97026	9.87774	0.54497	0.19780	0.33027	0.54497	0.19104	0.32079
99	76	2.00124	10.26405	0.53914	0.19317	0.32379	0.53914	0.18560	0.31310	1.97026	9.48337	0.54497	0.20574	0.34127	0.54497	0.19796	0.33050
99	77	2.00124	9.80349	0.53914	0.20192	0.33600	0.53914	0.19319	0.32381	1.97026	9.08824	0.54497	0.21435	0.35302	0.54497	0.20538	0.34078
99	78	2.00124	9.34666	0.53914	0.21140	0.34902	0.53914	0.20129	0.33513	1.97026	8.69350	0.54497	0.22366	0.36556	0.54497	0.21332	0.35163
99	79	2.00124	8.89505	0.53914	0.22165	0.36287	0.53914	0.20996	0.34705	1.97026	8.30053	0.54497	0.23373	0.37890	0.54497	0.22181	0.36308
99	80	2.00124	8.44994	0.53914	0.23273	0.37759	0.53914	0.21921	0.35959	1.97026	7.91061	0.54497	0.24461	0.39308	0.54497	0.23087	0.37513
99	81	2.00124	8.01269	0.53914	0.24469	0.39318	0.53914	0.22906	0.37274	1.97026	7.52504	0.54497	0.25637	0.40811	0.54497	0.24052	0.38778
99	82	2.00124	7.58462	0.53914	0.25759	0.40966	0.53914	0.23954	0.38650	1.97026	7.14517	0.54497	0.26904	0.42400	0.54497	0.25080	0.40102
99	83	2.00124	7.16676	0.53914	0.27148	0.42703	0.53914	0.25067	0.40086	1.97026	6.77205	0.54497	0.28268	0.44076	0.54497	0.26171	0.41484
99	84	2.00124	6.76024	0.53914	0.28642	0.44529	0.53914	0.26246	0.41579	1.97026	6.40687	0.54497	0.29734	0.45838	0.54497	0.27326	0.42923
99	85	2.00124	6.36619	0.53914	0.30242	0.46440	0.53914	0.27490	0.43125	1.97026	6.05083	0.54497	0.31305	0.47683	0.54497	0.28546	0.44414
99	86	2.00124	5.98597	0.53914	0.31951	0.48429	0.53914	0.28798	0.44718	1.97026	5.70535	0.54497	0.32982	0.49603	0.54497	0.29828	0.45950
99	87	2.00124	5.62066	0.53914	0.33768	0.50488	0.53914	0.30165	0.46349	1.97026	5.37164	0.54497	0.34763	0.51592	0.54497	0.31169	0.47525
99	88	2.00124	5.27144	0.53914	0.35688	0.52603	0.53914	0.31587	0.48009	1.97026	5.05099	0.54497	0.36646	0.53636	0.54497	0.32563	0.49128
99	89	2.00124	4.93962	0.53914	0.37702	0.54759	0.53914	0.33055	0.49686	1.97026	4.74485	0.54497	0.38619	0.55720	0.54497	0.34002	0.50749
99	90	2.00124	4.62687	0.53914	0.39794	0.56932	0.53914	0.34561	0.51369	1.97026	4.45503	0.54497	0.40668	0.57821	0.54497	0.35478	0.52375

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
99	91	2.00124	4.33500	0.53914	0.41943	0.59099	0.53914	0.36100	0.53050	1.97026	4.18350	0.54497	0.42772	0.59916	0.54497	0.36986	0.53999
99	92	2.00124	4.06328	0.53914	0.44141	0.61247	0.53914	0.37674	0.54729	1.97026	3.92982	0.54497	0.44921	0.61994	0.54497	0.38526	0.55623
99	93	2.00124	3.80970	0.53914	0.46387	0.63376	0.53914	0.39286	0.56410	1.97026	3.69224	0.54497	0.47116	0.64052	0.54497	0.40104	0.57249
99	94	2.00124	3.57122	0.53914	0.48689	0.65491	0.53914	0.40945	0.58101	1.97026	3.46804	0.54497	0.49366	0.66101	0.54497	0.41729	0.58885
99	95	2.00124	3.34496	0.53914	0.51060	0.67602	0.53914	0.42655	0.59802	1.97026	3.25454	0.54497	0.51683	0.68146	0.54497	0.43404	0.60534
99	96	2.00124	3.12856	0.53914	0.53504	0.69710	0.53914	0.44412	0.61507	1.97026	3.04956	0.54497	0.54073	0.70191	0.54497	0.45125	0.62188
99	97	2.00124	2.92468	0.53914	0.55983	0.71781	0.53914	0.46199	0.63200	1.97026	2.85578	0.54497	0.56498	0.72203	0.54497	0.46878	0.63832
99	98	2.00124	2.73317	0.53914	0.58477	0.73799	0.53914	0.48009	0.64873	1.97026	2.67315	0.54497	0.58940	0.74166	0.54497	0.48653	0.65458
99	99	2.00124	2.55407	0.53914	0.60963	0.75748	0.53914	0.49826	0.66512	1.97026	2.50182	0.54497	0.61374	0.76064	0.54497	0.50436	0.67053
99	100	2.00124	2.38797	0.53914	0.63407	0.77606	0.53914	0.51634	0.68104	1.97026	2.34248	0.54497	0.63769	0.77877	0.54497	0.52211	0.68604
99	101	2.00124	2.23536	0.53914	0.65774	0.79354	0.53914	0.53414	0.69634	1.97026	2.19569	0.54497	0.66090	0.79584	0.54497	0.53960	0.70096
99	102	2.00124	2.09662	0.53914	0.68034	0.80976	0.53914	0.55152	0.71094	1.97026	2.06193	0.54497	0.68308	0.81170	0.54497	0.55667	0.71521
99	103	2.00124	1.97081	0.53914	0.70173	0.82473	0.53914	0.56839	0.72481	1.97026	1.94039	0.54497	0.70409	0.82636	0.54497	0.57326	0.72876
99	104	2.00124	1.85678	0.53914	0.72184	0.83845	0.53914	0.58466	0.73790	1.97026	1.82999	0.54497	0.72386	0.83981	0.54497	0.58927	0.74156
99	105	2.00124	1.75419	0.53914	0.74051	0.85091	0.53914	0.60023	0.75018	1.97026	1.73050	0.54497	0.74223	0.85205	0.54497	0.60459	0.75358
99	106	2.00124	1.66193	0.53914	0.75773	0.86217	0.53914	0.61500	0.76161	1.97026	1.64086	0.54497	0.75919	0.86311	0.54497	0.61913	0.76477
99	107	2.00124	1.57966	0.53914	0.77340	0.87222	0.53914	0.62881	0.77211	1.97026	1.56078	0.54497	0.77464	0.87301	0.54497	0.63274	0.77507
99	108	2.00124	1.50704	0.53914	0.78739	0.88105	0.53914	0.64144	0.78156	1.97026	1.48999	0.54497	0.78845	0.88171	0.54497	0.64521	0.78435
99	109	2.00124	1.44400	0.53914	0.79955	0.88861	0.53914	0.65254	0.78974	1.97026	1.42842	0.54497	0.80047	0.88918	0.54497	0.65618	0.79240
99	110	2.00124	1.39223	0.53914	0.80941	0.89467	0.53914	0.66152	0.79629	1.97026	1.37777	0.54497	0.81023	0.89517	0.54497	0.66507	0.79885
100	1	1.86991	29.44822	0.53002	0.06350	0.11941	0.53002	0.06349	0.11939	1.84318	22.54525	0.53427	0.08175	0.15115	0.53427	0.08174	0.15112
100	2	1.86991	29.37817	0.53002	0.06365	0.11968	0.53002	0.06364	0.11967	1.84318	22.51839	0.53427	0.08185	0.15132	0.53427	0.08184	0.15130
100	3	1.86991	29.30399	0.53002	0.06381	0.11997	0.53002	0.06380	0.11995	1.84318	22.48894	0.53427	0.08196	0.15150	0.53427	0.08195	0.15148
100	4	1.86991	29.22650	0.53002	0.06398	0.12026	0.53002	0.06397	0.12025	1.84318	22.45752	0.53427	0.08207	0.15170	0.53427	0.08206	0.15168
100	5	1.86991	29.14631	0.53002	0.06416	0.12058	0.53002	0.06415	0.12056	1.84318	22.42458	0.53427	0.08219	0.15190	0.53427	0.08218	0.15188
100	6	1.86991	29.06332	0.53002	0.06434	0.12090	0.53002	0.06433	0.12088	1.84318	22.39007	0.53427	0.08232	0.15212	0.53427	0.08231	0.15210
100	7	1.86991	28.97770	0.53002	0.06453	0.12123	0.53002	0.06452	0.12122	1.84318	22.35408	0.53427	0.08245	0.15234	0.53427	0.08244	0.15233
100	8	1.86991	28.88901	0.53002	0.06473	0.12158	0.53002	0.06472	0.12157	1.84318	22.31631	0.53427	0.08259	0.15258	0.53427	0.08258	0.15257
100	9	1.86991	28.79700	0.53002	0.06493	0.12195	0.53002	0.06493	0.12193	1.84318	22.27655	0.53427	0.08274	0.15283	0.53427	0.08273	0.15282
100	10	1.86991	28.70168	0.53002	0.06515	0.12233	0.53002	0.06514	0.12231	1.84318	22.23481	0.53427	0.08290	0.15310	0.53427	0.08288	0.15308
100	11	1.86991	28.60341	0.53002	0.06537	0.12272	0.53002	0.06536	0.12271	1.84318	22.19134	0.53427	0.08306	0.15338	0.53427	0.08305	0.15336
100	12	1.86991	28.50171	0.53002	0.06561	0.12313	0.53002	0.06560	0.12312	1.84318	22.14578	0.53427	0.08323	0.15367	0.53427	0.08322	0.15365
100	13	1.86991	28.39619	0.53002	0.06585	0.12356	0.53002	0.06584	0.12355	1.84318	22.09783	0.53427	0.08341	0.15397	0.53427	0.08340	0.15395
100	14	1.86991	28.28717	0.53002	0.06610	0.12401	0.53002	0.06609	0.12399	1.84318	22.04770	0.53427	0.08360	0.15430	0.53427	0.08358	0.15427
100	15	1.86991	28.17456	0.53002	0.06637	0.12447	0.53002	0.06635	0.12445	1.84318	21.99534	0.53427	0.08380	0.15464	0.53427	0.08378	0.15461
100	16	1.86991	28.05854	0.53002	0.06664	0.12496	0.53002	0.06663	0.12493	1.84318	21.94087	0.53427	0.08400	0.15499	0.53427	0.08399	0.15496
100	17	1.86991	27.93921	0.53002	0.06693	0.12546	0.53002	0.06691	0.12542	1.84318	21.88436	0.53427	0.08422	0.15536	0.53427	0.08420	0.15532
100	18	1.86991	27.81632	0.53002	0.06722	0.12598	0.53002	0.06720	0.12594	1.84318	21.82561	0.53427	0.08445	0.15574	0.53427	0.08442	0.15570
100	19	1.86991	27.68998	0.53002	0.06753	0.12651	0.53002	0.06751	0.12648	1.84318	21.76469	0.53427	0.08468	0.15615	0.53427	0.08466	0.15610
100	20	1.86991	27.55961	0.53002	0.06785	0.12707	0.53002	0.06783	0.12703	1.84318	21.70115	0.53427	0.08493	0.15657	0.53427	0.08490	0.15652

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
100	21	1.86991	27.42496	0.53002	0.06818	0.12766	0.53002	0.06816	0.12762	1.84318	21.63477	0.53427	0.08519	0.15701	0.53427	0.08516	0.15696
100	22	1.86991	27.28607	0.53002	0.06853	0.12827	0.53002	0.06850	0.12822	1.84318	21.56556	0.53427	0.08547	0.15747	0.53427	0.08544	0.15742
100	23	1.86991	27.14231	0.53002	0.06889	0.12890	0.53002	0.06886	0.12885	1.84318	21.49301	0.53427	0.08575	0.15796	0.53427	0.08572	0.15791
100	24	1.86991	26.99396	0.53002	0.06927	0.12956	0.53002	0.06924	0.12951	1.84318	21.41732	0.53427	0.08606	0.15848	0.53427	0.08602	0.15842
100	25	1.86991	26.84076	0.53002	0.06966	0.13026	0.53002	0.06963	0.13020	1.84318	21.33825	0.53427	0.08638	0.15902	0.53427	0.08634	0.15895
100	26	1.86991	26.68259	0.53002	0.07008	0.13098	0.53002	0.07004	0.13092	1.84318	21.25569	0.53427	0.08671	0.15958	0.53427	0.08667	0.15952
100	27	1.86991	26.51948	0.53002	0.07051	0.13173	0.53002	0.07047	0.13167	1.84318	21.16962	0.53427	0.08706	0.16018	0.53427	0.08702	0.16011
100	28	1.86991	26.35108	0.53002	0.07096	0.13251	0.53002	0.07092	0.13245	1.84318	21.07976	0.53427	0.08743	0.16081	0.53427	0.08739	0.16073
100	29	1.86991	26.17769	0.53002	0.07143	0.13333	0.53002	0.07139	0.13326	1.84318	20.98629	0.53427	0.08782	0.16147	0.53427	0.08777	0.16138
100	30	1.86991	25.99881	0.53002	0.07192	0.13419	0.53002	0.07188	0.13411	1.84318	20.88878	0.53427	0.08823	0.16216	0.53427	0.08818	0.16207
100	31	1.86991	25.81445	0.53002	0.07243	0.13508	0.53002	0.07239	0.13500	1.84318	20.78720	0.53427	0.08866	0.16288	0.53427	0.08861	0.16279
100	32	1.86991	25.62410	0.53002	0.07297	0.13602	0.53002	0.07292	0.13593	1.84318	20.68113	0.53427	0.08912	0.16365	0.53427	0.08906	0.16355
100	33	1.86991	25.42805	0.53002	0.07353	0.13699	0.53002	0.07348	0.13690	1.84318	20.57072	0.53427	0.08960	0.16446	0.53427	0.08953	0.16435
100	34	1.86991	25.22578	0.53002	0.07412	0.13802	0.53002	0.07407	0.13792	1.84318	20.45552	0.53427	0.09010	0.16531	0.53427	0.09003	0.16519
100	35	1.86991	25.01713	0.53002	0.07474	0.13909	0.53002	0.07468	0.13898	1.84318	20.33536	0.53427	0.09063	0.16620	0.53427	0.09056	0.16608
100	36	1.86991	24.80193	0.53002	0.07539	0.14021	0.53002	0.07532	0.14010	1.84318	20.21002	0.53427	0.09119	0.16714	0.53427	0.09112	0.16702
100	37	1.86991	24.57973	0.53002	0.07607	0.14138	0.53002	0.07600	0.14127	1.84318	20.07911	0.53427	0.09179	0.16814	0.53427	0.09171	0.16801
100	38	1.86991	24.35058	0.53002	0.07679	0.14262	0.53002	0.07671	0.14250	1.84318	19.94257	0.53427	0.09242	0.16920	0.53427	0.09233	0.16906
100	39	1.86991	24.11373	0.53002	0.07754	0.14392	0.53002	0.07746	0.14379	1.84318	19.79973	0.53427	0.09308	0.17031	0.53427	0.09299	0.17016
100	40	1.86991	23.86918	0.53002	0.07833	0.14529	0.53002	0.07825	0.14514	1.84318	19.65053	0.53427	0.09379	0.17149	0.53427	0.09369	0.17133
100	41	1.86991	23.61736	0.53002	0.07917	0.14672	0.53002	0.07908	0.14656	1.84318	19.49521	0.53427	0.09453	0.17274	0.53427	0.09443	0.17256
100	42	1.86991	23.35816	0.53002	0.08005	0.14823	0.53002	0.07995	0.14806	1.84318	19.33362	0.53427	0.09532	0.17406	0.53427	0.09521	0.17386
100	43	1.86991	23.09102	0.53002	0.08097	0.14981	0.53002	0.08086	0.14962	1.84318	19.16523	0.53427	0.09616	0.17545	0.53427	0.09603	0.17524
100	44	1.86991	22.81604	0.53002	0.08195	0.15148	0.53002	0.08183	0.15127	1.84318	18.99000	0.53427	0.09705	0.17692	0.53427	0.09691	0.17669
100	45	1.86991	22.53309	0.53002	0.08297	0.15323	0.53002	0.08284	0.15301	1.84318	18.80775	0.53427	0.09798	0.17848	0.53427	0.09783	0.17823
100	46	1.86991	22.24198	0.53002	0.08406	0.15508	0.53002	0.08391	0.15483	1.84318	18.61823	0.53427	0.09898	0.18013	0.53427	0.09881	0.17986
100	47	1.86991	21.94239	0.53002	0.08520	0.15703	0.53002	0.08504	0.15675	1.84318	18.42106	0.53427	0.10004	0.18188	0.53427	0.09985	0.18157
100	48	1.86991	21.63441	0.53002	0.08642	0.15908	0.53002	0.08623	0.15877	1.84318	18.21621	0.53427	0.10116	0.18373	0.53427	0.10095	0.18339
100	49	1.86991	21.31800	0.53002	0.08770	0.16125	0.53002	0.08749	0.16090	1.84318	18.00355	0.53427	0.10235	0.18570	0.53427	0.10212	0.18531
100	50	1.86991	20.99328	0.53002	0.08905	0.16354	0.53002	0.08881	0.16314	1.84318	17.78305	0.53427	0.10362	0.18778	0.53427	0.10335	0.18734
100	51	1.86991	20.66027	0.53002	0.09048	0.16595	0.53002	0.09021	0.16549	1.84318	17.55462	0.53427	0.10496	0.18998	0.53427	0.10466	0.18949
100	52	1.86991	20.31936	0.53002	0.09200	0.16849	0.53002	0.09169	0.16797	1.84318	17.31849	0.53427	0.10639	0.19232	0.53427	0.10604	0.19175
100	53	1.86991	19.97064	0.53002	0.09360	0.17117	0.53002	0.09325	0.17058	1.84318	17.07460	0.53427	0.10790	0.19478	0.53427	0.10751	0.19415
100	54	1.86991	19.61420	0.53002	0.09529	0.17400	0.53002	0.09489	0.17333	1.84318	16.82295	0.53427	0.10951	0.19740	0.53427	0.10906	0.19667
100	55	1.86991	19.25050	0.53002	0.09709	0.17699	0.53002	0.09662	0.17622	1.84318	16.56379	0.53427	0.11121	0.20017	0.53427	0.11070	0.19934
100	56	1.86991	18.87994	0.53002	0.09898	0.18014	0.53002	0.09846	0.17927	1.84318	16.29737	0.53427	0.11302	0.20309	0.53427	0.11244	0.20215
100	57	1.86991	18.50268	0.53002	0.10099	0.18346	0.53002	0.10040	0.18247	1.84318	16.02371	0.53427	0.11494	0.20619	0.53427	0.11428	0.20513
100	58	1.86991	18.11889	0.53002	0.10312	0.18697	0.53002	0.10245	0.18585	1.84318	15.74286	0.53427	0.11698	0.20946	0.53427	0.11624	0.20827
100	59	1.86991	17.72878	0.53002	0.10538	0.19067	0.53002	0.10461	0.18941	1.84318	15.45489	0.53427	0.11915	0.21293	0.53427	0.11831	0.21159
100	60	1.86991	17.33235	0.53002	0.10778	0.19459	0.53002	0.10692	0.19318	1.84318	15.15969	0.53427	0.12145	0.21660	0.53427	0.12051	0.21510

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
100	61	1.86991	16.92988	0.53002	0.11033	0.19873	0.53002	0.10936	0.19715	1.84318	14.85740	0.53427	0.12391	0.22050	0.53427	0.12285	0.21882
100	62	1.86991	16.52117	0.53002	0.11304	0.20313	0.53002	0.11195	0.20136	1.84318	14.54774	0.53427	0.12653	0.22463	0.53427	0.12534	0.22277
100	63	1.86991	16.10627	0.53002	0.11594	0.20779	0.53002	0.11471	0.20581	1.84318	14.23062	0.53427	0.12933	0.22903	0.53427	0.12800	0.22696
100	64	1.86991	15.68510	0.53002	0.11903	0.21274	0.53002	0.11765	0.21054	1.84318	13.90587	0.53427	0.13232	0.23372	0.53427	0.13084	0.23141
100	65	1.86991	15.25783	0.53002	0.12234	0.21801	0.53002	0.12079	0.21555	1.84318	13.57353	0.53427	0.13553	0.23871	0.53427	0.13388	0.23614
100	66	1.86991	14.82463	0.53002	0.12588	0.22362	0.53002	0.12414	0.22087	1.84318	13.23363	0.53427	0.13898	0.24404	0.53427	0.13712	0.24117
100	67	1.86991	14.38548	0.53002	0.12969	0.22961	0.53002	0.12773	0.22652	1.84318	12.88602	0.53427	0.14269	0.24974	0.53427	0.14060	0.24653
100	68	1.86991	13.94087	0.53002	0.13379	0.23600	0.53002	0.13156	0.23253	1.84318	12.53103	0.53427	0.14668	0.25584	0.53427	0.14432	0.25224
100	69	1.86991	13.49126	0.53002	0.13820	0.24283	0.53002	0.13567	0.23892	1.84318	12.16898	0.53427	0.15099	0.26237	0.53427	0.14832	0.25832
100	70	1.86991	13.03722	0.53002	0.14295	0.25014	0.53002	0.14007	0.24572	1.84318	11.80026	0.53427	0.15564	0.26936	0.53427	0.15260	0.26480
100	71	1.86991	12.57941	0.53002	0.14808	0.25796	0.53002	0.14478	0.25294	1.84318	11.42537	0.53427	0.16066	0.27684	0.53427	0.15720	0.27170
100	72	1.86991	12.11856	0.53002	0.15362	0.26632	0.53002	0.14984	0.26063	1.84318	11.04490	0.53427	0.16609	0.28487	0.53427	0.16214	0.27904
100	73	1.86991	11.65555	0.53002	0.15961	0.27528	0.53002	0.15527	0.26880	1.84318	10.65955	0.53427	0.17197	0.29348	0.53427	0.16745	0.28686
100	74	1.86991	11.19139	0.53002	0.16609	0.28487	0.53002	0.16109	0.27748	1.84318	10.27021	0.53427	0.17834	0.30270	0.53427	0.17315	0.29519
100	75	1.86991	10.72709	0.53002	0.17311	0.29513	0.53002	0.16734	0.28671	1.84318	9.87774	0.53427	0.18524	0.31258	0.53427	0.17927	0.30403
100	76	1.86991	10.26405	0.53002	0.18071	0.30610	0.53002	0.17404	0.29649	1.84318	9.48337	0.53427	0.19272	0.32315	0.53427	0.18583	0.31342
100	77	1.86991	9.80349	0.53002	0.18894	0.31783	0.53002	0.18123	0.30685	1.84318	9.08824	0.53427	0.20081	0.33446	0.53427	0.19288	0.32338
100	78	1.86991	9.34666	0.53002	0.19786	0.33035	0.53002	0.18892	0.31780	1.84318	8.69350	0.53427	0.20959	0.34654	0.53427	0.20042	0.33392
100	79	1.86991	8.89505	0.53002	0.20751	0.34370	0.53002	0.19716	0.32937	1.84318	8.30053	0.53427	0.21909	0.35943	0.53427	0.20850	0.34506
100	80	1.86991	8.44994	0.53002	0.21795	0.35790	0.53002	0.20596	0.34156	1.84318	7.91061	0.53427	0.22936	0.37314	0.53427	0.21714	0.35680
100	81	1.86991	8.01269	0.53002	0.22924	0.37298	0.53002	0.21535	0.35438	1.84318	7.52504	0.53427	0.24047	0.38771	0.53427	0.22635	0.36915
100	82	1.86991	7.58462	0.53002	0.24143	0.38895	0.53002	0.22536	0.36782	1.84318	7.14517	0.53427	0.25246	0.40315	0.53427	0.23618	0.38211
100	83	1.86991	7.16676	0.53002	0.25457	0.40583	0.53002	0.23601	0.38188	1.84318	6.77205	0.53427	0.26540	0.41947	0.53427	0.24663	0.39568
100	84	1.86991	6.76024	0.53002	0.26873	0.42362	0.53002	0.24731	0.39654	1.84318	6.40687	0.53427	0.27932	0.43667	0.53427	0.25773	0.40983
100	85	1.86991	6.36619	0.53002	0.28394	0.44230	0.53002	0.25926	0.41177	1.84318	6.05083	0.53427	0.29427	0.45473	0.53427	0.26947	0.42454
100	86	1.86991	5.98597	0.53002	0.30022	0.46180	0.53002	0.27186	0.42750	1.84318	5.70535	0.53427	0.31027	0.47360	0.53427	0.28184	0.43974
100	87	1.86991	5.62066	0.53002	0.31756	0.48205	0.53002	0.28507	0.44366	1.84318	5.37164	0.53427	0.32731	0.49320	0.53427	0.29481	0.45537
100	88	1.86991	5.27144	0.53002	0.33595	0.50294	0.53002	0.29883	0.46015	1.84318	5.05099	0.53427	0.34537	0.51342	0.53427	0.30832	0.47132
100	89	1.86991	4.93962	0.53002	0.35529	0.52431	0.53002	0.31309	0.47687	1.84318	4.74485	0.53427	0.36436	0.53411	0.53427	0.32231	0.48750
100	90	1.86991	4.62687	0.53002	0.37546	0.54594	0.53002	0.32775	0.49369	1.84318	4.45503	0.53427	0.38414	0.55506	0.53427	0.33670	0.50378
100	91	1.86991	4.33500	0.53002	0.39625	0.56759	0.53002	0.34276	0.51053	1.84318	4.18350	0.53427	0.40452	0.57602	0.53427	0.35142	0.52008
100	92	1.86991	4.06328	0.53002	0.41758	0.58914	0.53002	0.35814	0.52740	1.84318	3.92982	0.53427	0.42541	0.59689	0.53427	0.36650	0.53641
100	93	1.86991	3.80970	0.53002	0.43946	0.61059	0.53002	0.37394	0.54433	1.84318	3.69224	0.53427	0.44683	0.61766	0.53427	0.38199	0.55281
100	94	1.86991	3.57122	0.53002	0.46199	0.63200	0.53002	0.39024	0.56140	1.84318	3.46804	0.53427	0.46888	0.63841	0.53427	0.39797	0.56935
100	95	1.86991	3.34496	0.53002	0.48529	0.65347	0.53002	0.40710	0.57863	1.84318	3.25454	0.53427	0.49168	0.65923	0.53427	0.41449	0.58607
100	96	1.86991	3.12856	0.53002	0.50944	0.67501	0.53002	0.42446	0.59596	1.84318	3.04956	0.53427	0.51532	0.68015	0.53427	0.43153	0.60290
100	97	1.86991	2.92468	0.53002	0.53406	0.69627	0.53002	0.44220	0.61323	1.84318	2.85578	0.53427	0.53943	0.70082	0.53427	0.44894	0.61968
100	98	1.86991	2.73317	0.53002	0.55898	0.71711	0.53002	0.46021	0.63034	1.84318	2.67315	0.53427	0.56384	0.72110	0.53427	0.46663	0.63633
100	99	1.86991	2.55407	0.53002	0.58395	0.73733	0.53002	0.47837	0.64716	1.84318	2.50182	0.53427	0.58832	0.74081	0.53427	0.48446	0.65271
100	100	1.86991	2.38797	0.53002	0.60864	0.75671	0.53002	0.49648	0.66353	1.84318	2.34248	0.53427	0.61253	0.75972	0.53427	0.50227	0.66868

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
100	101	1.86991	2.23536	0.53002	0.63270	0.77504	0.53002	0.51438	0.67933	1.84318	2.19569	0.53427	0.63615	0.77762	0.53427	0.51986	0.68409
100	102	1.86991	2.09662	0.53002	0.65580	0.79213	0.53002	0.53190	0.69444	1.84318	2.06193	0.53427	0.65883	0.79433	0.53427	0.53710	0.69885
100	103	1.86991	1.97081	0.53002	0.67780	0.80796	0.53002	0.54897	0.70882	1.84318	1.94039	0.53427	0.68044	0.80984	0.53427	0.55389	0.71291
100	104	1.86991	1.85678	0.53002	0.69858	0.82255	0.53002	0.56548	0.72244	1.84318	1.82999	0.53427	0.70088	0.82414	0.53427	0.57014	0.72623
100	105	1.86991	1.75419	0.53002	0.71799	0.83585	0.53002	0.58132	0.73523	1.84318	1.73050	0.53427	0.71997	0.83719	0.53427	0.58574	0.73876
100	106	1.86991	1.66193	0.53002	0.73598	0.84792	0.53002	0.59638	0.74717	1.84318	1.64086	0.53427	0.73769	0.84905	0.53427	0.60058	0.75045
100	107	1.86991	1.57966	0.53002	0.75243	0.85873	0.53002	0.61051	0.75816	1.84318	1.56078	0.53427	0.75391	0.85969	0.53427	0.61452	0.76124
100	108	1.86991	1.50704	0.53002	0.76719	0.86826	0.53002	0.62348	0.76808	1.84318	1.48999	0.53427	0.76848	0.86909	0.53427	0.62732	0.77098
100	109	1.86991	1.44400	0.53002	0.78007	0.87645	0.53002	0.63491	0.77669	1.84318	1.42842	0.53427	0.78121	0.87717	0.53427	0.63862	0.77946
100	110	1.86991	1.39223	0.53002	0.79057	0.88304	0.53002	0.64420	0.78360	1.84318	1.37777	0.53427	0.79161	0.88368	0.53427	0.64782	0.78627
101	1	1.74891	29.44822	0.51862	0.05939	0.11212	0.51862	0.05938	0.11210	1.72581	22.54525	0.52295	0.07655	0.14221	0.52295	0.07653	0.14219
101	2	1.74891	29.37817	0.51862	0.05953	0.11237	0.51862	0.05952	0.11236	1.72581	22.51839	0.52295	0.07664	0.14237	0.52295	0.07663	0.14235
101	3	1.74891	29.30399	0.51862	0.05968	0.11264	0.51862	0.05967	0.11263	1.72581	22.48894	0.52295	0.07674	0.14254	0.52295	0.07673	0.14253
101	4	1.74891	29.22650	0.51862	0.05984	0.11292	0.51862	0.05983	0.11291	1.72581	22.45752	0.52295	0.07685	0.14273	0.52295	0.07684	0.14271
101	5	1.74891	29.14631	0.51862	0.06000	0.11321	0.51862	0.06000	0.11320	1.72581	22.42458	0.52295	0.07696	0.14292	0.52295	0.07695	0.14291
101	6	1.74891	29.06332	0.51862	0.06018	0.11352	0.51862	0.06017	0.11351	1.72581	22.39007	0.52295	0.07708	0.14313	0.52295	0.07707	0.14311
101	7	1.74891	28.97770	0.51862	0.06035	0.11384	0.51862	0.06035	0.11382	1.72581	22.35408	0.52295	0.07720	0.14334	0.52295	0.07719	0.14332
101	8	1.74891	28.88901	0.51862	0.06054	0.11417	0.51862	0.06053	0.11415	1.72581	22.31631	0.52295	0.07733	0.14356	0.52295	0.07732	0.14355
101	9	1.74891	28.79700	0.51862	0.06073	0.11451	0.51862	0.06072	0.11450	1.72581	22.27655	0.52295	0.07747	0.14380	0.52295	0.07746	0.14379
101	10	1.74891	28.70168	0.51862	0.06093	0.11487	0.51862	0.06093	0.11485	1.72581	22.23481	0.52295	0.07762	0.14405	0.52295	0.07761	0.14404
101	11	1.74891	28.60341	0.51862	0.06114	0.11524	0.51862	0.06114	0.11523	1.72581	22.19134	0.52295	0.07777	0.14431	0.52295	0.07776	0.14430
101	12	1.74891	28.50171	0.51862	0.06136	0.11563	0.51862	0.06135	0.11561	1.72581	22.14578	0.52295	0.07793	0.14459	0.52295	0.07792	0.14457
101	13	1.74891	28.39619	0.51862	0.06159	0.11603	0.51862	0.06158	0.11602	1.72581	22.09783	0.52295	0.07810	0.14488	0.52295	0.07809	0.14486
101	14	1.74891	28.28717	0.51862	0.06183	0.11645	0.51862	0.06182	0.11643	1.72581	22.04770	0.52295	0.07828	0.14519	0.52295	0.07826	0.14516
101	15	1.74891	28.17456	0.51862	0.06207	0.11689	0.51862	0.06206	0.11687	1.72581	21.99534	0.52295	0.07846	0.14551	0.52295	0.07845	0.14548
101	16	1.74891	28.05854	0.51862	0.06233	0.11735	0.51862	0.06232	0.11732	1.72581	21.94087	0.52295	0.07866	0.14584	0.52295	0.07864	0.14581
101	17	1.74891	27.93921	0.51862	0.06260	0.11782	0.51862	0.06258	0.11779	1.72581	21.88436	0.52295	0.07886	0.14619	0.52295	0.07884	0.14616
101	18	1.74891	27.81632	0.51862	0.06287	0.11831	0.51862	0.06285	0.11827	1.72581	21.82561	0.52295	0.07907	0.14655	0.52295	0.07905	0.14652
101	19	1.74891	27.68998	0.51862	0.06316	0.11881	0.51862	0.06314	0.11878	1.72581	21.76469	0.52295	0.07929	0.14693	0.52295	0.07927	0.14689
101	20	1.74891	27.55961	0.51862	0.06346	0.11934	0.51862	0.06344	0.11931	1.72581	21.70115	0.52295	0.07952	0.14733	0.52295	0.07950	0.14729
101	21	1.74891	27.42496	0.51862	0.06377	0.11989	0.51862	0.06375	0.11986	1.72581	21.63477	0.52295	0.07977	0.14775	0.52295	0.07974	0.14771
101	22	1.74891	27.28607	0.51862	0.06409	0.12047	0.51862	0.06407	0.12043	1.72581	21.56556	0.52295	0.08002	0.14819	0.52295	0.08000	0.14814
101	23	1.74891	27.14231	0.51862	0.06443	0.12107	0.51862	0.06441	0.12102	1.72581	21.49301	0.52295	0.08029	0.14865	0.52295	0.08027	0.14860
101	24	1.74891	26.99396	0.51862	0.06479	0.12169	0.51862	0.06476	0.12165	1.72581	21.41732	0.52295	0.08058	0.14914	0.52295	0.08055	0.14909
101	25	1.74891	26.84076	0.51862	0.06516	0.12234	0.51862	0.06513	0.12229	1.72581	21.33825	0.52295	0.08088	0.14965	0.52295	0.08084	0.14959
101	26	1.74891	26.68259	0.51862	0.06554	0.12302	0.51862	0.06551	0.12297	1.72581	21.25569	0.52295	0.08119	0.15019	0.52295	0.08116	0.15013
101	27	1.74891	26.51948	0.51862	0.06595	0.12373	0.51862	0.06591	0.12368	1.72581	21.16962	0.52295	0.08152	0.15075	0.52295	0.08148	0.15069
101	28	1.74891	26.35108	0.51862	0.06637	0.12447	0.51862	0.06633	0.12441	1.72581	21.07976	0.52295	0.08187	0.15134	0.52295	0.08183	0.15127
101	29	1.74891	26.17769	0.51862	0.06681	0.12525	0.51862	0.06677	0.12518	1.72581	20.98629	0.52295	0.08223	0.15197	0.52295	0.08219	0.15189
101	30	1.74891	25.99881	0.51862	0.06727	0.12605	0.51862	0.06723	0.12598	1.72581	20.88878	0.52295	0.08261	0.15262	0.52295	0.08257	0.15254

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
101	31	1.74891	25.81445	0.51862	0.06775	0.12690	0.51862	0.06770	0.12682	1.72581	20.78720	0.52295	0.08302	0.15331	0.52295	0.08297	0.15323
101	32	1.74891	25.62410	0.51862	0.06825	0.12778	0.51862	0.06820	0.12770	1.72581	20.68113	0.52295	0.08344	0.15403	0.52295	0.08339	0.15394
101	33	1.74891	25.42805	0.51862	0.06878	0.12870	0.51862	0.06873	0.12862	1.72581	20.57072	0.52295	0.08389	0.15480	0.52295	0.08384	0.15470
101	34	1.74891	25.22578	0.51862	0.06933	0.12966	0.51862	0.06928	0.12958	1.72581	20.45552	0.52295	0.08436	0.15560	0.52295	0.08430	0.15550
101	35	1.74891	25.01713	0.51862	0.06990	0.13067	0.51862	0.06985	0.13058	1.72581	20.33536	0.52295	0.08486	0.15645	0.52295	0.08480	0.15634
101	36	1.74891	24.80193	0.51862	0.07051	0.13173	0.51862	0.07045	0.13164	1.72581	20.21002	0.52295	0.08539	0.15734	0.52295	0.08532	0.15723
101	37	1.74891	24.57973	0.51862	0.07115	0.13284	0.51862	0.07109	0.13274	1.72581	20.07911	0.52295	0.08594	0.15828	0.52295	0.08588	0.15817
101	38	1.74891	24.35058	0.51862	0.07182	0.13401	0.51862	0.07175	0.13390	1.72581	19.94257	0.52295	0.08653	0.15928	0.52295	0.08646	0.15916
101	39	1.74891	24.11373	0.51862	0.07252	0.13524	0.51862	0.07246	0.13512	1.72581	19.79973	0.52295	0.08716	0.16034	0.52295	0.08708	0.16021
101	40	1.74891	23.86918	0.51862	0.07326	0.13653	0.51862	0.07319	0.13640	1.72581	19.65053	0.52295	0.08782	0.16146	0.52295	0.08773	0.16131
101	41	1.74891	23.61736	0.51862	0.07405	0.13788	0.51862	0.07397	0.13774	1.72581	19.49521	0.52295	0.08852	0.16264	0.52295	0.08842	0.16248
101	42	1.74891	23.35816	0.51862	0.07487	0.13930	0.51862	0.07478	0.13915	1.72581	19.33362	0.52295	0.08925	0.16388	0.52295	0.08915	0.16371
101	43	1.74891	23.09102	0.51862	0.07573	0.14080	0.51862	0.07564	0.14064	1.72581	19.16523	0.52295	0.09004	0.16520	0.52295	0.08993	0.16502
101	44	1.74891	22.81604	0.51862	0.07664	0.14238	0.51862	0.07654	0.14219	1.72581	18.99000	0.52295	0.09087	0.16660	0.52295	0.09075	0.16640
101	45	1.74891	22.53309	0.51862	0.07761	0.14403	0.51862	0.07749	0.14383	1.72581	18.80775	0.52295	0.09175	0.16807	0.52295	0.09162	0.16785
101	46	1.74891	22.24198	0.51862	0.07862	0.14578	0.51862	0.07849	0.14556	1.72581	18.61823	0.52295	0.09268	0.16964	0.52295	0.09253	0.16939
101	47	1.74891	21.94239	0.51862	0.07969	0.14762	0.51862	0.07955	0.14738	1.72581	18.42106	0.52295	0.09367	0.17130	0.52295	0.09351	0.17102
101	48	1.74891	21.63441	0.51862	0.08083	0.14956	0.51862	0.08067	0.14929	1.72581	18.21621	0.52295	0.09472	0.17305	0.52295	0.09454	0.17275
101	49	1.74891	21.31800	0.51862	0.08202	0.15161	0.51862	0.08184	0.15130	1.72581	18.00355	0.52295	0.09584	0.17491	0.52295	0.09563	0.17457
101	50	1.74891	20.99328	0.51862	0.08329	0.15377	0.51862	0.08308	0.15342	1.72581	17.78305	0.52295	0.09702	0.17688	0.52295	0.09679	0.17650
101	51	1.74891	20.66027	0.51862	0.08463	0.15605	0.51862	0.08439	0.15565	1.72581	17.55462	0.52295	0.09828	0.17897	0.52295	0.09802	0.17854
101	52	1.74891	20.31936	0.51862	0.08605	0.15846	0.51862	0.08578	0.15800	1.72581	17.31849	0.52295	0.09962	0.18119	0.52295	0.09932	0.18069
101	53	1.74891	19.97064	0.51862	0.08754	0.16099	0.51862	0.08724	0.16048	1.72581	17.07460	0.52295	0.10104	0.18353	0.52295	0.10069	0.18296
101	54	1.74891	19.61420	0.51862	0.08913	0.16367	0.51862	0.08878	0.16308	1.72581	16.82295	0.52295	0.10254	0.18601	0.52295	0.10215	0.18537
101	55	1.74891	19.25050	0.51862	0.09081	0.16650	0.51862	0.09041	0.16582	1.72581	16.56379	0.52295	0.10414	0.18864	0.52295	0.10369	0.18790
101	56	1.74891	18.87994	0.51862	0.09259	0.16948	0.51862	0.09213	0.16871	1.72581	16.29737	0.52295	0.10583	0.19141	0.52295	0.10533	0.19058
101	57	1.74891	18.50268	0.51862	0.09447	0.17263	0.51862	0.09394	0.17175	1.72581	16.02371	0.52295	0.10763	0.19435	0.52295	0.10706	0.19341
101	58	1.74891	18.11889	0.51862	0.09646	0.17595	0.51862	0.09587	0.17496	1.72581	15.74286	0.52295	0.10954	0.19746	0.52295	0.10889	0.19640
101	59	1.74891	17.72878	0.51862	0.09857	0.17946	0.51862	0.09790	0.17834	1.72581	15.45489	0.52295	0.11158	0.20075	0.52295	0.11084	0.19956
101	60	1.74891	17.33235	0.51862	0.10082	0.18317	0.51862	0.10006	0.18192	1.72581	15.15969	0.52295	0.11374	0.20424	0.52295	0.11291	0.20290
101	61	1.74891	16.92988	0.51862	0.10320	0.18710	0.51862	0.10235	0.18570	1.72581	14.85740	0.52295	0.11604	0.20794	0.52295	0.11511	0.20645
101	62	1.74891	16.52117	0.51862	0.10575	0.19127	0.51862	0.10479	0.18970	1.72581	14.54774	0.52295	0.11849	0.21188	0.52295	0.11745	0.21021
101	63	1.74891	16.10627	0.51862	0.10845	0.19569	0.51862	0.10738	0.19394	1.72581	14.23062	0.52295	0.12111	0.21606	0.52295	0.11995	0.21421
101	64	1.74891	15.68510	0.51862	0.11135	0.20039	0.51862	0.11014	0.19843	1.72581	13.90587	0.52295	0.12392	0.22052	0.52295	0.12262	0.21846
101	65	1.74891	15.25783	0.51862	0.11445	0.20539	0.51862	0.11309	0.20320	1.72581	13.57353	0.52295	0.12693	0.22527	0.52295	0.12548	0.22297
101	66	1.74891	14.82463	0.51862	0.11777	0.21072	0.51862	0.11624	0.20827	1.72581	13.23363	0.52295	0.13017	0.23035	0.52295	0.12853	0.22779
101	67	1.74891	14.38548	0.51862	0.12134	0.21641	0.51862	0.11961	0.21367	1.72581	12.88602	0.52295	0.13365	0.23578	0.52295	0.13180	0.23291
101	68	1.74891	13.94087	0.51862	0.12517	0.22249	0.51862	0.12322	0.21940	1.72581	12.53103	0.52295	0.13739	0.24159	0.52295	0.13531	0.23837
101	69	1.74891	13.49126	0.51862	0.12930	0.22900	0.51862	0.12708	0.22551	1.72581	12.16898	0.52295	0.14143	0.24782	0.52295	0.13908	0.24420
101	70	1.74891	13.03722	0.51862	0.13376	0.23595	0.51862	0.13123	0.23201	1.72581	11.80026	0.52295	0.14580	0.25449	0.52295	0.14312	0.25041

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
101	71	1.74891	12.57941	0.51862	0.13856	0.24340	0.51862	0.13567	0.23893	1.72581	11.42537	0.52295	0.15051	0.26164	0.52295	0.14746	0.25703
101	72	1.74891	12.11856	0.51862	0.14376	0.25138	0.51862	0.14044	0.24629	1.72581	11.04490	0.52295	0.15561	0.26932	0.52295	0.15213	0.26409
101	73	1.74891	11.65555	0.51862	0.14938	0.25993	0.51862	0.14556	0.25413	1.72581	10.65955	0.52295	0.16114	0.27755	0.52295	0.15715	0.27161
101	74	1.74891	11.19139	0.51862	0.15546	0.26909	0.51862	0.15106	0.26248	1.72581	10.27021	0.52295	0.16712	0.28638	0.52295	0.16254	0.27962
101	75	1.74891	10.72709	0.51862	0.16205	0.27891	0.51862	0.15697	0.27135	1.72581	9.87774	0.52295	0.17361	0.29585	0.52295	0.16833	0.28815
101	76	1.74891	10.26405	0.51862	0.16919	0.28942	0.51862	0.16331	0.28077	1.72581	9.48337	0.52295	0.18064	0.30600	0.52295	0.17455	0.29723
101	77	1.74891	9.80349	0.51862	0.17693	0.30067	0.51862	0.17012	0.29077	1.72581	9.08824	0.52295	0.18826	0.31687	0.52295	0.18124	0.30686
101	78	1.74891	9.34666	0.51862	0.18532	0.31269	0.51862	0.17742	0.30137	1.72581	8.69350	0.52295	0.19653	0.32850	0.52295	0.18840	0.31707
101	79	1.74891	8.89505	0.51862	0.19440	0.32552	0.51862	0.18524	0.31258	1.72581	8.30053	0.52295	0.20549	0.34092	0.52295	0.19609	0.32788
101	80	1.74891	8.44994	0.51862	0.20424	0.33921	0.51862	0.19361	0.32441	1.72581	7.91061	0.52295	0.21518	0.35416	0.52295	0.20431	0.33930
101	81	1.74891	8.01269	0.51862	0.21489	0.35376	0.51862	0.20256	0.33688	1.72581	7.52504	0.52295	0.22568	0.36825	0.52295	0.21311	0.35134
101	82	1.74891	7.58462	0.51862	0.22640	0.36921	0.51862	0.21211	0.34998	1.72581	7.14517	0.52295	0.23702	0.38322	0.52295	0.22250	0.36400
101	83	1.74891	7.16676	0.51862	0.23884	0.38558	0.51862	0.22228	0.36372	1.72581	6.77205	0.52295	0.24927	0.39907	0.52295	0.23250	0.37729
101	84	1.74891	6.76024	0.51862	0.25225	0.40287	0.51862	0.23311	0.37808	1.72581	6.40687	0.52295	0.26249	0.41582	0.52295	0.24314	0.39118
101	85	1.74891	6.36619	0.51862	0.26668	0.42107	0.51862	0.24458	0.39304	1.72581	6.05083	0.52295	0.27670	0.43346	0.52295	0.25443	0.40565
101	86	1.74891	5.98597	0.51862	0.28216	0.44013	0.51862	0.25670	0.40853	1.72581	5.70535	0.52295	0.29194	0.45194	0.52295	0.26634	0.42065
101	87	1.74891	5.62066	0.51862	0.29869	0.45999	0.51862	0.26943	0.42449	1.72581	5.37164	0.52295	0.30821	0.47119	0.52295	0.27886	0.43611
101	88	1.74891	5.27144	0.51862	0.31626	0.48055	0.51862	0.28274	0.44084	1.72581	5.05099	0.52295	0.32549	0.49113	0.52295	0.29195	0.45195
101	89	1.74891	4.93962	0.51862	0.33480	0.50165	0.51862	0.29655	0.45745	1.72581	4.74485	0.52295	0.34372	0.51159	0.52295	0.30553	0.46805
101	90	1.74891	4.62687	0.51862	0.35419	0.52310	0.51862	0.31079	0.47421	1.72581	4.45503	0.52295	0.36276	0.53240	0.52295	0.31952	0.48429
101	91	1.74891	4.33500	0.51862	0.37424	0.54465	0.51862	0.32541	0.49103	1.72581	4.18350	0.52295	0.38244	0.55329	0.52295	0.33387	0.50060
101	92	1.74891	4.06328	0.51862	0.39487	0.56618	0.51862	0.34041	0.50792	1.72581	3.92982	0.52295	0.40269	0.57417	0.52295	0.34859	0.51697
101	93	1.74891	3.80970	0.51862	0.41612	0.58769	0.51862	0.35585	0.52492	1.72581	3.69224	0.52295	0.42351	0.59502	0.52295	0.36375	0.53346
101	94	1.74891	3.57122	0.51862	0.43808	0.60925	0.51862	0.37183	0.54210	1.72581	3.46804	0.52295	0.44503	0.61595	0.52295	0.37943	0.55013
101	95	1.74891	3.34496	0.51862	0.46088	0.63097	0.51862	0.38840	0.55950	1.72581	3.25454	0.52295	0.46738	0.63702	0.52295	0.39570	0.56702
101	96	1.74891	3.12856	0.51862	0.48463	0.65286	0.51862	0.40553	0.57705	1.72581	3.04956	0.52295	0.49065	0.65831	0.52295	0.41252	0.58409
101	97	1.74891	2.92468	0.51862	0.50896	0.67458	0.51862	0.42307	0.59459	1.72581	2.85578	0.52295	0.51451	0.67944	0.52295	0.42975	0.60116
101	98	1.74891	2.73317	0.51862	0.53371	0.69597	0.51862	0.44095	0.61203	1.72581	2.67315	0.52295	0.53878	0.70027	0.52295	0.44733	0.61814
101	99	1.74891	2.55407	0.51862	0.55865	0.71684	0.51862	0.45903	0.62923	1.72581	2.50182	0.52295	0.56325	0.72061	0.52295	0.46510	0.63491
101	100	1.74891	2.38797	0.51862	0.58346	0.73694	0.51862	0.47713	0.64603	1.72581	2.34248	0.52295	0.58759	0.74023	0.52295	0.48291	0.65130
101	101	1.74891	2.23536	0.51862	0.60776	0.75604	0.51862	0.49507	0.66227	1.72581	2.19569	0.52295	0.61146	0.75889	0.52295	0.50056	0.66716
101	102	1.74891	2.09662	0.51862	0.63123	0.77393	0.51862	0.51269	0.67785	1.72581	2.06193	0.52295	0.63452	0.77640	0.52295	0.51790	0.68239
101	103	1.74891	1.97081	0.51862	0.65370	0.79059	0.51862	0.52989	0.69272	1.72581	1.94039	0.52295	0.65660	0.79271	0.52295	0.53484	0.69693
101	104	1.74891	1.85678	0.51862	0.67504	0.80600	0.51862	0.54658	0.70683	1.72581	1.82999	0.52295	0.67759	0.80782	0.52295	0.55128	0.71074
101	105	1.74891	1.75419	0.51862	0.69508	0.82011	0.51862	0.56264	0.72011	1.72581	1.73050	0.52295	0.69732	0.82167	0.52295	0.56710	0.72376
101	106	1.74891	1.66193	0.51862	0.71375	0.83297	0.51862	0.57795	0.73254	1.72581	1.64086	0.52295	0.71570	0.83430	0.52295	0.58221	0.73594
101	107	1.74891	1.57966	0.51862	0.73089	0.84453	0.51862	0.59236	0.74400	1.72581	1.56078	0.52295	0.73261	0.84567	0.52295	0.59642	0.74720
101	108	1.74891	1.50704	0.51862	0.74636	0.85476	0.51862	0.60562	0.75438	1.72581	1.48999	0.52295	0.74788	0.85575	0.52295	0.60952	0.75740
101	109	1.74891	1.44400	0.51862	0.75992	0.86359	0.51862	0.61737	0.76342	1.72581	1.42842	0.52295	0.76128	0.86446	0.52295	0.62114	0.76630
101	110	1.74891	1.39223	0.51862	0.77102	0.87071	0.51862	0.62694	0.77070	1.72581	1.37777	0.52295	0.77227	0.87150	0.52295	0.63062	0.77348

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
102	1	1.63945	29.44822	0.50938	0.05567	0.10547	0.50938	0.05566	0.10545	1.61945	22.54525	0.51381	0.07183	0.13403	0.51381	0.07182	0.13401
102	2	1.63945	29.37817	0.50938	0.05580	0.10571	0.50938	0.05580	0.10570	1.61945	22.51839	0.51381	0.07192	0.13418	0.51381	0.07191	0.13417
102	3	1.63945	29.30399	0.50938	0.05595	0.10596	0.50938	0.05594	0.10595	1.61945	22.48894	0.51381	0.07201	0.13435	0.51381	0.07200	0.13433
102	4	1.63945	29.22650	0.50938	0.05609	0.10623	0.50938	0.05609	0.10622	1.61945	22.45752	0.51381	0.07211	0.13452	0.51381	0.07210	0.13451
102	5	1.63945	29.14631	0.50938	0.05625	0.10651	0.50938	0.05624	0.10650	1.61945	22.42458	0.51381	0.07222	0.13471	0.51381	0.07221	0.13469
102	6	1.63945	29.06332	0.50938	0.05641	0.10679	0.50938	0.05640	0.10678	1.61945	22.39007	0.51381	0.07233	0.13490	0.51381	0.07232	0.13489
102	7	1.63945	28.97770	0.50938	0.05658	0.10709	0.50938	0.05657	0.10708	1.61945	22.35408	0.51381	0.07244	0.13510	0.51381	0.07244	0.13509
102	8	1.63945	28.88901	0.50938	0.05675	0.10740	0.50938	0.05674	0.10739	1.61945	22.31631	0.51381	0.07257	0.13532	0.51381	0.07256	0.13530
102	9	1.63945	28.79700	0.50938	0.05693	0.10773	0.50938	0.05692	0.10772	1.61945	22.27655	0.51381	0.07270	0.13554	0.51381	0.07269	0.13553
102	10	1.63945	28.70168	0.50938	0.05712	0.10807	0.50938	0.05711	0.10806	1.61945	22.23481	0.51381	0.07283	0.13578	0.51381	0.07283	0.13576
102	11	1.63945	28.60341	0.50938	0.05732	0.10842	0.50938	0.05731	0.10841	1.61945	22.19134	0.51381	0.07298	0.13603	0.51381	0.07297	0.13601
102	12	1.63945	28.50171	0.50938	0.05752	0.10878	0.50938	0.05751	0.10877	1.61945	22.14578	0.51381	0.07313	0.13629	0.51381	0.07312	0.13627
102	13	1.63945	28.39619	0.50938	0.05773	0.10917	0.50938	0.05773	0.10915	1.61945	22.09783	0.51381	0.07328	0.13656	0.51381	0.07328	0.13655
102	14	1.63945	28.28717	0.50938	0.05796	0.10956	0.50938	0.05795	0.10955	1.61945	22.04770	0.51381	0.07345	0.13685	0.51381	0.07344	0.13683
102	15	1.63945	28.17456	0.50938	0.05819	0.10998	0.50938	0.05818	0.10996	1.61945	21.99534	0.51381	0.07363	0.13715	0.51381	0.07361	0.13713
102	16	1.63945	28.05854	0.50938	0.05843	0.11041	0.50938	0.05842	0.11038	1.61945	21.94087	0.51381	0.07381	0.13747	0.51381	0.07379	0.13744
102	17	1.63945	27.93921	0.50938	0.05868	0.11085	0.50938	0.05866	0.11083	1.61945	21.88436	0.51381	0.07400	0.13780	0.51381	0.07398	0.13777
102	18	1.63945	27.81632	0.50938	0.05894	0.11131	0.50938	0.05892	0.11129	1.61945	21.82561	0.51381	0.07420	0.13815	0.51381	0.07418	0.13811
102	19	1.63945	27.68998	0.50938	0.05921	0.11179	0.50938	0.05919	0.11176	1.61945	21.76469	0.51381	0.07441	0.13851	0.51381	0.07439	0.13847
102	20	1.63945	27.55961	0.50938	0.05949	0.11229	0.50938	0.05947	0.11226	1.61945	21.70115	0.51381	0.07462	0.13888	0.51381	0.07460	0.13885
102	21	1.63945	27.42496	0.50938	0.05978	0.11281	0.50938	0.05976	0.11278	1.61945	21.63477	0.51381	0.07485	0.13928	0.51381	0.07483	0.13924
102	22	1.63945	27.28607	0.50938	0.06008	0.11335	0.50938	0.06006	0.11332	1.61945	21.56556	0.51381	0.07509	0.13969	0.51381	0.07507	0.13965
102	23	1.63945	27.14231	0.50938	0.06040	0.11392	0.50938	0.06038	0.11388	1.61945	21.49301	0.51381	0.07535	0.14013	0.51381	0.07532	0.14009
102	24	1.63945	26.99396	0.50938	0.06073	0.11451	0.50938	0.06071	0.11447	1.61945	21.41732	0.51381	0.07561	0.14059	0.51381	0.07559	0.14055
102	25	1.63945	26.84076	0.50938	0.06108	0.11513	0.50938	0.06106	0.11508	1.61945	21.33825	0.51381	0.07589	0.14108	0.51381	0.07586	0.14103
102	26	1.63945	26.68259	0.50938	0.06144	0.11577	0.50938	0.06142	0.11572	1.61945	21.25569	0.51381	0.07619	0.14159	0.51381	0.07616	0.14153
102	27	1.63945	26.51948	0.50938	0.06182	0.11644	0.50938	0.06179	0.11639	1.61945	21.16962	0.51381	0.07650	0.14212	0.51381	0.07646	0.14206
102	28	1.63945	26.35108	0.50938	0.06221	0.11714	0.50938	0.06218	0.11709	1.61945	21.07976	0.51381	0.07682	0.14268	0.51381	0.07679	0.14262
102	29	1.63945	26.17769	0.50938	0.06263	0.11787	0.50938	0.06259	0.11781	1.61945	20.98629	0.51381	0.07716	0.14327	0.51381	0.07713	0.14321
102	30	1.63945	25.99881	0.50938	0.06306	0.11863	0.50938	0.06302	0.11857	1.61945	20.88878	0.51381	0.07752	0.14389	0.51381	0.07748	0.14382
102	31	1.63945	25.81445	0.50938	0.06351	0.11943	0.50938	0.06347	0.11936	1.61945	20.78720	0.51381	0.07790	0.14454	0.51381	0.07786	0.14447
102	32	1.63945	25.62410	0.50938	0.06398	0.12026	0.50938	0.06394	0.12019	1.61945	20.68113	0.51381	0.07830	0.14523	0.51381	0.07826	0.14515
102	33	1.63945	25.42805	0.50938	0.06447	0.12113	0.50938	0.06443	0.12106	1.61945	20.57072	0.51381	0.07872	0.14595	0.51381	0.07867	0.14587
102	34	1.63945	25.22578	0.50938	0.06499	0.12204	0.50938	0.06494	0.12197	1.61945	20.45552	0.51381	0.07916	0.14672	0.51381	0.07911	0.14663
102	35	1.63945	25.01713	0.50938	0.06553	0.12300	0.50938	0.06548	0.12292	1.61945	20.33536	0.51381	0.07963	0.14752	0.51381	0.07958	0.14742
102	36	1.63945	24.80193	0.50938	0.06610	0.12400	0.50938	0.06605	0.12391	1.61945	20.21002	0.51381	0.08013	0.14836	0.51381	0.08007	0.14827
102	37	1.63945	24.57973	0.50938	0.06670	0.12505	0.50938	0.06664	0.12496	1.61945	20.07911	0.51381	0.08065	0.14926	0.51381	0.08059	0.14915
102	38	1.63945	24.35058	0.50938	0.06732	0.12615	0.50938	0.06727	0.12606	1.61945	19.94257	0.51381	0.08120	0.15020	0.51381	0.08114	0.15009
102	39	1.63945	24.11373	0.50938	0.06798	0.12731	0.50938	0.06793	0.12721	1.61945	19.79973	0.51381	0.08179	0.15120	0.51381	0.08172	0.15109
102	40	1.63945	23.86918	0.50938	0.06868	0.12853	0.50938	0.06862	0.12842	1.61945	19.65053	0.51381	0.08241	0.15226	0.51381	0.08233	0.15214

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
102	41	1.63945	23.61736	0.50938	0.06941	0.12981	0.50938	0.06934	0.12969	1.61945	19.49521	0.51381	0.08306	0.15338	0.51381	0.08298	0.15325
102	42	1.63945	23.35816	0.50938	0.07018	0.13116	0.50938	0.07011	0.13103	1.61945	19.33362	0.51381	0.08376	0.15457	0.51381	0.08367	0.15442
102	43	1.63945	23.09102	0.50938	0.07099	0.13257	0.50938	0.07091	0.13243	1.61945	19.16523	0.51381	0.08449	0.15582	0.51381	0.08439	0.15565
102	44	1.63945	22.81604	0.50938	0.07185	0.13406	0.50938	0.07176	0.13390	1.61945	18.99000	0.51381	0.08527	0.15714	0.51381	0.08516	0.15696
102	45	1.63945	22.53309	0.50938	0.07275	0.13563	0.50938	0.07265	0.13546	1.61945	18.80775	0.51381	0.08609	0.15854	0.51381	0.08598	0.15834
102	46	1.63945	22.24198	0.50938	0.07370	0.13728	0.50938	0.07359	0.13709	1.61945	18.61823	0.51381	0.08697	0.16002	0.51381	0.08684	0.15981
102	47	1.63945	21.94239	0.50938	0.07471	0.13903	0.50938	0.07458	0.13881	1.61945	18.42106	0.51381	0.08790	0.16159	0.51381	0.08776	0.16135
102	48	1.63945	21.63441	0.50938	0.07577	0.14086	0.50938	0.07563	0.14062	1.61945	18.21621	0.51381	0.08889	0.16326	0.51381	0.08873	0.16299
102	49	1.63945	21.31800	0.50938	0.07689	0.14280	0.50938	0.07673	0.14253	1.61945	18.00355	0.51381	0.08993	0.16503	0.51381	0.08975	0.16472
102	50	1.63945	20.99328	0.50938	0.07808	0.14485	0.50938	0.07790	0.14454	1.61945	17.78305	0.51381	0.09105	0.16690	0.51381	0.09084	0.16656
102	51	1.63945	20.66027	0.50938	0.07934	0.14701	0.50938	0.07913	0.14666	1.61945	17.55462	0.51381	0.09223	0.16888	0.51381	0.09200	0.16849
102	52	1.63945	20.31936	0.50938	0.08066	0.14929	0.50938	0.08043	0.14888	1.61945	17.31849	0.51381	0.09348	0.17098	0.51381	0.09322	0.17054
102	53	1.63945	19.97064	0.50938	0.08207	0.15169	0.50938	0.08180	0.15123	1.61945	17.07460	0.51381	0.09481	0.17321	0.51381	0.09451	0.17270
102	54	1.63945	19.61420	0.50938	0.08356	0.15423	0.50938	0.08325	0.15370	1.61945	16.82295	0.51381	0.09623	0.17556	0.51381	0.09588	0.17499
102	55	1.63945	19.25050	0.50938	0.08513	0.15691	0.50938	0.08478	0.15631	1.61945	16.56379	0.51381	0.09773	0.17805	0.51381	0.09733	0.17740
102	56	1.63945	18.87994	0.50938	0.08680	0.15973	0.50938	0.08639	0.15905	1.61945	16.29737	0.51381	0.09932	0.18069	0.51381	0.09887	0.17995
102	57	1.63945	18.50268	0.50938	0.08856	0.16271	0.50938	0.08810	0.16194	1.61945	16.02371	0.51381	0.10101	0.18348	0.51381	0.10050	0.18265
102	58	1.63945	18.11889	0.50938	0.09043	0.16586	0.50938	0.08991	0.16499	1.61945	15.74286	0.51381	0.10280	0.18644	0.51381	0.10223	0.18549
102	59	1.63945	17.72878	0.50938	0.09241	0.16919	0.50938	0.09182	0.16820	1.61945	15.45489	0.51381	0.10471	0.18957	0.51381	0.10406	0.18851
102	60	1.63945	17.33235	0.50938	0.09452	0.17271	0.50938	0.09385	0.17160	1.61945	15.15969	0.51381	0.10674	0.19289	0.51381	0.10601	0.19170
102	61	1.63945	16.92988	0.50938	0.09676	0.17644	0.50938	0.09601	0.17520	1.61945	14.85740	0.51381	0.10890	0.19641	0.51381	0.10808	0.19508
102	62	1.63945	16.52117	0.50938	0.09914	0.18040	0.50938	0.09830	0.17900	1.61945	14.54774	0.51381	0.11121	0.20015	0.51381	0.11029	0.19867
102	63	1.63945	16.10627	0.50938	0.10168	0.18460	0.50938	0.10074	0.18304	1.61945	14.23062	0.51381	0.11367	0.20413	0.51381	0.11264	0.20248
102	64	1.63945	15.68510	0.50938	0.10440	0.18906	0.50938	0.10334	0.18732	1.61945	13.90587	0.51381	0.11631	0.20838	0.51381	0.11516	0.20654
102	65	1.63945	15.25783	0.50938	0.10731	0.19382	0.50938	0.10611	0.19187	1.61945	13.57353	0.51381	0.11914	0.21291	0.51381	0.11785	0.21085
102	66	1.63945	14.82463	0.50938	0.11042	0.19888	0.50938	0.10908	0.19670	1.61945	13.23363	0.51381	0.12217	0.21774	0.51381	0.12073	0.21545
102	67	1.63945	14.38548	0.50938	0.11377	0.20430	0.50938	0.11225	0.20185	1.61945	12.88602	0.51381	0.12544	0.22292	0.51381	0.12382	0.22035
102	68	1.63945	13.94087	0.50938	0.11737	0.21009	0.50938	0.11565	0.20733	1.61945	12.53103	0.51381	0.12896	0.22846	0.51381	0.12713	0.22558
102	69	1.63945	13.49126	0.50938	0.12125	0.21628	0.50938	0.11930	0.21316	1.61945	12.16898	0.51381	0.13276	0.23440	0.51381	0.13069	0.23116
102	70	1.63945	13.03722	0.50938	0.12543	0.22290	0.50938	0.12320	0.21938	1.61945	11.80026	0.51381	0.13686	0.24078	0.51381	0.13450	0.23712
102	71	1.63945	12.57941	0.50938	0.12995	0.23001	0.50938	0.12740	0.22601	1.61945	11.42537	0.51381	0.14130	0.24761	0.51381	0.13861	0.24347
102	72	1.63945	12.11856	0.50938	0.13483	0.23762	0.50938	0.13190	0.23307	1.61945	11.04490	0.51381	0.14610	0.25495	0.51381	0.14302	0.25025
102	73	1.63945	11.65555	0.50938	0.14011	0.24578	0.50938	0.13675	0.24059	1.61945	10.65955	0.51381	0.15130	0.26283	0.51381	0.14777	0.25749
102	74	1.63945	11.19139	0.50938	0.14583	0.25454	0.50938	0.14195	0.24861	1.61945	10.27021	0.51381	0.15693	0.27129	0.51381	0.15287	0.26520
102	75	1.63945	10.72709	0.50938	0.15203	0.26393	0.50938	0.14754	0.25714	1.61945	9.87774	0.51381	0.16304	0.28037	0.51381	0.15837	0.27343
102	76	1.63945	10.26405	0.50938	0.15875	0.27400	0.50938	0.15355	0.26622	1.61945	9.48337	0.51381	0.16967	0.29011	0.51381	0.16427	0.28219
102	77	1.63945	9.80349	0.50938	0.16603	0.28478	0.50938	0.16001	0.27587	1.61945	9.08824	0.51381	0.17685	0.30055	0.51381	0.17062	0.29150
102	78	1.63945	9.34666	0.50938	0.17393	0.29632	0.50938	0.16694	0.28611	1.61945	8.69350	0.51381	0.18465	0.31174	0.51381	0.17743	0.30139
102	79	1.63945	8.89505	0.50938	0.18250	0.30866	0.50938	0.17437	0.29696	1.61945	8.30053	0.51381	0.19310	0.32370	0.51381	0.18475	0.31188
102	80	1.63945	8.44994	0.50938	0.19178	0.32184	0.50938	0.18234	0.30844	1.61945	7.91061	0.51381	0.20227	0.33647	0.51381	0.19259	0.32298

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
102	81	1.63945	8.01269	0.50938	0.20183	0.33588	0.50938	0.19087	0.32055	1.61945	7.52504	0.51381	0.21219	0.35009	0.51381	0.20098	0.33470
102	82	1.63945	7.58462	0.50938	0.21271	0.35081	0.50938	0.19998	0.33331	1.61945	7.14517	0.51381	0.22293	0.36458	0.51381	0.20996	0.34705
102	83	1.63945	7.16676	0.50938	0.22448	0.36666	0.50938	0.20971	0.34672	1.61945	6.77205	0.51381	0.23454	0.37996	0.51381	0.21954	0.36004
102	84	1.63945	6.76024	0.50938	0.23719	0.38344	0.50938	0.22008	0.36076	1.61945	6.40687	0.51381	0.24708	0.39625	0.51381	0.22975	0.37365
102	85	1.63945	6.36619	0.50938	0.25089	0.40114	0.50938	0.23110	0.37543	1.61945	6.05083	0.51381	0.26059	0.41344	0.51381	0.24059	0.38787
102	86	1.63945	5.98597	0.50938	0.26561	0.41974	0.50938	0.24275	0.39066	1.61945	5.70535	0.51381	0.27510	0.43150	0.51381	0.25207	0.40264
102	87	1.63945	5.62066	0.50938	0.28137	0.43917	0.50938	0.25502	0.40640	1.61945	5.37164	0.51381	0.29063	0.45037	0.51381	0.26415	0.41791
102	88	1.63945	5.27144	0.50938	0.29815	0.45934	0.50938	0.26788	0.42256	1.61945	5.05099	0.51381	0.30716	0.46997	0.51381	0.27681	0.43359
102	89	1.63945	4.93962	0.50938	0.31590	0.48013	0.50938	0.28126	0.43904	1.61945	4.74485	0.51381	0.32464	0.49016	0.51381	0.28998	0.44958
102	90	1.63945	4.62687	0.50938	0.33451	0.50133	0.50938	0.29508	0.45570	1.61945	4.45503	0.51381	0.34296	0.51075	0.51381	0.30357	0.46576
102	91	1.63945	4.33500	0.50938	0.35381	0.52269	0.50938	0.30930	0.47246	1.61945	4.18350	0.51381	0.36193	0.53150	0.51381	0.31755	0.48203
102	92	1.63945	4.06328	0.50938	0.37374	0.54412	0.50938	0.32392	0.48933	1.61945	3.92982	0.51381	0.38151	0.55230	0.51381	0.33192	0.49840
102	93	1.63945	3.80970	0.50938	0.39432	0.56561	0.50938	0.33900	0.50635	1.61945	3.69224	0.51381	0.40170	0.57316	0.51381	0.34673	0.51493
102	94	1.63945	3.57122	0.50938	0.41566	0.58724	0.50938	0.35464	0.52359	1.61945	3.46804	0.51381	0.42264	0.59417	0.51381	0.36210	0.53168
102	95	1.63945	3.34496	0.50938	0.43792	0.60910	0.50938	0.37090	0.54111	1.61945	3.25454	0.51381	0.44448	0.61541	0.51381	0.37808	0.54871
102	96	1.63945	3.12856	0.50938	0.46119	0.63125	0.50938	0.38777	0.55883	1.61945	3.04956	0.51381	0.46731	0.63696	0.51381	0.39466	0.56596
102	97	1.63945	2.92468	0.50938	0.48513	0.65332	0.50938	0.40509	0.57660	1.61945	2.85578	0.51381	0.49081	0.65845	0.51381	0.41170	0.58326
102	98	1.63945	2.73317	0.50938	0.50962	0.67516	0.50938	0.42280	0.59432	1.61945	2.67315	0.51381	0.51485	0.67973	0.51381	0.42912	0.60054
102	99	1.63945	2.55407	0.50938	0.53441	0.69657	0.50938	0.44076	0.61185	1.61945	2.50182	0.51381	0.53919	0.70062	0.51381	0.44680	0.61764
102	100	1.63945	2.38797	0.50938	0.55920	0.71729	0.50938	0.45881	0.62902	1.61945	2.34248	0.51381	0.56354	0.72085	0.51381	0.46456	0.63440
102	101	1.63945	2.23536	0.50938	0.58362	0.73707	0.50938	0.47674	0.64567	1.61945	2.19569	0.51381	0.58754	0.74019	0.51381	0.48222	0.65067
102	102	1.63945	2.09662	0.50938	0.60732	0.75569	0.50938	0.49440	0.66167	1.61945	2.06193	0.51381	0.61084	0.75841	0.51381	0.49962	0.66633
102	103	1.63945	1.97081	0.50938	0.63012	0.77310	0.50938	0.51170	0.67699	1.61945	1.94039	0.51381	0.63326	0.77546	0.51381	0.51667	0.68132
102	104	1.63945	1.85678	0.50938	0.65190	0.78928	0.50938	0.52853	0.69155	1.61945	1.82999	0.51381	0.65470	0.79132	0.51381	0.53325	0.69558
102	105	1.63945	1.75419	0.50938	0.67245	0.80415	0.50938	0.54476	0.70530	1.61945	1.73050	0.51381	0.67492	0.80592	0.51381	0.54926	0.70906
102	106	1.63945	1.66193	0.50938	0.69169	0.81775	0.50938	0.56029	0.71819	1.61945	1.64086	0.51381	0.69388	0.81928	0.51381	0.56458	0.72170
102	107	1.63945	1.57966	0.50938	0.70944	0.83003	0.50938	0.57493	0.73010	1.61945	1.56078	0.51381	0.71138	0.83135	0.51381	0.57904	0.73341
102	108	1.63945	1.50704	0.50938	0.72553	0.84093	0.50938	0.58845	0.74091	1.61945	1.48999	0.51381	0.72727	0.84210	0.51381	0.59241	0.74404
102	109	1.63945	1.44400	0.50938	0.73970	0.85038	0.50938	0.60047	0.75037	1.61945	1.42842	0.51381	0.74128	0.85142	0.51381	0.60430	0.75335
102	110	1.63945	1.39223	0.50938	0.75135	0.85803	0.50938	0.61031	0.75800	1.61945	1.37777	0.51381	0.75281	0.85897	0.51381	0.61404	0.76088
103	1	1.54027	29.44822	0.50235	0.05230	0.09941	0.50235	0.05230	0.09939	1.5229	22.54525	0.50688	0.06755	0.12655	0.50688	0.06754	0.12653
103	2	1.54027	29.37817	0.50235	0.05243	0.09963	0.50235	0.05242	0.09962	1.5229	22.51839	0.50688	0.06763	0.12669	0.50688	0.06762	0.12668
103	3	1.54027	29.30399	0.50235	0.05256	0.09987	0.50235	0.05256	0.09986	1.5229	22.48894	0.50688	0.06772	0.12684	0.50688	0.06771	0.12683
103	4	1.54027	29.22650	0.50235	0.05270	0.10013	0.50235	0.05270	0.10012	1.5229	22.45752	0.50688	0.06781	0.12701	0.50688	0.06781	0.12700
103	5	1.54027	29.14631	0.50235	0.05285	0.10039	0.50235	0.05284	0.10038	1.5229	22.42458	0.50688	0.06791	0.12719	0.50688	0.06790	0.12717
103	6	1.54027	29.06332	0.50235	0.05300	0.10066	0.50235	0.05299	0.10065	1.5229	22.39007	0.50688	0.06802	0.12737	0.50688	0.06801	0.12736
103	7	1.54027	28.97770	0.50235	0.05315	0.10094	0.50235	0.05315	0.10093	1.5229	22.35408	0.50688	0.06813	0.12756	0.50688	0.06812	0.12755
103	8	1.54027	28.88901	0.50235	0.05332	0.10124	0.50235	0.05331	0.10123	1.5229	22.31631	0.50688	0.06824	0.12776	0.50688	0.06823	0.12775
103	9	1.54027	28.79700	0.50235	0.05349	0.10154	0.50235	0.05348	0.10153	1.5229	22.27655	0.50688	0.06836	0.12798	0.50688	0.06836	0.12796
103	10	1.54027	28.70168	0.50235	0.05366	0.10186	0.50235	0.05366	0.10185	1.5229	22.23481	0.50688	0.06849	0.12820	0.50688	0.06848	0.12819

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
103	11	1.54027	28.60341	0.50235	0.05385	0.10219	0.50235	0.05384	0.10218	1.5229	22.19134	0.50688	0.06863	0.12844	0.50688	0.06862	0.12842
103	12	1.54027	28.50171	0.50235	0.05404	0.10254	0.50235	0.05404	0.10253	1.5229	22.14578	0.50688	0.06877	0.12868	0.50688	0.06876	0.12867
103	13	1.54027	28.39619	0.50235	0.05424	0.10290	0.50235	0.05424	0.10289	1.5229	22.09783	0.50688	0.06892	0.12895	0.50688	0.06891	0.12893
103	14	1.54027	28.28717	0.50235	0.05445	0.10328	0.50235	0.05444	0.10326	1.5229	22.04770	0.50688	0.06907	0.12922	0.50688	0.06906	0.12920
103	15	1.54027	28.17456	0.50235	0.05467	0.10367	0.50235	0.05466	0.10365	1.5229	21.99534	0.50688	0.06924	0.12951	0.50688	0.06923	0.12949
103	16	1.54027	28.05854	0.50235	0.05489	0.10408	0.50235	0.05488	0.10406	1.5229	21.94087	0.50688	0.06941	0.12981	0.50688	0.06940	0.12978
103	17	1.54027	27.93921	0.50235	0.05513	0.10450	0.50235	0.05512	0.10447	1.5229	21.88436	0.50688	0.06959	0.13012	0.50688	0.06957	0.13009
103	18	1.54027	27.81632	0.50235	0.05537	0.10493	0.50235	0.05536	0.10491	1.5229	21.82561	0.50688	0.06977	0.13045	0.50688	0.06976	0.13042
103	19	1.54027	27.68998	0.50235	0.05562	0.10539	0.50235	0.05561	0.10536	1.5229	21.76469	0.50688	0.06997	0.13079	0.50688	0.06995	0.13076
103	20	1.54027	27.55961	0.50235	0.05589	0.10586	0.50235	0.05587	0.10583	1.5229	21.70115	0.50688	0.07017	0.13115	0.50688	0.07016	0.13111
103	21	1.54027	27.42496	0.50235	0.05616	0.10635	0.50235	0.05615	0.10632	1.5229	21.63477	0.50688	0.07039	0.13152	0.50688	0.07037	0.13149
103	22	1.54027	27.28607	0.50235	0.05645	0.10686	0.50235	0.05643	0.10683	1.5229	21.56556	0.50688	0.07062	0.13192	0.50688	0.07059	0.13188
103	23	1.54027	27.14231	0.50235	0.05675	0.10740	0.50235	0.05673	0.10737	1.5229	21.49301	0.50688	0.07085	0.13233	0.50688	0.07083	0.13229
103	24	1.54027	26.99396	0.50235	0.05706	0.10796	0.50235	0.05704	0.10792	1.5229	21.41732	0.50688	0.07110	0.13277	0.50688	0.07108	0.13273
103	25	1.54027	26.84076	0.50235	0.05738	0.10854	0.50235	0.05736	0.10850	1.5229	21.33825	0.50688	0.07137	0.13323	0.50688	0.07134	0.13318
103	26	1.54027	26.68259	0.50235	0.05772	0.10915	0.50235	0.05770	0.10911	1.5229	21.25569	0.50688	0.07164	0.13371	0.50688	0.07162	0.13366
103	27	1.54027	26.51948	0.50235	0.05808	0.10978	0.50235	0.05806	0.10974	1.5229	21.16962	0.50688	0.07194	0.13422	0.50688	0.07191	0.13417
103	28	1.54027	26.35108	0.50235	0.05845	0.11045	0.50235	0.05842	0.11040	1.5229	21.07976	0.50688	0.07224	0.13475	0.50688	0.07221	0.13470
103	29	1.54027	26.17769	0.50235	0.05884	0.11114	0.50235	0.05881	0.11109	1.5229	20.98629	0.50688	0.07256	0.13531	0.50688	0.07253	0.13525
103	30	1.54027	25.99881	0.50235	0.05924	0.11186	0.50235	0.05921	0.11180	1.5229	20.88878	0.50688	0.07290	0.13590	0.50688	0.07287	0.13583
103	31	1.54027	25.81445	0.50235	0.05967	0.11261	0.50235	0.05963	0.11255	1.5229	20.78720	0.50688	0.07326	0.13652	0.50688	0.07322	0.13645
103	32	1.54027	25.62410	0.50235	0.06011	0.11340	0.50235	0.06007	0.11334	1.5229	20.68113	0.50688	0.07363	0.13717	0.50688	0.07359	0.13710
103	33	1.54027	25.42805	0.50235	0.06057	0.11422	0.50235	0.06053	0.11416	1.5229	20.57072	0.50688	0.07403	0.13785	0.50688	0.07399	0.13778
103	34	1.54027	25.22578	0.50235	0.06106	0.11509	0.50235	0.06102	0.11502	1.5229	20.45552	0.50688	0.07445	0.13857	0.50688	0.07440	0.13850
103	35	1.54027	25.01713	0.50235	0.06157	0.11599	0.50235	0.06152	0.11592	1.5229	20.33536	0.50688	0.07489	0.13934	0.50688	0.07484	0.13925
103	36	1.54027	24.80193	0.50235	0.06210	0.11694	0.50235	0.06206	0.11686	1.5229	20.21002	0.50688	0.07535	0.14014	0.50688	0.07530	0.14005
103	37	1.54027	24.57973	0.50235	0.06266	0.11793	0.50235	0.06262	0.11785	1.5229	20.07911	0.50688	0.07584	0.14099	0.50688	0.07579	0.14090
103	38	1.54027	24.35058	0.50235	0.06325	0.11898	0.50235	0.06320	0.11889	1.5229	19.94257	0.50688	0.07636	0.14188	0.50688	0.07630	0.14179
103	39	1.54027	24.11373	0.50235	0.06387	0.12007	0.50235	0.06382	0.11998	1.5229	19.79973	0.50688	0.07691	0.14283	0.50688	0.07685	0.14273
103	40	1.54027	23.86918	0.50235	0.06453	0.12123	0.50235	0.06447	0.12113	1.5229	19.65053	0.50688	0.07749	0.14384	0.50688	0.07743	0.14373
103	41	1.54027	23.61736	0.50235	0.06521	0.12244	0.50235	0.06515	0.12233	1.5229	19.49521	0.50688	0.07811	0.14490	0.50688	0.07804	0.14478
103	42	1.54027	23.35816	0.50235	0.06594	0.12372	0.50235	0.06587	0.12360	1.5229	19.33362	0.50688	0.07876	0.14602	0.50688	0.07869	0.14589
103	43	1.54027	23.09102	0.50235	0.06670	0.12506	0.50235	0.06663	0.12493	1.5229	19.16523	0.50688	0.07945	0.14721	0.50688	0.07937	0.14707
103	44	1.54027	22.81604	0.50235	0.06750	0.12647	0.50235	0.06742	0.12633	1.5229	18.99000	0.50688	0.08019	0.14847	0.50688	0.08009	0.14831
103	45	1.54027	22.53309	0.50235	0.06835	0.12795	0.50235	0.06826	0.12780	1.5229	18.80775	0.50688	0.08096	0.14980	0.50688	0.08086	0.14962
103	46	1.54027	22.24198	0.50235	0.06924	0.12952	0.50235	0.06915	0.12935	1.5229	18.61823	0.50688	0.08179	0.15121	0.50688	0.08167	0.15101
103	47	1.54027	21.94239	0.50235	0.07019	0.13117	0.50235	0.07008	0.13098	1.5229	18.42106	0.50688	0.08266	0.15270	0.50688	0.08254	0.15248
103	48	1.54027	21.63441	0.50235	0.07119	0.13291	0.50235	0.07106	0.13270	1.5229	18.21621	0.50688	0.08359	0.15428	0.50688	0.08345	0.15404
103	49	1.54027	21.31800	0.50235	0.07224	0.13475	0.50235	0.07210	0.13451	1.5229	18.00355	0.50688	0.08457	0.15596	0.50688	0.08442	0.15569
103	50	1.54027	20.99328	0.50235	0.07336	0.13669	0.50235	0.07320	0.13641	1.5229	17.78305	0.50688	0.08562	0.15774	0.50688	0.08544	0.15743

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
103	51	1.54027	20.66027	0.50235	0.07454	0.13873	0.50235	0.07436	0.13842	1.5229	17.55462	0.50688	0.08673	0.15962	0.50688	0.08653	0.15928
103	52	1.54027	20.31936	0.50235	0.07579	0.14089	0.50235	0.07558	0.14054	1.5229	17.31849	0.50688	0.08791	0.16162	0.50688	0.08768	0.16123
103	53	1.54027	19.97064	0.50235	0.07711	0.14317	0.50235	0.07687	0.14277	1.5229	17.07460	0.50688	0.08917	0.16373	0.50688	0.08890	0.16328
103	54	1.54027	19.61420	0.50235	0.07851	0.14558	0.50235	0.07823	0.14512	1.5229	16.82295	0.50688	0.09050	0.16597	0.50688	0.09019	0.16546
103	55	1.54027	19.25050	0.50235	0.07999	0.14812	0.50235	0.07967	0.14759	1.5229	16.56379	0.50688	0.09191	0.16834	0.50688	0.09156	0.16776
103	56	1.54027	18.87994	0.50235	0.08155	0.15080	0.50235	0.08120	0.15020	1.5229	16.29737	0.50688	0.09340	0.17085	0.50688	0.09301	0.17019
103	57	1.54027	18.50268	0.50235	0.08321	0.15363	0.50235	0.08281	0.15295	1.5229	16.02371	0.50688	0.09499	0.17350	0.50688	0.09455	0.17276
103	58	1.54027	18.11889	0.50235	0.08497	0.15663	0.50235	0.08451	0.15585	1.5229	15.74286	0.50688	0.09668	0.17632	0.50688	0.09617	0.17547
103	59	1.54027	17.72878	0.50235	0.08683	0.15979	0.50235	0.08631	0.15891	1.5229	15.45489	0.50688	0.09848	0.17930	0.50688	0.09790	0.17835
103	60	1.54027	17.33235	0.50235	0.08881	0.16313	0.50235	0.08822	0.16214	1.5229	15.15969	0.50688	0.10039	0.18245	0.50688	0.09974	0.18139
103	61	1.54027	16.92988	0.50235	0.09091	0.16667	0.50235	0.09025	0.16556	1.5229	14.85740	0.50688	0.10242	0.18581	0.50688	0.10170	0.18462
103	62	1.54027	16.52117	0.50235	0.09315	0.17043	0.50235	0.09241	0.16919	1.5229	14.54774	0.50688	0.10459	0.18937	0.50688	0.10378	0.18804
103	63	1.54027	16.10627	0.50235	0.09554	0.17442	0.50235	0.09471	0.17303	1.5229	14.23062	0.50688	0.10691	0.19316	0.50688	0.10600	0.19168
103	64	1.54027	15.68510	0.50235	0.09810	0.17867	0.50235	0.09716	0.17712	1.5229	13.90587	0.50688	0.10939	0.19721	0.50688	0.10838	0.19556
103	65	1.54027	15.25783	0.50235	0.10083	0.18319	0.50235	0.09978	0.18146	1.5229	13.57353	0.50688	0.11205	0.20152	0.50688	0.11092	0.19969
103	66	1.54027	14.82463	0.50235	0.10376	0.18802	0.50235	0.10258	0.18607	1.5229	13.23363	0.50688	0.11491	0.20614	0.50688	0.11364	0.20408
103	67	1.54027	14.38548	0.50235	0.10691	0.19317	0.50235	0.10557	0.19098	1.5229	12.88602	0.50688	0.11799	0.21108	0.50688	0.11656	0.20878
103	68	1.54027	13.94087	0.50235	0.11030	0.19868	0.50235	0.10878	0.19622	1.5229	12.53103	0.50688	0.12131	0.21637	0.50688	0.11969	0.21378
103	69	1.54027	13.49126	0.50235	0.11395	0.20458	0.50235	0.11222	0.20180	1.5229	12.16898	0.50688	0.12488	0.22204	0.50688	0.12305	0.21913
103	70	1.54027	13.03722	0.50235	0.11788	0.21090	0.50235	0.11592	0.20775	1.5229	11.80026	0.50688	0.12875	0.22813	0.50688	0.12666	0.22484
103	71	1.54027	12.57941	0.50235	0.12213	0.21768	0.50235	0.11988	0.21410	1.5229	11.42537	0.50688	0.13293	0.23466	0.50688	0.13054	0.23094
103	72	1.54027	12.11856	0.50235	0.12673	0.22494	0.50235	0.12414	0.22087	1.5229	11.04490	0.50688	0.13745	0.24168	0.50688	0.13472	0.23746
103	73	1.54027	11.65555	0.50235	0.13170	0.23274	0.50235	0.12872	0.22809	1.5229	10.65955	0.50688	0.14235	0.24922	0.50688	0.13922	0.24442
103	74	1.54027	11.19139	0.50235	0.13708	0.24112	0.50235	0.13365	0.23579	1.5229	10.27021	0.50688	0.14766	0.25732	0.50688	0.14406	0.25185
103	75	1.54027	10.72709	0.50235	0.14293	0.25010	0.50235	0.13895	0.24400	1.5229	9.87774	0.50688	0.15342	0.26603	0.50688	0.14928	0.25978
103	76	1.54027	10.26405	0.50235	0.14926	0.25975	0.50235	0.14466	0.25275	1.5229	9.48337	0.50688	0.15968	0.27538	0.50688	0.15489	0.26823
103	77	1.54027	9.80349	0.50235	0.15613	0.27009	0.50235	0.15079	0.26206	1.5229	9.08824	0.50688	0.16646	0.28541	0.50688	0.16092	0.27723
103	78	1.54027	9.34666	0.50235	0.16358	0.28117	0.50235	0.15737	0.27195	1.5229	8.69350	0.50688	0.17383	0.29617	0.50688	0.16741	0.28681
103	79	1.54027	8.89505	0.50235	0.17166	0.29303	0.50235	0.16445	0.28245	1.5229	8.30053	0.50688	0.18182	0.30769	0.50688	0.17438	0.29697
103	80	1.54027	8.44994	0.50235	0.18043	0.30571	0.50235	0.17204	0.29357	1.5229	7.91061	0.50688	0.19048	0.32001	0.50688	0.18186	0.30775
103	81	1.54027	8.01269	0.50235	0.18994	0.31924	0.50235	0.18017	0.30533	1.5229	7.52504	0.50688	0.19988	0.33316	0.50688	0.18988	0.31915
103	82	1.54027	7.58462	0.50235	0.20024	0.33366	0.50235	0.18888	0.31774	1.5229	7.14517	0.50688	0.21005	0.34718	0.50688	0.19846	0.33119
103	83	1.54027	7.16676	0.50235	0.21138	0.34899	0.50235	0.19819	0.33081	1.5229	6.77205	0.50688	0.22107	0.36209	0.50688	0.20764	0.34387
103	84	1.54027	6.76024	0.50235	0.22344	0.36526	0.50235	0.20812	0.34454	1.5229	6.40687	0.50688	0.23298	0.37791	0.50688	0.21743	0.35719
103	85	1.54027	6.36619	0.50235	0.23645	0.38246	0.50235	0.21870	0.35890	1.5229	6.05083	0.50688	0.24583	0.39464	0.50688	0.22785	0.37114
103	86	1.54027	5.98597	0.50235	0.25045	0.40058	0.50235	0.22991	0.37386	1.5229	5.70535	0.50688	0.25965	0.41226	0.50688	0.23890	0.38567
103	87	1.54027	5.62066	0.50235	0.26546	0.41955	0.50235	0.24174	0.38935	1.5229	5.37164	0.50688	0.27447	0.43072	0.50688	0.25057	0.40072
103	88	1.54027	5.27144	0.50235	0.28149	0.43931	0.50235	0.25416	0.40530	1.5229	5.05099	0.50688	0.29027	0.44994	0.50688	0.26281	0.41623
103	89	1.54027	4.93962	0.50235	0.29848	0.45973	0.50235	0.26711	0.42160	1.5229	4.74485	0.50688	0.30702	0.46981	0.50688	0.27557	0.43207
103	90	1.54027	4.62687	0.50235	0.31633	0.48062	0.50235	0.28052	0.43813	1.5229	4.45503	0.50688	0.32461	0.49013	0.50688	0.28878	0.44814

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
103	91	1.54027	4.33500	0.50235	0.33489	0.50175	0.50235	0.29434	0.45481	1.5229	4.18350	0.50688	0.34289	0.51067	0.50688	0.30238	0.46435
103	92	1.54027	4.06328	0.50235	0.35411	0.52301	0.50235	0.30857	0.47162	1.5229	3.92982	0.50688	0.36179	0.53134	0.50688	0.31638	0.48069
103	93	1.54027	3.80970	0.50235	0.37400	0.54440	0.50235	0.32329	0.48861	1.5229	3.69224	0.50688	0.38134	0.55213	0.50688	0.33086	0.49721
103	94	1.54027	3.57122	0.50235	0.39471	0.56601	0.50235	0.33858	0.50588	1.5229	3.46804	0.50688	0.40168	0.57314	0.50688	0.34589	0.51400
103	95	1.54027	3.34496	0.50235	0.41636	0.58793	0.50235	0.35453	0.52347	1.5229	3.25454	0.50688	0.42295	0.59447	0.50688	0.36158	0.53112
103	96	1.54027	3.12856	0.50235	0.43910	0.61024	0.50235	0.37110	0.54132	1.5229	3.04956	0.50688	0.44528	0.61619	0.50688	0.37789	0.54850
103	97	1.54027	2.92468	0.50235	0.46259	0.63257	0.50235	0.38818	0.55927	1.5229	2.85578	0.50688	0.46837	0.63794	0.50688	0.39470	0.56600
103	98	1.54027	2.73317	0.50235	0.48672	0.65476	0.50235	0.40569	0.57722	1.5229	2.67315	0.50688	0.49207	0.65958	0.50688	0.41194	0.58351
103	99	1.54027	2.55407	0.50235	0.51127	0.67661	0.50235	0.42351	0.59502	1.5229	2.50182	0.50688	0.51620	0.68091	0.50688	0.42949	0.60090
103	100	1.54027	2.38797	0.50235	0.53592	0.69785	0.50235	0.44146	0.61252	1.5229	2.34248	0.50688	0.54044	0.70167	0.50688	0.44718	0.61800
103	101	1.54027	2.23536	0.50235	0.56034	0.71823	0.50235	0.45935	0.62953	1.5229	2.19569	0.50688	0.56445	0.72160	0.50688	0.46481	0.63464
103	102	1.54027	2.09662	0.50235	0.58415	0.73750	0.50235	0.47702	0.64592	1.5229	2.06193	0.50688	0.58788	0.74046	0.50688	0.48223	0.65068
103	103	1.54027	1.97081	0.50235	0.60718	0.75558	0.50235	0.49437	0.66165	1.5229	1.94039	0.50688	0.61053	0.75818	0.50688	0.49934	0.66608
103	104	1.54027	1.85678	0.50235	0.62928	0.77246	0.50235	0.51130	0.67663	1.5229	1.82999	0.50688	0.63229	0.77473	0.50688	0.51603	0.68077
103	105	1.54027	1.75419	0.50235	0.65022	0.78804	0.50235	0.52766	0.69081	1.5229	1.73050	0.50688	0.65292	0.79002	0.50688	0.53218	0.69467
103	106	1.54027	1.66193	0.50235	0.66992	0.80234	0.50235	0.54336	0.70413	1.5229	1.64086	0.50688	0.67233	0.80407	0.50688	0.54768	0.70774
103	107	1.54027	1.57966	0.50235	0.68819	0.81530	0.50235	0.55820	0.71647	1.5229	1.56078	0.50688	0.69035	0.81681	0.50688	0.56234	0.71987
103	108	1.54027	1.50704	0.50235	0.70481	0.82685	0.50235	0.57195	0.72769	1.5229	1.48999	0.50688	0.70677	0.82819	0.50688	0.57594	0.73092
103	109	1.54027	1.44400	0.50235	0.71953	0.83689	0.50235	0.58421	0.73754	1.5229	1.42842	0.50688	0.72131	0.83809	0.50688	0.58808	0.74061
103	110	1.54027	1.39223	0.50235	0.73168	0.84505	0.50235	0.59428	0.74551	1.5229	1.37777	0.50688	0.73333	0.84615	0.50688	0.59806	0.74848
104	1	1.45097	29.44822	0.49781	0.04927	0.09392	0.49781	0.04926	0.09390	1.43581	22.54525	0.50245	0.06369	0.11974	0.50245	0.06368	0.11973
104	2	1.45097	29.37817	0.49781	0.04939	0.09413	0.49781	0.04938	0.09412	1.43581	22.51839	0.50245	0.06376	0.11988	0.50245	0.06375	0.11987
104	3	1.45097	29.30399	0.49781	0.04951	0.09436	0.49781	0.04951	0.09435	1.43581	22.48894	0.50245	0.06384	0.12003	0.50245	0.06384	0.12002
104	4	1.45097	29.22650	0.49781	0.04965	0.09459	0.49781	0.04964	0.09459	1.43581	22.45752	0.50245	0.06393	0.12018	0.50245	0.06393	0.12017
104	5	1.45097	29.14631	0.49781	0.04978	0.09484	0.49781	0.04978	0.09483	1.43581	22.42458	0.50245	0.06403	0.12035	0.50245	0.06402	0.12034
104	6	1.45097	29.06332	0.49781	0.04992	0.09510	0.49781	0.04992	0.09509	1.43581	22.39007	0.50245	0.06413	0.12052	0.50245	0.06412	0.12051
104	7	1.45097	28.97770	0.49781	0.05007	0.09537	0.49781	0.05007	0.09536	1.43581	22.35408	0.50245	0.06423	0.12071	0.50245	0.06422	0.12070
104	8	1.45097	28.88901	0.49781	0.05023	0.09565	0.49781	0.05022	0.09564	1.43581	22.31631	0.50245	0.06434	0.12090	0.50245	0.06433	0.12089
104	9	1.45097	28.79700	0.49781	0.05039	0.09594	0.49781	0.05038	0.09593	1.43581	22.27655	0.50245	0.06445	0.12110	0.50245	0.06445	0.12109
104	10	1.45097	28.70168	0.49781	0.05055	0.09624	0.49781	0.05055	0.09623	1.43581	22.23481	0.50245	0.06457	0.12132	0.50245	0.06457	0.12130
104	11	1.45097	28.60341	0.49781	0.05073	0.09656	0.49781	0.05072	0.09655	1.43581	22.19134	0.50245	0.06470	0.12154	0.50245	0.06469	0.12153
104	12	1.45097	28.50171	0.49781	0.05091	0.09688	0.49781	0.05090	0.09687	1.43581	22.14578	0.50245	0.06483	0.12177	0.50245	0.06483	0.12176
104	13	1.45097	28.39619	0.49781	0.05110	0.09723	0.49781	0.05109	0.09722	1.43581	22.09783	0.50245	0.06497	0.12202	0.50245	0.06497	0.12201
104	14	1.45097	28.28717	0.49781	0.05129	0.09758	0.49781	0.05129	0.09757	1.43581	22.04770	0.50245	0.06512	0.12228	0.50245	0.06511	0.12227
104	15	1.45097	28.17456	0.49781	0.05150	0.09795	0.49781	0.05149	0.09794	1.43581	21.99534	0.50245	0.06528	0.12255	0.50245	0.06527	0.12254
104	16	1.45097	28.05854	0.49781	0.05171	0.09834	0.49781	0.05170	0.09832	1.43581	21.94087	0.50245	0.06544	0.12284	0.50245	0.06543	0.12282
104	17	1.45097	27.93921	0.49781	0.05193	0.09874	0.49781	0.05192	0.09872	1.43581	21.88436	0.50245	0.06561	0.12314	0.50245	0.06559	0.12311
104	18	1.45097	27.81632	0.49781	0.05216	0.09915	0.49781	0.05215	0.09913	1.43581	21.82561	0.50245	0.06578	0.12345	0.50245	0.06577	0.12342
104	19	1.45097	27.68998	0.49781	0.05240	0.09958	0.49781	0.05239	0.09956	1.43581	21.76469	0.50245	0.06597	0.12377	0.50245	0.06595	0.12374
104	20	1.45097	27.55961	0.49781	0.05265	0.10003	0.49781	0.05263	0.10000	1.43581	21.70115	0.50245	0.06616	0.12411	0.50245	0.06614	0.12408

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
104	21	1.45097	27.42496	0.49781	0.05291	0.10050	0.49781	0.05289	0.10047	1.43581	21.63477	0.50245	0.06636	0.12447	0.50245	0.06635	0.12444
104	22	1.45097	27.28607	0.49781	0.05318	0.10098	0.49781	0.05316	0.10095	1.43581	21.56556	0.50245	0.06658	0.12484	0.50245	0.06656	0.12481
104	23	1.45097	27.14231	0.49781	0.05346	0.10149	0.49781	0.05344	0.10146	1.43581	21.49301	0.50245	0.06680	0.12524	0.50245	0.06678	0.12520
104	24	1.45097	26.99396	0.49781	0.05375	0.10202	0.49781	0.05373	0.10199	1.43581	21.41732	0.50245	0.06704	0.12565	0.50245	0.06702	0.12562
104	25	1.45097	26.84076	0.49781	0.05406	0.10257	0.49781	0.05404	0.10254	1.43581	21.33825	0.50245	0.06729	0.12609	0.50245	0.06726	0.12605
104	26	1.45097	26.68259	0.49781	0.05438	0.10315	0.49781	0.05436	0.10311	1.43581	21.25569	0.50245	0.06755	0.12655	0.50245	0.06752	0.12651
104	27	1.45097	26.51948	0.49781	0.05471	0.10375	0.49781	0.05469	0.10371	1.43581	21.16962	0.50245	0.06782	0.12703	0.50245	0.06780	0.12698
104	28	1.45097	26.35108	0.49781	0.05506	0.10438	0.49781	0.05504	0.10433	1.43581	21.07976	0.50245	0.06811	0.12754	0.50245	0.06808	0.12749
104	29	1.45097	26.17769	0.49781	0.05543	0.10503	0.49781	0.05540	0.10499	1.43581	20.98629	0.50245	0.06841	0.12807	0.50245	0.06838	0.12802
104	30	1.45097	25.99881	0.49781	0.05581	0.10572	0.49781	0.05578	0.10567	1.43581	20.88878	0.50245	0.06873	0.12863	0.50245	0.06870	0.12857
104	31	1.45097	25.81445	0.49781	0.05621	0.10643	0.49781	0.05618	0.10638	1.43581	20.78720	0.50245	0.06907	0.12921	0.50245	0.06904	0.12915
104	32	1.45097	25.62410	0.49781	0.05662	0.10718	0.49781	0.05659	0.10712	1.43581	20.68113	0.50245	0.06942	0.12983	0.50245	0.06939	0.12977
104	33	1.45097	25.42805	0.49781	0.05706	0.10796	0.49781	0.05703	0.10790	1.43581	20.57072	0.50245	0.06980	0.13048	0.50245	0.06976	0.13042
104	34	1.45097	25.22578	0.49781	0.05752	0.10878	0.49781	0.05748	0.10872	1.43581	20.45552	0.50245	0.07019	0.13117	0.50245	0.07015	0.13110
104	35	1.45097	25.01713	0.49781	0.05800	0.10963	0.49781	0.05796	0.10957	1.43581	20.33536	0.50245	0.07060	0.13189	0.50245	0.07056	0.13182
104	36	1.45097	24.80193	0.49781	0.05850	0.11053	0.49781	0.05846	0.11046	1.43581	20.21002	0.50245	0.07104	0.13266	0.50245	0.07100	0.13258
104	37	1.45097	24.57973	0.49781	0.05903	0.11148	0.49781	0.05899	0.11140	1.43581	20.07911	0.50245	0.07150	0.13347	0.50245	0.07146	0.13338
104	38	1.45097	24.35058	0.49781	0.05958	0.11247	0.49781	0.05954	0.11239	1.43581	19.94257	0.50245	0.07199	0.13432	0.50245	0.07194	0.13423
104	39	1.45097	24.11373	0.49781	0.06017	0.11351	0.49781	0.06012	0.11343	1.43581	19.79973	0.50245	0.07251	0.13522	0.50245	0.07246	0.13513
104	40	1.45097	23.86918	0.49781	0.06079	0.11460	0.49781	0.06074	0.11452	1.43581	19.65053	0.50245	0.07306	0.13618	0.50245	0.07300	0.13608
104	41	1.45097	23.61736	0.49781	0.06143	0.11575	0.49781	0.06138	0.11566	1.43581	19.49521	0.50245	0.07364	0.13719	0.50245	0.07358	0.13708
104	42	1.45097	23.35816	0.49781	0.06211	0.11696	0.49781	0.06206	0.11686	1.43581	19.33362	0.50245	0.07426	0.13825	0.50245	0.07419	0.13813
104	43	1.45097	23.09102	0.49781	0.06283	0.11824	0.49781	0.06277	0.11812	1.43581	19.16523	0.50245	0.07491	0.13938	0.50245	0.07484	0.13925
104	44	1.45097	22.81604	0.49781	0.06359	0.11957	0.49781	0.06352	0.11945	1.43581	18.99000	0.50245	0.07560	0.14058	0.50245	0.07552	0.14043
104	45	1.45097	22.53309	0.49781	0.06439	0.12098	0.49781	0.06431	0.12085	1.43581	18.80775	0.50245	0.07633	0.14184	0.50245	0.07624	0.14168
104	46	1.45097	22.24198	0.49781	0.06523	0.12247	0.49781	0.06514	0.12232	1.43581	18.61823	0.50245	0.07711	0.14318	0.50245	0.07701	0.14301
104	47	1.45097	21.94239	0.49781	0.06612	0.12404	0.49781	0.06602	0.12387	1.43581	18.42106	0.50245	0.07793	0.14460	0.50245	0.07782	0.14441
104	48	1.45097	21.63441	0.49781	0.06706	0.12569	0.49781	0.06695	0.12550	1.43581	18.21621	0.50245	0.07881	0.14611	0.50245	0.07869	0.14589
104	49	1.45097	21.31800	0.49781	0.06805	0.12744	0.49781	0.06793	0.12722	1.43581	18.00355	0.50245	0.07974	0.14770	0.50245	0.07960	0.14746
104	50	1.45097	20.99328	0.49781	0.06911	0.12928	0.49781	0.06897	0.12903	1.43581	17.78305	0.50245	0.08073	0.14939	0.50245	0.08057	0.14912
104	51	1.45097	20.66027	0.49781	0.07022	0.13122	0.49781	0.07006	0.13094	1.43581	17.55462	0.50245	0.08178	0.15119	0.50245	0.08160	0.15088
104	52	1.45097	20.31936	0.49781	0.07139	0.13327	0.49781	0.07121	0.13296	1.43581	17.31849	0.50245	0.08289	0.15309	0.50245	0.08268	0.15274
104	53	1.45097	19.97064	0.49781	0.07264	0.13544	0.49781	0.07243	0.13508	1.43581	17.07460	0.50245	0.08407	0.15510	0.50245	0.08384	0.15470
104	54	1.45097	19.61420	0.49781	0.07396	0.13773	0.49781	0.07372	0.13731	1.43581	16.82295	0.50245	0.08532	0.15723	0.50245	0.08506	0.15678
104	55	1.45097	19.25050	0.49781	0.07535	0.14014	0.49781	0.07508	0.13967	1.43581	16.56379	0.50245	0.08665	0.15949	0.50245	0.08635	0.15897
104	56	1.45097	18.87994	0.49781	0.07683	0.14269	0.49781	0.07651	0.14215	1.43581	16.29737	0.50245	0.08807	0.16188	0.50245	0.08772	0.16129
104	57	1.45097	18.50268	0.49781	0.07839	0.14538	0.49781	0.07803	0.14477	1.43581	16.02371	0.50245	0.08957	0.16441	0.50245	0.08917	0.16374
104	58	1.45097	18.11889	0.49781	0.08004	0.14823	0.49781	0.07964	0.14753	1.43581	15.74286	0.50245	0.09116	0.16709	0.50245	0.09071	0.16633
104	59	1.45097	17.72878	0.49781	0.08180	0.15123	0.49781	0.08134	0.15045	1.43581	15.45489	0.50245	0.09285	0.16993	0.50245	0.09234	0.16908
104	60	1.45097	17.33235	0.49781	0.08367	0.15441	0.49781	0.08315	0.15353	1.43581	15.15969	0.50245	0.09465	0.17294	0.50245	0.09408	0.17198

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
104	61	1.45097	16.92988	0.49781	0.08565	0.15779	0.49781	0.08507	0.15679	1.43581	14.85740	0.50245	0.09657	0.17613	0.50245	0.09593	0.17507
104	62	1.45097	16.52117	0.49781	0.08776	0.16136	0.49781	0.08711	0.16025	1.43581	14.54774	0.50245	0.09862	0.17953	0.50245	0.09790	0.17834
104	63	1.45097	16.10627	0.49781	0.09001	0.16516	0.49781	0.08928	0.16392	1.43581	14.23062	0.50245	0.10081	0.18315	0.50245	0.10000	0.18182
104	64	1.45097	15.68510	0.49781	0.09242	0.16921	0.49781	0.09159	0.16782	1.43581	13.90587	0.50245	0.10315	0.18701	0.50245	0.10225	0.18553
104	65	1.45097	15.25783	0.49781	0.09500	0.17351	0.49781	0.09407	0.17196	1.43581	13.57353	0.50245	0.10566	0.19113	0.50245	0.10465	0.18948
104	66	1.45097	14.82463	0.49781	0.09776	0.17811	0.49781	0.09671	0.17637	1.43581	13.23363	0.50245	0.10836	0.19553	0.50245	0.10723	0.19369
104	67	1.45097	14.38548	0.49781	0.10073	0.18302	0.49781	0.09955	0.18107	1.43581	12.88602	0.50245	0.11126	0.20025	0.50245	0.10999	0.19818
104	68	1.45097	13.94087	0.49781	0.10392	0.18828	0.49781	0.10258	0.18608	1.43581	12.53103	0.50245	0.11439	0.20530	0.50245	0.11296	0.20298
104	69	1.45097	13.49126	0.49781	0.10736	0.19391	0.49781	0.10584	0.19142	1.43581	12.16898	0.50245	0.11777	0.21073	0.50245	0.11614	0.20811
104	70	1.45097	13.03722	0.49781	0.11108	0.19994	0.49781	0.10933	0.19712	1.43581	11.80026	0.50245	0.12142	0.21655	0.50245	0.11957	0.21359
104	71	1.45097	12.57941	0.49781	0.11509	0.20642	0.49781	0.11309	0.20320	1.43581	11.42537	0.50245	0.12537	0.22280	0.50245	0.12325	0.21945
104	72	1.45097	12.11856	0.49781	0.11942	0.21336	0.49781	0.11713	0.20970	1.43581	11.04490	0.50245	0.12964	0.22952	0.50245	0.12722	0.22572
104	73	1.45097	11.65555	0.49781	0.12411	0.22082	0.49781	0.12148	0.21664	1.43581	10.65955	0.50245	0.13427	0.23675	0.50245	0.13149	0.23242
104	74	1.45097	11.19139	0.49781	0.12920	0.22883	0.49781	0.12615	0.22404	1.43581	10.27021	0.50245	0.13929	0.24452	0.50245	0.13609	0.23957
104	75	1.45097	10.72709	0.49781	0.13471	0.23744	0.49781	0.13119	0.23195	1.43581	9.87774	0.50245	0.14473	0.25287	0.50245	0.14105	0.24722
104	76	1.45097	10.26405	0.49781	0.14069	0.24668	0.49781	0.13661	0.24037	1.43581	9.48337	0.50245	0.15065	0.26185	0.50245	0.14638	0.25538
104	77	1.45097	9.80349	0.49781	0.14719	0.25660	0.49781	0.14244	0.24935	1.43581	9.08824	0.50245	0.15707	0.27149	0.50245	0.15213	0.26408
104	78	1.45097	9.34666	0.49781	0.15423	0.26725	0.49781	0.14871	0.25891	1.43581	8.69350	0.50245	0.16404	0.28184	0.50245	0.15831	0.27335
104	79	1.45097	8.89505	0.49781	0.16188	0.27865	0.49781	0.15545	0.26907	1.43581	8.30053	0.50245	0.17160	0.29294	0.50245	0.16496	0.28321
104	80	1.45097	8.44994	0.49781	0.17018	0.29086	0.49781	0.16269	0.27985	1.43581	7.91061	0.50245	0.17981	0.30482	0.50245	0.17211	0.29367
104	81	1.45097	8.01269	0.49781	0.17918	0.30391	0.49781	0.17046	0.29127	1.43581	7.52504	0.50245	0.18872	0.31752	0.50245	0.17977	0.30476
104	82	1.45097	7.58462	0.49781	0.18894	0.31783	0.49781	0.17879	0.30334	1.43581	7.14517	0.50245	0.19838	0.33108	0.50245	0.18799	0.31649
104	83	1.45097	7.16676	0.49781	0.19951	0.33266	0.49781	0.18770	0.31608	1.43581	6.77205	0.50245	0.20884	0.34552	0.50245	0.19679	0.32886
104	84	1.45097	6.76024	0.49781	0.21096	0.34842	0.49781	0.19723	0.32948	1.43581	6.40687	0.50245	0.22016	0.36087	0.50245	0.20619	0.34189
104	85	1.45097	6.36619	0.49781	0.22333	0.36512	0.49781	0.20739	0.34353	1.43581	6.05083	0.50245	0.23239	0.37714	0.50245	0.21622	0.35556
104	86	1.45097	5.98597	0.49781	0.23666	0.38274	0.49781	0.21817	0.35820	1.43581	5.70535	0.50245	0.24557	0.39431	0.50245	0.22686	0.36983
104	87	1.45097	5.62066	0.49781	0.25098	0.40125	0.49781	0.22958	0.37343	1.43581	5.37164	0.50245	0.25972	0.41234	0.50245	0.23812	0.38465
104	88	1.45097	5.27144	0.49781	0.26629	0.42058	0.49781	0.24158	0.38915	1.43581	5.05099	0.50245	0.27484	0.43117	0.50245	0.24996	0.39995
104	89	1.45097	4.93962	0.49781	0.28255	0.44060	0.49781	0.25413	0.40526	1.43581	4.74485	0.50245	0.29089	0.45068	0.50245	0.26234	0.41564
104	90	1.45097	4.62687	0.49781	0.29967	0.46115	0.49781	0.26714	0.42164	1.43581	4.45503	0.50245	0.30779	0.47070	0.50245	0.27516	0.43157
104	91	1.45097	4.33500	0.49781	0.31752	0.48199	0.49781	0.28056	0.43819	1.43581	4.18350	0.50245	0.32537	0.49099	0.50245	0.28839	0.44768
104	92	1.45097	4.06328	0.49781	0.33603	0.50303	0.49781	0.29443	0.45491	1.43581	3.92982	0.50245	0.34361	0.51147	0.50245	0.30205	0.46396
104	93	1.45097	3.80970	0.49781	0.35525	0.52426	0.49781	0.30878	0.47186	1.43581	3.69224	0.50245	0.36252	0.53213	0.50245	0.31617	0.48044
104	94	1.45097	3.57122	0.49781	0.37530	0.54578	0.49781	0.32372	0.48911	1.43581	3.46804	0.50245	0.38224	0.55307	0.50245	0.33088	0.49724
104	95	1.45097	3.34496	0.49781	0.39635	0.56769	0.49781	0.33934	0.50673	1.43581	3.25454	0.50245	0.40293	0.57441	0.50245	0.34626	0.51440
104	96	1.45097	3.12856	0.49781	0.41851	0.59007	0.49781	0.35562	0.52466	1.43581	3.04956	0.50245	0.42473	0.59623	0.50245	0.36230	0.53189
104	97	1.45097	2.92468	0.49781	0.44151	0.61257	0.49781	0.37244	0.54274	1.43581	2.85578	0.50245	0.44735	0.61816	0.50245	0.37887	0.54954
104	98	1.45097	2.73317	0.49781	0.46521	0.63501	0.49781	0.38974	0.56088	1.43581	2.67315	0.50245	0.47066	0.64007	0.50245	0.39591	0.56724
104	99	1.45097	2.55407	0.49781	0.48944	0.65721	0.49781	0.40738	0.57892	1.43581	2.50182	0.50245	0.49449	0.66175	0.50245	0.41331	0.58488
104	100	1.45097	2.38797	0.49781	0.51388	0.67889	0.49781	0.42521	0.59670	1.43581	2.34248	0.50245	0.51854	0.68295	0.50245	0.43088	0.60226

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
104	101	1.45097	2.23536	0.49781	0.53819	0.69977	0.49781	0.44303	0.61403	1.43581	2.19569	0.50245	0.54247	0.70338	0.50245	0.44846	0.61922
104	102	1.45097	2.09662	0.49781	0.56201	0.71960	0.49781	0.46067	0.63077	1.43581	2.06193	0.50245	0.56591	0.72279	0.50245	0.46586	0.63562
104	103	1.45097	1.97081	0.49781	0.58515	0.73829	0.49781	0.47804	0.64686	1.43581	1.94039	0.50245	0.58869	0.74110	0.50245	0.48300	0.65138
104	104	1.45097	1.85678	0.49781	0.60746	0.75580	0.49781	0.49503	0.66223	1.43581	1.82999	0.50245	0.61066	0.75828	0.50245	0.49977	0.66646
104	105	1.45097	1.75419	0.49781	0.62870	0.77202	0.49781	0.51149	0.67681	1.43581	1.73050	0.50245	0.63159	0.77420	0.50245	0.51603	0.68076
104	106	1.45097	1.66193	0.49781	0.64876	0.78697	0.49781	0.52732	0.69052	1.43581	1.64086	0.50245	0.65137	0.78889	0.50245	0.53166	0.69423
104	107	1.45097	1.57966	0.49781	0.66744	0.80056	0.49781	0.54233	0.70326	1.43581	1.56078	0.50245	0.66980	0.80226	0.50245	0.54650	0.70676
104	108	1.45097	1.50704	0.49781	0.68452	0.81272	0.49781	0.55627	0.71488	1.43581	1.48999	0.50245	0.68667	0.81423	0.50245	0.56029	0.71819
104	109	1.45097	1.44400	0.49781	0.69970	0.82332	0.49781	0.56874	0.72509	1.43581	1.42842	0.50245	0.70168	0.82469	0.50245	0.57264	0.72826
104	110	1.45097	1.39223	0.49781	0.71229	0.83197	0.49781	0.57903	0.73340	1.43581	1.37777	0.50245	0.71414	0.83323	0.50245	0.58285	0.73645
105	1	1.37038	29.44822	0.49571	0.04653	0.08893	0.49571	0.04653	0.08892	1.35711	22.54525	0.50047	0.06019	0.11355	0.50047	0.06019	0.11354
105	2	1.37038	29.37817	0.49571	0.04665	0.08913	0.49571	0.04664	0.08913	1.35711	22.51839	0.50047	0.06027	0.11368	0.50047	0.06026	0.11367
105	3	1.37038	29.30399	0.49571	0.04676	0.08935	0.49571	0.04676	0.08934	1.35711	22.48894	0.50047	0.06035	0.11382	0.50047	0.06034	0.11381
105	4	1.37038	29.22650	0.49571	0.04689	0.08958	0.49571	0.04688	0.08957	1.35711	22.45752	0.50047	0.06043	0.11397	0.50047	0.06042	0.11396
105	5	1.37038	29.14631	0.49571	0.04702	0.08981	0.49571	0.04701	0.08980	1.35711	22.42458	0.50047	0.06052	0.11413	0.50047	0.06051	0.11412
105	6	1.37038	29.06332	0.49571	0.04715	0.09006	0.49571	0.04715	0.09005	1.35711	22.39007	0.50047	0.06061	0.11430	0.50047	0.06061	0.11429
105	7	1.37038	28.97770	0.49571	0.04729	0.09031	0.49571	0.04729	0.09030	1.35711	22.35408	0.50047	0.06071	0.11447	0.50047	0.06070	0.11446
105	8	1.37038	28.88901	0.49571	0.04744	0.09058	0.49571	0.04743	0.09057	1.35711	22.31631	0.50047	0.06081	0.11465	0.50047	0.06081	0.11464
105	9	1.37038	28.79700	0.49571	0.04759	0.09085	0.49571	0.04758	0.09084	1.35711	22.27655	0.50047	0.06092	0.11485	0.50047	0.06092	0.11484
105	10	1.37038	28.70168	0.49571	0.04775	0.09114	0.49571	0.04774	0.09113	1.35711	22.23481	0.50047	0.06104	0.11505	0.50047	0.06103	0.11504
105	11	1.37038	28.60341	0.49571	0.04791	0.09144	0.49571	0.04790	0.09143	1.35711	22.19134	0.50047	0.06115	0.11526	0.50047	0.06115	0.11525
105	12	1.37038	28.50171	0.49571	0.04808	0.09175	0.49571	0.04808	0.09174	1.35711	22.14578	0.50047	0.06128	0.11548	0.50047	0.06127	0.11547
105	13	1.37038	28.39619	0.49571	0.04826	0.09207	0.49571	0.04825	0.09207	1.35711	22.09783	0.50047	0.06141	0.11572	0.50047	0.06141	0.11571
105	14	1.37038	28.28717	0.49571	0.04844	0.09241	0.49571	0.04844	0.09240	1.35711	22.04770	0.50047	0.06155	0.11597	0.50047	0.06155	0.11595
105	15	1.37038	28.17456	0.49571	0.04864	0.09277	0.49571	0.04863	0.09275	1.35711	21.99534	0.50047	0.06170	0.11623	0.50047	0.06169	0.11621
105	16	1.37038	28.05854	0.49571	0.04884	0.09313	0.49571	0.04883	0.09312	1.35711	21.94087	0.50047	0.06185	0.11650	0.50047	0.06184	0.11648
105	17	1.37038	27.93921	0.49571	0.04905	0.09351	0.49571	0.04904	0.09349	1.35711	21.88436	0.50047	0.06201	0.11678	0.50047	0.06200	0.11676
105	18	1.37038	27.81632	0.49571	0.04926	0.09390	0.49571	0.04925	0.09388	1.35711	21.82561	0.50047	0.06218	0.11708	0.50047	0.06217	0.11705
105	19	1.37038	27.68998	0.49571	0.04949	0.09431	0.49571	0.04948	0.09429	1.35711	21.76469	0.50047	0.06235	0.11739	0.50047	0.06234	0.11736
105	20	1.37038	27.55961	0.49571	0.04972	0.09474	0.49571	0.04971	0.09471	1.35711	21.70115	0.50047	0.06254	0.11771	0.50047	0.06252	0.11768
105	21	1.37038	27.42496	0.49571	0.04997	0.09518	0.49571	0.04995	0.09516	1.35711	21.63477	0.50047	0.06273	0.11805	0.50047	0.06271	0.11802
105	22	1.37038	27.28607	0.49571	0.05022	0.09564	0.49571	0.05021	0.09562	1.35711	21.56556	0.50047	0.06293	0.11841	0.50047	0.06291	0.11838
105	23	1.37038	27.14231	0.49571	0.05049	0.09612	0.49571	0.05047	0.09610	1.35711	21.49301	0.50047	0.06314	0.11878	0.50047	0.06312	0.11875
105	24	1.37038	26.99396	0.49571	0.05077	0.09663	0.49571	0.05075	0.09660	1.35711	21.41732	0.50047	0.06336	0.11918	0.50047	0.06335	0.11914
105	25	1.37038	26.84076	0.49571	0.05106	0.09715	0.49571	0.05104	0.09712	1.35711	21.33825	0.50047	0.06360	0.11959	0.50047	0.06358	0.11956
105	26	1.37038	26.68259	0.49571	0.05136	0.09770	0.49571	0.05134	0.09767	1.35711	21.25569	0.50047	0.06385	0.12003	0.50047	0.06382	0.11999
105	27	1.37038	26.51948	0.49571	0.05167	0.09827	0.49571	0.05165	0.09823	1.35711	21.16962	0.50047	0.06410	0.12049	0.50047	0.06408	0.12045
105	28	1.37038	26.35108	0.49571	0.05200	0.09887	0.49571	0.05198	0.09883	1.35711	21.07976	0.50047	0.06438	0.12097	0.50047	0.06435	0.12092
105	29	1.37038	26.17769	0.49571	0.05235	0.09949	0.49571	0.05233	0.09945	1.35711	20.98629	0.50047	0.06466	0.12147	0.50047	0.06464	0.12143
105	30	1.37038	25.99881	0.49571	0.05271	0.10014	0.49571	0.05268	0.10010	1.35711	20.88878	0.50047	0.06497	0.12201	0.50047	0.06494	0.12196

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
105	31	1.37038	25.81445	0.49571	0.05308	0.10082	0.49571	0.05306	0.10077	1.35711	20.78720	0.50047	0.06528	0.12257	0.50047	0.06525	0.12251
105	32	1.37038	25.62410	0.49571	0.05348	0.10153	0.49571	0.05345	0.10148	1.35711	20.68113	0.50047	0.06562	0.12316	0.50047	0.06559	0.12310
105	33	1.37038	25.42805	0.49571	0.05389	0.10227	0.49571	0.05386	0.10222	1.35711	20.57072	0.50047	0.06597	0.12378	0.50047	0.06594	0.12371
105	34	1.37038	25.22578	0.49571	0.05432	0.10305	0.49571	0.05429	0.10299	1.35711	20.45552	0.50047	0.06634	0.12443	0.50047	0.06631	0.12436
105	35	1.37038	25.01713	0.49571	0.05478	0.10386	0.49571	0.05474	0.10380	1.35711	20.33536	0.50047	0.06673	0.12512	0.50047	0.06670	0.12505
105	36	1.37038	24.80193	0.49571	0.05525	0.10472	0.49571	0.05522	0.10466	1.35711	20.21002	0.50047	0.06715	0.12584	0.50047	0.06711	0.12577
105	37	1.37038	24.57973	0.49571	0.05575	0.10561	0.49571	0.05571	0.10555	1.35711	20.07911	0.50047	0.06759	0.12661	0.50047	0.06754	0.12654
105	38	1.37038	24.35058	0.49571	0.05627	0.10655	0.49571	0.05624	0.10649	1.35711	19.94257	0.50047	0.06805	0.12742	0.50047	0.06800	0.12735
105	39	1.37038	24.11373	0.49571	0.05683	0.10754	0.49571	0.05679	0.10747	1.35711	19.79973	0.50047	0.06854	0.12828	0.50047	0.06849	0.12820
105	40	1.37038	23.86918	0.49571	0.05741	0.10859	0.49571	0.05737	0.10851	1.35711	19.65053	0.50047	0.06906	0.12920	0.50047	0.06901	0.12910
105	41	1.37038	23.61736	0.49571	0.05802	0.10968	0.49571	0.05797	0.10959	1.35711	19.49521	0.50047	0.06961	0.13016	0.50047	0.06955	0.13006
105	42	1.37038	23.35816	0.49571	0.05866	0.11083	0.49571	0.05861	0.11073	1.35711	19.33362	0.50047	0.07019	0.13117	0.50047	0.07013	0.13107
105	43	1.37038	23.09102	0.49571	0.05934	0.11204	0.49571	0.05929	0.11194	1.35711	19.16523	0.50047	0.07081	0.13225	0.50047	0.07074	0.13213
105	44	1.37038	22.81604	0.49571	0.06006	0.11331	0.49571	0.06000	0.11320	1.35711	18.99000	0.50047	0.07146	0.13339	0.50047	0.07139	0.13326
105	45	1.37038	22.53309	0.49571	0.06081	0.11465	0.49571	0.06074	0.11453	1.35711	18.80775	0.50047	0.07215	0.13459	0.50047	0.07207	0.13445
105	46	1.37038	22.24198	0.49571	0.06161	0.11606	0.49571	0.06153	0.11593	1.35711	18.61823	0.50047	0.07288	0.13587	0.50047	0.07280	0.13571
105	47	1.37038	21.94239	0.49571	0.06245	0.11755	0.49571	0.06236	0.11740	1.35711	18.42106	0.50047	0.07366	0.13722	0.50047	0.07357	0.13705
105	48	1.37038	21.63441	0.49571	0.06334	0.11913	0.49571	0.06324	0.11896	1.35711	18.21621	0.50047	0.07449	0.13865	0.50047	0.07438	0.13846
105	49	1.37038	21.31800	0.49571	0.06428	0.12079	0.49571	0.06417	0.12060	1.35711	18.00355	0.50047	0.07537	0.14018	0.50047	0.07525	0.13996
105	50	1.37038	20.99328	0.49571	0.06527	0.12254	0.49571	0.06515	0.12232	1.35711	17.78305	0.50047	0.07630	0.14179	0.50047	0.07616	0.14155
105	51	1.37038	20.66027	0.49571	0.06632	0.12439	0.49571	0.06618	0.12414	1.35711	17.55462	0.50047	0.07729	0.14350	0.50047	0.07714	0.14322
105	52	1.37038	20.31936	0.49571	0.06743	0.12634	0.49571	0.06727	0.12606	1.35711	17.31849	0.50047	0.07835	0.14531	0.50047	0.07816	0.14500
105	53	1.37038	19.97064	0.49571	0.06861	0.12840	0.49571	0.06842	0.12808	1.35711	17.07460	0.50047	0.07946	0.14723	0.50047	0.07926	0.14687
105	54	1.37038	19.61420	0.49571	0.06985	0.13058	0.49571	0.06964	0.13021	1.35711	16.82295	0.50047	0.08065	0.14926	0.50047	0.08041	0.14885
105	55	1.37038	19.25050	0.49571	0.07117	0.13288	0.49571	0.07093	0.13246	1.35711	16.56379	0.50047	0.08191	0.15141	0.50047	0.08164	0.15095
105	56	1.37038	18.87994	0.49571	0.07256	0.13531	0.49571	0.07228	0.13482	1.35711	16.29737	0.50047	0.08324	0.15369	0.50047	0.08293	0.15316
105	57	1.37038	18.50268	0.49571	0.07404	0.13787	0.49571	0.07372	0.13732	1.35711	16.02371	0.50047	0.08466	0.15611	0.50047	0.08431	0.15551
105	58	1.37038	18.11889	0.49571	0.07560	0.14058	0.49571	0.07524	0.13996	1.35711	15.74286	0.50047	0.08617	0.15866	0.50047	0.08577	0.15799
105	59	1.37038	17.72878	0.49571	0.07726	0.14344	0.49571	0.07686	0.14274	1.35711	15.45489	0.50047	0.08777	0.16137	0.50047	0.08732	0.16061
105	60	1.37038	17.33235	0.49571	0.07903	0.14648	0.49571	0.07856	0.14568	1.35711	15.15969	0.50047	0.08947	0.16425	0.50047	0.08896	0.16339
105	61	1.37038	16.92988	0.49571	0.08090	0.14969	0.49571	0.08038	0.14880	1.35711	14.85740	0.50047	0.09129	0.16730	0.50047	0.09072	0.16634
105	62	1.37038	16.52117	0.49571	0.08289	0.15310	0.49571	0.08231	0.15210	1.35711	14.54774	0.50047	0.09322	0.17054	0.50047	0.09258	0.16947
105	63	1.37038	16.10627	0.49571	0.08502	0.15672	0.49571	0.08437	0.15561	1.35711	14.23062	0.50047	0.09529	0.17400	0.50047	0.09458	0.17281
105	64	1.37038	15.68510	0.49571	0.08730	0.16058	0.49571	0.08656	0.15933	1.35711	13.90587	0.50047	0.09751	0.17769	0.50047	0.09671	0.17636
105	65	1.37038	15.25783	0.49571	0.08973	0.16469	0.49571	0.08891	0.16329	1.35711	13.57353	0.50047	0.09988	0.18162	0.50047	0.09899	0.18014
105	66	1.37038	14.82463	0.49571	0.09234	0.16908	0.49571	0.09141	0.16751	1.35711	13.23363	0.50047	0.10244	0.18583	0.50047	0.10143	0.18418
105	67	1.37038	14.38548	0.49571	0.09515	0.17377	0.49571	0.09410	0.17201	1.35711	12.88602	0.50047	0.10518	0.19035	0.50047	0.10405	0.18849
105	68	1.37038	13.94087	0.49571	0.09817	0.17879	0.49571	0.09698	0.17681	1.35711	12.53103	0.50047	0.10814	0.19518	0.50047	0.10686	0.19309
105	69	1.37038	13.49126	0.49571	0.10142	0.18417	0.49571	0.10007	0.18193	1.35711	12.16898	0.50047	0.11134	0.20037	0.50047	0.10989	0.19802
105	70	1.37038	13.03722	0.49571	0.10493	0.18993	0.49571	0.10338	0.18739	1.35711	11.80026	0.50047	0.11479	0.20594	0.50047	0.11314	0.20328

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
105	71	1.37038	12.57941	0.49571	0.10872	0.19612	0.49571	0.10695	0.19323	1.35711	11.42537	0.50047	0.11853	0.21193	0.50047	0.11664	0.20892
105	72	1.37038	12.11856	0.49571	0.11282	0.20277	0.49571	0.11078	0.19947	1.35711	11.04490	0.50047	0.12257	0.21838	0.50047	0.12041	0.21494
105	73	1.37038	11.65555	0.49571	0.11726	0.20991	0.49571	0.11491	0.20614	1.35711	10.65955	0.50047	0.12695	0.22530	0.50047	0.12448	0.22139
105	74	1.37038	11.19139	0.49571	0.12207	0.21758	0.49571	0.11936	0.21326	1.35711	10.27021	0.50047	0.13171	0.23276	0.50047	0.12885	0.22829
105	75	1.37038	10.72709	0.49571	0.12729	0.22584	0.49571	0.12415	0.22088	1.35711	9.87774	0.50047	0.13687	0.24078	0.50047	0.13358	0.23567
105	76	1.37038	10.26405	0.49571	0.13295	0.23470	0.49571	0.12931	0.22900	1.35711	9.48337	0.50047	0.14247	0.24941	0.50047	0.13866	0.24355
105	77	1.37038	9.80349	0.49571	0.13910	0.24423	0.49571	0.13486	0.23767	1.35711	9.08824	0.50047	0.14856	0.25868	0.50047	0.14414	0.25197
105	78	1.37038	9.34666	0.49571	0.14578	0.25446	0.49571	0.14084	0.24691	1.35711	8.69350	0.50047	0.15517	0.26865	0.50047	0.15005	0.26094
105	79	1.37038	8.89505	0.49571	0.15302	0.26543	0.49571	0.14728	0.25674	1.35711	8.30053	0.50047	0.16234	0.27934	0.50047	0.15640	0.27049
105	80	1.37038	8.44994	0.49571	0.16089	0.27719	0.49571	0.15419	0.26719	1.35711	7.91061	0.50047	0.17014	0.29080	0.50047	0.16323	0.28065
105	81	1.37038	8.01269	0.49571	0.16943	0.28977	0.49571	0.16162	0.27827	1.35711	7.52504	0.50047	0.17860	0.30307	0.50047	0.17057	0.29143
105	82	1.37038	7.58462	0.49571	0.17870	0.30321	0.49571	0.16960	0.29001	1.35711	7.14517	0.50047	0.18778	0.31618	0.50047	0.17845	0.30285
105	83	1.37038	7.16676	0.49571	0.18875	0.31756	0.49571	0.17814	0.30241	1.35711	6.77205	0.50047	0.19773	0.33017	0.50047	0.18689	0.31492
105	84	1.37038	6.76024	0.49571	0.19963	0.33282	0.49571	0.18729	0.31549	1.35711	6.40687	0.50047	0.20851	0.34507	0.50047	0.19593	0.32766
105	85	1.37038	6.36619	0.49571	0.21141	0.34903	0.49571	0.19706	0.32923	1.35711	6.05083	0.50047	0.22017	0.36088	0.50047	0.20558	0.34104
105	86	1.37038	5.98597	0.49571	0.22412	0.36617	0.49571	0.20744	0.34361	1.35711	5.70535	0.50047	0.23274	0.37760	0.50047	0.21584	0.35504
105	87	1.37038	5.62066	0.49571	0.23778	0.38420	0.49571	0.21845	0.35857	1.35711	5.37164	0.50047	0.24626	0.39520	0.50047	0.22671	0.36962
105	88	1.37038	5.27144	0.49571	0.25241	0.40308	0.49571	0.23005	0.37405	1.35711	5.05099	0.50047	0.26073	0.41361	0.50047	0.23817	0.38471
105	89	1.37038	4.93962	0.49571	0.26799	0.42269	0.49571	0.24220	0.38995	1.35711	4.74485	0.50047	0.27612	0.43275	0.50047	0.25016	0.40021
105	90	1.37038	4.62687	0.49571	0.28442	0.44287	0.49571	0.25482	0.40615	1.35711	4.45503	0.50047	0.29235	0.45243	0.50047	0.26262	0.41599
105	91	1.37038	4.33500	0.49571	0.30157	0.46339	0.49571	0.26787	0.42255	1.35711	4.18350	0.50047	0.30927	0.47243	0.50047	0.27549	0.43198
105	92	1.37038	4.06328	0.49571	0.31941	0.48417	0.49571	0.28136	0.43916	1.35711	3.92982	0.50047	0.32686	0.49268	0.50047	0.28880	0.44816
105	93	1.37038	3.80970	0.49571	0.33796	0.50519	0.49571	0.29536	0.45602	1.35711	3.69224	0.50047	0.34513	0.51316	0.50047	0.30258	0.46459
105	94	1.37038	3.57122	0.49571	0.35736	0.52656	0.49571	0.30995	0.47323	1.35711	3.46804	0.50047	0.36424	0.53398	0.50047	0.31696	0.48136
105	95	1.37038	3.34496	0.49571	0.37778	0.54839	0.49571	0.32524	0.49084	1.35711	3.25454	0.50047	0.38434	0.55527	0.50047	0.33203	0.49853
105	96	1.37038	3.12856	0.49571	0.39936	0.57078	0.49571	0.34122	0.50883	1.35711	3.04956	0.50047	0.40558	0.57710	0.50047	0.34778	0.51608
105	97	1.37038	2.92468	0.49571	0.42183	0.59336	0.49571	0.35778	0.52700	1.35711	2.85578	0.50047	0.42769	0.59914	0.50047	0.36410	0.53383
105	98	1.37038	2.73317	0.49571	0.44506	0.61598	0.49571	0.37484	0.54528	1.35711	2.67315	0.50047	0.45057	0.62123	0.50047	0.38093	0.55170
105	99	1.37038	2.55407	0.49571	0.46891	0.63844	0.49571	0.39229	0.56352	1.35711	2.50182	0.50047	0.47404	0.64319	0.50047	0.39815	0.56954
105	100	1.37038	2.38797	0.49571	0.49306	0.66047	0.49571	0.40997	0.58153	1.35711	2.34248	0.50047	0.49783	0.66473	0.50047	0.41560	0.58717
105	101	1.37038	2.23536	0.49571	0.51719	0.68177	0.49571	0.42770	0.59914	1.35711	2.19569	0.50047	0.52159	0.68558	0.50047	0.43309	0.60441
105	102	1.37038	2.09662	0.49571	0.54092	0.70208	0.49571	0.44528	0.61619	1.35711	2.06193	0.50047	0.54497	0.70548	0.50047	0.45045	0.62112
105	103	1.37038	1.97081	0.49571	0.56408	0.72129	0.49571	0.46264	0.63261	1.35711	1.94039	0.50047	0.56778	0.72431	0.50047	0.46759	0.63722
105	104	1.37038	1.85678	0.49571	0.58650	0.73936	0.49571	0.47966	0.64834	1.35711	1.82999	0.50047	0.58988	0.74204	0.50047	0.48439	0.65265
105	105	1.37038	1.75419	0.49571	0.60793	0.75617	0.49571	0.49619	0.66327	1.35711	1.73050	0.50047	0.61101	0.75854	0.50047	0.50072	0.66731
105	106	1.37038	1.66193	0.49571	0.62827	0.77170	0.49571	0.51212	0.67736	1.35711	1.64086	0.50047	0.63106	0.77381	0.50047	0.51647	0.68115
105	107	1.37038	1.57966	0.49571	0.64728	0.78588	0.49571	0.52726	0.69047	1.35711	1.56078	0.50047	0.64983	0.78775	0.50047	0.53145	0.69405
105	108	1.37038	1.50704	0.49571	0.66473	0.79860	0.49571	0.54137	0.70245	1.35711	1.48999	0.50047	0.66706	0.80029	0.50047	0.54540	0.70584
105	109	1.37038	1.44400	0.49571	0.68030	0.80974	0.49571	0.55402	0.71302	1.35711	1.42842	0.50047	0.68246	0.81127	0.50047	0.55795	0.71626
105	110	1.37038	1.39223	0.49571	0.69327	0.81885	0.49571	0.56450	0.72163	1.35711	1.37777	0.50047	0.69530	0.82027	0.50047	0.56834	0.72477

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
106	1	1.29822	29.44822	0.49611	0.04408	0.08445	0.49611	0.04408	0.08444	1.28654	22.54525	0.50102	0.05706	0.10797	0.50102	0.05706	0.10795
106	2	1.29822	29.37817	0.49611	0.04419	0.08464	0.49611	0.04419	0.08463	1.28654	22.51839	0.50102	0.05713	0.10809	0.50102	0.05713	0.10808
106	3	1.29822	29.30399	0.49611	0.04430	0.08484	0.49611	0.04430	0.08484	1.28654	22.48894	0.50102	0.05721	0.10822	0.50102	0.05720	0.10821
106	4	1.29822	29.22650	0.49611	0.04442	0.08506	0.49611	0.04442	0.08505	1.28654	22.45752	0.50102	0.05729	0.10837	0.50102	0.05728	0.10836
106	5	1.29822	29.14631	0.49611	0.04454	0.08528	0.49611	0.04454	0.08528	1.28654	22.42458	0.50102	0.05737	0.10852	0.50102	0.05737	0.10851
106	6	1.29822	29.06332	0.49611	0.04467	0.08552	0.49611	0.04466	0.08551	1.28654	22.39007	0.50102	0.05746	0.10868	0.50102	0.05745	0.10867
106	7	1.29822	28.97770	0.49611	0.04480	0.08576	0.49611	0.04480	0.08575	1.28654	22.35408	0.50102	0.05755	0.10884	0.50102	0.05755	0.10883
106	8	1.29822	28.88901	0.49611	0.04494	0.08601	0.49611	0.04493	0.08600	1.28654	22.31631	0.50102	0.05765	0.10901	0.50102	0.05765	0.10901
106	9	1.29822	28.79700	0.49611	0.04508	0.08627	0.49611	0.04508	0.08627	1.28654	22.27655	0.50102	0.05775	0.10920	0.50102	0.05775	0.10919
106	10	1.29822	28.70168	0.49611	0.04523	0.08655	0.49611	0.04523	0.08654	1.28654	22.23481	0.50102	0.05786	0.10939	0.50102	0.05786	0.10938
106	11	1.29822	28.60341	0.49611	0.04539	0.08683	0.49611	0.04538	0.08682	1.28654	22.19134	0.50102	0.05797	0.10960	0.50102	0.05797	0.10959
106	12	1.29822	28.50171	0.49611	0.04555	0.08713	0.49611	0.04554	0.08712	1.28654	22.14578	0.50102	0.05809	0.10981	0.50102	0.05809	0.10980
106	13	1.29822	28.39619	0.49611	0.04572	0.08744	0.49611	0.04571	0.08743	1.28654	22.09783	0.50102	0.05822	0.11003	0.50102	0.05821	0.11002
106	14	1.29822	28.28717	0.49611	0.04589	0.08776	0.49611	0.04589	0.08775	1.28654	22.04770	0.50102	0.05835	0.11027	0.50102	0.05835	0.11026
106	15	1.29822	28.17456	0.49611	0.04608	0.08810	0.49611	0.04607	0.08808	1.28654	21.99534	0.50102	0.05849	0.11052	0.50102	0.05848	0.11050
106	16	1.29822	28.05854	0.49611	0.04627	0.08844	0.49611	0.04626	0.08843	1.28654	21.94087	0.50102	0.05864	0.11078	0.50102	0.05863	0.11076
106	17	1.29822	27.93921	0.49611	0.04647	0.08880	0.49611	0.04646	0.08879	1.28654	21.88436	0.50102	0.05879	0.11105	0.50102	0.05878	0.11103
106	18	1.29822	27.81632	0.49611	0.04667	0.08918	0.49611	0.04666	0.08916	1.28654	21.82561	0.50102	0.05895	0.11133	0.50102	0.05893	0.11131
106	19	1.29822	27.68998	0.49611	0.04688	0.08957	0.49611	0.04687	0.08955	1.28654	21.76469	0.50102	0.05911	0.11162	0.50102	0.05910	0.11160
106	20	1.29822	27.55961	0.49611	0.04711	0.08997	0.49611	0.04709	0.08995	1.28654	21.70115	0.50102	0.05928	0.11193	0.50102	0.05927	0.11191
106	21	1.29822	27.42496	0.49611	0.04734	0.09039	0.49611	0.04733	0.09037	1.28654	21.63477	0.50102	0.05947	0.11226	0.50102	0.05945	0.11223
106	22	1.29822	27.28607	0.49611	0.04758	0.09083	0.49611	0.04757	0.09081	1.28654	21.56556	0.50102	0.05966	0.11260	0.50102	0.05964	0.11257
106	23	1.29822	27.14231	0.49611	0.04783	0.09129	0.49611	0.04782	0.09127	1.28654	21.49301	0.50102	0.05986	0.11295	0.50102	0.05984	0.11293
106	24	1.29822	26.99396	0.49611	0.04809	0.09177	0.49611	0.04808	0.09175	1.28654	21.41732	0.50102	0.06007	0.11333	0.50102	0.06005	0.11330
106	25	1.29822	26.84076	0.49611	0.04837	0.09227	0.49611	0.04835	0.09224	1.28654	21.33825	0.50102	0.06029	0.11373	0.50102	0.06027	0.11369
106	26	1.29822	26.68259	0.49611	0.04865	0.09279	0.49611	0.04864	0.09276	1.28654	21.25569	0.50102	0.06053	0.11414	0.50102	0.06051	0.11411
106	27	1.29822	26.51948	0.49611	0.04895	0.09334	0.49611	0.04894	0.09331	1.28654	21.16962	0.50102	0.06077	0.11458	0.50102	0.06075	0.11454
106	28	1.29822	26.35108	0.49611	0.04927	0.09390	0.49611	0.04925	0.09387	1.28654	21.07976	0.50102	0.06103	0.11504	0.50102	0.06101	0.11500
106	29	1.29822	26.17769	0.49611	0.04959	0.09450	0.49611	0.04957	0.09446	1.28654	20.98629	0.50102	0.06130	0.11552	0.50102	0.06128	0.11548
106	30	1.29822	25.99881	0.49611	0.04993	0.09512	0.49611	0.04991	0.09508	1.28654	20.88878	0.50102	0.06159	0.11603	0.50102	0.06156	0.11599
106	31	1.29822	25.81445	0.49611	0.05029	0.09576	0.49611	0.05027	0.09572	1.28654	20.78720	0.50102	0.06189	0.11656	0.50102	0.06186	0.11652
106	32	1.29822	25.62410	0.49611	0.05066	0.09644	0.49611	0.05064	0.09640	1.28654	20.68113	0.50102	0.06221	0.11713	0.50102	0.06218	0.11708
106	33	1.29822	25.42805	0.49611	0.05105	0.09715	0.49611	0.05103	0.09710	1.28654	20.57072	0.50102	0.06254	0.11772	0.50102	0.06251	0.11766
106	34	1.29822	25.22578	0.49611	0.05146	0.09789	0.49611	0.05144	0.09784	1.28654	20.45552	0.50102	0.06289	0.11834	0.50102	0.06286	0.11828
106	35	1.29822	25.01713	0.49611	0.05189	0.09866	0.49611	0.05186	0.09861	1.28654	20.33536	0.50102	0.06326	0.11900	0.50102	0.06323	0.11894
106	36	1.29822	24.80193	0.49611	0.05234	0.09948	0.49611	0.05231	0.09942	1.28654	20.21002	0.50102	0.06366	0.11969	0.50102	0.06362	0.11963
106	37	1.29822	24.57973	0.49611	0.05282	0.10033	0.49611	0.05278	0.10027	1.28654	20.07911	0.50102	0.06407	0.12043	0.50102	0.06403	0.12036
106	38	1.29822	24.35058	0.49611	0.05331	0.10123	0.49611	0.05328	0.10117	1.28654	19.94257	0.50102	0.06451	0.12120	0.50102	0.06447	0.12113
106	39	1.29822	24.11373	0.49611	0.05384	0.10217	0.49611	0.05380	0.10211	1.28654	19.79973	0.50102	0.06497	0.12202	0.50102	0.06493	0.12195
106	40	1.29822	23.86918	0.49611	0.05439	0.10316	0.49611	0.05435	0.10309	1.28654	19.65053	0.50102	0.06547	0.12289	0.50102	0.06542	0.12281

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<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
106	41	1.29822	23.61736	0.49611	0.05497	0.10421	0.49611	0.05492	0.10413	1.28654	19.49521	0.50102	0.06599	0.12381	0.50102	0.06594	0.12372
106	42	1.29822	23.35816	0.49611	0.05558	0.10530	0.49611	0.05553	0.10522	1.28654	19.33362	0.50102	0.06654	0.12478	0.50102	0.06649	0.12468
106	43	1.29822	23.09102	0.49611	0.05622	0.10645	0.49611	0.05617	0.10636	1.28654	19.16523	0.50102	0.06712	0.12580	0.50102	0.06706	0.12570
106	44	1.29822	22.81604	0.49611	0.05690	0.10767	0.49611	0.05684	0.10757	1.28654	18.99000	0.50102	0.06774	0.12689	0.50102	0.06768	0.12678
106	45	1.29822	22.53309	0.49611	0.05761	0.10894	0.49611	0.05755	0.10883	1.28654	18.80775	0.50102	0.06840	0.12804	0.50102	0.06833	0.12792
106	46	1.29822	22.24198	0.49611	0.05836	0.11029	0.49611	0.05830	0.11017	1.28654	18.61823	0.50102	0.06910	0.12926	0.50102	0.06902	0.12912
106	47	1.29822	21.94239	0.49611	0.05916	0.11171	0.49611	0.05908	0.11158	1.28654	18.42106	0.50102	0.06983	0.13055	0.50102	0.06975	0.13040
106	48	1.29822	21.63441	0.49611	0.06000	0.11321	0.49611	0.05992	0.11306	1.28654	18.21621	0.50102	0.07062	0.13192	0.50102	0.07052	0.13175
106	49	1.29822	21.31800	0.49611	0.06089	0.11479	0.49611	0.06080	0.11462	1.28654	18.00355	0.50102	0.07145	0.13337	0.50102	0.07134	0.13318
106	50	1.29822	20.99328	0.49611	0.06183	0.11646	0.49611	0.06172	0.11627	1.28654	17.78305	0.50102	0.07234	0.13491	0.50102	0.07221	0.13470
106	51	1.29822	20.66027	0.49611	0.06283	0.11823	0.49611	0.06270	0.11801	1.28654	17.55462	0.50102	0.07328	0.13655	0.50102	0.07313	0.13630
106	52	1.29822	20.31936	0.49611	0.06388	0.12009	0.49611	0.06374	0.11984	1.28654	17.31849	0.50102	0.07427	0.13828	0.50102	0.07411	0.13800
106	53	1.29822	19.97064	0.49611	0.06500	0.12206	0.49611	0.06483	0.12177	1.28654	17.07460	0.50102	0.07533	0.14011	0.50102	0.07515	0.13979
106	54	1.29822	19.61420	0.49611	0.06617	0.12413	0.49611	0.06599	0.12380	1.28654	16.82295	0.50102	0.07646	0.14205	0.50102	0.07625	0.14169
106	55	1.29822	19.25050	0.49611	0.06742	0.12633	0.49611	0.06721	0.12595	1.28654	16.56379	0.50102	0.07765	0.14411	0.50102	0.07741	0.14369
106	56	1.29822	18.87994	0.49611	0.06874	0.12864	0.49611	0.06850	0.12821	1.28654	16.29737	0.50102	0.07892	0.14629	0.50102	0.07864	0.14581
106	57	1.29822	18.50268	0.49611	0.07014	0.13109	0.49611	0.06986	0.13060	1.28654	16.02371	0.50102	0.08026	0.14860	0.50102	0.07995	0.14806
106	58	1.29822	18.11889	0.49611	0.07163	0.13368	0.49611	0.07130	0.13312	1.28654	15.74286	0.50102	0.08169	0.15104	0.50102	0.08133	0.15043
106	59	1.29822	17.72878	0.49611	0.07320	0.13641	0.49611	0.07283	0.13578	1.28654	15.45489	0.50102	0.08321	0.15363	0.50102	0.08280	0.15295
106	60	1.29822	17.33235	0.49611	0.07487	0.13931	0.49611	0.07446	0.13860	1.28654	15.15969	0.50102	0.08482	0.15638	0.50102	0.08437	0.15561
106	61	1.29822	16.92988	0.49611	0.07664	0.14238	0.49611	0.07618	0.14158	1.28654	14.85740	0.50102	0.08654	0.15930	0.50102	0.08603	0.15844
106	62	1.29822	16.52117	0.49611	0.07854	0.14563	0.49611	0.07801	0.14474	1.28654	14.54774	0.50102	0.08838	0.16241	0.50102	0.08781	0.16144
106	63	1.29822	16.10627	0.49611	0.08055	0.14909	0.49611	0.07997	0.14809	1.28654	14.23062	0.50102	0.09034	0.16571	0.50102	0.08970	0.16464
106	64	1.29822	15.68510	0.49611	0.08271	0.15278	0.49611	0.08205	0.15166	1.28654	13.90587	0.50102	0.09244	0.16924	0.50102	0.09173	0.16804
106	65	1.29822	15.25783	0.49611	0.08502	0.15671	0.49611	0.08428	0.15546	1.28654	13.57353	0.50102	0.09470	0.17301	0.50102	0.09390	0.17167
106	66	1.29822	14.82463	0.49611	0.08749	0.16091	0.49611	0.08666	0.15950	1.28654	13.23363	0.50102	0.09712	0.17705	0.50102	0.09622	0.17555
106	67	1.29822	14.38548	0.49611	0.09015	0.16539	0.49611	0.08921	0.16381	1.28654	12.88602	0.50102	0.09973	0.18137	0.50102	0.09871	0.17969
106	68	1.29822	13.94087	0.49611	0.09301	0.17020	0.49611	0.09195	0.16841	1.28654	12.53103	0.50102	0.10254	0.18600	0.50102	0.10139	0.18411
106	69	1.29822	13.49126	0.49611	0.09610	0.17535	0.49611	0.09489	0.17332	1.28654	12.16898	0.50102	0.10557	0.19098	0.50102	0.10427	0.18885
106	70	1.29822	13.03722	0.49611	0.09943	0.18087	0.49611	0.09804	0.17857	1.28654	11.80026	0.50102	0.10885	0.19632	0.50102	0.10737	0.19391
106	71	1.29822	12.57941	0.49611	0.10302	0.18680	0.49611	0.10143	0.18419	1.28654	11.42537	0.50102	0.11239	0.20207	0.50102	0.11070	0.19934
106	72	1.29822	12.11856	0.49611	0.10691	0.19317	0.49611	0.10509	0.19019	1.28654	11.04490	0.50102	0.11623	0.20825	0.50102	0.11429	0.20514
106	73	1.29822	11.65555	0.49611	0.11112	0.20001	0.49611	0.10902	0.19660	1.28654	10.65955	0.50102	0.12039	0.21491	0.50102	0.11817	0.21136
106	74	1.29822	11.19139	0.49611	0.11568	0.20738	0.49611	0.11326	0.20347	1.28654	10.27021	0.50102	0.12490	0.22207	0.50102	0.12235	0.21802
106	75	1.29822	10.72709	0.49611	0.12064	0.21530	0.49611	0.11782	0.21081	1.28654	9.87774	0.50102	0.12981	0.22978	0.50102	0.12685	0.22514
106	76	1.29822	10.26405	0.49611	0.12601	0.22382	0.49611	0.12275	0.21865	1.28654	9.48337	0.50102	0.13513	0.23808	0.50102	0.13171	0.23276
106	77	1.29822	9.80349	0.49611	0.13185	0.23298	0.49611	0.12805	0.22703	1.28654	9.08824	0.50102	0.14091	0.24701	0.50102	0.13695	0.24090
106	78	1.29822	9.34666	0.49611	0.13819	0.24282	0.49611	0.13376	0.23596	1.28654	8.69350	0.50102	0.14719	0.25662	0.50102	0.14259	0.24960
106	79	1.29822	8.89505	0.49611	0.14507	0.25339	0.49611	0.13991	0.24548	1.28654	8.30053	0.50102	0.15402	0.26693	0.50102	0.14867	0.25886
106	80	1.29822	8.44994	0.49611	0.15255	0.26472	0.49611	0.14653	0.25561	1.28654	7.91061	0.50102	0.16144	0.27800	0.50102	0.15522	0.26873

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
106	81	1.29822	8.01269	0.49611	0.16068	0.27687	0.49611	0.15365	0.26638	1.28654	7.52504	0.50102	0.16949	0.28985	0.50102	0.16226	0.27921
106	82	1.29822	7.58462	0.49611	0.16949	0.28986	0.49611	0.16130	0.27779	1.28654	7.14517	0.50102	0.17823	0.30254	0.50102	0.16982	0.29033
106	83	1.29822	7.16676	0.49611	0.17906	0.30373	0.49611	0.16950	0.28987	1.28654	6.77205	0.50102	0.18772	0.31610	0.50102	0.17793	0.30211
106	84	1.29822	6.76024	0.49611	0.18943	0.31853	0.49611	0.17830	0.30263	1.28654	6.40687	0.50102	0.19800	0.33055	0.50102	0.18663	0.31455
106	85	1.29822	6.36619	0.49611	0.20067	0.33426	0.49611	0.18770	0.31607	1.28654	6.05083	0.50102	0.20913	0.34592	0.50102	0.19592	0.32765
106	86	1.29822	5.98597	0.49611	0.21280	0.35092	0.49611	0.19771	0.33015	1.28654	5.70535	0.50102	0.22115	0.36220	0.50102	0.20583	0.34139
106	87	1.29822	5.62066	0.49611	0.22586	0.36849	0.49611	0.20834	0.34484	1.28654	5.37164	0.50102	0.23408	0.37936	0.50102	0.21634	0.35572
106	88	1.29822	5.27144	0.49611	0.23987	0.38692	0.49611	0.21956	0.36007	1.28654	5.05099	0.50102	0.24795	0.39737	0.50102	0.22743	0.37058
106	89	1.29822	4.93962	0.49611	0.25480	0.40612	0.49611	0.23133	0.37574	1.28654	4.74485	0.50102	0.26272	0.41611	0.50102	0.23907	0.38588
106	90	1.29822	4.62687	0.49611	0.27057	0.42591	0.49611	0.24359	0.39175	1.28654	4.45503	0.50102	0.27832	0.43544	0.50102	0.25117	0.40150
106	91	1.29822	4.33500	0.49611	0.28707	0.44609	0.49611	0.25628	0.40799	1.28654	4.18350	0.50102	0.29461	0.45514	0.50102	0.26370	0.41734
106	92	1.29822	4.06328	0.49611	0.30426	0.46657	0.49611	0.26941	0.42447	1.28654	3.92982	0.50102	0.31158	0.47512	0.50102	0.27666	0.43341
106	93	1.29822	3.80970	0.49611	0.32218	0.48734	0.49611	0.28306	0.44123	1.28654	3.69224	0.50102	0.32924	0.49538	0.50102	0.29012	0.44975
106	94	1.29822	3.57122	0.49611	0.34095	0.50852	0.49611	0.29732	0.45836	1.28654	3.46804	0.50102	0.34774	0.51604	0.50102	0.30418	0.46647
106	95	1.29822	3.34496	0.49611	0.36076	0.53023	0.49611	0.31228	0.47594	1.28654	3.25454	0.50102	0.36726	0.53722	0.50102	0.31894	0.48363
106	96	1.29822	3.12856	0.49611	0.38175	0.55256	0.49611	0.32796	0.49393	1.28654	3.04956	0.50102	0.38794	0.55902	0.50102	0.33440	0.50120
106	97	1.29822	2.92468	0.49611	0.40366	0.57516	0.49611	0.34424	0.51217	1.28654	2.85578	0.50102	0.40953	0.58109	0.50102	0.35046	0.51903
106	98	1.29822	2.73317	0.49611	0.42641	0.59788	0.49611	0.36106	0.53055	1.28654	2.67315	0.50102	0.43194	0.60330	0.50102	0.36706	0.53701
106	99	1.29822	2.55407	0.49611	0.44982	0.62052	0.49611	0.37831	0.54895	1.28654	2.50182	0.50102	0.45502	0.62545	0.50102	0.38409	0.55501
106	100	1.29822	2.38797	0.49611	0.47364	0.64281	0.49611	0.39583	0.56716	1.28654	2.34248	0.50102	0.47849	0.64727	0.50102	0.40139	0.57285
106	101	1.29822	2.23536	0.49611	0.49751	0.66445	0.49611	0.41343	0.58500	1.28654	2.19569	0.50102	0.50202	0.66846	0.50102	0.41878	0.59033
106	102	1.29822	2.09662	0.49611	0.52110	0.68516	0.49611	0.43094	0.60232	1.28654	2.06193	0.50102	0.52526	0.68875	0.50102	0.43607	0.60731
106	103	1.29822	1.97081	0.49611	0.54419	0.70483	0.49611	0.44826	0.61904	1.28654	1.94039	0.50102	0.54803	0.70803	0.50102	0.45319	0.62371
106	104	1.29822	1.85678	0.49611	0.56664	0.72339	0.49611	0.46528	0.63508	1.28654	1.82999	0.50102	0.57016	0.72625	0.50102	0.47000	0.63946
106	105	1.29822	1.75419	0.49611	0.58819	0.74071	0.49611	0.48185	0.65034	1.28654	1.73050	0.50102	0.59142	0.74326	0.50102	0.48638	0.65445
106	106	1.29822	1.66193	0.49611	0.60871	0.75677	0.49611	0.49786	0.66476	1.28654	1.64086	0.50102	0.61166	0.75905	0.50102	0.50221	0.66863
106	107	1.29822	1.57966	0.49611	0.62797	0.77147	0.49611	0.51311	0.67822	1.28654	1.56078	0.50102	0.63068	0.77352	0.50102	0.51730	0.68187
106	108	1.29822	1.50704	0.49611	0.64571	0.78472	0.49611	0.52734	0.69053	1.28654	1.48999	0.50102	0.64821	0.78656	0.50102	0.53139	0.69400
106	109	1.29822	1.44400	0.49611	0.66160	0.79634	0.49611	0.54016	0.70143	1.28654	1.42842	0.50102	0.66393	0.79803	0.50102	0.54410	0.70475
106	110	1.29822	1.39223	0.49611	0.67489	0.80589	0.49611	0.55080	0.71034	1.28654	1.37777	0.50102	0.67709	0.80746	0.50102	0.55467	0.71355
107	1	1.23405	29.44822	0.49208	0.04191	0.08044	0.49208	0.04190	0.08043	1.22368	22.54525	0.49519	0.05428	0.10296	0.49519	0.05427	0.10295
107	2	1.23405	29.37817	0.49208	0.04201	0.08062	0.49208	0.04200	0.08062	1.22368	22.51839	0.49519	0.05434	0.10308	0.49519	0.05434	0.10307
107	3	1.23405	29.30399	0.49208	0.04211	0.08082	0.49208	0.04211	0.08081	1.22368	22.48894	0.49519	0.05441	0.10321	0.49519	0.05441	0.10320
107	4	1.23405	29.22650	0.49208	0.04222	0.08103	0.49208	0.04222	0.08102	1.22368	22.45752	0.49519	0.05449	0.10335	0.49519	0.05448	0.10334
107	5	1.23405	29.14631	0.49208	0.04234	0.08124	0.49208	0.04234	0.08123	1.22368	22.42458	0.49519	0.05457	0.10349	0.49519	0.05456	0.10348
107	6	1.23405	29.06332	0.49208	0.04246	0.08146	0.49208	0.04246	0.08146	1.22368	22.39007	0.49519	0.05465	0.10364	0.49519	0.05465	0.10363
107	7	1.23405	28.97770	0.49208	0.04259	0.08169	0.49208	0.04258	0.08169	1.22368	22.35408	0.49519	0.05474	0.10380	0.49519	0.05474	0.10379
107	8	1.23405	28.88901	0.49208	0.04272	0.08193	0.49208	0.04271	0.08193	1.22368	22.31631	0.49519	0.05483	0.10397	0.49519	0.05483	0.10396
107	9	1.23405	28.79700	0.49208	0.04285	0.08218	0.49208	0.04285	0.08218	1.22368	22.27655	0.49519	0.05493	0.10414	0.49519	0.05493	0.10413
107	10	1.23405	28.70168	0.49208	0.04300	0.08245	0.49208	0.04299	0.08244	1.22368	22.23481	0.49519	0.05503	0.10433	0.49519	0.05503	0.10432

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
107	11	1.23405	28.60341	0.49208	0.04314	0.08272	0.49208	0.04314	0.08271	1.22368	22.19134	0.49519	0.05514	0.10452	0.49519	0.05514	0.10451
107	12	1.23405	28.50171	0.49208	0.04330	0.08300	0.49208	0.04329	0.08299	1.22368	22.14578	0.49519	0.05526	0.10472	0.49519	0.05525	0.10472
107	13	1.23405	28.39619	0.49208	0.04346	0.08330	0.49208	0.04345	0.08329	1.22368	22.09783	0.49519	0.05538	0.10494	0.49519	0.05537	0.10493
107	14	1.23405	28.28717	0.49208	0.04363	0.08360	0.49208	0.04362	0.08360	1.22368	22.04770	0.49519	0.05550	0.10517	0.49519	0.05550	0.10515
107	15	1.23405	28.17456	0.49208	0.04380	0.08392	0.49208	0.04379	0.08391	1.22368	21.99534	0.49519	0.05563	0.10540	0.49519	0.05563	0.10539
107	16	1.23405	28.05854	0.49208	0.04398	0.08426	0.49208	0.04397	0.08424	1.22368	21.94087	0.49519	0.05577	0.10565	0.49519	0.05576	0.10563
107	17	1.23405	27.93921	0.49208	0.04417	0.08460	0.49208	0.04416	0.08459	1.22368	21.88436	0.49519	0.05591	0.10591	0.49519	0.05591	0.10589
107	18	1.23405	27.81632	0.49208	0.04436	0.08496	0.49208	0.04436	0.08494	1.22368	21.82561	0.49519	0.05607	0.10618	0.49519	0.05605	0.10616
107	19	1.23405	27.68998	0.49208	0.04457	0.08533	0.49208	0.04456	0.08531	1.22368	21.76469	0.49519	0.05622	0.10646	0.49519	0.05621	0.10644
107	20	1.23405	27.55961	0.49208	0.04478	0.08572	0.49208	0.04477	0.08570	1.22368	21.70115	0.49519	0.05639	0.10675	0.49519	0.05637	0.10673
107	21	1.23405	27.42496	0.49208	0.04500	0.08612	0.49208	0.04499	0.08610	1.22368	21.63477	0.49519	0.05656	0.10706	0.49519	0.05655	0.10704
107	22	1.23405	27.28607	0.49208	0.04523	0.08654	0.49208	0.04522	0.08652	1.22368	21.56556	0.49519	0.05674	0.10739	0.49519	0.05673	0.10737
107	23	1.23405	27.14231	0.49208	0.04547	0.08698	0.49208	0.04545	0.08696	1.22368	21.49301	0.49519	0.05693	0.10773	0.49519	0.05692	0.10771
107	24	1.23405	26.99396	0.49208	0.04572	0.08743	0.49208	0.04570	0.08741	1.22368	21.41732	0.49519	0.05713	0.10809	0.49519	0.05712	0.10807
107	25	1.23405	26.84076	0.49208	0.04598	0.08791	0.49208	0.04596	0.08789	1.22368	21.33825	0.49519	0.05735	0.10847	0.49519	0.05733	0.10844
107	26	1.23405	26.68259	0.49208	0.04625	0.08841	0.49208	0.04623	0.08838	1.22368	21.25569	0.49519	0.05757	0.10887	0.49519	0.05755	0.10884
107	27	1.23405	26.51948	0.49208	0.04653	0.08893	0.49208	0.04652	0.08890	1.22368	21.16962	0.49519	0.05780	0.10929	0.49519	0.05778	0.10925
107	28	1.23405	26.35108	0.49208	0.04683	0.08947	0.49208	0.04681	0.08944	1.22368	21.07976	0.49519	0.05805	0.10973	0.49519	0.05803	0.10969
107	29	1.23405	26.17769	0.49208	0.04714	0.09004	0.49208	0.04712	0.09000	1.22368	20.98629	0.49519	0.05831	0.11019	0.49519	0.05829	0.11015
107	30	1.23405	25.99881	0.49208	0.04746	0.09063	0.49208	0.04745	0.09059	1.22368	20.88878	0.49519	0.05858	0.11067	0.49519	0.05856	0.11063
107	31	1.23405	25.81445	0.49208	0.04780	0.09125	0.49208	0.04778	0.09121	1.22368	20.78720	0.49519	0.05887	0.11119	0.49519	0.05884	0.11114
107	32	1.23405	25.62410	0.49208	0.04816	0.09189	0.49208	0.04814	0.09185	1.22368	20.68113	0.49519	0.05917	0.11172	0.49519	0.05914	0.11168
107	33	1.23405	25.42805	0.49208	0.04853	0.09257	0.49208	0.04851	0.09253	1.22368	20.57072	0.49519	0.05948	0.11229	0.49519	0.05946	0.11224
107	34	1.23405	25.22578	0.49208	0.04892	0.09328	0.49208	0.04889	0.09323	1.22368	20.45552	0.49519	0.05982	0.11289	0.49519	0.05979	0.11283
107	35	1.23405	25.01713	0.49208	0.04933	0.09402	0.49208	0.04930	0.09397	1.22368	20.33536	0.49519	0.06017	0.11352	0.49519	0.06014	0.11346
107	36	1.23405	24.80193	0.49208	0.04975	0.09479	0.49208	0.04973	0.09474	1.22368	20.21002	0.49519	0.06055	0.11418	0.49519	0.06051	0.11412
107	37	1.23405	24.57973	0.49208	0.05020	0.09561	0.49208	0.05018	0.09556	1.22368	20.07911	0.49519	0.06094	0.11488	0.49519	0.06091	0.11482
107	38	1.23405	24.35058	0.49208	0.05068	0.09647	0.49208	0.05065	0.09641	1.22368	19.94257	0.49519	0.06136	0.11562	0.49519	0.06132	0.11556
107	39	1.23405	24.11373	0.49208	0.05117	0.09737	0.49208	0.05114	0.09731	1.22368	19.79973	0.49519	0.06180	0.11641	0.49519	0.06176	0.11634
107	40	1.23405	23.86918	0.49208	0.05170	0.09831	0.49208	0.05166	0.09825	1.22368	19.65053	0.49519	0.06227	0.11724	0.49519	0.06223	0.11716
107	41	1.23405	23.61736	0.49208	0.05225	0.09931	0.49208	0.05221	0.09924	1.22368	19.49521	0.49519	0.06276	0.11812	0.49519	0.06272	0.11804
107	42	1.23405	23.35816	0.49208	0.05283	0.10036	0.49208	0.05279	0.10028	1.22368	19.33362	0.49519	0.06329	0.11904	0.49519	0.06324	0.11896
107	43	1.23405	23.09102	0.49208	0.05344	0.10146	0.49208	0.05339	0.10138	1.22368	19.16523	0.49519	0.06385	0.12003	0.49519	0.06379	0.11993
107	44	1.23405	22.81604	0.49208	0.05408	0.10262	0.49208	0.05403	0.10253	1.22368	18.99000	0.49519	0.06443	0.12107	0.49519	0.06438	0.12096
107	45	1.23405	22.53309	0.49208	0.05476	0.10384	0.49208	0.05471	0.10374	1.22368	18.80775	0.49519	0.06506	0.12217	0.49519	0.06499	0.12205
107	46	1.23405	22.24198	0.49208	0.05548	0.10513	0.49208	0.05542	0.10502	1.22368	18.61823	0.49519	0.06572	0.12333	0.49519	0.06565	0.12321
107	47	1.23405	21.94239	0.49208	0.05624	0.10648	0.49208	0.05617	0.10636	1.22368	18.42106	0.49519	0.06642	0.12457	0.49519	0.06634	0.12443
107	48	1.23405	21.63441	0.49208	0.05704	0.10792	0.49208	0.05696	0.10778	1.22368	18.21621	0.49519	0.06717	0.12588	0.49519	0.06708	0.12573
107	49	1.23405	21.31800	0.49208	0.05788	0.10943	0.49208	0.05780	0.10928	1.22368	18.00355	0.49519	0.06796	0.12727	0.49519	0.06786	0.12710
107	50	1.23405	20.99328	0.49208	0.05878	0.11103	0.49208	0.05868	0.11085	1.22368	17.78305	0.49519	0.06880	0.12875	0.49519	0.06869	0.12855

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
107	51	1.23405	20.66027	0.49208	0.05972	0.11272	0.49208	0.05961	0.11252	1.22368	17.55462	0.49519	0.06970	0.13031	0.49519	0.06957	0.13009
107	52	1.23405	20.31936	0.49208	0.06072	0.11450	0.49208	0.06060	0.11427	1.22368	17.31849	0.49519	0.07065	0.13197	0.49519	0.07050	0.13171
107	53	1.23405	19.97064	0.49208	0.06178	0.11638	0.49208	0.06164	0.11612	1.22368	17.07460	0.49519	0.07165	0.13373	0.49519	0.07149	0.13344
107	54	1.23405	19.61420	0.49208	0.06290	0.11836	0.49208	0.06274	0.11806	1.22368	16.82295	0.49519	0.07272	0.13559	0.49519	0.07253	0.13526
107	55	1.23405	19.25050	0.49208	0.06409	0.12046	0.49208	0.06390	0.12012	1.22368	16.56379	0.49519	0.07386	0.13756	0.49519	0.07364	0.13718
107	56	1.23405	18.87994	0.49208	0.06535	0.12268	0.49208	0.06513	0.12229	1.22368	16.29737	0.49519	0.07506	0.13965	0.49519	0.07482	0.13921
107	57	1.23405	18.50268	0.49208	0.06668	0.12502	0.49208	0.06642	0.12457	1.22368	16.02371	0.49519	0.07634	0.14186	0.49519	0.07606	0.14137
107	58	1.23405	18.11889	0.49208	0.06809	0.12749	0.49208	0.06780	0.12699	1.22368	15.74286	0.49519	0.07770	0.14420	0.49519	0.07738	0.14365
107	59	1.23405	17.72878	0.49208	0.06958	0.13011	0.49208	0.06926	0.12954	1.22368	15.45489	0.49519	0.07915	0.14668	0.49519	0.07878	0.14606
107	60	1.23405	17.33235	0.49208	0.07117	0.13288	0.49208	0.07080	0.13224	1.22368	15.15969	0.49519	0.08068	0.14932	0.49519	0.08027	0.14862
107	61	1.23405	16.92988	0.49208	0.07286	0.13582	0.49208	0.07244	0.13510	1.22368	14.85740	0.49519	0.08232	0.15212	0.49519	0.08186	0.15133
107	62	1.23405	16.52117	0.49208	0.07466	0.13894	0.49208	0.07419	0.13813	1.22368	14.54774	0.49519	0.08407	0.15510	0.49519	0.08355	0.15422
107	63	1.23405	16.10627	0.49208	0.07658	0.14226	0.49208	0.07605	0.14135	1.22368	14.23062	0.49519	0.08593	0.15827	0.49519	0.08536	0.15729
107	64	1.23405	15.68510	0.49208	0.07863	0.14579	0.49208	0.07804	0.14477	1.22368	13.90587	0.49519	0.08793	0.16165	0.49519	0.08729	0.16056
107	65	1.23405	15.25783	0.49208	0.08082	0.14956	0.49208	0.08016	0.14842	1.22368	13.57353	0.49519	0.09008	0.16527	0.49519	0.08936	0.16405
107	66	1.23405	14.82463	0.49208	0.08318	0.15358	0.49208	0.08243	0.15230	1.22368	13.23363	0.49519	0.09238	0.16914	0.49519	0.09157	0.16778
107	67	1.23405	14.38548	0.49208	0.08571	0.15788	0.49208	0.08486	0.15644	1.22368	12.88602	0.49519	0.09487	0.17329	0.49519	0.09395	0.17177
107	68	1.23405	13.94087	0.49208	0.08843	0.16249	0.49208	0.08747	0.16087	1.22368	12.53103	0.49519	0.09754	0.17774	0.49519	0.09651	0.17603
107	69	1.23405	13.49126	0.49208	0.09136	0.16743	0.49208	0.09027	0.16559	1.22368	12.16898	0.49519	0.10043	0.18252	0.49519	0.09925	0.18059
107	70	1.23405	13.03722	0.49208	0.09453	0.17272	0.49208	0.09328	0.17064	1.22368	11.80026	0.49519	0.10355	0.18766	0.49519	0.10221	0.18547
107	71	1.23405	12.57941	0.49208	0.09795	0.17842	0.49208	0.09652	0.17604	1.22368	11.42537	0.49519	0.10692	0.19318	0.49519	0.10540	0.19070
107	72	1.23405	12.11856	0.49208	0.10165	0.18453	0.49208	0.10000	0.18183	1.22368	11.04490	0.49519	0.11057	0.19913	0.49519	0.10883	0.19630
107	73	1.23405	11.65555	0.49208	0.10565	0.19111	0.49208	0.10376	0.18801	1.22368	10.65955	0.49519	0.11454	0.20553	0.49519	0.11253	0.20230
107	74	1.23405	11.19139	0.49208	0.11000	0.19819	0.49208	0.10781	0.19464	1.22368	10.27021	0.49519	0.11884	0.21243	0.49519	0.11653	0.20873
107	75	1.23405	10.72709	0.49208	0.11471	0.20581	0.49208	0.11218	0.20172	1.22368	9.87774	0.49519	0.12351	0.21986	0.49519	0.12084	0.21562
107	76	1.23405	10.26405	0.49208	0.11983	0.21401	0.49208	0.11688	0.20930	1.22368	9.48337	0.49519	0.12858	0.22786	0.49519	0.12549	0.22300
107	77	1.23405	9.80349	0.49208	0.12539	0.22283	0.49208	0.12196	0.21740	1.22368	9.08824	0.49519	0.13409	0.23647	0.49519	0.13051	0.23088
107	78	1.23405	9.34666	0.49208	0.13143	0.23232	0.49208	0.12743	0.22606	1.22368	8.69350	0.49519	0.14008	0.24574	0.49519	0.13592	0.23931
107	79	1.23405	8.89505	0.49208	0.13799	0.24251	0.49208	0.13333	0.23529	1.22368	8.30053	0.49519	0.14659	0.25570	0.49519	0.14175	0.24831
107	80	1.23405	8.44994	0.49208	0.14512	0.25346	0.49208	0.13968	0.24512	1.22368	7.91061	0.49519	0.15367	0.26640	0.49519	0.14804	0.25789
107	81	1.23405	8.01269	0.49208	0.15287	0.26519	0.49208	0.14651	0.25558	1.22368	7.52504	0.49519	0.16135	0.27787	0.49519	0.15480	0.26810
107	82	1.23405	7.58462	0.49208	0.16128	0.27776	0.49208	0.15386	0.26668	1.22368	7.14517	0.49519	0.16970	0.29016	0.49519	0.16207	0.27893
107	83	1.23405	7.16676	0.49208	0.17041	0.29120	0.49208	0.16175	0.27846	1.22368	6.77205	0.49519	0.17876	0.30330	0.49519	0.16988	0.29042
107	84	1.23405	6.76024	0.49208	0.18032	0.30555	0.49208	0.17021	0.29091	1.22368	6.40687	0.49519	0.18859	0.31734	0.49519	0.17826	0.30258
107	85	1.23405	6.36619	0.49208	0.19106	0.32083	0.49208	0.17928	0.30405	1.22368	6.05083	0.49519	0.19924	0.33228	0.49519	0.18723	0.31541
107	86	1.23405	5.98597	0.49208	0.20267	0.33703	0.49208	0.18895	0.31784	1.22368	5.70535	0.49519	0.21075	0.34814	0.49519	0.19680	0.32888
107	87	1.23405	5.62066	0.49208	0.21518	0.35415	0.49208	0.19922	0.33225	1.22368	5.37164	0.49519	0.22315	0.36488	0.49519	0.20697	0.34296
107	88	1.23405	5.27144	0.49208	0.22861	0.37215	0.49208	0.21009	0.34723	1.22368	5.05099	0.49519	0.23646	0.38248	0.49519	0.21772	0.35759
107	89	1.23405	4.93962	0.49208	0.24295	0.39092	0.49208	0.22151	0.36268	1.22368	4.74485	0.49519	0.25066	0.40084	0.49519	0.22902	0.37268
107	90	1.23405	4.62687	0.49208	0.25812	0.41032	0.49208	0.23341	0.37848	1.22368	4.45503	0.49519	0.26567	0.41981	0.49519	0.24079	0.38812

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
107	91	1.23405	4.33500	0.49208	0.27401	0.43015	0.49208	0.24576	0.39455	1.22368	4.18350	0.49519	0.28138	0.43918	0.49519	0.25299	0.40381
107	92	1.23405	4.06328	0.49208	0.29059	0.45032	0.49208	0.25856	0.41088	1.22368	3.92982	0.49519	0.29776	0.45888	0.49519	0.26562	0.41975
107	93	1.23405	3.80970	0.49208	0.30790	0.47083	0.49208	0.27187	0.42751	1.22368	3.69224	0.49519	0.31484	0.47890	0.49519	0.27876	0.43599
107	94	1.23405	3.57122	0.49208	0.32607	0.49178	0.49208	0.28580	0.44454	1.22368	3.46804	0.49519	0.33277	0.49936	0.49519	0.29251	0.45262
107	95	1.23405	3.34496	0.49208	0.34528	0.51332	0.49208	0.30044	0.46206	1.22368	3.25454	0.49519	0.35171	0.52040	0.49519	0.30696	0.46973
107	96	1.23405	3.12856	0.49208	0.36570	0.53554	0.49208	0.31582	0.48004	1.22368	3.04956	0.49519	0.37184	0.54211	0.49519	0.32215	0.48731
107	97	1.23405	2.92468	0.49208	0.38706	0.55810	0.49208	0.33183	0.49830	1.22368	2.85578	0.49519	0.39291	0.56416	0.49519	0.33795	0.50517
107	98	1.23405	2.73317	0.49208	0.40930	0.58086	0.49208	0.34840	0.51676	1.22368	2.67315	0.49519	0.41485	0.58642	0.49519	0.35431	0.52323
107	99	1.23405	2.55407	0.49208	0.43228	0.60362	0.49208	0.36543	0.53527	1.22368	2.50182	0.49519	0.43750	0.60870	0.49519	0.37114	0.54136
107	100	1.23405	2.38797	0.49208	0.45571	0.62610	0.49208	0.38278	0.55364	1.22368	2.34248	0.49519	0.46061	0.63071	0.49519	0.38828	0.55937
107	101	1.23405	2.23536	0.49208	0.47930	0.64801	0.49208	0.40025	0.57168	1.22368	2.19569	0.49519	0.48387	0.65218	0.49519	0.40554	0.57706
107	102	1.23405	2.09662	0.49208	0.50267	0.66904	0.49208	0.41766	0.58923	1.22368	2.06193	0.49519	0.50692	0.67279	0.49519	0.42275	0.59427
107	103	1.23405	1.97081	0.49208	0.52564	0.68908	0.49208	0.43493	0.60620	1.22368	1.94039	0.49519	0.52958	0.69245	0.49519	0.43982	0.61093
107	104	1.23405	1.85678	0.49208	0.54805	0.70805	0.49208	0.45192	0.62252	1.22368	1.82999	0.49519	0.55169	0.71108	0.49519	0.45662	0.62696
107	105	1.23405	1.75419	0.49208	0.56964	0.72582	0.49208	0.46851	0.63807	1.22368	1.73050	0.49519	0.57299	0.72854	0.49519	0.47303	0.64225
107	106	1.23405	1.66193	0.49208	0.59026	0.74235	0.49208	0.48456	0.65280	1.22368	1.64086	0.49519	0.59335	0.74479	0.49519	0.48891	0.65673
107	107	1.23405	1.57966	0.49208	0.60969	0.75753	0.49208	0.49989	0.66657	1.22368	1.56078	0.49519	0.61254	0.75972	0.49519	0.50408	0.67028
107	108	1.23405	1.50704	0.49208	0.62766	0.77124	0.49208	0.51423	0.67920	1.22368	1.48999	0.49519	0.63030	0.77323	0.49519	0.51829	0.68273
107	109	1.23405	1.44400	0.49208	0.64381	0.78331	0.49208	0.52718	0.69039	1.22368	1.42842	0.49519	0.64628	0.78514	0.49519	0.53113	0.69378
107	110	1.23405	1.39223	0.49208	0.65735	0.79326	0.49208	0.53797	0.69959	1.22368	1.37777	0.49519	0.65970	0.79496	0.49519	0.54185	0.70286
108	1	1.17797	29.44822	0.48375	0.04000	0.07693	0.48375	0.04000	0.07692	1.16865	22.54525	0.48690	0.05184	0.09856	0.48690	0.05183	0.09855
108	2	1.17797	29.37817	0.48375	0.04010	0.07710	0.48375	0.04009	0.07710	1.16865	22.51839	0.48690	0.05190	0.09867	0.48690	0.05189	0.09867
108	3	1.17797	29.30399	0.48375	0.04020	0.07729	0.48375	0.04020	0.07728	1.16865	22.48894	0.48690	0.05197	0.09880	0.48690	0.05196	0.09879
108	4	1.17797	29.22650	0.48375	0.04030	0.07749	0.48375	0.04030	0.07748	1.16865	22.45752	0.48690	0.05204	0.09893	0.48690	0.05203	0.09892
108	5	1.17797	29.14631	0.48375	0.04042	0.07769	0.48375	0.04041	0.07769	1.16865	22.42458	0.48690	0.05211	0.09907	0.48690	0.05211	0.09906
108	6	1.17797	29.06332	0.48375	0.04053	0.07790	0.48375	0.04053	0.07790	1.16865	22.39007	0.48690	0.05219	0.09921	0.48690	0.05219	0.09920
108	7	1.17797	28.97770	0.48375	0.04065	0.07813	0.48375	0.04065	0.07812	1.16865	22.35408	0.48690	0.05228	0.09936	0.48690	0.05227	0.09936
108	8	1.17797	28.88901	0.48375	0.04078	0.07836	0.48375	0.04077	0.07835	1.16865	22.31631	0.48690	0.05237	0.09952	0.48690	0.05236	0.09952
108	9	1.17797	28.79700	0.48375	0.04091	0.07860	0.48375	0.04090	0.07859	1.16865	22.27655	0.48690	0.05246	0.09969	0.48690	0.05246	0.09968
108	10	1.17797	28.70168	0.48375	0.04104	0.07885	0.48375	0.04104	0.07884	1.16865	22.23481	0.48690	0.05256	0.09987	0.48690	0.05256	0.09986
108	11	1.17797	28.60341	0.48375	0.04118	0.07911	0.48375	0.04118	0.07910	1.16865	22.19134	0.48690	0.05266	0.10006	0.48690	0.05266	0.10005
108	12	1.17797	28.50171	0.48375	0.04133	0.07938	0.48375	0.04133	0.07937	1.16865	22.14578	0.48690	0.05277	0.10025	0.48690	0.05277	0.10024
108	13	1.17797	28.39619	0.48375	0.04148	0.07966	0.48375	0.04148	0.07966	1.16865	22.09783	0.48690	0.05289	0.10046	0.48690	0.05288	0.10045
108	14	1.17797	28.28717	0.48375	0.04164	0.07996	0.48375	0.04164	0.07995	1.16865	22.04770	0.48690	0.05301	0.10067	0.48690	0.05300	0.10066
108	15	1.17797	28.17456	0.48375	0.04181	0.08026	0.48375	0.04180	0.08025	1.16865	21.99534	0.48690	0.05313	0.10090	0.48690	0.05313	0.10089
108	16	1.17797	28.05854	0.48375	0.04198	0.08058	0.48375	0.04198	0.08057	1.16865	21.94087	0.48690	0.05326	0.10114	0.48690	0.05326	0.10113
108	17	1.17797	27.93921	0.48375	0.04216	0.08091	0.48375	0.04215	0.08090	1.16865	21.88436	0.48690	0.05340	0.10139	0.48690	0.05339	0.10137
108	18	1.17797	27.81632	0.48375	0.04235	0.08125	0.48375	0.04234	0.08124	1.16865	21.82561	0.48690	0.05354	0.10165	0.48690	0.05353	0.10163
108	19	1.17797	27.68998	0.48375	0.04254	0.08161	0.48375	0.04253	0.08159	1.16865	21.76469	0.48690	0.05369	0.10192	0.48690	0.05368	0.10190
108	20	1.17797	27.55961	0.48375	0.04274	0.08198	0.48375	0.04273	0.08196	1.16865	21.70115	0.48690	0.05385	0.10220	0.48690	0.05384	0.10218

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
108	21	1.17797	27.42496	0.48375	0.04295	0.08237	0.48375	0.04294	0.08235	1.16865	21.63477	0.48690	0.05402	0.10250	0.48690	0.05401	0.10248
108	22	1.17797	27.28607	0.48375	0.04317	0.08277	0.48375	0.04316	0.08275	1.16865	21.56556	0.48690	0.05419	0.10281	0.48690	0.05418	0.10279
108	23	1.17797	27.14231	0.48375	0.04340	0.08319	0.48375	0.04339	0.08317	1.16865	21.49301	0.48690	0.05437	0.10314	0.48690	0.05436	0.10312
108	24	1.17797	26.99396	0.48375	0.04364	0.08363	0.48375	0.04363	0.08361	1.16865	21.41732	0.48690	0.05457	0.10348	0.48690	0.05455	0.10346
108	25	1.17797	26.84076	0.48375	0.04389	0.08408	0.48375	0.04388	0.08406	1.16865	21.33825	0.48690	0.05477	0.10385	0.48690	0.05475	0.10382
108	26	1.17797	26.68259	0.48375	0.04415	0.08456	0.48375	0.04413	0.08454	1.16865	21.25569	0.48690	0.05498	0.10423	0.48690	0.05496	0.10420
108	27	1.17797	26.51948	0.48375	0.04442	0.08506	0.48375	0.04440	0.08503	1.16865	21.16962	0.48690	0.05520	0.10463	0.48690	0.05519	0.10460
108	28	1.17797	26.35108	0.48375	0.04470	0.08558	0.48375	0.04469	0.08555	1.16865	21.07976	0.48690	0.05544	0.10505	0.48690	0.05542	0.10502
108	29	1.17797	26.17769	0.48375	0.04500	0.08612	0.48375	0.04498	0.08609	1.16865	20.98629	0.48690	0.05569	0.10550	0.48690	0.05567	0.10546
108	30	1.17797	25.99881	0.48375	0.04531	0.08669	0.48375	0.04529	0.08666	1.16865	20.88878	0.48690	0.05595	0.10596	0.48690	0.05592	0.10593
108	31	1.17797	25.81445	0.48375	0.04563	0.08728	0.48375	0.04561	0.08725	1.16865	20.78720	0.48690	0.05622	0.10645	0.48690	0.05620	0.10641
108	32	1.17797	25.62410	0.48375	0.04597	0.08790	0.48375	0.04595	0.08786	1.16865	20.68113	0.48690	0.05651	0.10697	0.48690	0.05648	0.10693
108	33	1.17797	25.42805	0.48375	0.04632	0.08855	0.48375	0.04630	0.08851	1.16865	20.57072	0.48690	0.05681	0.10751	0.48690	0.05678	0.10747
108	34	1.17797	25.22578	0.48375	0.04670	0.08923	0.48375	0.04667	0.08918	1.16865	20.45552	0.48690	0.05713	0.10808	0.48690	0.05710	0.10804
108	35	1.17797	25.01713	0.48375	0.04709	0.08994	0.48375	0.04706	0.08989	1.16865	20.33536	0.48690	0.05747	0.10869	0.48690	0.05744	0.10864
108	36	1.17797	24.80193	0.48375	0.04749	0.09068	0.48375	0.04747	0.09064	1.16865	20.21002	0.48690	0.05782	0.10933	0.48690	0.05779	0.10927
108	37	1.17797	24.57973	0.48375	0.04792	0.09146	0.48375	0.04790	0.09142	1.16865	20.07911	0.48690	0.05820	0.11000	0.48690	0.05817	0.10994
108	38	1.17797	24.35058	0.48375	0.04837	0.09228	0.48375	0.04835	0.09223	1.16865	19.94257	0.48690	0.05860	0.11071	0.48690	0.05857	0.11065
108	39	1.17797	24.11373	0.48375	0.04885	0.09315	0.48375	0.04882	0.09309	1.16865	19.79973	0.48690	0.05902	0.11146	0.48690	0.05899	0.11140
108	40	1.17797	23.86918	0.48375	0.04935	0.09406	0.48375	0.04932	0.09400	1.16865	19.65053	0.48690	0.05947	0.11226	0.48690	0.05943	0.11220
108	41	1.17797	23.61736	0.48375	0.04988	0.09501	0.48375	0.04984	0.09495	1.16865	19.49521	0.48690	0.05994	0.11311	0.48690	0.05990	0.11303
108	42	1.17797	23.35816	0.48375	0.05043	0.09602	0.48375	0.05039	0.09595	1.16865	19.33362	0.48690	0.06044	0.11400	0.48690	0.06040	0.11392
108	43	1.17797	23.09102	0.48375	0.05101	0.09707	0.48375	0.05097	0.09700	1.16865	19.16523	0.48690	0.06097	0.11494	0.48690	0.06093	0.11485
108	44	1.17797	22.81604	0.48375	0.05163	0.09818	0.48375	0.05158	0.09810	1.16865	18.99000	0.48690	0.06154	0.11594	0.48690	0.06148	0.11584
108	45	1.17797	22.53309	0.48375	0.05227	0.09936	0.48375	0.05222	0.09926	1.16865	18.80775	0.48690	0.06213	0.11700	0.48690	0.06207	0.11689
108	46	1.17797	22.24198	0.48375	0.05296	0.10059	0.48375	0.05290	0.10049	1.16865	18.61823	0.48690	0.06277	0.11812	0.48690	0.06270	0.11800
108	47	1.17797	21.94239	0.48375	0.05368	0.10189	0.48375	0.05362	0.10178	1.16865	18.42106	0.48690	0.06344	0.11930	0.48690	0.06336	0.11918
108	48	1.17797	21.63441	0.48375	0.05444	0.10327	0.48375	0.05438	0.10314	1.16865	18.21621	0.48690	0.06415	0.12056	0.48690	0.06407	0.12042
108	49	1.17797	21.31800	0.48375	0.05525	0.10472	0.48375	0.05517	0.10458	1.16865	18.00355	0.48690	0.06491	0.12190	0.48690	0.06482	0.12174
108	50	1.17797	20.99328	0.48375	0.05611	0.10625	0.48375	0.05602	0.10609	1.16865	17.78305	0.48690	0.06571	0.12332	0.48690	0.06561	0.12314
108	51	1.17797	20.66027	0.48375	0.05701	0.10787	0.48375	0.05691	0.10769	1.16865	17.55462	0.48690	0.06656	0.12482	0.48690	0.06645	0.12462
108	52	1.17797	20.31936	0.48375	0.05797	0.10958	0.48375	0.05785	0.10937	1.16865	17.31849	0.48690	0.06747	0.12641	0.48690	0.06734	0.12618
108	53	1.17797	19.97064	0.48375	0.05898	0.11138	0.48375	0.05884	0.11115	1.16865	17.07460	0.48690	0.06843	0.12810	0.48690	0.06828	0.12783
108	54	1.17797	19.61420	0.48375	0.06005	0.11329	0.48375	0.05989	0.11302	1.16865	16.82295	0.48690	0.06945	0.12989	0.48690	0.06928	0.12959
108	55	1.17797	19.25050	0.48375	0.06118	0.11531	0.48375	0.06100	0.11499	1.16865	16.56379	0.48690	0.07054	0.13178	0.48690	0.07034	0.13144
108	56	1.17797	18.87994	0.48375	0.06238	0.11743	0.48375	0.06218	0.11708	1.16865	16.29737	0.48690	0.07169	0.13379	0.48690	0.07146	0.13340
108	57	1.17797	18.50268	0.48375	0.06365	0.11968	0.48375	0.06342	0.11927	1.16865	16.02371	0.48690	0.07291	0.13592	0.48690	0.07266	0.13547
108	58	1.17797	18.11889	0.48375	0.06500	0.12206	0.48375	0.06473	0.12160	1.16865	15.74286	0.48690	0.07421	0.13817	0.48690	0.07392	0.13766
108	59	1.17797	17.72878	0.48375	0.06642	0.12457	0.48375	0.06613	0.12405	1.16865	15.45489	0.48690	0.07559	0.14056	0.48690	0.07526	0.13999
108	60	1.17797	17.33235	0.48375	0.06794	0.12723	0.48375	0.06760	0.12665	1.16865	15.15969	0.48690	0.07706	0.14309	0.48690	0.07669	0.14245

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POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
108	61	1.17797	16.92988	0.48375	0.06955	0.13006	0.48375	0.06917	0.12940	1.16865	14.85740	0.48690	0.07862	0.14578	0.48690	0.07821	0.14507
108	62	1.17797	16.52117	0.48375	0.07127	0.13305	0.48375	0.07084	0.13231	1.16865	14.54774	0.48690	0.08029	0.14865	0.48690	0.07982	0.14785
108	63	1.17797	16.10627	0.48375	0.07310	0.13624	0.48375	0.07262	0.13541	1.16865	14.23062	0.48690	0.08208	0.15170	0.48690	0.08155	0.15081
108	64	1.17797	15.68510	0.48375	0.07506	0.13963	0.48375	0.07452	0.13871	1.16865	13.90587	0.48690	0.08399	0.15496	0.48690	0.08340	0.15396
108	65	1.17797	15.25783	0.48375	0.07715	0.14326	0.48375	0.07655	0.14221	1.16865	13.57353	0.48690	0.08604	0.15844	0.48690	0.08538	0.15732
108	66	1.17797	14.82463	0.48375	0.07940	0.14712	0.48375	0.07872	0.14595	1.16865	13.23363	0.48690	0.08824	0.16217	0.48690	0.08750	0.16092
108	67	1.17797	14.38548	0.48375	0.08182	0.15126	0.48375	0.08105	0.14995	1.16865	12.88602	0.48690	0.09061	0.16616	0.48690	0.08978	0.16476
108	68	1.17797	13.94087	0.48375	0.08442	0.15569	0.48375	0.08355	0.15421	1.16865	12.53103	0.48690	0.09316	0.17045	0.48690	0.09222	0.16887
108	69	1.17797	13.49126	0.48375	0.08722	0.16044	0.48375	0.08623	0.15876	1.16865	12.16898	0.48690	0.09592	0.17505	0.48690	0.09486	0.17328
108	70	1.17797	13.03722	0.48375	0.09024	0.16555	0.48375	0.08911	0.16364	1.16865	11.80026	0.48690	0.09890	0.18000	0.48690	0.09769	0.17799
108	71	1.17797	12.57941	0.48375	0.09351	0.17103	0.48375	0.09221	0.16885	1.16865	11.42537	0.48690	0.10213	0.18533	0.48690	0.10074	0.18305
108	72	1.17797	12.11856	0.48375	0.09704	0.17692	0.48375	0.09555	0.17443	1.16865	11.04490	0.48690	0.10562	0.19106	0.48690	0.10403	0.18846
108	73	1.17797	11.65555	0.48375	0.10087	0.18326	0.48375	0.09915	0.18041	1.16865	10.65955	0.48690	0.10941	0.19724	0.48690	0.10759	0.19427
108	74	1.17797	11.19139	0.48375	0.10502	0.19008	0.48375	0.10303	0.18682	1.16865	10.27021	0.48690	0.11352	0.20390	0.48690	0.11142	0.20050
108	75	1.17797	10.72709	0.48375	0.10953	0.19743	0.48375	0.10722	0.19367	1.16865	9.87774	0.48690	0.11799	0.21107	0.48690	0.11556	0.20717
108	76	1.17797	10.26405	0.48375	0.11442	0.20534	0.48375	0.11174	0.20101	1.16865	9.48337	0.48690	0.12284	0.21880	0.48690	0.12002	0.21432
108	77	1.17797	9.80349	0.48375	0.11973	0.21386	0.48375	0.11661	0.20887	1.16865	9.08824	0.48690	0.12811	0.22712	0.48690	0.12484	0.22198
108	78	1.17797	9.34666	0.48375	0.12551	0.22303	0.48375	0.12187	0.21726	1.16865	8.69350	0.48690	0.13384	0.23609	0.48690	0.13005	0.23016
108	79	1.17797	8.89505	0.48375	0.13178	0.23288	0.48375	0.12753	0.22622	1.16865	8.30053	0.48690	0.14007	0.24573	0.48690	0.13566	0.23891
108	80	1.17797	8.44994	0.48375	0.13861	0.24347	0.48375	0.13364	0.23578	1.16865	7.91061	0.48690	0.14685	0.25609	0.48690	0.14171	0.24823
108	81	1.17797	8.01269	0.48375	0.14602	0.25483	0.48375	0.14022	0.24595	1.16865	7.52504	0.48690	0.15421	0.26721	0.48690	0.14822	0.25817
108	82	1.17797	7.58462	0.48375	0.15408	0.26701	0.48375	0.14730	0.25677	1.16865	7.14517	0.48690	0.16221	0.27914	0.48690	0.15523	0.26874
108	83	1.17797	7.16676	0.48375	0.16283	0.28005	0.48375	0.15490	0.26826	1.16865	6.77205	0.48690	0.17089	0.29190	0.48690	0.16276	0.27996
108	84	1.17797	6.76024	0.48375	0.17232	0.29399	0.48375	0.16307	0.28042	1.16865	6.40687	0.48690	0.18032	0.30555	0.48690	0.17086	0.29185
108	85	1.17797	6.36619	0.48375	0.18262	0.30885	0.48375	0.17183	0.29327	1.16865	6.05083	0.48690	0.19055	0.32010	0.48690	0.17953	0.30441
108	86	1.17797	5.98597	0.48375	0.19376	0.32463	0.48375	0.18118	0.30678	1.16865	5.70535	0.48690	0.20160	0.33555	0.48690	0.18879	0.31762
108	87	1.17797	5.62066	0.48375	0.20578	0.34133	0.48375	0.19113	0.32092	1.16865	5.37164	0.48690	0.21352	0.35190	0.48690	0.19865	0.33145
108	88	1.17797	5.27144	0.48375	0.21870	0.35890	0.48375	0.20167	0.33565	1.16865	5.05099	0.48690	0.22633	0.36911	0.48690	0.20908	0.34585
108	89	1.17797	4.93962	0.48375	0.23250	0.37728	0.48375	0.21276	0.35087	1.16865	4.74485	0.48690	0.24000	0.38710	0.48690	0.22006	0.36073
108	90	1.17797	4.62687	0.48375	0.24712	0.39630	0.48375	0.22434	0.36646	1.16865	4.45503	0.48690	0.25448	0.40572	0.48690	0.23152	0.37599
108	91	1.17797	4.33500	0.48375	0.26245	0.41578	0.48375	0.23636	0.38235	1.16865	4.18350	0.48690	0.26966	0.42477	0.48690	0.24340	0.39151
108	92	1.17797	4.06328	0.48375	0.27847	0.43563	0.48375	0.24884	0.39851	1.16865	3.92982	0.48690	0.28549	0.44417	0.48690	0.25573	0.40731
108	93	1.17797	3.80970	0.48375	0.29522	0.45586	0.48375	0.26183	0.41500	1.16865	3.69224	0.48690	0.30203	0.46394	0.48690	0.26857	0.42342
108	94	1.17797	3.57122	0.48375	0.31283	0.47658	0.48375	0.27545	0.43192	1.16865	3.46804	0.48690	0.31942	0.48418	0.48690	0.28201	0.43995
108	95	1.17797	3.34496	0.48375	0.33149	0.49792	0.48375	0.28979	0.44935	1.16865	3.25454	0.48690	0.33783	0.50504	0.48690	0.29617	0.45700
108	96	1.17797	3.12856	0.48375	0.35135	0.52000	0.48375	0.30487	0.46729	1.16865	3.04956	0.48690	0.35743	0.52663	0.48690	0.31108	0.47454
108	97	1.17797	2.92468	0.48375	0.37219	0.54247	0.48375	0.32060	0.48554	1.16865	2.85578	0.48690	0.37800	0.54862	0.48690	0.32662	0.49240
108	98	1.17797	2.73317	0.48375	0.39393	0.56521	0.48375	0.33692	0.50403	1.16865	2.67315	0.48690	0.39946	0.57088	0.48690	0.34274	0.51051
108	99	1.17797	2.55407	0.48375	0.41646	0.58802	0.48375	0.35374	0.52261	1.16865	2.50182	0.48690	0.42168	0.59322	0.48690	0.35937	0.52873
108	100	1.17797	2.38797	0.48375	0.43950	0.61063	0.48375	0.37090	0.54110	1.16865	2.34248	0.48690	0.44442	0.61537	0.48690	0.37633	0.54686

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
108	101	1.17797	2.23536	0.48375	0.46276	0.63272	0.48375	0.38821	0.55930	1.16865	2.19569	0.48690	0.46738	0.63702	0.48690	0.39345	0.56471
108	102	1.17797	2.09662	0.48375	0.48588	0.65400	0.48375	0.40551	0.57703	1.16865	2.06193	0.48690	0.49020	0.65790	0.48690	0.41056	0.58212
108	103	1.17797	1.97081	0.48375	0.50868	0.67434	0.48375	0.42269	0.59422	1.16865	1.94039	0.48690	0.51270	0.67786	0.48690	0.42755	0.59900
108	104	1.17797	1.85678	0.48375	0.53099	0.69366	0.48375	0.43965	0.61077	1.16865	1.82999	0.48690	0.53472	0.69683	0.48690	0.44432	0.61527
108	105	1.17797	1.75419	0.48375	0.55256	0.71180	0.48375	0.45622	0.62658	1.16865	1.73050	0.48690	0.55601	0.71466	0.48690	0.46072	0.63081
108	106	1.17797	1.66193	0.48375	0.57323	0.72873	0.48375	0.47230	0.64158	1.16865	1.64086	0.48690	0.57642	0.73130	0.48690	0.47663	0.64556
108	107	1.17797	1.57966	0.48375	0.59276	0.74432	0.48375	0.48767	0.65562	1.16865	1.56078	0.48690	0.59572	0.74665	0.48690	0.49186	0.65939
108	108	1.17797	1.50704	0.48375	0.61087	0.75844	0.48375	0.50209	0.66852	1.16865	1.48999	0.48690	0.61363	0.76056	0.48690	0.50615	0.67211
108	109	1.17797	1.44400	0.48375	0.62722	0.77091	0.48375	0.51515	0.68000	1.16865	1.42842	0.48690	0.62981	0.77286	0.48690	0.51911	0.68344
108	110	1.17797	1.39223	0.48375	0.64097	0.78121	0.48375	0.52607	0.68944	1.16865	1.37777	0.48690	0.64344	0.78304	0.48690	0.52995	0.69277
109	1	1.1313	29.44822	0.47545	0.03842	0.07399	0.47545	0.03841	0.07398	1.12278	22.54525	0.47868	0.04980	0.09488	0.47868	0.04979	0.09487
109	2	1.1313	29.37817	0.47545	0.03851	0.07416	0.47545	0.03850	0.07415	1.12278	22.51839	0.47868	0.04986	0.09498	0.47868	0.04986	0.09498
109	3	1.1313	29.30399	0.47545	0.03861	0.07434	0.47545	0.03860	0.07434	1.12278	22.48894	0.47868	0.04993	0.09510	0.47868	0.04992	0.09510
109	4	1.1313	29.22650	0.47545	0.03871	0.07453	0.47545	0.03871	0.07453	1.12278	22.45752	0.47868	0.05000	0.09523	0.47868	0.04999	0.09522
109	5	1.1313	29.14631	0.47545	0.03881	0.07473	0.47545	0.03881	0.07472	1.12278	22.42458	0.47868	0.05007	0.09536	0.47868	0.05007	0.09536
109	6	1.1313	29.06332	0.47545	0.03893	0.07493	0.47545	0.03892	0.07493	1.12278	22.39007	0.47868	0.05015	0.09550	0.47868	0.05014	0.09550
109	7	1.1313	28.97770	0.47545	0.03904	0.07515	0.47545	0.03904	0.07514	1.12278	22.35408	0.47868	0.05023	0.09565	0.47868	0.05022	0.09564
109	8	1.1313	28.88901	0.47545	0.03916	0.07537	0.47545	0.03916	0.07536	1.12278	22.31631	0.47868	0.05031	0.09580	0.47868	0.05031	0.09580
109	9	1.1313	28.79700	0.47545	0.03929	0.07560	0.47545	0.03928	0.07560	1.12278	22.27655	0.47868	0.05040	0.09597	0.47868	0.05040	0.09596
109	10	1.1313	28.70168	0.47545	0.03942	0.07584	0.47545	0.03941	0.07584	1.12278	22.23481	0.47868	0.05050	0.09614	0.47868	0.05049	0.09613
109	11	1.1313	28.60341	0.47545	0.03955	0.07609	0.47545	0.03955	0.07609	1.12278	22.19134	0.47868	0.05060	0.09632	0.47868	0.05059	0.09631
109	12	1.1313	28.50171	0.47545	0.03969	0.07635	0.47545	0.03969	0.07635	1.12278	22.14578	0.47868	0.05070	0.09651	0.47868	0.05070	0.09650
109	13	1.1313	28.39619	0.47545	0.03984	0.07663	0.47545	0.03984	0.07662	1.12278	22.09783	0.47868	0.05081	0.09670	0.47868	0.05080	0.09670
109	14	1.1313	28.28717	0.47545	0.03999	0.07691	0.47545	0.03999	0.07690	1.12278	22.04770	0.47868	0.05092	0.09691	0.47868	0.05092	0.09691
109	15	1.1313	28.17456	0.47545	0.04015	0.07721	0.47545	0.04015	0.07720	1.12278	21.99534	0.47868	0.05105	0.09713	0.47868	0.05104	0.09712
109	16	1.1313	28.05854	0.47545	0.04032	0.07751	0.47545	0.04031	0.07750	1.12278	21.94087	0.47868	0.05117	0.09736	0.47868	0.05117	0.09735
109	17	1.1313	27.93921	0.47545	0.04049	0.07783	0.47545	0.04048	0.07782	1.12278	21.88436	0.47868	0.05130	0.09760	0.47868	0.05130	0.09759
109	18	1.1313	27.81632	0.47545	0.04067	0.07816	0.47545	0.04066	0.07815	1.12278	21.82561	0.47868	0.05144	0.09785	0.47868	0.05143	0.09784
109	19	1.1313	27.68998	0.47545	0.04086	0.07850	0.47545	0.04085	0.07849	1.12278	21.76469	0.47868	0.05159	0.09811	0.47868	0.05158	0.09809
109	20	1.1313	27.55961	0.47545	0.04105	0.07886	0.47545	0.04104	0.07885	1.12278	21.70115	0.47868	0.05174	0.09838	0.47868	0.05173	0.09837
109	21	1.1313	27.42496	0.47545	0.04125	0.07923	0.47545	0.04124	0.07922	1.12278	21.63477	0.47868	0.05190	0.09867	0.47868	0.05189	0.09865
109	22	1.1313	27.28607	0.47545	0.04146	0.07962	0.47545	0.04145	0.07960	1.12278	21.56556	0.47868	0.05206	0.09897	0.47868	0.05205	0.09895
109	23	1.1313	27.14231	0.47545	0.04168	0.08002	0.47545	0.04167	0.08001	1.12278	21.49301	0.47868	0.05224	0.09929	0.47868	0.05223	0.09927
109	24	1.1313	26.99396	0.47545	0.04191	0.08045	0.47545	0.04190	0.08043	1.12278	21.41732	0.47868	0.05242	0.09962	0.47868	0.05241	0.09960
109	25	1.1313	26.84076	0.47545	0.04215	0.08089	0.47545	0.04214	0.08087	1.12278	21.33825	0.47868	0.05262	0.09997	0.47868	0.05260	0.09995
109	26	1.1313	26.68259	0.47545	0.04240	0.08135	0.47545	0.04239	0.08133	1.12278	21.25569	0.47868	0.05282	0.10034	0.47868	0.05281	0.10032
109	27	1.1313	26.51948	0.47545	0.04266	0.08183	0.47545	0.04265	0.08180	1.12278	21.16962	0.47868	0.05304	0.10073	0.47868	0.05302	0.10070
109	28	1.1313	26.35108	0.47545	0.04293	0.08233	0.47545	0.04292	0.08230	1.12278	21.07976	0.47868	0.05326	0.10114	0.47868	0.05325	0.10111
109	29	1.1313	26.17769	0.47545	0.04322	0.08285	0.47545	0.04320	0.08282	1.12278	20.98629	0.47868	0.05350	0.10157	0.47868	0.05348	0.10153
109	30	1.1313	25.99881	0.47545	0.04351	0.08340	0.47545	0.04350	0.08337	1.12278	20.88878	0.47868	0.05375	0.10201	0.47868	0.05373	0.10198

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
109	31	1.1313	25.81445	0.47545	0.04382	0.08397	0.47545	0.04381	0.08394	1.12278	20.78720	0.47868	0.05401	0.10249	0.47868	0.05399	0.10245
109	32	1.1313	25.62410	0.47545	0.04415	0.08456	0.47545	0.04413	0.08453	1.12278	20.68113	0.47868	0.05429	0.10299	0.47868	0.05427	0.10295
109	33	1.1313	25.42805	0.47545	0.04449	0.08519	0.47545	0.04447	0.08515	1.12278	20.57072	0.47868	0.05458	0.10351	0.47868	0.05456	0.10347
109	34	1.1313	25.22578	0.47545	0.04485	0.08584	0.47545	0.04483	0.08580	1.12278	20.45552	0.47868	0.05489	0.10406	0.47868	0.05486	0.10402
109	35	1.1313	25.01713	0.47545	0.04522	0.08653	0.47545	0.04520	0.08649	1.12278	20.33536	0.47868	0.05521	0.10465	0.47868	0.05519	0.10460
109	36	1.1313	24.80193	0.47545	0.04561	0.08725	0.47545	0.04559	0.08720	1.12278	20.21002	0.47868	0.05555	0.10526	0.47868	0.05553	0.10521
109	37	1.1313	24.57973	0.47545	0.04602	0.08800	0.47545	0.04600	0.08795	1.12278	20.07911	0.47868	0.05592	0.10591	0.47868	0.05589	0.10586
109	38	1.1313	24.35058	0.47545	0.04646	0.08879	0.47545	0.04643	0.08874	1.12278	19.94257	0.47868	0.05630	0.10660	0.47868	0.05627	0.10654
109	39	1.1313	24.11373	0.47545	0.04691	0.08962	0.47545	0.04689	0.08957	1.12278	19.79973	0.47868	0.05670	0.10732	0.47868	0.05667	0.10727
109	40	1.1313	23.86918	0.47545	0.04739	0.09050	0.47545	0.04736	0.09045	1.12278	19.65053	0.47868	0.05714	0.10809	0.47868	0.05710	0.10803
109	41	1.1313	23.61736	0.47545	0.04790	0.09142	0.47545	0.04787	0.09136	1.12278	19.49521	0.47868	0.05759	0.10891	0.47868	0.05755	0.10884
109	42	1.1313	23.35816	0.47545	0.04843	0.09239	0.47545	0.04840	0.09232	1.12278	19.33362	0.47868	0.05807	0.10977	0.47868	0.05803	0.10969
109	43	1.1313	23.09102	0.47545	0.04899	0.09341	0.47545	0.04895	0.09334	1.12278	19.16523	0.47868	0.05858	0.11068	0.47868	0.05854	0.11060
109	44	1.1313	22.81604	0.47545	0.04958	0.09448	0.47545	0.04954	0.09440	1.12278	18.99000	0.47868	0.05912	0.11164	0.47868	0.05907	0.11155
109	45	1.1313	22.53309	0.47545	0.05020	0.09561	0.47545	0.05016	0.09552	1.12278	18.80775	0.47868	0.05969	0.11266	0.47868	0.05964	0.11257
109	46	1.1313	22.24198	0.47545	0.05086	0.09680	0.47545	0.05081	0.09670	1.12278	18.61823	0.47868	0.06030	0.11374	0.47868	0.06024	0.11364
109	47	1.1313	21.94239	0.47545	0.05155	0.09805	0.47545	0.05150	0.09795	1.12278	18.42106	0.47868	0.06095	0.11489	0.47868	0.06088	0.11477
109	48	1.1313	21.63441	0.47545	0.05229	0.09938	0.47545	0.05222	0.09926	1.12278	18.21621	0.47868	0.06163	0.11611	0.47868	0.06156	0.11598
109	49	1.1313	21.31800	0.47545	0.05306	0.10078	0.47545	0.05299	0.10065	1.12278	18.00355	0.47868	0.06236	0.11740	0.47868	0.06228	0.11725
109	50	1.1313	20.99328	0.47545	0.05388	0.10226	0.47545	0.05380	0.10211	1.12278	17.78305	0.47868	0.06313	0.11876	0.47868	0.06304	0.11860
109	51	1.1313	20.66027	0.47545	0.05475	0.10382	0.47545	0.05466	0.10365	1.12278	17.55462	0.47868	0.06395	0.12022	0.47868	0.06384	0.12003
109	52	1.1313	20.31936	0.47545	0.05567	0.10547	0.47545	0.05556	0.10528	1.12278	17.31849	0.47868	0.06482	0.12175	0.47868	0.06470	0.12154
109	53	1.1313	19.97064	0.47545	0.05664	0.10721	0.47545	0.05652	0.10699	1.12278	17.07460	0.47868	0.06575	0.12338	0.47868	0.06561	0.12314
109	54	1.1313	19.61420	0.47545	0.05767	0.10905	0.47545	0.05753	0.10880	1.12278	16.82295	0.47868	0.06673	0.12511	0.47868	0.06657	0.12483
109	55	1.1313	19.25050	0.47545	0.05876	0.11099	0.47545	0.05860	0.11070	1.12278	16.56379	0.47868	0.06777	0.12694	0.47868	0.06759	0.12662
109	56	1.1313	18.87994	0.47545	0.05991	0.11305	0.47545	0.05972	0.11271	1.12278	16.29737	0.47868	0.06888	0.12888	0.47868	0.06867	0.12851
109	57	1.1313	18.50268	0.47545	0.06113	0.11521	0.47545	0.06092	0.11484	1.12278	16.02371	0.47868	0.07005	0.13093	0.47868	0.06981	0.13052
109	58	1.1313	18.11889	0.47545	0.06242	0.11751	0.47545	0.06218	0.11708	1.12278	15.74286	0.47868	0.07130	0.13311	0.47868	0.07103	0.13264
109	59	1.1313	17.72878	0.47545	0.06379	0.11993	0.47545	0.06352	0.11945	1.12278	15.45489	0.47868	0.07262	0.13542	0.47868	0.07232	0.13489
109	60	1.1313	17.33235	0.47545	0.06525	0.12251	0.47545	0.06494	0.12196	1.12278	15.15969	0.47868	0.07404	0.13786	0.47868	0.07369	0.13727
109	61	1.1313	16.92988	0.47545	0.06680	0.12523	0.47545	0.06645	0.12462	1.12278	14.85740	0.47868	0.07554	0.14047	0.47868	0.07515	0.13980
109	62	1.1313	16.52117	0.47545	0.06845	0.12812	0.47545	0.06806	0.12744	1.12278	14.54774	0.47868	0.07714	0.14324	0.47868	0.07671	0.14249
109	63	1.1313	16.10627	0.47545	0.07021	0.13120	0.47545	0.06977	0.13043	1.12278	14.23062	0.47868	0.07886	0.14619	0.47868	0.07837	0.14536
109	64	1.1313	15.68510	0.47545	0.07209	0.13448	0.47545	0.07159	0.13362	1.12278	13.90587	0.47868	0.08069	0.14934	0.47868	0.08015	0.14841
109	65	1.1313	15.25783	0.47545	0.07410	0.13798	0.47545	0.07354	0.13701	1.12278	13.57353	0.47868	0.08266	0.15270	0.47868	0.08206	0.15167
109	66	1.1313	14.82463	0.47545	0.07626	0.14171	0.47545	0.07563	0.14063	1.12278	13.23363	0.47868	0.08478	0.15631	0.47868	0.08410	0.15515
109	67	1.1313	14.38548	0.47545	0.07858	0.14571	0.47545	0.07787	0.14449	1.12278	12.88602	0.47868	0.08706	0.16017	0.47868	0.08629	0.15887
109	68	1.1313	13.94087	0.47545	0.08108	0.15000	0.47545	0.08027	0.14862	1.12278	12.53103	0.47868	0.08951	0.16432	0.47868	0.08865	0.16286
109	69	1.1313	13.49126	0.47545	0.08377	0.15459	0.47545	0.08285	0.15303	1.12278	12.16898	0.47868	0.09217	0.16878	0.47868	0.09118	0.16712
109	70	1.1313	13.03722	0.47545	0.08668	0.15952	0.47545	0.08563	0.15775	1.12278	11.80026	0.47868	0.09503	0.17357	0.47868	0.09391	0.17170

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
109	71	1.1313	12.57941	0.47545	0.08981	0.16483	0.47545	0.08862	0.16280	1.12278	11.42537	0.47868	0.09813	0.17872	0.47868	0.09685	0.17660
109	72	1.1313	12.11856	0.47545	0.09321	0.17053	0.47545	0.09183	0.16822	1.12278	11.04490	0.47868	0.10149	0.18428	0.47868	0.10002	0.18186
109	73	1.1313	11.65555	0.47545	0.09689	0.17666	0.47545	0.09530	0.17402	1.12278	10.65955	0.47868	0.10513	0.19026	0.47868	0.10345	0.18750
109	74	1.1313	11.19139	0.47545	0.10088	0.18327	0.47545	0.09904	0.18023	1.12278	10.27021	0.47868	0.10909	0.19671	0.47868	0.10714	0.19354
109	75	1.1313	10.72709	0.47545	0.10521	0.19039	0.47545	0.10308	0.18689	1.12278	9.87774	0.47868	0.11338	0.20367	0.47868	0.11113	0.20003
109	76	1.1313	10.26405	0.47545	0.10991	0.19806	0.47545	0.10743	0.19402	1.12278	9.48337	0.47868	0.11805	0.21116	0.47868	0.11544	0.20699
109	77	1.1313	9.80349	0.47545	0.11502	0.20631	0.47545	0.11213	0.20166	1.12278	9.08824	0.47868	0.12312	0.21924	0.47868	0.12009	0.21444
109	78	1.1313	9.34666	0.47545	0.12058	0.21520	0.47545	0.11721	0.20982	1.12278	8.69350	0.47868	0.12863	0.22794	0.47868	0.12512	0.22241
109	79	1.1313	8.89505	0.47545	0.12661	0.22477	0.47545	0.12268	0.21855	1.12278	8.30053	0.47868	0.13463	0.23731	0.47868	0.13054	0.23093
109	80	1.1313	8.44994	0.47545	0.13318	0.23505	0.47545	0.12858	0.22786	1.12278	7.91061	0.47868	0.14115	0.24738	0.47868	0.13638	0.24003
109	81	1.1313	8.01269	0.47545	0.14031	0.24609	0.47545	0.13494	0.23779	1.12278	7.52504	0.47868	0.14824	0.25820	0.47868	0.14268	0.24973
109	82	1.1313	7.58462	0.47545	0.14807	0.25794	0.47545	0.14178	0.24835	1.12278	7.14517	0.47868	0.15594	0.26981	0.47868	0.14947	0.26006
109	83	1.1313	7.16676	0.47545	0.15649	0.27063	0.47545	0.14914	0.25957	1.12278	6.77205	0.47868	0.16431	0.28225	0.47868	0.15677	0.27104
109	84	1.1313	6.76024	0.47545	0.16564	0.28421	0.47545	0.15706	0.27148	1.12278	6.40687	0.47868	0.17340	0.29555	0.47868	0.16461	0.28268
109	85	1.1313	6.36619	0.47545	0.17557	0.29870	0.47545	0.16554	0.28406	1.12278	6.05083	0.47868	0.18326	0.30975	0.47868	0.17302	0.29500
109	86	1.1313	5.98597	0.47545	0.18631	0.31411	0.47545	0.17462	0.29732	1.12278	5.70535	0.47868	0.19393	0.32486	0.47868	0.18201	0.30797
109	87	1.1313	5.62066	0.47545	0.19791	0.33043	0.47545	0.18428	0.31121	1.12278	5.37164	0.47868	0.20544	0.34085	0.47868	0.19159	0.32157
109	88	1.1313	5.27144	0.47545	0.21038	0.34763	0.47545	0.19453	0.32570	1.12278	5.05099	0.47868	0.21781	0.35771	0.47868	0.20174	0.33575
109	89	1.1313	4.93962	0.47545	0.22372	0.36564	0.47545	0.20532	0.34069	1.12278	4.74485	0.47868	0.23104	0.37536	0.47868	0.21243	0.35042
109	90	1.1313	4.62687	0.47545	0.23787	0.38432	0.47545	0.21661	0.35608	1.12278	4.45503	0.47868	0.24506	0.39365	0.47868	0.22361	0.36549
109	91	1.1313	4.33500	0.47545	0.25272	0.40348	0.47545	0.22834	0.37178	1.12278	4.18350	0.47868	0.25977	0.41240	0.47868	0.23521	0.38084
109	92	1.1313	4.06328	0.47545	0.26825	0.42303	0.47545	0.24052	0.38778	1.12278	3.92982	0.47868	0.27513	0.43153	0.47868	0.24726	0.39649
109	93	1.1313	3.80970	0.47545	0.28451	0.44299	0.47545	0.25322	0.40412	1.12278	3.69224	0.47868	0.29120	0.45105	0.47868	0.25981	0.41246
109	94	1.1313	3.57122	0.47545	0.30163	0.46347	0.47545	0.26655	0.42090	1.12278	3.46804	0.47868	0.30811	0.47107	0.47868	0.27297	0.42888
109	95	1.1313	3.34496	0.47545	0.31979	0.48460	0.47545	0.28060	0.43823	1.12278	3.25454	0.47868	0.32604	0.49174	0.47868	0.28686	0.44583
109	96	1.1313	3.12856	0.47545	0.33915	0.50652	0.47545	0.29541	0.45608	1.12278	3.04956	0.47868	0.34516	0.51319	0.47868	0.30150	0.46331
109	97	1.1313	2.92468	0.47545	0.35951	0.52888	0.47545	0.31087	0.47429	1.12278	2.85578	0.47868	0.36526	0.53508	0.47868	0.31678	0.48114
109	98	1.1313	2.73317	0.47545	0.38080	0.55156	0.47545	0.32694	0.49277	1.12278	2.67315	0.47868	0.38628	0.55729	0.47868	0.33267	0.49925
109	99	1.1313	2.55407	0.47545	0.40289	0.57437	0.47545	0.34353	0.51139	1.12278	2.50182	0.47868	0.40809	0.57964	0.47868	0.34908	0.51751
109	100	1.1313	2.38797	0.47545	0.42555	0.59704	0.47545	0.36049	0.52995	1.12278	2.34248	0.47868	0.43047	0.60186	0.47868	0.36586	0.53572
109	101	1.1313	2.23536	0.47545	0.44849	0.61925	0.47545	0.37764	0.54825	1.12278	2.19569	0.47868	0.45311	0.62365	0.47868	0.38282	0.55368
109	102	1.1313	2.09662	0.47545	0.47134	0.64070	0.47545	0.39481	0.56611	1.12278	2.06193	0.47868	0.47568	0.64470	0.47868	0.39980	0.57122
109	103	1.1313	1.97081	0.47545	0.49394	0.66126	0.47545	0.41188	0.58345	1.12278	1.94039	0.47868	0.49799	0.66488	0.47868	0.41670	0.58827
109	104	1.1313	1.85678	0.47545	0.51611	0.68084	0.47545	0.42876	0.60019	1.12278	1.82999	0.47868	0.51989	0.68411	0.47868	0.43340	0.60472
109	105	1.1313	1.75419	0.47545	0.53760	0.69927	0.47545	0.44530	0.61620	1.12278	1.73050	0.47868	0.54111	0.70223	0.47868	0.44977	0.62047
109	106	1.1313	1.66193	0.47545	0.55826	0.71651	0.47545	0.46136	0.63141	1.12278	1.64086	0.47868	0.56152	0.71920	0.47868	0.46567	0.63544
109	107	1.1313	1.57966	0.47545	0.57783	0.73243	0.47545	0.47675	0.64567	1.12278	1.56078	0.47868	0.58086	0.73487	0.47868	0.48092	0.64949
109	108	1.1313	1.50704	0.47545	0.59603	0.74689	0.47545	0.49121	0.65881	1.12278	1.48999	0.47868	0.59887	0.74911	0.47868	0.49526	0.66244
109	109	1.1313	1.44400	0.47545	0.61250	0.75969	0.47545	0.50434	0.67052	1.12278	1.42842	0.47868	0.61517	0.76174	0.47868	0.50829	0.67400
109	110	1.1313	1.39223	0.47545	0.62640	0.77029	0.47545	0.51536	0.68018	1.12278	1.37777	0.47868	0.62895	0.77222	0.47868	0.51924	0.68355

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
110	1	1.09871	29.44822	0.46877	0.03731	0.07194	0.46877	0.03731	0.07193	1.09069	22.54525	0.47203	0.04838	0.09229	0.47203	0.04837	0.09228
110	2	1.09871	29.37817	0.46877	0.03740	0.07210	0.46877	0.03740	0.07210	1.09069	22.51839	0.47203	0.04844	0.09240	0.47203	0.04843	0.09239
110	3	1.09871	29.30399	0.46877	0.03749	0.07228	0.46877	0.03749	0.07227	1.09069	22.48894	0.47203	0.04850	0.09251	0.47203	0.04850	0.09250
110	4	1.09871	29.22650	0.46877	0.03759	0.07246	0.46877	0.03759	0.07246	1.09069	22.45752	0.47203	0.04857	0.09263	0.47203	0.04856	0.09263
110	5	1.09871	29.14631	0.46877	0.03770	0.07265	0.46877	0.03769	0.07265	1.09069	22.42458	0.47203	0.04864	0.09276	0.47203	0.04863	0.09276
110	6	1.09871	29.06332	0.46877	0.03780	0.07285	0.46877	0.03780	0.07285	1.09069	22.39007	0.47203	0.04871	0.09290	0.47203	0.04871	0.09289
110	7	1.09871	28.97770	0.46877	0.03792	0.07306	0.46877	0.03791	0.07306	1.09069	22.35408	0.47203	0.04879	0.09304	0.47203	0.04879	0.09304
110	8	1.09871	28.88901	0.46877	0.03803	0.07328	0.46877	0.03803	0.07327	1.09069	22.31631	0.47203	0.04887	0.09319	0.47203	0.04887	0.09319
110	9	1.09871	28.79700	0.46877	0.03815	0.07350	0.46877	0.03815	0.07350	1.09069	22.27655	0.47203	0.04896	0.09335	0.47203	0.04896	0.09335
110	10	1.09871	28.70168	0.46877	0.03828	0.07374	0.46877	0.03828	0.07373	1.09069	22.23481	0.47203	0.04905	0.09352	0.47203	0.04905	0.09351
110	11	1.09871	28.60341	0.46877	0.03841	0.07398	0.46877	0.03841	0.07398	1.09069	22.19134	0.47203	0.04915	0.09369	0.47203	0.04915	0.09369
110	12	1.09871	28.50171	0.46877	0.03855	0.07424	0.46877	0.03855	0.07423	1.09069	22.14578	0.47203	0.04925	0.09388	0.47203	0.04925	0.09387
110	13	1.09871	28.39619	0.46877	0.03869	0.07450	0.46877	0.03869	0.07450	1.09069	22.09783	0.47203	0.04936	0.09407	0.47203	0.04935	0.09406
110	14	1.09871	28.28717	0.46877	0.03884	0.07478	0.46877	0.03884	0.07477	1.09069	22.04770	0.47203	0.04947	0.09427	0.47203	0.04946	0.09427
110	15	1.09871	28.17456	0.46877	0.03900	0.07507	0.46877	0.03899	0.07506	1.09069	21.99534	0.47203	0.04959	0.09449	0.47203	0.04958	0.09448
110	16	1.09871	28.05854	0.46877	0.03916	0.07536	0.46877	0.03915	0.07535	1.09069	21.94087	0.47203	0.04971	0.09471	0.47203	0.04970	0.09470
110	17	1.09871	27.93921	0.46877	0.03932	0.07567	0.46877	0.03932	0.07566	1.09069	21.88436	0.47203	0.04984	0.09494	0.47203	0.04983	0.09493
110	18	1.09871	27.81632	0.46877	0.03950	0.07600	0.46877	0.03949	0.07598	1.09069	21.82561	0.47203	0.04997	0.09519	0.47203	0.04996	0.09517
110	19	1.09871	27.68998	0.46877	0.03968	0.07633	0.46877	0.03967	0.07632	1.09069	21.76469	0.47203	0.05011	0.09544	0.47203	0.05010	0.09542
110	20	1.09871	27.55961	0.46877	0.03987	0.07668	0.46877	0.03986	0.07666	1.09069	21.70115	0.47203	0.05026	0.09571	0.47203	0.05025	0.09569
110	21	1.09871	27.42496	0.46877	0.04006	0.07704	0.46877	0.04005	0.07702	1.09069	21.63477	0.47203	0.05041	0.09599	0.47203	0.05040	0.09597
110	22	1.09871	27.28607	0.46877	0.04027	0.07741	0.46877	0.04026	0.07740	1.09069	21.56556	0.47203	0.05057	0.09628	0.47203	0.05056	0.09626
110	23	1.09871	27.14231	0.46877	0.04048	0.07781	0.46877	0.04047	0.07779	1.09069	21.49301	0.47203	0.05075	0.09659	0.47203	0.05073	0.09657
110	24	1.09871	26.99396	0.46877	0.04070	0.07822	0.46877	0.04069	0.07820	1.09069	21.41732	0.47203	0.05092	0.09691	0.47203	0.05091	0.09689
110	25	1.09871	26.84076	0.46877	0.04093	0.07865	0.46877	0.04092	0.07863	1.09069	21.33825	0.47203	0.05111	0.09726	0.47203	0.05110	0.09723
110	26	1.09871	26.68259	0.46877	0.04118	0.07910	0.46877	0.04117	0.07908	1.09069	21.25569	0.47203	0.05131	0.09762	0.47203	0.05130	0.09759
110	27	1.09871	26.51948	0.46877	0.04143	0.07956	0.46877	0.04142	0.07954	1.09069	21.16962	0.47203	0.05152	0.09799	0.47203	0.05151	0.09797
110	28	1.09871	26.35108	0.46877	0.04169	0.08005	0.46877	0.04168	0.08003	1.09069	21.07976	0.47203	0.05174	0.09839	0.47203	0.05172	0.09836
110	29	1.09871	26.17769	0.46877	0.04197	0.08056	0.46877	0.04196	0.08053	1.09069	20.98629	0.47203	0.05197	0.09881	0.47203	0.05195	0.09878
110	30	1.09871	25.99881	0.46877	0.04226	0.08109	0.46877	0.04224	0.08106	1.09069	20.88878	0.47203	0.05221	0.09924	0.47203	0.05219	0.09921
110	31	1.09871	25.81445	0.46877	0.04256	0.08165	0.46877	0.04255	0.08162	1.09069	20.78720	0.47203	0.05247	0.09970	0.47203	0.05245	0.09967
110	32	1.09871	25.62410	0.46877	0.04288	0.08223	0.46877	0.04286	0.08220	1.09069	20.68113	0.47203	0.05274	0.10019	0.47203	0.05272	0.10015
110	33	1.09871	25.42805	0.46877	0.04321	0.08284	0.46877	0.04319	0.08280	1.09069	20.57072	0.47203	0.05302	0.10070	0.47203	0.05300	0.10066
110	34	1.09871	25.22578	0.46877	0.04355	0.08347	0.46877	0.04353	0.08344	1.09069	20.45552	0.47203	0.05332	0.10124	0.47203	0.05330	0.10120
110	35	1.09871	25.01713	0.46877	0.04392	0.08414	0.46877	0.04390	0.08410	1.09069	20.33536	0.47203	0.05363	0.10181	0.47203	0.05361	0.10176
110	36	1.09871	24.80193	0.46877	0.04430	0.08484	0.46877	0.04428	0.08480	1.09069	20.21002	0.47203	0.05397	0.10241	0.47203	0.05394	0.10236
110	37	1.09871	24.57973	0.46877	0.04470	0.08557	0.46877	0.04468	0.08553	1.09069	20.07911	0.47203	0.05432	0.10304	0.47203	0.05429	0.10299
110	38	1.09871	24.35058	0.46877	0.04512	0.08634	0.46877	0.04510	0.08630	1.09069	19.94257	0.47203	0.05469	0.10371	0.47203	0.05466	0.10366
110	39	1.09871	24.11373	0.46877	0.04556	0.08715	0.46877	0.04554	0.08711	1.09069	19.79973	0.47203	0.05508	0.10442	0.47203	0.05505	0.10436
110	40	1.09871	23.86918	0.46877	0.04603	0.08801	0.46877	0.04600	0.08796	1.09069	19.65053	0.47203	0.05550	0.10517	0.47203	0.05547	0.10511

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
110	41	1.09871	23.61736	0.46877	0.04652	0.08890	0.46877	0.04649	0.08885	1.09069	19.49521	0.47203	0.05594	0.10596	0.47203	0.05591	0.10590
110	42	1.09871	23.35816	0.46877	0.04704	0.08985	0.46877	0.04700	0.08979	1.09069	19.33362	0.47203	0.05641	0.10680	0.47203	0.05637	0.10673
110	43	1.09871	23.09102	0.46877	0.04758	0.09084	0.46877	0.04754	0.09077	1.09069	19.16523	0.47203	0.05691	0.10769	0.47203	0.05686	0.10761
110	44	1.09871	22.81604	0.46877	0.04815	0.09188	0.46877	0.04811	0.09181	1.09069	18.99000	0.47203	0.05743	0.10863	0.47203	0.05739	0.10854
110	45	1.09871	22.53309	0.46877	0.04876	0.09298	0.46877	0.04871	0.09290	1.09069	18.80775	0.47203	0.05799	0.10962	0.47203	0.05794	0.10953
110	46	1.09871	22.24198	0.46877	0.04940	0.09414	0.46877	0.04935	0.09405	1.09069	18.61823	0.47203	0.05858	0.11067	0.47203	0.05852	0.11057
110	47	1.09871	21.94239	0.46877	0.05007	0.09536	0.46877	0.05002	0.09527	1.09069	18.42106	0.47203	0.05920	0.11179	0.47203	0.05914	0.11168
110	48	1.09871	21.63441	0.46877	0.05078	0.09666	0.46877	0.05072	0.09655	1.09069	18.21621	0.47203	0.05987	0.11298	0.47203	0.05980	0.11285
110	49	1.09871	21.31800	0.46877	0.05154	0.09802	0.46877	0.05147	0.09790	1.09069	18.00355	0.47203	0.06058	0.11423	0.47203	0.06050	0.11409
110	50	1.09871	20.99328	0.46877	0.05233	0.09946	0.46877	0.05225	0.09932	1.09069	17.78305	0.47203	0.06133	0.11557	0.47203	0.06124	0.11541
110	51	1.09871	20.66027	0.46877	0.05317	0.10098	0.46877	0.05309	0.10082	1.09069	17.55462	0.47203	0.06212	0.11698	0.47203	0.06202	0.11680
110	52	1.09871	20.31936	0.46877	0.05407	0.10259	0.46877	0.05397	0.10240	1.09069	17.31849	0.47203	0.06297	0.11848	0.47203	0.06286	0.11828
110	53	1.09871	19.97064	0.46877	0.05501	0.10428	0.46877	0.05489	0.10407	1.09069	17.07460	0.47203	0.06387	0.12007	0.47203	0.06374	0.11984
110	54	1.09871	19.61420	0.46877	0.05601	0.10608	0.46877	0.05587	0.10584	1.09069	16.82295	0.47203	0.06482	0.12175	0.47203	0.06467	0.12149
110	55	1.09871	19.25050	0.46877	0.05707	0.10797	0.46877	0.05691	0.10769	1.09069	16.56379	0.47203	0.06584	0.12354	0.47203	0.06566	0.12323
110	56	1.09871	18.87994	0.46877	0.05818	0.10997	0.46877	0.05801	0.10966	1.09069	16.29737	0.47203	0.06691	0.12543	0.47203	0.06671	0.12508
110	57	1.09871	18.50268	0.46877	0.05937	0.11208	0.46877	0.05917	0.11173	1.09069	16.02371	0.47203	0.06805	0.12743	0.47203	0.06783	0.12704
110	58	1.09871	18.11889	0.46877	0.06062	0.11432	0.46877	0.06040	0.11391	1.09069	15.74286	0.47203	0.06926	0.12955	0.47203	0.06901	0.12911
110	59	1.09871	17.72878	0.46877	0.06196	0.11668	0.46877	0.06170	0.11622	1.09069	15.45489	0.47203	0.07055	0.13180	0.47203	0.07026	0.13130
110	60	1.09871	17.33235	0.46877	0.06337	0.11919	0.46877	0.06308	0.11867	1.09069	15.15969	0.47203	0.07192	0.13419	0.47203	0.07160	0.13363
110	61	1.09871	16.92988	0.46877	0.06487	0.12185	0.46877	0.06455	0.12126	1.09069	14.85740	0.47203	0.07338	0.13673	0.47203	0.07302	0.13610
110	62	1.09871	16.52117	0.46877	0.06648	0.12467	0.46877	0.06611	0.12401	1.09069	14.54774	0.47203	0.07494	0.13943	0.47203	0.07453	0.13872
110	63	1.09871	16.10627	0.46877	0.06819	0.12767	0.46877	0.06777	0.12694	1.09069	14.23062	0.47203	0.07661	0.14231	0.47203	0.07615	0.14152
110	64	1.09871	15.68510	0.46877	0.07001	0.13086	0.46877	0.06954	0.13005	1.09069	13.90587	0.47203	0.07839	0.14538	0.47203	0.07788	0.14450
110	65	1.09871	15.25783	0.46877	0.07197	0.13427	0.46877	0.07144	0.13336	1.09069	13.57353	0.47203	0.08030	0.14867	0.47203	0.07973	0.14768
110	66	1.09871	14.82463	0.46877	0.07407	0.13792	0.46877	0.07347	0.13689	1.09069	13.23363	0.47203	0.08236	0.15219	0.47203	0.08171	0.15108
110	67	1.09871	14.38548	0.46877	0.07632	0.14182	0.46877	0.07565	0.14066	1.09069	12.88602	0.47203	0.08457	0.15596	0.47203	0.08385	0.15472
110	68	1.09871	13.94087	0.46877	0.07875	0.14600	0.46877	0.07799	0.14469	1.09069	12.53103	0.47203	0.08696	0.16001	0.47203	0.08614	0.15861
110	69	1.09871	13.49126	0.46877	0.08136	0.15048	0.46877	0.08050	0.14900	1.09069	12.16898	0.47203	0.08954	0.16436	0.47203	0.08860	0.16279
110	70	1.09871	13.03722	0.46877	0.08418	0.15529	0.46877	0.08319	0.15361	1.09069	11.80026	0.47203	0.09232	0.16904	0.47203	0.09126	0.16726
110	71	1.09871	12.57941	0.46877	0.08723	0.16047	0.46877	0.08610	0.15855	1.09069	11.42537	0.47203	0.09533	0.17407	0.47203	0.09412	0.17205
110	72	1.09871	12.11856	0.46877	0.09053	0.16604	0.46877	0.08923	0.16384	1.09069	11.04490	0.47203	0.09860	0.17950	0.47203	0.09721	0.17719
110	73	1.09871	11.65555	0.46877	0.09411	0.17203	0.46877	0.09260	0.16951	1.09069	10.65955	0.47203	0.10214	0.18535	0.47203	0.10054	0.18271
110	74	1.09871	11.19139	0.46877	0.09799	0.17848	0.46877	0.09624	0.17559	1.09069	10.27021	0.47203	0.10598	0.19165	0.47203	0.10414	0.18863
110	75	1.09871	10.72709	0.46877	0.10219	0.18544	0.46877	0.10017	0.18211	1.09069	9.87774	0.47203	0.11015	0.19845	0.47203	0.10803	0.19499
110	76	1.09871	10.26405	0.46877	0.10676	0.19293	0.46877	0.10442	0.18909	1.09069	9.48337	0.47203	0.11469	0.20578	0.47203	0.11222	0.20180
110	77	1.09871	9.80349	0.46877	0.11173	0.20100	0.46877	0.10899	0.19656	1.09069	9.08824	0.47203	0.11962	0.21368	0.47203	0.11676	0.20910
110	78	1.09871	9.34666	0.46877	0.11713	0.20969	0.46877	0.11394	0.20456	1.09069	8.69350	0.47203	0.12498	0.22220	0.47203	0.12165	0.21692
110	79	1.09871	8.89505	0.46877	0.12300	0.21905	0.46877	0.11927	0.21312	1.09069	8.30053	0.47203	0.13082	0.23137	0.47203	0.12694	0.22528
110	80	1.09871	8.44994	0.46877	0.12938	0.22911	0.46877	0.12502	0.22225	1.09069	7.91061	0.47203	0.13716	0.24123	0.47203	0.13264	0.23421

**BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
110	81	1.09871	8.01269	0.46877	0.13632	0.23993	0.46877	0.13122	0.23200	1.09069	7.52504	0.47203	0.14405	0.25183	0.47203	0.13878	0.24374
110	82	1.09871	7.58462	0.46877	0.14386	0.25153	0.46877	0.13790	0.24237	1.09069	7.14517	0.47203	0.15155	0.26321	0.47203	0.14540	0.25389
110	83	1.09871	7.16676	0.46877	0.15206	0.26397	0.46877	0.14508	0.25340	1.09069	6.77205	0.47203	0.15969	0.27541	0.47203	0.15253	0.26468
110	84	1.09871	6.76024	0.46877	0.16096	0.27729	0.46877	0.15281	0.26511	1.09069	6.40687	0.47203	0.16854	0.28847	0.47203	0.16019	0.27614
110	85	1.09871	6.36619	0.46877	0.17063	0.29151	0.46877	0.16110	0.27750	1.09069	6.05083	0.47203	0.17814	0.30241	0.47203	0.16841	0.28827
110	86	1.09871	5.98597	0.46877	0.18109	0.30665	0.46877	0.16997	0.29055	1.09069	5.70535	0.47203	0.18854	0.31726	0.47203	0.17720	0.30106
110	87	1.09871	5.62066	0.46877	0.19239	0.32269	0.46877	0.17942	0.30425	1.09069	5.37164	0.47203	0.19975	0.33299	0.47203	0.18657	0.31447
110	88	1.09871	5.27144	0.46877	0.20455	0.33962	0.46877	0.18945	0.31855	1.09069	5.05099	0.47203	0.21182	0.34959	0.47203	0.19651	0.32848
110	89	1.09871	4.93962	0.46877	0.21755	0.35736	0.46877	0.20003	0.33337	1.09069	4.74485	0.47203	0.22473	0.36698	0.47203	0.20699	0.34299
110	90	1.09871	4.62687	0.46877	0.23136	0.37578	0.46877	0.21109	0.34860	1.09069	4.45503	0.47203	0.23842	0.38503	0.47203	0.21795	0.35790
110	91	1.09871	4.33500	0.46877	0.24587	0.39469	0.46877	0.22260	0.36414	1.09069	4.18350	0.47203	0.25278	0.40355	0.47203	0.22934	0.37312
110	92	1.09871	4.06328	0.46877	0.26105	0.41401	0.46877	0.23457	0.38000	1.09069	3.92982	0.47203	0.26780	0.42247	0.47203	0.24118	0.38863
110	93	1.09871	3.80970	0.46877	0.27695	0.43376	0.46877	0.24704	0.39621	1.09069	3.69224	0.47203	0.28352	0.44179	0.47203	0.25351	0.40448
110	94	1.09871	3.57122	0.46877	0.29370	0.45405	0.46877	0.26014	0.41287	1.09069	3.46804	0.47203	0.30008	0.46163	0.47203	0.26646	0.42079
110	95	1.09871	3.34496	0.46877	0.31149	0.47502	0.46877	0.27396	0.43010	1.09069	3.25454	0.47203	0.31765	0.48215	0.47203	0.28012	0.43765
110	96	1.09871	3.12856	0.46877	0.33049	0.49679	0.46877	0.28855	0.44787	1.09069	3.04956	0.47203	0.33642	0.50347	0.47203	0.29454	0.45506
110	97	1.09871	2.92468	0.46877	0.35048	0.51904	0.46877	0.30380	0.46602	1.09069	2.85578	0.47203	0.35617	0.52526	0.47203	0.30962	0.47284
110	98	1.09871	2.73317	0.46877	0.37141	0.54165	0.46877	0.31966	0.48446	1.09069	2.67315	0.47203	0.37685	0.54741	0.47203	0.32531	0.49092
110	99	1.09871	2.55407	0.46877	0.39318	0.56443	0.46877	0.33606	0.50306	1.09069	2.50182	0.47203	0.39835	0.56974	0.47203	0.34154	0.50917
110	100	1.09871	2.38797	0.46877	0.41554	0.58711	0.46877	0.35285	0.52164	1.09069	2.34248	0.47203	0.42043	0.59198	0.47203	0.35815	0.52741
110	101	1.09871	2.23536	0.46877	0.43820	0.60937	0.46877	0.36985	0.53998	1.09069	2.19569	0.47203	0.44282	0.61382	0.47203	0.37497	0.54542
110	102	1.09871	2.09662	0.46877	0.46083	0.63092	0.46877	0.38688	0.55791	1.09069	2.06193	0.47203	0.46517	0.63497	0.47203	0.39182	0.56304
110	103	1.09871	1.97081	0.46877	0.48324	0.65160	0.46877	0.40385	0.57534	1.09069	1.94039	0.47203	0.48731	0.65529	0.47203	0.40862	0.58017
110	104	1.09871	1.85678	0.46877	0.50528	0.67134	0.46877	0.42064	0.59218	1.09069	1.82999	0.47203	0.50907	0.67468	0.47203	0.42524	0.59673
110	105	1.09871	1.75419	0.46877	0.52667	0.68996	0.46877	0.43711	0.60832	1.09069	1.73050	0.47203	0.53021	0.69299	0.47203	0.44155	0.61260
110	106	1.09871	1.66193	0.46877	0.54728	0.70741	0.46877	0.45313	0.62366	1.09069	1.64086	0.47203	0.55058	0.71016	0.47203	0.45742	0.62771
110	107	1.09871	1.57966	0.46877	0.56684	0.72355	0.46877	0.46850	0.63807	1.09069	1.56078	0.47203	0.56992	0.72605	0.47203	0.47265	0.64191
110	108	1.09871	1.50704	0.46877	0.58508	0.73823	0.46877	0.48297	0.65135	1.09069	1.48999	0.47203	0.58796	0.74052	0.47203	0.48700	0.65501
110	109	1.09871	1.44400	0.46877	0.60160	0.75125	0.46877	0.49613	0.66322	1.09069	1.42842	0.47203	0.60432	0.75337	0.47203	0.50007	0.66672
110	110	1.09871	1.39223	0.46877	0.61559	0.76206	0.46877	0.50719	0.67303	1.09069	1.37777	0.47203	0.61819	0.76405	0.47203	0.51107	0.67643