

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

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
18	1	22.39636	26.62178	0.97461	0.83750	0.91156	0.97461	0.83676	0.91113	19.57732	22.51412	0.97623	0.86632	0.92837	0.97623	0.86582	0.92808
18	2	22.39636	26.56961	0.97461	0.83890	0.91239	0.97461	0.83813	0.91194	19.57732	22.48584	0.97623	0.86723	0.92889	0.97623	0.86670	0.92859
18	3	22.39636	26.51422	0.97461	0.84036	0.91325	0.97461	0.83953	0.91277	19.57732	22.45520	0.97623	0.86817	0.92943	0.97623	0.86762	0.92912
18	4	22.39636	26.45593	0.97461	0.84186	0.91414	0.97461	0.84098	0.91362	19.57732	22.42249	0.97623	0.86916	0.93000	0.97623	0.86856	0.92966
18	5	22.39636	26.39526	0.97461	0.84340	0.91505	0.97461	0.84246	0.91449	19.57732	22.38814	0.97623	0.87018	0.93058	0.97623	0.86954	0.93022
18	6	22.39636	26.33222	0.97461	0.84499	0.91598	0.97461	0.84398	0.91539	19.57732	22.35215	0.97623	0.87123	0.93118	0.97623	0.87054	0.93079
18	7	22.39636	26.26662	0.97461	0.84663	0.91694	0.97461	0.84553	0.91630	19.57732	22.31437	0.97623	0.87232	0.93180	0.97623	0.87158	0.93139
18	8	22.39636	26.19847	0.97461	0.84830	0.91793	0.97461	0.84713	0.91724	19.57732	22.27480	0.97623	0.87344	0.93245	0.97623	0.87265	0.93199
18	9	22.39636	26.12745	0.97461	0.85002	0.91893	0.97461	0.84876	0.91819	19.57732	22.23319	0.97623	0.87460	0.93311	0.97623	0.87375	0.93262
18	10	22.39636	26.05351	0.97461	0.85179	0.91996	0.97461	0.85042	0.91916	19.57732	22.18946	0.97623	0.87580	0.93379	0.97623	0.87488	0.93326
18	11	22.39636	25.97700	0.97461	0.85359	0.92101	0.97461	0.85212	0.92016	19.57732	22.14392	0.97623	0.87703	0.93448	0.97623	0.87603	0.93392
18	12	22.39636	25.89730	0.97461	0.85543	0.92209	0.97461	0.85385	0.92116	19.57732	22.09606	0.97623	0.87829	0.93520	0.97623	0.87722	0.93460
18	13	22.39636	25.81474	0.97461	0.85732	0.92318	0.97461	0.85561	0.92219	19.57732	22.04614	0.97623	0.87959	0.93594	0.97623	0.87844	0.93528
18	14	22.39636	25.72901	0.97461	0.85924	0.92429	0.97461	0.85740	0.92323	19.57732	21.99389	0.97623	0.88092	0.93669	0.97623	0.87968	0.93599
18	15	22.39636	25.64035	0.97461	0.86120	0.92542	0.97461	0.85922	0.92428	19.57732	21.93952	0.97623	0.88229	0.93746	0.97623	0.88095	0.93671
18	16	22.39636	25.54880	0.97461	0.86319	0.92657	0.97461	0.86106	0.92535	19.57732	21.88305	0.97623	0.88368	0.93825	0.97623	0.88224	0.93744
18	17	22.39636	25.45467	0.97461	0.86521	0.92774	0.97461	0.86293	0.92642	19.57732	21.82476	0.97623	0.88511	0.93905	0.97623	0.88356	0.93818
18	18	22.39636	25.35821	0.97461	0.86727	0.92892	0.97461	0.86483	0.92751	19.57732	21.76485	0.97623	0.88656	0.93987	0.97623	0.88491	0.93894
18	19	22.39636	25.25875	0.97461	0.86935	0.93011	0.97461	0.86674	0.92862	19.57732	21.70276	0.97623	0.88804	0.94070	0.97623	0.88627	0.93971
18	20	22.39636	25.15564	0.97461	0.87146	0.93132	0.97461	0.86868	0.92973	19.57732	21.63792	0.97623	0.88956	0.94155	0.97623	0.88767	0.94049
18	21	22.39636	25.04833	0.97461	0.87360	0.93254	0.97461	0.87063	0.93084	19.57732	21.56986	0.97623	0.89110	0.94241	0.97623	0.88908	0.94128
18	22	22.39636	24.93660	0.97461	0.87578	0.93378	0.97461	0.87261	0.93197	19.57732	21.49836	0.97623	0.89268	0.94329	0.97623	0.89052	0.94209
18	23	22.39636	24.82004	0.97461	0.87798	0.93503	0.97461	0.87459	0.93310	19.57732	21.42306	0.97623	0.89428	0.94419	0.97623	0.89197	0.94290
18	24	22.39636	24.69862	0.97461	0.88021	0.93629	0.97461	0.87660	0.93424	19.57732	21.34391	0.97623	0.89592	0.94510	0.97623	0.89345	0.94372
18	25	22.39636	24.57203	0.97461	0.88247	0.93757	0.97461	0.87861	0.93539	19.57732	21.26064	0.97623	0.89759	0.94603	0.97623	0.89494	0.94456
18	26	22.39636	24.44053	0.97461	0.88476	0.93886	0.97461	0.88064	0.93653	19.57732	21.17342	0.97623	0.89929	0.94697	0.97623	0.89645	0.94540
18	27	22.39636	24.30438	0.97461	0.88707	0.94015	0.97461	0.88268	0.93769	19.57732	21.08250	0.97623	0.90101	0.94793	0.97623	0.89798	0.94625
18	28	22.39636	24.16342	0.97461	0.88939	0.94146	0.97461	0.88473	0.93884	19.57732	20.98768	0.97623	0.90276	0.94890	0.97623	0.89953	0.94711
18	29	22.39636	24.01762	0.97461	0.89174	0.94277	0.97461	0.88679	0.94000	19.57732	20.88895	0.97623	0.90454	0.94988	0.97623	0.90109	0.94797
18	30	22.39636	23.86654	0.97461	0.89411	0.94409	0.97461	0.88886	0.94116	19.57732	20.78588	0.97623	0.90634	0.95087	0.97623	0.90267	0.94885
18	31	22.39636	23.71037	0.97461	0.89649	0.94542	0.97461	0.89094	0.94232	19.57732	20.67862	0.97623	0.90816	0.95187	0.97623	0.90426	0.94973
18	32	22.39636	23.54876	0.97461	0.89889	0.94675	0.97461	0.89302	0.94349	19.57732	20.56684	0.97623	0.91001	0.95289	0.97623	0.90587	0.95061
18	33	22.39636	23.38162	0.97461	0.90130	0.94809	0.97461	0.89511	0.94465	19.57732	20.45044	0.97623	0.91188	0.95391	0.97623	0.90750	0.95150
18	34	22.39636	23.20856	0.97461	0.90374	0.94943	0.97461	0.89721	0.94582	19.57732	20.32903	0.97623	0.91378	0.95495	0.97623	0.90913	0.95240
18	35	22.39636	23.02940	0.97461	0.90618	0.95078	0.97461	0.89931	0.94699	19.57732	20.20243	0.97623	0.91570	0.95599	0.97623	0.91078	0.95331
18	36	22.39636	22.84408	0.97461	0.90864	0.95213	0.97461	0.90142	0.94815	19.57732	20.07055	0.97623	0.91763	0.95705	0.97623	0.91245	0.95422

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Age	Age	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
18	37	22.39636	22.65215	0.97461	0.91110	0.95348	0.97461	0.90353	0.94932	19.57732	19.93297	0.97623	0.91959	0.95811	0.97623	0.91412	0.95514
18	38	22.39636	22.45348	0.97461	0.91358	0.95484	0.97461	0.90565	0.95049	19.57732	19.78951	0.97623	0.92157	0.95919	0.97623	0.91581	0.95606
18	39	22.39636	22.24766	0.97461	0.91607	0.95620	0.97461	0.90777	0.95165	19.57732	19.63978	0.97623	0.92357	0.96027	0.97623	0.91751	0.95698
18	40	22.39636	22.03447	0.97461	0.91856	0.95755	0.97461	0.90989	0.95282	19.57732	19.48352	0.97623	0.92559	0.96135	0.97623	0.91922	0.95791
18	41	22.39636	21.81357	0.97461	0.92106	0.95891	0.97461	0.91201	0.95398	19.57732	19.32040	0.97623	0.92762	0.96245	0.97623	0.92093	0.95884
18	42	22.39636	21.58485	0.97461	0.92356	0.96026	0.97461	0.91412	0.95514	19.57732	19.15023	0.97623	0.92966	0.96355	0.97623	0.92265	0.95977
18	43	22.39636	21.34779	0.97461	0.92606	0.96161	0.97461	0.91624	0.95629	19.57732	18.97251	0.97623	0.93172	0.96465	0.97623	0.92438	0.96070
18	44	22.39636	21.10218	0.97461	0.92856	0.96296	0.97461	0.91835	0.95744	19.57732	18.78697	0.97623	0.93379	0.96576	0.97623	0.92611	0.96164
18	45	22.39636	20.84782	0.97461	0.93106	0.96430	0.97461	0.92045	0.95858	19.57732	18.59337	0.97623	0.93587	0.96687	0.97623	0.92785	0.96257
18	46	22.39636	20.58697	0.97461	0.93353	0.96562	0.97461	0.92254	0.95971	19.57732	18.39367	0.97623	0.93794	0.96798	0.97623	0.92958	0.96351
18	47	22.39636	20.32000	0.97461	0.93599	0.96694	0.97461	0.92463	0.96084	19.57732	18.18814	0.97623	0.94002	0.96908	0.97623	0.93131	0.96444
18	48	22.39636	20.04764	0.97461	0.93843	0.96824	0.97461	0.92670	0.96196	19.57732	17.97738	0.97623	0.94208	0.97018	0.97623	0.93305	0.96536
18	49	22.39636	19.77090	0.97461	0.94083	0.96951	0.97461	0.92876	0.96306	19.57732	17.76227	0.97623	0.94413	0.97126	0.97623	0.93477	0.96629
18	50	22.39636	19.49116	0.97461	0.94320	0.97077	0.97461	0.93080	0.96416	19.57732	17.54401	0.97623	0.94616	0.97233	0.97623	0.93650	0.96721
18	51	22.39636	19.21029	0.97461	0.94552	0.97200	0.97461	0.93283	0.96525	19.57732	17.32430	0.97623	0.94816	0.97339	0.97623	0.93821	0.96812
18	52	22.39636	18.92146	0.97461	0.94782	0.97321	0.97461	0.93484	0.96632	19.57732	17.09693	0.97623	0.95015	0.97444	0.97623	0.93992	0.96903
18	53	22.39636	18.62485	0.97461	0.95009	0.97441	0.97461	0.93683	0.96738	19.57732	16.86201	0.97623	0.95212	0.97548	0.97623	0.94162	0.96993
18	54	22.39636	18.32038	0.97461	0.95232	0.97558	0.97461	0.93880	0.96843	19.57732	16.61938	0.97623	0.95408	0.97650	0.97623	0.94331	0.97083
18	55	22.39636	18.00819	0.97461	0.95452	0.97673	0.97461	0.94074	0.96947	19.57732	16.36911	0.97623	0.95602	0.97752	0.97623	0.94499	0.97171
18	56	22.39636	17.68820	0.97461	0.95668	0.97786	0.97461	0.94266	0.97049	19.57732	16.11103	0.97623	0.95794	0.97852	0.97623	0.94665	0.97259
18	57	22.39636	17.36037	0.97461	0.95879	0.97896	0.97461	0.94456	0.97149	19.57732	15.84506	0.97623	0.95983	0.97950	0.97623	0.94829	0.97346
18	58	22.39636	17.02468	0.97461	0.96087	0.98004	0.97461	0.94642	0.97247	19.57732	15.57108	0.97623	0.96169	0.98047	0.97623	0.94992	0.97432
18	59	22.39636	16.68091	0.97461	0.96289	0.98109	0.97461	0.94826	0.97344	19.57732	15.28882	0.97623	0.96353	0.98142	0.97623	0.95153	0.97516
18	60	22.39636	16.32913	0.97461	0.96487	0.98212	0.97461	0.95006	0.97439	19.57732	14.99826	0.97623	0.96533	0.98236	0.97623	0.95312	0.97600
18	61	22.39636	15.96913	0.97461	0.96680	0.98312	0.97461	0.95183	0.97532	19.57732	14.69911	0.97623	0.96709	0.98327	0.97623	0.95468	0.97682
18	62	22.39636	15.60088	0.97461	0.96867	0.98409	0.97461	0.95357	0.97623	19.57732	14.39128	0.97623	0.96882	0.98417	0.97623	0.95623	0.97762
18	63	22.39636	15.22446	0.97461	0.97049	0.98503	0.97461	0.95527	0.97713	19.57732	14.07472	0.97623	0.97052	0.98504	0.97623	0.95775	0.97842
18	64	22.39636	14.83980	0.97461	0.97226	0.98594	0.97461	0.95694	0.97800	19.57732	13.74931	0.97623	0.97217	0.98589	0.97623	0.95924	0.97920
18	65	22.39636	14.44688	0.97461	0.97398	0.98682	0.97461	0.95858	0.97885	19.57732	13.41490	0.97623	0.97378	0.98672	0.97623	0.96071	0.97996
18	66	22.39636	14.04613	0.97461	0.97563	0.98767	0.97461	0.96018	0.97968	19.57732	13.07182	0.97623	0.97535	0.98752	0.97623	0.96215	0.98071
18	67	22.39636	13.63788	0.97461	0.97723	0.98848	0.97461	0.96174	0.98050	19.57732	12.72027	0.97623	0.97687	0.98830	0.97623	0.96356	0.98144
18	68	22.39636	13.22255	0.97461	0.97877	0.98927	0.97461	0.96326	0.98129	19.57732	12.36057	0.97623	0.97835	0.98906	0.97623	0.96495	0.98216
18	69	22.39636	12.80079	0.97461	0.98025	0.99003	0.97461	0.96475	0.98206	19.57732	11.99324	0.97623	0.97978	0.98978	0.97623	0.96631	0.98286
18	70	22.39636	12.37331	0.97461	0.98167	0.99075	0.97461	0.96620	0.98281	19.57732	11.61885	0.97623	0.98115	0.99049	0.97623	0.96763	0.98355
18	71	22.39636	11.94070	0.97461	0.98303	0.99144	0.97461	0.96761	0.98354	19.57732	11.23789	0.97623	0.98248	0.99116	0.97623	0.96893	0.98422
18	72	22.39636	11.50357	0.97461	0.98432	0.99210	0.97461	0.96899	0.98425	19.57732	10.85087	0.97623	0.98375	0.99181	0.97623	0.97020	0.98487

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Age	Age	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
18	73	22.39636	11.06278	0.97461	0.98555	0.99272	0.97461	0.97032	0.98494	19.57732	10.45855	0.97623	0.98497	0.99243	0.97623	0.97143	0.98551
18	74	22.39636	10.61910	0.97461	0.98672	0.99332	0.97461	0.97162	0.98561	19.57732	10.06159	0.97623	0.98613	0.99302	0.97623	0.97264	0.98613
18	75	22.39636	10.17356	0.97461	0.98783	0.99388	0.97461	0.97288	0.98625	19.57732	9.66092	0.97623	0.98724	0.99358	0.97623	0.97381	0.98673
18	76	22.39636	9.72734	0.97461	0.98888	0.99441	0.97461	0.97410	0.98688	19.57732	9.25762	0.97623	0.98829	0.99411	0.97623	0.97495	0.98732
18	77	22.39636	9.28160	0.97461	0.98986	0.99490	0.97461	0.97528	0.98749	19.57732	8.85278	0.97623	0.98929	0.99462	0.97623	0.97606	0.98788
18	78	22.39636	8.83768	0.97461	0.99078	0.99537	0.97461	0.97643	0.98807	19.57732	8.44766	0.97623	0.99023	0.99509	0.97623	0.97714	0.98844
18	79	22.39636	8.39698	0.97461	0.99165	0.99581	0.97461	0.97753	0.98864	19.57732	8.04359	0.97623	0.99111	0.99554	0.97623	0.97818	0.98897
18	80	22.39636	7.96110	0.97461	0.99245	0.99621	0.97461	0.97860	0.98919	19.57732	7.64214	0.97623	0.99194	0.99595	0.97623	0.97919	0.98948
18	81	22.39636	7.53168	0.97461	0.99320	0.99659	0.97461	0.97963	0.98971	19.57732	7.24488	0.97623	0.99271	0.99634	0.97623	0.98017	0.98998
18	82	22.39636	7.11054	0.97461	0.99389	0.99693	0.97461	0.98062	0.99022	19.57732	6.85364	0.97623	0.99343	0.99670	0.97623	0.98111	0.99046
18	83	22.39636	6.69952	0.97461	0.99452	0.99725	0.97461	0.98158	0.99070	19.57732	6.47024	0.97623	0.99409	0.99704	0.97623	0.98202	0.99093
18	84	22.39636	6.30023	0.97461	0.99510	0.99754	0.97461	0.98250	0.99117	19.57732	6.09632	0.97623	0.99470	0.99734	0.97623	0.98290	0.99137
18	85	22.39636	5.91444	0.97461	0.99563	0.99781	0.97461	0.98338	0.99162	19.57732	5.73370	0.97623	0.99526	0.99762	0.97623	0.98374	0.99180
18	86	22.39636	5.54396	0.97461	0.99611	0.99805	0.97461	0.98422	0.99205	19.57732	5.38421	0.97623	0.99577	0.99788	0.97623	0.98455	0.99221
18	87	22.39636	5.19034	0.97461	0.99654	0.99827	0.97461	0.98503	0.99246	19.57732	5.04951	0.97623	0.99623	0.99811	0.97623	0.98533	0.99261
18	88	22.39636	4.85473	0.97461	0.99693	0.99846	0.97461	0.98580	0.99285	19.57732	4.73086	0.97623	0.99664	0.99832	0.97623	0.98607	0.99299
18	89	22.39636	4.53813	0.97461	0.99728	0.99864	0.97461	0.98653	0.99322	19.57732	4.42936	0.97623	0.99702	0.99851	0.97623	0.98678	0.99335
18	90	22.39636	4.24126	0.97461	0.99759	0.99879	0.97461	0.98723	0.99358	19.57732	4.14588	0.97623	0.99735	0.99867	0.97623	0.98746	0.99369
18	91	22.39636	3.96420	0.97461	0.99786	0.99893	0.97461	0.98790	0.99391	19.57732	3.88065	0.97623	0.99765	0.99882	0.97623	0.98810	0.99402
18	92	22.39636	3.70604	0.97461	0.99811	0.99905	0.97461	0.98854	0.99424	19.57732	3.63292	0.97623	0.99791	0.99895	0.97623	0.98872	0.99433
18	93	22.39636	3.46525	0.97461	0.99832	0.99916	0.97461	0.98916	0.99455	19.57732	3.40133	0.97623	0.99815	0.99907	0.97623	0.98932	0.99463
18	94	22.39636	3.23968	0.97461	0.99852	0.99926	0.97461	0.98974	0.99485	19.57732	3.18390	0.97623	0.99836	0.99918	0.97623	0.98989	0.99492
18	95	22.39636	3.02715	0.97461	0.99869	0.99935	0.97461	0.99031	0.99513	19.57732	2.97857	0.97623	0.99855	0.99927	0.97623	0.99044	0.99520
18	96	22.39636	2.82535	0.97461	0.99885	0.99942	0.97461	0.99085	0.99540	19.57732	2.78314	0.97623	0.99872	0.99936	0.97623	0.99097	0.99547
18	97	22.39636	2.63737	0.97461	0.99898	0.99949	0.97461	0.99137	0.99566	19.57732	2.60073	0.97623	0.99887	0.99943	0.97623	0.99148	0.99572
18	98	22.39636	2.46279	0.97461	0.99911	0.99955	0.97461	0.99186	0.99591	19.57732	2.43099	0.97623	0.99900	0.99950	0.97623	0.99196	0.99596
18	99	22.39636	2.30125	0.97461	0.99921	0.99961	0.97461	0.99232	0.99615	19.57732	2.27364	0.97623	0.99912	0.99956	0.97623	0.99241	0.99619
18	100	22.39636	2.15258	0.97461	0.99930	0.99965	0.97461	0.99276	0.99637	19.57732	2.12860	0.97623	0.99922	0.99961	0.97623	0.99284	0.99641
18	101	22.39636	2.01649	0.97461	0.99939	0.99969	0.97461	0.99317	0.99657	19.57732	1.99561	0.97623	0.99931	0.99966	0.97623	0.99324	0.99661
18	102	22.39636	1.89293	0.97461	0.99946	0.99973	0.97461	0.99355	0.99677	19.57732	1.87471	0.97623	0.99939	0.99969	0.97623	0.99362	0.99680
18	103	22.39636	1.78083	0.97461	0.99952	0.99976	0.97461	0.99391	0.99694	19.57732	1.76487	0.97623	0.99946	0.99973	0.97623	0.99397	0.99698
18	104	22.39636	1.67943	0.97461	0.99957	0.99978	0.97461	0.99424	0.99711	19.57732	1.66540	0.97623	0.99952	0.99976	0.97623	0.99430	0.99714
18	105	22.39636	1.58804	0.97461	0.99961	0.99981	0.97461	0.99454	0.99726	19.57732	1.57565	0.97623	0.99957	0.99978	0.97623	0.99460	0.99729
18	106	22.39636	1.50600	0.97461	0.99965	0.99983	0.97461	0.99482	0.99740	19.57732	1.49500	0.97623	0.99961	0.99980	0.97623	0.99487	0.99743
18	107	22.39636	1.43298	0.97461	0.99968	0.99984	0.97461	0.99507	0.99753	19.57732	1.42313	0.97623	0.99965	0.99982	0.97623	0.99512	0.99755
18	108	22.39636	1.36894	0.97461	0.99971	0.99986	0.97461	0.99529	0.99764	19.57732	1.36003	0.97623	0.99968	0.99984	0.97623	0.99533	0.99766

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
18	109	22.39636	1.31458	0.97461	0.99973	0.99987	0.97461	0.99546	0.99773	19.57732	1.30641	0.97623	0.99970	0.99985	0.97623	0.99550	0.99775
18	110	22.39636	1.27298	0.97461	0.99975	0.99987	0.97461	0.99559	0.99779	19.57732	1.26533	0.97623	0.99972	0.99986	0.97623	0.99563	0.99781
19	1	22.25263	26.62178	0.97462	0.83230	0.90847	0.97462	0.83157	0.90804	19.47613	22.51412	0.97630	0.86197	0.92587	0.97630	0.86147	0.92558
19	2	22.25263	26.56961	0.97462	0.83371	0.90931	0.97462	0.83295	0.90886	19.47613	22.48584	0.97630	0.86288	0.92639	0.97630	0.86236	0.92610
19	3	22.25263	26.51422	0.97462	0.83517	0.91018	0.97462	0.83436	0.90970	19.47613	22.45520	0.97630	0.86384	0.92694	0.97630	0.86329	0.92663
19	4	22.25263	26.45593	0.97462	0.83668	0.91108	0.97462	0.83582	0.91057	19.47613	22.42249	0.97630	0.86483	0.92752	0.97630	0.86424	0.92718
19	5	22.25263	26.39526	0.97462	0.83824	0.91200	0.97462	0.83731	0.91145	19.47613	22.38814	0.97630	0.86586	0.92811	0.97630	0.86523	0.92774
19	6	22.25263	26.33222	0.97462	0.83984	0.91295	0.97462	0.83884	0.91236	19.47613	22.35215	0.97630	0.86692	0.92872	0.97630	0.86625	0.92833
19	7	22.25263	26.26662	0.97462	0.84149	0.91392	0.97462	0.84042	0.91329	19.47613	22.31437	0.97630	0.86802	0.92935	0.97630	0.86730	0.92893
19	8	22.25263	26.19847	0.97462	0.84319	0.91492	0.97462	0.84203	0.91424	19.47613	22.27480	0.97630	0.86916	0.93000	0.97630	0.86838	0.92955
19	9	22.25263	26.12745	0.97462	0.84493	0.91595	0.97462	0.84368	0.91521	19.47613	22.23319	0.97630	0.87034	0.93067	0.97630	0.86950	0.93019
19	10	22.25263	26.05351	0.97462	0.84671	0.91699	0.97462	0.84537	0.91621	19.47613	22.18946	0.97630	0.87155	0.93137	0.97630	0.87064	0.93085
19	11	22.25263	25.97700	0.97462	0.84854	0.91806	0.97462	0.84710	0.91722	19.47613	22.14392	0.97630	0.87280	0.93208	0.97630	0.87182	0.93152
19	12	22.25263	25.89730	0.97462	0.85041	0.91916	0.97462	0.84886	0.91825	19.47613	22.09606	0.97630	0.87409	0.93281	0.97630	0.87303	0.93221
19	13	22.25263	25.81474	0.97462	0.85233	0.92028	0.97462	0.85065	0.91930	19.47613	22.04614	0.97630	0.87541	0.93357	0.97630	0.87427	0.93292
19	14	22.25263	25.72901	0.97462	0.85428	0.92142	0.97462	0.85247	0.92036	19.47613	21.99389	0.97630	0.87677	0.93434	0.97630	0.87554	0.93364
19	15	22.25263	25.64035	0.97462	0.85628	0.92257	0.97462	0.85433	0.92144	19.47613	21.93952	0.97630	0.87816	0.93513	0.97630	0.87683	0.93438
19	16	22.25263	25.54880	0.97462	0.85831	0.92375	0.97462	0.85622	0.92254	19.47613	21.88305	0.97630	0.87959	0.93594	0.97630	0.87816	0.93513
19	17	22.25263	25.45467	0.97462	0.86037	0.92495	0.97462	0.85813	0.92365	19.47613	21.82476	0.97630	0.88104	0.93676	0.97630	0.87951	0.93589
19	18	22.25263	25.35821	0.97462	0.86247	0.92616	0.97462	0.86007	0.92477	19.47613	21.76485	0.97630	0.88253	0.93760	0.97630	0.88089	0.93667
19	19	22.25263	25.25875	0.97462	0.86460	0.92738	0.97462	0.86203	0.92591	19.47613	21.70276	0.97630	0.88405	0.93846	0.97630	0.88230	0.93747
19	20	22.25263	25.15564	0.97462	0.86676	0.92863	0.97462	0.86402	0.92705	19.47613	21.63792	0.97630	0.88560	0.93933	0.97630	0.88373	0.93828
19	21	22.25263	25.04833	0.97462	0.86896	0.92989	0.97462	0.86603	0.92821	19.47613	21.56986	0.97630	0.88718	0.94022	0.97630	0.88518	0.93909
19	22	22.25263	24.93660	0.97462	0.87119	0.93116	0.97462	0.86806	0.92937	19.47613	21.49836	0.97630	0.88880	0.94113	0.97630	0.88666	0.93993
19	23	22.25263	24.82004	0.97462	0.87345	0.93245	0.97462	0.87010	0.93054	19.47613	21.42306	0.97630	0.89046	0.94205	0.97630	0.88816	0.94077
19	24	22.25263	24.69862	0.97462	0.87575	0.93376	0.97462	0.87217	0.93172	19.47613	21.34391	0.97630	0.89214	0.94300	0.97630	0.88968	0.94162
19	25	22.25263	24.57203	0.97462	0.87807	0.93508	0.97462	0.87425	0.93290	19.47613	21.26064	0.97630	0.89386	0.94396	0.97630	0.89122	0.94248
19	26	22.25263	24.44053	0.97462	0.88042	0.93641	0.97462	0.87634	0.93409	19.47613	21.17342	0.97630	0.89561	0.94493	0.97630	0.89278	0.94335
19	27	22.25263	24.30438	0.97462	0.88280	0.93775	0.97462	0.87844	0.93529	19.47613	21.08250	0.97630	0.89738	0.94592	0.97630	0.89436	0.94424
19	28	22.25263	24.16342	0.97462	0.88520	0.93910	0.97462	0.88056	0.93649	19.47613	20.98768	0.97630	0.89919	0.94692	0.97630	0.89596	0.94513
19	29	22.25263	24.01762	0.97462	0.88761	0.94046	0.97462	0.88269	0.93769	19.47613	20.88895	0.97630	0.90102	0.94793	0.97630	0.89758	0.94602
19	30	22.25263	23.86654	0.97462	0.89006	0.94183	0.97462	0.88483	0.93890	19.47613	20.78588	0.97630	0.90288	0.94896	0.97630	0.89921	0.94693
19	31	22.25263	23.71037	0.97462	0.89252	0.94321	0.97462	0.88697	0.94010	19.47613	20.67862	0.97630	0.90476	0.95000	0.97630	0.90086	0.94784
19	32	22.25263	23.54876	0.97462	0.89499	0.94459	0.97462	0.88913	0.94131	19.47613	20.56684	0.97630	0.90667	0.95105	0.97630	0.90252	0.94877
19	33	22.25263	23.38162	0.97462	0.89749	0.94598	0.97462	0.89129	0.94252	19.47613	20.45044	0.97630	0.90861	0.95212	0.97630	0.90421	0.94969
19	34	22.25263	23.20856	0.97462	0.90000	0.94737	0.97462	0.89347	0.94374	19.47613	20.32903	0.97630	0.91057	0.95319	0.97630	0.90590	0.95063

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
19	35	22.25263	23.02940	0.97462	0.90253	0.94877	0.97462	0.89564	0.94495	19.47613	20.20243	0.97630	0.91255	0.95427	0.97630	0.90761	0.95157
19	36	22.25263	22.84408	0.97462	0.90507	0.95017	0.97462	0.89783	0.94616	19.47613	20.07055	0.97630	0.91455	0.95537	0.97630	0.90934	0.95252
19	37	22.25263	22.65215	0.97462	0.90762	0.95157	0.97462	0.90002	0.94738	19.47613	19.93297	0.97630	0.91658	0.95647	0.97630	0.91107	0.95347
19	38	22.25263	22.45348	0.97462	0.91019	0.95298	0.97462	0.90221	0.94859	19.47613	19.78951	0.97630	0.91863	0.95759	0.97630	0.91282	0.95443
19	39	22.25263	22.24766	0.97462	0.91276	0.95439	0.97462	0.90441	0.94980	19.47613	19.63978	0.97630	0.92070	0.95871	0.97630	0.91459	0.95539
19	40	22.25263	22.03447	0.97462	0.91535	0.95580	0.97462	0.90660	0.95101	19.47613	19.48352	0.97630	0.92279	0.95984	0.97630	0.91636	0.95635
19	41	22.25263	21.81357	0.97462	0.91794	0.95721	0.97462	0.90880	0.95222	19.47613	19.32040	0.97630	0.92489	0.96098	0.97630	0.91814	0.95732
19	42	22.25263	21.58485	0.97462	0.92053	0.95862	0.97462	0.91100	0.95343	19.47613	19.15023	0.97630	0.92702	0.96213	0.97630	0.91993	0.95830
19	43	22.25263	21.34779	0.97462	0.92313	0.96003	0.97462	0.91320	0.95463	19.47613	18.97251	0.97630	0.92915	0.96328	0.97630	0.92173	0.95927
19	44	22.25263	21.10218	0.97462	0.92573	0.96143	0.97462	0.91540	0.95583	19.47613	18.78697	0.97630	0.93130	0.96443	0.97630	0.92353	0.96025
19	45	22.25263	20.84782	0.97462	0.92832	0.96283	0.97462	0.91758	0.95702	19.47613	18.59337	0.97630	0.93346	0.96559	0.97630	0.92534	0.96122
19	46	22.25263	20.58697	0.97462	0.93090	0.96421	0.97462	0.91976	0.95821	19.47613	18.39367	0.97630	0.93562	0.96674	0.97630	0.92715	0.96220
19	47	22.25263	20.32000	0.97462	0.93346	0.96558	0.97462	0.92194	0.95938	19.47613	18.18814	0.97630	0.93778	0.96789	0.97630	0.92895	0.96317
19	48	22.25263	20.04764	0.97462	0.93600	0.96694	0.97462	0.92410	0.96055	19.47613	17.97738	0.97630	0.93993	0.96903	0.97630	0.93076	0.96414
19	49	22.25263	19.77090	0.97462	0.93850	0.96828	0.97462	0.92625	0.96171	19.47613	17.76227	0.97630	0.94206	0.97017	0.97630	0.93257	0.96511
19	50	22.25263	19.49116	0.97462	0.94097	0.96959	0.97462	0.92838	0.96286	19.47613	17.54401	0.97630	0.94418	0.97129	0.97630	0.93437	0.96607
19	51	22.25263	19.21029	0.97462	0.94340	0.97088	0.97462	0.93051	0.96400	19.47613	17.32430	0.97630	0.94627	0.97239	0.97630	0.93616	0.96703
19	52	22.25263	18.92146	0.97462	0.94580	0.97215	0.97462	0.93261	0.96513	19.47613	17.09693	0.97630	0.94835	0.97349	0.97630	0.93796	0.96798
19	53	22.25263	18.62485	0.97462	0.94818	0.97340	0.97462	0.93470	0.96625	19.47613	16.86201	0.97630	0.95041	0.97458	0.97630	0.93974	0.96893
19	54	22.25263	18.32038	0.97462	0.95051	0.97463	0.97462	0.93676	0.96735	19.47613	16.61938	0.97630	0.95246	0.97565	0.97630	0.94151	0.96987
19	55	22.25263	18.00819	0.97462	0.95281	0.97584	0.97462	0.93881	0.96844	19.47613	16.36911	0.97630	0.95449	0.97672	0.97630	0.94327	0.97081
19	56	22.25263	17.68820	0.97462	0.95508	0.97702	0.97462	0.94082	0.96951	19.47613	16.11103	0.97630	0.95650	0.97777	0.97630	0.94502	0.97173
19	57	22.25263	17.36037	0.97462	0.95729	0.97818	0.97462	0.94282	0.97057	19.47613	15.84506	0.97630	0.95848	0.97880	0.97630	0.94675	0.97265
19	58	22.25263	17.02468	0.97462	0.95947	0.97931	0.97462	0.94478	0.97161	19.47613	15.57108	0.97630	0.96043	0.97981	0.97630	0.94846	0.97355
19	59	22.25263	16.68091	0.97462	0.96159	0.98042	0.97462	0.94671	0.97263	19.47613	15.28882	0.97630	0.96235	0.98081	0.97630	0.95016	0.97444
19	60	22.25263	16.32913	0.97462	0.96366	0.98150	0.97462	0.94861	0.97363	19.47613	14.99826	0.97630	0.96423	0.98179	0.97630	0.95183	0.97532
19	61	22.25263	15.96913	0.97462	0.96568	0.98254	0.97462	0.95048	0.97461	19.47613	14.69911	0.97630	0.96608	0.98275	0.97630	0.95349	0.97619
19	62	22.25263	15.60088	0.97462	0.96765	0.98356	0.97462	0.95232	0.97558	19.47613	14.39128	0.97630	0.96790	0.98369	0.97630	0.95511	0.97704
19	63	22.25263	15.22446	0.97462	0.96956	0.98455	0.97462	0.95412	0.97652	19.47613	14.07472	0.97630	0.96967	0.98460	0.97630	0.95672	0.97788
19	64	22.25263	14.83980	0.97462	0.97142	0.98550	0.97462	0.95588	0.97744	19.47613	13.74931	0.97630	0.97140	0.98549	0.97630	0.95829	0.97870
19	65	22.25263	14.44688	0.97462	0.97321	0.98642	0.97462	0.95760	0.97834	19.47613	13.41490	0.97630	0.97308	0.98636	0.97630	0.95984	0.97951
19	66	22.25263	14.04613	0.97462	0.97495	0.98731	0.97462	0.95929	0.97922	19.47613	13.07182	0.97630	0.97472	0.98720	0.97630	0.96136	0.98030
19	67	22.25263	13.63788	0.97462	0.97662	0.98817	0.97462	0.96094	0.98008	19.47613	12.72027	0.97630	0.97632	0.98802	0.97630	0.96286	0.98108
19	68	22.25263	13.22255	0.97462	0.97823	0.98900	0.97462	0.96255	0.98092	19.47613	12.36057	0.97630	0.97786	0.98880	0.97630	0.96432	0.98184
19	69	22.25263	12.80079	0.97462	0.97978	0.98978	0.97462	0.96412	0.98173	19.47613	11.99324	0.97630	0.97934	0.98956	0.97630	0.96575	0.98258
19	70	22.25263	12.37331	0.97462	0.98126	0.99054	0.97462	0.96565	0.98252	19.47613	11.61885	0.97630	0.98078	0.99030	0.97630	0.96715	0.98330

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
19	71	22.25263	11.94070	0.97462	0.98267	0.99126	0.97462	0.96713	0.98329	19.47613	11.23789	0.97630	0.98216	0.99100	0.97630	0.96851	0.98401
19	72	22.25263	11.50357	0.97462	0.98402	0.99194	0.97462	0.96858	0.98404	19.47613	10.85087	0.97630	0.98348	0.99167	0.97630	0.96985	0.98469
19	73	22.25263	11.06278	0.97462	0.98530	0.99260	0.97462	0.96999	0.98477	19.47613	10.45855	0.97630	0.98474	0.99231	0.97630	0.97115	0.98536
19	74	22.25263	10.61910	0.97462	0.98651	0.99321	0.97462	0.97135	0.98547	19.47613	10.06159	0.97630	0.98595	0.99292	0.97630	0.97241	0.98601
19	75	22.25263	10.17356	0.97462	0.98766	0.99379	0.97462	0.97268	0.98615	19.47613	9.66092	0.97630	0.98710	0.99351	0.97630	0.97365	0.98665
19	76	22.25263	9.72734	0.97462	0.98874	0.99434	0.97462	0.97396	0.98681	19.47613	9.25762	0.97630	0.98818	0.99406	0.97630	0.97484	0.98726
19	77	22.25263	9.28160	0.97462	0.98976	0.99485	0.97462	0.97520	0.98744	19.47613	8.85278	0.97630	0.98921	0.99458	0.97630	0.97600	0.98785
19	78	22.25263	8.83768	0.97462	0.99071	0.99533	0.97462	0.97639	0.98805	19.47613	8.44766	0.97630	0.99017	0.99506	0.97630	0.97712	0.98843
19	79	22.25263	8.39698	0.97462	0.99160	0.99578	0.97462	0.97754	0.98864	19.47613	8.04359	0.97630	0.99108	0.99552	0.97630	0.97821	0.98898
19	80	22.25263	7.96110	0.97462	0.99242	0.99620	0.97462	0.97865	0.98921	19.47613	7.64214	0.97630	0.99193	0.99595	0.97630	0.97926	0.98952
19	81	22.25263	7.53168	0.97462	0.99318	0.99658	0.97462	0.97972	0.98976	19.47613	7.24488	0.97630	0.99271	0.99634	0.97630	0.98027	0.99004
19	82	22.25263	7.11054	0.97462	0.99388	0.99693	0.97462	0.98075	0.99028	19.47613	6.85364	0.97630	0.99344	0.99671	0.97630	0.98124	0.99053
19	83	22.25263	6.69952	0.97462	0.99453	0.99726	0.97462	0.98173	0.99078	19.47613	6.47024	0.97630	0.99411	0.99705	0.97630	0.98218	0.99101
19	84	22.25263	6.30023	0.97462	0.99512	0.99755	0.97462	0.98267	0.99126	19.47613	6.09632	0.97630	0.99473	0.99736	0.97630	0.98307	0.99146
19	85	22.25263	5.91444	0.97462	0.99565	0.99782	0.97462	0.98357	0.99171	19.47613	5.73370	0.97630	0.99529	0.99764	0.97630	0.98393	0.99190
19	86	22.25263	5.54396	0.97462	0.99613	0.99806	0.97462	0.98442	0.99215	19.47613	5.38421	0.97630	0.99580	0.99790	0.97630	0.98475	0.99232
19	87	22.25263	5.19034	0.97462	0.99657	0.99828	0.97462	0.98524	0.99256	19.47613	5.04951	0.97630	0.99626	0.99813	0.97630	0.98554	0.99272
19	88	22.25263	4.85473	0.97462	0.99696	0.99848	0.97462	0.98601	0.99296	19.47613	4.73086	0.97630	0.99668	0.99834	0.97630	0.98628	0.99309
19	89	22.25263	4.53813	0.97462	0.99730	0.99865	0.97462	0.98675	0.99333	19.47613	4.42936	0.97630	0.99705	0.99852	0.97630	0.98699	0.99345
19	90	22.25263	4.24126	0.97462	0.99761	0.99881	0.97462	0.98745	0.99368	19.47613	4.14588	0.97630	0.99738	0.99869	0.97630	0.98767	0.99380
19	91	22.25263	3.96420	0.97462	0.99789	0.99894	0.97462	0.98811	0.99402	19.47613	3.88065	0.97630	0.99768	0.99884	0.97630	0.98831	0.99412
19	92	22.25263	3.70604	0.97462	0.99813	0.99906	0.97462	0.98874	0.99434	19.47613	3.63292	0.97630	0.99794	0.99897	0.97630	0.98892	0.99443
19	93	22.25263	3.46525	0.97462	0.99834	0.99917	0.97462	0.98935	0.99464	19.47613	3.40133	0.97630	0.99817	0.99908	0.97630	0.98951	0.99473
19	94	22.25263	3.23968	0.97462	0.99854	0.99927	0.97462	0.98992	0.99494	19.47613	3.18390	0.97630	0.99838	0.99919	0.97630	0.99007	0.99501
19	95	22.25263	3.02715	0.97462	0.99871	0.99935	0.97462	0.99047	0.99521	19.47613	2.97857	0.97630	0.99857	0.99928	0.97630	0.99061	0.99528
19	96	22.25263	2.82535	0.97462	0.99886	0.99943	0.97462	0.99100	0.99548	19.47613	2.78314	0.97630	0.99873	0.99937	0.97630	0.99112	0.99554
19	97	22.25263	2.63737	0.97462	0.99899	0.99950	0.97462	0.99150	0.99573	19.47613	2.60073	0.97630	0.99888	0.99944	0.97630	0.99161	0.99579
19	98	22.25263	2.46279	0.97462	0.99911	0.99956	0.97462	0.99198	0.99597	19.47613	2.43099	0.97630	0.99901	0.99951	0.97630	0.99207	0.99602
19	99	22.25263	2.30125	0.97462	0.99922	0.99961	0.97462	0.99243	0.99620	19.47613	2.27364	0.97630	0.99913	0.99956	0.97630	0.99251	0.99624
19	100	22.25263	2.15258	0.97462	0.99931	0.99965	0.97462	0.99285	0.99641	19.47613	2.12860	0.97630	0.99923	0.99961	0.97630	0.99293	0.99645
19	101	22.25263	2.01649	0.97462	0.99939	0.99969	0.97462	0.99325	0.99661	19.47613	1.99561	0.97630	0.99932	0.99966	0.97630	0.99332	0.99665
19	102	22.25263	1.89293	0.97462	0.99946	0.99973	0.97462	0.99362	0.99680	19.47613	1.87471	0.97630	0.99939	0.99970	0.97630	0.99368	0.99683
19	103	22.25263	1.78083	0.97462	0.99952	0.99976	0.97462	0.99396	0.99697	19.47613	1.76487	0.97630	0.99946	0.99973	0.97630	0.99402	0.99700
19	104	22.25263	1.67943	0.97462	0.99957	0.99978	0.97462	0.99428	0.99713	19.47613	1.66540	0.97630	0.99952	0.99976	0.97630	0.99434	0.99716
19	105	22.25263	1.58804	0.97462	0.99961	0.99981	0.97462	0.99458	0.99728	19.47613	1.57565	0.97630	0.99957	0.99978	0.97630	0.99463	0.99731
19	106	22.25263	1.50600	0.97462	0.99965	0.99983	0.97462	0.99485	0.99742	19.47613	1.49500	0.97630	0.99961	0.99980	0.97630	0.99489	0.99744

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
19	107	22.25263	1.43298	0.97462	0.99968	0.99984	0.97462	0.99509	0.99754	19.47613	1.42313	0.97630	0.99964	0.99982	0.97630	0.99513	0.99756
19	108	22.25263	1.36894	0.97462	0.99971	0.99986	0.97462	0.99530	0.99764	19.47613	1.36003	0.97630	0.99967	0.99984	0.97630	0.99534	0.99767
19	109	22.25263	1.31458	0.97462	0.99973	0.99987	0.97462	0.99547	0.99773	19.47613	1.30641	0.97630	0.99970	0.99985	0.97630	0.99551	0.99775
19	110	22.25263	1.27298	0.97462	0.99975	0.99987	0.97462	0.99560	0.99779	19.47613	1.26533	0.97630	0.99972	0.99986	0.97630	0.99564	0.99781
20	1	22.10510	26.62178	0.97468	0.82694	0.90527	0.97468	0.82623	0.90485	19.37182	22.51412	0.97643	0.85747	0.92327	0.97643	0.85698	0.92298
20	2	22.10510	26.56961	0.97468	0.82836	0.90612	0.97468	0.82761	0.90568	19.37182	22.48584	0.97643	0.85839	0.92380	0.97643	0.85788	0.92350
20	3	22.10510	26.51422	0.97468	0.82983	0.90700	0.97468	0.82903	0.90653	19.37182	22.45520	0.97643	0.85935	0.92436	0.97643	0.85881	0.92404
20	4	22.10510	26.45593	0.97468	0.83135	0.90791	0.97468	0.83050	0.90740	19.37182	22.42249	0.97643	0.86036	0.92494	0.97643	0.85977	0.92460
20	5	22.10510	26.39526	0.97468	0.83292	0.90884	0.97468	0.83201	0.90830	19.37182	22.38814	0.97643	0.86139	0.92554	0.97643	0.86077	0.92518
20	6	22.10510	26.33222	0.97468	0.83453	0.90980	0.97468	0.83355	0.90922	19.37182	22.35215	0.97643	0.86247	0.92616	0.97643	0.86180	0.92577
20	7	22.10510	26.26662	0.97468	0.83619	0.91079	0.97468	0.83514	0.91017	19.37182	22.31437	0.97643	0.86358	0.92680	0.97643	0.86286	0.92638
20	8	22.10510	26.19847	0.97468	0.83790	0.91180	0.97468	0.83677	0.91113	19.37182	22.27480	0.97643	0.86473	0.92746	0.97643	0.86396	0.92702
20	9	22.10510	26.12745	0.97468	0.83966	0.91284	0.97468	0.83844	0.91212	19.37182	22.23319	0.97643	0.86592	0.92814	0.97643	0.86509	0.92767
20	10	22.10510	26.05351	0.97468	0.84147	0.91391	0.97468	0.84015	0.91313	19.37182	22.18946	0.97643	0.86715	0.92885	0.97643	0.86626	0.92834
20	11	22.10510	25.97700	0.97468	0.84332	0.91500	0.97468	0.84190	0.91417	19.37182	22.14392	0.97643	0.86842	0.92958	0.97643	0.86745	0.92902
20	12	22.10510	25.89730	0.97468	0.84522	0.91612	0.97468	0.84369	0.91522	19.37182	22.09606	0.97643	0.86973	0.93033	0.97643	0.86868	0.92973
20	13	22.10510	25.81474	0.97468	0.84716	0.91726	0.97468	0.84551	0.91629	19.37182	22.04614	0.97643	0.87107	0.93109	0.97643	0.86994	0.93045
20	14	22.10510	25.72901	0.97468	0.84915	0.91842	0.97468	0.84737	0.91738	19.37182	21.99389	0.97643	0.87246	0.93188	0.97643	0.87124	0.93119
20	15	22.10510	25.64035	0.97468	0.85118	0.91961	0.97468	0.84926	0.91849	19.37182	21.93952	0.97643	0.87387	0.93269	0.97643	0.87256	0.93194
20	16	22.10510	25.54880	0.97468	0.85325	0.92081	0.97468	0.85119	0.91961	19.37182	21.88305	0.97643	0.87533	0.93352	0.97643	0.87392	0.93272
20	17	22.10510	25.45467	0.97468	0.85535	0.92204	0.97468	0.85314	0.92075	19.37182	21.82476	0.97643	0.87682	0.93437	0.97643	0.87530	0.93350
20	18	22.10510	25.35821	0.97468	0.85749	0.92328	0.97468	0.85513	0.92191	19.37182	21.76485	0.97643	0.87834	0.93523	0.97643	0.87671	0.93431
20	19	22.10510	25.25875	0.97468	0.85967	0.92454	0.97468	0.85714	0.92307	19.37182	21.70276	0.97643	0.87989	0.93611	0.97643	0.87816	0.93513
20	20	22.10510	25.15564	0.97468	0.86188	0.92582	0.97468	0.85918	0.92425	19.37182	21.63792	0.97643	0.88148	0.93701	0.97643	0.87962	0.93596
20	21	22.10510	25.04833	0.97468	0.86413	0.92711	0.97468	0.86124	0.92545	19.37182	21.56986	0.97643	0.88310	0.93792	0.97643	0.88112	0.93680
20	22	22.10510	24.93660	0.97468	0.86641	0.92843	0.97468	0.86332	0.92665	19.37182	21.49836	0.97643	0.88476	0.93886	0.97643	0.88264	0.93766
20	23	22.10510	24.82004	0.97468	0.86873	0.92976	0.97468	0.86543	0.92786	19.37182	21.42306	0.97643	0.88646	0.93981	0.97643	0.88418	0.93853
20	24	22.10510	24.69862	0.97468	0.87109	0.93110	0.97468	0.86755	0.92908	19.37182	21.34391	0.97643	0.88819	0.94079	0.97643	0.88575	0.93941
20	25	22.10510	24.57203	0.97468	0.87348	0.93247	0.97468	0.86969	0.93031	19.37182	21.26064	0.97643	0.88996	0.94178	0.97643	0.88734	0.94031
20	26	22.10510	24.44053	0.97468	0.87589	0.93384	0.97468	0.87185	0.93154	19.37182	21.17342	0.97643	0.89176	0.94278	0.97643	0.88895	0.94121
20	27	22.10510	24.30438	0.97468	0.87834	0.93523	0.97468	0.87402	0.93278	19.37182	21.08250	0.97643	0.89359	0.94381	0.97643	0.89058	0.94212
20	28	22.10510	24.16342	0.97468	0.88081	0.93663	0.97468	0.87621	0.93402	19.37182	20.98768	0.97643	0.89545	0.94484	0.97643	0.89223	0.94305
20	29	22.10510	24.01762	0.97468	0.88330	0.93803	0.97468	0.87840	0.93527	19.37182	20.88895	0.97643	0.89734	0.94589	0.97643	0.89390	0.94398
20	30	22.10510	23.86654	0.97468	0.88582	0.93945	0.97468	0.88061	0.93652	19.37182	20.78588	0.97643	0.89925	0.94696	0.97643	0.89559	0.94492
20	31	22.10510	23.71037	0.97468	0.88835	0.94088	0.97468	0.88283	0.93777	19.37182	20.67862	0.97643	0.90120	0.94803	0.97643	0.89730	0.94587
20	32	22.10510	23.54876	0.97468	0.89091	0.94231	0.97468	0.88506	0.93903	19.37182	20.56684	0.97643	0.90317	0.94912	0.97643	0.89902	0.94682

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Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
20	33	22.10510	23.38162	0.97468	0.89349	0.94375	0.97468	0.88730	0.94028	19.37182	20.45044	0.97643	0.90517	0.95022	0.97643	0.90076	0.94779
20	34	22.10510	23.20856	0.97468	0.89608	0.94519	0.97468	0.88955	0.94154	19.37182	20.32903	0.97643	0.90719	0.95134	0.97643	0.90252	0.94876
20	35	22.10510	23.02940	0.97468	0.89870	0.94665	0.97468	0.89180	0.94281	19.37182	20.20243	0.97643	0.90924	0.95246	0.97643	0.90429	0.94974
20	36	22.10510	22.84408	0.97468	0.90132	0.94810	0.97468	0.89406	0.94407	19.37182	20.07055	0.97643	0.91132	0.95360	0.97643	0.90607	0.95072
20	37	22.10510	22.65215	0.97468	0.90397	0.94956	0.97468	0.89633	0.94533	19.37182	19.93297	0.97643	0.91341	0.95475	0.97643	0.90788	0.95171
20	38	22.10510	22.45348	0.97468	0.90662	0.95102	0.97468	0.89860	0.94659	19.37182	19.78951	0.97643	0.91554	0.95591	0.97643	0.90969	0.95271
20	39	22.10510	22.24766	0.97468	0.90929	0.95249	0.97468	0.90088	0.94785	19.37182	19.63978	0.97643	0.91768	0.95707	0.97643	0.91152	0.95371
20	40	22.10510	22.03447	0.97468	0.91197	0.95396	0.97468	0.90316	0.94912	19.37182	19.48352	0.97643	0.91984	0.95825	0.97643	0.91336	0.95472
20	41	22.10510	21.81357	0.97468	0.91465	0.95542	0.97468	0.90544	0.95037	19.37182	19.32040	0.97643	0.92203	0.95943	0.97643	0.91521	0.95573
20	42	22.10510	21.58485	0.97468	0.91734	0.95689	0.97468	0.90772	0.95163	19.37182	19.15023	0.97643	0.92423	0.96062	0.97643	0.91707	0.95674
20	43	22.10510	21.34779	0.97468	0.92004	0.95835	0.97468	0.91001	0.95288	19.37182	18.97251	0.97643	0.92645	0.96182	0.97643	0.91894	0.95776
20	44	22.10510	21.10218	0.97468	0.92274	0.95982	0.97468	0.91229	0.95413	19.37182	18.78697	0.97643	0.92868	0.96302	0.97643	0.92081	0.95877
20	45	22.10510	20.84782	0.97468	0.92543	0.96127	0.97468	0.91456	0.95538	19.37182	18.59337	0.97643	0.93092	0.96423	0.97643	0.92269	0.95979
20	46	22.10510	20.58697	0.97468	0.92811	0.96272	0.97468	0.91683	0.95661	19.37182	18.39367	0.97643	0.93317	0.96543	0.97643	0.92458	0.96081
20	47	22.10510	20.32000	0.97468	0.93078	0.96415	0.97468	0.91910	0.95784	19.37182	18.18814	0.97643	0.93541	0.96663	0.97643	0.92646	0.96183
20	48	22.10510	20.04764	0.97468	0.93342	0.96556	0.97468	0.92135	0.95907	19.37182	17.97738	0.97643	0.93765	0.96782	0.97643	0.92835	0.96284
20	49	22.10510	19.77090	0.97468	0.93603	0.96696	0.97468	0.92359	0.96028	19.37182	17.76227	0.97643	0.93988	0.96901	0.97643	0.93023	0.96386
20	50	22.10510	19.49116	0.97468	0.93861	0.96833	0.97468	0.92582	0.96148	19.37182	17.54401	0.97643	0.94208	0.97018	0.97643	0.93212	0.96487
20	51	22.10510	19.21029	0.97468	0.94115	0.96968	0.97468	0.92804	0.96268	19.37182	17.32430	0.97643	0.94426	0.97133	0.97643	0.93400	0.96587
20	52	22.10510	18.92146	0.97468	0.94366	0.97101	0.97468	0.93025	0.96386	19.37182	17.09693	0.97643	0.94643	0.97248	0.97643	0.93587	0.96687
20	53	22.10510	18.62485	0.97468	0.94614	0.97232	0.97468	0.93243	0.96504	19.37182	16.86201	0.97643	0.94859	0.97362	0.97643	0.93774	0.96787
20	54	22.10510	18.32038	0.97468	0.94858	0.97361	0.97468	0.93460	0.96619	19.37182	16.61938	0.97643	0.95074	0.97475	0.97643	0.93960	0.96886
20	55	22.10510	18.00819	0.97468	0.95099	0.97488	0.97468	0.93674	0.96734	19.37182	16.36911	0.97643	0.95286	0.97586	0.97643	0.94145	0.96984
20	56	22.10510	17.68820	0.97468	0.95336	0.97612	0.97468	0.93887	0.96847	19.37182	16.11103	0.97643	0.95496	0.97696	0.97643	0.94329	0.97082
20	57	22.10510	17.36037	0.97468	0.95569	0.97734	0.97468	0.94096	0.96958	19.37182	15.84506	0.97643	0.95703	0.97804	0.97643	0.94511	0.97178
20	58	22.10510	17.02468	0.97468	0.95797	0.97853	0.97468	0.94303	0.97068	19.37182	15.57108	0.97643	0.95908	0.97911	0.97643	0.94692	0.97273
20	59	22.10510	16.68091	0.97468	0.96020	0.97969	0.97468	0.94507	0.97176	19.37182	15.28882	0.97643	0.96109	0.98016	0.97643	0.94870	0.97368
20	60	22.10510	16.32913	0.97468	0.96237	0.98083	0.97468	0.94707	0.97282	19.37182	14.99826	0.97643	0.96307	0.98119	0.97643	0.95047	0.97461
20	61	22.10510	15.96913	0.97468	0.96449	0.98193	0.97468	0.94904	0.97386	19.37182	14.69911	0.97643	0.96501	0.98219	0.97643	0.95221	0.97552
20	62	22.10510	15.60088	0.97468	0.96656	0.98300	0.97468	0.95098	0.97487	19.37182	14.39128	0.97643	0.96691	0.98318	0.97643	0.95393	0.97642
20	63	22.10510	15.22446	0.97468	0.96857	0.98403	0.97468	0.95288	0.97587	19.37182	14.07472	0.97643	0.96877	0.98413	0.97643	0.95562	0.97731
20	64	22.10510	14.83980	0.97468	0.97051	0.98504	0.97468	0.95474	0.97685	19.37182	13.74931	0.97643	0.97058	0.98507	0.97643	0.95729	0.97818
20	65	22.10510	14.44688	0.97468	0.97240	0.98601	0.97468	0.95657	0.97780	19.37182	13.41490	0.97643	0.97234	0.98598	0.97643	0.95893	0.97903
20	66	22.10510	14.04613	0.97468	0.97422	0.98694	0.97468	0.95835	0.97873	19.37182	13.07182	0.97643	0.97406	0.98686	0.97643	0.96054	0.97987
20	67	22.10510	13.63788	0.97468	0.97597	0.98784	0.97468	0.96009	0.97964	19.37182	12.72027	0.97643	0.97573	0.98771	0.97643	0.96211	0.98069
20	68	22.10510	13.22255	0.97468	0.97766	0.98870	0.97468	0.96179	0.98052	19.37182	12.36057	0.97643	0.97734	0.98854	0.97643	0.96366	0.98149

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
20	69	22.10510	12.80079	0.97468	0.97928	0.98953	0.97468	0.96345	0.98139	19.37182	11.99324	0.97643	0.97889	0.98933	0.97643	0.96517	0.98228
20	70	22.10510	12.37331	0.97468	0.98082	0.99032	0.97468	0.96507	0.98222	19.37182	11.61885	0.97643	0.98039	0.99010	0.97643	0.96665	0.98304
20	71	22.10510	11.94070	0.97468	0.98230	0.99107	0.97468	0.96664	0.98304	19.37182	11.23789	0.97643	0.98183	0.99083	0.97643	0.96810	0.98379
20	72	22.10510	11.50357	0.97468	0.98371	0.99179	0.97468	0.96817	0.98383	19.37182	10.85087	0.97643	0.98321	0.99153	0.97643	0.96951	0.98452
20	73	22.10510	11.06278	0.97468	0.98504	0.99247	0.97468	0.96966	0.98460	19.37182	10.45855	0.97643	0.98452	0.99220	0.97643	0.97088	0.98522
20	74	22.10510	10.61910	0.97468	0.98631	0.99311	0.97468	0.97110	0.98534	19.37182	10.06159	0.97643	0.98577	0.99284	0.97643	0.97222	0.98591
20	75	22.10510	10.17356	0.97468	0.98750	0.99371	0.97468	0.97250	0.98606	19.37182	9.66092	0.97643	0.98696	0.99344	0.97643	0.97351	0.98658
20	76	22.10510	9.72734	0.97468	0.98862	0.99428	0.97468	0.97385	0.98675	19.37182	9.25762	0.97643	0.98809	0.99401	0.97643	0.97477	0.98723
20	77	22.10510	9.28160	0.97468	0.98967	0.99481	0.97468	0.97515	0.98742	19.37182	8.85278	0.97643	0.98915	0.99454	0.97643	0.97599	0.98785
20	78	22.10510	8.83768	0.97468	0.99066	0.99531	0.97468	0.97641	0.98806	19.37182	8.44766	0.97643	0.99014	0.99505	0.97643	0.97717	0.98846
20	79	22.10510	8.39698	0.97468	0.99157	0.99577	0.97468	0.97762	0.98868	19.37182	8.04359	0.97643	0.99108	0.99552	0.97643	0.97831	0.98904
20	80	22.10510	7.96110	0.97468	0.99242	0.99619	0.97468	0.97878	0.98928	19.37182	7.64214	0.97643	0.99194	0.99596	0.97643	0.97941	0.98960
20	81	22.10510	7.53168	0.97468	0.99320	0.99659	0.97468	0.97990	0.98985	19.37182	7.24488	0.97643	0.99275	0.99636	0.97643	0.98047	0.99014
20	82	22.10510	7.11054	0.97468	0.99392	0.99695	0.97468	0.98097	0.99039	19.37182	6.85364	0.97643	0.99349	0.99673	0.97643	0.98148	0.99065
20	83	22.10510	6.69952	0.97468	0.99457	0.99728	0.97468	0.98199	0.99091	19.37182	6.47024	0.97643	0.99417	0.99708	0.97643	0.98245	0.99115
20	84	22.10510	6.30023	0.97468	0.99517	0.99758	0.97468	0.98296	0.99141	19.37182	6.09632	0.97643	0.99480	0.99739	0.97643	0.98338	0.99162
20	85	22.10510	5.91444	0.97468	0.99571	0.99785	0.97468	0.98389	0.99188	19.37182	5.73370	0.97643	0.99536	0.99768	0.97643	0.98426	0.99207
20	86	22.10510	5.54396	0.97468	0.99619	0.99809	0.97468	0.98477	0.99233	19.37182	5.38421	0.97643	0.99588	0.99793	0.97643	0.98511	0.99250
20	87	22.10510	5.19034	0.97468	0.99663	0.99831	0.97468	0.98560	0.99275	19.37182	5.04951	0.97643	0.99634	0.99817	0.97643	0.98591	0.99290
20	88	22.10510	4.85473	0.97468	0.99702	0.99851	0.97468	0.98639	0.99315	19.37182	4.73086	0.97643	0.99675	0.99837	0.97643	0.98667	0.99329
20	89	22.10510	4.53813	0.97468	0.99737	0.99868	0.97468	0.98714	0.99353	19.37182	4.42936	0.97643	0.99712	0.99856	0.97643	0.98739	0.99365
20	90	22.10510	4.24126	0.97468	0.99767	0.99884	0.97468	0.98785	0.99389	19.37182	4.14588	0.97643	0.99745	0.99872	0.97643	0.98807	0.99400
20	91	22.10510	3.96420	0.97468	0.99794	0.99897	0.97468	0.98851	0.99422	19.37182	3.88065	0.97643	0.99774	0.99887	0.97643	0.98871	0.99432
20	92	22.10510	3.70604	0.97468	0.99818	0.99909	0.97468	0.98914	0.99454	19.37182	3.63292	0.97643	0.99800	0.99900	0.97643	0.98932	0.99463
20	93	22.10510	3.46525	0.97468	0.99839	0.99920	0.97468	0.98974	0.99484	19.37182	3.40133	0.97643	0.99823	0.99911	0.97643	0.98990	0.99492
20	94	22.10510	3.23968	0.97468	0.99858	0.99929	0.97468	0.99031	0.99513	19.37182	3.18390	0.97643	0.99843	0.99922	0.97643	0.99045	0.99520
20	95	22.10510	3.02715	0.97468	0.99875	0.99937	0.97468	0.99085	0.99540	19.37182	2.97857	0.97643	0.99862	0.99931	0.97643	0.99098	0.99547
20	96	22.10510	2.82535	0.97468	0.99890	0.99945	0.97468	0.99137	0.99566	19.37182	2.78314	0.97643	0.99878	0.99939	0.97643	0.99148	0.99572
20	97	22.10510	2.63737	0.97468	0.99903	0.99951	0.97468	0.99185	0.99591	19.37182	2.60073	0.97643	0.99892	0.99946	0.97643	0.99196	0.99596
20	98	22.10510	2.46279	0.97468	0.99914	0.99957	0.97468	0.99231	0.99614	19.37182	2.43099	0.97643	0.99905	0.99952	0.97643	0.99241	0.99619
20	99	22.10510	2.30125	0.97468	0.99925	0.99962	0.97468	0.99275	0.99636	19.37182	2.27364	0.97643	0.99916	0.99958	0.97643	0.99283	0.99640
20	100	22.10510	2.15258	0.97468	0.99933	0.99967	0.97468	0.99315	0.99657	19.37182	2.12860	0.97643	0.99926	0.99963	0.97643	0.99323	0.99660
20	101	22.10510	2.01649	0.97468	0.99941	0.99971	0.97468	0.99353	0.99676	19.37182	1.99561	0.97643	0.99934	0.99967	0.97643	0.99360	0.99679
20	102	22.10510	1.89293	0.97468	0.99948	0.99974	0.97468	0.99389	0.99694	19.37182	1.87471	0.97643	0.99941	0.99971	0.97643	0.99395	0.99697
20	103	22.10510	1.78083	0.97468	0.99953	0.99977	0.97468	0.99422	0.99710	19.37182	1.76487	0.97643	0.99948	0.99974	0.97643	0.99428	0.99713
20	104	22.10510	1.67943	0.97468	0.99958	0.99979	0.97468	0.99452	0.99725	19.37182	1.66540	0.97643	0.99953	0.99977	0.97643	0.99458	0.99728

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
20	105	22.10510	1.58804	0.97468	0.99963	0.99981	0.97468	0.99481	0.99740	19.37182	1.57565	0.97643	0.99958	0.99979	0.97643	0.99485	0.99742
20	106	22.10510	1.50600	0.97468	0.99966	0.99983	0.97468	0.99506	0.99753	19.37182	1.49500	0.97643	0.99962	0.99981	0.97643	0.99511	0.99755
20	107	22.10510	1.43298	0.97468	0.99970	0.99985	0.97468	0.99529	0.99764	19.37182	1.42313	0.97643	0.99966	0.99983	0.97643	0.99534	0.99766
20	108	22.10510	1.36894	0.97468	0.99972	0.99986	0.97468	0.99549	0.99774	19.37182	1.36003	0.97643	0.99969	0.99984	0.97643	0.99553	0.99776
20	109	22.10510	1.31458	0.97468	0.99974	0.99987	0.97468	0.99566	0.99782	19.37182	1.30641	0.97643	0.99971	0.99985	0.97643	0.99570	0.99784
20	110	22.10510	1.27298	0.97468	0.99976	0.99988	0.97468	0.99578	0.99788	19.37182	1.26533	0.97643	0.99973	0.99986	0.97643	0.99581	0.99790
21	1	21.94841	26.62178	0.97455	0.82124	0.90185	0.97455	0.82054	0.90142	19.25963	22.51412	0.97637	0.85262	0.92045	0.97637	0.85213	0.92016
21	2	21.94841	26.56961	0.97455	0.82266	0.90270	0.97455	0.82192	0.90226	19.25963	22.48584	0.97637	0.85355	0.92099	0.97637	0.85304	0.92069
21	3	21.94841	26.51422	0.97455	0.82413	0.90359	0.97455	0.82335	0.90312	19.25963	22.45520	0.97637	0.85452	0.92155	0.97637	0.85398	0.92124
21	4	21.94841	26.45593	0.97455	0.82566	0.90451	0.97455	0.82482	0.90400	19.25963	22.42249	0.97637	0.85552	0.92214	0.97637	0.85495	0.92180
21	5	21.94841	26.39526	0.97455	0.82724	0.90545	0.97455	0.82634	0.90491	19.25963	22.38814	0.97637	0.85657	0.92274	0.97637	0.85595	0.92239
21	6	21.94841	26.33222	0.97455	0.82886	0.90642	0.97455	0.82790	0.90585	19.25963	22.35215	0.97637	0.85765	0.92337	0.97637	0.85699	0.92299
21	7	21.94841	26.26662	0.97455	0.83054	0.90742	0.97455	0.82950	0.90681	19.25963	22.31437	0.97637	0.85878	0.92402	0.97637	0.85807	0.92361
21	8	21.94841	26.19847	0.97455	0.83226	0.90845	0.97455	0.83115	0.90779	19.25963	22.27480	0.97637	0.85994	0.92470	0.97637	0.85918	0.92426
21	9	21.94841	26.12745	0.97455	0.83403	0.90951	0.97455	0.83283	0.90879	19.25963	22.23319	0.97637	0.86115	0.92539	0.97637	0.86032	0.92492
21	10	21.94841	26.05351	0.97455	0.83586	0.91059	0.97455	0.83456	0.90982	19.25963	22.18946	0.97637	0.86239	0.92611	0.97637	0.86150	0.92560
21	11	21.94841	25.97700	0.97455	0.83773	0.91170	0.97455	0.83634	0.91087	19.25963	22.14392	0.97637	0.86367	0.92685	0.97637	0.86272	0.92630
21	12	21.94841	25.89730	0.97455	0.83965	0.91284	0.97455	0.83815	0.91195	19.25963	22.09606	0.97637	0.86500	0.92761	0.97637	0.86397	0.92702
21	13	21.94841	25.81474	0.97455	0.84162	0.91400	0.97455	0.84000	0.91304	19.25963	22.04614	0.97637	0.86637	0.92840	0.97637	0.86525	0.92776
21	14	21.94841	25.72901	0.97455	0.84363	0.91519	0.97455	0.84189	0.91416	19.25963	21.99389	0.97637	0.86777	0.92921	0.97637	0.86657	0.92851
21	15	21.94841	25.64035	0.97455	0.84569	0.91640	0.97455	0.84381	0.91529	19.25963	21.93952	0.97637	0.86922	0.93003	0.97637	0.86792	0.92929
21	16	21.94841	25.54880	0.97455	0.84780	0.91763	0.97455	0.84577	0.91644	19.25963	21.88305	0.97637	0.87070	0.93088	0.97637	0.86930	0.93008
21	17	21.94841	25.45467	0.97455	0.84994	0.91888	0.97455	0.84777	0.91761	19.25963	21.82476	0.97637	0.87222	0.93175	0.97637	0.87071	0.93089
21	18	21.94841	25.35821	0.97455	0.85212	0.92016	0.97455	0.84979	0.91880	19.25963	21.76485	0.97637	0.87377	0.93263	0.97637	0.87216	0.93171
21	19	21.94841	25.25875	0.97455	0.85434	0.92145	0.97455	0.85185	0.92000	19.25963	21.70276	0.97637	0.87535	0.93353	0.97637	0.87363	0.93256
21	20	21.94841	25.15564	0.97455	0.85660	0.92276	0.97455	0.85394	0.92121	19.25963	21.63792	0.97637	0.87698	0.93446	0.97637	0.87514	0.93341
21	21	21.94841	25.04833	0.97455	0.85890	0.92409	0.97455	0.85605	0.92244	19.25963	21.56986	0.97637	0.87864	0.93540	0.97637	0.87667	0.93428
21	22	21.94841	24.93660	0.97455	0.86124	0.92545	0.97455	0.85819	0.92368	19.25963	21.49836	0.97637	0.88034	0.93637	0.97637	0.87824	0.93517
21	23	21.94841	24.82004	0.97455	0.86362	0.92682	0.97455	0.86035	0.92493	19.25963	21.42306	0.97637	0.88209	0.93735	0.97637	0.87982	0.93607
21	24	21.94841	24.69862	0.97455	0.86603	0.92821	0.97455	0.86253	0.92619	19.25963	21.34391	0.97637	0.88386	0.93835	0.97637	0.88144	0.93698
21	25	21.94841	24.57203	0.97455	0.86848	0.92961	0.97455	0.86474	0.92746	19.25963	21.26064	0.97637	0.88568	0.93937	0.97637	0.88307	0.93791
21	26	21.94841	24.44053	0.97455	0.87097	0.93103	0.97455	0.86696	0.92874	19.25963	21.17342	0.97637	0.88753	0.94041	0.97637	0.88473	0.93884
21	27	21.94841	24.30438	0.97455	0.87348	0.93247	0.97455	0.86920	0.93002	19.25963	21.08250	0.97637	0.88941	0.94147	0.97637	0.88642	0.93979
21	28	21.94841	24.16342	0.97455	0.87602	0.93391	0.97455	0.87145	0.93131	19.25963	20.98768	0.97637	0.89133	0.94254	0.97637	0.88812	0.94074
21	29	21.94841	24.01762	0.97455	0.87859	0.93537	0.97455	0.87372	0.93260	19.25963	20.88895	0.97637	0.89327	0.94363	0.97637	0.88984	0.94171
21	30	21.94841	23.86654	0.97455	0.88118	0.93684	0.97455	0.87600	0.93390	19.25963	20.78588	0.97637	0.89525	0.94473	0.97637	0.89159	0.94269

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
21	31	21.94841	23.71037	0.97455	0.88380	0.93831	0.97455	0.87829	0.93520	19.25963	20.67862	0.97637	0.89726	0.94585	0.97637	0.89335	0.94367
21	32	21.94841	23.54876	0.97455	0.88643	0.93980	0.97455	0.88059	0.93650	19.25963	20.56684	0.97637	0.89929	0.94698	0.97637	0.89513	0.94466
21	33	21.94841	23.38162	0.97455	0.88909	0.94129	0.97455	0.88290	0.93781	19.25963	20.45044	0.97637	0.90136	0.94812	0.97637	0.89693	0.94567
21	34	21.94841	23.20856	0.97455	0.89177	0.94279	0.97455	0.88523	0.93912	19.25963	20.32903	0.97637	0.90345	0.94927	0.97637	0.89875	0.94668
21	35	21.94841	23.02940	0.97455	0.89447	0.94430	0.97455	0.88756	0.94043	19.25963	20.20243	0.97637	0.90557	0.95044	0.97637	0.90058	0.94769
21	36	21.94841	22.84408	0.97455	0.89719	0.94581	0.97455	0.88990	0.94174	19.25963	20.07055	0.97637	0.90771	0.95162	0.97637	0.90243	0.94872
21	37	21.94841	22.65215	0.97455	0.89992	0.94732	0.97455	0.89225	0.94305	19.25963	19.93297	0.97637	0.90988	0.95281	0.97637	0.90430	0.94975
21	38	21.94841	22.45348	0.97455	0.90267	0.94884	0.97455	0.89460	0.94437	19.25963	19.78951	0.97637	0.91208	0.95402	0.97637	0.90618	0.95078
21	39	21.94841	22.24766	0.97455	0.90543	0.95037	0.97455	0.89696	0.94568	19.25963	19.63978	0.97637	0.91430	0.95523	0.97637	0.90808	0.95182
21	40	21.94841	22.03447	0.97455	0.90820	0.95189	0.97455	0.89932	0.94699	19.25963	19.48352	0.97637	0.91654	0.95645	0.97637	0.90999	0.95287
21	41	21.94841	21.81357	0.97455	0.91099	0.95342	0.97455	0.90169	0.94830	19.25963	19.32040	0.97637	0.91880	0.95768	0.97637	0.91191	0.95392
21	42	21.94841	21.58485	0.97455	0.91378	0.95495	0.97455	0.90406	0.94961	19.25963	19.15023	0.97637	0.92109	0.95892	0.97637	0.91384	0.95498
21	43	21.94841	21.34779	0.97455	0.91658	0.95647	0.97455	0.90643	0.95092	19.25963	18.97251	0.97637	0.92339	0.96017	0.97637	0.91578	0.95604
21	44	21.94841	21.10218	0.97455	0.91938	0.95800	0.97455	0.90879	0.95222	19.25963	18.78697	0.97637	0.92571	0.96142	0.97637	0.91773	0.95710
21	45	21.94841	20.84782	0.97455	0.92218	0.95952	0.97455	0.91116	0.95352	19.25963	18.59337	0.97637	0.92804	0.96268	0.97637	0.91968	0.95816
21	46	21.94841	20.58697	0.97455	0.92497	0.96102	0.97455	0.91352	0.95481	19.25963	18.39367	0.97637	0.93038	0.96393	0.97637	0.92164	0.95922
21	47	21.94841	20.32000	0.97455	0.92775	0.96252	0.97455	0.91588	0.95609	19.25963	18.18814	0.97637	0.93271	0.96518	0.97637	0.92361	0.96029
21	48	21.94841	20.04764	0.97455	0.93050	0.96400	0.97455	0.91822	0.95737	19.25963	17.97738	0.97637	0.93504	0.96643	0.97637	0.92557	0.96135
21	49	21.94841	19.77090	0.97455	0.93322	0.96546	0.97455	0.92056	0.95864	19.25963	17.76227	0.97637	0.93736	0.96767	0.97637	0.92754	0.96241
21	50	21.94841	19.49116	0.97455	0.93591	0.96690	0.97455	0.92289	0.95990	19.25963	17.54401	0.97637	0.93966	0.96889	0.97637	0.92951	0.96347
21	51	21.94841	19.21029	0.97455	0.93856	0.96831	0.97455	0.92521	0.96115	19.25963	17.32430	0.97637	0.94194	0.97010	0.97637	0.93147	0.96452
21	52	21.94841	18.92146	0.97455	0.94119	0.96970	0.97455	0.92751	0.96239	19.25963	17.09693	0.97637	0.94421	0.97130	0.97637	0.93344	0.96557
21	53	21.94841	18.62485	0.97455	0.94378	0.97108	0.97455	0.92980	0.96362	19.25963	16.86201	0.97637	0.94647	0.97250	0.97637	0.93540	0.96662
21	54	21.94841	18.32038	0.97455	0.94634	0.97243	0.97455	0.93207	0.96484	19.25963	16.61938	0.97637	0.94871	0.97368	0.97637	0.93735	0.96766
21	55	21.94841	18.00819	0.97455	0.94887	0.97376	0.97455	0.93432	0.96605	19.25963	16.36911	0.97637	0.95093	0.97485	0.97637	0.93929	0.96869
21	56	21.94841	17.68820	0.97455	0.95135	0.97507	0.97455	0.93655	0.96724	19.25963	16.11103	0.97637	0.95313	0.97600	0.97637	0.94122	0.96972
21	57	21.94841	17.36037	0.97455	0.95380	0.97635	0.97455	0.93875	0.96841	19.25963	15.84506	0.97637	0.95531	0.97714	0.97637	0.94314	0.97074
21	58	21.94841	17.02468	0.97455	0.95619	0.97760	0.97455	0.94093	0.96957	19.25963	15.57108	0.97637	0.95745	0.97826	0.97637	0.94504	0.97174
21	59	21.94841	16.68091	0.97455	0.95853	0.97883	0.97455	0.94308	0.97070	19.25963	15.28882	0.97637	0.95957	0.97937	0.97637	0.94692	0.97274
21	60	21.94841	16.32913	0.97455	0.96082	0.98002	0.97455	0.94519	0.97182	19.25963	14.99826	0.97637	0.96164	0.98045	0.97637	0.94878	0.97372
21	61	21.94841	15.96913	0.97455	0.96305	0.98118	0.97455	0.94727	0.97292	19.25963	14.69911	0.97637	0.96368	0.98151	0.97637	0.95062	0.97469
21	62	21.94841	15.60088	0.97455	0.96523	0.98231	0.97455	0.94931	0.97400	19.25963	14.39128	0.97637	0.96568	0.98254	0.97637	0.95244	0.97564
21	63	21.94841	15.22446	0.97455	0.96734	0.98340	0.97455	0.95132	0.97505	19.25963	14.07472	0.97637	0.96763	0.98355	0.97637	0.95423	0.97658
21	64	21.94841	14.83980	0.97455	0.96939	0.98446	0.97455	0.95329	0.97609	19.25963	13.74931	0.97637	0.96954	0.98453	0.97637	0.95599	0.97750
21	65	21.94841	14.44688	0.97455	0.97137	0.98548	0.97455	0.95522	0.97710	19.25963	13.41490	0.97637	0.97139	0.98549	0.97637	0.95772	0.97840
21	66	21.94841	14.04613	0.97455	0.97328	0.98646	0.97455	0.95711	0.97808	19.25963	13.07182	0.97637	0.97320	0.98642	0.97637	0.95942	0.97929

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
21	67	21.94841	13.63788	0.97455	0.97513	0.98741	0.97455	0.95895	0.97905	19.25963	12.72027	0.97637	0.97495	0.98732	0.97637	0.96109	0.98016
21	68	21.94841	13.22255	0.97455	0.97690	0.98832	0.97455	0.96076	0.97999	19.25963	12.36057	0.97637	0.97664	0.98818	0.97637	0.96273	0.98101
21	69	21.94841	12.80079	0.97455	0.97861	0.98919	0.97455	0.96251	0.98090	19.25963	11.99324	0.97637	0.97827	0.98902	0.97637	0.96433	0.98184
21	70	21.94841	12.37331	0.97455	0.98023	0.99002	0.97455	0.96423	0.98179	19.25963	11.61885	0.97637	0.97984	0.98982	0.97637	0.96590	0.98265
21	71	21.94841	11.94070	0.97455	0.98178	0.99081	0.97455	0.96589	0.98265	19.25963	11.23789	0.97637	0.98135	0.99059	0.97637	0.96743	0.98345
21	72	21.94841	11.50357	0.97455	0.98326	0.99156	0.97455	0.96752	0.98349	19.25963	10.85087	0.97637	0.98279	0.99132	0.97637	0.96893	0.98422
21	73	21.94841	11.06278	0.97455	0.98466	0.99227	0.97455	0.96909	0.98430	19.25963	10.45855	0.97637	0.98417	0.99202	0.97637	0.97038	0.98497
21	74	21.94841	10.61910	0.97455	0.98598	0.99294	0.97455	0.97062	0.98509	19.25963	10.06159	0.97637	0.98548	0.99269	0.97637	0.97180	0.98570
21	75	21.94841	10.17356	0.97455	0.98723	0.99357	0.97455	0.97210	0.98585	19.25963	9.66092	0.97637	0.98672	0.99332	0.97637	0.97317	0.98640
21	76	21.94841	9.72734	0.97455	0.98840	0.99417	0.97455	0.97353	0.98659	19.25963	9.25762	0.97637	0.98789	0.99391	0.97637	0.97451	0.98709
21	77	21.94841	9.28160	0.97455	0.98950	0.99472	0.97455	0.97491	0.98730	19.25963	8.85278	0.97637	0.98900	0.99447	0.97637	0.97580	0.98775
21	78	21.94841	8.83768	0.97455	0.99052	0.99524	0.97455	0.97624	0.98798	19.25963	8.44766	0.97637	0.99003	0.99499	0.97637	0.97705	0.98839
21	79	21.94841	8.39698	0.97455	0.99147	0.99572	0.97455	0.97752	0.98863	19.25963	8.04359	0.97637	0.99100	0.99548	0.97637	0.97825	0.98901
21	80	21.94841	7.96110	0.97455	0.99235	0.99616	0.97455	0.97875	0.98926	19.25963	7.64214	0.97637	0.99190	0.99593	0.97637	0.97941	0.98960
21	81	21.94841	7.53168	0.97455	0.99316	0.99657	0.97455	0.97993	0.98986	19.25963	7.24488	0.97637	0.99273	0.99635	0.97637	0.98052	0.99016
21	82	21.94841	7.11054	0.97455	0.99390	0.99694	0.97455	0.98105	0.99044	19.25963	6.85364	0.97637	0.99349	0.99673	0.97637	0.98159	0.99071
21	83	21.94841	6.69952	0.97455	0.99457	0.99728	0.97455	0.98212	0.99098	19.25963	6.47024	0.97637	0.99419	0.99709	0.97637	0.98261	0.99123
21	84	21.94841	6.30023	0.97455	0.99519	0.99759	0.97455	0.98315	0.99150	19.25963	6.09632	0.97637	0.99483	0.99741	0.97637	0.98358	0.99172
21	85	21.94841	5.91444	0.97455	0.99574	0.99786	0.97455	0.98411	0.99199	19.25963	5.73370	0.97637	0.99541	0.99770	0.97637	0.98450	0.99219
21	86	21.94841	5.54396	0.97455	0.99623	0.99811	0.97455	0.98503	0.99246	19.25963	5.38421	0.97637	0.99593	0.99796	0.97637	0.98538	0.99264
21	87	21.94841	5.19034	0.97455	0.99668	0.99834	0.97455	0.98590	0.99290	19.25963	5.04951	0.97637	0.99640	0.99820	0.97637	0.98621	0.99306
21	88	21.94841	4.85473	0.97455	0.99707	0.99853	0.97455	0.98671	0.99331	19.25963	4.73086	0.97637	0.99682	0.99841	0.97637	0.98699	0.99345
21	89	21.94841	4.53813	0.97455	0.99742	0.99871	0.97455	0.98748	0.99370	19.25963	4.42936	0.97637	0.99719	0.99859	0.97637	0.98773	0.99383
21	90	21.94841	4.24126	0.97455	0.99773	0.99886	0.97455	0.98821	0.99407	19.25963	4.14588	0.97637	0.99752	0.99876	0.97637	0.98843	0.99418
21	91	21.94841	3.96420	0.97455	0.99800	0.99900	0.97455	0.98889	0.99441	19.25963	3.88065	0.97637	0.99781	0.99890	0.97637	0.98909	0.99451
21	92	21.94841	3.70604	0.97455	0.99823	0.99912	0.97455	0.98953	0.99474	19.25963	3.63292	0.97637	0.99806	0.99903	0.97637	0.98971	0.99483
21	93	21.94841	3.46525	0.97455	0.99844	0.99922	0.97455	0.99013	0.99504	19.25963	3.40133	0.97637	0.99829	0.99914	0.97637	0.99029	0.99512
21	94	21.94841	3.23968	0.97455	0.99863	0.99931	0.97455	0.99071	0.99533	19.25963	3.18390	0.97637	0.99849	0.99924	0.97637	0.99085	0.99540
21	95	21.94841	3.02715	0.97455	0.99879	0.99940	0.97455	0.99125	0.99560	19.25963	2.97857	0.97637	0.99867	0.99933	0.97637	0.99137	0.99567
21	96	21.94841	2.82535	0.97455	0.99894	0.99947	0.97455	0.99176	0.99586	19.25963	2.78314	0.97637	0.99883	0.99941	0.97637	0.99187	0.99592
21	97	21.94841	2.63737	0.97455	0.99907	0.99953	0.97455	0.99224	0.99610	19.25963	2.60073	0.97637	0.99897	0.99948	0.97637	0.99234	0.99616
21	98	21.94841	2.46279	0.97455	0.99918	0.99959	0.97455	0.99269	0.99633	19.25963	2.43099	0.97637	0.99909	0.99954	0.97637	0.99278	0.99638
21	99	21.94841	2.30125	0.97455	0.99928	0.99964	0.97455	0.99311	0.99654	19.25963	2.27364	0.97637	0.99920	0.99960	0.97637	0.99319	0.99659
21	100	21.94841	2.15258	0.97455	0.99936	0.99968	0.97455	0.99351	0.99674	19.25963	2.12860	0.97637	0.99929	0.99965	0.97637	0.99358	0.99678
21	101	21.94841	2.01649	0.97455	0.99944	0.99972	0.97455	0.99387	0.99693	19.25963	1.99561	0.97637	0.99937	0.99969	0.97637	0.99394	0.99696
21	102	21.94841	1.89293	0.97455	0.99950	0.99975	0.97455	0.99422	0.99710	19.25963	1.87471	0.97637	0.99944	0.99972	0.97637	0.99428	0.99713

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
21	103	21.94841	1.78083	0.97455	0.99956	0.99978	0.97455	0.99453	0.99726	19.25963	1.76487	0.97637	0.99950	0.99975	0.97637	0.99459	0.99729
21	104	21.94841	1.67943	0.97455	0.99960	0.99980	0.97455	0.99482	0.99741	19.25963	1.66540	0.97637	0.99956	0.99978	0.97637	0.99487	0.99743
21	105	21.94841	1.58804	0.97455	0.99965	0.99982	0.97455	0.99509	0.99754	19.25963	1.57565	0.97637	0.99960	0.99980	0.97637	0.99514	0.99756
21	106	21.94841	1.50600	0.97455	0.99968	0.99984	0.97455	0.99534	0.99766	19.25963	1.49500	0.97637	0.99964	0.99982	0.97637	0.99538	0.99768
21	107	21.94841	1.43298	0.97455	0.99971	0.99985	0.97455	0.99556	0.99777	19.25963	1.42313	0.97637	0.99967	0.99984	0.97637	0.99559	0.99779
21	108	21.94841	1.36894	0.97455	0.99973	0.99987	0.97455	0.99574	0.99787	19.25963	1.36003	0.97637	0.99970	0.99985	0.97637	0.99578	0.99789
21	109	21.94841	1.31458	0.97455	0.99975	0.99988	0.97455	0.99590	0.99795	19.25963	1.30641	0.97637	0.99972	0.99986	0.97637	0.99594	0.99796
21	110	21.94841	1.27298	0.97455	0.99977	0.99988	0.97455	0.99601	0.99800	19.25963	1.26533	0.97637	0.99974	0.99987	0.97637	0.99605	0.99802
22	1	21.78051	26.62178	0.97410	0.81510	0.89813	0.97410	0.81441	0.89772	19.13770	22.51412	0.97601	0.84734	0.91736	0.97601	0.84685	0.91708
22	2	21.78051	26.56961	0.97410	0.81653	0.89900	0.97410	0.81580	0.89856	19.13770	22.48584	0.97601	0.84827	0.91791	0.97601	0.84776	0.91761
22	3	21.78051	26.51422	0.97410	0.81801	0.89989	0.97410	0.81724	0.89943	19.13770	22.45520	0.97601	0.84924	0.91847	0.97601	0.84870	0.91816
22	4	21.78051	26.45593	0.97410	0.81954	0.90082	0.97410	0.81872	0.90032	19.13770	22.42249	0.97601	0.85025	0.91907	0.97601	0.84968	0.91873
22	5	21.78051	26.39526	0.97410	0.82112	0.90178	0.97410	0.82024	0.90124	19.13770	22.38814	0.97601	0.85131	0.91968	0.97601	0.85069	0.91932
22	6	21.78051	26.33222	0.97410	0.82275	0.90276	0.97410	0.82181	0.90219	19.13770	22.35215	0.97601	0.85240	0.92032	0.97601	0.85174	0.91994
22	7	21.78051	26.26662	0.97410	0.82444	0.90377	0.97410	0.82342	0.90316	19.13770	22.31437	0.97601	0.85353	0.92098	0.97601	0.85283	0.92057
22	8	21.78051	26.19847	0.97410	0.82617	0.90481	0.97410	0.82508	0.90416	19.13770	22.27480	0.97601	0.85471	0.92166	0.97601	0.85395	0.92122
22	9	21.78051	26.12745	0.97410	0.82796	0.90588	0.97410	0.82678	0.90518	19.13770	22.23319	0.97601	0.85592	0.92237	0.97601	0.85510	0.92189
22	10	21.78051	26.05351	0.97410	0.82980	0.90698	0.97410	0.82853	0.90622	19.13770	22.18946	0.97601	0.85718	0.92310	0.97601	0.85630	0.92259
22	11	21.78051	25.97700	0.97410	0.83169	0.90811	0.97410	0.83032	0.90729	19.13770	22.14392	0.97601	0.85848	0.92385	0.97601	0.85753	0.92330
22	12	21.78051	25.89730	0.97410	0.83363	0.90927	0.97410	0.83215	0.90839	19.13770	22.09606	0.97601	0.85982	0.92463	0.97601	0.85880	0.92403
22	13	21.78051	25.81474	0.97410	0.83562	0.91045	0.97410	0.83403	0.90950	19.13770	22.04614	0.97601	0.86121	0.92543	0.97601	0.86010	0.92479
22	14	21.78051	25.72901	0.97410	0.83766	0.91166	0.97410	0.83594	0.91064	19.13770	21.99389	0.97601	0.86263	0.92625	0.97601	0.86144	0.92556
22	15	21.78051	25.64035	0.97410	0.83975	0.91290	0.97410	0.83790	0.91180	19.13770	21.93952	0.97601	0.86410	0.92710	0.97601	0.86281	0.92635
22	16	21.78051	25.54880	0.97410	0.84189	0.91416	0.97410	0.83989	0.91298	19.13770	21.88305	0.97601	0.86561	0.92796	0.97601	0.86422	0.92717
22	17	21.78051	25.45467	0.97410	0.84406	0.91544	0.97410	0.84192	0.91418	19.13770	21.82476	0.97601	0.86715	0.92885	0.97601	0.86566	0.92799
22	18	21.78051	25.35821	0.97410	0.84628	0.91674	0.97410	0.84399	0.91539	19.13770	21.76485	0.97601	0.86873	0.92976	0.97601	0.86714	0.92884
22	19	21.78051	25.25875	0.97410	0.84854	0.91807	0.97410	0.84609	0.91663	19.13770	21.70276	0.97601	0.87035	0.93068	0.97601	0.86865	0.92971
22	20	21.78051	25.15564	0.97410	0.85085	0.91941	0.97410	0.84822	0.91788	19.13770	21.63792	0.97601	0.87201	0.93163	0.97601	0.87019	0.93059
22	21	21.78051	25.04833	0.97410	0.85320	0.92078	0.97410	0.85038	0.91914	19.13770	21.56986	0.97601	0.87372	0.93260	0.97601	0.87176	0.93149
22	22	21.78051	24.93660	0.97410	0.85559	0.92217	0.97410	0.85257	0.92042	19.13770	21.49836	0.97601	0.87546	0.93359	0.97601	0.87336	0.93240
22	23	21.78051	24.82004	0.97410	0.85802	0.92359	0.97410	0.85479	0.92171	19.13770	21.42306	0.97601	0.87724	0.93461	0.97601	0.87499	0.93333
22	24	21.78051	24.69862	0.97410	0.86049	0.92502	0.97410	0.85703	0.92301	19.13770	21.34391	0.97601	0.87907	0.93564	0.97601	0.87665	0.93427
22	25	21.78051	24.57203	0.97410	0.86301	0.92647	0.97410	0.85930	0.92432	19.13770	21.26064	0.97601	0.88093	0.93670	0.97601	0.87833	0.93523
22	26	21.78051	24.44053	0.97410	0.86556	0.92793	0.97410	0.86158	0.92564	19.13770	21.17342	0.97601	0.88283	0.93777	0.97601	0.88004	0.93619
22	27	21.78051	24.30438	0.97410	0.86814	0.92942	0.97410	0.86388	0.92697	19.13770	21.08250	0.97601	0.88477	0.93886	0.97601	0.88178	0.93717
22	28	21.78051	24.16342	0.97410	0.87075	0.93091	0.97410	0.86620	0.92830	19.13770	20.98768	0.97601	0.88674	0.93997	0.97601	0.88353	0.93817

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
22	29	21.78051	24.01762	0.97410	0.87339	0.93242	0.97410	0.86854	0.92964	19.13770	20.88895	0.97601	0.88874	0.94109	0.97601	0.88531	0.93917
22	30	21.78051	23.86654	0.97410	0.87606	0.93394	0.97410	0.87089	0.93099	19.13770	20.78588	0.97601	0.89078	0.94224	0.97601	0.88711	0.94018
22	31	21.78051	23.71037	0.97410	0.87875	0.93546	0.97410	0.87325	0.93234	19.13770	20.67862	0.97601	0.89285	0.94339	0.97601	0.88893	0.94120
22	32	21.78051	23.54876	0.97410	0.88147	0.93700	0.97410	0.87563	0.93369	19.13770	20.56684	0.97601	0.89495	0.94456	0.97601	0.89077	0.94223
22	33	21.78051	23.38162	0.97410	0.88422	0.93855	0.97410	0.87802	0.93505	19.13770	20.45044	0.97601	0.89708	0.94575	0.97601	0.89263	0.94327
22	34	21.78051	23.20856	0.97410	0.88698	0.94011	0.97410	0.88042	0.93641	19.13770	20.32903	0.97601	0.89924	0.94695	0.97601	0.89451	0.94432
22	35	21.78051	23.02940	0.97410	0.88977	0.94167	0.97410	0.88283	0.93777	19.13770	20.20243	0.97601	0.90143	0.94816	0.97601	0.89641	0.94538
22	36	21.78051	22.84408	0.97410	0.89258	0.94324	0.97410	0.88525	0.93913	19.13770	20.07055	0.97601	0.90364	0.94938	0.97601	0.89832	0.94644
22	37	21.78051	22.65215	0.97410	0.89540	0.94482	0.97410	0.88768	0.94050	19.13770	19.93297	0.97601	0.90589	0.95062	0.97601	0.90026	0.94751
22	38	21.78051	22.45348	0.97410	0.89825	0.94640	0.97410	0.89011	0.94186	19.13770	19.78951	0.97601	0.90816	0.95187	0.97601	0.90220	0.94859
22	39	21.78051	22.24766	0.97410	0.90110	0.94798	0.97410	0.89256	0.94323	19.13770	19.63978	0.97601	0.91046	0.95313	0.97601	0.90417	0.94967
22	40	21.78051	22.03447	0.97410	0.90398	0.94957	0.97410	0.89500	0.94459	19.13770	19.48352	0.97601	0.91278	0.95440	0.97601	0.90615	0.95076
22	41	21.78051	21.81357	0.97410	0.90686	0.95116	0.97410	0.89745	0.94596	19.13770	19.32040	0.97601	0.91513	0.95568	0.97601	0.90814	0.95186
22	42	21.78051	21.58485	0.97410	0.90976	0.95275	0.97410	0.89991	0.94732	19.13770	19.15023	0.97601	0.91750	0.95698	0.97601	0.91014	0.95296
22	43	21.78051	21.34779	0.97410	0.91266	0.95434	0.97410	0.90237	0.94868	19.13770	18.97251	0.97601	0.91989	0.95827	0.97601	0.91216	0.95406
22	44	21.78051	21.10218	0.97410	0.91557	0.95593	0.97410	0.90482	0.95003	19.13770	18.78697	0.97601	0.92230	0.95958	0.97601	0.91418	0.95517
22	45	21.78051	20.84782	0.97410	0.91848	0.95751	0.97410	0.90728	0.95139	19.13770	18.59337	0.97601	0.92472	0.96089	0.97601	0.91621	0.95627
22	46	21.78051	20.58697	0.97410	0.92139	0.95909	0.97410	0.90973	0.95273	19.13770	18.39367	0.97601	0.92715	0.96220	0.97601	0.91825	0.95738
22	47	21.78051	20.32000	0.97410	0.92427	0.96065	0.97410	0.91218	0.95407	19.13770	18.18814	0.97601	0.92958	0.96351	0.97601	0.92029	0.95849
22	48	21.78051	20.04764	0.97410	0.92714	0.96219	0.97410	0.91463	0.95541	19.13770	17.97738	0.97601	0.93201	0.96481	0.97601	0.92234	0.95960
22	49	21.78051	19.77090	0.97410	0.92998	0.96372	0.97410	0.91706	0.95674	19.13770	17.76227	0.97601	0.93443	0.96610	0.97601	0.92439	0.96071
22	50	21.78051	19.49116	0.97410	0.93279	0.96523	0.97410	0.91949	0.95806	19.13770	17.54401	0.97601	0.93683	0.96738	0.97601	0.92644	0.96182
22	51	21.78051	19.21029	0.97410	0.93556	0.96671	0.97410	0.92191	0.95937	19.13770	17.32430	0.97601	0.93921	0.96865	0.97601	0.92850	0.96292
22	52	21.78051	18.92146	0.97410	0.93831	0.96817	0.97410	0.92431	0.96067	19.13770	17.09693	0.97601	0.94158	0.96991	0.97601	0.93055	0.96403
22	53	21.78051	18.62485	0.97410	0.94102	0.96962	0.97410	0.92671	0.96196	19.13770	16.86201	0.97601	0.94394	0.97116	0.97601	0.93260	0.96512
22	54	21.78051	18.32038	0.97410	0.94371	0.97104	0.97410	0.92908	0.96324	19.13770	16.61938	0.97601	0.94629	0.97241	0.97601	0.93464	0.96622
22	55	21.78051	18.00819	0.97410	0.94636	0.97244	0.97410	0.93144	0.96450	19.13770	16.36911	0.97601	0.94862	0.97363	0.97601	0.93668	0.96731
22	56	21.78051	17.68820	0.97410	0.94897	0.97382	0.97410	0.93378	0.96576	19.13770	16.11103	0.97601	0.95093	0.97485	0.97601	0.93871	0.96838
22	57	21.78051	17.36037	0.97410	0.95153	0.97516	0.97410	0.93609	0.96699	19.13770	15.84506	0.97601	0.95322	0.97605	0.97601	0.94072	0.96946
22	58	21.78051	17.02468	0.97410	0.95405	0.97648	0.97410	0.93838	0.96821	19.13770	15.57108	0.97601	0.95547	0.97723	0.97601	0.94272	0.97052
22	59	21.78051	16.68091	0.97410	0.95651	0.97777	0.97410	0.94064	0.96941	19.13770	15.28882	0.97601	0.95769	0.97839	0.97601	0.94470	0.97157
22	60	21.78051	16.32913	0.97410	0.95893	0.97903	0.97410	0.94287	0.97059	19.13770	14.99826	0.97601	0.95988	0.97953	0.97601	0.94667	0.97260
22	61	21.78051	15.96913	0.97410	0.96128	0.98026	0.97410	0.94506	0.97175	19.13770	14.69911	0.97601	0.96203	0.98065	0.97601	0.94861	0.97363
22	62	21.78051	15.60088	0.97410	0.96357	0.98145	0.97410	0.94722	0.97289	19.13770	14.39128	0.97601	0.96413	0.98174	0.97601	0.95053	0.97464
22	63	21.78051	15.22446	0.97410	0.96580	0.98260	0.97410	0.94934	0.97401	19.13770	14.07472	0.97601	0.96619	0.98280	0.97601	0.95242	0.97563
22	64	21.78051	14.83980	0.97410	0.96796	0.98372	0.97410	0.95142	0.97511	19.13770	13.74931	0.97601	0.96820	0.98384	0.97601	0.95428	0.97661

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
22	65	21.78051	14.44688	0.97410	0.97006	0.98480	0.97410	0.95346	0.97618	19.13770	13.41490	0.97601	0.97016	0.98485	0.97601	0.95611	0.97756
22	66	21.78051	14.04613	0.97410	0.97208	0.98584	0.97410	0.95546	0.97722	19.13770	13.07182	0.97601	0.97206	0.98583	0.97601	0.95792	0.97851
22	67	21.78051	13.63788	0.97410	0.97403	0.98684	0.97410	0.95742	0.97824	19.13770	12.72027	0.97601	0.97390	0.98678	0.97601	0.95969	0.97943
22	68	21.78051	13.22255	0.97410	0.97590	0.98780	0.97410	0.95933	0.97924	19.13770	12.36057	0.97601	0.97569	0.98769	0.97601	0.96142	0.98033
22	69	21.78051	12.80079	0.97410	0.97770	0.98872	0.97410	0.96119	0.98021	19.13770	11.99324	0.97601	0.97741	0.98858	0.97601	0.96312	0.98121
22	70	21.78051	12.37331	0.97410	0.97942	0.98960	0.97410	0.96301	0.98115	19.13770	11.61885	0.97601	0.97907	0.98942	0.97601	0.96478	0.98208
22	71	21.78051	11.94070	0.97410	0.98106	0.99044	0.97410	0.96478	0.98207	19.13770	11.23789	0.97601	0.98066	0.99023	0.97601	0.96641	0.98292
22	72	21.78051	11.50357	0.97410	0.98261	0.99123	0.97410	0.96650	0.98296	19.13770	10.85087	0.97601	0.98218	0.99101	0.97601	0.96799	0.98374
22	73	21.78051	11.06278	0.97410	0.98409	0.99198	0.97410	0.96817	0.98383	19.13770	10.45855	0.97601	0.98363	0.99175	0.97601	0.96954	0.98453
22	74	21.78051	10.61910	0.97410	0.98549	0.99269	0.97410	0.96979	0.98466	19.13770	10.06159	0.97601	0.98500	0.99245	0.97601	0.97104	0.98531
22	75	21.78051	10.17356	0.97410	0.98680	0.99336	0.97410	0.97136	0.98547	19.13770	9.66092	0.97601	0.98631	0.99311	0.97601	0.97250	0.98606
22	76	21.78051	9.72734	0.97410	0.98804	0.99398	0.97410	0.97289	0.98626	19.13770	9.25762	0.97601	0.98754	0.99373	0.97601	0.97392	0.98679
22	77	21.78051	9.28160	0.97410	0.98919	0.99457	0.97410	0.97435	0.98701	19.13770	8.85278	0.97601	0.98870	0.99432	0.97601	0.97530	0.98749
22	78	21.78051	8.83768	0.97410	0.99026	0.99511	0.97410	0.97577	0.98774	19.13770	8.44766	0.97601	0.98979	0.99487	0.97601	0.97662	0.98817
22	79	21.78051	8.39698	0.97410	0.99126	0.99561	0.97410	0.97713	0.98843	19.13770	8.04359	0.97601	0.99080	0.99538	0.97601	0.97790	0.98883
22	80	21.78051	7.96110	0.97410	0.99218	0.99607	0.97410	0.97843	0.98910	19.13770	7.64214	0.97601	0.99174	0.99585	0.97601	0.97913	0.98946
22	81	21.78051	7.53168	0.97410	0.99302	0.99650	0.97410	0.97968	0.98974	19.13770	7.24488	0.97601	0.99260	0.99629	0.97601	0.98031	0.99006
22	82	21.78051	7.11054	0.97410	0.99380	0.99689	0.97410	0.98088	0.99035	19.13770	6.85364	0.97601	0.99340	0.99669	0.97601	0.98145	0.99064
22	83	21.78051	6.69952	0.97410	0.99450	0.99724	0.97410	0.98202	0.99093	19.13770	6.47024	0.97601	0.99413	0.99705	0.97601	0.98253	0.99119
22	84	21.78051	6.30023	0.97410	0.99513	0.99756	0.97410	0.98310	0.99148	19.13770	6.09632	0.97601	0.99479	0.99739	0.97601	0.98355	0.99171
22	85	21.78051	5.91444	0.97410	0.99571	0.99785	0.97410	0.98412	0.99200	19.13770	5.73370	0.97601	0.99539	0.99769	0.97601	0.98453	0.99221
22	86	21.78051	5.54396	0.97410	0.99622	0.99811	0.97410	0.98509	0.99249	19.13770	5.38421	0.97601	0.99593	0.99796	0.97601	0.98546	0.99268
22	87	21.78051	5.19034	0.97410	0.99668	0.99834	0.97410	0.98600	0.99295	19.13770	5.04951	0.97601	0.99641	0.99820	0.97601	0.98633	0.99312
22	88	21.78051	4.85473	0.97410	0.99708	0.99854	0.97410	0.98686	0.99339	19.13770	4.73086	0.97601	0.99683	0.99841	0.97601	0.98716	0.99354
22	89	21.78051	4.53813	0.97410	0.99744	0.99872	0.97410	0.98767	0.99380	19.13770	4.42936	0.97601	0.99721	0.99861	0.97601	0.98793	0.99393
22	90	21.78051	4.24126	0.97410	0.99775	0.99887	0.97410	0.98842	0.99418	19.13770	4.14588	0.97601	0.99755	0.99877	0.97601	0.98866	0.99430
22	91	21.78051	3.96420	0.97410	0.99803	0.99901	0.97410	0.98913	0.99454	19.13770	3.88065	0.97601	0.99784	0.99892	0.97601	0.98934	0.99464
22	92	21.78051	3.70604	0.97410	0.99827	0.99913	0.97410	0.98980	0.99487	19.13770	3.63292	0.97601	0.99810	0.99905	0.97601	0.98998	0.99497
22	93	21.78051	3.46525	0.97410	0.99848	0.99924	0.97410	0.99042	0.99519	19.13770	3.40133	0.97601	0.99833	0.99916	0.97601	0.99059	0.99527
22	94	21.78051	3.23968	0.97410	0.99866	0.99933	0.97410	0.99101	0.99549	19.13770	3.18390	0.97601	0.99853	0.99926	0.97601	0.99116	0.99556
22	95	21.78051	3.02715	0.97410	0.99883	0.99941	0.97410	0.99156	0.99576	19.13770	2.97857	0.97601	0.99871	0.99935	0.97601	0.99169	0.99583
22	96	21.78051	2.82535	0.97410	0.99897	0.99949	0.97410	0.99208	0.99603	19.13770	2.78314	0.97601	0.99887	0.99943	0.97601	0.99220	0.99608
22	97	21.78051	2.63737	0.97410	0.99910	0.99955	0.97410	0.99257	0.99627	19.13770	2.60073	0.97601	0.99901	0.99950	0.97601	0.99267	0.99632
22	98	21.78051	2.46279	0.97410	0.99921	0.99961	0.97410	0.99302	0.99650	19.13770	2.43099	0.97601	0.99913	0.99956	0.97601	0.99312	0.99655
22	99	21.78051	2.30125	0.97410	0.99931	0.99965	0.97410	0.99345	0.99671	19.13770	2.27364	0.97601	0.99923	0.99962	0.97601	0.99353	0.99675
22	100	21.78051	2.15258	0.97410	0.99939	0.99970	0.97410	0.99384	0.99691	19.13770	2.12860	0.97601	0.99932	0.99966	0.97601	0.99391	0.99695

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
22	101	21.78051	2.01649	0.97410	0.99946	0.99973	0.97410	0.99420	0.99709	19.13770	1.99561	0.97601	0.99940	0.99970	0.97601	0.99427	0.99713
22	102	21.78051	1.89293	0.97410	0.99953	0.99976	0.97410	0.99454	0.99726	19.13770	1.87471	0.97601	0.99947	0.99974	0.97601	0.99460	0.99729
22	103	21.78051	1.78083	0.97410	0.99958	0.99979	0.97410	0.99485	0.99742	19.13770	1.76487	0.97601	0.99953	0.99976	0.97601	0.99490	0.99744
22	104	21.78051	1.67943	0.97410	0.99962	0.99981	0.97410	0.99513	0.99756	19.13770	1.66540	0.97601	0.99958	0.99979	0.97601	0.99518	0.99758
22	105	21.78051	1.58804	0.97410	0.99966	0.99983	0.97410	0.99539	0.99769	19.13770	1.57565	0.97601	0.99962	0.99981	0.97601	0.99543	0.99771
22	106	21.78051	1.50600	0.97410	0.99970	0.99985	0.97410	0.99562	0.99781	19.13770	1.49500	0.97601	0.99966	0.99983	0.97601	0.99567	0.99783
22	107	21.78051	1.43298	0.97410	0.99973	0.99986	0.97410	0.99583	0.99791	19.13770	1.42313	0.97601	0.99969	0.99985	0.97601	0.99587	0.99793
22	108	21.78051	1.36894	0.97410	0.99975	0.99987	0.97410	0.99601	0.99800	19.13770	1.36003	0.97601	0.99972	0.99986	0.97601	0.99605	0.99802
22	109	21.78051	1.31458	0.97410	0.99977	0.99988	0.97410	0.99616	0.99808	19.13770	1.30641	0.97601	0.99974	0.99987	0.97601	0.99620	0.99809
22	110	21.78051	1.27298	0.97410	0.99978	0.99989	0.97410	0.99627	0.99813	19.13770	1.26533	0.97601	0.99976	0.99988	0.97601	0.99630	0.99815
23	1	21.59936	26.62178	0.97323	0.80847	0.89409	0.97323	0.80778	0.89367	19.00416	22.51412	0.97523	0.84153	0.91395	0.97523	0.84105	0.91366
23	2	21.59936	26.56961	0.97323	0.80989	0.89496	0.97323	0.80918	0.89452	19.00416	22.48584	0.97523	0.84247	0.91450	0.97523	0.84196	0.91420
23	3	21.59936	26.51422	0.97323	0.81137	0.89586	0.97323	0.81061	0.89540	19.00416	22.45520	0.97523	0.84344	0.91507	0.97523	0.84291	0.91476
23	4	21.59936	26.45593	0.97323	0.81291	0.89680	0.97323	0.81210	0.89631	19.00416	22.42249	0.97523	0.84446	0.91567	0.97523	0.84389	0.91534
23	5	21.59936	26.39526	0.97323	0.81449	0.89776	0.97323	0.81362	0.89724	19.00416	22.38814	0.97523	0.84552	0.91629	0.97523	0.84491	0.91594
23	6	21.59936	26.33222	0.97323	0.81613	0.89876	0.97323	0.81520	0.89819	19.00416	22.35215	0.97523	0.84662	0.91694	0.97523	0.84597	0.91656
23	7	21.59936	26.26662	0.97323	0.81782	0.89978	0.97323	0.81682	0.89918	19.00416	22.31437	0.97523	0.84776	0.91761	0.97523	0.84706	0.91720
23	8	21.59936	26.19847	0.97323	0.81956	0.90084	0.97323	0.81849	0.90019	19.00416	22.27480	0.97523	0.84894	0.91830	0.97523	0.84819	0.91786
23	9	21.59936	26.12745	0.97323	0.82136	0.90192	0.97323	0.82020	0.90122	19.00416	22.23319	0.97523	0.85017	0.91902	0.97523	0.84936	0.91854
23	10	21.59936	26.05351	0.97323	0.82321	0.90304	0.97323	0.82196	0.90228	19.00416	22.18946	0.97523	0.85144	0.91976	0.97523	0.85056	0.91925
23	11	21.59936	25.97700	0.97323	0.82512	0.90418	0.97323	0.82377	0.90337	19.00416	22.14392	0.97523	0.85275	0.92052	0.97523	0.85181	0.91997
23	12	21.59936	25.89730	0.97323	0.82708	0.90536	0.97323	0.82562	0.90448	19.00416	22.09606	0.97523	0.85411	0.92131	0.97523	0.85309	0.92072
23	13	21.59936	25.81474	0.97323	0.82909	0.90656	0.97323	0.82752	0.90562	19.00416	22.04614	0.97523	0.85551	0.92213	0.97523	0.85441	0.92149
23	14	21.59936	25.72901	0.97323	0.83115	0.90779	0.97323	0.82946	0.90678	19.00416	21.99389	0.97523	0.85695	0.92297	0.97523	0.85577	0.92228
23	15	21.59936	25.64035	0.97323	0.83327	0.90905	0.97323	0.83144	0.90796	19.00416	21.93952	0.97523	0.85844	0.92383	0.97523	0.85716	0.92309
23	16	21.59936	25.54880	0.97323	0.83543	0.91034	0.97323	0.83347	0.90917	19.00416	21.88305	0.97523	0.85997	0.92472	0.97523	0.85860	0.92392
23	17	21.59936	25.45467	0.97323	0.83764	0.91165	0.97323	0.83553	0.91040	19.00416	21.82476	0.97523	0.86155	0.92562	0.97523	0.86006	0.92477
23	18	21.59936	25.35821	0.97323	0.83990	0.91298	0.97323	0.83763	0.91164	19.00416	21.76485	0.97523	0.86316	0.92655	0.97523	0.86157	0.92564
23	19	21.59936	25.25875	0.97323	0.84219	0.91434	0.97323	0.83977	0.91291	19.00416	21.70276	0.97523	0.86481	0.92750	0.97523	0.86311	0.92653
23	20	21.59936	25.15564	0.97323	0.84454	0.91572	0.97323	0.84195	0.91419	19.00416	21.63792	0.97523	0.86650	0.92848	0.97523	0.86468	0.92743
23	21	21.59936	25.04833	0.97323	0.84693	0.91712	0.97323	0.84416	0.91549	19.00416	21.56986	0.97523	0.86824	0.92947	0.97523	0.86629	0.92836
23	22	21.59936	24.93660	0.97323	0.84937	0.91855	0.97323	0.84640	0.91681	19.00416	21.49836	0.97523	0.87002	0.93049	0.97523	0.86793	0.92930
23	23	21.59936	24.82004	0.97323	0.85186	0.92001	0.97323	0.84866	0.91814	19.00416	21.42306	0.97523	0.87184	0.93153	0.97523	0.86960	0.93025
23	24	21.59936	24.69862	0.97323	0.85439	0.92148	0.97323	0.85096	0.91948	19.00416	21.34391	0.97523	0.87371	0.93260	0.97523	0.87130	0.93123
23	25	21.59936	24.57203	0.97323	0.85697	0.92297	0.97323	0.85328	0.92083	19.00416	21.26064	0.97523	0.87562	0.93369	0.97523	0.87303	0.93221
23	26	21.59936	24.44053	0.97323	0.85958	0.92449	0.97323	0.85563	0.92220	19.00416	21.17342	0.97523	0.87758	0.93480	0.97523	0.87479	0.93321

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
23	27	21.59936	24.30438	0.97323	0.86223	0.92602	0.97323	0.85800	0.92357	19.00416	21.08250	0.97523	0.87957	0.93592	0.97523	0.87657	0.93423
23	28	21.59936	24.16342	0.97323	0.86491	0.92756	0.97323	0.86038	0.92495	19.00416	20.98768	0.97523	0.88159	0.93707	0.97523	0.87838	0.93525
23	29	21.59936	24.01762	0.97323	0.86762	0.92912	0.97323	0.86279	0.92634	19.00416	20.88895	0.97523	0.88365	0.93823	0.97523	0.88021	0.93629
23	30	21.59936	23.86654	0.97323	0.87037	0.93069	0.97323	0.86521	0.92773	19.00416	20.78588	0.97523	0.88575	0.93941	0.97523	0.88207	0.93734
23	31	21.59936	23.71037	0.97323	0.87314	0.93228	0.97323	0.86765	0.92913	19.00416	20.67862	0.97523	0.88788	0.94061	0.97523	0.88395	0.93840
23	32	21.59936	23.54876	0.97323	0.87594	0.93387	0.97323	0.87010	0.93054	19.00416	20.56684	0.97523	0.89004	0.94182	0.97523	0.88585	0.93947
23	33	21.59936	23.38162	0.97323	0.87877	0.93547	0.97323	0.87256	0.93194	19.00416	20.45044	0.97523	0.89224	0.94305	0.97523	0.88777	0.94055
23	34	21.59936	23.20856	0.97323	0.88162	0.93709	0.97323	0.87504	0.93336	19.00416	20.32903	0.97523	0.89447	0.94430	0.97523	0.88971	0.94164
23	35	21.59936	23.02940	0.97323	0.88450	0.93871	0.97323	0.87753	0.93477	19.00416	20.20243	0.97523	0.89673	0.94555	0.97523	0.89167	0.94273
23	36	21.59936	22.84408	0.97323	0.88740	0.94034	0.97323	0.88003	0.93619	19.00416	20.07055	0.97523	0.89902	0.94683	0.97523	0.89365	0.94384
23	37	21.59936	22.65215	0.97323	0.89032	0.94198	0.97323	0.88254	0.93760	19.00416	19.93297	0.97523	0.90135	0.94811	0.97523	0.89565	0.94495
23	38	21.59936	22.45348	0.97323	0.89326	0.94362	0.97323	0.88505	0.93902	19.00416	19.78951	0.97523	0.90370	0.94941	0.97523	0.89766	0.94607
23	39	21.59936	22.24766	0.97323	0.89622	0.94527	0.97323	0.88758	0.94044	19.00416	19.63978	0.97523	0.90608	0.95072	0.97523	0.89970	0.94720
23	40	21.59936	22.03447	0.97323	0.89920	0.94692	0.97323	0.89011	0.94186	19.00416	19.48352	0.97523	0.90848	0.95205	0.97523	0.90174	0.94833
23	41	21.59936	21.81357	0.97323	0.90219	0.94858	0.97323	0.89265	0.94328	19.00416	19.32040	0.97523	0.91092	0.95338	0.97523	0.90381	0.94947
23	42	21.59936	21.58485	0.97323	0.90519	0.95024	0.97323	0.89519	0.94470	19.00416	19.15023	0.97523	0.91337	0.95473	0.97523	0.90588	0.95062
23	43	21.59936	21.34779	0.97323	0.90820	0.95189	0.97323	0.89774	0.94611	19.00416	18.97251	0.97523	0.91586	0.95608	0.97523	0.90797	0.95177
23	44	21.59936	21.10218	0.97323	0.91123	0.95355	0.97323	0.90028	0.94752	19.00416	18.78697	0.97523	0.91836	0.95744	0.97523	0.91007	0.95292
23	45	21.59936	20.84782	0.97323	0.91425	0.95521	0.97323	0.90283	0.94893	19.00416	18.59337	0.97523	0.92088	0.95881	0.97523	0.91218	0.95407
23	46	21.59936	20.58697	0.97323	0.91727	0.95685	0.97323	0.90538	0.95034	19.00416	18.39367	0.97523	0.92340	0.96018	0.97523	0.91430	0.95523
23	47	21.59936	20.32000	0.97323	0.92028	0.95848	0.97323	0.90792	0.95174	19.00416	18.18814	0.97523	0.92594	0.96154	0.97523	0.91642	0.95639
23	48	21.59936	20.04764	0.97323	0.92327	0.96010	0.97323	0.91046	0.95313	19.00416	17.97738	0.97523	0.92847	0.96291	0.97523	0.91855	0.95755
23	49	21.59936	19.77090	0.97323	0.92623	0.96170	0.97323	0.91299	0.95452	19.00416	17.76227	0.97523	0.93099	0.96426	0.97523	0.92069	0.95871
23	50	21.59936	19.49116	0.97323	0.92916	0.96328	0.97323	0.91552	0.95590	19.00416	17.54401	0.97523	0.93349	0.96560	0.97523	0.92283	0.95986
23	51	21.59936	19.21029	0.97323	0.93206	0.96483	0.97323	0.91804	0.95727	19.00416	17.32430	0.97523	0.93598	0.96693	0.97523	0.92497	0.96102
23	52	21.59936	18.92146	0.97323	0.93493	0.96637	0.97323	0.92055	0.95863	19.00416	17.09693	0.97523	0.93846	0.96825	0.97523	0.92711	0.96218
23	53	21.59936	18.62485	0.97323	0.93777	0.96789	0.97323	0.92305	0.95998	19.00416	16.86201	0.97523	0.94094	0.96957	0.97523	0.92925	0.96333
23	54	21.59936	18.32038	0.97323	0.94059	0.96939	0.97323	0.92553	0.96133	19.00416	16.61938	0.97523	0.94340	0.97087	0.97523	0.93139	0.96448
23	55	21.59936	18.00819	0.97323	0.94337	0.97086	0.97323	0.92800	0.96266	19.00416	16.36911	0.97523	0.94584	0.97217	0.97523	0.93353	0.96562
23	56	21.59936	17.68820	0.97323	0.94611	0.97231	0.97323	0.93045	0.96397	19.00416	16.11103	0.97523	0.94827	0.97345	0.97523	0.93565	0.96676
23	57	21.59936	17.36037	0.97323	0.94881	0.97373	0.97323	0.93288	0.96527	19.00416	15.84506	0.97523	0.95067	0.97471	0.97523	0.93776	0.96788
23	58	21.59936	17.02468	0.97323	0.95146	0.97513	0.97323	0.93528	0.96656	19.00416	15.57108	0.97523	0.95304	0.97596	0.97523	0.93987	0.96900
23	59	21.59936	16.68091	0.97323	0.95406	0.97649	0.97323	0.93765	0.96782	19.00416	15.28882	0.97523	0.95538	0.97718	0.97523	0.94195	0.97011
23	60	21.59936	16.32913	0.97323	0.95661	0.97782	0.97323	0.94000	0.96907	19.00416	14.99826	0.97523	0.95769	0.97839	0.97523	0.94402	0.97120
23	61	21.59936	15.96913	0.97323	0.95909	0.97912	0.97323	0.94231	0.97030	19.00416	14.69911	0.97523	0.95995	0.97957	0.97523	0.94606	0.97228
23	62	21.59936	15.60088	0.97323	0.96151	0.98038	0.97323	0.94458	0.97150	19.00416	14.39128	0.97523	0.96218	0.98072	0.97523	0.94809	0.97335

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
23	63	21.59936	15.22446	0.97323	0.96387	0.98160	0.97323	0.94682	0.97269	19.00416	14.07472	0.97523	0.96435	0.98185	0.97523	0.95009	0.97440
23	64	21.59936	14.83980	0.97323	0.96616	0.98279	0.97323	0.94902	0.97384	19.00416	13.74931	0.97523	0.96648	0.98295	0.97523	0.95206	0.97544
23	65	21.59936	14.44688	0.97323	0.96838	0.98394	0.97323	0.95118	0.97498	19.00416	13.41490	0.97523	0.96855	0.98402	0.97523	0.95400	0.97646
23	66	21.59936	14.04613	0.97323	0.97052	0.98504	0.97323	0.95330	0.97609	19.00416	13.07182	0.97523	0.97056	0.98506	0.97523	0.95590	0.97745
23	67	21.59936	13.63788	0.97323	0.97259	0.98611	0.97323	0.95537	0.97717	19.00416	12.72027	0.97523	0.97252	0.98607	0.97523	0.95778	0.97843
23	68	21.59936	13.22255	0.97323	0.97458	0.98713	0.97323	0.95739	0.97823	19.00416	12.36057	0.97523	0.97441	0.98704	0.97523	0.95962	0.97939
23	69	21.59936	12.80079	0.97323	0.97649	0.98810	0.97323	0.95937	0.97926	19.00416	11.99324	0.97523	0.97623	0.98797	0.97523	0.96142	0.98033
23	70	21.59936	12.37331	0.97323	0.97831	0.98904	0.97323	0.96130	0.98027	19.00416	11.61885	0.97523	0.97799	0.98887	0.97523	0.96319	0.98125
23	71	21.59936	11.94070	0.97323	0.98005	0.98992	0.97323	0.96317	0.98124	19.00416	11.23789	0.97523	0.97967	0.98973	0.97523	0.96491	0.98214
23	72	21.59936	11.50357	0.97323	0.98170	0.99077	0.97323	0.96500	0.98219	19.00416	10.85087	0.97523	0.98128	0.99055	0.97523	0.96660	0.98301
23	73	21.59936	11.06278	0.97323	0.98327	0.99156	0.97323	0.96678	0.98311	19.00416	10.45855	0.97523	0.98282	0.99134	0.97523	0.96824	0.98386
23	74	21.59936	10.61910	0.97323	0.98475	0.99232	0.97323	0.96851	0.98400	19.00416	10.06159	0.97523	0.98428	0.99208	0.97523	0.96984	0.98469
23	75	21.59936	10.17356	0.97323	0.98615	0.99303	0.97323	0.97018	0.98486	19.00416	9.66092	0.97523	0.98567	0.99278	0.97523	0.97139	0.98549
23	76	21.59936	9.72734	0.97323	0.98746	0.99369	0.97323	0.97180	0.98570	19.00416	9.25762	0.97523	0.98697	0.99344	0.97523	0.97290	0.98627
23	77	21.59936	9.28160	0.97323	0.98868	0.99431	0.97323	0.97336	0.98650	19.00416	8.85278	0.97523	0.98820	0.99406	0.97523	0.97437	0.98702
23	78	21.59936	8.83768	0.97323	0.98982	0.99489	0.97323	0.97487	0.98727	19.00416	8.44766	0.97523	0.98935	0.99465	0.97523	0.97578	0.98774
23	79	21.59936	8.39698	0.97323	0.99088	0.99542	0.97323	0.97632	0.98802	19.00416	8.04359	0.97523	0.99042	0.99519	0.97523	0.97714	0.98844
23	80	21.59936	7.96110	0.97323	0.99185	0.99591	0.97323	0.97771	0.98873	19.00416	7.64214	0.97523	0.99141	0.99569	0.97523	0.97846	0.98911
23	81	21.59936	7.53168	0.97323	0.99275	0.99636	0.97323	0.97905	0.98941	19.00416	7.24488	0.97523	0.99233	0.99615	0.97523	0.97972	0.98976
23	82	21.59936	7.11054	0.97323	0.99356	0.99677	0.97323	0.98032	0.99006	19.00416	6.85364	0.97523	0.99317	0.99657	0.97523	0.98093	0.99037
23	83	21.59936	6.69952	0.97323	0.99431	0.99714	0.97323	0.98154	0.99068	19.00416	6.47024	0.97523	0.99394	0.99696	0.97523	0.98208	0.99096
23	84	21.59936	6.30023	0.97323	0.99498	0.99748	0.97323	0.98269	0.99127	19.00416	6.09632	0.97523	0.99463	0.99731	0.97523	0.98318	0.99152
23	85	21.59936	5.91444	0.97323	0.99558	0.99778	0.97323	0.98378	0.99183	19.00416	5.73370	0.97523	0.99526	0.99763	0.97523	0.98422	0.99205
23	86	21.59936	5.54396	0.97323	0.99612	0.99806	0.97323	0.98482	0.99235	19.00416	5.38421	0.97523	0.99583	0.99791	0.97523	0.98521	0.99255
23	87	21.59936	5.19034	0.97323	0.99660	0.99830	0.97323	0.98579	0.99284	19.00416	5.04951	0.97523	0.99633	0.99816	0.97523	0.98614	0.99302
23	88	21.59936	4.85473	0.97323	0.99702	0.99851	0.97323	0.98670	0.99331	19.00416	4.73086	0.97523	0.99678	0.99839	0.97523	0.98701	0.99346
23	89	21.59936	4.53813	0.97323	0.99739	0.99870	0.97323	0.98756	0.99374	19.00416	4.42936	0.97523	0.99717	0.99858	0.97523	0.98784	0.99388
23	90	21.59936	4.24126	0.97323	0.99772	0.99886	0.97323	0.98836	0.99415	19.00416	4.14588	0.97523	0.99752	0.99876	0.97523	0.98861	0.99427
23	91	21.59936	3.96420	0.97323	0.99801	0.99900	0.97323	0.98911	0.99453	19.00416	3.88065	0.97523	0.99783	0.99891	0.97523	0.98933	0.99464
23	92	21.59936	3.70604	0.97323	0.99826	0.99913	0.97323	0.98982	0.99488	19.00416	3.63292	0.97523	0.99809	0.99905	0.97523	0.99001	0.99498
23	93	21.59936	3.46525	0.97323	0.99847	0.99924	0.97323	0.99048	0.99522	19.00416	3.40133	0.97523	0.99833	0.99916	0.97523	0.99065	0.99530
23	94	21.59936	3.23968	0.97323	0.99867	0.99933	0.97323	0.99110	0.99553	19.00416	3.18390	0.97523	0.99854	0.99927	0.97523	0.99125	0.99561
23	95	21.59936	3.02715	0.97323	0.99883	0.99942	0.97323	0.99168	0.99582	19.00416	2.97857	0.97523	0.99872	0.99936	0.97523	0.99181	0.99589
23	96	21.59936	2.82535	0.97323	0.99898	0.99949	0.97323	0.99222	0.99609	19.00416	2.78314	0.97523	0.99888	0.99944	0.97523	0.99234	0.99616
23	97	21.59936	2.63737	0.97323	0.99911	0.99956	0.97323	0.99272	0.99635	19.00416	2.60073	0.97523	0.99902	0.99951	0.97523	0.99283	0.99640
23	98	21.59936	2.46279	0.97323	0.99922	0.99961	0.97323	0.99319	0.99659	19.00416	2.43099	0.97523	0.99914	0.99957	0.97523	0.99329	0.99663

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
23	99	21.59936	2.30125	0.97323	0.99932	0.99966	0.97323	0.99363	0.99680	19.00416	2.27364	0.97523	0.99925	0.99962	0.97523	0.99371	0.99685
23	100	21.59936	2.15258	0.97323	0.99941	0.99970	0.97323	0.99403	0.99701	19.00416	2.12860	0.97523	0.99934	0.99967	0.97523	0.99411	0.99704
23	101	21.59936	2.01649	0.97323	0.99948	0.99974	0.97323	0.99440	0.99719	19.00416	1.99561	0.97523	0.99942	0.99971	0.97523	0.99447	0.99723
23	102	21.59936	1.89293	0.97323	0.99954	0.99977	0.97323	0.99474	0.99736	19.00416	1.87471	0.97523	0.99949	0.99974	0.97523	0.99480	0.99739
23	103	21.59936	1.78083	0.97323	0.99959	0.99980	0.97323	0.99506	0.99752	19.00416	1.76487	0.97523	0.99955	0.99977	0.97523	0.99511	0.99755
23	104	21.59936	1.67943	0.97323	0.99964	0.99982	0.97323	0.99534	0.99766	19.00416	1.66540	0.97523	0.99960	0.99980	0.97523	0.99539	0.99769
23	105	21.59936	1.58804	0.97323	0.99968	0.99984	0.97323	0.99560	0.99779	19.00416	1.57565	0.97523	0.99964	0.99982	0.97523	0.99564	0.99782
23	106	21.59936	1.50600	0.97323	0.99971	0.99985	0.97323	0.99583	0.99791	19.00416	1.49500	0.97523	0.99968	0.99984	0.97523	0.99587	0.99793
23	107	21.59936	1.43298	0.97323	0.99974	0.99987	0.97323	0.99604	0.99802	19.00416	1.42313	0.97523	0.99971	0.99985	0.97523	0.99608	0.99803
23	108	21.59936	1.36894	0.97323	0.99976	0.99988	0.97323	0.99622	0.99810	19.00416	1.36003	0.97523	0.99973	0.99987	0.97523	0.99625	0.99812
23	109	21.59936	1.31458	0.97323	0.99978	0.99989	0.97323	0.99636	0.99818	19.00416	1.30641	0.97523	0.99975	0.99988	0.97523	0.99639	0.99819
23	110	21.59936	1.27298	0.97323	0.99979	0.99990	0.97323	0.99646	0.99823	19.00416	1.26533	0.97523	0.99977	0.99988	0.97523	0.99650	0.99824
24	1	21.40452	26.62178	0.97189	0.80131	0.88970	0.97189	0.80064	0.88928	18.85848	22.51412	0.97399	0.83519	0.91019	0.97399	0.83470	0.90991
24	2	21.40452	26.56961	0.97189	0.80273	0.89057	0.97189	0.80203	0.89014	18.85848	22.48584	0.97399	0.83612	0.91075	0.97399	0.83562	0.91045
24	3	21.40452	26.51422	0.97189	0.80421	0.89148	0.97189	0.80346	0.89102	18.85848	22.45520	0.97399	0.83710	0.91133	0.97399	0.83657	0.91101
24	4	21.40452	26.45593	0.97189	0.80575	0.89243	0.97189	0.80495	0.89194	18.85848	22.42249	0.97399	0.83812	0.91193	0.97399	0.83755	0.91160
24	5	21.40452	26.39526	0.97189	0.80734	0.89340	0.97189	0.80648	0.89288	18.85848	22.38814	0.97399	0.83918	0.91256	0.97399	0.83858	0.91220
24	6	21.40452	26.33222	0.97189	0.80898	0.89440	0.97189	0.80806	0.89384	18.85848	22.35215	0.97399	0.84029	0.91321	0.97399	0.83964	0.91283
24	7	21.40452	26.26662	0.97189	0.81067	0.89544	0.97189	0.80969	0.89484	18.85848	22.31437	0.97399	0.84143	0.91389	0.97399	0.84074	0.91348
24	8	21.40452	26.19847	0.97189	0.81242	0.89650	0.97189	0.81136	0.89586	18.85848	22.27480	0.97399	0.84262	0.91459	0.97399	0.84188	0.91415
24	9	21.40452	26.12745	0.97189	0.81423	0.89760	0.97189	0.81309	0.89691	18.85848	22.23319	0.97399	0.84386	0.91532	0.97399	0.84305	0.91484
24	10	21.40452	26.05351	0.97189	0.81609	0.89873	0.97189	0.81486	0.89799	18.85848	22.18946	0.97399	0.84514	0.91607	0.97399	0.84427	0.91556
24	11	21.40452	25.97700	0.97189	0.81801	0.89989	0.97189	0.81668	0.89909	18.85848	22.14392	0.97399	0.84646	0.91685	0.97399	0.84553	0.91630
24	12	21.40452	25.89730	0.97189	0.81998	0.90109	0.97189	0.81855	0.90022	18.85848	22.09606	0.97399	0.84783	0.91765	0.97399	0.84682	0.91706
24	13	21.40452	25.81474	0.97189	0.82201	0.90231	0.97189	0.82046	0.90138	18.85848	22.04614	0.97399	0.84925	0.91848	0.97399	0.84816	0.91784
24	14	21.40452	25.72901	0.97189	0.82409	0.90356	0.97189	0.82242	0.90256	18.85848	21.99389	0.97399	0.85071	0.91934	0.97399	0.84953	0.91865
24	15	21.40452	25.64035	0.97189	0.82623	0.90485	0.97189	0.82443	0.90377	18.85848	21.93952	0.97399	0.85222	0.92022	0.97399	0.85095	0.91947
24	16	21.40452	25.54880	0.97189	0.82842	0.90616	0.97189	0.82648	0.90500	18.85848	21.88305	0.97399	0.85377	0.92112	0.97399	0.85240	0.92032
24	17	21.40452	25.45467	0.97189	0.83066	0.90750	0.97189	0.82857	0.90625	18.85848	21.82476	0.97399	0.85537	0.92205	0.97399	0.85390	0.92119
24	18	21.40452	25.35821	0.97189	0.83294	0.90886	0.97189	0.83071	0.90753	18.85848	21.76485	0.97399	0.85700	0.92300	0.97399	0.85543	0.92208
24	19	21.40452	25.25875	0.97189	0.83527	0.91024	0.97189	0.83288	0.90882	18.85848	21.70276	0.97399	0.85868	0.92397	0.97399	0.85699	0.92299
24	20	21.40452	25.15564	0.97189	0.83766	0.91166	0.97189	0.83510	0.91014	18.85848	21.63792	0.97399	0.86041	0.92497	0.97399	0.85860	0.92392
24	21	21.40452	25.04833	0.97189	0.84010	0.91310	0.97189	0.83735	0.91147	18.85848	21.56986	0.97399	0.86218	0.92599	0.97399	0.86024	0.92487
24	22	21.40452	24.93660	0.97189	0.84258	0.91457	0.97189	0.83963	0.91283	18.85848	21.49836	0.97399	0.86400	0.92704	0.97399	0.86192	0.92584
24	23	21.40452	24.82004	0.97189	0.84512	0.91606	0.97189	0.84195	0.91420	18.85848	21.42306	0.97399	0.86586	0.92811	0.97399	0.86363	0.92682
24	24	21.40452	24.69862	0.97189	0.84770	0.91757	0.97189	0.84430	0.91558	18.85848	21.34391	0.97399	0.86777	0.92921	0.97399	0.86537	0.92783

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
24	25	21.40452	24.57203	0.97189	0.85033	0.91911	0.97189	0.84668	0.91698	18.85848	21.26064	0.97399	0.86973	0.93033	0.97399	0.86714	0.92885
24	26	21.40452	24.44053	0.97189	0.85301	0.92067	0.97189	0.84909	0.91838	18.85848	21.17342	0.97399	0.87173	0.93147	0.97399	0.86895	0.92988
24	27	21.40452	24.30438	0.97189	0.85572	0.92225	0.97189	0.85151	0.91980	18.85848	21.08250	0.97399	0.87377	0.93264	0.97399	0.87078	0.93093
24	28	21.40452	24.16342	0.97189	0.85847	0.92385	0.97189	0.85396	0.92123	18.85848	20.98768	0.97399	0.87585	0.93382	0.97399	0.87264	0.93199
24	29	21.40452	24.01762	0.97189	0.86126	0.92546	0.97189	0.85644	0.92267	18.85848	20.88895	0.97399	0.87797	0.93502	0.97399	0.87452	0.93306
24	30	21.40452	23.86654	0.97189	0.86408	0.92709	0.97189	0.85893	0.92411	18.85848	20.78588	0.97399	0.88013	0.93624	0.97399	0.87643	0.93415
24	31	21.40452	23.71037	0.97189	0.86693	0.92872	0.97189	0.86144	0.92556	18.85848	20.67862	0.97399	0.88232	0.93748	0.97399	0.87837	0.93525
24	32	21.40452	23.54876	0.97189	0.86982	0.93038	0.97189	0.86396	0.92702	18.85848	20.56684	0.97399	0.88455	0.93874	0.97399	0.88033	0.93636
24	33	21.40452	23.38162	0.97189	0.87273	0.93204	0.97189	0.86650	0.92848	18.85848	20.45044	0.97399	0.88682	0.94001	0.97399	0.88231	0.93747
24	34	21.40452	23.20856	0.97189	0.87567	0.93372	0.97189	0.86906	0.92994	18.85848	20.32903	0.97399	0.88912	0.94130	0.97399	0.88431	0.93860
24	35	21.40452	23.02940	0.97189	0.87864	0.93540	0.97189	0.87162	0.93141	18.85848	20.20243	0.97399	0.89145	0.94261	0.97399	0.88634	0.93974
24	36	21.40452	22.84408	0.97189	0.88163	0.93709	0.97189	0.87420	0.93288	18.85848	20.07055	0.97399	0.89382	0.94393	0.97399	0.88838	0.94089
24	37	21.40452	22.65215	0.97189	0.88465	0.93879	0.97189	0.87679	0.93435	18.85848	19.93297	0.97399	0.89622	0.94527	0.97399	0.89044	0.94205
24	38	21.40452	22.45348	0.97189	0.88769	0.94050	0.97189	0.87939	0.93582	18.85848	19.78951	0.97399	0.89865	0.94662	0.97399	0.89253	0.94321
24	39	21.40452	22.24766	0.97189	0.89075	0.94222	0.97189	0.88200	0.93730	18.85848	19.63978	0.97399	0.90111	0.94799	0.97399	0.89463	0.94438
24	40	21.40452	22.03447	0.97189	0.89383	0.94394	0.97189	0.88462	0.93878	18.85848	19.48352	0.97399	0.90361	0.94936	0.97399	0.89675	0.94556
24	41	21.40452	21.81357	0.97189	0.89693	0.94566	0.97189	0.88724	0.94025	18.85848	19.32040	0.97399	0.90613	0.95075	0.97399	0.89888	0.94675
24	42	21.40452	21.58485	0.97189	0.90004	0.94739	0.97189	0.88987	0.94173	18.85848	19.15023	0.97399	0.90868	0.95215	0.97399	0.90103	0.94794
24	43	21.40452	21.34779	0.97189	0.90317	0.94912	0.97189	0.89250	0.94320	18.85848	18.97251	0.97399	0.91125	0.95357	0.97399	0.90319	0.94914
24	44	21.40452	21.10218	0.97189	0.90631	0.95085	0.97189	0.89514	0.94467	18.85848	18.78697	0.97399	0.91385	0.95499	0.97399	0.90537	0.95034
24	45	21.40452	20.84782	0.97189	0.90945	0.95258	0.97189	0.89778	0.94614	18.85848	18.59337	0.97399	0.91647	0.95641	0.97399	0.90756	0.95154
24	46	21.40452	20.58697	0.97189	0.91259	0.95430	0.97189	0.90042	0.94760	18.85848	18.39367	0.97399	0.91910	0.95784	0.97399	0.90975	0.95274
24	47	21.40452	20.32000	0.97189	0.91572	0.95601	0.97189	0.90305	0.94906	18.85848	18.18814	0.97399	0.92173	0.95927	0.97399	0.91196	0.95395
24	48	21.40452	20.04764	0.97189	0.91884	0.95770	0.97189	0.90569	0.95051	18.85848	17.97738	0.97399	0.92437	0.96070	0.97399	0.91417	0.95516
24	49	21.40452	19.77090	0.97189	0.92193	0.95938	0.97189	0.90832	0.95196	18.85848	17.76227	0.97399	0.92700	0.96212	0.97399	0.91639	0.95637
24	50	21.40452	19.49116	0.97189	0.92499	0.96103	0.97189	0.91095	0.95340	18.85848	17.54401	0.97399	0.92962	0.96353	0.97399	0.91862	0.95758
24	51	21.40452	19.21029	0.97189	0.92801	0.96266	0.97189	0.91357	0.95483	18.85848	17.32430	0.97399	0.93222	0.96492	0.97399	0.92085	0.95879
24	52	21.40452	18.92146	0.97189	0.93102	0.96428	0.97189	0.91618	0.95626	18.85848	17.09693	0.97399	0.93481	0.96631	0.97399	0.92308	0.96000
24	53	21.40452	18.62485	0.97189	0.93400	0.96587	0.97189	0.91879	0.95768	18.85848	16.86201	0.97399	0.93740	0.96769	0.97399	0.92532	0.96121
24	54	21.40452	18.32038	0.97189	0.93695	0.96745	0.97189	0.92138	0.95908	18.85848	16.61938	0.97399	0.93998	0.96906	0.97399	0.92755	0.96241
24	55	21.40452	18.00819	0.97189	0.93987	0.96901	0.97189	0.92396	0.96048	18.85848	16.36911	0.97399	0.94255	0.97043	0.97399	0.92978	0.96361
24	56	21.40452	17.68820	0.97189	0.94276	0.97054	0.97189	0.92652	0.96186	18.85848	16.11103	0.97399	0.94510	0.97178	0.97399	0.93201	0.96481
24	57	21.40452	17.36037	0.97189	0.94560	0.97204	0.97189	0.92907	0.96323	18.85848	15.84506	0.97399	0.94763	0.97311	0.97399	0.93422	0.96599
24	58	21.40452	17.02468	0.97189	0.94839	0.97351	0.97189	0.93158	0.96458	18.85848	15.57108	0.97399	0.95013	0.97443	0.97399	0.93643	0.96717
24	59	21.40452	16.68091	0.97189	0.95113	0.97496	0.97189	0.93408	0.96591	18.85848	15.28882	0.97399	0.95260	0.97572	0.97399	0.93862	0.96834
24	60	21.40452	16.32913	0.97189	0.95382	0.97637	0.97189	0.93654	0.96723	18.85848	14.99826	0.97399	0.95503	0.97700	0.97399	0.94079	0.96949

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
24	61	21.40452	15.96913	0.97189	0.95645	0.97774	0.97189	0.93897	0.96853	18.85848	14.69911	0.97399	0.95742	0.97825	0.97399	0.94295	0.97064
24	62	21.40452	15.60088	0.97189	0.95902	0.97908	0.97189	0.94137	0.96980	18.85848	14.39128	0.97399	0.95977	0.97947	0.97399	0.94508	0.97176
24	63	21.40452	15.22446	0.97189	0.96152	0.98038	0.97189	0.94373	0.97105	18.85848	14.07472	0.97399	0.96208	0.98067	0.97399	0.94719	0.97288
24	64	21.40452	14.83980	0.97189	0.96395	0.98164	0.97189	0.94605	0.97228	18.85848	13.74931	0.97399	0.96433	0.98184	0.97399	0.94927	0.97397
24	65	21.40452	14.44688	0.97189	0.96630	0.98286	0.97189	0.94833	0.97348	18.85848	13.41490	0.97399	0.96653	0.98298	0.97399	0.95132	0.97505
24	66	21.40452	14.04613	0.97189	0.96858	0.98404	0.97189	0.95057	0.97466	18.85848	13.07182	0.97399	0.96867	0.98408	0.97399	0.95334	0.97611
24	67	21.40452	13.63788	0.97189	0.97078	0.98517	0.97189	0.95276	0.97581	18.85848	12.72027	0.97399	0.97074	0.98516	0.97399	0.95532	0.97715
24	68	21.40452	13.22255	0.97189	0.97290	0.98626	0.97189	0.95490	0.97693	18.85848	12.36057	0.97399	0.97276	0.98619	0.97399	0.95727	0.97817
24	69	21.40452	12.80079	0.97189	0.97493	0.98730	0.97189	0.95700	0.97803	18.85848	11.99324	0.97399	0.97470	0.98719	0.97399	0.95918	0.97917
24	70	21.40452	12.37331	0.97189	0.97687	0.98830	0.97189	0.95904	0.97909	18.85848	11.61885	0.97399	0.97657	0.98814	0.97399	0.96105	0.98014
24	71	21.40452	11.94070	0.97189	0.97873	0.98925	0.97189	0.96104	0.98013	18.85848	11.23789	0.97399	0.97836	0.98906	0.97399	0.96288	0.98109
24	72	21.40452	11.50357	0.97189	0.98049	0.99015	0.97189	0.96298	0.98114	18.85848	10.85087	0.97399	0.98008	0.98994	0.97399	0.96467	0.98202
24	73	21.40452	11.06278	0.97189	0.98217	0.99100	0.97189	0.96487	0.98212	18.85848	10.45855	0.97399	0.98172	0.99077	0.97399	0.96642	0.98292
24	74	21.40452	10.61910	0.97189	0.98375	0.99181	0.97189	0.96670	0.98307	18.85848	10.06159	0.97399	0.98328	0.99157	0.97399	0.96812	0.98380
24	75	21.40452	10.17356	0.97189	0.98524	0.99257	0.97189	0.96848	0.98399	18.85848	9.66092	0.97399	0.98475	0.99232	0.97399	0.96978	0.98466
24	76	21.40452	9.72734	0.97189	0.98664	0.99328	0.97189	0.97021	0.98488	18.85848	9.25762	0.97399	0.98615	0.99303	0.97399	0.97139	0.98549
24	77	21.40452	9.28160	0.97189	0.98795	0.99394	0.97189	0.97187	0.98574	18.85848	8.85278	0.97399	0.98746	0.99369	0.97399	0.97295	0.98629
24	78	21.40452	8.83768	0.97189	0.98917	0.99455	0.97189	0.97348	0.98656	18.85848	8.44766	0.97399	0.98869	0.99431	0.97399	0.97445	0.98706
24	79	21.40452	8.39698	0.97189	0.99030	0.99513	0.97189	0.97503	0.98736	18.85848	8.04359	0.97399	0.98983	0.99489	0.97399	0.97591	0.98781
24	80	21.40452	7.96110	0.97189	0.99134	0.99565	0.97189	0.97652	0.98812	18.85848	7.64214	0.97399	0.99089	0.99542	0.97399	0.97731	0.98853
24	81	21.40452	7.53168	0.97189	0.99230	0.99613	0.97189	0.97794	0.98885	18.85848	7.24488	0.97399	0.99187	0.99592	0.97399	0.97866	0.98922
24	82	21.40452	7.11054	0.97189	0.99317	0.99657	0.97189	0.97931	0.98955	18.85848	6.85364	0.97399	0.99277	0.99637	0.97399	0.97996	0.98988
24	83	21.40452	6.69952	0.97189	0.99397	0.99697	0.97189	0.98061	0.99021	18.85848	6.47024	0.97399	0.99359	0.99678	0.97399	0.98119	0.99051
24	84	21.40452	6.30023	0.97189	0.99468	0.99734	0.97189	0.98185	0.99084	18.85848	6.09632	0.97399	0.99433	0.99716	0.97399	0.98237	0.99111
24	85	21.40452	5.91444	0.97189	0.99533	0.99766	0.97189	0.98302	0.99144	18.85848	5.73370	0.97399	0.99500	0.99750	0.97399	0.98349	0.99167
24	86	21.40452	5.54396	0.97189	0.99591	0.99795	0.97189	0.98413	0.99200	18.85848	5.38421	0.97399	0.99561	0.99780	0.97399	0.98454	0.99221
24	87	21.40452	5.19034	0.97189	0.99642	0.99821	0.97189	0.98517	0.99253	18.85848	5.04951	0.97399	0.99614	0.99807	0.97399	0.98554	0.99272
24	88	21.40452	4.85473	0.97189	0.99687	0.99843	0.97189	0.98615	0.99303	18.85848	4.73086	0.97399	0.99662	0.99831	0.97399	0.98648	0.99320
24	89	21.40452	4.53813	0.97189	0.99727	0.99863	0.97189	0.98707	0.99349	18.85848	4.42936	0.97399	0.99704	0.99852	0.97399	0.98737	0.99364
24	90	21.40452	4.24126	0.97189	0.99761	0.99881	0.97189	0.98793	0.99393	18.85848	4.14588	0.97399	0.99741	0.99870	0.97399	0.98820	0.99406
24	91	21.40452	3.96420	0.97189	0.99792	0.99896	0.97189	0.98874	0.99434	18.85848	3.88065	0.97399	0.99774	0.99887	0.97399	0.98897	0.99446
24	92	21.40452	3.70604	0.97189	0.99818	0.99909	0.97189	0.98949	0.99472	18.85848	3.63292	0.97399	0.99802	0.99901	0.97399	0.98970	0.99482
24	93	21.40452	3.46525	0.97189	0.99842	0.99921	0.97189	0.99020	0.99508	18.85848	3.40133	0.97399	0.99827	0.99913	0.97399	0.99038	0.99517
24	94	21.40452	3.23968	0.97189	0.99862	0.99931	0.97189	0.99086	0.99541	18.85848	3.18390	0.97399	0.99849	0.99924	0.97399	0.99102	0.99549
24	95	21.40452	3.02715	0.97189	0.99880	0.99940	0.97189	0.99148	0.99572	18.85848	2.97857	0.97399	0.99868	0.99934	0.97399	0.99163	0.99580
24	96	21.40452	2.82535	0.97189	0.99895	0.99948	0.97189	0.99206	0.99602	18.85848	2.78314	0.97399	0.99885	0.99942	0.97399	0.99219	0.99608

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
24	97	21.40452	2.63737	0.97189	0.99909	0.99954	0.97189	0.99260	0.99629	18.85848	2.60073	0.97399	0.99900	0.99950	0.97399	0.99271	0.99634
24	98	21.40452	2.46279	0.97189	0.99921	0.99960	0.97189	0.99310	0.99654	18.85848	2.43099	0.97399	0.99912	0.99956	0.97399	0.99320	0.99659
24	99	21.40452	2.30125	0.97189	0.99931	0.99965	0.97189	0.99356	0.99677	18.85848	2.27364	0.97399	0.99924	0.99962	0.97399	0.99365	0.99682
24	100	21.40452	2.15258	0.97189	0.99940	0.99970	0.97189	0.99399	0.99698	18.85848	2.12860	0.97399	0.99933	0.99967	0.97399	0.99407	0.99702
24	101	21.40452	2.01649	0.97189	0.99947	0.99974	0.97189	0.99438	0.99718	18.85848	1.99561	0.97399	0.99941	0.99971	0.97399	0.99445	0.99722
24	102	21.40452	1.89293	0.97189	0.99953	0.99977	0.97189	0.99474	0.99736	18.85848	1.87471	0.97399	0.99948	0.99974	0.97399	0.99480	0.99739
24	103	21.40452	1.78083	0.97189	0.99959	0.99979	0.97189	0.99506	0.99753	18.85848	1.76487	0.97399	0.99954	0.99977	0.97399	0.99512	0.99755
24	104	21.40452	1.67943	0.97189	0.99964	0.99982	0.97189	0.99536	0.99767	18.85848	1.66540	0.97399	0.99959	0.99980	0.97399	0.99541	0.99770
24	105	21.40452	1.58804	0.97189	0.99968	0.99984	0.97189	0.99563	0.99781	18.85848	1.57565	0.97399	0.99964	0.99982	0.97399	0.99568	0.99783
24	106	21.40452	1.50600	0.97189	0.99971	0.99985	0.97189	0.99587	0.99793	18.85848	1.49500	0.97399	0.99968	0.99984	0.97399	0.99591	0.99795
24	107	21.40452	1.43298	0.97189	0.99974	0.99987	0.97189	0.99608	0.99804	18.85848	1.42313	0.97399	0.99971	0.99985	0.97399	0.99612	0.99806
24	108	21.40452	1.36894	0.97189	0.99976	0.99988	0.97189	0.99626	0.99813	18.85848	1.36003	0.97399	0.99973	0.99987	0.97399	0.99630	0.99815
24	109	21.40452	1.31458	0.97189	0.99978	0.99989	0.97189	0.99641	0.99820	18.85848	1.30641	0.97399	0.99975	0.99988	0.97399	0.99645	0.99822
24	110	21.40452	1.27298	0.97189	0.99979	0.99990	0.97189	0.99652	0.99826	18.85848	1.26533	0.97399	0.99977	0.99988	0.97399	0.99655	0.99827
25	1	21.19730	26.62178	0.97010	0.79368	0.88497	0.97010	0.79301	0.88456	18.70173	22.51412	0.97230	0.82834	0.90611	0.97230	0.82786	0.90583
25	2	21.19730	26.56961	0.97010	0.79510	0.88586	0.97010	0.79440	0.88542	18.70173	22.48584	0.97230	0.82928	0.90667	0.97230	0.82878	0.90637
25	3	21.19730	26.51422	0.97010	0.79658	0.88677	0.97010	0.79584	0.88632	18.70173	22.45520	0.97230	0.83026	0.90726	0.97230	0.82973	0.90694
25	4	21.19730	26.45593	0.97010	0.79811	0.88772	0.97010	0.79733	0.88724	18.70173	22.42249	0.97230	0.83128	0.90787	0.97230	0.83072	0.90753
25	5	21.19730	26.39526	0.97010	0.79970	0.88871	0.97010	0.79886	0.88818	18.70173	22.38814	0.97230	0.83235	0.90850	0.97230	0.83175	0.90815
25	6	21.19730	26.33222	0.97010	0.80134	0.88972	0.97010	0.80044	0.88916	18.70173	22.35215	0.97230	0.83346	0.90916	0.97230	0.83281	0.90878
25	7	21.19730	26.26662	0.97010	0.80304	0.89076	0.97010	0.80207	0.89017	18.70173	22.31437	0.97230	0.83461	0.90985	0.97230	0.83391	0.90944
25	8	21.19730	26.19847	0.97010	0.80480	0.89184	0.97010	0.80375	0.89120	18.70173	22.27480	0.97230	0.83580	0.91056	0.97230	0.83506	0.91012
25	9	21.19730	26.12745	0.97010	0.80661	0.89295	0.97010	0.80548	0.89226	18.70173	22.23319	0.97230	0.83704	0.91129	0.97230	0.83624	0.91082
25	10	21.19730	26.05351	0.97010	0.80848	0.89410	0.97010	0.80726	0.89335	18.70173	22.18946	0.97230	0.83833	0.91206	0.97230	0.83747	0.91155
25	11	21.19730	25.97700	0.97010	0.81040	0.89527	0.97010	0.80909	0.89447	18.70173	22.14392	0.97230	0.83967	0.91285	0.97230	0.83873	0.91230
25	12	21.19730	25.89730	0.97010	0.81239	0.89648	0.97010	0.81097	0.89562	18.70173	22.09606	0.97230	0.84105	0.91366	0.97230	0.84004	0.91307
25	13	21.19730	25.81474	0.97010	0.81443	0.89772	0.97010	0.81290	0.89679	18.70173	22.04614	0.97230	0.84248	0.91451	0.97230	0.84139	0.91386
25	14	21.19730	25.72901	0.97010	0.81653	0.89900	0.97010	0.81488	0.89800	18.70173	21.99389	0.97230	0.84396	0.91538	0.97230	0.84278	0.91468
25	15	21.19730	25.64035	0.97010	0.81868	0.90030	0.97010	0.81690	0.89923	18.70173	21.93952	0.97230	0.84548	0.91627	0.97230	0.84421	0.91553
25	16	21.19730	25.54880	0.97010	0.82089	0.90164	0.97010	0.81898	0.90048	18.70173	21.88305	0.97230	0.84705	0.91719	0.97230	0.84569	0.91639
25	17	21.19730	25.45467	0.97010	0.82316	0.90300	0.97010	0.82110	0.90176	18.70173	21.82476	0.97230	0.84867	0.91814	0.97230	0.84720	0.91728
25	18	21.19730	25.35821	0.97010	0.82547	0.90439	0.97010	0.82326	0.90306	18.70173	21.76485	0.97230	0.85033	0.91911	0.97230	0.84876	0.91819
25	19	21.19730	25.25875	0.97010	0.82783	0.90581	0.97010	0.82547	0.90439	18.70173	21.70276	0.97230	0.85203	0.92011	0.97230	0.85035	0.91912
25	20	21.19730	25.15564	0.97010	0.83025	0.90726	0.97010	0.82772	0.90574	18.70173	21.63792	0.97230	0.85379	0.92113	0.97230	0.85199	0.92008
25	21	21.19730	25.04833	0.97010	0.83273	0.90873	0.97010	0.83001	0.90711	18.70173	21.56986	0.97230	0.85559	0.92218	0.97230	0.85366	0.92105
25	22	21.19730	24.93660	0.97010	0.83526	0.91023	0.97010	0.83234	0.90850	18.70173	21.49836	0.97230	0.85744	0.92325	0.97230	0.85537	0.92205

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
25	23	21.19730	24.82004	0.97010	0.83784	0.91177	0.97010	0.83471	0.90991	18.70173	21.42306	0.97230	0.85935	0.92435	0.97230	0.85712	0.92306
25	24	21.19730	24.69862	0.97010	0.84048	0.91332	0.97010	0.83710	0.91133	18.70173	21.34391	0.97230	0.86130	0.92548	0.97230	0.85890	0.92409
25	25	21.19730	24.57203	0.97010	0.84316	0.91491	0.97010	0.83954	0.91277	18.70173	21.26064	0.97230	0.86330	0.92664	0.97230	0.86071	0.92514
25	26	21.19730	24.44053	0.97010	0.84590	0.91652	0.97010	0.84200	0.91422	18.70173	21.17342	0.97230	0.86535	0.92781	0.97230	0.86256	0.92621
25	27	21.19730	24.30438	0.97010	0.84867	0.91814	0.97010	0.84448	0.91569	18.70173	21.08250	0.97230	0.86744	0.92901	0.97230	0.86444	0.92729
25	28	21.19730	24.16342	0.97010	0.85149	0.91979	0.97010	0.84700	0.91716	18.70173	20.98768	0.97230	0.86957	0.93024	0.97230	0.86635	0.92839
25	29	21.19730	24.01762	0.97010	0.85435	0.92145	0.97010	0.84953	0.91865	18.70173	20.88895	0.97230	0.87175	0.93148	0.97230	0.86828	0.92950
25	30	21.19730	23.86654	0.97010	0.85724	0.92313	0.97010	0.85209	0.92014	18.70173	20.78588	0.97230	0.87396	0.93274	0.97230	0.87025	0.93062
25	31	21.19730	23.71037	0.97010	0.86017	0.92483	0.97010	0.85467	0.92164	18.70173	20.67862	0.97230	0.87622	0.93403	0.97230	0.87224	0.93176
25	32	21.19730	23.54876	0.97010	0.86314	0.92654	0.97010	0.85727	0.92315	18.70173	20.56684	0.97230	0.87852	0.93533	0.97230	0.87426	0.93291
25	33	21.19730	23.38162	0.97010	0.86613	0.92827	0.97010	0.85988	0.92466	18.70173	20.45044	0.97230	0.88085	0.93665	0.97230	0.87630	0.93407
25	34	21.19730	23.20856	0.97010	0.86916	0.93000	0.97010	0.86251	0.92618	18.70173	20.32903	0.97230	0.88322	0.93799	0.97230	0.87836	0.93524
25	35	21.19730	23.02940	0.97010	0.87222	0.93175	0.97010	0.86516	0.92771	18.70173	20.20243	0.97230	0.88563	0.93934	0.97230	0.88045	0.93642
25	36	21.19730	22.84408	0.97010	0.87531	0.93351	0.97010	0.86782	0.92923	18.70173	20.07055	0.97230	0.88807	0.94072	0.97230	0.88256	0.93762
25	37	21.19730	22.65215	0.97010	0.87842	0.93528	0.97010	0.87049	0.93076	18.70173	19.93297	0.97230	0.89055	0.94211	0.97230	0.88469	0.93882
25	38	21.19730	22.45348	0.97010	0.88156	0.93705	0.97010	0.87317	0.93229	18.70173	19.78951	0.97230	0.89306	0.94351	0.97230	0.88684	0.94003
25	39	21.19730	22.24766	0.97010	0.88473	0.93884	0.97010	0.87586	0.93382	18.70173	19.63978	0.97230	0.89561	0.94493	0.97230	0.88901	0.94124
25	40	21.19730	22.03447	0.97010	0.88792	0.94063	0.97010	0.87856	0.93536	18.70173	19.48352	0.97230	0.89819	0.94636	0.97230	0.89120	0.94247
25	41	21.19730	21.81357	0.97010	0.89112	0.94243	0.97010	0.88127	0.93689	18.70173	19.32040	0.97230	0.90080	0.94781	0.97230	0.89340	0.94370
25	42	21.19730	21.58485	0.97010	0.89435	0.94423	0.97010	0.88399	0.93842	18.70173	19.15023	0.97230	0.90344	0.94927	0.97230	0.89563	0.94494
25	43	21.19730	21.34779	0.97010	0.89759	0.94603	0.97010	0.88671	0.93995	18.70173	18.97251	0.97230	0.90611	0.95075	0.97230	0.89787	0.94618
25	44	21.19730	21.10218	0.97010	0.90085	0.94784	0.97010	0.88944	0.94148	18.70173	18.78697	0.97230	0.90881	0.95223	0.97230	0.90012	0.94743
25	45	21.19730	20.84782	0.97010	0.90412	0.94964	0.97010	0.89217	0.94301	18.70173	18.59337	0.97230	0.91153	0.95372	0.97230	0.90238	0.94869
25	46	21.19730	20.58697	0.97010	0.90738	0.95144	0.97010	0.89490	0.94454	18.70173	18.39367	0.97230	0.91427	0.95521	0.97230	0.90466	0.94994
25	47	21.19730	20.32000	0.97010	0.91064	0.95323	0.97010	0.89763	0.94605	18.70173	18.18814	0.97230	0.91701	0.95671	0.97230	0.90695	0.95120
25	48	21.19730	20.04764	0.97010	0.91388	0.95500	0.97010	0.90036	0.94757	18.70173	17.97738	0.97230	0.91976	0.95820	0.97230	0.90924	0.95246
25	49	21.19730	19.77090	0.97010	0.91711	0.95676	0.97010	0.90309	0.94908	18.70173	17.76227	0.97230	0.92250	0.95969	0.97230	0.91155	0.95373
25	50	21.19730	19.49116	0.97010	0.92030	0.95850	0.97010	0.90582	0.95058	18.70173	17.54401	0.97230	0.92523	0.96116	0.97230	0.91386	0.95499
25	51	21.19730	19.21029	0.97010	0.92346	0.96021	0.97010	0.90854	0.95208	18.70173	17.32430	0.97230	0.92795	0.96263	0.97230	0.91618	0.95625
25	52	21.19730	18.92146	0.97010	0.92660	0.96190	0.97010	0.91126	0.95357	18.70173	17.09693	0.97230	0.93066	0.96409	0.97230	0.91850	0.95752
25	53	21.19730	18.62485	0.97010	0.92973	0.96358	0.97010	0.91398	0.95505	18.70173	16.86201	0.97230	0.93337	0.96554	0.97230	0.92083	0.95878
25	54	21.19730	18.32038	0.97010	0.93282	0.96524	0.97010	0.91668	0.95653	18.70173	16.61938	0.97230	0.93608	0.96699	0.97230	0.92316	0.96005
25	55	21.19730	18.00819	0.97010	0.93589	0.96688	0.97010	0.91937	0.95799	18.70173	16.36911	0.97230	0.93878	0.96842	0.97230	0.92549	0.96130
25	56	21.19730	17.68820	0.97010	0.93892	0.96850	0.97010	0.92204	0.95944	18.70173	16.11103	0.97230	0.94146	0.96985	0.97230	0.92782	0.96256
25	57	21.19730	17.36037	0.97010	0.94191	0.97009	0.97010	0.92470	0.96088	18.70173	15.84506	0.97230	0.94411	0.97125	0.97230	0.93013	0.96380
25	58	21.19730	17.02468	0.97010	0.94486	0.97165	0.97010	0.92734	0.96230	18.70173	15.57108	0.97230	0.94675	0.97265	0.97230	0.93244	0.96504

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
25	59	21.19730	16.68091	0.97010	0.94775	0.97318	0.97010	0.92995	0.96370	18.70173	15.28882	0.97230	0.94935	0.97402	0.97230	0.93474	0.96627
25	60	21.19730	16.32913	0.97010	0.95059	0.97467	0.97010	0.93253	0.96509	18.70173	14.99826	0.97230	0.95192	0.97537	0.97230	0.93702	0.96749
25	61	21.19730	15.96913	0.97010	0.95338	0.97613	0.97010	0.93509	0.96645	18.70173	14.69911	0.97230	0.95446	0.97670	0.97230	0.93929	0.96869
25	62	21.19730	15.60088	0.97010	0.95610	0.97756	0.97010	0.93761	0.96780	18.70173	14.39128	0.97230	0.95695	0.97800	0.97230	0.94153	0.96989
25	63	21.19730	15.22446	0.97010	0.95875	0.97894	0.97010	0.94009	0.96912	18.70173	14.07472	0.97230	0.95939	0.97927	0.97230	0.94375	0.97106
25	64	21.19730	14.83980	0.97010	0.96133	0.98028	0.97010	0.94254	0.97042	18.70173	13.74931	0.97230	0.96178	0.98052	0.97230	0.94595	0.97222
25	65	21.19730	14.44688	0.97010	0.96384	0.98158	0.97010	0.94495	0.97169	18.70173	13.41490	0.97230	0.96411	0.98173	0.97230	0.94811	0.97336
25	66	21.19730	14.04613	0.97010	0.96626	0.98284	0.97010	0.94731	0.97294	18.70173	13.07182	0.97230	0.96639	0.98291	0.97230	0.95024	0.97449
25	67	21.19730	13.63788	0.97010	0.96861	0.98405	0.97010	0.94962	0.97416	18.70173	12.72027	0.97230	0.96860	0.98405	0.97230	0.95234	0.97559
25	68	21.19730	13.22255	0.97010	0.97086	0.98522	0.97010	0.95189	0.97535	18.70173	12.36057	0.97230	0.97075	0.98516	0.97230	0.95440	0.97667
25	69	21.19730	12.80079	0.97010	0.97303	0.98633	0.97010	0.95411	0.97652	18.70173	11.99324	0.97230	0.97282	0.98622	0.97230	0.95643	0.97773
25	70	21.19730	12.37331	0.97010	0.97511	0.98740	0.97010	0.95628	0.97765	18.70173	11.61885	0.97230	0.97481	0.98725	0.97230	0.95841	0.97877
25	71	21.19730	11.94070	0.97010	0.97710	0.98842	0.97010	0.95839	0.97875	18.70173	11.23789	0.97230	0.97673	0.98823	0.97230	0.96036	0.97978
25	72	21.19730	11.50357	0.97010	0.97899	0.98938	0.97010	0.96045	0.97983	18.70173	10.85087	0.97230	0.97857	0.98917	0.97230	0.96226	0.98076
25	73	21.19730	11.06278	0.97010	0.98078	0.99030	0.97010	0.96246	0.98087	18.70173	10.45855	0.97230	0.98032	0.99006	0.97230	0.96411	0.98173
25	74	21.19730	10.61910	0.97010	0.98248	0.99116	0.97010	0.96440	0.98188	18.70173	10.06159	0.97230	0.98199	0.99092	0.97230	0.96592	0.98266
25	75	21.19730	10.17356	0.97010	0.98408	0.99198	0.97010	0.96630	0.98286	18.70173	9.66092	0.97230	0.98358	0.99172	0.97230	0.96768	0.98357
25	76	21.19730	9.72734	0.97010	0.98559	0.99274	0.97010	0.96813	0.98381	18.70173	9.25762	0.97230	0.98507	0.99248	0.97230	0.96939	0.98446
25	77	21.19730	9.28160	0.97010	0.98699	0.99345	0.97010	0.96991	0.98472	18.70173	8.85278	0.97230	0.98648	0.99320	0.97230	0.97105	0.98531
25	78	21.19730	8.83768	0.97010	0.98831	0.99412	0.97010	0.97162	0.98561	18.70173	8.44766	0.97230	0.98780	0.99386	0.97230	0.97266	0.98614
25	79	21.19730	8.39698	0.97010	0.98952	0.99473	0.97010	0.97327	0.98646	18.70173	8.04359	0.97230	0.98903	0.99449	0.97230	0.97422	0.98694
25	80	21.19730	7.96110	0.97010	0.99065	0.99530	0.97010	0.97486	0.98727	18.70173	7.64214	0.97230	0.99017	0.99506	0.97230	0.97572	0.98771
25	81	21.19730	7.53168	0.97010	0.99168	0.99582	0.97010	0.97639	0.98805	18.70173	7.24488	0.97230	0.99123	0.99560	0.97230	0.97716	0.98845
25	82	21.19730	7.11054	0.97010	0.99262	0.99630	0.97010	0.97785	0.98880	18.70173	6.85364	0.97230	0.99220	0.99608	0.97230	0.97854	0.98915
25	83	21.19730	6.69952	0.97010	0.99348	0.99673	0.97010	0.97924	0.98951	18.70173	6.47024	0.97230	0.99308	0.99653	0.97230	0.97986	0.98983
25	84	21.19730	6.30023	0.97010	0.99426	0.99712	0.97010	0.98057	0.99019	18.70173	6.09632	0.97230	0.99389	0.99693	0.97230	0.98113	0.99047
25	85	21.19730	5.91444	0.97010	0.99495	0.99747	0.97010	0.98182	0.99083	18.70173	5.73370	0.97230	0.99461	0.99730	0.97230	0.98233	0.99109
25	86	21.19730	5.54396	0.97010	0.99558	0.99778	0.97010	0.98301	0.99143	18.70173	5.38421	0.97230	0.99526	0.99763	0.97230	0.98347	0.99166
25	87	21.19730	5.19034	0.97010	0.99613	0.99806	0.97010	0.98414	0.99201	18.70173	5.04951	0.97230	0.99584	0.99792	0.97230	0.98454	0.99221
25	88	21.19730	4.85473	0.97010	0.99662	0.99831	0.97010	0.98519	0.99254	18.70173	4.73086	0.97230	0.99636	0.99818	0.97230	0.98555	0.99272
25	89	21.19730	4.53813	0.97010	0.99705	0.99852	0.97010	0.98618	0.99304	18.70173	4.42936	0.97230	0.99681	0.99840	0.97230	0.98650	0.99321
25	90	21.19730	4.24126	0.97010	0.99743	0.99871	0.97010	0.98711	0.99351	18.70173	4.14588	0.97230	0.99721	0.99861	0.97230	0.98740	0.99366
25	91	21.19730	3.96420	0.97010	0.99776	0.99888	0.97010	0.98798	0.99396	18.70173	3.88065	0.97230	0.99756	0.99878	0.97230	0.98824	0.99408
25	92	21.19730	3.70604	0.97010	0.99805	0.99902	0.97010	0.98880	0.99437	18.70173	3.63292	0.97230	0.99787	0.99893	0.97230	0.98902	0.99448
25	93	21.19730	3.46525	0.97010	0.99830	0.99915	0.97010	0.98956	0.99475	18.70173	3.40133	0.97230	0.99814	0.99907	0.97230	0.98976	0.99485
25	94	21.19730	3.23968	0.97010	0.99852	0.99926	0.97010	0.99028	0.99512	18.70173	3.18390	0.97230	0.99838	0.99919	0.97230	0.99045	0.99520

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
25	95	21.19730	3.02715	0.97010	0.99871	0.99935	0.97010	0.99095	0.99545	18.70173	2.97857	0.97230	0.99859	0.99929	0.97230	0.99111	0.99553
25	96	21.19730	2.82535	0.97010	0.99888	0.99944	0.97010	0.99158	0.99577	18.70173	2.78314	0.97230	0.99877	0.99938	0.97230	0.99171	0.99584
25	97	21.19730	2.63737	0.97010	0.99903	0.99951	0.97010	0.99216	0.99606	18.70173	2.60073	0.97230	0.99893	0.99946	0.97230	0.99228	0.99613
25	98	21.19730	2.46279	0.97010	0.99915	0.99958	0.97010	0.99270	0.99634	18.70173	2.43099	0.97230	0.99907	0.99953	0.97230	0.99281	0.99639
25	99	21.19730	2.30125	0.97010	0.99926	0.99963	0.97010	0.99320	0.99659	18.70173	2.27364	0.97230	0.99919	0.99959	0.97230	0.99329	0.99664
25	100	21.19730	2.15258	0.97010	0.99936	0.99968	0.97010	0.99366	0.99682	18.70173	2.12860	0.97230	0.99929	0.99964	0.97230	0.99374	0.99686
25	101	21.19730	2.01649	0.97010	0.99944	0.99972	0.97010	0.99408	0.99703	18.70173	1.99561	0.97230	0.99938	0.99969	0.97230	0.99415	0.99707
25	102	21.19730	1.89293	0.97010	0.99951	0.99975	0.97010	0.99446	0.99722	18.70173	1.87471	0.97230	0.99945	0.99973	0.97230	0.99453	0.99726
25	103	21.19730	1.78083	0.97010	0.99956	0.99978	0.97010	0.99482	0.99740	18.70173	1.76487	0.97230	0.99952	0.99976	0.97230	0.99488	0.99743
25	104	21.19730	1.67943	0.97010	0.99961	0.99981	0.97010	0.99514	0.99756	18.70173	1.66540	0.97230	0.99957	0.99979	0.97230	0.99519	0.99759
25	105	21.19730	1.58804	0.97010	0.99966	0.99983	0.97010	0.99542	0.99771	18.70173	1.57565	0.97230	0.99962	0.99981	0.97230	0.99547	0.99773
25	106	21.19730	1.50600	0.97010	0.99969	0.99985	0.97010	0.99568	0.99784	18.70173	1.49500	0.97230	0.99966	0.99983	0.97230	0.99573	0.99786
25	107	21.19730	1.43298	0.97010	0.99972	0.99986	0.97010	0.99591	0.99795	18.70173	1.42313	0.97230	0.99969	0.99985	0.97230	0.99595	0.99797
25	108	21.19730	1.36894	0.97010	0.99975	0.99987	0.97010	0.99611	0.99805	18.70173	1.36003	0.97230	0.99972	0.99986	0.97230	0.99615	0.99807
25	109	21.19730	1.31458	0.97010	0.99977	0.99988	0.97010	0.99626	0.99813	18.70173	1.30641	0.97230	0.99974	0.99987	0.97230	0.99630	0.99815
25	110	21.19730	1.27298	0.97010	0.99978	0.99989	0.97010	0.99637	0.99818	18.70173	1.26533	0.97230	0.99976	0.99988	0.97230	0.99641	0.99820
26	1	20.98128	26.62178	0.96799	0.78571	0.88000	0.96799	0.78505	0.87959	18.53696	22.51412	0.97030	0.82114	0.90179	0.97030	0.82066	0.90150
26	2	20.98128	26.56961	0.96799	0.78713	0.88089	0.96799	0.78644	0.88046	18.53696	22.48584	0.97030	0.82208	0.90235	0.97030	0.82158	0.90205
26	3	20.98128	26.51422	0.96799	0.78860	0.88181	0.96799	0.78788	0.88135	18.53696	22.45520	0.97030	0.82306	0.90294	0.97030	0.82253	0.90262
26	4	20.98128	26.45593	0.96799	0.79014	0.88277	0.96799	0.78936	0.88228	18.53696	22.42249	0.97030	0.82408	0.90356	0.97030	0.82352	0.90322
26	5	20.98128	26.39526	0.96799	0.79172	0.88376	0.96799	0.79089	0.88324	18.53696	22.38814	0.97030	0.82515	0.90420	0.97030	0.82455	0.90384
26	6	20.98128	26.33222	0.96799	0.79337	0.88478	0.96799	0.79247	0.88422	18.53696	22.35215	0.97030	0.82626	0.90487	0.97030	0.82562	0.90448
26	7	20.98128	26.26662	0.96799	0.79506	0.88583	0.96799	0.79411	0.88524	18.53696	22.31437	0.97030	0.82741	0.90556	0.97030	0.82672	0.90514
26	8	20.98128	26.19847	0.96799	0.79682	0.88692	0.96799	0.79579	0.88628	18.53696	22.27480	0.97030	0.82861	0.90628	0.97030	0.82787	0.90583
26	9	20.98128	26.12745	0.96799	0.79863	0.88804	0.96799	0.79752	0.88736	18.53696	22.23319	0.97030	0.82986	0.90702	0.97030	0.82906	0.90654
26	10	20.98128	26.05351	0.96799	0.80051	0.88920	0.96799	0.79931	0.88846	18.53696	22.18946	0.97030	0.83116	0.90779	0.97030	0.83029	0.90728
26	11	20.98128	25.97700	0.96799	0.80244	0.89039	0.96799	0.80115	0.88960	18.53696	22.14392	0.97030	0.83250	0.90859	0.97030	0.83157	0.90804
26	12	20.98128	25.89730	0.96799	0.80443	0.89162	0.96799	0.80304	0.89076	18.53696	22.09606	0.97030	0.83389	0.90942	0.97030	0.83289	0.90882
26	13	20.98128	25.81474	0.96799	0.80648	0.89288	0.96799	0.80498	0.89195	18.53696	22.04614	0.97030	0.83533	0.91028	0.97030	0.83425	0.90963
26	14	20.98128	25.72901	0.96799	0.80860	0.89417	0.96799	0.80697	0.89317	18.53696	21.99389	0.97030	0.83682	0.91116	0.97030	0.83565	0.91047
26	15	20.98128	25.64035	0.96799	0.81077	0.89550	0.96799	0.80901	0.89442	18.53696	21.93952	0.97030	0.83836	0.91207	0.97030	0.83710	0.91133
26	16	20.98128	25.54880	0.96799	0.81300	0.89685	0.96799	0.81110	0.89570	18.53696	21.88305	0.97030	0.83995	0.91301	0.97030	0.83859	0.91221
26	17	20.98128	25.45467	0.96799	0.81528	0.89824	0.96799	0.81325	0.89701	18.53696	21.82476	0.97030	0.84158	0.91398	0.97030	0.84012	0.91311
26	18	20.98128	25.35821	0.96799	0.81762	0.89966	0.96799	0.81544	0.89834	18.53696	21.76485	0.97030	0.84326	0.91497	0.97030	0.84170	0.91404
26	19	20.98128	25.25875	0.96799	0.82001	0.90110	0.96799	0.81767	0.89969	18.53696	21.70276	0.97030	0.84499	0.91598	0.97030	0.84332	0.91500
26	20	20.98128	25.15564	0.96799	0.82246	0.90258	0.96799	0.81996	0.90107	18.53696	21.63792	0.97030	0.84677	0.91703	0.97030	0.84498	0.91598

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
26	21	20.98128	25.04833	0.96799	0.82497	0.90409	0.96799	0.82228	0.90248	18.53696	21.56986	0.97030	0.84860	0.91810	0.97030	0.84668	0.91697
26	22	20.98128	24.93660	0.96799	0.82754	0.90563	0.96799	0.82465	0.90390	18.53696	21.49836	0.97030	0.85049	0.91920	0.97030	0.84842	0.91800
26	23	20.98128	24.82004	0.96799	0.83016	0.90720	0.96799	0.82706	0.90535	18.53696	21.42306	0.97030	0.85243	0.92034	0.97030	0.85020	0.91904
26	24	20.98128	24.69862	0.96799	0.83285	0.90880	0.96799	0.82951	0.90681	18.53696	21.34391	0.97030	0.85442	0.92150	0.97030	0.85202	0.92010
26	25	20.98128	24.57203	0.96799	0.83559	0.91043	0.96799	0.83199	0.90829	18.53696	21.26064	0.97030	0.85646	0.92268	0.97030	0.85388	0.92118
26	26	20.98128	24.44053	0.96799	0.83838	0.91208	0.96799	0.83450	0.90979	18.53696	21.17342	0.97030	0.85856	0.92390	0.97030	0.85577	0.92228
26	27	20.98128	24.30438	0.96799	0.84121	0.91376	0.96799	0.83705	0.91130	18.53696	21.08250	0.97030	0.86070	0.92513	0.97030	0.85769	0.92340
26	28	20.98128	24.16342	0.96799	0.84409	0.91546	0.96799	0.83962	0.91282	18.53696	20.98768	0.97030	0.86288	0.92639	0.97030	0.85965	0.92453
26	29	20.98128	24.01762	0.96799	0.84702	0.91717	0.96799	0.84222	0.91435	18.53696	20.88895	0.97030	0.86511	0.92768	0.97030	0.86164	0.92568
26	30	20.98128	23.86654	0.96799	0.84999	0.91891	0.96799	0.84485	0.91590	18.53696	20.78588	0.97030	0.86739	0.92898	0.97030	0.86365	0.92684
26	31	20.98128	23.71037	0.96799	0.85299	0.92066	0.96799	0.84749	0.91745	18.53696	20.67862	0.97030	0.86970	0.93031	0.97030	0.86570	0.92802
26	32	20.98128	23.54876	0.96799	0.85604	0.92244	0.96799	0.85016	0.91901	18.53696	20.56684	0.97030	0.87206	0.93166	0.97030	0.86777	0.92921
26	33	20.98128	23.38162	0.96799	0.85912	0.92422	0.96799	0.85285	0.92058	18.53696	20.45044	0.97030	0.87446	0.93303	0.97030	0.86987	0.93041
26	34	20.98128	23.20856	0.96799	0.86223	0.92602	0.96799	0.85556	0.92216	18.53696	20.32903	0.97030	0.87690	0.93442	0.97030	0.87200	0.93162
26	35	20.98128	23.02940	0.96799	0.86538	0.92783	0.96799	0.85828	0.92373	18.53696	20.20243	0.97030	0.87939	0.93582	0.97030	0.87415	0.93285
26	36	20.98128	22.84408	0.96799	0.86856	0.92966	0.96799	0.86102	0.92532	18.53696	20.07055	0.97030	0.88190	0.93725	0.97030	0.87632	0.93409
26	37	20.98128	22.65215	0.96799	0.87178	0.93150	0.96799	0.86377	0.92690	18.53696	19.93297	0.97030	0.88446	0.93869	0.97030	0.87852	0.93533
26	38	20.98128	22.45348	0.96799	0.87502	0.93334	0.96799	0.86653	0.92849	18.53696	19.78951	0.97030	0.88706	0.94015	0.97030	0.88074	0.93659
26	39	20.98128	22.24766	0.96799	0.87829	0.93520	0.96799	0.86931	0.93008	18.53696	19.63978	0.97030	0.88969	0.94163	0.97030	0.88298	0.93785
26	40	20.98128	22.03447	0.96799	0.88158	0.93706	0.96799	0.87209	0.93168	18.53696	19.48352	0.97030	0.89236	0.94312	0.97030	0.88524	0.93913
26	41	20.98128	21.81357	0.96799	0.88490	0.93893	0.96799	0.87489	0.93327	18.53696	19.32040	0.97030	0.89506	0.94463	0.97030	0.88752	0.94041
26	42	20.98128	21.58485	0.96799	0.88824	0.94081	0.96799	0.87769	0.93486	18.53696	19.15023	0.97030	0.89780	0.94615	0.97030	0.88981	0.94169
26	43	20.98128	21.34779	0.96799	0.89160	0.94269	0.96799	0.88051	0.93646	18.53696	18.97251	0.97030	0.90057	0.94768	0.97030	0.89213	0.94299
26	44	20.98128	21.10218	0.96799	0.89497	0.94458	0.96799	0.88332	0.93805	18.53696	18.78697	0.97030	0.90337	0.94923	0.97030	0.89445	0.94429
26	45	20.98128	20.84782	0.96799	0.89837	0.94646	0.96799	0.88614	0.93964	18.53696	18.59337	0.97030	0.90619	0.95079	0.97030	0.89680	0.94559
26	46	20.98128	20.58697	0.96799	0.90176	0.94834	0.96799	0.88897	0.94122	18.53696	18.39367	0.97030	0.90903	0.95235	0.97030	0.89915	0.94690
26	47	20.98128	20.32000	0.96799	0.90514	0.95021	0.96799	0.89179	0.94280	18.53696	18.18814	0.97030	0.91189	0.95391	0.97030	0.90152	0.94821
26	48	20.98128	20.04764	0.96799	0.90852	0.95207	0.96799	0.89462	0.94438	18.53696	17.97738	0.97030	0.91475	0.95547	0.97030	0.90390	0.94952
26	49	20.98128	19.77090	0.96799	0.91188	0.95391	0.96799	0.89745	0.94595	18.53696	17.76227	0.97030	0.91760	0.95703	0.97030	0.90629	0.95084
26	50	20.98128	19.49116	0.96799	0.91521	0.95573	0.96799	0.90028	0.94752	18.53696	17.54401	0.97030	0.92045	0.95858	0.97030	0.90869	0.95216
26	51	20.98128	19.21029	0.96799	0.91851	0.95752	0.96799	0.90310	0.94908	18.53696	17.32430	0.97030	0.92329	0.96011	0.97030	0.91110	0.95348
26	52	20.98128	18.92146	0.96799	0.92180	0.95931	0.96799	0.90593	0.95064	18.53696	17.09693	0.97030	0.92612	0.96164	0.97030	0.91351	0.95480
26	53	20.98128	18.62485	0.96799	0.92506	0.96107	0.96799	0.90874	0.95219	18.53696	16.86201	0.97030	0.92896	0.96317	0.97030	0.91593	0.95612
26	54	20.98128	18.32038	0.96799	0.92831	0.96282	0.96799	0.91156	0.95373	18.53696	16.61938	0.97030	0.93180	0.96469	0.97030	0.91836	0.95744
26	55	20.98128	18.00819	0.96799	0.93153	0.96455	0.96799	0.91436	0.95526	18.53696	16.36911	0.97030	0.93462	0.96621	0.97030	0.92079	0.95876
26	56	20.98128	17.68820	0.96799	0.93471	0.96625	0.96799	0.91715	0.95678	18.53696	16.11103	0.97030	0.93744	0.96771	0.97030	0.92321	0.96007

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
26	57	20.98128	17.36037	0.96799	0.93786	0.96793	0.96799	0.91992	0.95829	18.53696	15.84506	0.97030	0.94023	0.96920	0.97030	0.92564	0.96138
26	58	20.98128	17.02468	0.96799	0.94096	0.96958	0.96799	0.92267	0.95978	18.53696	15.57108	0.97030	0.94301	0.97067	0.97030	0.92805	0.96268
26	59	20.98128	16.68091	0.96799	0.94402	0.97120	0.96799	0.92541	0.96126	18.53696	15.28882	0.97030	0.94575	0.97212	0.97030	0.93046	0.96398
26	60	20.98128	16.32913	0.96799	0.94702	0.97279	0.96799	0.92811	0.96272	18.53696	14.99826	0.97030	0.94847	0.97355	0.97030	0.93285	0.96526
26	61	20.98128	15.96913	0.96799	0.94996	0.97434	0.96799	0.93079	0.96416	18.53696	14.69911	0.97030	0.95115	0.97496	0.97030	0.93523	0.96653
26	62	20.98128	15.60088	0.96799	0.95284	0.97585	0.96799	0.93344	0.96557	18.53696	14.39128	0.97030	0.95378	0.97634	0.97030	0.93758	0.96779
26	63	20.98128	15.22446	0.96799	0.95566	0.97733	0.96799	0.93605	0.96697	18.53696	14.07472	0.97030	0.95637	0.97770	0.97030	0.93992	0.96903
26	64	20.98128	14.83980	0.96799	0.95840	0.97876	0.96799	0.93863	0.96834	18.53696	13.74931	0.97030	0.95891	0.97902	0.97030	0.94223	0.97026
26	65	20.98128	14.44688	0.96799	0.96106	0.98015	0.96799	0.94116	0.96969	18.53696	13.41490	0.97030	0.96139	0.98032	0.97030	0.94451	0.97146
26	66	20.98128	14.04613	0.96799	0.96365	0.98149	0.96799	0.94365	0.97101	18.53696	13.07182	0.97030	0.96382	0.98157	0.97030	0.94676	0.97265
26	67	20.98128	13.63788	0.96799	0.96615	0.98278	0.96799	0.94609	0.97230	18.53696	12.72027	0.97030	0.96617	0.98279	0.97030	0.94898	0.97382
26	68	20.98128	13.22255	0.96799	0.96856	0.98403	0.96799	0.94849	0.97356	18.53696	12.36057	0.97030	0.96846	0.98398	0.97030	0.95116	0.97497
26	69	20.98128	12.80079	0.96799	0.97088	0.98522	0.96799	0.95084	0.97480	18.53696	11.99324	0.97030	0.97067	0.98512	0.97030	0.95330	0.97609
26	70	20.98128	12.37331	0.96799	0.97310	0.98637	0.96799	0.95313	0.97600	18.53696	11.61885	0.97030	0.97280	0.98621	0.97030	0.95540	0.97719
26	71	20.98128	11.94070	0.96799	0.97523	0.98746	0.96799	0.95537	0.97717	18.53696	11.23789	0.97030	0.97486	0.98727	0.97030	0.95746	0.97827
26	72	20.98128	11.50357	0.96799	0.97725	0.98850	0.96799	0.95755	0.97831	18.53696	10.85087	0.97030	0.97682	0.98828	0.97030	0.95947	0.97932
26	73	20.98128	11.06278	0.96799	0.97918	0.98948	0.96799	0.95968	0.97942	18.53696	10.45855	0.97030	0.97871	0.98924	0.97030	0.96144	0.98034
26	74	20.98128	10.61910	0.96799	0.98101	0.99041	0.96799	0.96174	0.98050	18.53696	10.06159	0.97030	0.98050	0.99015	0.97030	0.96336	0.98134
26	75	20.98128	10.17356	0.96799	0.98273	0.99129	0.96799	0.96375	0.98154	18.53696	9.66092	0.97030	0.98220	0.99102	0.97030	0.96523	0.98231
26	76	20.98128	9.72734	0.96799	0.98435	0.99211	0.96799	0.96570	0.98255	18.53696	9.25762	0.97030	0.98381	0.99184	0.97030	0.96705	0.98325
26	77	20.98128	9.28160	0.96799	0.98587	0.99288	0.96799	0.96759	0.98353	18.53696	8.85278	0.97030	0.98532	0.99261	0.97030	0.96881	0.98416
26	78	20.98128	8.83768	0.96799	0.98728	0.99360	0.96799	0.96941	0.98447	18.53696	8.44766	0.97030	0.98675	0.99333	0.97030	0.97053	0.98504
26	79	20.98128	8.39698	0.96799	0.98860	0.99426	0.96799	0.97117	0.98538	18.53696	8.04359	0.97030	0.98807	0.99400	0.97030	0.97218	0.98589
26	80	20.98128	7.96110	0.96799	0.98981	0.99488	0.96799	0.97287	0.98625	18.53696	7.64214	0.97030	0.98931	0.99462	0.97030	0.97378	0.98672
26	81	20.98128	7.53168	0.96799	0.99093	0.99544	0.96799	0.97450	0.98708	18.53696	7.24488	0.97030	0.99045	0.99520	0.97030	0.97532	0.98751
26	82	20.98128	7.11054	0.96799	0.99195	0.99596	0.96799	0.97605	0.98788	18.53696	6.85364	0.97030	0.99149	0.99573	0.97030	0.97680	0.98826
26	83	20.98128	6.69952	0.96799	0.99288	0.99643	0.96799	0.97754	0.98864	18.53696	6.47024	0.97030	0.99245	0.99621	0.97030	0.97821	0.98899
26	84	20.98128	6.30023	0.96799	0.99372	0.99685	0.96799	0.97896	0.98937	18.53696	6.09632	0.97030	0.99332	0.99665	0.97030	0.97957	0.98968
26	85	20.98128	5.91444	0.96799	0.99448	0.99723	0.96799	0.98031	0.99006	18.53696	5.73370	0.97030	0.99411	0.99705	0.97030	0.98085	0.99033
26	86	20.98128	5.54396	0.96799	0.99516	0.99757	0.96799	0.98159	0.99071	18.53696	5.38421	0.97030	0.99482	0.99740	0.97030	0.98207	0.99096
26	87	20.98128	5.19034	0.96799	0.99576	0.99788	0.96799	0.98280	0.99132	18.53696	5.04951	0.97030	0.99545	0.99772	0.97030	0.98323	0.99154
26	88	20.98128	4.85473	0.96799	0.99630	0.99814	0.96799	0.98393	0.99190	18.53696	4.73086	0.97030	0.99601	0.99800	0.97030	0.98432	0.99210
26	89	20.98128	4.53813	0.96799	0.99677	0.99838	0.96799	0.98500	0.99244	18.53696	4.42936	0.97030	0.99651	0.99825	0.97030	0.98534	0.99262
26	90	20.98128	4.24126	0.96799	0.99718	0.99859	0.96799	0.98600	0.99295	18.53696	4.14588	0.97030	0.99695	0.99847	0.97030	0.98631	0.99311
26	91	20.98128	3.96420	0.96799	0.99754	0.99877	0.96799	0.98694	0.99343	18.53696	3.88065	0.97030	0.99733	0.99866	0.97030	0.98721	0.99356
26	92	20.98128	3.70604	0.96799	0.99785	0.99893	0.96799	0.98782	0.99387	18.53696	3.63292	0.97030	0.99767	0.99883	0.97030	0.98806	0.99399

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
26	93	20.98128	3.46525	0.96799	0.99813	0.99906	0.96799	0.98864	0.99429	18.53696	3.40133	0.97030	0.99796	0.99898	0.97030	0.98886	0.99440
26	94	20.98128	3.23968	0.96799	0.99837	0.99918	0.96799	0.98942	0.99468	18.53696	3.18390	0.97030	0.99822	0.99911	0.97030	0.98961	0.99478
26	95	20.98128	3.02715	0.96799	0.99858	0.99929	0.96799	0.99014	0.99505	18.53696	2.97857	0.97030	0.99845	0.99922	0.97030	0.99031	0.99513
26	96	20.98128	2.82535	0.96799	0.99877	0.99938	0.96799	0.99082	0.99539	18.53696	2.78314	0.97030	0.99865	0.99932	0.97030	0.99097	0.99547
26	97	20.98128	2.63737	0.96799	0.99893	0.99946	0.96799	0.99146	0.99571	18.53696	2.60073	0.97030	0.99882	0.99941	0.97030	0.99159	0.99578
26	98	20.98128	2.46279	0.96799	0.99907	0.99953	0.96799	0.99204	0.99601	18.53696	2.43099	0.97030	0.99897	0.99949	0.97030	0.99216	0.99606
26	99	20.98128	2.30125	0.96799	0.99919	0.99959	0.96799	0.99258	0.99628	18.53696	2.27364	0.97030	0.99910	0.99955	0.97030	0.99269	0.99633
26	100	20.98128	2.15258	0.96799	0.99929	0.99965	0.96799	0.99308	0.99653	18.53696	2.12860	0.97030	0.99922	0.99961	0.97030	0.99318	0.99658
26	101	20.98128	2.01649	0.96799	0.99938	0.99969	0.96799	0.99354	0.99676	18.53696	1.99561	0.97030	0.99931	0.99966	0.97030	0.99363	0.99680
26	102	20.98128	1.89293	0.96799	0.99946	0.99973	0.96799	0.99396	0.99697	18.53696	1.87471	0.97030	0.99940	0.99970	0.97030	0.99404	0.99701
26	103	20.98128	1.78083	0.96799	0.99952	0.99976	0.96799	0.99435	0.99716	18.53696	1.76487	0.97030	0.99947	0.99973	0.97030	0.99441	0.99720
26	104	20.98128	1.67943	0.96799	0.99958	0.99979	0.96799	0.99469	0.99734	18.53696	1.66540	0.97030	0.99953	0.99976	0.97030	0.99475	0.99737
26	105	20.98128	1.58804	0.96799	0.99962	0.99981	0.96799	0.99501	0.99750	18.53696	1.57565	0.97030	0.99958	0.99979	0.97030	0.99506	0.99753
26	106	20.98128	1.50600	0.96799	0.99966	0.99983	0.96799	0.99529	0.99764	18.53696	1.49500	0.97030	0.99962	0.99981	0.97030	0.99534	0.99767
26	107	20.98128	1.43298	0.96799	0.99970	0.99985	0.96799	0.99554	0.99776	18.53696	1.42313	0.97030	0.99966	0.99983	0.97030	0.99559	0.99779
26	108	20.98128	1.36894	0.96799	0.99972	0.99986	0.96799	0.99575	0.99787	18.53696	1.36003	0.97030	0.99969	0.99985	0.97030	0.99579	0.99789
26	109	20.98128	1.31458	0.96799	0.99974	0.99987	0.96799	0.99592	0.99796	18.53696	1.30641	0.97030	0.99972	0.99986	0.97030	0.99596	0.99798
26	110	20.98128	1.27298	0.96799	0.99976	0.99988	0.96799	0.99604	0.99802	18.53696	1.26533	0.97030	0.99973	0.99987	0.97030	0.99608	0.99804
27	1	20.76197	26.62178	0.96581	0.77761	0.87490	0.96581	0.77696	0.87448	18.36899	22.51412	0.96821	0.81379	0.89734	0.96821	0.81331	0.89705
27	2	20.76197	26.56961	0.96581	0.77903	0.87579	0.96581	0.77835	0.87536	18.36899	22.48584	0.96821	0.81473	0.89791	0.96821	0.81423	0.89760
27	3	20.76197	26.51422	0.96581	0.78050	0.87672	0.96581	0.77978	0.87626	18.36899	22.45520	0.96821	0.81571	0.89850	0.96821	0.81518	0.89818
27	4	20.76197	26.45593	0.96581	0.78203	0.87768	0.96581	0.78126	0.87720	18.36899	22.42249	0.96821	0.81673	0.89912	0.96821	0.81617	0.89878
27	5	20.76197	26.39526	0.96581	0.78361	0.87868	0.96581	0.78279	0.87816	18.36899	22.38814	0.96821	0.81780	0.89977	0.96821	0.81720	0.89941
27	6	20.76197	26.33222	0.96581	0.78525	0.87971	0.96581	0.78437	0.87916	18.36899	22.35215	0.96821	0.81891	0.90044	0.96821	0.81827	0.90005
27	7	20.76197	26.26662	0.96581	0.78694	0.88077	0.96581	0.78600	0.88018	18.36899	22.31437	0.96821	0.82007	0.90114	0.96821	0.81938	0.90073
27	8	20.76197	26.19847	0.96581	0.78870	0.88187	0.96581	0.78768	0.88123	18.36899	22.27480	0.96821	0.82127	0.90186	0.96821	0.82053	0.90142
27	9	20.76197	26.12745	0.96581	0.79051	0.88300	0.96581	0.78942	0.88232	18.36899	22.23319	0.96821	0.82252	0.90262	0.96821	0.82173	0.90214
27	10	20.76197	26.05351	0.96581	0.79239	0.88417	0.96581	0.79121	0.88344	18.36899	22.18946	0.96821	0.82382	0.90340	0.96821	0.82296	0.90289
27	11	20.76197	25.97700	0.96581	0.79433	0.88538	0.96581	0.79305	0.88458	18.36899	22.14392	0.96821	0.82517	0.90421	0.96821	0.82425	0.90366
27	12	20.76197	25.89730	0.96581	0.79633	0.88662	0.96581	0.79495	0.88576	18.36899	22.09606	0.96821	0.82657	0.90505	0.96821	0.82557	0.90445
27	13	20.76197	25.81474	0.96581	0.79839	0.88789	0.96581	0.79690	0.88697	18.36899	22.04614	0.96821	0.82802	0.90592	0.96821	0.82694	0.90527
27	14	20.76197	25.72901	0.96581	0.80051	0.88920	0.96581	0.79891	0.88821	18.36899	21.99389	0.96821	0.82952	0.90682	0.96821	0.82836	0.90612
27	15	20.76197	25.64035	0.96581	0.80269	0.89055	0.96581	0.80096	0.88948	18.36899	21.93952	0.96821	0.83107	0.90774	0.96821	0.82982	0.90699
27	16	20.76197	25.54880	0.96581	0.80494	0.89193	0.96581	0.80307	0.89078	18.36899	21.88305	0.96821	0.83268	0.90870	0.96821	0.83132	0.90789
27	17	20.76197	25.45467	0.96581	0.80724	0.89334	0.96581	0.80523	0.89211	18.36899	21.82476	0.96821	0.83433	0.90968	0.96821	0.83287	0.90882
27	18	20.76197	25.35821	0.96581	0.80960	0.89478	0.96581	0.80745	0.89347	18.36899	21.76485	0.96821	0.83603	0.91069	0.96821	0.83447	0.90977

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
27	19	20.76197	25.25875	0.96581	0.81201	0.89626	0.96581	0.80971	0.89485	18.36899	21.70276	0.96821	0.83778	0.91173	0.96821	0.83611	0.91074
27	20	20.76197	25.15564	0.96581	0.81449	0.89776	0.96581	0.81202	0.89626	18.36899	21.63792	0.96821	0.83958	0.91280	0.96821	0.83779	0.91174
27	21	20.76197	25.04833	0.96581	0.81703	0.89931	0.96581	0.81438	0.89770	18.36899	21.56986	0.96821	0.84144	0.91389	0.96821	0.83952	0.91276
27	22	20.76197	24.93660	0.96581	0.81964	0.90088	0.96581	0.81679	0.89916	18.36899	21.49836	0.96821	0.84336	0.91502	0.96821	0.84130	0.91381
27	23	20.76197	24.82004	0.96581	0.82230	0.90249	0.96581	0.81924	0.90064	18.36899	21.42306	0.96821	0.84533	0.91618	0.96821	0.84311	0.91488
27	24	20.76197	24.69862	0.96581	0.82503	0.90413	0.96581	0.82173	0.90214	18.36899	21.34391	0.96821	0.84736	0.91737	0.96821	0.84497	0.91597
27	25	20.76197	24.57203	0.96581	0.82782	0.90580	0.96581	0.82426	0.90366	18.36899	21.26064	0.96821	0.84944	0.91859	0.96821	0.84686	0.91708
27	26	20.76197	24.44053	0.96581	0.83066	0.90750	0.96581	0.82682	0.90520	18.36899	21.17342	0.96821	0.85158	0.91984	0.96821	0.84879	0.91821
27	27	20.76197	24.30438	0.96581	0.83355	0.90922	0.96581	0.82942	0.90676	18.36899	21.08250	0.96821	0.85376	0.92111	0.96821	0.85076	0.91936
27	28	20.76197	24.16342	0.96581	0.83650	0.91097	0.96581	0.83205	0.90833	18.36899	20.98768	0.96821	0.85600	0.92241	0.96821	0.85276	0.92053
27	29	20.76197	24.01762	0.96581	0.83949	0.91274	0.96581	0.83471	0.90991	18.36899	20.88895	0.96821	0.85828	0.92374	0.96821	0.85480	0.92172
27	30	20.76197	23.86654	0.96581	0.84252	0.91453	0.96581	0.83740	0.91151	18.36899	20.78588	0.96821	0.86061	0.92509	0.96821	0.85687	0.92292
27	31	20.76197	23.71037	0.96581	0.84560	0.91634	0.96581	0.84012	0.91311	18.36899	20.67862	0.96821	0.86299	0.92646	0.96821	0.85897	0.92414
27	32	20.76197	23.54876	0.96581	0.84873	0.91817	0.96581	0.84286	0.91473	18.36899	20.56684	0.96821	0.86541	0.92785	0.96821	0.86110	0.92537
27	33	20.76197	23.38162	0.96581	0.85189	0.92002	0.96581	0.84562	0.91635	18.36899	20.45044	0.96821	0.86788	0.92927	0.96821	0.86326	0.92661
27	34	20.76197	23.20856	0.96581	0.85509	0.92189	0.96581	0.84840	0.91798	18.36899	20.32903	0.96821	0.87039	0.93070	0.96821	0.86545	0.92787
27	35	20.76197	23.02940	0.96581	0.85833	0.92377	0.96581	0.85120	0.91962	18.36899	20.20243	0.96821	0.87294	0.93216	0.96821	0.86766	0.92914
27	36	20.76197	22.84408	0.96581	0.86161	0.92566	0.96581	0.85402	0.92126	18.36899	20.07055	0.96821	0.87554	0.93364	0.96821	0.86990	0.93042
27	37	20.76197	22.65215	0.96581	0.86491	0.92756	0.96581	0.85685	0.92291	18.36899	19.93297	0.96821	0.87818	0.93514	0.96821	0.87216	0.93172
27	38	20.76197	22.45348	0.96581	0.86826	0.92948	0.96581	0.85970	0.92456	18.36899	19.78951	0.96821	0.88085	0.93665	0.96821	0.87445	0.93302
27	39	20.76197	22.24766	0.96581	0.87163	0.93141	0.96581	0.86256	0.92621	18.36899	19.63978	0.96821	0.88357	0.93819	0.96821	0.87676	0.93433
27	40	20.76197	22.03447	0.96581	0.87503	0.93335	0.96581	0.86543	0.92786	18.36899	19.48352	0.96821	0.88633	0.93974	0.96821	0.87909	0.93565
27	41	20.76197	21.81357	0.96581	0.87846	0.93530	0.96581	0.86831	0.92952	18.36899	19.32040	0.96821	0.88913	0.94131	0.96821	0.88144	0.93698
27	42	20.76197	21.58485	0.96581	0.88191	0.93725	0.96581	0.87120	0.93117	18.36899	19.15023	0.96821	0.89196	0.94289	0.96821	0.88381	0.93832
27	43	20.76197	21.34779	0.96581	0.88539	0.93921	0.96581	0.87411	0.93282	18.36899	18.97251	0.96821	0.89482	0.94449	0.96821	0.88620	0.93967
27	44	20.76197	21.10218	0.96581	0.88889	0.94118	0.96581	0.87701	0.93448	18.36899	18.78697	0.96821	0.89772	0.94611	0.96821	0.88861	0.94102
27	45	20.76197	20.84782	0.96581	0.89240	0.94314	0.96581	0.87993	0.93613	18.36899	18.59337	0.96821	0.90065	0.94773	0.96821	0.89103	0.94237
27	46	20.76197	20.58697	0.96581	0.89592	0.94511	0.96581	0.88285	0.93778	18.36899	18.39367	0.96821	0.90360	0.94936	0.96821	0.89346	0.94373
27	47	20.76197	20.32000	0.96581	0.89944	0.94706	0.96581	0.88577	0.93942	18.36899	18.18814	0.96821	0.90657	0.95099	0.96821	0.89591	0.94510
27	48	20.76197	20.04764	0.96581	0.90295	0.94900	0.96581	0.88869	0.94107	18.36899	17.97738	0.96821	0.90954	0.95263	0.96821	0.89837	0.94647
27	49	20.76197	19.77090	0.96581	0.90645	0.95093	0.96581	0.89162	0.94270	18.36899	17.76227	0.96821	0.91251	0.95426	0.96821	0.90085	0.94784
27	50	20.76197	19.49116	0.96581	0.90992	0.95283	0.96581	0.89455	0.94434	18.36899	17.54401	0.96821	0.91548	0.95588	0.96821	0.90334	0.94921
27	51	20.76197	19.21029	0.96581	0.91336	0.95472	0.96581	0.89747	0.94597	18.36899	17.32430	0.96821	0.91843	0.95748	0.96821	0.90583	0.95059
27	52	20.76197	18.92146	0.96581	0.91678	0.95659	0.96581	0.90040	0.94759	18.36899	17.09693	0.96821	0.92139	0.95909	0.96821	0.90834	0.95197
27	53	20.76197	18.62485	0.96581	0.92020	0.95844	0.96581	0.90333	0.94921	18.36899	16.86201	0.96821	0.92436	0.96069	0.96821	0.91086	0.95335
27	54	20.76197	18.32038	0.96581	0.92360	0.96028	0.96581	0.90625	0.95082	18.36899	16.61938	0.96821	0.92733	0.96229	0.96821	0.91338	0.95473

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
27	55	20.76197	18.00819	0.96581	0.92697	0.96210	0.96581	0.90916	0.95242	18.36899	16.36911	0.96821	0.93029	0.96389	0.96821	0.91591	0.95611
27	56	20.76197	17.68820	0.96581	0.93031	0.96390	0.96581	0.91207	0.95401	18.36899	16.11103	0.96821	0.93324	0.96547	0.96821	0.91844	0.95749
27	57	20.76197	17.36037	0.96581	0.93361	0.96567	0.96581	0.91496	0.95559	18.36899	15.84506	0.96821	0.93618	0.96704	0.96821	0.92096	0.95886
27	58	20.76197	17.02468	0.96581	0.93688	0.96741	0.96581	0.91783	0.95716	18.36899	15.57108	0.96821	0.93909	0.96859	0.96821	0.92349	0.96022
27	59	20.76197	16.68091	0.96581	0.94009	0.96912	0.96581	0.92069	0.95871	18.36899	15.28882	0.96821	0.94198	0.97013	0.96821	0.92600	0.96158
27	60	20.76197	16.32913	0.96581	0.94326	0.97080	0.96581	0.92352	0.96024	18.36899	14.99826	0.96821	0.94485	0.97164	0.96821	0.92851	0.96293
27	61	20.76197	15.96913	0.96581	0.94637	0.97245	0.96581	0.92632	0.96175	18.36899	14.69911	0.96821	0.94767	0.97313	0.96821	0.93100	0.96427
27	62	20.76197	15.60088	0.96581	0.94942	0.97405	0.96581	0.92910	0.96325	18.36899	14.39128	0.96821	0.95046	0.97460	0.96821	0.93347	0.96559
27	63	20.76197	15.22446	0.96581	0.95240	0.97562	0.96581	0.93184	0.96472	18.36899	14.07472	0.96821	0.95320	0.97604	0.96821	0.93592	0.96690
27	64	20.76197	14.83980	0.96581	0.95531	0.97714	0.96581	0.93455	0.96617	18.36899	13.74931	0.96821	0.95589	0.97745	0.96821	0.93835	0.96819
27	65	20.76197	14.44688	0.96581	0.95814	0.97862	0.96581	0.93721	0.96759	18.36899	13.41490	0.96821	0.95853	0.97882	0.96821	0.94075	0.96947
27	66	20.76197	14.04613	0.96581	0.96089	0.98005	0.96581	0.93983	0.96898	18.36899	13.07182	0.96821	0.96110	0.98016	0.96821	0.94312	0.97073
27	67	20.76197	13.63788	0.96581	0.96355	0.98144	0.96581	0.94241	0.97035	18.36899	12.72027	0.96821	0.96361	0.98147	0.96821	0.94546	0.97197
27	68	20.76197	13.22255	0.96581	0.96612	0.98277	0.96581	0.94494	0.97169	18.36899	12.36057	0.96821	0.96604	0.98273	0.96821	0.94776	0.97318
27	69	20.76197	12.80079	0.96581	0.96860	0.98405	0.96581	0.94741	0.97300	18.36899	11.99324	0.96821	0.96840	0.98395	0.96821	0.95002	0.97437
27	70	20.76197	12.37331	0.96581	0.97097	0.98527	0.96581	0.94984	0.97427	18.36899	11.61885	0.96821	0.97068	0.98512	0.96821	0.95224	0.97554
27	71	20.76197	11.94070	0.96581	0.97325	0.98644	0.96581	0.95220	0.97552	18.36899	11.23789	0.96821	0.97287	0.98625	0.96821	0.95442	0.97668
27	72	20.76197	11.50357	0.96581	0.97542	0.98756	0.96581	0.95451	0.97673	18.36899	10.85087	0.96821	0.97498	0.98733	0.96821	0.95655	0.97779
27	73	20.76197	11.06278	0.96581	0.97748	0.98861	0.96581	0.95676	0.97790	18.36899	10.45855	0.96821	0.97699	0.98836	0.96821	0.95863	0.97888
27	74	20.76197	10.61910	0.96581	0.97944	0.98961	0.96581	0.95896	0.97905	18.36899	10.06159	0.96821	0.97891	0.98934	0.96821	0.96067	0.97994
27	75	20.76197	10.17356	0.96581	0.98129	0.99056	0.96581	0.96109	0.98016	18.36899	9.66092	0.96821	0.98074	0.99027	0.96821	0.96265	0.98097
27	76	20.76197	9.72734	0.96581	0.98303	0.99144	0.96581	0.96316	0.98123	18.36899	9.25762	0.96821	0.98246	0.99115	0.96821	0.96459	0.98197
27	77	20.76197	9.28160	0.96581	0.98466	0.99227	0.96581	0.96516	0.98227	18.36899	8.85278	0.96821	0.98409	0.99198	0.96821	0.96646	0.98294
27	78	20.76197	8.83768	0.96581	0.98619	0.99305	0.96581	0.96710	0.98327	18.36899	8.44766	0.96821	0.98562	0.99276	0.96821	0.96828	0.98389
27	79	20.76197	8.39698	0.96581	0.98761	0.99376	0.96581	0.96897	0.98424	18.36899	8.04359	0.96821	0.98705	0.99348	0.96821	0.97004	0.98479
27	80	20.76197	7.96110	0.96581	0.98892	0.99443	0.96581	0.97077	0.98517	18.36899	7.64214	0.96821	0.98838	0.99416	0.96821	0.97175	0.98567
27	81	20.76197	7.53168	0.96581	0.99012	0.99504	0.96581	0.97250	0.98606	18.36899	7.24488	0.96821	0.98961	0.99478	0.96821	0.97339	0.98651
27	82	20.76197	7.11054	0.96581	0.99123	0.99560	0.96581	0.97417	0.98691	18.36899	6.85364	0.96821	0.99074	0.99535	0.96821	0.97496	0.98732
27	83	20.76197	6.69952	0.96581	0.99224	0.99610	0.96581	0.97576	0.98773	18.36899	6.47024	0.96821	0.99178	0.99587	0.96821	0.97647	0.98810
27	84	20.76197	6.30023	0.96581	0.99315	0.99656	0.96581	0.97727	0.98851	18.36899	6.09632	0.96821	0.99272	0.99635	0.96821	0.97792	0.98883
27	85	20.76197	5.91444	0.96581	0.99397	0.99698	0.96581	0.97871	0.98924	18.36899	5.73370	0.96821	0.99358	0.99678	0.96821	0.97929	0.98954
27	86	20.76197	5.54396	0.96581	0.99471	0.99735	0.96581	0.98008	0.98994	18.36899	5.38421	0.96821	0.99435	0.99716	0.96821	0.98060	0.99021
27	87	20.76197	5.19034	0.96581	0.99536	0.99768	0.96581	0.98137	0.99060	18.36899	5.04951	0.96821	0.99503	0.99751	0.96821	0.98184	0.99084
27	88	20.76197	4.85473	0.96581	0.99595	0.99797	0.96581	0.98259	0.99122	18.36899	4.73086	0.96821	0.99564	0.99782	0.96821	0.98301	0.99143
27	89	20.76197	4.53813	0.96581	0.99646	0.99823	0.96581	0.98374	0.99180	18.36899	4.42936	0.96821	0.99618	0.99809	0.96821	0.98411	0.99199
27	90	20.76197	4.24126	0.96581	0.99691	0.99845	0.96581	0.98481	0.99235	18.36899	4.14588	0.96821	0.99666	0.99833	0.96821	0.98514	0.99252

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
27	91	20.76197	3.96420	0.96581	0.99730	0.99865	0.96581	0.98582	0.99286	18.36899	3.88065	0.96821	0.99708	0.99854	0.96821	0.98612	0.99301
27	92	20.76197	3.70604	0.96581	0.99764	0.99882	0.96581	0.98677	0.99334	18.36899	3.63292	0.96821	0.99744	0.99872	0.96821	0.98703	0.99347
27	93	20.76197	3.46525	0.96581	0.99794	0.99897	0.96581	0.98766	0.99379	18.36899	3.40133	0.96821	0.99776	0.99888	0.96821	0.98789	0.99391
27	94	20.76197	3.23968	0.96581	0.99821	0.99910	0.96581	0.98850	0.99422	18.36899	3.18390	0.96821	0.99805	0.99902	0.96821	0.98870	0.99432
27	95	20.76197	3.02715	0.96581	0.99844	0.99922	0.96581	0.98928	0.99461	18.36899	2.97857	0.96821	0.99829	0.99915	0.96821	0.98947	0.99471
27	96	20.76197	2.82535	0.96581	0.99864	0.99932	0.96581	0.99002	0.99498	18.36899	2.78314	0.96821	0.99851	0.99926	0.96821	0.99018	0.99507
27	97	20.76197	2.63737	0.96581	0.99882	0.99941	0.96581	0.99070	0.99533	18.36899	2.60073	0.96821	0.99871	0.99935	0.96821	0.99085	0.99540
27	98	20.76197	2.46279	0.96581	0.99897	0.99949	0.96581	0.99134	0.99565	18.36899	2.43099	0.96821	0.99887	0.99944	0.96821	0.99146	0.99571
27	99	20.76197	2.30125	0.96581	0.99911	0.99955	0.96581	0.99192	0.99595	18.36899	2.27364	0.96821	0.99902	0.99951	0.96821	0.99204	0.99600
27	100	20.76197	2.15258	0.96581	0.99922	0.99961	0.96581	0.99247	0.99622	18.36899	2.12860	0.96821	0.99914	0.99957	0.96821	0.99257	0.99627
27	101	20.76197	2.01649	0.96581	0.99932	0.99966	0.96581	0.99296	0.99647	18.36899	1.99561	0.96821	0.99925	0.99962	0.96821	0.99305	0.99652
27	102	20.76197	1.89293	0.96581	0.99940	0.99970	0.96581	0.99342	0.99670	18.36899	1.87471	0.96821	0.99934	0.99967	0.96821	0.99350	0.99674
27	103	20.76197	1.78083	0.96581	0.99947	0.99974	0.96581	0.99384	0.99691	18.36899	1.76487	0.96821	0.99942	0.99971	0.96821	0.99391	0.99695
27	104	20.76197	1.67943	0.96581	0.99953	0.99977	0.96581	0.99422	0.99710	18.36899	1.66540	0.96821	0.99948	0.99974	0.96821	0.99428	0.99713
27	105	20.76197	1.58804	0.96581	0.99958	0.99979	0.96581	0.99456	0.99727	18.36899	1.57565	0.96821	0.99954	0.99977	0.96821	0.99462	0.99730
27	106	20.76197	1.50600	0.96581	0.99963	0.99981	0.96581	0.99487	0.99743	18.36899	1.49500	0.96821	0.99959	0.99979	0.96821	0.99492	0.99745
27	107	20.76197	1.43298	0.96581	0.99966	0.99983	0.96581	0.99514	0.99756	18.36899	1.42313	0.96821	0.99963	0.99981	0.96821	0.99519	0.99759
27	108	20.76197	1.36894	0.96581	0.99969	0.99985	0.96581	0.99537	0.99768	18.36899	1.36003	0.96821	0.99966	0.99983	0.96821	0.99541	0.99770
27	109	20.76197	1.31458	0.96581	0.99972	0.99986	0.96581	0.99555	0.99777	18.36899	1.30641	0.96821	0.99969	0.99984	0.96821	0.99560	0.99779
27	110	20.76197	1.27298	0.96581	0.99974	0.99987	0.96581	0.99568	0.99784	18.36899	1.26533	0.96821	0.99971	0.99985	0.96821	0.99573	0.99786
28	1	20.53955	26.62178	0.96357	0.76939	0.86967	0.96357	0.76875	0.86926	18.19795	22.51412	0.96606	0.80630	0.89277	0.96606	0.80582	0.89247
28	2	20.53955	26.56961	0.96357	0.77080	0.87056	0.96357	0.77013	0.87014	18.19795	22.48584	0.96606	0.80723	0.89334	0.96606	0.80674	0.89303
28	3	20.53955	26.51422	0.96357	0.77226	0.87150	0.96357	0.77155	0.87105	18.19795	22.45520	0.96606	0.80821	0.89393	0.96606	0.80769	0.89362
28	4	20.53955	26.45593	0.96357	0.77379	0.87247	0.96357	0.77303	0.87199	18.19795	22.42249	0.96606	0.80924	0.89456	0.96606	0.80868	0.89422
28	5	20.53955	26.39526	0.96357	0.77536	0.87347	0.96357	0.77456	0.87296	18.19795	22.38814	0.96606	0.81030	0.89521	0.96606	0.80971	0.89485
28	6	20.53955	26.33222	0.96357	0.77700	0.87451	0.96357	0.77614	0.87396	18.19795	22.35215	0.96606	0.81142	0.89589	0.96606	0.81078	0.89550
28	7	20.53955	26.26662	0.96357	0.77869	0.87558	0.96357	0.77777	0.87499	18.19795	22.31437	0.96606	0.81257	0.89660	0.96606	0.81189	0.89618
28	8	20.53955	26.19847	0.96357	0.78045	0.87669	0.96357	0.77945	0.87606	18.19795	22.27480	0.96606	0.81378	0.89733	0.96606	0.81305	0.89688
28	9	20.53955	26.12745	0.96357	0.78226	0.87783	0.96357	0.78119	0.87715	18.19795	22.23319	0.96606	0.81503	0.89809	0.96606	0.81424	0.89761
28	10	20.53955	26.05351	0.96357	0.78414	0.87901	0.96357	0.78298	0.87828	18.19795	22.18946	0.96606	0.81634	0.89888	0.96606	0.81549	0.89837
28	11	20.53955	25.97700	0.96357	0.78608	0.88023	0.96357	0.78482	0.87944	18.19795	22.14392	0.96606	0.81769	0.89970	0.96606	0.81677	0.89915
28	12	20.53955	25.89730	0.96357	0.78808	0.88148	0.96357	0.78673	0.88063	18.19795	22.09606	0.96606	0.81910	0.90055	0.96606	0.81810	0.89995
28	13	20.53955	25.81474	0.96357	0.79015	0.88277	0.96357	0.78868	0.88186	18.19795	22.04614	0.96606	0.82055	0.90143	0.96606	0.81948	0.90079
28	14	20.53955	25.72901	0.96357	0.79228	0.88410	0.96357	0.79070	0.88312	18.19795	21.99389	0.96606	0.82206	0.90234	0.96606	0.82091	0.90165
28	15	20.53955	25.64035	0.96357	0.79447	0.88547	0.96357	0.79277	0.88440	18.19795	21.93952	0.96606	0.82363	0.90329	0.96606	0.82238	0.90253
28	16	20.53955	25.54880	0.96357	0.79673	0.88686	0.96357	0.79489	0.88572	18.19795	21.88305	0.96606	0.82524	0.90426	0.96606	0.82390	0.90345

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
28	17	20.53955	25.45467	0.96357	0.79904	0.88830	0.96357	0.79707	0.88708	18.19795	21.82476	0.96606	0.82691	0.90526	0.96606	0.82546	0.90439
28	18	20.53955	25.35821	0.96357	0.80142	0.88976	0.96357	0.79930	0.88846	18.19795	21.76485	0.96606	0.82863	0.90628	0.96606	0.82708	0.90536
28	19	20.53955	25.25875	0.96357	0.80386	0.89126	0.96357	0.80159	0.88987	18.19795	21.70276	0.96606	0.83040	0.90734	0.96606	0.82874	0.90635
28	20	20.53955	25.15564	0.96357	0.80636	0.89280	0.96357	0.80392	0.89131	18.19795	21.63792	0.96606	0.83222	0.90843	0.96606	0.83045	0.90737
28	21	20.53955	25.04833	0.96357	0.80893	0.89437	0.96357	0.80631	0.89277	18.19795	21.56986	0.96606	0.83410	0.90955	0.96606	0.83220	0.90842
28	22	20.53955	24.93660	0.96357	0.81156	0.89598	0.96357	0.80875	0.89427	18.19795	21.49836	0.96606	0.83605	0.91070	0.96606	0.83400	0.90949
28	23	20.53955	24.82004	0.96357	0.81427	0.89763	0.96357	0.81124	0.89578	18.19795	21.42306	0.96606	0.83805	0.91189	0.96606	0.83585	0.91058
28	24	20.53955	24.69862	0.96357	0.81703	0.89931	0.96357	0.81377	0.89732	18.19795	21.34391	0.96606	0.84011	0.91311	0.96606	0.83773	0.91170
28	25	20.53955	24.57203	0.96357	0.81987	0.90102	0.96357	0.81634	0.89889	18.19795	21.26064	0.96606	0.84223	0.91436	0.96606	0.83967	0.91285
28	26	20.53955	24.44053	0.96357	0.82276	0.90276	0.96357	0.81896	0.90047	18.19795	21.17342	0.96606	0.84441	0.91564	0.96606	0.84164	0.91401
28	27	20.53955	24.30438	0.96357	0.82570	0.90453	0.96357	0.82161	0.90207	18.19795	21.08250	0.96606	0.84664	0.91695	0.96606	0.84365	0.91519
28	28	20.53955	24.16342	0.96357	0.82871	0.90633	0.96357	0.82430	0.90369	18.19795	20.98768	0.96606	0.84893	0.91829	0.96606	0.84570	0.91640
28	29	20.53955	24.01762	0.96357	0.83176	0.90815	0.96357	0.82702	0.90532	18.19795	20.88895	0.96606	0.85126	0.91965	0.96606	0.84778	0.91762
28	30	20.53955	23.86654	0.96357	0.83486	0.91000	0.96357	0.82977	0.90697	18.19795	20.78588	0.96606	0.85365	0.92105	0.96606	0.84990	0.91886
28	31	20.53955	23.71037	0.96357	0.83802	0.91187	0.96357	0.83255	0.90863	18.19795	20.67862	0.96606	0.85608	0.92246	0.96606	0.85205	0.92012
28	32	20.53955	23.54876	0.96357	0.84121	0.91376	0.96357	0.83536	0.91030	18.19795	20.56684	0.96606	0.85857	0.92390	0.96606	0.85424	0.92139
28	33	20.53955	23.38162	0.96357	0.84446	0.91567	0.96357	0.83820	0.91198	18.19795	20.45044	0.96606	0.86110	0.92537	0.96606	0.85646	0.92268
28	34	20.53955	23.20856	0.96357	0.84774	0.91760	0.96357	0.84105	0.91366	18.19795	20.32903	0.96606	0.86368	0.92685	0.96606	0.85871	0.92398
28	35	20.53955	23.02940	0.96357	0.85107	0.91954	0.96357	0.84393	0.91536	18.19795	20.20243	0.96606	0.86630	0.92836	0.96606	0.86098	0.92530
28	36	20.53955	22.84408	0.96357	0.85444	0.92151	0.96357	0.84682	0.91706	18.19795	20.07055	0.96606	0.86897	0.92989	0.96606	0.86329	0.92663
28	37	20.53955	22.65215	0.96357	0.85784	0.92348	0.96357	0.84974	0.91877	18.19795	19.93297	0.96606	0.87169	0.93145	0.96606	0.86562	0.92797
28	38	20.53955	22.45348	0.96357	0.86128	0.92547	0.96357	0.85267	0.92048	18.19795	19.78951	0.96606	0.87445	0.93302	0.96606	0.86797	0.92932
28	39	20.53955	22.24766	0.96357	0.86476	0.92747	0.96357	0.85561	0.92219	18.19795	19.63978	0.96606	0.87725	0.93461	0.96606	0.87035	0.93068
28	40	20.53955	22.03447	0.96357	0.86827	0.92949	0.96357	0.85857	0.92391	18.19795	19.48352	0.96606	0.88010	0.93623	0.96606	0.87276	0.93205
28	41	20.53955	21.81357	0.96357	0.87181	0.93151	0.96357	0.86154	0.92562	18.19795	19.32040	0.96606	0.88299	0.93786	0.96606	0.87518	0.93344
28	42	20.53955	21.58485	0.96357	0.87537	0.93355	0.96357	0.86453	0.92734	18.19795	19.15023	0.96606	0.88591	0.93951	0.96606	0.87763	0.93483
28	43	20.53955	21.34779	0.96357	0.87897	0.93559	0.96357	0.86752	0.92906	18.19795	18.97251	0.96606	0.88888	0.94117	0.96606	0.88009	0.93622
28	44	20.53955	21.10218	0.96357	0.88259	0.93763	0.96357	0.87052	0.93078	18.19795	18.78697	0.96606	0.89188	0.94285	0.96606	0.88258	0.93763
28	45	20.53955	20.84782	0.96357	0.88623	0.93969	0.96357	0.87353	0.93249	18.19795	18.59337	0.96606	0.89492	0.94455	0.96606	0.88508	0.93904
28	46	20.53955	20.58697	0.96357	0.88988	0.94173	0.96357	0.87654	0.93421	18.19795	18.39367	0.96606	0.89798	0.94625	0.96606	0.88759	0.94045
28	47	20.53955	20.32000	0.96357	0.89353	0.94377	0.96357	0.87956	0.93592	18.19795	18.18814	0.96606	0.90105	0.94795	0.96606	0.89013	0.94187
28	48	20.53955	20.04764	0.96357	0.89718	0.94580	0.96357	0.88258	0.93763	18.19795	17.97738	0.96606	0.90414	0.94966	0.96606	0.89267	0.94329
28	49	20.53955	19.77090	0.96357	0.90081	0.94782	0.96357	0.88560	0.93933	18.19795	17.76227	0.96606	0.90723	0.95136	0.96606	0.89523	0.94472
28	50	20.53955	19.49116	0.96357	0.90442	0.94981	0.96357	0.88863	0.94103	18.19795	17.54401	0.96606	0.91032	0.95305	0.96606	0.89781	0.94615
28	51	20.53955	19.21029	0.96357	0.90800	0.95178	0.96357	0.89166	0.94273	18.19795	17.32430	0.96606	0.91339	0.95473	0.96606	0.90040	0.94759
28	52	20.53955	18.92146	0.96357	0.91157	0.95374	0.96357	0.89470	0.94442	18.19795	17.09693	0.96606	0.91648	0.95642	0.96606	0.90300	0.94903

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
28	53	20.53955	18.62485	0.96357	0.91513	0.95569	0.96357	0.89773	0.94611	18.19795	16.86201	0.96606	0.91957	0.95810	0.96606	0.90561	0.95047
28	54	20.53955	18.32038	0.96357	0.91868	0.95762	0.96357	0.90076	0.94779	18.19795	16.61938	0.96606	0.92267	0.95978	0.96606	0.90823	0.95191
28	55	20.53955	18.00819	0.96357	0.92221	0.95953	0.96357	0.90379	0.94946	18.19795	16.36911	0.96606	0.92577	0.96145	0.96606	0.91086	0.95335
28	56	20.53955	17.68820	0.96357	0.92571	0.96142	0.96357	0.90681	0.95113	18.19795	16.11103	0.96606	0.92886	0.96312	0.96606	0.91349	0.95479
28	57	20.53955	17.36037	0.96357	0.92917	0.96329	0.96357	0.90982	0.95278	18.19795	15.84506	0.96606	0.93194	0.96477	0.96606	0.91612	0.95622
28	58	20.53955	17.02468	0.96357	0.93260	0.96513	0.96357	0.91281	0.95442	18.19795	15.57108	0.96606	0.93500	0.96641	0.96606	0.91875	0.95766
28	59	20.53955	16.68091	0.96357	0.93599	0.96694	0.96357	0.91579	0.95604	18.19795	15.28882	0.96606	0.93804	0.96803	0.96606	0.92138	0.95908
28	60	20.53955	16.32913	0.96357	0.93932	0.96871	0.96357	0.91875	0.95765	18.19795	14.99826	0.96606	0.94105	0.96963	0.96606	0.92399	0.96050
28	61	20.53955	15.96913	0.96357	0.94260	0.97045	0.96357	0.92168	0.95924	18.19795	14.69911	0.96606	0.94403	0.97121	0.96606	0.92660	0.96190
28	62	20.53955	15.60088	0.96357	0.94582	0.97216	0.96357	0.92459	0.96082	18.19795	14.39128	0.96606	0.94697	0.97276	0.96606	0.92919	0.96330
28	63	20.53955	15.22446	0.96357	0.94897	0.97382	0.96357	0.92746	0.96236	18.19795	14.07472	0.96606	0.94987	0.97429	0.96606	0.93176	0.96468
28	64	20.53955	14.83980	0.96357	0.95205	0.97544	0.96357	0.93030	0.96389	18.19795	13.74931	0.96606	0.95272	0.97579	0.96606	0.93431	0.96604
28	65	20.53955	14.44688	0.96357	0.95506	0.97701	0.96357	0.93310	0.96539	18.19795	13.41490	0.96606	0.95551	0.97725	0.96606	0.93684	0.96739
28	66	20.53955	14.04613	0.96357	0.95798	0.97854	0.96357	0.93586	0.96686	18.19795	13.07182	0.96606	0.95824	0.97867	0.96606	0.93933	0.96872
28	67	20.53955	13.63788	0.96357	0.96081	0.98001	0.96357	0.93857	0.96831	18.19795	12.72027	0.96606	0.96090	0.98006	0.96606	0.94179	0.97002
28	68	20.53955	13.22255	0.96357	0.96355	0.98143	0.96357	0.94123	0.96973	18.19795	12.36057	0.96606	0.96349	0.98141	0.96606	0.94422	0.97131
28	69	20.53955	12.80079	0.96357	0.96618	0.98280	0.96357	0.94384	0.97111	18.19795	11.99324	0.96606	0.96601	0.98271	0.96606	0.94660	0.97257
28	70	20.53955	12.37331	0.96357	0.96872	0.98411	0.96357	0.94640	0.97246	18.19795	11.61885	0.96606	0.96843	0.98396	0.96606	0.94895	0.97381
28	71	20.53955	11.94070	0.96357	0.97115	0.98536	0.96357	0.94890	0.97378	18.19795	11.23789	0.96606	0.97077	0.98517	0.96606	0.95125	0.97502
28	72	20.53955	11.50357	0.96357	0.97347	0.98656	0.96357	0.95134	0.97506	18.19795	10.85087	0.96606	0.97302	0.98633	0.96606	0.95350	0.97620
28	73	20.53955	11.06278	0.96357	0.97568	0.98769	0.96357	0.95372	0.97631	18.19795	10.45855	0.96606	0.97518	0.98743	0.96606	0.95571	0.97735
28	74	20.53955	10.61910	0.96357	0.97778	0.98877	0.96357	0.95605	0.97753	18.19795	10.06159	0.96606	0.97723	0.98849	0.96606	0.95786	0.97848
28	75	20.53955	10.17356	0.96357	0.97976	0.98978	0.96357	0.95830	0.97871	18.19795	9.66092	0.96606	0.97919	0.98948	0.96606	0.95996	0.97957
28	76	20.53955	9.72734	0.96357	0.98163	0.99073	0.96357	0.96049	0.97985	18.19795	9.25762	0.96606	0.98104	0.99043	0.96606	0.96201	0.98064
28	77	20.53955	9.28160	0.96357	0.98339	0.99162	0.96357	0.96262	0.98095	18.19795	8.85278	0.96606	0.98279	0.99132	0.96606	0.96400	0.98167
28	78	20.53955	8.83768	0.96357	0.98503	0.99246	0.96357	0.96467	0.98202	18.19795	8.44766	0.96606	0.98443	0.99216	0.96606	0.96593	0.98267
28	79	20.53955	8.39698	0.96357	0.98655	0.99323	0.96357	0.96666	0.98305	18.19795	8.04359	0.96606	0.98597	0.99293	0.96606	0.96780	0.98364
28	80	20.53955	7.96110	0.96357	0.98797	0.99395	0.96357	0.96858	0.98404	18.19795	7.64214	0.96606	0.98740	0.99366	0.96606	0.96961	0.98457
28	81	20.53955	7.53168	0.96357	0.98927	0.99461	0.96357	0.97042	0.98499	18.19795	7.24488	0.96606	0.98873	0.99433	0.96606	0.97136	0.98547
28	82	20.53955	7.11054	0.96357	0.99046	0.99521	0.96357	0.97219	0.98590	18.19795	6.85364	0.96606	0.98995	0.99495	0.96606	0.97303	0.98633
28	83	20.53955	6.69952	0.96357	0.99155	0.99576	0.96357	0.97388	0.98677	18.19795	6.47024	0.96606	0.99106	0.99551	0.96606	0.97464	0.98716
28	84	20.53955	6.30023	0.96357	0.99254	0.99626	0.96357	0.97549	0.98759	18.19795	6.09632	0.96606	0.99208	0.99603	0.96606	0.97618	0.98795
28	85	20.53955	5.91444	0.96357	0.99343	0.99670	0.96357	0.97703	0.98838	18.19795	5.73370	0.96606	0.99301	0.99649	0.96606	0.97765	0.98870
28	86	20.53955	5.54396	0.96357	0.99423	0.99711	0.96357	0.97849	0.98913	18.19795	5.38421	0.96606	0.99384	0.99691	0.96606	0.97905	0.98941
28	87	20.53955	5.19034	0.96357	0.99494	0.99746	0.96357	0.97987	0.98983	18.19795	5.04951	0.96606	0.99458	0.99728	0.96606	0.98037	0.99009
28	88	20.53955	4.85473	0.96357	0.99557	0.99778	0.96357	0.98118	0.99050	18.19795	4.73086	0.96606	0.99524	0.99762	0.96606	0.98162	0.99073

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
28	89	20.53955	4.53813	0.96357	0.99613	0.99806	0.96357	0.98240	0.99112	18.19795	4.42936	0.96606	0.99583	0.99791	0.96606	0.98280	0.99133
28	90	20.53955	4.24126	0.96357	0.99662	0.99831	0.96357	0.98356	0.99171	18.19795	4.14588	0.96606	0.99635	0.99817	0.96606	0.98391	0.99189
28	91	20.53955	3.96420	0.96357	0.99704	0.99852	0.96357	0.98464	0.99226	18.19795	3.88065	0.96606	0.99680	0.99840	0.96606	0.98496	0.99242
28	92	20.53955	3.70604	0.96357	0.99742	0.99871	0.96357	0.98566	0.99278	18.19795	3.63292	0.96606	0.99720	0.99860	0.96606	0.98594	0.99292
28	93	20.53955	3.46525	0.96357	0.99775	0.99887	0.96357	0.98661	0.99326	18.19795	3.40133	0.96606	0.99755	0.99877	0.96606	0.98687	0.99339
28	94	20.53955	3.23968	0.96357	0.99803	0.99902	0.96357	0.98752	0.99372	18.19795	3.18390	0.96606	0.99786	0.99893	0.96606	0.98774	0.99383
28	95	20.53955	3.02715	0.96357	0.99829	0.99914	0.96357	0.98836	0.99415	18.19795	2.97857	0.96606	0.99813	0.99906	0.96606	0.98856	0.99425
28	96	20.53955	2.82535	0.96357	0.99851	0.99925	0.96357	0.98915	0.99455	18.19795	2.78314	0.96606	0.99837	0.99918	0.96606	0.98933	0.99464
28	97	20.53955	2.63737	0.96357	0.99870	0.99935	0.96357	0.98989	0.99492	18.19795	2.60073	0.96606	0.99858	0.99929	0.96606	0.99005	0.99500
28	98	20.53955	2.46279	0.96357	0.99887	0.99944	0.96357	0.99058	0.99527	18.19795	2.43099	0.96606	0.99876	0.99938	0.96606	0.99072	0.99534
28	99	20.53955	2.30125	0.96357	0.99902	0.99951	0.96357	0.99122	0.99559	18.19795	2.27364	0.96606	0.99892	0.99946	0.96606	0.99134	0.99565
28	100	20.53955	2.15258	0.96357	0.99914	0.99957	0.96357	0.99180	0.99588	18.19795	2.12860	0.96606	0.99905	0.99953	0.96606	0.99191	0.99594
28	101	20.53955	2.01649	0.96357	0.99925	0.99962	0.96357	0.99234	0.99616	18.19795	1.99561	0.96606	0.99917	0.99959	0.96606	0.99244	0.99621
28	102	20.53955	1.89293	0.96357	0.99934	0.99967	0.96357	0.99284	0.99640	18.19795	1.87471	0.96606	0.99927	0.99964	0.96606	0.99292	0.99645
28	103	20.53955	1.78083	0.96357	0.99942	0.99971	0.96357	0.99329	0.99663	18.19795	1.76487	0.96606	0.99936	0.99968	0.96606	0.99337	0.99667
28	104	20.53955	1.67943	0.96357	0.99949	0.99974	0.96357	0.99370	0.99684	18.19795	1.66540	0.96606	0.99943	0.99972	0.96606	0.99377	0.99688
28	105	20.53955	1.58804	0.96357	0.99954	0.99977	0.96357	0.99407	0.99703	18.19795	1.57565	0.96606	0.99949	0.99975	0.96606	0.99414	0.99706
28	106	20.53955	1.50600	0.96357	0.99959	0.99979	0.96357	0.99441	0.99719	18.19795	1.49500	0.96606	0.99955	0.99977	0.96606	0.99446	0.99722
28	107	20.53955	1.43298	0.96357	0.99963	0.99982	0.96357	0.99470	0.99734	18.19795	1.42313	0.96606	0.99959	0.99979	0.96606	0.99475	0.99737
28	108	20.53955	1.36894	0.96357	0.99966	0.99983	0.96357	0.99495	0.99747	18.19795	1.36003	0.96606	0.99963	0.99981	0.96606	0.99500	0.99749
28	109	20.53955	1.31458	0.96357	0.99969	0.99984	0.96357	0.99515	0.99757	18.19795	1.30641	0.96606	0.99966	0.99983	0.96606	0.99520	0.99759
28	110	20.53955	1.27298	0.96357	0.99971	0.99985	0.96357	0.99530	0.99764	18.19795	1.26533	0.96606	0.99968	0.99984	0.96606	0.99534	0.99767
29	1	20.31453	26.62178	0.96128	0.76106	0.86432	0.96128	0.76043	0.86391	18.02426	22.51412	0.96386	0.79869	0.88808	0.96386	0.79821	0.88778
29	2	20.31453	26.56961	0.96128	0.76246	0.86522	0.96128	0.76180	0.86480	18.02426	22.48584	0.96386	0.79962	0.88865	0.96386	0.79912	0.88835
29	3	20.31453	26.51422	0.96128	0.76392	0.86616	0.96128	0.76322	0.86571	18.02426	22.45520	0.96386	0.80059	0.88926	0.96386	0.80007	0.88894
29	4	20.31453	26.45593	0.96128	0.76544	0.86714	0.96128	0.76470	0.86666	18.02426	22.42249	0.96386	0.80162	0.88989	0.96386	0.80106	0.88955
29	5	20.31453	26.39526	0.96128	0.76701	0.86815	0.96128	0.76622	0.86764	18.02426	22.38814	0.96386	0.80268	0.89054	0.96386	0.80209	0.89018
29	6	20.31453	26.33222	0.96128	0.76864	0.86919	0.96128	0.76779	0.86864	18.02426	22.35215	0.96386	0.80379	0.89123	0.96386	0.80316	0.89084
29	7	20.31453	26.26662	0.96128	0.77033	0.87027	0.96128	0.76942	0.86969	18.02426	22.31437	0.96386	0.80495	0.89194	0.96386	0.80428	0.89152
29	8	20.31453	26.19847	0.96128	0.77208	0.87138	0.96128	0.77110	0.87076	18.02426	22.27480	0.96386	0.80616	0.89268	0.96386	0.80543	0.89223
29	9	20.31453	26.12745	0.96128	0.77389	0.87254	0.96128	0.77284	0.87186	18.02426	22.23319	0.96386	0.80741	0.89345	0.96386	0.80663	0.89297
29	10	20.31453	26.05351	0.96128	0.77577	0.87373	0.96128	0.77463	0.87300	18.02426	22.18946	0.96386	0.80872	0.89425	0.96386	0.80788	0.89373
29	11	20.31453	25.97700	0.96128	0.77771	0.87496	0.96128	0.77648	0.87418	18.02426	22.14392	0.96386	0.81008	0.89508	0.96386	0.80917	0.89452
29	12	20.31453	25.89730	0.96128	0.77971	0.87622	0.96128	0.77838	0.87538	18.02426	22.09606	0.96386	0.81149	0.89594	0.96386	0.81051	0.89534
29	13	20.31453	25.81474	0.96128	0.78178	0.87753	0.96128	0.78034	0.87662	18.02426	22.04614	0.96386	0.81295	0.89683	0.96386	0.81189	0.89618
29	14	20.31453	25.72901	0.96128	0.78392	0.87887	0.96128	0.78236	0.87789	18.02426	21.99389	0.96386	0.81447	0.89775	0.96386	0.81332	0.89705

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
29	15	20.31453	25.64035	0.96128	0.78612	0.88025	0.96128	0.78444	0.87920	18.02426	21.93952	0.96386	0.81604	0.89871	0.96386	0.81480	0.89795
29	16	20.31453	25.54880	0.96128	0.78838	0.88167	0.96128	0.78658	0.88054	18.02426	21.88305	0.96386	0.81767	0.89969	0.96386	0.81633	0.89888
29	17	20.31453	25.45467	0.96128	0.79071	0.88313	0.96128	0.78877	0.88191	18.02426	21.82476	0.96386	0.81935	0.90071	0.96386	0.81791	0.89984
29	18	20.31453	25.35821	0.96128	0.79310	0.88462	0.96128	0.79102	0.88332	18.02426	21.76485	0.96386	0.82108	0.90175	0.96386	0.81954	0.90082
29	19	20.31453	25.25875	0.96128	0.79556	0.88614	0.96128	0.79332	0.88475	18.02426	21.70276	0.96386	0.82287	0.90283	0.96386	0.82122	0.90184
29	20	20.31453	25.15564	0.96128	0.79808	0.88770	0.96128	0.79569	0.88622	18.02426	21.63792	0.96386	0.82471	0.90394	0.96386	0.82295	0.90288
29	21	20.31453	25.04833	0.96128	0.80068	0.88931	0.96128	0.79810	0.88772	18.02426	21.56986	0.96386	0.82662	0.90508	0.96386	0.82473	0.90395
29	22	20.31453	24.93660	0.96128	0.80334	0.89095	0.96128	0.80057	0.88924	18.02426	21.49836	0.96386	0.82858	0.90626	0.96386	0.82655	0.90504
29	23	20.31453	24.82004	0.96128	0.80607	0.89263	0.96128	0.80309	0.89079	18.02426	21.42306	0.96386	0.83062	0.90747	0.96386	0.82843	0.90616
29	24	20.31453	24.69862	0.96128	0.80888	0.89434	0.96128	0.80566	0.89237	18.02426	21.34391	0.96386	0.83271	0.90872	0.96386	0.83035	0.90731
29	25	20.31453	24.57203	0.96128	0.81175	0.89610	0.96128	0.80828	0.89397	18.02426	21.26064	0.96386	0.83487	0.91000	0.96386	0.83231	0.90848
29	26	20.31453	24.44053	0.96128	0.81469	0.89788	0.96128	0.81094	0.89560	18.02426	21.17342	0.96386	0.83708	0.91132	0.96386	0.83432	0.90968
29	27	20.31453	24.30438	0.96128	0.81769	0.89970	0.96128	0.81364	0.89724	18.02426	21.08250	0.96386	0.83936	0.91266	0.96386	0.83637	0.91090
29	28	20.31453	24.16342	0.96128	0.82074	0.90155	0.96128	0.81638	0.89891	18.02426	20.98768	0.96386	0.84168	0.91404	0.96386	0.83846	0.91214
29	29	20.31453	24.01762	0.96128	0.82385	0.90342	0.96128	0.81916	0.90059	18.02426	20.88895	0.96386	0.84407	0.91544	0.96386	0.84060	0.91340
29	30	20.31453	23.86654	0.96128	0.82702	0.90532	0.96128	0.82197	0.90229	18.02426	20.78588	0.96386	0.84651	0.91687	0.96386	0.84277	0.91468
29	31	20.31453	23.71037	0.96128	0.83024	0.90725	0.96128	0.82482	0.90400	18.02426	20.67862	0.96386	0.84900	0.91833	0.96386	0.84497	0.91597
29	32	20.31453	23.54876	0.96128	0.83351	0.90920	0.96128	0.82769	0.90572	18.02426	20.56684	0.96386	0.85154	0.91982	0.96386	0.84721	0.91729
29	33	20.31453	23.38162	0.96128	0.83683	0.91117	0.96128	0.83060	0.90746	18.02426	20.45044	0.96386	0.85414	0.92133	0.96386	0.84949	0.91862
29	34	20.31453	23.20856	0.96128	0.84020	0.91316	0.96128	0.83353	0.90921	18.02426	20.32903	0.96386	0.85679	0.92287	0.96386	0.85180	0.91997
29	35	20.31453	23.02940	0.96128	0.84362	0.91518	0.96128	0.83648	0.91096	18.02426	20.20243	0.96386	0.85948	0.92443	0.96386	0.85414	0.92133
29	36	20.31453	22.84408	0.96128	0.84707	0.91721	0.96128	0.83946	0.91272	18.02426	20.07055	0.96386	0.86223	0.92602	0.96386	0.85651	0.92271
29	37	20.31453	22.65215	0.96128	0.85057	0.91925	0.96128	0.84245	0.91449	18.02426	19.93297	0.96386	0.86502	0.92763	0.96386	0.85890	0.92410
29	38	20.31453	22.45348	0.96128	0.85411	0.92132	0.96128	0.84547	0.91626	18.02426	19.78951	0.96386	0.86786	0.92926	0.96386	0.86133	0.92550
29	39	20.31453	22.24766	0.96128	0.85769	0.92339	0.96128	0.84850	0.91804	18.02426	19.63978	0.96386	0.87075	0.93091	0.96386	0.86378	0.92691
29	40	20.31453	22.03447	0.96128	0.86131	0.92549	0.96128	0.85154	0.91982	18.02426	19.48352	0.96386	0.87369	0.93259	0.96386	0.86625	0.92833
29	41	20.31453	21.81357	0.96128	0.86496	0.92759	0.96128	0.85460	0.92160	18.02426	19.32040	0.96386	0.87667	0.93428	0.96386	0.86875	0.92977
29	42	20.31453	21.58485	0.96128	0.86864	0.92970	0.96128	0.85768	0.92339	18.02426	19.15023	0.96386	0.87969	0.93599	0.96386	0.87128	0.93121
29	43	20.31453	21.34779	0.96128	0.87235	0.93183	0.96128	0.86076	0.92517	18.02426	18.97251	0.96386	0.88275	0.93773	0.96386	0.87382	0.93266
29	44	20.31453	21.10218	0.96128	0.87610	0.93396	0.96128	0.86385	0.92695	18.02426	18.78697	0.96386	0.88586	0.93947	0.96386	0.87638	0.93412
29	45	20.31453	20.84782	0.96128	0.87986	0.93609	0.96128	0.86695	0.92874	18.02426	18.59337	0.96386	0.88900	0.94124	0.96386	0.87896	0.93558
29	46	20.31453	20.58697	0.96128	0.88364	0.93823	0.96128	0.87006	0.93052	18.02426	18.39367	0.96386	0.89217	0.94301	0.96386	0.88156	0.93705
29	47	20.31453	20.32000	0.96128	0.88742	0.94035	0.96128	0.87318	0.93230	18.02426	18.18814	0.96386	0.89535	0.94479	0.96386	0.88418	0.93853
29	48	20.31453	20.04764	0.96128	0.89120	0.94247	0.96128	0.87630	0.93407	18.02426	17.97738	0.96386	0.89856	0.94657	0.96386	0.88681	0.94001
29	49	20.31453	19.77090	0.96128	0.89497	0.94458	0.96128	0.87942	0.93584	18.02426	17.76227	0.96386	0.90176	0.94835	0.96386	0.88946	0.94149
29	50	20.31453	19.49116	0.96128	0.89873	0.94666	0.96128	0.88255	0.93761	18.02426	17.54401	0.96386	0.90497	0.95012	0.96386	0.89212	0.94298

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
29	51	20.31453	19.21029	0.96128	0.90245	0.94872	0.96128	0.88569	0.93938	18.02426	17.32430	0.96386	0.90817	0.95188	0.96386	0.89480	0.94448
29	52	20.31453	18.92146	0.96128	0.90617	0.95077	0.96128	0.88883	0.94114	18.02426	17.09693	0.96386	0.91138	0.95364	0.96386	0.89749	0.94598
29	53	20.31453	18.62485	0.96128	0.90988	0.95281	0.96128	0.89197	0.94290	18.02426	16.86201	0.96386	0.91461	0.95540	0.96386	0.90020	0.94748
29	54	20.31453	18.32038	0.96128	0.91358	0.95484	0.96128	0.89511	0.94465	18.02426	16.61938	0.96386	0.91784	0.95716	0.96386	0.90292	0.94898
29	55	20.31453	18.00819	0.96128	0.91727	0.95685	0.96128	0.89825	0.94640	18.02426	16.36911	0.96386	0.92107	0.95892	0.96386	0.90565	0.95049
29	56	20.31453	17.68820	0.96128	0.92093	0.95884	0.96128	0.90139	0.94814	18.02426	16.11103	0.96386	0.92431	0.96066	0.96386	0.90838	0.95199
29	57	20.31453	17.36037	0.96128	0.92456	0.96080	0.96128	0.90452	0.94986	18.02426	15.84506	0.96386	0.92753	0.96240	0.96386	0.91112	0.95349
29	58	20.31453	17.02468	0.96128	0.92815	0.96274	0.96128	0.90763	0.95158	18.02426	15.57108	0.96386	0.93074	0.96413	0.96386	0.91386	0.95499
29	59	20.31453	16.68091	0.96128	0.93171	0.96465	0.96128	0.91073	0.95328	18.02426	15.28882	0.96386	0.93393	0.96584	0.96386	0.91660	0.95648
29	60	20.31453	16.32913	0.96128	0.93521	0.96652	0.96128	0.91382	0.95497	18.02426	14.99826	0.96386	0.93709	0.96753	0.96386	0.91933	0.95797
29	61	20.31453	15.96913	0.96128	0.93867	0.96836	0.96128	0.91688	0.95664	18.02426	14.69911	0.96386	0.94023	0.96919	0.96386	0.92205	0.95945
29	62	20.31453	15.60088	0.96128	0.94206	0.97017	0.96128	0.91992	0.95829	18.02426	14.39128	0.96386	0.94333	0.97084	0.96386	0.92476	0.96091
29	63	20.31453	15.22446	0.96128	0.94539	0.97193	0.96128	0.92292	0.95992	18.02426	14.07472	0.96386	0.94639	0.97246	0.96386	0.92746	0.96236
29	64	20.31453	14.83980	0.96128	0.94865	0.97365	0.96128	0.92590	0.96152	18.02426	13.74931	0.96386	0.94940	0.97404	0.96386	0.93013	0.96380
29	65	20.31453	14.44688	0.96128	0.95183	0.97532	0.96128	0.92884	0.96311	18.02426	13.41490	0.96386	0.95235	0.97559	0.96386	0.93278	0.96522
29	66	20.31453	14.04613	0.96128	0.95493	0.97694	0.96128	0.93173	0.96466	18.02426	13.07182	0.96386	0.95525	0.97711	0.96386	0.93540	0.96662
29	67	20.31453	13.63788	0.96128	0.95793	0.97851	0.96128	0.93458	0.96619	18.02426	12.72027	0.96386	0.95807	0.97859	0.96386	0.93799	0.96800
29	68	20.31453	13.22255	0.96128	0.96084	0.98003	0.96128	0.93739	0.96768	18.02426	12.36057	0.96386	0.96082	0.98002	0.96386	0.94054	0.96936
29	69	20.31453	12.80079	0.96128	0.96365	0.98149	0.96128	0.94014	0.96915	18.02426	11.99324	0.96386	0.96349	0.98141	0.96386	0.94306	0.97069
29	70	20.31453	12.37331	0.96128	0.96635	0.98289	0.96128	0.94283	0.97058	18.02426	11.61885	0.96386	0.96608	0.98275	0.96386	0.94553	0.97200
29	71	20.31453	11.94070	0.96128	0.96894	0.98423	0.96128	0.94547	0.97197	18.02426	11.23789	0.96386	0.96857	0.98404	0.96386	0.94796	0.97328
29	72	20.31453	11.50357	0.96128	0.97142	0.98550	0.96128	0.94805	0.97333	18.02426	10.85087	0.96386	0.97097	0.98527	0.96386	0.95034	0.97454
29	73	20.31453	11.06278	0.96128	0.97379	0.98672	0.96128	0.95057	0.97466	18.02426	10.45855	0.96386	0.97327	0.98645	0.96386	0.95267	0.97576
29	74	20.31453	10.61910	0.96128	0.97603	0.98787	0.96128	0.95302	0.97595	18.02426	10.06159	0.96386	0.97547	0.98758	0.96386	0.95495	0.97696
29	75	20.31453	10.17356	0.96128	0.97816	0.98896	0.96128	0.95541	0.97720	18.02426	9.66092	0.96386	0.97756	0.98865	0.96386	0.95717	0.97812
29	76	20.31453	9.72734	0.96128	0.98016	0.98998	0.96128	0.95773	0.97841	18.02426	9.25762	0.96386	0.97954	0.98967	0.96386	0.95934	0.97925
29	77	20.31453	9.28160	0.96128	0.98204	0.99094	0.96128	0.95998	0.97958	18.02426	8.85278	0.96386	0.98142	0.99062	0.96386	0.96145	0.98035
29	78	20.31453	8.83768	0.96128	0.98380	0.99184	0.96128	0.96216	0.98071	18.02426	8.44766	0.96386	0.98318	0.99152	0.96386	0.96350	0.98141
29	79	20.31453	8.39698	0.96128	0.98544	0.99267	0.96128	0.96427	0.98181	18.02426	8.04359	0.96386	0.98483	0.99236	0.96386	0.96548	0.98244
29	80	20.31453	7.96110	0.96128	0.98696	0.99344	0.96128	0.96630	0.98286	18.02426	7.64214	0.96386	0.98637	0.99314	0.96386	0.96740	0.98343
29	81	20.31453	7.53168	0.96128	0.98837	0.99415	0.96128	0.96825	0.98387	18.02426	7.24488	0.96386	0.98779	0.99386	0.96386	0.96925	0.98438
29	82	20.31453	7.11054	0.96128	0.98965	0.99480	0.96128	0.97013	0.98484	18.02426	6.85364	0.96386	0.98910	0.99452	0.96386	0.97103	0.98530
29	83	20.31453	6.69952	0.96128	0.99083	0.99539	0.96128	0.97193	0.98576	18.02426	6.47024	0.96386	0.99031	0.99513	0.96386	0.97274	0.98618
29	84	20.31453	6.30023	0.96128	0.99189	0.99593	0.96128	0.97365	0.98665	18.02426	6.09632	0.96386	0.99141	0.99569	0.96386	0.97438	0.98702
29	85	20.31453	5.91444	0.96128	0.99286	0.99641	0.96128	0.97528	0.98749	18.02426	5.73370	0.96386	0.99241	0.99619	0.96386	0.97594	0.98782
29	86	20.31453	5.54396	0.96128	0.99372	0.99685	0.96128	0.97684	0.98828	18.02426	5.38421	0.96386	0.99330	0.99664	0.96386	0.97743	0.98859

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
29	87	20.31453	5.19034	0.96128	0.99449	0.99724	0.96128	0.97831	0.98904	18.02426	5.04951	0.96386	0.99411	0.99704	0.96386	0.97884	0.98931
29	88	20.31453	4.85473	0.96128	0.99517	0.99758	0.96128	0.97970	0.98975	18.02426	4.73086	0.96386	0.99482	0.99741	0.96386	0.98018	0.98999
29	89	20.31453	4.53813	0.96128	0.99578	0.99788	0.96128	0.98101	0.99041	18.02426	4.42936	0.96386	0.99546	0.99772	0.96386	0.98144	0.99063
29	90	20.31453	4.24126	0.96128	0.99631	0.99815	0.96128	0.98224	0.99104	18.02426	4.14588	0.96386	0.99602	0.99801	0.96386	0.98262	0.99124
29	91	20.31453	3.96420	0.96128	0.99677	0.99838	0.96128	0.98340	0.99163	18.02426	3.88065	0.96386	0.99651	0.99825	0.96386	0.98374	0.99180
29	92	20.31453	3.70604	0.96128	0.99718	0.99859	0.96128	0.98449	0.99219	18.02426	3.63292	0.96386	0.99694	0.99847	0.96386	0.98479	0.99234
29	93	20.31453	3.46525	0.96128	0.99754	0.99877	0.96128	0.98552	0.99271	18.02426	3.40133	0.96386	0.99733	0.99866	0.96386	0.98579	0.99284
29	94	20.31453	3.23968	0.96128	0.99785	0.99892	0.96128	0.98648	0.99320	18.02426	3.18390	0.96386	0.99766	0.99883	0.96386	0.98672	0.99332
29	95	20.31453	3.02715	0.96128	0.99813	0.99906	0.96128	0.98739	0.99366	18.02426	2.97857	0.96386	0.99796	0.99898	0.96386	0.98761	0.99376
29	96	20.31453	2.82535	0.96128	0.99837	0.99918	0.96128	0.98825	0.99409	18.02426	2.78314	0.96386	0.99822	0.99911	0.96386	0.98844	0.99418
29	97	20.31453	2.63737	0.96128	0.99858	0.99929	0.96128	0.98904	0.99449	18.02426	2.60073	0.96386	0.99845	0.99922	0.96386	0.98921	0.99458
29	98	20.31453	2.46279	0.96128	0.99876	0.99938	0.96128	0.98978	0.99486	18.02426	2.43099	0.96386	0.99864	0.99932	0.96386	0.98993	0.99494
29	99	20.31453	2.30125	0.96128	0.99892	0.99946	0.96128	0.99047	0.99521	18.02426	2.27364	0.96386	0.99882	0.99941	0.96386	0.99060	0.99528
29	100	20.31453	2.15258	0.96128	0.99906	0.99953	0.96128	0.99110	0.99553	18.02426	2.12860	0.96386	0.99896	0.99948	0.96386	0.99122	0.99559
29	101	20.31453	2.01649	0.96128	0.99918	0.99959	0.96128	0.99168	0.99582	18.02426	1.99561	0.96386	0.99909	0.99955	0.96386	0.99179	0.99588
29	102	20.31453	1.89293	0.96128	0.99928	0.99964	0.96128	0.99222	0.99609	18.02426	1.87471	0.96386	0.99920	0.99960	0.96386	0.99231	0.99614
29	103	20.31453	1.78083	0.96128	0.99936	0.99968	0.96128	0.99271	0.99634	18.02426	1.76487	0.96386	0.99929	0.99965	0.96386	0.99279	0.99638
29	104	20.31453	1.67943	0.96128	0.99943	0.99972	0.96128	0.99315	0.99656	18.02426	1.66540	0.96386	0.99937	0.99969	0.96386	0.99323	0.99660
29	105	20.31453	1.58804	0.96128	0.99950	0.99975	0.96128	0.99356	0.99677	18.02426	1.57565	0.96386	0.99944	0.99972	0.96386	0.99363	0.99680
29	106	20.31453	1.50600	0.96128	0.99955	0.99977	0.96128	0.99392	0.99695	18.02426	1.49500	0.96386	0.99950	0.99975	0.96386	0.99398	0.99698
29	107	20.31453	1.43298	0.96128	0.99959	0.99980	0.96128	0.99424	0.99711	18.02426	1.42313	0.96386	0.99955	0.99977	0.96386	0.99429	0.99714
29	108	20.31453	1.36894	0.96128	0.99963	0.99981	0.96128	0.99451	0.99725	18.02426	1.36003	0.96386	0.99959	0.99979	0.96386	0.99456	0.99727
29	109	20.31453	1.31458	0.96128	0.99966	0.99983	0.96128	0.99473	0.99736	18.02426	1.30641	0.96386	0.99962	0.99981	0.96386	0.99478	0.99738
29	110	20.31453	1.27298	0.96128	0.99968	0.99984	0.96128	0.99488	0.99743	18.02426	1.26533	0.96386	0.99964	0.99982	0.96386	0.99493	0.99746
30	1	20.08712	26.62178	0.95892	0.75264	0.85886	0.95892	0.75201	0.85846	17.84809	22.51412	0.96162	0.79096	0.88328	0.96162	0.79049	0.88298
30	2	20.08712	26.56961	0.95892	0.75403	0.85977	0.95892	0.75338	0.85935	17.84809	22.48584	0.96162	0.79189	0.88386	0.96162	0.79140	0.88355
30	3	20.08712	26.51422	0.95892	0.75548	0.86071	0.95892	0.75479	0.86027	17.84809	22.45520	0.96162	0.79286	0.88446	0.96162	0.79234	0.88414
30	4	20.08712	26.45593	0.95892	0.75699	0.86169	0.95892	0.75626	0.86122	17.84809	22.42249	0.96162	0.79388	0.88510	0.96162	0.79333	0.88476
30	5	20.08712	26.39526	0.95892	0.75856	0.86270	0.95892	0.75778	0.86220	17.84809	22.38814	0.96162	0.79495	0.88576	0.96162	0.79436	0.88540
30	6	20.08712	26.33222	0.95892	0.76018	0.86375	0.95892	0.75935	0.86321	17.84809	22.35215	0.96162	0.79606	0.88645	0.96162	0.79543	0.88606
30	7	20.08712	26.26662	0.95892	0.76187	0.86484	0.95892	0.76097	0.86426	17.84809	22.31437	0.96162	0.79721	0.88717	0.96162	0.79654	0.88675
30	8	20.08712	26.19847	0.95892	0.76361	0.86596	0.95892	0.76265	0.86534	17.84809	22.27480	0.96162	0.79842	0.88791	0.96162	0.79770	0.88747
30	9	20.08712	26.12745	0.95892	0.76542	0.86713	0.95892	0.76438	0.86646	17.84809	22.23319	0.96162	0.79968	0.88869	0.96162	0.79890	0.88821
30	10	20.08712	26.05351	0.95892	0.76729	0.86833	0.95892	0.76617	0.86761	17.84809	22.18946	0.96162	0.80098	0.88950	0.96162	0.80015	0.88898
30	11	20.08712	25.97700	0.95892	0.76923	0.86956	0.95892	0.76802	0.86879	17.84809	22.14392	0.96162	0.80234	0.89033	0.96162	0.80144	0.88978
30	12	20.08712	25.89730	0.95892	0.77123	0.87084	0.95892	0.76993	0.87001	17.84809	22.09606	0.96162	0.80376	0.89120	0.96162	0.80278	0.89060

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
30	13	20.08712	25.81474	0.95892	0.77330	0.87216	0.95892	0.77189	0.87126	17.84809	22.04614	0.96162	0.80523	0.89211	0.96162	0.80417	0.89146
30	14	20.08712	25.72901	0.95892	0.77544	0.87352	0.95892	0.77391	0.87255	17.84809	21.99389	0.96162	0.80675	0.89304	0.96162	0.80561	0.89234
30	15	20.08712	25.64035	0.95892	0.77765	0.87492	0.95892	0.77600	0.87387	17.84809	21.93952	0.96162	0.80833	0.89401	0.96162	0.80710	0.89325
30	16	20.08712	25.54880	0.95892	0.77992	0.87635	0.95892	0.77814	0.87523	17.84809	21.88305	0.96162	0.80997	0.89501	0.96162	0.80864	0.89420
30	17	20.08712	25.45467	0.95892	0.78226	0.87783	0.95892	0.78035	0.87662	17.84809	21.82476	0.96162	0.81166	0.89604	0.96162	0.81023	0.89517
30	18	20.08712	25.35821	0.95892	0.78466	0.87934	0.95892	0.78261	0.87805	17.84809	21.76485	0.96162	0.81340	0.89710	0.96162	0.81187	0.89617
30	19	20.08712	25.25875	0.95892	0.78713	0.88089	0.95892	0.78493	0.87951	17.84809	21.70276	0.96162	0.81520	0.89819	0.96162	0.81357	0.89720
30	20	20.08712	25.15564	0.95892	0.78967	0.88248	0.95892	0.78731	0.88100	17.84809	21.63792	0.96162	0.81706	0.89932	0.96162	0.81532	0.89826
30	21	20.08712	25.04833	0.95892	0.79228	0.88411	0.95892	0.78975	0.88253	17.84809	21.56986	0.96162	0.81899	0.90049	0.96162	0.81711	0.89935
30	22	20.08712	24.93660	0.95892	0.79497	0.88578	0.95892	0.79225	0.88408	17.84809	21.49836	0.96162	0.82098	0.90169	0.96162	0.81896	0.90047
30	23	20.08712	24.82004	0.95892	0.79774	0.88749	0.95892	0.79480	0.88567	17.84809	21.42306	0.96162	0.82303	0.90293	0.96162	0.82086	0.90162
30	24	20.08712	24.69862	0.95892	0.80057	0.88924	0.95892	0.79740	0.88728	17.84809	21.34391	0.96162	0.82516	0.90420	0.96162	0.82281	0.90279
30	25	20.08712	24.57203	0.95892	0.80348	0.89103	0.95892	0.80006	0.88893	17.84809	21.26064	0.96162	0.82734	0.90552	0.96162	0.82481	0.90400
30	26	20.08712	24.44053	0.95892	0.80646	0.89286	0.95892	0.80276	0.89059	17.84809	21.17342	0.96162	0.82960	0.90686	0.96162	0.82685	0.90522
30	27	20.08712	24.30438	0.95892	0.80951	0.89473	0.95892	0.80551	0.89228	17.84809	21.08250	0.96162	0.83191	0.90824	0.96162	0.82894	0.90647
30	28	20.08712	24.16342	0.95892	0.81261	0.89662	0.95892	0.80830	0.89399	17.84809	20.98768	0.96162	0.83428	0.90965	0.96162	0.83108	0.90775
30	29	20.08712	24.01762	0.95892	0.81578	0.89855	0.95892	0.81114	0.89572	17.84809	20.88895	0.96162	0.83671	0.91110	0.96162	0.83325	0.90904
30	30	20.08712	23.86654	0.95892	0.81901	0.90050	0.95892	0.81401	0.89747	17.84809	20.78588	0.96162	0.83920	0.91257	0.96162	0.83547	0.91036
30	31	20.08712	23.71037	0.95892	0.82230	0.90248	0.95892	0.81692	0.89923	17.84809	20.67862	0.96162	0.84175	0.91408	0.96162	0.83773	0.91170
30	32	20.08712	23.54876	0.95892	0.82564	0.90449	0.95892	0.81986	0.90101	17.84809	20.56684	0.96162	0.84435	0.91561	0.96162	0.84003	0.91306
30	33	20.08712	23.38162	0.95892	0.82903	0.90653	0.95892	0.82283	0.90281	17.84809	20.45044	0.96162	0.84701	0.91717	0.96162	0.84236	0.91443
30	34	20.08712	23.20856	0.95892	0.83248	0.90858	0.95892	0.82583	0.90461	17.84809	20.32903	0.96162	0.84972	0.91876	0.96162	0.84473	0.91583
30	35	20.08712	23.02940	0.95892	0.83598	0.91066	0.95892	0.82886	0.90642	17.84809	20.20243	0.96162	0.85249	0.92037	0.96162	0.84713	0.91724
30	36	20.08712	22.84408	0.95892	0.83952	0.91276	0.95892	0.83192	0.90825	17.84809	20.07055	0.96162	0.85531	0.92201	0.96162	0.84956	0.91866
30	37	20.08712	22.65215	0.95892	0.84312	0.91488	0.95892	0.83499	0.91008	17.84809	19.93297	0.96162	0.85818	0.92368	0.96162	0.85203	0.92010
30	38	20.08712	22.45348	0.95892	0.84675	0.91702	0.95892	0.83809	0.91192	17.84809	19.78951	0.96162	0.86110	0.92537	0.96162	0.85452	0.92155
30	39	20.08712	22.24766	0.95892	0.85043	0.91917	0.95892	0.84121	0.91376	17.84809	19.63978	0.96162	0.86407	0.92708	0.96162	0.85704	0.92302
30	40	20.08712	22.03447	0.95892	0.85416	0.92134	0.95892	0.84434	0.91560	17.84809	19.48352	0.96162	0.86710	0.92882	0.96162	0.85959	0.92449
30	41	20.08712	21.81357	0.95892	0.85792	0.92353	0.95892	0.84749	0.91745	17.84809	19.32040	0.96162	0.87017	0.93058	0.96162	0.86217	0.92598
30	42	20.08712	21.58485	0.95892	0.86171	0.92572	0.95892	0.85066	0.91930	17.84809	19.15023	0.96162	0.87328	0.93236	0.96162	0.86476	0.92748
30	43	20.08712	21.34779	0.95892	0.86555	0.92793	0.95892	0.85383	0.92115	17.84809	18.97251	0.96162	0.87645	0.93416	0.96162	0.86739	0.92898
30	44	20.08712	21.10218	0.95892	0.86941	0.93014	0.95892	0.85702	0.92301	17.84809	18.78697	0.96162	0.87966	0.93598	0.96162	0.87003	0.93050
30	45	20.08712	20.84782	0.95892	0.87330	0.93237	0.95892	0.86022	0.92486	17.84809	18.59337	0.96162	0.88290	0.93781	0.96162	0.87269	0.93202
30	46	20.08712	20.58697	0.95892	0.87721	0.93459	0.95892	0.86342	0.92671	17.84809	18.39367	0.96162	0.88618	0.93966	0.96162	0.87537	0.93354
30	47	20.08712	20.32000	0.95892	0.88113	0.93681	0.95892	0.86664	0.92855	17.84809	18.18814	0.96162	0.88948	0.94151	0.96162	0.87807	0.93508
30	48	20.08712	20.04764	0.95892	0.88504	0.93902	0.95892	0.86985	0.93040	17.84809	17.97738	0.96162	0.89280	0.94336	0.96162	0.88079	0.93662

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
30	49	20.08712	19.77090	0.95892	0.88895	0.94121	0.95892	0.87308	0.93224	17.84809	17.76227	0.96162	0.89613	0.94522	0.96162	0.88352	0.93816
30	50	20.08712	19.49116	0.95892	0.89284	0.94339	0.95892	0.87631	0.93408	17.84809	17.54401	0.96162	0.89945	0.94707	0.96162	0.88628	0.93971
30	51	20.08712	19.21029	0.95892	0.89671	0.94554	0.95892	0.87955	0.93592	17.84809	17.32430	0.96162	0.90277	0.94890	0.96162	0.88905	0.94127
30	52	20.08712	18.92146	0.95892	0.90058	0.94769	0.95892	0.88280	0.93775	17.84809	17.09693	0.96162	0.90612	0.95075	0.96162	0.89184	0.94283
30	53	20.08712	18.62485	0.95892	0.90444	0.94982	0.95892	0.88605	0.93958	17.84809	16.86201	0.96162	0.90947	0.95259	0.96162	0.89464	0.94439
30	54	20.08712	18.32038	0.95892	0.90830	0.95195	0.95892	0.88931	0.94141	17.84809	16.61938	0.96162	0.91284	0.95443	0.96162	0.89746	0.94596
30	55	20.08712	18.00819	0.95892	0.91214	0.95405	0.95892	0.89256	0.94323	17.84809	16.36911	0.96162	0.91621	0.95627	0.96162	0.90029	0.94753
30	56	20.08712	17.68820	0.95892	0.91596	0.95614	0.95892	0.89581	0.94504	17.84809	16.11103	0.96162	0.91958	0.95811	0.96162	0.90312	0.94910
30	57	20.08712	17.36037	0.95892	0.91976	0.95820	0.95892	0.89906	0.94685	17.84809	15.84506	0.96162	0.92295	0.95993	0.96162	0.90597	0.95067
30	58	20.08712	17.02468	0.95892	0.92352	0.96024	0.95892	0.90230	0.94864	17.84809	15.57108	0.96162	0.92631	0.96175	0.96162	0.90882	0.95223
30	59	20.08712	16.68091	0.95892	0.92725	0.96225	0.95892	0.90552	0.95042	17.84809	15.28882	0.96162	0.92966	0.96355	0.96162	0.91167	0.95379
30	60	20.08712	16.32913	0.95892	0.93093	0.96423	0.95892	0.90874	0.95219	17.84809	14.99826	0.96162	0.93298	0.96533	0.96162	0.91452	0.95535
30	61	20.08712	15.96913	0.95892	0.93457	0.96618	0.95892	0.91193	0.95394	17.84809	14.69911	0.96162	0.93628	0.96709	0.96162	0.91736	0.95690
30	62	20.08712	15.60088	0.95892	0.93814	0.96808	0.95892	0.91510	0.95567	17.84809	14.39128	0.96162	0.93954	0.96883	0.96162	0.92019	0.95844
30	63	20.08712	15.22446	0.95892	0.94165	0.96995	0.95892	0.91824	0.95738	17.84809	14.07472	0.96162	0.94276	0.97054	0.96162	0.92300	0.95996
30	64	20.08712	14.83980	0.95892	0.94509	0.97177	0.95892	0.92135	0.95907	17.84809	13.74931	0.96162	0.94593	0.97222	0.96162	0.92580	0.96147
30	65	20.08712	14.44688	0.95892	0.94845	0.97354	0.95892	0.92443	0.96073	17.84809	13.41490	0.96162	0.94905	0.97386	0.96162	0.92858	0.96297
30	66	20.08712	14.04613	0.95892	0.95173	0.97527	0.95892	0.92747	0.96237	17.84809	13.07182	0.96162	0.95212	0.97547	0.96162	0.93133	0.96444
30	67	20.08712	13.63788	0.95892	0.95492	0.97694	0.95892	0.93046	0.96398	17.84809	12.72027	0.96162	0.95511	0.97704	0.96162	0.93405	0.96590
30	68	20.08712	13.22255	0.95892	0.95801	0.97855	0.95892	0.93341	0.96556	17.84809	12.36057	0.96162	0.95803	0.97856	0.96162	0.93674	0.96733
30	69	20.08712	12.80079	0.95892	0.96099	0.98011	0.95892	0.93630	0.96710	17.84809	11.99324	0.96162	0.96086	0.98004	0.96162	0.93938	0.96874
30	70	20.08712	12.37331	0.95892	0.96387	0.98160	0.95892	0.93914	0.96862	17.84809	11.61885	0.96162	0.96361	0.98147	0.96162	0.94199	0.97013
30	71	20.08712	11.94070	0.95892	0.96663	0.98303	0.95892	0.94192	0.97009	17.84809	11.23789	0.96162	0.96626	0.98284	0.96162	0.94455	0.97148
30	72	20.08712	11.50357	0.95892	0.96927	0.98440	0.95892	0.94464	0.97153	17.84809	10.85087	0.96162	0.96882	0.98416	0.96162	0.94706	0.97281
30	73	20.08712	11.06278	0.95892	0.97180	0.98570	0.95892	0.94730	0.97294	17.84809	10.45855	0.96162	0.97127	0.98543	0.96162	0.94952	0.97411
30	74	20.08712	10.61910	0.95892	0.97419	0.98693	0.95892	0.94989	0.97430	17.84809	10.06159	0.96162	0.97362	0.98663	0.96162	0.95193	0.97537
30	75	20.08712	10.17356	0.95892	0.97647	0.98809	0.95892	0.95242	0.97563	17.84809	9.66092	0.96162	0.97585	0.98778	0.96162	0.95428	0.97661
30	76	20.08712	9.72734	0.95892	0.97861	0.98919	0.95892	0.95487	0.97691	17.84809	9.25762	0.96162	0.97797	0.98886	0.96162	0.95658	0.97781
30	77	20.08712	9.28160	0.95892	0.98063	0.99022	0.95892	0.95725	0.97816	17.84809	8.85278	0.96162	0.97998	0.98989	0.96162	0.95881	0.97897
30	78	20.08712	8.83768	0.95892	0.98252	0.99118	0.95892	0.95956	0.97936	17.84809	8.44766	0.96162	0.98186	0.99085	0.96162	0.96097	0.98010
30	79	20.08712	8.39698	0.95892	0.98428	0.99208	0.95892	0.96179	0.98052	17.84809	8.04359	0.96162	0.98363	0.99175	0.96162	0.96307	0.98119
30	80	20.08712	7.96110	0.95892	0.98591	0.99290	0.95892	0.96394	0.98164	17.84809	7.64214	0.96162	0.98528	0.99259	0.96162	0.96511	0.98224
30	81	20.08712	7.53168	0.95892	0.98742	0.99367	0.95892	0.96601	0.98271	17.84809	7.24488	0.96162	0.98681	0.99336	0.96162	0.96707	0.98326
30	82	20.08712	7.11054	0.95892	0.98880	0.99437	0.95892	0.96800	0.98374	17.84809	6.85364	0.96162	0.98822	0.99408	0.96162	0.96896	0.98423
30	83	20.08712	6.69952	0.95892	0.99006	0.99501	0.95892	0.96991	0.98472	17.84809	6.47024	0.96162	0.98952	0.99473	0.96162	0.97077	0.98517
30	84	20.08712	6.30023	0.95892	0.99121	0.99559	0.95892	0.97173	0.98566	17.84809	6.09632	0.96162	0.99070	0.99533	0.96162	0.97251	0.98606

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
30	85	20.08712	5.91444	0.95892	0.99225	0.99611	0.95892	0.97347	0.98656	17.84809	5.73370	0.96162	0.99177	0.99587	0.96162	0.97417	0.98692
30	86	20.08712	5.54396	0.95892	0.99318	0.99658	0.95892	0.97512	0.98741	17.84809	5.38421	0.96162	0.99274	0.99636	0.96162	0.97575	0.98773
30	87	20.08712	5.19034	0.95892	0.99401	0.99700	0.95892	0.97669	0.98821	17.84809	5.04951	0.96162	0.99361	0.99679	0.96162	0.97725	0.98850
30	88	20.08712	4.85473	0.95892	0.99475	0.99737	0.95892	0.97817	0.98896	17.84809	4.73086	0.96162	0.99438	0.99718	0.96162	0.97868	0.98922
30	89	20.08712	4.53813	0.95892	0.99540	0.99770	0.95892	0.97956	0.98968	17.84809	4.42936	0.96162	0.99507	0.99753	0.96162	0.98002	0.98991
30	90	20.08712	4.24126	0.95892	0.99598	0.99799	0.95892	0.98088	0.99035	17.84809	4.14588	0.96162	0.99567	0.99783	0.96162	0.98128	0.99055
30	91	20.08712	3.96420	0.95892	0.99648	0.99824	0.95892	0.98211	0.99098	17.84809	3.88065	0.96162	0.99620	0.99810	0.96162	0.98248	0.99116
30	92	20.08712	3.70604	0.95892	0.99692	0.99846	0.95892	0.98328	0.99157	17.84809	3.63292	0.96162	0.99667	0.99833	0.96162	0.98360	0.99173
30	93	20.08712	3.46525	0.95892	0.99731	0.99865	0.95892	0.98438	0.99213	17.84809	3.40133	0.96162	0.99709	0.99854	0.96162	0.98466	0.99227
30	94	20.08712	3.23968	0.95892	0.99765	0.99882	0.95892	0.98541	0.99265	17.84809	3.18390	0.96162	0.99745	0.99872	0.96162	0.98567	0.99278
30	95	20.08712	3.02715	0.95892	0.99795	0.99898	0.95892	0.98638	0.99315	17.84809	2.97857	0.96162	0.99777	0.99888	0.96162	0.98661	0.99326
30	96	20.08712	2.82535	0.95892	0.99822	0.99911	0.95892	0.98730	0.99361	17.84809	2.78314	0.96162	0.99805	0.99903	0.96162	0.98750	0.99371
30	97	20.08712	2.63737	0.95892	0.99845	0.99922	0.95892	0.98815	0.99404	17.84809	2.60073	0.96162	0.99830	0.99915	0.96162	0.98833	0.99413
30	98	20.08712	2.46279	0.95892	0.99865	0.99932	0.95892	0.98895	0.99444	17.84809	2.43099	0.96162	0.99852	0.99926	0.96162	0.98911	0.99452
30	99	20.08712	2.30125	0.95892	0.99882	0.99941	0.95892	0.98968	0.99481	17.84809	2.27364	0.96162	0.99871	0.99935	0.96162	0.98982	0.99489
30	100	20.08712	2.15258	0.95892	0.99897	0.99948	0.95892	0.99036	0.99516	17.84809	2.12860	0.96162	0.99887	0.99943	0.96162	0.99049	0.99522
30	101	20.08712	2.01649	0.95892	0.99910	0.99955	0.95892	0.99099	0.99547	17.84809	1.99561	0.96162	0.99901	0.99950	0.96162	0.99110	0.99553
30	102	20.08712	1.89293	0.95892	0.99921	0.99960	0.95892	0.99157	0.99577	17.84809	1.87471	0.96162	0.99913	0.99956	0.96162	0.99167	0.99582
30	103	20.08712	1.78083	0.95892	0.99930	0.99965	0.95892	0.99209	0.99603	17.84809	1.76487	0.96162	0.99923	0.99961	0.96162	0.99219	0.99608
30	104	20.08712	1.67943	0.95892	0.99938	0.99969	0.95892	0.99257	0.99627	17.84809	1.66540	0.96162	0.99932	0.99966	0.96162	0.99266	0.99631
30	105	20.08712	1.58804	0.95892	0.99945	0.99972	0.95892	0.99301	0.99649	17.84809	1.57565	0.96162	0.99939	0.99969	0.96162	0.99308	0.99653
30	106	20.08712	1.50600	0.95892	0.99951	0.99975	0.95892	0.99340	0.99669	17.84809	1.49500	0.96162	0.99945	0.99973	0.96162	0.99347	0.99672
30	107	20.08712	1.43298	0.95892	0.99955	0.99978	0.95892	0.99374	0.99686	17.84809	1.42313	0.96162	0.99951	0.99975	0.96162	0.99381	0.99689
30	108	20.08712	1.36894	0.95892	0.99959	0.99980	0.95892	0.99404	0.99701	17.84809	1.36003	0.96162	0.99955	0.99978	0.96162	0.99410	0.99704
30	109	20.08712	1.31458	0.95892	0.99963	0.99981	0.95892	0.99427	0.99713	17.84809	1.30641	0.96162	0.99959	0.99979	0.96162	0.99433	0.99716
30	110	20.08712	1.27298	0.95892	0.99965	0.99982	0.95892	0.99445	0.99721	17.84809	1.26533	0.96162	0.99961	0.99981	0.96162	0.99450	0.99724
31	1	19.85776	26.62178	0.95652	0.74413	0.85330	0.95652	0.74352	0.85289	17.66982	22.51412	0.95935	0.78313	0.87838	0.95935	0.78266	0.87808
31	2	19.85776	26.56961	0.95652	0.74552	0.85421	0.95652	0.74488	0.85379	17.66982	22.48584	0.95935	0.78406	0.87896	0.95935	0.78357	0.87865
31	3	19.85776	26.51422	0.95652	0.74696	0.85515	0.95652	0.74628	0.85471	17.66982	22.45520	0.95935	0.78503	0.87957	0.95935	0.78452	0.87925
31	4	19.85776	26.45593	0.95652	0.74846	0.85614	0.95652	0.74774	0.85567	17.66982	22.42429	0.95935	0.78605	0.88021	0.95935	0.78550	0.87987
31	5	19.85776	26.39526	0.95652	0.75002	0.85716	0.95652	0.74925	0.85666	17.66982	22.38814	0.95935	0.78711	0.88087	0.95935	0.78653	0.88051
31	6	19.85776	26.33222	0.95652	0.75164	0.85821	0.95652	0.75082	0.85768	17.66982	22.35215	0.95935	0.78822	0.88157	0.95935	0.78760	0.88118
31	7	19.85776	26.26662	0.95652	0.75332	0.85930	0.95652	0.75244	0.85873	17.66982	22.31437	0.95935	0.78937	0.88229	0.95935	0.78871	0.88187
31	8	19.85776	26.19847	0.95652	0.75506	0.86043	0.95652	0.75411	0.85982	17.66982	22.27480	0.95935	0.79058	0.88304	0.95935	0.78986	0.88260
31	9	19.85776	26.12745	0.95652	0.75686	0.86160	0.95652	0.75584	0.86094	17.66982	22.23319	0.95935	0.79183	0.88382	0.95935	0.79107	0.88335
31	10	19.85776	26.05351	0.95652	0.75873	0.86281	0.95652	0.75763	0.86210	17.66982	22.18946	0.95935	0.79314	0.88464	0.95935	0.79231	0.88412

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
31	11	19.85776	25.97700	0.95652	0.76066	0.86406	0.95652	0.75947	0.86329	17.66982	22.14392	0.95935	0.79450	0.88548	0.95935	0.79361	0.88493
31	12	19.85776	25.89730	0.95652	0.76266	0.86535	0.95652	0.76138	0.86452	17.66982	22.09606	0.95935	0.79592	0.88636	0.95935	0.79495	0.88576
31	13	19.85776	25.81474	0.95652	0.76473	0.86668	0.95652	0.76334	0.86579	17.66982	22.04614	0.95935	0.79739	0.88727	0.95935	0.79635	0.88663
31	14	19.85776	25.72901	0.95652	0.76687	0.86805	0.95652	0.76537	0.86709	17.66982	21.99389	0.95935	0.79892	0.88822	0.95935	0.79779	0.88752
31	15	19.85776	25.64035	0.95652	0.76908	0.86947	0.95652	0.76746	0.86843	17.66982	21.93952	0.95935	0.80050	0.88920	0.95935	0.79929	0.88845
31	16	19.85776	25.54880	0.95652	0.77135	0.87092	0.95652	0.76961	0.86981	17.66982	21.88305	0.95935	0.80215	0.89021	0.95935	0.80083	0.88940
31	17	19.85776	25.45467	0.95652	0.77370	0.87241	0.95652	0.77182	0.87122	17.66982	21.82476	0.95935	0.80384	0.89126	0.95935	0.80243	0.89039
31	18	19.85776	25.35821	0.95652	0.77611	0.87394	0.95652	0.77409	0.87266	17.66982	21.76485	0.95935	0.80560	0.89233	0.95935	0.80409	0.89141
31	19	19.85776	25.25875	0.95652	0.77859	0.87551	0.95652	0.77643	0.87415	17.66982	21.70276	0.95935	0.80741	0.89344	0.95935	0.80580	0.89246
31	20	19.85776	25.15564	0.95652	0.78114	0.87713	0.95652	0.77883	0.87567	17.66982	21.63792	0.95935	0.80929	0.89459	0.95935	0.80756	0.89354
31	21	19.85776	25.04833	0.95652	0.78377	0.87878	0.95652	0.78129	0.87722	17.66982	21.56986	0.95935	0.81123	0.89578	0.95935	0.80938	0.89465
31	22	19.85776	24.93660	0.95652	0.78648	0.88048	0.95652	0.78381	0.87880	17.66982	21.49836	0.95935	0.81324	0.89700	0.95935	0.81125	0.89579
31	23	19.85776	24.82004	0.95652	0.78927	0.88223	0.95652	0.78639	0.88042	17.66982	21.42306	0.95935	0.81532	0.89827	0.95935	0.81317	0.89696
31	24	19.85776	24.69862	0.95652	0.79214	0.88401	0.95652	0.78902	0.88207	17.66982	21.34391	0.95935	0.81747	0.89957	0.95935	0.81515	0.89816
31	25	19.85776	24.57203	0.95652	0.79508	0.88584	0.95652	0.79171	0.88375	17.66982	21.26064	0.95935	0.81969	0.90091	0.95935	0.81718	0.89939
31	26	19.85776	24.44053	0.95652	0.79810	0.88771	0.95652	0.79445	0.88545	17.66982	21.17342	0.95935	0.82197	0.90229	0.95935	0.81925	0.90065
31	27	19.85776	24.30438	0.95652	0.80118	0.88962	0.95652	0.79725	0.88719	17.66982	21.08250	0.95935	0.82432	0.90370	0.95935	0.82138	0.90193
31	28	19.85776	24.16342	0.95652	0.80434	0.89156	0.95652	0.80009	0.88894	17.66982	20.98768	0.95935	0.82673	0.90515	0.95935	0.82355	0.90324
31	29	19.85776	24.01762	0.95652	0.80756	0.89353	0.95652	0.80297	0.89072	17.66982	20.88895	0.95935	0.82921	0.90663	0.95935	0.82577	0.90457
31	30	19.85776	23.86654	0.95652	0.81084	0.89554	0.95652	0.80590	0.89252	17.66982	20.78588	0.95935	0.83175	0.90815	0.95935	0.82804	0.90593
31	31	19.85776	23.71037	0.95652	0.81419	0.89758	0.95652	0.80887	0.89434	17.66982	20.67862	0.95935	0.83434	0.90969	0.95935	0.83034	0.90731
31	32	19.85776	23.54876	0.95652	0.81760	0.89965	0.95652	0.81187	0.89617	17.66982	20.56684	0.95935	0.83700	0.91127	0.95935	0.83269	0.90871
31	33	19.85776	23.38162	0.95652	0.82107	0.90174	0.95652	0.81492	0.89802	17.66982	20.45044	0.95935	0.83972	0.91288	0.95935	0.83508	0.91013
31	34	19.85776	23.20856	0.95652	0.82459	0.90386	0.95652	0.81799	0.89988	17.66982	20.32903	0.95935	0.84250	0.91452	0.95935	0.83751	0.91157
31	35	19.85776	23.02940	0.95652	0.82817	0.90601	0.95652	0.82109	0.90176	17.66982	20.20243	0.95935	0.84533	0.91618	0.95935	0.83997	0.91303
31	36	19.85776	22.84408	0.95652	0.83180	0.90818	0.95652	0.82422	0.90364	17.66982	20.07055	0.95935	0.84822	0.91788	0.95935	0.84247	0.91450
31	37	19.85776	22.65215	0.95652	0.83549	0.91037	0.95652	0.82738	0.90554	17.66982	19.93297	0.95935	0.85117	0.91960	0.95935	0.84500	0.91599
31	38	19.85776	22.45348	0.95652	0.83922	0.91258	0.95652	0.83056	0.90744	17.66982	19.78951	0.95935	0.85417	0.92135	0.95935	0.84756	0.91749
31	39	19.85776	22.24766	0.95652	0.84300	0.91481	0.95652	0.83377	0.90935	17.66982	19.63978	0.95935	0.85723	0.92313	0.95935	0.85016	0.91901
31	40	19.85776	22.03447	0.95652	0.84683	0.91706	0.95652	0.83699	0.91126	17.66982	19.48352	0.95935	0.86034	0.92493	0.95935	0.85278	0.92054
31	41	19.85776	21.81357	0.95652	0.85070	0.91933	0.95652	0.84023	0.91318	17.66982	19.32040	0.95935	0.86350	0.92675	0.95935	0.85543	0.92208
31	42	19.85776	21.58485	0.95652	0.85461	0.92160	0.95652	0.84348	0.91510	17.66982	19.15023	0.95935	0.86671	0.92860	0.95935	0.85810	0.92363
31	43	19.85776	21.34779	0.95652	0.85856	0.92390	0.95652	0.84675	0.91702	17.66982	18.97251	0.95935	0.86998	0.93047	0.95935	0.86081	0.92520
31	44	19.85776	21.10218	0.95652	0.86254	0.92620	0.95652	0.85004	0.91894	17.66982	18.78697	0.95935	0.87329	0.93236	0.95935	0.86353	0.92677
31	45	19.85776	20.84782	0.95652	0.86656	0.92851	0.95652	0.85333	0.92086	17.66982	18.59337	0.95935	0.87664	0.93427	0.95935	0.86627	0.92835
31	46	19.85776	20.58697	0.95652	0.87060	0.93082	0.95652	0.85663	0.92278	17.66982	18.39367	0.95935	0.88003	0.93619	0.95935	0.86904	0.92993

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
31	47	19.85776	20.32000	0.95652	0.87465	0.93313	0.95652	0.85994	0.92470	17.66982	18.18814	0.95935	0.88344	0.93811	0.95935	0.87182	0.93152
31	48	19.85776	20.04764	0.95652	0.87870	0.93544	0.95652	0.86327	0.92662	17.66982	17.97738	0.95935	0.88688	0.94005	0.95935	0.87463	0.93312
31	49	19.85776	19.77090	0.95652	0.88275	0.93772	0.95652	0.86659	0.92853	17.66982	17.76227	0.95935	0.89032	0.94198	0.95935	0.87745	0.93473
31	50	19.85776	19.49116	0.95652	0.88679	0.94000	0.95652	0.86993	0.93044	17.66982	17.54401	0.95935	0.89377	0.94391	0.95935	0.88029	0.93634
31	51	19.85776	19.21029	0.95652	0.89080	0.94224	0.95652	0.87328	0.93235	17.66982	17.32430	0.95935	0.89722	0.94582	0.95935	0.88316	0.93795
31	52	19.85776	18.92146	0.95652	0.89481	0.94449	0.95652	0.87663	0.93426	17.66982	17.09693	0.95935	0.90069	0.94775	0.95935	0.88604	0.93958
31	53	19.85776	18.62485	0.95652	0.89883	0.94672	0.95652	0.87999	0.93617	17.66982	16.86201	0.95935	0.90417	0.94968	0.95935	0.88894	0.94121
31	54	19.85776	18.32038	0.95652	0.90284	0.94894	0.95652	0.88336	0.93807	17.66982	16.61938	0.95935	0.90768	0.95160	0.95935	0.89186	0.94284
31	55	19.85776	18.00819	0.95652	0.90685	0.95115	0.95652	0.88673	0.93996	17.66982	16.36911	0.95935	0.91119	0.95353	0.95935	0.89479	0.94447
31	56	19.85776	17.68820	0.95652	0.91083	0.95334	0.95652	0.89009	0.94185	17.66982	16.11103	0.95935	0.91471	0.95545	0.95935	0.89773	0.94611
31	57	19.85776	17.36037	0.95652	0.91480	0.95550	0.95652	0.89346	0.94373	17.66982	15.84506	0.95935	0.91822	0.95737	0.95935	0.90068	0.94775
31	58	19.85776	17.02468	0.95652	0.91873	0.95764	0.95652	0.89682	0.94560	17.66982	15.57108	0.95935	0.92173	0.95927	0.95935	0.90364	0.94938
31	59	19.85776	16.68091	0.95652	0.92263	0.95976	0.95652	0.90017	0.94746	17.66982	15.28882	0.95935	0.92523	0.96117	0.95935	0.90661	0.95102
31	60	19.85776	16.32913	0.95652	0.92649	0.96184	0.95652	0.90351	0.94931	17.66982	14.99826	0.95935	0.92872	0.96304	0.95935	0.90957	0.95264
31	61	19.85776	15.96913	0.95652	0.93030	0.96389	0.95652	0.90684	0.95114	17.66982	14.69911	0.95935	0.93217	0.96490	0.95935	0.91253	0.95427
31	62	19.85776	15.60088	0.95652	0.93406	0.96591	0.95652	0.91014	0.95296	17.66982	14.39128	0.95935	0.93560	0.96673	0.95935	0.91548	0.95588
31	63	19.85776	15.22446	0.95652	0.93776	0.96788	0.95652	0.91342	0.95475	17.66982	14.07472	0.95935	0.93899	0.96853	0.95935	0.91843	0.95748
31	64	19.85776	14.83980	0.95652	0.94138	0.96981	0.95652	0.91668	0.95653	17.66982	13.74931	0.95935	0.94233	0.97031	0.95935	0.92135	0.95907
31	65	19.85776	14.44688	0.95652	0.94493	0.97169	0.95652	0.91989	0.95828	17.66982	13.41490	0.95935	0.94562	0.97205	0.95935	0.92426	0.96064
31	66	19.85776	14.04613	0.95652	0.94840	0.97351	0.95652	0.92308	0.96000	17.66982	13.07182	0.95935	0.94886	0.97376	0.95935	0.92714	0.96219
31	67	19.85776	13.63788	0.95652	0.95177	0.97529	0.95652	0.92621	0.96169	17.66982	12.72027	0.95935	0.95202	0.97542	0.95935	0.93000	0.96373
31	68	19.85776	13.22255	0.95652	0.95504	0.97701	0.95652	0.92931	0.96336	17.66982	12.36057	0.95935	0.95511	0.97704	0.95935	0.93282	0.96524
31	69	19.85776	12.80079	0.95652	0.95821	0.97866	0.95652	0.93235	0.96499	17.66982	11.99324	0.95935	0.95812	0.97861	0.95935	0.93560	0.96673
31	70	19.85776	12.37331	0.95652	0.96127	0.98025	0.95652	0.93534	0.96659	17.66982	11.61885	0.95935	0.96104	0.98013	0.95935	0.93834	0.96819
31	71	19.85776	11.94070	0.95652	0.96421	0.98178	0.95652	0.93826	0.96815	17.66982	11.23789	0.95935	0.96386	0.98160	0.95935	0.94104	0.96962
31	72	19.85776	11.50357	0.95652	0.96702	0.98323	0.95652	0.94113	0.96967	17.66982	10.85087	0.95935	0.96657	0.98300	0.95935	0.94369	0.97103
31	73	19.85776	11.06278	0.95652	0.96971	0.98462	0.95652	0.94393	0.97116	17.66982	10.45855	0.95935	0.96919	0.98435	0.95935	0.94628	0.97240
31	74	19.85776	10.61910	0.95652	0.97227	0.98594	0.95652	0.94667	0.97260	17.66982	10.06159	0.95935	0.97168	0.98564	0.95935	0.94882	0.97374
31	75	19.85776	10.17356	0.95652	0.97470	0.98719	0.95652	0.94934	0.97401	17.66982	9.66092	0.95935	0.97407	0.98686	0.95935	0.95131	0.97505
31	76	19.85776	9.72734	0.95652	0.97699	0.98836	0.95652	0.95193	0.97537	17.66982	9.25762	0.95935	0.97633	0.98802	0.95935	0.95373	0.97632
31	77	19.85776	9.28160	0.95652	0.97915	0.98947	0.95652	0.95444	0.97669	17.66982	8.85278	0.95935	0.97847	0.98912	0.95935	0.95609	0.97755
31	78	19.85776	8.83768	0.95652	0.98117	0.99050	0.95652	0.95688	0.97797	17.66982	8.44766	0.95935	0.98049	0.99015	0.95935	0.95838	0.97875
31	79	19.85776	8.39698	0.95652	0.98306	0.99146	0.95652	0.95924	0.97920	17.66982	8.04359	0.95935	0.98238	0.99111	0.95935	0.96061	0.97991
31	80	19.85776	7.96110	0.95652	0.98481	0.99235	0.95652	0.96152	0.98038	17.66982	7.64214	0.95935	0.98415	0.99201	0.95935	0.96276	0.98103
31	81	19.85776	7.53168	0.95652	0.98642	0.99317	0.95652	0.96371	0.98152	17.66982	7.24488	0.95935	0.98579	0.99284	0.95935	0.96483	0.98210
31	82	19.85776	7.11054	0.95652	0.98791	0.99392	0.95652	0.96582	0.98261	17.66982	6.85364	0.95935	0.98730	0.99361	0.95935	0.96684	0.98314

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
31	83	19.85776	6.69952	0.95652	0.98927	0.99460	0.95652	0.96784	0.98366	17.66982	6.47024	0.95935	0.98869	0.99431	0.95935	0.96876	0.98413
31	84	19.85776	6.30023	0.95652	0.99050	0.99523	0.95652	0.96977	0.98465	17.66982	6.09632	0.95935	0.98996	0.99495	0.95935	0.97060	0.98508
31	85	19.85776	5.91444	0.95652	0.99162	0.99579	0.95652	0.97162	0.98560	17.66982	5.73370	0.95935	0.99111	0.99554	0.95935	0.97236	0.98599
31	86	19.85776	5.54396	0.95652	0.99262	0.99630	0.95652	0.97337	0.98650	17.66982	5.38421	0.95935	0.99215	0.99606	0.95935	0.97404	0.98685
31	87	19.85776	5.19034	0.95652	0.99352	0.99675	0.95652	0.97503	0.98736	17.66982	5.04951	0.95935	0.99308	0.99653	0.95935	0.97563	0.98767
31	88	19.85776	4.85473	0.95652	0.99431	0.99715	0.95652	0.97660	0.98816	17.66982	4.73086	0.95935	0.99392	0.99695	0.95935	0.97714	0.98844
31	89	19.85776	4.53813	0.95652	0.99502	0.99750	0.95652	0.97808	0.98892	17.66982	4.42936	0.95935	0.99466	0.99732	0.95935	0.97857	0.98917
31	90	19.85776	4.24126	0.95652	0.99564	0.99781	0.95652	0.97948	0.98963	17.66982	4.14588	0.95935	0.99531	0.99765	0.95935	0.97991	0.98985
31	91	19.85776	3.96420	0.95652	0.99618	0.99809	0.95652	0.98080	0.99030	17.66982	3.88065	0.95935	0.99588	0.99794	0.95935	0.98118	0.99050
31	92	19.85776	3.70604	0.95652	0.99666	0.99833	0.95652	0.98204	0.99094	17.66982	3.63292	0.95935	0.99639	0.99819	0.95935	0.98238	0.99111
31	93	19.85776	3.46525	0.95652	0.99708	0.99854	0.95652	0.98320	0.99153	17.66982	3.40133	0.95935	0.99684	0.99842	0.95935	0.98351	0.99169
31	94	19.85776	3.23968	0.95652	0.99745	0.99872	0.95652	0.98431	0.99209	17.66982	3.18390	0.95935	0.99723	0.99861	0.95935	0.98458	0.99223
31	95	19.85776	3.02715	0.95652	0.99777	0.99888	0.95652	0.98535	0.99262	17.66982	2.97857	0.95935	0.99758	0.99879	0.95935	0.98559	0.99274
31	96	19.85776	2.82535	0.95652	0.99806	0.99903	0.95652	0.98632	0.99311	17.66982	2.78314	0.95935	0.99788	0.99894	0.95935	0.98654	0.99322
31	97	19.85776	2.63737	0.95652	0.99831	0.99915	0.95652	0.98723	0.99358	17.66982	2.60073	0.95935	0.99815	0.99908	0.95935	0.98743	0.99367
31	98	19.85776	2.46279	0.95652	0.99852	0.99926	0.95652	0.98808	0.99401	17.66982	2.43099	0.95935	0.99839	0.99919	0.95935	0.98826	0.99409
31	99	19.85776	2.30125	0.95652	0.99871	0.99936	0.95652	0.98887	0.99441	17.66982	2.27364	0.95935	0.99859	0.99929	0.95935	0.98903	0.99448
31	100	19.85776	2.15258	0.95652	0.99887	0.99944	0.95652	0.98960	0.99477	17.66982	2.12860	0.95935	0.99877	0.99938	0.95935	0.98974	0.99484
31	101	19.85776	2.01649	0.95652	0.99901	0.99951	0.95652	0.99028	0.99511	17.66982	1.99561	0.95935	0.99892	0.99946	0.95935	0.99040	0.99518
31	102	19.85776	1.89293	0.95652	0.99913	0.99957	0.95652	0.99089	0.99543	17.66982	1.87471	0.95935	0.99905	0.99952	0.95935	0.99100	0.99548
31	103	19.85776	1.78083	0.95652	0.99923	0.99962	0.95652	0.99146	0.99571	17.66982	1.76487	0.95935	0.99916	0.99958	0.95935	0.99156	0.99576
31	104	19.85776	1.67943	0.95652	0.99932	0.99966	0.95652	0.99198	0.99597	17.66982	1.66540	0.95935	0.99925	0.99963	0.95935	0.99207	0.99602
31	105	19.85776	1.58804	0.95652	0.99940	0.99970	0.95652	0.99245	0.99621	17.66982	1.57565	0.95935	0.99933	0.99967	0.95935	0.99253	0.99625
31	106	19.85776	1.50600	0.95652	0.99946	0.99973	0.95652	0.99287	0.99642	17.66982	1.49500	0.95935	0.99940	0.99970	0.95935	0.99294	0.99646
31	107	19.85776	1.43298	0.95652	0.99951	0.99976	0.95652	0.99324	0.99661	17.66982	1.42313	0.95935	0.99946	0.99973	0.95935	0.99331	0.99664
31	108	19.85776	1.36894	0.95652	0.99956	0.99978	0.95652	0.99355	0.99677	17.66982	1.36003	0.95935	0.99951	0.99975	0.95935	0.99362	0.99680
31	109	19.85776	1.31458	0.95652	0.99959	0.99980	0.95652	0.99381	0.99689	17.66982	1.30641	0.95935	0.99955	0.99977	0.95935	0.99387	0.99693
31	110	19.85776	1.27298	0.95652	0.99962	0.99981	0.95652	0.99399	0.99699	17.66982	1.26533	0.95935	0.99957	0.99979	0.95935	0.99405	0.99702
32	1	19.62676	26.62178	0.95410	0.73556	0.84763	0.95410	0.73495	0.84723	17.48970	22.51412	0.95703	0.77522	0.87338	0.95703	0.77475	0.87308
32	2	19.62676	26.56961	0.95410	0.73693	0.84855	0.95410	0.73631	0.84813	17.48970	22.48584	0.95703	0.77614	0.87396	0.95703	0.77566	0.87366
32	3	19.62676	26.51422	0.95410	0.73837	0.84950	0.95410	0.73771	0.84906	17.48970	22.45520	0.95703	0.77711	0.87457	0.95703	0.77660	0.87425
32	4	19.62676	26.45593	0.95410	0.73986	0.85048	0.95410	0.73916	0.85002	17.48970	22.42249	0.95703	0.77812	0.87522	0.95703	0.77758	0.87488
32	5	19.62676	26.39526	0.95410	0.74141	0.85151	0.95410	0.74066	0.85101	17.48970	22.38814	0.95703	0.77918	0.87589	0.95703	0.77861	0.87552
32	6	19.62676	26.33222	0.95410	0.74302	0.85257	0.95410	0.74222	0.85204	17.48970	22.35215	0.95703	0.78029	0.87658	0.95703	0.77967	0.87620
32	7	19.62676	26.26662	0.95410	0.74469	0.85367	0.95410	0.74383	0.85310	17.48970	22.31437	0.95703	0.78144	0.87731	0.95703	0.78078	0.87690
32	8	19.62676	26.19847	0.95410	0.74642	0.85480	0.95410	0.74550	0.85419	17.48970	22.27480	0.95703	0.78264	0.87807	0.95703	0.78194	0.87763

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
32	9	19.62676	26.12745	0.95410	0.74822	0.85598	0.95410	0.74722	0.85532	17.48970	22.23319	0.95703	0.78390	0.87886	0.95703	0.78314	0.87838
32	10	19.62676	26.05351	0.95410	0.75008	0.85720	0.95410	0.74900	0.85649	17.48970	22.18946	0.95703	0.78520	0.87968	0.95703	0.78439	0.87917
32	11	19.62676	25.97700	0.95410	0.75201	0.85845	0.95410	0.75085	0.85769	17.48970	22.14392	0.95703	0.78656	0.88053	0.95703	0.78568	0.87998
32	12	19.62676	25.89730	0.95410	0.75401	0.85975	0.95410	0.75275	0.85894	17.48970	22.09606	0.95703	0.78798	0.88142	0.95703	0.78703	0.88082
32	13	19.62676	25.81474	0.95410	0.75607	0.86110	0.95410	0.75471	0.86021	17.48970	22.04614	0.95703	0.78945	0.88234	0.95703	0.78842	0.88170
32	14	19.62676	25.72901	0.95410	0.75821	0.86248	0.95410	0.75674	0.86153	17.48970	21.99389	0.95703	0.79099	0.88330	0.95703	0.78987	0.88260
32	15	19.62676	25.64035	0.95410	0.76042	0.86391	0.95410	0.75883	0.86288	17.48970	21.93952	0.95703	0.79258	0.88429	0.95703	0.79137	0.88354
32	16	19.62676	25.54880	0.95410	0.76270	0.86538	0.95410	0.76098	0.86427	17.48970	21.88305	0.95703	0.79422	0.88531	0.95703	0.79293	0.88450
32	17	19.62676	25.45467	0.95410	0.76505	0.86688	0.95410	0.76320	0.86570	17.48970	21.82476	0.95703	0.79593	0.88637	0.95703	0.79453	0.88550
32	18	19.62676	25.35821	0.95410	0.76746	0.86843	0.95410	0.76549	0.86717	17.48970	21.76485	0.95703	0.79769	0.88746	0.95703	0.79620	0.88654
32	19	19.62676	25.25875	0.95410	0.76995	0.87002	0.95410	0.76783	0.86867	17.48970	21.70276	0.95703	0.79951	0.88859	0.95703	0.79792	0.88760
32	20	19.62676	25.15564	0.95410	0.77251	0.87166	0.95410	0.77025	0.87021	17.48970	21.63792	0.95703	0.80140	0.88975	0.95703	0.79970	0.88870
32	21	19.62676	25.04833	0.95410	0.77516	0.87334	0.95410	0.77272	0.87179	17.48970	21.56986	0.95703	0.80336	0.89096	0.95703	0.80153	0.88983
32	22	19.62676	24.93660	0.95410	0.77789	0.87507	0.95410	0.77526	0.87341	17.48970	21.49836	0.95703	0.80539	0.89220	0.95703	0.80342	0.89100
32	23	19.62676	24.82004	0.95410	0.78069	0.87684	0.95410	0.77787	0.87506	17.48970	21.42306	0.95703	0.80749	0.89349	0.95703	0.80536	0.89219
32	24	19.62676	24.69862	0.95410	0.78358	0.87866	0.95410	0.78053	0.87674	17.48970	21.34391	0.95703	0.80966	0.89482	0.95703	0.80737	0.89342
32	25	19.62676	24.57203	0.95410	0.78656	0.88053	0.95410	0.78325	0.87845	17.48970	21.26064	0.95703	0.81191	0.89619	0.95703	0.80942	0.89467
32	26	19.62676	24.44053	0.95410	0.78961	0.88244	0.95410	0.78603	0.88020	17.48970	21.17342	0.95703	0.81422	0.89760	0.95703	0.81153	0.89596
32	27	19.62676	24.30438	0.95410	0.79273	0.88438	0.95410	0.78886	0.88197	17.48970	21.08250	0.95703	0.81660	0.89904	0.95703	0.81369	0.89728
32	28	19.62676	24.16342	0.95410	0.79593	0.88637	0.95410	0.79174	0.88377	17.48970	20.98768	0.95703	0.81905	0.90053	0.95703	0.81590	0.89862
32	29	19.62676	24.01762	0.95410	0.79920	0.88839	0.95410	0.79468	0.88559	17.48970	20.88895	0.95703	0.82157	0.90205	0.95703	0.81816	0.89999
32	30	19.62676	23.86654	0.95410	0.80254	0.89045	0.95410	0.79766	0.88744	17.48970	20.78588	0.95703	0.82415	0.90360	0.95703	0.82047	0.90138
32	31	19.62676	23.71037	0.95410	0.80594	0.89254	0.95410	0.80068	0.88931	17.48970	20.67862	0.95703	0.82680	0.90519	0.95703	0.82282	0.90280
32	32	19.62676	23.54876	0.95410	0.80941	0.89467	0.95410	0.80375	0.89120	17.48970	20.56684	0.95703	0.82951	0.90681	0.95703	0.82522	0.90424
32	33	19.62676	23.38162	0.95410	0.81295	0.89682	0.95410	0.80686	0.89311	17.48970	20.45044	0.95703	0.83229	0.90847	0.95703	0.82767	0.90571
32	34	19.62676	23.20856	0.95410	0.81655	0.89901	0.95410	0.81000	0.89503	17.48970	20.32903	0.95703	0.83513	0.91016	0.95703	0.83015	0.90719
32	35	19.62676	23.02940	0.95410	0.82020	0.90122	0.95410	0.81318	0.89697	17.48970	20.20243	0.95703	0.83803	0.91188	0.95703	0.83267	0.90870
32	36	19.62676	22.84408	0.95410	0.82392	0.90346	0.95410	0.81639	0.89891	17.48970	20.07055	0.95703	0.84099	0.91363	0.95703	0.83524	0.91022
32	37	19.62676	22.65215	0.95410	0.82769	0.90572	0.95410	0.81963	0.90087	17.48970	19.93297	0.95703	0.84401	0.91541	0.95703	0.83783	0.91176
32	38	19.62676	22.45348	0.95410	0.83152	0.90801	0.95410	0.82289	0.90284	17.48970	19.78951	0.95703	0.84709	0.91722	0.95703	0.84047	0.91332
32	39	19.62676	22.24766	0.95410	0.83540	0.91032	0.95410	0.82618	0.90482	17.48970	19.63978	0.95703	0.85023	0.91905	0.95703	0.84313	0.91489
32	40	19.62676	22.03447	0.95410	0.83933	0.91265	0.95410	0.82949	0.90680	17.48970	19.48352	0.95703	0.85343	0.92092	0.95703	0.84583	0.91648
32	41	19.62676	21.81357	0.95410	0.84331	0.91499	0.95410	0.83282	0.90879	17.48970	19.32040	0.95703	0.85668	0.92281	0.95703	0.84855	0.91807
32	42	19.62676	21.58485	0.95410	0.84733	0.91736	0.95410	0.83617	0.91077	17.48970	19.15023	0.95703	0.85999	0.92472	0.95703	0.85131	0.91968
32	43	19.62676	21.34779	0.95410	0.85140	0.91974	0.95410	0.83953	0.91277	17.48970	18.97251	0.95703	0.86335	0.92666	0.95703	0.85409	0.92130
32	44	19.62676	21.10218	0.95410	0.85551	0.92213	0.95410	0.84291	0.91476	17.48970	18.78697	0.95703	0.86676	0.92863	0.95703	0.85689	0.92293

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
32	45	19.62676	20.84782	0.95410	0.85965	0.92453	0.95410	0.84630	0.91675	17.48970	18.59337	0.95703	0.87022	0.93061	0.95703	0.85972	0.92457
32	46	19.62676	20.58697	0.95410	0.86382	0.92693	0.95410	0.84970	0.91875	17.48970	18.39367	0.95703	0.87372	0.93260	0.95703	0.86257	0.92622
32	47	19.62676	20.32000	0.95410	0.86800	0.92934	0.95410	0.85312	0.92074	17.48970	18.18814	0.95703	0.87725	0.93461	0.95703	0.86544	0.92787
32	48	19.62676	20.04764	0.95410	0.87219	0.93173	0.95410	0.85654	0.92273	17.48970	17.97738	0.95703	0.88080	0.93662	0.95703	0.86834	0.92953
32	49	19.62676	19.77090	0.95410	0.87638	0.93412	0.95410	0.85997	0.92471	17.48970	17.76227	0.95703	0.88436	0.93863	0.95703	0.87125	0.93119
32	50	19.62676	19.49116	0.95410	0.88056	0.93648	0.95410	0.86341	0.92670	17.48970	17.54401	0.95703	0.88793	0.94064	0.95703	0.87418	0.93287
32	51	19.62676	19.21029	0.95410	0.88471	0.93883	0.95410	0.86686	0.92868	17.48970	17.32430	0.95703	0.89150	0.94264	0.95703	0.87714	0.93455
32	52	19.62676	18.92146	0.95410	0.88888	0.94117	0.95410	0.87033	0.93067	17.48970	17.09693	0.95703	0.89510	0.94465	0.95703	0.88012	0.93624
32	53	19.62676	18.62485	0.95410	0.89305	0.94350	0.95410	0.87380	0.93265	17.48970	16.86201	0.95703	0.89872	0.94666	0.95703	0.88311	0.93793
32	54	19.62676	18.32038	0.95410	0.89722	0.94583	0.95410	0.87728	0.93463	17.48970	16.61938	0.95703	0.90236	0.94868	0.95703	0.88613	0.93963
32	55	19.62676	18.00819	0.95410	0.90138	0.94813	0.95410	0.88076	0.93660	17.48970	16.36911	0.95703	0.90602	0.95069	0.95703	0.88917	0.94133
32	56	19.62676	17.68820	0.95410	0.90553	0.95043	0.95410	0.88425	0.93857	17.48970	16.11103	0.95703	0.90968	0.95270	0.95703	0.89221	0.94304
32	57	19.62676	17.36037	0.95410	0.90967	0.95270	0.95410	0.88773	0.94053	17.48970	15.84506	0.95703	0.91334	0.95471	0.95703	0.89527	0.94474
32	58	19.62676	17.02468	0.95410	0.91378	0.95495	0.95410	0.89122	0.94248	17.48970	15.57108	0.95703	0.91701	0.95671	0.95703	0.89835	0.94645
32	59	19.62676	16.68091	0.95410	0.91785	0.95717	0.95410	0.89470	0.94442	17.48970	15.28882	0.95703	0.92066	0.95869	0.95703	0.90142	0.94816
32	60	19.62676	16.32913	0.95410	0.92189	0.95936	0.95410	0.89817	0.94635	17.48970	14.99826	0.95703	0.92431	0.96066	0.95703	0.90450	0.94986
32	61	19.62676	15.96913	0.95410	0.92589	0.96152	0.95410	0.90162	0.94827	17.48970	14.69911	0.95703	0.92793	0.96262	0.95703	0.90758	0.95155
32	62	19.62676	15.60088	0.95410	0.92983	0.96364	0.95410	0.90506	0.95017	17.48970	14.39128	0.95703	0.93152	0.96455	0.95703	0.91066	0.95324
32	63	19.62676	15.22446	0.95410	0.93372	0.96572	0.95410	0.90848	0.95205	17.48970	14.07472	0.95703	0.93508	0.96645	0.95703	0.91373	0.95492
32	64	19.62676	14.83980	0.95410	0.93753	0.96776	0.95410	0.91188	0.95391	17.48970	13.74931	0.95703	0.93860	0.96833	0.95703	0.91678	0.95659
32	65	19.62676	14.44688	0.95410	0.94127	0.96975	0.95410	0.91524	0.95574	17.48970	13.41490	0.95703	0.94207	0.97017	0.95703	0.91982	0.95824
32	66	19.62676	14.04613	0.95410	0.94493	0.97169	0.95410	0.91856	0.95755	17.48970	13.07182	0.95703	0.94547	0.97197	0.95703	0.92284	0.95987
32	67	19.62676	13.63788	0.95410	0.94849	0.97357	0.95410	0.92185	0.95934	17.48970	12.72027	0.95703	0.94882	0.97374	0.95703	0.92583	0.96149
32	68	19.62676	13.22255	0.95410	0.95196	0.97539	0.95410	0.92509	0.96109	17.48970	12.36057	0.95703	0.95208	0.97545	0.95703	0.92879	0.96308
32	69	19.62676	12.80079	0.95410	0.95532	0.97715	0.95410	0.92829	0.96281	17.48970	11.99324	0.95703	0.95527	0.97712	0.95703	0.93171	0.96465
32	70	19.62676	12.37331	0.95410	0.95856	0.97884	0.95410	0.93142	0.96449	17.48970	11.61885	0.95703	0.95836	0.97874	0.95703	0.93459	0.96619
32	71	19.62676	11.94070	0.95410	0.96168	0.98047	0.95410	0.93450	0.96614	17.48970	11.23789	0.95703	0.96135	0.98029	0.95703	0.93743	0.96770
32	72	19.62676	11.50357	0.95410	0.96467	0.98202	0.95410	0.93752	0.96775	17.48970	10.85087	0.95703	0.96424	0.98179	0.95703	0.94022	0.96919
32	73	19.62676	11.06278	0.95410	0.96754	0.98350	0.95410	0.94048	0.96933	17.48970	10.45855	0.95703	0.96701	0.98323	0.95703	0.94296	0.97064
32	74	19.62676	10.61910	0.95410	0.97027	0.98491	0.95410	0.94336	0.97085	17.48970	10.06159	0.95703	0.96967	0.98460	0.95703	0.94564	0.97206
32	75	19.62676	10.17356	0.95410	0.97286	0.98624	0.95410	0.94617	0.97234	17.48970	9.66092	0.95703	0.97221	0.98591	0.95703	0.94826	0.97344
32	76	19.62676	9.72734	0.95410	0.97530	0.98750	0.95410	0.94891	0.97378	17.48970	9.25762	0.95703	0.97463	0.98715	0.95703	0.95082	0.97479
32	77	19.62676	9.28160	0.95410	0.97761	0.98868	0.95410	0.95157	0.97518	17.48970	8.85278	0.95703	0.97691	0.98832	0.95703	0.95331	0.97610
32	78	19.62676	8.83768	0.95410	0.97977	0.98978	0.95410	0.95414	0.97653	17.48970	8.44766	0.95703	0.97906	0.98942	0.95703	0.95573	0.97736
32	79	19.62676	8.39698	0.95410	0.98179	0.99081	0.95410	0.95664	0.97784	17.48970	8.04359	0.95703	0.98109	0.99045	0.95703	0.95808	0.97859
32	80	19.62676	7.96110	0.95410	0.98366	0.99176	0.95410	0.95904	0.97909	17.48970	7.64214	0.95703	0.98297	0.99141	0.95703	0.96035	0.97978

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
32	81	19.62676	7.53168	0.95410	0.98539	0.99264	0.95410	0.96136	0.98030	17.48970	7.24488	0.95703	0.98472	0.99230	0.95703	0.96255	0.98092
32	82	19.62676	7.11054	0.95410	0.98698	0.99345	0.95410	0.96359	0.98146	17.48970	6.85364	0.95703	0.98634	0.99312	0.95703	0.96467	0.98202
32	83	19.62676	6.69952	0.95410	0.98844	0.99419	0.95410	0.96573	0.98257	17.48970	6.47024	0.95703	0.98783	0.99388	0.95703	0.96670	0.98307
32	84	19.62676	6.30023	0.95410	0.98976	0.99485	0.95410	0.96778	0.98363	17.48970	6.09632	0.95703	0.98919	0.99457	0.95703	0.96865	0.98408
32	85	19.62676	5.91444	0.95410	0.99096	0.99546	0.95410	0.96973	0.98463	17.48970	5.73370	0.95703	0.99043	0.99519	0.95703	0.97052	0.98504
32	86	19.62676	5.54396	0.95410	0.99204	0.99600	0.95410	0.97158	0.98559	17.48970	5.38421	0.95703	0.99154	0.99575	0.95703	0.97229	0.98595
32	87	19.62676	5.19034	0.95410	0.99300	0.99649	0.95410	0.97334	0.98649	17.48970	5.04951	0.95703	0.99254	0.99626	0.95703	0.97398	0.98682
32	88	19.62676	4.85473	0.95410	0.99386	0.99692	0.95410	0.97501	0.98735	17.48970	4.73086	0.95703	0.99344	0.99671	0.95703	0.97558	0.98764
32	89	19.62676	4.53813	0.95410	0.99461	0.99730	0.95410	0.97658	0.98815	17.48970	4.42936	0.95703	0.99423	0.99711	0.95703	0.97709	0.98841
32	90	19.62676	4.24126	0.95410	0.99528	0.99764	0.95410	0.97806	0.98891	17.48970	4.14588	0.95703	0.99493	0.99746	0.95703	0.97852	0.98914
32	91	19.62676	3.96420	0.95410	0.99587	0.99793	0.95410	0.97946	0.98962	17.48970	3.88065	0.95703	0.99555	0.99777	0.95703	0.97987	0.98983
32	92	19.62676	3.70604	0.95410	0.99638	0.99819	0.95410	0.98077	0.99029	17.48970	3.63292	0.95703	0.99610	0.99805	0.95703	0.98114	0.99048
32	93	19.62676	3.46525	0.95410	0.99683	0.99841	0.95410	0.98202	0.99093	17.48970	3.40133	0.95703	0.99658	0.99829	0.95703	0.98234	0.99109
32	94	19.62676	3.23968	0.95410	0.99723	0.99861	0.95410	0.98319	0.99152	17.48970	3.18390	0.95703	0.99700	0.99850	0.95703	0.98348	0.99167
32	95	19.62676	3.02715	0.95410	0.99758	0.99879	0.95410	0.98429	0.99208	17.48970	2.97857	0.95703	0.99738	0.99869	0.95703	0.98455	0.99222
32	96	19.62676	2.82535	0.95410	0.99789	0.99895	0.95410	0.98533	0.99261	17.48970	2.78314	0.95703	0.99771	0.99885	0.95703	0.98556	0.99273
32	97	19.62676	2.63737	0.95410	0.99816	0.99908	0.95410	0.98630	0.99310	17.48970	2.60073	0.95703	0.99800	0.99900	0.95703	0.98651	0.99321
32	98	19.62676	2.46279	0.95410	0.99840	0.99920	0.95410	0.98721	0.99356	17.48970	2.43099	0.95703	0.99825	0.99912	0.95703	0.98739	0.99366
32	99	19.62676	2.30125	0.95410	0.99860	0.99930	0.95410	0.98805	0.99399	17.48970	2.27364	0.95703	0.99847	0.99923	0.95703	0.98821	0.99407
32	100	19.62676	2.15258	0.95410	0.99878	0.99939	0.95410	0.98883	0.99438	17.48970	2.12860	0.95703	0.99866	0.99933	0.95703	0.98898	0.99446
32	101	19.62676	2.01649	0.95410	0.99893	0.99946	0.95410	0.98955	0.99475	17.48970	1.99561	0.95703	0.99882	0.99941	0.95703	0.98968	0.99481
32	102	19.62676	1.89293	0.95410	0.99906	0.99953	0.95410	0.99021	0.99508	17.48970	1.87471	0.95703	0.99896	0.99948	0.95703	0.99033	0.99514
32	103	19.62676	1.78083	0.95410	0.99917	0.99958	0.95410	0.99082	0.99539	17.48970	1.76487	0.95703	0.99908	0.99954	0.95703	0.99092	0.99544
32	104	19.62676	1.67943	0.95410	0.99926	0.99963	0.95410	0.99137	0.99567	17.48970	1.66540	0.95703	0.99919	0.99959	0.95703	0.99146	0.99571
32	105	19.62676	1.58804	0.95410	0.99934	0.99967	0.95410	0.99187	0.99592	17.48970	1.57565	0.95703	0.99928	0.99964	0.95703	0.99196	0.99596
32	106	19.62676	1.50600	0.95410	0.99941	0.99971	0.95410	0.99232	0.99615	17.48970	1.49500	0.95703	0.99935	0.99968	0.95703	0.99240	0.99619
32	107	19.62676	1.43298	0.95410	0.99947	0.99973	0.95410	0.99272	0.99635	17.48970	1.42313	0.95703	0.99941	0.99971	0.95703	0.99279	0.99638
32	108	19.62676	1.36894	0.95410	0.99952	0.99976	0.95410	0.99306	0.99652	17.48970	1.36003	0.95703	0.99947	0.99973	0.95703	0.99313	0.99655
32	109	19.62676	1.31458	0.95410	0.99955	0.99978	0.95410	0.99333	0.99666	17.48970	1.30641	0.95703	0.99951	0.99975	0.95703	0.99340	0.99669
32	110	19.62676	1.27298	0.95410	0.99958	0.99979	0.95410	0.99353	0.99675	17.48970	1.26533	0.95703	0.99954	0.99977	0.95703	0.99359	0.99679
33	1	19.39402	26.62178	0.95165	0.72692	0.84187	0.95165	0.72632	0.84147	17.30763	22.51412	0.95469	0.76722	0.86828	0.95469	0.76675	0.86798
33	2	19.39402	26.56961	0.95165	0.72828	0.84278	0.95165	0.72766	0.84237	17.30763	22.48584	0.95469	0.76813	0.86886	0.95469	0.76765	0.86856
33	3	19.39402	26.51422	0.95165	0.72970	0.84373	0.95165	0.72905	0.84330	17.30763	22.45520	0.95469	0.76909	0.86948	0.95469	0.76859	0.86916
33	4	19.39402	26.45593	0.95165	0.73119	0.84472	0.95165	0.73050	0.84426	17.30763	22.42249	0.95469	0.77010	0.87012	0.95469	0.76957	0.86978
33	5	19.39402	26.39526	0.95165	0.73273	0.84575	0.95165	0.73199	0.84526	17.30763	22.38814	0.95469	0.77116	0.87080	0.95469	0.77059	0.87043
33	6	19.39402	26.33222	0.95165	0.73433	0.84682	0.95165	0.73354	0.84629	17.30763	22.35215	0.95469	0.77226	0.87150	0.95469	0.77166	0.87111

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
33	7	19.39402	26.26662	0.95165	0.73599	0.84792	0.95165	0.73515	0.84736	17.30763	22.31437	0.95469	0.77341	0.87223	0.95469	0.77276	0.87182
33	8	19.39402	26.19847	0.95165	0.73772	0.84906	0.95165	0.73681	0.84846	17.30763	22.27480	0.95469	0.77461	0.87299	0.95469	0.77392	0.87255
33	9	19.39402	26.12745	0.95165	0.73950	0.85025	0.95165	0.73852	0.84960	17.30763	22.23319	0.95469	0.77586	0.87379	0.95469	0.77511	0.87331
33	10	19.39402	26.05351	0.95165	0.74136	0.85147	0.95165	0.74030	0.85077	17.30763	22.18946	0.95469	0.77717	0.87462	0.95469	0.77636	0.87410
33	11	19.39402	25.97700	0.95165	0.74328	0.85274	0.95165	0.74214	0.85199	17.30763	22.14392	0.95469	0.77853	0.87548	0.95469	0.77766	0.87492
33	12	19.39402	25.89730	0.95165	0.74527	0.85405	0.95165	0.74404	0.85324	17.30763	22.09606	0.95469	0.77995	0.87637	0.95469	0.77900	0.87577
33	13	19.39402	25.81474	0.95165	0.74733	0.85540	0.95165	0.74600	0.85452	17.30763	22.04614	0.95469	0.78142	0.87730	0.95469	0.78040	0.87666
33	14	19.39402	25.72901	0.95165	0.74947	0.85679	0.95165	0.74803	0.85585	17.30763	21.99389	0.95469	0.78295	0.87827	0.95469	0.78185	0.87757
33	15	19.39402	25.64035	0.95165	0.75167	0.85823	0.95165	0.75012	0.85722	17.30763	21.93952	0.95469	0.78455	0.87927	0.95469	0.78335	0.87852
33	16	19.39402	25.54880	0.95165	0.75395	0.85972	0.95165	0.75227	0.85862	17.30763	21.88305	0.95469	0.78620	0.88030	0.95469	0.78491	0.87950
33	17	19.39402	25.45467	0.95165	0.75630	0.86124	0.95165	0.75449	0.86007	17.30763	21.82476	0.95469	0.78791	0.88137	0.95469	0.78653	0.88051
33	18	19.39402	25.35821	0.95165	0.75872	0.86281	0.95165	0.75678	0.86155	17.30763	21.76485	0.95469	0.78967	0.88248	0.95469	0.78820	0.88156
33	19	19.39402	25.25875	0.95165	0.76121	0.86442	0.95165	0.75914	0.86308	17.30763	21.70276	0.95469	0.79151	0.88362	0.95469	0.78993	0.88264
33	20	19.39402	25.15564	0.95165	0.76378	0.86607	0.95165	0.76156	0.86464	17.30763	21.63792	0.95469	0.79340	0.88480	0.95469	0.79172	0.88375
33	21	19.39402	25.04833	0.95165	0.76644	0.86778	0.95165	0.76405	0.86625	17.30763	21.56986	0.95469	0.79537	0.88603	0.95469	0.79357	0.88490
33	22	19.39402	24.93660	0.95165	0.76918	0.86953	0.95165	0.76661	0.86789	17.30763	21.49836	0.95469	0.79742	0.88729	0.95469	0.79547	0.88609
33	23	19.39402	24.82004	0.95165	0.77200	0.87133	0.95165	0.76923	0.86957	17.30763	21.42306	0.95469	0.79954	0.88860	0.95469	0.79744	0.88731
33	24	19.39402	24.69862	0.95165	0.77491	0.87318	0.95165	0.77192	0.87128	17.30763	21.34391	0.95469	0.80173	0.88995	0.95469	0.79946	0.88856
33	25	19.39402	24.57203	0.95165	0.77791	0.87508	0.95165	0.77467	0.87303	17.30763	21.26064	0.95469	0.80400	0.89135	0.95469	0.80154	0.88984
33	26	19.39402	24.44053	0.95165	0.78099	0.87703	0.95165	0.77748	0.87481	17.30763	21.17342	0.95469	0.80634	0.89279	0.95469	0.80368	0.89116
33	27	19.39402	24.30438	0.95165	0.78415	0.87902	0.95165	0.78035	0.87662	17.30763	21.08250	0.95469	0.80875	0.89427	0.95469	0.80587	0.89250
33	28	19.39402	24.16342	0.95165	0.78739	0.88105	0.95165	0.78327	0.87847	17.30763	20.98768	0.95469	0.81124	0.89578	0.95469	0.80812	0.89388
33	29	19.39402	24.01762	0.95165	0.79070	0.88312	0.95165	0.78625	0.88034	17.30763	20.88895	0.95469	0.81379	0.89734	0.95469	0.81042	0.89528
33	30	19.39402	23.86654	0.95165	0.79408	0.88522	0.95165	0.78928	0.88223	17.30763	20.78588	0.95469	0.81642	0.89893	0.95469	0.81277	0.89671
33	31	19.39402	23.71037	0.95165	0.79754	0.88737	0.95165	0.79236	0.88415	17.30763	20.67862	0.95469	0.81911	0.90056	0.95469	0.81517	0.89817
33	32	19.39402	23.54876	0.95165	0.80107	0.88955	0.95165	0.79549	0.88610	17.30763	20.56684	0.95469	0.82188	0.90223	0.95469	0.81762	0.89966
33	33	19.39402	23.38162	0.95165	0.80467	0.89177	0.95165	0.79866	0.88806	17.30763	20.45044	0.95469	0.82471	0.90393	0.95469	0.82011	0.90117
33	34	19.39402	23.20856	0.95165	0.80834	0.89401	0.95165	0.80187	0.89004	17.30763	20.32903	0.95469	0.82760	0.90567	0.95469	0.82265	0.90270
33	35	19.39402	23.02940	0.95165	0.81208	0.89629	0.95165	0.80512	0.89204	17.30763	20.20243	0.95469	0.83057	0.90744	0.95469	0.82524	0.90425
33	36	19.39402	22.84408	0.95165	0.81587	0.89860	0.95165	0.80840	0.89405	17.30763	20.07055	0.95469	0.83360	0.90925	0.95469	0.82786	0.90582
33	37	19.39402	22.65215	0.95165	0.81973	0.90094	0.95165	0.81172	0.89608	17.30763	19.93297	0.95469	0.83669	0.91109	0.95469	0.83052	0.90742
33	38	19.39402	22.45348	0.95165	0.82365	0.90330	0.95165	0.81506	0.89811	17.30763	19.78951	0.95469	0.83985	0.91295	0.95469	0.83322	0.90903
33	39	19.39402	22.24766	0.95165	0.82762	0.90568	0.95165	0.81844	0.90015	17.30763	19.63978	0.95469	0.84307	0.91485	0.95469	0.83596	0.91065
33	40	19.39402	22.03447	0.95165	0.83166	0.90809	0.95165	0.82184	0.90221	17.30763	19.48352	0.95469	0.84635	0.91678	0.95469	0.83873	0.91229
33	41	19.39402	21.81357	0.95165	0.83574	0.91052	0.95165	0.82526	0.90426	17.30763	19.32040	0.95469	0.84969	0.91874	0.95469	0.84153	0.91395
33	42	19.39402	21.58485	0.95165	0.83988	0.91297	0.95165	0.82870	0.90633	17.30763	19.15023	0.95469	0.85309	0.92072	0.95469	0.84437	0.91562

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
33	43	19.39402	21.34779	0.95165	0.84406	0.91544	0.95165	0.83216	0.90839	17.30763	18.97251	0.95469	0.85655	0.92274	0.95469	0.84723	0.91730
33	44	19.39402	21.10218	0.95165	0.84829	0.91792	0.95165	0.83563	0.91046	17.30763	18.78697	0.95469	0.86007	0.92477	0.95469	0.85011	0.91899
33	45	19.39402	20.84782	0.95165	0.85256	0.92041	0.95165	0.83912	0.91253	17.30763	18.59337	0.95469	0.86364	0.92683	0.95469	0.85303	0.92068
33	46	19.39402	20.58697	0.95165	0.85686	0.92291	0.95165	0.84262	0.91459	17.30763	18.39367	0.95469	0.86725	0.92890	0.95469	0.85596	0.92239
33	47	19.39402	20.32000	0.95165	0.86117	0.92541	0.95165	0.84614	0.91666	17.30763	18.18814	0.95469	0.87089	0.93099	0.95469	0.85892	0.92411
33	48	19.39402	20.04764	0.95165	0.86550	0.92790	0.95165	0.84966	0.91872	17.30763	17.97738	0.95469	0.87455	0.93308	0.95469	0.86190	0.92583
33	49	19.39402	19.77090	0.95165	0.86983	0.93038	0.95165	0.85320	0.92079	17.30763	17.76227	0.95469	0.87824	0.93517	0.95469	0.86491	0.92756
33	50	19.39402	19.49116	0.95165	0.87415	0.93285	0.95165	0.85675	0.92285	17.30763	17.54401	0.95469	0.88193	0.93726	0.95469	0.86793	0.92930
33	51	19.39402	19.21029	0.95165	0.87845	0.93529	0.95165	0.86031	0.92491	17.30763	17.32430	0.95469	0.88563	0.93935	0.95469	0.87098	0.93104
33	52	19.39402	18.92146	0.95165	0.88277	0.93773	0.95165	0.86388	0.92697	17.30763	17.09693	0.95469	0.88935	0.94144	0.95469	0.87406	0.93280
33	53	19.39402	18.62485	0.95165	0.88709	0.94017	0.95165	0.86746	0.92903	17.30763	16.86201	0.95469	0.89311	0.94354	0.95469	0.87715	0.93456
33	54	19.39402	18.32038	0.95165	0.89142	0.94259	0.95165	0.87105	0.93108	17.30763	16.61938	0.95469	0.89689	0.94564	0.95469	0.88027	0.93632
33	55	19.39402	18.00819	0.95165	0.89575	0.94501	0.95165	0.87465	0.93314	17.30763	16.36911	0.95469	0.90068	0.94775	0.95469	0.88341	0.93810
33	56	19.39402	17.68820	0.95165	0.90006	0.94740	0.95165	0.87826	0.93518	17.30763	16.11103	0.95469	0.90449	0.94985	0.95469	0.88656	0.93987
33	57	19.39402	17.36037	0.95165	0.90437	0.94978	0.95165	0.88187	0.93723	17.30763	15.84506	0.95469	0.90831	0.95195	0.95469	0.88973	0.94165
33	58	19.39402	17.02468	0.95165	0.90865	0.95214	0.95165	0.88548	0.93926	17.30763	15.57108	0.95469	0.91212	0.95404	0.95469	0.89291	0.94343
33	59	19.39402	16.68091	0.95165	0.91291	0.95447	0.95165	0.88908	0.94128	17.30763	15.28882	0.95469	0.91594	0.95613	0.95469	0.89611	0.94521
33	60	19.39402	16.32913	0.95165	0.91713	0.95677	0.95165	0.89268	0.94330	17.30763	14.99826	0.95469	0.91974	0.95819	0.95469	0.89931	0.94698
33	61	19.39402	15.96913	0.95165	0.92131	0.95904	0.95165	0.89627	0.94530	17.30763	14.69911	0.95469	0.92353	0.96025	0.95469	0.90251	0.94876
33	62	19.39402	15.60088	0.95165	0.92544	0.96128	0.95165	0.89985	0.94728	17.30763	14.39128	0.95469	0.92730	0.96228	0.95469	0.90571	0.95052
33	63	19.39402	15.22446	0.95165	0.92952	0.96347	0.95165	0.90341	0.94925	17.30763	14.07472	0.95469	0.93103	0.96428	0.95469	0.90890	0.95228
33	64	19.39402	14.83980	0.95165	0.93353	0.96562	0.95165	0.90694	0.95120	17.30763	13.74931	0.95469	0.93472	0.96626	0.95469	0.91209	0.95402
33	65	19.39402	14.44688	0.95165	0.93746	0.96772	0.95165	0.91045	0.95313	17.30763	13.41490	0.95469	0.93837	0.96820	0.95469	0.91526	0.95576
33	66	19.39402	14.04613	0.95165	0.94132	0.96977	0.95165	0.91393	0.95503	17.30763	13.07182	0.95469	0.94196	0.97011	0.95469	0.91841	0.95747
33	67	19.39402	13.63788	0.95165	0.94508	0.97177	0.95165	0.91736	0.95690	17.30763	12.72027	0.95469	0.94548	0.97198	0.95469	0.92154	0.95917
33	68	19.39402	13.22255	0.95165	0.94874	0.97370	0.95165	0.92076	0.95874	17.30763	12.36057	0.95469	0.94893	0.97380	0.95469	0.92464	0.96085
33	69	19.39402	12.80079	0.95165	0.95230	0.97556	0.95165	0.92410	0.96055	17.30763	11.99324	0.95469	0.95229	0.97556	0.95469	0.92771	0.96250
33	70	19.39402	12.37331	0.95165	0.95573	0.97736	0.95165	0.92740	0.96233	17.30763	11.61885	0.95469	0.95557	0.97728	0.95469	0.93073	0.96412
33	71	19.39402	11.94070	0.95165	0.95904	0.97909	0.95165	0.93063	0.96407	17.30763	11.23789	0.95469	0.95874	0.97893	0.95469	0.93372	0.96572
33	72	19.39402	11.50357	0.95165	0.96222	0.98075	0.95165	0.93381	0.96577	17.30763	10.85087	0.95469	0.96180	0.98053	0.95469	0.93665	0.96729
33	73	19.39402	11.06278	0.95165	0.96527	0.98233	0.95165	0.93692	0.96743	17.30763	10.45855	0.95469	0.96475	0.98206	0.95469	0.93953	0.96882
33	74	19.39402	10.61910	0.95165	0.96817	0.98383	0.95165	0.93995	0.96905	17.30763	10.06159	0.95469	0.96758	0.98352	0.95469	0.94236	0.97032
33	75	19.39402	10.17356	0.95165	0.97093	0.98525	0.95165	0.94292	0.97062	17.30763	9.66092	0.95469	0.97028	0.98491	0.95469	0.94512	0.97179
33	76	19.39402	9.72734	0.95165	0.97354	0.98659	0.95165	0.94580	0.97215	17.30763	9.25762	0.95469	0.97285	0.98624	0.95469	0.94782	0.97321
33	77	19.39402	9.28160	0.95165	0.97600	0.98785	0.95165	0.94861	0.97363	17.30763	8.85278	0.95469	0.97528	0.98749	0.95469	0.95045	0.97460
33	78	19.39402	8.83768	0.95165	0.97830	0.98903	0.95165	0.95133	0.97506	17.30763	8.44766	0.95469	0.97758	0.98866	0.95469	0.95301	0.97594

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
33	79	19.39402	8.39698	0.95165	0.98046	0.99013	0.95165	0.95397	0.97644	17.30763	8.04359	0.95469	0.97973	0.98976	0.95469	0.95549	0.97724
33	80	19.39402	7.96110	0.95165	0.98246	0.99115	0.95165	0.95651	0.97777	17.30763	7.64214	0.95469	0.98175	0.99079	0.95469	0.95790	0.97849
33	81	19.39402	7.53168	0.95165	0.98431	0.99209	0.95165	0.95896	0.97905	17.30763	7.24488	0.95469	0.98362	0.99174	0.95469	0.96022	0.97971
33	82	19.39402	7.11054	0.95165	0.98602	0.99296	0.95165	0.96132	0.98028	17.30763	6.85364	0.95469	0.98535	0.99262	0.95469	0.96246	0.98087
33	83	19.39402	6.69952	0.95165	0.98758	0.99375	0.95165	0.96358	0.98145	17.30763	6.47024	0.95469	0.98694	0.99343	0.95469	0.96461	0.98198
33	84	19.39402	6.30023	0.95165	0.98899	0.99447	0.95165	0.96574	0.98257	17.30763	6.09632	0.95469	0.98840	0.99416	0.95469	0.96667	0.98305
33	85	19.39402	5.91444	0.95165	0.99028	0.99512	0.95165	0.96781	0.98364	17.30763	5.73370	0.95469	0.98972	0.99483	0.95469	0.96864	0.98407
33	86	19.39402	5.54396	0.95165	0.99143	0.99570	0.95165	0.96977	0.98465	17.30763	5.38421	0.95469	0.99091	0.99544	0.95469	0.97052	0.98504
33	87	19.39402	5.19034	0.95165	0.99246	0.99622	0.95165	0.97163	0.98561	17.30763	5.04951	0.95469	0.99198	0.99598	0.95469	0.97231	0.98596
33	88	19.39402	4.85473	0.95165	0.99338	0.99668	0.95165	0.97339	0.98652	17.30763	4.73086	0.95469	0.99294	0.99646	0.95469	0.97400	0.98683
33	89	19.39402	4.53813	0.95165	0.99420	0.99709	0.95165	0.97506	0.98737	17.30763	4.42936	0.95469	0.99379	0.99689	0.95469	0.97560	0.98765
33	90	19.39402	4.24126	0.95165	0.99491	0.99745	0.95165	0.97662	0.98817	17.30763	4.14588	0.95469	0.99455	0.99727	0.95469	0.97711	0.98842
33	91	19.39402	3.96420	0.95165	0.99554	0.99777	0.95165	0.97810	0.98893	17.30763	3.88065	0.95469	0.99521	0.99760	0.95469	0.97854	0.98915
33	92	19.39402	3.70604	0.95165	0.99610	0.99804	0.95165	0.97950	0.98964	17.30763	3.63292	0.95469	0.99580	0.99789	0.95469	0.97988	0.98984
33	93	19.39402	3.46525	0.95165	0.99658	0.99829	0.95165	0.98081	0.99031	17.30763	3.40133	0.95469	0.99631	0.99815	0.95469	0.98116	0.99049
33	94	19.39402	3.23968	0.95165	0.99701	0.99850	0.95165	0.98205	0.99095	17.30763	3.18390	0.95469	0.99677	0.99838	0.95469	0.98236	0.99110
33	95	19.39402	3.02715	0.95165	0.99739	0.99869	0.95165	0.98323	0.99154	17.30763	2.97857	0.95469	0.99717	0.99858	0.95469	0.98350	0.99168
33	96	19.39402	2.82535	0.95165	0.99772	0.99886	0.95165	0.98433	0.99210	17.30763	2.78314	0.95469	0.99753	0.99876	0.95469	0.98457	0.99223
33	97	19.39402	2.63737	0.95165	0.99801	0.99901	0.95165	0.98536	0.99263	17.30763	2.60073	0.95469	0.99784	0.99892	0.95469	0.98558	0.99274
33	98	19.39402	2.46279	0.95165	0.99827	0.99913	0.95165	0.98632	0.99311	17.30763	2.43099	0.95469	0.99811	0.99905	0.95469	0.98652	0.99321
33	99	19.39402	2.30125	0.95165	0.99849	0.99924	0.95165	0.98722	0.99357	17.30763	2.27364	0.95469	0.99835	0.99917	0.95469	0.98739	0.99366
33	100	19.39402	2.15258	0.95165	0.99868	0.99934	0.95165	0.98805	0.99399	17.30763	2.12860	0.95469	0.99855	0.99928	0.95469	0.98820	0.99407
33	101	19.39402	2.01649	0.95165	0.99884	0.99942	0.95165	0.98881	0.99438	17.30763	1.99561	0.95469	0.99873	0.99936	0.95469	0.98895	0.99445
33	102	19.39402	1.89293	0.95165	0.99898	0.99949	0.95165	0.98952	0.99473	17.30763	1.87471	0.95469	0.99888	0.99944	0.95469	0.98964	0.99479
33	103	19.39402	1.78083	0.95165	0.99910	0.99955	0.95165	0.99016	0.99506	17.30763	1.76487	0.95469	0.99901	0.99950	0.95469	0.99028	0.99511
33	104	19.39402	1.67943	0.95165	0.99920	0.99960	0.95165	0.99075	0.99535	17.30763	1.66540	0.95469	0.99912	0.99956	0.95469	0.99085	0.99541
33	105	19.39402	1.58804	0.95165	0.99929	0.99964	0.95165	0.99129	0.99563	17.30763	1.57565	0.95469	0.99922	0.99961	0.95469	0.99138	0.99567
33	106	19.39402	1.50600	0.95165	0.99936	0.99968	0.95165	0.99177	0.99587	17.30763	1.49500	0.95469	0.99930	0.99965	0.95469	0.99185	0.99591
33	107	19.39402	1.43298	0.95165	0.99942	0.99971	0.95165	0.99219	0.99608	17.30763	1.42313	0.95469	0.99937	0.99968	0.95469	0.99227	0.99612
33	108	19.39402	1.36894	0.95165	0.99947	0.99974	0.95165	0.99256	0.99626	17.30763	1.36003	0.95469	0.99942	0.99971	0.95469	0.99263	0.99630
33	109	19.39402	1.31458	0.95165	0.99952	0.99976	0.95165	0.99285	0.99641	17.30763	1.30641	0.95469	0.99947	0.99973	0.95469	0.99292	0.99645
33	110	19.39402	1.27298	0.95165	0.99954	0.99977	0.95165	0.99306	0.99652	17.30763	1.26533	0.95469	0.99950	0.99975	0.95469	0.99313	0.99655
34	1	19.15964	26.62178	0.94917	0.71820	0.83599	0.94917	0.71762	0.83560	17.12367	22.51412	0.95232	0.75912	0.86307	0.95232	0.75866	0.86277
34	2	19.15964	26.56961	0.94917	0.71956	0.83691	0.94917	0.71895	0.83650	17.12367	22.48584	0.95232	0.76003	0.86366	0.95232	0.75956	0.86335
34	3	19.15964	26.51422	0.94917	0.72097	0.83787	0.94917	0.72033	0.83744	17.12367	22.45520	0.95232	0.76099	0.86428	0.95232	0.76050	0.86396
34	4	19.15964	26.45593	0.94917	0.72245	0.83886	0.94917	0.72177	0.83840	17.12367	22.42249	0.95232	0.76200	0.86492	0.95232	0.76147	0.86459

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
34	5	19.15964	26.39526	0.94917	0.72398	0.83989	0.94917	0.72325	0.83941	17.12367	22.38814	0.95232	0.76305	0.86560	0.95232	0.76249	0.86524
34	6	19.15964	26.33222	0.94917	0.72557	0.84096	0.94917	0.72479	0.84044	17.12367	22.35215	0.95232	0.76415	0.86631	0.95232	0.76355	0.86592
34	7	19.15964	26.26662	0.94917	0.72722	0.84207	0.94917	0.72639	0.84151	17.12367	22.31437	0.95232	0.76529	0.86704	0.95232	0.76465	0.86663
34	8	19.15964	26.19847	0.94917	0.72893	0.84322	0.94917	0.72804	0.84262	17.12367	22.27480	0.95232	0.76649	0.86781	0.95232	0.76580	0.86737
34	9	19.15964	26.12745	0.94917	0.73071	0.84441	0.94917	0.72975	0.84377	17.12367	22.23319	0.95232	0.76774	0.86861	0.95232	0.76700	0.86814
34	10	19.15964	26.05351	0.94917	0.73256	0.84564	0.94917	0.73152	0.84495	17.12367	22.18946	0.95232	0.76904	0.86945	0.95232	0.76824	0.86893
34	11	19.15964	25.97700	0.94917	0.73447	0.84691	0.94917	0.73335	0.84617	17.12367	22.14392	0.95232	0.77040	0.87031	0.95232	0.76954	0.86976
34	12	19.15964	25.89730	0.94917	0.73646	0.84823	0.94917	0.73525	0.84743	17.12367	22.09606	0.95232	0.77182	0.87121	0.95232	0.77088	0.87062
34	13	19.15964	25.81474	0.94917	0.73851	0.84959	0.94917	0.73721	0.84873	17.12367	22.04614	0.95232	0.77329	0.87215	0.95232	0.77228	0.87151
34	14	19.15964	25.72901	0.94917	0.74064	0.85100	0.94917	0.73923	0.85006	17.12367	21.99389	0.95232	0.77482	0.87313	0.95232	0.77373	0.87243
34	15	19.15964	25.64035	0.94917	0.74284	0.85245	0.94917	0.74132	0.85144	17.12367	21.93952	0.95232	0.77641	0.87414	0.95232	0.77524	0.87339
34	16	19.15964	25.54880	0.94917	0.74512	0.85394	0.94917	0.74347	0.85286	17.12367	21.88305	0.95232	0.77807	0.87518	0.95232	0.77680	0.87438
34	17	19.15964	25.45467	0.94917	0.74746	0.85548	0.94917	0.74569	0.85432	17.12367	21.82476	0.95232	0.77978	0.87627	0.95232	0.77842	0.87541
34	18	19.15964	25.35821	0.94917	0.74988	0.85706	0.94917	0.74799	0.85583	17.12367	21.76485	0.95232	0.78155	0.87738	0.95232	0.78010	0.87647
34	19	19.15964	25.25875	0.94917	0.75237	0.85869	0.94917	0.75035	0.85737	17.12367	21.70276	0.95232	0.78339	0.87854	0.95232	0.78184	0.87756
34	20	19.15964	25.15564	0.94917	0.75495	0.86037	0.94917	0.75278	0.85895	17.12367	21.63792	0.95232	0.78530	0.87974	0.95232	0.78363	0.87869
34	21	19.15964	25.04833	0.94917	0.75761	0.86209	0.94917	0.75528	0.86058	17.12367	21.56986	0.95232	0.78728	0.88098	0.95232	0.78549	0.87986
34	22	19.15964	24.93660	0.94917	0.76036	0.86387	0.94917	0.75785	0.86225	17.12367	21.49836	0.95232	0.78933	0.88226	0.95232	0.78742	0.88107
34	23	19.15964	24.82004	0.94917	0.76320	0.86570	0.94917	0.76049	0.86395	17.12367	21.42306	0.95232	0.79146	0.88360	0.95232	0.78940	0.88231
34	24	19.15964	24.69862	0.94917	0.76613	0.86758	0.94917	0.76320	0.86570	17.12367	21.34391	0.95232	0.79368	0.88497	0.95232	0.79144	0.88358
34	25	19.15964	24.57203	0.94917	0.76915	0.86951	0.94917	0.76597	0.86748	17.12367	21.26064	0.95232	0.79597	0.88639	0.95232	0.79354	0.88489
34	26	19.15964	24.44053	0.94917	0.77225	0.87149	0.94917	0.76881	0.86930	17.12367	21.17342	0.95232	0.79833	0.88786	0.95232	0.79571	0.88623
34	27	19.15964	24.30438	0.94917	0.77544	0.87352	0.94917	0.77171	0.87115	17.12367	21.08250	0.95232	0.80078	0.88937	0.95232	0.79793	0.88761
34	28	19.15964	24.16342	0.94917	0.77871	0.87559	0.94917	0.77467	0.87303	17.12367	20.98768	0.95232	0.80329	0.89092	0.95232	0.80021	0.88902
34	29	19.15964	24.01762	0.94917	0.78206	0.87770	0.94917	0.77770	0.87495	17.12367	20.88895	0.95232	0.80588	0.89251	0.95232	0.80254	0.89046
34	30	19.15964	23.86654	0.94917	0.78549	0.87986	0.94917	0.78077	0.87689	17.12367	20.78588	0.95232	0.80855	0.89414	0.95232	0.80493	0.89192
34	31	19.15964	23.71037	0.94917	0.78900	0.88206	0.94917	0.78390	0.87886	17.12367	20.67862	0.95232	0.81128	0.89581	0.95232	0.80738	0.89342
34	32	19.15964	23.54876	0.94917	0.79259	0.88429	0.94917	0.78709	0.88086	17.12367	20.56684	0.95232	0.81409	0.89752	0.95232	0.80987	0.89495
34	33	19.15964	23.38162	0.94917	0.79625	0.88657	0.94917	0.79032	0.88288	17.12367	20.45044	0.95232	0.81698	0.89927	0.95232	0.81242	0.89650
34	34	19.15964	23.20856	0.94917	0.79998	0.88888	0.94917	0.79359	0.88492	17.12367	20.32903	0.95232	0.81993	0.90106	0.95232	0.81501	0.89808
34	35	19.15964	23.02940	0.94917	0.80379	0.89122	0.94917	0.79691	0.88698	17.12367	20.20243	0.95232	0.82296	0.90288	0.95232	0.81765	0.89968
34	36	19.15964	22.84408	0.94917	0.80766	0.89360	0.94917	0.80027	0.88905	17.12367	20.07055	0.95232	0.82605	0.90474	0.95232	0.82034	0.90130
34	37	19.15964	22.65215	0.94917	0.81160	0.89601	0.94917	0.80366	0.89114	17.12367	19.93297	0.95232	0.82921	0.90663	0.95232	0.82307	0.90295
34	38	19.15964	22.45348	0.94917	0.81561	0.89844	0.94917	0.80709	0.89325	17.12367	19.78951	0.95232	0.83245	0.90856	0.95232	0.82584	0.90461
34	39	19.15964	22.24766	0.94917	0.81968	0.90091	0.94917	0.81055	0.89536	17.12367	19.63978	0.95232	0.83575	0.91053	0.95232	0.82864	0.90629
34	40	19.15964	22.03447	0.94917	0.82381	0.90339	0.94917	0.81403	0.89748	17.12367	19.48352	0.95232	0.83911	0.91252	0.95232	0.83149	0.90799

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
34	41	19.15964	21.81357	0.94917	0.82800	0.90591	0.94917	0.81754	0.89961	17.12367	19.32040	0.95232	0.84254	0.91454	0.95232	0.83437	0.90971
34	42	19.15964	21.58485	0.94917	0.83224	0.90844	0.94917	0.82108	0.90175	17.12367	19.15023	0.95232	0.84604	0.91660	0.95232	0.83728	0.91143
34	43	19.15964	21.34779	0.94917	0.83654	0.91100	0.94917	0.82463	0.90389	17.12367	18.97251	0.95232	0.84959	0.91868	0.95232	0.84022	0.91317
34	44	19.15964	21.10218	0.94917	0.84089	0.91357	0.94917	0.82821	0.90603	17.12367	18.78697	0.95232	0.85321	0.92079	0.95232	0.84319	0.91492
34	45	19.15964	20.84782	0.94917	0.84529	0.91616	0.94917	0.83179	0.90817	17.12367	18.59337	0.95232	0.85689	0.92293	0.95232	0.84619	0.91669
34	46	19.15964	20.58697	0.94917	0.84971	0.91875	0.94917	0.83540	0.91032	17.12367	18.39367	0.95232	0.86060	0.92508	0.95232	0.84921	0.91846
34	47	19.15964	20.32000	0.94917	0.85416	0.92135	0.94917	0.83901	0.91246	17.12367	18.18814	0.95232	0.86436	0.92724	0.95232	0.85226	0.92024
34	48	19.15964	20.04764	0.94917	0.85863	0.92394	0.94917	0.84264	0.91460	17.12367	17.97738	0.95232	0.86814	0.92942	0.95232	0.85533	0.92202
34	49	19.15964	19.77090	0.94917	0.86310	0.92652	0.94917	0.84628	0.91674	17.12367	17.76227	0.95232	0.87195	0.93159	0.95232	0.85842	0.92382
34	50	19.15964	19.49116	0.94917	0.86756	0.92908	0.94917	0.84994	0.91888	17.12367	17.54401	0.95232	0.87577	0.93377	0.95232	0.86154	0.92562
34	51	19.15964	19.21029	0.94917	0.87201	0.93163	0.94917	0.85361	0.92102	17.12367	17.32430	0.95232	0.87959	0.93594	0.95232	0.86469	0.92743
34	52	19.15964	18.92146	0.94917	0.87647	0.93417	0.94917	0.85729	0.92316	17.12367	17.09693	0.95232	0.88344	0.93811	0.95232	0.86786	0.92926
34	53	19.15964	18.62485	0.94917	0.88095	0.93671	0.94917	0.86099	0.92530	17.12367	16.86201	0.95232	0.88733	0.94030	0.95232	0.87106	0.93108
34	54	19.15964	18.32038	0.94917	0.88544	0.93924	0.94917	0.86469	0.92744	17.12367	16.61938	0.95232	0.89125	0.94250	0.95232	0.87427	0.93292
34	55	19.15964	18.00819	0.94917	0.88993	0.94176	0.94917	0.86841	0.92957	17.12367	16.36911	0.95232	0.89519	0.94469	0.95232	0.87752	0.93476
34	56	19.15964	17.68820	0.94917	0.89442	0.94427	0.94917	0.87213	0.93170	17.12367	16.11103	0.95232	0.89914	0.94689	0.95232	0.88078	0.93661
34	57	19.15964	17.36037	0.94917	0.89889	0.94676	0.94917	0.87586	0.93382	17.12367	15.84506	0.95232	0.90311	0.94909	0.95232	0.88406	0.93846
34	58	19.15964	17.02468	0.94917	0.90335	0.94922	0.94917	0.87960	0.93594	17.12367	15.57108	0.95232	0.90708	0.95128	0.95232	0.88735	0.94031
34	59	19.15964	16.68091	0.94917	0.90779	0.95167	0.94917	0.88333	0.93805	17.12367	15.28882	0.95232	0.91106	0.95346	0.95232	0.89066	0.94217
34	60	19.15964	16.32913	0.94917	0.91220	0.95408	0.94917	0.88706	0.94015	17.12367	14.99826	0.95232	0.91503	0.95563	0.95232	0.89398	0.94402
34	61	19.15964	15.96913	0.94917	0.91657	0.95647	0.94917	0.89079	0.94224	17.12367	14.69911	0.95232	0.91898	0.95778	0.95232	0.89730	0.94587
34	62	19.15964	15.60088	0.94917	0.92089	0.95882	0.94917	0.89450	0.94431	17.12367	14.39128	0.95232	0.92292	0.95992	0.95232	0.90063	0.94772
34	63	19.15964	15.22446	0.94917	0.92516	0.96113	0.94917	0.89820	0.94637	17.12367	14.07472	0.95232	0.92683	0.96203	0.95232	0.90395	0.94955
34	64	19.15964	14.83980	0.94917	0.92937	0.96339	0.94917	0.90188	0.94841	17.12367	13.74931	0.95232	0.93070	0.96411	0.95232	0.90727	0.95138
34	65	19.15964	14.44688	0.94917	0.93350	0.96561	0.94917	0.90553	0.95042	17.12367	13.41490	0.95232	0.93453	0.96616	0.95232	0.91057	0.95319
34	66	19.15964	14.04613	0.94917	0.93756	0.96777	0.94917	0.90916	0.95242	17.12367	13.07182	0.95232	0.93830	0.96817	0.95232	0.91387	0.95499
34	67	19.15964	13.63788	0.94917	0.94152	0.96988	0.94917	0.91275	0.95438	17.12367	12.72027	0.95232	0.94201	0.97014	0.95232	0.91713	0.95678
34	68	19.15964	13.22255	0.94917	0.94539	0.97193	0.94917	0.91630	0.95632	17.12367	12.36057	0.95232	0.94565	0.97207	0.95232	0.92038	0.95854
34	69	19.15964	12.80079	0.94917	0.94914	0.97391	0.94917	0.91980	0.95822	17.12367	11.99324	0.95232	0.94920	0.97394	0.95232	0.92359	0.96028
34	70	19.15964	12.37331	0.94917	0.95278	0.97582	0.94917	0.92325	0.96009	17.12367	11.61885	0.95232	0.95266	0.97576	0.95232	0.92676	0.96199
34	71	19.15964	11.94070	0.94917	0.95628	0.97765	0.94917	0.92665	0.96193	17.12367	11.23789	0.95232	0.95601	0.97751	0.95232	0.92989	0.96367
34	72	19.15964	11.50357	0.94917	0.95966	0.97941	0.94917	0.92998	0.96372	17.12367	10.85087	0.95232	0.95926	0.97921	0.95232	0.93298	0.96533
34	73	19.15964	11.06278	0.94917	0.96289	0.98109	0.94917	0.93325	0.96547	17.12367	10.45855	0.95232	0.96239	0.98083	0.95232	0.93601	0.96695
34	74	19.15964	10.61910	0.94917	0.96597	0.98269	0.94917	0.93645	0.96718	17.12367	10.06159	0.95232	0.96539	0.98239	0.95232	0.93898	0.96853
34	75	19.15964	10.17356	0.94917	0.96891	0.98421	0.94917	0.93957	0.96884	17.12367	9.66092	0.95232	0.96826	0.98387	0.95232	0.94189	0.97008
34	76	19.15964	9.72734	0.94917	0.97169	0.98564	0.94917	0.94261	0.97046	17.12367	9.25762	0.95232	0.97099	0.98528	0.95232	0.94474	0.97158

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
34	77	19.15964	9.28160	0.94917	0.97431	0.98699	0.94917	0.94557	0.97202	17.12367	8.85278	0.95232	0.97358	0.98661	0.95232	0.94752	0.97305
34	78	19.15964	8.83768	0.94917	0.97677	0.98825	0.94917	0.94844	0.97354	17.12367	8.44766	0.95232	0.97603	0.98787	0.95232	0.95022	0.97447
34	79	19.15964	8.39698	0.94917	0.97907	0.98943	0.94917	0.95123	0.97500	17.12367	8.04359	0.95232	0.97833	0.98904	0.95232	0.95284	0.97585
34	80	19.15964	7.96110	0.94917	0.98121	0.99052	0.94917	0.95391	0.97641	17.12367	7.64214	0.95232	0.98047	0.99014	0.95232	0.95538	0.97718
34	81	19.15964	7.53168	0.94917	0.98319	0.99152	0.94917	0.95650	0.97777	17.12367	7.24488	0.95232	0.98247	0.99116	0.95232	0.95783	0.97846
34	82	19.15964	7.11054	0.94917	0.98501	0.99245	0.94917	0.95899	0.97907	17.12367	6.85364	0.95232	0.98432	0.99210	0.95232	0.96020	0.97969
34	83	19.15964	6.69952	0.94917	0.98668	0.99329	0.94917	0.96138	0.98031	17.12367	6.47024	0.95232	0.98602	0.99296	0.95232	0.96247	0.98088
34	84	19.15964	6.30023	0.94917	0.98819	0.99406	0.94917	0.96367	0.98150	17.12367	6.09632	0.95232	0.98757	0.99375	0.95232	0.96465	0.98201
34	85	19.15964	5.91444	0.94917	0.98957	0.99476	0.94917	0.96585	0.98263	17.12367	5.73370	0.95232	0.98898	0.99446	0.95232	0.96673	0.98309
34	86	19.15964	5.54396	0.94917	0.99080	0.99538	0.94917	0.96793	0.98370	17.12367	5.38421	0.95232	0.99026	0.99511	0.95232	0.96872	0.98411
34	87	19.15964	5.19034	0.94917	0.99191	0.99594	0.94917	0.96989	0.98472	17.12367	5.04951	0.95232	0.99141	0.99568	0.95232	0.97061	0.98508
34	88	19.15964	4.85473	0.94917	0.99289	0.99643	0.94917	0.97176	0.98568	17.12367	4.73086	0.95232	0.99243	0.99620	0.95232	0.97240	0.98600
34	89	19.15964	4.53813	0.94917	0.99377	0.99687	0.94917	0.97351	0.98658	17.12367	4.42936	0.95232	0.99334	0.99666	0.95232	0.97409	0.98687
34	90	19.15964	4.24126	0.94917	0.99453	0.99726	0.94917	0.97517	0.98743	17.12367	4.14588	0.95232	0.99415	0.99707	0.95232	0.97568	0.98769
34	91	19.15964	3.96420	0.94917	0.99521	0.99760	0.94917	0.97673	0.98823	17.12367	3.88065	0.95232	0.99486	0.99742	0.95232	0.97719	0.98847
34	92	19.15964	3.70604	0.94917	0.99580	0.99790	0.94917	0.97821	0.98898	17.12367	3.63292	0.95232	0.99548	0.99774	0.95232	0.97862	0.98919
34	93	19.15964	3.46525	0.94917	0.99632	0.99816	0.94917	0.97960	0.98969	17.12367	3.40133	0.95232	0.99604	0.99801	0.95232	0.97997	0.98988
34	94	19.15964	3.23968	0.94917	0.99678	0.99839	0.94917	0.98091	0.99036	17.12367	3.18390	0.95232	0.99652	0.99826	0.95232	0.98124	0.99053
34	95	19.15964	3.02715	0.94917	0.99719	0.99859	0.94917	0.98215	0.99100	17.12367	2.97857	0.95232	0.99696	0.99848	0.95232	0.98245	0.99115
34	96	19.15964	2.82535	0.94917	0.99755	0.99877	0.94917	0.98332	0.99159	17.12367	2.78314	0.95232	0.99734	0.99867	0.95232	0.98358	0.99172
34	97	19.15964	2.63737	0.94917	0.99786	0.99893	0.94917	0.98441	0.99215	17.12367	2.60073	0.95232	0.99767	0.99884	0.95232	0.98465	0.99226
34	98	19.15964	2.46279	0.94917	0.99813	0.99906	0.94917	0.98543	0.99266	17.12367	2.43099	0.95232	0.99797	0.99898	0.95232	0.98564	0.99277
34	99	19.15964	2.30125	0.94917	0.99837	0.99918	0.94917	0.98638	0.99314	17.12367	2.27364	0.95232	0.99822	0.99911	0.95232	0.98657	0.99324
34	100	19.15964	2.15258	0.94917	0.99857	0.99928	0.94917	0.98726	0.99359	17.12367	2.12860	0.95232	0.99844	0.99922	0.95232	0.98743	0.99367
34	101	19.15964	2.01649	0.94917	0.99875	0.99937	0.94917	0.98807	0.99400	17.12367	1.99561	0.95232	0.99863	0.99931	0.95232	0.98822	0.99408
34	102	19.15964	1.89293	0.94917	0.99890	0.99945	0.94917	0.98882	0.99438	17.12367	1.87471	0.95232	0.99879	0.99940	0.95232	0.98895	0.99445
34	103	19.15964	1.78083	0.94917	0.99903	0.99951	0.94917	0.98951	0.99473	17.12367	1.76487	0.95232	0.99893	0.99947	0.95232	0.98963	0.99479
34	104	19.15964	1.67943	0.94917	0.99914	0.99957	0.94917	0.99013	0.99504	17.12367	1.66540	0.95232	0.99905	0.99953	0.95232	0.99024	0.99510
34	105	19.15964	1.58804	0.94917	0.99923	0.99961	0.94917	0.99070	0.99533	17.12367	1.57565	0.95232	0.99915	0.99958	0.95232	0.99080	0.99538
34	106	19.15964	1.50600	0.94917	0.99931	0.99965	0.94917	0.99121	0.99559	17.12367	1.49500	0.95232	0.99924	0.99962	0.95232	0.99130	0.99563
34	107	19.15964	1.43298	0.94917	0.99938	0.99969	0.94917	0.99167	0.99582	17.12367	1.42313	0.95232	0.99931	0.99966	0.95232	0.99175	0.99586
34	108	19.15964	1.36894	0.94917	0.99943	0.99972	0.94917	0.99205	0.99601	17.12367	1.36003	0.95232	0.99938	0.99969	0.95232	0.99213	0.99605
34	109	19.15964	1.31458	0.94917	0.99948	0.99974	0.94917	0.99236	0.99617	17.12367	1.30641	0.95232	0.99942	0.99971	0.95232	0.99244	0.99620
34	110	19.15964	1.27298	0.94917	0.99951	0.99975	0.94917	0.99259	0.99628	17.12367	1.26533	0.95232	0.99946	0.99973	0.95232	0.99266	0.99632
35	1	18.92347	26.62178	0.94665	0.70942	0.83001	0.94665	0.70885	0.82962	16.93769	22.51412	0.94991	0.75094	0.85776	0.94991	0.75048	0.85746
35	2	18.92347	26.56961	0.94665	0.71076	0.83093	0.94665	0.71017	0.83052	16.93769	22.48584	0.94991	0.75184	0.85834	0.94991	0.75137	0.85804

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
35	3	18.92347	26.51422	0.94665	0.71217	0.83189	0.94665	0.71154	0.83146	16.93769	22.45520	0.94991	0.75280	0.85897	0.94991	0.75231	0.85865
35	4	18.92347	26.45593	0.94665	0.71363	0.83289	0.94665	0.71297	0.83243	16.93769	22.42249	0.94991	0.75380	0.85962	0.94991	0.75328	0.85928
35	5	18.92347	26.39526	0.94665	0.71515	0.83392	0.94665	0.71444	0.83344	16.93769	22.38814	0.94991	0.75484	0.86030	0.94991	0.75429	0.85994
35	6	18.92347	26.33222	0.94665	0.71673	0.83499	0.94665	0.71597	0.83448	16.93769	22.35215	0.94991	0.75594	0.86101	0.94991	0.75535	0.86062
35	7	18.92347	26.26662	0.94665	0.71837	0.83611	0.94665	0.71756	0.83556	16.93769	22.31437	0.94991	0.75708	0.86175	0.94991	0.75645	0.86134
35	8	18.92347	26.19847	0.94665	0.72007	0.83726	0.94665	0.71920	0.83667	16.93769	22.27480	0.94991	0.75827	0.86252	0.94991	0.75759	0.86208
35	9	18.92347	26.12745	0.94665	0.72184	0.83845	0.94665	0.72090	0.83782	16.93769	22.23319	0.94991	0.75952	0.86332	0.94991	0.75879	0.86285
35	10	18.92347	26.05351	0.94665	0.72368	0.83969	0.94665	0.72267	0.83901	16.93769	22.18946	0.94991	0.76082	0.86416	0.94991	0.76003	0.86365
35	11	18.92347	25.97700	0.94665	0.72558	0.84097	0.94665	0.72449	0.84024	16.93769	22.14392	0.94991	0.76217	0.86503	0.94991	0.76132	0.86449
35	12	18.92347	25.89730	0.94665	0.72756	0.84230	0.94665	0.72638	0.84150	16.93769	22.09606	0.94991	0.76358	0.86594	0.94991	0.76266	0.86535
35	13	18.92347	25.81474	0.94665	0.72960	0.84367	0.94665	0.72833	0.84281	16.93769	22.04614	0.94991	0.76505	0.86689	0.94991	0.76406	0.86625
35	14	18.92347	25.72901	0.94665	0.73173	0.84508	0.94665	0.73034	0.84416	16.93769	21.99389	0.94991	0.76658	0.86787	0.94991	0.76551	0.86718
35	15	18.92347	25.64035	0.94665	0.73392	0.84654	0.94665	0.73243	0.84555	16.93769	21.93952	0.94991	0.76818	0.86889	0.94991	0.76702	0.86815
35	16	18.92347	25.54880	0.94665	0.73619	0.84805	0.94665	0.73458	0.84698	16.93769	21.88305	0.94991	0.76983	0.86995	0.94991	0.76858	0.86915
35	17	18.92347	25.45467	0.94665	0.73853	0.84960	0.94665	0.73680	0.84846	16.93769	21.82476	0.94991	0.77155	0.87104	0.94991	0.77020	0.87019
35	18	18.92347	25.35821	0.94665	0.74095	0.85120	0.94665	0.73910	0.84998	16.93769	21.76485	0.94991	0.77332	0.87217	0.94991	0.77189	0.87126
35	19	18.92347	25.25875	0.94665	0.74344	0.85284	0.94665	0.74146	0.85154	16.93769	21.70276	0.94991	0.77516	0.87334	0.94991	0.77363	0.87237
35	20	18.92347	25.15564	0.94665	0.74602	0.85454	0.94665	0.74390	0.85314	16.93769	21.63792	0.94991	0.77707	0.87455	0.94991	0.77544	0.87352
35	21	18.92347	25.04833	0.94665	0.74869	0.85628	0.94665	0.74641	0.85479	16.93769	21.56986	0.94991	0.77906	0.87581	0.94991	0.77731	0.87470
35	22	18.92347	24.93660	0.94665	0.75144	0.85808	0.94665	0.74899	0.85648	16.93769	21.49836	0.94991	0.78113	0.87712	0.94991	0.77924	0.87592
35	23	18.92347	24.82004	0.94665	0.75429	0.85994	0.94665	0.75164	0.85821	16.93769	21.42306	0.94991	0.78327	0.87847	0.94991	0.78124	0.87718
35	24	18.92347	24.69862	0.94665	0.75723	0.86185	0.94665	0.75437	0.85999	16.93769	21.34391	0.94991	0.78550	0.87986	0.94991	0.78330	0.87848
35	25	18.92347	24.57203	0.94665	0.76027	0.86381	0.94665	0.75716	0.86180	16.93769	21.26064	0.94991	0.78781	0.88131	0.94991	0.78542	0.87982
35	26	18.92347	24.44053	0.94665	0.76339	0.86582	0.94665	0.76002	0.86365	16.93769	21.17342	0.94991	0.79020	0.88280	0.94991	0.78761	0.88118
35	27	18.92347	24.30438	0.94665	0.76661	0.86789	0.94665	0.76295	0.86554	16.93769	21.08250	0.94991	0.79266	0.88434	0.94991	0.78985	0.88259
35	28	18.92347	24.16342	0.94665	0.76991	0.87000	0.94665	0.76595	0.86746	16.93769	20.98768	0.94991	0.79521	0.88592	0.94991	0.79216	0.88403
35	29	18.92347	24.01762	0.94665	0.77329	0.87215	0.94665	0.76901	0.86942	16.93769	20.88895	0.94991	0.79783	0.88755	0.94991	0.79453	0.88550
35	30	18.92347	23.86654	0.94665	0.77676	0.87436	0.94665	0.77213	0.87141	16.93769	20.78588	0.94991	0.80053	0.88922	0.94991	0.79696	0.88701
35	31	18.92347	23.71037	0.94665	0.78032	0.87660	0.94665	0.77531	0.87343	16.93769	20.67862	0.94991	0.80331	0.89093	0.94991	0.79944	0.88854
35	32	18.92347	23.54876	0.94665	0.78395	0.87889	0.94665	0.77854	0.87548	16.93769	20.56684	0.94991	0.80616	0.89268	0.94991	0.80198	0.89011
35	33	18.92347	23.38162	0.94665	0.78767	0.88122	0.94665	0.78183	0.87756	16.93769	20.45044	0.94991	0.80909	0.89447	0.94991	0.80458	0.89171
35	34	18.92347	23.20856	0.94665	0.79146	0.88359	0.94665	0.78516	0.87965	16.93769	20.32903	0.94991	0.81210	0.89631	0.94991	0.80722	0.89333
35	35	18.92347	23.02940	0.94665	0.79534	0.88600	0.94665	0.78855	0.88177	16.93769	20.20243	0.94991	0.81518	0.89818	0.94991	0.80992	0.89498
35	36	18.92347	22.84408	0.94665	0.79928	0.88845	0.94665	0.79198	0.88391	16.93769	20.07055	0.94991	0.81834	0.90010	0.94991	0.81267	0.89665
35	37	18.92347	22.65215	0.94665	0.80330	0.89092	0.94665	0.79545	0.88607	16.93769	19.93297	0.94991	0.82157	0.90205	0.94991	0.81546	0.89835
35	38	18.92347	22.45348	0.94665	0.80739	0.89343	0.94665	0.79895	0.88824	16.93769	19.78951	0.94991	0.82488	0.90404	0.94991	0.81829	0.90007

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
35	39	18.92347	22.24766	0.94665	0.81156	0.89598	0.94665	0.80249	0.89043	16.93769	19.63978	0.94991	0.82826	0.90606	0.94991	0.82117	0.90181
35	40	18.92347	22.03447	0.94665	0.81578	0.89855	0.94665	0.80607	0.89262	16.93769	19.48352	0.94991	0.83170	0.90812	0.94991	0.82409	0.90356
35	41	18.92347	21.81357	0.94665	0.82007	0.90114	0.94665	0.80967	0.89482	16.93769	19.32040	0.94991	0.83522	0.91021	0.94991	0.82704	0.90534
35	42	18.92347	21.58485	0.94665	0.82443	0.90377	0.94665	0.81329	0.89704	16.93769	19.15023	0.94991	0.83881	0.91234	0.94991	0.83003	0.90712
35	43	18.92347	21.34779	0.94665	0.82884	0.90641	0.94665	0.81694	0.89925	16.93769	18.97251	0.94991	0.84246	0.91450	0.94991	0.83306	0.90893
35	44	18.92347	21.10218	0.94665	0.83331	0.90908	0.94665	0.82062	0.90147	16.93769	18.78697	0.94991	0.84618	0.91668	0.94991	0.83611	0.91074
35	45	18.92347	20.84782	0.94665	0.83783	0.91176	0.94665	0.82430	0.90369	16.93769	18.59337	0.94991	0.84996	0.91890	0.94991	0.83919	0.91257
35	46	18.92347	20.58697	0.94665	0.84238	0.91445	0.94665	0.82801	0.90591	16.93769	18.39367	0.94991	0.85379	0.92113	0.94991	0.84230	0.91440
35	47	18.92347	20.32000	0.94665	0.84696	0.91714	0.94665	0.83173	0.90814	16.93769	18.18814	0.94991	0.85765	0.92337	0.94991	0.84544	0.91625
35	48	18.92347	20.04764	0.94665	0.85156	0.91983	0.94665	0.83546	0.91036	16.93769	17.97738	0.94991	0.86155	0.92563	0.94991	0.84860	0.91810
35	49	18.92347	19.77090	0.94665	0.85617	0.92251	0.94665	0.83921	0.91258	16.93769	17.76227	0.94991	0.86548	0.92789	0.94991	0.85179	0.91996
35	50	18.92347	19.49116	0.94665	0.86078	0.92518	0.94665	0.84298	0.91480	16.93769	17.54401	0.94991	0.86942	0.93015	0.94991	0.85500	0.92183
35	51	18.92347	19.21029	0.94665	0.86538	0.92783	0.94665	0.84676	0.91702	16.93769	17.32430	0.94991	0.87337	0.93241	0.94991	0.85825	0.92372
35	52	18.92347	18.92146	0.94665	0.86999	0.93048	0.94665	0.85055	0.91924	16.93769	17.09693	0.94991	0.87736	0.93467	0.94991	0.86152	0.92561
35	53	18.92347	18.62485	0.94665	0.87463	0.93312	0.94665	0.85436	0.92146	16.93769	16.86201	0.94991	0.88138	0.93695	0.94991	0.86481	0.92751
35	54	18.92347	18.32038	0.94665	0.87928	0.93576	0.94665	0.85818	0.92368	16.93769	16.61938	0.94991	0.88544	0.93924	0.94991	0.86813	0.92941
35	55	18.92347	18.00819	0.94665	0.88393	0.93839	0.94665	0.86202	0.92590	16.93769	16.36911	0.94991	0.88952	0.94153	0.94991	0.87148	0.93133
35	56	18.92347	17.68820	0.94665	0.88859	0.94101	0.94665	0.86586	0.92811	16.93769	16.11103	0.94991	0.89362	0.94382	0.94991	0.87485	0.93325
35	57	18.92347	17.36037	0.94665	0.89324	0.94361	0.94665	0.86971	0.93032	16.93769	15.84506	0.94991	0.89774	0.94612	0.94991	0.87824	0.93517
35	58	18.92347	17.02468	0.94665	0.89787	0.94619	0.94665	0.87357	0.93252	16.93769	15.57108	0.94991	0.90187	0.94840	0.94991	0.88165	0.93710
35	59	18.92347	16.68091	0.94665	0.90249	0.94875	0.94665	0.87743	0.93472	16.93769	15.28882	0.94991	0.90601	0.95069	0.94991	0.88507	0.93903
35	60	18.92347	16.32913	0.94665	0.90709	0.95128	0.94665	0.88130	0.93690	16.93769	14.99826	0.94991	0.91014	0.95296	0.94991	0.88851	0.94096
35	61	18.92347	15.96913	0.94665	0.91165	0.95378	0.94665	0.88515	0.93908	16.93769	14.69911	0.94991	0.91427	0.95522	0.94991	0.89195	0.94289
35	62	18.92347	15.60088	0.94665	0.91617	0.95625	0.94665	0.88901	0.94124	16.93769	14.39128	0.94991	0.91838	0.95746	0.94991	0.89540	0.94482
35	63	18.92347	15.22446	0.94665	0.92063	0.95868	0.94665	0.89285	0.94339	16.93769	14.07472	0.94991	0.92247	0.95967	0.94991	0.89886	0.94674
35	64	18.92347	14.83980	0.94665	0.92504	0.96106	0.94665	0.89667	0.94552	16.93769	13.74931	0.94991	0.92653	0.96186	0.94991	0.90231	0.94865
35	65	18.92347	14.44688	0.94665	0.92938	0.96340	0.94665	0.90047	0.94763	16.93769	13.41490	0.94991	0.93054	0.96402	0.94991	0.90575	0.95055
35	66	18.92347	14.04613	0.94665	0.93364	0.96568	0.94665	0.90425	0.94972	16.93769	13.07182	0.94991	0.93450	0.96614	0.94991	0.90918	0.95243
35	67	18.92347	13.63788	0.94665	0.93781	0.96791	0.94665	0.90799	0.95178	16.93769	12.72027	0.94991	0.93840	0.96822	0.94991	0.91259	0.95430
35	68	18.92347	13.22255	0.94665	0.94189	0.97007	0.94665	0.91170	0.95381	16.93769	12.36057	0.94991	0.94223	0.97026	0.94991	0.91598	0.95615
35	69	18.92347	12.80079	0.94665	0.94585	0.97217	0.94665	0.91536	0.95581	16.93769	11.99324	0.94991	0.94597	0.97224	0.94991	0.91934	0.95798
35	70	18.92347	12.37331	0.94665	0.94969	0.97419	0.94665	0.91897	0.95778	16.93769	11.61885	0.94991	0.94962	0.97416	0.94991	0.92266	0.95978
35	71	18.92347	11.94070	0.94665	0.95340	0.97614	0.94665	0.92253	0.95971	16.93769	11.23789	0.94991	0.95317	0.97602	0.94991	0.92595	0.96155
35	72	18.92347	11.50357	0.94665	0.95697	0.97801	0.94665	0.92603	0.96160	16.93769	10.85087	0.94991	0.95660	0.97782	0.94991	0.92918	0.96329
35	73	18.92347	11.06278	0.94665	0.96040	0.97980	0.94665	0.92946	0.96344	16.93769	10.45855	0.94991	0.95991	0.97955	0.94991	0.93237	0.96500
35	74	18.92347	10.61910	0.94665	0.96367	0.98150	0.94665	0.93283	0.96525	16.93769	10.06159	0.94991	0.96310	0.98120	0.94991	0.93550	0.96667

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
35	75	18.92347	10.17356	0.94665	0.96679	0.98312	0.94665	0.93611	0.96700	16.93769	9.66092	0.94991	0.96615	0.98278	0.94991	0.93857	0.96831
35	76	18.92347	9.72734	0.94665	0.96975	0.98464	0.94665	0.93932	0.96871	16.93769	9.25762	0.94991	0.96905	0.98428	0.94991	0.94156	0.96990
35	77	18.92347	9.28160	0.94665	0.97254	0.98608	0.94665	0.94244	0.97037	16.93769	8.85278	0.94991	0.97181	0.98570	0.94991	0.94449	0.97145
35	78	18.92347	8.83768	0.94665	0.97517	0.98743	0.94665	0.94547	0.97197	16.93769	8.44766	0.94991	0.97441	0.98704	0.94991	0.94734	0.97296
35	79	18.92347	8.39698	0.94665	0.97762	0.98868	0.94665	0.94841	0.97352	16.93769	8.04359	0.94991	0.97685	0.98829	0.94991	0.95011	0.97442
35	80	18.92347	7.96110	0.94665	0.97990	0.98985	0.94665	0.95124	0.97501	16.93769	7.64214	0.94991	0.97914	0.98946	0.94991	0.95279	0.97582
35	81	18.92347	7.53168	0.94665	0.98201	0.99092	0.94665	0.95398	0.97645	16.93769	7.24488	0.94991	0.98127	0.99055	0.94991	0.95538	0.97718
35	82	18.92347	7.11054	0.94665	0.98396	0.99191	0.94665	0.95661	0.97782	16.93769	6.85364	0.94991	0.98324	0.99155	0.94991	0.95788	0.97849
35	83	18.92347	6.69952	0.94665	0.98574	0.99282	0.94665	0.95914	0.97914	16.93769	6.47024	0.94991	0.98505	0.99247	0.94991	0.96028	0.97974
35	84	18.92347	6.30023	0.94665	0.98736	0.99364	0.94665	0.96155	0.98040	16.93769	6.09632	0.94991	0.98671	0.99331	0.94991	0.96259	0.98094
35	85	18.92347	5.91444	0.94665	0.98883	0.99438	0.94665	0.96386	0.98160	16.93769	5.73370	0.94991	0.98822	0.99408	0.94991	0.96479	0.98208
35	86	18.92347	5.54396	0.94665	0.99015	0.99505	0.94665	0.96605	0.98273	16.93769	5.38421	0.94991	0.98958	0.99476	0.94991	0.96689	0.98317
35	87	18.92347	5.19034	0.94665	0.99133	0.99565	0.94665	0.96813	0.98381	16.93769	5.04951	0.94991	0.99081	0.99538	0.94991	0.96888	0.98419
35	88	18.92347	4.85473	0.94665	0.99239	0.99618	0.94665	0.97009	0.98482	16.93769	4.73086	0.94991	0.99190	0.99593	0.94991	0.97077	0.98517
35	89	18.92347	4.53813	0.94665	0.99332	0.99665	0.94665	0.97195	0.98578	16.93769	4.42936	0.94991	0.99287	0.99642	0.94991	0.97256	0.98609
35	90	18.92347	4.24126	0.94665	0.99414	0.99706	0.94665	0.97370	0.98668	16.93769	4.14588	0.94991	0.99374	0.99686	0.94991	0.97425	0.98696
35	91	18.92347	3.96420	0.94665	0.99486	0.99743	0.94665	0.97535	0.98752	16.93769	3.88065	0.94991	0.99449	0.99724	0.94991	0.97584	0.98777
35	92	18.92347	3.70604	0.94665	0.99550	0.99774	0.94665	0.97691	0.98832	16.93769	3.63292	0.94991	0.99516	0.99758	0.94991	0.97734	0.98854
35	93	18.92347	3.46525	0.94665	0.99606	0.99802	0.94665	0.97838	0.98907	16.93769	3.40133	0.94991	0.99575	0.99787	0.94991	0.97877	0.98927
35	94	18.92347	3.23968	0.94665	0.99655	0.99827	0.94665	0.97977	0.98978	16.93769	3.18390	0.94991	0.99628	0.99813	0.94991	0.98011	0.98996
35	95	18.92347	3.02715	0.94665	0.99698	0.99849	0.94665	0.98108	0.99045	16.93769	2.97857	0.94991	0.99674	0.99837	0.94991	0.98139	0.99061
35	96	18.92347	2.82535	0.94665	0.99737	0.99868	0.94665	0.98231	0.99108	16.93769	2.78314	0.94991	0.99715	0.99857	0.94991	0.98259	0.99122
35	97	18.92347	2.63737	0.94665	0.99770	0.99885	0.94665	0.98347	0.99167	16.93769	2.60073	0.94991	0.99751	0.99875	0.94991	0.98371	0.99179
35	98	18.92347	2.46279	0.94665	0.99799	0.99900	0.94665	0.98455	0.99221	16.93769	2.43099	0.94991	0.99782	0.99891	0.94991	0.98476	0.99232
35	99	18.92347	2.30125	0.94665	0.99825	0.99912	0.94665	0.98555	0.99272	16.93769	2.27364	0.94991	0.99809	0.99904	0.94991	0.98574	0.99282
35	100	18.92347	2.15258	0.94665	0.99846	0.99923	0.94665	0.98648	0.99319	16.93769	2.12860	0.94991	0.99833	0.99916	0.94991	0.98665	0.99328
35	101	18.92347	2.01649	0.94665	0.99865	0.99933	0.94665	0.98734	0.99363	16.93769	1.99561	0.94991	0.99853	0.99926	0.94991	0.98749	0.99371
35	102	18.92347	1.89293	0.94665	0.99881	0.99941	0.94665	0.98813	0.99403	16.93769	1.87471	0.94991	0.99870	0.99935	0.94991	0.98827	0.99410
35	103	18.92347	1.78083	0.94665	0.99895	0.99948	0.94665	0.98886	0.99440	16.93769	1.76487	0.94991	0.99885	0.99943	0.94991	0.98898	0.99446
35	104	18.92347	1.67943	0.94665	0.99907	0.99954	0.94665	0.98952	0.99473	16.93769	1.66540	0.94991	0.99898	0.99949	0.94991	0.98963	0.99479
35	105	18.92347	1.58804	0.94665	0.99917	0.99959	0.94665	0.99012	0.99504	16.93769	1.57565	0.94991	0.99909	0.99955	0.94991	0.99023	0.99509
35	106	18.92347	1.50600	0.94665	0.99926	0.99963	0.94665	0.99066	0.99531	16.93769	1.49500	0.94991	0.99919	0.99959	0.94991	0.99076	0.99536
35	107	18.92347	1.43298	0.94665	0.99933	0.99966	0.94665	0.99114	0.99555	16.93769	1.42313	0.94991	0.99926	0.99963	0.94991	0.99123	0.99560
35	108	18.92347	1.36894	0.94665	0.99939	0.99969	0.94665	0.99155	0.99576	16.93769	1.36003	0.94991	0.99933	0.99966	0.94991	0.99164	0.99580
35	109	18.92347	1.31458	0.94665	0.99944	0.99972	0.94665	0.99188	0.99593	16.93769	1.30641	0.94991	0.99938	0.99969	0.94991	0.99196	0.99596
35	110	18.92347	1.27298	0.94665	0.99947	0.99974	0.94665	0.99212	0.99605	16.93769	1.26533	0.94991	0.99942	0.99971	0.94991	0.99220	0.99608

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
36	1	18.68511	26.62178	0.94405	0.70055	0.82391	0.94405	0.69998	0.82352	16.74930	22.51412	0.94743	0.74264	0.85232	0.94743	0.74219	0.85202
36	2	18.68511	26.56961	0.94405	0.70188	0.82483	0.94405	0.70130	0.82443	16.74930	22.48584	0.94743	0.74354	0.85291	0.94743	0.74308	0.85260
36	3	18.68511	26.51422	0.94405	0.70327	0.82579	0.94405	0.70266	0.82537	16.74930	22.45520	0.94743	0.74449	0.85353	0.94743	0.74400	0.85321
36	4	18.68511	26.45593	0.94405	0.70472	0.82679	0.94405	0.70407	0.82634	16.74930	22.42249	0.94743	0.74548	0.85419	0.94743	0.74497	0.85385
36	5	18.68511	26.39526	0.94405	0.70623	0.82783	0.94405	0.70554	0.82735	16.74930	22.38814	0.94743	0.74652	0.85487	0.94743	0.74598	0.85451
36	6	18.68511	26.33222	0.94405	0.70780	0.82890	0.94405	0.70706	0.82839	16.74930	22.35215	0.94743	0.74761	0.85558	0.94743	0.74703	0.85520
36	7	18.68511	26.26662	0.94405	0.70943	0.83002	0.94405	0.70863	0.82947	16.74930	22.31437	0.94743	0.74875	0.85633	0.94743	0.74813	0.85592
36	8	18.68511	26.19847	0.94405	0.71112	0.83117	0.94405	0.71027	0.83059	16.74930	22.27480	0.94743	0.74994	0.85710	0.94743	0.74927	0.85666
36	9	18.68511	26.12745	0.94405	0.71288	0.83237	0.94405	0.71196	0.83175	16.74930	22.23319	0.94743	0.75118	0.85791	0.94743	0.75046	0.85744
36	10	18.68511	26.05351	0.94405	0.71470	0.83362	0.94405	0.71371	0.83294	16.74930	22.18946	0.94743	0.75247	0.85875	0.94743	0.75170	0.85825
36	11	18.68511	25.97700	0.94405	0.71660	0.83490	0.94405	0.71553	0.83418	16.74930	22.14392	0.94743	0.75382	0.85963	0.94743	0.75298	0.85909
36	12	18.68511	25.89730	0.94405	0.71856	0.83624	0.94405	0.71741	0.83545	16.74930	22.09606	0.94743	0.75523	0.86055	0.94743	0.75433	0.85996
36	13	18.68511	25.81474	0.94405	0.72060	0.83761	0.94405	0.71935	0.83677	16.74930	22.04614	0.94743	0.75670	0.86150	0.94743	0.75572	0.86087
36	14	18.68511	25.72901	0.94405	0.72271	0.83904	0.94405	0.72136	0.83813	16.74930	21.99389	0.94743	0.75823	0.86249	0.94743	0.75717	0.86181
36	15	18.68511	25.64035	0.94405	0.72490	0.84051	0.94405	0.72344	0.83953	16.74930	21.93952	0.94743	0.75982	0.86352	0.94743	0.75868	0.86278
36	16	18.68511	25.54880	0.94405	0.72716	0.84203	0.94405	0.72559	0.84097	16.74930	21.88305	0.94743	0.76147	0.86459	0.94743	0.76024	0.86379
36	17	18.68511	25.45467	0.94405	0.72950	0.84359	0.94405	0.72780	0.84246	16.74930	21.82476	0.94743	0.76319	0.86569	0.94743	0.76186	0.86484
36	18	18.68511	25.35821	0.94405	0.73191	0.84520	0.94405	0.73010	0.84399	16.74930	21.76485	0.94743	0.76496	0.86683	0.94743	0.76355	0.86592
36	19	18.68511	25.25875	0.94405	0.73440	0.84686	0.94405	0.73246	0.84557	16.74930	21.70276	0.94743	0.76680	0.86801	0.94743	0.76530	0.86705
36	20	18.68511	25.15564	0.94405	0.73697	0.84857	0.94405	0.73490	0.84720	16.74930	21.63792	0.94743	0.76872	0.86924	0.94743	0.76711	0.86821
36	21	18.68511	25.04833	0.94405	0.73964	0.85034	0.94405	0.73741	0.84886	16.74930	21.56986	0.94743	0.77071	0.87051	0.94743	0.76899	0.86941
36	22	18.68511	24.93660	0.94405	0.74240	0.85216	0.94405	0.74000	0.85058	16.74930	21.49836	0.94743	0.77279	0.87183	0.94743	0.77093	0.87065
36	23	18.68511	24.82004	0.94405	0.74525	0.85404	0.94405	0.74267	0.85233	16.74930	21.42306	0.94743	0.77494	0.87320	0.94743	0.77294	0.87193
36	24	18.68511	24.69862	0.94405	0.74821	0.85597	0.94405	0.74541	0.85413	16.74930	21.34391	0.94743	0.77718	0.87462	0.94743	0.77501	0.87325
36	25	18.68511	24.57203	0.94405	0.75125	0.85796	0.94405	0.74822	0.85598	16.74930	21.26064	0.94743	0.77950	0.87609	0.94743	0.77715	0.87461
36	26	18.68511	24.44053	0.94405	0.75440	0.86001	0.94405	0.75110	0.85786	16.74930	21.17342	0.94743	0.78191	0.87761	0.94743	0.77936	0.87600
36	27	18.68511	24.30438	0.94405	0.75763	0.86210	0.94405	0.75406	0.85979	16.74930	21.08250	0.94743	0.78440	0.87917	0.94743	0.78163	0.87743
36	28	18.68511	24.16342	0.94405	0.76095	0.86425	0.94405	0.75708	0.86175	16.74930	20.98768	0.94743	0.78697	0.88079	0.94743	0.78397	0.87890
36	29	18.68511	24.01762	0.94405	0.76437	0.86645	0.94405	0.76017	0.86375	16.74930	20.88895	0.94743	0.78962	0.88244	0.94743	0.78636	0.88041
36	30	18.68511	23.86654	0.94405	0.76787	0.86870	0.94405	0.76333	0.86578	16.74930	20.78588	0.94743	0.79235	0.88415	0.94743	0.78883	0.88195
36	31	18.68511	23.71037	0.94405	0.77147	0.87099	0.94405	0.76655	0.86785	16.74930	20.67862	0.94743	0.79517	0.88590	0.94743	0.79135	0.88352
36	32	18.68511	23.54876	0.94405	0.77515	0.87333	0.94405	0.76983	0.86995	16.74930	20.56684	0.94743	0.79806	0.88769	0.94743	0.79393	0.88513
36	33	18.68511	23.38162	0.94405	0.77891	0.87572	0.94405	0.77317	0.87208	16.74930	20.45044	0.94743	0.80104	0.88953	0.94743	0.79657	0.88677
36	34	18.68511	23.20856	0.94405	0.78277	0.87815	0.94405	0.77657	0.87423	16.74930	20.32903	0.94743	0.80410	0.89141	0.94743	0.79927	0.88844
36	35	18.68511	23.02940	0.94405	0.78670	0.88062	0.94405	0.78002	0.87642	16.74930	20.20243	0.94743	0.80723	0.89334	0.94743	0.80202	0.89013
36	36	18.68511	22.84408	0.94405	0.79072	0.88313	0.94405	0.78351	0.87862	16.74930	20.07055	0.94743	0.81045	0.89530	0.94743	0.80482	0.89186

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
36	37	18.68511	22.65215	0.94405	0.79481	0.88568	0.94405	0.78705	0.88084	16.74930	19.93297	0.94743	0.81375	0.89731	0.94743	0.80768	0.89361
36	38	18.68511	22.45348	0.94405	0.79899	0.88826	0.94405	0.79064	0.88308	16.74930	19.78951	0.94743	0.81712	0.89936	0.94743	0.81058	0.89538
36	39	18.68511	22.24766	0.94405	0.80323	0.89088	0.94405	0.79426	0.88533	16.74930	19.63978	0.94743	0.82058	0.90145	0.94743	0.81352	0.89717
36	40	18.68511	22.03447	0.94405	0.80756	0.89353	0.94405	0.79792	0.88760	16.74930	19.48352	0.94743	0.82410	0.90357	0.94743	0.81651	0.89899
36	41	18.68511	21.81357	0.94405	0.81195	0.89621	0.94405	0.80161	0.88988	16.74930	19.32040	0.94743	0.82771	0.90573	0.94743	0.81954	0.90082
36	42	18.68511	21.58485	0.94405	0.81640	0.89892	0.94405	0.80533	0.89217	16.74930	19.15023	0.94743	0.83138	0.90793	0.94743	0.82261	0.90267
36	43	18.68511	21.34779	0.94405	0.82093	0.90166	0.94405	0.80907	0.89446	16.74930	18.97251	0.94743	0.83513	0.91016	0.94743	0.82572	0.90454
36	44	18.68511	21.10218	0.94405	0.82551	0.90442	0.94405	0.81284	0.89676	16.74930	18.78697	0.94743	0.83895	0.91242	0.94743	0.82885	0.90642
36	45	18.68511	20.84782	0.94405	0.83016	0.90720	0.94405	0.81663	0.89906	16.74930	18.59337	0.94743	0.84283	0.91472	0.94743	0.83202	0.90831
36	46	18.68511	20.58697	0.94405	0.83484	0.90999	0.94405	0.82044	0.90136	16.74930	18.39367	0.94743	0.84677	0.91703	0.94743	0.83522	0.91021
36	47	18.68511	20.32000	0.94405	0.83955	0.91278	0.94405	0.82427	0.90367	16.74930	18.18814	0.94743	0.85075	0.91936	0.94743	0.83845	0.91212
36	48	18.68511	20.04764	0.94405	0.84429	0.91557	0.94405	0.82811	0.90597	16.74930	17.97738	0.94743	0.85477	0.92170	0.94743	0.84170	0.91405
36	49	18.68511	19.77090	0.94405	0.84904	0.91836	0.94405	0.83196	0.90827	16.74930	17.76227	0.94743	0.85882	0.92405	0.94743	0.84498	0.91598
36	50	18.68511	19.49116	0.94405	0.85379	0.92113	0.94405	0.83584	0.91058	16.74930	17.54401	0.94743	0.86288	0.92639	0.94743	0.84829	0.91792
36	51	18.68511	19.21029	0.94405	0.85853	0.92388	0.94405	0.83973	0.91288	16.74930	17.32430	0.94743	0.86696	0.92874	0.94743	0.85163	0.91987
36	52	18.68511	18.92146	0.94405	0.86330	0.92664	0.94405	0.84363	0.91519	16.74930	17.09693	0.94743	0.87107	0.93109	0.94743	0.85500	0.92183
36	53	18.68511	18.62485	0.94405	0.86809	0.92939	0.94405	0.84756	0.91749	16.74930	16.86201	0.94743	0.87523	0.93347	0.94743	0.85840	0.92380
36	54	18.68511	18.32038	0.94405	0.87290	0.93214	0.94405	0.85150	0.91979	16.74930	16.61938	0.94743	0.87943	0.93585	0.94743	0.86183	0.92579
36	55	18.68511	18.00819	0.94405	0.87772	0.93488	0.94405	0.85545	0.92210	16.74930	16.36911	0.94743	0.88365	0.93823	0.94743	0.86528	0.92777
36	56	18.68511	17.68820	0.94405	0.88255	0.93761	0.94405	0.85942	0.92439	16.74930	16.11103	0.94743	0.88791	0.94063	0.94743	0.86875	0.92977
36	57	18.68511	17.36037	0.94405	0.88737	0.94033	0.94405	0.86339	0.92669	16.74930	15.84506	0.94743	0.89218	0.94302	0.94743	0.87226	0.93177
36	58	18.68511	17.02468	0.94405	0.89219	0.94302	0.94405	0.86738	0.92898	16.74930	15.57108	0.94743	0.89647	0.94541	0.94743	0.87578	0.93378
36	59	18.68511	16.68091	0.94405	0.89699	0.94570	0.94405	0.87137	0.93126	16.74930	15.28882	0.94743	0.90077	0.94780	0.94743	0.87932	0.93578
36	60	18.68511	16.32913	0.94405	0.90178	0.94835	0.94405	0.87536	0.93354	16.74930	14.99826	0.94743	0.90507	0.95017	0.94743	0.88287	0.93779
36	61	18.68511	15.96913	0.94405	0.90653	0.95097	0.94405	0.87936	0.93581	16.74930	14.69911	0.94743	0.90937	0.95254	0.94743	0.88644	0.93980
36	62	18.68511	15.60088	0.94405	0.91125	0.95356	0.94405	0.88334	0.93806	16.74930	14.39128	0.94743	0.91366	0.95488	0.94743	0.89002	0.94181
36	63	18.68511	15.22446	0.94405	0.91591	0.95611	0.94405	0.88733	0.94030	16.74930	14.07472	0.94743	0.91793	0.95721	0.94743	0.89360	0.94381
36	64	18.68511	14.83980	0.94405	0.92053	0.95862	0.94405	0.89129	0.94252	16.74930	13.74931	0.94743	0.92217	0.95951	0.94743	0.89719	0.94581
36	65	18.68511	14.44688	0.94405	0.92507	0.96108	0.94405	0.89525	0.94473	16.74930	13.41490	0.94743	0.92637	0.96178	0.94743	0.90077	0.94779
36	66	18.68511	14.04613	0.94405	0.92955	0.96349	0.94405	0.89917	0.94691	16.74930	13.07182	0.94743	0.93053	0.96401	0.94743	0.90434	0.94977
36	67	18.68511	13.63788	0.94405	0.93393	0.96584	0.94405	0.90307	0.94907	16.74930	12.72027	0.94743	0.93462	0.96621	0.94743	0.90789	0.95172
36	68	18.68511	13.22255	0.94405	0.93821	0.96812	0.94405	0.90694	0.95120	16.74930	12.36057	0.94743	0.93865	0.96835	0.94743	0.91143	0.95366
36	69	18.68511	12.80079	0.94405	0.94239	0.97034	0.94405	0.91076	0.95330	16.74930	11.99324	0.94743	0.94259	0.97045	0.94743	0.91494	0.95558
36	70	18.68511	12.37331	0.94405	0.94644	0.97248	0.94405	0.91454	0.95536	16.74930	11.61885	0.94743	0.94644	0.97248	0.94743	0.91842	0.95747
36	71	18.68511	11.94070	0.94405	0.95036	0.97455	0.94405	0.91826	0.95739	16.74930	11.23789	0.94743	0.95018	0.97445	0.94743	0.92185	0.95934
36	72	18.68511	11.50357	0.94405	0.95414	0.97653	0.94405	0.92193	0.95938	16.74930	10.85087	0.94743	0.95381	0.97636	0.94743	0.92525	0.96117

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
36	73	18.68511	11.06278	0.94405	0.95777	0.97843	0.94405	0.92553	0.96133	16.74930	10.45855	0.94743	0.95731	0.97819	0.94743	0.92859	0.96297
36	74	18.68511	10.61910	0.94405	0.96125	0.98024	0.94405	0.92906	0.96323	16.74930	10.06159	0.94743	0.96069	0.97995	0.94743	0.93188	0.96474
36	75	18.68511	10.17356	0.94405	0.96456	0.98196	0.94405	0.93252	0.96508	16.74930	9.66092	0.94743	0.96392	0.98163	0.94743	0.93511	0.96646
36	76	18.68511	9.72734	0.94405	0.96771	0.98359	0.94405	0.93590	0.96689	16.74930	9.25762	0.94743	0.96700	0.98322	0.94743	0.93826	0.96815
36	77	18.68511	9.28160	0.94405	0.97068	0.98512	0.94405	0.93918	0.96864	16.74930	8.85278	0.94743	0.96993	0.98474	0.94743	0.94135	0.96979
36	78	18.68511	8.83768	0.94405	0.97347	0.98656	0.94405	0.94238	0.97033	16.74930	8.44766	0.94743	0.97270	0.98616	0.94743	0.94435	0.97138
36	79	18.68511	8.39698	0.94405	0.97608	0.98790	0.94405	0.94548	0.97197	16.74930	8.04359	0.94743	0.97530	0.98750	0.94743	0.94727	0.97292
36	80	18.68511	7.96110	0.94405	0.97852	0.98914	0.94405	0.94847	0.97355	16.74930	7.64214	0.94743	0.97774	0.98875	0.94743	0.95010	0.97441
36	81	18.68511	7.53168	0.94405	0.98077	0.99029	0.94405	0.95136	0.97507	16.74930	7.24488	0.94743	0.98001	0.98990	0.94743	0.95284	0.97585
36	82	18.68511	7.11054	0.94405	0.98285	0.99135	0.94405	0.95414	0.97653	16.74930	6.85364	0.94743	0.98211	0.99097	0.94743	0.95548	0.97723
36	83	18.68511	6.69952	0.94405	0.98475	0.99232	0.94405	0.95681	0.97793	16.74930	6.47024	0.94743	0.98404	0.99196	0.94743	0.95802	0.97856
36	84	18.68511	6.30023	0.94405	0.98648	0.99320	0.94405	0.95936	0.97926	16.74930	6.09632	0.94743	0.98581	0.99285	0.94743	0.96046	0.97983
36	85	18.68511	5.91444	0.94405	0.98805	0.99399	0.94405	0.96180	0.98053	16.74930	5.73370	0.94743	0.98742	0.99367	0.94743	0.96278	0.98104
36	86	18.68511	5.54396	0.94405	0.98946	0.99470	0.94405	0.96411	0.98173	16.74930	5.38421	0.94743	0.98887	0.99441	0.94743	0.96500	0.98219
36	87	18.68511	5.19034	0.94405	0.99073	0.99534	0.94405	0.96631	0.98287	16.74930	5.04951	0.94743	0.99018	0.99507	0.94743	0.96711	0.98328
36	88	18.68511	4.85473	0.94405	0.99185	0.99591	0.94405	0.96839	0.98394	16.74930	4.73086	0.94743	0.99135	0.99566	0.94743	0.96910	0.98431
36	89	18.68511	4.53813	0.94405	0.99285	0.99641	0.94405	0.97035	0.98495	16.74930	4.42936	0.94743	0.99239	0.99618	0.94743	0.97099	0.98528
36	90	18.68511	4.24126	0.94405	0.99373	0.99685	0.94405	0.97220	0.98590	16.74930	4.14588	0.94743	0.99331	0.99664	0.94743	0.97277	0.98620
36	91	18.68511	3.96420	0.94405	0.99450	0.99724	0.94405	0.97394	0.98680	16.74930	3.88065	0.94743	0.99412	0.99705	0.94743	0.97446	0.98706
36	92	18.68511	3.70604	0.94405	0.99518	0.99758	0.94405	0.97559	0.98764	16.74930	3.63292	0.94743	0.99483	0.99741	0.94743	0.97605	0.98788
36	93	18.68511	3.46525	0.94405	0.99578	0.99788	0.94405	0.97714	0.98844	16.74930	3.40133	0.94743	0.99546	0.99773	0.94743	0.97755	0.98865
36	94	18.68511	3.23968	0.94405	0.99630	0.99815	0.94405	0.97860	0.98919	16.74930	3.18390	0.94743	0.99602	0.99801	0.94743	0.97897	0.98937
36	95	18.68511	3.02715	0.94405	0.99677	0.99838	0.94405	0.97999	0.98989	16.74930	2.97857	0.94743	0.99651	0.99825	0.94743	0.98031	0.99006
36	96	18.68511	2.82535	0.94405	0.99718	0.99859	0.94405	0.98129	0.99056	16.74930	2.78314	0.94743	0.99695	0.99847	0.94743	0.98158	0.99070
36	97	18.68511	2.63737	0.94405	0.99754	0.99877	0.94405	0.98251	0.99118	16.74930	2.60073	0.94743	0.99733	0.99866	0.94743	0.98277	0.99131
36	98	18.68511	2.46279	0.94405	0.99785	0.99892	0.94405	0.98365	0.99176	16.74930	2.43099	0.94743	0.99767	0.99883	0.94743	0.98388	0.99187
36	99	18.68511	2.30125	0.94405	0.99812	0.99906	0.94405	0.98471	0.99229	16.74930	2.27364	0.94743	0.99796	0.99898	0.94743	0.98491	0.99240
36	100	18.68511	2.15258	0.94405	0.99835	0.99918	0.94405	0.98569	0.99279	16.74930	2.12860	0.94743	0.99821	0.99910	0.94743	0.98587	0.99289
36	101	18.68511	2.01649	0.94405	0.99856	0.99928	0.94405	0.98660	0.99325	16.74930	1.99561	0.94743	0.99843	0.99921	0.94743	0.98676	0.99334
36	102	18.68511	1.89293	0.94405	0.99873	0.99936	0.94405	0.98743	0.99368	16.74930	1.87471	0.94743	0.99861	0.99931	0.94743	0.98758	0.99375
36	103	18.68511	1.78083	0.94405	0.99888	0.99944	0.94405	0.98820	0.99406	16.74930	1.76487	0.94743	0.99877	0.99939	0.94743	0.98833	0.99413
36	104	18.68511	1.67943	0.94405	0.99900	0.99950	0.94405	0.98890	0.99442	16.74930	1.66540	0.94743	0.99891	0.99945	0.94743	0.98902	0.99448
36	105	18.68511	1.58804	0.94405	0.99911	0.99956	0.94405	0.98953	0.99474	16.74930	1.57565	0.94743	0.99903	0.99951	0.94743	0.98964	0.99480
36	106	18.68511	1.50600	0.94405	0.99920	0.99960	0.94405	0.99011	0.99503	16.74930	1.49500	0.94743	0.99913	0.99956	0.94743	0.99021	0.99508
36	107	18.68511	1.43298	0.94405	0.99928	0.99964	0.94405	0.99061	0.99529	16.74930	1.42313	0.94743	0.99921	0.99961	0.94743	0.99071	0.99533
36	108	18.68511	1.36894	0.94405	0.99934	0.99967	0.94405	0.99105	0.99550	16.74930	1.36003	0.94743	0.99928	0.99964	0.94743	0.99114	0.99555

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
36	109	18.68511	1.31458	0.94405	0.99940	0.99970	0.94405	0.99140	0.99568	16.74930	1.30641	0.94743	0.99934	0.99967	0.94743	0.99148	0.99572
36	110	18.68511	1.27298	0.94405	0.99943	0.99972	0.94405	0.99165	0.99581	16.74930	1.26533	0.94743	0.99938	0.99969	0.94743	0.99173	0.99585
37	1	18.44445	26.62178	0.94136	0.69159	0.81768	0.94136	0.69103	0.81729	16.55838	22.51412	0.94486	0.73423	0.84675	0.94486	0.73378	0.84645
37	2	18.44445	26.56961	0.94136	0.69291	0.81860	0.94136	0.69233	0.81820	16.55838	22.48584	0.94486	0.73512	0.84734	0.94486	0.73466	0.84704
37	3	18.44445	26.51422	0.94136	0.69428	0.81956	0.94136	0.69368	0.81914	16.55838	22.45520	0.94486	0.73606	0.84797	0.94486	0.73558	0.84765
37	4	18.44445	26.45593	0.94136	0.69572	0.82056	0.94136	0.69509	0.82012	16.55838	22.42249	0.94486	0.73705	0.84862	0.94486	0.73655	0.84829
37	5	18.44445	26.39526	0.94136	0.69722	0.82160	0.94136	0.69654	0.82113	16.55838	22.38814	0.94486	0.73809	0.84931	0.94486	0.73755	0.84895
37	6	18.44445	26.33222	0.94136	0.69877	0.82268	0.94136	0.69805	0.82218	16.55838	22.35215	0.94486	0.73917	0.85003	0.94486	0.73860	0.84965
37	7	18.44445	26.26662	0.94136	0.70039	0.82380	0.94136	0.69962	0.82326	16.55838	22.31437	0.94486	0.74030	0.85077	0.94486	0.73969	0.85037
37	8	18.44445	26.19847	0.94136	0.70207	0.82496	0.94136	0.70124	0.82439	16.55838	22.27480	0.94486	0.74148	0.85155	0.94486	0.74082	0.85112
37	9	18.44445	26.12745	0.94136	0.70381	0.82616	0.94136	0.70292	0.82555	16.55838	22.23319	0.94486	0.74272	0.85237	0.94486	0.74201	0.85190
37	10	18.44445	26.05351	0.94136	0.70563	0.82741	0.94136	0.70466	0.82675	16.55838	22.18946	0.94486	0.74401	0.85321	0.94486	0.74324	0.85271
37	11	18.44445	25.97700	0.94136	0.70751	0.82870	0.94136	0.70647	0.82799	16.55838	22.14392	0.94486	0.74535	0.85410	0.94486	0.74453	0.85356
37	12	18.44445	25.89730	0.94136	0.70946	0.83004	0.94136	0.70834	0.82927	16.55838	22.09606	0.94486	0.74675	0.85502	0.94486	0.74586	0.85444
37	13	18.44445	25.81474	0.94136	0.71149	0.83143	0.94136	0.71027	0.83059	16.55838	22.04614	0.94486	0.74822	0.85598	0.94486	0.74725	0.85535
37	14	18.44445	25.72901	0.94136	0.71359	0.83286	0.94136	0.71227	0.83196	16.55838	21.99389	0.94486	0.74974	0.85698	0.94486	0.74870	0.85629
37	15	18.44445	25.64035	0.94136	0.71577	0.83434	0.94136	0.71434	0.83337	16.55838	21.93952	0.94486	0.75133	0.85801	0.94486	0.75021	0.85728
37	16	18.44445	25.54880	0.94136	0.71802	0.83587	0.94136	0.71648	0.83483	16.55838	21.88305	0.94486	0.75298	0.85909	0.94486	0.75177	0.85830
37	17	18.44445	25.45467	0.94136	0.72035	0.83744	0.94136	0.71870	0.83633	16.55838	21.82476	0.94486	0.75469	0.86020	0.94486	0.75339	0.85935
37	18	18.44445	25.35821	0.94136	0.72275	0.83907	0.94136	0.72098	0.83787	16.55838	21.76485	0.94486	0.75647	0.86135	0.94486	0.75508	0.86045
37	19	18.44445	25.25875	0.94136	0.72524	0.84074	0.94136	0.72335	0.83947	16.55838	21.70276	0.94486	0.75831	0.86255	0.94486	0.75683	0.86159
37	20	18.44445	25.15564	0.94136	0.72781	0.84246	0.94136	0.72579	0.84111	16.55838	21.63792	0.94486	0.76023	0.86378	0.94486	0.75865	0.86276
37	21	18.44445	25.04833	0.94136	0.73047	0.84425	0.94136	0.72830	0.84279	16.55838	21.56986	0.94486	0.76223	0.86507	0.94486	0.76053	0.86398
37	22	18.44445	24.93660	0.94136	0.73323	0.84609	0.94136	0.73089	0.84453	16.55838	21.49836	0.94486	0.76430	0.86641	0.94486	0.76248	0.86524
37	23	18.44445	24.82004	0.94136	0.73609	0.84799	0.94136	0.73357	0.84631	16.55838	21.42306	0.94486	0.76647	0.86780	0.94486	0.76450	0.86653
37	24	18.44445	24.69862	0.94136	0.73905	0.84994	0.94136	0.73631	0.84813	16.55838	21.34391	0.94486	0.76871	0.86924	0.94486	0.76659	0.86787
37	25	18.44445	24.57203	0.94136	0.74210	0.85196	0.94136	0.73914	0.85001	16.55838	21.26064	0.94486	0.77105	0.87073	0.94486	0.76874	0.86925
37	26	18.44445	24.44053	0.94136	0.74526	0.85404	0.94136	0.74204	0.85192	16.55838	21.17342	0.94486	0.77347	0.87227	0.94486	0.77096	0.87067
37	27	18.44445	24.30438	0.94136	0.74851	0.85617	0.94136	0.74502	0.85388	16.55838	21.08250	0.94486	0.77598	0.87386	0.94486	0.77326	0.87213
37	28	18.44445	24.16342	0.94136	0.75185	0.85835	0.94136	0.74807	0.85588	16.55838	20.98768	0.94486	0.77857	0.87550	0.94486	0.77562	0.87363
37	29	18.44445	24.01762	0.94136	0.75529	0.86059	0.94136	0.75119	0.85792	16.55838	20.88895	0.94486	0.78124	0.87719	0.94486	0.77804	0.87517
37	30	18.44445	23.86654	0.94136	0.75883	0.86288	0.94136	0.75438	0.86000	16.55838	20.78588	0.94486	0.78401	0.87893	0.94486	0.78053	0.87674
37	31	18.44445	23.71037	0.94136	0.76245	0.86522	0.94136	0.75764	0.86211	16.55838	20.67862	0.94486	0.78685	0.88071	0.94486	0.78309	0.87835
37	32	18.44445	23.54876	0.94136	0.76617	0.86761	0.94136	0.76097	0.86426	16.55838	20.56684	0.94486	0.78979	0.88255	0.94486	0.78571	0.88000
37	33	18.44445	23.38162	0.94136	0.76999	0.87005	0.94136	0.76435	0.86644	16.55838	20.45044	0.94486	0.79281	0.88443	0.94486	0.78840	0.88168
37	34	18.44445	23.20856	0.94136	0.77389	0.87254	0.94136	0.76780	0.86865	16.55838	20.32903	0.94486	0.79591	0.88636	0.94486	0.79114	0.88339

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor		Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
37	35	18.44445	23.02940	0.94136	0.77788	0.87507	0.94136	0.77131	0.87089	16.55838	20.20243	0.94486	0.79910	0.88833	0.94486	0.79394	0.88514
37	36	18.44445	22.84408	0.94136	0.78196	0.87764	0.94136	0.77487	0.87316	16.55838	20.07055	0.94486	0.80237	0.89035	0.94486	0.79680	0.88691
37	37	18.44445	22.65215	0.94136	0.78613	0.88026	0.94136	0.77848	0.87545	16.55838	19.93297	0.94486	0.80573	0.89242	0.94486	0.79971	0.88871
37	38	18.44445	22.45348	0.94136	0.79038	0.88292	0.94136	0.78214	0.87775	16.55838	19.78951	0.94486	0.80917	0.89452	0.94486	0.80268	0.89054
37	39	18.44445	22.24766	0.94136	0.79471	0.88561	0.94136	0.78584	0.88008	16.55838	19.63978	0.94486	0.81270	0.89667	0.94486	0.80569	0.89239
37	40	18.44445	22.03447	0.94136	0.79912	0.88835	0.94136	0.78958	0.88242	16.55838	19.48352	0.94486	0.81630	0.89886	0.94486	0.80875	0.89427
37	41	18.44445	21.81357	0.94136	0.80361	0.89111	0.94136	0.79336	0.88477	16.55838	19.32040	0.94486	0.81999	0.90109	0.94486	0.81186	0.89616
37	42	18.44445	21.58485	0.94136	0.80817	0.89391	0.94136	0.79717	0.88714	16.55838	19.15023	0.94486	0.82375	0.90336	0.94486	0.81500	0.89807
37	43	18.44445	21.34779	0.94136	0.81280	0.89674	0.94136	0.80101	0.88951	16.55838	18.97251	0.94486	0.82760	0.90567	0.94486	0.81819	0.90000
37	44	18.44445	21.10218	0.94136	0.81750	0.89959	0.94136	0.80488	0.89189	16.55838	18.78697	0.94486	0.83151	0.90801	0.94486	0.82141	0.90195
37	45	18.44445	20.84782	0.94136	0.82227	0.90247	0.94136	0.80877	0.89427	16.55838	18.59337	0.94486	0.83550	0.91038	0.94486	0.82466	0.90391
37	46	18.44445	20.58697	0.94136	0.82707	0.90535	0.94136	0.81268	0.89666	16.55838	18.39367	0.94486	0.83955	0.91278	0.94486	0.82795	0.90588
37	47	18.44445	20.32000	0.94136	0.83192	0.90825	0.94136	0.81661	0.89905	16.55838	18.18814	0.94486	0.84364	0.91519	0.94486	0.83127	0.90786
37	48	18.44445	20.04764	0.94136	0.83679	0.91115	0.94136	0.82056	0.90144	16.55838	17.97738	0.94486	0.84777	0.91762	0.94486	0.83461	0.90985
37	49	18.44445	19.77090	0.94136	0.84168	0.91404	0.94136	0.82452	0.90382	16.55838	17.76227	0.94486	0.85194	0.92005	0.94486	0.83799	0.91185
37	50	18.44445	19.49116	0.94136	0.84658	0.91692	0.94136	0.82851	0.90621	16.55838	17.54401	0.94486	0.85613	0.92249	0.94486	0.84140	0.91387
37	51	18.44445	19.21029	0.94136	0.85147	0.91978	0.94136	0.83251	0.90860	16.55838	17.32430	0.94486	0.86033	0.92492	0.94486	0.84483	0.91589
37	52	18.44445	18.92146	0.94136	0.85639	0.92264	0.94136	0.83653	0.91099	16.55838	17.09693	0.94486	0.86458	0.92737	0.94486	0.84830	0.91793
37	53	18.44445	18.62485	0.94136	0.86134	0.92550	0.94136	0.84057	0.91338	16.55838	16.86201	0.94486	0.86888	0.92984	0.94486	0.85181	0.91997
37	54	18.44445	18.32038	0.94136	0.86631	0.92837	0.94136	0.84463	0.91577	16.55838	16.61938	0.94486	0.87321	0.93232	0.94486	0.85534	0.92203
37	55	18.44445	18.00819	0.94136	0.87130	0.93122	0.94136	0.84870	0.91816	16.55838	16.36911	0.94486	0.87758	0.93480	0.94486	0.85890	0.92409
37	56	18.44445	17.68820	0.94136	0.87629	0.93407	0.94136	0.85279	0.92055	16.55838	16.11103	0.94486	0.88199	0.93729	0.94486	0.86248	0.92616
37	57	18.44445	17.36037	0.94136	0.88129	0.93690	0.94136	0.85689	0.92293	16.55838	15.84506	0.94486	0.88642	0.93979	0.94486	0.86609	0.92824
37	58	18.44445	17.02468	0.94136	0.88629	0.93972	0.94136	0.86100	0.92531	16.55838	15.57108	0.94486	0.89087	0.94228	0.94486	0.86973	0.93033
37	59	18.44445	16.68091	0.94136	0.89128	0.94252	0.94136	0.86512	0.92769	16.55838	15.28882	0.94486	0.89533	0.94478	0.94486	0.87339	0.93242
37	60	18.44445	16.32913	0.94136	0.89625	0.94529	0.94136	0.86925	0.93005	16.55838	14.99826	0.94486	0.89980	0.94726	0.94486	0.87706	0.93451
37	61	18.44445	15.96913	0.94136	0.90120	0.94803	0.94136	0.87338	0.93241	16.55838	14.69911	0.94486	0.90428	0.94973	0.94486	0.88076	0.93660
37	62	18.44445	15.60088	0.94136	0.90612	0.95075	0.94136	0.87751	0.93476	16.55838	14.39128	0.94486	0.90875	0.95219	0.94486	0.88446	0.93869
37	63	18.44445	15.22446	0.94136	0.91099	0.95342	0.94136	0.88163	0.93709	16.55838	14.07472	0.94486	0.91320	0.95463	0.94486	0.88818	0.94078
37	64	18.44445	14.83980	0.94136	0.91581	0.95606	0.94136	0.88574	0.93941	16.55838	13.74931	0.94486	0.91763	0.95704	0.94486	0.89189	0.94286
37	65	18.44445	14.44688	0.94136	0.92057	0.95864	0.94136	0.88984	0.94171	16.55838	13.41490	0.94486	0.92202	0.95943	0.94486	0.89561	0.94493
37	66	18.44445	14.04613	0.94136	0.92526	0.96118	0.94136	0.89392	0.94399	16.55838	13.07182	0.94486	0.92637	0.96178	0.94486	0.89932	0.94699
37	67	18.44445	13.63788	0.94136	0.92986	0.96365	0.94136	0.89798	0.94625	16.55838	12.72027	0.94486	0.93067	0.96409	0.94486	0.90302	0.94904
37	68	18.44445	13.22255	0.94136	0.93436	0.96607	0.94136	0.90200	0.94848	16.55838	12.36057	0.94486	0.93489	0.96635	0.94486	0.90671	0.95107
37	69	18.44445	12.80079	0.94136	0.93875	0.96841	0.94136	0.90599	0.95068	16.55838	11.99324	0.94486	0.93904	0.96856	0.94486	0.91037	0.95308
37	70	18.44445	12.37331	0.94136	0.94302	0.97068	0.94136	0.90993	0.95284	16.55838	11.61885	0.94486	0.94309	0.97071	0.94486	0.91400	0.95507

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
37	71	18.44445	11.94070	0.94136	0.94716	0.97286	0.94136	0.91383	0.95497	16.55838	11.23789	0.94486	0.94704	0.97280	0.94486	0.91760	0.95703
37	72	18.44445	11.50357	0.94136	0.95116	0.97497	0.94136	0.91766	0.95706	16.55838	10.85087	0.94486	0.95087	0.97482	0.94486	0.92115	0.95896
37	73	18.44445	11.06278	0.94136	0.95500	0.97698	0.94136	0.92144	0.95911	16.55838	10.45855	0.94486	0.95457	0.97676	0.94486	0.92466	0.96085
37	74	18.44445	10.61910	0.94136	0.95868	0.97891	0.94136	0.92514	0.96112	16.55838	10.06159	0.94486	0.95814	0.97862	0.94486	0.92811	0.96271
37	75	18.44445	10.17356	0.94136	0.96220	0.98074	0.94136	0.92878	0.96307	16.55838	9.66092	0.94486	0.96157	0.98041	0.94486	0.93150	0.96453
37	76	18.44445	9.72734	0.94136	0.96554	0.98247	0.94136	0.93232	0.96498	16.55838	9.25762	0.94486	0.96484	0.98211	0.94486	0.93482	0.96631
37	77	18.44445	9.28160	0.94136	0.96870	0.98410	0.94136	0.93578	0.96683	16.55838	8.85278	0.94486	0.96795	0.98371	0.94486	0.93807	0.96804
37	78	18.44445	8.83768	0.94136	0.97167	0.98563	0.94136	0.93915	0.96862	16.55838	8.44766	0.94486	0.97089	0.98523	0.94486	0.94123	0.96973
37	79	18.44445	8.39698	0.94136	0.97445	0.98706	0.94136	0.94242	0.97036	16.55838	8.04359	0.94486	0.97366	0.98666	0.94486	0.94432	0.97136
37	80	18.44445	7.96110	0.94136	0.97705	0.98839	0.94136	0.94558	0.97203	16.55838	7.64214	0.94486	0.97626	0.98799	0.94486	0.94730	0.97294
37	81	18.44445	7.53168	0.94136	0.97945	0.98962	0.94136	0.94863	0.97364	16.55838	7.24488	0.94486	0.97867	0.98922	0.94486	0.95019	0.97446
37	82	18.44445	7.11054	0.94136	0.98167	0.99075	0.94136	0.95157	0.97518	16.55838	6.85364	0.94486	0.98091	0.99036	0.94486	0.95298	0.97593
37	83	18.44445	6.69952	0.94136	0.98370	0.99178	0.94136	0.95439	0.97666	16.55838	6.47024	0.94486	0.98297	0.99141	0.94486	0.95567	0.97733
37	84	18.44445	6.30023	0.94136	0.98555	0.99272	0.94136	0.95708	0.97807	16.55838	6.09632	0.94486	0.98486	0.99237	0.94486	0.95824	0.97867
37	85	18.44445	5.91444	0.94136	0.98723	0.99357	0.94136	0.95966	0.97941	16.55838	5.73370	0.94486	0.98657	0.99324	0.94486	0.96070	0.97996
37	86	18.44445	5.54396	0.94136	0.98874	0.99434	0.94136	0.96211	0.98069	16.55838	5.38421	0.94486	0.98813	0.99403	0.94486	0.96305	0.98117
37	87	18.44445	5.19034	0.94136	0.99009	0.99502	0.94136	0.96443	0.98189	16.55838	5.04951	0.94486	0.98952	0.99473	0.94486	0.96527	0.98233
37	88	18.44445	4.85473	0.94136	0.99129	0.99563	0.94136	0.96663	0.98303	16.55838	4.73086	0.94486	0.99077	0.99536	0.94486	0.96738	0.98342
37	89	18.44445	4.53813	0.94136	0.99236	0.99616	0.94136	0.96870	0.98410	16.55838	4.42936	0.94486	0.99187	0.99592	0.94486	0.96938	0.98445
37	90	18.44445	4.24126	0.94136	0.99330	0.99664	0.94136	0.97065	0.98511	16.55838	4.14588	0.94486	0.99286	0.99641	0.94486	0.97126	0.98542
37	91	18.44445	3.96420	0.94136	0.99412	0.99705	0.94136	0.97250	0.98606	16.55838	3.88065	0.94486	0.99372	0.99685	0.94486	0.97304	0.98633
37	92	18.44445	3.70604	0.94136	0.99485	0.99742	0.94136	0.97423	0.98695	16.55838	3.63292	0.94486	0.99448	0.99723	0.94486	0.97472	0.98720
37	93	18.44445	3.46525	0.94136	0.99549	0.99774	0.94136	0.97587	0.98779	16.55838	3.40133	0.94486	0.99516	0.99757	0.94486	0.97630	0.98801
37	94	18.44445	3.23968	0.94136	0.99605	0.99802	0.94136	0.97742	0.98858	16.55838	3.18390	0.94486	0.99575	0.99787	0.94486	0.97780	0.98878
37	95	18.44445	3.02715	0.94136	0.99654	0.99827	0.94136	0.97888	0.98933	16.55838	2.97857	0.94486	0.99628	0.99813	0.94486	0.97922	0.98950
37	96	18.44445	2.82535	0.94136	0.99698	0.99849	0.94136	0.98025	0.99003	16.55838	2.78314	0.94486	0.99674	0.99837	0.94486	0.98055	0.99018
37	97	18.44445	2.63737	0.94136	0.99737	0.99868	0.94136	0.98153	0.99068	16.55838	2.60073	0.94486	0.99715	0.99857	0.94486	0.98181	0.99082
37	98	18.44445	2.46279	0.94136	0.99770	0.99885	0.94136	0.98273	0.99129	16.55838	2.43099	0.94486	0.99751	0.99875	0.94486	0.98298	0.99142
37	99	18.44445	2.30125	0.94136	0.99799	0.99899	0.94136	0.98385	0.99186	16.55838	2.27364	0.94486	0.99782	0.99891	0.94486	0.98407	0.99197
37	100	18.44445	2.15258	0.94136	0.99824	0.99912	0.94136	0.98489	0.99239	16.55838	2.12860	0.94486	0.99809	0.99904	0.94486	0.98508	0.99248
37	101	18.44445	2.01649	0.94136	0.99845	0.99923	0.94136	0.98584	0.99287	16.55838	1.99561	0.94486	0.99832	0.99916	0.94486	0.98602	0.99296
37	102	18.44445	1.89293	0.94136	0.99864	0.99932	0.94136	0.98672	0.99332	16.55838	1.87471	0.94486	0.99852	0.99926	0.94486	0.98688	0.99340
37	103	18.44445	1.78083	0.94136	0.99880	0.99940	0.94136	0.98753	0.99373	16.55838	1.76487	0.94486	0.99869	0.99934	0.94486	0.98767	0.99380
37	104	18.44445	1.67943	0.94136	0.99893	0.99947	0.94136	0.98827	0.99410	16.55838	1.66540	0.94486	0.99883	0.99942	0.94486	0.98840	0.99417
37	105	18.44445	1.58804	0.94136	0.99905	0.99952	0.94136	0.98894	0.99444	16.55838	1.57565	0.94486	0.99896	0.99948	0.94486	0.98906	0.99450
37	106	18.44445	1.50600	0.94136	0.99915	0.99957	0.94136	0.98955	0.99475	16.55838	1.49500	0.94486	0.99907	0.99953	0.94486	0.98965	0.99480

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
37	107	18.44445	1.43298	0.94136	0.99923	0.99961	0.94136	0.99008	0.99502	16.55838	1.42313	0.94486	0.99916	0.99958	0.94486	0.99018	0.99507
37	108	18.44445	1.36894	0.94136	0.99930	0.99965	0.94136	0.99054	0.99525	16.55838	1.36003	0.94486	0.99923	0.99962	0.94486	0.99063	0.99529
37	109	18.44445	1.31458	0.94136	0.99935	0.99968	0.94136	0.99091	0.99543	16.55838	1.30641	0.94486	0.99929	0.99964	0.94486	0.99100	0.99548
37	110	18.44445	1.27298	0.94136	0.99939	0.99970	0.94136	0.99118	0.99557	16.55838	1.26533	0.94486	0.99933	0.99967	0.94486	0.99126	0.99561
38	1	18.20116	26.62178	0.93852	0.68252	0.81131	0.93852	0.68198	0.81092	16.36463	22.51412	0.94219	0.72569	0.84104	0.94219	0.72525	0.84075
38	2	18.20116	26.56961	0.93852	0.68383	0.81223	0.93852	0.68327	0.81183	16.36463	22.48584	0.94219	0.72657	0.84164	0.94219	0.72612	0.84133
38	3	18.20116	26.51422	0.93852	0.68519	0.81319	0.93852	0.68461	0.81278	16.36463	22.45520	0.94219	0.72751	0.84226	0.94219	0.72704	0.84195
38	4	18.20116	26.45593	0.93852	0.68662	0.81420	0.93852	0.68600	0.81376	16.36463	22.42249	0.94219	0.72849	0.84292	0.94219	0.72799	0.84259
38	5	18.20116	26.39526	0.93852	0.68810	0.81524	0.93852	0.68744	0.81477	16.36463	22.38814	0.94219	0.72952	0.84361	0.94219	0.72899	0.84335
38	6	18.20116	26.33222	0.93852	0.68964	0.81632	0.93852	0.68894	0.81582	16.36463	22.35215	0.94219	0.73059	0.84433	0.94219	0.73003	0.84395
38	7	18.20116	26.26662	0.93852	0.69125	0.81744	0.93852	0.69049	0.81691	16.36463	22.31437	0.94219	0.73172	0.84508	0.94219	0.73111	0.84467
38	8	18.20116	26.19847	0.93852	0.69291	0.81860	0.93852	0.69210	0.81804	16.36463	22.27480	0.94219	0.73289	0.84586	0.94219	0.73225	0.84543
38	9	18.20116	26.12745	0.93852	0.69464	0.81981	0.93852	0.69377	0.81920	16.36463	22.23319	0.94219	0.73412	0.84668	0.94219	0.73342	0.84621
38	10	18.20116	26.05351	0.93852	0.69644	0.82106	0.93852	0.69550	0.82041	16.36463	22.18946	0.94219	0.73541	0.84753	0.94219	0.73465	0.84703
38	11	18.20116	25.97700	0.93852	0.69831	0.82236	0.93852	0.69729	0.82165	16.36463	22.14392	0.94219	0.73674	0.84842	0.94219	0.73593	0.84788
38	12	18.20116	25.89730	0.93852	0.70025	0.82370	0.93852	0.69915	0.82294	16.36463	22.09606	0.94219	0.73814	0.84935	0.94219	0.73727	0.84877
38	13	18.20116	25.81474	0.93852	0.70226	0.82509	0.93852	0.70108	0.82427	16.36463	22.04614	0.94219	0.73960	0.85031	0.94219	0.73865	0.84968
38	14	18.20116	25.72901	0.93852	0.70435	0.82653	0.93852	0.70307	0.82565	16.36463	21.99389	0.94219	0.74112	0.85131	0.94219	0.74010	0.85064
38	15	18.20116	25.64035	0.93852	0.70652	0.82802	0.93852	0.70513	0.82707	16.36463	21.93952	0.94219	0.74270	0.85236	0.94219	0.74160	0.85163
38	16	18.20116	25.54880	0.93852	0.70876	0.82956	0.93852	0.70726	0.82853	16.36463	21.88305	0.94219	0.74435	0.85344	0.94219	0.74316	0.85266
38	17	18.20116	25.45467	0.93852	0.71108	0.83115	0.93852	0.70947	0.83005	16.36463	21.82476	0.94219	0.74606	0.85456	0.94219	0.74478	0.85372
38	18	18.20116	25.35821	0.93852	0.71347	0.83278	0.93852	0.71175	0.83160	16.36463	21.76485	0.94219	0.74783	0.85573	0.94219	0.74647	0.85483
38	19	18.20116	25.25875	0.93852	0.71595	0.83446	0.93852	0.71411	0.83321	16.36463	21.70276	0.94219	0.74967	0.85693	0.94219	0.74822	0.85598
38	20	18.20116	25.15564	0.93852	0.71851	0.83620	0.93852	0.71654	0.83487	16.36463	21.63792	0.94219	0.75159	0.85818	0.94219	0.75004	0.85717
38	21	18.20116	25.04833	0.93852	0.72117	0.83800	0.93852	0.71906	0.83657	16.36463	21.56986	0.94219	0.75359	0.85948	0.94219	0.75192	0.85840
38	22	18.20116	24.93660	0.93852	0.72393	0.83986	0.93852	0.72165	0.83832	16.36463	21.49836	0.94219	0.75567	0.86083	0.94219	0.75388	0.85967
38	23	18.20116	24.82004	0.93852	0.72678	0.84178	0.93852	0.72433	0.84013	16.36463	21.42306	0.94219	0.75784	0.86224	0.94219	0.75590	0.86099
38	24	18.20116	24.69862	0.93852	0.72974	0.84376	0.93852	0.72708	0.84198	16.36463	21.34391	0.94219	0.76009	0.86369	0.94219	0.75800	0.86234
38	25	18.20116	24.57203	0.93852	0.73280	0.84580	0.93852	0.72992	0.84387	16.36463	21.26064	0.94219	0.76244	0.86521	0.94219	0.76017	0.86374
38	26	18.20116	24.44053	0.93852	0.73597	0.84790	0.93852	0.73283	0.84582	16.36463	21.17342	0.94219	0.76487	0.86677	0.94219	0.76241	0.86519
38	27	18.20116	24.30438	0.93852	0.73923	0.85006	0.93852	0.73582	0.84781	16.36463	21.08250	0.94219	0.76739	0.86839	0.94219	0.76472	0.86667
38	28	18.20116	24.16342	0.93852	0.74259	0.85228	0.93852	0.73889	0.84984	16.36463	20.98768	0.94219	0.77000	0.87006	0.94219	0.76709	0.86820
38	29	18.20116	24.01762	0.93852	0.74605	0.85456	0.93852	0.74204	0.85192	16.36463	20.88895	0.94219	0.77270	0.87178	0.94219	0.76954	0.86977
38	30	18.20116	23.86654	0.93852	0.74961	0.85689	0.93852	0.74526	0.85404	16.36463	20.78588	0.94219	0.77548	0.87355	0.94219	0.77207	0.87137
38	31	18.20116	23.71037	0.93852	0.75327	0.85927	0.93852	0.74856	0.85620	16.36463	20.67862	0.94219	0.77836	0.87537	0.94219	0.77465	0.87302
38	32	18.20116	23.54876	0.93852	0.75702	0.86171	0.93852	0.75192	0.85840	16.36463	20.56684	0.94219	0.78133	0.87724	0.94219	0.77731	0.87470

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
38	33	18.20116	23.38162	0.93852	0.76087	0.86420	0.93852	0.75535	0.86063	16.36463	20.45044	0.94219	0.78438	0.87916	0.94219	0.78003	0.87643
38	34	18.20116	23.20856	0.93852	0.76482	0.86674	0.93852	0.75885	0.86290	16.36463	20.32903	0.94219	0.78753	0.88114	0.94219	0.78282	0.87818
38	35	18.20116	23.02940	0.93852	0.76887	0.86933	0.93852	0.76241	0.86519	16.36463	20.20243	0.94219	0.79077	0.88316	0.94219	0.78567	0.87997
38	36	18.20116	22.84408	0.93852	0.77301	0.87197	0.93852	0.76604	0.86752	16.36463	20.07055	0.94219	0.79410	0.88523	0.94219	0.78858	0.88180
38	37	18.20116	22.65215	0.93852	0.77724	0.87466	0.93852	0.76971	0.86987	16.36463	19.93297	0.94219	0.79751	0.88735	0.94219	0.79155	0.88365
38	38	18.20116	22.45348	0.93852	0.78156	0.87739	0.93852	0.77344	0.87225	16.36463	19.78951	0.94219	0.80102	0.88952	0.94219	0.79458	0.88553
38	39	18.20116	22.24766	0.93852	0.78597	0.88016	0.93852	0.77722	0.87465	16.36463	19.63978	0.94219	0.80461	0.89173	0.94219	0.79766	0.88744
38	40	18.20116	22.03447	0.93852	0.79047	0.88297	0.93852	0.78104	0.87706	16.36463	19.48352	0.94219	0.80829	0.89398	0.94219	0.80079	0.88937
38	41	18.20116	21.81357	0.93852	0.79505	0.88582	0.93852	0.78490	0.87949	16.36463	19.32040	0.94219	0.81206	0.89628	0.94219	0.80397	0.89133
38	42	18.20116	21.58485	0.93852	0.79971	0.88871	0.93852	0.78880	0.88193	16.36463	19.15023	0.94219	0.81591	0.89862	0.94219	0.80719	0.89331
38	43	18.20116	21.34779	0.93852	0.80444	0.89163	0.93852	0.79274	0.88439	16.36463	18.97251	0.94219	0.81984	0.90100	0.94219	0.81045	0.89530
38	44	18.20116	21.10218	0.93852	0.80926	0.89457	0.93852	0.79670	0.88685	16.36463	18.78697	0.94219	0.82385	0.90342	0.94219	0.81376	0.89732
38	45	18.20116	20.84782	0.93852	0.81414	0.89755	0.93852	0.80069	0.88932	16.36463	18.59337	0.94219	0.82794	0.90587	0.94219	0.81710	0.89934
38	46	18.20116	20.58697	0.93852	0.81907	0.90054	0.93852	0.80471	0.89179	16.36463	18.39367	0.94219	0.83209	0.90835	0.94219	0.82047	0.90138
38	47	18.20116	20.32000	0.93852	0.82405	0.90354	0.93852	0.80874	0.89426	16.36463	18.18814	0.94219	0.83630	0.91085	0.94219	0.82388	0.90344
38	48	18.20116	20.04764	0.93852	0.82905	0.90654	0.93852	0.81280	0.89673	16.36463	17.97738	0.94219	0.84055	0.91337	0.94219	0.82732	0.90550
38	49	18.20116	19.77090	0.93852	0.83408	0.90954	0.93852	0.81687	0.89921	16.36463	17.76227	0.94219	0.84484	0.91589	0.94219	0.83079	0.90758
38	50	18.20116	19.49116	0.93852	0.83912	0.91253	0.93852	0.82097	0.90168	16.36463	17.54401	0.94219	0.84915	0.91842	0.94219	0.83430	0.90966
38	51	18.20116	19.21029	0.93852	0.84416	0.91549	0.93852	0.82509	0.90416	16.36463	17.32430	0.94219	0.85348	0.92095	0.94219	0.83784	0.91176
38	52	18.20116	18.92146	0.93852	0.84923	0.91847	0.93852	0.82922	0.90664	16.36463	17.09693	0.94219	0.85786	0.92349	0.94219	0.84141	0.91387
38	53	18.20116	18.62485	0.93852	0.85434	0.92145	0.93852	0.83338	0.90912	16.36463	16.86201	0.94219	0.86229	0.92605	0.94219	0.84501	0.91600
38	54	18.20116	18.32038	0.93852	0.85947	0.92443	0.93852	0.83756	0.91160	16.36463	16.61938	0.94219	0.86677	0.92863	0.94219	0.84865	0.91813
38	55	18.20116	18.00819	0.93852	0.86463	0.92740	0.93852	0.84175	0.91408	16.36463	16.36911	0.94219	0.87129	0.93122	0.94219	0.85232	0.92027
38	56	18.20116	17.68820	0.93852	0.86980	0.93037	0.93852	0.84597	0.91656	16.36463	16.11103	0.94219	0.87584	0.93381	0.94219	0.85601	0.92242
38	57	18.20116	17.36037	0.93852	0.87498	0.93332	0.93852	0.85019	0.91903	16.36463	15.84506	0.94219	0.88043	0.93641	0.94219	0.85974	0.92458
38	58	18.20116	17.02468	0.93852	0.88016	0.93626	0.93852	0.85443	0.92150	16.36463	15.57108	0.94219	0.88504	0.93901	0.94219	0.86349	0.92674
38	59	18.20116	16.68091	0.93852	0.88533	0.93918	0.93852	0.85868	0.92397	16.36463	15.28882	0.94219	0.88967	0.94161	0.94219	0.86726	0.92891
38	60	18.20116	16.32913	0.93852	0.89050	0.94208	0.93852	0.86294	0.92643	16.36463	14.99826	0.94219	0.89432	0.94421	0.94219	0.87106	0.93109
38	61	18.20116	15.96913	0.93852	0.89565	0.94495	0.93852	0.86720	0.92888	16.36463	14.69911	0.94219	0.89897	0.94680	0.94219	0.87488	0.93326
38	62	18.20116	15.60088	0.93852	0.90076	0.94779	0.93852	0.87147	0.93132	16.36463	14.39128	0.94219	0.90362	0.94937	0.94219	0.87871	0.93544
38	63	18.20116	15.22446	0.93852	0.90584	0.95060	0.93852	0.87573	0.93375	16.36463	14.07472	0.94219	0.90825	0.95192	0.94219	0.88255	0.93761
38	64	18.20116	14.83980	0.93852	0.91087	0.95336	0.93852	0.87999	0.93617	16.36463	13.74931	0.94219	0.91287	0.95445	0.94219	0.88640	0.93978
38	65	18.20116	14.44688	0.93852	0.91585	0.95608	0.93852	0.88424	0.93856	16.36463	13.41490	0.94219	0.91747	0.95696	0.94219	0.89026	0.94194
38	66	18.20116	14.04613	0.93852	0.92075	0.95874	0.93852	0.88847	0.94094	16.36463	13.07182	0.94219	0.92202	0.95943	0.94219	0.89411	0.94410
38	67	18.20116	13.63788	0.93852	0.92557	0.96135	0.93852	0.89268	0.94330	16.36463	12.72027	0.94219	0.92651	0.96185	0.94219	0.89796	0.94624
38	68	18.20116	13.22255	0.93852	0.93030	0.96389	0.93852	0.89687	0.94563	16.36463	12.36057	0.94219	0.93094	0.96424	0.94219	0.90179	0.94836

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
38	69	18.20116	12.80079	0.93852	0.93492	0.96636	0.93852	0.90102	0.94793	16.36463	11.99324	0.94219	0.93530	0.96657	0.94219	0.90561	0.95047
38	70	18.20116	12.37331	0.93852	0.93941	0.96876	0.93852	0.90513	0.95020	16.36463	11.61885	0.94219	0.93956	0.96884	0.94219	0.90939	0.95255
38	71	18.20116	11.94070	0.93852	0.94378	0.97108	0.93852	0.90919	0.95244	16.36463	11.23789	0.94219	0.94372	0.97104	0.94219	0.91315	0.95460
38	72	18.20116	11.50357	0.93852	0.94800	0.97330	0.93852	0.91320	0.95463	16.36463	10.85087	0.94219	0.94776	0.97318	0.94219	0.91687	0.95663
38	73	18.20116	11.06278	0.93852	0.95206	0.97544	0.93852	0.91716	0.95679	16.36463	10.45855	0.94219	0.95167	0.97524	0.94219	0.92054	0.95863
38	74	18.20116	10.61910	0.93852	0.95596	0.97748	0.93852	0.92104	0.95890	16.36463	10.06159	0.94219	0.95545	0.97722	0.94219	0.92416	0.96058
38	75	18.20116	10.17356	0.93852	0.95969	0.97943	0.93852	0.92485	0.96096	16.36463	9.66092	0.94219	0.95907	0.97911	0.94219	0.92772	0.96250
38	76	18.20116	9.72734	0.93852	0.96323	0.98127	0.93852	0.92858	0.96297	16.36463	9.25762	0.94219	0.96254	0.98091	0.94219	0.93121	0.96438
38	77	18.20116	9.28160	0.93852	0.96659	0.98301	0.93852	0.93222	0.96492	16.36463	8.85278	0.94219	0.96584	0.98262	0.94219	0.93462	0.96621
38	78	18.20116	8.83768	0.93852	0.96975	0.98464	0.93852	0.93576	0.96681	16.36463	8.44766	0.94219	0.96897	0.98424	0.94219	0.93796	0.96799
38	79	18.20116	8.39698	0.93852	0.97272	0.98617	0.93852	0.93920	0.96865	16.36463	8.04359	0.94219	0.97191	0.98576	0.94219	0.94121	0.96971
38	80	18.20116	7.96110	0.93852	0.97548	0.98759	0.93852	0.94254	0.97042	16.36463	7.64214	0.94219	0.97467	0.98717	0.94219	0.94436	0.97138
38	81	18.20116	7.53168	0.93852	0.97805	0.98890	0.93852	0.94576	0.97212	16.36463	7.24488	0.94219	0.97725	0.98849	0.94219	0.94741	0.97300
38	82	18.20116	7.11054	0.93852	0.98041	0.99011	0.93852	0.94886	0.97376	16.36463	6.85364	0.94219	0.97963	0.98971	0.94219	0.95036	0.97455
38	83	18.20116	6.69952	0.93852	0.98258	0.99121	0.93852	0.95184	0.97533	16.36463	6.47024	0.94219	0.98183	0.99083	0.94219	0.95319	0.97604
38	84	18.20116	6.30023	0.93852	0.98456	0.99222	0.93852	0.95469	0.97682	16.36463	6.09632	0.94219	0.98384	0.99186	0.94219	0.95592	0.97746
38	85	18.20116	5.91444	0.93852	0.98635	0.99313	0.93852	0.95742	0.97825	16.36463	5.73370	0.94219	0.98567	0.99279	0.94219	0.95852	0.97882
38	86	18.20116	5.54396	0.93852	0.98796	0.99395	0.93852	0.96001	0.97960	16.36463	5.38421	0.94219	0.98733	0.99362	0.94219	0.96100	0.98011
38	87	18.20116	5.19034	0.93852	0.98941	0.99468	0.93852	0.96246	0.98087	16.36463	5.04951	0.94219	0.98882	0.99438	0.94219	0.96335	0.98133
38	88	18.20116	4.85473	0.93852	0.99069	0.99533	0.93852	0.96479	0.98208	16.36463	4.73086	0.94219	0.99015	0.99505	0.94219	0.96558	0.98249
38	89	18.20116	4.53813	0.93852	0.99183	0.99590	0.93852	0.96698	0.98321	16.36463	4.42936	0.94219	0.99133	0.99565	0.94219	0.96769	0.98358
38	90	18.20116	4.24126	0.93852	0.99284	0.99641	0.93852	0.96905	0.98428	16.36463	4.14588	0.94219	0.99238	0.99617	0.94219	0.96969	0.98461
38	91	18.20116	3.96420	0.93852	0.99372	0.99685	0.93852	0.97099	0.98528	16.36463	3.88065	0.94219	0.99330	0.99664	0.94219	0.97156	0.98558
38	92	18.20116	3.70604	0.93852	0.99450	0.99724	0.93852	0.97283	0.98623	16.36463	3.63292	0.94219	0.99412	0.99705	0.94219	0.97334	0.98649
38	93	18.20116	3.46525	0.93852	0.99518	0.99758	0.93852	0.97456	0.98711	16.36463	3.40133	0.94219	0.99483	0.99741	0.94219	0.97501	0.98735
38	94	18.20116	3.23968	0.93852	0.99578	0.99789	0.93852	0.97619	0.98795	16.36463	3.18390	0.94219	0.99547	0.99773	0.94219	0.97659	0.98816
38	95	18.20116	3.02715	0.93852	0.99631	0.99815	0.93852	0.97773	0.98874	16.36463	2.97857	0.94219	0.99603	0.99801	0.94219	0.97809	0.98892
38	96	18.20116	2.82535	0.93852	0.99678	0.99839	0.93852	0.97918	0.98948	16.36463	2.78314	0.94219	0.99653	0.99826	0.94219	0.97950	0.98964
38	97	18.20116	2.63737	0.93852	0.99719	0.99859	0.93852	0.98053	0.99017	16.36463	2.60073	0.94219	0.99696	0.99848	0.94219	0.98082	0.99032
38	98	18.20116	2.46279	0.93852	0.99754	0.99877	0.93852	0.98180	0.99082	16.36463	2.43099	0.94219	0.99734	0.99867	0.94219	0.98206	0.99095
38	99	18.20116	2.30125	0.93852	0.99785	0.99893	0.93852	0.98298	0.99142	16.36463	2.27364	0.94219	0.99767	0.99883	0.94219	0.98321	0.99153
38	100	18.20116	2.15258	0.93852	0.99812	0.99906	0.93852	0.98407	0.99197	16.36463	2.12860	0.94219	0.99796	0.99898	0.94219	0.98427	0.99207
38	101	18.20116	2.01649	0.93852	0.99835	0.99917	0.93852	0.98508	0.99248	16.36463	1.99561	0.94219	0.99821	0.99910	0.94219	0.98526	0.99258
38	102	18.20116	1.89293	0.93852	0.99855	0.99927	0.93852	0.98600	0.99295	16.36463	1.87471	0.94219	0.99842	0.99921	0.94219	0.98617	0.99304
38	103	18.20116	1.78083	0.93852	0.99872	0.99936	0.93852	0.98686	0.99338	16.36463	1.76487	0.94219	0.99860	0.99930	0.94219	0.98700	0.99346
38	104	18.20116	1.67943	0.93852	0.99886	0.99943	0.93852	0.98763	0.99378	16.36463	1.66540	0.94219	0.99876	0.99938	0.94219	0.98777	0.99385

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
38	105	18.20116	1.58804	0.93852	0.99898	0.99949	0.93852	0.98834	0.99414	16.36463	1.57565	0.94219	0.99889	0.99945	0.94219	0.98847	0.99420
38	106	18.20116	1.50600	0.93852	0.99909	0.99954	0.93852	0.98898	0.99446	16.36463	1.49500	0.94219	0.99900	0.99950	0.94219	0.98909	0.99452
38	107	18.20116	1.43298	0.93852	0.99918	0.99959	0.93852	0.98954	0.99474	16.36463	1.42313	0.94219	0.99910	0.99955	0.94219	0.98965	0.99480
38	108	18.20116	1.36894	0.93852	0.99925	0.99963	0.93852	0.99003	0.99499	16.36463	1.36003	0.94219	0.99918	0.99959	0.94219	0.99012	0.99504
38	109	18.20116	1.31458	0.93852	0.99931	0.99965	0.93852	0.99041	0.99518	16.36463	1.30641	0.94219	0.99924	0.99962	0.94219	0.99051	0.99523
38	110	18.20116	1.27298	0.93852	0.99935	0.99967	0.93852	0.99070	0.99533	16.36463	1.26533	0.94219	0.99929	0.99964	0.94219	0.99078	0.99537
39	1	17.95499	26.62178	0.93553	0.67335	0.80479	0.93553	0.67281	0.80441	16.16776	22.51412	0.93938	0.71701	0.83518	0.93938	0.71657	0.83489
39	2	17.95499	26.56961	0.93553	0.67464	0.80571	0.93553	0.67409	0.80532	16.16776	22.48584	0.93938	0.71788	0.83578	0.93938	0.71744	0.83548
39	3	17.95499	26.51422	0.93553	0.67599	0.80667	0.93553	0.67541	0.80627	16.16776	22.45520	0.93938	0.71881	0.83641	0.93938	0.71835	0.83609
39	4	17.95499	26.45593	0.93553	0.67740	0.80768	0.93553	0.67679	0.80725	16.16776	22.42249	0.93938	0.71979	0.83707	0.93938	0.71930	0.83673
39	5	17.95499	26.39526	0.93553	0.67887	0.80872	0.93553	0.67822	0.80826	16.16776	22.38814	0.93938	0.72081	0.83776	0.93938	0.72029	0.83740
39	6	17.95499	26.33222	0.93553	0.68040	0.80980	0.93553	0.67971	0.80932	16.16776	22.35215	0.93938	0.72188	0.83848	0.93938	0.72132	0.83810
39	7	17.95499	26.26662	0.93553	0.68198	0.81093	0.93553	0.68125	0.81041	16.16776	22.31437	0.93938	0.72299	0.83923	0.93938	0.72240	0.83883
39	8	17.95499	26.19847	0.93553	0.68364	0.81209	0.93553	0.68284	0.81154	16.16776	22.27480	0.93938	0.72416	0.84001	0.93938	0.72352	0.83959
39	9	17.95499	26.12745	0.93553	0.68535	0.81330	0.93553	0.68450	0.81270	16.16776	22.23319	0.93938	0.72538	0.84084	0.93938	0.72470	0.84038
39	10	17.95499	26.05351	0.93553	0.68714	0.81456	0.93553	0.68622	0.81391	16.16776	22.18946	0.93938	0.72666	0.84169	0.93938	0.72592	0.84120
39	11	17.95499	25.97700	0.93553	0.68899	0.81586	0.93553	0.68800	0.81517	16.16776	22.14392	0.93938	0.72799	0.84259	0.93938	0.72719	0.84205
39	12	17.95499	25.89730	0.93553	0.69092	0.81721	0.93553	0.68985	0.81646	16.16776	22.09606	0.93938	0.72938	0.84352	0.93938	0.72852	0.84294
39	13	17.95499	25.81474	0.93553	0.69292	0.81861	0.93553	0.69176	0.81780	16.16776	22.04614	0.93938	0.73083	0.84449	0.93938	0.72990	0.84386
39	14	17.95499	25.72901	0.93553	0.69499	0.82005	0.93553	0.69374	0.81918	16.16776	21.99389	0.93938	0.73235	0.84550	0.93938	0.73134	0.84483
39	15	17.95499	25.64035	0.93553	0.69714	0.82155	0.93553	0.69579	0.82061	16.16776	21.93952	0.93938	0.73392	0.84655	0.93938	0.73284	0.84582
39	16	17.95499	25.54880	0.93553	0.69937	0.82309	0.93553	0.69791	0.82208	16.16776	21.88305	0.93938	0.73557	0.84764	0.93938	0.73439	0.84686
39	17	17.95499	25.45467	0.93553	0.70168	0.82469	0.93553	0.70011	0.82360	16.16776	21.82476	0.93938	0.73727	0.84877	0.93938	0.73601	0.84793
39	18	17.95499	25.35821	0.93553	0.70406	0.82633	0.93553	0.70238	0.82517	16.16776	21.76485	0.93938	0.73904	0.84994	0.93938	0.73770	0.84905
39	19	17.95499	25.25875	0.93553	0.70652	0.82803	0.93553	0.70473	0.82679	16.16776	21.70276	0.93938	0.74088	0.85115	0.93938	0.73945	0.85021
39	20	17.95499	25.15564	0.93553	0.70908	0.82978	0.93553	0.70716	0.82846	16.16776	21.63792	0.93938	0.74279	0.85242	0.93938	0.74127	0.85141
39	21	17.95499	25.04833	0.93553	0.71173	0.83159	0.93553	0.70967	0.83019	16.16776	21.56986	0.93938	0.74479	0.85373	0.93938	0.74315	0.85265
39	22	17.95499	24.93660	0.93553	0.71448	0.83347	0.93553	0.71227	0.83196	16.16776	21.49836	0.93938	0.74687	0.85509	0.93938	0.74511	0.85394
39	23	17.95499	24.82004	0.93553	0.71733	0.83540	0.93553	0.71494	0.83378	16.16776	21.42306	0.93938	0.74904	0.85651	0.93938	0.74714	0.85527
39	24	17.95499	24.69862	0.93553	0.72029	0.83741	0.93553	0.71770	0.83565	16.16776	21.34391	0.93938	0.75130	0.85799	0.93938	0.74925	0.85665
39	25	17.95499	24.57203	0.93553	0.72335	0.83947	0.93553	0.72054	0.83757	16.16776	21.26064	0.93938	0.75365	0.85952	0.93938	0.75142	0.85807
39	26	17.95499	24.44053	0.93553	0.72652	0.84160	0.93553	0.72346	0.83954	16.16776	21.17342	0.93938	0.75609	0.86111	0.93938	0.75367	0.85954
39	27	17.95499	24.30438	0.93553	0.72979	0.84379	0.93553	0.72647	0.84156	16.16776	21.08250	0.93938	0.75862	0.86275	0.93938	0.75600	0.86105
39	28	17.95499	24.16342	0.93553	0.73316	0.84604	0.93553	0.72955	0.84363	16.16776	20.98768	0.93938	0.76125	0.86444	0.93938	0.75839	0.86260
39	29	17.95499	24.01762	0.93553	0.73663	0.84835	0.93553	0.73272	0.84575	16.16776	20.88895	0.93938	0.76396	0.86619	0.93938	0.76086	0.86419
39	30	17.95499	23.86654	0.93553	0.74021	0.85071	0.93553	0.73597	0.84790	16.16776	20.78588	0.93938	0.76677	0.86799	0.93938	0.76341	0.86583

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
39	31	17.95499	23.71037	0.93553	0.74389	0.85314	0.93553	0.73929	0.85011	16.16776	20.67862	0.93938	0.76967	0.86985	0.93938	0.76603	0.86751
39	32	17.95499	23.54876	0.93553	0.74768	0.85562	0.93553	0.74269	0.85235	16.16776	20.56684	0.93938	0.77267	0.87176	0.93938	0.76872	0.86924
39	33	17.95499	23.38162	0.93553	0.75157	0.85817	0.93553	0.74616	0.85463	16.16776	20.45044	0.93938	0.77576	0.87372	0.93938	0.77147	0.87100
39	34	17.95499	23.20856	0.93553	0.75556	0.86076	0.93553	0.74971	0.85695	16.16776	20.32903	0.93938	0.77895	0.87574	0.93938	0.77430	0.87280
39	35	17.95499	23.02940	0.93553	0.75965	0.86341	0.93553	0.75332	0.85931	16.16776	20.20243	0.93938	0.78223	0.87781	0.93938	0.77720	0.87463
39	36	17.95499	22.84408	0.93553	0.76384	0.86611	0.93553	0.75700	0.86169	16.16776	20.07055	0.93938	0.78560	0.87993	0.93938	0.78016	0.87650
39	37	17.95499	22.65215	0.93553	0.76813	0.86886	0.93553	0.76074	0.86411	16.16776	19.93297	0.93938	0.78907	0.88210	0.93938	0.78318	0.87841
39	38	17.95499	22.45348	0.93553	0.77252	0.87166	0.93553	0.76453	0.86655	16.16776	19.78951	0.93938	0.79264	0.88432	0.93938	0.78627	0.88035
39	39	17.95499	22.24766	0.93553	0.77700	0.87451	0.93553	0.76838	0.86902	16.16776	19.63978	0.93938	0.79629	0.88660	0.93938	0.78941	0.88231
39	40	17.95499	22.03447	0.93553	0.78158	0.87740	0.93553	0.77228	0.87151	16.16776	19.48352	0.93938	0.80005	0.88892	0.93938	0.79261	0.88431
39	41	17.95499	21.81357	0.93553	0.78625	0.88033	0.93553	0.77623	0.87402	16.16776	19.32040	0.93938	0.80389	0.89128	0.93938	0.79585	0.88632
39	42	17.95499	21.58485	0.93553	0.79100	0.88331	0.93553	0.78021	0.87654	16.16776	19.15023	0.93938	0.80782	0.89370	0.93938	0.79915	0.88837
39	43	17.95499	21.34779	0.93553	0.79584	0.88632	0.93553	0.78424	0.87907	16.16776	18.97251	0.93938	0.81184	0.89615	0.93938	0.80250	0.89043
39	44	17.95499	21.10218	0.93553	0.80076	0.88936	0.93553	0.78830	0.88162	16.16776	18.78697	0.93938	0.81595	0.89865	0.93938	0.80588	0.89251
39	45	17.95499	20.84782	0.93553	0.80576	0.89243	0.93553	0.79239	0.88417	16.16776	18.59337	0.93938	0.82014	0.90119	0.93938	0.80931	0.89461
39	46	17.95499	20.58697	0.93553	0.81082	0.89553	0.93553	0.79650	0.88673	16.16776	18.39367	0.93938	0.82440	0.90375	0.93938	0.81277	0.89672
39	47	17.95499	20.32000	0.93553	0.81592	0.89863	0.93553	0.80065	0.88929	16.16776	18.18814	0.93938	0.82871	0.90634	0.93938	0.81627	0.89884
39	48	17.95499	20.04764	0.93553	0.82106	0.90174	0.93553	0.80481	0.89185	16.16776	17.97738	0.93938	0.83308	0.90894	0.93938	0.81981	0.90098
39	49	17.95499	19.77090	0.93553	0.82623	0.90485	0.93553	0.80900	0.89441	16.16776	17.76227	0.93938	0.83749	0.91156	0.93938	0.82337	0.90313
39	50	17.95499	19.49116	0.93553	0.83141	0.90794	0.93553	0.81320	0.89698	16.16776	17.54401	0.93938	0.84193	0.91418	0.93938	0.82698	0.90529
39	51	17.95499	19.21029	0.93553	0.83659	0.91103	0.93553	0.81744	0.89955	16.16776	17.32430	0.93938	0.84638	0.91680	0.93938	0.83061	0.90747
39	52	17.95499	18.92146	0.93553	0.84182	0.91412	0.93553	0.82169	0.90212	16.16776	17.09693	0.93938	0.85089	0.91944	0.93938	0.83429	0.90966
39	53	17.95499	18.62485	0.93553	0.84708	0.91721	0.93553	0.82597	0.90469	16.16776	16.86201	0.93938	0.85546	0.92210	0.93938	0.83800	0.91186
39	54	17.95499	18.32038	0.93553	0.85238	0.92031	0.93553	0.83027	0.90726	16.16776	16.61938	0.93938	0.86008	0.92478	0.93938	0.84174	0.91407
39	55	17.95499	18.00819	0.93553	0.85770	0.92340	0.93553	0.83458	0.90983	16.16776	16.36911	0.93938	0.86475	0.92747	0.93938	0.84552	0.91629
39	56	17.95499	17.68820	0.93553	0.86304	0.92649	0.93553	0.83892	0.91240	16.16776	16.11103	0.93938	0.86945	0.93017	0.93938	0.84932	0.91852
39	57	17.95499	17.36037	0.93553	0.86840	0.92957	0.93553	0.84327	0.91497	16.16776	15.84506	0.93938	0.87420	0.93288	0.93938	0.85316	0.92076
39	58	17.95499	17.02468	0.93553	0.87377	0.93263	0.93553	0.84764	0.91754	16.16776	15.57108	0.93938	0.87897	0.93559	0.93938	0.85703	0.92301
39	59	17.95499	16.68091	0.93553	0.87913	0.93568	0.93553	0.85202	0.92010	16.16776	15.28882	0.93938	0.88377	0.93830	0.93938	0.86092	0.92526
39	60	17.95499	16.32913	0.93553	0.88449	0.93871	0.93553	0.85641	0.92265	16.16776	14.99826	0.93938	0.88859	0.94101	0.93938	0.86484	0.92752
39	61	17.95499	15.96913	0.93553	0.88984	0.94171	0.93553	0.86081	0.92520	16.16776	14.69911	0.93938	0.89342	0.94371	0.93938	0.86878	0.92978
39	62	17.95499	15.60088	0.93553	0.89516	0.94468	0.93553	0.86521	0.92774	16.16776	14.39128	0.93938	0.89825	0.94640	0.93938	0.87274	0.93205
39	63	17.95499	15.22446	0.93553	0.90045	0.94762	0.93553	0.86962	0.93026	16.16776	14.07472	0.93938	0.90308	0.94907	0.93938	0.87672	0.93431
39	64	17.95499	14.83980	0.93553	0.90570	0.95052	0.93553	0.87402	0.93278	16.16776	13.74931	0.93938	0.90789	0.95172	0.93938	0.88070	0.93657
39	65	17.95499	14.44688	0.93553	0.91089	0.95337	0.93553	0.87842	0.93528	16.16776	13.41490	0.93938	0.91268	0.95435	0.93938	0.88469	0.93882
39	66	17.95499	14.04613	0.93553	0.91602	0.95617	0.93553	0.88281	0.93776	16.16776	13.07182	0.93938	0.91744	0.95694	0.93938	0.88869	0.94107

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>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>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>	<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	67	17.95499	13.63788	0.93553	0.92107	0.95891	0.93553	0.88717	0.94021	16.16776	12.72027	0.93938	0.92214	0.95949	0.93938	0.89268	0.94330
39	68	17.95499	13.22255	0.93553	0.92602	0.96159	0.93553	0.89152	0.94265	16.16776	12.36057	0.93938	0.92678	0.96200	0.93938	0.89666	0.94552
39	69	17.95499	12.80079	0.93553	0.93087	0.96420	0.93553	0.89583	0.94505	16.16776	11.99324	0.93938	0.93135	0.96445	0.93938	0.90063	0.94772
39	70	17.95499	12.37331	0.93553	0.93560	0.96673	0.93553	0.90011	0.94743	16.16776	11.61885	0.93938	0.93583	0.96685	0.93938	0.90458	0.94990
39	71	17.95499	11.94070	0.93553	0.94019	0.96917	0.93553	0.90435	0.94977	16.16776	11.23789	0.93938	0.94020	0.96918	0.93938	0.90849	0.95205
39	72	17.95499	11.50357	0.93553	0.94464	0.97153	0.93553	0.90853	0.95207	16.16776	10.85087	0.93938	0.94446	0.97144	0.93938	0.91237	0.95418
39	73	17.95499	11.06278	0.93553	0.94893	0.97380	0.93553	0.91266	0.95434	16.16776	10.45855	0.93938	0.94859	0.97361	0.93938	0.91621	0.95627
39	74	17.95499	10.61910	0.93553	0.95306	0.97597	0.93553	0.91672	0.95655	16.16776	10.06159	0.93938	0.95258	0.97571	0.93938	0.92000	0.95833
39	75	17.95499	10.17356	0.93553	0.95701	0.97803	0.93553	0.92072	0.95872	16.16776	9.66092	0.93938	0.95641	0.97772	0.93938	0.92373	0.96035
39	76	17.95499	9.72734	0.93553	0.96077	0.97999	0.93553	0.92463	0.96084	16.16776	9.25762	0.93938	0.96009	0.97964	0.93938	0.92740	0.96233
39	77	17.95499	9.28160	0.93553	0.96433	0.98184	0.93553	0.92845	0.96290	16.16776	8.85278	0.93938	0.96359	0.98146	0.93938	0.93099	0.96426
39	78	17.95499	8.83768	0.93553	0.96770	0.98358	0.93553	0.93218	0.96490	16.16776	8.44766	0.93938	0.96691	0.98318	0.93938	0.93450	0.96614
39	79	17.95499	8.39698	0.93553	0.97085	0.98521	0.93553	0.93580	0.96684	16.16776	8.04359	0.93938	0.97004	0.98479	0.93938	0.93792	0.96797
39	80	17.95499	7.96110	0.93553	0.97380	0.98673	0.93553	0.93932	0.96871	16.16776	7.64214	0.93938	0.97298	0.98630	0.93938	0.94124	0.96973
39	81	17.95499	7.53168	0.93553	0.97653	0.98813	0.93553	0.94272	0.97051	16.16776	7.24488	0.93938	0.97572	0.98771	0.93938	0.94446	0.97144
39	82	17.95499	7.11054	0.93553	0.97906	0.98942	0.93553	0.94599	0.97225	16.16776	6.85364	0.93938	0.97826	0.98901	0.93938	0.94758	0.97308
39	83	17.95499	6.69952	0.93553	0.98138	0.99060	0.93553	0.94914	0.97391	16.16776	6.47024	0.93938	0.98060	0.99021	0.93938	0.95057	0.97466
39	84	17.95499	6.30023	0.93553	0.98349	0.99168	0.93553	0.95216	0.97549	16.16776	6.09632	0.93938	0.98275	0.99130	0.93938	0.95345	0.97617
39	85	17.95499	5.91444	0.93553	0.98541	0.99265	0.93553	0.95504	0.97700	16.16776	5.73370	0.93938	0.98471	0.99229	0.93938	0.95620	0.97761
39	86	17.95499	5.54396	0.93553	0.98713	0.99352	0.93553	0.95778	0.97843	16.16776	5.38421	0.93938	0.98647	0.99319	0.93938	0.95883	0.97898
39	87	17.95499	5.19034	0.93553	0.98868	0.99431	0.93553	0.96038	0.97979	16.16776	5.04951	0.93938	0.98806	0.99400	0.93938	0.96132	0.98028
39	88	17.95499	4.85473	0.93553	0.99005	0.99500	0.93553	0.96284	0.98107	16.16776	4.73086	0.93938	0.98948	0.99471	0.93938	0.96368	0.98151
39	89	17.95499	4.53813	0.93553	0.99127	0.99562	0.93553	0.96516	0.98227	16.16776	4.42936	0.93938	0.99075	0.99535	0.93938	0.96592	0.98266
39	90	17.95499	4.24126	0.93553	0.99235	0.99616	0.93553	0.96735	0.98340	16.16776	4.14588	0.93938	0.99187	0.99592	0.93938	0.96802	0.98375
39	91	17.95499	3.96420	0.93553	0.99329	0.99663	0.93553	0.96941	0.98447	16.16776	3.88065	0.93938	0.99285	0.99641	0.93938	0.97001	0.98478
39	92	17.95499	3.70604	0.93553	0.99412	0.99705	0.93553	0.97135	0.98546	16.16776	3.63292	0.93938	0.99372	0.99685	0.93938	0.97189	0.98574
39	93	17.95499	3.46525	0.93553	0.99485	0.99742	0.93553	0.97318	0.98641	16.16776	3.40133	0.93938	0.99449	0.99724	0.93938	0.97366	0.98665
39	94	17.95499	3.23968	0.93553	0.99549	0.99774	0.93553	0.97490	0.98729	16.16776	3.18390	0.93938	0.99517	0.99758	0.93938	0.97533	0.98751
39	95	17.95499	3.02715	0.93553	0.99606	0.99803	0.93553	0.97653	0.98813	16.16776	2.97857	0.93938	0.99576	0.99788	0.93938	0.97691	0.98832
39	96	17.95499	2.82535	0.93553	0.99656	0.99828	0.93553	0.97806	0.98891	16.16776	2.78314	0.93938	0.99630	0.99814	0.93938	0.97840	0.98908
39	97	17.95499	2.63737	0.93553	0.99700	0.99850	0.93553	0.97949	0.98964	16.16776	2.60073	0.93938	0.99676	0.99838	0.93938	0.97980	0.98980
39	98	17.95499	2.46279	0.93553	0.99738	0.99869	0.93553	0.98083	0.99032	16.16776	2.43099	0.93938	0.99717	0.99858	0.93938	0.98110	0.99046
39	99	17.95499	2.30125	0.93553	0.99771	0.99885	0.93553	0.98207	0.99095	16.16776	2.27364	0.93938	0.99752	0.99876	0.93938	0.98231	0.99108
39	100	17.95499	2.15258	0.93553	0.99799	0.99900	0.93553	0.98322	0.99154	16.16776	2.12860	0.93938	0.99782	0.99891	0.93938	0.98344	0.99165
39	101	17.95499	2.01649	0.93553	0.99824	0.99912	0.93553	0.98429	0.99208	16.16776	1.99561	0.93938	0.99809	0.99904	0.93938	0.98448	0.99218
39	102	17.95499	1.89293	0.93553	0.99845	0.99922	0.93553	0.98526	0.99258	16.16776	1.87471	0.93938	0.99831	0.99916	0.93938	0.98544	0.99266

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
39	103	17.95499	1.78083	0.93553	0.99863	0.99931	0.93553	0.98616	0.99303	16.16776	1.76487	0.93938	0.99851	0.99925	0.93938	0.98632	0.99311
39	104	17.95499	1.67943	0.93553	0.99878	0.99939	0.93553	0.98698	0.99345	16.16776	1.66540	0.93938	0.99868	0.99934	0.93938	0.98712	0.99352
39	105	17.95499	1.58804	0.93553	0.99892	0.99946	0.93553	0.98773	0.99383	16.16776	1.57565	0.93938	0.99882	0.99941	0.93938	0.98786	0.99389
39	106	17.95499	1.50600	0.93553	0.99903	0.99951	0.93553	0.98840	0.99416	16.16776	1.49500	0.93938	0.99894	0.99947	0.93938	0.98852	0.99422
39	107	17.95499	1.43298	0.93553	0.99912	0.99956	0.93553	0.98899	0.99446	16.16776	1.42313	0.93938	0.99904	0.99952	0.93938	0.98910	0.99452
39	108	17.95499	1.36894	0.93553	0.99920	0.99960	0.93553	0.98950	0.99472	16.16776	1.36003	0.93938	0.99913	0.99956	0.93938	0.98960	0.99477
39	109	17.95499	1.31458	0.93553	0.99926	0.99963	0.93553	0.98991	0.99493	16.16776	1.30641	0.93938	0.99919	0.99960	0.93938	0.99000	0.99498
39	110	17.95499	1.27298	0.93553	0.99931	0.99965	0.93553	0.99020	0.99508	16.16776	1.26533	0.93938	0.99924	0.99962	0.93938	0.99030	0.99513
40	1	17.70570	26.62178	0.93236	0.66405	0.79811	0.93236	0.66352	0.79773	15.96757	22.51412	0.93634	0.70817	0.82916	0.93634	0.70774	0.82886
40	2	17.70570	26.56961	0.93236	0.66532	0.79903	0.93236	0.66479	0.79865	15.96757	22.48584	0.93634	0.70904	0.82975	0.93634	0.70860	0.82945
40	3	17.70570	26.51422	0.93236	0.66666	0.80000	0.93236	0.66610	0.79959	15.96757	22.45520	0.93634	0.70996	0.83038	0.93634	0.70950	0.83007
40	4	17.70570	26.45593	0.93236	0.66806	0.80100	0.93236	0.66746	0.80057	15.96757	22.42249	0.93634	0.71093	0.83105	0.93634	0.71045	0.83071
40	5	17.70570	26.39526	0.93236	0.66951	0.80205	0.93236	0.66888	0.80159	15.96757	22.38814	0.93634	0.71194	0.83174	0.93634	0.71143	0.83139
40	6	17.70570	26.33222	0.93236	0.67102	0.80313	0.93236	0.67035	0.80265	15.96757	22.35215	0.93634	0.71300	0.83246	0.93634	0.71246	0.83209
40	7	17.70570	26.26662	0.93236	0.67260	0.80426	0.93236	0.67188	0.80374	15.96757	22.31437	0.93634	0.71411	0.83322	0.93634	0.71353	0.83282
40	8	17.70570	26.19847	0.93236	0.67423	0.80542	0.93236	0.67346	0.80487	15.96757	22.27480	0.93634	0.71527	0.83400	0.93634	0.71465	0.83358
40	9	17.70570	26.12745	0.93236	0.67594	0.80664	0.93236	0.67510	0.80604	15.96757	22.23319	0.93634	0.71649	0.83483	0.93634	0.71581	0.83437
40	10	17.70570	26.05351	0.93236	0.67771	0.80790	0.93236	0.67681	0.80726	15.96757	22.18946	0.93634	0.71775	0.83569	0.93634	0.71703	0.83520
40	11	17.70570	25.97700	0.93236	0.67954	0.80920	0.93236	0.67858	0.80851	15.96757	22.14392	0.93634	0.71908	0.83659	0.93634	0.71829	0.83606
40	12	17.70570	25.89730	0.93236	0.68145	0.81055	0.93236	0.68041	0.80981	15.96757	22.09606	0.93634	0.72046	0.83752	0.93634	0.71962	0.83695
40	13	17.70570	25.81474	0.93236	0.68344	0.81195	0.93236	0.68231	0.81116	15.96757	22.04614	0.93634	0.72191	0.83850	0.93634	0.72099	0.83788
40	14	17.70570	25.72901	0.93236	0.68550	0.81341	0.93236	0.68427	0.81255	15.96757	21.99389	0.93634	0.72341	0.83951	0.93634	0.72242	0.83885
40	15	17.70570	25.64035	0.93236	0.68763	0.81491	0.93236	0.68631	0.81398	15.96757	21.93952	0.93634	0.72498	0.84057	0.93634	0.72391	0.83985
40	16	17.70570	25.54880	0.93236	0.68985	0.81646	0.93236	0.68842	0.81546	15.96757	21.88305	0.93634	0.72662	0.84167	0.93634	0.72547	0.84089
40	17	17.70570	25.45467	0.93236	0.69214	0.81806	0.93236	0.69061	0.81699	15.96757	21.82476	0.93634	0.72832	0.84280	0.93634	0.72708	0.84198
40	18	17.70570	25.35821	0.93236	0.69451	0.81971	0.93236	0.69287	0.81857	15.96757	21.76485	0.93634	0.73008	0.84398	0.93634	0.72876	0.84310
40	19	17.70570	25.25875	0.93236	0.69696	0.82142	0.93236	0.69521	0.82021	15.96757	21.70276	0.93634	0.73191	0.84521	0.93634	0.73051	0.84427
40	20	17.70570	25.15564	0.93236	0.69950	0.82318	0.93236	0.69763	0.82189	15.96757	21.63792	0.93634	0.73382	0.84648	0.93634	0.73233	0.84548
40	21	17.70570	25.04833	0.93236	0.70214	0.82501	0.93236	0.70014	0.82363	15.96757	21.56986	0.93634	0.73581	0.84780	0.93634	0.73421	0.84674
40	22	17.70570	24.93660	0.93236	0.70488	0.82690	0.93236	0.70273	0.82541	15.96757	21.49836	0.93634	0.73789	0.84918	0.93634	0.73617	0.84804
40	23	17.70570	24.82004	0.93236	0.70773	0.82885	0.93236	0.70540	0.82725	15.96757	21.42306	0.93634	0.74006	0.85062	0.93634	0.73821	0.84939
40	24	17.70570	24.69862	0.93236	0.71068	0.83087	0.93236	0.70816	0.82915	15.96757	21.34391	0.93634	0.74232	0.85211	0.93634	0.74031	0.85078
40	25	17.70570	24.57203	0.93236	0.71374	0.83296	0.93236	0.71100	0.83109	15.96757	21.26064	0.93634	0.74468	0.85366	0.93634	0.74250	0.85222
40	26	17.70570	24.44053	0.93236	0.71690	0.83511	0.93236	0.71393	0.83309	15.96757	21.17342	0.93634	0.74713	0.85526	0.93634	0.74476	0.85371
40	27	17.70570	24.30438	0.93236	0.72018	0.83733	0.93236	0.71694	0.83514	15.96757	21.08250	0.93634	0.74967	0.85693	0.93634	0.74709	0.85524
40	28	17.70570	24.16342	0.93236	0.72355	0.83961	0.93236	0.72004	0.83724	15.96757	20.98768	0.93634	0.75230	0.85864	0.93634	0.74950	0.85682

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
40	29	17.70570	24.01762	0.93236	0.72704	0.84195	0.93236	0.72322	0.83938	15.96757	20.88895	0.93634	0.75503	0.86042	0.93634	0.75199	0.85844
40	30	17.70570	23.86654	0.93236	0.73063	0.84435	0.93236	0.72649	0.84158	15.96757	20.78588	0.93634	0.75786	0.86225	0.93634	0.75456	0.86011
40	31	17.70570	23.71037	0.93236	0.73433	0.84682	0.93236	0.72984	0.84382	15.96757	20.67862	0.93634	0.76078	0.86414	0.93634	0.75720	0.86182
40	32	17.70570	23.54876	0.93236	0.73814	0.84934	0.93236	0.73327	0.84611	15.96757	20.56684	0.93634	0.76380	0.86609	0.93634	0.75992	0.86358
40	33	17.70570	23.38162	0.93236	0.74206	0.85193	0.93236	0.73678	0.84844	15.96757	20.45044	0.93634	0.76692	0.86809	0.93634	0.76271	0.86538
40	34	17.70570	23.20856	0.93236	0.74608	0.85458	0.93236	0.74036	0.85081	15.96757	20.32903	0.93634	0.77014	0.87015	0.93634	0.76557	0.86722
40	35	17.70570	23.02940	0.93236	0.75022	0.85728	0.93236	0.74402	0.85322	15.96757	20.20243	0.93634	0.77346	0.87226	0.93634	0.76851	0.86910
40	36	17.70570	22.84408	0.93236	0.75446	0.86004	0.93236	0.74775	0.85567	15.96757	20.07055	0.93634	0.77688	0.87443	0.93634	0.77152	0.87102
40	37	17.70570	22.65215	0.93236	0.75880	0.86286	0.93236	0.75154	0.85815	15.96757	19.93297	0.93634	0.78040	0.87666	0.93634	0.77459	0.87298
40	38	17.70570	22.45348	0.93236	0.76325	0.86573	0.93236	0.75540	0.86066	15.96757	19.78951	0.93634	0.78402	0.87894	0.93634	0.77773	0.87497
40	39	17.70570	22.24766	0.93236	0.76780	0.86865	0.93236	0.75932	0.86320	15.96757	19.63978	0.93634	0.78774	0.88127	0.93634	0.78093	0.87699
40	40	17.70570	22.03447	0.93236	0.77245	0.87162	0.93236	0.76329	0.86576	15.96757	19.48352	0.93634	0.79156	0.88365	0.93634	0.78419	0.87904
40	41	17.70570	21.81357	0.93236	0.77720	0.87464	0.93236	0.76732	0.86834	15.96757	19.32040	0.93634	0.79548	0.88609	0.93634	0.78751	0.88112
40	42	17.70570	21.58485	0.93236	0.78205	0.87769	0.93236	0.77139	0.87094	15.96757	19.15023	0.93634	0.79949	0.88857	0.93634	0.79088	0.88323
40	43	17.70570	21.34779	0.93236	0.78698	0.88080	0.93236	0.77550	0.87356	15.96757	18.97251	0.93634	0.80359	0.89110	0.93634	0.79430	0.88536
40	44	17.70570	21.10218	0.93236	0.79201	0.88393	0.93236	0.77966	0.87619	15.96757	18.78697	0.93634	0.80779	0.89368	0.93634	0.79777	0.88751
40	45	17.70570	20.84782	0.93236	0.79712	0.88711	0.93236	0.78384	0.87883	15.96757	18.59337	0.93634	0.81208	0.89630	0.93634	0.80128	0.88968
40	46	17.70570	20.58697	0.93236	0.80229	0.89030	0.93236	0.78806	0.88147	15.96757	18.39367	0.93634	0.81644	0.89895	0.93634	0.80483	0.89186
40	47	17.70570	20.32000	0.93236	0.80752	0.89351	0.93236	0.79231	0.88412	15.96757	18.18814	0.93634	0.82087	0.90162	0.93634	0.80842	0.89406
40	48	17.70570	20.04764	0.93236	0.81279	0.89673	0.93236	0.79658	0.88677	15.96757	17.97738	0.93634	0.82535	0.90432	0.93634	0.81205	0.89628
40	49	17.70570	19.77090	0.93236	0.81810	0.89995	0.93236	0.80087	0.88943	15.96757	17.76227	0.93634	0.82987	0.90703	0.93634	0.81571	0.89850
40	50	17.70570	19.49116	0.93236	0.82342	0.90316	0.93236	0.80520	0.89209	15.96757	17.54401	0.93634	0.83443	0.90975	0.93634	0.81941	0.90074
40	51	17.70570	19.21029	0.93236	0.82875	0.90636	0.93236	0.80954	0.89475	15.96757	17.32430	0.93634	0.83901	0.91246	0.93634	0.82315	0.90300
40	52	17.70570	18.92146	0.93236	0.83412	0.90956	0.93236	0.81392	0.89741	15.96757	17.09693	0.93634	0.84366	0.91520	0.93634	0.82693	0.90527
40	53	17.70570	18.62485	0.93236	0.83955	0.91278	0.93236	0.81831	0.90008	15.96757	16.86201	0.93634	0.84837	0.91796	0.93634	0.83074	0.90755
40	54	17.70570	18.32038	0.93236	0.84501	0.91599	0.93236	0.82273	0.90275	15.96757	16.61938	0.93634	0.85313	0.92074	0.93634	0.83460	0.90984
40	55	17.70570	18.00819	0.93236	0.85050	0.91921	0.93236	0.82717	0.90541	15.96757	16.36911	0.93634	0.85794	0.92354	0.93634	0.83848	0.91215
40	56	17.70570	17.68820	0.93236	0.85602	0.92242	0.93236	0.83163	0.90808	15.96757	16.11103	0.93634	0.86280	0.92635	0.93634	0.84240	0.91446
40	57	17.70570	17.36037	0.93236	0.86156	0.92563	0.93236	0.83611	0.91074	15.96757	15.84506	0.93634	0.86770	0.92917	0.93634	0.84635	0.91678
40	58	17.70570	17.02468	0.93236	0.86711	0.92882	0.93236	0.84061	0.91340	15.96757	15.57108	0.93634	0.87264	0.93199	0.93634	0.85034	0.91912
40	59	17.70570	16.68091	0.93236	0.87266	0.93200	0.93236	0.84512	0.91606	15.96757	15.28882	0.93634	0.87761	0.93482	0.93634	0.85435	0.92145
40	60	17.70570	16.32913	0.93236	0.87822	0.93516	0.93236	0.84964	0.91871	15.96757	14.99826	0.93634	0.88260	0.93764	0.93634	0.85839	0.92380
40	61	17.70570	15.96913	0.93236	0.88377	0.93830	0.93236	0.85418	0.92136	15.96757	14.69911	0.93634	0.88761	0.94046	0.93634	0.86245	0.92615
40	62	17.70570	15.60088	0.93236	0.88930	0.94141	0.93236	0.85872	0.92399	15.96757	14.39128	0.93634	0.89263	0.94327	0.93634	0.86654	0.92850
40	63	17.70570	15.22446	0.93236	0.89480	0.94448	0.93236	0.86327	0.92662	15.96757	14.07472	0.93634	0.89765	0.94606	0.93634	0.87064	0.93085
40	64	17.70570	14.83980	0.93236	0.90026	0.94752	0.93236	0.86782	0.92923	15.96757	13.74931	0.93634	0.90266	0.94884	0.93634	0.87476	0.93320

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
40	65	17.70570	14.44688	0.93236	0.90568	0.95051	0.93236	0.87237	0.93183	15.96757	13.41490	0.93634	0.90765	0.95159	0.93634	0.87890	0.93555
40	66	17.70570	14.04613	0.93236	0.91103	0.95345	0.93236	0.87690	0.93442	15.96757	13.07182	0.93634	0.91261	0.95431	0.93634	0.88303	0.93788
40	67	17.70570	13.63788	0.93236	0.91631	0.95633	0.93236	0.88143	0.93698	15.96757	12.72027	0.93634	0.91753	0.95699	0.93634	0.88717	0.94021
40	68	17.70570	13.22255	0.93236	0.92150	0.95915	0.93236	0.88593	0.93952	15.96757	12.36057	0.93634	0.92239	0.95963	0.93634	0.89130	0.94253
40	69	17.70570	12.80079	0.93236	0.92659	0.96189	0.93236	0.89041	0.94203	15.96757	11.99324	0.93634	0.92717	0.96221	0.93634	0.89542	0.94483
40	70	17.70570	12.37331	0.93236	0.93155	0.96456	0.93236	0.89486	0.94451	15.96757	11.61885	0.93634	0.93187	0.96473	0.93634	0.89952	0.94710
40	71	17.70570	11.94070	0.93236	0.93638	0.96715	0.93236	0.89926	0.94696	15.96757	11.23789	0.93634	0.93647	0.96719	0.93634	0.90360	0.94936
40	72	17.70570	11.50357	0.93236	0.94107	0.96964	0.93236	0.90362	0.94937	15.96757	10.85087	0.93634	0.94095	0.96958	0.93634	0.90765	0.95159
40	73	17.70570	11.06278	0.93236	0.94560	0.97204	0.93236	0.90793	0.95174	15.96757	10.45855	0.93634	0.94530	0.97188	0.93634	0.91165	0.95379
40	74	17.70570	10.61910	0.93236	0.94996	0.97434	0.93236	0.91217	0.95407	15.96757	10.06159	0.93634	0.94951	0.97410	0.93634	0.91561	0.95595
40	75	17.70570	10.17356	0.93236	0.95414	0.97653	0.93236	0.91635	0.95635	15.96757	9.66092	0.93634	0.95357	0.97623	0.93634	0.91952	0.95807
40	76	17.70570	9.72734	0.93236	0.95813	0.97861	0.93236	0.92045	0.95858	15.96757	9.25762	0.93634	0.95746	0.97827	0.93634	0.92336	0.96015
40	77	17.70570	9.28160	0.93236	0.96191	0.98058	0.93236	0.92446	0.96075	15.96757	8.85278	0.93634	0.96117	0.98020	0.93634	0.92713	0.96219
40	78	17.70570	8.83768	0.93236	0.96548	0.98244	0.93236	0.92838	0.96286	15.96757	8.44766	0.93634	0.96469	0.98203	0.93634	0.93082	0.96417
40	79	17.70570	8.39698	0.93236	0.96884	0.98417	0.93236	0.93219	0.96490	15.96757	8.04359	0.93634	0.96802	0.98375	0.93634	0.93442	0.96610
40	80	17.70570	7.96110	0.93236	0.97198	0.98579	0.93236	0.93589	0.96688	15.96757	7.64214	0.93634	0.97115	0.98536	0.93634	0.93792	0.96797
40	81	17.70570	7.53168	0.93236	0.97490	0.98729	0.93236	0.93947	0.96879	15.96757	7.24488	0.93634	0.97407	0.98686	0.93634	0.94132	0.96977
40	82	17.70570	7.11054	0.93236	0.97759	0.98867	0.93236	0.94293	0.97063	15.96757	6.85364	0.93634	0.97678	0.98825	0.93634	0.94460	0.97151
40	83	17.70570	6.69952	0.93236	0.98007	0.98993	0.93236	0.94626	0.97239	15.96757	6.47024	0.93634	0.97927	0.98953	0.93634	0.94777	0.97319
40	84	17.70570	6.30023	0.93236	0.98233	0.99109	0.93236	0.94944	0.97407	15.96757	6.09632	0.93634	0.98157	0.99070	0.93634	0.95081	0.97479
40	85	17.70570	5.91444	0.93236	0.98438	0.99213	0.93236	0.95249	0.97567	15.96757	5.73370	0.93634	0.98366	0.99176	0.93634	0.95373	0.97631
40	86	17.70570	5.54396	0.93236	0.98623	0.99306	0.93236	0.95539	0.97719	15.96757	5.38421	0.93634	0.98555	0.99272	0.93634	0.95650	0.97777
40	87	17.70570	5.19034	0.93236	0.98788	0.99390	0.93236	0.95815	0.97863	15.96757	5.04951	0.93634	0.98724	0.99358	0.93634	0.95914	0.97915
40	88	17.70570	4.85473	0.93236	0.98935	0.99465	0.93236	0.96075	0.97998	15.96757	4.73086	0.93634	0.98876	0.99435	0.93634	0.96165	0.98045
40	89	17.70570	4.53813	0.93236	0.99066	0.99531	0.93236	0.96321	0.98126	15.96757	4.42936	0.93634	0.99012	0.99503	0.93634	0.96401	0.98168
40	90	17.70570	4.24126	0.93236	0.99181	0.99589	0.93236	0.96553	0.98246	15.96757	4.14588	0.93634	0.99131	0.99564	0.93634	0.96624	0.98283
40	91	17.70570	3.96420	0.93236	0.99282	0.99640	0.93236	0.96771	0.98359	15.96757	3.88065	0.93634	0.99237	0.99617	0.93634	0.96835	0.98392
40	92	17.70570	3.70604	0.93236	0.99371	0.99685	0.93236	0.96977	0.98465	15.96757	3.63292	0.93634	0.99330	0.99664	0.93634	0.97034	0.98495
40	93	17.70570	3.46525	0.93236	0.99449	0.99724	0.93236	0.97170	0.98565	15.96757	3.40133	0.93634	0.99412	0.99705	0.93634	0.97221	0.98591
40	94	17.70570	3.23968	0.93236	0.99518	0.99758	0.93236	0.97353	0.98659	15.96757	3.18390	0.93634	0.99484	0.99741	0.93634	0.97399	0.98682
40	95	17.70570	3.02715	0.93236	0.99579	0.99789	0.93236	0.97526	0.98747	15.96757	2.97857	0.93634	0.99548	0.99774	0.93634	0.97566	0.98768
40	96	17.70570	2.82535	0.93236	0.99632	0.99816	0.93236	0.97688	0.98830	15.96757	2.78314	0.93634	0.99605	0.99802	0.93634	0.97724	0.98849
40	97	17.70570	2.63737	0.93236	0.99679	0.99839	0.93236	0.97839	0.98908	15.96757	2.60073	0.93634	0.99654	0.99827	0.93634	0.97871	0.98924
40	98	17.70570	2.46279	0.93236	0.99720	0.99860	0.93236	0.97980	0.98980	15.96757	2.43099	0.93634	0.99698	0.99849	0.93634	0.98009	0.98994
40	99	17.70570	2.30125	0.93236	0.99755	0.99877	0.93236	0.98111	0.99047	15.96757	2.27364	0.93634	0.99735	0.99868	0.93634	0.98137	0.99060
40	100	17.70570	2.15258	0.93236	0.99786	0.99893	0.93236	0.98233	0.99109	15.96757	2.12860	0.93634	0.99768	0.99884	0.93634	0.98256	0.99120

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
40	101	17.70570	2.01649	0.93236	0.99812	0.99906	0.93236	0.98345	0.99166	15.96757	1.99561	0.93634	0.99796	0.99898	0.93634	0.98366	0.99176
40	102	17.70570	1.89293	0.93236	0.99834	0.99917	0.93236	0.98448	0.99218	15.96757	1.87471	0.93634	0.99820	0.99910	0.93634	0.98467	0.99227
40	103	17.70570	1.78083	0.93236	0.99854	0.99927	0.93236	0.98543	0.99266	15.96757	1.76487	0.93634	0.99841	0.99920	0.93634	0.98560	0.99275
40	104	17.70570	1.67943	0.93236	0.99870	0.99935	0.93236	0.98630	0.99310	15.96757	1.66540	0.93634	0.99859	0.99929	0.93634	0.98644	0.99318
40	105	17.70570	1.58804	0.93236	0.99884	0.99942	0.93236	0.98708	0.99350	15.96757	1.57565	0.93634	0.99874	0.99937	0.93634	0.98722	0.99357
40	106	17.70570	1.50600	0.93236	0.99896	0.99948	0.93236	0.98779	0.99386	15.96757	1.49500	0.93634	0.99887	0.99943	0.93634	0.98791	0.99392
40	107	17.70570	1.43298	0.93236	0.99906	0.99953	0.93236	0.98841	0.99417	15.96757	1.42313	0.93634	0.99898	0.99949	0.93634	0.98853	0.99423
40	108	17.70570	1.36894	0.93236	0.99915	0.99957	0.93236	0.98895	0.99444	15.96757	1.36003	0.93634	0.99907	0.99953	0.93634	0.98906	0.99450
40	109	17.70570	1.31458	0.93236	0.99921	0.99961	0.93236	0.98938	0.99466	15.96757	1.30641	0.93634	0.99914	0.99957	0.93634	0.98948	0.99471
40	110	17.70570	1.27298	0.93236	0.99926	0.99963	0.93236	0.98969	0.99482	15.96757	1.26533	0.93634	0.99919	0.99960	0.93634	0.98979	0.99487
41	1	17.45311	26.62178	0.92901	0.65462	0.79126	0.92901	0.65411	0.79089	15.76382	22.51412	0.93309	0.69918	0.82296	0.93309	0.69875	0.82267
41	2	17.45311	26.56961	0.92901	0.65588	0.79218	0.92901	0.65536	0.79180	15.76382	22.48584	0.93309	0.70004	0.82356	0.93309	0.69961	0.82326
41	3	17.45311	26.51422	0.92901	0.65720	0.79315	0.92901	0.65666	0.79275	15.76382	22.45520	0.93309	0.70095	0.82419	0.93309	0.70050	0.82388
41	4	17.45311	26.45593	0.92901	0.65859	0.79415	0.92901	0.65801	0.79373	15.76382	22.42249	0.93309	0.70191	0.82485	0.93309	0.70144	0.82452
41	5	17.45311	26.39526	0.92901	0.66003	0.79520	0.92901	0.65941	0.79475	15.76382	22.38814	0.93309	0.70292	0.82555	0.93309	0.70241	0.82520
41	6	17.45311	26.33222	0.92901	0.66152	0.79628	0.92901	0.66087	0.79581	15.76382	22.35215	0.93309	0.70397	0.82627	0.93309	0.70343	0.82590
41	7	17.45311	26.26662	0.92901	0.66308	0.79741	0.92901	0.66238	0.79690	15.76382	22.31437	0.93309	0.70507	0.82703	0.93309	0.70449	0.82663
41	8	17.45311	26.19847	0.92901	0.66470	0.79858	0.92901	0.66395	0.79804	15.76382	22.27480	0.93309	0.70622	0.82782	0.93309	0.70560	0.82740
41	9	17.45311	26.12745	0.92901	0.66638	0.79980	0.92901	0.66557	0.79921	15.76382	22.23319	0.93309	0.70742	0.82864	0.93309	0.70676	0.82819
41	10	17.45311	26.05351	0.92901	0.66814	0.80106	0.92901	0.66726	0.80043	15.76382	22.18946	0.93309	0.70868	0.82951	0.93309	0.70797	0.82902
41	11	17.45311	25.97700	0.92901	0.66996	0.80236	0.92901	0.66902	0.80169	15.76382	22.14392	0.93309	0.71000	0.83041	0.93309	0.70923	0.82988
41	12	17.45311	25.89730	0.92901	0.67185	0.80372	0.92901	0.67083	0.80299	15.76382	22.09606	0.93309	0.71137	0.83135	0.93309	0.71054	0.83078
41	13	17.45311	25.81474	0.92901	0.67382	0.80513	0.92901	0.67272	0.80434	15.76382	22.04614	0.93309	0.71281	0.83233	0.93309	0.71191	0.83172
41	14	17.45311	25.72901	0.92901	0.67586	0.80658	0.92901	0.67467	0.80574	15.76382	21.99389	0.93309	0.71431	0.83335	0.93309	0.71334	0.83269
41	15	17.45311	25.64035	0.92901	0.67798	0.80809	0.92901	0.67669	0.80718	15.76382	21.93952	0.93309	0.71587	0.83441	0.93309	0.71482	0.83370
41	16	17.45311	25.54880	0.92901	0.68018	0.80965	0.92901	0.67879	0.80867	15.76382	21.88305	0.93309	0.71750	0.83551	0.93309	0.71637	0.83475
41	17	17.45311	25.45467	0.92901	0.68245	0.81126	0.92901	0.68096	0.81021	15.76382	21.82476	0.93309	0.71919	0.83666	0.93309	0.71798	0.83584
41	18	17.45311	25.35821	0.92901	0.68481	0.81292	0.92901	0.68321	0.81180	15.76382	21.76485	0.93309	0.72094	0.83785	0.93309	0.71965	0.83697
41	19	17.45311	25.25875	0.92901	0.68724	0.81463	0.92901	0.68554	0.81344	15.76382	21.70276	0.93309	0.72277	0.83908	0.93309	0.72139	0.83815
41	20	17.45311	25.15564	0.92901	0.68977	0.81641	0.92901	0.68796	0.81513	15.76382	21.63792	0.93309	0.72467	0.84036	0.93309	0.72321	0.83937
41	21	17.45311	25.04833	0.92901	0.69240	0.81824	0.92901	0.69045	0.81688	15.76382	21.56986	0.93309	0.72666	0.84169	0.93309	0.72509	0.84064
41	22	17.45311	24.93660	0.92901	0.69513	0.82015	0.92901	0.69303	0.81869	15.76382	21.49836	0.93309	0.72873	0.84308	0.93309	0.72705	0.84196
41	23	17.45311	24.82004	0.92901	0.69796	0.82212	0.92901	0.69570	0.82055	15.76382	21.42306	0.93309	0.73090	0.84453	0.93309	0.72908	0.84332
41	24	17.45311	24.69862	0.92901	0.70090	0.82415	0.92901	0.69845	0.82246	15.76382	21.34391	0.93309	0.73316	0.84604	0.93309	0.73119	0.84473
41	25	17.45311	24.57203	0.92901	0.70396	0.82626	0.92901	0.70129	0.82442	15.76382	21.26064	0.93309	0.73552	0.84761	0.93309	0.73338	0.84619
41	26	17.45311	24.44053	0.92901	0.70712	0.82843	0.92901	0.70422	0.82645	15.76382	21.17342	0.93309	0.73797	0.84923	0.93309	0.73565	0.84769

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
41	27	17.45311	24.30438	0.92901	0.71039	0.83067	0.92901	0.70724	0.82852	15.76382	21.08250	0.93309	0.74052	0.85092	0.93309	0.73799	0.84925
41	28	17.45311	24.16342	0.92901	0.71377	0.83298	0.92901	0.71035	0.83065	15.76382	20.98768	0.93309	0.74316	0.85266	0.93309	0.74041	0.85085
41	29	17.45311	24.01762	0.92901	0.71726	0.83535	0.92901	0.71354	0.83283	15.76382	20.88895	0.93309	0.74590	0.85446	0.93309	0.74292	0.85250
41	30	17.45311	23.86654	0.92901	0.72086	0.83779	0.92901	0.71682	0.83506	15.76382	20.78588	0.93309	0.74874	0.85632	0.93309	0.74550	0.85420
41	31	17.45311	23.71037	0.92901	0.72457	0.84029	0.92901	0.72019	0.83734	15.76382	20.67862	0.93309	0.75168	0.85824	0.93309	0.74816	0.85594
41	32	17.45311	23.54876	0.92901	0.72840	0.84286	0.92901	0.72365	0.83967	15.76382	20.56684	0.93309	0.75472	0.86022	0.93309	0.75090	0.85773
41	33	17.45311	23.38162	0.92901	0.73234	0.84549	0.92901	0.72718	0.84205	15.76382	20.45044	0.93309	0.75787	0.86226	0.93309	0.75372	0.85957
41	34	17.45311	23.20856	0.92901	0.73639	0.84819	0.92901	0.73080	0.84447	15.76382	20.32903	0.93309	0.76111	0.86436	0.93309	0.75662	0.86145
41	35	17.45311	23.02940	0.92901	0.74056	0.85095	0.92901	0.73450	0.84693	15.76382	20.20243	0.93309	0.76447	0.86651	0.93309	0.75959	0.86337
41	36	17.45311	22.84408	0.92901	0.74484	0.85376	0.92901	0.73828	0.84943	15.76382	20.07055	0.93309	0.76793	0.86873	0.93309	0.76264	0.86534
41	37	17.45311	22.65215	0.92901	0.74923	0.85664	0.92901	0.74212	0.85198	15.76382	19.93297	0.93309	0.77149	0.87101	0.93309	0.76576	0.86735
41	38	17.45311	22.45348	0.92901	0.75374	0.85958	0.92901	0.74604	0.85455	15.76382	19.78951	0.93309	0.77516	0.87334	0.93309	0.76895	0.86939
41	39	17.45311	22.24766	0.92901	0.75835	0.86257	0.92901	0.75002	0.85716	15.76382	19.63978	0.93309	0.77894	0.87574	0.93309	0.77221	0.87147
41	40	17.45311	22.03447	0.92901	0.76307	0.86562	0.92901	0.75406	0.85979	15.76382	19.48352	0.93309	0.78282	0.87818	0.93309	0.77553	0.87358
41	41	17.45311	21.81357	0.92901	0.76790	0.86871	0.92901	0.75816	0.86245	15.76382	19.32040	0.93309	0.78681	0.88068	0.93309	0.77892	0.87572
41	42	17.45311	21.58485	0.92901	0.77283	0.87186	0.92901	0.76232	0.86513	15.76382	19.15023	0.93309	0.79089	0.88324	0.93309	0.78236	0.87789
41	43	17.45311	21.34779	0.92901	0.77786	0.87505	0.92901	0.76652	0.86783	15.76382	18.97251	0.93309	0.79508	0.88584	0.93309	0.78586	0.88009
41	44	17.45311	21.10218	0.92901	0.78298	0.87828	0.92901	0.77076	0.87054	15.76382	18.78697	0.93309	0.79937	0.88850	0.93309	0.78940	0.88231
41	45	17.45311	20.84782	0.92901	0.78820	0.88156	0.92901	0.77504	0.87327	15.76382	18.59337	0.93309	0.80375	0.89120	0.93309	0.79300	0.88455
41	46	17.45311	20.58697	0.92901	0.79349	0.88485	0.92901	0.77936	0.87600	15.76382	18.39367	0.93309	0.80822	0.89394	0.93309	0.79663	0.88681
41	47	17.45311	20.32000	0.92901	0.79884	0.88817	0.92901	0.78371	0.87874	15.76382	18.18814	0.93309	0.81275	0.89670	0.93309	0.80031	0.88908
41	48	17.45311	20.04764	0.92901	0.80424	0.89150	0.92901	0.78809	0.88149	15.76382	17.97738	0.93309	0.81734	0.89949	0.93309	0.80403	0.89137
41	49	17.45311	19.77090	0.92901	0.80968	0.89483	0.92901	0.79249	0.88424	15.76382	17.76227	0.93309	0.82198	0.90229	0.93309	0.80779	0.89368
41	50	17.45311	19.49116	0.92901	0.81514	0.89816	0.92901	0.79693	0.88699	15.76382	17.54401	0.93309	0.82666	0.90511	0.93309	0.81159	0.89600
41	51	17.45311	19.21029	0.92901	0.82061	0.90147	0.92901	0.80139	0.88975	15.76382	17.32430	0.93309	0.83137	0.90792	0.93309	0.81543	0.89833
41	52	17.45311	18.92146	0.92901	0.82614	0.90479	0.92901	0.80588	0.89251	15.76382	17.09693	0.93309	0.83614	0.91076	0.93309	0.81931	0.90069
41	53	17.45311	18.62485	0.92901	0.83172	0.90813	0.92901	0.81040	0.89527	15.76382	16.86201	0.93309	0.84099	0.91363	0.93309	0.82324	0.90305
41	54	17.45311	18.32038	0.92901	0.83734	0.91147	0.92901	0.81494	0.89804	15.76382	16.61938	0.93309	0.84589	0.91651	0.93309	0.82720	0.90543
41	55	17.45311	18.00819	0.92901	0.84300	0.91482	0.92901	0.81951	0.90080	15.76382	16.36911	0.93309	0.85085	0.91942	0.93309	0.83119	0.90782
41	56	17.45311	17.68820	0.92901	0.84870	0.91816	0.92901	0.82409	0.90356	15.76382	16.11103	0.93309	0.85587	0.92234	0.93309	0.83522	0.91022
41	57	17.45311	17.36037	0.92901	0.85442	0.92149	0.92901	0.82870	0.90633	15.76382	15.84506	0.93309	0.86093	0.92527	0.93309	0.83929	0.91262
41	58	17.45311	17.02468	0.92901	0.86015	0.92482	0.92901	0.83333	0.90909	15.76382	15.57108	0.93309	0.86603	0.92821	0.93309	0.84339	0.91504
41	59	17.45311	16.68091	0.92901	0.86590	0.92813	0.92901	0.83797	0.91184	15.76382	15.28882	0.93309	0.87117	0.93115	0.93309	0.84752	0.91747
41	60	17.45311	16.32913	0.92901	0.87166	0.93143	0.92901	0.84263	0.91459	15.76382	14.99826	0.93309	0.87634	0.93409	0.93309	0.85169	0.91990
41	61	17.45311	15.96913	0.92901	0.87741	0.93470	0.92901	0.84730	0.91734	15.76382	14.69911	0.93309	0.88153	0.93704	0.93309	0.85587	0.92234
41	62	17.45311	15.60088	0.92901	0.88315	0.93795	0.92901	0.85198	0.92008	15.76382	14.39128	0.93309	0.88674	0.93997	0.93309	0.86009	0.92478

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
41	63	17.45311	15.22446	0.92901	0.88887	0.94116	0.92901	0.85667	0.92280	15.76382	14.07472	0.93309	0.89195	0.94289	0.93309	0.86432	0.92722
41	64	17.45311	14.83980	0.92901	0.89455	0.94434	0.92901	0.86137	0.92552	15.76382	13.74931	0.93309	0.89716	0.94579	0.93309	0.86858	0.92967
41	65	17.45311	14.44688	0.92901	0.90019	0.94748	0.92901	0.86606	0.92822	15.76382	13.41490	0.93309	0.90236	0.94867	0.93309	0.87284	0.93211
41	66	17.45311	14.04613	0.92901	0.90578	0.95056	0.92901	0.87075	0.93091	15.76382	13.07182	0.93309	0.90753	0.95152	0.93309	0.87712	0.93454
41	67	17.45311	13.63788	0.92901	0.91129	0.95359	0.92901	0.87543	0.93358	15.76382	12.72027	0.93309	0.91266	0.95434	0.93309	0.88140	0.93696
41	68	17.45311	13.22255	0.92901	0.91672	0.95655	0.92901	0.88009	0.93622	15.76382	12.36057	0.93309	0.91774	0.95710	0.93309	0.88568	0.93938
41	69	17.45311	12.80079	0.92901	0.92205	0.95944	0.92901	0.88473	0.93884	15.76382	11.99324	0.93309	0.92275	0.95982	0.93309	0.88996	0.94177
41	70	17.45311	12.37331	0.92901	0.92726	0.96225	0.92901	0.88934	0.94143	15.76382	11.61885	0.93309	0.92767	0.96248	0.93309	0.89421	0.94415
41	71	17.45311	11.94070	0.92901	0.93233	0.96498	0.92901	0.89392	0.94399	15.76382	11.23789	0.93309	0.93250	0.96507	0.93309	0.89845	0.94651
41	72	17.45311	11.50357	0.92901	0.93727	0.96762	0.92901	0.89845	0.94651	15.76382	10.85087	0.93309	0.93721	0.96759	0.93309	0.90266	0.94884
41	73	17.45311	11.06278	0.92901	0.94204	0.97016	0.92901	0.90294	0.94899	15.76382	10.45855	0.93309	0.94179	0.97002	0.93309	0.90684	0.95114
41	74	17.45311	10.61910	0.92901	0.94665	0.97259	0.92901	0.90737	0.95143	15.76382	10.06159	0.93309	0.94623	0.97237	0.93309	0.91097	0.95341
41	75	17.45311	10.17356	0.92901	0.95106	0.97492	0.92901	0.91173	0.95383	15.76382	9.66092	0.93309	0.95052	0.97463	0.93309	0.91505	0.95564
41	76	17.45311	9.72734	0.92901	0.95528	0.97713	0.92901	0.91601	0.95617	15.76382	9.25762	0.93309	0.95463	0.97679	0.93309	0.91907	0.95783
41	77	17.45311	9.28160	0.92901	0.95930	0.97923	0.92901	0.92021	0.95845	15.76382	8.85278	0.93309	0.95856	0.97884	0.93309	0.92302	0.95997
41	78	17.45311	8.83768	0.92901	0.96309	0.98120	0.92901	0.92432	0.96067	15.76382	8.44766	0.93309	0.96230	0.98079	0.93309	0.92690	0.96206
41	79	17.45311	8.39698	0.92901	0.96667	0.98305	0.92901	0.92833	0.96283	15.76382	8.04359	0.93309	0.96584	0.98262	0.93309	0.93068	0.96409
41	80	17.45311	7.96110	0.92901	0.97001	0.98478	0.92901	0.93222	0.96492	15.76382	7.64214	0.93309	0.96916	0.98434	0.93309	0.93436	0.96607
41	81	17.45311	7.53168	0.92901	0.97312	0.98638	0.92901	0.93599	0.96694	15.76382	7.24488	0.93309	0.97227	0.98594	0.93309	0.93794	0.96798
41	82	17.45311	7.11054	0.92901	0.97600	0.98785	0.92901	0.93964	0.96888	15.76382	6.85364	0.93309	0.97516	0.98742	0.93309	0.94141	0.96982
41	83	17.45311	6.69952	0.92901	0.97864	0.98921	0.92901	0.94315	0.97074	15.76382	6.47024	0.93309	0.97783	0.98879	0.93309	0.94475	0.97159
41	84	17.45311	6.30023	0.92901	0.98106	0.99044	0.92901	0.94652	0.97252	15.76382	6.09632	0.93309	0.98027	0.99004	0.93309	0.94797	0.97329
41	85	17.45311	5.91444	0.92901	0.98325	0.99156	0.92901	0.94974	0.97422	15.76382	5.73370	0.93309	0.98251	0.99118	0.93309	0.95105	0.97491
41	86	17.45311	5.54396	0.92901	0.98523	0.99256	0.92901	0.95281	0.97584	15.76382	5.38421	0.93309	0.98453	0.99220	0.93309	0.95399	0.97645
41	87	17.45311	5.19034	0.92901	0.98701	0.99346	0.92901	0.95573	0.97736	15.76382	5.04951	0.93309	0.98635	0.99313	0.93309	0.95679	0.97792
41	88	17.45311	4.85473	0.92901	0.98859	0.99426	0.92901	0.95849	0.97880	15.76382	4.73086	0.93309	0.98797	0.99395	0.93309	0.95944	0.97930
41	89	17.45311	4.53813	0.92901	0.98999	0.99497	0.92901	0.96110	0.98016	15.76382	4.42936	0.93309	0.98942	0.99468	0.93309	0.96195	0.98060
41	90	17.45311	4.24126	0.92901	0.99122	0.99559	0.92901	0.96355	0.98144	15.76382	4.14588	0.93309	0.99070	0.99533	0.93309	0.96431	0.98183
41	91	17.45311	3.96420	0.92901	0.99231	0.99614	0.92901	0.96587	0.98264	15.76382	3.88065	0.93309	0.99183	0.99590	0.93309	0.96655	0.98299
41	92	17.45311	3.70604	0.92901	0.99326	0.99662	0.92901	0.96805	0.98377	15.76382	3.63292	0.93309	0.99283	0.99640	0.93309	0.96866	0.98408
41	93	17.45311	3.46525	0.92901	0.99410	0.99704	0.92901	0.97011	0.98483	15.76382	3.40133	0.93309	0.99371	0.99684	0.93309	0.97065	0.98511
41	94	17.45311	3.23968	0.92901	0.99484	0.99741	0.92901	0.97205	0.98583	15.76382	3.18390	0.93309	0.99448	0.99723	0.93309	0.97253	0.98607
41	95	17.45311	3.02715	0.92901	0.99549	0.99774	0.92901	0.97387	0.98676	15.76382	2.97857	0.93309	0.99517	0.99758	0.93309	0.97430	0.98698
41	96	17.45311	2.82535	0.92901	0.99606	0.99803	0.92901	0.97559	0.98765	15.76382	2.78314	0.93309	0.99578	0.99788	0.93309	0.97597	0.98784
41	97	17.45311	2.63737	0.92901	0.99657	0.99828	0.92901	0.97720	0.98847	15.76382	2.60073	0.93309	0.99631	0.99815	0.93309	0.97754	0.98864
41	98	17.45311	2.46279	0.92901	0.99700	0.99850	0.92901	0.97869	0.98923	15.76382	2.43099	0.93309	0.99677	0.99838	0.93309	0.97899	0.98939

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
41	99	17.45311	2.30125	0.92901	0.99738	0.99869	0.92901	0.98008	0.98994	15.76382	2.27364	0.93309	0.99717	0.99859	0.93309	0.98035	0.99008
41	100	17.45311	2.15258	0.92901	0.99771	0.99885	0.92901	0.98137	0.99060	15.76382	2.12860	0.93309	0.99752	0.99876	0.93309	0.98161	0.99072
41	101	17.45311	2.01649	0.92901	0.99799	0.99899	0.92901	0.98256	0.99120	15.76382	1.99561	0.93309	0.99782	0.99891	0.93309	0.98277	0.99131
41	102	17.45311	1.89293	0.92901	0.99823	0.99911	0.92901	0.98365	0.99176	15.76382	1.87471	0.93309	0.99808	0.99904	0.93309	0.98384	0.99185
41	103	17.45311	1.78083	0.92901	0.99844	0.99922	0.92901	0.98465	0.99226	15.76382	1.76487	0.93309	0.99830	0.99915	0.93309	0.98482	0.99235
41	104	17.45311	1.67943	0.92901	0.99861	0.99931	0.92901	0.98556	0.99273	15.76382	1.66540	0.93309	0.99849	0.99925	0.93309	0.98572	0.99281
41	105	17.45311	1.58804	0.92901	0.99876	0.99938	0.92901	0.98639	0.99315	15.76382	1.57565	0.93309	0.99866	0.99933	0.93309	0.98653	0.99322
41	106	17.45311	1.50600	0.92901	0.99889	0.99945	0.92901	0.98714	0.99353	15.76382	1.49500	0.93309	0.99879	0.99940	0.93309	0.98727	0.99359
41	107	17.45311	1.43298	0.92901	0.99900	0.99950	0.92901	0.98780	0.99386	15.76382	1.42313	0.93309	0.99891	0.99945	0.93309	0.98792	0.99392
41	108	17.45311	1.36894	0.92901	0.99909	0.99954	0.92901	0.98836	0.99415	15.76382	1.36003	0.93309	0.99901	0.99950	0.93309	0.98848	0.99420
41	109	17.45311	1.31458	0.92901	0.99916	0.99958	0.92901	0.98882	0.99438	15.76382	1.30641	0.93309	0.99908	0.99954	0.93309	0.98892	0.99443
41	110	17.45311	1.27298	0.92901	0.99921	0.99960	0.92901	0.98915	0.99454	15.76382	1.26533	0.93309	0.99914	0.99957	0.93309	0.98925	0.99460
42	1	17.19712	26.62178	0.92545	0.64506	0.78424	0.92545	0.64456	0.78387	15.55642	22.51412	0.92963	0.69002	0.81658	0.92963	0.68960	0.81629
42	2	17.19712	26.56961	0.92545	0.64631	0.78516	0.92545	0.64580	0.78478	15.55642	22.48584	0.92963	0.69088	0.81718	0.92963	0.69045	0.81688
42	3	17.19712	26.51422	0.92545	0.64762	0.78613	0.92545	0.64708	0.78573	15.55642	22.45520	0.92963	0.69178	0.81781	0.92963	0.69133	0.81750
42	4	17.19712	26.45593	0.92545	0.64898	0.78713	0.92545	0.64842	0.78672	15.55642	22.42249	0.92963	0.69273	0.81848	0.92963	0.69226	0.81815
42	5	17.19712	26.39526	0.92545	0.65041	0.78818	0.92545	0.64980	0.78774	15.55642	22.38814	0.92963	0.69372	0.81917	0.92963	0.69323	0.81882
42	6	17.19712	26.33222	0.92545	0.65189	0.78926	0.92545	0.65125	0.78879	15.55642	22.35215	0.92963	0.69477	0.81990	0.92963	0.69424	0.81953
42	7	17.19712	26.26662	0.92545	0.65343	0.79039	0.92545	0.65274	0.78989	15.55642	22.31437	0.92963	0.69586	0.82066	0.92963	0.69529	0.82026
42	8	17.19712	26.19847	0.92545	0.65503	0.79156	0.92545	0.65430	0.79103	15.55642	22.27480	0.92963	0.69700	0.82145	0.92963	0.69639	0.82103
42	9	17.19712	26.12745	0.92545	0.65670	0.79278	0.92545	0.65591	0.79220	15.55642	22.23319	0.92963	0.69819	0.82228	0.92963	0.69754	0.82183
42	10	17.19712	26.05351	0.92545	0.65843	0.79404	0.92545	0.65758	0.79342	15.55642	22.18946	0.92963	0.69944	0.82314	0.92963	0.69874	0.82266
42	11	17.19712	25.97700	0.92545	0.66023	0.79535	0.92545	0.65932	0.79469	15.55642	22.14392	0.92963	0.70075	0.82405	0.92963	0.69999	0.82353
42	12	17.19712	25.89730	0.92545	0.66211	0.79671	0.92545	0.66112	0.79599	15.55642	22.09606	0.92963	0.70211	0.82499	0.92963	0.70130	0.82443
42	13	17.19712	25.81474	0.92545	0.66406	0.79812	0.92545	0.66299	0.79735	15.55642	22.04614	0.92963	0.70354	0.82597	0.92963	0.70266	0.82537
42	14	17.19712	25.72901	0.92545	0.66608	0.79958	0.92545	0.66492	0.79874	15.55642	21.99389	0.92963	0.70503	0.82700	0.92963	0.70408	0.82634
42	15	17.19712	25.64035	0.92545	0.66818	0.80109	0.92545	0.66693	0.80019	15.55642	21.93952	0.92963	0.70658	0.82807	0.92963	0.70555	0.82736
42	16	17.19712	25.54880	0.92545	0.67036	0.80266	0.92545	0.66901	0.80169	15.55642	21.88305	0.92963	0.70820	0.82918	0.92963	0.70709	0.82842
42	17	17.19712	25.45467	0.92545	0.67262	0.80427	0.92545	0.67117	0.80324	15.55642	21.82476	0.92963	0.70988	0.83033	0.92963	0.70869	0.82951
42	18	17.19712	25.35821	0.92545	0.67495	0.80594	0.92545	0.67341	0.80483	15.55642	21.76485	0.92963	0.71163	0.83152	0.92963	0.71036	0.83066
42	19	17.19712	25.25875	0.92545	0.67737	0.80766	0.92545	0.67572	0.80649	15.55642	21.70276	0.92963	0.71344	0.83276	0.92963	0.71210	0.83184
42	20	17.19712	25.15564	0.92545	0.67989	0.80944	0.92545	0.67812	0.80819	15.55642	21.63792	0.92963	0.71534	0.83405	0.92963	0.71391	0.83307
42	21	17.19712	25.04833	0.92545	0.68250	0.81129	0.92545	0.68061	0.80995	15.55642	21.56986	0.92963	0.71732	0.83539	0.92963	0.71579	0.83435
42	22	17.19712	24.93660	0.92545	0.68521	0.81320	0.92545	0.68318	0.81177	15.55642	21.49836	0.92963	0.71939	0.83680	0.92963	0.71774	0.83568
42	23	17.19712	24.82004	0.92545	0.68803	0.81519	0.92545	0.68584	0.81365	15.55642	21.42306	0.92963	0.72155	0.83826	0.92963	0.71977	0.83706
42	24	17.19712	24.69862	0.92545	0.69096	0.81724	0.92545	0.68858	0.81558	15.55642	21.34391	0.92963	0.72381	0.83978	0.92963	0.72188	0.83848

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
42	25	17.19712	24.57203	0.92545	0.69400	0.81937	0.92545	0.69142	0.81756	15.55642	21.26064	0.92963	0.72616	0.84136	0.92963	0.72407	0.83996
42	26	17.19712	24.44053	0.92545	0.69716	0.82156	0.92545	0.69435	0.81960	15.55642	21.17342	0.92963	0.72861	0.84300	0.92963	0.72634	0.84148
42	27	17.19712	24.30438	0.92545	0.70042	0.82382	0.92545	0.69737	0.82170	15.55642	21.08250	0.92963	0.73116	0.84471	0.92963	0.72869	0.84305
42	28	17.19712	24.16342	0.92545	0.70380	0.82615	0.92545	0.70047	0.82386	15.55642	20.98768	0.92963	0.73381	0.84647	0.92963	0.73112	0.84468
42	29	17.19712	24.01762	0.92545	0.70729	0.82855	0.92545	0.70368	0.82607	15.55642	20.88895	0.92963	0.73655	0.84829	0.92963	0.73363	0.84635
42	30	17.19712	23.86654	0.92545	0.71090	0.83102	0.92545	0.70697	0.82833	15.55642	20.78588	0.92963	0.73940	0.85018	0.92963	0.73623	0.84808
42	31	17.19712	23.71037	0.92545	0.71462	0.83356	0.92545	0.71035	0.83065	15.55642	20.67862	0.92963	0.74236	0.85213	0.92963	0.73891	0.84985
42	32	17.19712	23.54876	0.92545	0.71846	0.83616	0.92545	0.71382	0.83302	15.55642	20.56684	0.92963	0.74542	0.85414	0.92963	0.74167	0.85168
42	33	17.19712	23.38162	0.92545	0.72241	0.83884	0.92545	0.71739	0.83544	15.55642	20.45044	0.92963	0.74858	0.85622	0.92963	0.74452	0.85355
42	34	17.19712	23.20856	0.92545	0.72649	0.84158	0.92545	0.72103	0.83791	15.55642	20.32903	0.92963	0.75186	0.85835	0.92963	0.74744	0.85547
42	35	17.19712	23.02940	0.92545	0.73069	0.84439	0.92545	0.72477	0.84042	15.55642	20.20243	0.92963	0.75524	0.86056	0.92963	0.75045	0.85744
42	36	17.19712	22.84408	0.92545	0.73500	0.84726	0.92545	0.72858	0.84298	15.55642	20.07055	0.92963	0.75874	0.86282	0.92963	0.75354	0.85945
42	37	17.19712	22.65215	0.92545	0.73943	0.85020	0.92545	0.73248	0.84558	15.55642	19.93297	0.92963	0.76234	0.86515	0.92963	0.75670	0.86150
42	38	17.19712	22.45348	0.92545	0.74399	0.85320	0.92545	0.73644	0.84822	15.55642	19.78951	0.92963	0.76606	0.86753	0.92963	0.75994	0.86360
42	39	17.19712	22.24766	0.92545	0.74865	0.85626	0.92545	0.74048	0.85089	15.55642	19.63978	0.92963	0.76988	0.86998	0.92963	0.76325	0.86573
42	40	17.19712	22.03447	0.92545	0.75344	0.85938	0.92545	0.74459	0.85360	15.55642	19.48352	0.92963	0.77382	0.87249	0.92963	0.76663	0.86790
42	41	17.19712	21.81357	0.92545	0.75833	0.86256	0.92545	0.74876	0.85633	15.55642	19.32040	0.92963	0.77787	0.87506	0.92963	0.77007	0.87010
42	42	17.19712	21.58485	0.92545	0.76334	0.86579	0.92545	0.75299	0.85909	15.55642	19.15023	0.92963	0.78203	0.87768	0.92963	0.77358	0.87234
42	43	17.19712	21.34779	0.92545	0.76846	0.86907	0.92545	0.75727	0.86187	15.55642	18.97251	0.92963	0.78630	0.88036	0.92963	0.77715	0.87460
42	44	17.19712	21.10218	0.92545	0.77368	0.87240	0.92545	0.76161	0.86467	15.55642	18.78697	0.92963	0.79067	0.88310	0.92963	0.78077	0.87689
42	45	17.19712	20.84782	0.92545	0.77900	0.87577	0.92545	0.76598	0.86748	15.55642	18.59337	0.92963	0.79515	0.88588	0.92963	0.78445	0.87921
42	46	17.19712	20.58697	0.92545	0.78440	0.87917	0.92545	0.77039	0.87031	15.55642	18.39367	0.92963	0.79970	0.88871	0.92963	0.78817	0.88154
42	47	17.19712	20.32000	0.92545	0.78986	0.88260	0.92545	0.77485	0.87314	15.55642	18.18814	0.92963	0.80434	0.89156	0.92963	0.79194	0.88389
42	48	17.19712	20.04764	0.92545	0.79539	0.88603	0.92545	0.77933	0.87598	15.55642	17.97738	0.92963	0.80904	0.89444	0.92963	0.79575	0.88626
42	49	17.19712	19.77090	0.92545	0.80096	0.88948	0.92545	0.78385	0.87883	15.55642	17.76227	0.92963	0.81380	0.89734	0.92963	0.79961	0.88865
42	50	17.19712	19.49116	0.92545	0.80656	0.89292	0.92545	0.78839	0.88168	15.55642	17.54401	0.92963	0.81860	0.90025	0.92963	0.80350	0.89105
42	51	17.19712	19.21029	0.92545	0.81217	0.89635	0.92545	0.79297	0.88453	15.55642	17.32430	0.92963	0.82343	0.90316	0.92963	0.80745	0.89347
42	52	17.19712	18.92146	0.92545	0.81785	0.89980	0.92545	0.79758	0.88739	15.55642	17.09693	0.92963	0.82833	0.90611	0.92963	0.81143	0.89590
42	53	17.19712	18.62485	0.92545	0.82359	0.90326	0.92545	0.80222	0.89026	15.55642	16.86201	0.92963	0.83331	0.90908	0.92963	0.81546	0.89835
42	54	17.19712	18.32038	0.92545	0.82937	0.90673	0.92545	0.80688	0.89312	15.55642	16.61938	0.92963	0.83836	0.91207	0.92963	0.81953	0.90081
42	55	17.19712	18.00819	0.92545	0.83520	0.91020	0.92545	0.81157	0.89599	15.55642	16.36911	0.92963	0.84347	0.91509	0.92963	0.82364	0.90329
42	56	17.19712	17.68820	0.92545	0.84107	0.91368	0.92545	0.81629	0.89885	15.55642	16.11103	0.92963	0.84864	0.91812	0.92963	0.82778	0.90578
42	57	17.19712	17.36037	0.92545	0.84697	0.91715	0.92545	0.82102	0.90172	15.55642	15.84506	0.92963	0.85386	0.92117	0.92963	0.83197	0.90828
42	58	17.19712	17.02468	0.92545	0.85290	0.92061	0.92545	0.82578	0.90458	15.55642	15.57108	0.92963	0.85913	0.92423	0.92963	0.83618	0.91078
42	59	17.19712	16.68091	0.92545	0.85884	0.92406	0.92545	0.83056	0.90744	15.55642	15.28882	0.92963	0.86444	0.92729	0.92963	0.84043	0.91330
42	60	17.19712	16.32913	0.92545	0.86480	0.92750	0.92545	0.83535	0.91029	15.55642	14.99826	0.92963	0.86978	0.93036	0.92963	0.84472	0.91582

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
42	61	17.19712	15.96913	0.92545	0.87075	0.93091	0.92545	0.84016	0.91314	15.55642	14.69911	0.92963	0.87516	0.93342	0.92963	0.84903	0.91835
42	62	17.19712	15.60088	0.92545	0.87671	0.93430	0.92545	0.84498	0.91598	15.55642	14.39128	0.92963	0.88056	0.93649	0.92963	0.85337	0.92089
42	63	17.19712	15.22446	0.92545	0.88264	0.93766	0.92545	0.84981	0.91881	15.55642	14.07472	0.92963	0.88597	0.93954	0.92963	0.85774	0.92342
42	64	17.19712	14.83980	0.92545	0.88855	0.94099	0.92545	0.85465	0.92163	15.55642	13.74931	0.92963	0.89138	0.94257	0.92963	0.86212	0.92596
42	65	17.19712	14.44688	0.92545	0.89442	0.94427	0.92545	0.85949	0.92443	15.55642	13.41490	0.92963	0.89678	0.94558	0.92963	0.86653	0.92849
42	66	17.19712	14.04613	0.92545	0.90024	0.94750	0.92545	0.86432	0.92723	15.55642	13.07182	0.92963	0.90217	0.94857	0.92963	0.87094	0.93102
42	67	17.19712	13.63788	0.92545	0.90599	0.95068	0.92545	0.86916	0.93000	15.55642	12.72027	0.92963	0.90752	0.95152	0.92963	0.87537	0.93354
42	68	17.19712	13.22255	0.92545	0.91166	0.95379	0.92545	0.87398	0.93275	15.55642	12.36057	0.92963	0.91282	0.95442	0.92963	0.87980	0.93606
42	69	17.19712	12.80079	0.92545	0.91724	0.95683	0.92545	0.87878	0.93548	15.55642	11.99324	0.92963	0.91805	0.95728	0.92963	0.88422	0.93855
42	70	17.19712	12.37331	0.92545	0.92269	0.95979	0.92545	0.88355	0.93818	15.55642	11.61885	0.92963	0.92321	0.96007	0.92963	0.88863	0.94103
42	71	17.19712	11.94070	0.92545	0.92802	0.96267	0.92545	0.88830	0.94085	15.55642	11.23789	0.92963	0.92827	0.96280	0.92963	0.89303	0.94349
42	72	17.19712	11.50357	0.92545	0.93321	0.96545	0.92545	0.89301	0.94348	15.55642	10.85087	0.92963	0.93322	0.96546	0.92963	0.89741	0.94593
42	73	17.19712	11.06278	0.92545	0.93824	0.96814	0.92545	0.89767	0.94608	15.55642	10.45855	0.92963	0.93804	0.96803	0.92963	0.90175	0.94834
42	74	17.19712	10.61910	0.92545	0.94309	0.97071	0.92545	0.90228	0.94863	15.55642	10.06159	0.92963	0.94272	0.97052	0.92963	0.90606	0.95071
42	75	17.19712	10.17356	0.92545	0.94776	0.97318	0.92545	0.90683	0.95114	15.55642	9.66092	0.92963	0.94724	0.97291	0.92963	0.91031	0.95305
42	76	17.19712	9.72734	0.92545	0.95223	0.97553	0.92545	0.91130	0.95359	15.55642	9.25762	0.92963	0.95159	0.97519	0.92963	0.91451	0.95535
42	77	17.19712	9.28160	0.92545	0.95648	0.97776	0.92545	0.91569	0.95599	15.55642	8.85278	0.92963	0.95575	0.97737	0.92963	0.91864	0.95760
42	78	17.19712	8.83768	0.92545	0.96051	0.97986	0.92545	0.91999	0.95833	15.55642	8.44766	0.92963	0.95971	0.97944	0.92963	0.92270	0.95980
42	79	17.19712	8.39698	0.92545	0.96431	0.98183	0.92545	0.92419	0.96060	15.55642	8.04359	0.92963	0.96347	0.98139	0.92963	0.92667	0.96194
42	80	17.19712	7.96110	0.92545	0.96787	0.98367	0.92545	0.92828	0.96281	15.55642	7.64214	0.92963	0.96700	0.98323	0.92963	0.93054	0.96402
42	81	17.19712	7.53168	0.92545	0.97118	0.98538	0.92545	0.93225	0.96494	15.55642	7.24488	0.92963	0.97031	0.98493	0.92963	0.93431	0.96604
42	82	17.19712	7.11054	0.92545	0.97425	0.98696	0.92545	0.93609	0.96699	15.55642	6.85364	0.92963	0.97339	0.98652	0.92963	0.93796	0.96799
42	83	17.19712	6.69952	0.92545	0.97708	0.98841	0.92545	0.93979	0.96896	15.55642	6.47024	0.92963	0.97624	0.98798	0.92963	0.94148	0.96986
42	84	17.19712	6.30023	0.92545	0.97967	0.98973	0.92545	0.94335	0.97085	15.55642	6.09632	0.92963	0.97886	0.98931	0.92963	0.94488	0.97166
42	85	17.19712	5.91444	0.92545	0.98202	0.99093	0.92545	0.94675	0.97265	15.55642	5.73370	0.92963	0.98124	0.99053	0.92963	0.94814	0.97338
42	86	17.19712	5.54396	0.92545	0.98414	0.99201	0.92545	0.95000	0.97436	15.55642	5.38421	0.92963	0.98341	0.99163	0.92963	0.95125	0.97501
42	87	17.19712	5.19034	0.92545	0.98604	0.99297	0.92545	0.95309	0.97598	15.55642	5.04951	0.92963	0.98535	0.99262	0.92963	0.95421	0.97657
42	88	17.19712	4.85473	0.92545	0.98774	0.99383	0.92545	0.95601	0.97751	15.55642	4.73086	0.92963	0.98710	0.99351	0.92963	0.95702	0.97804
42	89	17.19712	4.53813	0.92545	0.98924	0.99459	0.92545	0.95878	0.97896	15.55642	4.42936	0.92963	0.98865	0.99429	0.92963	0.95968	0.97943
42	90	17.19712	4.24126	0.92545	0.99057	0.99526	0.92545	0.96139	0.98031	15.55642	4.14588	0.92963	0.99003	0.99499	0.92963	0.96220	0.98073
42	91	17.19712	3.96420	0.92545	0.99173	0.99585	0.92545	0.96385	0.98159	15.55642	3.88065	0.92963	0.99124	0.99560	0.92963	0.96457	0.98196
42	92	17.19712	3.70604	0.92545	0.99276	0.99637	0.92545	0.96616	0.98279	15.55642	3.63292	0.92963	0.99231	0.99614	0.92963	0.96681	0.98312
42	93	17.19712	3.46525	0.92545	0.99366	0.99682	0.92545	0.96835	0.98392	15.55642	3.40133	0.92963	0.99325	0.99661	0.92963	0.96892	0.98422
42	94	17.19712	3.23968	0.92545	0.99446	0.99722	0.92545	0.97041	0.98498	15.55642	3.18390	0.92963	0.99408	0.99703	0.92963	0.97092	0.98525
42	95	17.19712	3.02715	0.92545	0.99516	0.99757	0.92545	0.97235	0.98598	15.55642	2.97857	0.92963	0.99482	0.99740	0.92963	0.97281	0.98622
42	96	17.19712	2.82535	0.92545	0.99578	0.99788	0.92545	0.97418	0.98692	15.55642	2.78314	0.92963	0.99547	0.99773	0.92963	0.97458	0.98713

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
42	97	17.19712	2.63737	0.92545	0.99631	0.99815	0.92545	0.97588	0.98779	15.55642	2.60073	0.92963	0.99604	0.99802	0.92963	0.97624	0.98798
42	98	17.19712	2.46279	0.92545	0.99678	0.99839	0.92545	0.97747	0.98861	15.55642	2.43099	0.92963	0.99654	0.99827	0.92963	0.97779	0.98877
42	99	17.19712	2.30125	0.92545	0.99719	0.99859	0.92545	0.97895	0.98936	15.55642	2.27364	0.92963	0.99697	0.99848	0.92963	0.97923	0.98951
42	100	17.19712	2.15258	0.92545	0.99754	0.99877	0.92545	0.98031	0.99006	15.55642	2.12860	0.92963	0.99735	0.99867	0.92963	0.98057	0.99019
42	101	17.19712	2.01649	0.92545	0.99784	0.99892	0.92545	0.98157	0.99070	15.55642	1.99561	0.92963	0.99767	0.99883	0.92963	0.98180	0.99082
42	102	17.19712	1.89293	0.92545	0.99810	0.99905	0.92545	0.98273	0.99129	15.55642	1.87471	0.92963	0.99795	0.99897	0.92963	0.98293	0.99139
42	103	17.19712	1.78083	0.92545	0.99832	0.99916	0.92545	0.98379	0.99183	15.55642	1.76487	0.92963	0.99818	0.99909	0.92963	0.98397	0.99192
42	104	17.19712	1.67943	0.92545	0.99851	0.99926	0.92545	0.98476	0.99232	15.55642	1.66540	0.92963	0.99839	0.99919	0.92963	0.98492	0.99240
42	105	17.19712	1.58804	0.92545	0.99868	0.99934	0.92545	0.98563	0.99277	15.55642	1.57565	0.92963	0.99856	0.99928	0.92963	0.98579	0.99284
42	106	17.19712	1.50600	0.92545	0.99881	0.99941	0.92545	0.98642	0.99317	15.55642	1.49500	0.92963	0.99871	0.99935	0.92963	0.98656	0.99324
42	107	17.19712	1.43298	0.92545	0.99893	0.99946	0.92545	0.98712	0.99352	15.55642	1.42313	0.92963	0.99884	0.99942	0.92963	0.98725	0.99358
42	108	17.19712	1.36894	0.92545	0.99902	0.99951	0.92545	0.98772	0.99382	15.55642	1.36003	0.92963	0.99894	0.99947	0.92963	0.98784	0.99388
42	109	17.19712	1.31458	0.92545	0.99910	0.99955	0.92545	0.98820	0.99406	15.55642	1.30641	0.92963	0.99902	0.99951	0.92963	0.98831	0.99412
42	110	17.19712	1.27298	0.92545	0.99915	0.99958	0.92545	0.98855	0.99424	15.55642	1.26533	0.92963	0.99908	0.99954	0.92963	0.98866	0.99430
43	1	16.93797	26.62178	0.92167	0.63538	0.77705	0.92167	0.63489	0.77668	15.34554	22.51412	0.92595	0.68071	0.81002	0.92595	0.68029	0.80973
43	2	16.93797	26.56961	0.92167	0.63661	0.77797	0.92167	0.63611	0.77759	15.34554	22.48584	0.92595	0.68155	0.81062	0.92595	0.68113	0.81032
43	3	16.93797	26.51422	0.92167	0.63791	0.77893	0.92167	0.63738	0.77854	15.34554	22.45520	0.92595	0.68244	0.81125	0.92595	0.68201	0.81094
43	4	16.93797	26.45593	0.92167	0.63926	0.77993	0.92167	0.63870	0.77952	15.34554	22.42249	0.92595	0.68339	0.81192	0.92595	0.68292	0.81159
43	5	16.93797	26.39526	0.92167	0.64066	0.78098	0.92167	0.64007	0.78054	15.34554	22.38814	0.92595	0.68437	0.81261	0.92595	0.68388	0.81227
43	6	16.93797	26.33222	0.92167	0.64212	0.78206	0.92167	0.64150	0.78160	15.34554	22.35215	0.92595	0.68540	0.81334	0.92595	0.68488	0.81298
43	7	16.93797	26.26662	0.92167	0.64365	0.78319	0.92167	0.64298	0.78270	15.34554	22.31437	0.92595	0.68649	0.81410	0.92595	0.68593	0.81371
43	8	16.93797	26.19847	0.92167	0.64523	0.78436	0.92167	0.64452	0.78384	15.34554	22.27480	0.92595	0.68762	0.81490	0.92595	0.68702	0.81448
43	9	16.93797	26.12745	0.92167	0.64688	0.78558	0.92167	0.64611	0.78502	15.34554	22.23319	0.92595	0.68880	0.81573	0.92595	0.68816	0.81528
43	10	16.93797	26.05351	0.92167	0.64860	0.78685	0.92167	0.64777	0.78624	15.34554	22.18946	0.92595	0.69004	0.81660	0.92595	0.68935	0.81612
43	11	16.93797	25.97700	0.92167	0.65038	0.78816	0.92167	0.64949	0.78750	15.34554	22.14392	0.92595	0.69134	0.81750	0.92595	0.69060	0.81699
43	12	16.93797	25.89730	0.92167	0.65224	0.78952	0.92167	0.65127	0.78881	15.34554	22.09606	0.92595	0.69269	0.81845	0.92595	0.69189	0.81789
43	13	16.93797	25.81474	0.92167	0.65417	0.79093	0.92167	0.65312	0.79017	15.34554	22.04614	0.92595	0.69411	0.81944	0.92595	0.69324	0.81883
43	14	16.93797	25.72901	0.92167	0.65617	0.79240	0.92167	0.65504	0.79157	15.34554	21.99389	0.92595	0.69558	0.82047	0.92595	0.69465	0.81982
43	15	16.93797	25.64035	0.92167	0.65825	0.79391	0.92167	0.65704	0.79303	15.34554	21.93952	0.92595	0.69713	0.82154	0.92595	0.69612	0.82084
43	16	16.93797	25.54880	0.92167	0.66041	0.79548	0.92167	0.65910	0.79453	15.34554	21.88305	0.92595	0.69873	0.82265	0.92595	0.69765	0.82190
43	17	16.93797	25.45467	0.92167	0.66265	0.79710	0.92167	0.66124	0.79608	15.34554	21.82476	0.92595	0.70040	0.82381	0.92595	0.69924	0.82300
43	18	16.93797	25.35821	0.92167	0.66496	0.79877	0.92167	0.66346	0.79769	15.34554	21.76485	0.92595	0.70214	0.82501	0.92595	0.70090	0.82415
43	19	16.93797	25.25875	0.92167	0.66736	0.80050	0.92167	0.66576	0.79935	15.34554	21.70276	0.92595	0.70395	0.82625	0.92595	0.70263	0.82535
43	20	16.93797	25.15564	0.92167	0.66986	0.80229	0.92167	0.66815	0.80106	15.34554	21.63792	0.92595	0.70583	0.82755	0.92595	0.70443	0.82659
43	21	16.93797	25.04833	0.92167	0.67245	0.80415	0.92167	0.67062	0.80284	15.34554	21.56986	0.92595	0.70780	0.82891	0.92595	0.70631	0.82788
43	22	16.93797	24.93660	0.92167	0.67515	0.80607	0.92167	0.67317	0.80467	15.34554	21.49836	0.92595	0.70986	0.83032	0.92595	0.70826	0.82922

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
43	23	16.93797	24.82004	0.92167	0.67795	0.80807	0.92167	0.67582	0.80656	15.34554	21.42306	0.92595	0.71202	0.83179	0.92595	0.71028	0.83060
43	24	16.93797	24.69862	0.92167	0.68086	0.81014	0.92167	0.67856	0.80850	15.34554	21.34391	0.92595	0.71427	0.83332	0.92595	0.71239	0.83204
43	25	16.93797	24.57203	0.92167	0.68389	0.81228	0.92167	0.68139	0.81051	15.34554	21.26064	0.92595	0.71662	0.83492	0.92595	0.71458	0.83353
43	26	16.93797	24.44053	0.92167	0.68704	0.81449	0.92167	0.68431	0.81257	15.34554	21.17342	0.92595	0.71907	0.83658	0.92595	0.71685	0.83507
43	27	16.93797	24.30438	0.92167	0.69029	0.81677	0.92167	0.68732	0.81469	15.34554	21.08250	0.92595	0.72162	0.83830	0.92595	0.71920	0.83667
43	28	16.93797	24.16342	0.92167	0.69366	0.81913	0.92167	0.69043	0.81687	15.34554	20.98768	0.92595	0.72426	0.84008	0.92595	0.72163	0.83831
43	29	16.93797	24.01762	0.92167	0.69715	0.82155	0.92167	0.69363	0.81911	15.34554	20.88895	0.92595	0.72701	0.84193	0.92595	0.72415	0.84001
43	30	16.93797	23.86654	0.92167	0.70075	0.82405	0.92167	0.69693	0.82140	15.34554	20.78588	0.92595	0.72987	0.84384	0.92595	0.72676	0.84176
43	31	16.93797	23.71037	0.92167	0.70448	0.82662	0.92167	0.70033	0.82375	15.34554	20.67862	0.92595	0.73283	0.84582	0.92595	0.72945	0.84356
43	32	16.93797	23.54876	0.92167	0.70832	0.82926	0.92167	0.70381	0.82616	15.34554	20.56684	0.92595	0.73590	0.84786	0.92595	0.73223	0.84542
43	33	16.93797	23.38162	0.92167	0.71229	0.83197	0.92167	0.70739	0.82862	15.34554	20.45044	0.92595	0.73908	0.84997	0.92595	0.73510	0.84733
43	34	16.93797	23.20856	0.92167	0.71638	0.83476	0.92167	0.71107	0.83114	15.34554	20.32903	0.92595	0.74238	0.85214	0.92595	0.73805	0.84928
43	35	16.93797	23.02940	0.92167	0.72060	0.83762	0.92167	0.71483	0.83370	15.34554	20.20243	0.92595	0.74579	0.85439	0.92595	0.74108	0.85129
43	36	16.93797	22.84408	0.92167	0.72494	0.84054	0.92167	0.71868	0.83631	15.34554	20.07055	0.92595	0.74931	0.85669	0.92595	0.74420	0.85334
43	37	16.93797	22.65215	0.92167	0.72941	0.84354	0.92167	0.72261	0.83897	15.34554	19.93297	0.92595	0.75295	0.85907	0.92595	0.74740	0.85545
43	38	16.93797	22.45348	0.92167	0.73400	0.84660	0.92167	0.72663	0.84167	15.34554	19.78951	0.92595	0.75671	0.86151	0.92595	0.75069	0.85759
43	39	16.93797	22.24766	0.92167	0.73872	0.84973	0.92167	0.73072	0.84441	15.34554	19.63978	0.92595	0.76058	0.86401	0.92595	0.75404	0.85978
43	40	16.93797	22.03447	0.92167	0.74356	0.85292	0.92167	0.73489	0.84719	15.34554	19.48352	0.92595	0.76457	0.86658	0.92595	0.75748	0.86201
43	41	16.93797	21.81357	0.92167	0.74852	0.85617	0.92167	0.73912	0.84999	15.34554	19.32040	0.92595	0.76868	0.86921	0.92595	0.76098	0.86427
43	42	16.93797	21.58485	0.92167	0.75360	0.85949	0.92167	0.74342	0.85283	15.34554	19.15023	0.92595	0.77291	0.87191	0.92595	0.76456	0.86657
43	43	16.93797	21.34779	0.92167	0.75879	0.86286	0.92167	0.74778	0.85569	15.34554	18.97251	0.92595	0.77724	0.87466	0.92595	0.76819	0.86890
43	44	16.93797	21.10218	0.92167	0.76410	0.86628	0.92167	0.75220	0.85858	15.34554	18.78697	0.92595	0.78170	0.87747	0.92595	0.77189	0.87126
43	45	16.93797	20.84782	0.92167	0.76952	0.86975	0.92167	0.75666	0.86148	15.34554	18.59337	0.92595	0.78626	0.88034	0.92595	0.77564	0.87365
43	46	16.93797	20.58697	0.92167	0.77502	0.87325	0.92167	0.76117	0.86439	15.34554	18.39367	0.92595	0.79091	0.88325	0.92595	0.77945	0.87606
43	47	16.93797	20.32000	0.92167	0.78060	0.87679	0.92167	0.76572	0.86732	15.34554	18.18814	0.92595	0.79565	0.88620	0.92595	0.78330	0.87849
43	48	16.93797	20.04764	0.92167	0.78625	0.88034	0.92167	0.77031	0.87025	15.34554	17.97738	0.92595	0.80045	0.88917	0.92595	0.78721	0.88093
43	49	16.93797	19.77090	0.92167	0.79195	0.88390	0.92167	0.77493	0.87320	15.34554	17.76227	0.92595	0.80532	0.89217	0.92595	0.79115	0.88340
43	50	16.93797	19.49116	0.92167	0.79768	0.88746	0.92167	0.77959	0.87615	15.34554	17.54401	0.92595	0.81024	0.89518	0.92595	0.79515	0.88589
43	51	16.93797	19.21029	0.92167	0.80344	0.89101	0.92167	0.78428	0.87910	15.34554	17.32430	0.92595	0.81520	0.89819	0.92595	0.79919	0.88839
43	52	16.93797	18.92146	0.92167	0.80926	0.89458	0.92167	0.78901	0.88206	15.34554	17.09693	0.92595	0.82023	0.90124	0.92595	0.80328	0.89091
43	53	16.93797	18.62485	0.92167	0.81515	0.89816	0.92167	0.79377	0.88503	15.34554	16.86201	0.92595	0.82535	0.90432	0.92595	0.80742	0.89345
43	54	16.93797	18.32038	0.92167	0.82110	0.90176	0.92167	0.79856	0.88800	15.34554	16.61938	0.92595	0.83054	0.90742	0.92595	0.81160	0.89600
43	55	16.93797	18.00819	0.92167	0.82710	0.90537	0.92167	0.80338	0.89097	15.34554	16.36911	0.92595	0.83579	0.91055	0.92595	0.81582	0.89857
43	56	16.93797	17.68820	0.92167	0.83314	0.90898	0.92167	0.80822	0.89394	15.34554	16.11103	0.92595	0.84111	0.91370	0.92595	0.82008	0.90115
43	57	16.93797	17.36037	0.92167	0.83922	0.91258	0.92167	0.81308	0.89691	15.34554	15.84506	0.92595	0.84650	0.91687	0.92595	0.82438	0.90373
43	58	16.93797	17.02468	0.92167	0.84534	0.91619	0.92167	0.81797	0.89987	15.34554	15.57108	0.92595	0.85193	0.92005	0.92595	0.82871	0.90633

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
43	59	16.93797	16.68091	0.92167	0.85148	0.91978	0.92167	0.82288	0.90284	15.34554	15.28882	0.92595	0.85741	0.92323	0.92595	0.83308	0.90894
43	60	16.93797	16.32913	0.92167	0.85763	0.92336	0.92167	0.82781	0.90579	15.34554	14.99826	0.92595	0.86294	0.92643	0.92595	0.83749	0.91156
43	61	16.93797	15.96913	0.92167	0.86380	0.92692	0.92167	0.83275	0.90875	15.34554	14.69911	0.92595	0.86850	0.92962	0.92595	0.84193	0.91418
43	62	16.93797	15.60088	0.92167	0.86996	0.93046	0.92167	0.83771	0.91169	15.34554	14.39128	0.92595	0.87409	0.93281	0.92595	0.84640	0.91681
43	63	16.93797	15.22446	0.92167	0.87612	0.93397	0.92167	0.84268	0.91463	15.34554	14.07472	0.92595	0.87969	0.93600	0.92595	0.85089	0.91944
43	64	16.93797	14.83980	0.92167	0.88225	0.93744	0.92167	0.84767	0.91755	15.34554	13.74931	0.92595	0.88531	0.93917	0.92595	0.85541	0.92207
43	65	16.93797	14.44688	0.92167	0.88835	0.94088	0.92167	0.85265	0.92047	15.34554	13.41490	0.92595	0.89092	0.94232	0.92595	0.85995	0.92470
43	66	16.93797	14.04613	0.92167	0.89441	0.94426	0.92167	0.85764	0.92336	15.34554	13.07182	0.92595	0.89652	0.94544	0.92595	0.86450	0.92733
43	67	16.93797	13.63788	0.92167	0.90040	0.94759	0.92167	0.86262	0.92625	15.34554	12.72027	0.92595	0.90209	0.94853	0.92595	0.86907	0.92995
43	68	16.93797	13.22255	0.92167	0.90632	0.95086	0.92167	0.86760	0.92911	15.34554	12.36057	0.92595	0.90762	0.95158	0.92595	0.87364	0.93256
43	69	16.93797	12.80079	0.92167	0.91215	0.95406	0.92167	0.87256	0.93194	15.34554	11.99324	0.92595	0.91309	0.95457	0.92595	0.87822	0.93516
43	70	16.93797	12.37331	0.92167	0.91786	0.95717	0.92167	0.87750	0.93475	15.34554	11.61885	0.92595	0.91848	0.95751	0.92595	0.88278	0.93774
43	71	16.93797	11.94070	0.92167	0.92345	0.96020	0.92167	0.88241	0.93753	15.34554	11.23789	0.92595	0.92378	0.96038	0.92595	0.88734	0.94031
43	72	16.93797	11.50357	0.92167	0.92890	0.96314	0.92167	0.88729	0.94028	15.34554	10.85087	0.92595	0.92898	0.96318	0.92595	0.89188	0.94285
43	73	16.93797	11.06278	0.92167	0.93418	0.96597	0.92167	0.89213	0.94299	15.34554	10.45855	0.92595	0.93404	0.96590	0.92595	0.89639	0.94536
43	74	16.93797	10.61910	0.92167	0.93930	0.96870	0.92167	0.89692	0.94566	15.34554	10.06159	0.92595	0.93897	0.96852	0.92595	0.90086	0.94785
43	75	16.93797	10.17356	0.92167	0.94422	0.97131	0.92167	0.90165	0.94828	15.34554	9.66092	0.92595	0.94373	0.97105	0.92595	0.90529	0.95029
43	76	16.93797	9.72734	0.92167	0.94894	0.97380	0.92167	0.90631	0.95085	15.34554	9.25762	0.92595	0.94832	0.97348	0.92595	0.90967	0.95270
43	77	16.93797	9.28160	0.92167	0.95344	0.97617	0.92167	0.91089	0.95337	15.34554	8.85278	0.92595	0.95272	0.97579	0.92595	0.91398	0.95506
43	78	16.93797	8.83768	0.92167	0.95772	0.97840	0.92167	0.91538	0.95582	15.34554	8.44766	0.92595	0.95692	0.97799	0.92595	0.91822	0.95737
43	79	16.93797	8.39698	0.92167	0.96175	0.98050	0.92167	0.91978	0.95821	15.34554	8.04359	0.92595	0.96090	0.98006	0.92595	0.92238	0.95962
43	80	16.93797	7.96110	0.92167	0.96554	0.98247	0.92167	0.92406	0.96053	15.34554	7.64214	0.92595	0.96466	0.98201	0.92595	0.92644	0.96182
43	81	16.93797	7.53168	0.92167	0.96907	0.98429	0.92167	0.92823	0.96278	15.34554	7.24488	0.92595	0.96818	0.98383	0.92595	0.93039	0.96394
43	82	16.93797	7.11054	0.92167	0.97235	0.98598	0.92167	0.93226	0.96494	15.34554	6.85364	0.92595	0.97147	0.98553	0.92595	0.93423	0.96600
43	83	16.93797	6.69952	0.92167	0.97537	0.98753	0.92167	0.93616	0.96703	15.34554	6.47024	0.92595	0.97450	0.98709	0.92595	0.93795	0.96798
43	84	16.93797	6.30023	0.92167	0.97814	0.98895	0.92167	0.93991	0.96902	15.34554	6.09632	0.92595	0.97730	0.98852	0.92595	0.94153	0.96988
43	85	16.93797	5.91444	0.92167	0.98065	0.99023	0.92167	0.94350	0.97093	15.34554	5.73370	0.92595	0.97985	0.98982	0.92595	0.94497	0.97171
43	86	16.93797	5.54396	0.92167	0.98293	0.99139	0.92167	0.94694	0.97275	15.34554	5.38421	0.92595	0.98217	0.99100	0.92595	0.94826	0.97344
43	87	16.93797	5.19034	0.92167	0.98497	0.99243	0.92167	0.95020	0.97447	15.34554	5.04951	0.92595	0.98426	0.99207	0.92595	0.95139	0.97509
43	88	16.93797	4.85473	0.92167	0.98679	0.99335	0.92167	0.95330	0.97609	15.34554	4.73086	0.92595	0.98613	0.99302	0.92595	0.95437	0.97665
43	89	16.93797	4.53813	0.92167	0.98841	0.99417	0.92167	0.95623	0.97763	15.34554	4.42936	0.92595	0.98779	0.99386	0.92595	0.95719	0.97813
43	90	16.93797	4.24126	0.92167	0.98984	0.99489	0.92167	0.95900	0.97907	15.34554	4.14588	0.92595	0.98927	0.99461	0.92595	0.95986	0.97952
43	91	16.93797	3.96420	0.92167	0.99110	0.99553	0.92167	0.96161	0.98043	15.34554	3.88065	0.92595	0.99058	0.99527	0.92595	0.96238	0.98083
43	92	16.93797	3.70604	0.92167	0.99220	0.99609	0.92167	0.96408	0.98171	15.34554	3.63292	0.92595	0.99173	0.99585	0.92595	0.96476	0.98206
43	93	16.93797	3.46525	0.92167	0.99317	0.99657	0.92167	0.96640	0.98291	15.34554	3.40133	0.92595	0.99274	0.99636	0.92595	0.96701	0.98323
43	94	16.93797	3.23968	0.92167	0.99403	0.99701	0.92167	0.96859	0.98405	15.34554	3.18390	0.92595	0.99364	0.99681	0.92595	0.96914	0.98433

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
43	95	16.93797	3.02715	0.92167	0.99478	0.99738	0.92167	0.97066	0.98511	15.34554	2.97857	0.92595	0.99443	0.99721	0.92595	0.97114	0.98536
43	96	16.93797	2.82535	0.92167	0.99545	0.99772	0.92167	0.97260	0.98611	15.34554	2.78314	0.92595	0.99513	0.99756	0.92595	0.97303	0.98633
43	97	16.93797	2.63737	0.92167	0.99603	0.99801	0.92167	0.97442	0.98704	15.34554	2.60073	0.92595	0.99575	0.99787	0.92595	0.97480	0.98724
43	98	16.93797	2.46279	0.92167	0.99654	0.99827	0.92167	0.97611	0.98791	15.34554	2.43099	0.92595	0.99628	0.99814	0.92595	0.97645	0.98808
43	99	16.93797	2.30125	0.92167	0.99698	0.99849	0.92167	0.97768	0.98871	15.34554	2.27364	0.92595	0.99675	0.99837	0.92595	0.97798	0.98887
43	100	16.93797	2.15258	0.92167	0.99735	0.99868	0.92167	0.97913	0.98946	15.34554	2.12860	0.92595	0.99715	0.99857	0.92595	0.97940	0.98959
43	101	16.93797	2.01649	0.92167	0.99768	0.99884	0.92167	0.98047	0.99014	15.34554	1.99561	0.92595	0.99750	0.99875	0.92595	0.98071	0.99026
43	102	16.93797	1.89293	0.92167	0.99796	0.99898	0.92167	0.98170	0.99077	15.34554	1.87471	0.92595	0.99780	0.99890	0.92595	0.98192	0.99088
43	103	16.93797	1.78083	0.92167	0.99820	0.99910	0.92167	0.98283	0.99134	15.34554	1.76487	0.92595	0.99805	0.99902	0.92595	0.98303	0.99144
43	104	16.93797	1.67943	0.92167	0.99840	0.99920	0.92167	0.98386	0.99186	15.34554	1.66540	0.92595	0.99827	0.99913	0.92595	0.98404	0.99195
43	105	16.93797	1.58804	0.92167	0.99858	0.99929	0.92167	0.98479	0.99234	15.34554	1.57565	0.92595	0.99846	0.99923	0.92595	0.98495	0.99242
43	106	16.93797	1.50600	0.92167	0.99872	0.99936	0.92167	0.98563	0.99276	15.34554	1.49500	0.92595	0.99862	0.99931	0.92595	0.98578	0.99284
43	107	16.93797	1.43298	0.92167	0.99885	0.99942	0.92167	0.98637	0.99314	15.34554	1.42313	0.92595	0.99875	0.99937	0.92595	0.98651	0.99321
43	108	16.93797	1.36894	0.92167	0.99895	0.99948	0.92167	0.98701	0.99346	15.34554	1.36003	0.92595	0.99886	0.99943	0.92595	0.98713	0.99353
43	109	16.93797	1.31458	0.92167	0.99903	0.99952	0.92167	0.98751	0.99372	15.34554	1.30641	0.92595	0.99895	0.99947	0.92595	0.98764	0.99378
43	110	16.93797	1.27298	0.92167	0.99909	0.99954	0.92167	0.98788	0.99390	15.34554	1.26533	0.92595	0.99901	0.99951	0.92595	0.98800	0.99396
44	1	16.67595	26.62178	0.91765	0.62560	0.76968	0.91765	0.62511	0.76932	15.13141	22.51412	0.92203	0.67124	0.80329	0.92203	0.67083	0.80299
44	2	16.67595	26.56961	0.91765	0.62681	0.77060	0.91765	0.62632	0.77023	15.13141	22.48584	0.92203	0.67208	0.80388	0.92203	0.67166	0.80359
44	3	16.67595	26.51422	0.91765	0.62808	0.77156	0.91765	0.62757	0.77118	15.13141	22.45520	0.92203	0.67296	0.80452	0.92203	0.67253	0.80421
44	4	16.67595	26.45593	0.91765	0.62942	0.77257	0.91765	0.62888	0.77216	15.13141	22.42249	0.92203	0.67389	0.80518	0.92203	0.67344	0.80486
44	5	16.67595	26.39526	0.91765	0.63080	0.77361	0.91765	0.63023	0.77318	15.13141	22.38814	0.92203	0.67487	0.80588	0.92203	0.67439	0.80554
44	6	16.67595	26.33222	0.91765	0.63225	0.77470	0.91765	0.63164	0.77424	15.13141	22.35215	0.92203	0.67589	0.80661	0.92203	0.67538	0.80624
44	7	16.67595	26.26662	0.91765	0.63375	0.77582	0.91765	0.63310	0.77534	15.13141	22.31437	0.92203	0.67696	0.80737	0.92203	0.67642	0.80698
44	8	16.67595	26.19847	0.91765	0.63532	0.77700	0.91765	0.63462	0.77648	15.13141	22.27480	0.92203	0.67808	0.80816	0.92203	0.67750	0.80775
44	9	16.67595	26.12745	0.91765	0.63695	0.77821	0.91765	0.63620	0.77766	15.13141	22.23319	0.92203	0.67926	0.80900	0.92203	0.67863	0.80855
44	10	16.67595	26.05351	0.91765	0.63864	0.77948	0.91765	0.63784	0.77888	15.13141	22.18946	0.92203	0.68049	0.80987	0.92203	0.67981	0.80939
44	11	16.67595	25.97700	0.91765	0.64041	0.78079	0.91765	0.63954	0.78015	15.13141	22.14392	0.92203	0.68177	0.81078	0.92203	0.68104	0.81026
44	12	16.67595	25.89730	0.91765	0.64225	0.78216	0.91765	0.64131	0.78146	15.13141	22.09606	0.92203	0.68311	0.81173	0.92203	0.68233	0.81117
44	13	16.67595	25.81474	0.91765	0.64415	0.78357	0.91765	0.64314	0.78282	15.13141	22.04614	0.92203	0.68452	0.81272	0.92203	0.68367	0.81212
44	14	16.67595	25.72901	0.91765	0.64614	0.78504	0.91765	0.64504	0.78423	15.13141	21.99389	0.92203	0.68598	0.81375	0.92203	0.68507	0.81310
44	15	16.67595	25.64035	0.91765	0.64820	0.78655	0.91765	0.64702	0.78568	15.13141	21.93952	0.92203	0.68751	0.81482	0.92203	0.68653	0.81413
44	16	16.67595	25.54880	0.91765	0.65034	0.78813	0.91765	0.64906	0.78719	15.13141	21.88305	0.92203	0.68911	0.81594	0.92203	0.68804	0.81520
44	17	16.67595	25.45467	0.91765	0.65255	0.78975	0.91765	0.65119	0.78875	15.13141	21.82476	0.92203	0.69077	0.81711	0.92203	0.68963	0.81631
44	18	16.67595	25.35821	0.91765	0.65485	0.79143	0.91765	0.65339	0.79036	15.13141	21.76485	0.92203	0.69249	0.81831	0.92203	0.69128	0.81746
44	19	16.67595	25.25875	0.91765	0.65722	0.79316	0.91765	0.65567	0.79203	15.13141	21.70276	0.92203	0.69429	0.81956	0.92203	0.69300	0.81866
44	20	16.67595	25.15564	0.91765	0.65970	0.79496	0.91765	0.65804	0.79376	15.13141	21.63792	0.92203	0.69616	0.82087	0.92203	0.69479	0.81991

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
44	21	16.67595	25.04833	0.91765	0.66227	0.79682	0.91765	0.66049	0.79554	15.13141	21.56986	0.92203	0.69812	0.82223	0.92203	0.69666	0.82121
44	22	16.67595	24.93660	0.91765	0.66494	0.79876	0.91765	0.66304	0.79738	15.13141	21.49836	0.92203	0.70017	0.82365	0.92203	0.69860	0.82256
44	23	16.67595	24.82004	0.91765	0.66773	0.80076	0.91765	0.66567	0.79928	15.13141	21.42306	0.92203	0.70232	0.82513	0.92203	0.70062	0.82396
44	24	16.67595	24.69862	0.91765	0.67063	0.80284	0.91765	0.66839	0.80124	15.13141	21.34391	0.92203	0.70456	0.82668	0.92203	0.70273	0.82541
44	25	16.67595	24.57203	0.91765	0.67364	0.80500	0.91765	0.67121	0.80326	15.13141	21.26064	0.92203	0.70690	0.82829	0.92203	0.70491	0.82692
44	26	16.67595	24.44053	0.91765	0.67677	0.80723	0.91765	0.67412	0.80534	15.13141	21.17342	0.92203	0.70935	0.82996	0.92203	0.70718	0.82847
44	27	16.67595	24.30438	0.91765	0.68001	0.80953	0.91765	0.67713	0.80749	15.13141	21.08250	0.92203	0.71189	0.83170	0.92203	0.70953	0.83009
44	28	16.67595	24.16342	0.91765	0.68337	0.81190	0.91765	0.68023	0.80969	15.13141	20.98768	0.92203	0.71453	0.83350	0.92203	0.71196	0.83175
44	29	16.67595	24.01762	0.91765	0.68684	0.81435	0.91765	0.68343	0.81195	15.13141	20.88895	0.92203	0.71728	0.83537	0.92203	0.71449	0.83347
44	30	16.67595	23.86654	0.91765	0.69044	0.81688	0.91765	0.68673	0.81428	15.13141	20.78588	0.92203	0.72014	0.83731	0.92203	0.71710	0.83525
44	31	16.67595	23.71037	0.91765	0.69416	0.81948	0.91765	0.69013	0.81666	15.13141	20.67862	0.92203	0.72311	0.83931	0.92203	0.71980	0.83708
44	32	16.67595	23.54876	0.91765	0.69801	0.82215	0.91765	0.69363	0.81910	15.13141	20.56684	0.92203	0.72619	0.84138	0.92203	0.72260	0.83896
44	33	16.67595	23.38162	0.91765	0.70198	0.82490	0.91765	0.69722	0.82160	15.13141	20.45044	0.92203	0.72938	0.84352	0.92203	0.72548	0.84090
44	34	16.67595	23.20856	0.91765	0.70609	0.82773	0.91765	0.70091	0.82416	15.13141	20.32903	0.92203	0.73269	0.84573	0.92203	0.72845	0.84289
44	35	16.67595	23.02940	0.91765	0.71032	0.83063	0.91765	0.70470	0.82677	15.13141	20.20243	0.92203	0.73612	0.84801	0.92203	0.73151	0.84494
44	36	16.67595	22.84408	0.91765	0.71468	0.83360	0.91765	0.70857	0.82943	15.13141	20.07055	0.92203	0.73967	0.85036	0.92203	0.73466	0.84703
44	37	16.67595	22.65215	0.91765	0.71918	0.83665	0.91765	0.71254	0.83215	15.13141	19.93297	0.92203	0.74334	0.85278	0.92203	0.73789	0.84918
44	38	16.67595	22.45348	0.91765	0.72380	0.83978	0.91765	0.71660	0.83490	15.13141	19.78951	0.92203	0.74713	0.85527	0.92203	0.74121	0.85137
44	39	16.67595	22.24766	0.91765	0.72856	0.84297	0.91765	0.72074	0.83771	15.13141	19.63978	0.92203	0.75105	0.85783	0.92203	0.74461	0.85362
44	40	16.67595	22.03447	0.91765	0.73345	0.84623	0.91765	0.72496	0.84055	15.13141	19.48352	0.92203	0.75508	0.86045	0.92203	0.74810	0.85590
44	41	16.67595	21.81357	0.91765	0.73847	0.84956	0.91765	0.72925	0.84343	15.13141	19.32040	0.92203	0.75925	0.86315	0.92203	0.75166	0.85822
44	42	16.67595	21.58485	0.91765	0.74361	0.85295	0.91765	0.73362	0.84635	15.13141	19.15023	0.92203	0.76353	0.86591	0.92203	0.75529	0.86059
44	43	16.67595	21.34779	0.91765	0.74888	0.85641	0.91765	0.73805	0.84929	15.13141	18.97251	0.92203	0.76794	0.86874	0.92203	0.75899	0.86298
44	44	16.67595	21.10218	0.91765	0.75427	0.85992	0.91765	0.74255	0.85226	15.13141	18.78697	0.92203	0.77246	0.87163	0.92203	0.76276	0.86541
44	45	16.67595	20.84782	0.91765	0.75978	0.86349	0.91765	0.74710	0.85524	15.13141	18.59337	0.92203	0.77711	0.87458	0.92203	0.76659	0.86787
44	46	16.67595	20.58697	0.91765	0.76538	0.86710	0.91765	0.75170	0.85825	15.13141	18.39367	0.92203	0.78185	0.87757	0.92203	0.77047	0.87036
44	47	16.67595	20.32000	0.91765	0.77107	0.87074	0.91765	0.75634	0.86127	15.13141	18.18814	0.92203	0.78668	0.88061	0.92203	0.77441	0.87286
44	48	16.67595	20.04764	0.91765	0.77683	0.87440	0.91765	0.76103	0.86430	15.13141	17.97738	0.92203	0.79159	0.88367	0.92203	0.77840	0.87539
44	49	16.67595	19.77090	0.91765	0.78265	0.87807	0.91765	0.76576	0.86734	15.13141	17.76227	0.92203	0.79657	0.88677	0.92203	0.78244	0.87795
44	50	16.67595	19.49116	0.91765	0.78851	0.88175	0.91765	0.77053	0.87039	15.13141	17.54401	0.92203	0.80160	0.88988	0.92203	0.78654	0.88052
44	51	16.67595	19.21029	0.91765	0.79440	0.88542	0.91765	0.77534	0.87345	15.13141	17.32430	0.92203	0.80668	0.89299	0.92203	0.79068	0.88311
44	52	16.67595	18.92146	0.91765	0.80037	0.88912	0.91765	0.78018	0.87652	15.13141	17.09693	0.92203	0.81184	0.89615	0.92203	0.79487	0.88572
44	53	16.67595	18.62485	0.91765	0.80642	0.89283	0.91765	0.78506	0.87959	15.13141	16.86201	0.92203	0.81709	0.89934	0.92203	0.79912	0.88834
44	54	16.67595	18.32038	0.91765	0.81252	0.89657	0.91765	0.78998	0.88267	15.13141	16.61938	0.92203	0.82242	0.90256	0.92203	0.80340	0.89099
44	55	16.67595	18.00819	0.91765	0.81869	0.90031	0.91765	0.79492	0.88574	15.13141	16.36911	0.92203	0.82782	0.90580	0.92203	0.80774	0.89364
44	56	16.67595	17.68820	0.91765	0.82491	0.90405	0.91765	0.79989	0.88882	15.13141	16.11103	0.92203	0.83330	0.90907	0.92203	0.81211	0.89631

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
44	57	16.67595	17.36037	0.91765	0.83117	0.90780	0.91765	0.80489	0.89190	15.13141	15.84506	0.92203	0.83884	0.91236	0.92203	0.81653	0.89900
44	58	16.67595	17.02468	0.91765	0.83747	0.91155	0.91765	0.80991	0.89497	15.13141	15.57108	0.92203	0.84444	0.91566	0.92203	0.82098	0.90169
44	59	16.67595	16.68091	0.91765	0.84381	0.91529	0.91765	0.81495	0.89804	15.13141	15.28882	0.92203	0.85009	0.91897	0.92203	0.82548	0.90439
44	60	16.67595	16.32913	0.91765	0.85016	0.91901	0.91765	0.82001	0.90111	15.13141	14.99826	0.92203	0.85580	0.92230	0.92203	0.83000	0.90711
44	61	16.67595	15.96913	0.91765	0.85654	0.92273	0.91765	0.82510	0.90417	15.13141	14.69911	0.92203	0.86154	0.92562	0.92203	0.83457	0.90982
44	62	16.67595	15.60088	0.91765	0.86292	0.92642	0.91765	0.83019	0.90722	15.13141	14.39128	0.92203	0.86733	0.92895	0.92203	0.83916	0.91255
44	63	16.67595	15.22446	0.91765	0.86929	0.93008	0.91765	0.83531	0.91026	15.13141	14.07472	0.92203	0.87313	0.93227	0.92203	0.84379	0.91528
44	64	16.67595	14.83980	0.91765	0.87566	0.93371	0.91765	0.84043	0.91330	15.13141	13.74931	0.92203	0.87895	0.93558	0.92203	0.84844	0.91801
44	65	16.67595	14.44688	0.91765	0.88199	0.93730	0.91765	0.84556	0.91632	15.13141	13.41490	0.92203	0.88478	0.93887	0.92203	0.85311	0.92073
44	66	16.67595	14.04613	0.91765	0.88829	0.94084	0.91765	0.85070	0.91933	15.13141	13.07182	0.92203	0.89060	0.94213	0.92203	0.85780	0.92346
44	67	16.67595	13.63788	0.91765	0.89453	0.94433	0.91765	0.85583	0.92232	15.13141	12.72027	0.92203	0.89639	0.94537	0.92203	0.86251	0.92618
44	68	16.67595	13.22255	0.91765	0.90070	0.94776	0.91765	0.86096	0.92529	15.13141	12.36057	0.92203	0.90215	0.94856	0.92203	0.86723	0.92889
44	69	16.67595	12.80079	0.91765	0.90678	0.95111	0.91765	0.86608	0.92823	15.13141	11.99324	0.92203	0.90786	0.95170	0.92203	0.87195	0.93159
44	70	16.67595	12.37331	0.91765	0.91275	0.95439	0.91765	0.87118	0.93115	15.13141	11.61885	0.92203	0.91349	0.95479	0.92203	0.87667	0.93428
44	71	16.67595	11.94070	0.91765	0.91861	0.95758	0.91765	0.87625	0.93405	15.13141	11.23789	0.92203	0.91903	0.95781	0.92203	0.88138	0.93695
44	72	16.67595	11.50357	0.91765	0.92432	0.96067	0.91765	0.88130	0.93691	15.13141	10.85087	0.92203	0.92447	0.96075	0.92203	0.88607	0.93960
44	73	16.67595	11.06278	0.91765	0.92987	0.96366	0.91765	0.88631	0.93973	15.13141	10.45855	0.92203	0.92979	0.96362	0.92203	0.89075	0.94222
44	74	16.67595	10.61910	0.91765	0.93525	0.96654	0.91765	0.89128	0.94251	15.13141	10.06159	0.92203	0.93496	0.96639	0.92203	0.89539	0.94481
44	75	16.67595	10.17356	0.91765	0.94044	0.96931	0.91765	0.89619	0.94525	15.13141	9.66092	0.92203	0.93998	0.96906	0.92203	0.89999	0.94736
44	76	16.67595	9.72734	0.91765	0.94542	0.97194	0.91765	0.90103	0.94794	15.13141	9.25762	0.92203	0.94482	0.97163	0.92203	0.90455	0.94988
44	77	16.67595	9.28160	0.91765	0.95018	0.97445	0.91765	0.90580	0.95057	15.13141	8.85278	0.92203	0.94947	0.97408	0.92203	0.90904	0.95235
44	78	16.67595	8.83768	0.91765	0.95471	0.97683	0.91765	0.91049	0.95315	15.13141	8.44766	0.92203	0.95391	0.97641	0.92203	0.91346	0.95477
44	79	16.67595	8.39698	0.91765	0.95899	0.97907	0.91765	0.91507	0.95565	15.13141	8.04359	0.92203	0.95813	0.97862	0.92203	0.91780	0.95714
44	80	16.67595	7.96110	0.91765	0.96302	0.98116	0.91765	0.91955	0.95809	15.13141	7.64214	0.92203	0.96212	0.98070	0.92203	0.92205	0.95944
44	81	16.67595	7.53168	0.91765	0.96678	0.98311	0.91765	0.92392	0.96045	15.13141	7.24488	0.92203	0.96587	0.98264	0.92203	0.92619	0.96168
44	82	16.67595	7.11054	0.91765	0.97027	0.98491	0.91765	0.92815	0.96274	15.13141	6.85364	0.92203	0.96936	0.98444	0.92203	0.93022	0.96385
44	83	16.67595	6.69952	0.91765	0.97350	0.98657	0.91765	0.93224	0.96493	15.13141	6.47024	0.92203	0.97260	0.98611	0.92203	0.93413	0.96594
44	84	16.67595	6.30023	0.91765	0.97646	0.98809	0.91765	0.93619	0.96704	15.13141	6.09632	0.92203	0.97559	0.98764	0.92203	0.93790	0.96795
44	85	16.67595	5.91444	0.91765	0.97915	0.98947	0.91765	0.93997	0.96906	15.13141	5.73370	0.92203	0.97832	0.98904	0.92203	0.94152	0.96988
44	86	16.67595	5.54396	0.91765	0.98159	0.99071	0.91765	0.94360	0.97098	15.13141	5.38421	0.92203	0.98080	0.99031	0.92203	0.94499	0.97172
44	87	16.67595	5.19034	0.91765	0.98379	0.99183	0.91765	0.94705	0.97280	15.13141	5.04951	0.92203	0.98304	0.99145	0.92203	0.94831	0.97347
44	88	16.67595	4.85473	0.91765	0.98575	0.99282	0.91765	0.95033	0.97453	15.13141	4.73086	0.92203	0.98505	0.99247	0.92203	0.95146	0.97513
44	89	16.67595	4.53813	0.91765	0.98749	0.99370	0.91765	0.95343	0.97616	15.13141	4.42936	0.92203	0.98684	0.99338	0.92203	0.95445	0.97669
44	90	16.67595	4.24126	0.91765	0.98902	0.99448	0.91765	0.95637	0.97770	15.13141	4.14588	0.92203	0.98843	0.99418	0.92203	0.95728	0.97817
44	91	16.67595	3.96420	0.91765	0.99038	0.99517	0.91765	0.95914	0.97914	15.13141	3.88065	0.92203	0.98983	0.99489	0.92203	0.95995	0.97957
44	92	16.67595	3.70604	0.91765	0.99157	0.99577	0.91765	0.96175	0.98050	15.13141	3.63292	0.92203	0.99107	0.99552	0.92203	0.96248	0.98088

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
44	93	16.67595	3.46525	0.91765	0.99262	0.99630	0.91765	0.96423	0.98179	15.13141	3.40133	0.92203	0.99217	0.99607	0.92203	0.96488	0.98212
44	94	16.67595	3.23968	0.91765	0.99355	0.99676	0.91765	0.96656	0.98300	15.13141	3.18390	0.92203	0.99313	0.99655	0.92203	0.96714	0.98330
44	95	16.67595	3.02715	0.91765	0.99436	0.99717	0.91765	0.96876	0.98413	15.13141	2.97857	0.92203	0.99399	0.99699	0.92203	0.96928	0.98440
44	96	16.67595	2.82535	0.91765	0.99508	0.99754	0.91765	0.97083	0.98520	15.13141	2.78314	0.92203	0.99475	0.99737	0.92203	0.97129	0.98544
44	97	16.67595	2.63737	0.91765	0.99571	0.99785	0.91765	0.97277	0.98619	15.13141	2.60073	0.92203	0.99541	0.99770	0.92203	0.97317	0.98641
44	98	16.67595	2.46279	0.91765	0.99626	0.99813	0.91765	0.97457	0.98712	15.13141	2.43099	0.92203	0.99599	0.99799	0.92203	0.97493	0.98731
44	99	16.67595	2.30125	0.91765	0.99673	0.99836	0.91765	0.97624	0.98798	15.13141	2.27364	0.92203	0.99649	0.99824	0.92203	0.97657	0.98815
44	100	16.67595	2.15258	0.91765	0.99714	0.99857	0.91765	0.97779	0.98877	15.13141	2.12860	0.92203	0.99693	0.99846	0.92203	0.97808	0.98892
44	101	16.67595	2.01649	0.91765	0.99749	0.99875	0.91765	0.97922	0.98950	15.13141	1.99561	0.92203	0.99730	0.99865	0.92203	0.97948	0.98964
44	102	16.67595	1.89293	0.91765	0.99780	0.99890	0.91765	0.98054	0.99017	15.13141	1.87471	0.92203	0.99762	0.99881	0.92203	0.98077	0.99029
44	103	16.67595	1.78083	0.91765	0.99805	0.99903	0.91765	0.98174	0.99079	15.13141	1.76487	0.92203	0.99790	0.99895	0.92203	0.98195	0.99089
44	104	16.67595	1.67943	0.91765	0.99827	0.99914	0.91765	0.98284	0.99134	15.13141	1.66540	0.92203	0.99814	0.99907	0.92203	0.98303	0.99144
44	105	16.67595	1.58804	0.91765	0.99846	0.99923	0.91765	0.98383	0.99185	15.13141	1.57565	0.92203	0.99834	0.99917	0.92203	0.98401	0.99194
44	106	16.67595	1.50600	0.91765	0.99862	0.99931	0.91765	0.98473	0.99230	15.13141	1.49500	0.92203	0.99851	0.99925	0.92203	0.98488	0.99238
44	107	16.67595	1.43298	0.91765	0.99876	0.99938	0.91765	0.98552	0.99271	15.13141	1.42313	0.92203	0.99865	0.99933	0.92203	0.98566	0.99278
44	108	16.67595	1.36894	0.91765	0.99887	0.99943	0.91765	0.98619	0.99305	15.13141	1.36003	0.92203	0.99877	0.99939	0.92203	0.98633	0.99312
44	109	16.67595	1.31458	0.91765	0.99896	0.99948	0.91765	0.98673	0.99332	15.13141	1.30641	0.92203	0.99887	0.99943	0.92203	0.98686	0.99339
44	110	16.67595	1.27298	0.91765	0.99902	0.99951	0.91765	0.98713	0.99352	15.13141	1.26533	0.92203	0.99893	0.99947	0.92203	0.98725	0.99358
45	1	16.41187	26.62178	0.91338	0.61573	0.76217	0.91338	0.61525	0.76180	14.91473	22.51412	0.91791	0.66167	0.79639	0.91791	0.66126	0.79610
45	2	16.41187	26.56961	0.91338	0.61692	0.76308	0.91338	0.61644	0.76272	14.91473	22.48584	0.91791	0.66249	0.79699	0.91791	0.66208	0.79669
45	3	16.41187	26.51422	0.91338	0.61818	0.76404	0.91338	0.61768	0.76366	14.91473	22.45520	0.91791	0.66337	0.79762	0.91791	0.66294	0.79731
45	4	16.41187	26.45593	0.91338	0.61949	0.76505	0.91338	0.61897	0.76465	14.91473	22.42249	0.91791	0.66429	0.79828	0.91791	0.66384	0.79796
45	5	16.41187	26.39526	0.91338	0.62086	0.76609	0.91338	0.62031	0.76567	14.91473	22.38814	0.91791	0.66525	0.79898	0.91791	0.66478	0.79864
45	6	16.41187	26.33222	0.91338	0.62229	0.76717	0.91338	0.62170	0.76672	14.91473	22.35215	0.91791	0.66626	0.79971	0.91791	0.66576	0.79935
45	7	16.41187	26.26662	0.91338	0.62377	0.76830	0.91338	0.62314	0.76782	14.91473	22.31437	0.91791	0.66732	0.80047	0.91791	0.66679	0.80009
45	8	16.41187	26.19847	0.91338	0.62532	0.76947	0.91338	0.62465	0.76896	14.91473	22.27480	0.91791	0.66843	0.80127	0.91791	0.66786	0.80086
45	9	16.41187	26.12745	0.91338	0.62693	0.77069	0.91338	0.62621	0.77014	14.91473	22.23319	0.91791	0.66959	0.80210	0.91791	0.66898	0.80167
45	10	16.41187	26.05351	0.91338	0.62861	0.77196	0.91338	0.62783	0.77137	14.91473	22.18946	0.91791	0.67081	0.80298	0.91791	0.67015	0.80250
45	11	16.41187	25.97700	0.91338	0.63035	0.77327	0.91338	0.62951	0.77264	14.91473	22.14392	0.91791	0.67208	0.80389	0.91791	0.67137	0.80338
45	12	16.41187	25.89730	0.91338	0.63217	0.77463	0.91338	0.63126	0.77395	14.91473	22.09606	0.91791	0.67341	0.80484	0.91791	0.67265	0.80429
45	13	16.41187	25.81474	0.91338	0.63405	0.77605	0.91338	0.63307	0.77531	14.91473	22.04614	0.91791	0.67480	0.80583	0.91791	0.67398	0.80524
45	14	16.41187	25.72901	0.91338	0.63602	0.77752	0.91338	0.63495	0.77672	14.91473	21.99389	0.91791	0.67626	0.80687	0.91791	0.67536	0.80623
45	15	16.41187	25.64035	0.91338	0.63805	0.77904	0.91338	0.63691	0.77818	14.91473	21.93952	0.91791	0.67778	0.80795	0.91791	0.67681	0.80726
45	16	16.41187	25.54880	0.91338	0.64017	0.78061	0.91338	0.63893	0.77969	14.91473	21.88305	0.91791	0.67936	0.80907	0.91791	0.67832	0.80833
45	17	16.41187	25.45467	0.91338	0.64236	0.78224	0.91338	0.64104	0.78126	14.91473	21.82476	0.91791	0.68101	0.81024	0.91791	0.67989	0.80945
45	18	16.41187	25.35821	0.91338	0.64463	0.78392	0.91338	0.64322	0.78288	14.91473	21.76485	0.91791	0.68272	0.81145	0.91791	0.68153	0.81061

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
45	19	16.41187	25.25875	0.91338	0.64699	0.78566	0.91338	0.64548	0.78455	14.91473	21.70276	0.91791	0.68450	0.81270	0.91791	0.68324	0.81182
45	20	16.41187	25.15564	0.91338	0.64944	0.78747	0.91338	0.64783	0.78628	14.91473	21.63792	0.91791	0.68636	0.81401	0.91791	0.68502	0.81307
45	21	16.41187	25.04833	0.91338	0.65199	0.78934	0.91338	0.65027	0.78808	14.91473	21.56986	0.91791	0.68831	0.81538	0.91791	0.68688	0.81438
45	22	16.41187	24.93660	0.91338	0.65464	0.79128	0.91338	0.65279	0.78993	14.91473	21.49836	0.91791	0.69035	0.81681	0.91791	0.68882	0.81574
45	23	16.41187	24.82004	0.91338	0.65740	0.79329	0.91338	0.65541	0.79184	14.91473	21.42306	0.91791	0.69248	0.81830	0.91791	0.69083	0.81715
45	24	16.41187	24.69862	0.91338	0.66028	0.79538	0.91338	0.65812	0.79381	14.91473	21.34391	0.91791	0.69471	0.81986	0.91791	0.69292	0.81861
45	25	16.41187	24.57203	0.91338	0.66327	0.79755	0.91338	0.66092	0.79585	14.91473	21.26064	0.91791	0.69705	0.82148	0.91791	0.69510	0.82013
45	26	16.41187	24.44053	0.91338	0.66638	0.79980	0.91338	0.66382	0.79795	14.91473	21.17342	0.91791	0.69948	0.82317	0.91791	0.69736	0.82170
45	27	16.41187	24.30438	0.91338	0.66961	0.80211	0.91338	0.66682	0.80011	14.91473	21.08250	0.91791	0.70202	0.82492	0.91791	0.69971	0.82333
45	28	16.41187	24.16342	0.91338	0.67295	0.80451	0.91338	0.66991	0.80233	14.91473	20.98768	0.91791	0.70466	0.82674	0.91791	0.70215	0.82501
45	29	16.41187	24.01762	0.91338	0.67641	0.80698	0.91338	0.67311	0.80462	14.91473	20.88895	0.91791	0.70740	0.82863	0.91791	0.70467	0.82676
45	30	16.41187	23.86654	0.91338	0.68000	0.80953	0.91338	0.67640	0.80697	14.91473	20.78588	0.91791	0.71026	0.83059	0.91791	0.70729	0.82855
45	31	16.41187	23.71037	0.91338	0.68372	0.81215	0.91338	0.67980	0.80938	14.91473	20.67862	0.91791	0.71323	0.83261	0.91791	0.71000	0.83041
45	32	16.41187	23.54876	0.91338	0.68756	0.81486	0.91338	0.68330	0.81186	14.91473	20.56684	0.91791	0.71631	0.83471	0.91791	0.71280	0.83232
45	33	16.41187	23.38162	0.91338	0.69153	0.81764	0.91338	0.68690	0.81440	14.91473	20.45044	0.91791	0.71951	0.83688	0.91791	0.71569	0.83429
45	34	16.41187	23.20856	0.91338	0.69564	0.82050	0.91338	0.69061	0.81699	14.91473	20.32903	0.91791	0.72283	0.83912	0.91791	0.71868	0.83632
45	35	16.41187	23.02940	0.91338	0.69988	0.82345	0.91338	0.69441	0.81965	14.91473	20.20243	0.91791	0.72628	0.84144	0.91791	0.72176	0.83840
45	36	16.41187	22.84408	0.91338	0.70426	0.82647	0.91338	0.69831	0.82236	14.91473	20.07055	0.91791	0.72985	0.84383	0.91791	0.72493	0.84054
45	37	16.41187	22.65215	0.91338	0.70878	0.82957	0.91338	0.70231	0.82512	14.91473	19.93297	0.91791	0.73354	0.84629	0.91791	0.72820	0.84273
45	38	16.41187	22.45348	0.91338	0.71343	0.83275	0.91338	0.70640	0.82794	14.91473	19.78951	0.91791	0.73736	0.84883	0.91791	0.73155	0.84497
45	39	16.41187	22.24766	0.91338	0.71822	0.83600	0.91338	0.71058	0.83080	14.91473	19.63978	0.91791	0.74131	0.85144	0.91791	0.73499	0.84726
45	40	16.41187	22.03447	0.91338	0.72315	0.83933	0.91338	0.71485	0.83371	14.91473	19.48352	0.91791	0.74539	0.85412	0.91791	0.73852	0.84960
45	41	16.41187	21.81357	0.91338	0.72821	0.84273	0.91338	0.71920	0.83667	14.91473	19.32040	0.91791	0.74960	0.85688	0.91791	0.74213	0.85198
45	42	16.41187	21.58485	0.91338	0.73341	0.84621	0.91338	0.72362	0.83965	14.91473	19.15023	0.91791	0.75394	0.85971	0.91791	0.74582	0.85440
45	43	16.41187	21.34779	0.91338	0.73875	0.84975	0.91338	0.72812	0.84268	14.91473	18.97251	0.91791	0.75841	0.86261	0.91791	0.74958	0.85687
45	44	16.41187	21.10218	0.91338	0.74421	0.85335	0.91338	0.73269	0.84573	14.91473	18.78697	0.91791	0.76300	0.86557	0.91791	0.75341	0.85937
45	45	16.41187	20.84782	0.91338	0.74981	0.85702	0.91338	0.73732	0.84880	14.91473	18.59337	0.91791	0.76773	0.86860	0.91791	0.75731	0.86190
45	46	16.41187	20.58697	0.91338	0.75550	0.86072	0.91338	0.74201	0.85190	14.91473	18.39367	0.91791	0.77255	0.87168	0.91791	0.76127	0.86446
45	47	16.41187	20.32000	0.91338	0.76129	0.86447	0.91338	0.74675	0.85501	14.91473	18.18814	0.91791	0.77747	0.87481	0.91791	0.76530	0.86705
45	48	16.41187	20.04764	0.91338	0.76716	0.86824	0.91338	0.75153	0.85814	14.91473	17.97738	0.91791	0.78248	0.87797	0.91791	0.76937	0.86966
45	49	16.41187	19.77090	0.91338	0.77310	0.87203	0.91338	0.75637	0.86129	14.91473	17.76227	0.91791	0.78757	0.88116	0.91791	0.77351	0.87229
45	50	16.41187	19.49116	0.91338	0.77909	0.87583	0.91338	0.76124	0.86444	14.91473	17.54401	0.91791	0.79271	0.88437	0.91791	0.77770	0.87495
45	51	16.41187	19.21029	0.91338	0.78511	0.87962	0.91338	0.76616	0.86760	14.91473	17.32430	0.91791	0.79790	0.88759	0.91791	0.78194	0.87763
45	52	16.41187	18.92146	0.91338	0.79122	0.88344	0.91338	0.77113	0.87078	14.91473	17.09693	0.91791	0.80319	0.89085	0.91791	0.78624	0.88033
45	53	16.41187	18.62485	0.91338	0.79741	0.88729	0.91338	0.77613	0.87395	14.91473	16.86201	0.91791	0.80857	0.89415	0.91791	0.79058	0.88305
45	54	16.41187	18.32038	0.91338	0.80367	0.89115	0.91338	0.78116	0.87714	14.91473	16.61938	0.91791	0.81403	0.89749	0.91791	0.79498	0.88578

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
45	55	16.41187	18.00819	0.91338	0.81001	0.89503	0.91338	0.78623	0.88033	14.91473	16.36911	0.91791	0.81958	0.90085	0.91791	0.79943	0.88854
45	56	16.41187	17.68820	0.91338	0.81640	0.89892	0.91338	0.79133	0.88351	14.91473	16.11103	0.91791	0.82521	0.90424	0.91791	0.80392	0.89130
45	57	16.41187	17.36037	0.91338	0.82284	0.90281	0.91338	0.79646	0.88670	14.91473	15.84506	0.91791	0.83091	0.90765	0.91791	0.80845	0.89408
45	58	16.41187	17.02468	0.91338	0.82933	0.90670	0.91338	0.80162	0.88989	14.91473	15.57108	0.91791	0.83668	0.91108	0.91791	0.81303	0.89687
45	59	16.41187	16.68091	0.91338	0.83586	0.91059	0.91338	0.80679	0.89307	14.91473	15.28882	0.91791	0.84251	0.91452	0.91791	0.81764	0.89967
45	60	16.41187	16.32913	0.91338	0.84242	0.91447	0.91338	0.81200	0.89624	14.91473	14.99826	0.91791	0.84839	0.91798	0.91791	0.82230	0.90248
45	61	16.41187	15.96913	0.91338	0.84900	0.91834	0.91338	0.81722	0.89942	14.91473	14.69911	0.91791	0.85433	0.92144	0.91791	0.82698	0.90530
45	62	16.41187	15.60088	0.91338	0.85560	0.92218	0.91338	0.82246	0.90258	14.91473	14.39128	0.91791	0.86030	0.92490	0.91791	0.83171	0.90812
45	63	16.41187	15.22446	0.91338	0.86220	0.92600	0.91338	0.82771	0.90573	14.91473	14.07472	0.91791	0.86630	0.92836	0.91791	0.83646	0.91095
45	64	16.41187	14.83980	0.91338	0.86879	0.92979	0.91338	0.83298	0.90888	14.91473	13.74931	0.91791	0.87233	0.93181	0.91791	0.84124	0.91378
45	65	16.41187	14.44688	0.91338	0.87536	0.93354	0.91338	0.83825	0.91201	14.91473	13.41490	0.91791	0.87837	0.93525	0.91791	0.84605	0.91661
45	66	16.41187	14.04613	0.91338	0.88190	0.93725	0.91338	0.84353	0.91513	14.91473	13.07182	0.91791	0.88441	0.93866	0.91791	0.85088	0.91943
45	67	16.41187	13.63788	0.91338	0.88839	0.94090	0.91338	0.84882	0.91823	14.91473	12.72027	0.91791	0.89044	0.94204	0.91791	0.85573	0.92225
45	68	16.41187	13.22255	0.91338	0.89482	0.94449	0.91338	0.85410	0.92131	14.91473	12.36057	0.91791	0.89643	0.94538	0.91791	0.86058	0.92507
45	69	16.41187	12.80079	0.91338	0.90115	0.94801	0.91338	0.85937	0.92437	14.91473	11.99324	0.91791	0.90237	0.94868	0.91791	0.86545	0.92787
45	70	16.41187	12.37331	0.91338	0.90739	0.95145	0.91338	0.86463	0.92740	14.91473	11.61885	0.91791	0.90824	0.95192	0.91791	0.87032	0.93066
45	71	16.41187	11.94070	0.91338	0.91351	0.95480	0.91338	0.86987	0.93040	14.91473	11.23789	0.91791	0.91404	0.95509	0.91791	0.87518	0.93344
45	72	16.41187	11.50357	0.91338	0.91949	0.95806	0.91338	0.87508	0.93338	14.91473	10.85087	0.91791	0.91973	0.95818	0.91791	0.88003	0.93619
45	73	16.41187	11.06278	0.91338	0.92531	0.96121	0.91338	0.88026	0.93632	14.91473	10.45855	0.91791	0.92530	0.96120	0.91791	0.88486	0.93892
45	74	16.41187	10.61910	0.91338	0.93096	0.96425	0.91338	0.88539	0.93921	14.91473	10.06159	0.91791	0.93073	0.96412	0.91791	0.88967	0.94162
45	75	16.41187	10.17356	0.91338	0.93643	0.96717	0.91338	0.89048	0.94207	14.91473	9.66092	0.91791	0.93600	0.96694	0.91791	0.89444	0.94428
45	76	16.41187	9.72734	0.91338	0.94168	0.96996	0.91338	0.89551	0.94487	14.91473	9.25762	0.91791	0.94110	0.96966	0.91791	0.89917	0.94691
45	77	16.41187	9.28160	0.91338	0.94671	0.97262	0.91338	0.90046	0.94762	14.91473	8.85278	0.91791	0.94600	0.97225	0.91791	0.90384	0.94949
45	78	16.41187	8.83768	0.91338	0.95149	0.97514	0.91338	0.90533	0.95031	14.91473	8.44766	0.91791	0.95070	0.97473	0.91791	0.90844	0.95202
45	79	16.41187	8.39698	0.91338	0.95603	0.97752	0.91338	0.91011	0.95294	14.91473	8.04359	0.91791	0.95517	0.97707	0.91791	0.91297	0.95450
45	80	16.41187	7.96110	0.91338	0.96030	0.97975	0.91338	0.91478	0.95550	14.91473	7.64214	0.91791	0.95939	0.97928	0.91791	0.91740	0.95692
45	81	16.41187	7.53168	0.91338	0.96431	0.98183	0.91338	0.91934	0.95798	14.91473	7.24488	0.91791	0.96337	0.98134	0.91791	0.92173	0.95927
45	82	16.41187	7.11054	0.91338	0.96803	0.98375	0.91338	0.92377	0.96037	14.91473	6.85364	0.91791	0.96709	0.98327	0.91791	0.92595	0.96155
45	83	16.41187	6.69952	0.91338	0.97147	0.98553	0.91338	0.92806	0.96269	14.91473	6.47024	0.91791	0.97055	0.98505	0.91791	0.93004	0.96375
45	84	16.41187	6.30023	0.91338	0.97463	0.98715	0.91338	0.93220	0.96491	14.91473	6.09632	0.91791	0.97373	0.98669	0.91791	0.93400	0.96587
45	85	16.41187	5.91444	0.91338	0.97752	0.98863	0.91338	0.93618	0.96704	14.91473	5.73370	0.91791	0.97665	0.98819	0.91791	0.93781	0.96791
45	86	16.41187	5.54396	0.91338	0.98013	0.98997	0.91338	0.94000	0.96907	14.91473	5.38421	0.91791	0.97931	0.98955	0.91791	0.94147	0.96985
45	87	16.41187	5.19034	0.91338	0.98249	0.99117	0.91338	0.94364	0.97100	14.91473	5.04951	0.91791	0.98171	0.99077	0.91791	0.94497	0.97170
45	88	16.41187	4.85473	0.91338	0.98459	0.99224	0.91338	0.94710	0.97283	14.91473	4.73086	0.91791	0.98386	0.99187	0.91791	0.94830	0.97346
45	89	16.41187	4.53813	0.91338	0.98646	0.99319	0.91338	0.95038	0.97456	14.91473	4.42936	0.91791	0.98579	0.99284	0.91791	0.95146	0.97512
45	90	16.41187	4.24126	0.91338	0.98812	0.99403	0.91338	0.95349	0.97619	14.91473	4.14588	0.91791	0.98750	0.99371	0.91791	0.95445	0.97670

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
45	91	16.41187	3.96420	0.91338	0.98958	0.99476	0.91338	0.95642	0.97773	14.91473	3.88065	0.91791	0.98901	0.99447	0.91791	0.95729	0.97818
45	92	16.41187	3.70604	0.91338	0.99087	0.99541	0.91338	0.95920	0.97918	14.91473	3.63292	0.91791	0.99034	0.99515	0.91791	0.95998	0.97958
45	93	16.41187	3.46525	0.91338	0.99200	0.99599	0.91338	0.96182	0.98054	14.91473	3.40133	0.91791	0.99152	0.99574	0.91791	0.96252	0.98090
45	94	16.41187	3.23968	0.91338	0.99300	0.99649	0.91338	0.96431	0.98183	14.91473	3.18390	0.91791	0.99257	0.99627	0.91791	0.96492	0.98215
45	95	16.41187	3.02715	0.91338	0.99389	0.99693	0.91338	0.96665	0.98304	14.91473	2.97857	0.91791	0.99349	0.99674	0.91791	0.96720	0.98333
45	96	16.41187	2.82535	0.91338	0.99467	0.99733	0.91338	0.96886	0.98418	14.91473	2.78314	0.91791	0.99431	0.99715	0.91791	0.96935	0.98444
45	97	16.41187	2.63737	0.91338	0.99535	0.99767	0.91338	0.97092	0.98525	14.91473	2.60073	0.91791	0.99503	0.99751	0.91791	0.97136	0.98547
45	98	16.41187	2.46279	0.91338	0.99594	0.99797	0.91338	0.97285	0.98624	14.91473	2.43099	0.91791	0.99566	0.99782	0.91791	0.97323	0.98644
45	99	16.41187	2.30125	0.91338	0.99646	0.99822	0.91338	0.97463	0.98715	14.91473	2.27364	0.91791	0.99620	0.99810	0.91791	0.97498	0.98733
45	100	16.41187	2.15258	0.91338	0.99690	0.99845	0.91338	0.97629	0.98800	14.91473	2.12860	0.91791	0.99667	0.99833	0.91791	0.97660	0.98816
45	101	16.41187	2.01649	0.91338	0.99728	0.99864	0.91338	0.97782	0.98878	14.91473	1.99561	0.91791	0.99708	0.99854	0.91791	0.97810	0.98893
45	102	16.41187	1.89293	0.91338	0.99761	0.99880	0.91338	0.97922	0.98950	14.91473	1.87471	0.91791	0.99743	0.99871	0.91791	0.97947	0.98963
45	103	16.41187	1.78083	0.91338	0.99789	0.99894	0.91338	0.98051	0.99016	14.91473	1.76487	0.91791	0.99773	0.99886	0.91791	0.98073	0.99027
45	104	16.41187	1.67943	0.91338	0.99813	0.99906	0.91338	0.98168	0.99076	14.91473	1.66540	0.91791	0.99798	0.99899	0.91791	0.98188	0.99086
45	105	16.41187	1.58804	0.91338	0.99833	0.99917	0.91338	0.98275	0.99130	14.91473	1.57565	0.91791	0.99820	0.99910	0.91791	0.98293	0.99139
45	106	16.41187	1.50600	0.91338	0.99851	0.99925	0.91338	0.98370	0.99178	14.91473	1.49500	0.91791	0.99839	0.99919	0.91791	0.98387	0.99187
45	107	16.41187	1.43298	0.91338	0.99865	0.99933	0.91338	0.98455	0.99221	14.91473	1.42313	0.91791	0.99854	0.99927	0.91791	0.98470	0.99229
45	108	16.41187	1.36894	0.91338	0.99877	0.99939	0.91338	0.98527	0.99258	14.91473	1.36003	0.91791	0.99867	0.99934	0.91791	0.98541	0.99265
45	109	16.41187	1.31458	0.91338	0.99887	0.99943	0.91338	0.98585	0.99287	14.91473	1.30641	0.91791	0.99877	0.99939	0.91791	0.98599	0.99294
45	110	16.41187	1.27298	0.91338	0.99894	0.99947	0.91338	0.98627	0.99309	14.91473	1.26533	0.91791	0.99885	0.99942	0.91791	0.98640	0.99315
46	1	16.14659	26.62178	0.90895	0.60581	0.75452	0.90895	0.60534	0.75416	14.69626	22.51412	0.91363	0.65201	0.78935	0.91363	0.65161	0.78906
46	2	16.14659	26.56961	0.90895	0.60699	0.75543	0.90895	0.60652	0.75507	14.69626	22.48584	0.91363	0.65282	0.78995	0.91363	0.65242	0.78965
46	3	16.14659	26.51422	0.90895	0.60822	0.75639	0.90895	0.60774	0.75602	14.69626	22.45520	0.91363	0.65369	0.79058	0.91363	0.65327	0.79028
46	4	16.14659	26.45593	0.90895	0.60952	0.75740	0.90895	0.60901	0.75700	14.69626	22.42249	0.91363	0.65460	0.79125	0.91363	0.65416	0.79093
46	5	16.14659	26.39526	0.90895	0.61087	0.75844	0.90895	0.61033	0.75802	14.69626	22.38814	0.91363	0.65555	0.79194	0.91363	0.65509	0.79161
46	6	16.14659	26.33222	0.90895	0.61228	0.75952	0.90895	0.61170	0.75908	14.69626	22.35215	0.91363	0.65655	0.79267	0.91363	0.65606	0.79231
46	7	16.14659	26.26662	0.90895	0.61375	0.76065	0.90895	0.61313	0.76018	14.69626	22.31437	0.91363	0.65760	0.79344	0.91363	0.65708	0.79306
46	8	16.14659	26.19847	0.90895	0.61527	0.76182	0.90895	0.61462	0.76132	14.69626	22.27480	0.91363	0.65870	0.79423	0.91363	0.65814	0.79383
46	9	16.14659	26.12745	0.90895	0.61686	0.76303	0.90895	0.61616	0.76250	14.69626	22.23319	0.91363	0.65985	0.79507	0.91363	0.65925	0.79463
46	10	16.14659	26.05351	0.90895	0.61852	0.76430	0.90895	0.61776	0.76372	14.69626	22.18946	0.91363	0.66105	0.79594	0.91363	0.66041	0.79548
46	11	16.14659	25.97700	0.90895	0.62024	0.76561	0.90895	0.61942	0.76499	14.69626	22.14392	0.91363	0.66231	0.79685	0.91363	0.66162	0.79635
46	12	16.14659	25.89730	0.90895	0.62203	0.76698	0.90895	0.62115	0.76631	14.69626	22.09606	0.91363	0.66363	0.79781	0.91363	0.66288	0.79727
46	13	16.14659	25.81474	0.90895	0.62390	0.76839	0.90895	0.62294	0.76767	14.69626	22.04614	0.91363	0.66501	0.79880	0.91363	0.66420	0.79822
46	14	16.14659	25.72901	0.90895	0.62584	0.76986	0.90895	0.62480	0.76908	14.69626	21.99389	0.91363	0.66645	0.79984	0.91363	0.66557	0.79921
46	15	16.14659	25.64035	0.90895	0.62785	0.77139	0.90895	0.62674	0.77054	14.69626	21.93952	0.91363	0.66795	0.80092	0.91363	0.66701	0.80024
46	16	16.14659	25.54880	0.90895	0.62994	0.77296	0.90895	0.62874	0.77206	14.69626	21.88305	0.91363	0.66952	0.80205	0.91363	0.66850	0.80132

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
46	17	16.14659	25.45467	0.90895	0.63211	0.77460	0.90895	0.63083	0.77363	14.69626	21.82476	0.91363	0.67115	0.80322	0.91363	0.67006	0.80244
46	18	16.14659	25.35821	0.90895	0.63436	0.77628	0.90895	0.63299	0.77525	14.69626	21.76485	0.91363	0.67285	0.80443	0.91363	0.67169	0.80361
46	19	16.14659	25.25875	0.90895	0.63669	0.77802	0.90895	0.63523	0.77693	14.69626	21.70276	0.91363	0.67462	0.80570	0.91363	0.67339	0.80482
46	20	16.14659	25.15564	0.90895	0.63911	0.77983	0.90895	0.63756	0.77867	14.69626	21.63792	0.91363	0.67646	0.80701	0.91363	0.67516	0.80608
46	21	16.14659	25.04833	0.90895	0.64164	0.78171	0.90895	0.63998	0.78047	14.69626	21.56986	0.91363	0.67840	0.80839	0.91363	0.67701	0.80740
46	22	16.14659	24.93660	0.90895	0.64427	0.78365	0.90895	0.64248	0.78233	14.69626	21.49836	0.91363	0.68042	0.80982	0.91363	0.67893	0.80877
46	23	16.14659	24.82004	0.90895	0.64701	0.78568	0.90895	0.64508	0.78425	14.69626	21.42306	0.91363	0.68254	0.81132	0.91363	0.68094	0.81019
46	24	16.14659	24.69862	0.90895	0.64986	0.78778	0.90895	0.64777	0.78624	14.69626	21.34391	0.91363	0.68476	0.81289	0.91363	0.68302	0.81166
46	25	16.14659	24.57203	0.90895	0.65283	0.78996	0.90895	0.65056	0.78829	14.69626	21.26064	0.91363	0.68709	0.81452	0.91363	0.68519	0.81319
46	26	16.14659	24.44053	0.90895	0.65592	0.79221	0.90895	0.65344	0.79040	14.69626	21.17342	0.91363	0.68951	0.81622	0.91363	0.68745	0.81478
46	27	16.14659	24.30438	0.90895	0.65913	0.79455	0.90895	0.65642	0.79258	14.69626	21.08250	0.91363	0.69204	0.81799	0.91363	0.68979	0.81642
46	28	16.14659	24.16342	0.90895	0.66245	0.79696	0.90895	0.65951	0.79482	14.69626	20.98768	0.91363	0.69467	0.81983	0.91363	0.69222	0.81812
46	29	16.14659	24.01762	0.90895	0.66590	0.79945	0.90895	0.66269	0.79713	14.69626	20.88895	0.91363	0.69741	0.82173	0.91363	0.69475	0.81988
46	30	16.14659	23.86654	0.90895	0.66947	0.80202	0.90895	0.66598	0.79595	14.69626	20.78588	0.91363	0.70026	0.82371	0.91363	0.69736	0.82170
46	31	16.14659	23.71037	0.90895	0.67317	0.80467	0.90895	0.66938	0.80195	14.69626	20.67862	0.91363	0.70323	0.82576	0.91363	0.70007	0.82358
46	32	16.14659	23.54876	0.90895	0.67701	0.80740	0.90895	0.67288	0.80445	14.69626	20.56684	0.91363	0.70631	0.82788	0.91363	0.70288	0.82552
46	33	16.14659	23.38162	0.90895	0.68098	0.81021	0.90895	0.67648	0.80703	14.69626	20.45044	0.91363	0.70951	0.83008	0.91363	0.70578	0.82752
46	34	16.14659	23.20856	0.90895	0.68508	0.81311	0.90895	0.68019	0.80966	14.69626	20.32903	0.91363	0.71284	0.83235	0.91363	0.70878	0.82958
46	35	16.14659	23.02940	0.90895	0.68933	0.81610	0.90895	0.68401	0.81236	14.69626	20.20243	0.91363	0.71630	0.83470	0.91363	0.71188	0.83169
46	36	16.14659	22.84408	0.90895	0.69371	0.81916	0.90895	0.68792	0.81511	14.69626	20.07055	0.91363	0.71988	0.83713	0.91363	0.71507	0.83387
46	37	16.14659	22.65215	0.90895	0.69824	0.82231	0.90895	0.69194	0.81793	14.69626	19.93297	0.91363	0.72359	0.83963	0.91363	0.71836	0.83610
46	38	16.14659	22.45348	0.90895	0.70291	0.82554	0.90895	0.69606	0.82080	14.69626	19.78951	0.91363	0.72744	0.84221	0.91363	0.72174	0.83839
46	39	16.14659	22.24766	0.90895	0.70773	0.82885	0.90895	0.70028	0.82372	14.69626	19.63978	0.91363	0.73142	0.84488	0.91363	0.72522	0.84073
46	40	16.14659	22.03447	0.90895	0.71269	0.83225	0.90895	0.70459	0.82670	14.69626	19.48352	0.91363	0.73553	0.84761	0.91363	0.72878	0.84312
46	41	16.14659	21.81357	0.90895	0.71780	0.83572	0.90895	0.70899	0.82972	14.69626	19.32040	0.91363	0.73978	0.85043	0.91363	0.73244	0.84556
46	42	16.14659	21.58485	0.90895	0.72305	0.83927	0.90895	0.71347	0.83278	14.69626	19.15023	0.91363	0.74417	0.85332	0.91363	0.73618	0.84804
46	43	16.14659	21.34779	0.90895	0.72844	0.84289	0.90895	0.71803	0.83588	14.69626	18.97251	0.91363	0.74869	0.85629	0.91363	0.74000	0.85057
46	44	16.14659	21.10218	0.90895	0.73397	0.84658	0.90895	0.72267	0.83901	14.69626	18.78697	0.91363	0.75336	0.85933	0.91363	0.74389	0.85314
46	45	16.14659	20.84782	0.90895	0.73964	0.85034	0.90895	0.72737	0.84217	14.69626	18.59337	0.91363	0.75815	0.86244	0.91363	0.74786	0.85574
46	46	16.14659	20.58697	0.90895	0.74542	0.85415	0.90895	0.73214	0.84536	14.69626	18.39367	0.91363	0.76305	0.86560	0.91363	0.75190	0.85838
46	47	16.14659	20.32000	0.90895	0.75130	0.85799	0.90895	0.73697	0.84857	14.69626	18.18814	0.91363	0.76806	0.86882	0.91363	0.75600	0.86105
46	48	16.14659	20.04764	0.90895	0.75728	0.86188	0.90895	0.74185	0.85180	14.69626	17.97738	0.91363	0.77316	0.87207	0.91363	0.76016	0.86374
46	49	16.14659	19.77090	0.90895	0.76333	0.86578	0.90895	0.74678	0.85504	14.69626	17.76227	0.91363	0.77835	0.87536	0.91363	0.76438	0.86646
46	50	16.14659	19.49116	0.90895	0.76944	0.86970	0.90895	0.75177	0.85829	14.69626	17.54401	0.91363	0.78360	0.87867	0.91363	0.76866	0.86920
46	51	16.14659	19.21029	0.90895	0.77559	0.87361	0.90895	0.75680	0.86156	14.69626	17.32430	0.91363	0.78890	0.88199	0.91363	0.77300	0.87197
46	52	16.14659	18.92146	0.90895	0.78183	0.87756	0.90895	0.76188	0.86485	14.69626	17.09693	0.91363	0.79431	0.88536	0.91363	0.77740	0.87476

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
46	53	16.14659	18.62485	0.90895	0.78817	0.88154	0.90895	0.76700	0.86814	14.69626	16.86201	0.91363	0.79982	0.88878	0.91363	0.78186	0.87758
46	54	16.14659	18.32038	0.90895	0.79459	0.88554	0.90895	0.77216	0.87143	14.69626	16.61938	0.91363	0.80542	0.89222	0.91363	0.78637	0.88041
46	55	16.14659	18.00819	0.90895	0.80108	0.88956	0.90895	0.77736	0.87473	14.69626	16.36911	0.91363	0.81111	0.89571	0.91363	0.79093	0.88326
46	56	16.14659	17.68820	0.90895	0.80764	0.89359	0.90895	0.78259	0.87803	14.69626	16.11103	0.91363	0.81689	0.89922	0.91363	0.79553	0.88612
46	57	16.14659	17.36037	0.90895	0.81427	0.89763	0.90895	0.78785	0.88134	14.69626	15.84506	0.91363	0.82275	0.90276	0.91363	0.80019	0.88900
46	58	16.14659	17.02468	0.90895	0.82094	0.90167	0.90895	0.79314	0.88464	14.69626	15.57108	0.91363	0.82868	0.90632	0.91363	0.80488	0.89189
46	59	16.14659	16.68091	0.90895	0.82767	0.90571	0.90895	0.79845	0.88793	14.69626	15.28882	0.91363	0.83469	0.90989	0.91363	0.80962	0.89480
46	60	16.14659	16.32913	0.90895	0.83443	0.90974	0.90895	0.80379	0.89122	14.69626	14.99826	0.91363	0.84075	0.91349	0.91363	0.81440	0.89771
46	61	16.14659	15.96913	0.90895	0.84122	0.91376	0.90895	0.80915	0.89451	14.69626	14.69911	0.91363	0.84687	0.91709	0.91363	0.81921	0.90062
46	62	16.14659	15.60088	0.90895	0.84803	0.91777	0.90895	0.81453	0.89779	14.69626	14.39128	0.91363	0.85304	0.92069	0.91363	0.82407	0.90355
46	63	16.14659	15.22446	0.90895	0.85486	0.92175	0.90895	0.81993	0.90106	14.69626	14.07472	0.91363	0.85924	0.92429	0.91363	0.82895	0.90648
46	64	16.14659	14.83980	0.90895	0.86168	0.92570	0.90895	0.82534	0.90431	14.69626	13.74931	0.91363	0.86548	0.92789	0.91363	0.83386	0.90941
46	65	16.14659	14.44688	0.90895	0.86849	0.92962	0.90895	0.83076	0.90756	14.69626	13.41490	0.91363	0.87173	0.93147	0.91363	0.83881	0.91234
46	66	16.14659	14.04613	0.90895	0.87527	0.93349	0.90895	0.83619	0.91079	14.69626	13.07182	0.91363	0.87799	0.93503	0.91363	0.84377	0.91527
46	67	16.14659	13.63788	0.90895	0.88201	0.93731	0.90895	0.84162	0.91400	14.69626	12.72027	0.91363	0.88424	0.93857	0.91363	0.84875	0.91819
46	68	16.14659	13.22255	0.90895	0.88869	0.94107	0.90895	0.84705	0.91719	14.69626	12.36057	0.91363	0.89047	0.94206	0.91363	0.85375	0.92111
46	69	16.14659	12.80079	0.90895	0.89529	0.94475	0.90895	0.85248	0.92036	14.69626	11.99324	0.91363	0.89665	0.94551	0.91363	0.85876	0.92402
46	70	16.14659	12.37331	0.90895	0.90179	0.94836	0.90895	0.85789	0.92351	14.69626	11.61885	0.91363	0.90277	0.94890	0.91363	0.86378	0.92691
46	71	16.14659	11.94070	0.90895	0.90818	0.95188	0.90895	0.86329	0.92663	14.69626	11.23789	0.91363	0.90881	0.95223	0.91363	0.86879	0.92979
46	72	16.14659	11.50357	0.90895	0.91443	0.95531	0.90895	0.86866	0.92971	14.69626	10.85087	0.91363	0.91476	0.95548	0.91363	0.87379	0.93265
46	73	16.14659	11.06278	0.90895	0.92053	0.95862	0.90895	0.87400	0.93277	14.69626	10.45855	0.91363	0.92059	0.95865	0.91363	0.87878	0.93548
46	74	16.14659	10.61910	0.90895	0.92646	0.96183	0.90895	0.87931	0.93578	14.69626	10.06159	0.91363	0.92628	0.96173	0.91363	0.88375	0.93829
46	75	16.14659	10.17356	0.90895	0.93220	0.96491	0.90895	0.88457	0.93875	14.69626	9.66092	0.91363	0.93181	0.96470	0.91363	0.88869	0.94106
46	76	16.14659	9.72734	0.90895	0.93773	0.96786	0.90895	0.88977	0.94167	14.69626	9.25762	0.91363	0.93717	0.96757	0.91363	0.89358	0.94380
46	77	16.14659	9.28160	0.90895	0.94303	0.97068	0.90895	0.89490	0.94454	14.69626	8.85278	0.91363	0.94234	0.97031	0.91363	0.89842	0.94649
46	78	16.14659	8.83768	0.90895	0.94809	0.97335	0.90895	0.89996	0.94734	14.69626	8.44766	0.91363	0.94729	0.97293	0.91363	0.90320	0.94914
46	79	16.14659	8.39698	0.90895	0.95288	0.97587	0.90895	0.90492	0.95009	14.69626	8.04359	0.91363	0.95201	0.97542	0.91363	0.90790	0.95173
46	80	16.14659	7.96110	0.90895	0.95741	0.97824	0.90895	0.90979	0.95276	14.69626	7.64214	0.91363	0.95649	0.97776	0.91363	0.91252	0.95426
46	81	16.14659	7.53168	0.90895	0.96166	0.98046	0.90895	0.91453	0.95536	14.69626	7.24488	0.91363	0.96071	0.97996	0.91363	0.91703	0.95672
46	82	16.14659	7.11054	0.90895	0.96562	0.98251	0.90895	0.91915	0.95787	14.69626	6.85364	0.91363	0.96466	0.98201	0.91363	0.92144	0.95911
46	83	16.14659	6.69952	0.90895	0.96929	0.98440	0.90895	0.92364	0.96030	14.69626	6.47024	0.91363	0.96833	0.98391	0.91363	0.92572	0.96143
46	84	16.14659	6.30023	0.90895	0.97266	0.98614	0.90895	0.92797	0.96264	14.69626	6.09632	0.91363	0.97173	0.98566	0.91363	0.92986	0.96366
46	85	16.14659	5.91444	0.90895	0.97575	0.98773	0.90895	0.93215	0.96488	14.69626	5.73370	0.91363	0.97485	0.98726	0.91363	0.93386	0.96580
46	86	16.14659	5.54396	0.90895	0.97855	0.98916	0.90895	0.93615	0.96702	14.69626	5.38421	0.91363	0.97769	0.98872	0.91363	0.93770	0.96785
46	87	16.14659	5.19034	0.90895	0.98107	0.99045	0.90895	0.93998	0.96906	14.69626	5.04951	0.91363	0.98026	0.99003	0.91363	0.94138	0.96981
46	88	16.14659	4.85473	0.90895	0.98333	0.99160	0.90895	0.94362	0.97099	14.69626	4.73086	0.91363	0.98257	0.99121	0.91363	0.94489	0.97166

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
46	89	16.14659	4.53813	0.90895	0.98535	0.99262	0.90895	0.94709	0.97282	14.69626	4.42936	0.91363	0.98464	0.99226	0.91363	0.94823	0.97342
46	90	16.14659	4.24126	0.90895	0.98713	0.99352	0.90895	0.95037	0.97455	14.69626	4.14588	0.91363	0.98647	0.99319	0.91363	0.95139	0.97509
46	91	16.14659	3.96420	0.90895	0.98871	0.99432	0.90895	0.95347	0.97618	14.69626	3.88065	0.91363	0.98810	0.99401	0.91363	0.95439	0.97666
46	92	16.14659	3.70604	0.90895	0.99009	0.99502	0.90895	0.95641	0.97772	14.69626	3.63292	0.91363	0.98954	0.99474	0.91363	0.95724	0.97815
46	93	16.14659	3.46525	0.90895	0.99132	0.99564	0.90895	0.95920	0.97917	14.69626	3.40133	0.91363	0.99081	0.99538	0.91363	0.95993	0.97956
46	94	16.14659	3.23968	0.90895	0.99240	0.99619	0.90895	0.96183	0.98054	14.69626	3.18390	0.91363	0.99194	0.99595	0.91363	0.96249	0.98089
46	95	16.14659	3.02715	0.90895	0.99336	0.99667	0.90895	0.96433	0.98184	14.69626	2.97857	0.91363	0.99294	0.99646	0.91363	0.96491	0.98214
46	96	16.14659	2.82535	0.90895	0.99420	0.99709	0.90895	0.96667	0.98305	14.69626	2.78314	0.91363	0.99383	0.99690	0.91363	0.96720	0.98332
46	97	16.14659	2.63737	0.90895	0.99494	0.99746	0.90895	0.96887	0.98419	14.69626	2.60073	0.91363	0.99460	0.99729	0.91363	0.96934	0.98443
46	98	16.14659	2.46279	0.90895	0.99558	0.99779	0.90895	0.97093	0.98525	14.69626	2.43099	0.91363	0.99528	0.99764	0.91363	0.97134	0.98546
46	99	16.14659	2.30125	0.90895	0.99614	0.99807	0.90895	0.97284	0.98623	14.69626	2.27364	0.91363	0.99587	0.99793	0.91363	0.97321	0.98642
46	100	16.14659	2.15258	0.90895	0.99663	0.99831	0.90895	0.97461	0.98714	14.69626	2.12860	0.91363	0.99638	0.99819	0.91363	0.97494	0.98731
46	101	16.14659	2.01649	0.90895	0.99704	0.99852	0.90895	0.97624	0.98798	14.69626	1.99561	0.91363	0.99682	0.99841	0.91363	0.97653	0.98813
46	102	16.14659	1.89293	0.90895	0.99740	0.99870	0.90895	0.97774	0.98874	14.69626	1.87471	0.91363	0.99720	0.99860	0.91363	0.97801	0.98888
46	103	16.14659	1.78083	0.90895	0.99770	0.99885	0.90895	0.97912	0.98945	14.69626	1.76487	0.91363	0.99753	0.99876	0.91363	0.97936	0.98957
46	104	16.14659	1.67943	0.90895	0.99796	0.99898	0.90895	0.98037	0.99009	14.69626	1.66540	0.91363	0.99781	0.99890	0.91363	0.98059	0.99020
46	105	16.14659	1.58804	0.90895	0.99819	0.99909	0.90895	0.98152	0.99067	14.69626	1.57565	0.91363	0.99804	0.99902	0.91363	0.98171	0.99077
46	106	16.14659	1.50600	0.90895	0.99837	0.99919	0.90895	0.98254	0.99119	14.69626	1.49500	0.91363	0.99825	0.99912	0.91363	0.98272	0.99129
46	107	16.14659	1.43298	0.90895	0.99853	0.99927	0.90895	0.98345	0.99165	14.69626	1.42313	0.91363	0.99842	0.99921	0.91363	0.98361	0.99174
46	108	16.14659	1.36894	0.90895	0.99866	0.99933	0.90895	0.98422	0.99205	14.69626	1.36003	0.91363	0.99856	0.99928	0.91363	0.98437	0.99213
46	109	16.14659	1.31458	0.90895	0.99877	0.99938	0.90895	0.98484	0.99236	14.69626	1.30641	0.91363	0.99867	0.99933	0.91363	0.98499	0.99244
46	110	16.14659	1.27298	0.90895	0.99884	0.99942	0.90895	0.98529	0.99259	14.69626	1.26533	0.91363	0.99875	0.99937	0.91363	0.98543	0.99266
47	1	15.88120	26.62178	0.90442	0.59588	0.74677	0.90442	0.59543	0.74642	14.47701	22.51412	0.90921	0.64231	0.78220	0.90921	0.64192	0.78191
47	2	15.88120	26.56961	0.90442	0.59704	0.74769	0.90442	0.59659	0.74733	14.47701	22.48584	0.90921	0.64312	0.78280	0.90921	0.64272	0.78251
47	3	15.88120	26.51422	0.90442	0.59826	0.74864	0.90442	0.59779	0.74827	14.47701	22.45520	0.90921	0.64397	0.78343	0.90921	0.64356	0.78313
47	4	15.88120	26.45593	0.90442	0.59954	0.74964	0.90442	0.59905	0.74925	14.47701	22.42249	0.90921	0.64487	0.78410	0.90921	0.64444	0.78378
47	5	15.88120	26.39526	0.90442	0.60088	0.75068	0.90442	0.60035	0.75027	14.47701	22.38814	0.90921	0.64581	0.78479	0.90921	0.64536	0.78446
47	6	15.88120	26.33222	0.90442	0.60226	0.75177	0.90442	0.60170	0.75133	14.47701	22.35215	0.90921	0.64680	0.78552	0.90921	0.64632	0.78517
47	7	15.88120	26.26662	0.90442	0.60371	0.75289	0.90442	0.60311	0.75243	14.47701	22.31437	0.90921	0.64784	0.78629	0.90921	0.64732	0.78591
47	8	15.88120	26.19847	0.90442	0.60521	0.75400	0.90442	0.60458	0.75357	14.47701	22.27480	0.90921	0.64892	0.78708	0.90921	0.64837	0.78668
47	9	15.88120	26.12745	0.90442	0.60678	0.75528	0.90442	0.60610	0.75475	14.47701	22.23319	0.90921	0.65006	0.78792	0.90921	0.64947	0.78749
47	10	15.88120	26.05351	0.90442	0.60842	0.75654	0.90442	0.60768	0.75597	14.47701	22.18946	0.90921	0.65125	0.78880	0.90921	0.65062	0.78833
47	11	15.88120	25.97700	0.90442	0.61012	0.75785	0.90442	0.60932	0.75724	14.47701	22.14392	0.90921	0.65249	0.78971	0.90921	0.65182	0.78921
47	12	15.88120	25.89730	0.90442	0.61189	0.75922	0.90442	0.61103	0.75856	14.47701	22.09606	0.90921	0.65380	0.79066	0.90921	0.65307	0.79013
47	13	15.88120	25.81474	0.90442	0.61373	0.76063	0.90442	0.61280	0.75992	14.47701	22.04614	0.90921	0.65516	0.79166	0.90921	0.65437	0.79108
47	14	15.88120	25.72901	0.90442	0.61564	0.76210	0.90442	0.61464	0.76134	14.47701	21.99389	0.90921	0.65659	0.79270	0.90921	0.65573	0.79208

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EMPLOYEES
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
47	15	15.88120	25.64035	0.90442	0.61764	0.76363	0.90442	0.61655	0.76280	14.47701	21.93952	0.90921	0.65808	0.79379	0.90921	0.65716	0.79311
47	16	15.88120	25.54880	0.90442	0.61970	0.76521	0.90442	0.61854	0.76432	14.47701	21.88305	0.90921	0.65963	0.79492	0.90921	0.65864	0.79419
47	17	15.88120	25.45467	0.90442	0.62185	0.76684	0.90442	0.62060	0.76589	14.47701	21.82476	0.90921	0.66125	0.79609	0.90921	0.66019	0.79532
47	18	15.88120	25.35821	0.90442	0.62407	0.76852	0.90442	0.62274	0.76752	14.47701	21.76485	0.90921	0.66293	0.79731	0.90921	0.66180	0.79649
47	19	15.88120	25.25875	0.90442	0.62637	0.77027	0.90442	0.62496	0.76920	14.47701	21.70276	0.90921	0.66469	0.79857	0.90921	0.66349	0.79771
47	20	15.88120	25.15564	0.90442	0.62877	0.77208	0.90442	0.62727	0.77095	14.47701	21.63792	0.90921	0.66652	0.79989	0.90921	0.66525	0.79898
47	21	15.88120	25.04833	0.90442	0.63127	0.77396	0.90442	0.62966	0.77275	14.47701	21.56986	0.90921	0.66844	0.80127	0.90921	0.66708	0.80030
47	22	15.88120	24.93660	0.90442	0.63387	0.77592	0.90442	0.63215	0.77462	14.47701	21.49836	0.90921	0.67045	0.80272	0.90921	0.66900	0.80168
47	23	15.88120	24.82004	0.90442	0.63659	0.77795	0.90442	0.63473	0.77655	14.47701	21.42306	0.90921	0.67255	0.80422	0.90921	0.67099	0.80310
47	24	15.88120	24.69862	0.90442	0.63942	0.78005	0.90442	0.63740	0.77855	14.47701	21.34391	0.90921	0.67476	0.80580	0.90921	0.67307	0.80459
47	25	15.88120	24.57203	0.90442	0.64236	0.78224	0.90442	0.64016	0.78061	14.47701	21.26064	0.90921	0.67707	0.80744	0.90921	0.67523	0.80613
47	26	15.88120	24.44053	0.90442	0.64543	0.78451	0.90442	0.64303	0.78274	14.47701	21.17342	0.90921	0.67948	0.80915	0.90921	0.67747	0.80773
47	27	15.88120	24.30438	0.90442	0.64861	0.78686	0.90442	0.64600	0.78493	14.47701	21.08250	0.90921	0.68199	0.81094	0.90921	0.67981	0.80939
47	28	15.88120	24.16342	0.90442	0.65191	0.78928	0.90442	0.64907	0.78719	14.47701	20.98768	0.90921	0.68462	0.81279	0.90921	0.68223	0.81110
47	29	15.88120	24.01762	0.90442	0.65534	0.79179	0.90442	0.65224	0.78952	14.47701	20.88895	0.90921	0.68735	0.81471	0.90921	0.68475	0.81288
47	30	15.88120	23.86654	0.90442	0.65889	0.79438	0.90442	0.65552	0.79192	14.47701	20.78588	0.90921	0.69019	0.81670	0.90921	0.68737	0.81472
47	31	15.88120	23.71037	0.90442	0.66258	0.79705	0.90442	0.65890	0.79439	14.47701	20.67862	0.90921	0.69315	0.81877	0.90921	0.69008	0.81662
47	32	15.88120	23.54876	0.90442	0.66640	0.79981	0.90442	0.66240	0.79692	14.47701	20.56684	0.90921	0.69623	0.82092	0.90921	0.69289	0.81859
47	33	15.88120	23.38162	0.90442	0.67036	0.80265	0.90442	0.66600	0.79952	14.47701	20.45044	0.90921	0.69943	0.82314	0.90921	0.69579	0.82061
47	34	15.88120	23.20856	0.90442	0.67446	0.80558	0.90442	0.66972	0.80219	14.47701	20.32903	0.90921	0.70276	0.82544	0.90921	0.69880	0.82270
47	35	15.88120	23.02940	0.90442	0.67870	0.80860	0.90442	0.67354	0.80493	14.47701	20.20243	0.90921	0.70622	0.82782	0.90921	0.70191	0.82485
47	36	15.88120	22.84408	0.90442	0.68309	0.81171	0.90442	0.67747	0.80773	14.47701	20.07055	0.90921	0.70982	0.83028	0.90921	0.70512	0.82706
47	37	15.88120	22.65215	0.90442	0.68762	0.81490	0.90442	0.68150	0.81059	14.47701	19.93297	0.90921	0.71354	0.83283	0.90921	0.70843	0.82933
47	38	15.88120	22.45348	0.90442	0.69231	0.81818	0.90442	0.68565	0.81351	14.47701	19.78951	0.90921	0.71741	0.83545	0.90921	0.71183	0.83166
47	39	15.88120	22.24766	0.90442	0.69714	0.82155	0.90442	0.68989	0.81649	14.47701	19.63978	0.90921	0.72141	0.83816	0.90921	0.71534	0.83405
47	40	15.88120	22.03447	0.90442	0.70213	0.82500	0.90442	0.69423	0.81953	14.47701	19.48352	0.90921	0.72555	0.84095	0.90921	0.71894	0.83649
47	41	15.88120	21.81357	0.90442	0.70727	0.82854	0.90442	0.69867	0.82261	14.47701	19.32040	0.90921	0.72984	0.84383	0.90921	0.72264	0.83899
47	42	15.88120	21.58485	0.90442	0.71256	0.83216	0.90442	0.70321	0.82574	14.47701	19.15023	0.90921	0.73427	0.84678	0.90921	0.72642	0.84153
47	43	15.88120	21.34779	0.90442	0.71801	0.83586	0.90442	0.70782	0.82892	14.47701	18.97251	0.90921	0.73885	0.84981	0.90921	0.73029	0.84413
47	44	15.88120	21.10218	0.90442	0.72360	0.83964	0.90442	0.71252	0.83213	14.47701	18.78697	0.90921	0.74357	0.85293	0.90921	0.73425	0.84676
47	45	15.88120	20.84782	0.90442	0.72934	0.84349	0.90442	0.71730	0.83538	14.47701	18.59337	0.90921	0.74843	0.85611	0.90921	0.73828	0.84944
47	46	15.88120	20.58697	0.90442	0.73519	0.84739	0.90442	0.72214	0.83866	14.47701	18.39367	0.90921	0.75340	0.85936	0.90921	0.74238	0.85215
47	47	15.88120	20.32000	0.90442	0.74116	0.85134	0.90442	0.72706	0.84196	14.47701	18.18814	0.90921	0.75849	0.86266	0.90921	0.74656	0.85489
47	48	15.88120	20.04764	0.90442	0.74723	0.85533	0.90442	0.73203	0.84528	14.47701	17.97738	0.90921	0.76368	0.86601	0.90921	0.75080	0.85767
47	49	15.88120	19.77090	0.90442	0.75339	0.85935	0.90442	0.73706	0.84863	14.47701	17.76227	0.90921	0.76896	0.86939	0.90921	0.75511	0.86047
47	50	15.88120	19.49116	0.90442	0.75961	0.86338	0.90442	0.74215	0.85199	14.47701	17.54401	0.90921	0.77431	0.87280	0.90921	0.75949	0.86330

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
47	51	15.88120	19.21029	0.90442	0.76588	0.86742	0.90442	0.74729	0.85537	14.47701	17.32430	0.90921	0.77972	0.87623	0.90921	0.76392	0.86616
47	52	15.88120	18.92146	0.90442	0.77226	0.87150	0.90442	0.75248	0.85876	14.47701	17.09693	0.90921	0.78525	0.87971	0.90921	0.76843	0.86905
47	53	15.88120	18.62485	0.90442	0.77873	0.87560	0.90442	0.75772	0.86216	14.47701	16.86201	0.90921	0.79088	0.88323	0.90921	0.77299	0.87196
47	54	15.88120	18.32038	0.90442	0.78530	0.87974	0.90442	0.76301	0.86557	14.47701	16.61938	0.90921	0.79662	0.88680	0.90921	0.77761	0.87489
47	55	15.88120	18.00819	0.90442	0.79196	0.88390	0.90442	0.76833	0.86899	14.47701	16.36911	0.90921	0.80245	0.89040	0.90921	0.78228	0.87784
47	56	15.88120	17.68820	0.90442	0.79869	0.88808	0.90442	0.77369	0.87241	14.47701	16.11103	0.90921	0.80838	0.89404	0.90921	0.78700	0.88081
47	57	15.88120	17.36037	0.90442	0.80549	0.89226	0.90442	0.77909	0.87583	14.47701	15.84506	0.90921	0.81440	0.89771	0.90921	0.79177	0.88379
47	58	15.88120	17.02468	0.90442	0.81235	0.89646	0.90442	0.78451	0.87925	14.47701	15.57108	0.90921	0.82049	0.90140	0.90921	0.79659	0.88678
47	59	15.88120	16.68091	0.90442	0.81926	0.90065	0.90442	0.78997	0.88266	14.47701	15.28882	0.90921	0.82667	0.90511	0.90921	0.80146	0.88979
47	60	15.88120	16.32913	0.90442	0.82623	0.90485	0.90442	0.79545	0.88607	14.47701	14.99826	0.90921	0.83291	0.90884	0.90921	0.80636	0.89280
47	61	15.88120	15.96913	0.90442	0.83323	0.90903	0.90442	0.80095	0.88948	14.47701	14.69911	0.90921	0.83922	0.91258	0.90921	0.81131	0.89582
47	62	15.88120	15.60088	0.90442	0.84026	0.91320	0.90442	0.80648	0.89287	14.47701	14.39128	0.90921	0.84558	0.91633	0.90921	0.81629	0.89885
47	63	15.88120	15.22446	0.90442	0.84731	0.91734	0.90442	0.81202	0.89626	14.47701	14.07472	0.90921	0.85198	0.92008	0.90921	0.82130	0.90189
47	64	15.88120	14.83980	0.90442	0.85436	0.92146	0.90442	0.81757	0.89963	14.47701	13.74931	0.90921	0.85843	0.92382	0.90921	0.82635	0.90492
47	65	15.88120	14.44688	0.90442	0.86141	0.92555	0.90442	0.82314	0.90299	14.47701	13.41490	0.90921	0.86490	0.92756	0.90921	0.83143	0.90796
47	66	15.88120	14.04613	0.90442	0.86844	0.92959	0.90442	0.82872	0.90634	14.47701	13.07182	0.90921	0.87138	0.93127	0.90921	0.83653	0.91099
47	67	15.88120	13.63788	0.90442	0.87543	0.93358	0.90442	0.83430	0.90966	14.47701	12.72027	0.90921	0.87786	0.93496	0.90921	0.84165	0.91402
47	68	15.88120	13.22255	0.90442	0.88237	0.93751	0.90442	0.83988	0.91297	14.47701	12.36057	0.90921	0.88432	0.93861	0.90921	0.84679	0.91704
47	69	15.88120	12.80079	0.90442	0.88923	0.94137	0.90442	0.84545	0.91626	14.47701	11.99324	0.90921	0.89074	0.94222	0.90921	0.85194	0.92005
47	70	15.88120	12.37331	0.90442	0.89600	0.94515	0.90442	0.85102	0.91952	14.47701	11.61885	0.90921	0.89711	0.94577	0.90921	0.85710	0.92305
47	71	15.88120	11.94070	0.90442	0.90266	0.94884	0.90442	0.85657	0.92275	14.47701	11.23789	0.90921	0.90340	0.94925	0.90921	0.86226	0.92603
47	72	15.88120	11.50357	0.90442	0.90919	0.95243	0.90442	0.86211	0.92595	14.47701	10.85087	0.90921	0.90961	0.95266	0.90921	0.86741	0.92900
47	73	15.88120	11.06278	0.90442	0.91556	0.95592	0.90442	0.86761	0.92911	14.47701	10.45855	0.90921	0.91569	0.95599	0.90921	0.87256	0.93194
47	74	15.88120	10.61910	0.90442	0.92177	0.95929	0.90442	0.87308	0.93224	14.47701	10.06159	0.90921	0.92165	0.95923	0.90921	0.87768	0.93486
47	75	15.88120	10.17356	0.90442	0.92779	0.96254	0.90442	0.87851	0.93532	14.47701	9.66092	0.90921	0.92745	0.96236	0.90921	0.88277	0.93774
47	76	15.88120	9.72734	0.90442	0.93360	0.96566	0.90442	0.88388	0.93836	14.47701	9.25762	0.90921	0.93307	0.96538	0.90921	0.88783	0.94058
47	77	15.88120	9.28160	0.90442	0.93918	0.96863	0.90442	0.88919	0.94134	14.47701	8.85278	0.90921	0.93850	0.96828	0.90921	0.89284	0.94339
47	78	15.88120	8.83768	0.90442	0.94451	0.97146	0.90442	0.89442	0.94427	14.47701	8.44766	0.90921	0.94371	0.97104	0.90921	0.89779	0.94614
47	79	15.88120	8.39698	0.90442	0.94957	0.97413	0.90442	0.89957	0.94713	14.47701	8.04359	0.90921	0.94869	0.97367	0.90921	0.90267	0.94884
47	80	15.88120	7.96110	0.90442	0.95436	0.97665	0.90442	0.90461	0.94992	14.47701	7.64214	0.90921	0.95342	0.97616	0.90921	0.90746	0.95148
47	81	15.88120	7.53168	0.90442	0.95887	0.97900	0.90442	0.90954	0.95263	14.47701	7.24488	0.90921	0.95789	0.97849	0.90921	0.91215	0.95406
47	82	15.88120	7.11054	0.90442	0.96307	0.98119	0.90442	0.91435	0.95526	14.47701	6.85364	0.90921	0.96208	0.98067	0.90921	0.91674	0.95656
47	83	15.88120	6.69952	0.90442	0.96697	0.98321	0.90442	0.91903	0.95780	14.47701	6.47024	0.90921	0.96598	0.98270	0.90921	0.92120	0.95898
47	84	15.88120	6.30023	0.90442	0.97056	0.98506	0.90442	0.92355	0.96026	14.47701	6.09632	0.90921	0.96959	0.98456	0.90921	0.92553	0.96132
47	85	15.88120	5.91444	0.90442	0.97386	0.98675	0.90442	0.92791	0.96261	14.47701	5.73370	0.90921	0.97292	0.98627	0.90921	0.92971	0.96358
47	86	15.88120	5.54396	0.90442	0.97685	0.98829	0.90442	0.93210	0.96486	14.47701	5.38421	0.90921	0.97595	0.98783	0.90921	0.93374	0.96573

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
47	87	15.88120	5.19034	0.90442	0.97955	0.98967	0.90442	0.93612	0.96700	14.47701	5.04951	0.90921	0.97870	0.98923	0.90921	0.93759	0.96779
47	88	15.88120	4.85473	0.90442	0.98197	0.99090	0.90442	0.93994	0.96904	14.47701	4.73086	0.90921	0.98117	0.99050	0.90921	0.94128	0.96975
47	89	15.88120	4.53813	0.90442	0.98413	0.99200	0.90442	0.94358	0.97097	14.47701	4.42936	0.90921	0.98339	0.99162	0.90921	0.94478	0.97161
47	90	15.88120	4.24126	0.90442	0.98605	0.99298	0.90442	0.94704	0.97280	14.47701	4.14588	0.90921	0.98536	0.99263	0.90921	0.94812	0.97337
47	91	15.88120	3.96420	0.90442	0.98775	0.99384	0.90442	0.95031	0.97452	14.47701	3.88065	0.90921	0.98711	0.99351	0.90921	0.95128	0.97503
47	92	15.88120	3.70604	0.90442	0.98925	0.99459	0.90442	0.95342	0.97615	14.47701	3.63292	0.90921	0.98866	0.99430	0.90921	0.95429	0.97661
47	93	15.88120	3.46525	0.90442	0.99057	0.99526	0.90442	0.95636	0.97769	14.47701	3.40133	0.90921	0.99003	0.99499	0.90921	0.95714	0.97810
47	94	15.88120	3.23968	0.90442	0.99174	0.99585	0.90442	0.95915	0.97915	14.47701	3.18390	0.90921	0.99125	0.99560	0.90921	0.95985	0.97951
47	95	15.88120	3.02715	0.90442	0.99277	0.99637	0.90442	0.96180	0.98053	14.47701	2.97857	0.90921	0.99233	0.99615	0.90921	0.96242	0.98085
47	96	15.88120	2.82535	0.90442	0.99369	0.99683	0.90442	0.96429	0.98182	14.47701	2.78314	0.90921	0.99329	0.99663	0.90921	0.96485	0.98211
47	97	15.88120	2.63737	0.90442	0.99449	0.99724	0.90442	0.96663	0.98303	14.47701	2.60073	0.90921	0.99413	0.99706	0.90921	0.96712	0.98329
47	98	15.88120	2.46279	0.90442	0.99519	0.99759	0.90442	0.96881	0.98416	14.47701	2.43099	0.90921	0.99486	0.99743	0.90921	0.96926	0.98439
47	99	15.88120	2.30125	0.90442	0.99579	0.99789	0.90442	0.97085	0.98521	14.47701	2.27364	0.90921	0.99550	0.99775	0.90921	0.97124	0.98541
47	100	15.88120	2.15258	0.90442	0.99632	0.99816	0.90442	0.97274	0.98618	14.47701	2.12860	0.90921	0.99606	0.99803	0.90921	0.97309	0.98636
47	101	15.88120	2.01649	0.90442	0.99677	0.99838	0.90442	0.97448	0.98708	14.47701	1.99561	0.90921	0.99654	0.99827	0.90921	0.97480	0.98724
47	102	15.88120	1.89293	0.90442	0.99716	0.99858	0.90442	0.97609	0.98790	14.47701	1.87471	0.90921	0.99695	0.99847	0.90921	0.97637	0.98805
47	103	15.88120	1.78083	0.90442	0.99749	0.99874	0.90442	0.97756	0.98865	14.47701	1.76487	0.90921	0.99730	0.99865	0.90921	0.97782	0.98879
47	104	15.88120	1.67943	0.90442	0.99777	0.99889	0.90442	0.97891	0.98934	14.47701	1.66540	0.90921	0.99761	0.99880	0.90921	0.97914	0.98946
47	105	15.88120	1.58804	0.90442	0.99802	0.99901	0.90442	0.98013	0.98997	14.47701	1.57565	0.90921	0.99787	0.99893	0.90921	0.98034	0.99007
47	106	15.88120	1.50600	0.90442	0.99822	0.99911	0.90442	0.98123	0.99053	14.47701	1.49500	0.90921	0.99809	0.99904	0.90921	0.98143	0.99063
47	107	15.88120	1.43298	0.90442	0.99840	0.99920	0.90442	0.98220	0.99102	14.47701	1.42313	0.90921	0.99827	0.99913	0.90921	0.98238	0.99111
47	108	15.88120	1.36894	0.90442	0.99854	0.99927	0.90442	0.98303	0.99144	14.47701	1.36003	0.90921	0.99842	0.99921	0.90921	0.98320	0.99153
47	109	15.88120	1.31458	0.90442	0.99865	0.99933	0.90442	0.98370	0.99178	14.47701	1.30641	0.90921	0.99855	0.99927	0.90921	0.98386	0.99186
47	110	15.88120	1.27298	0.90442	0.99873	0.99937	0.90442	0.98418	0.99203	14.47701	1.26533	0.90921	0.99863	0.99932	0.90921	0.98434	0.99211
48	1	15.61702	26.62178	0.89990	0.58600	0.73897	0.89990	0.58556	0.73861	14.25816	22.51412	0.90470	0.63263	0.77498	0.90470	0.63224	0.77469
48	2	15.61702	26.56961	0.89990	0.58714	0.73988	0.89990	0.58670	0.73952	14.25816	22.48584	0.90470	0.63342	0.77558	0.90470	0.63304	0.77529
48	3	15.61702	26.51422	0.89990	0.58835	0.74083	0.89990	0.58789	0.74046	14.25816	22.45520	0.90470	0.63427	0.77621	0.90470	0.63387	0.77591
48	4	15.61702	26.45593	0.89990	0.58961	0.74183	0.89990	0.58912	0.74144	14.25816	22.42249	0.90470	0.63515	0.77687	0.90470	0.63473	0.77656
48	5	15.61702	26.39526	0.89990	0.59092	0.74287	0.89990	0.59041	0.74246	14.25816	22.38814	0.90470	0.63609	0.77757	0.90470	0.63564	0.77724
48	6	15.61702	26.33222	0.89990	0.59229	0.74395	0.89990	0.59174	0.74352	14.25816	22.35215	0.90470	0.63706	0.77830	0.90470	0.63659	0.77795
48	7	15.61702	26.26662	0.89990	0.59371	0.74507	0.89990	0.59313	0.74461	14.25816	22.31437	0.90470	0.63809	0.77906	0.90470	0.63759	0.77869
48	8	15.61702	26.19847	0.89990	0.59520	0.74624	0.89990	0.59458	0.74575	14.25816	22.27480	0.90470	0.63916	0.77986	0.90470	0.63863	0.77946
48	9	15.61702	26.12745	0.89990	0.59674	0.74745	0.89990	0.59608	0.74693	14.25816	22.23319	0.90470	0.64028	0.78070	0.90470	0.63971	0.78027
48	10	15.61702	26.05351	0.89990	0.59836	0.74871	0.89990	0.59764	0.74816	14.25816	22.18946	0.90470	0.64146	0.78157	0.90470	0.64085	0.78112
48	11	15.61702	25.97700	0.89990	0.60003	0.75003	0.89990	0.59926	0.74942	14.25816	22.14392	0.90470	0.64269	0.78249	0.90470	0.64203	0.78200
48	12	15.61702	25.89730	0.89990	0.60178	0.75139	0.89990	0.60095	0.75074	14.25816	22.09606	0.90470	0.64398	0.78344	0.90470	0.64327	0.78291

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
48	13	15.61702	25.81474	0.89990	0.60360	0.75281	0.89990	0.60270	0.75211	14.25816	22.04614	0.90470	0.64533	0.78444	0.90470	0.64456	0.78387
48	14	15.61702	25.72901	0.89990	0.60549	0.75428	0.89990	0.60452	0.75352	14.25816	21.99389	0.90470	0.64675	0.78548	0.90470	0.64591	0.78487
48	15	15.61702	25.64035	0.89990	0.60746	0.75580	0.89990	0.60641	0.75499	14.25816	21.93952	0.90470	0.64822	0.78657	0.90470	0.64732	0.78591
48	16	15.61702	25.54880	0.89990	0.60950	0.75738	0.89990	0.60837	0.75651	14.25816	21.88305	0.90470	0.64976	0.78770	0.90470	0.64879	0.78699
48	17	15.61702	25.45467	0.89990	0.61162	0.75901	0.89990	0.61041	0.75808	14.25816	21.82476	0.90470	0.65136	0.78888	0.90470	0.65032	0.78812
48	18	15.61702	25.35821	0.89990	0.61381	0.76070	0.89990	0.61253	0.75971	14.25816	21.76485	0.90470	0.65303	0.79010	0.90470	0.65193	0.78929
48	19	15.61702	25.25875	0.89990	0.61609	0.76245	0.89990	0.61473	0.76140	14.25816	21.70276	0.90470	0.65476	0.79137	0.90470	0.65360	0.79052
48	20	15.61702	25.15564	0.89990	0.61846	0.76426	0.89990	0.61701	0.76315	14.25816	21.63792	0.90470	0.65658	0.79269	0.90470	0.65534	0.79179
48	21	15.61702	25.04833	0.89990	0.62093	0.76614	0.89990	0.61938	0.76496	14.25816	21.56986	0.90470	0.65848	0.79408	0.90470	0.65717	0.79312
48	22	15.61702	24.93660	0.89990	0.62351	0.76810	0.89990	0.62185	0.76684	14.25816	21.49836	0.90470	0.66048	0.79553	0.90470	0.65907	0.79450
48	23	15.61702	24.82004	0.89990	0.62620	0.77014	0.89990	0.62440	0.76878	14.25816	21.42306	0.90470	0.66257	0.79704	0.90470	0.66105	0.79594
48	24	15.61702	24.69862	0.89990	0.62900	0.77225	0.89990	0.62705	0.77078	14.25816	21.34391	0.90470	0.66476	0.79862	0.90470	0.66311	0.79743
48	25	15.61702	24.57203	0.89990	0.63192	0.77445	0.89990	0.62980	0.77285	14.25816	21.26064	0.90470	0.66705	0.80028	0.90470	0.66526	0.79899
48	26	15.61702	24.44053	0.89990	0.63496	0.77673	0.89990	0.63264	0.77499	14.25816	21.17342	0.90470	0.66945	0.80200	0.90470	0.66750	0.80060
48	27	15.61702	24.30438	0.89990	0.63811	0.77908	0.89990	0.63559	0.77720	14.25816	21.08250	0.90470	0.67195	0.80379	0.90470	0.66982	0.80227
48	28	15.61702	24.16342	0.89990	0.64139	0.78152	0.89990	0.63864	0.77948	14.25816	20.98768	0.90470	0.67456	0.80565	0.90470	0.67224	0.80400
48	29	15.61702	24.01762	0.89990	0.64480	0.78404	0.89990	0.64180	0.78183	14.25816	20.88895	0.90470	0.67728	0.80759	0.90470	0.67475	0.80579
48	30	15.61702	23.86654	0.89990	0.64833	0.78665	0.89990	0.64507	0.78424	14.25816	20.78588	0.90470	0.68011	0.80960	0.90470	0.67736	0.80765
48	31	15.61702	23.71037	0.89990	0.65200	0.78934	0.89990	0.64844	0.78673	14.25816	20.67862	0.90470	0.68306	0.81169	0.90470	0.68007	0.80957
48	32	15.61702	23.54876	0.89990	0.65580	0.79212	0.89990	0.65193	0.78929	14.25816	20.56684	0.90470	0.68614	0.81386	0.90470	0.68288	0.81156
48	33	15.61702	23.38162	0.89990	0.65974	0.79499	0.89990	0.65553	0.79193	14.25816	20.45044	0.90470	0.68933	0.81610	0.90470	0.68579	0.81361
48	34	15.61702	23.20856	0.89990	0.66383	0.79795	0.89990	0.65924	0.79463	14.25816	20.32903	0.90470	0.69266	0.81843	0.90470	0.68880	0.81573
48	35	15.61702	23.02940	0.89990	0.66806	0.80101	0.89990	0.66306	0.79740	14.25816	20.20243	0.90470	0.69612	0.82084	0.90470	0.69192	0.81791
48	36	15.61702	22.84408	0.89990	0.67245	0.80415	0.89990	0.66700	0.80024	14.25816	20.07055	0.90470	0.69972	0.82334	0.90470	0.69514	0.82015
48	37	15.61702	22.65215	0.89990	0.67698	0.80738	0.89990	0.67105	0.80315	14.25816	19.93297	0.90470	0.70346	0.82592	0.90470	0.69846	0.82246
48	38	15.61702	22.45348	0.89990	0.68167	0.81071	0.89990	0.67521	0.80612	14.25816	19.78951	0.90470	0.70733	0.82858	0.90470	0.70189	0.82484
48	39	15.61702	22.24766	0.89990	0.68652	0.81413	0.89990	0.67947	0.80915	14.25816	19.63978	0.90470	0.71136	0.83134	0.90470	0.70542	0.82727
48	40	15.61702	22.03447	0.89990	0.69153	0.81764	0.89990	0.68385	0.81224	14.25816	19.48352	0.90470	0.71553	0.83418	0.90470	0.70905	0.82976
48	41	15.61702	21.81357	0.89990	0.69670	0.82124	0.89990	0.68832	0.81539	14.25816	19.32040	0.90470	0.71984	0.83710	0.90470	0.71278	0.83231
48	42	15.61702	21.58485	0.89990	0.70202	0.82493	0.89990	0.69290	0.81859	14.25816	19.15023	0.90470	0.72431	0.84012	0.90470	0.71661	0.83491
48	43	15.61702	21.34779	0.89990	0.70751	0.82870	0.89990	0.69757	0.82184	14.25816	18.97251	0.90470	0.72893	0.84322	0.90470	0.72053	0.83757
48	44	15.61702	21.10218	0.89990	0.71315	0.83256	0.89990	0.70232	0.82514	14.25816	18.78697	0.90470	0.73370	0.84640	0.90470	0.72454	0.84027
48	45	15.61702	20.84782	0.89990	0.71895	0.83650	0.89990	0.70716	0.82847	14.25816	18.59337	0.90470	0.73862	0.84966	0.90470	0.72863	0.84301
48	46	15.61702	20.58697	0.89990	0.72488	0.84050	0.89990	0.71208	0.83183	14.25816	18.39367	0.90470	0.74366	0.85299	0.90470	0.73280	0.84580
48	47	15.61702	20.32000	0.89990	0.73092	0.84455	0.89990	0.71707	0.83523	14.25816	18.18814	0.90470	0.74882	0.85637	0.90470	0.73705	0.84862
48	48	15.61702	20.04764	0.89990	0.73708	0.84864	0.89990	0.72213	0.83865	14.25816	17.97738	0.90470	0.75410	0.85981	0.90470	0.74137	0.85148

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
48	49	15.61702	19.77090	0.89990	0.74333	0.85277	0.89990	0.72726	0.84209	14.25816	17.76227	0.90470	0.75946	0.86329	0.90470	0.74576	0.85437
48	50	15.61702	19.49116	0.89990	0.74966	0.85692	0.89990	0.73244	0.84556	14.25816	17.54401	0.90470	0.76492	0.86680	0.90470	0.75023	0.85729
48	51	15.61702	19.21029	0.89990	0.75605	0.86108	0.89990	0.73769	0.84905	14.25816	17.32430	0.90470	0.77043	0.87033	0.90470	0.75476	0.86024
48	52	15.61702	18.92146	0.89990	0.76255	0.86528	0.89990	0.74300	0.85255	14.25816	17.09693	0.90470	0.77607	0.87392	0.90470	0.75936	0.86323
48	53	15.61702	18.62485	0.89990	0.76917	0.86952	0.89990	0.74836	0.85607	14.25816	16.86201	0.90470	0.78182	0.87755	0.90470	0.76403	0.86623
48	54	15.61702	18.32038	0.89990	0.77588	0.87380	0.89990	0.75377	0.85960	14.25816	16.61938	0.90470	0.78769	0.88124	0.90470	0.76876	0.86926
48	55	15.61702	18.00819	0.89990	0.78269	0.87810	0.89990	0.75922	0.86313	14.25816	16.36911	0.90470	0.79366	0.88496	0.90470	0.77355	0.87232
48	56	15.61702	17.68820	0.89990	0.78958	0.88242	0.89990	0.76472	0.86667	14.25816	16.11103	0.90470	0.79974	0.88873	0.90470	0.77839	0.87539
48	57	15.61702	17.36037	0.89990	0.79656	0.88676	0.89990	0.77025	0.87021	14.25816	15.84506	0.90470	0.80591	0.89252	0.90470	0.78328	0.87847
48	58	15.61702	17.02468	0.89990	0.80360	0.89111	0.89990	0.77581	0.87375	14.25816	15.57108	0.90470	0.81217	0.89635	0.90470	0.78823	0.88157
48	59	15.61702	16.68091	0.89990	0.81071	0.89546	0.89990	0.78141	0.87729	14.25816	15.28882	0.90470	0.81851	0.90020	0.90470	0.79322	0.88469
48	60	15.61702	16.32913	0.89990	0.81788	0.89981	0.89990	0.78703	0.88083	14.25816	14.99826	0.90470	0.82493	0.90407	0.90470	0.79825	0.88781
48	61	15.61702	15.96913	0.89990	0.82509	0.90416	0.89990	0.79268	0.88435	14.25816	14.69911	0.90470	0.83142	0.90795	0.90470	0.80333	0.89094
48	62	15.61702	15.60088	0.89990	0.83233	0.90850	0.89990	0.79835	0.88787	14.25816	14.39128	0.90470	0.83798	0.91185	0.90470	0.80844	0.89408
48	63	15.61702	15.22446	0.89990	0.83960	0.91281	0.89990	0.80404	0.89138	14.25816	14.07472	0.90470	0.84459	0.91575	0.90470	0.81359	0.89722
48	64	15.61702	14.83980	0.89990	0.84689	0.91710	0.89990	0.80974	0.89487	14.25816	13.74931	0.90470	0.85124	0.91964	0.90470	0.81877	0.90036
48	65	15.61702	14.44688	0.89990	0.85418	0.92136	0.89990	0.81546	0.89835	14.25816	13.41490	0.90470	0.85793	0.92353	0.90470	0.82399	0.90350
48	66	15.61702	14.04613	0.89990	0.86145	0.92557	0.89990	0.82118	0.90181	14.25816	13.07182	0.90470	0.86463	0.92740	0.90470	0.82923	0.90664
48	67	15.61702	13.63788	0.89990	0.86870	0.92973	0.89990	0.82691	0.90526	14.25816	12.72027	0.90470	0.87134	0.93125	0.90470	0.83449	0.90978
48	68	15.61702	13.22255	0.89990	0.87589	0.93384	0.89990	0.83265	0.90868	14.25816	12.36057	0.90470	0.87803	0.93506	0.90470	0.83977	0.91291
48	69	15.61702	12.80079	0.89990	0.88302	0.93788	0.89990	0.83837	0.91208	14.25816	11.99324	0.90470	0.88470	0.93882	0.90470	0.84506	0.91602
48	70	15.61702	12.37331	0.89990	0.89006	0.94183	0.89990	0.84410	0.91546	14.25816	11.61885	0.90470	0.89131	0.94253	0.90470	0.85036	0.91913
48	71	15.61702	11.94070	0.89990	0.89699	0.94570	0.89990	0.84980	0.91880	14.25816	11.23789	0.90470	0.89786	0.94618	0.90470	0.85567	0.92222
48	72	15.61702	11.50357	0.89990	0.90380	0.94947	0.89990	0.85549	0.92212	14.25816	10.85087	0.90470	0.90432	0.94975	0.90470	0.86097	0.92529
48	73	15.61702	11.06278	0.89990	0.91045	0.95313	0.89990	0.86116	0.92540	14.25816	10.45855	0.90470	0.91066	0.95324	0.90470	0.86626	0.92834
48	74	15.61702	10.61910	0.89990	0.91694	0.95667	0.89990	0.86679	0.92864	14.25816	10.06159	0.90470	0.91688	0.95664	0.90470	0.87154	0.93136
48	75	15.61702	10.17356	0.89990	0.92324	0.96009	0.89990	0.87238	0.93184	14.25816	9.66092	0.90470	0.92295	0.95993	0.90470	0.87679	0.93435
48	76	15.61702	9.72734	0.89990	0.92933	0.96337	0.89990	0.87791	0.93499	14.25816	9.25762	0.90470	0.92884	0.96311	0.90470	0.88201	0.93730
48	77	15.61702	9.28160	0.89990	0.93519	0.96651	0.89990	0.88339	0.93809	14.25816	8.85278	0.90470	0.93454	0.96616	0.90470	0.88718	0.94022
48	78	15.61702	8.83768	0.89990	0.94080	0.96949	0.89990	0.88880	0.94112	14.25816	8.44766	0.90470	0.94001	0.96908	0.90470	0.89229	0.94308
48	79	15.61702	8.39698	0.89990	0.94614	0.97232	0.89990	0.89412	0.94410	14.25816	8.04359	0.90470	0.94525	0.97186	0.90470	0.89734	0.94589
48	80	15.61702	7.96110	0.89990	0.95119	0.97499	0.89990	0.89934	0.94700	14.25816	7.64214	0.90470	0.95024	0.97449	0.90470	0.90230	0.94864
48	81	15.61702	7.53168	0.89990	0.95595	0.97748	0.89990	0.90446	0.94983	14.25816	7.24488	0.90470	0.95496	0.97696	0.90470	0.90717	0.95133
48	82	15.61702	7.11054	0.89990	0.96040	0.97980	0.89990	0.90945	0.95258	14.25816	6.85364	0.90470	0.95939	0.97927	0.90470	0.91193	0.95394
48	83	15.61702	6.69952	0.89990	0.96454	0.98195	0.89990	0.91430	0.95523	14.25816	6.47024	0.90470	0.96352	0.98142	0.90470	0.91657	0.95647
48	84	15.61702	6.30023	0.89990	0.96836	0.98393	0.89990	0.91901	0.95779	14.25816	6.09632	0.90470	0.96736	0.98341	0.90470	0.92107	0.95892

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
48	85	15.61702	5.91444	0.89990	0.97186	0.98573	0.89990	0.92355	0.96026	14.25816	5.73370	0.90470	0.97089	0.98523	0.90470	0.92543	0.96127
48	86	15.61702	5.54396	0.89990	0.97505	0.98737	0.89990	0.92793	0.96262	14.25816	5.38421	0.90470	0.97412	0.98689	0.90470	0.92963	0.96353
48	87	15.61702	5.19034	0.89990	0.97794	0.98885	0.89990	0.93212	0.96487	14.25816	5.04951	0.90470	0.97705	0.98839	0.90470	0.93366	0.96569
48	88	15.61702	4.85473	0.89990	0.98053	0.99017	0.89990	0.93612	0.96701	14.25816	4.73086	0.90470	0.97969	0.98974	0.90470	0.93752	0.96775
48	89	15.61702	4.53813	0.89990	0.98285	0.99135	0.89990	0.93994	0.96904	14.25816	4.42936	0.90470	0.98206	0.99095	0.90470	0.94120	0.96971
48	90	15.61702	4.24126	0.89990	0.98490	0.99239	0.89990	0.94356	0.97096	14.25816	4.14588	0.90470	0.98417	0.99202	0.90470	0.94470	0.97156
48	91	15.61702	3.96420	0.89990	0.98673	0.99332	0.89990	0.94700	0.97278	14.25816	3.88065	0.90470	0.98605	0.99298	0.90470	0.94803	0.97332
48	92	15.61702	3.70604	0.89990	0.98834	0.99413	0.89990	0.95027	0.97450	14.25816	3.63292	0.90470	0.98772	0.99382	0.90470	0.95119	0.97498
48	93	15.61702	3.46525	0.89990	0.98976	0.99485	0.89990	0.95337	0.97613	14.25816	3.40133	0.90470	0.98919	0.99457	0.90470	0.95420	0.97656
48	94	15.61702	3.23968	0.89990	0.99102	0.99549	0.89990	0.95632	0.97767	14.25816	3.18390	0.90470	0.99050	0.99523	0.90470	0.95705	0.97806
48	95	15.61702	3.02715	0.89990	0.99214	0.99605	0.89990	0.95911	0.97913	14.25816	2.97857	0.90470	0.99167	0.99582	0.90470	0.95977	0.97947
48	96	15.61702	2.82535	0.89990	0.99313	0.99655	0.89990	0.96175	0.98050	14.25816	2.78314	0.90470	0.99270	0.99634	0.90470	0.96234	0.98081
48	97	15.61702	2.63737	0.89990	0.99399	0.99699	0.89990	0.96423	0.98179	14.25816	2.60073	0.90470	0.99361	0.99680	0.90470	0.96475	0.98206
48	98	15.61702	2.46279	0.89990	0.99475	0.99737	0.89990	0.96655	0.98299	14.25816	2.43099	0.90470	0.99441	0.99720	0.90470	0.96702	0.98323
48	99	15.61702	2.30125	0.89990	0.99541	0.99770	0.89990	0.96871	0.98411	14.25816	2.27364	0.90470	0.99510	0.99754	0.90470	0.96913	0.98432
48	100	15.61702	2.15258	0.89990	0.99598	0.99799	0.89990	0.97072	0.98514	14.25816	2.12860	0.90470	0.99570	0.99785	0.90470	0.97110	0.98534
48	101	15.61702	2.01649	0.89990	0.99647	0.99823	0.89990	0.97258	0.98610	14.25816	1.99561	0.90470	0.99622	0.99811	0.90470	0.97292	0.98627
48	102	15.61702	1.89293	0.89990	0.99689	0.99844	0.89990	0.97429	0.98698	14.25816	1.87471	0.90470	0.99667	0.99833	0.90470	0.97459	0.98713
48	103	15.61702	1.78083	0.89990	0.99726	0.99863	0.89990	0.97586	0.98778	14.25816	1.76487	0.90470	0.99705	0.99853	0.90470	0.97614	0.98792
48	104	15.61702	1.67943	0.89990	0.99757	0.99878	0.89990	0.97730	0.98852	14.25816	1.66540	0.90470	0.99738	0.99869	0.90470	0.97755	0.98865
48	105	15.61702	1.58804	0.89990	0.99783	0.99891	0.89990	0.97861	0.98919	14.25816	1.57565	0.90470	0.99767	0.99883	0.90470	0.97884	0.98931
48	106	15.61702	1.50600	0.89990	0.99805	0.99903	0.89990	0.97979	0.98979	14.25816	1.49500	0.90470	0.99791	0.99895	0.90470	0.98000	0.98990
48	107	15.61702	1.43298	0.89990	0.99824	0.99912	0.89990	0.98083	0.99032	14.25816	1.42313	0.90470	0.99811	0.99905	0.90470	0.98102	0.99042
48	108	15.61702	1.36894	0.89990	0.99840	0.99920	0.89990	0.98172	0.99078	14.25816	1.36003	0.90470	0.99828	0.99914	0.90470	0.98190	0.99087
48	109	15.61702	1.31458	0.89990	0.99852	0.99926	0.89990	0.98244	0.99114	14.25816	1.30641	0.90470	0.99841	0.99920	0.90470	0.98261	0.99123
48	110	15.61702	1.27298	0.89990	0.99861	0.99931	0.89990	0.98296	0.99140	14.25816	1.26533	0.90470	0.99850	0.99925	0.90470	0.98312	0.99149
49	1	15.35574	26.62178	0.89547	0.57622	0.73114	0.89547	0.57579	0.73080	14.04128	22.51412	0.90028	0.62304	0.76774	0.90028	0.62265	0.76745
49	2	15.35574	26.56961	0.89547	0.57735	0.73205	0.89547	0.57692	0.73170	14.04128	22.48584	0.90028	0.62382	0.76833	0.90028	0.62344	0.76805
49	3	15.35574	26.51422	0.89547	0.57854	0.73300	0.89547	0.57809	0.73264	14.04128	22.45520	0.90028	0.62465	0.76896	0.90028	0.62426	0.76867
49	4	15.35574	26.45593	0.89547	0.57978	0.73400	0.89547	0.57931	0.73362	14.04128	22.42429	0.90028	0.62553	0.76963	0.90028	0.62511	0.76932
49	5	15.35574	26.39526	0.89547	0.58107	0.73503	0.89547	0.58057	0.73464	14.04128	22.38814	0.90028	0.62645	0.77033	0.90028	0.62601	0.77000
49	6	15.35574	26.33222	0.89547	0.58242	0.73611	0.89547	0.58189	0.73569	14.04128	22.35215	0.90028	0.62741	0.77105	0.90028	0.62695	0.77071
49	7	15.35574	26.26662	0.89547	0.58382	0.73723	0.89547	0.58326	0.73678	14.04128	22.31437	0.90028	0.62842	0.77182	0.90028	0.62793	0.77145
49	8	15.35574	26.19847	0.89547	0.58529	0.73840	0.89547	0.58469	0.73792	14.04128	22.27480	0.90028	0.62948	0.77262	0.90028	0.62896	0.77222
49	9	15.35574	26.12745	0.89547	0.58681	0.73961	0.89547	0.58617	0.73910	14.04128	22.23319	0.90028	0.63059	0.77345	0.90028	0.63003	0.77303
49	10	15.35574	26.05351	0.89547	0.58840	0.74087	0.89547	0.58771	0.74032	14.04128	22.18946	0.90028	0.63176	0.77433	0.90028	0.63116	0.77388

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
49	11	15.35574	25.97700	0.89547	0.59006	0.74218	0.89547	0.58931	0.74159	14.04128	22.14392	0.90028	0.63298	0.77524	0.90028	0.63233	0.77476
49	12	15.35574	25.89730	0.89547	0.59178	0.74355	0.89547	0.59098	0.74291	14.04128	22.09606	0.90028	0.63425	0.77620	0.90028	0.63355	0.77568
49	13	15.35574	25.81474	0.89547	0.59357	0.74496	0.89547	0.59270	0.74427	14.04128	22.04614	0.90028	0.63559	0.77720	0.90028	0.63483	0.77663
49	14	15.35574	25.72901	0.89547	0.59544	0.74643	0.89547	0.59450	0.74569	14.04128	21.99389	0.90028	0.63698	0.77824	0.90028	0.63617	0.77763
49	15	15.35574	25.64035	0.89547	0.59738	0.74795	0.89547	0.59637	0.74716	14.04128	21.93952	0.90028	0.63844	0.77933	0.90028	0.63756	0.77867
49	16	15.35574	25.54880	0.89547	0.59940	0.74953	0.89547	0.59831	0.74868	14.04128	21.88305	0.90028	0.63997	0.78046	0.90028	0.63902	0.77976
49	17	15.35574	25.45467	0.89547	0.60149	0.75117	0.89547	0.60032	0.75025	14.04128	21.82476	0.90028	0.64155	0.78164	0.90028	0.64054	0.78089
49	18	15.35574	25.35821	0.89547	0.60366	0.75285	0.89547	0.60242	0.75189	14.04128	21.76485	0.90028	0.64320	0.78286	0.90028	0.64213	0.78207
49	19	15.35574	25.25875	0.89547	0.60591	0.75460	0.89547	0.60459	0.75358	14.04128	21.70276	0.90028	0.64492	0.78414	0.90028	0.64379	0.78330
49	20	15.35574	25.15564	0.89547	0.60825	0.75642	0.89547	0.60685	0.75533	14.04128	21.63792	0.90028	0.64672	0.78546	0.90028	0.64552	0.78458
49	21	15.35574	25.04833	0.89547	0.61070	0.75830	0.89547	0.60920	0.75715	14.04128	21.56986	0.90028	0.64861	0.78685	0.90028	0.64733	0.78591
49	22	15.35574	24.93660	0.89547	0.61325	0.76026	0.89547	0.61164	0.75903	14.04128	21.49836	0.90028	0.65058	0.78831	0.90028	0.64921	0.78730
49	23	15.35574	24.82004	0.89547	0.61591	0.76230	0.89547	0.61417	0.76098	14.04128	21.42306	0.90028	0.65266	0.78983	0.90028	0.65118	0.78875
49	24	15.35574	24.69862	0.89547	0.61868	0.76442	0.89547	0.61680	0.76299	14.04128	21.34391	0.90028	0.65483	0.79142	0.90028	0.65323	0.79025
49	25	15.35574	24.57203	0.89547	0.62157	0.76663	0.89547	0.61953	0.76507	14.04128	21.26064	0.90028	0.65711	0.79308	0.90028	0.65537	0.79181
49	26	15.35574	24.44053	0.89547	0.62458	0.76891	0.89547	0.62235	0.76722	14.04128	21.17342	0.90028	0.65949	0.79481	0.90028	0.65759	0.79343
49	27	15.35574	24.30438	0.89547	0.62771	0.77128	0.89547	0.62528	0.76944	14.04128	21.08250	0.90028	0.66197	0.79661	0.90028	0.65991	0.79512
49	28	15.35574	24.16342	0.89547	0.63096	0.77373	0.89547	0.62831	0.77173	14.04128	20.98768	0.90028	0.66457	0.79849	0.90028	0.66232	0.79686
49	29	15.35574	24.01762	0.89547	0.63434	0.77626	0.89547	0.63145	0.77410	14.04128	20.88895	0.90028	0.66727	0.80044	0.90028	0.66482	0.79867
49	30	15.35574	23.86654	0.89547	0.63785	0.77889	0.89547	0.63470	0.77653	14.04128	20.78588	0.90028	0.67010	0.80246	0.90028	0.66742	0.80055
49	31	15.35574	23.71037	0.89547	0.64149	0.78160	0.89547	0.63806	0.77904	14.04128	20.67862	0.90028	0.67304	0.80457	0.90028	0.67013	0.80249
49	32	15.35574	23.54876	0.89547	0.64528	0.78440	0.89547	0.64154	0.78163	14.04128	20.56684	0.90028	0.67610	0.80675	0.90028	0.67293	0.80449
49	33	15.35574	23.38162	0.89547	0.64920	0.78729	0.89547	0.64513	0.78429	14.04128	20.45044	0.90028	0.67929	0.80902	0.90028	0.67584	0.80657
49	34	15.35574	23.20856	0.89547	0.65327	0.79028	0.89547	0.64883	0.78702	14.04128	20.32903	0.90028	0.68261	0.81137	0.90028	0.67885	0.80871
49	35	15.35574	23.02940	0.89547	0.65749	0.79336	0.89547	0.65265	0.78982	14.04128	20.20243	0.90028	0.68607	0.81381	0.90028	0.68198	0.81092
49	36	15.35574	22.84408	0.89547	0.66187	0.79654	0.89547	0.65659	0.79270	14.04128	20.07055	0.90028	0.68967	0.81634	0.90028	0.68520	0.81320
49	37	15.35574	22.65215	0.89547	0.66640	0.79981	0.89547	0.66065	0.79565	14.04128	19.93297	0.90028	0.69341	0.81895	0.90028	0.68854	0.81555
49	38	15.35574	22.45348	0.89547	0.67109	0.80318	0.89547	0.66482	0.79867	14.04128	19.78951	0.90028	0.69730	0.82166	0.90028	0.69199	0.81796
49	39	15.35574	22.24766	0.89547	0.67595	0.80664	0.89547	0.66910	0.80175	14.04128	19.63978	0.90028	0.70133	0.82445	0.90028	0.69554	0.82043
49	40	15.35574	22.03447	0.89547	0.68097	0.81021	0.89547	0.67350	0.80490	14.04128	19.48352	0.90028	0.70552	0.82734	0.90028	0.69920	0.82297
49	41	15.35574	21.81357	0.89547	0.68615	0.81387	0.89547	0.67801	0.80811	14.04128	19.32040	0.90028	0.70987	0.83032	0.90028	0.70296	0.82558
49	42	15.35574	21.58485	0.89547	0.69150	0.81762	0.89547	0.68262	0.81138	14.04128	19.15023	0.90028	0.71436	0.83339	0.90028	0.70683	0.82823
49	43	15.35574	21.34779	0.89547	0.69702	0.82147	0.89547	0.68733	0.81470	14.04128	18.97251	0.90028	0.71902	0.83655	0.90028	0.71079	0.83095
49	44	15.35574	21.10218	0.89547	0.70271	0.82540	0.89547	0.69214	0.81807	14.04128	18.78697	0.90028	0.72383	0.83980	0.90028	0.71485	0.83371
49	45	15.35574	20.84782	0.89547	0.70856	0.82942	0.89547	0.69704	0.82148	14.04128	18.59337	0.90028	0.72881	0.84313	0.90028	0.71899	0.83653
49	46	15.35574	20.58697	0.89547	0.71455	0.83351	0.89547	0.70203	0.82493	14.04128	18.39367	0.90028	0.73391	0.84654	0.90028	0.72323	0.83939

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
49	47	15.35574	20.32000	0.89547	0.72067	0.83766	0.89547	0.70709	0.82842	14.04128	18.18814	0.90028	0.73914	0.85001	0.90028	0.72754	0.84229
49	48	15.35574	20.04764	0.89547	0.72691	0.84186	0.89547	0.71224	0.83194	14.04128	17.97738	0.90028	0.74449	0.85353	0.90028	0.73194	0.84523
49	49	15.35574	19.77090	0.89547	0.73325	0.84610	0.89547	0.71745	0.83548	14.04128	17.76227	0.90028	0.74994	0.85711	0.90028	0.73642	0.84820
49	50	15.35574	19.49116	0.89547	0.73968	0.85036	0.89547	0.72274	0.83906	14.04128	17.54401	0.90028	0.75549	0.86071	0.90028	0.74097	0.85121
49	51	15.35574	19.21029	0.89547	0.74618	0.85464	0.89547	0.72809	0.84265	14.04128	17.32430	0.90028	0.76110	0.86435	0.90028	0.74560	0.85426
49	52	15.35574	18.92146	0.89547	0.75280	0.85897	0.89547	0.73351	0.84627	14.04128	17.09693	0.90028	0.76685	0.86804	0.90028	0.75030	0.85734
49	53	15.35574	18.62485	0.89547	0.75954	0.86334	0.89547	0.73899	0.84991	14.04128	16.86201	0.90028	0.77272	0.87179	0.90028	0.75507	0.86044
49	54	15.35574	18.32038	0.89547	0.76640	0.86775	0.89547	0.74452	0.85355	14.04128	16.61938	0.90028	0.77871	0.87559	0.90028	0.75991	0.86358
49	55	15.35574	18.00819	0.89547	0.77336	0.87220	0.89547	0.75010	0.85721	14.04128	16.36911	0.90028	0.78482	0.87944	0.90028	0.76481	0.86674
49	56	15.35574	17.68820	0.89547	0.78041	0.87667	0.89547	0.75573	0.86087	14.04128	16.11103	0.90028	0.79104	0.88333	0.90028	0.76977	0.86991
49	57	15.35574	17.36037	0.89547	0.78756	0.88116	0.89547	0.76140	0.86454	14.04128	15.84506	0.90028	0.79736	0.88726	0.90028	0.77479	0.87311
49	58	15.35574	17.02468	0.89547	0.79478	0.88566	0.89547	0.76711	0.86821	14.04128	15.57108	0.90028	0.80378	0.89122	0.90028	0.77986	0.87632
49	59	15.35574	16.68091	0.89547	0.80208	0.89017	0.89547	0.77285	0.87187	14.04128	15.28882	0.90028	0.81029	0.89521	0.90028	0.78498	0.87954
49	60	15.35574	16.32913	0.89547	0.80945	0.89469	0.89547	0.77862	0.87553	14.04128	14.99826	0.90028	0.81689	0.89922	0.90028	0.79015	0.88278
49	61	15.35574	15.96913	0.89547	0.81686	0.89920	0.89547	0.78442	0.87919	14.04128	14.69911	0.90028	0.82357	0.90325	0.90028	0.79536	0.88602
49	62	15.35574	15.60088	0.89547	0.82433	0.90370	0.89547	0.79024	0.88283	14.04128	14.39128	0.90028	0.83032	0.90729	0.90028	0.80061	0.88927
49	63	15.35574	15.22446	0.89547	0.83182	0.90819	0.89547	0.79608	0.88646	14.04128	14.07472	0.90028	0.83713	0.91134	0.90028	0.80590	0.89252
49	64	15.35574	14.83980	0.89547	0.83934	0.91265	0.89547	0.80193	0.89008	14.04128	13.74931	0.90028	0.84399	0.91539	0.90028	0.81122	0.89577
49	65	15.35574	14.44688	0.89547	0.84687	0.91708	0.89547	0.80780	0.89368	14.04128	13.41490	0.90028	0.85089	0.91944	0.90028	0.81657	0.89903
49	66	15.35574	14.04613	0.89547	0.85439	0.92148	0.89547	0.81366	0.89727	14.04128	13.07182	0.90028	0.85781	0.92347	0.90028	0.82195	0.90228
49	67	15.35574	13.63788	0.89547	0.86188	0.92582	0.89547	0.81956	0.90084	14.04128	12.72027	0.90028	0.86475	0.92747	0.90028	0.82735	0.90552
49	68	15.35574	13.22255	0.89547	0.86934	0.93010	0.89547	0.82545	0.90438	14.04128	12.36057	0.90028	0.87168	0.93144	0.90028	0.83278	0.90876
49	69	15.35574	12.80079	0.89547	0.87673	0.93432	0.89547	0.83133	0.90790	14.04128	11.99324	0.90028	0.87859	0.93537	0.90028	0.83821	0.91199
49	70	15.35574	12.37331	0.89547	0.88404	0.93845	0.89547	0.83721	0.91139	14.04128	11.61885	0.90028	0.88545	0.93925	0.90028	0.84366	0.91520
49	71	15.35574	11.94070	0.89547	0.89124	0.94249	0.89547	0.84307	0.91485	14.04128	11.23789	0.90028	0.89225	0.94306	0.90028	0.84911	0.91840
49	72	15.35574	11.50357	0.89547	0.89832	0.94644	0.89547	0.84892	0.91828	14.04128	10.85087	0.90028	0.89896	0.94679	0.90028	0.85456	0.92158
49	73	15.35574	11.06278	0.89547	0.90526	0.95028	0.89547	0.85474	0.92168	14.04128	10.45855	0.90028	0.90557	0.95045	0.90028	0.86000	0.92473
49	74	15.35574	10.61910	0.89547	0.91203	0.95399	0.89547	0.86053	0.92504	14.04128	10.06159	0.90028	0.91205	0.95400	0.90028	0.86543	0.92786
49	75	15.35574	10.17356	0.89547	0.91862	0.95758	0.89547	0.86628	0.92835	14.04128	9.66092	0.90028	0.91838	0.95746	0.90028	0.87083	0.93096
49	76	15.35574	9.72734	0.89547	0.92499	0.96103	0.89547	0.87198	0.93161	14.04128	9.25762	0.90028	0.92454	0.96079	0.90028	0.87621	0.93402
49	77	15.35574	9.28160	0.89547	0.93113	0.96433	0.89547	0.87762	0.93482	14.04128	8.85278	0.90028	0.93050	0.96400	0.90028	0.88154	0.93704
49	78	15.35574	8.83768	0.89547	0.93701	0.96748	0.89547	0.88320	0.93798	14.04128	8.44766	0.90028	0.93624	0.96707	0.90028	0.88681	0.94001
49	79	15.35574	8.39698	0.89547	0.94262	0.97046	0.89547	0.88869	0.94106	14.04128	8.04359	0.90028	0.94175	0.97000	0.90028	0.89202	0.94293
49	80	15.35574	7.96110	0.89547	0.94795	0.97328	0.89547	0.89408	0.94408	14.04128	7.64214	0.90028	0.94699	0.97277	0.90028	0.89715	0.94579
49	81	15.35574	7.53168	0.89547	0.95296	0.97592	0.89547	0.89937	0.94702	14.04128	7.24488	0.90028	0.95196	0.97539	0.90028	0.90219	0.94858
49	82	15.35574	7.11054	0.89547	0.95767	0.97838	0.89547	0.90454	0.94988	14.04128	6.85364	0.90028	0.95663	0.97783	0.90028	0.90712	0.95130

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
49	83	15.35574	6.69952	0.89547	0.96204	0.98065	0.89547	0.90957	0.95264	14.04128	6.47024	0.90028	0.96100	0.98011	0.90028	0.91192	0.95393
49	84	15.35574	6.30023	0.89547	0.96609	0.98275	0.89547	0.91445	0.95531	14.04128	6.09632	0.90028	0.96506	0.98222	0.90028	0.91660	0.95649
49	85	15.35574	5.91444	0.89547	0.96981	0.98467	0.89547	0.91917	0.95789	14.04128	5.73370	0.90028	0.96880	0.98415	0.90028	0.92113	0.95895
49	86	15.35574	5.54396	0.89547	0.97320	0.98642	0.89547	0.92372	0.96035	14.04128	5.38421	0.90028	0.97223	0.98592	0.90028	0.92550	0.96131
49	87	15.35574	5.19034	0.89547	0.97627	0.98799	0.89547	0.92809	0.96270	14.04128	5.04951	0.90028	0.97534	0.98752	0.90028	0.92970	0.96357
49	88	15.35574	4.85473	0.89547	0.97903	0.98941	0.89547	0.93226	0.96495	14.04128	4.73086	0.90028	0.97816	0.98896	0.90028	0.93373	0.96573
49	89	15.35574	4.53813	0.89547	0.98151	0.99067	0.89547	0.93625	0.96707	14.04128	4.42936	0.90028	0.98069	0.99025	0.90028	0.93757	0.96778
49	90	15.35574	4.24126	0.89547	0.98371	0.99179	0.89547	0.94004	0.96909	14.04128	4.14588	0.90028	0.98294	0.99140	0.90028	0.94123	0.96972
49	91	15.35574	3.96420	0.89547	0.98566	0.99278	0.89547	0.94364	0.97100	14.04128	3.88065	0.90028	0.98495	0.99242	0.90028	0.94471	0.97157
49	92	15.35574	3.70604	0.89547	0.98739	0.99365	0.89547	0.94706	0.97281	14.04128	3.63292	0.90028	0.98673	0.99332	0.90028	0.94803	0.97332
49	93	15.35574	3.46525	0.89547	0.98891	0.99443	0.89547	0.95032	0.97453	14.04128	3.40133	0.90028	0.98831	0.99412	0.90028	0.95118	0.97498
49	94	15.35574	3.23968	0.89547	0.99027	0.99511	0.89547	0.95341	0.97615	14.04128	3.18390	0.90028	0.98972	0.99483	0.90028	0.95419	0.97656
49	95	15.35574	3.02715	0.89547	0.99147	0.99572	0.89547	0.95635	0.97769	14.04128	2.97857	0.90028	0.99097	0.99546	0.90028	0.95705	0.97805
49	96	15.35574	2.82535	0.89547	0.99254	0.99625	0.89547	0.95913	0.97914	14.04128	2.78314	0.90028	0.99209	0.99603	0.90028	0.95975	0.97946
49	97	15.35574	2.63737	0.89547	0.99347	0.99673	0.89547	0.96175	0.98050	14.04128	2.60073	0.90028	0.99307	0.99652	0.90028	0.96230	0.98079
49	98	15.35574	2.46279	0.89547	0.99429	0.99714	0.89547	0.96420	0.98177	14.04128	2.43099	0.90028	0.99392	0.99695	0.90028	0.96469	0.98203
49	99	15.35574	2.30125	0.89547	0.99500	0.99750	0.89547	0.96649	0.98296	14.04128	2.27364	0.90028	0.99467	0.99733	0.90028	0.96693	0.98319
49	100	15.35574	2.15258	0.89547	0.99562	0.99780	0.89547	0.96861	0.98406	14.04128	2.12860	0.90028	0.99532	0.99766	0.90028	0.96901	0.98426
49	101	15.35574	2.01649	0.89547	0.99615	0.99807	0.89547	0.97058	0.98507	14.04128	1.99561	0.90028	0.99589	0.99794	0.90028	0.97094	0.98526
49	102	15.35574	1.89293	0.89547	0.99661	0.99830	0.89547	0.97240	0.98601	14.04128	1.87471	0.90028	0.99637	0.99818	0.90028	0.97272	0.98617
49	103	15.35574	1.78083	0.89547	0.99700	0.99850	0.89547	0.97407	0.98687	14.04128	1.76487	0.90028	0.99679	0.99839	0.90028	0.97436	0.98702
49	104	15.35574	1.67943	0.89547	0.99734	0.99867	0.89547	0.97560	0.98765	14.04128	1.66540	0.90028	0.99715	0.99857	0.90028	0.97587	0.98779
49	105	15.35574	1.58804	0.89547	0.99763	0.99881	0.89547	0.97700	0.98837	14.04128	1.57565	0.90028	0.99745	0.99872	0.90028	0.97724	0.98849
49	106	15.35574	1.50600	0.89547	0.99787	0.99893	0.89547	0.97825	0.98901	14.04128	1.49500	0.90028	0.99771	0.99886	0.90028	0.97848	0.98912
49	107	15.35574	1.43298	0.89547	0.99808	0.99904	0.89547	0.97937	0.98958	14.04128	1.42313	0.90028	0.99793	0.99897	0.90028	0.97957	0.98968
49	108	15.35574	1.36894	0.89547	0.99825	0.99912	0.89547	0.98032	0.99006	14.04128	1.36003	0.90028	0.99812	0.99906	0.90028	0.98051	0.99016
49	109	15.35574	1.31458	0.89547	0.99838	0.99919	0.89547	0.98109	0.99045	14.04128	1.30641	0.90028	0.99826	0.99913	0.90028	0.98127	0.99055
49	110	15.35574	1.27298	0.89547	0.99848	0.99924	0.89547	0.98164	0.99074	14.04128	1.26533	0.90028	0.99836	0.99918	0.90028	0.98182	0.99082
50	1	15.09900	26.62178	0.89126	0.56662	0.72336	0.89126	0.56620	0.72302	13.82790	22.51412	0.89608	0.61359	0.76053	0.89608	0.61322	0.76024
50	2	15.09900	26.56961	0.89126	0.56773	0.72427	0.89126	0.56730	0.72392	13.82790	22.48584	0.89608	0.61437	0.76112	0.89608	0.61399	0.76084
50	3	15.09900	26.51422	0.89126	0.56889	0.72522	0.89126	0.56846	0.72486	13.82790	22.45520	0.89608	0.61518	0.76175	0.89608	0.61480	0.76146
50	4	15.09900	26.45593	0.89126	0.57012	0.72621	0.89126	0.56966	0.72584	13.82790	22.42249	0.89608	0.61605	0.76242	0.89608	0.61565	0.76211
50	5	15.09900	26.39526	0.89126	0.57139	0.72724	0.89126	0.57091	0.72685	13.82790	22.38814	0.89608	0.61696	0.76311	0.89608	0.61653	0.76279
50	6	15.09900	26.33222	0.89126	0.57272	0.72832	0.89126	0.57221	0.72790	13.82790	22.35215	0.89608	0.61791	0.76384	0.89608	0.61746	0.76350
50	7	15.09900	26.26662	0.89126	0.57410	0.72943	0.89126	0.57356	0.72899	13.82790	22.31437	0.89608	0.61891	0.76460	0.89608	0.61843	0.76424
50	8	15.09900	26.19847	0.89126	0.57554	0.73060	0.89126	0.57496	0.73013	13.82790	22.27480	0.89608	0.61996	0.76540	0.89608	0.61945	0.76501

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
50	9	15.09900	26.12745	0.89126	0.57705	0.73181	0.89126	0.57642	0.73131	13.82790	22.23319	0.89608	0.62105	0.76624	0.89608	0.62051	0.76582
50	10	15.09900	26.05351	0.89126	0.57862	0.73307	0.89126	0.57795	0.73253	13.82790	22.18946	0.89608	0.62221	0.76711	0.89608	0.62162	0.76667
50	11	15.09900	25.97700	0.89126	0.58025	0.73438	0.89126	0.57953	0.73380	13.82790	22.14392	0.89608	0.62341	0.76803	0.89608	0.62278	0.76755
50	12	15.09900	25.89730	0.89126	0.58195	0.73574	0.89126	0.58117	0.73511	13.82790	22.09606	0.89608	0.62467	0.76898	0.89608	0.62399	0.76847
50	13	15.09900	25.81474	0.89126	0.58372	0.73715	0.89126	0.58288	0.73648	13.82790	22.04614	0.89608	0.62599	0.76998	0.89608	0.62526	0.76943
50	14	15.09900	25.72901	0.89126	0.58556	0.73862	0.89126	0.58465	0.73789	13.82790	21.99389	0.89608	0.62738	0.77103	0.89608	0.62658	0.77043
50	15	15.09900	25.64035	0.89126	0.58748	0.74014	0.89126	0.58650	0.73936	13.82790	21.93952	0.89608	0.62882	0.77212	0.89608	0.62796	0.77147
50	16	15.09900	25.54880	0.89126	0.58947	0.74172	0.89126	0.58841	0.74088	13.82790	21.88305	0.89608	0.63033	0.77325	0.89608	0.62940	0.77256
50	17	15.09900	25.45467	0.89126	0.59153	0.74335	0.89126	0.59040	0.74246	13.82790	21.82476	0.89608	0.63190	0.77443	0.89608	0.63091	0.77369
50	18	15.09900	25.35821	0.89126	0.59367	0.74504	0.89126	0.59247	0.74409	13.82790	21.76485	0.89608	0.63353	0.77566	0.89608	0.63248	0.77487
50	19	15.09900	25.25875	0.89126	0.59590	0.74679	0.89126	0.59463	0.74579	13.82790	21.70276	0.89608	0.63523	0.77693	0.89608	0.63413	0.77611
50	20	15.09900	25.15564	0.89126	0.59821	0.74860	0.89126	0.59686	0.74754	13.82790	21.63792	0.89608	0.63701	0.77826	0.89608	0.63585	0.77739
50	21	15.09900	25.04833	0.89126	0.60063	0.75049	0.89126	0.59919	0.74937	13.82790	21.56986	0.89608	0.63888	0.77965	0.89608	0.63764	0.77873
50	22	15.09900	24.93660	0.89126	0.60315	0.75245	0.89126	0.60160	0.75125	13.82790	21.49836	0.89608	0.64084	0.78111	0.89608	0.63951	0.78013
50	23	15.09900	24.82004	0.89126	0.60578	0.75450	0.89126	0.60411	0.75320	13.82790	21.42306	0.89608	0.64290	0.78264	0.89608	0.64147	0.78158
50	24	15.09900	24.69862	0.89126	0.60852	0.75662	0.89126	0.60672	0.75522	13.82790	21.34391	0.89608	0.64505	0.78423	0.89608	0.64350	0.78309
50	25	15.09900	24.57203	0.89126	0.61138	0.75883	0.89126	0.60942	0.75731	13.82790	21.26064	0.89608	0.64731	0.78590	0.89608	0.64563	0.78466
50	26	15.09900	24.44053	0.89126	0.61437	0.76112	0.89126	0.61222	0.75947	13.82790	21.17342	0.89608	0.64967	0.78764	0.89608	0.64784	0.78629
50	27	15.09900	24.30438	0.89126	0.61747	0.76350	0.89126	0.61513	0.76171	13.82790	21.08250	0.89608	0.65214	0.78945	0.89608	0.65014	0.78798
50	28	15.09900	24.16342	0.89126	0.62069	0.76596	0.89126	0.61814	0.76401	13.82790	20.98768	0.89608	0.65472	0.79134	0.89608	0.65254	0.78974
50	29	15.09900	24.01762	0.89126	0.62404	0.76850	0.89126	0.62126	0.76639	13.82790	20.88895	0.89608	0.65741	0.79330	0.89608	0.65503	0.79157
50	30	15.09900	23.86654	0.89126	0.62753	0.77114	0.89126	0.62449	0.76884	13.82790	20.78588	0.89608	0.66022	0.79534	0.89608	0.65763	0.79346
50	31	15.09900	23.71037	0.89126	0.63114	0.77387	0.89126	0.62783	0.77137	13.82790	20.67862	0.89608	0.66315	0.79746	0.89608	0.66032	0.79542
50	32	15.09900	23.54876	0.89126	0.63490	0.77669	0.89126	0.63129	0.77398	13.82790	20.56684	0.89608	0.66620	0.79966	0.89608	0.66312	0.79744
50	33	15.09900	23.38162	0.89126	0.63881	0.77960	0.89126	0.63487	0.77666	13.82790	20.45044	0.89608	0.66938	0.80195	0.89608	0.66603	0.79954
50	34	15.09900	23.20856	0.89126	0.64286	0.78261	0.89126	0.63857	0.77942	13.82790	20.32903	0.89608	0.67270	0.80433	0.89608	0.66904	0.80171
50	35	15.09900	23.02940	0.89126	0.64706	0.78572	0.89126	0.64239	0.78226	13.82790	20.20243	0.89608	0.67615	0.80679	0.89608	0.67217	0.80395
50	36	15.09900	22.84408	0.89126	0.65142	0.78892	0.89126	0.64632	0.78517	13.82790	20.07055	0.89608	0.67974	0.80934	0.89608	0.67540	0.80626
50	37	15.09900	22.65215	0.89126	0.65595	0.79223	0.89126	0.65038	0.78816	13.82790	19.93297	0.89608	0.68349	0.81199	0.89608	0.67875	0.80864
50	38	15.09900	22.45348	0.89126	0.66063	0.79564	0.89126	0.65456	0.79122	13.82790	19.78951	0.89608	0.68738	0.81473	0.89608	0.68221	0.81108
50	39	15.09900	22.24766	0.89126	0.66549	0.79915	0.89126	0.65886	0.79435	13.82790	19.63978	0.89608	0.69142	0.81756	0.89608	0.68578	0.81360
50	40	15.09900	22.03447	0.89126	0.67052	0.80276	0.89126	0.66328	0.79755	13.82790	19.48352	0.89608	0.69563	0.82049	0.89608	0.68946	0.81619
50	41	15.09900	21.81357	0.89126	0.67571	0.80648	0.89126	0.66781	0.80082	13.82790	19.32040	0.89608	0.69999	0.82352	0.89608	0.69325	0.81884
50	42	15.09900	21.58485	0.89126	0.68109	0.81029	0.89126	0.67245	0.80415	13.82790	19.15023	0.89608	0.70451	0.82664	0.89608	0.69715	0.82155
50	43	15.09900	21.34779	0.89126	0.68663	0.81421	0.89126	0.67721	0.80754	13.82790	18.97251	0.89608	0.70920	0.82986	0.89608	0.70115	0.82432
50	44	15.09900	21.10218	0.89126	0.69236	0.81822	0.89126	0.68206	0.81098	13.82790	18.78697	0.89608	0.71405	0.83318	0.89608	0.70525	0.82715

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
50	45	15.09900	20.84782	0.89126	0.69825	0.82232	0.89126	0.68702	0.81448	13.82790	18.59337	0.89608	0.71907	0.83658	0.89608	0.70945	0.83003
50	46	15.09900	20.58697	0.89126	0.70430	0.82650	0.89126	0.69207	0.81801	13.82790	18.39367	0.89608	0.72423	0.84006	0.89608	0.71374	0.83297
50	47	15.09900	20.32000	0.89126	0.71048	0.83074	0.89126	0.69720	0.82159	13.82790	18.18814	0.89608	0.72953	0.84361	0.89608	0.71813	0.83594
50	48	15.09900	20.04764	0.89126	0.71679	0.83504	0.89126	0.70242	0.82521	13.82790	17.97738	0.89608	0.73495	0.84723	0.89608	0.72260	0.83896
50	49	15.09900	19.77090	0.89126	0.72322	0.83938	0.89126	0.70773	0.82885	13.82790	17.76227	0.89608	0.74048	0.85089	0.89608	0.72715	0.84202
50	50	15.09900	19.49116	0.89126	0.72974	0.84376	0.89126	0.71311	0.83253	13.82790	17.54401	0.89608	0.74611	0.85459	0.89608	0.73179	0.84512
50	51	15.09900	19.21029	0.89126	0.73634	0.84815	0.89126	0.71856	0.83624	13.82790	17.32430	0.89608	0.75181	0.85833	0.89608	0.73651	0.84826
50	52	15.09900	18.92146	0.89126	0.74308	0.85260	0.89126	0.72409	0.83997	13.82790	17.09693	0.89608	0.75766	0.86213	0.89608	0.74131	0.85144
50	53	15.09900	18.62485	0.89126	0.74994	0.85711	0.89126	0.72969	0.84372	13.82790	16.86201	0.89608	0.76365	0.86599	0.89608	0.74619	0.85465
50	54	15.09900	18.32038	0.89126	0.75693	0.86165	0.89126	0.73535	0.84749	13.82790	16.61938	0.89608	0.76977	0.86991	0.89608	0.75114	0.85789
50	55	15.09900	18.00819	0.89126	0.76404	0.86624	0.89126	0.74106	0.85127	13.82790	16.36911	0.89608	0.77601	0.87388	0.89608	0.75616	0.86115
50	56	15.09900	17.68820	0.89126	0.77125	0.87086	0.89126	0.74682	0.85506	13.82790	16.11103	0.89608	0.78236	0.87789	0.89608	0.76124	0.86444
50	57	15.09900	17.36037	0.89126	0.77857	0.87550	0.89126	0.75263	0.85886	13.82790	15.84506	0.89608	0.78884	0.88195	0.89608	0.76639	0.86775
50	58	15.09900	17.02468	0.89126	0.78597	0.88016	0.89126	0.75849	0.86266	13.82790	15.57108	0.89608	0.79542	0.88605	0.89608	0.77159	0.87107
50	59	15.09900	16.68091	0.89126	0.79346	0.88483	0.89126	0.76438	0.86645	13.82790	15.28882	0.89608	0.80210	0.89018	0.89608	0.77684	0.87441
50	60	15.09900	16.32913	0.89126	0.80102	0.88952	0.89126	0.77030	0.87025	13.82790	14.99826	0.89608	0.80887	0.89434	0.89608	0.78215	0.87776
50	61	15.09900	15.96913	0.89126	0.80864	0.89420	0.89126	0.77625	0.87403	13.82790	14.69911	0.89608	0.81573	0.89852	0.89608	0.78749	0.88112
50	62	15.09900	15.60088	0.89126	0.81632	0.89887	0.89126	0.78222	0.87781	13.82790	14.39128	0.89608	0.82267	0.90271	0.89608	0.79289	0.88448
50	63	15.09900	15.22446	0.89126	0.82404	0.90353	0.89126	0.78822	0.88157	13.82790	14.07472	0.89608	0.82968	0.90691	0.89608	0.79832	0.88785
50	64	15.09900	14.83980	0.89126	0.83179	0.90817	0.89126	0.79423	0.88532	13.82790	13.74931	0.89608	0.83675	0.91112	0.89608	0.80378	0.89122
50	65	15.09900	14.44688	0.89126	0.83955	0.91278	0.89126	0.80026	0.88905	13.82790	13.41490	0.89608	0.84386	0.91532	0.89608	0.80928	0.89459
50	66	15.09900	14.04613	0.89126	0.84732	0.91735	0.89126	0.80630	0.89276	13.82790	13.07182	0.89608	0.85101	0.91951	0.89608	0.81480	0.89795
50	67	15.09900	13.63788	0.89126	0.85507	0.92187	0.89126	0.81234	0.89646	13.82790	12.72027	0.89608	0.85818	0.92368	0.89608	0.82035	0.90131
50	68	15.09900	13.22255	0.89126	0.86278	0.92634	0.89126	0.81839	0.90012	13.82790	12.36057	0.89608	0.86535	0.92781	0.89608	0.82592	0.90466
50	69	15.09900	12.80079	0.89126	0.87044	0.93073	0.89126	0.82443	0.90377	13.82790	11.99324	0.89608	0.87249	0.93191	0.89608	0.83150	0.90800
50	70	15.09900	12.37331	0.89126	0.87801	0.93505	0.89126	0.83046	0.90738	13.82790	11.61885	0.89608	0.87960	0.93594	0.89608	0.83710	0.91133
50	71	15.09900	11.94070	0.89126	0.88549	0.93927	0.89126	0.83648	0.91096	13.82790	11.23789	0.89608	0.88665	0.93992	0.89608	0.84270	0.91463
50	72	15.09900	11.50357	0.89126	0.89285	0.94339	0.89126	0.84249	0.91451	13.82790	10.85087	0.89608	0.89362	0.94382	0.89608	0.84829	0.91792
50	73	15.09900	11.06278	0.89126	0.90007	0.94741	0.89126	0.84847	0.91802	13.82790	10.45855	0.89608	0.90049	0.94764	0.89608	0.85389	0.92119
50	74	15.09900	10.61910	0.89126	0.90712	0.95130	0.89126	0.85442	0.92149	13.82790	10.06159	0.89608	0.90723	0.95136	0.89608	0.85947	0.92442
50	75	15.09900	10.17356	0.89126	0.91399	0.95506	0.89126	0.86033	0.92492	13.82790	9.66092	0.89608	0.91383	0.95497	0.89608	0.86502	0.92763
50	76	15.09900	9.72734	0.89126	0.92064	0.95868	0.89126	0.86619	0.92830	13.82790	9.25762	0.89608	0.92025	0.95847	0.89608	0.87055	0.93080
50	77	15.09900	9.28160	0.89126	0.92706	0.96215	0.89126	0.87200	0.93162	13.82790	8.85278	0.89608	0.92647	0.96183	0.89608	0.87604	0.93392
50	78	15.09900	8.83768	0.89126	0.93322	0.96545	0.89126	0.87774	0.93489	13.82790	8.44766	0.89608	0.93248	0.96506	0.89608	0.88147	0.93700
50	79	15.09900	8.39698	0.89126	0.93910	0.96859	0.89126	0.88339	0.93809	13.82790	8.04359	0.89608	0.93824	0.96814	0.89608	0.88684	0.94003
50	80	15.09900	7.96110	0.89126	0.94469	0.97156	0.89126	0.88896	0.94121	13.82790	7.64214	0.89608	0.94374	0.97105	0.89608	0.89213	0.94299

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
50	81	15.09900	7.53168	0.89126	0.94997	0.97434	0.89126	0.89441	0.94426	13.82790	7.24488	0.89608	0.94895	0.97381	0.89608	0.89733	0.94589
50	82	15.09900	7.11054	0.89126	0.95492	0.97694	0.89126	0.89975	0.94723	13.82790	6.85364	0.89608	0.95387	0.97639	0.89608	0.90242	0.94871
50	83	15.09900	6.69952	0.89126	0.95953	0.97935	0.89126	0.90495	0.95011	13.82790	6.47024	0.89608	0.95847	0.97879	0.89608	0.90740	0.95145
50	84	15.09900	6.30023	0.89126	0.96381	0.98157	0.89126	0.91001	0.95288	13.82790	6.09632	0.89608	0.96275	0.98102	0.89608	0.91224	0.95411
50	85	15.09900	5.91444	0.89126	0.96774	0.98361	0.89126	0.91490	0.95556	13.82790	5.73370	0.89608	0.96670	0.98307	0.89608	0.91694	0.95667
50	86	15.09900	5.54396	0.89126	0.97133	0.98546	0.89126	0.91962	0.95813	13.82790	5.38421	0.89608	0.97033	0.98494	0.89608	0.92147	0.95913
50	87	15.09900	5.19034	0.89126	0.97459	0.98713	0.89126	0.92415	0.96058	13.82790	5.04951	0.89608	0.97363	0.98664	0.89608	0.92583	0.96149
50	88	15.09900	4.85473	0.89126	0.97753	0.98864	0.89126	0.92850	0.96292	13.82790	4.73086	0.89608	0.97662	0.98817	0.89608	0.93002	0.96374
50	89	15.09900	4.53813	0.89126	0.98016	0.98998	0.89126	0.93264	0.96515	13.82790	4.42936	0.89608	0.97930	0.98954	0.89608	0.93402	0.96588
50	90	15.09900	4.24126	0.89126	0.98250	0.99117	0.89126	0.93659	0.96726	13.82790	4.14588	0.89608	0.98170	0.99077	0.89608	0.93783	0.96792
50	91	15.09900	3.96420	0.89126	0.98458	0.99223	0.89126	0.94035	0.96926	13.82790	3.88065	0.89608	0.98384	0.99185	0.89608	0.94147	0.96985
50	92	15.09900	3.70604	0.89126	0.98642	0.99317	0.89126	0.94392	0.97115	13.82790	3.63292	0.89608	0.98574	0.99282	0.89608	0.94493	0.97169
50	93	15.09900	3.46525	0.89126	0.98806	0.99399	0.89126	0.94733	0.97295	13.82790	3.40133	0.89608	0.98743	0.99367	0.89608	0.94823	0.97343
50	94	15.09900	3.23968	0.89126	0.98950	0.99472	0.89126	0.95057	0.97466	13.82790	3.18390	0.89608	0.98893	0.99443	0.89608	0.95138	0.97508
50	95	15.09900	3.02715	0.89126	0.99079	0.99537	0.89126	0.95365	0.97627	13.82790	2.97857	0.89608	0.99027	0.99511	0.89608	0.95438	0.97666
50	96	15.09900	2.82535	0.89126	0.99194	0.99595	0.89126	0.95656	0.97780	13.82790	2.78314	0.89608	0.99146	0.99571	0.89608	0.95722	0.97814
50	97	15.09900	2.63737	0.89126	0.99294	0.99646	0.89126	0.95931	0.97923	13.82790	2.60073	0.89608	0.99251	0.99624	0.89608	0.95989	0.97954
50	98	15.09900	2.46279	0.89126	0.99382	0.99690	0.89126	0.96189	0.98057	13.82790	2.43099	0.89608	0.99343	0.99671	0.89608	0.96241	0.98084
50	99	15.09900	2.30125	0.89126	0.99459	0.99729	0.89126	0.96430	0.98182	13.82790	2.27364	0.89608	0.99424	0.99711	0.89608	0.96476	0.98207
50	100	15.09900	2.15258	0.89126	0.99525	0.99762	0.89126	0.96654	0.98298	13.82790	2.12860	0.89608	0.99494	0.99746	0.89608	0.96696	0.98320
50	101	15.09900	2.01649	0.89126	0.99583	0.99791	0.89126	0.96862	0.98406	13.82790	1.99561	0.89608	0.99555	0.99777	0.89608	0.96899	0.98425
50	102	15.09900	1.89293	0.89126	0.99632	0.99816	0.89126	0.97053	0.98505	13.82790	1.87471	0.89608	0.99607	0.99803	0.89608	0.97087	0.98522
50	103	15.09900	1.78083	0.89126	0.99674	0.99837	0.89126	0.97230	0.98596	13.82790	1.76487	0.89608	0.99652	0.99826	0.89608	0.97261	0.98611
50	104	15.09900	1.67943	0.89126	0.99711	0.99855	0.89126	0.97392	0.98679	13.82790	1.66540	0.89608	0.99690	0.99845	0.89608	0.97420	0.98693
50	105	15.09900	1.58804	0.89126	0.99742	0.99871	0.89126	0.97540	0.98754	13.82790	1.57565	0.89608	0.99723	0.99861	0.89608	0.97565	0.98768
50	106	15.09900	1.50600	0.89126	0.99768	0.99884	0.89126	0.97673	0.98823	13.82790	1.49500	0.89608	0.99752	0.99876	0.89608	0.97696	0.98835
50	107	15.09900	1.43298	0.89126	0.99791	0.99895	0.89126	0.97791	0.98883	13.82790	1.42313	0.89608	0.99775	0.99888	0.89608	0.97812	0.98894
50	108	15.09900	1.36894	0.89126	0.99809	0.99905	0.89126	0.97892	0.98935	13.82790	1.36003	0.89608	0.99795	0.99897	0.89608	0.97912	0.98945
50	109	15.09900	1.31458	0.89126	0.99824	0.99912	0.89126	0.97973	0.98976	13.82790	1.30641	0.89608	0.99811	0.99905	0.89608	0.97993	0.98986
50	110	15.09900	1.27298	0.89126	0.99834	0.99917	0.89126	0.98032	0.99006	13.82790	1.26533	0.89608	0.99822	0.99911	0.89608	0.98051	0.99016
51	1	14.84860	26.62178	0.88738	0.55724	0.71568	0.88738	0.55683	0.71534	13.61972	22.51412	0.89222	0.60438	0.75341	0.89222	0.60401	0.75313
51	2	14.84860	26.56961	0.88738	0.55834	0.71658	0.88738	0.55793	0.71624	13.61972	22.48584	0.89222	0.60514	0.75400	0.89222	0.60478	0.75372
51	3	14.84860	26.51422	0.88738	0.55949	0.71753	0.88738	0.55906	0.71718	13.61972	22.45520	0.89222	0.60595	0.75463	0.89222	0.60557	0.75434
51	4	14.84860	26.45593	0.88738	0.56069	0.71852	0.88738	0.56024	0.71815	13.61972	22.42249	0.89222	0.60681	0.75529	0.89222	0.60641	0.75499
51	5	14.84860	26.39526	0.88738	0.56195	0.71955	0.88738	0.56148	0.71916	13.61972	22.38814	0.89222	0.60770	0.75599	0.89222	0.60729	0.75567
51	6	14.84860	26.33222	0.88738	0.56325	0.72062	0.88738	0.56276	0.72021	13.61972	22.35215	0.89222	0.60864	0.75672	0.89222	0.60820	0.75638

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EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
51	7	14.84860	26.26662	0.88738	0.56462	0.72173	0.88738	0.56409	0.72130	13.61972	22.31437	0.89222	0.60963	0.75748	0.89222	0.60916	0.75712
51	8	14.84860	26.19847	0.88738	0.56604	0.72289	0.88738	0.56548	0.72243	13.61972	22.27480	0.89222	0.61066	0.75827	0.89222	0.61017	0.75789
51	9	14.84860	26.12745	0.88738	0.56752	0.72410	0.88738	0.56692	0.72361	13.61972	22.23319	0.89222	0.61175	0.75911	0.89222	0.61122	0.75870
51	10	14.84860	26.05351	0.88738	0.56907	0.72536	0.88738	0.56842	0.72483	13.61972	22.18946	0.89222	0.61289	0.75999	0.89222	0.61231	0.75955
51	11	14.84860	25.97700	0.88738	0.57068	0.72666	0.88738	0.56998	0.72610	13.61972	22.14392	0.89222	0.61408	0.76090	0.89222	0.61346	0.76043
51	12	14.84860	25.89730	0.88738	0.57235	0.72802	0.88738	0.57160	0.72741	13.61972	22.09606	0.89222	0.61532	0.76186	0.89222	0.61466	0.76135
51	13	14.84860	25.81474	0.88738	0.57410	0.72943	0.88738	0.57329	0.72877	13.61972	22.04614	0.89222	0.61663	0.76286	0.89222	0.61591	0.76231
51	14	14.84860	25.72901	0.88738	0.57592	0.73090	0.88738	0.57504	0.73019	13.61972	21.99389	0.89222	0.61800	0.76390	0.89222	0.61722	0.76331
51	15	14.84860	25.64035	0.88738	0.57781	0.73242	0.88738	0.57686	0.73166	13.61972	21.93952	0.89222	0.61942	0.76499	0.89222	0.61859	0.76436
51	16	14.84860	25.54880	0.88738	0.57978	0.73400	0.88738	0.57875	0.73318	13.61972	21.88305	0.89222	0.62092	0.76613	0.89222	0.62002	0.76544
51	17	14.84860	25.45467	0.88738	0.58181	0.73563	0.88738	0.58072	0.73476	13.61972	21.82476	0.89222	0.62247	0.76731	0.89222	0.62151	0.76658
51	18	14.84860	25.35821	0.88738	0.58393	0.73732	0.88738	0.58277	0.73639	13.61972	21.76485	0.89222	0.62408	0.76854	0.89222	0.62307	0.76777
51	19	14.84860	25.25875	0.88738	0.58612	0.73906	0.88738	0.58490	0.73809	13.61972	21.70276	0.89222	0.62577	0.76981	0.89222	0.62470	0.76900
51	20	14.84860	25.15564	0.88738	0.58841	0.74088	0.88738	0.58711	0.73985	13.61972	21.63792	0.89222	0.62753	0.77115	0.89222	0.62640	0.77029
51	21	14.84860	25.04833	0.88738	0.59080	0.74277	0.88738	0.58941	0.74167	13.61972	21.56986	0.89222	0.62938	0.77254	0.89222	0.62818	0.77164
51	22	14.84860	24.93660	0.88738	0.59329	0.74473	0.88738	0.59180	0.74356	13.61972	21.49836	0.89222	0.63132	0.77400	0.89222	0.63004	0.77304
51	23	14.84860	24.82004	0.88738	0.59589	0.74678	0.88738	0.59429	0.74552	13.61972	21.42306	0.89222	0.63336	0.77553	0.89222	0.63198	0.77449
51	24	14.84860	24.69862	0.88738	0.59860	0.74891	0.88738	0.59687	0.74755	13.61972	21.34391	0.89222	0.63550	0.77713	0.89222	0.63400	0.77601
51	25	14.84860	24.57203	0.88738	0.60144	0.75112	0.88738	0.59955	0.74965	13.61972	21.26064	0.89222	0.63774	0.77881	0.89222	0.63611	0.77759
51	26	14.84860	24.44053	0.88738	0.60439	0.75342	0.88738	0.60232	0.75181	13.61972	21.17342	0.89222	0.64009	0.78055	0.89222	0.63831	0.77923
51	27	14.84860	24.30438	0.88738	0.60746	0.75580	0.88738	0.60521	0.75406	13.61972	21.08250	0.89222	0.64254	0.78237	0.89222	0.64060	0.78094
51	28	14.84860	24.16342	0.88738	0.61065	0.75827	0.88738	0.60820	0.75637	13.61972	20.98768	0.89222	0.64510	0.78427	0.89222	0.64299	0.78271
51	29	14.84860	24.01762	0.88738	0.61398	0.76082	0.88738	0.61130	0.75876	13.61972	20.88895	0.89222	0.64777	0.78624	0.89222	0.64547	0.78454
51	30	14.84860	23.86654	0.88738	0.61743	0.76347	0.88738	0.61451	0.76123	13.61972	20.78588	0.89222	0.65057	0.78829	0.89222	0.64806	0.78645
51	31	14.84860	23.71037	0.88738	0.62102	0.76621	0.88738	0.61784	0.76378	13.61972	20.67862	0.89222	0.65348	0.79043	0.89222	0.65074	0.78842
51	32	14.84860	23.54876	0.88738	0.62476	0.76905	0.88738	0.62128	0.76641	13.61972	20.56684	0.89222	0.65652	0.79265	0.89222	0.65354	0.79047
51	33	14.84860	23.38162	0.88738	0.62864	0.77198	0.88738	0.62484	0.76911	13.61972	20.45044	0.89222	0.65969	0.79495	0.89222	0.65644	0.79259
51	34	14.84860	23.20856	0.88738	0.63267	0.77501	0.88738	0.62853	0.77190	13.61972	20.32903	0.89222	0.66299	0.79735	0.89222	0.65945	0.79478
51	35	14.84860	23.02940	0.88738	0.63685	0.77814	0.88738	0.63234	0.77476	13.61972	20.20243	0.89222	0.66644	0.79984	0.89222	0.66257	0.79704
51	36	14.84860	22.84408	0.88738	0.64120	0.78138	0.88738	0.63627	0.77771	13.61972	20.07055	0.89222	0.67003	0.80242	0.89222	0.66581	0.79938
51	37	14.84860	22.65215	0.88738	0.64571	0.78472	0.88738	0.64033	0.78073	13.61972	19.93297	0.89222	0.67377	0.80509	0.89222	0.66916	0.80179
51	38	14.84860	22.45348	0.88738	0.65039	0.78816	0.88738	0.64452	0.78384	13.61972	19.78951	0.89222	0.67766	0.80786	0.89222	0.67263	0.80428
51	39	14.84860	22.24766	0.88738	0.65524	0.79171	0.88738	0.64882	0.78701	13.61972	19.63978	0.89222	0.68171	0.81074	0.89222	0.67622	0.80684
51	40	14.84860	22.03447	0.88738	0.66026	0.79537	0.88738	0.65326	0.79027	13.61972	19.48352	0.89222	0.68592	0.81371	0.89222	0.67992	0.80947
51	41	14.84860	21.81357	0.88738	0.66547	0.79914	0.88738	0.65781	0.79359	13.61972	19.32040	0.89222	0.69030	0.81678	0.89222	0.68373	0.81216
51	42	14.84860	21.58485	0.88738	0.67085	0.80301	0.88738	0.66248	0.79698	13.61972	19.15023	0.89222	0.69485	0.81995	0.89222	0.68766	0.81493

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
51	43	14.84860	21.34779	0.88738	0.67642	0.80698	0.88738	0.66727	0.80043	13.61972	18.97251	0.89222	0.69956	0.82323	0.89222	0.69170	0.81776
51	44	14.84860	21.10218	0.88738	0.68218	0.81106	0.88738	0.67217	0.80395	13.61972	18.78697	0.89222	0.70445	0.82660	0.89222	0.69585	0.82065
51	45	14.84860	20.84782	0.88738	0.68811	0.81524	0.88738	0.67717	0.80752	13.61972	18.59337	0.89222	0.70951	0.83007	0.89222	0.70010	0.82360
51	46	14.84860	20.58697	0.88738	0.69420	0.81950	0.88738	0.68228	0.81114	13.61972	18.39367	0.89222	0.71472	0.83363	0.89222	0.70444	0.82660
51	47	14.84860	20.32000	0.88738	0.70044	0.82383	0.88738	0.68748	0.81480	13.61972	18.18814	0.89222	0.72007	0.83726	0.89222	0.70889	0.82965
51	48	14.84860	20.04764	0.88738	0.70682	0.82823	0.88738	0.69278	0.81851	13.61972	17.97738	0.89222	0.72555	0.84095	0.89222	0.71343	0.83275
51	49	14.84860	19.77090	0.88738	0.71332	0.83268	0.88738	0.69817	0.82226	13.61972	17.76227	0.89222	0.73116	0.84470	0.89222	0.71806	0.83590
51	50	14.84860	19.49116	0.88738	0.71993	0.83716	0.88738	0.70364	0.82604	13.61972	17.54401	0.89222	0.73687	0.84850	0.89222	0.72278	0.83909
51	51	14.84860	19.21029	0.88738	0.72663	0.84167	0.88738	0.70920	0.82986	13.61972	17.32430	0.89222	0.74267	0.85233	0.89222	0.72760	0.84232
51	52	14.84860	18.92146	0.88738	0.73347	0.84624	0.88738	0.71484	0.83371	13.61972	17.09693	0.89222	0.74861	0.85624	0.89222	0.73250	0.84560
51	53	14.84860	18.62485	0.88738	0.74046	0.85088	0.88738	0.72055	0.83758	13.61972	16.86201	0.89222	0.75471	0.86021	0.89222	0.73748	0.84891
51	54	14.84860	18.32038	0.88738	0.74758	0.85556	0.88738	0.72633	0.84147	13.61972	16.61938	0.89222	0.76094	0.86424	0.89222	0.74254	0.85225
51	55	14.84860	18.00819	0.88738	0.75482	0.86028	0.88738	0.73218	0.84538	13.61972	16.36911	0.89222	0.76731	0.86834	0.89222	0.74768	0.85563
51	56	14.84860	17.68820	0.88738	0.76219	0.86505	0.88738	0.73808	0.84931	13.61972	16.11103	0.89222	0.77381	0.87248	0.89222	0.75289	0.85903
51	57	14.84860	17.36037	0.88738	0.76967	0.86984	0.88738	0.74404	0.85323	13.61972	15.84506	0.89222	0.78043	0.87667	0.89222	0.75816	0.86245
51	58	14.84860	17.02468	0.88738	0.77725	0.87466	0.88738	0.75004	0.85717	13.61972	15.57108	0.89222	0.78716	0.88091	0.89222	0.76350	0.86589
51	59	14.84860	16.68091	0.88738	0.78492	0.87950	0.88738	0.75608	0.86110	13.61972	15.28882	0.89222	0.79401	0.88518	0.89222	0.76889	0.86935
51	60	14.84860	16.32913	0.88738	0.79267	0.88435	0.88738	0.76216	0.86503	13.61972	14.99826	0.89222	0.80096	0.88948	0.89222	0.77434	0.87282
51	61	14.84860	15.96913	0.88738	0.80050	0.88920	0.88738	0.76827	0.86895	13.61972	14.69911	0.89222	0.80800	0.89381	0.89222	0.77983	0.87630
51	62	14.84860	15.60088	0.88738	0.80839	0.89405	0.88738	0.77441	0.87286	13.61972	14.39128	0.89222	0.81513	0.89815	0.89222	0.78537	0.87978
51	63	14.84860	15.22446	0.88738	0.81634	0.89888	0.88738	0.78057	0.87676	13.61972	14.07472	0.89222	0.82234	0.90251	0.89222	0.79095	0.88327
51	64	14.84860	14.83980	0.88738	0.82432	0.90370	0.88738	0.78675	0.88065	13.61972	13.74931	0.89222	0.82962	0.90688	0.89222	0.79656	0.88676
51	65	14.84860	14.44688	0.88738	0.83232	0.90849	0.88738	0.79294	0.88452	13.61972	13.41490	0.89222	0.83695	0.91124	0.89222	0.80221	0.89025
51	66	14.84860	14.04613	0.88738	0.84034	0.91324	0.88738	0.79915	0.88836	13.61972	13.07182	0.89222	0.84432	0.91559	0.89222	0.80789	0.89374
51	67	14.84860	13.63788	0.88738	0.84834	0.91795	0.88738	0.80535	0.89218	13.61972	12.72027	0.89222	0.85172	0.91992	0.89222	0.81359	0.89722
51	68	14.84860	13.22255	0.88738	0.85631	0.92259	0.88738	0.81156	0.89598	13.61972	12.36057	0.89222	0.85912	0.92422	0.89222	0.81931	0.90068
51	69	14.84860	12.80079	0.88738	0.86423	0.92717	0.88738	0.81777	0.89975	13.61972	11.99324	0.89222	0.86651	0.92848	0.89222	0.82505	0.90414
51	70	14.84860	12.37331	0.88738	0.87208	0.93167	0.88738	0.82397	0.90349	13.61972	11.61885	0.89222	0.87386	0.93268	0.89222	0.83079	0.90758
51	71	14.84860	11.94070	0.88738	0.87983	0.93607	0.88738	0.83015	0.90720	13.61972	11.23789	0.89222	0.88116	0.93683	0.89222	0.83655	0.91100
51	72	14.84860	11.50357	0.88738	0.88746	0.94038	0.88738	0.83632	0.91087	13.61972	10.85087	0.89222	0.88838	0.94089	0.89222	0.84230	0.91440
51	73	14.84860	11.06278	0.88738	0.89496	0.94457	0.88738	0.84247	0.91450	13.61972	10.45855	0.89222	0.89551	0.94487	0.89222	0.84804	0.91777
51	74	14.84860	10.61910	0.88738	0.90229	0.94864	0.88738	0.84858	0.91809	13.61972	10.06159	0.89222	0.90251	0.94876	0.89222	0.85378	0.92112
51	75	14.84860	10.17356	0.88738	0.90944	0.95257	0.88738	0.85466	0.92163	13.61972	9.66092	0.89222	0.90937	0.95253	0.89222	0.85949	0.92444
51	76	14.84860	9.72734	0.88738	0.91637	0.95636	0.88738	0.86068	0.92513	13.61972	9.25762	0.89222	0.91605	0.95619	0.89222	0.86517	0.92771
51	77	14.84860	9.28160	0.88738	0.92306	0.95999	0.88738	0.86665	0.92856	13.61972	8.85278	0.89222	0.92253	0.95971	0.89222	0.87081	0.93095
51	78	14.84860	8.83768	0.88738	0.92950	0.96346	0.88738	0.87256	0.93194	13.61972	8.44766	0.89222	0.92880	0.96308	0.89222	0.87641	0.93413

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
51	79	14.84860	8.39698	0.88738	0.93565	0.96675	0.88738	0.87838	0.93525	13.61972	8.04359	0.89222	0.93482	0.96631	0.89222	0.88193	0.93726
51	80	14.84860	7.96110	0.88738	0.94150	0.96987	0.88738	0.88411	0.93849	13.61972	7.64214	0.89222	0.94057	0.96937	0.89222	0.88738	0.94033
51	81	14.84860	7.53168	0.88738	0.94703	0.97280	0.88738	0.88973	0.94165	13.61972	7.24488	0.89222	0.94603	0.97226	0.89222	0.89274	0.94333
51	82	14.84860	7.11054	0.88738	0.95223	0.97553	0.88738	0.89524	0.94472	13.61972	6.85364	0.89222	0.95118	0.97498	0.89222	0.89800	0.94626
51	83	14.84860	6.69952	0.88738	0.95708	0.97807	0.88738	0.90061	0.94771	13.61972	6.47024	0.89222	0.95601	0.97751	0.89222	0.90314	0.94910
51	84	14.84860	6.30023	0.88738	0.96158	0.98041	0.88738	0.90583	0.95059	13.61972	6.09632	0.89222	0.96051	0.97986	0.89222	0.90814	0.95186
51	85	14.84860	5.91444	0.88738	0.96572	0.98256	0.88738	0.91089	0.95337	13.61972	5.73370	0.89222	0.96467	0.98202	0.89222	0.91300	0.95452
51	86	14.84860	5.54396	0.88738	0.96951	0.98452	0.88738	0.91578	0.95604	13.61972	5.38421	0.89222	0.96849	0.98399	0.89222	0.91770	0.95708
51	87	14.84860	5.19034	0.88738	0.97295	0.98629	0.88738	0.92048	0.95859	13.61972	5.04951	0.89222	0.97197	0.98579	0.89222	0.92222	0.95954
51	88	14.84860	4.85473	0.88738	0.97606	0.98788	0.88738	0.92498	0.96103	13.61972	4.73086	0.89222	0.97513	0.98741	0.89222	0.92656	0.96188
51	89	14.84860	4.53813	0.88738	0.97884	0.98931	0.88738	0.92928	0.96335	13.61972	4.42936	0.89222	0.97796	0.98886	0.89222	0.93072	0.96411
51	90	14.84860	4.24126	0.88738	0.98133	0.99058	0.88738	0.93339	0.96555	13.61972	4.14588	0.89222	0.98050	0.99016	0.89222	0.93468	0.96624
51	91	14.84860	3.96420	0.88738	0.98354	0.99170	0.88738	0.93730	0.96763	13.61972	3.88065	0.89222	0.98277	0.99131	0.89222	0.93847	0.96826
51	92	14.84860	3.70604	0.88738	0.98549	0.99269	0.88738	0.94102	0.96962	13.61972	3.63292	0.89222	0.98478	0.99233	0.89222	0.94208	0.97017
51	93	14.84860	3.46525	0.88738	0.98723	0.99357	0.88738	0.94457	0.97150	13.61972	3.40133	0.89222	0.98658	0.99324	0.89222	0.94552	0.97200
51	94	14.84860	3.23968	0.88738	0.98877	0.99435	0.88738	0.94796	0.97328	13.61972	3.18390	0.89222	0.98817	0.99405	0.89222	0.94880	0.97373
51	95	14.84860	3.02715	0.88738	0.99014	0.99505	0.88738	0.95117	0.97498	13.61972	2.97857	0.89222	0.98960	0.99477	0.89222	0.95194	0.97538
51	96	14.84860	2.82535	0.88738	0.99137	0.99566	0.88738	0.95423	0.97658	13.61972	2.78314	0.89222	0.99087	0.99541	0.89222	0.95491	0.97693
51	97	14.84860	2.63737	0.88738	0.99244	0.99620	0.88738	0.95710	0.97808	13.61972	2.60073	0.89222	0.99199	0.99598	0.89222	0.95771	0.97840
51	98	14.84860	2.46279	0.88738	0.99338	0.99668	0.88738	0.95980	0.97949	13.61972	2.43099	0.89222	0.99297	0.99647	0.89222	0.96035	0.97977
51	99	14.84860	2.30125	0.88738	0.99420	0.99709	0.88738	0.96233	0.98080	13.61972	2.27364	0.89222	0.99383	0.99691	0.89222	0.96282	0.98106
51	100	14.84860	2.15258	0.88738	0.99491	0.99745	0.88738	0.96468	0.98202	13.61972	2.12860	0.89222	0.99458	0.99728	0.89222	0.96513	0.98225
51	101	14.84860	2.01649	0.88738	0.99552	0.99776	0.88738	0.96687	0.98315	13.61972	1.99561	0.89222	0.99523	0.99761	0.89222	0.96726	0.98336
51	102	14.84860	1.89293	0.88738	0.99605	0.99802	0.88738	0.96888	0.98420	13.61972	1.87471	0.89222	0.99578	0.99789	0.89222	0.96924	0.98438
51	103	14.84860	1.78083	0.88738	0.99650	0.99825	0.88738	0.97074	0.98515	13.61972	1.76487	0.89222	0.99626	0.99813	0.89222	0.97107	0.98532
51	104	14.84860	1.67943	0.88738	0.99689	0.99844	0.88738	0.97245	0.98603	13.61972	1.66540	0.89222	0.99668	0.99834	0.89222	0.97274	0.98618
51	105	14.84860	1.58804	0.88738	0.99723	0.99861	0.88738	0.97400	0.98683	13.61972	1.57565	0.89222	0.99703	0.99851	0.89222	0.97427	0.98697
51	106	14.84860	1.50600	0.88738	0.99751	0.99875	0.88738	0.97541	0.98755	13.61972	1.49500	0.89222	0.99733	0.99867	0.89222	0.97565	0.98768
51	107	14.84860	1.43298	0.88738	0.99775	0.99887	0.88738	0.97665	0.98819	13.61972	1.42313	0.89222	0.99759	0.99879	0.89222	0.97688	0.98830
51	108	14.84860	1.36894	0.88738	0.99795	0.99897	0.88738	0.97772	0.98873	13.61972	1.36003	0.89222	0.99780	0.99890	0.89222	0.97793	0.98884
51	109	14.84860	1.31458	0.88738	0.99811	0.99905	0.88738	0.97858	0.98917	13.61972	1.30641	0.89222	0.99797	0.99898	0.89222	0.97878	0.98928
51	110	14.84860	1.27298	0.88738	0.99822	0.99911	0.88738	0.97920	0.98949	13.61972	1.26533	0.89222	0.99809	0.99904	0.89222	0.97939	0.98959
52	1	14.59865	26.62178	0.88351	0.54789	0.70792	0.88351	0.54749	0.70758	13.41140	22.51412	0.88844	0.59516	0.74621	0.88844	0.59480	0.74592
52	2	14.59865	26.56961	0.88351	0.54896	0.70881	0.88351	0.54856	0.70848	13.41140	22.48584	0.88844	0.59591	0.74680	0.88844	0.59555	0.74652
52	3	14.59865	26.51422	0.88351	0.55009	0.70976	0.88351	0.54968	0.70941	13.41140	22.45520	0.88844	0.59671	0.74742	0.88844	0.59634	0.74713
52	4	14.59865	26.45593	0.88351	0.55128	0.71074	0.88351	0.55085	0.71038	13.41140	22.42249	0.88844	0.59755	0.74808	0.88844	0.59717	0.74778

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
52	5	14.59865	26.39526	0.88351	0.55252	0.71177	0.88351	0.55206	0.71139	13.41140	22.38814	0.88844	0.59844	0.74878	0.88844	0.59803	0.74846
52	6	14.59865	26.33222	0.88351	0.55381	0.71284	0.88351	0.55332	0.71244	13.41140	22.35215	0.88844	0.59936	0.74950	0.88844	0.59894	0.74917
52	7	14.59865	26.26662	0.88351	0.55515	0.71395	0.88351	0.55464	0.71353	13.41140	22.31437	0.88844	0.60034	0.75026	0.88844	0.59988	0.74991
52	8	14.59865	26.19847	0.88351	0.55655	0.71511	0.88351	0.55600	0.71466	13.41140	22.27480	0.88844	0.60136	0.75106	0.88844	0.60088	0.75068
52	9	14.59865	26.12745	0.88351	0.55801	0.71631	0.88351	0.55743	0.71583	13.41140	22.23319	0.88844	0.60243	0.75190	0.88844	0.60191	0.75149
52	10	14.59865	26.05351	0.88351	0.55953	0.71757	0.88351	0.55891	0.71705	13.41140	22.18946	0.88844	0.60355	0.75277	0.88844	0.60300	0.75234
52	11	14.59865	25.97700	0.88351	0.56112	0.71887	0.88351	0.56044	0.71831	13.41140	22.14392	0.88844	0.60473	0.75368	0.88844	0.60413	0.75322
52	12	14.59865	25.89730	0.88351	0.56277	0.72022	0.88351	0.56204	0.71963	13.41140	22.09606	0.88844	0.60596	0.75464	0.88844	0.60532	0.75414
52	13	14.59865	25.81474	0.88351	0.56450	0.72163	0.88351	0.56371	0.72099	13.41140	22.04614	0.88844	0.60725	0.75564	0.88844	0.60656	0.75510
52	14	14.59865	25.72901	0.88351	0.56629	0.72310	0.88351	0.56544	0.72240	13.41140	21.99389	0.88844	0.60860	0.75669	0.88844	0.60785	0.75610
52	15	14.59865	25.64035	0.88351	0.56815	0.72462	0.88351	0.56724	0.72387	13.41140	21.93952	0.88844	0.61002	0.75778	0.88844	0.60920	0.75715
52	16	14.59865	25.54880	0.88351	0.57009	0.72619	0.88351	0.56911	0.72539	13.41140	21.88305	0.88844	0.61149	0.75891	0.88844	0.61062	0.75824
52	17	14.59865	25.45467	0.88351	0.57211	0.72782	0.88351	0.57105	0.72697	13.41140	21.82476	0.88844	0.61303	0.76010	0.88844	0.61209	0.75938
52	18	14.59865	25.35821	0.88351	0.57419	0.72951	0.88351	0.57307	0.72860	13.41140	21.76485	0.88844	0.61462	0.76132	0.88844	0.61364	0.76057
52	19	14.59865	25.25875	0.88351	0.57636	0.73125	0.88351	0.57518	0.73030	13.41140	21.70276	0.88844	0.61629	0.76260	0.88844	0.61525	0.76180
52	20	14.59865	25.15564	0.88351	0.57862	0.73307	0.88351	0.57737	0.73206	13.41140	21.63792	0.88844	0.61804	0.76393	0.88844	0.61694	0.76310
52	21	14.59865	25.04833	0.88351	0.58097	0.73496	0.88351	0.57964	0.73389	13.41140	21.56986	0.88844	0.61987	0.76533	0.88844	0.61871	0.76445
52	22	14.59865	24.93660	0.88351	0.58343	0.73692	0.88351	0.58201	0.73578	13.41140	21.49836	0.88844	0.62179	0.76680	0.88844	0.62055	0.76585
52	23	14.59865	24.82004	0.88351	0.58600	0.73897	0.88351	0.58447	0.73775	13.41140	21.42306	0.88844	0.62381	0.76833	0.88844	0.62247	0.76731
52	24	14.59865	24.69862	0.88351	0.58869	0.74110	0.88351	0.58702	0.73978	13.41140	21.34391	0.88844	0.62593	0.76993	0.88844	0.62448	0.76884
52	25	14.59865	24.57203	0.88351	0.59149	0.74332	0.88351	0.58967	0.74188	13.41140	21.26064	0.88844	0.62815	0.77161	0.88844	0.62658	0.77042
52	26	14.59865	24.44053	0.88351	0.59441	0.74562	0.88351	0.59243	0.74406	13.41140	21.17342	0.88844	0.63048	0.77337	0.88844	0.62876	0.77207
52	27	14.59865	24.30438	0.88351	0.59745	0.74800	0.88351	0.59529	0.74631	13.41140	21.08250	0.88844	0.63291	0.77519	0.88844	0.63104	0.77379
52	28	14.59865	24.16342	0.88351	0.60061	0.75048	0.88351	0.59825	0.74863	13.41140	20.98768	0.88844	0.63545	0.77710	0.88844	0.63341	0.77557
52	29	14.59865	24.01762	0.88351	0.60391	0.75304	0.88351	0.60133	0.75104	13.41140	20.88895	0.88844	0.63811	0.77908	0.88844	0.63588	0.77742
52	30	14.59865	23.86654	0.88351	0.60733	0.75570	0.88351	0.60452	0.75352	13.41140	20.78588	0.88844	0.64088	0.78114	0.88844	0.63845	0.77934
52	31	14.59865	23.71037	0.88351	0.61089	0.75845	0.88351	0.60783	0.75609	13.41140	20.67862	0.88844	0.64378	0.78329	0.88844	0.64113	0.78133
52	32	14.59865	23.54876	0.88351	0.61460	0.76130	0.88351	0.61125	0.75873	13.41140	20.56684	0.88844	0.64680	0.78552	0.88844	0.64391	0.78339
52	33	14.59865	23.38162	0.88351	0.61845	0.76425	0.88351	0.61480	0.76146	13.41140	20.45044	0.88844	0.64996	0.78785	0.88844	0.64681	0.78553
52	34	14.59865	23.20856	0.88351	0.62245	0.76730	0.88351	0.61847	0.76427	13.41140	20.32903	0.88844	0.65325	0.79026	0.88844	0.64982	0.78774
52	35	14.59865	23.02940	0.88351	0.62662	0.77045	0.88351	0.62227	0.76716	13.41140	20.20243	0.88844	0.65668	0.79277	0.88844	0.65294	0.79003
52	36	14.59865	22.84408	0.88351	0.63094	0.77371	0.88351	0.62619	0.77013	13.41140	20.07055	0.88844	0.66026	0.79537	0.88844	0.65617	0.79240
52	37	14.59865	22.65215	0.88351	0.63543	0.77708	0.88351	0.63025	0.77319	13.41140	19.93297	0.88844	0.66400	0.79808	0.88844	0.65953	0.79484
52	38	14.59865	22.45348	0.88351	0.64010	0.78056	0.88351	0.63443	0.77633	13.41140	19.78951	0.88844	0.66789	0.80088	0.88844	0.66301	0.79736
52	39	14.59865	22.24766	0.88351	0.64494	0.78415	0.88351	0.63874	0.77955	13.41140	19.63978	0.88844	0.67194	0.80378	0.88844	0.66660	0.79995
52	40	14.59865	22.03447	0.88351	0.64996	0.78785	0.88351	0.64318	0.78285	13.41140	19.48352	0.88844	0.67616	0.80679	0.88844	0.67032	0.80262

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
52	41	14.59865	21.81357	0.88351	0.65516	0.79166	0.88351	0.64775	0.78623	13.41140	19.32040	0.88844	0.68054	0.80991	0.88844	0.67415	0.80537
52	42	14.59865	21.58485	0.88351	0.66056	0.79558	0.88351	0.65245	0.78967	13.41140	19.15023	0.88844	0.68510	0.81313	0.88844	0.67811	0.80818
52	43	14.59865	21.34779	0.88351	0.66614	0.79962	0.88351	0.65726	0.79319	13.41140	18.97251	0.88844	0.68984	0.81646	0.88844	0.68218	0.81107
52	44	14.59865	21.10218	0.88351	0.67191	0.80377	0.88351	0.66220	0.79677	13.41140	18.78697	0.88844	0.69476	0.81989	0.88844	0.68636	0.81401
52	45	14.59865	20.84782	0.88351	0.67788	0.80802	0.88351	0.66725	0.80042	13.41140	18.59337	0.88844	0.69985	0.82343	0.88844	0.69065	0.81703
52	46	14.59865	20.58697	0.88351	0.68401	0.81236	0.88351	0.67241	0.80412	13.41140	18.39367	0.88844	0.70510	0.82705	0.88844	0.69505	0.82010
52	47	14.59865	20.32000	0.88351	0.69030	0.81678	0.88351	0.67767	0.80787	13.41140	18.18814	0.88844	0.71050	0.83075	0.88844	0.69956	0.82322
52	48	14.59865	20.04764	0.88351	0.69673	0.82126	0.88351	0.68304	0.81167	13.41140	17.97738	0.88844	0.71605	0.83453	0.88844	0.70416	0.82640
52	49	14.59865	19.77090	0.88351	0.70330	0.82581	0.88351	0.68850	0.81552	13.41140	17.76227	0.88844	0.72172	0.83837	0.88844	0.70887	0.82963
52	50	14.59865	19.49116	0.88351	0.70999	0.83040	0.88351	0.69406	0.81940	13.41140	17.54401	0.88844	0.72750	0.84226	0.88844	0.71367	0.83291
52	51	14.59865	19.21029	0.88351	0.71677	0.83502	0.88351	0.69971	0.82333	13.41140	17.32430	0.88844	0.73338	0.84619	0.88844	0.71857	0.83624
52	52	14.59865	18.92146	0.88351	0.72372	0.83972	0.88351	0.70546	0.82729	13.41140	17.09693	0.88844	0.73943	0.85020	0.88844	0.72357	0.83961
52	53	14.59865	18.62485	0.88351	0.73081	0.84447	0.88351	0.71129	0.83129	13.41140	16.86201	0.88844	0.74562	0.85428	0.88844	0.72865	0.84303
52	54	14.59865	18.32038	0.88351	0.73806	0.84929	0.88351	0.71719	0.83531	13.41140	16.61938	0.88844	0.75197	0.85843	0.88844	0.73383	0.84648
52	55	14.59865	18.00819	0.88351	0.74544	0.85416	0.88351	0.72317	0.83935	13.41140	16.36911	0.88844	0.75846	0.86264	0.88844	0.73908	0.84997
52	56	14.59865	17.68820	0.88351	0.75296	0.85907	0.88351	0.72921	0.84340	13.41140	16.11103	0.88844	0.76509	0.86692	0.88844	0.74442	0.85349
52	57	14.59865	17.36037	0.88351	0.76059	0.86402	0.88351	0.73531	0.84747	13.41140	15.84506	0.88844	0.77186	0.87124	0.88844	0.74982	0.85703
52	58	14.59865	17.02468	0.88351	0.76834	0.86900	0.88351	0.74146	0.85154	13.41140	15.57108	0.88844	0.77875	0.87561	0.88844	0.75529	0.86059
52	59	14.59865	16.68091	0.88351	0.77620	0.87400	0.88351	0.74766	0.85561	13.41140	15.28882	0.88844	0.78576	0.88003	0.88844	0.76083	0.86417
52	60	14.59865	16.32913	0.88351	0.78415	0.87902	0.88351	0.75390	0.85969	13.41140	14.99826	0.88844	0.79288	0.88448	0.88844	0.76642	0.86776
52	61	14.59865	15.96913	0.88351	0.79218	0.88404	0.88351	0.76018	0.86375	13.41140	14.69911	0.88844	0.80011	0.88896	0.88844	0.77206	0.87137
52	62	14.59865	15.60088	0.88351	0.80029	0.88907	0.88351	0.76648	0.86781	13.41140	14.39128	0.88844	0.80744	0.89346	0.88844	0.77775	0.87498
52	63	14.59865	15.22446	0.88351	0.80846	0.89409	0.88351	0.77282	0.87185	13.41140	14.07472	0.88844	0.81485	0.89798	0.88844	0.78348	0.87860
52	64	14.59865	14.83980	0.88351	0.81667	0.89909	0.88351	0.77917	0.87588	13.41140	13.74931	0.88844	0.82233	0.90250	0.88844	0.78925	0.88222
52	65	14.59865	14.44688	0.88351	0.82492	0.90406	0.88351	0.78553	0.87989	13.41140	13.41490	0.88844	0.82988	0.90703	0.88844	0.79506	0.88583
52	66	14.59865	14.04613	0.88351	0.83318	0.90900	0.88351	0.79191	0.88387	13.41140	13.07182	0.88844	0.83748	0.91155	0.88844	0.80090	0.88944
52	67	14.59865	13.63788	0.88351	0.84144	0.91389	0.88351	0.79829	0.88783	13.41140	12.72027	0.88844	0.84510	0.91605	0.88844	0.80676	0.89304
52	68	14.59865	13.22255	0.88351	0.84968	0.91873	0.88351	0.80467	0.89176	13.41140	12.36057	0.88844	0.85274	0.92052	0.88844	0.81263	0.89663
52	69	14.59865	12.80079	0.88351	0.85787	0.92350	0.88351	0.81105	0.89567	13.41140	11.99324	0.88844	0.86038	0.92495	0.88844	0.81853	0.90021
52	70	14.59865	12.37331	0.88351	0.86599	0.92818	0.88351	0.81742	0.89954	13.41140	11.61885	0.88844	0.86798	0.92932	0.88844	0.82443	0.90377
52	71	14.59865	11.94070	0.88351	0.87402	0.93277	0.88351	0.82377	0.90337	13.41140	11.23789	0.88844	0.87553	0.93364	0.88844	0.83034	0.90731
52	72	14.59865	11.50357	0.88351	0.88193	0.93726	0.88351	0.83011	0.90717	13.41140	10.85087	0.88844	0.88301	0.93787	0.88844	0.83625	0.91083
52	73	14.59865	11.06278	0.88351	0.88971	0.94164	0.88351	0.83642	0.91092	13.41140	10.45855	0.88844	0.89040	0.94202	0.88844	0.84216	0.91432
52	74	14.59865	10.61910	0.88351	0.89733	0.94589	0.88351	0.84270	0.91464	13.41140	10.06159	0.88844	0.89767	0.94607	0.88844	0.84805	0.91778
52	75	14.59865	10.17356	0.88351	0.90476	0.95000	0.88351	0.84894	0.91830	13.41140	9.66092	0.88844	0.90479	0.95001	0.88844	0.85392	0.92120
52	76	14.59865	9.72734	0.88351	0.91197	0.95396	0.88351	0.85514	0.92191	13.41140	9.25762	0.88844	0.91174	0.95383	0.88844	0.85976	0.92459

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
52	77	14.59865	9.28160	0.88351	0.91895	0.95776	0.88351	0.86127	0.92547	13.41140	8.85278	0.88844	0.91849	0.95751	0.88844	0.86555	0.92793
52	78	14.59865	8.83768	0.88351	0.92566	0.96140	0.88351	0.86734	0.92896	13.41140	8.44766	0.88844	0.92501	0.96105	0.88844	0.87130	0.93123
52	79	14.59865	8.39698	0.88351	0.93209	0.96485	0.88351	0.87333	0.93238	13.41140	8.04359	0.88844	0.93129	0.96442	0.88844	0.87699	0.93446
52	80	14.59865	7.96110	0.88351	0.93821	0.96812	0.88351	0.87922	0.93573	13.41140	7.64214	0.88844	0.93730	0.96763	0.88844	0.88260	0.93764
52	81	14.59865	7.53168	0.88351	0.94400	0.97119	0.88351	0.88501	0.93900	13.41140	7.24488	0.88844	0.94300	0.97067	0.88844	0.88812	0.94074
52	82	14.59865	7.11054	0.88351	0.94945	0.97407	0.88351	0.89068	0.94218	13.41140	6.85364	0.88844	0.94840	0.97352	0.88844	0.89353	0.94377
52	83	14.59865	6.69952	0.88351	0.95454	0.97674	0.88351	0.89622	0.94527	13.41140	6.47024	0.88844	0.95346	0.97618	0.88844	0.89883	0.94672
52	84	14.59865	6.30023	0.88351	0.95927	0.97921	0.88351	0.90160	0.94826	13.41140	6.09632	0.88844	0.95818	0.97864	0.88844	0.90399	0.94957
52	85	14.59865	5.91444	0.88351	0.96363	0.98148	0.88351	0.90683	0.95114	13.41140	5.73370	0.88844	0.96256	0.98092	0.88844	0.90901	0.95234
52	86	14.59865	5.54396	0.88351	0.96762	0.98354	0.88351	0.91187	0.95391	13.41140	5.38421	0.88844	0.96657	0.98300	0.88844	0.91386	0.95499
52	87	14.59865	5.19034	0.88351	0.97125	0.98541	0.88351	0.91673	0.95656	13.41140	5.04951	0.88844	0.97024	0.98490	0.88844	0.91854	0.95754
52	88	14.59865	4.85473	0.88351	0.97453	0.98710	0.88351	0.92139	0.95909	13.41140	4.73086	0.88844	0.97357	0.98661	0.88844	0.92303	0.95998
52	89	14.59865	4.53813	0.88351	0.97747	0.98861	0.88351	0.92585	0.96150	13.41140	4.42936	0.88844	0.97657	0.98814	0.88844	0.92734	0.96230
52	90	14.59865	4.24126	0.88351	0.98010	0.98995	0.88351	0.93011	0.96379	13.41140	4.14588	0.88844	0.97925	0.98952	0.88844	0.93146	0.96451
52	91	14.59865	3.96420	0.88351	0.98244	0.99114	0.88351	0.93417	0.96596	13.41140	3.88065	0.88844	0.98165	0.99074	0.88844	0.93538	0.96661
52	92	14.59865	3.70604	0.88351	0.98451	0.99220	0.88351	0.93804	0.96803	13.41140	3.63292	0.88844	0.98378	0.99182	0.88844	0.93914	0.96861
52	93	14.59865	3.46525	0.88351	0.98636	0.99313	0.88351	0.94173	0.96999	13.41140	3.40133	0.88844	0.98568	0.99279	0.88844	0.94272	0.97051
52	94	14.59865	3.23968	0.88351	0.98800	0.99396	0.88351	0.94526	0.97186	13.41140	3.18390	0.88844	0.98738	0.99365	0.88844	0.94614	0.97233
52	95	14.59865	3.02715	0.88351	0.98946	0.99470	0.88351	0.94861	0.97363	13.41140	2.97857	0.88844	0.98889	0.99441	0.88844	0.94941	0.97405
52	96	14.59865	2.82535	0.88351	0.99076	0.99536	0.88351	0.95180	0.97530	13.41140	2.78314	0.88844	0.99024	0.99510	0.88844	0.95251	0.97568
52	97	14.59865	2.63737	0.88351	0.99190	0.99593	0.88351	0.95480	0.97688	13.41140	2.60073	0.88844	0.99143	0.99570	0.88844	0.95544	0.97721
52	98	14.59865	2.46279	0.88351	0.99290	0.99644	0.88351	0.95763	0.97836	13.41140	2.43099	0.88844	0.99248	0.99623	0.88844	0.95820	0.97865
52	99	14.59865	2.30125	0.88351	0.99378	0.99688	0.88351	0.96027	0.97973	13.41140	2.27364	0.88844	0.99340	0.99669	0.88844	0.96079	0.98000
52	100	14.59865	2.15258	0.88351	0.99454	0.99726	0.88351	0.96274	0.98102	13.41140	2.12860	0.88844	0.99419	0.99709	0.88844	0.96320	0.98126
52	101	14.59865	2.01649	0.88351	0.99519	0.99759	0.88351	0.96503	0.98220	13.41140	1.99561	0.88844	0.99488	0.99744	0.88844	0.96545	0.98242
52	102	14.59865	1.89293	0.88351	0.99576	0.99787	0.88351	0.96715	0.98330	13.41140	1.87471	0.88844	0.99548	0.99774	0.88844	0.96752	0.98349
52	103	14.59865	1.78083	0.88351	0.99624	0.99812	0.88351	0.96910	0.98431	13.41140	1.76487	0.88844	0.99599	0.99799	0.88844	0.96944	0.98448
52	104	14.59865	1.67943	0.88351	0.99666	0.99833	0.88351	0.97089	0.98523	13.41140	1.66540	0.88844	0.99644	0.99822	0.88844	0.97120	0.98539
52	105	14.59865	1.58804	0.88351	0.99702	0.99851	0.88351	0.97253	0.98607	13.41140	1.57565	0.88844	0.99682	0.99841	0.88844	0.97281	0.98622
52	106	14.59865	1.50600	0.88351	0.99733	0.99866	0.88351	0.97401	0.98683	13.41140	1.49500	0.88844	0.99714	0.99857	0.88844	0.97426	0.98696
52	107	14.59865	1.43298	0.88351	0.99758	0.99879	0.88351	0.97531	0.98750	13.41140	1.42313	0.88844	0.99741	0.99870	0.88844	0.97555	0.98763
52	108	14.59865	1.36894	0.88351	0.99780	0.99890	0.88351	0.97644	0.98808	13.41140	1.36003	0.88844	0.99764	0.99882	0.88844	0.97666	0.98819
52	109	14.59865	1.31458	0.88351	0.99796	0.99898	0.88351	0.97735	0.98854	13.41140	1.30641	0.88844	0.99782	0.99891	0.88844	0.97756	0.98865
52	110	14.59865	1.27298	0.88351	0.99809	0.99904	0.88351	0.97800	0.98888	13.41140	1.26533	0.88844	0.99795	0.99897	0.88844	0.97821	0.98899
53	1	14.35010	26.62178	0.87979	0.53858	0.70010	0.87979	0.53819	0.69977	13.20379	22.51412	0.88479	0.58597	0.73894	0.88479	0.58562	0.73866
53	2	14.35010	26.56961	0.87979	0.53964	0.70099	0.87979	0.53925	0.70067	13.20379	22.48584	0.88479	0.58671	0.73953	0.88479	0.58636	0.73925

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
53	3	14.35010	26.51422	0.87979	0.54075	0.70193	0.87979	0.54035	0.70160	13.20379	22.45520	0.88479	0.58749	0.74015	0.88479	0.58714	0.73987
53	4	14.35010	26.45593	0.87979	0.54192	0.70292	0.87979	0.54150	0.70256	13.20379	22.42249	0.88479	0.58833	0.74081	0.88479	0.58795	0.74052
53	5	14.35010	26.39526	0.87979	0.54314	0.70394	0.87979	0.54270	0.70357	13.20379	22.38814	0.88479	0.58920	0.74151	0.88479	0.58880	0.74119
53	6	14.35010	26.33222	0.87979	0.54441	0.70500	0.87979	0.54394	0.70461	13.20379	22.35215	0.88479	0.59012	0.74223	0.88479	0.58970	0.74190
53	7	14.35010	26.26662	0.87979	0.54573	0.70611	0.87979	0.54523	0.70570	13.20379	22.31437	0.88479	0.59108	0.74299	0.88479	0.59063	0.74264
53	8	14.35010	26.19847	0.87979	0.54711	0.70727	0.87979	0.54658	0.70682	13.20379	22.27480	0.88479	0.59208	0.74378	0.88479	0.59161	0.74341
53	9	14.35010	26.12745	0.87979	0.54855	0.70847	0.87979	0.54798	0.70800	13.20379	22.23319	0.88479	0.59314	0.74462	0.88479	0.59264	0.74422
53	10	14.35010	26.05351	0.87979	0.55005	0.70972	0.87979	0.54944	0.70921	13.20379	22.18946	0.88479	0.59425	0.74549	0.88479	0.59371	0.74507
53	11	14.35010	25.97700	0.87979	0.55161	0.71102	0.87979	0.55096	0.71047	13.20379	22.14392	0.88479	0.59541	0.74641	0.88479	0.59483	0.74595
53	12	14.35010	25.89730	0.87979	0.55324	0.71237	0.87979	0.55254	0.71178	13.20379	22.09606	0.88479	0.59663	0.74736	0.88479	0.59600	0.74687
53	13	14.35010	25.81474	0.87979	0.55494	0.71378	0.87979	0.55418	0.71314	13.20379	22.04614	0.88479	0.59791	0.74836	0.88479	0.59723	0.74783
53	14	14.35010	25.72901	0.87979	0.55671	0.71524	0.87979	0.55588	0.71456	13.20379	21.99389	0.88479	0.59924	0.74941	0.88479	0.59851	0.74883
53	15	14.35010	25.64035	0.87979	0.55855	0.71675	0.87979	0.55766	0.71602	13.20379	21.93952	0.88479	0.60064	0.75050	0.88479	0.59984	0.74988
53	16	14.35010	25.54880	0.87979	0.56046	0.71833	0.87979	0.55950	0.71754	13.20379	21.88305	0.88479	0.60209	0.75163	0.88479	0.60124	0.75097
53	17	14.35010	25.45467	0.87979	0.56244	0.71995	0.87979	0.56143	0.71912	13.20379	21.82476	0.88479	0.60361	0.75282	0.88479	0.60271	0.75211
53	18	14.35010	25.35821	0.87979	0.56450	0.72164	0.87979	0.56342	0.72076	13.20379	21.76485	0.88479	0.60519	0.75404	0.88479	0.60423	0.75330
53	19	14.35010	25.25875	0.87979	0.56664	0.72338	0.87979	0.56550	0.72245	13.20379	21.70276	0.88479	0.60684	0.75532	0.88479	0.60583	0.75454
53	20	14.35010	25.15564	0.87979	0.56887	0.72519	0.87979	0.56766	0.72422	13.20379	21.63792	0.88479	0.60857	0.75666	0.88479	0.60751	0.75584
53	21	14.35010	25.04833	0.87979	0.57119	0.72708	0.87979	0.56991	0.72604	13.20379	21.56986	0.88479	0.61038	0.75806	0.88479	0.60925	0.75719
53	22	14.35010	24.93660	0.87979	0.57362	0.72905	0.87979	0.57225	0.72794	13.20379	21.49836	0.88479	0.61228	0.75952	0.88479	0.61108	0.75860
53	23	14.35010	24.82004	0.87979	0.57616	0.73109	0.87979	0.57469	0.72991	13.20379	21.42306	0.88479	0.61428	0.76106	0.88479	0.61299	0.76007
53	24	14.35010	24.69862	0.87979	0.57881	0.73323	0.87979	0.57722	0.73194	13.20379	21.34391	0.88479	0.61638	0.76267	0.88479	0.61498	0.76160
53	25	14.35010	24.57203	0.87979	0.58158	0.73544	0.87979	0.57984	0.73405	13.20379	21.26064	0.88479	0.61858	0.76435	0.88479	0.61706	0.76319
53	26	14.35010	24.44053	0.87979	0.58447	0.73775	0.87979	0.58257	0.73623	13.20379	21.17342	0.88479	0.62089	0.76611	0.88479	0.61923	0.76485
53	27	14.35010	24.30438	0.87979	0.58748	0.74014	0.87979	0.58540	0.73849	13.20379	21.08250	0.88479	0.62330	0.76794	0.88479	0.62149	0.76657
53	28	14.35010	24.16342	0.87979	0.59061	0.74262	0.87979	0.58835	0.74083	13.20379	20.98768	0.88479	0.62582	0.76985	0.88479	0.62385	0.76836
53	29	14.35010	24.01762	0.87979	0.59387	0.74519	0.87979	0.59140	0.74324	13.20379	20.88895	0.88479	0.62846	0.77184	0.88479	0.62631	0.77022
53	30	14.35010	23.86654	0.87979	0.59726	0.74786	0.87979	0.59456	0.74574	13.20379	20.78588	0.88479	0.63121	0.77392	0.88479	0.62887	0.77215
53	31	14.35010	23.71037	0.87979	0.60079	0.75062	0.87979	0.59785	0.74832	13.20379	20.67862	0.88479	0.63409	0.77608	0.88479	0.63153	0.77416
53	32	14.35010	23.54876	0.87979	0.60447	0.75348	0.87979	0.60125	0.75098	13.20379	20.56684	0.88479	0.63709	0.77832	0.88479	0.63430	0.77624
53	33	14.35010	23.38162	0.87979	0.60829	0.75644	0.87979	0.60478	0.75372	13.20379	20.45044	0.88479	0.64023	0.78066	0.88479	0.63719	0.77839
53	34	14.35010	23.20856	0.87979	0.61226	0.75951	0.87979	0.60843	0.75655	13.20379	20.32903	0.88479	0.64351	0.78309	0.88479	0.64019	0.78063
53	35	14.35010	23.02940	0.87979	0.61640	0.76268	0.87979	0.61221	0.75947	13.20379	20.20243	0.88479	0.64693	0.78562	0.88479	0.64330	0.78294
53	36	14.35010	22.84408	0.87979	0.62070	0.76596	0.87979	0.61613	0.76247	13.20379	20.07055	0.88479	0.65050	0.78824	0.88479	0.64654	0.78533
53	37	14.35010	22.65215	0.87979	0.62517	0.76936	0.87979	0.62017	0.76556	13.20379	19.93297	0.88479	0.65422	0.79097	0.88479	0.64989	0.78780
53	38	14.35010	22.45348	0.87979	0.62981	0.77286	0.87979	0.62435	0.76874	13.20379	19.78951	0.88479	0.65810	0.79380	0.88479	0.65337	0.79035

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EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
53	39	14.35010	22.24766	0.87979	0.63464	0.77649	0.87979	0.62866	0.77200	13.20379	19.63978	0.88479	0.66215	0.79674	0.88479	0.65697	0.79298
53	40	14.35010	22.03447	0.87979	0.63965	0.78023	0.87979	0.63311	0.77534	13.20379	19.48352	0.88479	0.66637	0.79979	0.88479	0.66070	0.79569
53	41	14.35010	21.81357	0.87979	0.64485	0.78408	0.87979	0.63769	0.77876	13.20379	19.32040	0.88479	0.67076	0.80294	0.88479	0.66455	0.79848
53	42	14.35010	21.58485	0.87979	0.65024	0.78805	0.87979	0.64239	0.78227	13.20379	19.15023	0.88479	0.67533	0.80621	0.88479	0.66853	0.80134
53	43	14.35010	21.34779	0.87979	0.65583	0.79215	0.87979	0.64723	0.78584	13.20379	18.97251	0.88479	0.68008	0.80958	0.88479	0.67262	0.80427
53	44	14.35010	21.10218	0.87979	0.66162	0.79635	0.87979	0.65220	0.78949	13.20379	18.78697	0.88479	0.68502	0.81307	0.88479	0.67684	0.80728
53	45	14.35010	20.84782	0.87979	0.66760	0.80067	0.87979	0.65729	0.79321	13.20379	18.59337	0.88479	0.69015	0.81667	0.88479	0.68117	0.81035
53	46	14.35010	20.58697	0.87979	0.67376	0.80509	0.87979	0.66249	0.79698	13.20379	18.39367	0.88479	0.69543	0.82036	0.88479	0.68562	0.81349
53	47	14.35010	20.32000	0.87979	0.68009	0.80959	0.87979	0.66781	0.80082	13.20379	18.18814	0.88479	0.70088	0.82414	0.88479	0.69017	0.81669
53	48	14.35010	20.04764	0.87979	0.68658	0.81417	0.87979	0.67324	0.80471	13.20379	17.97738	0.88479	0.70647	0.82799	0.88479	0.69484	0.81995
53	49	14.35010	19.77090	0.87979	0.69321	0.81881	0.87979	0.67877	0.80865	13.20379	17.76227	0.88479	0.71220	0.83191	0.88479	0.69961	0.82326
53	50	14.35010	19.49116	0.87979	0.69996	0.82350	0.87979	0.68441	0.81264	13.20379	17.54401	0.88479	0.71806	0.83589	0.88479	0.70449	0.82663
53	51	14.35010	19.21029	0.87979	0.70682	0.82823	0.87979	0.69016	0.81668	13.20379	17.32430	0.88479	0.72401	0.83992	0.88479	0.70947	0.83005
53	52	14.35010	18.92146	0.87979	0.71386	0.83304	0.87979	0.69601	0.82076	13.20379	17.09693	0.88479	0.73014	0.84403	0.88479	0.71456	0.83352
53	53	14.35010	18.62485	0.87979	0.72106	0.83793	0.87979	0.70194	0.82487	13.20379	16.86201	0.88479	0.73644	0.84822	0.88479	0.71975	0.83704
53	54	14.35010	18.32038	0.87979	0.72842	0.84288	0.87979	0.70797	0.82902	13.20379	16.61938	0.88479	0.74289	0.85248	0.88479	0.72504	0.84061
53	55	14.35010	18.00819	0.87979	0.73594	0.84788	0.87979	0.71408	0.83319	13.20379	16.36911	0.88479	0.74950	0.85682	0.88479	0.73041	0.84421
53	56	14.35010	17.68820	0.87979	0.74359	0.85294	0.87979	0.72025	0.83738	13.20379	16.11103	0.88479	0.75626	0.86122	0.88479	0.73587	0.84784
53	57	14.35010	17.36037	0.87979	0.75139	0.85805	0.87979	0.72650	0.84159	13.20379	15.84506	0.88479	0.76317	0.86568	0.88479	0.74141	0.85150
53	58	14.35010	17.02468	0.87979	0.75930	0.86319	0.87979	0.73281	0.84580	13.20379	15.57108	0.88479	0.77021	0.87019	0.88479	0.74701	0.85519
53	59	14.35010	16.68091	0.87979	0.76734	0.86836	0.87979	0.73916	0.85002	13.20379	15.28882	0.88479	0.77739	0.87475	0.88479	0.75269	0.85890
53	60	14.35010	16.32913	0.87979	0.77548	0.87355	0.87979	0.74557	0.85424	13.20379	14.99826	0.88479	0.78468	0.87935	0.88479	0.75843	0.86262
53	61	14.35010	15.96913	0.87979	0.78372	0.87875	0.87979	0.75201	0.85846	13.20379	14.69911	0.88479	0.79209	0.88399	0.88479	0.76423	0.86636
53	62	14.35010	15.60088	0.87979	0.79204	0.88396	0.87979	0.75849	0.86266	13.20379	14.39128	0.88479	0.79961	0.88865	0.88479	0.77007	0.87010
53	63	14.35010	15.22446	0.87979	0.80044	0.88916	0.87979	0.76500	0.86685	13.20379	14.07472	0.88479	0.80723	0.89333	0.88479	0.77597	0.87385
53	64	14.35010	14.83980	0.87979	0.80889	0.89435	0.87979	0.77153	0.87103	13.20379	13.74931	0.88479	0.81492	0.89802	0.88479	0.78190	0.87760
53	65	14.35010	14.44688	0.87979	0.81738	0.89951	0.87979	0.77807	0.87519	13.20379	13.41490	0.88479	0.82269	0.90272	0.88479	0.78787	0.88135
53	66	14.35010	14.04613	0.87979	0.82589	0.90465	0.87979	0.78463	0.87932	13.20379	13.07182	0.88479	0.83052	0.90741	0.88479	0.79387	0.88509
53	67	14.35010	13.63788	0.87979	0.83441	0.90973	0.87979	0.79119	0.88342	13.20379	12.72027	0.88479	0.83838	0.91209	0.88479	0.79990	0.88882
53	68	14.35010	13.22255	0.87979	0.84292	0.91476	0.87979	0.79775	0.88750	13.20379	12.36057	0.88479	0.84626	0.91673	0.88479	0.80594	0.89254
53	69	14.35010	12.80079	0.87979	0.85138	0.91973	0.87979	0.80431	0.89154	13.20379	11.99324	0.88479	0.85414	0.92133	0.88479	0.81200	0.89625
53	70	14.35010	12.37331	0.87979	0.85978	0.92460	0.87979	0.81086	0.89555	13.20379	11.61885	0.88479	0.86200	0.92589	0.88479	0.81807	0.89993
53	71	14.35010	11.94070	0.87979	0.86809	0.92939	0.87979	0.81739	0.89952	13.20379	11.23789	0.88479	0.86981	0.93037	0.88479	0.82414	0.90360
53	72	14.35010	11.50357	0.87979	0.87629	0.93407	0.87979	0.82390	0.90345	13.20379	10.85087	0.88479	0.87756	0.93479	0.88479	0.83022	0.90723
53	73	14.35010	11.06278	0.87979	0.88436	0.93863	0.87979	0.83038	0.90733	13.20379	10.45855	0.88479	0.88521	0.93911	0.88479	0.83628	0.91084
53	74	14.35010	10.61910	0.87979	0.89227	0.94307	0.87979	0.83684	0.91117	13.20379	10.06159	0.88479	0.89274	0.94333	0.88479	0.84233	0.91442

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor		Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
53	75	14.35010	10.17356	0.87979	0.89999	0.94736	0.87979	0.84325	0.91496	13.20379	9.66092	0.88479	0.90013	0.94744	0.88479	0.84836	0.91796
53	76	14.35010	9.72734	0.87979	0.90749	0.95150	0.87979	0.84961	0.91869	13.20379	9.25762	0.88479	0.90735	0.95142	0.88479	0.85436	0.92146
53	77	14.35010	9.28160	0.87979	0.91475	0.95548	0.87979	0.85592	0.92236	13.20379	8.85278	0.88479	0.91437	0.95527	0.88479	0.86032	0.92492
53	78	14.35010	8.83768	0.87979	0.92175	0.95928	0.87979	0.86215	0.92597	13.20379	8.44766	0.88479	0.92116	0.95896	0.88479	0.86623	0.92832
53	79	14.35010	8.39698	0.87979	0.92845	0.96290	0.87979	0.86830	0.92951	13.20379	8.04359	0.88479	0.92770	0.96249	0.88479	0.87207	0.93166
53	80	14.35010	7.96110	0.87979	0.93484	0.96632	0.87979	0.87436	0.93297	13.20379	7.64214	0.88479	0.93396	0.96585	0.88479	0.87784	0.93494
53	81	14.35010	7.53168	0.87979	0.94090	0.96955	0.87979	0.88032	0.93635	13.20379	7.24488	0.88479	0.93992	0.96903	0.88479	0.88351	0.93815
53	82	14.35010	7.11054	0.87979	0.94660	0.97257	0.87979	0.88615	0.93964	13.20379	6.85364	0.88479	0.94556	0.97202	0.88479	0.88908	0.94129
53	83	14.35010	6.69952	0.87979	0.95193	0.97537	0.87979	0.89184	0.94283	13.20379	6.47024	0.88479	0.95086	0.97481	0.88479	0.89454	0.94433
53	84	14.35010	6.30023	0.87979	0.95689	0.97797	0.87979	0.89739	0.94592	13.20379	6.09632	0.88479	0.95581	0.97740	0.88479	0.89986	0.94729
53	85	14.35010	5.91444	0.87979	0.96147	0.98036	0.87979	0.90278	0.94891	13.20379	5.73370	0.88479	0.96039	0.97980	0.88479	0.90503	0.95015
53	86	14.35010	5.54396	0.87979	0.96567	0.98254	0.87979	0.90798	0.95177	13.20379	5.38421	0.88479	0.96461	0.98199	0.88479	0.91003	0.95290
53	87	14.35010	5.19034	0.87979	0.96949	0.98451	0.87979	0.91300	0.95452	13.20379	5.04951	0.88479	0.96847	0.98398	0.88479	0.91486	0.95554
53	88	14.35010	4.85473	0.87979	0.97295	0.98629	0.87979	0.91781	0.95714	13.20379	4.73086	0.88479	0.97197	0.98578	0.88479	0.91951	0.95807
53	89	14.35010	4.53813	0.87979	0.97605	0.98788	0.87979	0.92242	0.95964	13.20379	4.42936	0.88479	0.97513	0.98741	0.88479	0.92396	0.96048
53	90	14.35010	4.24126	0.87979	0.97883	0.98930	0.87979	0.92682	0.96202	13.20379	4.14588	0.88479	0.97796	0.98886	0.88479	0.92822	0.96277
53	91	14.35010	3.96420	0.87979	0.98130	0.99056	0.87979	0.93103	0.96428	13.20379	3.88065	0.88479	0.98049	0.99015	0.88479	0.93229	0.96496
53	92	14.35010	3.70604	0.87979	0.98350	0.99168	0.87979	0.93504	0.96643	13.20379	3.63292	0.88479	0.98274	0.99130	0.88479	0.93618	0.96704
53	93	14.35010	3.46525	0.87979	0.98545	0.99267	0.87979	0.93887	0.96847	13.20379	3.40133	0.88479	0.98475	0.99232	0.88479	0.93990	0.96902
53	94	14.35010	3.23968	0.87979	0.98719	0.99355	0.87979	0.94253	0.97041	13.20379	3.18390	0.88479	0.98655	0.99323	0.88479	0.94345	0.97090
53	95	14.35010	3.02715	0.87979	0.98874	0.99434	0.87979	0.94602	0.97226	13.20379	2.97857	0.88479	0.98815	0.99404	0.88479	0.94685	0.97270
53	96	14.35010	2.82535	0.87979	0.99012	0.99504	0.87979	0.94934	0.97401	13.20379	2.78314	0.88479	0.98959	0.99477	0.88479	0.95008	0.97440
53	97	14.35010	2.63737	0.87979	0.99134	0.99565	0.87979	0.95247	0.97565	13.20379	2.60073	0.88479	0.99085	0.99541	0.88479	0.95313	0.97600
53	98	14.35010	2.46279	0.87979	0.99241	0.99619	0.87979	0.95541	0.97720	13.20379	2.43099	0.88479	0.99197	0.99597	0.88479	0.95601	0.97751
53	99	14.35010	2.30125	0.87979	0.99334	0.99666	0.87979	0.95817	0.97864	13.20379	2.27364	0.88479	0.99294	0.99646	0.88479	0.95871	0.97892
53	100	14.35010	2.15258	0.87979	0.99415	0.99707	0.87979	0.96075	0.97998	13.20379	2.12860	0.88479	0.99379	0.99689	0.88479	0.96124	0.98024
53	101	14.35010	2.01649	0.87979	0.99485	0.99742	0.87979	0.96315	0.98123	13.20379	1.99561	0.88479	0.99453	0.99726	0.88479	0.96358	0.98145
53	102	14.35010	1.89293	0.87979	0.99545	0.99772	0.87979	0.96537	0.98238	13.20379	1.87471	0.88479	0.99516	0.99758	0.88479	0.96576	0.98258
53	103	14.35010	1.78083	0.87979	0.99597	0.99798	0.87979	0.96741	0.98344	13.20379	1.76487	0.88479	0.99571	0.99785	0.88479	0.96777	0.98362
53	104	14.35010	1.67943	0.87979	0.99642	0.99821	0.87979	0.96929	0.98441	13.20379	1.66540	0.88479	0.99618	0.99809	0.88479	0.96962	0.98457
53	105	14.35010	1.58804	0.87979	0.99680	0.99840	0.87979	0.97101	0.98529	13.20379	1.57565	0.88479	0.99659	0.99829	0.88479	0.97130	0.98544
53	106	14.35010	1.50600	0.87979	0.99713	0.99856	0.87979	0.97256	0.98609	13.20379	1.49500	0.88479	0.99693	0.99846	0.88479	0.97283	0.98623
53	107	14.35010	1.43298	0.87979	0.99740	0.99870	0.87979	0.97394	0.98680	13.20379	1.42313	0.88479	0.99723	0.99861	0.88479	0.97419	0.98693
53	108	14.35010	1.36894	0.87979	0.99763	0.99881	0.87979	0.97512	0.98740	13.20379	1.36003	0.88479	0.99747	0.99873	0.88479	0.97536	0.98752
53	109	14.35010	1.31458	0.87979	0.99781	0.99891	0.87979	0.97607	0.98789	13.20379	1.30641	0.88479	0.99766	0.99883	0.88479	0.97630	0.98801
53	110	14.35010	1.27298	0.87979	0.99794	0.99897	0.87979	0.97677	0.98825	13.20379	1.26533	0.88479	0.99780	0.99890	0.88479	0.97698	0.98836

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
54	1	14.10349	26.62178	0.87628	0.52935	0.69225	0.87628	0.52897	0.69193	12.99742	22.51412	0.88133	0.57683	0.73163	0.88133	0.57649	0.73136
54	2	14.10349	26.56961	0.87628	0.53039	0.69314	0.87628	0.53001	0.69282	12.99742	22.48584	0.88133	0.57756	0.73222	0.88133	0.57722	0.73194
54	3	14.10349	26.51422	0.87628	0.53148	0.69408	0.87628	0.53109	0.69374	12.99742	22.45520	0.88133	0.57834	0.73284	0.88133	0.57799	0.73256
54	4	14.10349	26.45593	0.87628	0.53263	0.69505	0.87628	0.53223	0.69471	12.99742	22.42249	0.88133	0.57916	0.73350	0.88133	0.57879	0.73321
54	5	14.10349	26.39526	0.87628	0.53383	0.69607	0.87628	0.53340	0.69571	12.99742	22.38814	0.88133	0.58002	0.73419	0.88133	0.57963	0.73388
54	6	14.10349	26.33222	0.87628	0.53508	0.69713	0.87628	0.53463	0.69675	12.99742	22.35215	0.88133	0.58092	0.73491	0.88133	0.58051	0.73459
54	7	14.10349	26.26662	0.87628	0.53638	0.69824	0.87628	0.53590	0.69783	12.99742	22.31437	0.88133	0.58187	0.73567	0.88133	0.58144	0.73533
54	8	14.10349	26.19847	0.87628	0.53774	0.69939	0.87628	0.53723	0.69896	12.99742	22.27480	0.88133	0.58286	0.73647	0.88133	0.58240	0.73610
54	9	14.10349	26.12745	0.87628	0.53916	0.70059	0.87628	0.53861	0.70013	12.99742	22.23319	0.88133	0.58391	0.73730	0.88133	0.58342	0.73691
54	10	14.10349	26.05351	0.87628	0.54064	0.70183	0.87628	0.54005	0.70134	12.99742	22.18946	0.88133	0.58500	0.73817	0.88133	0.58447	0.73775
54	11	14.10349	25.97700	0.87628	0.54217	0.70313	0.87628	0.54154	0.70260	12.99742	22.14392	0.88133	0.58615	0.73908	0.88133	0.58558	0.73863
54	12	14.10349	25.89730	0.87628	0.54378	0.70448	0.87628	0.54310	0.70391	12.99742	22.09606	0.88133	0.58735	0.74004	0.88133	0.58674	0.73955
54	13	14.10349	25.81474	0.87628	0.54545	0.70588	0.87628	0.54472	0.70526	12.99742	22.04614	0.88133	0.58861	0.74104	0.88133	0.58795	0.74051
54	14	14.10349	25.72901	0.87628	0.54719	0.70734	0.87628	0.54640	0.70667	12.99742	21.99389	0.88133	0.58993	0.74208	0.88133	0.58921	0.74152
54	15	14.10349	25.64035	0.87628	0.54901	0.70885	0.87628	0.54815	0.70814	12.99742	21.93952	0.88133	0.59131	0.74317	0.88133	0.59054	0.74256
54	16	14.10349	25.54880	0.87628	0.55089	0.71042	0.87628	0.54997	0.70965	12.99742	21.88305	0.88133	0.59275	0.74431	0.88133	0.59192	0.74366
54	17	14.10349	25.45467	0.87628	0.55285	0.71205	0.87628	0.55187	0.71123	12.99742	21.82476	0.88133	0.59425	0.74549	0.88133	0.59337	0.74480
54	18	14.10349	25.35821	0.87628	0.55488	0.71372	0.87628	0.55384	0.71287	12.99742	21.76485	0.88133	0.59581	0.74672	0.88133	0.59488	0.74599
54	19	14.10349	25.25875	0.87628	0.55699	0.71547	0.87628	0.55589	0.71456	12.99742	21.70276	0.88133	0.59744	0.74800	0.88133	0.59646	0.74723
54	20	14.10349	25.15564	0.87628	0.55918	0.71728	0.87628	0.55803	0.71633	12.99742	21.63792	0.88133	0.59914	0.74933	0.88133	0.59812	0.74853
54	21	14.10349	25.04833	0.87628	0.56148	0.71916	0.87628	0.56025	0.71816	12.99742	21.56986	0.88133	0.60094	0.75073	0.88133	0.59985	0.74988
54	22	14.10349	24.93660	0.87628	0.56388	0.72113	0.87628	0.56257	0.72005	12.99742	21.49836	0.88133	0.60282	0.75220	0.88133	0.60166	0.75130
54	23	14.10349	24.82004	0.87628	0.56638	0.72317	0.87628	0.56497	0.72202	12.99742	21.42306	0.88133	0.60480	0.75374	0.88133	0.60355	0.75277
54	24	14.10349	24.69862	0.87628	0.56900	0.72531	0.87628	0.56747	0.72406	12.99742	21.34391	0.88133	0.60688	0.75535	0.88133	0.60553	0.75431
54	25	14.10349	24.57203	0.87628	0.57174	0.72753	0.87628	0.57007	0.72617	12.99742	21.26064	0.88133	0.60906	0.75704	0.88133	0.60759	0.75590
54	26	14.10349	24.44053	0.87628	0.57460	0.72983	0.87628	0.57278	0.72836	12.99742	21.17342	0.88133	0.61134	0.75880	0.88133	0.60975	0.75757
54	27	14.10349	24.30438	0.87628	0.57757	0.73223	0.87628	0.57558	0.73063	12.99742	21.08250	0.88133	0.61373	0.76064	0.88133	0.61199	0.75930
54	28	14.10349	24.16342	0.87628	0.58067	0.73471	0.87628	0.57850	0.73297	12.99742	20.98768	0.88133	0.61623	0.76256	0.88133	0.61433	0.76110
54	29	14.10349	24.01762	0.87628	0.58389	0.73729	0.87628	0.58152	0.73539	12.99742	20.88895	0.88133	0.61885	0.76455	0.88133	0.61677	0.76297
54	30	14.10349	23.86654	0.87628	0.58725	0.73996	0.87628	0.58466	0.73790	12.99742	20.78588	0.88133	0.62158	0.76664	0.88133	0.61932	0.76491
54	31	14.10349	23.71037	0.87628	0.59075	0.74273	0.87628	0.58792	0.74049	12.99742	20.67862	0.88133	0.62444	0.76880	0.88133	0.62197	0.76693
54	32	14.10349	23.54876	0.87628	0.59439	0.74560	0.87628	0.59130	0.74317	12.99742	20.56684	0.88133	0.62742	0.77106	0.88133	0.62473	0.76902
54	33	14.10349	23.38162	0.87628	0.59817	0.74857	0.87628	0.59481	0.74593	12.99742	20.45044	0.88133	0.63054	0.77341	0.88133	0.62760	0.77120
54	34	14.10349	23.20856	0.87628	0.60212	0.75165	0.87628	0.59844	0.74878	12.99742	20.32903	0.88133	0.63380	0.77586	0.88133	0.63059	0.77345
54	35	14.10349	23.02940	0.87628	0.60622	0.75484	0.87628	0.60220	0.75172	12.99742	20.20243	0.88133	0.63720	0.77840	0.88133	0.63370	0.77578
54	36	14.10349	22.84408	0.87628	0.61049	0.75814	0.87628	0.60610	0.75475	12.99742	20.07055	0.88133	0.64076	0.78105	0.88133	0.63693	0.77820

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
54	37	14.10349	22.65215	0.87628	0.61494	0.76156	0.87628	0.61013	0.75787	12.99742	19.93297	0.88133	0.64447	0.78380	0.88133	0.64028	0.78070
54	38	14.10349	22.45348	0.87628	0.61956	0.76509	0.87628	0.61430	0.76107	12.99742	19.78951	0.88133	0.64834	0.78666	0.88133	0.64376	0.78328
54	39	14.10349	22.24766	0.87628	0.62436	0.76875	0.87628	0.61861	0.76437	12.99742	19.63978	0.88133	0.65238	0.78962	0.88133	0.64736	0.78594
54	40	14.10349	22.03447	0.87628	0.62936	0.77252	0.87628	0.62305	0.76775	12.99742	19.48352	0.88133	0.65659	0.79270	0.88133	0.65110	0.78868
54	41	14.10349	21.81357	0.87628	0.63455	0.77642	0.87628	0.62763	0.77122	12.99742	19.32040	0.88133	0.66098	0.79590	0.88133	0.65496	0.79151
54	42	14.10349	21.58485	0.87628	0.63993	0.78044	0.87628	0.63235	0.77478	12.99742	19.15023	0.88133	0.66556	0.79920	0.88133	0.65895	0.79442
54	43	14.10349	21.34779	0.87628	0.64552	0.78458	0.87628	0.63721	0.77841	12.99742	18.97251	0.88133	0.67032	0.80263	0.88133	0.66307	0.79740
54	44	14.10349	21.10218	0.87628	0.65131	0.78884	0.87628	0.64220	0.78212	12.99742	18.78697	0.88133	0.67527	0.80617	0.88133	0.66731	0.80047
54	45	14.10349	20.84782	0.87628	0.65732	0.79323	0.87628	0.64731	0.78590	12.99742	18.59337	0.88133	0.68042	0.80982	0.88133	0.67168	0.80360
54	46	14.10349	20.58697	0.87628	0.66350	0.79771	0.87628	0.65256	0.78975	12.99742	18.39367	0.88133	0.68574	0.81358	0.88133	0.67616	0.80680
54	47	14.10349	20.32000	0.87628	0.66986	0.80229	0.87628	0.65792	0.79367	12.99742	18.18814	0.88133	0.69122	0.81742	0.88133	0.68077	0.81007
54	48	14.10349	20.04764	0.87628	0.67638	0.80696	0.87628	0.66341	0.79765	12.99742	17.97738	0.88133	0.69686	0.82135	0.88133	0.68549	0.81340
54	49	14.10349	19.77090	0.87628	0.68306	0.81169	0.87628	0.66901	0.80169	12.99742	17.76227	0.88133	0.70264	0.82535	0.88133	0.69033	0.81680
54	50	14.10349	19.49116	0.87628	0.68988	0.81648	0.87628	0.67473	0.80578	12.99742	17.54401	0.88133	0.70856	0.82942	0.88133	0.69528	0.82025
54	51	14.10349	19.21029	0.87628	0.69681	0.82132	0.87628	0.68056	0.80992	12.99742	17.32430	0.88133	0.71458	0.83354	0.88133	0.70034	0.82377
54	52	14.10349	18.92146	0.87628	0.70393	0.82624	0.87628	0.68650	0.81411	12.99742	17.09693	0.88133	0.72079	0.83775	0.88133	0.70552	0.82734
54	53	14.10349	18.62485	0.87628	0.71123	0.83125	0.87628	0.69255	0.81835	12.99742	16.86201	0.88133	0.72718	0.84204	0.88133	0.71081	0.83096
54	54	14.10349	18.32038	0.87628	0.71870	0.83633	0.87628	0.69869	0.82262	12.99742	16.61938	0.88133	0.73374	0.84642	0.88133	0.71620	0.83464
54	55	14.10349	18.00819	0.87628	0.72634	0.84148	0.87628	0.70492	0.82693	12.99742	16.36911	0.88133	0.74046	0.85088	0.88133	0.72169	0.83835
54	56	14.10349	17.68820	0.87628	0.73413	0.84668	0.87628	0.71124	0.83126	12.99742	16.11103	0.88133	0.74735	0.85541	0.88133	0.72727	0.84211
54	57	14.10349	17.36037	0.87628	0.74207	0.85194	0.87628	0.71763	0.83561	12.99742	15.84506	0.88133	0.75439	0.86000	0.88133	0.73294	0.84589
54	58	14.10349	17.02468	0.87628	0.75015	0.85724	0.87628	0.72409	0.83997	12.99742	15.57108	0.88133	0.76158	0.86466	0.88133	0.73869	0.84971
54	59	14.10349	16.68091	0.87628	0.75837	0.86258	0.87628	0.73061	0.84434	12.99742	15.28882	0.88133	0.76892	0.86937	0.88133	0.74451	0.85355
54	60	14.10349	16.32913	0.87628	0.76670	0.86795	0.87628	0.73718	0.84871	12.99742	14.99826	0.88133	0.77639	0.87412	0.88133	0.75040	0.85741
54	61	14.10349	15.96913	0.87628	0.77514	0.87333	0.87628	0.74380	0.85308	12.99742	14.69911	0.88133	0.78398	0.87891	0.88133	0.75636	0.86128
54	62	14.10349	15.60088	0.87628	0.78368	0.87872	0.87628	0.75046	0.85744	12.99742	14.39128	0.88133	0.79169	0.88374	0.88133	0.76237	0.86516
54	63	14.10349	15.22446	0.87628	0.79230	0.88411	0.87628	0.75715	0.86179	12.99742	14.07472	0.88133	0.79951	0.88859	0.88133	0.76843	0.86905
54	64	14.10349	14.83980	0.87628	0.80098	0.88949	0.87628	0.76386	0.86612	12.99742	13.74931	0.88133	0.80742	0.89345	0.88133	0.77453	0.87294
54	65	14.10349	14.44688	0.87628	0.80972	0.89486	0.87628	0.77059	0.87044	12.99742	13.41490	0.88133	0.81541	0.89832	0.88133	0.78067	0.87683
54	66	14.10349	14.04613	0.87628	0.81849	0.90019	0.87628	0.77734	0.87472	12.99742	13.07182	0.88133	0.82347	0.90319	0.88133	0.78684	0.88071
54	67	14.10349	13.63788	0.87628	0.82728	0.90548	0.87628	0.78409	0.87898	12.99742	12.72027	0.88133	0.83157	0.90804	0.88133	0.79304	0.88458
54	68	14.10349	13.22255	0.87628	0.83605	0.91071	0.87628	0.79084	0.88321	12.99742	12.36057	0.88133	0.83970	0.91287	0.88133	0.79926	0.88843
54	69	14.10349	12.80079	0.87628	0.84480	0.91587	0.87628	0.79759	0.88740	12.99742	11.99324	0.88133	0.84783	0.91765	0.88133	0.80549	0.89227
54	70	14.10349	12.37331	0.87628	0.85348	0.92095	0.87628	0.80432	0.89155	12.99742	11.61885	0.88133	0.85595	0.92238	0.88133	0.81174	0.89609
54	71	14.10349	11.94070	0.87628	0.86208	0.92593	0.87628	0.81104	0.89566	12.99742	11.23789	0.88133	0.86402	0.92705	0.88133	0.81798	0.89988
54	72	14.10349	11.50357	0.87628	0.87057	0.93081	0.87628	0.81773	0.89973	12.99742	10.85087	0.88133	0.87203	0.93164	0.88133	0.82423	0.90364

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
54	73	14.10349	11.06278	0.87628	0.87893	0.93557	0.87628	0.82440	0.90375	12.99742	10.45855	0.88133	0.87995	0.93614	0.88133	0.83046	0.90738
54	74	14.10349	10.61910	0.87628	0.88714	0.94019	0.87628	0.83103	0.90772	12.99742	10.06159	0.88133	0.88776	0.94054	0.88133	0.83668	0.91108
54	75	14.10349	10.17356	0.87628	0.89515	0.94467	0.87628	0.83762	0.91164	12.99742	9.66092	0.88133	0.89542	0.94483	0.88133	0.84288	0.91474
54	76	14.10349	9.72734	0.87628	0.90295	0.94900	0.87628	0.84416	0.91549	12.99742	9.25762	0.88133	0.90292	0.94898	0.88133	0.84904	0.91836
54	77	14.10349	9.28160	0.87628	0.91050	0.95315	0.87628	0.85063	0.91929	12.99742	8.85278	0.88133	0.91021	0.95299	0.88133	0.85516	0.92193
54	78	14.10349	8.83768	0.87628	0.91778	0.95713	0.87628	0.85704	0.92302	12.99742	8.44766	0.88133	0.91727	0.95685	0.88133	0.86123	0.92544
54	79	14.10349	8.39698	0.87628	0.92477	0.96091	0.87628	0.86336	0.92667	12.99742	8.04359	0.88133	0.92407	0.96054	0.88133	0.86723	0.92890
54	80	14.10349	7.96110	0.87628	0.93143	0.96450	0.87628	0.86959	0.93024	12.99742	7.64214	0.88133	0.93060	0.96405	0.88133	0.87316	0.93228
54	81	14.10349	7.53168	0.87628	0.93775	0.96788	0.87628	0.87570	0.93373	12.99742	7.24488	0.88133	0.93681	0.96737	0.88133	0.87899	0.93560
54	82	14.10349	7.11054	0.87628	0.94371	0.97104	0.87628	0.88170	0.93713	12.99742	6.85364	0.88133	0.94270	0.97050	0.88133	0.88472	0.93883
54	83	14.10349	6.69952	0.87628	0.94929	0.97399	0.87628	0.88756	0.94043	12.99742	6.47024	0.88133	0.94823	0.97343	0.88133	0.89033	0.94198
54	84	14.10349	6.30023	0.87628	0.95449	0.97671	0.87628	0.89326	0.94362	12.99742	6.09632	0.88133	0.95340	0.97615	0.88133	0.89580	0.94504
54	85	14.10349	5.91444	0.87628	0.95929	0.97922	0.87628	0.89880	0.94671	12.99742	5.73370	0.88133	0.95820	0.97866	0.88133	0.90112	0.94799
54	86	14.10349	5.54396	0.87628	0.96370	0.98151	0.87628	0.90416	0.94967	12.99742	5.38421	0.88133	0.96263	0.98096	0.88133	0.90628	0.95084
54	87	14.10349	5.19034	0.87628	0.96771	0.98359	0.87628	0.90933	0.95251	12.99742	5.04951	0.88133	0.96667	0.98305	0.88133	0.91125	0.95357
54	88	14.10349	4.85473	0.87628	0.97134	0.98546	0.87628	0.91429	0.95523	12.99742	4.73086	0.88133	0.97035	0.98495	0.88133	0.91604	0.95618
54	89	14.10349	4.53813	0.87628	0.97461	0.98714	0.87628	0.91905	0.95782	12.99742	4.42936	0.88133	0.97367	0.98666	0.88133	0.92064	0.95868
54	90	14.10349	4.24126	0.87628	0.97754	0.98864	0.87628	0.92359	0.96028	12.99742	4.14588	0.88133	0.97665	0.98818	0.88133	0.92503	0.96106
54	91	14.10349	3.96420	0.87628	0.98015	0.98997	0.87628	0.92794	0.96262	12.99742	3.88065	0.88133	0.97931	0.98955	0.88133	0.92924	0.96332
54	92	14.10349	3.70604	0.87628	0.98247	0.99116	0.87628	0.93208	0.96485	12.99742	3.63292	0.88133	0.98169	0.99076	0.88133	0.93326	0.96548
54	93	14.10349	3.46525	0.87628	0.98453	0.99220	0.87628	0.93605	0.96697	12.99742	3.40133	0.88133	0.98381	0.99184	0.88133	0.93711	0.96753
54	94	14.10349	3.23968	0.87628	0.98637	0.99314	0.87628	0.93984	0.96898	12.99742	3.18390	0.88133	0.98570	0.99280	0.88133	0.94079	0.96949
54	95	14.10349	3.02715	0.87628	0.98801	0.99397	0.87628	0.94345	0.97090	12.99742	2.97857	0.88133	0.98740	0.99366	0.88133	0.94431	0.97136
54	96	14.10349	2.82535	0.87628	0.98947	0.99471	0.87628	0.94689	0.97272	12.99742	2.78314	0.88133	0.98892	0.99443	0.88133	0.94767	0.97313
54	97	14.10349	2.63737	0.87628	0.99076	0.99536	0.87628	0.95015	0.97444	12.99742	2.60073	0.88133	0.99026	0.99511	0.88133	0.95084	0.97480
54	98	14.10349	2.46279	0.87628	0.99190	0.99593	0.87628	0.95321	0.97604	12.99742	2.43099	0.88133	0.99144	0.99570	0.88133	0.95383	0.97637
54	99	14.10349	2.30125	0.87628	0.99289	0.99643	0.87628	0.95608	0.97755	12.99742	2.27364	0.88133	0.99247	0.99622	0.88133	0.95664	0.97784
54	100	14.10349	2.15258	0.87628	0.99375	0.99686	0.87628	0.95877	0.97895	12.99742	2.12860	0.88133	0.99337	0.99668	0.88133	0.95927	0.97921
54	101	14.10349	2.01649	0.87628	0.99449	0.99724	0.87628	0.96127	0.98025	12.99742	1.99561	0.88133	0.99416	0.99707	0.88133	0.96172	0.98049
54	102	14.10349	1.89293	0.87628	0.99514	0.99756	0.87628	0.96358	0.98145	12.99742	1.87471	0.88133	0.99483	0.99741	0.88133	0.96399	0.98167
54	103	14.10349	1.78083	0.87628	0.99569	0.99784	0.87628	0.96572	0.98256	12.99742	1.76487	0.88133	0.99542	0.99770	0.88133	0.96609	0.98275
54	104	14.10349	1.67943	0.87628	0.99617	0.99808	0.87628	0.96768	0.98358	12.99742	1.66540	0.88133	0.99592	0.99796	0.88133	0.96802	0.98375
54	105	14.10349	1.58804	0.87628	0.99658	0.99828	0.87628	0.96948	0.98450	12.99742	1.57565	0.88133	0.99635	0.99817	0.88133	0.96979	0.98466
54	106	14.10349	1.50600	0.87628	0.99692	0.99846	0.87628	0.97110	0.98534	12.99742	1.49500	0.88133	0.99672	0.99836	0.88133	0.97139	0.98549
54	107	14.10349	1.43298	0.87628	0.99722	0.99861	0.87628	0.97255	0.98608	12.99742	1.42313	0.88133	0.99703	0.99851	0.88133	0.97281	0.98622
54	108	14.10349	1.36894	0.87628	0.99746	0.99873	0.87628	0.97379	0.98672	12.99742	1.36003	0.88133	0.99729	0.99864	0.88133	0.97403	0.98685

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
54	109	14.10349	1.31458	0.87628	0.99766	0.99883	0.87628	0.97479	0.98723	12.99742	1.30641	0.88133	0.99750	0.99875	0.88133	0.97503	0.98736
54	110	14.10349	1.27298	0.87628	0.99780	0.99890	0.87628	0.97552	0.98761	12.99742	1.26533	0.88133	0.99764	0.99882	0.88133	0.97574	0.98772
55	1	13.85915	26.62178	0.87304	0.52020	0.68438	0.87304	0.51983	0.68406	12.79262	22.51412	0.87801	0.56776	0.72430	0.87801	0.56742	0.72402
55	2	13.85915	26.56961	0.87304	0.52122	0.68526	0.87304	0.52085	0.68495	12.79262	22.48584	0.87801	0.56848	0.72488	0.87801	0.56815	0.72461
55	3	13.85915	26.51422	0.87304	0.52230	0.68619	0.87304	0.52192	0.68587	12.79262	22.45520	0.87801	0.56924	0.72550	0.87801	0.56890	0.72522
55	4	13.85915	26.45593	0.87304	0.52343	0.68717	0.87304	0.52303	0.68683	12.79262	22.42249	0.87801	0.57005	0.72616	0.87801	0.56970	0.72587
55	5	13.85915	26.39526	0.87304	0.52461	0.68819	0.87304	0.52419	0.68783	12.79262	22.38814	0.87801	0.57090	0.72685	0.87801	0.57053	0.72654
55	6	13.85915	26.33222	0.87304	0.52583	0.68924	0.87304	0.52540	0.68887	12.79262	22.35215	0.87801	0.57179	0.72757	0.87801	0.57140	0.72725
55	7	13.85915	26.26662	0.87304	0.52712	0.69034	0.87304	0.52665	0.68995	12.79262	22.31437	0.87801	0.57273	0.72832	0.87801	0.57231	0.72799
55	8	13.85915	26.19847	0.87304	0.52845	0.69149	0.87304	0.52796	0.69107	12.79262	22.27480	0.87801	0.57371	0.72912	0.87801	0.57326	0.72876
55	9	13.85915	26.12745	0.87304	0.52985	0.69268	0.87304	0.52932	0.69223	12.79262	22.23319	0.87801	0.57474	0.72995	0.87801	0.57426	0.72956
55	10	13.85915	26.05351	0.87304	0.53131	0.69392	0.87304	0.53074	0.69344	12.79262	22.18946	0.87801	0.57582	0.73082	0.87801	0.57531	0.73041
55	11	13.85915	25.97700	0.87304	0.53282	0.69522	0.87304	0.53221	0.69470	12.79262	22.14392	0.87801	0.57695	0.73173	0.87801	0.57640	0.73129
55	12	13.85915	25.89730	0.87304	0.53440	0.69656	0.87304	0.53374	0.69600	12.79262	22.09606	0.87801	0.57814	0.73268	0.87801	0.57754	0.73221
55	13	13.85915	25.81474	0.87304	0.53605	0.69796	0.87304	0.53534	0.69736	12.79262	22.04614	0.87801	0.57938	0.73368	0.87801	0.57874	0.73317
55	14	13.85915	25.72901	0.87304	0.53777	0.69941	0.87304	0.53700	0.69876	12.79262	21.99389	0.87801	0.58068	0.73472	0.87801	0.57999	0.73417
55	15	13.85915	25.64035	0.87304	0.53955	0.70092	0.87304	0.53873	0.70022	12.79262	21.93952	0.87801	0.58204	0.73581	0.87801	0.58130	0.73522
55	16	13.85915	25.54880	0.87304	0.54141	0.70249	0.87304	0.54052	0.70174	12.79262	21.88305	0.87801	0.58347	0.73695	0.87801	0.58266	0.73631
55	17	13.85915	25.45467	0.87304	0.54334	0.70411	0.87304	0.54239	0.70331	12.79262	21.82476	0.87801	0.58495	0.73813	0.87801	0.58410	0.73745
55	18	13.85915	25.35821	0.87304	0.54534	0.70578	0.87304	0.54434	0.70495	12.79262	21.76485	0.87801	0.58649	0.73936	0.87801	0.58559	0.73864
55	19	13.85915	25.25875	0.87304	0.54742	0.70752	0.87304	0.54637	0.70664	12.79262	21.70276	0.87801	0.58810	0.74063	0.87801	0.58716	0.73989
55	20	13.85915	25.15564	0.87304	0.54958	0.70933	0.87304	0.54847	0.70841	12.79262	21.63792	0.87801	0.58979	0.74197	0.87801	0.58880	0.74119
55	21	13.85915	25.04833	0.87304	0.55185	0.71121	0.87304	0.55067	0.71024	12.79262	21.56986	0.87801	0.59156	0.74337	0.87801	0.59051	0.74254
55	22	13.85915	24.93660	0.87304	0.55421	0.71318	0.87304	0.55296	0.71213	12.79262	21.49836	0.87801	0.59342	0.74484	0.87801	0.59231	0.74396
55	23	13.85915	24.82004	0.87304	0.55669	0.71522	0.87304	0.55534	0.71140	12.79262	21.42306	0.87801	0.59538	0.74638	0.87801	0.59418	0.74544
55	24	13.85915	24.69862	0.87304	0.55927	0.71735	0.87304	0.55781	0.71615	12.79262	21.34391	0.87801	0.59743	0.74799	0.87801	0.59614	0.74698
55	25	13.85915	24.57203	0.87304	0.56198	0.71957	0.87304	0.56038	0.71826	12.79262	21.26064	0.87801	0.59959	0.74968	0.87801	0.59818	0.74858
55	26	13.85915	24.44053	0.87304	0.56480	0.72188	0.87304	0.56305	0.72045	12.79262	21.17342	0.87801	0.60186	0.75145	0.87801	0.60032	0.75025
55	27	13.85915	24.30438	0.87304	0.56774	0.72427	0.87304	0.56583	0.72272	12.79262	21.08250	0.87801	0.60423	0.75329	0.87801	0.60255	0.75199
55	28	13.85915	24.16342	0.87304	0.57080	0.72676	0.87304	0.56872	0.72507	12.79262	20.98768	0.87801	0.60670	0.75522	0.87801	0.60487	0.75380
55	29	13.85915	24.01762	0.87304	0.57399	0.72934	0.87304	0.57172	0.72751	12.79262	20.88895	0.87801	0.60930	0.75722	0.87801	0.60730	0.75568
55	30	13.85915	23.86654	0.87304	0.57731	0.73202	0.87304	0.57483	0.73002	12.79262	20.78588	0.87801	0.61201	0.75931	0.87801	0.60983	0.75763
55	31	13.85915	23.71037	0.87304	0.58077	0.73479	0.87304	0.57806	0.73262	12.79262	20.67862	0.87801	0.61484	0.76149	0.87801	0.61246	0.75966
55	32	13.85915	23.54876	0.87304	0.58437	0.73767	0.87304	0.58142	0.73531	12.79262	20.56684	0.87801	0.61780	0.76376	0.87801	0.61521	0.76177
55	33	13.85915	23.38162	0.87304	0.58813	0.74065	0.87304	0.58490	0.73809	12.79262	20.45044	0.87801	0.62090	0.76612	0.87801	0.61807	0.76396
55	34	13.85915	23.20856	0.87304	0.59204	0.74375	0.87304	0.58851	0.74096	12.79262	20.32903	0.87801	0.62414	0.76858	0.87801	0.62104	0.76623

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
55	35	13.85915	23.02940	0.87304	0.59611	0.74695	0.87304	0.59225	0.74392	12.79262	20.20243	0.87801	0.62752	0.77114	0.87801	0.62414	0.76858
55	36	13.85915	22.84408	0.87304	0.60035	0.75027	0.87304	0.59613	0.74697	12.79262	20.07055	0.87801	0.63106	0.77380	0.87801	0.62736	0.77102
55	37	13.85915	22.65215	0.87304	0.60476	0.75371	0.87304	0.60014	0.75011	12.79262	19.93297	0.87801	0.63475	0.77657	0.87801	0.63071	0.77354
55	38	13.85915	22.45348	0.87304	0.60935	0.75727	0.87304	0.60430	0.75335	12.79262	19.78951	0.87801	0.63861	0.77945	0.87801	0.63418	0.77615
55	39	13.85915	22.24766	0.87304	0.61413	0.76095	0.87304	0.60860	0.75668	12.79262	19.63978	0.87801	0.64264	0.78245	0.87801	0.63779	0.77884
55	40	13.85915	22.03447	0.87304	0.61911	0.76475	0.87304	0.61304	0.76010	12.79262	19.48352	0.87801	0.64684	0.78556	0.87801	0.64153	0.78162
55	41	13.85915	21.81357	0.87304	0.62428	0.76868	0.87304	0.61762	0.76361	12.79262	19.32040	0.87801	0.65123	0.78878	0.87801	0.64540	0.78449
55	42	13.85915	21.58485	0.87304	0.62965	0.77274	0.87304	0.62234	0.76722	12.79262	19.15023	0.87801	0.65581	0.79213	0.87801	0.64940	0.78744
55	43	13.85915	21.34779	0.87304	0.63523	0.77693	0.87304	0.62721	0.77090	12.79262	18.97251	0.87801	0.66057	0.79560	0.87801	0.65353	0.79047
55	44	13.85915	21.10218	0.87304	0.64103	0.78125	0.87304	0.63221	0.77467	12.79262	18.78697	0.87801	0.66554	0.79919	0.87801	0.65780	0.79358
55	45	13.85915	20.84782	0.87304	0.64704	0.78570	0.87304	0.63736	0.77852	12.79262	18.59337	0.87801	0.67070	0.80290	0.87801	0.66220	0.79677
55	46	13.85915	20.58697	0.87304	0.65323	0.79025	0.87304	0.64263	0.78244	12.79262	18.39367	0.87801	0.67604	0.80671	0.87801	0.66672	0.80004
55	47	13.85915	20.32000	0.87304	0.65961	0.79490	0.87304	0.64804	0.78644	12.79262	18.18814	0.87801	0.68155	0.81062	0.87801	0.67136	0.80337
55	48	13.85915	20.04764	0.87304	0.66617	0.79964	0.87304	0.65358	0.79050	12.79262	17.97738	0.87801	0.68723	0.81462	0.87801	0.67614	0.80678
55	49	13.85915	19.77090	0.87304	0.67289	0.80447	0.87304	0.65924	0.79463	12.79262	17.76227	0.87801	0.69306	0.81871	0.87801	0.68103	0.81025
55	50	13.85915	19.49116	0.87304	0.67976	0.80936	0.87304	0.66502	0.79882	12.79262	17.54401	0.87801	0.69903	0.82286	0.87801	0.68605	0.81379
55	51	13.85915	19.21029	0.87304	0.68676	0.81429	0.87304	0.67094	0.80307	12.79262	17.32430	0.87801	0.70512	0.82706	0.87801	0.69119	0.81740
55	52	13.85915	18.92146	0.87304	0.69395	0.81933	0.87304	0.67697	0.80737	12.79262	17.09693	0.87801	0.71140	0.83137	0.87801	0.69646	0.82107
55	53	13.85915	18.62485	0.87304	0.70134	0.82445	0.87304	0.68312	0.81173	12.79262	16.86201	0.87801	0.71787	0.83577	0.87801	0.70184	0.82480
55	54	13.85915	18.32038	0.87304	0.70891	0.82966	0.87304	0.68937	0.81613	12.79262	16.61938	0.87801	0.72453	0.84026	0.87801	0.70734	0.82858
55	55	13.85915	18.00819	0.87304	0.71666	0.83495	0.87304	0.69573	0.82057	12.79262	16.36911	0.87801	0.73136	0.84484	0.87801	0.71294	0.83242
55	56	13.85915	17.68820	0.87304	0.72458	0.84030	0.87304	0.70218	0.82504	12.79262	16.11103	0.87801	0.73837	0.84950	0.87801	0.71864	0.83629
55	57	13.85915	17.36037	0.87304	0.73267	0.84571	0.87304	0.70872	0.82953	12.79262	15.84506	0.87801	0.74554	0.85422	0.87801	0.72444	0.84021
55	58	13.85915	17.02468	0.87304	0.74091	0.85118	0.87304	0.71533	0.83404	12.79262	15.57108	0.87801	0.75288	0.85902	0.87801	0.73033	0.84415
55	59	13.85915	16.68091	0.87304	0.74929	0.85668	0.87304	0.72201	0.83857	12.79262	15.28882	0.87801	0.76037	0.86387	0.87801	0.73630	0.84813
55	60	13.85915	16.32913	0.87304	0.75781	0.86222	0.87304	0.72875	0.84310	12.79262	14.99826	0.87801	0.76801	0.86878	0.87801	0.74235	0.85213
55	61	13.85915	15.96913	0.87304	0.76645	0.86779	0.87304	0.73555	0.84763	12.79262	14.69911	0.87801	0.77578	0.87374	0.87801	0.74847	0.85614
55	62	13.85915	15.60088	0.87304	0.77520	0.87337	0.87304	0.74239	0.85215	12.79262	14.39128	0.87801	0.78369	0.87873	0.87801	0.75464	0.86017
55	63	13.85915	15.22446	0.87304	0.78405	0.87895	0.87304	0.74927	0.85667	12.79262	14.07472	0.87801	0.79171	0.88375	0.87801	0.76087	0.86420
55	64	13.85915	14.83980	0.87304	0.79297	0.88453	0.87304	0.75618	0.86116	12.79262	13.74931	0.87801	0.79983	0.88879	0.87801	0.76715	0.86824
55	65	13.85915	14.44688	0.87304	0.80196	0.89010	0.87304	0.76311	0.86564	12.79262	13.41490	0.87801	0.80805	0.89384	0.87801	0.77347	0.87227
55	66	13.85915	14.04613	0.87304	0.81100	0.89564	0.87304	0.77005	0.87009	12.79262	13.07182	0.87801	0.81634	0.89889	0.87801	0.77983	0.87630
55	67	13.85915	13.63788	0.87304	0.82005	0.90113	0.87304	0.77700	0.87451	12.79262	12.72027	0.87801	0.82469	0.90392	0.87801	0.78621	0.88031
55	68	13.85915	13.22255	0.87304	0.82910	0.90657	0.87304	0.78395	0.87889	12.79262	12.36057	0.87801	0.83307	0.90893	0.87801	0.79261	0.88431
55	69	13.85915	12.80079	0.87304	0.83813	0.91194	0.87304	0.79090	0.88324	12.79262	11.99324	0.87801	0.84146	0.91391	0.87801	0.79903	0.88829
55	70	13.85915	12.37331	0.87304	0.84710	0.91722	0.87304	0.79783	0.88755	12.79262	11.61885	0.87801	0.84984	0.91882	0.87801	0.80546	0.89225

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
55	71	13.85915	11.94070	0.87304	0.85600	0.92241	0.87304	0.80474	0.89181	12.79262	11.23789	0.87801	0.85818	0.92368	0.87801	0.81188	0.89618
55	72	13.85915	11.50357	0.87304	0.86479	0.92749	0.87304	0.81163	0.89602	12.79262	10.85087	0.87801	0.86647	0.92846	0.87801	0.81831	0.90008
55	73	13.85915	11.06278	0.87304	0.87345	0.93245	0.87304	0.81849	0.90019	12.79262	10.45855	0.87801	0.87466	0.93314	0.87801	0.82472	0.90394
55	74	13.85915	10.61910	0.87304	0.88195	0.93727	0.87304	0.82531	0.90430	12.79262	10.06159	0.87801	0.88275	0.93772	0.87801	0.83112	0.90777
55	75	13.85915	10.17356	0.87304	0.89027	0.94195	0.87304	0.83209	0.90835	12.79262	9.66092	0.87801	0.89069	0.94218	0.87801	0.83749	0.91156
55	76	13.85915	9.72734	0.87304	0.89836	0.94646	0.87304	0.83881	0.91234	12.79262	9.25762	0.87801	0.89846	0.94651	0.87801	0.84383	0.91530
55	77	13.85915	9.28160	0.87304	0.90621	0.95080	0.87304	0.84546	0.91626	12.79262	8.85278	0.87801	0.90602	0.95070	0.87801	0.85012	0.91899
55	78	13.85915	8.83768	0.87304	0.91379	0.95495	0.87304	0.85204	0.92011	12.79262	8.44766	0.87801	0.91336	0.95472	0.87801	0.85635	0.92262
55	79	13.85915	8.39698	0.87304	0.92106	0.95891	0.87304	0.85854	0.92389	12.79262	8.04359	0.87801	0.92043	0.95857	0.87801	0.86252	0.92619
55	80	13.85915	7.96110	0.87304	0.92800	0.96266	0.87304	0.86494	0.92758	12.79262	7.64214	0.87801	0.92722	0.96224	0.87801	0.86861	0.92968
55	81	13.85915	7.53168	0.87304	0.93459	0.96619	0.87304	0.87122	0.93118	12.79262	7.24488	0.87801	0.93369	0.96571	0.87801	0.87460	0.93311
55	82	13.85915	7.11054	0.87304	0.94081	0.96950	0.87304	0.87738	0.93469	12.79262	6.85364	0.87801	0.93982	0.96898	0.87801	0.88049	0.93645
55	83	13.85915	6.69952	0.87304	0.94664	0.97259	0.87304	0.88340	0.93809	12.79262	6.47024	0.87801	0.94560	0.97204	0.87801	0.88625	0.93969
55	84	13.85915	6.30023	0.87304	0.95207	0.97545	0.87304	0.88927	0.94139	12.79262	6.09632	0.87801	0.95100	0.97488	0.87801	0.89187	0.94285
55	85	13.85915	5.91444	0.87304	0.95710	0.97808	0.87304	0.89496	0.94457	12.79262	5.73370	0.87801	0.95601	0.97751	0.87801	0.89735	0.94590
55	86	13.85915	5.54396	0.87304	0.96171	0.98048	0.87304	0.90047	0.94763	12.79262	5.38421	0.87801	0.96064	0.97992	0.87801	0.90265	0.94883
55	87	13.85915	5.19034	0.87304	0.96592	0.98266	0.87304	0.90579	0.95056	12.79262	5.04951	0.87801	0.96487	0.98212	0.87801	0.90777	0.95166
55	88	13.85915	4.85473	0.87304	0.96973	0.98463	0.87304	0.91089	0.95337	12.79262	4.73086	0.87801	0.96872	0.98411	0.87801	0.91270	0.95436
55	89	13.85915	4.53813	0.87304	0.97317	0.98640	0.87304	0.91579	0.95604	12.79262	4.42936	0.87801	0.97221	0.98591	0.87801	0.91743	0.95694
55	90	13.85915	4.24126	0.87304	0.97624	0.98798	0.87304	0.92047	0.95859	12.79262	4.14588	0.87801	0.97533	0.98751	0.87801	0.92196	0.95940
55	91	13.85915	3.96420	0.87304	0.97898	0.98938	0.87304	0.92495	0.96101	12.79262	3.88065	0.87801	0.97813	0.98894	0.87801	0.92630	0.96174
55	92	13.85915	3.70604	0.87304	0.98143	0.99063	0.87304	0.92923	0.96332	12.79262	3.63292	0.87801	0.98063	0.99022	0.87801	0.93044	0.96397
55	93	13.85915	3.46525	0.87304	0.98360	0.99173	0.87304	0.93332	0.96551	12.79262	3.40133	0.87801	0.98286	0.99136	0.87801	0.93442	0.96610
55	94	13.85915	3.23968	0.87304	0.98554	0.99272	0.87304	0.93723	0.96760	12.79262	3.18390	0.87801	0.98486	0.99237	0.87801	0.93822	0.96813
55	95	13.85915	3.02715	0.87304	0.98727	0.99359	0.87304	0.94097	0.96959	12.79262	2.97857	0.87801	0.98664	0.99328	0.87801	0.94186	0.97006
55	96	13.85915	2.82535	0.87304	0.98882	0.99438	0.87304	0.94453	0.97147	12.79262	2.78314	0.87801	0.98825	0.99409	0.87801	0.94533	0.97190
55	97	13.85915	2.63737	0.87304	0.99018	0.99507	0.87304	0.94790	0.97325	12.79262	2.60073	0.87801	0.98966	0.99480	0.87801	0.94862	0.97363
55	98	13.85915	2.46279	0.87304	0.99138	0.99567	0.87304	0.95107	0.97492	12.79262	2.43099	0.87801	0.99091	0.99543	0.87801	0.95172	0.97526
55	99	13.85915	2.30125	0.87304	0.99243	0.99620	0.87304	0.95405	0.97649	12.79262	2.27364	0.87801	0.99200	0.99598	0.87801	0.95464	0.97679
55	100	13.85915	2.15258	0.87304	0.99334	0.99666	0.87304	0.95684	0.97795	12.79262	2.12860	0.87801	0.99296	0.99647	0.87801	0.95737	0.97822
55	101	13.85915	2.01649	0.87304	0.99413	0.99706	0.87304	0.95944	0.97930	12.79262	1.99561	0.87801	0.99379	0.99688	0.87801	0.95991	0.97955
55	102	13.85915	1.89293	0.87304	0.99482	0.99740	0.87304	0.96184	0.98055	12.79262	1.87471	0.87801	0.99450	0.99724	0.87801	0.96227	0.98077
55	103	13.85915	1.78083	0.87304	0.99540	0.99770	0.87304	0.96407	0.98171	12.79262	1.76487	0.87801	0.99512	0.99755	0.87801	0.96446	0.98191
55	104	13.85915	1.67943	0.87304	0.99591	0.99795	0.87304	0.96612	0.98277	12.79262	1.66540	0.87801	0.99565	0.99782	0.87801	0.96647	0.98295
55	105	13.85915	1.58804	0.87304	0.99635	0.99817	0.87304	0.96799	0.98373	12.79262	1.57565	0.87801	0.99611	0.99805	0.87801	0.96831	0.98390
55	106	13.85915	1.50600	0.87304	0.99672	0.99836	0.87304	0.96968	0.98461	12.79262	1.49500	0.87801	0.99650	0.99825	0.87801	0.96998	0.98476

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
55	107	13.85915	1.43298	0.87304	0.99703	0.99851	0.87304	0.97119	0.98538	12.79262	1.42313	0.87801	0.99684	0.99842	0.87801	0.97146	0.98552
55	108	13.85915	1.36894	0.87304	0.99729	0.99864	0.87304	0.97248	0.98605	12.79262	1.36003	0.87801	0.99711	0.99855	0.87801	0.97274	0.98618
55	109	13.85915	1.31458	0.87304	0.99750	0.99875	0.87304	0.97353	0.98659	12.79262	1.30641	0.87801	0.99733	0.99866	0.87801	0.97378	0.98671
55	110	13.85915	1.27298	0.87304	0.99764	0.99882	0.87304	0.97429	0.98698	12.79262	1.26533	0.87801	0.99749	0.99874	0.87801	0.97453	0.98710
56	1	13.61688	26.62178	0.87009	0.51112	0.67648	0.87009	0.51076	0.67617	12.58922	22.51412	0.87497	0.55875	0.71692	0.87497	0.55842	0.71665
56	2	13.61688	26.56961	0.87009	0.51213	0.67736	0.87009	0.51177	0.67705	12.58922	22.48584	0.87497	0.55946	0.71751	0.87497	0.55914	0.71724
56	3	13.61688	26.51422	0.87009	0.51319	0.67829	0.87009	0.51282	0.67797	12.58922	22.45520	0.87497	0.56021	0.71812	0.87497	0.55988	0.71785
56	4	13.61688	26.45593	0.87009	0.51430	0.67926	0.87009	0.51392	0.67892	12.58922	22.42249	0.87497	0.56101	0.71878	0.87497	0.56066	0.71849
56	5	13.61688	26.39526	0.87009	0.51546	0.68027	0.87009	0.51506	0.67992	12.58922	22.38814	0.87497	0.56185	0.71947	0.87497	0.56148	0.71917
56	6	13.61688	26.33222	0.87009	0.51667	0.68132	0.87009	0.51625	0.68095	12.58922	22.35215	0.87497	0.56273	0.72019	0.87497	0.56234	0.71987
56	7	13.61688	26.26662	0.87009	0.51793	0.68242	0.87009	0.51748	0.68203	12.58922	22.31437	0.87497	0.56365	0.72094	0.87497	0.56324	0.72061
56	8	13.61688	26.19847	0.87009	0.51924	0.68356	0.87009	0.51877	0.68314	12.58922	22.27480	0.87497	0.56462	0.72173	0.87497	0.56418	0.72138
56	9	13.61688	26.12745	0.87009	0.52062	0.68474	0.87009	0.52011	0.68430	12.58922	22.23319	0.87497	0.56563	0.72256	0.87497	0.56517	0.72218
56	10	13.61688	26.05351	0.87009	0.52205	0.68598	0.87009	0.52150	0.68551	12.58922	22.18946	0.87497	0.56670	0.72343	0.87497	0.56620	0.72302
56	11	13.61688	25.97700	0.87009	0.52354	0.68727	0.87009	0.52295	0.68676	12.58922	22.14392	0.87497	0.56781	0.72434	0.87497	0.56728	0.72390
56	12	13.61688	25.89730	0.87009	0.52510	0.68861	0.87009	0.52446	0.68806	12.58922	22.09606	0.87497	0.56899	0.72529	0.87497	0.56841	0.72482
56	13	13.61688	25.81474	0.87009	0.52672	0.69000	0.87009	0.52604	0.68941	12.58922	22.04614	0.87497	0.57021	0.72629	0.87497	0.56959	0.72578
56	14	13.61688	25.72901	0.87009	0.52841	0.69145	0.87009	0.52767	0.69082	12.58922	21.99389	0.87497	0.57150	0.72733	0.87497	0.57082	0.72678
56	15	13.61688	25.64035	0.87009	0.53017	0.69296	0.87009	0.52937	0.69228	12.58922	21.93952	0.87497	0.57284	0.72842	0.87497	0.57212	0.72783
56	16	13.61688	25.54880	0.87009	0.53200	0.69452	0.87009	0.53115	0.69379	12.58922	21.88305	0.87497	0.57425	0.72955	0.87497	0.57347	0.72892
56	17	13.61688	25.45467	0.87009	0.53390	0.69614	0.87009	0.53299	0.69536	12.58922	21.82476	0.87497	0.57571	0.73073	0.87497	0.57488	0.73006
56	18	13.61688	25.35821	0.87009	0.53587	0.69781	0.87009	0.53491	0.69699	12.58922	21.76485	0.87497	0.57723	0.73196	0.87497	0.57636	0.73125
56	19	13.61688	25.25875	0.87009	0.53792	0.69954	0.87009	0.53691	0.69869	12.58922	21.70276	0.87497	0.57882	0.73323	0.87497	0.57791	0.73250
56	20	13.61688	25.15564	0.87009	0.54006	0.70135	0.87009	0.53899	0.70045	12.58922	21.63792	0.87497	0.58049	0.73457	0.87497	0.57953	0.73380
56	21	13.61688	25.04833	0.87009	0.54229	0.70323	0.87009	0.54116	0.70228	12.58922	21.56986	0.87497	0.58224	0.73597	0.87497	0.58123	0.73516
56	22	13.61688	24.93660	0.87009	0.54462	0.70519	0.87009	0.54342	0.70418	12.58922	21.49836	0.87497	0.58408	0.73744	0.87497	0.58300	0.73658
56	23	13.61688	24.82004	0.87009	0.54706	0.70723	0.87009	0.54577	0.70615	12.58922	21.42306	0.87497	0.58602	0.73898	0.87497	0.58486	0.73806
56	24	13.61688	24.69862	0.87009	0.54961	0.70936	0.87009	0.54822	0.70819	12.58922	21.34391	0.87497	0.58805	0.74059	0.87497	0.58680	0.73960
56	25	13.61688	24.57203	0.87009	0.55228	0.71157	0.87009	0.55076	0.71031	12.58922	21.26064	0.87497	0.59019	0.74229	0.87497	0.58883	0.74121
56	26	13.61688	24.44053	0.87009	0.55507	0.71388	0.87009	0.55340	0.71250	12.58922	21.17342	0.87497	0.59243	0.74405	0.87497	0.59095	0.74289
56	27	13.61688	24.30438	0.87009	0.55797	0.71628	0.87009	0.55615	0.71478	12.58922	21.08250	0.87497	0.59477	0.74590	0.87497	0.59316	0.74463
56	28	13.61688	24.16342	0.87009	0.56100	0.71877	0.87009	0.55901	0.71713	12.58922	20.98768	0.87497	0.59723	0.74783	0.87497	0.59546	0.74645
56	29	13.61688	24.01762	0.87009	0.56415	0.72135	0.87009	0.56198	0.71957	12.58922	20.88895	0.87497	0.59979	0.74984	0.87497	0.59787	0.74833
56	30	13.61688	23.86654	0.87009	0.56743	0.72403	0.87009	0.56506	0.72210	12.58922	20.78588	0.87497	0.60248	0.75194	0.87497	0.60038	0.75030
56	31	13.61688	23.71037	0.87009	0.57086	0.72681	0.87009	0.56827	0.72471	12.58922	20.67862	0.87497	0.60529	0.75412	0.87497	0.60300	0.75234
56	32	13.61688	23.54876	0.87009	0.57442	0.72969	0.87009	0.57159	0.72741	12.58922	20.56684	0.87497	0.60823	0.75640	0.87497	0.60573	0.75446

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
56	33	13.61688	23.38162	0.87009	0.57814	0.73269	0.87009	0.57505	0.73020	12.58922	20.45044	0.87497	0.61130	0.75877	0.87497	0.60857	0.75666
56	34	13.61688	23.20856	0.87009	0.58201	0.73579	0.87009	0.57863	0.73308	12.58922	20.32903	0.87497	0.61452	0.76124	0.87497	0.61154	0.75895
56	35	13.61688	23.02940	0.87009	0.58605	0.73900	0.87009	0.58235	0.73606	12.58922	20.20243	0.87497	0.61788	0.76382	0.87497	0.61462	0.76132
56	36	13.61688	22.84408	0.87009	0.59025	0.74234	0.87009	0.58621	0.73913	12.58922	20.07055	0.87497	0.62140	0.76650	0.87497	0.61783	0.76378
56	37	13.61688	22.65215	0.87009	0.59463	0.74579	0.87009	0.59020	0.74230	12.58922	19.93297	0.87497	0.62507	0.76929	0.87497	0.62117	0.76632
56	38	13.61688	22.45348	0.87009	0.59919	0.74937	0.87009	0.59434	0.74556	12.58922	19.78951	0.87497	0.62891	0.77219	0.87497	0.62464	0.76896
56	39	13.61688	22.24766	0.87009	0.60395	0.75308	0.87009	0.59863	0.74893	12.58922	19.63978	0.87497	0.63293	0.77521	0.87497	0.62824	0.77168
56	40	13.61688	22.03447	0.87009	0.60889	0.75691	0.87009	0.60306	0.75238	12.58922	19.48352	0.87497	0.63712	0.77834	0.87497	0.63198	0.77449
56	41	13.61688	21.81357	0.87009	0.61404	0.76087	0.87009	0.60763	0.75593	12.58922	19.32040	0.87497	0.64150	0.78160	0.87497	0.63585	0.77740
56	42	13.61688	21.58485	0.87009	0.61940	0.76497	0.87009	0.61236	0.75958	12.58922	19.15023	0.87497	0.64607	0.78498	0.87497	0.63986	0.78039
56	43	13.61688	21.34779	0.87009	0.62497	0.76920	0.87009	0.61723	0.76332	12.58922	18.97251	0.87497	0.65083	0.78849	0.87497	0.64401	0.78346
56	44	13.61688	21.10218	0.87009	0.63075	0.77357	0.87009	0.62225	0.76714	12.58922	18.78697	0.87497	0.65580	0.79213	0.87497	0.64830	0.78663
56	45	13.61688	20.84782	0.87009	0.63676	0.77807	0.87009	0.62741	0.77105	12.58922	18.59337	0.87497	0.66098	0.79589	0.87497	0.65272	0.78987
56	46	13.61688	20.58697	0.87009	0.64296	0.78269	0.87009	0.63271	0.77504	12.58922	18.39367	0.87497	0.66633	0.79976	0.87497	0.65727	0.79319
56	47	13.61688	20.32000	0.87009	0.64936	0.78741	0.87009	0.63815	0.77911	12.58922	18.18814	0.87497	0.67187	0.80373	0.87497	0.66195	0.79660
56	48	13.61688	20.04764	0.87009	0.65594	0.79223	0.87009	0.64373	0.78325	12.58922	17.97738	0.87497	0.67757	0.80780	0.87497	0.66677	0.80007
56	49	13.61688	19.77090	0.87009	0.66270	0.79713	0.87009	0.64944	0.78747	12.58922	17.76227	0.87497	0.68344	0.81196	0.87497	0.67172	0.80363
56	50	13.61688	19.49116	0.87009	0.66961	0.80211	0.87009	0.65529	0.79175	12.58922	17.54401	0.87497	0.68946	0.81619	0.87497	0.67680	0.80725
56	51	13.61688	19.21029	0.87009	0.67665	0.80715	0.87009	0.66128	0.79611	12.58922	17.32430	0.87497	0.69561	0.82048	0.87497	0.68201	0.81095
56	52	13.61688	18.92146	0.87009	0.68391	0.81229	0.87009	0.66740	0.80053	12.58922	17.09693	0.87497	0.70196	0.82488	0.87497	0.68736	0.81472
56	53	13.61688	18.62485	0.87009	0.69138	0.81753	0.87009	0.67364	0.80500	12.58922	16.86201	0.87497	0.70851	0.82939	0.87497	0.69283	0.81855
56	54	13.61688	18.32038	0.87009	0.69904	0.82287	0.87009	0.68001	0.80953	12.58922	16.61938	0.87497	0.71525	0.83399	0.87497	0.69843	0.82244
56	55	13.61688	18.00819	0.87009	0.70690	0.82829	0.87009	0.68648	0.81410	12.58922	16.36911	0.87497	0.72219	0.83869	0.87497	0.70415	0.82639
56	56	13.61688	17.68820	0.87009	0.71495	0.83378	0.87009	0.69306	0.81871	12.58922	16.11103	0.87497	0.72931	0.84347	0.87497	0.70997	0.83039
56	57	13.61688	17.36037	0.87009	0.72317	0.83935	0.87009	0.69974	0.82335	12.58922	15.84506	0.87497	0.73661	0.84833	0.87497	0.71590	0.83443
56	58	13.61688	17.02468	0.87009	0.73156	0.84497	0.87009	0.70651	0.82802	12.58922	15.57108	0.87497	0.74409	0.85327	0.87497	0.72193	0.83851
56	59	13.61688	16.68091	0.87009	0.74011	0.85065	0.87009	0.71335	0.83270	12.58922	15.28882	0.87497	0.75173	0.85827	0.87497	0.72805	0.84263
56	60	13.61688	16.32913	0.87009	0.74881	0.85637	0.87009	0.72027	0.83739	12.58922	14.99826	0.87497	0.75954	0.86334	0.87497	0.73426	0.84677
56	61	13.61688	15.96913	0.87009	0.75765	0.86212	0.87009	0.72725	0.84209	12.58922	14.69911	0.87497	0.76749	0.86845	0.87497	0.74054	0.85093
56	62	13.61688	15.60088	0.87009	0.76661	0.86789	0.87009	0.73428	0.84678	12.58922	14.39128	0.87497	0.77559	0.87361	0.87497	0.74689	0.85511
56	63	13.61688	15.22446	0.87009	0.77568	0.87367	0.87009	0.74135	0.85147	12.58922	14.07472	0.87497	0.78381	0.87881	0.87497	0.75330	0.85929
56	64	13.61688	14.83980	0.87009	0.78485	0.87946	0.87009	0.74846	0.85614	12.58922	13.74931	0.87497	0.79216	0.88403	0.87497	0.75976	0.86348
56	65	13.61688	14.44688	0.87009	0.79409	0.88523	0.87009	0.75559	0.86078	12.58922	13.41490	0.87497	0.80060	0.88926	0.87497	0.76627	0.86767
56	66	13.61688	14.04613	0.87009	0.80339	0.89097	0.87009	0.76275	0.86541	12.58922	13.07182	0.87497	0.80913	0.89450	0.87497	0.77282	0.87185
56	67	13.61688	13.63788	0.87009	0.81271	0.89668	0.87009	0.76991	0.87000	12.58922	12.72027	0.87497	0.81772	0.89972	0.87497	0.77939	0.87602
56	68	13.61688	13.22255	0.87009	0.82205	0.90233	0.87009	0.77707	0.87455	12.58922	12.36057	0.87497	0.82636	0.90493	0.87497	0.78599	0.88017

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
56	69	13.61688	12.80079	0.87009	0.83136	0.90792	0.87009	0.78423	0.87907	12.58922	11.99324	0.87497	0.83502	0.91009	0.87497	0.79260	0.88430
56	70	13.61688	12.37331	0.87009	0.84064	0.91342	0.87009	0.79137	0.88354	12.58922	11.61885	0.87497	0.84367	0.91520	0.87497	0.79922	0.88841
56	71	13.61688	11.94070	0.87009	0.84983	0.91882	0.87009	0.79849	0.88796	12.58922	11.23789	0.87497	0.85229	0.92025	0.87497	0.80584	0.89248
56	72	13.61688	11.50357	0.87009	0.85893	0.92411	0.87009	0.80559	0.89233	12.58922	10.85087	0.87497	0.86085	0.92522	0.87497	0.81246	0.89653
56	73	13.61688	11.06278	0.87009	0.86790	0.92928	0.87009	0.81265	0.89664	12.58922	10.45855	0.87497	0.86933	0.93010	0.87497	0.81906	0.90053
56	74	13.61688	10.61910	0.87009	0.87671	0.93431	0.87009	0.81968	0.90090	12.58922	10.06159	0.87497	0.87770	0.93487	0.87497	0.82565	0.90450
56	75	13.61688	10.17356	0.87009	0.88533	0.93918	0.87009	0.82665	0.90510	12.58922	9.66092	0.87497	0.88592	0.93951	0.87497	0.83220	0.90842
56	76	13.61688	9.72734	0.87009	0.89374	0.94389	0.87009	0.83356	0.90923	12.58922	9.25762	0.87497	0.89398	0.94402	0.87497	0.83872	0.91229
56	77	13.61688	9.28160	0.87009	0.90189	0.94842	0.87009	0.84041	0.91328	12.58922	8.85278	0.87497	0.90183	0.94838	0.87497	0.84519	0.91610
56	78	13.61688	8.83768	0.87009	0.90976	0.95275	0.87009	0.84718	0.91727	12.58922	8.44766	0.87497	0.90944	0.95257	0.87497	0.85160	0.91985
56	79	13.61688	8.39698	0.87009	0.91733	0.95688	0.87009	0.85385	0.92117	12.58922	8.04359	0.87497	0.91679	0.95659	0.87497	0.85794	0.92354
56	80	13.61688	7.96110	0.87009	0.92456	0.96080	0.87009	0.86043	0.92498	12.58922	7.64214	0.87497	0.92384	0.96041	0.87497	0.86420	0.92715
56	81	13.61688	7.53168	0.87009	0.93142	0.96449	0.87009	0.86689	0.92870	12.58922	7.24488	0.87497	0.93057	0.96404	0.87497	0.87036	0.93069
56	82	13.61688	7.11054	0.87009	0.93791	0.96796	0.87009	0.87321	0.93232	12.58922	6.85364	0.87497	0.93696	0.96745	0.87497	0.87641	0.93413
56	83	13.61688	6.69952	0.87009	0.94399	0.97119	0.87009	0.87940	0.93583	12.58922	6.47024	0.87497	0.94297	0.97065	0.87497	0.88233	0.93749
56	84	13.61688	6.30023	0.87009	0.94966	0.97418	0.87009	0.88543	0.93923	12.58922	6.09632	0.87497	0.94860	0.97362	0.87497	0.88811	0.94074
56	85	13.61688	5.91444	0.87009	0.95491	0.97693	0.87009	0.89128	0.94251	12.58922	5.73370	0.87497	0.95383	0.97637	0.87497	0.89373	0.94388
56	86	13.61688	5.54396	0.87009	0.95973	0.97945	0.87009	0.89694	0.94567	12.58922	5.38421	0.87497	0.95866	0.97890	0.87497	0.89918	0.94691
56	87	13.61688	5.19034	0.87009	0.96413	0.98174	0.87009	0.90240	0.94870	12.58922	5.04951	0.87497	0.96309	0.98120	0.87497	0.90444	0.94982
56	88	13.61688	4.85473	0.87009	0.96813	0.98381	0.87009	0.90766	0.95159	12.58922	4.73086	0.87497	0.96711	0.98328	0.87497	0.90951	0.95261
56	89	13.61688	4.53813	0.87009	0.97173	0.98566	0.87009	0.91269	0.95435	12.58922	4.42936	0.87497	0.97076	0.98516	0.87497	0.91438	0.95527
56	90	13.61688	4.24126	0.87009	0.97495	0.98732	0.87009	0.91751	0.95698	12.58922	4.14588	0.87497	0.97403	0.98684	0.87497	0.91904	0.95781
56	91	13.61688	3.96420	0.87009	0.97783	0.98879	0.87009	0.92212	0.95948	12.58922	3.88065	0.87497	0.97696	0.98835	0.87497	0.92350	0.96023
56	92	13.61688	3.70604	0.87009	0.98039	0.99010	0.87009	0.92652	0.96186	12.58922	3.63292	0.87497	0.97958	0.98969	0.87497	0.92777	0.96253
56	93	13.61688	3.46525	0.87009	0.98268	0.99126	0.87009	0.93073	0.96412	12.58922	3.40133	0.87497	0.98192	0.99088	0.87497	0.93186	0.96473
56	94	13.61688	3.23968	0.87009	0.98472	0.99230	0.87009	0.93477	0.96628	12.58922	3.18390	0.87497	0.98402	0.99195	0.87497	0.93578	0.96683
56	95	13.61688	3.02715	0.87009	0.98654	0.99322	0.87009	0.93862	0.96834	12.58922	2.97857	0.87497	0.98590	0.99290	0.87497	0.93954	0.96883
56	96	13.61688	2.82535	0.87009	0.98817	0.99405	0.87009	0.94229	0.97029	12.58922	2.78314	0.87497	0.98758	0.99375	0.87497	0.94312	0.97073
56	97	13.61688	2.63737	0.87009	0.98961	0.99478	0.87009	0.94577	0.97213	12.58922	2.60073	0.87497	0.98907	0.99451	0.87497	0.94651	0.97252
56	98	13.61688	2.46279	0.87009	0.99087	0.99541	0.87009	0.94905	0.97386	12.58922	2.43099	0.87497	0.99038	0.99517	0.87497	0.94972	0.97421
56	99	13.61688	2.30125	0.87009	0.99198	0.99597	0.87009	0.95213	0.97548	12.58922	2.27364	0.87497	0.99154	0.99575	0.87497	0.95273	0.97579
56	100	13.61688	2.15258	0.87009	0.99294	0.99646	0.87009	0.95502	0.97699	12.58922	2.12860	0.87497	0.99254	0.99626	0.87497	0.95556	0.97727
56	101	13.61688	2.01649	0.87009	0.99378	0.99688	0.87009	0.95770	0.97840	12.58922	1.99561	0.87497	0.99342	0.99670	0.87497	0.95819	0.97865
56	102	13.61688	1.89293	0.87009	0.99450	0.99724	0.87009	0.96020	0.97969	12.58922	1.87471	0.87497	0.99417	0.99708	0.87497	0.96064	0.97992
56	103	13.61688	1.78083	0.87009	0.99512	0.99755	0.87009	0.96250	0.98089	12.58922	1.76487	0.87497	0.99483	0.99741	0.87497	0.96290	0.98110
56	104	13.61688	1.67943	0.87009	0.99566	0.99782	0.87009	0.96463	0.98199	12.58922	1.66540	0.87497	0.99539	0.99769	0.87497	0.96499	0.98218

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
56	105	13.61688	1.58804	0.87009	0.99612	0.99805	0.87009	0.96657	0.98300	12.58922	1.57565	0.87497	0.99587	0.99793	0.87497	0.96690	0.98317
56	106	13.61688	1.50600	0.87009	0.99651	0.99825	0.87009	0.96833	0.98391	12.58922	1.49500	0.87497	0.99629	0.99814	0.87497	0.96863	0.98407
56	107	13.61688	1.43298	0.87009	0.99684	0.99842	0.87009	0.96989	0.98472	12.58922	1.42313	0.87497	0.99664	0.99832	0.87497	0.97018	0.98486
56	108	13.61688	1.36894	0.87009	0.99712	0.99856	0.87009	0.97124	0.98541	12.58922	1.36003	0.87497	0.99693	0.99846	0.87497	0.97151	0.98555
56	109	13.61688	1.31458	0.87009	0.99734	0.99867	0.87009	0.97233	0.98597	12.58922	1.30641	0.87497	0.99716	0.99858	0.87497	0.97259	0.98610
56	110	13.61688	1.27298	0.87009	0.99749	0.99875	0.87009	0.97312	0.98638	12.58922	1.26533	0.87497	0.99733	0.99866	0.87497	0.97337	0.98651
57	1	13.37600	26.62178	0.86738	0.50210	0.66853	0.86738	0.50175	0.66822	12.38662	22.51412	0.87221	0.54978	0.70949	0.87221	0.54946	0.70923
57	2	13.37600	26.56961	0.86738	0.50308	0.66940	0.86738	0.50274	0.66910	12.38662	22.48584	0.87221	0.55048	0.71007	0.87221	0.55016	0.70981
57	3	13.37600	26.51422	0.86738	0.50413	0.67032	0.86738	0.50378	0.67001	12.38662	22.45520	0.87221	0.55122	0.71069	0.87221	0.55090	0.71042
57	4	13.37600	26.45593	0.86738	0.50522	0.67129	0.86738	0.50485	0.67097	12.38662	22.42249	0.87221	0.55200	0.71134	0.87221	0.55167	0.71106
57	5	13.37600	26.39526	0.86738	0.50636	0.67230	0.86738	0.50597	0.67196	12.38662	22.38814	0.87221	0.55283	0.71203	0.87221	0.55247	0.71173
57	6	13.37600	26.33222	0.86738	0.50755	0.67334	0.86738	0.50714	0.67299	12.38662	22.35215	0.87221	0.55369	0.71275	0.87221	0.55332	0.71244
57	7	13.37600	26.26662	0.86738	0.50879	0.67444	0.86738	0.50836	0.67406	12.38662	22.31437	0.87221	0.55460	0.71350	0.87221	0.55421	0.71317
57	8	13.37600	26.19847	0.86738	0.51009	0.67557	0.86738	0.50963	0.67517	12.38662	22.27480	0.87221	0.55556	0.71429	0.87221	0.55514	0.71394
57	9	13.37600	26.12745	0.86738	0.51144	0.67676	0.86738	0.51094	0.67633	12.38662	22.23319	0.87221	0.55656	0.71511	0.87221	0.55611	0.71474
57	10	13.37600	26.05351	0.86738	0.51285	0.67799	0.86738	0.51232	0.67753	12.38662	22.18946	0.87221	0.55761	0.71598	0.87221	0.55713	0.71558
57	11	13.37600	25.97700	0.86738	0.51431	0.67927	0.86738	0.51375	0.67877	12.38662	22.14392	0.87221	0.55871	0.71689	0.87221	0.55819	0.71646
57	12	13.37600	25.89730	0.86738	0.51585	0.68061	0.86738	0.51523	0.68007	12.38662	22.09606	0.87221	0.55987	0.71784	0.87221	0.55930	0.71738
57	13	13.37600	25.81474	0.86738	0.51744	0.68199	0.86738	0.51678	0.68142	12.38662	22.04614	0.87221	0.56108	0.71883	0.87221	0.56047	0.71834
57	14	13.37600	25.72901	0.86738	0.51911	0.68344	0.86738	0.51839	0.68282	12.38662	21.99389	0.87221	0.56234	0.71987	0.87221	0.56169	0.71934
57	15	13.37600	25.64035	0.86738	0.52084	0.68494	0.86738	0.52007	0.68427	12.38662	21.93952	0.87221	0.56367	0.72096	0.87221	0.56297	0.72038
57	16	13.37600	25.54880	0.86738	0.52264	0.68649	0.86738	0.52182	0.68578	12.38662	21.88305	0.87221	0.56506	0.72209	0.87221	0.56430	0.72147
57	17	13.37600	25.45467	0.86738	0.52451	0.68811	0.86738	0.52364	0.68735	12.38662	21.82476	0.87221	0.56650	0.72327	0.87221	0.56570	0.72262
57	18	13.37600	25.35821	0.86738	0.52645	0.68977	0.86738	0.52553	0.68898	12.38662	21.76485	0.87221	0.56800	0.72449	0.87221	0.56716	0.72381
57	19	13.37600	25.25875	0.86738	0.52847	0.69150	0.86738	0.52750	0.69067	12.38662	21.70276	0.87221	0.56957	0.72577	0.87221	0.56869	0.72505
57	20	13.37600	25.15564	0.86738	0.53058	0.69330	0.86738	0.52956	0.69243	12.38662	21.63792	0.87221	0.57122	0.72710	0.87221	0.57030	0.72636
57	21	13.37600	25.04833	0.86738	0.53278	0.69518	0.86738	0.53170	0.69426	12.38662	21.56986	0.87221	0.57295	0.72850	0.87221	0.57198	0.72772
57	22	13.37600	24.93660	0.86738	0.53508	0.69713	0.86738	0.53393	0.69616	12.38662	21.49836	0.87221	0.57477	0.72997	0.87221	0.57373	0.72914
57	23	13.37600	24.82004	0.86738	0.53748	0.69917	0.86738	0.53625	0.69813	12.38662	21.42306	0.87221	0.57668	0.73151	0.87221	0.57557	0.73062
57	24	13.37600	24.69862	0.86738	0.54000	0.70130	0.86738	0.53867	0.70017	12.38662	21.34391	0.87221	0.57869	0.73313	0.87221	0.57749	0.73217
57	25	13.37600	24.57203	0.86738	0.54263	0.70352	0.86738	0.54118	0.70229	12.38662	21.26064	0.87221	0.58080	0.73482	0.87221	0.57950	0.73378
57	26	13.37600	24.44053	0.86738	0.54538	0.70582	0.86738	0.54379	0.70449	12.38662	21.17342	0.87221	0.58302	0.73659	0.87221	0.58160	0.73546
57	27	13.37600	24.30438	0.86738	0.54825	0.70822	0.86738	0.54651	0.70677	12.38662	21.08250	0.87221	0.58534	0.73844	0.87221	0.58379	0.73721
57	28	13.37600	24.16342	0.86738	0.55124	0.71070	0.86738	0.54934	0.70913	12.38662	20.98768	0.87221	0.58777	0.74037	0.87221	0.58608	0.73903
57	29	13.37600	24.01762	0.86738	0.55435	0.71329	0.86738	0.55228	0.71157	12.38662	20.88895	0.87221	0.59031	0.74239	0.87221	0.58847	0.74093
57	30	13.37600	23.86654	0.86738	0.55760	0.71597	0.86738	0.55533	0.71410	12.38662	20.78588	0.87221	0.59298	0.74449	0.87221	0.59096	0.74290

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
57	31	13.37600	23.71037	0.86738	0.56098	0.71875	0.86738	0.55851	0.71672	12.38662	20.67862	0.87221	0.59576	0.74668	0.87221	0.59356	0.74495
57	32	13.37600	23.54876	0.86738	0.56451	0.72164	0.86738	0.56181	0.71943	12.38662	20.56684	0.87221	0.59868	0.74897	0.87221	0.59627	0.74708
57	33	13.37600	23.38162	0.86738	0.56819	0.72464	0.86738	0.56523	0.72223	12.38662	20.45044	0.87221	0.60172	0.75135	0.87221	0.59910	0.74930
57	34	13.37600	23.20856	0.86738	0.57202	0.72775	0.86738	0.56879	0.72513	12.38662	20.32903	0.87221	0.60492	0.75383	0.87221	0.60205	0.75160
57	35	13.37600	23.02940	0.86738	0.57602	0.73098	0.86738	0.57248	0.72812	12.38662	20.20243	0.87221	0.60825	0.75642	0.87221	0.60512	0.75399
57	36	13.37600	22.84408	0.86738	0.58018	0.73432	0.86738	0.57631	0.73122	12.38662	20.07055	0.87221	0.61175	0.75911	0.87221	0.60831	0.75646
57	37	13.37600	22.65215	0.86738	0.58453	0.73779	0.86738	0.58028	0.73441	12.38662	19.93297	0.87221	0.61540	0.76192	0.87221	0.61164	0.75903
57	38	13.37600	22.45348	0.86738	0.58905	0.74139	0.86738	0.58440	0.73769	12.38662	19.78951	0.87221	0.61922	0.76484	0.87221	0.61510	0.76169
57	39	13.37600	22.24766	0.86738	0.59377	0.74512	0.86738	0.58867	0.74108	12.38662	19.63978	0.87221	0.62322	0.76788	0.87221	0.61870	0.76444
57	40	13.37600	22.03447	0.86738	0.59869	0.74897	0.86738	0.59308	0.74457	12.38662	19.48352	0.87221	0.62739	0.77104	0.87221	0.62243	0.76728
57	41	13.37600	21.81357	0.86738	0.60381	0.75297	0.86738	0.59765	0.74816	12.38662	19.32040	0.87221	0.63176	0.77433	0.87221	0.62631	0.77022
57	42	13.37600	21.58485	0.86738	0.60914	0.75710	0.86738	0.60237	0.75185	12.38662	19.15023	0.87221	0.63632	0.77774	0.87221	0.63032	0.77325
57	43	13.37600	21.34779	0.86738	0.61469	0.76137	0.86738	0.60724	0.75563	12.38662	18.97251	0.87221	0.64108	0.78129	0.87221	0.63448	0.77637
57	44	13.37600	21.10218	0.86738	0.62046	0.76578	0.86738	0.61226	0.75951	12.38662	18.78697	0.87221	0.64605	0.78497	0.87221	0.63877	0.77958
57	45	13.37600	20.84782	0.86738	0.62646	0.77034	0.86738	0.61743	0.76347	12.38662	18.59337	0.87221	0.65122	0.78878	0.87221	0.64321	0.78287
57	46	13.37600	20.58697	0.86738	0.63266	0.77501	0.86738	0.62276	0.76753	12.38662	18.39367	0.87221	0.65659	0.79270	0.87221	0.64779	0.78625
57	47	13.37600	20.32000	0.86738	0.63907	0.77979	0.86738	0.62822	0.77167	12.38662	18.18814	0.87221	0.66214	0.79673	0.87221	0.65251	0.78972
57	48	13.37600	20.04764	0.86738	0.64566	0.78468	0.86738	0.63384	0.77589	12.38662	17.97738	0.87221	0.66787	0.80087	0.87221	0.65736	0.79326
57	49	13.37600	19.77090	0.86738	0.65244	0.78967	0.86738	0.63960	0.78019	12.38662	17.76227	0.87221	0.67378	0.80510	0.87221	0.66236	0.79689
57	50	13.37600	19.49116	0.86738	0.65939	0.79474	0.86738	0.64550	0.78457	12.38662	17.54401	0.87221	0.67983	0.80941	0.87221	0.66750	0.80060
57	51	13.37600	19.21029	0.86738	0.66648	0.79986	0.86738	0.65156	0.78902	12.38662	17.32430	0.87221	0.68603	0.81378	0.87221	0.67278	0.80438
57	52	13.37600	18.92146	0.86738	0.67379	0.80511	0.86738	0.65775	0.79355	12.38662	17.09693	0.87221	0.69244	0.81827	0.87221	0.67820	0.80825
57	53	13.37600	18.62485	0.86738	0.68133	0.81046	0.86738	0.66409	0.79814	12.38662	16.86201	0.87221	0.69906	0.82288	0.87221	0.68376	0.81218
57	54	13.37600	18.32038	0.86738	0.68907	0.81592	0.86738	0.67056	0.80279	12.38662	16.61938	0.87221	0.70588	0.82759	0.87221	0.68945	0.81619
57	55	13.37600	18.00819	0.86738	0.69703	0.82147	0.86738	0.67715	0.80750	12.38662	16.36911	0.87221	0.71291	0.83240	0.87221	0.69528	0.82025
57	56	13.37600	17.68820	0.86738	0.70519	0.82711	0.86738	0.68386	0.81225	12.38662	16.11103	0.87221	0.72014	0.83731	0.87221	0.70122	0.82437
57	57	13.37600	17.36037	0.86738	0.71354	0.83282	0.86738	0.69067	0.81704	12.38662	15.84506	0.87221	0.72757	0.84230	0.87221	0.70728	0.82855
57	58	13.37600	17.02468	0.86738	0.72207	0.83861	0.86738	0.69759	0.82186	12.38662	15.57108	0.87221	0.73518	0.84738	0.87221	0.71345	0.83277
57	59	13.37600	16.68091	0.86738	0.73079	0.84446	0.86738	0.70460	0.82670	12.38662	15.28882	0.87221	0.74297	0.85253	0.87221	0.71972	0.83702
57	60	13.37600	16.32913	0.86738	0.73967	0.85035	0.86738	0.71169	0.83156	12.38662	14.99826	0.87221	0.75094	0.85776	0.87221	0.72609	0.84131
57	61	13.37600	15.96913	0.86738	0.74870	0.85629	0.86738	0.71885	0.83643	12.38662	14.69911	0.87221	0.75907	0.86304	0.87221	0.73254	0.84562
57	62	13.37600	15.60088	0.86738	0.75787	0.86226	0.86738	0.72607	0.84130	12.38662	14.39128	0.87221	0.76736	0.86837	0.87221	0.73906	0.84996
57	63	13.37600	15.22446	0.86738	0.76716	0.86824	0.86738	0.73335	0.84616	12.38662	14.07472	0.87221	0.77579	0.87374	0.87221	0.74566	0.85430
57	64	13.37600	14.83980	0.86738	0.77657	0.87423	0.86738	0.74066	0.85101	12.38662	13.74931	0.87221	0.78435	0.87914	0.87221	0.75231	0.85865
57	65	13.37600	14.44688	0.86738	0.78606	0.88022	0.86738	0.74801	0.85584	12.38662	13.41490	0.87221	0.79303	0.88457	0.87221	0.75901	0.86300
57	66	13.37600	14.04613	0.86738	0.79563	0.88618	0.86738	0.75538	0.86065	12.38662	13.07182	0.87221	0.80180	0.89000	0.87221	0.76576	0.86734

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
57	67	13.37600	13.63788	0.86738	0.80523	0.89211	0.86738	0.76277	0.86542	12.38662	12.72027	0.87221	0.81064	0.89542	0.87221	0.77254	0.87168
57	68	13.37600	13.22255	0.86738	0.81486	0.89798	0.86738	0.77015	0.87015	12.38662	12.36057	0.87221	0.81954	0.90082	0.87221	0.77934	0.87599
57	69	13.37600	12.80079	0.86738	0.82447	0.90379	0.86738	0.77753	0.87485	12.38662	11.99324	0.87221	0.82847	0.90619	0.87221	0.78616	0.88028
57	70	13.37600	12.37331	0.86738	0.83405	0.90951	0.86738	0.78490	0.87949	12.38662	11.61885	0.87221	0.83740	0.91150	0.87221	0.79299	0.88455
57	71	13.37600	11.94070	0.86738	0.84356	0.91514	0.86738	0.79225	0.88408	12.38662	11.23789	0.87221	0.84630	0.91675	0.87221	0.79982	0.88878
57	72	13.37600	11.50357	0.86738	0.85297	0.92065	0.86738	0.79957	0.88862	12.38662	10.85087	0.87221	0.85515	0.92192	0.87221	0.80664	0.89297
57	73	13.37600	11.06278	0.86738	0.86226	0.92603	0.86738	0.80685	0.89310	12.38662	10.45855	0.87221	0.86392	0.92699	0.87221	0.81345	0.89713
57	74	13.37600	10.61910	0.86738	0.87139	0.93127	0.86738	0.81409	0.89752	12.38662	10.06159	0.87221	0.87258	0.93196	0.87221	0.82023	0.90124
57	75	13.37600	10.17356	0.86738	0.88033	0.93636	0.86738	0.82127	0.90187	12.38662	9.66092	0.87221	0.88110	0.93679	0.87221	0.82699	0.90530
57	76	13.37600	9.72734	0.86738	0.88905	0.94127	0.86738	0.82839	0.90614	12.38662	9.25762	0.87221	0.88945	0.94149	0.87221	0.83370	0.90931
57	77	13.37600	9.28160	0.86738	0.89752	0.94599	0.86738	0.83544	0.91034	12.38662	8.85278	0.87221	0.89759	0.94603	0.87221	0.84036	0.91326
57	78	13.37600	8.83768	0.86738	0.90570	0.95051	0.86738	0.84241	0.91446	12.38662	8.44766	0.87221	0.90549	0.95040	0.87221	0.84696	0.91714
57	79	13.37600	8.39698	0.86738	0.91356	0.95483	0.86738	0.84928	0.91850	12.38662	8.04359	0.87221	0.91312	0.95459	0.87221	0.85348	0.92095
57	80	13.37600	7.96110	0.86738	0.92108	0.95892	0.86738	0.85604	0.92244	12.38662	7.64214	0.87221	0.92045	0.95858	0.87221	0.85992	0.92468
57	81	13.37600	7.53168	0.86738	0.92823	0.96278	0.86738	0.86268	0.92628	12.38662	7.24488	0.87221	0.92745	0.96236	0.87221	0.86625	0.92833
57	82	13.37600	7.11054	0.86738	0.93498	0.96640	0.86738	0.86919	0.93002	12.38662	6.85364	0.87221	0.93409	0.96592	0.87221	0.87247	0.93189
57	83	13.37600	6.69952	0.86738	0.94132	0.96977	0.86738	0.87554	0.93364	12.38662	6.47024	0.87221	0.94035	0.96926	0.87221	0.87855	0.93535
57	84	13.37600	6.30023	0.86738	0.94724	0.97290	0.86738	0.88174	0.93715	12.38662	6.09632	0.87221	0.94621	0.97236	0.87221	0.88449	0.93871
57	85	13.37600	5.91444	0.86738	0.95271	0.97578	0.86738	0.88775	0.94054	12.38662	5.73370	0.87221	0.95166	0.97523	0.87221	0.89027	0.94195
57	86	13.37600	5.54396	0.86738	0.95775	0.97842	0.86738	0.89357	0.94380	12.38662	5.38421	0.87221	0.95670	0.97787	0.87221	0.89587	0.94508
57	87	13.37600	5.19034	0.86738	0.96235	0.98082	0.86738	0.89918	0.94692	12.38662	5.04951	0.87221	0.96131	0.98027	0.87221	0.90128	0.94808
57	88	13.37600	4.85473	0.86738	0.96653	0.98298	0.86738	0.90458	0.94990	12.38662	4.73086	0.87221	0.96552	0.98246	0.87221	0.90649	0.95095
57	89	13.37600	4.53813	0.86738	0.97029	0.98492	0.86738	0.90975	0.95275	12.38662	4.42936	0.87221	0.96932	0.98442	0.87221	0.91149	0.95369
57	90	13.37600	4.24126	0.86738	0.97367	0.98666	0.86738	0.91471	0.95545	12.38662	4.14588	0.87221	0.97274	0.98618	0.87221	0.91628	0.95631
57	91	13.37600	3.96420	0.86738	0.97668	0.98820	0.86738	0.91944	0.95803	12.38662	3.88065	0.87221	0.97581	0.98776	0.87221	0.92086	0.95880
57	92	13.37600	3.70604	0.86738	0.97937	0.98958	0.86738	0.92397	0.96048	12.38662	3.63292	0.87221	0.97855	0.98916	0.87221	0.92526	0.96118
57	93	13.37600	3.46525	0.86738	0.98176	0.99080	0.86738	0.92830	0.96282	12.38662	3.40133	0.87221	0.98100	0.99041	0.87221	0.92946	0.96344
57	94	13.37600	3.23968	0.86738	0.98390	0.99189	0.86738	0.93245	0.96504	12.38662	3.18390	0.87221	0.98319	0.99153	0.87221	0.93350	0.96561
57	95	13.37600	3.02715	0.86738	0.98582	0.99286	0.86738	0.93642	0.96717	12.38662	2.97857	0.87221	0.98516	0.99253	0.87221	0.93736	0.96767
57	96	13.37600	2.82535	0.86738	0.98753	0.99372	0.86738	0.94020	0.96918	12.38662	2.78314	0.87221	0.98693	0.99342	0.87221	0.94105	0.96963
57	97	13.37600	2.63737	0.86738	0.98904	0.99449	0.86738	0.94378	0.97108	12.38662	2.60073	0.87221	0.98849	0.99421	0.87221	0.94455	0.97148
57	98	13.37600	2.46279	0.86738	0.99037	0.99516	0.86738	0.94716	0.97286	12.38662	2.43099	0.87221	0.98987	0.99491	0.87221	0.94785	0.97323
57	99	13.37600	2.30125	0.86738	0.99153	0.99575	0.86738	0.95034	0.97454	12.38662	2.27364	0.87221	0.99108	0.99552	0.87221	0.95096	0.97486
57	100	13.37600	2.15258	0.86738	0.99254	0.99626	0.86738	0.95331	0.97610	12.38662	2.12860	0.87221	0.99214	0.99605	0.87221	0.95387	0.97639
57	101	13.37600	2.01649	0.86738	0.99342	0.99670	0.86738	0.95609	0.97755	12.38662	1.99561	0.87221	0.99306	0.99652	0.87221	0.95659	0.97781
57	102	13.37600	1.89293	0.86738	0.99418	0.99708	0.86738	0.95866	0.97889	12.38662	1.87471	0.87221	0.99385	0.99692	0.87221	0.95912	0.97913

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
57	103	13.37600	1.78083	0.86738	0.99484	0.99741	0.86738	0.96104	0.98014	12.38662	1.76487	0.87221	0.99454	0.99726	0.87221	0.96146	0.98035
57	104	13.37600	1.67943	0.86738	0.99541	0.99770	0.86738	0.96324	0.98128	12.38662	1.66540	0.87221	0.99513	0.99756	0.87221	0.96362	0.98147
57	105	13.37600	1.58804	0.86738	0.99589	0.99794	0.86738	0.96525	0.98232	12.38662	1.57565	0.87221	0.99564	0.99782	0.87221	0.96559	0.98250
57	106	13.37600	1.50600	0.86738	0.99631	0.99815	0.86738	0.96707	0.98326	12.38662	1.49500	0.87221	0.99608	0.99804	0.87221	0.96739	0.98342
57	107	13.37600	1.43298	0.86738	0.99666	0.99833	0.86738	0.96869	0.98410	12.38662	1.42313	0.87221	0.99645	0.99822	0.87221	0.96898	0.98425
57	108	13.37600	1.36894	0.86738	0.99695	0.99847	0.86738	0.97009	0.98482	12.38662	1.36003	0.87221	0.99676	0.99838	0.87221	0.97036	0.98496
57	109	13.37600	1.31458	0.86738	0.99718	0.99859	0.86738	0.97122	0.98540	12.38662	1.30641	0.87221	0.99700	0.99850	0.87221	0.97148	0.98554
57	110	13.37600	1.27298	0.86738	0.99735	0.99867	0.86738	0.97204	0.98582	12.38662	1.26533	0.87221	0.99718	0.99859	0.87221	0.97229	0.98595
58	1	13.13535	26.62178	0.86481	0.49308	0.66049	0.86481	0.49274	0.66019	12.18376	22.51412	0.86970	0.54079	0.70197	0.86970	0.54048	0.70170
58	2	13.13535	26.56961	0.86481	0.49405	0.66136	0.86481	0.49372	0.66106	12.18376	22.48584	0.86970	0.54148	0.70254	0.86970	0.54117	0.70229
58	3	13.13535	26.51422	0.86481	0.49508	0.66227	0.86481	0.49474	0.66197	12.18376	22.45520	0.86970	0.54221	0.70316	0.86970	0.54190	0.70290
58	4	13.13535	26.45593	0.86481	0.49615	0.66324	0.86481	0.49580	0.66292	12.18376	22.42249	0.86970	0.54298	0.70381	0.86970	0.54266	0.70353
58	5	13.13535	26.39526	0.86481	0.49727	0.66424	0.86481	0.49690	0.66390	12.18376	22.38814	0.86970	0.54380	0.70449	0.86970	0.54345	0.70420
58	6	13.13535	26.33222	0.86481	0.49844	0.66528	0.86481	0.49805	0.66493	12.18376	22.35215	0.86970	0.54465	0.70521	0.86970	0.54429	0.70490
58	7	13.13535	26.26662	0.86481	0.49966	0.66637	0.86481	0.49925	0.66600	12.18376	22.31437	0.86970	0.54554	0.70596	0.86970	0.54516	0.70564
58	8	13.13535	26.19847	0.86481	0.50093	0.66750	0.86481	0.50049	0.66710	12.18376	22.27480	0.86970	0.54648	0.70674	0.86970	0.54608	0.70640
58	9	13.13535	26.12745	0.86481	0.50226	0.66868	0.86481	0.50179	0.66825	12.18376	22.23319	0.86970	0.54747	0.70757	0.86970	0.54703	0.70720
58	10	13.13535	26.05351	0.86481	0.50365	0.66990	0.86481	0.50314	0.66945	12.18376	22.18946	0.86970	0.54851	0.70843	0.86970	0.54804	0.70804
58	11	13.13535	25.97700	0.86481	0.50509	0.67118	0.86481	0.50455	0.67070	12.18376	22.14392	0.86970	0.54959	0.70934	0.86970	0.54909	0.70892
58	12	13.13535	25.89730	0.86481	0.50660	0.67251	0.86481	0.50601	0.67199	12.18376	22.09606	0.86970	0.55073	0.71029	0.86970	0.55019	0.70983
58	13	13.13535	25.81474	0.86481	0.50817	0.67389	0.86481	0.50753	0.67333	12.18376	22.04614	0.86970	0.55192	0.71128	0.86970	0.55134	0.71079
58	14	13.13535	25.72901	0.86481	0.50981	0.67533	0.86481	0.50912	0.67473	12.18376	21.99389	0.86970	0.55318	0.71232	0.86970	0.55254	0.71179
58	15	13.13535	25.64035	0.86481	0.51152	0.67682	0.86481	0.51077	0.67618	12.18376	21.93952	0.86970	0.55448	0.71340	0.86970	0.55380	0.71283
58	16	13.13535	25.54880	0.86481	0.51329	0.67838	0.86481	0.51249	0.67768	12.18376	21.88305	0.86970	0.55585	0.71453	0.86970	0.55512	0.71392
58	17	13.13535	25.45467	0.86481	0.51513	0.67998	0.86481	0.51429	0.67925	12.18376	21.82476	0.86970	0.55728	0.71571	0.86970	0.55650	0.71507
58	18	13.13535	25.35821	0.86481	0.51704	0.68164	0.86481	0.51615	0.68087	12.18376	21.76485	0.86970	0.55876	0.71693	0.86970	0.55794	0.71626
58	19	13.13535	25.25875	0.86481	0.51903	0.68337	0.86481	0.51810	0.68256	12.18376	21.70276	0.86970	0.56031	0.71820	0.86970	0.55946	0.71750
58	20	13.13535	25.15564	0.86481	0.52110	0.68516	0.86481	0.52012	0.68432	12.18376	21.63792	0.86970	0.56193	0.71953	0.86970	0.56104	0.71880
58	21	13.13535	25.04833	0.86481	0.52327	0.68703	0.86481	0.52224	0.68614	12.18376	21.56986	0.86970	0.56364	0.72093	0.86970	0.56270	0.72017
58	22	13.13535	24.93660	0.86481	0.52553	0.68898	0.86481	0.52444	0.68804	12.18376	21.49836	0.86970	0.56544	0.72240	0.86970	0.56444	0.72159
58	23	13.13535	24.82004	0.86481	0.52791	0.69102	0.86481	0.52673	0.69001	12.18376	21.42306	0.86970	0.56732	0.72394	0.86970	0.56626	0.72307
58	24	13.13535	24.69862	0.86481	0.53039	0.69314	0.86481	0.52911	0.69205	12.18376	21.34391	0.86970	0.56931	0.72556	0.86970	0.56816	0.72462
58	25	13.13535	24.57203	0.86481	0.53298	0.69535	0.86481	0.53160	0.69417	12.18376	21.26064	0.86970	0.57140	0.72725	0.86970	0.57015	0.72624
58	26	13.13535	24.44053	0.86481	0.53569	0.69766	0.86481	0.53418	0.69637	12.18376	21.17342	0.86970	0.57359	0.72902	0.86970	0.57223	0.72792
58	27	13.13535	24.30438	0.86481	0.53852	0.70005	0.86481	0.53687	0.69865	12.18376	21.08250	0.86970	0.57589	0.73087	0.86970	0.57440	0.72968
58	28	13.13535	24.16342	0.86481	0.54147	0.70254	0.86481	0.53966	0.70101	12.18376	20.98768	0.86970	0.57829	0.73281	0.86970	0.57667	0.73150

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
58	29	13.13535	24.01762	0.86481	0.54454	0.70512	0.86481	0.54257	0.70346	12.18376	20.88895	0.86970	0.58081	0.73482	0.86970	0.57904	0.73341
58	30	13.13535	23.86654	0.86481	0.54775	0.70780	0.86481	0.54559	0.70600	12.18376	20.78588	0.86970	0.58345	0.73693	0.86970	0.58151	0.73539
58	31	13.13535	23.71037	0.86481	0.55109	0.71059	0.86481	0.54874	0.70862	12.18376	20.67862	0.86970	0.58620	0.73913	0.86970	0.58409	0.73745
58	32	13.13535	23.54876	0.86481	0.55458	0.71348	0.86481	0.55200	0.71134	12.18376	20.56684	0.86970	0.58909	0.74142	0.86970	0.58678	0.73959
58	33	13.13535	23.38162	0.86481	0.55822	0.71648	0.86481	0.55540	0.71415	12.18376	20.45044	0.86970	0.59211	0.74381	0.86970	0.58959	0.74182
58	34	13.13535	23.20856	0.86481	0.56201	0.71960	0.86481	0.55892	0.71706	12.18376	20.32903	0.86970	0.59528	0.74630	0.86970	0.59252	0.74413
58	35	13.13535	23.02940	0.86481	0.56597	0.72283	0.86481	0.56259	0.72007	12.18376	20.20243	0.86970	0.59859	0.74890	0.86970	0.59558	0.74653
58	36	13.13535	22.84408	0.86481	0.57009	0.72619	0.86481	0.56639	0.72318	12.18376	20.07055	0.86970	0.60206	0.75160	0.86970	0.59876	0.74903
58	37	13.13535	22.65215	0.86481	0.57440	0.72967	0.86481	0.57034	0.72639	12.18376	19.93297	0.86970	0.60568	0.75443	0.86970	0.60207	0.75161
58	38	13.13535	22.45348	0.86481	0.57888	0.73328	0.86481	0.57443	0.72970	12.18376	19.78951	0.86970	0.60948	0.75736	0.86970	0.60552	0.75430
58	39	13.13535	22.24766	0.86481	0.58356	0.73703	0.86481	0.57868	0.73312	12.18376	19.63978	0.86970	0.61346	0.76042	0.86970	0.60910	0.75707
58	40	13.13535	22.03447	0.86481	0.58845	0.74091	0.86481	0.58307	0.73663	12.18376	19.48352	0.86970	0.61761	0.76361	0.86970	0.61283	0.75994
58	41	13.13535	21.81357	0.86481	0.59353	0.74493	0.86481	0.58762	0.74026	12.18376	19.32040	0.86970	0.62196	0.76692	0.86970	0.61670	0.76291
58	42	13.13535	21.58485	0.86481	0.59884	0.74909	0.86481	0.59233	0.74398	12.18376	19.15023	0.86970	0.62651	0.77037	0.86970	0.62071	0.76598
58	43	13.13535	21.34779	0.86481	0.60436	0.75340	0.86481	0.59720	0.74781	12.18376	18.97251	0.86970	0.63126	0.77395	0.86970	0.62487	0.76914
58	44	13.13535	21.10218	0.86481	0.61011	0.75785	0.86481	0.60222	0.75173	12.18376	18.78697	0.86970	0.63622	0.77767	0.86970	0.62918	0.77239
58	45	13.13535	20.84782	0.86481	0.61610	0.76245	0.86481	0.60739	0.75575	12.18376	18.59337	0.86970	0.64139	0.78152	0.86970	0.63363	0.77573
58	46	13.13535	20.58697	0.86481	0.62229	0.76717	0.86481	0.61273	0.75986	12.18376	18.39367	0.86970	0.64676	0.78550	0.86970	0.63823	0.77917
58	47	13.13535	20.32000	0.86481	0.62869	0.77202	0.86481	0.61821	0.76407	12.18376	18.18814	0.86970	0.65232	0.78958	0.86970	0.64297	0.78269
58	48	13.13535	20.04764	0.86481	0.63529	0.77698	0.86481	0.62386	0.76836	12.18376	17.97738	0.86970	0.65807	0.79378	0.86970	0.64786	0.78631
58	49	13.13535	19.77090	0.86481	0.64208	0.78203	0.86481	0.62966	0.77275	12.18376	17.76227	0.86970	0.66400	0.79808	0.86970	0.65290	0.79000
58	50	13.13535	19.49116	0.86481	0.64905	0.78718	0.86481	0.63561	0.77721	12.18376	17.54401	0.86970	0.67009	0.80246	0.86970	0.65808	0.79379
58	51	13.13535	19.21029	0.86481	0.65618	0.79240	0.86481	0.64172	0.78177	12.18376	17.32430	0.86970	0.67632	0.80691	0.86970	0.66342	0.79766
58	52	13.13535	18.92146	0.86481	0.66354	0.79774	0.86481	0.64799	0.78640	12.18376	17.09693	0.86970	0.68278	0.81149	0.86970	0.66892	0.80162
58	53	13.13535	18.62485	0.86481	0.67113	0.80320	0.86481	0.65440	0.79111	12.18376	16.86201	0.86970	0.68946	0.81619	0.86970	0.67456	0.80565
58	54	13.13535	18.32038	0.86481	0.67895	0.80878	0.86481	0.66097	0.79588	12.18376	16.61938	0.86970	0.69636	0.82101	0.86970	0.68034	0.80977
58	55	13.13535	18.00819	0.86481	0.68699	0.81446	0.86481	0.66767	0.80072	12.18376	16.36911	0.86970	0.70348	0.82593	0.86970	0.68627	0.81395
58	56	13.13535	17.68820	0.86481	0.69525	0.82023	0.86481	0.67450	0.80561	12.18376	16.11103	0.86970	0.71081	0.83096	0.86970	0.69233	0.81820
58	57	13.13535	17.36037	0.86481	0.70372	0.82610	0.86481	0.68145	0.81055	12.18376	15.84506	0.86970	0.71835	0.83609	0.86970	0.69852	0.82250
58	58	13.13535	17.02468	0.86481	0.71240	0.83205	0.86481	0.68852	0.81553	12.18376	15.57108	0.86970	0.72609	0.84131	0.86970	0.70482	0.82686
58	59	13.13535	16.68091	0.86481	0.72126	0.83806	0.86481	0.69568	0.82053	12.18376	15.28882	0.86970	0.73403	0.84662	0.86970	0.71124	0.83126
58	60	13.13535	16.32913	0.86481	0.73031	0.84414	0.86481	0.70295	0.82557	12.18376	14.99826	0.86970	0.74215	0.85200	0.86970	0.71777	0.83570
58	61	13.13535	15.96913	0.86481	0.73953	0.85026	0.86481	0.71029	0.83061	12.18376	14.69911	0.86970	0.75046	0.85744	0.86970	0.72439	0.84017
58	62	13.13535	15.60088	0.86481	0.74891	0.85643	0.86481	0.71771	0.83566	12.18376	14.39128	0.86970	0.75894	0.86295	0.86970	0.73109	0.84466
58	63	13.13535	15.22446	0.86481	0.75843	0.86262	0.86481	0.72519	0.84071	12.18376	14.07472	0.86970	0.76757	0.86851	0.86970	0.73788	0.84917
58	64	13.13535	14.83980	0.86481	0.76807	0.86882	0.86481	0.73272	0.84575	12.18376	13.74931	0.86970	0.77635	0.87410	0.86970	0.74473	0.85369

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
58	65	13.13535	14.44688	0.86481	0.77782	0.87503	0.86481	0.74029	0.85077	12.18376	13.41490	0.86970	0.78526	0.87972	0.86970	0.75164	0.85821
58	66	13.13535	14.04613	0.86481	0.78765	0.88121	0.86481	0.74789	0.85576	12.18376	13.07182	0.86970	0.79428	0.88535	0.86970	0.75859	0.86273
58	67	13.13535	13.63788	0.86481	0.79754	0.88737	0.86481	0.75550	0.86072	12.18376	12.72027	0.86970	0.80338	0.89097	0.86970	0.76558	0.86723
58	68	13.13535	13.22255	0.86481	0.80746	0.89348	0.86481	0.76312	0.86565	12.18376	12.36057	0.86970	0.81255	0.89658	0.86970	0.77260	0.87172
58	69	13.13535	12.80079	0.86481	0.81738	0.89952	0.86481	0.77074	0.87053	12.18376	11.99324	0.86970	0.82175	0.90216	0.86970	0.77964	0.87618
58	70	13.13535	12.37331	0.86481	0.82727	0.90547	0.86481	0.77835	0.87536	12.18376	11.61885	0.86970	0.83097	0.90768	0.86970	0.78669	0.88061
58	71	13.13535	11.94070	0.86481	0.83710	0.91133	0.86481	0.78593	0.88014	12.18376	11.23789	0.86970	0.84016	0.91314	0.86970	0.79374	0.88501
58	72	13.13535	11.50357	0.86481	0.84684	0.91707	0.86481	0.79349	0.88486	12.18376	10.85087	0.86970	0.84931	0.91852	0.86970	0.80078	0.88937
58	73	13.13535	11.06278	0.86481	0.85646	0.92268	0.86481	0.80101	0.88951	12.18376	10.45855	0.86970	0.85839	0.92380	0.86970	0.80781	0.89369
58	74	13.13535	10.61910	0.86481	0.86592	0.92815	0.86481	0.80848	0.89410	12.18376	10.06159	0.86970	0.86735	0.92897	0.86970	0.81481	0.89796
58	75	13.13535	10.17356	0.86481	0.87520	0.93345	0.86481	0.81589	0.89861	12.18376	9.66092	0.86970	0.87618	0.93400	0.86970	0.82178	0.90217
58	76	13.13535	9.72734	0.86481	0.88425	0.93857	0.86481	0.82323	0.90305	12.18376	9.25762	0.86970	0.88483	0.93890	0.86970	0.82870	0.90633
58	77	13.13535	9.28160	0.86481	0.89304	0.94350	0.86481	0.83050	0.90740	12.18376	8.85278	0.86970	0.89327	0.94363	0.86970	0.83557	0.91042
58	78	13.13535	8.83768	0.86481	0.90154	0.94822	0.86481	0.83768	0.91167	12.18376	8.44766	0.86970	0.90147	0.94818	0.86970	0.84237	0.91444
58	79	13.13535	8.39698	0.86481	0.90972	0.95273	0.86481	0.84476	0.91585	12.18376	8.04359	0.86970	0.90940	0.95255	0.86970	0.84909	0.91838
58	80	13.13535	7.96110	0.86481	0.91754	0.95700	0.86481	0.85172	0.91992	12.18376	7.64214	0.86970	0.91701	0.95671	0.86970	0.85571	0.92225
58	81	13.13535	7.53168	0.86481	0.92498	0.96103	0.86481	0.85856	0.92390	12.18376	7.24488	0.86970	0.92428	0.96065	0.86970	0.86223	0.92602
58	82	13.13535	7.11054	0.86481	0.93202	0.96481	0.86481	0.86525	0.92776	12.18376	6.85364	0.86970	0.93118	0.96437	0.86970	0.86863	0.92969
58	83	13.13535	6.69952	0.86481	0.93862	0.96834	0.86481	0.87179	0.93150	12.18376	6.47024	0.86970	0.93770	0.96785	0.86970	0.87488	0.93327
58	84	13.13535	6.30023	0.86481	0.94479	0.97161	0.86481	0.87816	0.93513	12.18376	6.09632	0.86970	0.94380	0.97109	0.86970	0.88099	0.93673
58	85	13.13535	5.91444	0.86481	0.95050	0.97462	0.86481	0.88434	0.93862	12.18376	5.73370	0.86970	0.94948	0.97408	0.86970	0.88693	0.94008
58	86	13.13535	5.54396	0.86481	0.95576	0.97738	0.86481	0.89032	0.94198	12.18376	5.38421	0.86970	0.95472	0.97684	0.86970	0.89269	0.94330
58	87	13.13535	5.19034	0.86481	0.96056	0.97988	0.86481	0.89609	0.94520	12.18376	5.04951	0.86970	0.95953	0.97935	0.86970	0.89825	0.94640
58	88	13.13535	4.85473	0.86481	0.96492	0.98215	0.86481	0.90164	0.94827	12.18376	4.73086	0.86970	0.96392	0.98163	0.86970	0.90360	0.94936
58	89	13.13535	4.53813	0.86481	0.96885	0.98418	0.86481	0.90695	0.95121	12.18376	4.42936	0.86970	0.96789	0.98368	0.86970	0.90873	0.95218
58	90	13.13535	4.24126	0.86481	0.97238	0.98600	0.86481	0.91204	0.95400	12.18376	4.14588	0.86970	0.97146	0.98552	0.86970	0.91366	0.95488
58	91	13.13535	3.96420	0.86481	0.97554	0.98762	0.86481	0.91691	0.95665	12.18376	3.88065	0.86970	0.97466	0.98717	0.86970	0.91837	0.95745
58	92	13.13535	3.70604	0.86481	0.97835	0.98906	0.86481	0.92156	0.95918	12.18376	3.63292	0.86970	0.97752	0.98863	0.86970	0.92288	0.95989
58	93	13.13535	3.46525	0.86481	0.98085	0.99033	0.86481	0.92601	0.96158	12.18376	3.40133	0.86970	0.98008	0.98994	0.86970	0.92721	0.96223
58	94	13.13535	3.23968	0.86481	0.98309	0.99147	0.86481	0.93027	0.96388	12.18376	3.18390	0.86970	0.98238	0.99111	0.86970	0.93135	0.96446
58	95	13.13535	3.02715	0.86481	0.98510	0.99249	0.86481	0.93435	0.96606	12.18376	2.97857	0.86970	0.98443	0.99216	0.86970	0.93532	0.96658
58	96	13.13535	2.82535	0.86481	0.98689	0.99340	0.86481	0.93824	0.96814	12.18376	2.78314	0.86970	0.98628	0.99309	0.86970	0.93911	0.96860
58	97	13.13535	2.63737	0.86481	0.98847	0.99420	0.86481	0.94192	0.97009	12.18376	2.60073	0.86970	0.98792	0.99392	0.86970	0.94271	0.97051
58	98	13.13535	2.46279	0.86481	0.98987	0.99491	0.86481	0.94540	0.97193	12.18376	2.43099	0.86970	0.98936	0.99465	0.86970	0.94611	0.97231
58	99	13.13535	2.30125	0.86481	0.99109	0.99552	0.86481	0.94867	0.97366	12.18376	2.27364	0.86970	0.99063	0.99529	0.86970	0.94931	0.97399
58	100	13.13535	2.15258	0.86481	0.99215	0.99606	0.86481	0.95173	0.97527	12.18376	2.12860	0.86970	0.99174	0.99585	0.86970	0.95231	0.97557

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
58	101	13.13535	2.01649	0.86481	0.99308	0.99653	0.86481	0.95459	0.97677	12.18376	1.99561	0.86970	0.99270	0.99634	0.86970	0.95511	0.97704
58	102	13.13535	1.89293	0.86481	0.99388	0.99693	0.86481	0.95724	0.97815	12.18376	1.87471	0.86970	0.99353	0.99676	0.86970	0.95771	0.97840
58	103	13.13535	1.78083	0.86481	0.99457	0.99728	0.86481	0.95969	0.97943	12.18376	1.76487	0.86970	0.99426	0.99712	0.86970	0.96012	0.97965
58	104	13.13535	1.67943	0.86481	0.99516	0.99757	0.86481	0.96196	0.98061	12.18376	1.66540	0.86970	0.99488	0.99743	0.86970	0.96234	0.98081
58	105	13.13535	1.58804	0.86481	0.99567	0.99783	0.86481	0.96403	0.98168	12.18376	1.57565	0.86970	0.99541	0.99770	0.86970	0.96438	0.98187
58	106	13.13535	1.50600	0.86481	0.99611	0.99805	0.86481	0.96590	0.98266	12.18376	1.49500	0.86970	0.99587	0.99793	0.86970	0.96623	0.98283
58	107	13.13535	1.43298	0.86481	0.99648	0.99823	0.86481	0.96758	0.98352	12.18376	1.42313	0.86970	0.99626	0.99813	0.86970	0.96788	0.98368
58	108	13.13535	1.36894	0.86481	0.99678	0.99839	0.86481	0.96902	0.98427	12.18376	1.36003	0.86970	0.99659	0.99829	0.86970	0.96931	0.98441
58	109	13.13535	1.31458	0.86481	0.99703	0.99851	0.86481	0.97019	0.98487	12.18376	1.30641	0.86970	0.99684	0.99842	0.86970	0.97046	0.98501
58	110	13.13535	1.27298	0.86481	0.99720	0.99860	0.86481	0.97104	0.98531	12.18376	1.26533	0.86970	0.99703	0.99851	0.86970	0.97130	0.98544
59	1	12.89355	26.62178	0.86244	0.48402	0.65231	0.86244	0.48369	0.65201	11.97935	22.51412	0.86740	0.53174	0.69429	0.86740	0.53143	0.69403
59	2	12.89355	26.56961	0.86244	0.48497	0.65317	0.86244	0.48465	0.65288	11.97935	22.48584	0.86740	0.53241	0.69487	0.86740	0.53211	0.69461
59	3	12.89355	26.51422	0.86244	0.48598	0.65409	0.86244	0.48565	0.65379	11.97935	22.45520	0.86740	0.53313	0.69548	0.86740	0.53283	0.69522
59	4	12.89355	26.45593	0.86244	0.48704	0.65504	0.86244	0.48669	0.65473	11.97935	22.42249	0.86740	0.53389	0.69613	0.86740	0.53358	0.69586
59	5	12.89355	26.39526	0.86244	0.48814	0.65604	0.86244	0.48778	0.65571	11.97935	22.38814	0.86740	0.53469	0.69681	0.86740	0.53436	0.69652
59	6	12.89355	26.33222	0.86244	0.48929	0.65708	0.86244	0.48891	0.65673	11.97935	22.35215	0.86740	0.53553	0.69752	0.86740	0.53518	0.69722
59	7	12.89355	26.26662	0.86244	0.49049	0.65816	0.86244	0.49008	0.65779	11.97935	22.31437	0.86740	0.53641	0.69827	0.86740	0.53604	0.69795
59	8	12.89355	26.19847	0.86244	0.49174	0.65928	0.86244	0.49131	0.65890	11.97935	22.27480	0.86740	0.53734	0.69905	0.86740	0.53694	0.69872
59	9	12.89355	26.12745	0.86244	0.49304	0.66045	0.86244	0.49259	0.66004	11.97935	22.23319	0.86740	0.53831	0.69987	0.86740	0.53789	0.69952
59	10	12.89355	26.05351	0.86244	0.49441	0.66168	0.86244	0.49391	0.66124	11.97935	22.18946	0.86740	0.53933	0.70074	0.86740	0.53888	0.70035
59	11	12.89355	25.97700	0.86244	0.49583	0.66295	0.86244	0.49530	0.66247	11.97935	22.14392	0.86740	0.54040	0.70164	0.86740	0.53991	0.70123
59	12	12.89355	25.89730	0.86244	0.49731	0.66427	0.86244	0.49674	0.66376	11.97935	22.09606	0.86740	0.54153	0.70258	0.86740	0.54100	0.70214
59	13	12.89355	25.81474	0.86244	0.49885	0.66565	0.86244	0.49824	0.66510	11.97935	22.04614	0.86740	0.54270	0.70357	0.86740	0.54213	0.70309
59	14	12.89355	25.72901	0.86244	0.50046	0.66708	0.86244	0.49980	0.66649	11.97935	21.99389	0.86740	0.54393	0.70461	0.86740	0.54332	0.70409
59	15	12.89355	25.64035	0.86244	0.50214	0.66857	0.86244	0.50143	0.66793	11.97935	21.93952	0.86740	0.54522	0.70569	0.86740	0.54456	0.70513
59	16	12.89355	25.54880	0.86244	0.50389	0.67011	0.86244	0.50312	0.66943	11.97935	21.88305	0.86740	0.54657	0.70682	0.86740	0.54586	0.70622
59	17	12.89355	25.45467	0.86244	0.50570	0.67171	0.86244	0.50489	0.67100	11.97935	21.82476	0.86740	0.54798	0.70799	0.86740	0.54722	0.70736
59	18	12.89355	25.35821	0.86244	0.50758	0.67337	0.86244	0.50672	0.67262	11.97935	21.76485	0.86740	0.54944	0.70921	0.86740	0.54865	0.70855
59	19	12.89355	25.25875	0.86244	0.50953	0.67509	0.86244	0.50864	0.67430	11.97935	21.70276	0.86740	0.55097	0.71048	0.86740	0.55014	0.70980
59	20	12.89355	25.15564	0.86244	0.51157	0.67687	0.86244	0.51064	0.67606	11.97935	21.63792	0.86740	0.55257	0.71181	0.86740	0.55171	0.71110
59	21	12.89355	25.04833	0.86244	0.51371	0.67874	0.86244	0.51272	0.67788	11.97935	21.56986	0.86740	0.55425	0.71321	0.86740	0.55335	0.71246
59	22	12.89355	24.93660	0.86244	0.51594	0.68068	0.86244	0.51489	0.67977	11.97935	21.49836	0.86740	0.55603	0.71467	0.86740	0.55507	0.71388
59	23	12.89355	24.82004	0.86244	0.51827	0.68271	0.86244	0.51715	0.68174	11.97935	21.42306	0.86740	0.55789	0.71621	0.86740	0.55687	0.71537
59	24	12.89355	24.69862	0.86244	0.52072	0.68483	0.86244	0.51950	0.68378	11.97935	21.34391	0.86740	0.55985	0.71783	0.86740	0.55875	0.71692
59	25	12.89355	24.57203	0.86244	0.52328	0.68704	0.86244	0.52195	0.68590	11.97935	21.26064	0.86740	0.56192	0.71952	0.86740	0.56072	0.71854
59	26	12.89355	24.44053	0.86244	0.52595	0.68934	0.86244	0.52451	0.68810	11.97935	21.17342	0.86740	0.56408	0.72129	0.86740	0.56278	0.72023

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
59	27	12.89355	24.30438	0.86244	0.52874	0.69173	0.86244	0.52716	0.69038	11.97935	21.08250	0.86740	0.56635	0.72315	0.86740	0.56493	0.72198
59	28	12.89355	24.16342	0.86244	0.53164	0.69421	0.86244	0.52992	0.69274	11.97935	20.98768	0.86740	0.56873	0.72508	0.86740	0.56717	0.72382
59	29	12.89355	24.01762	0.86244	0.53468	0.69679	0.86244	0.53280	0.69519	11.97935	20.88895	0.86740	0.57122	0.72710	0.86740	0.56952	0.72572
59	30	12.89355	23.86654	0.86244	0.53784	0.69948	0.86244	0.53579	0.69773	11.97935	20.78588	0.86740	0.57382	0.72921	0.86740	0.57197	0.72771
59	31	12.89355	23.71037	0.86244	0.54114	0.70226	0.86244	0.53889	0.70037	11.97935	20.67862	0.86740	0.57655	0.73141	0.86740	0.57453	0.72978
59	32	12.89355	23.54876	0.86244	0.54459	0.70515	0.86244	0.54213	0.70309	11.97935	20.56684	0.86740	0.57941	0.73371	0.86740	0.57720	0.73193
59	33	12.89355	23.38162	0.86244	0.54818	0.70816	0.86244	0.54549	0.70591	11.97935	20.45044	0.86740	0.58241	0.73610	0.86740	0.57999	0.73417
59	34	12.89355	23.20856	0.86244	0.55193	0.71128	0.86244	0.54898	0.70883	11.97935	20.32903	0.86740	0.58554	0.73860	0.86740	0.58290	0.73650
59	35	12.89355	23.02940	0.86244	0.55584	0.71452	0.86244	0.55262	0.71185	11.97935	20.20243	0.86740	0.58883	0.74121	0.86740	0.58593	0.73891
59	36	12.89355	22.84408	0.86244	0.55992	0.71788	0.86244	0.55639	0.71497	11.97935	20.07055	0.86740	0.59226	0.74393	0.86740	0.58910	0.74142
59	37	12.89355	22.65215	0.86244	0.56418	0.72138	0.86244	0.56031	0.71820	11.97935	19.93297	0.86740	0.59586	0.74676	0.86740	0.59239	0.74403
59	38	12.89355	22.45348	0.86244	0.56863	0.72500	0.86244	0.56437	0.72153	11.97935	19.78951	0.86740	0.59963	0.74971	0.86740	0.59583	0.74673
59	39	12.89355	22.24766	0.86244	0.57327	0.72876	0.86244	0.56859	0.72497	11.97935	19.63978	0.86740	0.60358	0.75279	0.86740	0.59940	0.74953
59	40	12.89355	22.03447	0.86244	0.57811	0.73266	0.86244	0.57296	0.72851	11.97935	19.48352	0.86740	0.60772	0.75600	0.86740	0.60311	0.75243
59	41	12.89355	21.81357	0.86244	0.58316	0.73670	0.86244	0.57749	0.73217	11.97935	19.32040	0.86740	0.61204	0.75934	0.86740	0.60697	0.75543
59	42	12.89355	21.58485	0.86244	0.58842	0.74089	0.86244	0.58218	0.73592	11.97935	19.15023	0.86740	0.61657	0.76281	0.86740	0.61098	0.75852
59	43	12.89355	21.34779	0.86244	0.59392	0.74523	0.86244	0.58704	0.73979	11.97935	18.97251	0.86740	0.62130	0.76642	0.86740	0.61514	0.76172
59	44	12.89355	21.10218	0.86244	0.59964	0.74972	0.86244	0.59205	0.74376	11.97935	18.78697	0.86740	0.62625	0.77018	0.86740	0.61945	0.76501
59	45	12.89355	20.84782	0.86244	0.60560	0.75436	0.86244	0.59722	0.74783	11.97935	18.59337	0.86740	0.63142	0.77407	0.86740	0.62391	0.76840
59	46	12.89355	20.58697	0.86244	0.61178	0.75913	0.86244	0.60256	0.75200	11.97935	18.39367	0.86740	0.63679	0.77809	0.86740	0.62852	0.77189
59	47	12.89355	20.32000	0.86244	0.61817	0.76403	0.86244	0.60806	0.75627	11.97935	18.18814	0.86740	0.64235	0.78223	0.86740	0.63328	0.77547
59	48	12.89355	20.04764	0.86244	0.62476	0.76905	0.86244	0.61372	0.76063	11.97935	17.97738	0.86740	0.64811	0.78649	0.86740	0.63820	0.77915
59	49	12.89355	19.77090	0.86244	0.63156	0.77418	0.86244	0.61955	0.76509	11.97935	17.76227	0.86740	0.65405	0.79085	0.86740	0.64327	0.78291
59	50	12.89355	19.49116	0.86244	0.63854	0.77940	0.86244	0.62554	0.76964	11.97935	17.54401	0.86740	0.66016	0.79530	0.86740	0.64850	0.78678
59	51	12.89355	19.21029	0.86244	0.64569	0.78470	0.86244	0.63170	0.77429	11.97935	17.32430	0.86740	0.66643	0.79983	0.86740	0.65389	0.79073
59	52	12.89355	18.92146	0.86244	0.65308	0.79014	0.86244	0.63803	0.77902	11.97935	17.09693	0.86740	0.67293	0.80449	0.86740	0.65945	0.79478
59	53	12.89355	18.62485	0.86244	0.66072	0.79570	0.86244	0.64452	0.78384	11.97935	16.86201	0.86740	0.67966	0.80929	0.86740	0.66516	0.79891
59	54	12.89355	18.32038	0.86244	0.66860	0.80139	0.86244	0.65117	0.78874	11.97935	16.61938	0.86740	0.68663	0.81420	0.86740	0.67103	0.80313
59	55	12.89355	18.00819	0.86244	0.67672	0.80720	0.86244	0.65797	0.79370	11.97935	16.36911	0.86740	0.69382	0.81924	0.86740	0.67705	0.80743
59	56	12.89355	17.68820	0.86244	0.68507	0.81311	0.86244	0.66491	0.79874	11.97935	16.11103	0.86740	0.70125	0.82439	0.86740	0.68322	0.81180
59	57	12.89355	17.36037	0.86244	0.69365	0.81912	0.86244	0.67199	0.80382	11.97935	15.84506	0.86740	0.70889	0.82965	0.86740	0.68953	0.81624
59	58	12.89355	17.02468	0.86244	0.70245	0.82522	0.86244	0.67920	0.80896	11.97935	15.57108	0.86740	0.71675	0.83501	0.86740	0.69597	0.82074
59	59	12.89355	16.68091	0.86244	0.71146	0.83141	0.86244	0.68653	0.81413	11.97935	15.28882	0.86740	0.72483	0.84046	0.86740	0.70254	0.82528
59	60	12.89355	16.32913	0.86244	0.72068	0.83767	0.86244	0.69396	0.81933	11.97935	14.99826	0.86740	0.73311	0.84600	0.86740	0.70922	0.82988
59	61	12.89355	15.96913	0.86244	0.73008	0.84398	0.86244	0.70149	0.82456	11.97935	14.69911	0.86740	0.74158	0.85162	0.86740	0.71601	0.83451
59	62	12.89355	15.60088	0.86244	0.73966	0.85035	0.86244	0.70910	0.82979	11.97935	14.39128	0.86740	0.75025	0.85730	0.86740	0.72290	0.83917

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
59	63	12.89355	15.22446	0.86244	0.74939	0.85675	0.86244	0.71679	0.83503	11.97935	14.07472	0.86740	0.75908	0.86304	0.86740	0.72987	0.84385
59	64	12.89355	14.83980	0.86244	0.75928	0.86317	0.86244	0.72454	0.84027	11.97935	13.74931	0.86740	0.76808	0.86883	0.86740	0.73692	0.84854
59	65	12.89355	14.44688	0.86244	0.76928	0.86960	0.86244	0.73233	0.84549	11.97935	13.41490	0.86740	0.77722	0.87465	0.86740	0.74404	0.85324
59	66	12.89355	14.04613	0.86244	0.77938	0.87602	0.86244	0.74016	0.85068	11.97935	13.07182	0.86740	0.78649	0.88048	0.86740	0.75121	0.85793
59	67	12.89355	13.63788	0.86244	0.78956	0.88241	0.86244	0.74802	0.85585	11.97935	12.72027	0.86740	0.79585	0.88632	0.86740	0.75843	0.86262
59	68	12.89355	13.22255	0.86244	0.79978	0.88875	0.86244	0.75589	0.86097	11.97935	12.36057	0.86740	0.80530	0.89215	0.86740	0.76568	0.86729
59	69	12.89355	12.80079	0.86244	0.81002	0.89504	0.86244	0.76376	0.86606	11.97935	11.99324	0.86740	0.81479	0.89794	0.86740	0.77295	0.87194
59	70	12.89355	12.37331	0.86244	0.82023	0.90124	0.86244	0.77162	0.87109	11.97935	11.61885	0.86740	0.82430	0.90369	0.86740	0.78023	0.87655
59	71	12.89355	11.94070	0.86244	0.83039	0.90734	0.86244	0.77945	0.87606	11.97935	11.23789	0.86740	0.83380	0.90937	0.86740	0.78752	0.88113
59	72	12.89355	11.50357	0.86244	0.84048	0.91332	0.86244	0.78726	0.88097	11.97935	10.85087	0.86740	0.84326	0.91497	0.86740	0.79479	0.88567
59	73	12.89355	11.06278	0.86244	0.85044	0.91917	0.86244	0.79503	0.88581	11.97935	10.45855	0.86740	0.85265	0.92046	0.86740	0.80205	0.89016
59	74	12.89355	10.61910	0.86244	0.86025	0.92487	0.86244	0.80275	0.89058	11.97935	10.06159	0.86740	0.86194	0.92585	0.86740	0.80929	0.89459
59	75	12.89355	10.17356	0.86244	0.86987	0.93041	0.86244	0.81041	0.89528	11.97935	9.66092	0.86740	0.87108	0.93110	0.86740	0.81649	0.89897
59	76	12.89355	9.72734	0.86244	0.87927	0.93576	0.86244	0.81800	0.89989	11.97935	9.25762	0.86740	0.88005	0.93620	0.86740	0.82364	0.90329
59	77	12.89355	9.28160	0.86244	0.88840	0.94090	0.86244	0.82550	0.90441	11.97935	8.85278	0.86740	0.88881	0.94113	0.86740	0.83072	0.90754
59	78	12.89355	8.83768	0.86244	0.89724	0.94584	0.86244	0.83291	0.90884	11.97935	8.44766	0.86740	0.89732	0.94588	0.86740	0.83774	0.91171
59	79	12.89355	8.39698	0.86244	0.90575	0.95054	0.86244	0.84021	0.91317	11.97935	8.04359	0.86740	0.90555	0.95044	0.86740	0.84467	0.91579
59	80	12.89355	7.96110	0.86244	0.91389	0.95501	0.86244	0.84739	0.91739	11.97935	7.64214	0.86740	0.91346	0.95477	0.86740	0.85150	0.91979
59	81	12.89355	7.53168	0.86244	0.92163	0.95922	0.86244	0.85444	0.92151	11.97935	7.24488	0.86740	0.92102	0.95889	0.86740	0.85822	0.92370
59	82	12.89355	7.11054	0.86244	0.92896	0.96317	0.86244	0.86133	0.92550	11.97935	6.85364	0.86740	0.92821	0.96277	0.86740	0.86481	0.92750
59	83	12.89355	6.69952	0.86244	0.93585	0.96686	0.86244	0.86807	0.92937	11.97935	6.47024	0.86740	0.93498	0.96640	0.86740	0.87125	0.93120
59	84	12.89355	6.30023	0.86244	0.94227	0.97028	0.86244	0.87462	0.93312	11.97935	6.09632	0.86740	0.94133	0.96978	0.86740	0.87754	0.93477
59	85	12.89355	5.91444	0.86244	0.94823	0.97343	0.86244	0.88099	0.93673	11.97935	5.73370	0.86740	0.94725	0.97291	0.86740	0.88365	0.93823
59	86	12.89355	5.54396	0.86244	0.95372	0.97631	0.86244	0.88714	0.94019	11.97935	5.38421	0.86740	0.95271	0.97578	0.86740	0.88957	0.94156
59	87	12.89355	5.19034	0.86244	0.95873	0.97893	0.86244	0.89307	0.94352	11.97935	5.04951	0.86740	0.95773	0.97841	0.86740	0.89528	0.94475
59	88	12.89355	4.85473	0.86244	0.96328	0.98130	0.86244	0.89877	0.94669	11.97935	4.73086	0.86740	0.96230	0.98079	0.86740	0.90079	0.94780
59	89	12.89355	4.53813	0.86244	0.96739	0.98343	0.86244	0.90424	0.94971	11.97935	4.42936	0.86740	0.96643	0.98293	0.86740	0.90607	0.95072
59	90	12.89355	4.24126	0.86244	0.97108	0.98533	0.86244	0.90947	0.95259	11.97935	4.14588	0.86740	0.97016	0.98485	0.86740	0.91113	0.95350
59	91	12.89355	3.96420	0.86244	0.97438	0.98702	0.86244	0.91446	0.95532	11.97935	3.88065	0.86740	0.97350	0.98657	0.86740	0.91597	0.95614
59	92	12.89355	3.70604	0.86244	0.97731	0.98853	0.86244	0.91925	0.95792	11.97935	3.63292	0.86740	0.97649	0.98810	0.86740	0.92060	0.95866
59	93	12.89355	3.46525	0.86244	0.97994	0.98987	0.86244	0.92382	0.96040	11.97935	3.40133	0.86740	0.97916	0.98947	0.86740	0.92505	0.96106
59	94	12.89355	3.23968	0.86244	0.98228	0.99106	0.86244	0.92820	0.96276	11.97935	3.18390	0.86740	0.98156	0.99069	0.86740	0.92931	0.96336
59	95	12.89355	3.02715	0.86244	0.98437	0.99213	0.86244	0.93239	0.96501	11.97935	2.97857	0.86740	0.98371	0.99179	0.86740	0.93339	0.96555
59	96	12.89355	2.82535	0.86244	0.98625	0.99308	0.86244	0.93638	0.96715	11.97935	2.78314	0.86740	0.98564	0.99277	0.86740	0.93728	0.96763
59	97	12.89355	2.63737	0.86244	0.98791	0.99392	0.86244	0.94017	0.96916	11.97935	2.60073	0.86740	0.98735	0.99363	0.86740	0.94098	0.96959
59	98	12.89355	2.46279	0.86244	0.98937	0.99466	0.86244	0.94374	0.97106	11.97935	2.43099	0.86740	0.98886	0.99440	0.86740	0.94447	0.97144

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
59	99	12.89355	2.30125	0.86244	0.99065	0.99530	0.86244	0.94710	0.97283	11.97935	2.27364	0.86740	0.99018	0.99507	0.86740	0.94776	0.97318
59	100	12.89355	2.15258	0.86244	0.99176	0.99586	0.86244	0.95025	0.97449	11.97935	2.12860	0.86740	0.99134	0.99565	0.86740	0.95084	0.97480
59	101	12.89355	2.01649	0.86244	0.99273	0.99635	0.86244	0.95318	0.97603	11.97935	1.99561	0.86740	0.99235	0.99616	0.86740	0.95372	0.97631
59	102	12.89355	1.89293	0.86244	0.99357	0.99677	0.86244	0.95591	0.97746	11.97935	1.87471	0.86740	0.99322	0.99660	0.86740	0.95639	0.97771
59	103	12.89355	1.78083	0.86244	0.99429	0.99714	0.86244	0.95844	0.97878	11.97935	1.76487	0.86740	0.99398	0.99698	0.86740	0.95887	0.97900
59	104	12.89355	1.67943	0.86244	0.99492	0.99745	0.86244	0.96076	0.97999	11.97935	1.66540	0.86740	0.99463	0.99731	0.86740	0.96116	0.98020
59	105	12.89355	1.58804	0.86244	0.99545	0.99772	0.86244	0.96289	0.98110	11.97935	1.57565	0.86740	0.99519	0.99759	0.86740	0.96326	0.98129
59	106	12.89355	1.50600	0.86244	0.99591	0.99795	0.86244	0.96483	0.98210	11.97935	1.49500	0.86740	0.99567	0.99783	0.86740	0.96516	0.98227
59	107	12.89355	1.43298	0.86244	0.99630	0.99814	0.86244	0.96655	0.98299	11.97935	1.42313	0.86740	0.99608	0.99804	0.86740	0.96686	0.98315
59	108	12.89355	1.36894	0.86244	0.99662	0.99831	0.86244	0.96803	0.98376	11.97935	1.36003	0.86740	0.99642	0.99821	0.86740	0.96833	0.98391
59	109	12.89355	1.31458	0.86244	0.99687	0.99843	0.86244	0.96924	0.98438	11.97935	1.30641	0.86740	0.99669	0.99834	0.86740	0.96952	0.98452
59	110	12.89355	1.27298	0.86244	0.99706	0.99853	0.86244	0.97011	0.98483	11.97935	1.26533	0.86740	0.99688	0.99844	0.86740	0.97038	0.98497
60	1	12.64913	26.62178	0.86020	0.47486	0.64394	0.86020	0.47454	0.64365	11.77202	22.51412	0.86522	0.52255	0.68641	0.86522	0.52225	0.68616
60	2	12.64913	26.56961	0.86020	0.47579	0.64480	0.86020	0.47549	0.64451	11.77202	22.48584	0.86522	0.52321	0.68699	0.86522	0.52292	0.68674
60	3	12.64913	26.51422	0.86020	0.47678	0.64570	0.86020	0.47647	0.64542	11.77202	22.45520	0.86522	0.52392	0.68760	0.86522	0.52363	0.68734
60	4	12.64913	26.45593	0.86020	0.47782	0.64666	0.86020	0.47749	0.64635	11.77202	22.42249	0.86522	0.52467	0.68824	0.86522	0.52436	0.68798
60	5	12.64913	26.39526	0.86020	0.47890	0.64765	0.86020	0.47856	0.64733	11.77202	22.38814	0.86522	0.52546	0.68892	0.86522	0.52514	0.68864
60	6	12.64913	26.33222	0.86020	0.48003	0.64868	0.86020	0.47967	0.64834	11.77202	22.35215	0.86522	0.52628	0.68963	0.86522	0.52595	0.68934
60	7	12.64913	26.26662	0.86020	0.48121	0.64975	0.86020	0.48082	0.64940	11.77202	22.31437	0.86522	0.52715	0.69037	0.86522	0.52679	0.69007
60	8	12.64913	26.19847	0.86020	0.48244	0.65087	0.86020	0.48203	0.65050	11.77202	22.27480	0.86522	0.52806	0.69115	0.86522	0.52768	0.69083
60	9	12.64913	26.12745	0.86020	0.48372	0.65204	0.86020	0.48328	0.65164	11.77202	22.23319	0.86522	0.52902	0.69197	0.86522	0.52861	0.69162
60	10	12.64913	26.05351	0.86020	0.48506	0.65325	0.86020	0.48459	0.65282	11.77202	22.18946	0.86522	0.53003	0.69283	0.86522	0.52959	0.69246
60	11	12.64913	25.97700	0.86020	0.48645	0.65452	0.86020	0.48595	0.65406	11.77202	22.14392	0.86522	0.53108	0.69373	0.86522	0.53061	0.69333
60	12	12.64913	25.89730	0.86020	0.48791	0.65583	0.86020	0.48736	0.65534	11.77202	22.09606	0.86522	0.53218	0.69467	0.86522	0.53167	0.69424
60	13	12.64913	25.81474	0.86020	0.48943	0.65720	0.86020	0.48884	0.65667	11.77202	22.04614	0.86522	0.53334	0.69566	0.86522	0.53279	0.69519
60	14	12.64913	25.72901	0.86020	0.49101	0.65863	0.86020	0.49037	0.65806	11.77202	21.99389	0.86522	0.53456	0.69669	0.86522	0.53396	0.69619
60	15	12.64913	25.64035	0.86020	0.49266	0.66011	0.86020	0.49197	0.65949	11.77202	21.93952	0.86522	0.53583	0.69777	0.86522	0.53519	0.69723
60	16	12.64913	25.54880	0.86020	0.49438	0.66165	0.86020	0.49364	0.66099	11.77202	21.88305	0.86522	0.53715	0.69889	0.86522	0.53647	0.69831
60	17	12.64913	25.45467	0.86020	0.49616	0.66324	0.86020	0.49538	0.66254	11.77202	21.82476	0.86522	0.53854	0.70007	0.86522	0.53781	0.69945
60	18	12.64913	25.35821	0.86020	0.49800	0.66489	0.86020	0.49719	0.66416	11.77202	21.76485	0.86522	0.53998	0.70128	0.86522	0.53922	0.70064
60	19	12.64913	25.25875	0.86020	0.49993	0.66660	0.86020	0.49907	0.66584	11.77202	21.70276	0.86522	0.54149	0.70255	0.86522	0.54069	0.70188
60	20	12.64913	25.15564	0.86020	0.50193	0.66838	0.86020	0.50104	0.66759	11.77202	21.63792	0.86522	0.54306	0.70388	0.86522	0.54224	0.70318
60	21	12.64913	25.04833	0.86020	0.50403	0.67024	0.86020	0.50309	0.66941	11.77202	21.56986	0.86522	0.54473	0.70527	0.86522	0.54386	0.70454
60	22	12.64913	24.93660	0.86020	0.50623	0.67218	0.86020	0.50523	0.67130	11.77202	21.49836	0.86522	0.54647	0.70673	0.86522	0.54556	0.70597
60	23	12.64913	24.82004	0.86020	0.50853	0.67420	0.86020	0.50746	0.67326	11.77202	21.42306	0.86522	0.54831	0.70827	0.86522	0.54733	0.70745
60	24	12.64913	24.69862	0.86020	0.51093	0.67631	0.86020	0.50978	0.67530	11.77202	21.34391	0.86522	0.55025	0.70988	0.86522	0.54919	0.70901

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
60	25	12.64913	24.57203	0.86020	0.51345	0.67852	0.86020	0.51220	0.67742	11.77202	21.26064	0.86522	0.55229	0.71158	0.86522	0.55114	0.71063
60	26	12.64913	24.44053	0.86020	0.51608	0.68081	0.86020	0.51471	0.67962	11.77202	21.17342	0.86522	0.55442	0.71335	0.86522	0.55317	0.71231
60	27	12.64913	24.30438	0.86020	0.51883	0.68320	0.86020	0.51733	0.68190	11.77202	21.08250	0.86522	0.55667	0.71520	0.86522	0.55530	0.71408
60	28	12.64913	24.16342	0.86020	0.52170	0.68568	0.86020	0.52006	0.68426	11.77202	20.98768	0.86522	0.55901	0.71714	0.86522	0.55753	0.71591
60	29	12.64913	24.01762	0.86020	0.52469	0.68825	0.86020	0.52290	0.68671	11.77202	20.88895	0.86522	0.56147	0.71916	0.86522	0.55985	0.71782
60	30	12.64913	23.86654	0.86020	0.52781	0.69093	0.86020	0.52585	0.68926	11.77202	20.78588	0.86522	0.56405	0.72127	0.86522	0.56228	0.71982
60	31	12.64913	23.71037	0.86020	0.53106	0.69372	0.86020	0.52892	0.69189	11.77202	20.67862	0.86522	0.56675	0.72347	0.86522	0.56481	0.72189
60	32	12.64913	23.54876	0.86020	0.53446	0.69661	0.86020	0.53212	0.69462	11.77202	20.56684	0.86522	0.56958	0.72577	0.86522	0.56746	0.72405
60	33	12.64913	23.38162	0.86020	0.53801	0.69962	0.86020	0.53545	0.69745	11.77202	20.45044	0.86522	0.57254	0.72817	0.86522	0.57023	0.72630
60	34	12.64913	23.20856	0.86020	0.54171	0.70274	0.86020	0.53891	0.70038	11.77202	20.32903	0.86522	0.57564	0.73068	0.86522	0.57311	0.72864
60	35	12.64913	23.02940	0.86020	0.54557	0.70598	0.86020	0.54250	0.70341	11.77202	20.20243	0.86522	0.57890	0.73329	0.86522	0.57613	0.73107
60	36	12.64913	22.84408	0.86020	0.54961	0.70935	0.86020	0.54624	0.70654	11.77202	20.07055	0.86522	0.58230	0.73602	0.86522	0.57927	0.73359
60	37	12.64913	22.65215	0.86020	0.55382	0.71285	0.86020	0.55012	0.70978	11.77202	19.93297	0.86522	0.58587	0.73886	0.86522	0.58254	0.73621
60	38	12.64913	22.45348	0.86020	0.55822	0.71648	0.86020	0.55416	0.71313	11.77202	19.78951	0.86522	0.58961	0.74183	0.86522	0.58596	0.73893
60	39	12.64913	22.24766	0.86020	0.56281	0.72026	0.86020	0.55835	0.71659	11.77202	19.63978	0.86522	0.59353	0.74493	0.86522	0.58951	0.74175
60	40	12.64913	22.03447	0.86020	0.56761	0.72417	0.86020	0.56269	0.72016	11.77202	19.48352	0.86522	0.59764	0.74815	0.86522	0.59321	0.74468
60	41	12.64913	21.81357	0.86020	0.57261	0.72823	0.86020	0.56720	0.72384	11.77202	19.32040	0.86522	0.60194	0.75151	0.86522	0.59706	0.74770
60	42	12.64913	21.58485	0.86020	0.57784	0.73244	0.86020	0.57186	0.72763	11.77202	19.15023	0.86522	0.60644	0.75501	0.86522	0.60106	0.75083
60	43	12.64913	21.34779	0.86020	0.58329	0.73681	0.86020	0.57670	0.73153	11.77202	18.97251	0.86522	0.61115	0.75865	0.86522	0.60521	0.75406
60	44	12.64913	21.10218	0.86020	0.58898	0.74133	0.86020	0.58170	0.73553	11.77202	18.78697	0.86522	0.61608	0.76244	0.86522	0.60952	0.75739
60	45	12.64913	20.84782	0.86020	0.59491	0.74601	0.86020	0.58686	0.73965	11.77202	18.59337	0.86522	0.62123	0.76637	0.86522	0.61398	0.76083
60	46	12.64913	20.58697	0.86020	0.60106	0.75083	0.86020	0.59219	0.74387	11.77202	18.39367	0.86522	0.62659	0.77043	0.86522	0.61860	0.76436
60	47	12.64913	20.32000	0.86020	0.60743	0.75578	0.86020	0.59769	0.74820	11.77202	18.18814	0.86522	0.63215	0.77462	0.86522	0.62337	0.76799
60	48	12.64913	20.04764	0.86020	0.61402	0.76085	0.86020	0.60337	0.75263	11.77202	17.97738	0.86522	0.63791	0.77893	0.86522	0.62830	0.77173
60	49	12.64913	19.77090	0.86020	0.62081	0.76605	0.86020	0.60921	0.75716	11.77202	17.76227	0.86522	0.64386	0.78335	0.86522	0.63340	0.77556
60	50	12.64913	19.49116	0.86020	0.62779	0.77134	0.86020	0.61523	0.76179	11.77202	17.54401	0.86522	0.64998	0.78787	0.86522	0.63867	0.77949
60	51	12.64913	19.21029	0.86020	0.63495	0.77672	0.86020	0.62143	0.76652	11.77202	17.32430	0.86522	0.65627	0.79247	0.86522	0.64410	0.78353
60	52	12.64913	18.92146	0.86020	0.64236	0.78224	0.86020	0.62781	0.77135	11.77202	17.09693	0.86522	0.66281	0.79721	0.86522	0.64971	0.78767
60	53	12.64913	18.62485	0.86020	0.65004	0.78791	0.86020	0.63436	0.77628	11.77202	16.86201	0.86522	0.66958	0.80210	0.86522	0.65549	0.79190
60	54	12.64913	18.32038	0.86020	0.65797	0.79370	0.86020	0.64109	0.78130	11.77202	16.61938	0.86522	0.67660	0.80711	0.86522	0.66144	0.79622
60	55	12.64913	18.00819	0.86020	0.66615	0.79963	0.86020	0.64798	0.78639	11.77202	16.36911	0.86522	0.68387	0.81226	0.86522	0.66755	0.80063
60	56	12.64913	17.68820	0.86020	0.67458	0.80567	0.86020	0.65503	0.79156	11.77202	16.11103	0.86522	0.69137	0.81753	0.86522	0.67382	0.80513
60	57	12.64913	17.36037	0.86020	0.68326	0.81183	0.86020	0.66223	0.79679	11.77202	15.84506	0.86522	0.69911	0.82291	0.86522	0.68024	0.80970
60	58	12.64913	17.02468	0.86020	0.69217	0.81809	0.86020	0.66957	0.80209	11.77202	15.57108	0.86522	0.70708	0.82841	0.86522	0.68681	0.81433
60	59	12.64913	16.68091	0.86020	0.70131	0.82444	0.86020	0.67704	0.80743	11.77202	15.28882	0.86522	0.71529	0.83401	0.86522	0.69352	0.81903
60	60	12.64913	16.32913	0.86020	0.71068	0.83087	0.86020	0.68464	0.81280	11.77202	14.99826	0.86522	0.72371	0.83971	0.86522	0.70036	0.82378

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
60	61	12.64913	15.96913	0.86020	0.72025	0.83738	0.86020	0.69235	0.81821	11.77202	14.69911	0.86522	0.73235	0.84550	0.86522	0.70731	0.82857
60	62	12.64913	15.60088	0.86020	0.73003	0.84395	0.86020	0.70016	0.82364	11.77202	14.39128	0.86522	0.74120	0.85137	0.86522	0.71438	0.83340
60	63	12.64913	15.22446	0.86020	0.73998	0.85056	0.86020	0.70805	0.82907	11.77202	14.07472	0.86522	0.75023	0.85729	0.86522	0.72155	0.83825
60	64	12.64913	14.83980	0.86020	0.75009	0.85720	0.86020	0.71601	0.83451	11.77202	13.74931	0.86522	0.75945	0.86328	0.86522	0.72880	0.84313
60	65	12.64913	14.44688	0.86020	0.76035	0.86386	0.86020	0.72404	0.83993	11.77202	13.41490	0.86522	0.76882	0.86930	0.86522	0.73613	0.84801
60	66	12.64913	14.04613	0.86020	0.77073	0.87052	0.86020	0.73211	0.84534	11.77202	13.07182	0.86522	0.77834	0.87535	0.86522	0.74353	0.85290
60	67	12.64913	13.63788	0.86020	0.78120	0.87716	0.86020	0.74022	0.85072	11.77202	12.72027	0.86522	0.78797	0.88141	0.86522	0.75097	0.85778
60	68	12.64913	13.22255	0.86020	0.79172	0.88376	0.86020	0.74834	0.85606	11.77202	12.36057	0.86522	0.79769	0.88746	0.86522	0.75846	0.86264
60	69	12.64913	12.80079	0.86020	0.80228	0.89029	0.86020	0.75647	0.86135	11.77202	11.99324	0.86522	0.80748	0.89349	0.86522	0.76597	0.86748
60	70	12.64913	12.37331	0.86020	0.81283	0.89675	0.86020	0.76460	0.86660	11.77202	11.61885	0.86522	0.81729	0.89946	0.86522	0.77350	0.87229
60	71	12.64913	11.94070	0.86020	0.82334	0.90311	0.86020	0.77270	0.87178	11.77202	11.23789	0.86522	0.82711	0.90538	0.86522	0.78104	0.87706
60	72	12.64913	11.50357	0.86020	0.83377	0.90935	0.86020	0.78078	0.87690	11.77202	10.85087	0.86522	0.83690	0.91121	0.86522	0.78857	0.88179
60	73	12.64913	11.06278	0.86020	0.84410	0.91546	0.86020	0.78882	0.88194	11.77202	10.45855	0.86522	0.84662	0.91694	0.86522	0.79608	0.88646
60	74	12.64913	10.61910	0.86020	0.85427	0.92141	0.86020	0.79681	0.88691	11.77202	10.06159	0.86522	0.85624	0.92255	0.86522	0.80356	0.89108
60	75	12.64913	10.17356	0.86020	0.86426	0.92719	0.86020	0.80473	0.89180	11.77202	9.66092	0.86522	0.86573	0.92803	0.86522	0.81101	0.89564
60	76	12.64913	9.72734	0.86020	0.87403	0.93278	0.86020	0.81258	0.89660	11.77202	9.25762	0.86522	0.87503	0.93335	0.86522	0.81840	0.90013
60	77	12.64913	9.28160	0.86020	0.88352	0.93816	0.86020	0.82033	0.90130	11.77202	8.85278	0.86522	0.88413	0.93850	0.86522	0.82573	0.90455
60	78	12.64913	8.83768	0.86020	0.89272	0.94332	0.86020	0.82799	0.90590	11.77202	8.44766	0.86522	0.89297	0.94346	0.86522	0.83298	0.90888
60	79	12.64913	8.39698	0.86020	0.90157	0.94824	0.86020	0.83554	0.91040	11.77202	8.04359	0.86522	0.90153	0.94821	0.86522	0.84014	0.91312
60	80	12.64913	7.96110	0.86020	0.91005	0.95291	0.86020	0.84295	0.91479	11.77202	7.64214	0.86522	0.90975	0.95274	0.86522	0.84719	0.91728
60	81	12.64913	7.53168	0.86020	0.91812	0.95731	0.86020	0.85023	0.91905	11.77202	7.24488	0.86522	0.91762	0.95704	0.86522	0.85412	0.92132
60	82	12.64913	7.11054	0.86020	0.92576	0.96145	0.86020	0.85734	0.92319	11.77202	6.85364	0.86522	0.92509	0.96109	0.86522	0.86092	0.92526
60	83	12.64913	6.69952	0.86020	0.93294	0.96531	0.86020	0.86429	0.92720	11.77202	6.47024	0.86522	0.93215	0.96488	0.86522	0.86757	0.92909
60	84	12.64913	6.30023	0.86020	0.93965	0.96888	0.86020	0.87105	0.93108	11.77202	6.09632	0.86522	0.93877	0.96842	0.86522	0.87405	0.93279
60	85	12.64913	5.91444	0.86020	0.94587	0.97218	0.86020	0.87760	0.93481	11.77202	5.73370	0.86522	0.94493	0.97169	0.86522	0.88034	0.93636
60	86	12.64913	5.54396	0.86020	0.95159	0.97520	0.86020	0.88394	0.93840	11.77202	5.38421	0.86522	0.95063	0.97469	0.86522	0.88644	0.93980
60	87	12.64913	5.19034	0.86020	0.95683	0.97794	0.86020	0.89005	0.94182	11.77202	5.04951	0.86522	0.95585	0.97743	0.86522	0.89232	0.94310
60	88	12.64913	4.85473	0.86020	0.96159	0.98042	0.86020	0.89591	0.94510	11.77202	4.73086	0.86522	0.96062	0.97991	0.86522	0.89799	0.94625
60	89	12.64913	4.53813	0.86020	0.96588	0.98264	0.86020	0.90154	0.94822	11.77202	4.42936	0.86522	0.96493	0.98215	0.86522	0.90342	0.94926
60	90	12.64913	4.24126	0.86020	0.96973	0.98463	0.86020	0.90692	0.95119	11.77202	4.14588	0.86522	0.96882	0.98416	0.86522	0.90862	0.95212
60	91	12.64913	3.96420	0.86020	0.97318	0.98641	0.86020	0.91206	0.95401	11.77202	3.88065	0.86522	0.97231	0.98596	0.86522	0.91360	0.95485
60	92	12.64913	3.70604	0.86020	0.97625	0.98798	0.86020	0.91697	0.95669	11.77202	3.63292	0.86522	0.97543	0.98756	0.86522	0.91837	0.95745
60	93	12.64913	3.46525	0.86020	0.97899	0.98938	0.86020	0.92167	0.95924	11.77202	3.40133	0.86522	0.97822	0.98899	0.86522	0.92293	0.95992
60	94	12.64913	3.23968	0.86020	0.98144	0.99063	0.86020	0.92617	0.96167	11.77202	3.18390	0.86522	0.98072	0.99027	0.86522	0.92731	0.96228
60	95	12.64913	3.02715	0.86020	0.98363	0.99175	0.86020	0.93048	0.96399	11.77202	2.97857	0.86522	0.98296	0.99141	0.86522	0.93150	0.96454
60	96	12.64913	2.82535	0.86020	0.98560	0.99275	0.86020	0.93458	0.96619	11.77202	2.78314	0.86522	0.98498	0.99243	0.86522	0.93551	0.96668

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
60	97	12.64913	2.63737	0.86020	0.98733	0.99363	0.86020	0.93847	0.96826	11.77202	2.60073	0.86522	0.98677	0.99334	0.86522	0.93930	0.96870
60	98	12.64913	2.46279	0.86020	0.98886	0.99440	0.86020	0.94214	0.97021	11.77202	2.43099	0.86522	0.98834	0.99414	0.86522	0.94289	0.97060
60	99	12.64913	2.30125	0.86020	0.99020	0.99508	0.86020	0.94559	0.97204	11.77202	2.27364	0.86522	0.98973	0.99484	0.86522	0.94627	0.97239
60	100	12.64913	2.15258	0.86020	0.99137	0.99566	0.86020	0.94883	0.97374	11.77202	2.12860	0.86522	0.99094	0.99545	0.86522	0.94943	0.97406
60	101	12.64913	2.01649	0.86020	0.99238	0.99618	0.86020	0.95184	0.97533	11.77202	1.99561	0.86522	0.99199	0.99598	0.86522	0.95239	0.97561
60	102	12.64913	1.89293	0.86020	0.99326	0.99662	0.86020	0.95464	0.97679	11.77202	1.87471	0.86522	0.99291	0.99644	0.86522	0.95514	0.97705
60	103	12.64913	1.78083	0.86020	0.99402	0.99700	0.86020	0.95724	0.97815	11.77202	1.76487	0.86522	0.99370	0.99684	0.86522	0.95769	0.97839
60	104	12.64913	1.67943	0.86020	0.99467	0.99733	0.86020	0.95963	0.97940	11.77202	1.66540	0.86522	0.99438	0.99718	0.86522	0.96004	0.97961
60	105	12.64913	1.58804	0.86020	0.99523	0.99761	0.86020	0.96182	0.98054	11.77202	1.57565	0.86522	0.99497	0.99748	0.86522	0.96219	0.98073
60	106	12.64913	1.50600	0.86020	0.99571	0.99785	0.86020	0.96380	0.98157	11.77202	1.49500	0.86522	0.99547	0.99773	0.86522	0.96415	0.98175
60	107	12.64913	1.43298	0.86020	0.99611	0.99805	0.86020	0.96557	0.98248	11.77202	1.42313	0.86522	0.99589	0.99794	0.86522	0.96589	0.98265
60	108	12.64913	1.36894	0.86020	0.99645	0.99822	0.86020	0.96710	0.98327	11.77202	1.36003	0.86522	0.99625	0.99812	0.86522	0.96740	0.98343
60	109	12.64913	1.31458	0.86020	0.99672	0.99836	0.86020	0.96834	0.98391	11.77202	1.30641	0.86522	0.99653	0.99826	0.86522	0.96863	0.98406
60	110	12.64913	1.27298	0.86020	0.99691	0.99845	0.86020	0.96924	0.98438	11.77202	1.26533	0.86522	0.99673	0.99836	0.86522	0.96952	0.98452
61	1	12.40085	26.62178	0.85803	0.46555	0.63533	0.85803	0.46525	0.63504	11.56060	22.51412	0.86293	0.51318	0.67828	0.86293	0.51289	0.67803
61	2	12.40085	26.56961	0.85803	0.46647	0.63618	0.85803	0.46617	0.63590	11.56060	22.48584	0.86293	0.51383	0.67885	0.86293	0.51355	0.67860
61	3	12.40085	26.51422	0.85803	0.46744	0.63708	0.85803	0.46714	0.63680	11.56060	22.45520	0.86293	0.51453	0.67946	0.86293	0.51424	0.67921
61	4	12.40085	26.45593	0.85803	0.46846	0.63803	0.85803	0.46814	0.63773	11.56060	22.42249	0.86293	0.51526	0.68010	0.86293	0.51497	0.67984
61	5	12.40085	26.39526	0.85803	0.46952	0.63901	0.85803	0.46919	0.63870	11.56060	22.38814	0.86293	0.51604	0.68077	0.86293	0.51573	0.68050
61	6	12.40085	26.33222	0.85803	0.47063	0.64004	0.85803	0.47028	0.63971	11.56060	22.35215	0.86293	0.51685	0.68148	0.86293	0.51652	0.68119
61	7	12.40085	26.26662	0.85803	0.47178	0.64110	0.85803	0.47141	0.64076	11.56060	22.31437	0.86293	0.51771	0.68222	0.86293	0.51736	0.68192
61	8	12.40085	26.19847	0.85803	0.47299	0.64222	0.85803	0.47259	0.64185	11.56060	22.27480	0.86293	0.51860	0.68300	0.86293	0.51823	0.68268
61	9	12.40085	26.12745	0.85803	0.47425	0.64338	0.85803	0.47383	0.64299	11.56060	22.23319	0.86293	0.51954	0.68382	0.86293	0.51915	0.68347
61	10	12.40085	26.05351	0.85803	0.47556	0.64459	0.85803	0.47511	0.64417	11.56060	22.18946	0.86293	0.52053	0.68467	0.86293	0.52011	0.68430
61	11	12.40085	25.97700	0.85803	0.47693	0.64584	0.85803	0.47644	0.64539	11.56060	22.14392	0.86293	0.52157	0.68557	0.86293	0.52111	0.68517
61	12	12.40085	25.89730	0.85803	0.47836	0.64715	0.85803	0.47784	0.64667	11.56060	22.09606	0.86293	0.52266	0.68651	0.86293	0.52216	0.68608
61	13	12.40085	25.81474	0.85803	0.47985	0.64852	0.85803	0.47929	0.64800	11.56060	22.04614	0.86293	0.52380	0.68749	0.86293	0.52326	0.68703
61	14	12.40085	25.72901	0.85803	0.48141	0.64993	0.85803	0.48079	0.64937	11.56060	21.99389	0.86293	0.52499	0.68852	0.86293	0.52442	0.68802
61	15	12.40085	25.64035	0.85803	0.48303	0.65141	0.85803	0.48237	0.65081	11.56060	21.93952	0.86293	0.52624	0.68959	0.86293	0.52562	0.68906
61	16	12.40085	25.54880	0.85803	0.48471	0.65294	0.85803	0.48400	0.65230	11.56060	21.88305	0.86293	0.52755	0.69071	0.86293	0.52688	0.69014
61	17	12.40085	25.45467	0.85803	0.48646	0.65452	0.85803	0.48571	0.65384	11.56060	21.82476	0.86293	0.52891	0.69188	0.86293	0.52821	0.69128
61	18	12.40085	25.35821	0.85803	0.48828	0.65616	0.85803	0.48749	0.65545	11.56060	21.76485	0.86293	0.53033	0.69309	0.86293	0.52959	0.69246
61	19	12.40085	25.25875	0.85803	0.49017	0.65787	0.85803	0.48935	0.65713	11.56060	21.70276	0.86293	0.53181	0.69436	0.86293	0.53105	0.69371
61	20	12.40085	25.15564	0.85803	0.49214	0.65964	0.85803	0.49128	0.65887	11.56060	21.63792	0.86293	0.53337	0.69568	0.86293	0.53257	0.69500
61	21	12.40085	25.04833	0.85803	0.49420	0.66149	0.85803	0.49330	0.66068	11.56060	21.56986	0.86293	0.53500	0.69707	0.86293	0.53417	0.69636
61	22	12.40085	24.93660	0.85803	0.49636	0.66342	0.85803	0.49541	0.66257	11.56060	21.49836	0.86293	0.53672	0.69853	0.86293	0.53585	0.69779

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
61	23	12.40085	24.82004	0.85803	0.49862	0.66544	0.85803	0.49760	0.66453	11.56060	21.42306	0.86293	0.53854	0.70006	0.86293	0.53760	0.69927
61	24	12.40085	24.69862	0.85803	0.50098	0.66754	0.85803	0.49989	0.66657	11.56060	21.34391	0.86293	0.54045	0.70168	0.86293	0.53944	0.70082
61	25	12.40085	24.57203	0.85803	0.50346	0.66974	0.85803	0.50227	0.66868	11.56060	21.26064	0.86293	0.54246	0.70337	0.86293	0.54136	0.70244
61	26	12.40085	24.44053	0.85803	0.50605	0.67203	0.85803	0.50475	0.67087	11.56060	21.17342	0.86293	0.54457	0.70514	0.86293	0.54337	0.70413
61	27	12.40085	24.30438	0.85803	0.50876	0.67441	0.85803	0.50733	0.67315	11.56060	21.08250	0.86293	0.54678	0.70699	0.86293	0.54547	0.70590
61	28	12.40085	24.16342	0.85803	0.51158	0.67688	0.85803	0.51002	0.67552	11.56060	20.98768	0.86293	0.54909	0.70892	0.86293	0.54767	0.70774
61	29	12.40085	24.01762	0.85803	0.51452	0.67945	0.85803	0.51282	0.67797	11.56060	20.88895	0.86293	0.55152	0.71094	0.86293	0.54997	0.70965
61	30	12.40085	23.86654	0.85803	0.51760	0.68213	0.85803	0.51574	0.68051	11.56060	20.78588	0.86293	0.55407	0.71306	0.86293	0.55237	0.71165
61	31	12.40085	23.71037	0.85803	0.52081	0.68491	0.85803	0.51877	0.68315	11.56060	20.67862	0.86293	0.55674	0.71526	0.86293	0.55488	0.71373
61	32	12.40085	23.54876	0.85803	0.52416	0.68780	0.85803	0.52193	0.68588	11.56060	20.56684	0.86293	0.55953	0.71756	0.86293	0.55751	0.71590
61	33	12.40085	23.38162	0.85803	0.52765	0.69080	0.85803	0.52522	0.68871	11.56060	20.45044	0.86293	0.56246	0.71997	0.86293	0.56025	0.71815
61	34	12.40085	23.20856	0.85803	0.53130	0.69392	0.85803	0.52864	0.69165	11.56060	20.32903	0.86293	0.56553	0.72248	0.86293	0.56311	0.72050
61	35	12.40085	23.02940	0.85803	0.53512	0.69717	0.85803	0.53220	0.69469	11.56060	20.20243	0.86293	0.56875	0.72510	0.86293	0.56610	0.72294
61	36	12.40085	22.84408	0.85803	0.53910	0.70054	0.85803	0.53590	0.69783	11.56060	20.07055	0.86293	0.57212	0.72783	0.86293	0.56921	0.72548
61	37	12.40085	22.65215	0.85803	0.54326	0.70404	0.85803	0.53974	0.70108	11.56060	19.93297	0.86293	0.57565	0.73068	0.86293	0.57247	0.72811
61	38	12.40085	22.45348	0.85803	0.54761	0.70768	0.85803	0.54374	0.70445	11.56060	19.78951	0.86293	0.57936	0.73366	0.86293	0.57586	0.73085
61	39	12.40085	22.24766	0.85803	0.55215	0.71147	0.85803	0.54789	0.70792	11.56060	19.63978	0.86293	0.58324	0.73677	0.86293	0.57939	0.73369
61	40	12.40085	22.03447	0.85803	0.55690	0.71539	0.85803	0.55220	0.71151	11.56060	19.48352	0.86293	0.58731	0.74001	0.86293	0.58307	0.73663
61	41	12.40085	21.81357	0.85803	0.56185	0.71947	0.85803	0.55668	0.71521	11.56060	19.32040	0.86293	0.59158	0.74339	0.86293	0.58690	0.73968
61	42	12.40085	21.58485	0.85803	0.56703	0.72370	0.85803	0.56132	0.71903	11.56060	19.15023	0.86293	0.59605	0.74691	0.86293	0.59089	0.74284
61	43	12.40085	21.34779	0.85803	0.57244	0.72809	0.85803	0.56612	0.72296	11.56060	18.97251	0.86293	0.60074	0.75058	0.86293	0.59503	0.74610
61	44	12.40085	21.10218	0.85803	0.57809	0.73264	0.85803	0.57110	0.72701	11.56060	18.78697	0.86293	0.60564	0.75439	0.86293	0.59932	0.74947
61	45	12.40085	20.84782	0.85803	0.58398	0.73736	0.85803	0.57625	0.73116	11.56060	18.59337	0.86293	0.61078	0.75836	0.86293	0.60378	0.75294
61	46	12.40085	20.58697	0.85803	0.59009	0.74221	0.85803	0.58157	0.73543	11.56060	18.39367	0.86293	0.61612	0.76246	0.86293	0.60839	0.75652
61	47	12.40085	20.32000	0.85803	0.59643	0.74721	0.85803	0.58706	0.73981	11.56060	18.18814	0.86293	0.62166	0.76670	0.86293	0.61317	0.76021
61	48	12.40085	20.04764	0.85803	0.60299	0.75233	0.85803	0.59274	0.74430	11.56060	17.97738	0.86293	0.62741	0.77106	0.86293	0.61812	0.76400
61	49	12.40085	19.77090	0.85803	0.60976	0.75758	0.85803	0.59859	0.74890	11.56060	17.76227	0.86293	0.63336	0.77553	0.86293	0.62323	0.76789
61	50	12.40085	19.49116	0.85803	0.61674	0.76294	0.85803	0.60463	0.75360	11.56060	17.54401	0.86293	0.63949	0.78011	0.86293	0.62852	0.77189
61	51	12.40085	19.21029	0.85803	0.62389	0.76839	0.85803	0.61085	0.75842	11.56060	17.32430	0.86293	0.64579	0.78478	0.86293	0.63399	0.77600
61	52	12.40085	18.92146	0.85803	0.63132	0.77400	0.85803	0.61727	0.76335	11.56060	17.09693	0.86293	0.65235	0.78960	0.86293	0.63965	0.78022
61	53	12.40085	18.62485	0.85803	0.63902	0.77976	0.85803	0.62387	0.76838	11.56060	16.86201	0.86293	0.65916	0.79457	0.86293	0.64548	0.78455
61	54	12.40085	18.32038	0.85803	0.64698	0.78566	0.85803	0.63066	0.77350	11.56060	16.61938	0.86293	0.66622	0.79968	0.86293	0.65149	0.78898
61	55	12.40085	18.00819	0.85803	0.65521	0.79170	0.85803	0.63763	0.77872	11.56060	16.36911	0.86293	0.67354	0.80493	0.86293	0.65769	0.79350
61	56	12.40085	17.68820	0.85803	0.66371	0.79787	0.85803	0.64477	0.78403	11.56060	16.11103	0.86293	0.68111	0.81031	0.86293	0.66405	0.79811
61	57	12.40085	17.36037	0.85803	0.67247	0.80416	0.85803	0.65208	0.78940	11.56060	15.84506	0.86293	0.68894	0.81582	0.86293	0.67058	0.80281
61	58	12.40085	17.02468	0.85803	0.68148	0.81057	0.85803	0.65955	0.79485	11.56060	15.57108	0.86293	0.69701	0.82146	0.86293	0.67727	0.80758

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
61	59	12.40085	16.68091	0.85803	0.69074	0.81709	0.85803	0.66716	0.80036	11.56060	15.28882	0.86293	0.70534	0.82721	0.86293	0.68411	0.81243
61	60	12.40085	16.32913	0.85803	0.70025	0.82370	0.85803	0.67492	0.80591	11.56060	14.99826	0.86293	0.71390	0.83307	0.86293	0.69109	0.81733
61	61	12.40085	15.96913	0.85803	0.70999	0.83040	0.85803	0.68280	0.81150	11.56060	14.69911	0.86293	0.72269	0.83903	0.86293	0.69821	0.82229
61	62	12.40085	15.60088	0.85803	0.71994	0.83717	0.85803	0.69079	0.81712	11.56060	14.39128	0.86293	0.73171	0.84507	0.86293	0.70546	0.82730
61	63	12.40085	15.22446	0.85803	0.73010	0.84400	0.85803	0.69889	0.82276	11.56060	14.07472	0.86293	0.74094	0.85120	0.86293	0.71282	0.83233
61	64	12.40085	14.83980	0.85803	0.74044	0.85087	0.85803	0.70707	0.82840	11.56060	13.74931	0.86293	0.75037	0.85738	0.86293	0.72028	0.83740
61	65	12.40085	14.44688	0.85803	0.75095	0.85777	0.85803	0.71533	0.83404	11.56060	13.41490	0.86293	0.75997	0.86362	0.86293	0.72782	0.84247
61	66	12.40085	14.04613	0.85803	0.76160	0.86467	0.85803	0.72365	0.83967	11.56060	13.07182	0.86293	0.76974	0.86989	0.86293	0.73544	0.84756
61	67	12.40085	13.63788	0.85803	0.77236	0.87156	0.85803	0.73200	0.84527	11.56060	12.72027	0.86293	0.77964	0.87618	0.86293	0.74313	0.85264
61	68	12.40085	13.22255	0.85803	0.78320	0.87842	0.85803	0.74039	0.85083	11.56060	12.36057	0.86293	0.78965	0.88246	0.86293	0.75086	0.85770
61	69	12.40085	12.80079	0.85803	0.79409	0.88523	0.85803	0.74879	0.85635	11.56060	11.99324	0.86293	0.79974	0.88873	0.86293	0.75862	0.86275
61	70	12.40085	12.37331	0.85803	0.80498	0.89195	0.85803	0.75719	0.86182	11.56060	11.61885	0.86293	0.80987	0.89495	0.86293	0.76641	0.86776
61	71	12.40085	11.94070	0.85803	0.81585	0.89859	0.85803	0.76558	0.86723	11.56060	11.23789	0.86293	0.82002	0.90111	0.86293	0.77421	0.87274
61	72	12.40085	11.50357	0.85803	0.82665	0.90510	0.85803	0.77395	0.87257	11.56060	10.85087	0.86293	0.83014	0.90719	0.86293	0.78200	0.87767
61	73	12.40085	11.06278	0.85803	0.83735	0.91148	0.85803	0.78227	0.87783	11.56060	10.45855	0.86293	0.84021	0.91317	0.86293	0.78978	0.88255
61	74	12.40085	10.61910	0.85803	0.84791	0.91770	0.85803	0.79054	0.88302	11.56060	10.06159	0.86293	0.85019	0.91903	0.86293	0.79753	0.88736
61	75	12.40085	10.17356	0.85803	0.85829	0.92374	0.85803	0.79875	0.88811	11.56060	9.66092	0.86293	0.86003	0.92475	0.86293	0.80524	0.89212
61	76	12.40085	9.72734	0.85803	0.86844	0.92959	0.85803	0.80687	0.89312	11.56060	9.25762	0.86293	0.86969	0.93031	0.86293	0.81290	0.89679
61	77	12.40085	9.28160	0.85803	0.87832	0.93522	0.85803	0.81491	0.89802	11.56060	8.85278	0.86293	0.87915	0.93569	0.86293	0.82049	0.90139
61	78	12.40085	8.83768	0.85803	0.88789	0.94062	0.85803	0.82284	0.90281	11.56060	8.44766	0.86293	0.88834	0.94087	0.86293	0.82799	0.90590
61	79	12.40085	8.39698	0.85803	0.89712	0.94577	0.85803	0.83064	0.90749	11.56060	8.04359	0.86293	0.89724	0.94584	0.86293	0.83540	0.91032
61	80	12.40085	7.96110	0.85803	0.90596	0.95066	0.85803	0.83832	0.91205	11.56060	7.64214	0.86293	0.90581	0.95058	0.86293	0.84269	0.91463
61	81	12.40085	7.53168	0.85803	0.91438	0.95528	0.85803	0.84584	0.91648	11.56060	7.24488	0.86293	0.91400	0.95507	0.86293	0.84986	0.91884
61	82	12.40085	7.11054	0.85803	0.92236	0.95961	0.85803	0.85319	0.92078	11.56060	6.85364	0.86293	0.92179	0.95930	0.86293	0.85689	0.92293
61	83	12.40085	6.69952	0.85803	0.92985	0.96365	0.85803	0.86037	0.92494	11.56060	6.47024	0.86293	0.92915	0.96327	0.86293	0.86375	0.92689
61	84	12.40085	6.30023	0.85803	0.93686	0.96740	0.85803	0.86734	0.92896	11.56060	6.09632	0.86293	0.93605	0.96697	0.86293	0.87044	0.93073
61	85	12.40085	5.91444	0.85803	0.94336	0.97085	0.85803	0.87411	0.93283	11.56060	5.73370	0.86293	0.94248	0.97039	0.86293	0.87694	0.93443
61	86	12.40085	5.54396	0.85803	0.94935	0.97401	0.85803	0.88065	0.93654	11.56060	5.38421	0.86293	0.94842	0.97353	0.86293	0.88323	0.93799
61	87	12.40085	5.19034	0.85803	0.95482	0.97689	0.85803	0.88695	0.94009	11.56060	5.04951	0.86293	0.95387	0.97639	0.86293	0.88929	0.94140
61	88	12.40085	4.85473	0.85803	0.95979	0.97948	0.85803	0.89299	0.94347	11.56060	4.73086	0.86293	0.95885	0.97899	0.86293	0.89513	0.94466
61	89	12.40085	4.53813	0.85803	0.96428	0.98182	0.85803	0.89879	0.94670	11.56060	4.42936	0.86293	0.96336	0.98134	0.86293	0.90072	0.94777
61	90	12.40085	4.24126	0.85803	0.96831	0.98390	0.85803	0.90432	0.94976	11.56060	4.14588	0.86293	0.96742	0.98344	0.86293	0.90608	0.95073
61	91	12.40085	3.96420	0.85803	0.97192	0.98576	0.85803	0.90962	0.95267	11.56060	3.88065	0.86293	0.97106	0.98532	0.86293	0.91121	0.95354
61	92	12.40085	3.70604	0.85803	0.97513	0.98741	0.85803	0.91467	0.95544	11.56060	3.63292	0.86293	0.97432	0.98699	0.86293	0.91611	0.95622
61	93	12.40085	3.46525	0.85803	0.97800	0.98888	0.85803	0.91951	0.95807	11.56060	3.40133	0.86293	0.97723	0.98848	0.86293	0.92081	0.95877
61	94	12.40085	3.23968	0.85803	0.98057	0.99019	0.85803	0.92414	0.96058	11.56060	3.18390	0.86293	0.97984	0.98982	0.86293	0.92531	0.96121

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
61	95	12.40085	3.02715	0.85803	0.98286	0.99136	0.85803	0.92857	0.96296	11.56060	2.97857	0.86293	0.98219	0.99102	0.86293	0.92962	0.96353
61	96	12.40085	2.82535	0.85803	0.98492	0.99240	0.85803	0.93279	0.96523	11.56060	2.78314	0.86293	0.98430	0.99209	0.86293	0.93374	0.96573
61	97	12.40085	2.63737	0.85803	0.98673	0.99332	0.85803	0.93678	0.96736	11.56060	2.60073	0.86293	0.98616	0.99303	0.86293	0.93764	0.96782
61	98	12.40085	2.46279	0.85803	0.98833	0.99413	0.85803	0.94056	0.96937	11.56060	2.43099	0.86293	0.98781	0.99387	0.86293	0.94132	0.96978
61	99	12.40085	2.30125	0.85803	0.98973	0.99484	0.85803	0.94410	0.97125	11.56060	2.27364	0.86293	0.98926	0.99460	0.86293	0.94480	0.97161
61	100	12.40085	2.15258	0.85803	0.99096	0.99546	0.85803	0.94743	0.97300	11.56060	2.12860	0.86293	0.99053	0.99524	0.86293	0.94805	0.97333
61	101	12.40085	2.01649	0.85803	0.99202	0.99599	0.85803	0.95053	0.97464	11.56060	1.99561	0.86293	0.99163	0.99580	0.86293	0.95109	0.97493
61	102	12.40085	1.89293	0.85803	0.99294	0.99646	0.85803	0.95340	0.97615	11.56060	1.87471	0.86293	0.99258	0.99628	0.86293	0.95391	0.97641
61	103	12.40085	1.78083	0.85803	0.99373	0.99686	0.85803	0.95607	0.97754	11.56060	1.76487	0.86293	0.99341	0.99669	0.86293	0.95653	0.97778
61	104	12.40085	1.67943	0.85803	0.99441	0.99720	0.85803	0.95852	0.97882	11.56060	1.66540	0.86293	0.99412	0.99705	0.86293	0.95894	0.97904
61	105	12.40085	1.58804	0.85803	0.99500	0.99749	0.85803	0.96077	0.97999	11.56060	1.57565	0.86293	0.99473	0.99736	0.86293	0.96116	0.98019
61	106	12.40085	1.50600	0.85803	0.99550	0.99775	0.85803	0.96281	0.98105	11.56060	1.49500	0.86293	0.99526	0.99762	0.86293	0.96317	0.98124
61	107	12.40085	1.43298	0.85803	0.99593	0.99796	0.85803	0.96463	0.98200	11.56060	1.42313	0.86293	0.99571	0.99785	0.86293	0.96496	0.98217
61	108	12.40085	1.36894	0.85803	0.99628	0.99814	0.85803	0.96620	0.98281	11.56060	1.36003	0.86293	0.99608	0.99803	0.86293	0.96651	0.98297
61	109	12.40085	1.31458	0.85803	0.99656	0.99828	0.85803	0.96747	0.98347	11.56060	1.30641	0.86293	0.99637	0.99818	0.86293	0.96777	0.98362
61	110	12.40085	1.27298	0.85803	0.99677	0.99838	0.85803	0.96839	0.98394	11.56060	1.26533	0.86293	0.99658	0.99829	0.86293	0.96868	0.98409
62	1	12.14735	26.62178	0.85584	0.45605	0.62642	0.85584	0.45576	0.62614	11.34377	22.51412	0.86057	0.50357	0.66983	0.86057	0.50329	0.66958
62	2	12.14735	26.56961	0.85584	0.45695	0.62727	0.85584	0.45666	0.62700	11.34377	22.48584	0.86057	0.50421	0.67040	0.86057	0.50394	0.67016
62	3	12.14735	26.51422	0.85584	0.45790	0.62816	0.85584	0.45761	0.62789	11.34377	22.45520	0.86057	0.50489	0.67100	0.86057	0.50462	0.67076
62	4	12.14735	26.45593	0.85584	0.45890	0.62910	0.85584	0.45859	0.62882	11.34377	22.42249	0.86057	0.50562	0.67164	0.86057	0.50533	0.67139
62	5	12.14735	26.39526	0.85584	0.45994	0.63008	0.85584	0.45962	0.62978	11.34377	22.38814	0.86057	0.50638	0.67231	0.86057	0.50608	0.67205
62	6	12.14735	26.33222	0.85584	0.46102	0.63110	0.85584	0.46069	0.63078	11.34377	22.35215	0.86057	0.50718	0.67302	0.86057	0.50686	0.67274
62	7	12.14735	26.26662	0.85584	0.46216	0.63216	0.85584	0.46180	0.63183	11.34377	22.31437	0.86057	0.50802	0.67375	0.86057	0.50768	0.67346
62	8	12.14735	26.19847	0.85584	0.46334	0.63326	0.85584	0.46296	0.63291	11.34377	22.27480	0.86057	0.50890	0.67453	0.86057	0.50854	0.67422
62	9	12.14735	26.12745	0.85584	0.46458	0.63442	0.85584	0.46417	0.63404	11.34377	22.23319	0.86057	0.50982	0.67534	0.86057	0.50944	0.67501
62	10	12.14735	26.05351	0.85584	0.46587	0.63562	0.85584	0.46543	0.63521	11.34377	22.18946	0.86057	0.51079	0.67619	0.86057	0.51038	0.67583
62	11	12.14735	25.97700	0.85584	0.46721	0.63687	0.85584	0.46674	0.63643	11.34377	22.14392	0.86057	0.51181	0.67708	0.86057	0.51137	0.67670
62	12	12.14735	25.89730	0.85584	0.46861	0.63817	0.85584	0.46811	0.63770	11.34377	22.09606	0.86057	0.51288	0.67802	0.86057	0.51241	0.67760
62	13	12.14735	25.81474	0.85584	0.47007	0.63952	0.85584	0.46953	0.63902	11.34377	22.04614	0.86057	0.51400	0.67900	0.86057	0.51349	0.67855
62	14	12.14735	25.72901	0.85584	0.47160	0.64093	0.85584	0.47101	0.64039	11.34377	21.99389	0.86057	0.51518	0.68002	0.86057	0.51462	0.67954
62	15	12.14735	25.64035	0.85584	0.47319	0.64240	0.85584	0.47255	0.64181	11.34377	21.93952	0.86057	0.51641	0.68109	0.86057	0.51581	0.68057
62	16	12.14735	25.54880	0.85584	0.47484	0.64392	0.85584	0.47416	0.64330	11.34377	21.88305	0.86057	0.51769	0.68221	0.86057	0.51705	0.68165
62	17	12.14735	25.45467	0.85584	0.47656	0.64550	0.85584	0.47584	0.64484	11.34377	21.82476	0.86057	0.51903	0.68337	0.86057	0.51835	0.68278
62	18	12.14735	25.35821	0.85584	0.47834	0.64713	0.85584	0.47758	0.64644	11.34377	21.76485	0.86057	0.52043	0.68458	0.86057	0.51972	0.68397
62	19	12.14735	25.25875	0.85584	0.48019	0.64882	0.85584	0.47941	0.64811	11.34377	21.70276	0.86057	0.52189	0.68584	0.86057	0.52115	0.68521
62	20	12.14735	25.15564	0.85584	0.48213	0.65059	0.85584	0.48131	0.64984	11.34377	21.63792	0.86057	0.52342	0.68716	0.86057	0.52265	0.68650

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
62	21	12.14735	25.04833	0.85584	0.48415	0.65243	0.85584	0.48330	0.65165	11.34377	21.56986	0.86057	0.52503	0.68855	0.86057	0.52423	0.68786
62	22	12.14735	24.93660	0.85584	0.48627	0.65435	0.85584	0.48537	0.65353	11.34377	21.49836	0.86057	0.52672	0.69000	0.86057	0.52588	0.68928
62	23	12.14735	24.82004	0.85584	0.48849	0.65636	0.85584	0.48752	0.65548	11.34377	21.42306	0.86057	0.52851	0.69153	0.86057	0.52761	0.69076
62	24	12.14735	24.69862	0.85584	0.49082	0.65845	0.85584	0.48977	0.65751	11.34377	21.34391	0.86057	0.53039	0.69314	0.86057	0.52942	0.69231
62	25	12.14735	24.57203	0.85584	0.49325	0.66064	0.85584	0.49212	0.65962	11.34377	21.26064	0.86057	0.53236	0.69483	0.86057	0.53132	0.69393
62	26	12.14735	24.44053	0.85584	0.49580	0.66292	0.85584	0.49456	0.66182	11.34377	21.17342	0.86057	0.53444	0.69660	0.86057	0.53330	0.69562
62	27	12.14735	24.30438	0.85584	0.49846	0.66529	0.85584	0.49711	0.66409	11.34377	21.08250	0.86057	0.53662	0.69845	0.86057	0.53538	0.69739
62	28	12.14735	24.16342	0.85584	0.50123	0.66776	0.85584	0.49976	0.66645	11.34377	20.98768	0.86057	0.53891	0.70038	0.86057	0.53755	0.69923
62	29	12.14735	24.01762	0.85584	0.50413	0.67033	0.85584	0.50252	0.66890	11.34377	20.88895	0.86057	0.54130	0.70240	0.86057	0.53982	0.70115
62	30	12.14735	23.86654	0.85584	0.50716	0.67300	0.85584	0.50539	0.67144	11.34377	20.78588	0.86057	0.54382	0.70451	0.86057	0.54220	0.70315
62	31	12.14735	23.71037	0.85584	0.51031	0.67577	0.85584	0.50839	0.67408	11.34377	20.67862	0.86057	0.54645	0.70671	0.86057	0.54468	0.70523
62	32	12.14735	23.54876	0.85584	0.51361	0.67866	0.85584	0.51150	0.67681	11.34377	20.56684	0.86057	0.54921	0.70902	0.86057	0.54728	0.70741
62	33	12.14735	23.38162	0.85584	0.51706	0.68166	0.85584	0.51475	0.67965	11.34377	20.45044	0.86057	0.55210	0.71142	0.86057	0.54999	0.70967
62	34	12.14735	23.20856	0.85584	0.52065	0.68478	0.85584	0.51813	0.68259	11.34377	20.32903	0.86057	0.55513	0.71393	0.86057	0.55282	0.71202
62	35	12.14735	23.02940	0.85584	0.52441	0.68802	0.85584	0.52164	0.68563	11.34377	20.20243	0.86057	0.55831	0.71656	0.86057	0.55578	0.71447
62	36	12.14735	22.84408	0.85584	0.52834	0.69139	0.85584	0.52530	0.68878	11.34377	20.07055	0.86057	0.56164	0.71930	0.86057	0.55887	0.71702
62	37	12.14735	22.65215	0.85584	0.53245	0.69490	0.85584	0.52910	0.69204	11.34377	19.93297	0.86057	0.56514	0.72216	0.86057	0.56210	0.71967
62	38	12.14735	22.45348	0.85584	0.53674	0.69854	0.85584	0.53306	0.69542	11.34377	19.78951	0.86057	0.56881	0.72515	0.86057	0.56546	0.72242
62	39	12.14735	22.24766	0.85584	0.54122	0.70233	0.85584	0.53717	0.69891	11.34377	19.63978	0.86057	0.57265	0.72826	0.86057	0.56897	0.72528
62	40	12.14735	22.03447	0.85584	0.54591	0.70627	0.85584	0.54144	0.70251	11.34377	19.48352	0.86057	0.57669	0.73152	0.86057	0.57262	0.72824
62	41	12.14735	21.81357	0.85584	0.55082	0.71036	0.85584	0.54588	0.70624	11.34377	19.32040	0.86057	0.58092	0.73491	0.86057	0.57643	0.73131
62	42	12.14735	21.58485	0.85584	0.55594	0.71460	0.85584	0.55048	0.71008	11.34377	19.15023	0.86057	0.58535	0.73845	0.86057	0.58039	0.73449
62	43	12.14735	21.34779	0.85584	0.56130	0.71901	0.85584	0.55526	0.71404	11.34377	18.97251	0.86057	0.59001	0.74214	0.86057	0.58452	0.73778
62	44	12.14735	21.10218	0.85584	0.56689	0.72359	0.85584	0.56020	0.71812	11.34377	18.78697	0.86057	0.59488	0.74599	0.86057	0.58880	0.74119
62	45	12.14735	20.84782	0.85584	0.57273	0.72833	0.85584	0.56532	0.72231	11.34377	18.59337	0.86057	0.59998	0.74999	0.86057	0.59324	0.74470
62	46	12.14735	20.58697	0.85584	0.57880	0.73322	0.85584	0.57062	0.72662	11.34377	18.39367	0.86057	0.60530	0.75412	0.86057	0.59785	0.74832
62	47	12.14735	20.32000	0.85584	0.58510	0.73825	0.85584	0.57610	0.73105	11.34377	18.18814	0.86057	0.61082	0.75840	0.86057	0.60262	0.75204
62	48	12.14735	20.04764	0.85584	0.59163	0.74343	0.85584	0.58176	0.73559	11.34377	17.97738	0.86057	0.61655	0.76280	0.86057	0.60757	0.75589
62	49	12.14735	19.77090	0.85584	0.59837	0.74873	0.85584	0.58761	0.74025	11.34377	17.76227	0.86057	0.62249	0.76733	0.86057	0.61269	0.75984
62	50	12.14735	19.49116	0.85584	0.60533	0.75415	0.85584	0.59366	0.74502	11.34377	17.54401	0.86057	0.62862	0.77196	0.86057	0.61800	0.76390
62	51	12.14735	19.21029	0.85584	0.61247	0.75967	0.85584	0.59990	0.74992	11.34377	17.32430	0.86057	0.63492	0.77670	0.86057	0.62349	0.76809
62	52	12.14735	18.92146	0.85584	0.61989	0.76535	0.85584	0.60634	0.75493	11.34377	17.09693	0.86057	0.64148	0.78159	0.86057	0.62918	0.77239
62	53	12.14735	18.62485	0.85584	0.62759	0.77119	0.85584	0.61298	0.76006	11.34377	16.86201	0.86057	0.64831	0.78664	0.86057	0.63506	0.77680
62	54	12.14735	18.32038	0.85584	0.63558	0.77719	0.85584	0.61982	0.76530	11.34377	16.61938	0.86057	0.65541	0.79184	0.86057	0.64113	0.78133
62	55	12.14735	18.00819	0.85584	0.64384	0.78334	0.85584	0.62685	0.77063	11.34377	16.36911	0.86057	0.66277	0.79719	0.86057	0.64739	0.78596
62	56	12.14735	17.68820	0.85584	0.65239	0.78963	0.85584	0.63408	0.77607	11.34377	16.11103	0.86057	0.67040	0.80268	0.86057	0.65383	0.79069

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
62	57	12.14735	17.36037	0.85584	0.66121	0.79606	0.85584	0.64148	0.78159	11.34377	15.84506	0.86057	0.67830	0.80832	0.86057	0.66045	0.79551
62	58	12.14735	17.02468	0.85584	0.67031	0.80262	0.85584	0.64906	0.78719	11.34377	15.57108	0.86057	0.68646	0.81409	0.86057	0.66725	0.80042
62	59	12.14735	16.68091	0.85584	0.67968	0.80930	0.85584	0.65680	0.79285	11.34377	15.28882	0.86057	0.69489	0.81998	0.86057	0.67422	0.80541
62	60	12.14735	16.32913	0.85584	0.68931	0.81608	0.85584	0.66470	0.79858	11.34377	14.99826	0.86057	0.70358	0.82600	0.86057	0.68135	0.81048
62	61	12.14735	15.96913	0.85584	0.69919	0.82297	0.85584	0.67274	0.80436	11.34377	14.69911	0.86057	0.71252	0.83213	0.86057	0.68862	0.81560
62	62	12.14735	15.60088	0.85584	0.70932	0.82995	0.85584	0.68092	0.81018	11.34377	14.39128	0.86057	0.72170	0.83836	0.86057	0.69604	0.82078
62	63	12.14735	15.22446	0.85584	0.71968	0.83699	0.85584	0.68921	0.81602	11.34377	14.07472	0.86057	0.73111	0.84467	0.86057	0.70358	0.82600
62	64	12.14735	14.83980	0.85584	0.73024	0.84409	0.85584	0.69761	0.82187	11.34377	13.74931	0.86057	0.74075	0.85107	0.86057	0.71124	0.83126
62	65	12.14735	14.44688	0.85584	0.74099	0.85123	0.85584	0.70610	0.82773	11.34377	13.41490	0.86057	0.75058	0.85752	0.86057	0.71900	0.83654
62	66	12.14735	14.04613	0.85584	0.75191	0.85839	0.85584	0.71466	0.83359	11.34377	13.07182	0.86057	0.76060	0.86402	0.86057	0.72685	0.84182
62	67	12.14735	13.63788	0.85584	0.76296	0.86554	0.85584	0.72327	0.83942	11.34377	12.72027	0.86057	0.77077	0.87055	0.86057	0.73478	0.84711
62	68	12.14735	13.22255	0.85584	0.77411	0.87268	0.85584	0.73193	0.84522	11.34377	12.36057	0.86057	0.78107	0.87708	0.86057	0.74276	0.85239
62	69	12.14735	12.80079	0.85584	0.78533	0.87976	0.85584	0.74061	0.85098	11.34377	11.99324	0.86057	0.79146	0.88359	0.86057	0.75079	0.85766
62	70	12.14735	12.37331	0.85584	0.79658	0.88677	0.85584	0.74930	0.85668	11.34377	11.61885	0.86057	0.80192	0.89007	0.86057	0.75884	0.86289
62	71	12.14735	11.94070	0.85584	0.80782	0.89369	0.85584	0.75798	0.86233	11.34377	11.23789	0.86057	0.81241	0.89649	0.86057	0.76691	0.86808
62	72	12.14735	11.50357	0.85584	0.81900	0.90050	0.85584	0.76664	0.86791	11.34377	10.85087	0.86057	0.82288	0.90284	0.86057	0.77499	0.87323
62	73	12.14735	11.06278	0.85584	0.83010	0.90716	0.85584	0.77526	0.87340	11.34377	10.45855	0.86057	0.83332	0.90908	0.86057	0.78305	0.87832
62	74	12.14735	10.61910	0.85584	0.84106	0.91367	0.85584	0.78383	0.87882	11.34377	10.06159	0.86057	0.84366	0.91520	0.86057	0.79108	0.88336
62	75	12.14735	10.17356	0.85584	0.85185	0.92000	0.85584	0.79234	0.88414	11.34377	9.66092	0.86057	0.85388	0.92118	0.86057	0.79907	0.88832
62	76	12.14735	9.72734	0.85584	0.86241	0.92612	0.85584	0.80077	0.88936	11.34377	9.25762	0.86057	0.86393	0.92700	0.86057	0.80701	0.89320
62	77	12.14735	9.28160	0.85584	0.87270	0.93203	0.85584	0.80910	0.89448	11.34377	8.85278	0.86057	0.87377	0.93263	0.86057	0.81488	0.89800
62	78	12.14735	8.83768	0.85584	0.88268	0.93769	0.85584	0.81732	0.89948	11.34377	8.44766	0.86057	0.88334	0.93806	0.86057	0.82266	0.90270
62	79	12.14735	8.39698	0.85584	0.89231	0.94309	0.85584	0.82541	0.90436	11.34377	8.04359	0.86057	0.89261	0.94326	0.86057	0.83034	0.90730
62	80	12.14735	7.96110	0.85584	0.90154	0.94822	0.85584	0.83336	0.90911	11.34377	7.64214	0.86057	0.90154	0.94822	0.86057	0.83789	0.91180
62	81	12.14735	7.53168	0.85584	0.91034	0.95307	0.85584	0.84115	0.91372	11.34377	7.24488	0.86057	0.91009	0.95293	0.86057	0.84532	0.91618
62	82	12.14735	7.11054	0.85584	0.91867	0.95761	0.85584	0.84877	0.91820	11.34377	6.85364	0.86057	0.91822	0.95737	0.86057	0.85259	0.92043
62	83	12.14735	6.69952	0.85584	0.92652	0.96186	0.85584	0.85619	0.92253	11.34377	6.47024	0.86057	0.92590	0.96153	0.86057	0.85969	0.92455
62	84	12.14735	6.30023	0.85584	0.93384	0.96579	0.85584	0.86341	0.92670	11.34377	6.09632	0.86057	0.93311	0.96540	0.86057	0.86661	0.92854
62	85	12.14735	5.91444	0.85584	0.94065	0.96942	0.85584	0.87041	0.93071	11.34377	5.73370	0.86057	0.93983	0.96898	0.86057	0.87333	0.93238
62	86	12.14735	5.54396	0.85584	0.94691	0.97273	0.85584	0.87716	0.93456	11.34377	5.38421	0.86057	0.94604	0.97227	0.86057	0.87982	0.93607
62	87	12.14735	5.19034	0.85584	0.95265	0.97575	0.85584	0.88367	0.93824	11.34377	5.04951	0.86057	0.95174	0.97527	0.86057	0.88609	0.93960
62	88	12.14735	4.85473	0.85584	0.95786	0.97847	0.85584	0.88991	0.94175	11.34377	4.73086	0.86057	0.95694	0.97800	0.86057	0.89211	0.94298
62	89	12.14735	4.53813	0.85584	0.96256	0.98092	0.85584	0.89589	0.94509	11.34377	4.42936	0.86057	0.96166	0.98045	0.86057	0.89789	0.94620
62	90	12.14735	4.24126	0.85584	0.96679	0.98311	0.85584	0.90160	0.94826	11.34377	4.14588	0.86057	0.96590	0.98266	0.86057	0.90341	0.94926
62	91	12.14735	3.96420	0.85584	0.97056	0.98506	0.85584	0.90706	0.95126	11.34377	3.88065	0.86057	0.96971	0.98462	0.86057	0.90870	0.95216
62	92	12.14735	3.70604	0.85584	0.97393	0.98679	0.85584	0.91227	0.95412	11.34377	3.63292	0.86057	0.97312	0.98638	0.86057	0.91375	0.95493

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
62	93	12.14735	3.46525	0.85584	0.97694	0.98834	0.85584	0.91726	0.95684	11.34377	3.40133	0.86057	0.97617	0.98794	0.86057	0.91859	0.95757
62	94	12.14735	3.23968	0.85584	0.97963	0.98971	0.85584	0.92202	0.95943	11.34377	3.18390	0.86057	0.97891	0.98934	0.86057	0.92323	0.96008
62	95	12.14735	3.02715	0.85584	0.98203	0.99094	0.85584	0.92658	0.96189	11.34377	2.97857	0.86057	0.98136	0.99059	0.86057	0.92767	0.96248
62	96	12.14735	2.82535	0.85584	0.98419	0.99203	0.85584	0.93093	0.96423	11.34377	2.78314	0.86057	0.98357	0.99172	0.86057	0.93190	0.96475
62	97	12.14735	2.63737	0.85584	0.98609	0.99300	0.85584	0.93504	0.96643	11.34377	2.60073	0.86057	0.98552	0.99271	0.86057	0.93591	0.96690
62	98	12.14735	2.46279	0.85584	0.98777	0.99385	0.85584	0.93892	0.96850	11.34377	2.43099	0.86057	0.98724	0.99358	0.86057	0.93971	0.96892
62	99	12.14735	2.30125	0.85584	0.98924	0.99459	0.85584	0.94257	0.97043	11.34377	2.27364	0.86057	0.98876	0.99435	0.86057	0.94328	0.97081
62	100	12.14735	2.15258	0.85584	0.99052	0.99524	0.85584	0.94598	0.97224	11.34377	2.12860	0.86057	0.99008	0.99502	0.86057	0.94662	0.97258
62	101	12.14735	2.01649	0.85584	0.99163	0.99580	0.85584	0.94917	0.97392	11.34377	1.99561	0.86057	0.99124	0.99560	0.86057	0.94975	0.97423
62	102	12.14735	1.89293	0.85584	0.99259	0.99628	0.85584	0.95212	0.97548	11.34377	1.87471	0.86057	0.99224	0.99610	0.86057	0.95265	0.97575
62	103	12.14735	1.78083	0.85584	0.99343	0.99670	0.85584	0.95486	0.97691	11.34377	1.76487	0.86057	0.99310	0.99654	0.86057	0.95534	0.97716
62	104	12.14735	1.67943	0.85584	0.99414	0.99706	0.85584	0.95739	0.97823	11.34377	1.66540	0.86057	0.99385	0.99691	0.86057	0.95782	0.97846
62	105	12.14735	1.58804	0.85584	0.99476	0.99737	0.85584	0.95970	0.97944	11.34377	1.57565	0.86057	0.99449	0.99724	0.86057	0.96010	0.97964
62	106	12.14735	1.50600	0.85584	0.99529	0.99764	0.85584	0.96180	0.98053	11.34377	1.49500	0.86057	0.99504	0.99751	0.86057	0.96216	0.98072
62	107	12.14735	1.43298	0.85584	0.99573	0.99786	0.85584	0.96366	0.98150	11.34377	1.42313	0.86057	0.99550	0.99775	0.86057	0.96400	0.98167
62	108	12.14735	1.36894	0.85584	0.99610	0.99805	0.85584	0.96527	0.98233	11.34377	1.36003	0.86057	0.99589	0.99794	0.86057	0.96559	0.98250
62	109	12.14735	1.31458	0.85584	0.99640	0.99820	0.85584	0.96658	0.98301	11.34377	1.30641	0.86057	0.99620	0.99810	0.86057	0.96689	0.98316
62	110	12.14735	1.27298	0.85584	0.99661	0.99830	0.85584	0.96753	0.98350	11.34377	1.26533	0.86057	0.99642	0.99821	0.86057	0.96783	0.98365
63	1	11.88812	26.62178	0.85330	0.44633	0.61719	0.85330	0.44605	0.61692	11.12103	22.51412	0.85814	0.49369	0.66104	0.85814	0.49342	0.66080
63	2	11.88812	26.56961	0.85330	0.44721	0.61803	0.85330	0.44694	0.61777	11.12103	22.48584	0.85814	0.49432	0.66160	0.85814	0.49406	0.66137
63	3	11.88812	26.51422	0.85330	0.44814	0.61892	0.85330	0.44786	0.61865	11.12103	22.45520	0.85814	0.49499	0.66220	0.85814	0.49473	0.66196
63	4	11.88812	26.45593	0.85330	0.44912	0.61985	0.85330	0.44883	0.61957	11.12103	22.42249	0.85814	0.49571	0.66284	0.85814	0.49543	0.66259
63	5	11.88812	26.39526	0.85330	0.45014	0.62082	0.85330	0.44983	0.62053	11.12103	22.38814	0.85814	0.49645	0.66351	0.85814	0.49616	0.66325
63	6	11.88812	26.33222	0.85330	0.45120	0.62183	0.85330	0.45088	0.62153	11.12103	22.35215	0.85814	0.49724	0.66421	0.85814	0.49693	0.66393
63	7	11.88812	26.26662	0.85330	0.45231	0.62289	0.85330	0.45197	0.62256	11.12103	22.31437	0.85814	0.49806	0.66494	0.85814	0.49774	0.66465
63	8	11.88812	26.19847	0.85330	0.45347	0.62398	0.85330	0.45311	0.62364	11.12103	22.27480	0.85814	0.49892	0.66571	0.85814	0.49858	0.66540
63	9	11.88812	26.12745	0.85330	0.45468	0.62513	0.85330	0.45429	0.62476	11.12103	22.23319	0.85814	0.49983	0.66652	0.85814	0.49947	0.66619
63	10	11.88812	26.05351	0.85330	0.45595	0.62632	0.85330	0.45553	0.62593	11.12103	22.18946	0.85814	0.50079	0.66737	0.85814	0.50039	0.66702
63	11	11.88812	25.97700	0.85330	0.45726	0.62756	0.85330	0.45681	0.62714	11.12103	22.14392	0.85814	0.50179	0.66825	0.85814	0.50136	0.66788
63	12	11.88812	25.89730	0.85330	0.45864	0.62886	0.85330	0.45815	0.62840	11.12103	22.09606	0.85814	0.50284	0.66918	0.85814	0.50238	0.66878
63	13	11.88812	25.81474	0.85330	0.46007	0.63020	0.85330	0.45955	0.62971	11.12103	22.04614	0.85814	0.50394	0.67016	0.85814	0.50344	0.66972
63	14	11.88812	25.72901	0.85330	0.46157	0.63160	0.85330	0.46100	0.63107	11.12103	21.99389	0.85814	0.50509	0.67118	0.85814	0.50456	0.67070
63	15	11.88812	25.64035	0.85330	0.46312	0.63306	0.85330	0.46251	0.63249	11.12103	21.93952	0.85814	0.50630	0.67224	0.85814	0.50572	0.67173
63	16	11.88812	25.54880	0.85330	0.46474	0.63457	0.85330	0.46409	0.63396	11.12103	21.88305	0.85814	0.50756	0.67336	0.85814	0.50694	0.67281
63	17	11.88812	25.45467	0.85330	0.46643	0.63614	0.85330	0.46573	0.63550	11.12103	21.82476	0.85814	0.50888	0.67451	0.85814	0.50822	0.67394
63	18	11.88812	25.35821	0.85330	0.46817	0.63776	0.85330	0.46745	0.63709	11.12103	21.76485	0.85814	0.51025	0.67572	0.85814	0.50957	0.67512

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
63	19	11.88812	25.25875	0.85330	0.46999	0.63945	0.85330	0.46924	0.63875	11.12103	21.70276	0.85814	0.51168	0.67697	0.85814	0.51098	0.67635
63	20	11.88812	25.15564	0.85330	0.47189	0.64120	0.85330	0.47111	0.64048	11.12103	21.63792	0.85814	0.51319	0.67829	0.85814	0.51245	0.67765
63	21	11.88812	25.04833	0.85330	0.47387	0.64303	0.85330	0.47306	0.64228	11.12103	21.56986	0.85814	0.51477	0.67967	0.85814	0.51400	0.67900
63	22	11.88812	24.93660	0.85330	0.47595	0.64494	0.85330	0.47509	0.64415	11.12103	21.49836	0.85814	0.51644	0.68112	0.85814	0.51563	0.68042
63	23	11.88812	24.82004	0.85330	0.47813	0.64694	0.85330	0.47721	0.64610	11.12103	21.42306	0.85814	0.51819	0.68264	0.85814	0.51733	0.68190
63	24	11.88812	24.69862	0.85330	0.48041	0.64902	0.85330	0.47942	0.64812	11.12103	21.34391	0.85814	0.52004	0.68425	0.85814	0.51912	0.68345
63	25	11.88812	24.57203	0.85330	0.48280	0.65120	0.85330	0.48173	0.65022	11.12103	21.26064	0.85814	0.52199	0.68593	0.85814	0.52099	0.68507
63	26	11.88812	24.44053	0.85330	0.48530	0.65347	0.85330	0.48413	0.65241	11.12103	21.17342	0.85814	0.52404	0.68769	0.85814	0.52295	0.68676
63	27	11.88812	24.30438	0.85330	0.48792	0.65584	0.85330	0.48663	0.65468	11.12103	21.08250	0.85814	0.52618	0.68954	0.85814	0.52499	0.68852
63	28	11.88812	24.16342	0.85330	0.49064	0.65830	0.85330	0.48924	0.65704	11.12103	20.98768	0.85814	0.52843	0.69147	0.85814	0.52714	0.69036
63	29	11.88812	24.01762	0.85330	0.49349	0.66085	0.85330	0.49196	0.65948	11.12103	20.88895	0.85814	0.53079	0.69349	0.85814	0.52938	0.69228
63	30	11.88812	23.86654	0.85330	0.49646	0.66351	0.85330	0.49479	0.66202	11.12103	20.78588	0.85814	0.53327	0.69559	0.85814	0.53172	0.69428
63	31	11.88812	23.71037	0.85330	0.49957	0.66628	0.85330	0.49774	0.66466	11.12103	20.67862	0.85814	0.53586	0.69780	0.85814	0.53418	0.69637
63	32	11.88812	23.54876	0.85330	0.50281	0.66916	0.85330	0.50081	0.66739	11.12103	20.56684	0.85814	0.53858	0.70010	0.85814	0.53674	0.69854
63	33	11.88812	23.38162	0.85330	0.50620	0.67215	0.85330	0.50401	0.67023	11.12103	20.45044	0.85814	0.54143	0.70250	0.85814	0.53942	0.70081
63	34	11.88812	23.20856	0.85330	0.50974	0.67527	0.85330	0.50735	0.67317	11.12103	20.32903	0.85814	0.54442	0.70502	0.85814	0.54222	0.70317
63	35	11.88812	23.02940	0.85330	0.51344	0.67851	0.85330	0.51082	0.67621	11.12103	20.20243	0.85814	0.54756	0.70765	0.85814	0.54515	0.70563
63	36	11.88812	22.84408	0.85330	0.51731	0.68188	0.85330	0.51443	0.67937	11.12103	20.07055	0.85814	0.55085	0.71039	0.85814	0.54821	0.70819
63	37	11.88812	22.65215	0.85330	0.52136	0.68538	0.85330	0.51818	0.68264	11.12103	19.93297	0.85814	0.55431	0.71325	0.85814	0.55141	0.71085
63	38	11.88812	22.45348	0.85330	0.52559	0.68903	0.85330	0.52209	0.68602	11.12103	19.78951	0.85814	0.55793	0.71625	0.85814	0.55474	0.71361
63	39	11.88812	22.24766	0.85330	0.53001	0.69282	0.85330	0.52616	0.68952	11.12103	19.63978	0.85814	0.56174	0.71938	0.85814	0.55822	0.71648
63	40	11.88812	22.03447	0.85330	0.53464	0.69676	0.85330	0.53039	0.69314	11.12103	19.48352	0.85814	0.56573	0.72264	0.85814	0.56184	0.71946
63	41	11.88812	21.81357	0.85330	0.53948	0.70086	0.85330	0.53478	0.69688	11.12103	19.32040	0.85814	0.56992	0.72605	0.85814	0.56562	0.72255
63	42	11.88812	21.58485	0.85330	0.54454	0.70512	0.85330	0.53934	0.70074	11.12103	19.15023	0.85814	0.57431	0.72960	0.85814	0.56956	0.72576
63	43	11.88812	21.34779	0.85330	0.54984	0.70954	0.85330	0.54407	0.70473	11.12103	18.97251	0.85814	0.57892	0.73331	0.85814	0.57366	0.72907
63	44	11.88812	21.10218	0.85330	0.55537	0.71414	0.85330	0.54898	0.70883	11.12103	18.78697	0.85814	0.58376	0.73718	0.85814	0.57791	0.73250
63	45	11.88812	20.84782	0.85330	0.56116	0.71890	0.85330	0.55407	0.71306	11.12103	18.59337	0.85814	0.58883	0.74121	0.85814	0.58234	0.73605
63	46	11.88812	20.58697	0.85330	0.56718	0.72382	0.85330	0.55934	0.71740	11.12103	18.39367	0.85814	0.59411	0.74538	0.85814	0.58693	0.73970
63	47	11.88812	20.32000	0.85330	0.57343	0.72889	0.85330	0.56479	0.72187	11.12103	18.18814	0.85814	0.59960	0.74969	0.85814	0.59169	0.74348
63	48	11.88812	20.04764	0.85330	0.57991	0.73410	0.85330	0.57043	0.72646	11.12103	17.97738	0.85814	0.60531	0.75413	0.85814	0.59663	0.74736
63	49	11.88812	19.77090	0.85330	0.58661	0.73945	0.85330	0.57626	0.73118	11.12103	17.76227	0.85814	0.61122	0.75871	0.85814	0.60175	0.75137
63	50	11.88812	19.49116	0.85330	0.59353	0.74492	0.85330	0.58230	0.73602	11.12103	17.54401	0.85814	0.61733	0.76339	0.85814	0.60706	0.75549
63	51	11.88812	19.21029	0.85330	0.60064	0.75050	0.85330	0.58854	0.74099	11.12103	17.32430	0.85814	0.62362	0.76819	0.85814	0.61257	0.75975
63	52	11.88812	18.92146	0.85330	0.60805	0.75625	0.85330	0.59500	0.74608	11.12103	17.09693	0.85814	0.63018	0.77315	0.85814	0.61828	0.76412
63	53	11.88812	18.62485	0.85330	0.61574	0.76218	0.85330	0.60166	0.75130	11.12103	16.86201	0.85814	0.63702	0.77827	0.85814	0.62419	0.76862
63	54	11.88812	18.32038	0.85330	0.62373	0.76827	0.85330	0.60854	0.75664	11.12103	16.61938	0.85814	0.64413	0.78355	0.85814	0.63031	0.77324

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
63	55	11.88812	18.00819	0.85330	0.63201	0.77452	0.85330	0.61562	0.76209	11.12103	16.36911	0.85814	0.65153	0.78900	0.85814	0.63662	0.77797
63	56	11.88812	17.68820	0.85330	0.64059	0.78092	0.85330	0.62291	0.76764	11.12103	16.11103	0.85814	0.65920	0.79460	0.85814	0.64313	0.78281
63	57	11.88812	17.36037	0.85330	0.64946	0.78748	0.85330	0.63039	0.77330	11.12103	15.84506	0.85814	0.66716	0.80035	0.85814	0.64984	0.78776
63	58	11.88812	17.02468	0.85330	0.65863	0.79418	0.85330	0.63807	0.77905	11.12103	15.57108	0.85814	0.67539	0.80625	0.85814	0.65674	0.79281
63	59	11.88812	16.68091	0.85330	0.66808	0.80102	0.85330	0.64593	0.78488	11.12103	15.28882	0.85814	0.68391	0.81229	0.85814	0.66382	0.79795
63	60	11.88812	16.32913	0.85330	0.67782	0.80798	0.85330	0.65396	0.79078	11.12103	14.99826	0.85814	0.69271	0.81846	0.85814	0.67107	0.80317
63	61	11.88812	15.96913	0.85330	0.68784	0.81505	0.85330	0.66215	0.79674	11.12103	14.69911	0.85814	0.70178	0.82476	0.85814	0.67850	0.80846
63	62	11.88812	15.60088	0.85330	0.69813	0.82223	0.85330	0.67050	0.80275	11.12103	14.39128	0.85814	0.71112	0.83117	0.85814	0.68608	0.81381
63	63	11.88812	15.22446	0.85330	0.70866	0.82949	0.85330	0.67898	0.80880	11.12103	14.07472	0.85814	0.72071	0.83769	0.85814	0.69380	0.81922
63	64	11.88812	14.83980	0.85330	0.71943	0.83683	0.85330	0.68758	0.81487	11.12103	13.74931	0.85814	0.73054	0.84429	0.85814	0.70165	0.82467
63	65	11.88812	14.44688	0.85330	0.73042	0.84421	0.85330	0.69629	0.82096	11.12103	13.41490	0.85814	0.74060	0.85097	0.85814	0.70963	0.83015
63	66	11.88812	14.04613	0.85330	0.74160	0.85163	0.85330	0.70509	0.82704	11.12103	13.07182	0.85814	0.75086	0.85770	0.85814	0.71770	0.83566
63	67	11.88812	13.63788	0.85330	0.75293	0.85906	0.85330	0.71396	0.83311	11.12103	12.72027	0.85814	0.76129	0.86447	0.85814	0.72587	0.84116
63	68	11.88812	13.22255	0.85330	0.76440	0.86647	0.85330	0.72289	0.83916	11.12103	12.36057	0.85814	0.77188	0.87126	0.85814	0.73410	0.84667
63	69	11.88812	12.80079	0.85330	0.77595	0.87385	0.85330	0.73185	0.84517	11.12103	11.99324	0.85814	0.78259	0.87804	0.85814	0.74240	0.85215
63	70	11.88812	12.37331	0.85330	0.78756	0.88116	0.85330	0.74083	0.85112	11.12103	11.61885	0.85814	0.79338	0.88479	0.85814	0.75073	0.85762
63	71	11.88812	11.94070	0.85330	0.79918	0.88838	0.85330	0.74982	0.85702	11.12103	11.23789	0.85814	0.80421	0.89148	0.85814	0.75908	0.86304
63	72	11.88812	11.50357	0.85330	0.81076	0.89549	0.85330	0.75879	0.86285	11.12103	10.85087	0.85814	0.81506	0.89811	0.85814	0.76745	0.86842
63	73	11.88812	11.06278	0.85330	0.82227	0.90247	0.85330	0.76773	0.86860	11.12103	10.45855	0.85814	0.82587	0.90463	0.85814	0.77580	0.87375
63	74	11.88812	10.61910	0.85330	0.83366	0.90928	0.85330	0.77662	0.87427	11.12103	10.06159	0.85814	0.83661	0.91104	0.85814	0.78414	0.87901
63	75	11.88812	10.17356	0.85330	0.84487	0.91591	0.85330	0.78545	0.87983	11.12103	9.66092	0.85814	0.84723	0.91730	0.85814	0.79243	0.88420
63	76	11.88812	9.72734	0.85330	0.85587	0.92234	0.85330	0.79419	0.88529	11.12103	9.25762	0.85814	0.85768	0.92339	0.85814	0.80067	0.88930
63	77	11.88812	9.28160	0.85330	0.86660	0.92853	0.85330	0.80284	0.89064	11.12103	8.85278	0.85814	0.86792	0.92929	0.85814	0.80884	0.89432
63	78	11.88812	8.83768	0.85330	0.87702	0.93448	0.85330	0.81137	0.89587	11.12103	8.44766	0.85814	0.87790	0.93498	0.85814	0.81691	0.89923
63	79	11.88812	8.39698	0.85330	0.88708	0.94016	0.85330	0.81977	0.90096	11.12103	8.04359	0.85814	0.88758	0.94044	0.85814	0.82488	0.90404
63	80	11.88812	7.96110	0.85330	0.89673	0.94555	0.85330	0.82802	0.90592	11.12103	7.64214	0.85814	0.89690	0.94565	0.85814	0.83272	0.90873
63	81	11.88812	7.53168	0.85330	0.90593	0.95065	0.85330	0.83611	0.91074	11.12103	7.24488	0.85814	0.90583	0.95059	0.85814	0.84042	0.91329
63	82	11.88812	7.11054	0.85330	0.91466	0.95543	0.85330	0.84401	0.91541	11.12103	6.85364	0.85814	0.91433	0.95525	0.85814	0.84797	0.91773
63	83	11.88812	6.69952	0.85330	0.92287	0.95989	0.85330	0.85171	0.91991	11.12103	6.47024	0.85814	0.92236	0.95961	0.85814	0.85533	0.92202
63	84	11.88812	6.30023	0.85330	0.93056	0.96403	0.85330	0.85919	0.92426	11.12103	6.09632	0.85814	0.92991	0.96368	0.85814	0.86250	0.92617
63	85	11.88812	5.91444	0.85330	0.93769	0.96784	0.85330	0.86643	0.92844	11.12103	5.73370	0.85814	0.93694	0.96744	0.85814	0.86945	0.93017
63	86	11.88812	5.54396	0.85330	0.94426	0.97133	0.85330	0.87343	0.93244	11.12103	5.38421	0.85814	0.94344	0.97090	0.85814	0.87618	0.93400
63	87	11.88812	5.19034	0.85330	0.95028	0.97451	0.85330	0.88016	0.93626	11.12103	5.04951	0.85814	0.94942	0.97405	0.85814	0.88266	0.93767
63	88	11.88812	4.85473	0.85330	0.95575	0.97737	0.85330	0.88662	0.93990	11.12103	4.73086	0.85814	0.95487	0.97691	0.85814	0.88889	0.94118
63	89	11.88812	4.53813	0.85330	0.96069	0.97995	0.85330	0.89280	0.94336	11.12103	4.42936	0.85814	0.95981	0.97949	0.85814	0.89486	0.94451
63	90	11.88812	4.24126	0.85330	0.96512	0.98225	0.85330	0.89870	0.94665	11.12103	4.14588	0.85814	0.96426	0.98180	0.85814	0.90057	0.94768

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
63	91	11.88812	3.96420	0.85330	0.96909	0.98430	0.85330	0.90434	0.94977	11.12103	3.88065	0.85814	0.96825	0.98387	0.85814	0.90603	0.95070
63	92	11.88812	3.70604	0.85330	0.97263	0.98612	0.85330	0.90972	0.95273	11.12103	3.63292	0.85814	0.97182	0.98571	0.85814	0.91125	0.95356
63	93	11.88812	3.46525	0.85330	0.97578	0.98774	0.85330	0.91486	0.95554	11.12103	3.40133	0.85814	0.97502	0.98735	0.85814	0.91624	0.95629
63	94	11.88812	3.23968	0.85330	0.97861	0.98919	0.85330	0.91978	0.95822	11.12103	3.18390	0.85814	0.97789	0.98882	0.85814	0.92102	0.95889
63	95	11.88812	3.02715	0.85330	0.98113	0.99048	0.85330	0.92448	0.96076	11.12103	2.97857	0.85814	0.98046	0.99013	0.85814	0.92560	0.96136
63	96	11.88812	2.82535	0.85330	0.98340	0.99163	0.85330	0.92896	0.96317	11.12103	2.78314	0.85814	0.98277	0.99131	0.85814	0.92996	0.96371
63	97	11.88812	2.63737	0.85330	0.98540	0.99264	0.85330	0.93319	0.96544	11.12103	2.60073	0.85814	0.98482	0.99235	0.85814	0.93410	0.96593
63	98	11.88812	2.46279	0.85330	0.98716	0.99354	0.85330	0.93719	0.96758	11.12103	2.43099	0.85814	0.98663	0.99327	0.85814	0.93801	0.96801
63	99	11.88812	2.30125	0.85330	0.98870	0.99432	0.85330	0.94095	0.96958	11.12103	2.27364	0.85814	0.98822	0.99407	0.85814	0.94168	0.96997
63	100	11.88812	2.15258	0.85330	0.99004	0.99500	0.85330	0.94447	0.97144	11.12103	2.12860	0.85814	0.98961	0.99478	0.85814	0.94513	0.97179
63	101	11.88812	2.01649	0.85330	0.99121	0.99559	0.85330	0.94775	0.97317	11.12103	1.99561	0.85814	0.99082	0.99539	0.85814	0.94834	0.97349
63	102	11.88812	1.89293	0.85330	0.99223	0.99610	0.85330	0.95079	0.97477	11.12103	1.87471	0.85814	0.99186	0.99591	0.85814	0.95133	0.97506
63	103	11.88812	1.78083	0.85330	0.99310	0.99654	0.85330	0.95361	0.97625	11.12103	1.76487	0.85814	0.99277	0.99637	0.85814	0.95410	0.97651
63	104	11.88812	1.67943	0.85330	0.99385	0.99692	0.85330	0.95620	0.97761	11.12103	1.66540	0.85814	0.99355	0.99676	0.85814	0.95665	0.97784
63	105	11.88812	1.58804	0.85330	0.99450	0.99724	0.85330	0.95858	0.97885	11.12103	1.57565	0.85814	0.99422	0.99710	0.85814	0.95899	0.97907
63	106	11.88812	1.50600	0.85330	0.99505	0.99752	0.85330	0.96074	0.97998	11.12103	1.49500	0.85814	0.99480	0.99739	0.85814	0.96111	0.98017
63	107	11.88812	1.43298	0.85330	0.99552	0.99775	0.85330	0.96266	0.98097	11.12103	1.42313	0.85814	0.99529	0.99764	0.85814	0.96301	0.98116
63	108	11.88812	1.36894	0.85330	0.99591	0.99795	0.85330	0.96431	0.98183	11.12103	1.36003	0.85814	0.99569	0.99784	0.85814	0.96464	0.98200
63	109	11.88812	1.31458	0.85330	0.99622	0.99810	0.85330	0.96566	0.98253	11.12103	1.30641	0.85814	0.99602	0.99801	0.85814	0.96597	0.98269
63	110	11.88812	1.27298	0.85330	0.99644	0.99822	0.85330	0.96663	0.98303	11.12103	1.26533	0.85814	0.99625	0.99812	0.85814	0.96694	0.98319
64	1	11.62255	26.62178	0.85066	0.43637	0.60760	0.85066	0.43610	0.60734	10.89173	22.51412	0.85558	0.48353	0.65186	0.85558	0.48327	0.65163
64	2	11.62255	26.56961	0.85066	0.43723	0.60844	0.85066	0.43697	0.60818	10.89173	22.48584	0.85558	0.48414	0.65242	0.85558	0.48389	0.65219
64	3	11.62255	26.51422	0.85066	0.43814	0.60932	0.85066	0.43788	0.60906	10.89173	22.45520	0.85558	0.48480	0.65302	0.85558	0.48455	0.65279
64	4	11.62255	26.45593	0.85066	0.43910	0.61024	0.85066	0.43882	0.60997	10.89173	22.42249	0.85558	0.48550	0.65365	0.85558	0.48523	0.65341
64	5	11.62255	26.39526	0.85066	0.44010	0.61121	0.85066	0.43981	0.61092	10.89173	22.38814	0.85558	0.48623	0.65432	0.85558	0.48595	0.65406
64	6	11.62255	26.33222	0.85066	0.44114	0.61221	0.85066	0.44083	0.61191	10.89173	22.35215	0.85558	0.48700	0.65501	0.85558	0.48671	0.65475
64	7	11.62255	26.26662	0.85066	0.44223	0.61325	0.85066	0.44190	0.61294	10.89173	22.31437	0.85558	0.48781	0.65574	0.85558	0.48750	0.65546
64	8	11.62255	26.19847	0.85066	0.44336	0.61434	0.85066	0.44301	0.61401	10.89173	22.27480	0.85558	0.48866	0.65651	0.85558	0.48833	0.65621
64	9	11.62255	26.12745	0.85066	0.44454	0.61548	0.85066	0.44417	0.61512	10.89173	22.23319	0.85558	0.48955	0.65731	0.85558	0.48919	0.65699
64	10	11.62255	26.05351	0.85066	0.44578	0.61666	0.85066	0.44538	0.61628	10.89173	22.18946	0.85558	0.49048	0.65815	0.85558	0.49010	0.65781
64	11	11.62255	25.97700	0.85066	0.44707	0.61790	0.85066	0.44664	0.61748	10.89173	22.14392	0.85558	0.49146	0.65904	0.85558	0.49106	0.65867
64	12	11.62255	25.89730	0.85066	0.44842	0.61918	0.85066	0.44795	0.61874	10.89173	22.09606	0.85558	0.49250	0.65996	0.85558	0.49205	0.65956
64	13	11.62255	25.81474	0.85066	0.44982	0.62052	0.85066	0.44932	0.62004	10.89173	22.04614	0.85558	0.49358	0.66093	0.85558	0.49310	0.66050
64	14	11.62255	25.72901	0.85066	0.45128	0.62191	0.85066	0.45074	0.62139	10.89173	21.99389	0.85558	0.49471	0.66195	0.85558	0.49419	0.66148
64	15	11.62255	25.64035	0.85066	0.45281	0.62335	0.85066	0.45222	0.62280	10.89173	21.93952	0.85558	0.49589	0.66301	0.85558	0.49534	0.66251
64	16	11.62255	25.54880	0.85066	0.45439	0.62486	0.85066	0.45377	0.62426	10.89173	21.88305	0.85558	0.49713	0.66411	0.85558	0.49654	0.66358

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
64	17	11.62255	25.45467	0.85066	0.45604	0.62641	0.85066	0.45538	0.62579	10.89173	21.82476	0.85558	0.49843	0.66527	0.85558	0.49779	0.66470
64	18	11.62255	25.35821	0.85066	0.45775	0.62802	0.85066	0.45706	0.62737	10.89173	21.76485	0.85558	0.49977	0.66646	0.85558	0.49911	0.66588
64	19	11.62255	25.25875	0.85066	0.45953	0.62970	0.85066	0.45881	0.62902	10.89173	21.70276	0.85558	0.50118	0.66771	0.85558	0.50050	0.66711
64	20	11.62255	25.15564	0.85066	0.46139	0.63144	0.85066	0.46065	0.63074	10.89173	21.63792	0.85558	0.50265	0.66902	0.85558	0.50195	0.66840
64	21	11.62255	25.04833	0.85066	0.46333	0.63326	0.85066	0.46256	0.63253	10.89173	21.56986	0.85558	0.50421	0.67039	0.85558	0.50347	0.66975
64	22	11.62255	24.93660	0.85066	0.46537	0.63516	0.85066	0.46455	0.63440	10.89173	21.49836	0.85558	0.50584	0.67184	0.85558	0.50507	0.67116
64	23	11.62255	24.82004	0.85066	0.46751	0.63714	0.85066	0.46663	0.63633	10.89173	21.42306	0.85558	0.50757	0.67336	0.85558	0.50675	0.67264
64	24	11.62255	24.69862	0.85066	0.46974	0.63922	0.85066	0.46881	0.63835	10.89173	21.34391	0.85558	0.50938	0.67496	0.85558	0.50850	0.67418
64	25	11.62255	24.57203	0.85066	0.47209	0.64139	0.85066	0.47107	0.64045	10.89173	21.26064	0.85558	0.51130	0.67663	0.85558	0.51034	0.67580
64	26	11.62255	24.44053	0.85066	0.47454	0.64365	0.85066	0.47343	0.64262	10.89173	21.17342	0.85558	0.51331	0.67839	0.85558	0.51227	0.67749
64	27	11.62255	24.30438	0.85066	0.47710	0.64600	0.85066	0.47589	0.64489	10.89173	21.08250	0.85558	0.51542	0.68023	0.85558	0.51429	0.67925
64	28	11.62255	24.16342	0.85066	0.47978	0.64845	0.85066	0.47845	0.64724	10.89173	20.98768	0.85558	0.51763	0.68216	0.85558	0.51640	0.68109
64	29	11.62255	24.01762	0.85066	0.48257	0.65099	0.85066	0.48113	0.64968	10.89173	20.88895	0.85558	0.51996	0.68417	0.85558	0.51861	0.68301
64	30	11.62255	23.86654	0.85066	0.48549	0.65364	0.85066	0.48391	0.65221	10.89173	20.78588	0.85558	0.52239	0.68628	0.85558	0.52092	0.68501
64	31	11.62255	23.71037	0.85066	0.48854	0.65640	0.85066	0.48681	0.65484	10.89173	20.67862	0.85558	0.52494	0.68848	0.85558	0.52334	0.68710
64	32	11.62255	23.54876	0.85066	0.49173	0.65927	0.85066	0.48984	0.65757	10.89173	20.56684	0.85558	0.52762	0.69078	0.85558	0.52587	0.68928
64	33	11.62255	23.38162	0.85066	0.49506	0.66226	0.85066	0.49299	0.66041	10.89173	20.45044	0.85558	0.53043	0.69318	0.85558	0.52852	0.69155
64	34	11.62255	23.20856	0.85066	0.49854	0.66536	0.85066	0.49627	0.66335	10.89173	20.32903	0.85558	0.53338	0.69569	0.85558	0.53129	0.69391
64	35	11.62255	23.02940	0.85066	0.50218	0.66860	0.85066	0.49969	0.66639	10.89173	20.20243	0.85558	0.53648	0.69832	0.85558	0.53418	0.69637
64	36	11.62255	22.84408	0.85066	0.50598	0.67196	0.85066	0.50325	0.66955	10.89173	20.07055	0.85558	0.53972	0.70106	0.85558	0.53721	0.69894
64	37	11.62255	22.65215	0.85066	0.50996	0.67546	0.85066	0.50696	0.67282	10.89173	19.93297	0.85558	0.54313	0.70393	0.85558	0.54037	0.70161
64	38	11.62255	22.45348	0.85066	0.51413	0.67911	0.85066	0.51082	0.67621	10.89173	19.78951	0.85558	0.54671	0.70693	0.85558	0.54366	0.70438
64	39	11.62255	22.24766	0.85066	0.51848	0.68290	0.85066	0.51483	0.67972	10.89173	19.63978	0.85558	0.55046	0.71006	0.85558	0.54711	0.70727
64	40	11.62255	22.03447	0.85066	0.52305	0.68684	0.85066	0.51901	0.68335	10.89173	19.48352	0.85558	0.55441	0.71334	0.85558	0.55070	0.71026
64	41	11.62255	21.81357	0.85066	0.52782	0.69094	0.85066	0.52335	0.68711	10.89173	19.32040	0.85558	0.55855	0.71676	0.85558	0.55445	0.71337
64	42	11.62255	21.58485	0.85066	0.53281	0.69521	0.85066	0.52786	0.69098	10.89173	19.15023	0.85558	0.56290	0.72033	0.85558	0.55835	0.71659
64	43	11.62255	21.34779	0.85066	0.53804	0.69964	0.85066	0.53255	0.69498	10.89173	18.97251	0.85558	0.56746	0.72405	0.85558	0.56242	0.71993
64	44	11.62255	21.10218	0.85066	0.54351	0.70425	0.85066	0.53741	0.69911	10.89173	18.78697	0.85558	0.57225	0.72794	0.85558	0.56664	0.72339
64	45	11.62255	20.84782	0.85066	0.54923	0.70904	0.85066	0.54245	0.70337	10.89173	18.59337	0.85558	0.57727	0.73199	0.85558	0.57104	0.72696
64	46	11.62255	20.58697	0.85066	0.55519	0.71398	0.85066	0.54768	0.70774	10.89173	18.39367	0.85558	0.58251	0.73619	0.85558	0.57561	0.73065
64	47	11.62255	20.32000	0.85066	0.56138	0.71908	0.85066	0.55310	0.71225	10.89173	18.18814	0.85558	0.58797	0.74053	0.85558	0.58035	0.73446
64	48	11.62255	20.04764	0.85066	0.56780	0.72433	0.85066	0.55871	0.71688	10.89173	17.97738	0.85558	0.59364	0.74501	0.85558	0.58527	0.73839
64	49	11.62255	19.77090	0.85066	0.57445	0.72972	0.85066	0.56452	0.72165	10.89173	17.76227	0.85558	0.59952	0.74962	0.85558	0.59038	0.74244
64	50	11.62255	19.49116	0.85066	0.58132	0.73523	0.85066	0.57053	0.72655	10.89173	17.54401	0.85558	0.60560	0.75436	0.85558	0.59569	0.74662
64	51	11.62255	19.21029	0.85066	0.58839	0.74087	0.85066	0.57676	0.73158	10.89173	17.32430	0.85558	0.61187	0.75921	0.85558	0.60120	0.75094
64	52	11.62255	18.92146	0.85066	0.59576	0.74668	0.85066	0.58322	0.73675	10.89173	17.09693	0.85558	0.61842	0.76423	0.85558	0.60692	0.75538

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
64	53	11.62255	18.62485	0.85066	0.60343	0.75267	0.85066	0.58989	0.74205	10.89173	16.86201	0.85558	0.62525	0.76942	0.85558	0.61285	0.75996
64	54	11.62255	18.32038	0.85066	0.61141	0.75885	0.85066	0.59679	0.74748	10.89173	16.61938	0.85558	0.63236	0.77478	0.85558	0.61899	0.76466
64	55	11.62255	18.00819	0.85066	0.61969	0.76519	0.85066	0.60390	0.75304	10.89173	16.36911	0.85558	0.63977	0.78032	0.85558	0.62535	0.76950
64	56	11.62255	17.68820	0.85066	0.62828	0.77171	0.85066	0.61124	0.75872	10.89173	16.11103	0.85558	0.64747	0.78602	0.85558	0.63192	0.77445
64	57	11.62255	17.36037	0.85066	0.63718	0.77839	0.85066	0.61878	0.76451	10.89173	15.84506	0.85558	0.65547	0.79189	0.85558	0.63869	0.77952
64	58	11.62255	17.02468	0.85066	0.64639	0.78522	0.85066	0.62654	0.77040	10.89173	15.57108	0.85558	0.66377	0.79791	0.85558	0.64568	0.78469
64	59	11.62255	16.68091	0.85066	0.65592	0.79221	0.85066	0.63450	0.77638	10.89173	15.28882	0.85558	0.67236	0.80409	0.85558	0.65286	0.78997
64	60	11.62255	16.32913	0.85066	0.66575	0.79934	0.85066	0.64265	0.78245	10.89173	14.99826	0.85558	0.68126	0.81041	0.85558	0.66023	0.79535
64	61	11.62255	15.96913	0.85066	0.67588	0.80660	0.85066	0.65098	0.78860	10.89173	14.69911	0.85558	0.69044	0.81688	0.85558	0.66779	0.80081
64	62	11.62255	15.60088	0.85066	0.68630	0.81397	0.85066	0.65948	0.79480	10.89173	14.39128	0.85558	0.69992	0.82347	0.85558	0.67552	0.80634
64	63	11.62255	15.22446	0.85066	0.69700	0.82145	0.85066	0.66814	0.80106	10.89173	14.07472	0.85558	0.70967	0.83018	0.85558	0.68341	0.81194
64	64	11.62255	14.83980	0.85066	0.70797	0.82902	0.85066	0.67694	0.80735	10.89173	13.74931	0.85558	0.71968	0.83700	0.85558	0.69145	0.81758
64	65	11.62255	14.44688	0.85066	0.71918	0.83665	0.85066	0.68586	0.81366	10.89173	13.41490	0.85558	0.72995	0.84390	0.85558	0.69963	0.82327
64	66	11.62255	14.04613	0.85066	0.73060	0.84433	0.85066	0.69489	0.81998	10.89173	13.07182	0.85558	0.74045	0.85087	0.85558	0.70793	0.82899
64	67	11.62255	13.63788	0.85066	0.74222	0.85204	0.85066	0.70402	0.82630	10.89173	12.72027	0.85558	0.75115	0.85789	0.85558	0.71633	0.83472
64	68	11.62255	13.22255	0.85066	0.75399	0.85974	0.85066	0.71321	0.83260	10.89173	12.36057	0.85558	0.76203	0.86494	0.85558	0.72482	0.84046
64	69	11.62255	12.80079	0.85066	0.76588	0.86742	0.85066	0.72245	0.83887	10.89173	11.99324	0.85558	0.77305	0.87200	0.85558	0.73338	0.84618
64	70	11.62255	12.37331	0.85066	0.77785	0.87505	0.85066	0.73173	0.84509	10.89173	11.61885	0.85558	0.78417	0.87903	0.85558	0.74199	0.85189
64	71	11.62255	11.94070	0.85066	0.78985	0.88259	0.85066	0.74103	0.85125	10.89173	11.23789	0.85558	0.79536	0.88602	0.85558	0.75064	0.85756
64	72	11.62255	11.50357	0.85066	0.80184	0.89003	0.85066	0.75032	0.85735	10.89173	10.85087	0.85558	0.80659	0.89294	0.85558	0.75930	0.86319
64	73	11.62255	11.06278	0.85066	0.81378	0.89733	0.85066	0.75958	0.86337	10.89173	10.45855	0.85558	0.81779	0.89976	0.85558	0.76797	0.86876
64	74	11.62255	10.61910	0.85066	0.82561	0.90447	0.85066	0.76881	0.86929	10.89173	10.06159	0.85558	0.82894	0.90647	0.85558	0.77662	0.87426
64	75	11.62255	10.17356	0.85066	0.83728	0.91143	0.85066	0.77797	0.87512	10.89173	9.66092	0.85558	0.83998	0.91303	0.85558	0.78523	0.87970
64	76	11.62255	9.72734	0.85066	0.84874	0.91818	0.85066	0.78706	0.88084	10.89173	9.25762	0.85558	0.85086	0.91942	0.85558	0.79379	0.88504
64	77	11.62255	9.28160	0.85066	0.85994	0.92469	0.85066	0.79604	0.88644	10.89173	8.85278	0.85558	0.86154	0.92562	0.85558	0.80227	0.89029
64	78	11.62255	8.83768	0.85066	0.87082	0.93095	0.85066	0.80491	0.89191	10.89173	8.44766	0.85558	0.87195	0.93160	0.85558	0.81066	0.89543
64	79	11.62255	8.39698	0.85066	0.88134	0.93693	0.85066	0.81364	0.89725	10.89173	8.04359	0.85558	0.88206	0.93734	0.85558	0.81895	0.90046
64	80	11.62255	7.96110	0.85066	0.89144	0.94261	0.85066	0.82222	0.90244	10.89173	7.64214	0.85558	0.89181	0.94281	0.85558	0.82710	0.90537
64	81	11.62255	7.53168	0.85066	0.90109	0.94797	0.85066	0.83062	0.90747	10.89173	7.24488	0.85558	0.90116	0.94801	0.85558	0.83510	0.91014
64	82	11.62255	7.11054	0.85066	0.91025	0.95301	0.85066	0.83883	0.91235	10.89173	6.85364	0.85558	0.91006	0.95291	0.85558	0.84294	0.91478
64	83	11.62255	6.69952	0.85066	0.91887	0.95772	0.85066	0.84682	0.91706	10.89173	6.47024	0.85558	0.91848	0.95751	0.85558	0.85058	0.91926
64	84	11.62255	6.30023	0.85066	0.92694	0.96208	0.85066	0.85459	0.92160	10.89173	6.09632	0.85558	0.92638	0.96179	0.85558	0.85803	0.92359
64	85	11.62255	5.91444	0.85066	0.93443	0.96611	0.85066	0.86212	0.92595	10.89173	5.73370	0.85558	0.93376	0.96575	0.85558	0.86525	0.92776
64	86	11.62255	5.54396	0.85066	0.94135	0.96979	0.85066	0.86937	0.93012	10.89173	5.38421	0.85558	0.94059	0.96938	0.85558	0.87223	0.93175
64	87	11.62255	5.19034	0.85066	0.94767	0.97313	0.85066	0.87635	0.93410	10.89173	5.04951	0.85558	0.94686	0.97271	0.85558	0.87895	0.93557
64	88	11.62255	4.85473	0.85066	0.95342	0.97616	0.85066	0.88305	0.93789	10.89173	4.73086	0.85558	0.95258	0.97572	0.85558	0.88540	0.93922

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
64	89	11.62255	4.53813	0.85066	0.95862	0.97887	0.85066	0.88945	0.94149	10.89173	4.42936	0.85558	0.95777	0.97843	0.85558	0.89159	0.94269
64	90	11.62255	4.24126	0.85066	0.96329	0.98130	0.85066	0.89556	0.94490	10.89173	4.14588	0.85558	0.96245	0.98086	0.85558	0.89750	0.94598
64	91	11.62255	3.96420	0.85066	0.96746	0.98346	0.85066	0.90140	0.94814	10.89173	3.88065	0.85558	0.96664	0.98304	0.85558	0.90315	0.94911
64	92	11.62255	3.70604	0.85066	0.97119	0.98538	0.85066	0.90697	0.95121	10.89173	3.63292	0.85558	0.97040	0.98498	0.85558	0.90854	0.95208
64	93	11.62255	3.46525	0.85066	0.97451	0.98709	0.85066	0.91228	0.95413	10.89173	3.40133	0.85558	0.97376	0.98671	0.85558	0.91371	0.95491
64	94	11.62255	3.23968	0.85066	0.97749	0.98861	0.85066	0.91737	0.95690	10.89173	3.18390	0.85558	0.97677	0.98825	0.85558	0.91865	0.95760
64	95	11.62255	3.02715	0.85066	0.98015	0.98997	0.85066	0.92222	0.95954	10.89173	2.97857	0.85558	0.97948	0.98963	0.85558	0.92338	0.96016
64	96	11.62255	2.82535	0.85066	0.98253	0.99119	0.85066	0.92685	0.96203	10.89173	2.78314	0.85558	0.98191	0.99087	0.85558	0.92788	0.96259
64	97	11.62255	2.63737	0.85066	0.98463	0.99226	0.85066	0.93122	0.96438	10.89173	2.60073	0.85558	0.98406	0.99196	0.85558	0.93215	0.96488
64	98	11.62255	2.46279	0.85066	0.98648	0.99320	0.85066	0.93534	0.96659	10.89173	2.43099	0.85558	0.98596	0.99293	0.85558	0.93618	0.96704
64	99	11.62255	2.30125	0.85066	0.98811	0.99402	0.85066	0.93922	0.96866	10.89173	2.27364	0.85558	0.98763	0.99377	0.85558	0.93998	0.96906
64	100	11.62255	2.15258	0.85066	0.98953	0.99474	0.85066	0.94285	0.97058	10.89173	2.12860	0.85558	0.98908	0.99451	0.85558	0.94353	0.97094
64	101	11.62255	2.01649	0.85066	0.99076	0.99536	0.85066	0.94623	0.97237	10.89173	1.99561	0.85558	0.99035	0.99515	0.85558	0.94684	0.97270
64	102	11.62255	1.89293	0.85066	0.99182	0.99589	0.85066	0.94936	0.97402	10.89173	1.87471	0.85558	0.99145	0.99571	0.85558	0.94992	0.97432
64	103	11.62255	1.78083	0.85066	0.99274	0.99636	0.85066	0.95227	0.97555	10.89173	1.76487	0.85558	0.99241	0.99619	0.85558	0.95277	0.97582
64	104	11.62255	1.67943	0.85066	0.99353	0.99676	0.85066	0.95494	0.97695	10.89173	1.66540	0.85558	0.99323	0.99660	0.85558	0.95540	0.97719
64	105	11.62255	1.58804	0.85066	0.99421	0.99710	0.85066	0.95739	0.97823	10.89173	1.57565	0.85558	0.99393	0.99696	0.85558	0.95781	0.97845
64	106	11.62255	1.50600	0.85066	0.99479	0.99739	0.85066	0.95961	0.97939	10.89173	1.49500	0.85558	0.99454	0.99726	0.85558	0.96000	0.97959
64	107	11.62255	1.43298	0.85066	0.99529	0.99764	0.85066	0.96159	0.98042	10.89173	1.42313	0.85558	0.99505	0.99752	0.85558	0.96195	0.98061
64	108	11.62255	1.36894	0.85066	0.99570	0.99784	0.85066	0.96330	0.98130	10.89173	1.36003	0.85558	0.99548	0.99773	0.85558	0.96363	0.98148
64	109	11.62255	1.31458	0.85066	0.99602	0.99801	0.85066	0.96468	0.98202	10.89173	1.30641	0.85558	0.99582	0.99791	0.85558	0.96500	0.98219
64	110	11.62255	1.27298	0.85066	0.99626	0.99812	0.85066	0.96568	0.98254	10.89173	1.26533	0.85558	0.99606	0.99803	0.85558	0.96599	0.98270
65	1	11.35032	26.62178	0.84788	0.42616	0.59763	0.84788	0.42590	0.59738	10.65554	22.51412	0.85291	0.47306	0.64228	0.85291	0.47280	0.64205
65	2	11.35032	26.56961	0.84788	0.42700	0.59846	0.84788	0.42675	0.59821	10.65554	22.48584	0.85291	0.47366	0.64283	0.85291	0.47342	0.64261
65	3	11.35032	26.51422	0.84788	0.42789	0.59934	0.84788	0.42764	0.59908	10.65554	22.45520	0.85291	0.47430	0.64343	0.85291	0.47406	0.64320
65	4	11.35032	26.45593	0.84788	0.42883	0.60025	0.84788	0.42856	0.59999	10.65554	22.42249	0.85291	0.47499	0.64405	0.85291	0.47473	0.64382
65	5	11.35032	26.39526	0.84788	0.42980	0.60121	0.84788	0.42953	0.60093	10.65554	22.38814	0.85291	0.47570	0.64471	0.85291	0.47544	0.64447
65	6	11.35032	26.33222	0.84788	0.43082	0.60220	0.84788	0.43053	0.60191	10.65554	22.35215	0.85291	0.47646	0.64541	0.85291	0.47618	0.64515
65	7	11.35032	26.26662	0.84788	0.43188	0.60324	0.84788	0.43157	0.60294	10.65554	22.31437	0.85291	0.47725	0.64613	0.85291	0.47695	0.64586
65	8	11.35032	26.19847	0.84788	0.43299	0.60432	0.84788	0.43266	0.60400	10.65554	22.27480	0.85291	0.47808	0.64689	0.85291	0.47776	0.64660
65	9	11.35032	26.12745	0.84788	0.43415	0.60545	0.84788	0.43380	0.60510	10.65554	22.23319	0.85291	0.47895	0.64769	0.85291	0.47861	0.64738
65	10	11.35032	26.05351	0.84788	0.43536	0.60662	0.84788	0.43498	0.60625	10.65554	22.18946	0.85291	0.47987	0.64853	0.85291	0.47950	0.64820
65	11	11.35032	25.97700	0.84788	0.43662	0.60784	0.84788	0.43621	0.60744	10.65554	22.14392	0.85291	0.48083	0.64941	0.85291	0.48044	0.64905
65	12	11.35032	25.89730	0.84788	0.43794	0.60912	0.84788	0.43749	0.60869	10.65554	22.09606	0.85291	0.48184	0.65033	0.85291	0.48141	0.64994
65	13	11.35032	25.81474	0.84788	0.43931	0.61044	0.84788	0.43883	0.60998	10.65554	22.04614	0.85291	0.48290	0.65129	0.85291	0.48244	0.65087
65	14	11.35032	25.72901	0.84788	0.44074	0.61182	0.84788	0.44022	0.61132	10.65554	21.99389	0.85291	0.48401	0.65230	0.85291	0.48351	0.65185

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
65	15	11.35032	25.64035	0.84788	0.44223	0.61326	0.84788	0.44167	0.61272	10.65554	21.93952	0.85291	0.48517	0.65335	0.85291	0.48463	0.65287
65	16	11.35032	25.54880	0.84788	0.44378	0.61475	0.84788	0.44318	0.61417	10.65554	21.88305	0.85291	0.48639	0.65445	0.85291	0.48581	0.65393
65	17	11.35032	25.45467	0.84788	0.44539	0.61629	0.84788	0.44476	0.61569	10.65554	21.82476	0.85291	0.48765	0.65560	0.85291	0.48704	0.65505
65	18	11.35032	25.35821	0.84788	0.44706	0.61789	0.84788	0.44640	0.61726	10.65554	21.76485	0.85291	0.48897	0.65679	0.85291	0.48834	0.65622
65	19	11.35032	25.25875	0.84788	0.44881	0.61955	0.84788	0.44812	0.61890	10.65554	21.70276	0.85291	0.49035	0.65803	0.85291	0.48969	0.65744
65	20	11.35032	25.15564	0.84788	0.45062	0.62128	0.84788	0.44991	0.62061	10.65554	21.63792	0.85291	0.49179	0.65933	0.85291	0.49112	0.65873
65	21	11.35032	25.04833	0.84788	0.45253	0.62309	0.84788	0.45179	0.62239	10.65554	21.56986	0.85291	0.49332	0.66070	0.85291	0.49262	0.66007
65	22	11.35032	24.93660	0.84788	0.45452	0.62498	0.84788	0.45374	0.62424	10.65554	21.49836	0.85291	0.49492	0.66214	0.85291	0.49419	0.66148
65	23	11.35032	24.82004	0.84788	0.45661	0.62695	0.84788	0.45578	0.62617	10.65554	21.42306	0.85291	0.49662	0.66365	0.85291	0.49583	0.66295
65	24	11.35032	24.69862	0.84788	0.45880	0.62901	0.84788	0.45791	0.62817	10.65554	21.34391	0.85291	0.49840	0.66524	0.85291	0.49756	0.66449
65	25	11.35032	24.57203	0.84788	0.46110	0.63116	0.84788	0.46013	0.63026	10.65554	21.26064	0.85291	0.50028	0.66691	0.85291	0.49937	0.66611
65	26	11.35032	24.44053	0.84788	0.46350	0.63341	0.84788	0.46245	0.63243	10.65554	21.17342	0.85291	0.50225	0.66867	0.85291	0.50126	0.66779
65	27	11.35032	24.30438	0.84788	0.46601	0.63575	0.84788	0.46486	0.63468	10.65554	21.08250	0.85291	0.50433	0.67050	0.85291	0.50325	0.66955
65	28	11.35032	24.16342	0.84788	0.46863	0.63819	0.84788	0.46738	0.63703	10.65554	20.98768	0.85291	0.50650	0.67242	0.85291	0.50533	0.67139
65	29	11.35032	24.01762	0.84788	0.47137	0.64072	0.84788	0.47000	0.63946	10.65554	20.88895	0.85291	0.50878	0.67443	0.85291	0.50750	0.67330
65	30	11.35032	23.86654	0.84788	0.47423	0.64336	0.84788	0.47274	0.64199	10.65554	20.78588	0.85291	0.51118	0.67653	0.85291	0.50978	0.67530
65	31	11.35032	23.71037	0.84788	0.47722	0.64611	0.84788	0.47559	0.64461	10.65554	20.67862	0.85291	0.51369	0.67872	0.85291	0.51216	0.67739
65	32	11.35032	23.54876	0.84788	0.48035	0.64896	0.84788	0.47856	0.64734	10.65554	20.56684	0.85291	0.51632	0.68102	0.85291	0.51466	0.67957
65	33	11.35032	23.38162	0.84788	0.48361	0.65194	0.84788	0.48166	0.65017	10.65554	20.45044	0.85291	0.51908	0.68342	0.85291	0.51727	0.68184
65	34	11.35032	23.20856	0.84788	0.48703	0.65504	0.84788	0.48489	0.65310	10.65554	20.32903	0.85291	0.52199	0.68593	0.85291	0.52000	0.68421
65	35	11.35032	23.02940	0.84788	0.49060	0.65826	0.84788	0.48826	0.65615	10.65554	20.20243	0.85291	0.52503	0.68855	0.85291	0.52285	0.68668
65	36	11.35032	22.84408	0.84788	0.49434	0.66162	0.84788	0.49176	0.65930	10.65554	20.07055	0.85291	0.52823	0.69130	0.85291	0.52584	0.68925
65	37	11.35032	22.65215	0.84788	0.49825	0.66511	0.84788	0.49541	0.66258	10.65554	19.93297	0.85291	0.53159	0.69416	0.85291	0.52896	0.69192
65	38	11.35032	22.45348	0.84788	0.50235	0.66875	0.84788	0.49922	0.66597	10.65554	19.78951	0.85291	0.53511	0.69716	0.85291	0.53222	0.69470
65	39	11.35032	22.24766	0.84788	0.50663	0.67254	0.84788	0.50318	0.66948	10.65554	19.63978	0.85291	0.53882	0.70030	0.85291	0.53562	0.69760
65	40	11.35032	22.03447	0.84788	0.51112	0.67648	0.84788	0.50730	0.67312	10.65554	19.48352	0.85291	0.54271	0.70358	0.85291	0.53918	0.70060
65	41	11.35032	21.81357	0.84788	0.51582	0.68058	0.84788	0.51158	0.67688	10.65554	19.32040	0.85291	0.54680	0.70701	0.85291	0.54288	0.70373
65	42	11.35032	21.58485	0.84788	0.52074	0.68485	0.84788	0.51604	0.68077	10.65554	19.15023	0.85291	0.55109	0.71058	0.85291	0.54675	0.70697
65	43	11.35032	21.34779	0.84788	0.52589	0.68929	0.84788	0.52067	0.68479	10.65554	18.97251	0.85291	0.55560	0.71432	0.85291	0.55078	0.71032
65	44	11.35032	21.10218	0.84788	0.53129	0.69391	0.84788	0.52548	0.68894	10.65554	18.78697	0.85291	0.56034	0.71823	0.85291	0.55497	0.71380
65	45	11.35032	20.84782	0.84788	0.53694	0.69871	0.84788	0.53047	0.69321	10.65554	18.59337	0.85291	0.56531	0.72230	0.85291	0.55933	0.71740
65	46	11.35032	20.58697	0.84788	0.54282	0.70367	0.84788	0.53565	0.69762	10.65554	18.39367	0.85291	0.57050	0.72652	0.85291	0.56387	0.72112
65	47	11.35032	20.32000	0.84788	0.54894	0.70879	0.84788	0.54101	0.70215	10.65554	18.18814	0.85291	0.57590	0.73089	0.85291	0.56858	0.72496
65	48	11.35032	20.04764	0.84788	0.55529	0.71407	0.84788	0.54658	0.70683	10.65554	17.97738	0.85291	0.58153	0.73540	0.85291	0.57348	0.72893
65	49	11.35032	19.77090	0.84788	0.56188	0.71949	0.84788	0.55235	0.71163	10.65554	17.76227	0.85291	0.58737	0.74005	0.85291	0.57856	0.73303
65	50	11.35032	19.49116	0.84788	0.56869	0.72505	0.84788	0.55834	0.71658	10.65554	17.54401	0.85291	0.59341	0.74483	0.85291	0.58385	0.73726

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
65	51	11.35032	19.21029	0.84788	0.57570	0.73073	0.84788	0.56454	0.72167	10.65554	17.32430	0.85291	0.59965	0.74972	0.85291	0.58935	0.74163
65	52	11.35032	18.92146	0.84788	0.58302	0.73660	0.84788	0.57098	0.72691	10.65554	17.09693	0.85291	0.60617	0.75480	0.85291	0.59507	0.74614
65	53	11.35032	18.62485	0.84788	0.59065	0.74265	0.84788	0.57765	0.73229	10.65554	16.86201	0.85291	0.61297	0.76005	0.85291	0.60101	0.75079
65	54	11.35032	18.32038	0.84788	0.59860	0.74890	0.84788	0.58455	0.73781	10.65554	16.61938	0.85291	0.62008	0.76549	0.85291	0.60717	0.75558
65	55	11.35032	18.00819	0.84788	0.60686	0.75534	0.84788	0.59168	0.74347	10.65554	16.36911	0.85291	0.62749	0.77111	0.85291	0.61355	0.76050
65	56	11.35032	17.68820	0.84788	0.61544	0.76195	0.84788	0.59905	0.74925	10.65554	16.11103	0.85291	0.63520	0.77691	0.85291	0.62016	0.76556
65	57	11.35032	17.36037	0.84788	0.62436	0.76874	0.84788	0.60664	0.75516	10.65554	15.84506	0.85291	0.64322	0.78288	0.85291	0.62699	0.77074
65	58	11.35032	17.02468	0.84788	0.63360	0.77571	0.84788	0.61446	0.76119	10.65554	15.57108	0.85291	0.65156	0.78902	0.85291	0.63404	0.77604
65	59	11.35032	16.68091	0.84788	0.64317	0.78284	0.84788	0.62249	0.76733	10.65554	15.28882	0.85291	0.66021	0.79534	0.85291	0.64131	0.78146
65	60	11.35032	16.32913	0.84788	0.65307	0.79013	0.84788	0.63074	0.77356	10.65554	14.99826	0.85291	0.66918	0.80181	0.85291	0.64878	0.78698
65	61	11.35032	15.96913	0.84788	0.66329	0.79757	0.84788	0.63919	0.77989	10.65554	14.69911	0.85291	0.67847	0.80844	0.85291	0.65646	0.79260
65	62	11.35032	15.60088	0.84788	0.67383	0.80514	0.84788	0.64783	0.78628	10.65554	14.39128	0.85291	0.68806	0.81521	0.85291	0.66433	0.79831
65	63	11.35032	15.22446	0.84788	0.68468	0.81283	0.84788	0.65665	0.79274	10.65554	14.07472	0.85291	0.69796	0.82211	0.85291	0.67238	0.80410
65	64	11.35032	14.83980	0.84788	0.69581	0.82063	0.84788	0.66563	0.79925	10.65554	13.74931	0.85291	0.70814	0.82914	0.85291	0.68060	0.80995
65	65	11.35032	14.44688	0.84788	0.70723	0.82851	0.84788	0.67476	0.80580	10.65554	13.41490	0.85291	0.71861	0.83627	0.85291	0.68897	0.81585
65	66	11.35032	14.04613	0.84788	0.71889	0.83646	0.84788	0.68402	0.81236	10.65554	13.07182	0.85291	0.72933	0.84348	0.85291	0.69748	0.82179
65	67	11.35032	13.63788	0.84788	0.73077	0.84445	0.84788	0.69338	0.81893	10.65554	12.72027	0.85291	0.74029	0.85076	0.85291	0.70612	0.82775
65	68	11.35032	13.22255	0.84788	0.74284	0.85245	0.84788	0.70284	0.82549	10.65554	12.36057	0.85291	0.75145	0.85809	0.85291	0.71486	0.83372
65	69	11.35032	12.80079	0.84788	0.75506	0.86044	0.84788	0.71236	0.83202	10.65554	11.99324	0.85291	0.76277	0.86542	0.85291	0.72368	0.83969
65	70	11.35032	12.37331	0.84788	0.76739	0.86839	0.84788	0.72194	0.83852	10.65554	11.61885	0.85291	0.77423	0.87275	0.85291	0.73258	0.84565
65	71	11.35032	11.94070	0.84788	0.77978	0.87626	0.84788	0.73155	0.84496	10.65554	11.23789	0.85291	0.78579	0.88005	0.85291	0.74152	0.85158
65	72	11.35032	11.50357	0.84788	0.79218	0.88404	0.84788	0.74116	0.85134	10.65554	10.85087	0.85291	0.79740	0.88728	0.85291	0.75049	0.85747
65	73	11.35032	11.06278	0.84788	0.80456	0.89169	0.84788	0.75077	0.85764	10.65554	10.45855	0.85291	0.80901	0.89442	0.85291	0.75948	0.86330
65	74	11.35032	10.61910	0.84788	0.81684	0.89919	0.84788	0.76034	0.86385	10.65554	10.06159	0.85291	0.82059	0.90145	0.85291	0.76845	0.86907
65	75	11.35032	10.17356	0.84788	0.82899	0.90650	0.84788	0.76985	0.86996	10.65554	9.66092	0.85291	0.83207	0.90834	0.85291	0.77740	0.87476
65	76	11.35032	9.72734	0.84788	0.84094	0.91360	0.84788	0.77929	0.87596	10.65554	9.25762	0.85291	0.84340	0.91505	0.85291	0.78629	0.88036
65	77	11.35032	9.28160	0.84788	0.85263	0.92045	0.84788	0.78864	0.88183	10.65554	8.85278	0.85291	0.85454	0.92157	0.85291	0.79512	0.88587
65	78	11.35032	8.83768	0.84788	0.86401	0.92705	0.84788	0.79786	0.88757	10.65554	8.44766	0.85291	0.86542	0.92786	0.85291	0.80385	0.89126
65	79	11.35032	8.39698	0.84788	0.87503	0.93335	0.84788	0.80695	0.89316	10.65554	8.04359	0.85291	0.87599	0.93390	0.85291	0.81247	0.89653
65	80	11.35032	7.96110	0.84788	0.88563	0.93934	0.84788	0.81587	0.89860	10.65554	7.64214	0.85291	0.88620	0.93967	0.85291	0.82095	0.90167
65	81	11.35032	7.53168	0.84788	0.89575	0.94501	0.84788	0.82462	0.90388	10.65554	7.24488	0.85291	0.89600	0.94515	0.85291	0.82928	0.90667
65	82	11.35032	7.11054	0.84788	0.90537	0.95034	0.84788	0.83316	0.90899	10.65554	6.85364	0.85291	0.90534	0.95032	0.85291	0.83743	0.91153
65	83	11.35032	6.69952	0.84788	0.91444	0.95531	0.84788	0.84148	0.91392	10.65554	6.47024	0.85291	0.91418	0.95516	0.85291	0.84539	0.91622
65	84	11.35032	6.30023	0.84788	0.92293	0.95992	0.84788	0.84956	0.91866	10.65554	6.09632	0.85291	0.92249	0.95968	0.85291	0.85313	0.92075
65	85	11.35032	5.91444	0.84788	0.93083	0.96417	0.84788	0.85739	0.92322	10.65554	5.73370	0.85291	0.93024	0.96386	0.85291	0.86064	0.92510
65	86	11.35032	5.54396	0.84788	0.93811	0.96807	0.84788	0.86493	0.92758	10.65554	5.38421	0.85291	0.93743	0.96770	0.85291	0.86790	0.92928

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
65	87	11.35032	5.19034	0.84788	0.94478	0.97161	0.84788	0.87219	0.93173	10.65554	5.04951	0.85291	0.94403	0.97121	0.85291	0.87488	0.93327
65	88	11.35032	4.85473	0.84788	0.95085	0.97480	0.84788	0.87914	0.93568	10.65554	4.73086	0.85291	0.95005	0.97439	0.85291	0.88159	0.93707
65	89	11.35032	4.53813	0.84788	0.95633	0.97768	0.84788	0.88579	0.93944	10.65554	4.42936	0.85291	0.95552	0.97725	0.85291	0.88801	0.94068
65	90	11.35032	4.24126	0.84788	0.96126	0.98025	0.84788	0.89214	0.94299	10.65554	4.14588	0.85291	0.96044	0.97982	0.85291	0.89414	0.94411
65	91	11.35032	3.96420	0.84788	0.96566	0.98253	0.84788	0.89819	0.94636	10.65554	3.88065	0.85291	0.96486	0.98212	0.85291	0.90000	0.94737
65	92	11.35032	3.70604	0.84788	0.96960	0.98456	0.84788	0.90396	0.94956	10.65554	3.63292	0.85291	0.96882	0.98416	0.85291	0.90560	0.95046
65	93	11.35032	3.46525	0.84788	0.97311	0.98637	0.84788	0.90947	0.95259	10.65554	3.40133	0.85291	0.97236	0.98599	0.85291	0.91095	0.95340
65	94	11.35032	3.23968	0.84788	0.97624	0.98798	0.84788	0.91474	0.95547	10.65554	3.18390	0.85291	0.97553	0.98762	0.85291	0.91607	0.95620
65	95	11.35032	3.02715	0.84788	0.97905	0.98941	0.84788	0.91977	0.95821	10.65554	2.97857	0.85291	0.97838	0.98907	0.85291	0.92096	0.95886
65	96	11.35032	2.82535	0.84788	0.98157	0.99070	0.84788	0.92455	0.96080	10.65554	2.78314	0.85291	0.98094	0.99038	0.85291	0.92563	0.96138
65	97	11.35032	2.63737	0.84788	0.98379	0.99183	0.84788	0.92908	0.96323	10.65554	2.60073	0.85291	0.98321	0.99153	0.85291	0.93004	0.96375
65	98	11.35032	2.46279	0.84788	0.98574	0.99282	0.84788	0.93334	0.96552	10.65554	2.43099	0.85291	0.98521	0.99255	0.85291	0.93421	0.96599
65	99	11.35032	2.30125	0.84788	0.98746	0.99369	0.84788	0.93735	0.96766	10.65554	2.27364	0.85291	0.98697	0.99344	0.85291	0.93813	0.96808
65	100	11.35032	2.15258	0.84788	0.98895	0.99445	0.84788	0.94110	0.96965	10.65554	2.12860	0.85291	0.98851	0.99422	0.85291	0.94180	0.97003
65	101	11.35032	2.01649	0.84788	0.99025	0.99510	0.84788	0.94459	0.97150	10.65554	1.99561	0.85291	0.98985	0.99490	0.85291	0.94522	0.97184
65	102	11.35032	1.89293	0.84788	0.99137	0.99567	0.84788	0.94783	0.97321	10.65554	1.87471	0.85291	0.99100	0.99548	0.85291	0.94840	0.97352
65	103	11.35032	1.78083	0.84788	0.99234	0.99616	0.84788	0.95082	0.97479	10.65554	1.76487	0.85291	0.99201	0.99599	0.85291	0.95135	0.97507
65	104	11.35032	1.67943	0.84788	0.99318	0.99658	0.84788	0.95358	0.97624	10.65554	1.66540	0.85291	0.99287	0.99642	0.85291	0.95406	0.97649
65	105	11.35032	1.58804	0.84788	0.99390	0.99694	0.84788	0.95611	0.97756	10.65554	1.57565	0.85291	0.99362	0.99680	0.85291	0.95655	0.97779
65	106	11.35032	1.50600	0.84788	0.99451	0.99725	0.84788	0.95840	0.97876	10.65554	1.49500	0.85291	0.99425	0.99712	0.85291	0.95880	0.97897
65	107	11.35032	1.43298	0.84788	0.99503	0.99751	0.84788	0.96044	0.97982	10.65554	1.42313	0.85291	0.99479	0.99739	0.85291	0.96081	0.98001
65	108	11.35032	1.36894	0.84788	0.99546	0.99773	0.84788	0.96220	0.98074	10.65554	1.36003	0.85291	0.99524	0.99762	0.85291	0.96255	0.98092
65	109	11.35032	1.31458	0.84788	0.99580	0.99790	0.84788	0.96363	0.98148	10.65554	1.30641	0.85291	0.99560	0.99780	0.85291	0.96396	0.98165
65	110	11.35032	1.27298	0.84788	0.99605	0.99802	0.84788	0.96466	0.98201	10.65554	1.26533	0.85291	0.99586	0.99793	0.85291	0.96498	0.98218
66	1	11.07118	26.62178	0.84493	0.41569	0.58726	0.84493	0.41544	0.58701	10.41214	22.51412	0.84983	0.46226	0.63226	0.84983	0.46202	0.63203
66	2	11.07118	26.56961	0.84493	0.41651	0.58808	0.84493	0.41627	0.58784	10.41214	22.48584	0.84983	0.46285	0.63281	0.84983	0.46262	0.63259
66	3	11.07118	26.51422	0.84493	0.41738	0.58895	0.84493	0.41714	0.58871	10.41214	22.45520	0.84983	0.46348	0.63340	0.84983	0.46325	0.63318
66	4	11.07118	26.45593	0.84493	0.41829	0.58986	0.84493	0.41804	0.58960	10.41214	22.42249	0.84983	0.46415	0.63402	0.84983	0.46390	0.63379
66	5	11.07118	26.39526	0.84493	0.41925	0.59080	0.84493	0.41898	0.59054	10.41214	22.38814	0.84983	0.46485	0.63467	0.84983	0.46460	0.63444
66	6	11.07118	26.33222	0.84493	0.42024	0.59179	0.84493	0.41996	0.59151	10.41214	22.35215	0.84983	0.46559	0.63536	0.84983	0.46532	0.63511
66	7	11.07118	26.26662	0.84493	0.42128	0.59282	0.84493	0.42098	0.59252	10.41214	22.31437	0.84983	0.46636	0.63608	0.84983	0.46608	0.63582
66	8	11.07118	26.19847	0.84493	0.42236	0.59389	0.84493	0.42204	0.59357	10.41214	22.27480	0.84983	0.46717	0.63684	0.84983	0.46687	0.63655
66	9	11.07118	26.12745	0.84493	0.42349	0.59500	0.84493	0.42315	0.59467	10.41214	22.23319	0.84983	0.46803	0.63763	0.84983	0.46771	0.63733
66	10	11.07118	26.05351	0.84493	0.42467	0.59617	0.84493	0.42431	0.59581	10.41214	22.18946	0.84983	0.46893	0.63846	0.84983	0.46858	0.63814
66	11	11.07118	25.97700	0.84493	0.42590	0.59738	0.84493	0.42551	0.59699	10.41214	22.14392	0.84983	0.46987	0.63933	0.84983	0.46949	0.63898
66	12	11.07118	25.89730	0.84493	0.42719	0.59864	0.84493	0.42676	0.59822	10.41214	22.09606	0.84983	0.47086	0.64025	0.84983	0.47045	0.63987

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
66	13	11.07118	25.81474	0.84493	0.42853	0.59996	0.84493	0.42807	0.59951	10.41214	22.04614	0.84983	0.47189	0.64121	0.84983	0.47145	0.64080
66	14	11.07118	25.72901	0.84493	0.42992	0.60132	0.84493	0.42943	0.60084	10.41214	21.99389	0.84983	0.47298	0.64221	0.84983	0.47250	0.64177
66	15	11.07118	25.64035	0.84493	0.43138	0.60275	0.84493	0.43084	0.60222	10.41214	21.93952	0.84983	0.47412	0.64326	0.84983	0.47360	0.64278
66	16	11.07118	25.54880	0.84493	0.43290	0.60423	0.84493	0.43232	0.60367	10.41214	21.88305	0.84983	0.47531	0.64435	0.84983	0.47475	0.64384
66	17	11.07118	25.45467	0.84493	0.43447	0.60576	0.84493	0.43386	0.60517	10.41214	21.82476	0.84983	0.47655	0.64549	0.84983	0.47596	0.64495
66	18	11.07118	25.35821	0.84493	0.43610	0.60734	0.84493	0.43547	0.60673	10.41214	21.76485	0.84983	0.47784	0.64667	0.84983	0.47723	0.64611
66	19	11.07118	25.25875	0.84493	0.43780	0.60899	0.84493	0.43715	0.60836	10.41214	21.70276	0.84983	0.47918	0.64790	0.84983	0.47856	0.64733
66	20	11.07118	25.15564	0.84493	0.43958	0.61070	0.84493	0.43890	0.61005	10.41214	21.63792	0.84983	0.48060	0.64920	0.84983	0.47995	0.64861
66	21	11.07118	25.04833	0.84493	0.44144	0.61250	0.84493	0.44074	0.61182	10.41214	21.56986	0.84983	0.48209	0.65056	0.84983	0.48142	0.64995
66	22	11.07118	24.93660	0.84493	0.44339	0.61437	0.84493	0.44265	0.61366	10.41214	21.49836	0.84983	0.48366	0.65199	0.84983	0.48296	0.65135
66	23	11.07118	24.82004	0.84493	0.44543	0.61633	0.84493	0.44465	0.61558	10.41214	21.42306	0.84983	0.48532	0.65349	0.84983	0.48458	0.65282
66	24	11.07118	24.69862	0.84493	0.44757	0.61837	0.84493	0.44673	0.61757	10.41214	21.34391	0.84983	0.48707	0.65507	0.84983	0.48627	0.65435
66	25	11.07118	24.57203	0.84493	0.44982	0.62051	0.84493	0.44891	0.61965	10.41214	21.26064	0.84983	0.48891	0.65674	0.84983	0.48805	0.65596
66	26	11.07118	24.44053	0.84493	0.45217	0.62275	0.84493	0.45117	0.62180	10.41214	21.17342	0.84983	0.49085	0.65848	0.84983	0.48991	0.65764
66	27	11.07118	24.30438	0.84493	0.45462	0.62507	0.84493	0.45354	0.62405	10.41214	21.08250	0.84983	0.49288	0.66031	0.84983	0.49186	0.65939
66	28	11.07118	24.16342	0.84493	0.45719	0.62749	0.84493	0.45601	0.62638	10.41214	20.98768	0.84983	0.49502	0.66222	0.84983	0.49390	0.66122
66	29	11.07118	24.01762	0.84493	0.45987	0.63001	0.84493	0.45858	0.62880	10.41214	20.88895	0.84983	0.49725	0.66422	0.84983	0.49604	0.66314
66	30	11.07118	23.86654	0.84493	0.46267	0.63264	0.84493	0.46126	0.63132	10.41214	20.78588	0.84983	0.49960	0.66631	0.84983	0.49828	0.66514
66	31	11.07118	23.71037	0.84493	0.46560	0.63537	0.84493	0.46406	0.63394	10.41214	20.67862	0.84983	0.50207	0.66850	0.84983	0.50062	0.66722
66	32	11.07118	23.54876	0.84493	0.46866	0.63821	0.84493	0.46698	0.63665	10.41214	20.56684	0.84983	0.50465	0.67079	0.84983	0.50308	0.66940
66	33	11.07118	23.38162	0.84493	0.47186	0.64117	0.84493	0.47002	0.63948	10.41214	20.45044	0.84983	0.50737	0.67318	0.84983	0.50565	0.67167
66	34	11.07118	23.20856	0.84493	0.47521	0.64426	0.84493	0.47319	0.64241	10.41214	20.32903	0.84983	0.51022	0.67569	0.84983	0.50834	0.67404
66	35	11.07118	23.02940	0.84493	0.47871	0.64747	0.84493	0.47650	0.64545	10.41214	20.20243	0.84983	0.51321	0.67831	0.84983	0.51115	0.67651
66	36	11.07118	22.84408	0.84493	0.48238	0.65082	0.84493	0.47995	0.64860	10.41214	20.07055	0.84983	0.51636	0.68105	0.84983	0.51409	0.67908
66	37	11.07118	22.65215	0.84493	0.48622	0.65430	0.84493	0.48354	0.65187	10.41214	19.93297	0.84983	0.51966	0.68392	0.84983	0.51717	0.68176
66	38	11.07118	22.45348	0.84493	0.49023	0.65793	0.84493	0.48728	0.65526	10.41214	19.78951	0.84983	0.52313	0.68692	0.84983	0.52039	0.68454
66	39	11.07118	22.24766	0.84493	0.49444	0.66171	0.84493	0.49118	0.65878	10.41214	19.63978	0.84983	0.52678	0.69005	0.84983	0.52375	0.68745
66	40	11.07118	22.03447	0.84493	0.49885	0.66564	0.84493	0.49524	0.66242	10.41214	19.48352	0.84983	0.53061	0.69333	0.84983	0.52726	0.69046
66	41	11.07118	21.81357	0.84493	0.50347	0.66974	0.84493	0.49946	0.66619	10.41214	19.32040	0.84983	0.53464	0.69676	0.84983	0.53092	0.69360
66	42	11.07118	21.58485	0.84493	0.50831	0.67401	0.84493	0.50385	0.67008	10.41214	19.15023	0.84983	0.53888	0.70035	0.84983	0.53474	0.69685
66	43	11.07118	21.34779	0.84493	0.51338	0.67846	0.84493	0.50842	0.67411	10.41214	18.97251	0.84983	0.54333	0.70410	0.84983	0.53872	0.70022
66	44	11.07118	21.10218	0.84493	0.51869	0.68308	0.84493	0.51317	0.67827	10.41214	18.78697	0.84983	0.54800	0.70801	0.84983	0.54287	0.70372
66	45	11.07118	20.84782	0.84493	0.52426	0.68789	0.84493	0.51810	0.68256	10.41214	18.59337	0.84983	0.55292	0.71210	0.84983	0.54719	0.70734
66	46	11.07118	20.58697	0.84493	0.53006	0.69286	0.84493	0.52322	0.68699	10.41214	18.39367	0.84983	0.55804	0.71634	0.84983	0.55169	0.71108
66	47	11.07118	20.32000	0.84493	0.53610	0.69800	0.84493	0.52853	0.69155	10.41214	18.18814	0.84983	0.56339	0.72073	0.84983	0.55636	0.71495
66	48	11.07118	20.04764	0.84493	0.54237	0.70330	0.84493	0.53404	0.69626	10.41214	17.97738	0.84983	0.56896	0.72527	0.84983	0.56122	0.71895

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
66	49	11.07118	19.77090	0.84493	0.54888	0.70875	0.84493	0.53976	0.70110	10.41214	17.76227	0.84983	0.57475	0.72996	0.84983	0.56628	0.72309
66	50	11.07118	19.49116	0.84493	0.55562	0.71434	0.84493	0.54570	0.70609	10.41214	17.54401	0.84983	0.58074	0.73477	0.84983	0.57154	0.72736
66	51	11.07118	19.21029	0.84493	0.56256	0.72005	0.84493	0.55187	0.71123	10.41214	17.32430	0.84983	0.58693	0.73971	0.84983	0.57702	0.73178
66	52	11.07118	18.92146	0.84493	0.56982	0.72597	0.84493	0.55828	0.71653	10.41214	17.09693	0.84983	0.59341	0.74483	0.84983	0.58272	0.73635
66	53	11.07118	18.62485	0.84493	0.57739	0.73208	0.84493	0.56492	0.72198	10.41214	16.86201	0.84983	0.60018	0.75014	0.84983	0.58865	0.74107
66	54	11.07118	18.32038	0.84493	0.58529	0.73840	0.84493	0.57181	0.72758	10.41214	16.61938	0.84983	0.60726	0.75565	0.84983	0.59481	0.74594
66	55	11.07118	18.00819	0.84493	0.59351	0.74491	0.84493	0.57894	0.73333	10.41214	16.36911	0.84983	0.61465	0.76134	0.84983	0.60121	0.75095
66	56	11.07118	17.68820	0.84493	0.60207	0.75162	0.84493	0.58632	0.73922	10.41214	16.11103	0.84983	0.62236	0.76723	0.84983	0.60784	0.75610
66	57	11.07118	17.36037	0.84493	0.61097	0.75851	0.84493	0.59394	0.74525	10.41214	15.84506	0.84983	0.63039	0.77330	0.84983	0.61471	0.76139
66	58	11.07118	17.02468	0.84493	0.62022	0.76560	0.84493	0.60180	0.75140	10.41214	15.57108	0.84983	0.63875	0.77955	0.84983	0.62181	0.76681
66	59	11.07118	16.68091	0.84493	0.62981	0.77287	0.84493	0.60990	0.75768	10.41214	15.28882	0.84983	0.64744	0.78599	0.84983	0.62915	0.77236
66	60	11.07118	16.32913	0.84493	0.63976	0.78031	0.84493	0.61822	0.76408	10.41214	14.99826	0.84983	0.65647	0.79261	0.84983	0.63671	0.77803
66	61	11.07118	15.96913	0.84493	0.65005	0.78791	0.84493	0.62677	0.77057	10.41214	14.69911	0.84983	0.66583	0.79940	0.84983	0.64449	0.78381
66	62	11.07118	15.60088	0.84493	0.66068	0.79568	0.84493	0.63553	0.77716	10.41214	14.39128	0.84983	0.67552	0.80634	0.84983	0.65248	0.78970
66	63	11.07118	15.22446	0.84493	0.67165	0.80358	0.84493	0.64449	0.78382	10.41214	14.07472	0.84983	0.68554	0.81344	0.84983	0.66067	0.79567
66	64	11.07118	14.83980	0.84493	0.68294	0.81160	0.84493	0.65364	0.79054	10.41214	13.74931	0.84983	0.69588	0.82067	0.84983	0.66905	0.80171
66	65	11.07118	14.44688	0.84493	0.69453	0.81973	0.84493	0.66295	0.79732	10.41214	13.41490	0.84983	0.70653	0.82803	0.84983	0.67761	0.80782
66	66	11.07118	14.04613	0.84493	0.70641	0.82795	0.84493	0.67242	0.80413	10.41214	13.07182	0.84983	0.71746	0.83549	0.84983	0.68632	0.81399
66	67	11.07118	13.63788	0.84493	0.71854	0.83622	0.84493	0.68202	0.81095	10.41214	12.72027	0.84983	0.72866	0.84303	0.84983	0.69518	0.82018
66	68	11.07118	13.22255	0.84493	0.73090	0.84453	0.84493	0.69173	0.81778	10.41214	12.36057	0.84983	0.74008	0.85063	0.84983	0.70416	0.82640
66	69	11.07118	12.80079	0.84493	0.74344	0.85284	0.84493	0.70153	0.82459	10.41214	11.99324	0.84983	0.75172	0.85826	0.84983	0.71325	0.83263
66	70	11.07118	12.37331	0.84493	0.75612	0.86112	0.84493	0.71140	0.83137	10.41214	11.61885	0.84983	0.76351	0.86590	0.84983	0.72243	0.83885
66	71	11.07118	11.94070	0.84493	0.76889	0.86935	0.84493	0.72132	0.83810	10.41214	11.23789	0.84983	0.77543	0.87351	0.84983	0.73167	0.84504
66	72	11.07118	11.50357	0.84493	0.78172	0.87749	0.84493	0.73126	0.84477	10.41214	10.85087	0.84983	0.78742	0.88107	0.84983	0.74095	0.85120
66	73	11.07118	11.06278	0.84493	0.79453	0.88550	0.84493	0.74121	0.85137	10.41214	10.45855	0.84983	0.79945	0.88855	0.84983	0.75026	0.85731
66	74	11.07118	10.61910	0.84493	0.80729	0.89337	0.84493	0.75113	0.85788	10.41214	10.06159	0.84983	0.81147	0.89592	0.84983	0.75957	0.86336
66	75	11.07118	10.17356	0.84493	0.81993	0.90106	0.84493	0.76101	0.86429	10.41214	9.66092	0.84983	0.82341	0.90315	0.84983	0.76886	0.86933
66	76	11.07118	9.72734	0.84493	0.83239	0.90853	0.84493	0.77082	0.87058	10.41214	9.25762	0.84983	0.83522	0.91021	0.84983	0.77811	0.87521
66	77	11.07118	9.28160	0.84493	0.84461	0.91576	0.84493	0.78054	0.87675	10.41214	8.85278	0.84983	0.84684	0.91707	0.84983	0.78729	0.88099
66	78	11.07118	8.83768	0.84493	0.85652	0.92271	0.84493	0.79014	0.88277	10.41214	8.44766	0.84983	0.85822	0.92370	0.84983	0.79638	0.88665
66	79	11.07118	8.39698	0.84493	0.86806	0.92937	0.84493	0.79961	0.88865	10.41214	8.04359	0.84983	0.86929	0.93007	0.84983	0.80536	0.89219
66	80	11.07118	7.96110	0.84493	0.87919	0.93571	0.84493	0.80891	0.89436	10.41214	7.64214	0.84983	0.87999	0.93617	0.84983	0.81420	0.89758
66	81	11.07118	7.53168	0.84493	0.88984	0.94171	0.84493	0.81802	0.89990	10.41214	7.24488	0.84983	0.89028	0.94195	0.84983	0.82288	0.90283
66	82	11.07118	7.11054	0.84493	0.89996	0.94735	0.84493	0.82692	0.90526	10.41214	6.85364	0.84983	0.90009	0.94742	0.84983	0.83138	0.90793
66	83	11.07118	6.69952	0.84493	0.90952	0.95261	0.84493	0.83560	0.91044	10.41214	6.47024	0.84983	0.90940	0.95255	0.84983	0.83967	0.91285
66	84	11.07118	6.30023	0.84493	0.91847	0.95750	0.84493	0.84402	0.91541	10.41214	6.09632	0.84983	0.91815	0.95733	0.84983	0.84774	0.91760

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
66	85	11.07118	5.91444	0.84493	0.92681	0.96201	0.84493	0.85217	0.92019	10.41214	5.73370	0.84983	0.92632	0.96175	0.84983	0.85556	0.92216
66	86	11.07118	5.54396	0.84493	0.93450	0.96614	0.84493	0.86004	0.92475	10.41214	5.38421	0.84983	0.93390	0.96582	0.84983	0.86312	0.92653
66	87	11.07118	5.19034	0.84493	0.94155	0.96990	0.84493	0.86759	0.92910	10.41214	5.04951	0.84983	0.94086	0.96953	0.84983	0.87039	0.93071
66	88	11.07118	4.85473	0.84493	0.94797	0.97329	0.84493	0.87483	0.93324	10.41214	4.73086	0.84983	0.94722	0.97290	0.84983	0.87738	0.93468
66	89	11.07118	4.53813	0.84493	0.95377	0.97634	0.84493	0.88175	0.93716	10.41214	4.42936	0.84983	0.95300	0.97593	0.84983	0.88406	0.93846
66	90	11.07118	4.24126	0.84493	0.95898	0.97906	0.84493	0.88835	0.94088	10.41214	4.14588	0.84983	0.95820	0.97865	0.84983	0.89044	0.94205
66	91	11.07118	3.96420	0.84493	0.96365	0.98149	0.84493	0.89465	0.94440	10.41214	3.88065	0.84983	0.96287	0.98108	0.84983	0.89653	0.94544
66	92	11.07118	3.70604	0.84493	0.96781	0.98364	0.84493	0.90065	0.94773	10.41214	3.63292	0.84983	0.96705	0.98325	0.84983	0.90235	0.94867
66	93	11.07118	3.46525	0.84493	0.97153	0.98556	0.84493	0.90638	0.95089	10.41214	3.40133	0.84983	0.97080	0.98518	0.84983	0.90791	0.95173
66	94	11.07118	3.23968	0.84493	0.97485	0.98727	0.84493	0.91185	0.95389	10.41214	3.18390	0.84983	0.97415	0.98691	0.84983	0.91323	0.95464
66	95	11.07118	3.02715	0.84493	0.97783	0.98879	0.84493	0.91707	0.95674	10.41214	2.97857	0.84983	0.97716	0.98845	0.84983	0.91831	0.95741
66	96	11.07118	2.82535	0.84493	0.98049	0.99015	0.84493	0.92203	0.95943	10.41214	2.78314	0.84983	0.97987	0.98983	0.84983	0.92314	0.96004
66	97	11.07118	2.63737	0.84493	0.98284	0.99135	0.84493	0.92672	0.96197	10.41214	2.60073	0.84983	0.98227	0.99105	0.84983	0.92772	0.96251
66	98	11.07118	2.46279	0.84493	0.98491	0.99240	0.84493	0.93114	0.96434	10.41214	2.43099	0.84983	0.98438	0.99213	0.84983	0.93204	0.96483
66	99	11.07118	2.30125	0.84493	0.98673	0.99332	0.84493	0.93529	0.96656	10.41214	2.27364	0.84983	0.98624	0.99307	0.84983	0.93610	0.96700
66	100	11.07118	2.15258	0.84493	0.98831	0.99412	0.84493	0.93918	0.96863	10.41214	2.12860	0.84983	0.98786	0.99389	0.84983	0.93990	0.96902
66	101	11.07118	2.01649	0.84493	0.98969	0.99482	0.84493	0.94279	0.97055	10.41214	1.99561	0.84983	0.98928	0.99461	0.84983	0.94345	0.97090
66	102	11.07118	1.89293	0.84493	0.99088	0.99542	0.84493	0.94614	0.97233	10.41214	1.87471	0.84983	0.99050	0.99523	0.84983	0.94674	0.97264
66	103	11.07118	1.78083	0.84493	0.99190	0.99593	0.84493	0.94924	0.97396	10.41214	1.76487	0.84983	0.99156	0.99576	0.84983	0.94978	0.97424
66	104	11.07118	1.67943	0.84493	0.99279	0.99638	0.84493	0.95210	0.97546	10.41214	1.66540	0.84983	0.99247	0.99622	0.84983	0.95259	0.97572
66	105	11.07118	1.58804	0.84493	0.99355	0.99676	0.84493	0.95471	0.97683	10.41214	1.57565	0.84983	0.99326	0.99662	0.84983	0.95516	0.97707
66	106	11.07118	1.50600	0.84493	0.99420	0.99709	0.84493	0.95708	0.97807	10.41214	1.49500	0.84983	0.99393	0.99696	0.84983	0.95749	0.97828
66	107	11.07118	1.43298	0.84493	0.99474	0.99737	0.84493	0.95919	0.97917	10.41214	1.42313	0.84983	0.99450	0.99724	0.84983	0.95957	0.97937
66	108	11.07118	1.36894	0.84493	0.99520	0.99759	0.84493	0.96100	0.98011	10.41214	1.36003	0.84983	0.99498	0.99748	0.84983	0.96136	0.98030
66	109	11.07118	1.31458	0.84493	0.99556	0.99778	0.84493	0.96247	0.98088	10.41214	1.30641	0.84983	0.99536	0.99767	0.84983	0.96282	0.98106
66	110	11.07118	1.27298	0.84493	0.99583	0.99791	0.84493	0.96354	0.98143	10.41214	1.26533	0.84983	0.99563	0.99781	0.84983	0.96388	0.98161
67	1	10.78480	26.62178	0.84160	0.40495	0.57646	0.84160	0.40471	0.57622	10.16116	22.51412	0.84636	0.45113	0.62177	0.84636	0.45090	0.62154
67	2	10.78480	26.56961	0.84160	0.40575	0.57727	0.84160	0.40552	0.57704	10.16116	22.48584	0.84636	0.45171	0.62231	0.84636	0.45148	0.62210
67	3	10.78480	26.51422	0.84160	0.40660	0.57813	0.84160	0.40636	0.57789	10.16116	22.45520	0.84636	0.45232	0.62289	0.84636	0.45210	0.62268
67	4	10.78480	26.45593	0.84160	0.40749	0.57903	0.84160	0.40725	0.57878	10.16116	22.42249	0.84636	0.45297	0.62351	0.84636	0.45274	0.62329
67	5	10.78480	26.39526	0.84160	0.40841	0.57996	0.84160	0.40816	0.57971	10.16116	22.38814	0.84636	0.45366	0.62416	0.84636	0.45342	0.62393
67	6	10.78480	26.33222	0.84160	0.40938	0.58094	0.84160	0.40912	0.58067	10.16116	22.35215	0.84636	0.45438	0.62484	0.84636	0.45412	0.62460
67	7	10.78480	26.26662	0.84160	0.41039	0.58196	0.84160	0.41011	0.58167	10.16116	22.31437	0.84636	0.45514	0.62556	0.84636	0.45486	0.62530
67	8	10.78480	26.19847	0.84160	0.41145	0.58302	0.84160	0.41115	0.58272	10.16116	22.27480	0.84636	0.45593	0.62631	0.84636	0.45564	0.62604
67	9	10.78480	26.12745	0.84160	0.41255	0.58412	0.84160	0.41223	0.58380	10.16116	22.23319	0.84636	0.45677	0.62710	0.84636	0.45646	0.62680
67	10	10.78480	26.05351	0.84160	0.41370	0.58528	0.84160	0.41336	0.58493	10.16116	22.18946	0.84636	0.45764	0.62792	0.84636	0.45731	0.62761

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
67	11	10.78480	25.97700	0.84160	0.41490	0.58647	0.84160	0.41453	0.58610	10.16116	22.14392	0.84636	0.45856	0.62879	0.84636	0.45820	0.62845
67	12	10.78480	25.89730	0.84160	0.41616	0.58773	0.84160	0.41575	0.58732	10.16116	22.09606	0.84636	0.45953	0.62970	0.84636	0.45914	0.62933
67	13	10.78480	25.81474	0.84160	0.41746	0.58903	0.84160	0.41702	0.58859	10.16116	22.04614	0.84636	0.46054	0.63064	0.84636	0.46012	0.63025
67	14	10.78480	25.72901	0.84160	0.41883	0.59038	0.84160	0.41835	0.58991	10.16116	21.99389	0.84636	0.46160	0.63164	0.84636	0.46114	0.63121
67	15	10.78480	25.64035	0.84160	0.42025	0.59179	0.84160	0.41973	0.59129	10.16116	21.93952	0.84636	0.46272	0.63268	0.84636	0.46222	0.63222
67	16	10.78480	25.54880	0.84160	0.42173	0.59326	0.84160	0.42118	0.59272	10.16116	21.88305	0.84636	0.46388	0.63377	0.84636	0.46334	0.63327
67	17	10.78480	25.45467	0.84160	0.42326	0.59478	0.84160	0.42268	0.59420	10.16116	21.82476	0.84636	0.46509	0.63490	0.84636	0.46453	0.63437
67	18	10.78480	25.35821	0.84160	0.42485	0.59635	0.84160	0.42425	0.59575	10.16116	21.76485	0.84636	0.46635	0.63607	0.84636	0.46577	0.63553
67	19	10.78480	25.25875	0.84160	0.42651	0.59798	0.84160	0.42589	0.59737	10.16116	21.70276	0.84636	0.46767	0.63729	0.84636	0.46707	0.63674
67	20	10.78480	25.15564	0.84160	0.42824	0.59968	0.84160	0.42760	0.59905	10.16116	21.63792	0.84636	0.46905	0.63858	0.84636	0.46844	0.63801
67	21	10.78480	25.04833	0.84160	0.43006	0.60145	0.84160	0.42939	0.60080	10.16116	21.56986	0.84636	0.47051	0.63993	0.84636	0.46987	0.63934
67	22	10.78480	24.93660	0.84160	0.43196	0.60331	0.84160	0.43126	0.60263	10.16116	21.49836	0.84636	0.47205	0.64135	0.84636	0.47138	0.64073
67	23	10.78480	24.82004	0.84160	0.43395	0.60525	0.84160	0.43321	0.60453	10.16116	21.42306	0.84636	0.47367	0.64285	0.84636	0.47296	0.64219
67	24	10.78480	24.69862	0.84160	0.43604	0.60728	0.84160	0.43525	0.60651	10.16116	21.34391	0.84636	0.47538	0.64442	0.84636	0.47462	0.64372
67	25	10.78480	24.57203	0.84160	0.43824	0.60941	0.84160	0.43738	0.60858	10.16116	21.26064	0.84636	0.47718	0.64607	0.84636	0.47636	0.64532
67	26	10.78480	24.44053	0.84160	0.44053	0.61162	0.84160	0.43959	0.61072	10.16116	21.17342	0.84636	0.47908	0.64781	0.84636	0.47819	0.64699
67	27	10.78480	24.30438	0.84160	0.44293	0.61393	0.84160	0.44191	0.61295	10.16116	21.08250	0.84636	0.48107	0.64963	0.84636	0.48010	0.64874
67	28	10.78480	24.16342	0.84160	0.44543	0.61633	0.84160	0.44432	0.61527	10.16116	20.98768	0.84636	0.48316	0.65153	0.84636	0.48211	0.65057
67	29	10.78480	24.01762	0.84160	0.44805	0.61884	0.84160	0.44684	0.61768	10.16116	20.88895	0.84636	0.48535	0.65352	0.84636	0.48420	0.65248
67	30	10.78480	23.86654	0.84160	0.45079	0.62144	0.84160	0.44947	0.62019	10.16116	20.78588	0.84636	0.48766	0.65560	0.84636	0.48640	0.65447
67	31	10.78480	23.71037	0.84160	0.45366	0.62416	0.84160	0.45221	0.62279	10.16116	20.67862	0.84636	0.49007	0.65778	0.84636	0.48871	0.65655
67	32	10.78480	23.54876	0.84160	0.45665	0.62699	0.84160	0.45507	0.62550	10.16116	20.56684	0.84636	0.49261	0.66006	0.84636	0.49112	0.65873
67	33	10.78480	23.38162	0.84160	0.45978	0.62993	0.84160	0.45806	0.62831	10.16116	20.45044	0.84636	0.49527	0.66245	0.84636	0.49364	0.66099
67	34	10.78480	23.20856	0.84160	0.46306	0.63300	0.84160	0.46117	0.63123	10.16116	20.32903	0.84636	0.49807	0.66495	0.84636	0.49629	0.66336
67	35	10.78480	23.02940	0.84160	0.46649	0.63620	0.84160	0.46441	0.63426	10.16116	20.20243	0.84636	0.50101	0.66756	0.84636	0.49906	0.66583
67	36	10.78480	22.84408	0.84160	0.47008	0.63953	0.84160	0.46779	0.63741	10.16116	20.07055	0.84636	0.50409	0.67030	0.84636	0.50195	0.66840
67	37	10.78480	22.65215	0.84160	0.47384	0.64300	0.84160	0.47132	0.64068	10.16116	19.93297	0.84636	0.50734	0.67316	0.84636	0.50498	0.67108
67	38	10.78480	22.45348	0.84160	0.47778	0.64661	0.84160	0.47500	0.64407	10.16116	19.78951	0.84636	0.51075	0.67615	0.84636	0.50815	0.67387
67	39	10.78480	22.24766	0.84160	0.48190	0.65038	0.84160	0.47883	0.64758	10.16116	19.63978	0.84636	0.51433	0.67929	0.84636	0.51146	0.67678
67	40	10.78480	22.03447	0.84160	0.48623	0.65431	0.84160	0.48282	0.65122	10.16116	19.48352	0.84636	0.51810	0.68257	0.84636	0.51492	0.67980
67	41	10.78480	21.81357	0.84160	0.49076	0.65840	0.84160	0.48697	0.65499	10.16116	19.32040	0.84636	0.52207	0.68600	0.84636	0.51853	0.68294
67	42	10.78480	21.58485	0.84160	0.49551	0.66266	0.84160	0.49130	0.65889	10.16116	19.15023	0.84636	0.52624	0.68959	0.84636	0.52230	0.68620
67	43	10.78480	21.34779	0.84160	0.50049	0.66710	0.84160	0.49580	0.66292	10.16116	18.97251	0.84636	0.53062	0.69334	0.84636	0.52624	0.68959
67	44	10.78480	21.10218	0.84160	0.50571	0.67173	0.84160	0.50048	0.66709	10.16116	18.78697	0.84636	0.53523	0.69726	0.84636	0.53034	0.69310
67	45	10.78480	20.84782	0.84160	0.51119	0.67654	0.84160	0.50534	0.67139	10.16116	18.59337	0.84636	0.54007	0.70136	0.84636	0.53461	0.69674
67	46	10.78480	20.58697	0.84160	0.51690	0.68152	0.84160	0.51039	0.67584	10.16116	18.39367	0.84636	0.54514	0.70562	0.84636	0.53905	0.70050

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
67	47	10.78480	20.32000	0.84160	0.52284	0.68667	0.84160	0.51563	0.68042	10.16116	18.18814	0.84636	0.55042	0.71003	0.84636	0.54368	0.70439
67	48	10.78480	20.04764	0.84160	0.52903	0.69198	0.84160	0.52108	0.68514	10.16116	17.97738	0.84636	0.55592	0.71459	0.84636	0.54850	0.70842
67	49	10.78480	19.77090	0.84160	0.53545	0.69745	0.84160	0.52674	0.69002	10.16116	17.76227	0.84636	0.56164	0.71930	0.84636	0.55351	0.71259
67	50	10.78480	19.49116	0.84160	0.54210	0.70306	0.84160	0.53262	0.69504	10.16116	17.54401	0.84636	0.56757	0.72414	0.84636	0.55873	0.71691
67	51	10.78480	19.21029	0.84160	0.54896	0.70881	0.84160	0.53873	0.70023	10.16116	17.32430	0.84636	0.57370	0.72911	0.84636	0.56418	0.72137
67	52	10.78480	18.92146	0.84160	0.55614	0.71477	0.84160	0.54509	0.70558	10.16116	17.09693	0.84636	0.58013	0.73428	0.84636	0.56985	0.72599
67	53	10.78480	18.62485	0.84160	0.56363	0.72093	0.84160	0.55170	0.71109	10.16116	16.86201	0.84636	0.58685	0.73964	0.84636	0.57576	0.73077
67	54	10.78480	18.32038	0.84160	0.57146	0.72730	0.84160	0.55856	0.71676	10.16116	16.61938	0.84636	0.59389	0.74521	0.84636	0.58191	0.73570
67	55	10.78480	18.00819	0.84160	0.57963	0.73388	0.84160	0.56567	0.72259	10.16116	16.36911	0.84636	0.60124	0.75097	0.84636	0.58830	0.74079
67	56	10.78480	17.68820	0.84160	0.58814	0.74067	0.84160	0.57304	0.72857	10.16116	16.11103	0.84636	0.60892	0.75693	0.84636	0.59494	0.74604
67	57	10.78480	17.36037	0.84160	0.59701	0.74766	0.84160	0.58066	0.73471	10.16116	15.84506	0.84636	0.61694	0.76310	0.84636	0.60183	0.75143
67	58	10.78480	17.02468	0.84160	0.60624	0.75486	0.84160	0.58855	0.74099	10.16116	15.57108	0.84636	0.62530	0.76946	0.84636	0.60897	0.75697
67	59	10.78480	16.68091	0.84160	0.61583	0.76225	0.84160	0.59668	0.74740	10.16116	15.28882	0.84636	0.63401	0.77602	0.84636	0.61635	0.76264
67	60	10.78480	16.32913	0.84160	0.62580	0.76983	0.84160	0.60507	0.75395	10.16116	14.99826	0.84636	0.64307	0.78277	0.84636	0.62397	0.76845
67	61	10.78480	15.96913	0.84160	0.63613	0.77760	0.84160	0.61369	0.76061	10.16116	14.69911	0.84636	0.65249	0.78971	0.84636	0.63184	0.77439
67	62	10.78480	15.60088	0.84160	0.64683	0.78554	0.84160	0.62255	0.76737	10.16116	14.39128	0.84636	0.66227	0.79682	0.84636	0.63993	0.78044
67	63	10.78480	15.22446	0.84160	0.65789	0.79365	0.84160	0.63163	0.77423	10.16116	14.07472	0.84636	0.67239	0.80411	0.84636	0.64825	0.78659
67	64	10.78480	14.83980	0.84160	0.66930	0.80190	0.84160	0.64092	0.78117	10.16116	13.74931	0.84636	0.68286	0.81155	0.84636	0.65677	0.79283
67	65	10.78480	14.44688	0.84160	0.68106	0.81027	0.84160	0.65040	0.78817	10.16116	13.41490	0.84636	0.69366	0.81913	0.84636	0.66549	0.79916
67	66	10.78480	14.04613	0.84160	0.69313	0.81875	0.84160	0.66006	0.79522	10.16116	13.07182	0.84636	0.70479	0.82683	0.84636	0.67440	0.80554
67	67	10.78480	13.63788	0.84160	0.70549	0.82732	0.84160	0.66988	0.80231	10.16116	12.72027	0.84636	0.71620	0.83464	0.84636	0.68347	0.81198
67	68	10.78480	13.22255	0.84160	0.71811	0.83593	0.84160	0.67983	0.80940	10.16116	12.36057	0.84636	0.72789	0.84252	0.84636	0.69268	0.81844
67	69	10.78480	12.80079	0.84160	0.73095	0.84457	0.84160	0.68989	0.81649	10.16116	11.99324	0.84636	0.73981	0.85045	0.84636	0.70203	0.82493
67	70	10.78480	12.37331	0.84160	0.74397	0.85319	0.84160	0.70005	0.82356	10.16116	11.61885	0.84636	0.75193	0.85840	0.84636	0.71148	0.83142
67	71	10.78480	11.94070	0.84160	0.75713	0.86178	0.84160	0.71027	0.83060	10.16116	11.23789	0.84636	0.76420	0.86634	0.84636	0.72101	0.83789
67	72	10.78480	11.50357	0.84160	0.77037	0.87029	0.84160	0.72054	0.83758	10.16116	10.85087	0.84636	0.77659	0.87425	0.84636	0.73061	0.84433
67	73	10.78480	11.06278	0.84160	0.78363	0.87869	0.84160	0.73083	0.84449	10.16116	10.45855	0.84636	0.78904	0.88208	0.84636	0.74024	0.85073
67	74	10.78480	10.61910	0.84160	0.79687	0.88695	0.84160	0.74112	0.85131	10.16116	10.06159	0.84636	0.80150	0.88982	0.84636	0.74990	0.85707
67	75	10.78480	10.17356	0.84160	0.81002	0.89504	0.84160	0.75137	0.85804	10.16116	9.66092	0.84636	0.81392	0.89742	0.84636	0.75954	0.86334
67	76	10.78480	9.72734	0.84160	0.82301	0.90291	0.84160	0.76156	0.86464	10.16116	9.25762	0.84636	0.82623	0.90485	0.84636	0.76915	0.86952
67	77	10.78480	9.28160	0.84160	0.83577	0.91054	0.84160	0.77167	0.87112	10.16116	8.85278	0.84636	0.83836	0.91208	0.84636	0.77871	0.87559
67	78	10.78480	8.83768	0.84160	0.84824	0.91789	0.84160	0.78167	0.87746	10.16116	8.44766	0.84636	0.85026	0.91907	0.84636	0.78817	0.88154
67	79	10.78480	8.39698	0.84160	0.86035	0.92494	0.84160	0.79153	0.88364	10.16116	8.04359	0.84636	0.86186	0.92581	0.84636	0.79753	0.88736
67	80	10.78480	7.96110	0.84160	0.87205	0.93165	0.84160	0.80123	0.88965	10.16116	7.64214	0.84636	0.87310	0.93225	0.84636	0.80675	0.89304
67	81	10.78480	7.53168	0.84160	0.88326	0.93801	0.84160	0.81074	0.89548	10.16116	7.24488	0.84636	0.88392	0.93838	0.84636	0.81581	0.89856
67	82	10.78480	7.11054	0.84160	0.89393	0.94399	0.84160	0.82003	0.90112	10.16116	6.85364	0.84636	0.89425	0.94417	0.84636	0.82468	0.90391

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
67	83	10.78480	6.69952	0.84160	0.90402	0.94959	0.84160	0.82908	0.90656	10.16116	6.47024	0.84636	0.90406	0.94961	0.84636	0.83333	0.90909
67	84	10.78480	6.30023	0.84160	0.91348	0.95479	0.84160	0.83788	0.91179	10.16116	6.09632	0.84636	0.91329	0.95468	0.84636	0.84176	0.91408
67	85	10.78480	5.91444	0.84160	0.92230	0.95958	0.84160	0.84639	0.91680	10.16116	5.73370	0.84636	0.92193	0.95938	0.84636	0.84993	0.91888
67	86	10.78480	5.54396	0.84160	0.93045	0.96397	0.84160	0.85460	0.92160	10.16116	5.38421	0.84636	0.92994	0.96370	0.84636	0.85782	0.92347
67	87	10.78480	5.19034	0.84160	0.93793	0.96797	0.84160	0.86248	0.92616	10.16116	5.04951	0.84636	0.93731	0.96764	0.84636	0.86541	0.92785
67	88	10.78480	4.85473	0.84160	0.94473	0.97158	0.84160	0.87004	0.93050	10.16116	4.73086	0.84636	0.94404	0.97122	0.84636	0.87269	0.93202
67	89	10.78480	4.53813	0.84160	0.95089	0.97483	0.84160	0.87726	0.93462	10.16116	4.42936	0.84636	0.95016	0.97444	0.84636	0.87966	0.93598
67	90	10.78480	4.24126	0.84160	0.95642	0.97773	0.84160	0.88415	0.93851	10.16116	4.14588	0.84636	0.95567	0.97733	0.84636	0.88632	0.93973
67	91	10.78480	3.96420	0.84160	0.96138	0.98031	0.84160	0.89071	0.94219	10.16116	3.88065	0.84636	0.96062	0.97992	0.84636	0.89267	0.94329
67	92	10.78480	3.70604	0.84160	0.96580	0.98260	0.84160	0.89696	0.94568	10.16116	3.63292	0.84636	0.96506	0.98222	0.84636	0.89873	0.94667
67	93	10.78480	3.46525	0.84160	0.96975	0.98464	0.84160	0.90293	0.94899	10.16116	3.40133	0.84636	0.96903	0.98427	0.84636	0.90452	0.94987
67	94	10.78480	3.23968	0.84160	0.97328	0.98646	0.84160	0.90863	0.95213	10.16116	3.18390	0.84636	0.97259	0.98610	0.84636	0.91006	0.95291
67	95	10.78480	3.02715	0.84160	0.97645	0.98808	0.84160	0.91406	0.95510	10.16116	2.97857	0.84636	0.97579	0.98774	0.84636	0.91535	0.95580
67	96	10.78480	2.82535	0.84160	0.97928	0.98953	0.84160	0.91922	0.95791	10.16116	2.78314	0.84636	0.97866	0.98921	0.84636	0.92038	0.95854
67	97	10.78480	2.63737	0.84160	0.98178	0.99080	0.84160	0.92410	0.96055	10.16116	2.60073	0.84636	0.98120	0.99051	0.84636	0.92514	0.96111
67	98	10.78480	2.46279	0.84160	0.98398	0.99192	0.84160	0.92869	0.96303	10.16116	2.43099	0.84636	0.98344	0.99165	0.84636	0.92963	0.96353
67	99	10.78480	2.30125	0.84160	0.98591	0.99290	0.84160	0.93301	0.96534	10.16116	2.27364	0.84636	0.98541	0.99265	0.84636	0.93385	0.96579
67	100	10.78480	2.15258	0.84160	0.98759	0.99376	0.84160	0.93704	0.96750	10.16116	2.12860	0.84636	0.98714	0.99353	0.84636	0.93780	0.96790
67	101	10.78480	2.01649	0.84160	0.98905	0.99450	0.84160	0.94079	0.96949	10.16116	1.99561	0.84636	0.98864	0.99429	0.84636	0.94147	0.96985
67	102	10.78480	1.89293	0.84160	0.99031	0.99513	0.84160	0.94427	0.97134	10.16116	1.87471	0.84636	0.98993	0.99494	0.84636	0.94489	0.97166
67	103	10.78480	1.78083	0.84160	0.99140	0.99568	0.84160	0.94749	0.97304	10.16116	1.76487	0.84636	0.99106	0.99551	0.84636	0.94805	0.97333
67	104	10.78480	1.67943	0.84160	0.99234	0.99616	0.84160	0.95045	0.97459	10.16116	1.66540	0.84636	0.99203	0.99600	0.84636	0.95096	0.97486
67	105	10.78480	1.58804	0.84160	0.99315	0.99656	0.84160	0.95316	0.97602	10.16116	1.57565	0.84636	0.99286	0.99642	0.84636	0.95362	0.97626
67	106	10.78480	1.50600	0.84160	0.99384	0.99691	0.84160	0.95561	0.97730	10.16116	1.49500	0.84636	0.99357	0.99678	0.84636	0.95604	0.97753
67	107	10.78480	1.43298	0.84160	0.99442	0.99720	0.84160	0.95779	0.97844	10.16116	1.42313	0.84636	0.99418	0.99708	0.84636	0.95819	0.97865
67	108	10.78480	1.36894	0.84160	0.99491	0.99745	0.84160	0.95967	0.97942	10.16116	1.36003	0.84636	0.99468	0.99733	0.84636	0.96005	0.97962
67	109	10.78480	1.31458	0.84160	0.99529	0.99764	0.84160	0.96120	0.98022	10.16116	1.30641	0.84636	0.99508	0.99753	0.84636	0.96156	0.98040
67	110	10.78480	1.27298	0.84160	0.99557	0.99778	0.84160	0.96231	0.98079	10.16116	1.26533	0.84636	0.99537	0.99768	0.84636	0.96265	0.98097
68	1	10.49114	26.62178	0.83769	0.39393	0.56521	0.83769	0.39371	0.56498	9.90250	22.51412	0.84259	0.43966	0.61078	0.84259	0.43943	0.61056
68	2	10.49114	26.56961	0.83769	0.39471	0.56601	0.83769	0.39449	0.56579	9.90250	22.48584	0.84259	0.44022	0.61132	0.84259	0.44000	0.61112
68	3	10.49114	26.51422	0.83769	0.39554	0.56686	0.83769	0.39532	0.56663	9.90250	22.45520	0.84259	0.44082	0.61190	0.84259	0.44060	0.61169
68	4	10.49114	26.45593	0.83769	0.39640	0.56775	0.83769	0.39617	0.56751	9.90250	22.42249	0.84259	0.44146	0.61251	0.84259	0.44123	0.61230
68	5	10.49114	26.39526	0.83769	0.39731	0.56867	0.83769	0.39707	0.56843	9.90250	22.38814	0.84259	0.44212	0.61316	0.84259	0.44189	0.61293
68	6	10.49114	26.33222	0.83769	0.39825	0.56964	0.83769	0.39800	0.56938	9.90250	22.35215	0.84259	0.44283	0.61383	0.84259	0.44258	0.61360
68	7	10.49114	26.26662	0.83769	0.39923	0.57065	0.83769	0.39897	0.57037	9.90250	22.31437	0.84259	0.44357	0.61454	0.84259	0.44331	0.61429
68	8	10.49114	26.19847	0.83769	0.40026	0.57169	0.83769	0.39998	0.57141	9.90250	22.27480	0.84259	0.44434	0.61528	0.84259	0.44406	0.61502

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EMPLOYEES
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
68	9	10.49114	26.12745	0.83769	0.40133	0.57279	0.83769	0.40103	0.57248	9.90250	22.23319	0.84259	0.44516	0.61607	0.84259	0.44486	0.61578
68	10	10.49114	26.05351	0.83769	0.40246	0.57393	0.83769	0.40213	0.57359	9.90250	22.18946	0.84259	0.44601	0.61689	0.84259	0.44569	0.61658
68	11	10.49114	25.97700	0.83769	0.40362	0.57512	0.83769	0.40327	0.57476	9.90250	22.14392	0.84259	0.44691	0.61774	0.84259	0.44656	0.61741
68	12	10.49114	25.89730	0.83769	0.40484	0.57635	0.83769	0.40446	0.57596	9.90250	22.09606	0.84259	0.44785	0.61864	0.84259	0.44748	0.61829
68	13	10.49114	25.81474	0.83769	0.40612	0.57764	0.83769	0.40570	0.57722	9.90250	22.04614	0.84259	0.44884	0.61959	0.84259	0.44843	0.61920
68	14	10.49114	25.72901	0.83769	0.40744	0.57898	0.83769	0.40699	0.57853	9.90250	21.99389	0.84259	0.44988	0.62057	0.84259	0.44944	0.62015
68	15	10.49114	25.64035	0.83769	0.40883	0.58038	0.83769	0.40834	0.57989	9.90250	21.93952	0.84259	0.45096	0.62160	0.84259	0.45049	0.62115
68	16	10.49114	25.54880	0.83769	0.41027	0.58183	0.83769	0.40974	0.58130	9.90250	21.88305	0.84259	0.45210	0.62268	0.84259	0.45159	0.62220
68	17	10.49114	25.45467	0.83769	0.41176	0.58333	0.83769	0.41121	0.58278	9.90250	21.82476	0.84259	0.45328	0.62380	0.84259	0.45274	0.62329
68	18	10.49114	25.35821	0.83769	0.41331	0.58489	0.83769	0.41274	0.58431	9.90250	21.76485	0.84259	0.45451	0.62497	0.84259	0.45395	0.62444
68	19	10.49114	25.25875	0.83769	0.41493	0.58650	0.83769	0.41434	0.58591	9.90250	21.70276	0.84259	0.45580	0.62618	0.84259	0.45522	0.62564
68	20	10.49114	25.15564	0.83769	0.41662	0.58818	0.83769	0.41601	0.58758	9.90250	21.63792	0.84259	0.45715	0.62746	0.84259	0.45656	0.62690
68	21	10.49114	25.04833	0.83769	0.41838	0.58994	0.83769	0.41775	0.58932	9.90250	21.56986	0.84259	0.45857	0.62880	0.84259	0.45796	0.62822
68	22	10.49114	24.93660	0.83769	0.42023	0.59178	0.83769	0.41958	0.59113	9.90250	21.49836	0.84259	0.46007	0.63021	0.84259	0.45944	0.62961
68	23	10.49114	24.82004	0.83769	0.42218	0.59371	0.83769	0.42148	0.59302	9.90250	21.42306	0.84259	0.46166	0.63169	0.84259	0.46099	0.63106
68	24	10.49114	24.69862	0.83769	0.42422	0.59572	0.83769	0.42347	0.59498	9.90250	21.34391	0.84259	0.46333	0.63325	0.84259	0.46261	0.63258
68	25	10.49114	24.57203	0.83769	0.42635	0.59782	0.83769	0.42554	0.59703	9.90250	21.26064	0.84259	0.46509	0.63490	0.84259	0.46431	0.63417
68	26	10.49114	24.44053	0.83769	0.42859	0.60002	0.83769	0.42771	0.59915	9.90250	21.17342	0.84259	0.46694	0.63662	0.84259	0.46610	0.63584
68	27	10.49114	24.30438	0.83769	0.43093	0.60231	0.83769	0.42997	0.60137	9.90250	21.08250	0.84259	0.46889	0.63843	0.84259	0.46797	0.63758
68	28	10.49114	24.16342	0.83769	0.43338	0.60469	0.83769	0.43233	0.60367	9.90250	20.98768	0.84259	0.47093	0.64032	0.84259	0.46993	0.63940
68	29	10.49114	24.01762	0.83769	0.43593	0.60717	0.83769	0.43479	0.60607	9.90250	20.88895	0.84259	0.47308	0.64230	0.84259	0.47199	0.64130
68	30	10.49114	23.86654	0.83769	0.43860	0.60976	0.83769	0.43736	0.60856	9.90250	20.78588	0.84259	0.47533	0.64437	0.84259	0.47415	0.64328
68	31	10.49114	23.71037	0.83769	0.44140	0.61246	0.83769	0.44004	0.61115	9.90250	20.67862	0.84259	0.47770	0.64654	0.84259	0.47641	0.64536
68	32	10.49114	23.54876	0.83769	0.44432	0.61527	0.83769	0.44284	0.61385	9.90250	20.56684	0.84259	0.48018	0.64881	0.84259	0.47877	0.64753
68	33	10.49114	23.38162	0.83769	0.44738	0.61819	0.83769	0.44576	0.61665	9.90250	20.45044	0.84259	0.48279	0.65119	0.84259	0.48125	0.64979
68	34	10.49114	23.20856	0.83769	0.45058	0.62124	0.83769	0.44881	0.61955	9.90250	20.32903	0.84259	0.48553	0.65368	0.84259	0.48385	0.65215
68	35	10.49114	23.02940	0.83769	0.45393	0.62442	0.83769	0.45199	0.62258	9.90250	20.20243	0.84259	0.48841	0.65628	0.84259	0.48656	0.65462
68	36	10.49114	22.84408	0.83769	0.45744	0.62773	0.83769	0.45530	0.62571	9.90250	20.07055	0.84259	0.49143	0.65901	0.84259	0.48941	0.65719
68	37	10.49114	22.65215	0.83769	0.46112	0.63119	0.83769	0.45876	0.62897	9.90250	19.93297	0.84259	0.49461	0.66186	0.84259	0.49239	0.65987
68	38	10.49114	22.45348	0.83769	0.46497	0.63479	0.83769	0.46236	0.63235	9.90250	19.78951	0.84259	0.49796	0.66485	0.84259	0.49550	0.66266
68	39	10.49114	22.24766	0.83769	0.46901	0.63854	0.83769	0.46612	0.63586	9.90250	19.63978	0.84259	0.50148	0.66798	0.84259	0.49876	0.66556
68	40	10.49114	22.03447	0.83769	0.47324	0.64245	0.83769	0.47004	0.63949	9.90250	19.48352	0.84259	0.50518	0.67125	0.84259	0.50217	0.66859
68	41	10.49114	21.81357	0.83769	0.47769	0.64653	0.83769	0.47412	0.64326	9.90250	19.32040	0.84259	0.50907	0.67468	0.84259	0.50572	0.67173
68	42	10.49114	21.58485	0.83769	0.48234	0.65078	0.83769	0.47837	0.64716	9.90250	19.15023	0.84259	0.51317	0.67827	0.84259	0.50944	0.67500
68	43	10.49114	21.34779	0.83769	0.48723	0.65521	0.83769	0.48279	0.65119	9.90250	18.97251	0.84259	0.51748	0.68202	0.84259	0.51332	0.67840
68	44	10.49114	21.10218	0.83769	0.49235	0.65983	0.83769	0.48739	0.65537	9.90250	18.78697	0.84259	0.52201	0.68595	0.84259	0.51736	0.68192

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EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
68	45	10.49114	20.84782	0.83769	0.49773	0.66464	0.83769	0.49218	0.65968	9.90250	18.59337	0.84259	0.52678	0.69006	0.84259	0.52157	0.68557
68	46	10.49114	20.58697	0.83769	0.50333	0.66962	0.83769	0.49715	0.66413	9.90250	18.39367	0.84259	0.53177	0.69432	0.84259	0.52596	0.68935
68	47	10.49114	20.32000	0.83769	0.50918	0.67478	0.83769	0.50232	0.66872	9.90250	18.18814	0.84259	0.53697	0.69874	0.84259	0.53053	0.69326
68	48	10.49114	20.04764	0.83769	0.51526	0.68010	0.83769	0.50769	0.67347	9.90250	17.97738	0.84259	0.54240	0.70332	0.84259	0.53529	0.69732
68	49	10.49114	19.77090	0.83769	0.52158	0.68558	0.83769	0.51327	0.67836	9.90250	17.76227	0.84259	0.54805	0.70805	0.84259	0.54025	0.70151
68	50	10.49114	19.49116	0.83769	0.52813	0.69121	0.83769	0.51908	0.68342	9.90250	17.54401	0.84259	0.55390	0.71292	0.84259	0.54542	0.70586
68	51	10.49114	19.21029	0.83769	0.53489	0.69698	0.83769	0.52513	0.68864	9.90250	17.32430	0.84259	0.55996	0.71792	0.84259	0.55082	0.71036
68	52	10.49114	18.92146	0.83769	0.54198	0.70296	0.83769	0.53143	0.69403	9.90250	17.09693	0.84259	0.56632	0.72312	0.84259	0.55645	0.71503
68	53	10.49114	18.62485	0.83769	0.54938	0.70916	0.83769	0.53798	0.69959	9.90250	16.86201	0.84259	0.57298	0.72852	0.84259	0.56232	0.71986
68	54	10.49114	18.32038	0.83769	0.55713	0.71558	0.83769	0.54479	0.70532	9.90250	16.61938	0.84259	0.57995	0.73414	0.84259	0.56845	0.72485
68	55	10.49114	18.00819	0.83769	0.56522	0.72222	0.83769	0.55186	0.71123	9.90250	16.36911	0.84259	0.58726	0.73996	0.84259	0.57482	0.73001
68	56	10.49114	17.68820	0.83769	0.57366	0.72908	0.83769	0.55921	0.71730	9.90250	16.11103	0.84259	0.59490	0.74600	0.84259	0.58145	0.73534
68	57	10.49114	17.36037	0.83769	0.58247	0.73616	0.83769	0.56682	0.72353	9.90250	15.84506	0.84259	0.60288	0.75225	0.84259	0.58834	0.74082
68	58	10.49114	17.02468	0.83769	0.59166	0.74345	0.83769	0.57470	0.72992	9.90250	15.57108	0.84259	0.61122	0.75871	0.84259	0.59549	0.74647
68	59	10.49114	16.68091	0.83769	0.60123	0.75096	0.83769	0.58285	0.73646	9.90250	15.28882	0.84259	0.61993	0.76538	0.84259	0.60290	0.75226
68	60	10.49114	16.32913	0.83769	0.61118	0.75867	0.83769	0.59127	0.74314	9.90250	14.99826	0.84259	0.62900	0.77225	0.84259	0.61057	0.75820
68	61	10.49114	15.96913	0.83769	0.62153	0.76659	0.83769	0.59995	0.74996	9.90250	14.69911	0.84259	0.63845	0.77933	0.84259	0.61850	0.76429
68	62	10.49114	15.60088	0.83769	0.63226	0.77471	0.83769	0.60888	0.75690	9.90250	14.39128	0.84259	0.64828	0.78661	0.84259	0.62667	0.77050
68	63	10.49114	15.22446	0.83769	0.64339	0.78300	0.83769	0.61806	0.76395	9.90250	14.07472	0.84259	0.65848	0.79407	0.84259	0.63509	0.77683
68	64	10.49114	14.83980	0.83769	0.65490	0.79147	0.83769	0.62747	0.77110	9.90250	13.74931	0.84259	0.66905	0.80171	0.84259	0.64374	0.78326
68	65	10.49114	14.44688	0.83769	0.66678	0.80008	0.83769	0.63709	0.77832	9.90250	13.41490	0.84259	0.67999	0.80952	0.84259	0.65261	0.78979
68	66	10.49114	14.04613	0.83769	0.67901	0.80883	0.83769	0.64692	0.78561	9.90250	13.07182	0.84259	0.69128	0.81746	0.84259	0.66169	0.79640
68	67	10.49114	13.63788	0.83769	0.69158	0.81767	0.83769	0.65693	0.79295	9.90250	12.72027	0.84259	0.70290	0.82553	0.84259	0.67095	0.80307
68	68	10.49114	13.22255	0.83769	0.70444	0.82659	0.83769	0.66710	0.80032	9.90250	12.36057	0.84259	0.71482	0.83370	0.84259	0.68038	0.80979
68	69	10.49114	12.80079	0.83769	0.71757	0.83556	0.83769	0.67742	0.80769	9.90250	11.99324	0.84259	0.72701	0.84193	0.84259	0.68997	0.81654
68	70	10.49114	12.37331	0.83769	0.73091	0.84454	0.83769	0.68785	0.81506	9.90250	11.61885	0.84259	0.73944	0.85020	0.84259	0.69968	0.82331
68	71	10.49114	11.94070	0.83769	0.74443	0.85349	0.83769	0.69837	0.82240	9.90250	11.23789	0.84259	0.75206	0.85849	0.84259	0.70950	0.83007
68	72	10.49114	11.50357	0.83769	0.75808	0.86239	0.83769	0.70896	0.82970	9.90250	10.85087	0.84259	0.76484	0.86675	0.84259	0.71940	0.83681
68	73	10.49114	11.06278	0.83769	0.77179	0.87120	0.83769	0.71959	0.83693	9.90250	10.45855	0.84259	0.77771	0.87496	0.84259	0.72937	0.84351
68	74	10.49114	10.61910	0.83769	0.78551	0.87987	0.83769	0.73023	0.84409	9.90250	10.06159	0.84259	0.79062	0.88307	0.84259	0.73937	0.85016
68	75	10.49114	10.17356	0.83769	0.79917	0.88838	0.83769	0.74086	0.85114	9.90250	9.66092	0.84259	0.80353	0.89106	0.84259	0.74937	0.85673
68	76	10.49114	9.72734	0.83769	0.81271	0.89668	0.83769	0.75145	0.85809	9.90250	9.25762	0.84259	0.81635	0.89889	0.84259	0.75936	0.86322
68	77	10.49114	9.28160	0.83769	0.82604	0.90473	0.83769	0.76196	0.86490	9.90250	8.85278	0.84259	0.82902	0.90652	0.84259	0.76929	0.86961
68	78	10.49114	8.83768	0.83769	0.83910	0.91251	0.83769	0.77237	0.87157	9.90250	8.44766	0.84259	0.84147	0.91391	0.84259	0.77915	0.87577
68	79	10.49114	8.39698	0.83769	0.85181	0.91998	0.83769	0.78264	0.87807	9.90250	8.04359	0.84259	0.85363	0.92104	0.84259	0.78891	0.88200
68	80	10.49114	7.96110	0.83769	0.86411	0.92710	0.83769	0.79276	0.88440	9.90250	7.64214	0.84259	0.86544	0.92787	0.84259	0.79853	0.88798

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
68	81	10.49114	7.53168	0.83769	0.87592	0.93386	0.83769	0.80268	0.89054	9.90250	7.24488	0.84259	0.87682	0.93437	0.84259	0.80798	0.89380
68	82	10.49114	7.11054	0.83769	0.88719	0.94022	0.83769	0.81239	0.89649	9.90250	6.85364	0.84259	0.88772	0.94052	0.84259	0.81725	0.89944
68	83	10.49114	6.69952	0.83769	0.89786	0.94618	0.83769	0.82185	0.90222	9.90250	6.47024	0.84259	0.89807	0.94630	0.84259	0.82630	0.90489
68	84	10.49114	6.30023	0.83769	0.90788	0.95172	0.83769	0.83105	0.90773	9.90250	6.09632	0.84259	0.90784	0.95169	0.84259	0.83511	0.91015
68	85	10.49114	5.91444	0.83769	0.91724	0.95683	0.83769	0.83995	0.91301	9.90250	5.73370	0.84259	0.91699	0.95670	0.84259	0.84365	0.91520
68	86	10.49114	5.54396	0.83769	0.92589	0.96152	0.83769	0.84853	0.91806	9.90250	5.38421	0.84259	0.92548	0.96130	0.84259	0.85190	0.92003
68	87	10.49114	5.19034	0.83769	0.93383	0.96578	0.83769	0.85678	0.92287	9.90250	5.04951	0.84259	0.93330	0.96550	0.84259	0.85984	0.92464
68	88	10.49114	4.85473	0.83769	0.94107	0.96964	0.83769	0.86468	0.92743	9.90250	4.73086	0.84259	0.94045	0.96931	0.84259	0.86746	0.92902
68	89	10.49114	4.53813	0.83769	0.94763	0.97311	0.83769	0.87223	0.93176	9.90250	4.42936	0.84259	0.94695	0.97275	0.84259	0.87475	0.93319
68	90	10.49114	4.24126	0.83769	0.95352	0.97621	0.83769	0.87943	0.93585	9.90250	4.14588	0.84259	0.95281	0.97583	0.84259	0.88170	0.93713
68	91	10.49114	3.96420	0.83769	0.95880	0.97897	0.83769	0.88629	0.93972	9.90250	3.88065	0.84259	0.95808	0.97859	0.84259	0.88834	0.94087
68	92	10.49114	3.70604	0.83769	0.96352	0.98142	0.83769	0.89283	0.94338	9.90250	3.63292	0.84259	0.96280	0.98105	0.84259	0.89468	0.94441
68	93	10.49114	3.46525	0.83769	0.96774	0.98360	0.83769	0.89906	0.94685	9.90250	3.40133	0.84259	0.96703	0.98324	0.84259	0.90073	0.94777
68	94	10.49114	3.23968	0.83769	0.97150	0.98555	0.83769	0.90501	0.95014	9.90250	3.18390	0.84259	0.97082	0.98519	0.84259	0.90651	0.95096
68	95	10.49114	3.02715	0.83769	0.97488	0.98728	0.83769	0.91068	0.95325	9.90250	2.97857	0.84259	0.97422	0.98694	0.84259	0.91203	0.95399
68	96	10.49114	2.82535	0.83769	0.97790	0.98882	0.83769	0.91607	0.95620	9.90250	2.78314	0.84259	0.97728	0.98851	0.84259	0.91728	0.95685
68	97	10.49114	2.63737	0.83769	0.98056	0.99019	0.83769	0.92116	0.95896	9.90250	2.60073	0.84259	0.97999	0.98989	0.84259	0.92224	0.95955
68	98	10.49114	2.46279	0.83769	0.98291	0.99138	0.83769	0.92595	0.96155	9.90250	2.43099	0.84259	0.98238	0.99111	0.84259	0.92692	0.96207
68	99	10.49114	2.30125	0.83769	0.98497	0.99243	0.83769	0.93044	0.96397	9.90250	2.27364	0.84259	0.98447	0.99218	0.84259	0.93132	0.96444
68	100	10.49114	2.15258	0.83769	0.98677	0.99334	0.83769	0.93464	0.96622	9.90250	2.12860	0.84259	0.98631	0.99311	0.84259	0.93543	0.96664
68	101	10.49114	2.01649	0.83769	0.98833	0.99413	0.83769	0.93855	0.96830	9.90250	1.99561	0.84259	0.98791	0.99392	0.84259	0.93926	0.96868
68	102	10.49114	1.89293	0.83769	0.98967	0.99481	0.83769	0.94217	0.97022	9.90250	1.87471	0.84259	0.98929	0.99462	0.84259	0.94281	0.97056
68	103	10.49114	1.78083	0.83769	0.99084	0.99540	0.83769	0.94552	0.97200	9.90250	1.76487	0.84259	0.99048	0.99522	0.84259	0.94610	0.97230
68	104	10.49114	1.67943	0.83769	0.99184	0.99590	0.83769	0.94860	0.97362	9.90250	1.66540	0.84259	0.99152	0.99574	0.84259	0.94913	0.97390
68	105	10.49114	1.58804	0.83769	0.99270	0.99634	0.83769	0.95141	0.97510	9.90250	1.57565	0.84259	0.99240	0.99619	0.84259	0.95190	0.97536
68	106	10.49114	1.50600	0.83769	0.99343	0.99671	0.83769	0.95396	0.97644	9.90250	1.49500	0.84259	0.99316	0.99657	0.84259	0.95441	0.97667
68	107	10.49114	1.43298	0.83769	0.99406	0.99702	0.83769	0.95623	0.97763	9.90250	1.42313	0.84259	0.99381	0.99689	0.84259	0.95665	0.97784
68	108	10.49114	1.36894	0.83769	0.99457	0.99728	0.83769	0.95819	0.97865	9.90250	1.36003	0.84259	0.99434	0.99716	0.84259	0.95857	0.97885
68	109	10.49114	1.31458	0.83769	0.99498	0.99749	0.83769	0.95977	0.97947	9.90250	1.30641	0.84259	0.99477	0.99738	0.84259	0.96014	0.97966
68	110	10.49114	1.27298	0.83769	0.99528	0.99763	0.83769	0.96092	0.98007	9.90250	1.26533	0.84259	0.99508	0.99753	0.84259	0.96128	0.98026
69	1	10.19025	26.62178	0.83346	0.38264	0.55350	0.83346	0.38243	0.55327	9.63612	22.51412	0.83851	0.42784	0.59929	0.83851	0.42763	0.59907
69	2	10.19025	26.56961	0.83346	0.38340	0.55429	0.83346	0.38319	0.55407	9.63612	22.48584	0.83851	0.42839	0.59982	0.83851	0.42818	0.59962
69	3	10.19025	26.51422	0.83346	0.38420	0.55512	0.83346	0.38399	0.55491	9.63612	22.45520	0.83851	0.42897	0.60039	0.83851	0.42877	0.60019
69	4	10.19025	26.45593	0.83346	0.38504	0.55600	0.83346	0.38483	0.55578	9.63612	22.42249	0.83851	0.42959	0.60100	0.83851	0.42938	0.60079
69	5	10.19025	26.39526	0.83346	0.38592	0.55692	0.83346	0.38570	0.55668	9.63612	22.38814	0.83851	0.43024	0.60164	0.83851	0.43002	0.60142
69	6	10.19025	26.33222	0.83346	0.38684	0.55787	0.83346	0.38660	0.55762	9.63612	22.35215	0.83851	0.43093	0.60231	0.83851	0.43070	0.60208

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
69	7	10.19025	26.26662	0.83346	0.38780	0.55887	0.83346	0.38754	0.55860	9.63612	22.31437	0.83851	0.43165	0.60301	0.83851	0.43140	0.60277
69	8	10.19025	26.19847	0.83346	0.38879	0.55990	0.83346	0.38853	0.55962	9.63612	22.27480	0.83851	0.43240	0.60374	0.83851	0.43214	0.60349
69	9	10.19025	26.12745	0.83346	0.38984	0.56098	0.83346	0.38955	0.56069	9.63612	22.23319	0.83851	0.43320	0.60452	0.83851	0.43292	0.60424
69	10	10.19025	26.05351	0.83346	0.39093	0.56211	0.83346	0.39062	0.56179	9.63612	22.18946	0.83851	0.43403	0.60533	0.83851	0.43373	0.60503
69	11	10.19025	25.97700	0.83346	0.39206	0.56328	0.83346	0.39173	0.56294	9.63612	22.14392	0.83851	0.43491	0.60618	0.83851	0.43458	0.60586
69	12	10.19025	25.89730	0.83346	0.39325	0.56451	0.83346	0.39289	0.56413	9.63612	22.09606	0.83851	0.43582	0.60707	0.83851	0.43547	0.60673
69	13	10.19025	25.81474	0.83346	0.39449	0.56578	0.83346	0.39409	0.56537	9.63612	22.04614	0.83851	0.43679	0.60801	0.83851	0.43640	0.60763
69	14	10.19025	25.72901	0.83346	0.39578	0.56711	0.83346	0.39535	0.56667	9.63612	21.99389	0.83851	0.43780	0.60898	0.83851	0.43738	0.60858
69	15	10.19025	25.64035	0.83346	0.39712	0.56849	0.83346	0.39666	0.56801	9.63612	21.93952	0.83851	0.43886	0.61001	0.83851	0.43840	0.60957
69	16	10.19025	25.54880	0.83346	0.39852	0.56992	0.83346	0.39803	0.56941	9.63612	21.88305	0.83851	0.43996	0.61107	0.83851	0.43947	0.61060
69	17	10.19025	25.45467	0.83346	0.39998	0.57141	0.83346	0.39945	0.57087	9.63612	21.82476	0.83851	0.44111	0.61219	0.83851	0.44060	0.61169
69	18	10.19025	25.35821	0.83346	0.40149	0.57294	0.83346	0.40094	0.57239	9.63612	21.76485	0.83851	0.44231	0.61334	0.83851	0.44178	0.61282
69	19	10.19025	25.25875	0.83346	0.40306	0.57454	0.83346	0.40250	0.57397	9.63612	21.70276	0.83851	0.44357	0.61454	0.83851	0.44302	0.61402
69	20	10.19025	25.15564	0.83346	0.40470	0.57621	0.83346	0.40412	0.57562	9.63612	21.63792	0.83851	0.44488	0.61581	0.83851	0.44432	0.61527
69	21	10.19025	25.04833	0.83346	0.40642	0.57795	0.83346	0.40582	0.57734	9.63612	21.56986	0.83851	0.44627	0.61713	0.83851	0.44569	0.61658
69	22	10.19025	24.93660	0.83346	0.40822	0.57976	0.83346	0.40760	0.57914	9.63612	21.49836	0.83851	0.44774	0.61853	0.83851	0.44713	0.61796
69	23	10.19025	24.82004	0.83346	0.41011	0.58167	0.83346	0.40945	0.58101	9.63612	21.42306	0.83851	0.44928	0.62001	0.83851	0.44864	0.61940
69	24	10.19025	24.69862	0.83346	0.41209	0.58366	0.83346	0.41139	0.58295	9.63612	21.34391	0.83851	0.45091	0.62155	0.83851	0.45023	0.62091
69	25	10.19025	24.57203	0.83346	0.41417	0.58574	0.83346	0.41341	0.58498	9.63612	21.26064	0.83851	0.45263	0.62319	0.83851	0.45189	0.62249
69	26	10.19025	24.44053	0.83346	0.41635	0.58792	0.83346	0.41552	0.58709	9.63612	21.17342	0.83851	0.45444	0.62490	0.83851	0.45364	0.62414
69	27	10.19025	24.30438	0.83346	0.41863	0.59019	0.83346	0.41773	0.58929	9.63612	21.08250	0.83851	0.45634	0.62669	0.83851	0.45547	0.62587
69	28	10.19025	24.16342	0.83346	0.42101	0.59255	0.83346	0.42003	0.59158	9.63612	20.98768	0.83851	0.45833	0.62857	0.83851	0.45739	0.62768
69	29	10.19025	24.01762	0.83346	0.42350	0.59501	0.83346	0.42243	0.59395	9.63612	20.88895	0.83851	0.46043	0.63054	0.83851	0.45940	0.62957
69	30	10.19025	23.86654	0.83346	0.42610	0.59758	0.83346	0.42494	0.59643	9.63612	20.78588	0.83851	0.46263	0.63260	0.83851	0.46151	0.63155
69	31	10.19025	23.71037	0.83346	0.42883	0.60025	0.83346	0.42756	0.59900	9.63612	20.67862	0.83851	0.46494	0.63475	0.83851	0.46372	0.63362
69	32	10.19025	23.54876	0.83346	0.43168	0.60304	0.83346	0.43029	0.60168	9.63612	20.56684	0.83851	0.46736	0.63701	0.83851	0.46604	0.63578
69	33	10.19025	23.38162	0.83346	0.43466	0.60594	0.83346	0.43314	0.60446	9.63612	20.45044	0.83851	0.46991	0.63937	0.83851	0.46846	0.63803
69	34	10.19025	23.20856	0.83346	0.43778	0.60897	0.83346	0.43612	0.60736	9.63612	20.32903	0.83851	0.47259	0.64185	0.83851	0.47101	0.64039
69	35	10.19025	23.02940	0.83346	0.44105	0.61212	0.83346	0.43923	0.61037	9.63612	20.20243	0.83851	0.47541	0.64444	0.83851	0.47367	0.64285
69	36	10.19025	22.84408	0.83346	0.44447	0.61541	0.83346	0.44247	0.61349	9.63612	20.07055	0.83851	0.47837	0.64716	0.83851	0.47646	0.64541
69	37	10.19025	22.65215	0.83346	0.44806	0.61885	0.83346	0.44585	0.61673	9.63612	19.93297	0.83851	0.48148	0.65000	0.83851	0.47939	0.64809
69	38	10.19025	22.45348	0.83346	0.45183	0.62242	0.83346	0.44938	0.62010	9.63612	19.78951	0.83851	0.48476	0.65298	0.83851	0.48244	0.65088
69	39	10.19025	22.24766	0.83346	0.45577	0.62616	0.83346	0.45306	0.62360	9.63612	19.63978	0.83851	0.48820	0.65610	0.83851	0.48564	0.65378
69	40	10.19025	22.03447	0.83346	0.45991	0.63005	0.83346	0.45690	0.62722	9.63612	19.48352	0.83851	0.49183	0.65936	0.83851	0.48899	0.65681
69	41	10.19025	21.81357	0.83346	0.46425	0.63411	0.83346	0.46090	0.63098	9.63612	19.32040	0.83851	0.49565	0.66279	0.83851	0.49249	0.65995
69	42	10.19025	21.58485	0.83346	0.46880	0.63835	0.83346	0.46507	0.63488	9.63612	19.15023	0.83851	0.49966	0.66637	0.83851	0.49614	0.66323

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
69	43	10.19025	21.34779	0.83346	0.47359	0.64277	0.83346	0.46941	0.63891	9.63612	18.97251	0.83851	0.50390	0.67012	0.83851	0.49995	0.66663
69	44	10.19025	21.10218	0.83346	0.47860	0.64737	0.83346	0.47392	0.64308	9.63612	18.78697	0.83851	0.50835	0.67405	0.83851	0.50393	0.67015
69	45	10.19025	20.84782	0.83346	0.48387	0.65217	0.83346	0.47862	0.64739	9.63612	18.59337	0.83851	0.51304	0.67815	0.83851	0.50808	0.67381
69	46	10.19025	20.58697	0.83346	0.48937	0.65715	0.83346	0.48351	0.65184	9.63612	18.39367	0.83851	0.51794	0.68242	0.83851	0.51240	0.67760
69	47	10.19025	20.32000	0.83346	0.49510	0.66230	0.83346	0.48859	0.65645	9.63612	18.18814	0.83851	0.52306	0.68685	0.83851	0.51691	0.68153
69	48	10.19025	20.04764	0.83346	0.50107	0.66762	0.83346	0.49387	0.66120	9.63612	17.97738	0.83851	0.52840	0.69144	0.83851	0.52160	0.68560
69	49	10.19025	19.77090	0.83346	0.50728	0.67311	0.83346	0.49937	0.66611	9.63612	17.76227	0.83851	0.53396	0.69618	0.83851	0.52650	0.68981
69	50	10.19025	19.49116	0.83346	0.51371	0.67875	0.83346	0.50510	0.67118	9.63612	17.54401	0.83851	0.53973	0.70107	0.83851	0.53161	0.69419
69	51	10.19025	19.21029	0.83346	0.52037	0.68453	0.83346	0.51107	0.67643	9.63612	17.32430	0.83851	0.54570	0.70609	0.83851	0.53695	0.69872
69	52	10.19025	18.92146	0.83346	0.52734	0.69053	0.83346	0.51729	0.68186	9.63612	17.09693	0.83851	0.55197	0.71132	0.83851	0.54253	0.70342
69	53	10.19025	18.62485	0.83346	0.53464	0.69676	0.83346	0.52377	0.68746	9.63612	16.86201	0.83851	0.55856	0.71676	0.83851	0.54835	0.70830
69	54	10.19025	18.32038	0.83346	0.54228	0.70322	0.83346	0.53051	0.69325	9.63612	16.61938	0.83851	0.56546	0.72242	0.83851	0.55443	0.71335
69	55	10.19025	18.00819	0.83346	0.55027	0.70991	0.83346	0.53753	0.69921	9.63612	16.36911	0.83851	0.57269	0.72829	0.83851	0.56076	0.71858
69	56	10.19025	17.68820	0.83346	0.55863	0.71682	0.83346	0.54482	0.70535	9.63612	16.11103	0.83851	0.58027	0.73439	0.83851	0.56736	0.72397
69	57	10.19025	17.36037	0.83346	0.56736	0.72397	0.83346	0.55240	0.71167	9.63612	15.84506	0.83851	0.58820	0.74071	0.83851	0.57424	0.72954
69	58	10.19025	17.02468	0.83346	0.57648	0.73135	0.83346	0.56026	0.71816	9.63612	15.57108	0.83851	0.59650	0.74726	0.83851	0.58138	0.73528
69	59	10.19025	16.68091	0.83346	0.58599	0.73896	0.83346	0.56840	0.72482	9.63612	15.28882	0.83851	0.60517	0.75403	0.83851	0.58880	0.74119
69	60	10.19025	16.32913	0.83346	0.59591	0.74680	0.83346	0.57683	0.73163	9.63612	14.99826	0.83851	0.61424	0.76102	0.83851	0.59649	0.74726
69	61	10.19025	15.96913	0.83346	0.60624	0.75486	0.83346	0.58554	0.73860	9.63612	14.69911	0.83851	0.62369	0.76824	0.83851	0.60446	0.75348
69	62	10.19025	15.60088	0.83346	0.61699	0.76313	0.83346	0.59452	0.74570	9.63612	14.39128	0.83851	0.63354	0.77567	0.83851	0.61270	0.75984
69	63	10.19025	15.22446	0.83346	0.62815	0.77161	0.83346	0.60376	0.75293	9.63612	14.07472	0.83851	0.64379	0.78330	0.83851	0.62119	0.76634
69	64	10.19025	14.83980	0.83346	0.63972	0.78028	0.83346	0.61326	0.76028	9.63612	13.74931	0.83851	0.65444	0.79113	0.83851	0.62994	0.77296
69	65	10.19025	14.44688	0.83346	0.65169	0.78912	0.83346	0.62301	0.76772	9.63612	13.41490	0.83851	0.66549	0.79915	0.83851	0.63894	0.77970
69	66	10.19025	14.04613	0.83346	0.66406	0.79812	0.83346	0.63298	0.77525	9.63612	13.07182	0.83851	0.67692	0.80734	0.83851	0.64816	0.78653
69	67	10.19025	13.63788	0.83346	0.67679	0.80725	0.83346	0.64317	0.78284	9.63612	12.72027	0.83851	0.68871	0.81566	0.83851	0.65760	0.79343
69	68	10.19025	13.22255	0.83346	0.68987	0.81647	0.83346	0.65354	0.79047	9.63612	12.36057	0.83851	0.70084	0.82411	0.83851	0.66723	0.80040
69	69	10.19025	12.80079	0.83346	0.70325	0.82577	0.83346	0.66408	0.79813	9.63612	11.99324	0.83851	0.71328	0.83265	0.83851	0.67704	0.80742
69	70	10.19025	12.37331	0.83346	0.71689	0.83510	0.83346	0.67476	0.80580	9.63612	11.61885	0.83851	0.72600	0.84125	0.83851	0.68700	0.81446
69	71	10.19025	11.94070	0.83346	0.73076	0.84444	0.83346	0.68557	0.81346	9.63612	11.23789	0.83851	0.73896	0.84989	0.83851	0.69709	0.82151
69	72	10.19025	11.50357	0.83346	0.74479	0.85373	0.83346	0.69646	0.82108	9.63612	10.85087	0.83851	0.75210	0.85851	0.83851	0.70729	0.82856
69	73	10.19025	11.06278	0.83346	0.75894	0.86295	0.83346	0.70743	0.82865	9.63612	10.45855	0.83851	0.76539	0.86711	0.83851	0.71758	0.83557
69	74	10.19025	10.61910	0.83346	0.77314	0.87206	0.83346	0.71843	0.83614	9.63612	10.06159	0.83851	0.77876	0.87562	0.83851	0.72792	0.84254
69	75	10.19025	10.17356	0.83346	0.78732	0.88101	0.83346	0.72943	0.84355	9.63612	9.66092	0.83851	0.79215	0.88402	0.83851	0.73829	0.84944
69	76	10.19025	9.72734	0.83346	0.80141	0.88976	0.83346	0.74041	0.85085	9.63612	9.25762	0.83851	0.80549	0.89227	0.83851	0.74865	0.85626
69	77	10.19025	9.28160	0.83346	0.81533	0.89827	0.83346	0.75133	0.85801	9.63612	8.85278	0.83851	0.81871	0.90032	0.83851	0.75898	0.86298
69	78	10.19025	8.83768	0.83346	0.82900	0.90651	0.83346	0.76216	0.86503	9.63612	8.44766	0.83851	0.83174	0.90814	0.83851	0.76924	0.86957

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
69	79	10.19025	8.39698	0.83346	0.84235	0.91443	0.83346	0.77287	0.87189	9.63612	8.04359	0.83851	0.84450	0.91570	0.83851	0.77941	0.87603
69	80	10.19025	7.96110	0.83346	0.85528	0.92200	0.83346	0.78342	0.87856	9.63612	7.64214	0.83851	0.85691	0.92294	0.83851	0.78945	0.88234
69	81	10.19025	7.53168	0.83346	0.86774	0.92919	0.83346	0.79378	0.88504	9.63612	7.24488	0.83851	0.86890	0.92985	0.83851	0.79933	0.88847
69	82	10.19025	7.11054	0.83346	0.87965	0.93597	0.83346	0.80393	0.89131	9.63612	6.85364	0.83851	0.88041	0.93640	0.83851	0.80901	0.89443
69	83	10.19025	6.69952	0.83346	0.89095	0.94233	0.83346	0.81383	0.89736	9.63612	6.47024	0.83851	0.89136	0.94256	0.83851	0.81848	0.90018
69	84	10.19025	6.30023	0.83346	0.90159	0.94825	0.83346	0.82345	0.90318	9.63612	6.09632	0.83851	0.90171	0.94831	0.83851	0.82770	0.90573
69	85	10.19025	5.91444	0.83346	0.91153	0.95372	0.83346	0.83277	0.90875	9.63612	5.73370	0.83851	0.91141	0.95365	0.83851	0.83664	0.91106
69	86	10.19025	5.54396	0.83346	0.92073	0.95873	0.83346	0.84176	0.91408	9.63612	5.38421	0.83851	0.92043	0.95857	0.83851	0.84529	0.91616
69	87	10.19025	5.19034	0.83346	0.92920	0.96330	0.83346	0.85040	0.91915	9.63612	5.04951	0.83851	0.92875	0.96306	0.83851	0.85360	0.92102
69	88	10.19025	4.85473	0.83346	0.93692	0.96743	0.83346	0.85868	0.92397	9.63612	4.73086	0.83851	0.93637	0.96714	0.83851	0.86159	0.92565
69	89	10.19025	4.53813	0.83346	0.94392	0.97115	0.83346	0.86659	0.92853	9.63612	4.42936	0.83851	0.94330	0.97082	0.83851	0.86922	0.93004
69	90	10.19025	4.24126	0.83346	0.95022	0.97448	0.83346	0.87414	0.93284	9.63612	4.14588	0.83851	0.94955	0.97412	0.83851	0.87652	0.93420
69	91	10.19025	3.96420	0.83346	0.95587	0.97744	0.83346	0.88132	0.93692	9.63612	3.88065	0.83851	0.95518	0.97707	0.83851	0.88347	0.93813
69	92	10.19025	3.70604	0.83346	0.96092	0.98007	0.83346	0.88817	0.94077	9.63612	3.63292	0.83851	0.96022	0.97971	0.83851	0.89011	0.94186
69	93	10.19025	3.46525	0.83346	0.96543	0.98241	0.83346	0.89470	0.94442	9.63612	3.40133	0.83851	0.96474	0.98205	0.83851	0.89644	0.94539
69	94	10.19025	3.23968	0.83346	0.96947	0.98450	0.83346	0.90093	0.94788	9.63612	3.18390	0.83851	0.96879	0.98415	0.83851	0.90250	0.94875
69	95	10.19025	3.02715	0.83346	0.97308	0.98636	0.83346	0.90687	0.95116	9.63612	2.97857	0.83851	0.97243	0.98602	0.83851	0.90827	0.95193
69	96	10.19025	2.82535	0.83346	0.97632	0.98802	0.83346	0.91250	0.95425	9.63612	2.78314	0.83851	0.97570	0.98770	0.83851	0.91377	0.95494
69	97	10.19025	2.63737	0.83346	0.97918	0.98948	0.83346	0.91783	0.95715	9.63612	2.60073	0.83851	0.97860	0.98918	0.83851	0.91896	0.95777
69	98	10.19025	2.46279	0.83346	0.98169	0.99076	0.83346	0.92284	0.95987	9.63612	2.43099	0.83851	0.98115	0.99049	0.83851	0.92385	0.96042
69	99	10.19025	2.30125	0.83346	0.98390	0.99188	0.83346	0.92753	0.96240	9.63612	2.27364	0.83851	0.98340	0.99163	0.83851	0.92845	0.96290
69	100	10.19025	2.15258	0.83346	0.98582	0.99286	0.83346	0.93192	0.96476	9.63612	2.12860	0.83851	0.98536	0.99263	0.83851	0.93275	0.96520
69	101	10.19025	2.01649	0.83346	0.98749	0.99371	0.83346	0.93601	0.96695	9.63612	1.99561	0.83851	0.98707	0.99349	0.83851	0.93675	0.96734
69	102	10.19025	1.89293	0.83346	0.98894	0.99444	0.83346	0.93979	0.96896	9.63612	1.87471	0.83851	0.98855	0.99424	0.83851	0.94046	0.96931
69	103	10.19025	1.78083	0.83346	0.99019	0.99507	0.83346	0.94328	0.97081	9.63612	1.76487	0.83851	0.98983	0.99489	0.83851	0.94389	0.97113
69	104	10.19025	1.67943	0.83346	0.99126	0.99561	0.83346	0.94650	0.97251	9.63612	1.66540	0.83851	0.99093	0.99544	0.83851	0.94705	0.97280
69	105	10.19025	1.58804	0.83346	0.99218	0.99608	0.83346	0.94943	0.97406	9.63612	1.57565	0.83851	0.99188	0.99592	0.83851	0.94994	0.97433
69	106	10.19025	1.50600	0.83346	0.99297	0.99647	0.83346	0.95209	0.97546	9.63612	1.49500	0.83851	0.99269	0.99633	0.83851	0.95256	0.97570
69	107	10.19025	1.43298	0.83346	0.99364	0.99681	0.83346	0.95446	0.97670	9.63612	1.42313	0.83851	0.99338	0.99668	0.83851	0.95489	0.97692
69	108	10.19025	1.36894	0.83346	0.99419	0.99709	0.83346	0.95650	0.97776	9.63612	1.36003	0.83851	0.99395	0.99697	0.83851	0.95690	0.97798
69	109	10.19025	1.31458	0.83346	0.99463	0.99731	0.83346	0.95815	0.97863	9.63612	1.30641	0.83851	0.99441	0.99720	0.83851	0.95853	0.97883
69	110	10.19025	1.27298	0.83346	0.99495	0.99747	0.83346	0.95934	0.97925	9.63612	1.26533	0.83851	0.99474	0.99736	0.83851	0.95972	0.97944
70	1	9.88246	26.62178	0.82889	0.37110	0.54131	0.82889	0.37089	0.54109	9.36227	22.51412	0.83407	0.41569	0.58726	0.83407	0.41549	0.58706
70	2	9.88246	26.56961	0.82889	0.37183	0.54209	0.82889	0.37163	0.54188	9.36227	22.48584	0.83407	0.41622	0.58779	0.83407	0.41603	0.58760
70	3	9.88246	26.51422	0.82889	0.37261	0.54292	0.82889	0.37241	0.54271	9.36227	22.45520	0.83407	0.41679	0.58836	0.83407	0.41660	0.58817
70	4	9.88246	26.45593	0.82889	0.37342	0.54378	0.82889	0.37322	0.54357	9.36227	22.42249	0.83407	0.41739	0.58896	0.83407	0.41719	0.58876

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
70	5	9.88246	26.39526	0.82889	0.37428	0.54469	0.82889	0.37406	0.54446	9.36227	22.38814	0.83407	0.41803	0.58959	0.83407	0.41782	0.58938
70	6	9.88246	26.33222	0.82889	0.37516	0.54563	0.82889	0.37494	0.54539	9.36227	22.35215	0.83407	0.41869	0.59025	0.83407	0.41847	0.59003
70	7	9.88246	26.26662	0.82889	0.37609	0.54661	0.82889	0.37586	0.54636	9.36227	22.31437	0.83407	0.41939	0.59095	0.83407	0.41916	0.59072
70	8	9.88246	26.19847	0.82889	0.37706	0.54763	0.82889	0.37681	0.54737	9.36227	22.27480	0.83407	0.42013	0.59168	0.83407	0.41988	0.59143
70	9	9.88246	26.12745	0.82889	0.37808	0.54870	0.82889	0.37780	0.54842	9.36227	22.23319	0.83407	0.42090	0.59244	0.83407	0.42063	0.59218
70	10	9.88246	26.05351	0.82889	0.37913	0.54982	0.82889	0.37884	0.54951	9.36227	22.18946	0.83407	0.42171	0.59325	0.83407	0.42142	0.59296
70	11	9.88246	25.97700	0.82889	0.38024	0.55097	0.82889	0.37992	0.55064	9.36227	22.14392	0.83407	0.42256	0.59409	0.83407	0.42225	0.59378
70	12	9.88246	25.89730	0.82889	0.38139	0.55218	0.82889	0.38104	0.55182	9.36227	22.09606	0.83407	0.42346	0.59497	0.83407	0.42312	0.59463
70	13	9.88246	25.81474	0.82889	0.38259	0.55344	0.82889	0.38221	0.55305	9.36227	22.04614	0.83407	0.42439	0.59589	0.83407	0.42402	0.59553
70	14	9.88246	25.72901	0.82889	0.38384	0.55475	0.82889	0.38344	0.55432	9.36227	21.99389	0.83407	0.42538	0.59686	0.83407	0.42498	0.59647
70	15	9.88246	25.64035	0.82889	0.38515	0.55611	0.82889	0.38471	0.55565	9.36227	21.93952	0.83407	0.42641	0.59788	0.83407	0.42597	0.59745
70	16	9.88246	25.54880	0.82889	0.38651	0.55753	0.82889	0.38604	0.55704	9.36227	21.88305	0.83407	0.42748	0.59893	0.83407	0.42701	0.59847
70	17	9.88246	25.45467	0.82889	0.38792	0.55900	0.82889	0.38742	0.55848	9.36227	21.82476	0.83407	0.42860	0.60003	0.83407	0.42811	0.59955
70	18	9.88246	25.35821	0.82889	0.38938	0.56051	0.82889	0.38887	0.55998	9.36227	21.76485	0.83407	0.42977	0.60117	0.83407	0.42926	0.60067
70	19	9.88246	25.25875	0.82889	0.39091	0.56209	0.82889	0.39038	0.56154	9.36227	21.70276	0.83407	0.43099	0.60237	0.83407	0.43047	0.60186
70	20	9.88246	25.15564	0.82889	0.39250	0.56374	0.82889	0.39196	0.56317	9.36227	21.63792	0.83407	0.43227	0.60362	0.83407	0.43174	0.60310
70	21	9.88246	25.04833	0.82889	0.39417	0.56545	0.82889	0.39361	0.56488	9.36227	21.56986	0.83407	0.43362	0.60493	0.83407	0.43307	0.60440
70	22	9.88246	24.93660	0.82889	0.39592	0.56725	0.82889	0.39533	0.56665	9.36227	21.49836	0.83407	0.43505	0.60632	0.83407	0.43447	0.60576
70	23	9.88246	24.82004	0.82889	0.39776	0.56913	0.82889	0.39714	0.56850	9.36227	21.42306	0.83407	0.43655	0.60778	0.83407	0.43595	0.60719
70	24	9.88246	24.69862	0.82889	0.39968	0.57110	0.82889	0.39902	0.57043	9.36227	21.34391	0.83407	0.43814	0.60931	0.83407	0.43749	0.60869
70	25	9.88246	24.57203	0.82889	0.40170	0.57316	0.82889	0.40099	0.57244	9.36227	21.26064	0.83407	0.43981	0.61093	0.83407	0.43912	0.61026
70	26	9.88246	24.44053	0.82889	0.40382	0.57532	0.82889	0.40304	0.57453	9.36227	21.17342	0.83407	0.44157	0.61263	0.83407	0.44082	0.61190
70	27	9.88246	24.30438	0.82889	0.40603	0.57756	0.82889	0.40519	0.57670	9.36227	21.08250	0.83407	0.44342	0.61441	0.83407	0.44260	0.61362
70	28	9.88246	24.16342	0.82889	0.40835	0.57990	0.82889	0.40743	0.57897	9.36227	20.98768	0.83407	0.44537	0.61627	0.83407	0.44448	0.61542
70	29	9.88246	24.01762	0.82889	0.41077	0.58233	0.82889	0.40977	0.58133	9.36227	20.88895	0.83407	0.44741	0.61822	0.83407	0.44644	0.61730
70	30	9.88246	23.86654	0.82889	0.41330	0.58488	0.82889	0.41221	0.58378	9.36227	20.78588	0.83407	0.44955	0.62027	0.83407	0.44850	0.61926
70	31	9.88246	23.71037	0.82889	0.41595	0.58752	0.82889	0.41476	0.58634	9.36227	20.67862	0.83407	0.45181	0.62241	0.83407	0.45066	0.62132
70	32	9.88246	23.54876	0.82889	0.41873	0.59028	0.82889	0.41743	0.58899	9.36227	20.56684	0.83407	0.45417	0.62465	0.83407	0.45293	0.62347
70	33	9.88246	23.38162	0.82889	0.42163	0.59316	0.82889	0.42021	0.59176	9.36227	20.45044	0.83407	0.45666	0.62700	0.83407	0.45530	0.62571
70	34	9.88246	23.20856	0.82889	0.42467	0.59616	0.82889	0.42312	0.59463	9.36227	20.32903	0.83407	0.45927	0.62946	0.83407	0.45779	0.62806
70	35	9.88246	23.02940	0.82889	0.42785	0.59929	0.82889	0.42615	0.59762	9.36227	20.20243	0.83407	0.46202	0.63203	0.83407	0.46040	0.63051
70	36	9.88246	22.84408	0.82889	0.43119	0.60256	0.82889	0.42932	0.60073	9.36227	20.07055	0.83407	0.46492	0.63473	0.83407	0.46313	0.63307
70	37	9.88246	22.65215	0.82889	0.43468	0.60596	0.82889	0.43262	0.60396	9.36227	19.93297	0.83407	0.46796	0.63756	0.83407	0.46599	0.63573
70	38	9.88246	22.45348	0.82889	0.43835	0.60952	0.82889	0.43607	0.60731	9.36227	19.78951	0.83407	0.47116	0.64053	0.83407	0.46899	0.63852
70	39	9.88246	22.24766	0.82889	0.44220	0.61323	0.82889	0.43967	0.61079	9.36227	19.63978	0.83407	0.47453	0.64363	0.83407	0.47212	0.64142
70	40	9.88246	22.03447	0.82889	0.44623	0.61710	0.82889	0.44342	0.61440	9.36227	19.48352	0.83407	0.47808	0.64689	0.83407	0.47540	0.64444

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
70	41	9.88246	21.81357	0.82889	0.45047	0.62114	0.82889	0.44734	0.61815	9.36227	19.32040	0.83407	0.48181	0.65030	0.83407	0.47883	0.64758
70	42	9.88246	21.58485	0.82889	0.45492	0.62535	0.82889	0.45141	0.62203	9.36227	19.15023	0.83407	0.48574	0.65387	0.83407	0.48242	0.65085
70	43	9.88246	21.34779	0.82889	0.45959	0.62975	0.82889	0.45566	0.62606	9.36227	18.97251	0.83407	0.48989	0.65762	0.83407	0.48616	0.65425
70	44	9.88246	21.10218	0.82889	0.46449	0.63434	0.82889	0.46009	0.63022	9.36227	18.78697	0.83407	0.49425	0.66154	0.83407	0.49007	0.65778
70	45	9.88246	20.84782	0.82889	0.46964	0.63913	0.82889	0.46469	0.63452	9.36227	18.59337	0.83407	0.49885	0.66564	0.83407	0.49415	0.66145
70	46	9.88246	20.58697	0.82889	0.47502	0.64409	0.82889	0.46948	0.63898	9.36227	18.39367	0.83407	0.50366	0.66991	0.83407	0.49840	0.66524
70	47	9.88246	20.32000	0.82889	0.48063	0.64923	0.82889	0.47447	0.64358	9.36227	18.18814	0.83407	0.50868	0.67434	0.83407	0.50283	0.66918
70	48	9.88246	20.04764	0.82889	0.48648	0.65454	0.82889	0.47966	0.64833	9.36227	17.97738	0.83407	0.51393	0.67894	0.83407	0.50745	0.67326
70	49	9.88246	19.77090	0.82889	0.49256	0.66002	0.82889	0.48506	0.65325	9.36227	17.76227	0.83407	0.51939	0.68369	0.83407	0.51228	0.67749
70	50	9.88246	19.49116	0.82889	0.49887	0.66566	0.82889	0.49069	0.65834	9.36227	17.54401	0.83407	0.52507	0.68858	0.83407	0.51731	0.68188
70	51	9.88246	19.21029	0.82889	0.50540	0.67145	0.82889	0.49656	0.66360	9.36227	17.32430	0.83407	0.53094	0.69362	0.83407	0.52258	0.68644
70	52	9.88246	18.92146	0.82889	0.51225	0.67747	0.82889	0.50269	0.66905	9.36227	17.09693	0.83407	0.53712	0.69886	0.83407	0.52809	0.69117
70	53	9.88246	18.62485	0.82889	0.51943	0.68371	0.82889	0.50908	0.67469	9.36227	16.86201	0.83407	0.54360	0.70433	0.83407	0.53384	0.69609
70	54	9.88246	18.32038	0.82889	0.52695	0.69020	0.82889	0.51575	0.68052	9.36227	16.61938	0.83407	0.55041	0.71002	0.83407	0.53986	0.70118
70	55	9.88246	18.00819	0.82889	0.53482	0.69692	0.82889	0.52269	0.68653	9.36227	16.36911	0.83407	0.55756	0.71594	0.83407	0.54614	0.70646
70	56	9.88246	17.68820	0.82889	0.54307	0.70388	0.82889	0.52992	0.69274	9.36227	16.11103	0.83407	0.56506	0.72209	0.83407	0.55270	0.71192
70	57	9.88246	17.36037	0.82889	0.55170	0.71109	0.82889	0.53743	0.69913	9.36227	15.84506	0.83407	0.57292	0.72848	0.83407	0.55954	0.71757
70	58	9.88246	17.02468	0.82889	0.56072	0.71854	0.82889	0.54525	0.70571	9.36227	15.57108	0.83407	0.58115	0.73510	0.83407	0.56665	0.72339
70	59	9.88246	16.68091	0.82889	0.57016	0.72624	0.82889	0.55336	0.71247	9.36227	15.28882	0.83407	0.58977	0.74196	0.83407	0.57406	0.72940
70	60	9.88246	16.32913	0.82889	0.58001	0.73419	0.82889	0.56177	0.71940	9.36227	14.99826	0.83407	0.59879	0.74906	0.83407	0.58175	0.73558
70	61	9.88246	15.96913	0.82889	0.59029	0.74237	0.82889	0.57047	0.72650	9.36227	14.69911	0.83407	0.60823	0.75639	0.83407	0.58974	0.74193
70	62	9.88246	15.60088	0.82889	0.60101	0.75079	0.82889	0.57947	0.73375	9.36227	14.39128	0.83407	0.61807	0.76396	0.83407	0.59801	0.74844
70	63	9.88246	15.22446	0.82889	0.61217	0.75944	0.82889	0.58876	0.74116	9.36227	14.07472	0.83407	0.62835	0.77176	0.83407	0.60656	0.75510
70	64	9.88246	14.83980	0.82889	0.62377	0.76830	0.82889	0.59833	0.74869	9.36227	13.74931	0.83407	0.63904	0.77978	0.83407	0.61538	0.76190
70	65	9.88246	14.44688	0.82889	0.63580	0.77736	0.82889	0.60816	0.75635	9.36227	13.41490	0.83407	0.65016	0.78800	0.83407	0.62448	0.76883
70	66	9.88246	14.04613	0.82889	0.64826	0.78660	0.82889	0.61825	0.76410	9.36227	13.07182	0.83407	0.66170	0.79641	0.83407	0.63382	0.77588
70	67	9.88246	13.63788	0.82889	0.66113	0.79600	0.82889	0.62858	0.77194	9.36227	12.72027	0.83407	0.67363	0.80499	0.83407	0.64341	0.78302
70	68	9.88246	13.22255	0.82889	0.67438	0.80553	0.82889	0.63912	0.77984	9.36227	12.36057	0.83407	0.68594	0.81372	0.83407	0.65321	0.79024
70	69	9.88246	12.80079	0.82889	0.68798	0.81515	0.82889	0.64987	0.78778	9.36227	11.99324	0.83407	0.69861	0.82257	0.83407	0.66322	0.79752
70	70	9.88246	12.37331	0.82889	0.70189	0.82484	0.82889	0.66078	0.79575	9.36227	11.61885	0.83407	0.71159	0.83150	0.83407	0.67342	0.80484
70	71	9.88246	11.94070	0.82889	0.71608	0.83455	0.82889	0.67185	0.80372	9.36227	11.23789	0.83407	0.72485	0.84048	0.83407	0.68377	0.81219
70	72	9.88246	11.50357	0.82889	0.73048	0.84425	0.82889	0.68304	0.81167	9.36227	10.85087	0.83407	0.73836	0.84949	0.83407	0.69425	0.81954
70	73	9.88246	11.06278	0.82889	0.74505	0.85390	0.82889	0.69432	0.81958	9.36227	10.45855	0.83407	0.75204	0.85847	0.83407	0.70485	0.82687
70	74	9.88246	10.61910	0.82889	0.75972	0.86345	0.82889	0.70566	0.82743	9.36227	10.06159	0.83407	0.76586	0.86741	0.83407	0.71552	0.83417
70	75	9.88246	10.17356	0.82889	0.77441	0.87287	0.82889	0.71704	0.83520	9.36227	9.66092	0.83407	0.77974	0.87624	0.83407	0.72625	0.84142
70	76	9.88246	9.72734	0.82889	0.78906	0.88209	0.82889	0.72841	0.84286	9.36227	9.25762	0.83407	0.79361	0.88493	0.83407	0.73699	0.84858

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
70	77	9.88246	9.28160	0.82889	0.80358	0.89109	0.82889	0.73974	0.85040	9.36227	8.85278	0.83407	0.80739	0.89343	0.83407	0.74771	0.85565
70	78	9.88246	8.83768	0.82889	0.81788	0.89981	0.82889	0.75100	0.85779	9.36227	8.44766	0.83407	0.82101	0.90171	0.83407	0.75839	0.86259
70	79	9.88246	8.39698	0.82889	0.83188	0.90822	0.82889	0.76214	0.86502	9.36227	8.04359	0.83407	0.83439	0.90972	0.83407	0.76898	0.86940
70	80	9.88246	7.96110	0.82889	0.84549	0.91628	0.82889	0.77315	0.87206	9.36227	7.64214	0.83407	0.84744	0.91742	0.83407	0.77945	0.87606
70	81	9.88246	7.53168	0.82889	0.85863	0.92394	0.82889	0.78397	0.87890	9.36227	7.24488	0.83407	0.86008	0.92478	0.83407	0.78977	0.88254
70	82	9.88246	7.11054	0.82889	0.87123	0.93118	0.82889	0.79457	0.88553	9.36227	6.85364	0.83407	0.87223	0.93176	0.83407	0.79990	0.88883
70	83	9.88246	6.69952	0.82889	0.88320	0.93798	0.82889	0.80493	0.89192	9.36227	6.47024	0.83407	0.88383	0.93833	0.83407	0.80980	0.89491
70	84	9.88246	6.30023	0.82889	0.89450	0.94431	0.82889	0.81500	0.89807	9.36227	6.09632	0.83407	0.89481	0.94448	0.83407	0.81946	0.90077
70	85	9.88246	5.91444	0.82889	0.90508	0.95018	0.82889	0.82477	0.90397	9.36227	5.73370	0.83407	0.90512	0.95020	0.83407	0.82884	0.90641
70	86	9.88246	5.54396	0.82889	0.91490	0.95556	0.82889	0.83420	0.90961	9.36227	5.38421	0.83407	0.91473	0.95546	0.83407	0.83790	0.91180
70	87	9.88246	5.19034	0.82889	0.92394	0.96047	0.82889	0.84326	0.91497	9.36227	5.04951	0.83407	0.92360	0.96028	0.83407	0.84663	0.91695
70	88	9.88246	4.85473	0.82889	0.93220	0.96491	0.82889	0.85196	0.92006	9.36227	4.73086	0.83407	0.93174	0.96466	0.83407	0.85501	0.92184
70	89	9.88246	4.53813	0.82889	0.93970	0.96891	0.82889	0.86026	0.92488	9.36227	4.42936	0.83407	0.93914	0.96862	0.83407	0.86303	0.92648
70	90	9.88246	4.24126	0.82889	0.94646	0.97249	0.82889	0.86818	0.92944	9.36227	4.14588	0.83407	0.94584	0.97216	0.83407	0.87068	0.93087
70	91	9.88246	3.96420	0.82889	0.95252	0.97568	0.82889	0.87573	0.93375	9.36227	3.88065	0.83407	0.95186	0.97534	0.83407	0.87799	0.93503
70	92	9.88246	3.70604	0.82889	0.95794	0.97852	0.82889	0.88292	0.93782	9.36227	3.63292	0.83407	0.95727	0.97817	0.83407	0.88496	0.93897
70	93	9.88246	3.46525	0.82889	0.96279	0.98104	0.82889	0.88978	0.94167	9.36227	3.40133	0.83407	0.96211	0.98069	0.83407	0.89161	0.94270
70	94	9.88246	3.23968	0.82889	0.96713	0.98329	0.82889	0.89632	0.94532	9.36227	3.18390	0.83407	0.96646	0.98295	0.83407	0.89796	0.94624
70	95	9.88246	3.02715	0.82889	0.97102	0.98529	0.82889	0.90255	0.94878	9.36227	2.97857	0.83407	0.97037	0.98496	0.83407	0.90403	0.94960
70	96	9.88246	2.82535	0.82889	0.97450	0.98708	0.82889	0.90847	0.95204	9.36227	2.78314	0.83407	0.97388	0.98677	0.83407	0.90979	0.95277
70	97	9.88246	2.63737	0.82889	0.97758	0.98866	0.82889	0.91405	0.95510	9.36227	2.60073	0.83407	0.97700	0.98836	0.83407	0.91524	0.95575
70	98	9.88246	2.46279	0.82889	0.98029	0.99005	0.82889	0.91931	0.95796	9.36227	2.43099	0.83407	0.97974	0.98977	0.83407	0.92038	0.95854
70	99	9.88246	2.30125	0.82889	0.98266	0.99126	0.82889	0.92424	0.96063	9.36227	2.27364	0.83407	0.98216	0.99100	0.83407	0.92520	0.96115
70	100	9.88246	2.15258	0.82889	0.98474	0.99231	0.82889	0.92884	0.96311	9.36227	2.12860	0.83407	0.98427	0.99207	0.83407	0.92970	0.96357
70	101	9.88246	2.01649	0.82889	0.98654	0.99322	0.82889	0.93312	0.96540	9.36227	1.99561	0.83407	0.98611	0.99300	0.83407	0.93390	0.96582
70	102	9.88246	1.89293	0.82889	0.98809	0.99401	0.82889	0.93708	0.96752	9.36227	1.87471	0.83407	0.98769	0.99381	0.83407	0.93778	0.96789
70	103	9.88246	1.78083	0.82889	0.98943	0.99469	0.82889	0.94074	0.96947	9.36227	1.76487	0.83407	0.98907	0.99450	0.83407	0.94138	0.96980
70	104	9.88246	1.67943	0.82889	0.99059	0.99527	0.82889	0.94411	0.97125	9.36227	1.66540	0.83407	0.99026	0.99510	0.83407	0.94469	0.97156
70	105	9.88246	1.58804	0.82889	0.99158	0.99577	0.82889	0.94718	0.97288	9.36227	1.57565	0.83407	0.99128	0.99562	0.83407	0.94771	0.97315
70	106	9.88246	1.50600	0.82889	0.99243	0.99620	0.82889	0.94997	0.97434	9.36227	1.49500	0.83407	0.99215	0.99606	0.83407	0.95045	0.97460
70	107	9.88246	1.43298	0.82889	0.99315	0.99656	0.82889	0.95244	0.97564	9.36227	1.42313	0.83407	0.99289	0.99643	0.83407	0.95290	0.97588
70	108	9.88246	1.36894	0.82889	0.99375	0.99686	0.82889	0.95457	0.97676	9.36227	1.36003	0.83407	0.99351	0.99674	0.83407	0.95500	0.97698
70	109	9.88246	1.31458	0.82889	0.99422	0.99710	0.82889	0.95630	0.97766	9.36227	1.30641	0.83407	0.99399	0.99699	0.83407	0.95670	0.97787
70	110	9.88246	1.27298	0.82889	0.99456	0.99727	0.82889	0.95755	0.97832	9.36227	1.26533	0.83407	0.99435	0.99717	0.83407	0.95794	0.97852
71	1	9.56803	26.62178	0.82386	0.35930	0.52865	0.82386	0.35910	0.52844	9.08113	22.51412	0.82866	0.40322	0.57471	0.82866	0.40302	0.57451
71	2	9.56803	26.56961	0.82386	0.36001	0.52942	0.82386	0.35982	0.52922	9.08113	22.48584	0.82866	0.40373	0.57523	0.82866	0.40355	0.57504

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
71	3	9.56803	26.51422	0.82386	0.36076	0.53023	0.82386	0.36057	0.53003	9.08113	22.45520	0.82866	0.40429	0.57579	0.82866	0.40410	0.57560
71	4	9.56803	26.45593	0.82386	0.36155	0.53109	0.82386	0.36136	0.53088	9.08113	22.42249	0.82866	0.40487	0.57638	0.82866	0.40468	0.57619
71	5	9.56803	26.39526	0.82386	0.36238	0.53198	0.82386	0.36218	0.53176	9.08113	22.38814	0.82866	0.40549	0.57701	0.82866	0.40529	0.57680
71	6	9.56803	26.33222	0.82386	0.36324	0.53291	0.82386	0.36303	0.53268	9.08113	22.35215	0.82866	0.40613	0.57766	0.82866	0.40592	0.57745
71	7	9.56803	26.26662	0.82386	0.36414	0.53387	0.82386	0.36392	0.53363	9.08113	22.31437	0.82866	0.40681	0.57835	0.82866	0.40659	0.57812
71	8	9.56803	26.19847	0.82386	0.36508	0.53488	0.82386	0.36484	0.53463	9.08113	22.27480	0.82866	0.40752	0.57907	0.82866	0.40729	0.57883
71	9	9.56803	26.12745	0.82386	0.36606	0.53593	0.82386	0.36580	0.53566	9.08113	22.23319	0.82866	0.40828	0.57982	0.82866	0.40802	0.57957
71	10	9.56803	26.05351	0.82386	0.36708	0.53703	0.82386	0.36681	0.53674	9.08113	22.18946	0.82866	0.40906	0.58062	0.82866	0.40879	0.58034
71	11	9.56803	25.97700	0.82386	0.36815	0.53817	0.82386	0.36785	0.53786	9.08113	22.14392	0.82866	0.40989	0.58145	0.82866	0.40959	0.58115
71	12	9.56803	25.89730	0.82386	0.36927	0.53937	0.82386	0.36894	0.53902	9.08113	22.09606	0.82866	0.41076	0.58232	0.82866	0.41044	0.58200
71	13	9.56803	25.81474	0.82386	0.37043	0.54061	0.82386	0.37008	0.54023	9.08113	22.04614	0.82866	0.41167	0.58324	0.82866	0.41132	0.58288
71	14	9.56803	25.72901	0.82386	0.37165	0.54190	0.82386	0.37126	0.54149	9.08113	21.99389	0.82866	0.41262	0.58420	0.82866	0.41224	0.58381
71	15	9.56803	25.64035	0.82386	0.37291	0.54325	0.82386	0.37250	0.54280	9.08113	21.93952	0.82866	0.41362	0.58520	0.82866	0.41321	0.58478
71	16	9.56803	25.54880	0.82386	0.37423	0.54464	0.82386	0.37378	0.54417	9.08113	21.88305	0.82866	0.41467	0.58624	0.82866	0.41422	0.58580
71	17	9.56803	25.45467	0.82386	0.37560	0.54609	0.82386	0.37513	0.54559	9.08113	21.82476	0.82866	0.41576	0.58733	0.82866	0.41529	0.58686
71	18	9.56803	25.35821	0.82386	0.37702	0.54759	0.82386	0.37653	0.54707	9.08113	21.76485	0.82866	0.41689	0.58846	0.82866	0.41640	0.58797
71	19	9.56803	25.25875	0.82386	0.37849	0.54914	0.82386	0.37799	0.54861	9.08113	21.70276	0.82866	0.41807	0.58964	0.82866	0.41758	0.58914
71	20	9.56803	25.15564	0.82386	0.38004	0.55076	0.82386	0.37952	0.55023	9.08113	21.63792	0.82866	0.41932	0.59087	0.82866	0.41881	0.59037
71	21	9.56803	25.04833	0.82386	0.38166	0.55246	0.82386	0.38113	0.55191	9.08113	21.56986	0.82866	0.42063	0.59218	0.82866	0.42011	0.59166
71	22	9.56803	24.93660	0.82386	0.38335	0.55424	0.82386	0.38280	0.55366	9.08113	21.49836	0.82866	0.42201	0.59354	0.82866	0.42147	0.59301
71	23	9.56803	24.82004	0.82386	0.38513	0.55609	0.82386	0.38455	0.55549	9.08113	21.42306	0.82866	0.42348	0.59499	0.82866	0.42291	0.59443
71	24	9.56803	24.69862	0.82386	0.38700	0.55804	0.82386	0.38638	0.55739	9.08113	21.34391	0.82866	0.42502	0.59651	0.82866	0.42441	0.59591
71	25	9.56803	24.57203	0.82386	0.38896	0.56007	0.82386	0.38829	0.55938	9.08113	21.26064	0.82866	0.42665	0.59811	0.82866	0.42599	0.59747
71	26	9.56803	24.44053	0.82386	0.39101	0.56220	0.82386	0.39029	0.56145	9.08113	21.17342	0.82866	0.42836	0.59979	0.82866	0.42765	0.59909
71	27	9.56803	24.30438	0.82386	0.39316	0.56442	0.82386	0.39237	0.56360	9.08113	21.08250	0.82866	0.43016	0.60155	0.82866	0.42939	0.60080
71	28	9.56803	24.16342	0.82386	0.39541	0.56673	0.82386	0.39455	0.56584	9.08113	20.98768	0.82866	0.43205	0.60340	0.82866	0.43121	0.60258
71	29	9.56803	24.01762	0.82386	0.39776	0.56914	0.82386	0.39682	0.56818	9.08113	20.88895	0.82866	0.43404	0.60533	0.82866	0.43312	0.60445
71	30	9.56803	23.86654	0.82386	0.40022	0.57165	0.82386	0.39920	0.57061	9.08113	20.78588	0.82866	0.43612	0.60736	0.82866	0.43513	0.60640
71	31	9.56803	23.71037	0.82386	0.40279	0.57427	0.82386	0.40168	0.57314	9.08113	20.67862	0.82866	0.43832	0.60948	0.82866	0.43724	0.60844
71	32	9.56803	23.54876	0.82386	0.40548	0.57700	0.82386	0.40427	0.57578	9.08113	20.56684	0.82866	0.44062	0.61171	0.82866	0.43945	0.61058
71	33	9.56803	23.38162	0.82386	0.40830	0.57985	0.82386	0.40698	0.57852	9.08113	20.45044	0.82866	0.44304	0.61404	0.82866	0.44177	0.61281
71	34	9.56803	23.20856	0.82386	0.41125	0.58282	0.82386	0.40981	0.58137	9.08113	20.32903	0.82866	0.44559	0.61648	0.82866	0.44419	0.61515
71	35	9.56803	23.02940	0.82386	0.41435	0.58592	0.82386	0.41276	0.58434	9.08113	20.20243	0.82866	0.44827	0.61904	0.82866	0.44674	0.61758
71	36	9.56803	22.84408	0.82386	0.41759	0.58916	0.82386	0.41585	0.58742	9.08113	20.07055	0.82866	0.45109	0.62172	0.82866	0.44941	0.62013
71	37	9.56803	22.65215	0.82386	0.42099	0.59253	0.82386	0.41907	0.59063	9.08113	19.93297	0.82866	0.45405	0.62453	0.82866	0.45221	0.62279
71	38	9.56803	22.45348	0.82386	0.42456	0.59606	0.82386	0.42244	0.59396	9.08113	19.78951	0.82866	0.45717	0.62748	0.82866	0.45514	0.62556

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
71	39	9.56803	22.24766	0.82386	0.42830	0.59974	0.82386	0.42595	0.59742	9.08113	19.63978	0.82866	0.46046	0.63057	0.82866	0.45821	0.62845
71	40	9.56803	22.03447	0.82386	0.43223	0.60358	0.82386	0.42961	0.60102	9.08113	19.48352	0.82866	0.46392	0.63381	0.82866	0.46142	0.63147
71	41	9.56803	21.81357	0.82386	0.43636	0.60759	0.82386	0.43343	0.60475	9.08113	19.32040	0.82866	0.46757	0.63721	0.82866	0.46478	0.63461
71	42	9.56803	21.58485	0.82386	0.44069	0.61178	0.82386	0.43742	0.60861	9.08113	19.15023	0.82866	0.47142	0.64077	0.82866	0.46829	0.63787
71	43	9.56803	21.34779	0.82386	0.44525	0.61615	0.82386	0.44157	0.61262	9.08113	18.97251	0.82866	0.47547	0.64450	0.82866	0.47196	0.64127
71	44	9.56803	21.10218	0.82386	0.45003	0.62072	0.82386	0.44589	0.61677	9.08113	18.78697	0.82866	0.47974	0.64841	0.82866	0.47579	0.64479
71	45	9.56803	20.84782	0.82386	0.45506	0.62548	0.82386	0.45040	0.62107	9.08113	18.59337	0.82866	0.48423	0.65250	0.82866	0.47979	0.64845
71	46	9.56803	20.58697	0.82386	0.46031	0.63042	0.82386	0.45508	0.62551	9.08113	18.39367	0.82866	0.48894	0.65676	0.82866	0.48396	0.65225
71	47	9.56803	20.32000	0.82386	0.46579	0.63555	0.82386	0.45996	0.63010	9.08113	18.18814	0.82866	0.49386	0.66119	0.82866	0.48831	0.65619
71	48	9.56803	20.04764	0.82386	0.47150	0.64085	0.82386	0.46505	0.63486	9.08113	17.97738	0.82866	0.49901	0.66578	0.82866	0.49284	0.66028
71	49	9.56803	19.77090	0.82386	0.47745	0.64632	0.82386	0.47034	0.63977	9.08113	17.76227	0.82866	0.50436	0.67053	0.82866	0.49758	0.66451
71	50	9.56803	19.49116	0.82386	0.48362	0.65195	0.82386	0.47586	0.64486	9.08113	17.54401	0.82866	0.50993	0.67543	0.82866	0.50253	0.66892
71	51	9.56803	19.21029	0.82386	0.49001	0.65773	0.82386	0.48163	0.65014	9.08113	17.32430	0.82866	0.51569	0.68047	0.82866	0.50772	0.67349
71	52	9.56803	18.92146	0.82386	0.49672	0.66375	0.82386	0.48765	0.65560	9.08113	17.09693	0.82866	0.52176	0.68573	0.82866	0.51314	0.67825
71	53	9.56803	18.62485	0.82386	0.50376	0.67000	0.82386	0.49394	0.66126	9.08113	16.86201	0.82866	0.52813	0.69121	0.82866	0.51882	0.68319
71	54	9.56803	18.32038	0.82386	0.51114	0.67650	0.82386	0.50051	0.66712	9.08113	16.61938	0.82866	0.53484	0.69693	0.82866	0.52477	0.68832
71	55	9.56803	18.00819	0.82386	0.51888	0.68324	0.82386	0.50735	0.67317	9.08113	16.36911	0.82866	0.54188	0.70288	0.82866	0.53098	0.69365
71	56	9.56803	17.68820	0.82386	0.52700	0.69024	0.82386	0.51449	0.67943	9.08113	16.11103	0.82866	0.54927	0.70907	0.82866	0.53747	0.69916
71	57	9.56803	17.36037	0.82386	0.53550	0.69749	0.82386	0.52193	0.68588	9.08113	15.84506	0.82866	0.55704	0.71551	0.82866	0.54425	0.70487
71	58	9.56803	17.02468	0.82386	0.54441	0.70501	0.82386	0.52968	0.69253	9.08113	15.57108	0.82866	0.56518	0.72220	0.82866	0.55132	0.71078
71	59	9.56803	16.68091	0.82386	0.55373	0.71278	0.82386	0.53773	0.69938	9.08113	15.28882	0.82866	0.57373	0.72913	0.82866	0.55869	0.71687
71	60	9.56803	16.32913	0.82386	0.56349	0.72081	0.82386	0.54610	0.70642	9.08113	14.99826	0.82866	0.58269	0.73633	0.82866	0.56636	0.72316
71	61	9.56803	15.96913	0.82386	0.57370	0.72911	0.82386	0.55478	0.71364	9.08113	14.69911	0.82866	0.59207	0.74377	0.82866	0.57434	0.72962
71	62	9.56803	15.60088	0.82386	0.58435	0.73766	0.82386	0.56377	0.72104	9.08113	14.39128	0.82866	0.60188	0.75147	0.82866	0.58261	0.73627
71	63	9.56803	15.22446	0.82386	0.59548	0.74646	0.82386	0.57307	0.72860	9.08113	14.07472	0.82866	0.61214	0.75942	0.82866	0.59119	0.74308
71	64	9.56803	14.83980	0.82386	0.60706	0.75549	0.82386	0.58267	0.73631	9.08113	13.74931	0.82866	0.62285	0.76760	0.82866	0.60007	0.75005
71	65	9.56803	14.44688	0.82386	0.61912	0.76476	0.82386	0.59256	0.74416	9.08113	13.41490	0.82866	0.63401	0.77602	0.82866	0.60923	0.75717
71	66	9.56803	14.04613	0.82386	0.63163	0.77423	0.82386	0.60273	0.75213	9.08113	13.07182	0.82866	0.64562	0.78465	0.82866	0.61867	0.76442
71	67	9.56803	13.63788	0.82386	0.64459	0.78389	0.82386	0.61317	0.76021	9.08113	12.72027	0.82866	0.65766	0.79348	0.82866	0.62838	0.77178
71	68	9.56803	13.22255	0.82386	0.65798	0.79371	0.82386	0.62386	0.76837	9.08113	12.36057	0.82866	0.67012	0.80248	0.82866	0.63833	0.77925
71	69	9.56803	12.80079	0.82386	0.67176	0.80366	0.82386	0.63478	0.77659	9.08113	11.99324	0.82866	0.68297	0.81162	0.82866	0.64852	0.78679
71	70	9.56803	12.37331	0.82386	0.68591	0.81369	0.82386	0.64590	0.78486	9.08113	11.61885	0.82866	0.69618	0.82088	0.82866	0.65891	0.79439
71	71	9.56803	11.94070	0.82386	0.70037	0.82379	0.82386	0.65720	0.79314	9.08113	11.23789	0.82866	0.70973	0.83022	0.82866	0.66950	0.80204
71	72	9.56803	11.50357	0.82386	0.71511	0.83390	0.82386	0.66865	0.80143	9.08113	10.85087	0.82866	0.72356	0.83961	0.82866	0.68025	0.80970
71	73	9.56803	11.06278	0.82386	0.73007	0.84398	0.82386	0.68023	0.80969	9.08113	10.45855	0.82866	0.73762	0.84900	0.82866	0.69114	0.81736
71	74	9.56803	10.61910	0.82386	0.74519	0.85399	0.82386	0.69190	0.81790	9.08113	10.06159	0.82866	0.75186	0.85836	0.82866	0.70213	0.82500

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
71	75	9.56803	10.17356	0.82386	0.76039	0.86389	0.82386	0.70363	0.82604	9.08113	9.66092	0.82866	0.76622	0.86764	0.82866	0.71320	0.83260
71	76	9.56803	9.72734	0.82386	0.77558	0.87361	0.82386	0.71539	0.83408	9.08113	9.25762	0.82866	0.78062	0.87679	0.82866	0.72432	0.84012
71	77	9.56803	9.28160	0.82386	0.79070	0.88312	0.82386	0.72713	0.84201	9.08113	8.85278	0.82866	0.79497	0.88577	0.82866	0.73544	0.84755
71	78	9.56803	8.83768	0.82386	0.80564	0.89236	0.82386	0.73881	0.84979	9.08113	8.44766	0.82866	0.80920	0.89454	0.82866	0.74652	0.85487
71	79	9.56803	8.39698	0.82386	0.82031	0.90129	0.82386	0.75041	0.85741	9.08113	8.04359	0.82866	0.82321	0.90304	0.82866	0.75755	0.86205
71	80	9.56803	7.96110	0.82386	0.83463	0.90986	0.82386	0.76187	0.86484	9.08113	7.64214	0.82866	0.83693	0.91122	0.82866	0.76846	0.86907
71	81	9.56803	7.53168	0.82386	0.84849	0.91804	0.82386	0.77316	0.87207	9.08113	7.24488	0.82866	0.85025	0.91906	0.82866	0.77923	0.87592
71	82	9.56803	7.11054	0.82386	0.86181	0.92578	0.82386	0.78424	0.87907	9.08113	6.85364	0.82866	0.86309	0.92652	0.82866	0.78982	0.88257
71	83	9.56803	6.69952	0.82386	0.87452	0.93306	0.82386	0.79507	0.88584	9.08113	6.47024	0.82866	0.87538	0.93355	0.82866	0.80019	0.88901
71	84	9.56803	6.30023	0.82386	0.88654	0.93986	0.82386	0.80563	0.89235	9.08113	6.09632	0.82866	0.88704	0.94014	0.82866	0.81031	0.89522
71	85	9.56803	5.91444	0.82386	0.89781	0.94616	0.82386	0.81587	0.89860	9.08113	5.73370	0.82866	0.89802	0.94627	0.82866	0.82014	0.90119
71	86	9.56803	5.54396	0.82386	0.90830	0.95195	0.82386	0.82577	0.90457	9.08113	5.38421	0.82866	0.90827	0.95193	0.82866	0.82966	0.90690
71	87	9.56803	5.19034	0.82386	0.91798	0.95724	0.82386	0.83529	0.91025	9.08113	5.04951	0.82866	0.91775	0.95711	0.82866	0.83883	0.91235
71	88	9.56803	4.85473	0.82386	0.92684	0.96203	0.82386	0.84442	0.91565	9.08113	4.73086	0.82866	0.92646	0.96183	0.82866	0.84763	0.91753
71	89	9.56803	4.53813	0.82386	0.93489	0.96635	0.82386	0.85316	0.92076	9.08113	4.42936	0.82866	0.93440	0.96609	0.82866	0.85606	0.92245
71	90	9.56803	4.24126	0.82386	0.94215	0.97021	0.82386	0.86149	0.92559	9.08113	4.14588	0.82866	0.94159	0.96992	0.82866	0.86412	0.92711
71	91	9.56803	3.96420	0.82386	0.94868	0.97366	0.82386	0.86943	0.93015	9.08113	3.88065	0.82866	0.94806	0.97334	0.82866	0.87180	0.93151
71	92	9.56803	3.70604	0.82386	0.95452	0.97673	0.82386	0.87700	0.93447	9.08113	3.63292	0.82866	0.95388	0.97640	0.82866	0.87914	0.93568
71	93	9.56803	3.46525	0.82386	0.95975	0.97946	0.82386	0.88421	0.93855	9.08113	3.40133	0.82866	0.95910	0.97912	0.82866	0.88614	0.93963
71	94	9.56803	3.23968	0.82386	0.96444	0.98190	0.82386	0.89110	0.94241	9.08113	3.18390	0.82866	0.96379	0.98156	0.82866	0.89283	0.94338
71	95	9.56803	3.02715	0.82386	0.96864	0.98407	0.82386	0.89766	0.94607	9.08113	2.97857	0.82866	0.96800	0.98374	0.82866	0.89921	0.94693
71	96	9.56803	2.82535	0.82386	0.97240	0.98601	0.82386	0.90389	0.94952	9.08113	2.78314	0.82866	0.97179	0.98569	0.82866	0.90528	0.95029
71	97	9.56803	2.63737	0.82386	0.97573	0.98772	0.82386	0.90977	0.95275	9.08113	2.60073	0.82866	0.97515	0.98742	0.82866	0.91102	0.95344
71	98	9.56803	2.46279	0.82386	0.97866	0.98922	0.82386	0.91530	0.95578	9.08113	2.43099	0.82866	0.97812	0.98894	0.82866	0.91642	0.95639
71	99	9.56803	2.30125	0.82386	0.98123	0.99053	0.82386	0.92048	0.95860	9.08113	2.27364	0.82866	0.98072	0.99027	0.82866	0.92149	0.95914
71	100	9.56803	2.15258	0.82386	0.98348	0.99167	0.82386	0.92532	0.96121	9.08113	2.12860	0.82866	0.98300	0.99143	0.82866	0.92623	0.96170
71	101	9.56803	2.01649	0.82386	0.98543	0.99266	0.82386	0.92982	0.96364	9.08113	1.99561	0.82866	0.98499	0.99244	0.82866	0.93064	0.96408
71	102	9.56803	1.89293	0.82386	0.98711	0.99351	0.82386	0.93399	0.96587	9.08113	1.87471	0.82866	0.98670	0.99331	0.82866	0.93473	0.96626
71	103	9.56803	1.78083	0.82386	0.98856	0.99425	0.82386	0.93784	0.96792	9.08113	1.76487	0.82866	0.98819	0.99406	0.82866	0.93851	0.96828
71	104	9.56803	1.67943	0.82386	0.98982	0.99488	0.82386	0.94138	0.96980	9.08113	1.66540	0.82866	0.98947	0.99471	0.82866	0.94199	0.97013
71	105	9.56803	1.58804	0.82386	0.99089	0.99542	0.82386	0.94461	0.97152	9.08113	1.57565	0.82866	0.99058	0.99527	0.82866	0.94517	0.97181
71	106	9.56803	1.50600	0.82386	0.99181	0.99589	0.82386	0.94754	0.97306	9.08113	1.49500	0.82866	0.99152	0.99574	0.82866	0.94805	0.97333
71	107	9.56803	1.43298	0.82386	0.99259	0.99628	0.82386	0.95014	0.97443	9.08113	1.42313	0.82866	0.99232	0.99614	0.82866	0.95061	0.97468
71	108	9.56803	1.36894	0.82386	0.99323	0.99660	0.82386	0.95237	0.97561	9.08113	1.36003	0.82866	0.99298	0.99648	0.82866	0.95282	0.97584
71	109	9.56803	1.31458	0.82386	0.99374	0.99686	0.82386	0.95418	0.97656	9.08113	1.30641	0.82866	0.99351	0.99675	0.82866	0.95461	0.97678
71	110	9.56803	1.27298	0.82386	0.99411	0.99705	0.82386	0.95550	0.97724	9.08113	1.26533	0.82866	0.99389	0.99694	0.82866	0.95591	0.97746

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
72	1	9.24761	26.62178	0.81780	0.34727	0.51552	0.81780	0.34709	0.51531	8.79325	22.51412	0.82278	0.39045	0.56161	0.82278	0.39026	0.56142
72	2	9.24761	26.56961	0.81780	0.34796	0.51628	0.81780	0.34778	0.51608	8.79325	22.48584	0.82278	0.39094	0.56213	0.82278	0.39077	0.56195
72	3	9.24761	26.51422	0.81780	0.34869	0.51707	0.81780	0.34851	0.51688	8.79325	22.45520	0.82278	0.39148	0.56268	0.82278	0.39130	0.56250
72	4	9.24761	26.45593	0.81780	0.34945	0.51792	0.81780	0.34927	0.51772	8.79325	22.42249	0.82278	0.39205	0.56327	0.82278	0.39186	0.56308
72	5	9.24761	26.39526	0.81780	0.35025	0.51879	0.81780	0.35006	0.51859	8.79325	22.38814	0.82278	0.39264	0.56388	0.82278	0.39245	0.56369
72	6	9.24761	26.33222	0.81780	0.35108	0.51971	0.81780	0.35089	0.51949	8.79325	22.35215	0.82278	0.39327	0.56453	0.82278	0.39307	0.56432
72	7	9.24761	26.26662	0.81780	0.35195	0.52066	0.81780	0.35175	0.52043	8.79325	22.31437	0.82278	0.39393	0.56520	0.82278	0.39372	0.56499
72	8	9.24761	26.19847	0.81780	0.35286	0.52165	0.81780	0.35264	0.52141	8.79325	22.27480	0.82278	0.39462	0.56592	0.82278	0.39440	0.56569
72	9	9.24761	26.12745	0.81780	0.35381	0.52269	0.81780	0.35357	0.52243	8.79325	22.23319	0.82278	0.39535	0.56666	0.82278	0.39511	0.56642
72	10	9.24761	26.05351	0.81780	0.35480	0.52377	0.81780	0.35454	0.52349	8.79325	22.18946	0.82278	0.39611	0.56745	0.82278	0.39585	0.56718
72	11	9.24761	25.97700	0.81780	0.35584	0.52490	0.81780	0.35556	0.52459	8.79325	22.14392	0.82278	0.39691	0.56827	0.82278	0.39663	0.56798
72	12	9.24761	25.89730	0.81780	0.35692	0.52607	0.81780	0.35661	0.52574	8.79325	22.09606	0.82278	0.39775	0.56913	0.82278	0.39745	0.56882
72	13	9.24761	25.81474	0.81780	0.35804	0.52729	0.81780	0.35771	0.52693	8.79325	22.04614	0.82278	0.39864	0.57003	0.82278	0.39830	0.56969
72	14	9.24761	25.72901	0.81780	0.35922	0.52857	0.81780	0.35886	0.52817	8.79325	21.99389	0.82278	0.39956	0.57098	0.82278	0.39920	0.57061
72	15	9.24761	25.64035	0.81780	0.36044	0.52989	0.81780	0.36005	0.52946	8.79325	21.93952	0.82278	0.40053	0.57197	0.82278	0.40014	0.57157
72	16	9.24761	25.54880	0.81780	0.36172	0.53127	0.81780	0.36129	0.53081	8.79325	21.88305	0.82278	0.40154	0.57300	0.82278	0.40112	0.57257
72	17	9.24761	25.45467	0.81780	0.36304	0.53269	0.81780	0.36259	0.53221	8.79325	21.82476	0.82278	0.40260	0.57408	0.82278	0.40215	0.57362
72	18	9.24761	25.35821	0.81780	0.36441	0.53417	0.81780	0.36395	0.53367	8.79325	21.76485	0.82278	0.40370	0.57519	0.82278	0.40323	0.57472
72	19	9.24761	25.25875	0.81780	0.36584	0.53570	0.81780	0.36537	0.53519	8.79325	21.70276	0.82278	0.40485	0.57636	0.82278	0.40437	0.57588
72	20	9.24761	25.15564	0.81780	0.36733	0.53730	0.81780	0.36685	0.53678	8.79325	21.63792	0.82278	0.40605	0.57758	0.82278	0.40557	0.57709
72	21	9.24761	25.04833	0.81780	0.36890	0.53897	0.81780	0.36840	0.53844	8.79325	21.56986	0.82278	0.40732	0.57886	0.82278	0.40683	0.57836
72	22	9.24761	24.93660	0.81780	0.37054	0.54072	0.81780	0.37002	0.54017	8.79325	21.49836	0.82278	0.40867	0.58022	0.82278	0.40815	0.57970
72	23	9.24761	24.82004	0.81780	0.37226	0.54255	0.81780	0.37172	0.54198	8.79325	21.42306	0.82278	0.41008	0.58164	0.82278	0.40955	0.58110
72	24	9.24761	24.69862	0.81780	0.37407	0.54447	0.81780	0.37349	0.54386	8.79325	21.34391	0.82278	0.41158	0.58315	0.82278	0.41101	0.58257
72	25	9.24761	24.57203	0.81780	0.37597	0.54648	0.81780	0.37534	0.54582	8.79325	21.26064	0.82278	0.41316	0.58473	0.82278	0.41254	0.58411
72	26	9.24761	24.44053	0.81780	0.37796	0.54858	0.81780	0.37728	0.54786	8.79325	21.17342	0.82278	0.41482	0.58639	0.82278	0.41415	0.58572
72	27	9.24761	24.30438	0.81780	0.38004	0.55076	0.81780	0.37930	0.54999	8.79325	21.08250	0.82278	0.41657	0.58814	0.82278	0.41584	0.58741
72	28	9.24761	24.16342	0.81780	0.38221	0.55305	0.81780	0.38141	0.55220	8.79325	20.98768	0.82278	0.41840	0.58996	0.82278	0.41762	0.58918
72	29	9.24761	24.01762	0.81780	0.38449	0.55542	0.81780	0.38362	0.55451	8.79325	20.88895	0.82278	0.42033	0.59188	0.82278	0.41948	0.59103
72	30	9.24761	23.86654	0.81780	0.38687	0.55791	0.81780	0.38592	0.55692	8.79325	20.78588	0.82278	0.42236	0.59389	0.82278	0.42143	0.59297
72	31	9.24761	23.71037	0.81780	0.38936	0.56049	0.81780	0.38833	0.55942	8.79325	20.67862	0.82278	0.42449	0.59599	0.82278	0.42348	0.59499
72	32	9.24761	23.54876	0.81780	0.39197	0.56319	0.81780	0.39085	0.56203	8.79325	20.56684	0.82278	0.42673	0.59819	0.82278	0.42563	0.59711
72	33	9.24761	23.38162	0.81780	0.39471	0.56601	0.81780	0.39348	0.56474	8.79325	20.45044	0.82278	0.42908	0.60050	0.82278	0.42789	0.59933
72	34	9.24761	23.20856	0.81780	0.39757	0.56895	0.81780	0.39623	0.56757	8.79325	20.32903	0.82278	0.43156	0.60292	0.82278	0.43025	0.60165
72	35	9.24761	23.02940	0.81780	0.40057	0.57201	0.81780	0.39910	0.57051	8.79325	20.20243	0.82278	0.43416	0.60546	0.82278	0.43274	0.60407
72	36	9.24761	22.84408	0.81780	0.40372	0.57521	0.81780	0.40210	0.57357	8.79325	20.07055	0.82278	0.43690	0.60812	0.82278	0.43534	0.60660

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EMPLOYEES
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
72	37	9.24761	22.65215	0.81780	0.40702	0.57856	0.81780	0.40524	0.57675	8.79325	19.93297	0.82278	0.43979	0.61091	0.82278	0.43807	0.60925
72	38	9.24761	22.45348	0.81780	0.41048	0.58205	0.81780	0.40851	0.58006	8.79325	19.78951	0.82278	0.44283	0.61383	0.82278	0.44093	0.61201
72	39	9.24761	22.24766	0.81780	0.41412	0.58569	0.81780	0.41193	0.58350	8.79325	19.63978	0.82278	0.44603	0.61690	0.82278	0.44393	0.61489
72	40	9.24761	22.03447	0.81780	0.41794	0.58950	0.81780	0.41550	0.58707	8.79325	19.48352	0.82278	0.44940	0.62012	0.82278	0.44706	0.61789
72	41	9.24761	21.81357	0.81780	0.42195	0.59348	0.81780	0.41922	0.59078	8.79325	19.32040	0.82278	0.45296	0.62350	0.82278	0.45034	0.62102
72	42	9.24761	21.58485	0.81780	0.42616	0.59763	0.81780	0.42311	0.59463	8.79325	19.15023	0.82278	0.45671	0.62704	0.82278	0.45378	0.62427
72	43	9.24761	21.34779	0.81780	0.43059	0.60198	0.81780	0.42716	0.59861	8.79325	18.97251	0.82278	0.46066	0.63076	0.82278	0.45737	0.62766
72	44	9.24761	21.10218	0.81780	0.43525	0.60651	0.81780	0.43138	0.60274	8.79325	18.78697	0.82278	0.46483	0.63465	0.82278	0.46111	0.63118
72	45	9.24761	20.84782	0.81780	0.44014	0.61125	0.81780	0.43577	0.60702	8.79325	18.59337	0.82278	0.46922	0.63873	0.82278	0.46502	0.63483
72	46	9.24761	20.58697	0.81780	0.44526	0.61616	0.81780	0.44035	0.61145	8.79325	18.39367	0.82278	0.47382	0.64298	0.82278	0.46910	0.63863
72	47	9.24761	20.32000	0.81780	0.45060	0.62126	0.81780	0.44511	0.61603	8.79325	18.18814	0.82278	0.47863	0.64739	0.82278	0.47336	0.64256
72	48	9.24761	20.04764	0.81780	0.45617	0.62654	0.81780	0.45008	0.62077	8.79325	17.97738	0.82278	0.48365	0.65198	0.82278	0.47781	0.64665
72	49	9.24761	19.77090	0.81780	0.46197	0.63199	0.81780	0.45526	0.62567	8.79325	17.76227	0.82278	0.48889	0.65672	0.82278	0.48246	0.65089
72	50	9.24761	19.49116	0.81780	0.46800	0.63760	0.81780	0.46066	0.63076	8.79325	17.54401	0.82278	0.49434	0.66162	0.82278	0.48731	0.65529
72	51	9.24761	19.21029	0.81780	0.47424	0.64337	0.81780	0.46631	0.63603	8.79325	17.32430	0.82278	0.49998	0.66665	0.82278	0.49240	0.65988
72	52	9.24761	18.92146	0.81780	0.48079	0.64937	0.81780	0.47221	0.64150	8.79325	17.09693	0.82278	0.50593	0.67191	0.82278	0.49773	0.66465
72	53	9.24761	18.62485	0.81780	0.48767	0.65562	0.81780	0.47838	0.64717	8.79325	16.86201	0.82278	0.51218	0.67741	0.82278	0.50332	0.66961
72	54	9.24761	18.32038	0.81780	0.49490	0.66212	0.81780	0.48483	0.65305	8.79325	16.61938	0.82278	0.51876	0.68314	0.82278	0.50917	0.67477
72	55	9.24761	18.00819	0.81780	0.50249	0.66888	0.81780	0.49157	0.65913	8.79325	16.36911	0.82278	0.52568	0.68911	0.82278	0.51530	0.68013
72	56	9.24761	17.68820	0.81780	0.51045	0.67589	0.81780	0.49860	0.66542	8.79325	16.11103	0.82278	0.53296	0.69533	0.82278	0.52171	0.68569
72	57	9.24761	17.36037	0.81780	0.51881	0.68318	0.81780	0.50594	0.67193	8.79325	15.84506	0.82278	0.54060	0.70181	0.82278	0.52841	0.69145
72	58	9.24761	17.02468	0.81780	0.52757	0.69073	0.81780	0.51359	0.67864	8.79325	15.57108	0.82278	0.54864	0.70854	0.82278	0.53541	0.69742
72	59	9.24761	16.68091	0.81780	0.53677	0.69857	0.81780	0.52156	0.68556	8.79325	15.28882	0.82278	0.55708	0.71555	0.82278	0.54272	0.70359
72	60	9.24761	16.32913	0.81780	0.54640	0.70667	0.81780	0.52986	0.69269	8.79325	14.99826	0.82278	0.56595	0.72282	0.82278	0.55035	0.70997
72	61	9.24761	15.96913	0.81780	0.55649	0.71506	0.81780	0.53848	0.70002	8.79325	14.69911	0.82278	0.57525	0.73036	0.82278	0.55829	0.71654
72	62	9.24761	15.60088	0.81780	0.56706	0.72372	0.81780	0.54743	0.70754	8.79325	14.39128	0.82278	0.58500	0.73817	0.82278	0.56655	0.72331
72	63	9.24761	15.22446	0.81780	0.57811	0.73266	0.81780	0.55671	0.71524	8.79325	14.07472	0.82278	0.59522	0.74625	0.82278	0.57513	0.73026
72	64	9.24761	14.83980	0.81780	0.58964	0.74186	0.81780	0.56632	0.72312	8.79325	13.74931	0.82278	0.60590	0.75459	0.82278	0.58402	0.73739
72	65	9.24761	14.44688	0.81780	0.60168	0.75131	0.81780	0.57623	0.73115	8.79325	13.41490	0.82278	0.61707	0.76319	0.82278	0.59322	0.74468
72	66	9.24761	14.04613	0.81780	0.61420	0.76100	0.81780	0.58646	0.73933	8.79325	13.07182	0.82278	0.62870	0.77203	0.82278	0.60273	0.75213
72	67	9.24761	13.63788	0.81780	0.62721	0.77090	0.81780	0.59698	0.74763	8.79325	12.72027	0.82278	0.64081	0.78109	0.82278	0.61253	0.75971
72	68	9.24761	13.22255	0.81780	0.64069	0.78100	0.81780	0.60777	0.75604	8.79325	12.36057	0.82278	0.65338	0.79035	0.82278	0.62260	0.76741
72	69	9.24761	12.80079	0.81780	0.65461	0.79125	0.81780	0.61883	0.76454	8.79325	11.99324	0.82278	0.66638	0.79979	0.82278	0.63293	0.77521
72	70	9.24761	12.37331	0.81780	0.66894	0.80163	0.81780	0.63012	0.77310	8.79325	11.61885	0.82278	0.67979	0.80937	0.82278	0.64350	0.78309
72	71	9.24761	11.94070	0.81780	0.68365	0.81210	0.81780	0.64162	0.78169	8.79325	11.23789	0.82278	0.69357	0.81906	0.82278	0.65430	0.79103
72	72	9.24761	11.50357	0.81780	0.69869	0.82262	0.81780	0.65332	0.79031	8.79325	10.85087	0.82278	0.70770	0.82883	0.82278	0.66529	0.79901

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
72	73	9.24761	11.06278	0.81780	0.71400	0.83314	0.81780	0.66517	0.79892	8.79325	10.45855	0.82278	0.72211	0.83863	0.82278	0.67644	0.80700
72	74	9.24761	10.61910	0.81780	0.72954	0.84362	0.81780	0.67715	0.80750	8.79325	10.06159	0.82278	0.73676	0.84843	0.82278	0.68774	0.81498
72	75	9.24761	10.17356	0.81780	0.74521	0.85401	0.81780	0.68922	0.81602	8.79325	9.66092	0.82278	0.75157	0.85817	0.82278	0.69914	0.82294
72	76	9.24761	9.72734	0.81780	0.76095	0.86425	0.81780	0.70134	0.82446	8.79325	9.25762	0.82278	0.76648	0.86780	0.82278	0.71061	0.83083
72	77	9.24761	9.28160	0.81780	0.77665	0.87429	0.81780	0.71347	0.83278	8.79325	8.85278	0.82278	0.78140	0.87728	0.82278	0.72212	0.83864
72	78	9.24761	8.83768	0.81780	0.79223	0.88407	0.81780	0.72558	0.84097	8.79325	8.44766	0.82278	0.79623	0.88656	0.82278	0.73362	0.84634
72	79	9.24761	8.39698	0.81780	0.80759	0.89356	0.81780	0.73762	0.84900	8.79325	8.04359	0.82278	0.81090	0.89558	0.82278	0.74507	0.85391
72	80	9.24761	7.96110	0.81780	0.82263	0.90268	0.81780	0.74954	0.85684	8.79325	7.64214	0.82278	0.82530	0.90429	0.82278	0.75643	0.86133
72	81	9.24761	7.53168	0.81780	0.83724	0.91141	0.81780	0.76131	0.86448	8.79325	7.24488	0.82278	0.83933	0.91265	0.82278	0.76767	0.86857
72	82	9.24761	7.11054	0.81780	0.85133	0.91970	0.81780	0.77288	0.87189	8.79325	6.85364	0.82278	0.85291	0.92061	0.82278	0.77873	0.87560
72	83	9.24761	6.69952	0.81780	0.86481	0.92750	0.81780	0.78421	0.87906	8.79325	6.47024	0.82278	0.86593	0.92815	0.82278	0.78958	0.88242
72	84	9.24761	6.30023	0.81780	0.87759	0.93481	0.81780	0.79527	0.88596	8.79325	6.09632	0.82278	0.87832	0.93522	0.82278	0.80018	0.88900
72	85	9.24761	5.91444	0.81780	0.88962	0.94159	0.81780	0.80601	0.89259	8.79325	5.73370	0.82278	0.89002	0.94181	0.82278	0.81050	0.89533
72	86	9.24761	5.54396	0.81780	0.90084	0.94784	0.81780	0.81640	0.89892	8.79325	5.38421	0.82278	0.90097	0.94790	0.82278	0.82049	0.90139
72	87	9.24761	5.19034	0.81780	0.91122	0.95355	0.81780	0.82640	0.90495	8.79325	5.04951	0.82278	0.91112	0.95349	0.82278	0.83013	0.90718
72	88	9.24761	4.85473	0.81780	0.92073	0.95873	0.81780	0.83601	0.91068	8.79325	4.73086	0.82278	0.92046	0.95858	0.82278	0.83939	0.91268
72	89	9.24761	4.53813	0.81780	0.92940	0.96341	0.81780	0.84520	0.91611	8.79325	4.42936	0.82278	0.92900	0.96319	0.82278	0.84827	0.91790
72	90	9.24761	4.24126	0.81780	0.93723	0.96760	0.81780	0.85398	0.92124	8.79325	4.14588	0.82278	0.93673	0.96733	0.82278	0.85675	0.92285
72	91	9.24761	3.96420	0.81780	0.94428	0.97134	0.81780	0.86235	0.92609	8.79325	3.88065	0.82278	0.94371	0.97104	0.82278	0.86485	0.92753
72	92	9.24761	3.70604	0.81780	0.95060	0.97467	0.81780	0.87033	0.93067	8.79325	3.63292	0.82278	0.94999	0.97435	0.82278	0.87258	0.93196
72	93	9.24761	3.46525	0.81780	0.95626	0.97764	0.81780	0.87794	0.93500	8.79325	3.40133	0.82278	0.95563	0.97731	0.82278	0.87997	0.93615
72	94	9.24761	3.23968	0.81780	0.96134	0.98029	0.81780	0.88520	0.93911	8.79325	3.18390	0.82278	0.96070	0.97996	0.82278	0.88703	0.94013
72	95	9.24761	3.02715	0.81780	0.96589	0.98265	0.81780	0.89212	0.94299	8.79325	2.97857	0.82278	0.96526	0.98233	0.82278	0.89377	0.94390
72	96	9.24761	2.82535	0.81780	0.96998	0.98476	0.81780	0.89870	0.94665	8.79325	2.78314	0.82278	0.96937	0.98445	0.82278	0.90017	0.94746
72	97	9.24761	2.63737	0.81780	0.97359	0.98662	0.81780	0.90490	0.95008	8.79325	2.60073	0.82278	0.97301	0.98632	0.82278	0.90622	0.95080
72	98	9.24761	2.46279	0.81780	0.97678	0.98825	0.81780	0.91074	0.95328	8.79325	2.43099	0.82278	0.97623	0.98797	0.82278	0.91193	0.95393
72	99	9.24761	2.30125	0.81780	0.97958	0.98968	0.81780	0.91621	0.95627	8.79325	2.27364	0.82278	0.97906	0.98942	0.82278	0.91728	0.95685
72	100	9.24761	2.15258	0.81780	0.98202	0.99093	0.81780	0.92132	0.95905	8.79325	2.12860	0.82278	0.98153	0.99068	0.82278	0.92228	0.95957
72	101	9.24761	2.01649	0.81780	0.98414	0.99200	0.81780	0.92607	0.96162	8.79325	1.99561	0.82278	0.98369	0.99178	0.82278	0.92693	0.96208
72	102	9.24761	1.89293	0.81780	0.98597	0.99293	0.81780	0.93047	0.96398	8.79325	1.87471	0.82278	0.98555	0.99272	0.82278	0.93125	0.96440
72	103	9.24761	1.78083	0.81780	0.98755	0.99374	0.81780	0.93453	0.96616	8.79325	1.76487	0.82278	0.98717	0.99354	0.82278	0.93523	0.96653
72	104	9.24761	1.67943	0.81780	0.98891	0.99443	0.81780	0.93826	0.96815	8.79325	1.66540	0.82278	0.98856	0.99425	0.82278	0.93890	0.96849
72	105	9.24761	1.58804	0.81780	0.99008	0.99502	0.81780	0.94167	0.96996	8.79325	1.57565	0.82278	0.98976	0.99485	0.82278	0.94226	0.97027
72	106	9.24761	1.50600	0.81780	0.99108	0.99552	0.81780	0.94476	0.97159	8.79325	1.49500	0.82278	0.99078	0.99537	0.82278	0.94529	0.97188
72	107	9.24761	1.43298	0.81780	0.99193	0.99595	0.81780	0.94750	0.97304	8.79325	1.42313	0.82278	0.99165	0.99581	0.82278	0.94800	0.97330
72	108	9.24761	1.36894	0.81780	0.99263	0.99630	0.81780	0.94985	0.97428	8.79325	1.36003	0.82278	0.99238	0.99617	0.82278	0.95033	0.97453

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>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>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>	<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	109	9.24761	1.31458	0.81780	0.99319	0.99658	0.81780	0.95176	0.97529	8.79325	1.30641	0.82278	0.99295	0.99646	0.82278	0.95221	0.97552
72	110	9.24761	1.27298	0.81780	0.99359	0.99679	0.81780	0.95315	0.97601	8.79325	1.26533	0.82278	0.99336	0.99667	0.82278	0.95358	0.97624
73	1	8.92205	26.62178	0.81135	0.33505	0.50193	0.81135	0.33488	0.50174	8.49936	22.51412	0.81651	0.37740	0.54799	0.81651	0.37723	0.54781
73	2	8.92205	26.56961	0.81135	0.33572	0.50268	0.81135	0.33555	0.50249	8.49936	22.48584	0.81651	0.37789	0.54850	0.81651	0.37772	0.54833
73	3	8.92205	26.51422	0.81135	0.33642	0.50346	0.81135	0.33625	0.50328	8.49936	22.45520	0.81651	0.37840	0.54904	0.81651	0.37824	0.54887
73	4	8.92205	26.45593	0.81135	0.33716	0.50429	0.81135	0.33699	0.50410	8.49936	22.42249	0.81651	0.37895	0.54962	0.81651	0.37878	0.54944
73	5	8.92205	26.39526	0.81135	0.33793	0.50515	0.81135	0.33775	0.50495	8.49936	22.38814	0.81651	0.37953	0.55023	0.81651	0.37935	0.55004
73	6	8.92205	26.33222	0.81135	0.33873	0.50605	0.81135	0.33855	0.50584	8.49936	22.35215	0.81651	0.38013	0.55087	0.81651	0.37995	0.55067
73	7	8.92205	26.26662	0.81135	0.33957	0.50699	0.81135	0.33938	0.50677	8.49936	22.31437	0.81651	0.38077	0.55153	0.81651	0.38058	0.55133
73	8	8.92205	26.19847	0.81135	0.34045	0.50796	0.81135	0.34024	0.50773	8.49936	22.27480	0.81651	0.38144	0.55224	0.81651	0.38123	0.55202
73	9	8.92205	26.12745	0.81135	0.34137	0.50898	0.81135	0.34114	0.50873	8.49936	22.23319	0.81651	0.38214	0.55297	0.81651	0.38192	0.55274
73	10	8.92205	26.05351	0.81135	0.34232	0.51005	0.81135	0.34208	0.50978	8.49936	22.18946	0.81651	0.38288	0.55375	0.81651	0.38264	0.55349
73	11	8.92205	25.97700	0.81135	0.34332	0.51115	0.81135	0.34306	0.51086	8.49936	22.14392	0.81651	0.38366	0.55456	0.81651	0.38340	0.55428
73	12	8.92205	25.89730	0.81135	0.34437	0.51231	0.81135	0.34408	0.51199	8.49936	22.09606	0.81651	0.38447	0.55541	0.81651	0.38419	0.55511
73	13	8.92205	25.81474	0.81135	0.34545	0.51351	0.81135	0.34514	0.51317	8.49936	22.04614	0.81651	0.38533	0.55630	0.81651	0.38501	0.55597
73	14	8.92205	25.72901	0.81135	0.34659	0.51477	0.81135	0.34625	0.51439	8.49936	21.99389	0.81651	0.38623	0.55723	0.81651	0.38588	0.55687
73	15	8.92205	25.64035	0.81135	0.34777	0.51607	0.81135	0.34740	0.51566	8.49936	21.93952	0.81651	0.38716	0.55821	0.81651	0.38679	0.55782
73	16	8.92205	25.54880	0.81135	0.34900	0.51742	0.81135	0.34860	0.51698	8.49936	21.88305	0.81651	0.38814	0.55923	0.81651	0.38774	0.55881
73	17	8.92205	25.45467	0.81135	0.35028	0.51883	0.81135	0.34986	0.51836	8.49936	21.82476	0.81651	0.38917	0.56029	0.81651	0.38874	0.55985
73	18	8.92205	25.35821	0.81135	0.35160	0.52028	0.81135	0.35117	0.51980	8.49936	21.76485	0.81651	0.39023	0.56139	0.81651	0.38979	0.56093
73	19	8.92205	25.25875	0.81135	0.35298	0.52178	0.81135	0.35254	0.52130	8.49936	21.70276	0.81651	0.39134	0.56254	0.81651	0.39089	0.56207
73	20	8.92205	25.15564	0.81135	0.35442	0.52336	0.81135	0.35397	0.52286	8.49936	21.63792	0.81651	0.39251	0.56374	0.81651	0.39205	0.56327
73	21	8.92205	25.04833	0.81135	0.35594	0.52500	0.81135	0.35547	0.52450	8.49936	21.56986	0.81651	0.39374	0.56501	0.81651	0.39327	0.56453
73	22	8.92205	24.93660	0.81135	0.35752	0.52673	0.81135	0.35704	0.52620	8.49936	21.49836	0.81651	0.39503	0.56634	0.81651	0.39455	0.56585
73	23	8.92205	24.82004	0.81135	0.35918	0.52853	0.81135	0.35868	0.52798	8.49936	21.42306	0.81651	0.39641	0.56775	0.81651	0.39590	0.56723
73	24	8.92205	24.69862	0.81135	0.36093	0.53042	0.81135	0.36039	0.52983	8.49936	21.34391	0.81651	0.39786	0.56924	0.81651	0.39732	0.56869
73	25	8.92205	24.57203	0.81135	0.36277	0.53240	0.81135	0.36218	0.53177	8.49936	21.26064	0.81651	0.39938	0.57080	0.81651	0.39881	0.57021
73	26	8.92205	24.44053	0.81135	0.36469	0.53446	0.81135	0.36405	0.53378	8.49936	21.17342	0.81651	0.40100	0.57244	0.81651	0.40037	0.57180
73	27	8.92205	24.30438	0.81135	0.36670	0.53662	0.81135	0.36601	0.53588	8.49936	21.08250	0.81651	0.40269	0.57417	0.81651	0.40201	0.57347
73	28	8.92205	24.16342	0.81135	0.36880	0.53887	0.81135	0.36805	0.53807	8.49936	20.98768	0.81651	0.40447	0.57597	0.81651	0.40373	0.57522
73	29	8.92205	24.01762	0.81135	0.37100	0.54121	0.81135	0.37019	0.54035	8.49936	20.88895	0.81651	0.40633	0.57786	0.81651	0.40553	0.57705
73	30	8.92205	23.86654	0.81135	0.37330	0.54366	0.81135	0.37242	0.54272	8.49936	20.78588	0.81651	0.40830	0.57985	0.81651	0.40743	0.57897
73	31	8.92205	23.71037	0.81135	0.37572	0.54621	0.81135	0.37475	0.54519	8.49936	20.67862	0.81651	0.41036	0.58193	0.81651	0.40942	0.58098
73	32	8.92205	23.54876	0.81135	0.37824	0.54887	0.81135	0.37719	0.54777	8.49936	20.56684	0.81651	0.41254	0.58411	0.81651	0.41151	0.58308
73	33	8.92205	23.38162	0.81135	0.38088	0.55165	0.81135	0.37975	0.55046	8.49936	20.45044	0.81651	0.41482	0.58639	0.81651	0.41370	0.58528
73	34	8.92205	23.20856	0.81135	0.38366	0.55455	0.81135	0.38241	0.55325	8.49936	20.32903	0.81651	0.41722	0.58879	0.81651	0.41600	0.58758

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
73	35	8.92205	23.02940	0.81135	0.38656	0.55758	0.81135	0.38520	0.55616	8.49936	20.20243	0.81651	0.41975	0.59130	0.81651	0.41842	0.58998
73	36	8.92205	22.84408	0.81135	0.38961	0.56075	0.81135	0.38811	0.55919	8.49936	20.07055	0.81651	0.42241	0.59394	0.81651	0.42095	0.59249
73	37	8.92205	22.65215	0.81135	0.39281	0.56405	0.81135	0.39116	0.56235	8.49936	19.93297	0.81651	0.42521	0.59670	0.81651	0.42361	0.59512
73	38	8.92205	22.45348	0.81135	0.39616	0.56750	0.81135	0.39434	0.56563	8.49936	19.78951	0.81651	0.42816	0.59960	0.81651	0.42640	0.59786
73	39	8.92205	22.24766	0.81135	0.39968	0.57111	0.81135	0.39766	0.56904	8.49936	19.63978	0.81651	0.43128	0.60265	0.81651	0.42931	0.60073
73	40	8.92205	22.03447	0.81135	0.40339	0.57488	0.81135	0.40113	0.57258	8.49936	19.48352	0.81651	0.43456	0.60584	0.81651	0.43237	0.60371
73	41	8.92205	21.81357	0.81135	0.40728	0.57882	0.81135	0.40475	0.57626	8.49936	19.32040	0.81651	0.43801	0.60919	0.81651	0.43557	0.60683
73	42	8.92205	21.58485	0.81135	0.41137	0.58293	0.81135	0.40853	0.58008	8.49936	19.15023	0.81651	0.44166	0.61271	0.81651	0.43892	0.61007
73	43	8.92205	21.34779	0.81135	0.41566	0.58724	0.81135	0.41247	0.58404	8.49936	18.97251	0.81651	0.44551	0.61640	0.81651	0.44242	0.61344
73	44	8.92205	21.10218	0.81135	0.42019	0.59173	0.81135	0.41658	0.58814	8.49936	18.78697	0.81651	0.44956	0.62027	0.81651	0.44608	0.61695
73	45	8.92205	20.84782	0.81135	0.42494	0.59643	0.81135	0.42086	0.59240	8.49936	18.59337	0.81651	0.45384	0.62433	0.81651	0.44990	0.62059
73	46	8.92205	20.58697	0.81135	0.42991	0.60131	0.81135	0.42531	0.59680	8.49936	18.39367	0.81651	0.45832	0.62856	0.81651	0.45389	0.62438
73	47	8.92205	20.32000	0.81135	0.43511	0.60638	0.81135	0.42996	0.60136	8.49936	18.18814	0.81651	0.46302	0.63296	0.81651	0.45805	0.62830
73	48	8.92205	20.04764	0.81135	0.44053	0.61162	0.81135	0.43480	0.60608	8.49936	17.97738	0.81651	0.46792	0.63753	0.81651	0.46239	0.63238
73	49	8.92205	19.77090	0.81135	0.44618	0.61704	0.81135	0.43985	0.61097	8.49936	17.76227	0.81651	0.47303	0.64226	0.81651	0.46694	0.63661
73	50	8.92205	19.49116	0.81135	0.45204	0.62263	0.81135	0.44512	0.61603	8.49936	17.54401	0.81651	0.47835	0.64714	0.81651	0.47169	0.64102
73	51	8.92205	19.21029	0.81135	0.45812	0.62837	0.81135	0.45064	0.62130	8.49936	17.32430	0.81651	0.48386	0.65217	0.81651	0.47667	0.64560
73	52	8.92205	18.92146	0.81135	0.46451	0.63435	0.81135	0.45641	0.62676	8.49936	17.09693	0.81651	0.48967	0.65742	0.81651	0.48190	0.65038
73	53	8.92205	18.62485	0.81135	0.47122	0.64059	0.81135	0.46245	0.63243	8.49936	16.86201	0.81651	0.49579	0.66291	0.81651	0.48738	0.65535
73	54	8.92205	18.32038	0.81135	0.47828	0.64708	0.81135	0.46877	0.63832	8.49936	16.61938	0.81651	0.50223	0.66864	0.81651	0.49313	0.66053
73	55	8.92205	18.00819	0.81135	0.48570	0.65383	0.81135	0.47538	0.64441	8.49936	16.36911	0.81651	0.50901	0.67463	0.81651	0.49915	0.66591
73	56	8.92205	17.68820	0.81135	0.49349	0.66085	0.81135	0.48228	0.65073	8.49936	16.11103	0.81651	0.51615	0.68087	0.81651	0.50546	0.67150
73	57	8.92205	17.36037	0.81135	0.50168	0.66816	0.81135	0.48950	0.65727	8.49936	15.84506	0.81651	0.52366	0.68737	0.81651	0.51207	0.67731
73	58	8.92205	17.02468	0.81135	0.51028	0.67574	0.81135	0.49704	0.66403	8.49936	15.57108	0.81651	0.53156	0.69415	0.81651	0.51898	0.68333
73	59	8.92205	16.68091	0.81135	0.51931	0.68361	0.81135	0.50491	0.67101	8.49936	15.28882	0.81651	0.53988	0.70120	0.81651	0.52621	0.68957
73	60	8.92205	16.32913	0.81135	0.52879	0.69178	0.81135	0.51311	0.67822	8.49936	14.99826	0.81651	0.54863	0.70853	0.81651	0.53377	0.69602
73	61	8.92205	15.96913	0.81135	0.53874	0.70024	0.81135	0.52165	0.68563	8.49936	14.69911	0.81651	0.55782	0.71615	0.81651	0.54165	0.70269
73	62	8.92205	15.60088	0.81135	0.54918	0.70899	0.81135	0.53053	0.69326	8.49936	14.39128	0.81651	0.56748	0.72407	0.81651	0.54986	0.70956
73	63	8.92205	15.22446	0.81135	0.56011	0.71804	0.81135	0.53976	0.70109	8.49936	14.07472	0.81651	0.57761	0.73226	0.81651	0.55841	0.71664
73	64	8.92205	14.83980	0.81135	0.57156	0.72738	0.81135	0.54933	0.70912	8.49936	13.74931	0.81651	0.58824	0.74074	0.81651	0.56729	0.72391
73	65	8.92205	14.44688	0.81135	0.58353	0.73700	0.81135	0.55924	0.71732	8.49936	13.41490	0.81651	0.59937	0.74951	0.81651	0.57651	0.73137
73	66	8.92205	14.04613	0.81135	0.59603	0.74689	0.81135	0.56948	0.72569	8.49936	13.07182	0.81651	0.61100	0.75854	0.81651	0.58604	0.73900
73	67	8.92205	13.63788	0.81135	0.60904	0.75702	0.81135	0.58004	0.73421	8.49936	12.72027	0.81651	0.62314	0.76782	0.81651	0.59590	0.74679
73	68	8.92205	13.22255	0.81135	0.62255	0.76738	0.81135	0.59090	0.74285	8.49936	12.36057	0.81651	0.63576	0.77733	0.81651	0.60605	0.75471
73	69	8.92205	12.80079	0.81135	0.63656	0.77793	0.81135	0.60206	0.75161	8.49936	11.99324	0.81651	0.64887	0.78705	0.81651	0.61650	0.76276
73	70	8.92205	12.37331	0.81135	0.65103	0.78864	0.81135	0.61349	0.76045	8.49936	11.61885	0.81651	0.66243	0.79694	0.81651	0.62722	0.77091

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
73	71	8.92205	11.94070	0.81135	0.66593	0.79947	0.81135	0.62516	0.76935	8.49936	11.23789	0.81651	0.67641	0.80697	0.81651	0.63819	0.77914
73	72	8.92205	11.50357	0.81135	0.68122	0.81039	0.81135	0.63706	0.77830	8.49936	10.85087	0.81651	0.69079	0.81712	0.81651	0.64938	0.78743
73	73	8.92205	11.06278	0.81135	0.69685	0.82135	0.81135	0.64915	0.78726	8.49936	10.45855	0.81651	0.70551	0.82733	0.81651	0.66078	0.79575
73	74	8.92205	10.61910	0.81135	0.71276	0.83230	0.81135	0.66141	0.79620	8.49936	10.06159	0.81651	0.72053	0.83757	0.81651	0.67236	0.80408
73	75	8.92205	10.17356	0.81135	0.72888	0.84318	0.81135	0.67379	0.80511	8.49936	9.66092	0.81651	0.73578	0.84778	0.81651	0.68407	0.81240
73	76	8.92205	9.72734	0.81135	0.74512	0.85395	0.81135	0.68626	0.81394	8.49936	9.25762	0.81651	0.75117	0.85791	0.81651	0.69588	0.82067
73	77	8.92205	9.28160	0.81135	0.76140	0.86454	0.81135	0.69877	0.82268	8.49936	8.85278	0.81651	0.76664	0.86791	0.81651	0.70776	0.82887
73	78	8.92205	8.83768	0.81135	0.77762	0.87490	0.81135	0.71129	0.83129	8.49936	8.44766	0.81651	0.78208	0.87772	0.81651	0.71965	0.83698
73	79	8.92205	8.39698	0.81135	0.79366	0.88496	0.81135	0.72376	0.83975	8.49936	8.04359	0.81651	0.79740	0.88728	0.81651	0.73153	0.84495
73	80	8.92205	7.96110	0.81135	0.80943	0.89468	0.81135	0.73615	0.84802	8.49936	7.64214	0.81651	0.81250	0.89655	0.81651	0.74334	0.85278
73	81	8.92205	7.53168	0.81135	0.82481	0.90400	0.81135	0.74840	0.85609	8.49936	7.24488	0.81651	0.82726	0.90547	0.81651	0.75504	0.86043
73	82	8.92205	7.11054	0.81135	0.83970	0.91287	0.81135	0.76046	0.86393	8.49936	6.85364	0.81651	0.84160	0.91399	0.81651	0.76659	0.86787
73	83	8.92205	6.69952	0.81135	0.85399	0.92124	0.81135	0.77230	0.87152	8.49936	6.47024	0.81651	0.85539	0.92206	0.81651	0.77793	0.87510
73	84	8.92205	6.30023	0.81135	0.86759	0.92910	0.81135	0.78387	0.87884	8.49936	6.09632	0.81651	0.86857	0.92966	0.81651	0.78903	0.88208
73	85	8.92205	5.91444	0.81135	0.88043	0.93641	0.81135	0.79513	0.88587	8.49936	5.73370	0.81651	0.88104	0.93676	0.81651	0.79985	0.88879
73	86	8.92205	5.54396	0.81135	0.89244	0.94316	0.81135	0.80603	0.89260	8.49936	5.38421	0.81651	0.89274	0.94333	0.81651	0.81034	0.89523
73	87	8.92205	5.19034	0.81135	0.90357	0.94934	0.81135	0.81655	0.89901	8.49936	5.04951	0.81651	0.90362	0.94937	0.81651	0.82047	0.90138
73	88	8.92205	4.85473	0.81135	0.91381	0.95496	0.81135	0.82666	0.90510	8.49936	4.73086	0.81651	0.91366	0.95488	0.81651	0.83022	0.90724
73	89	8.92205	4.53813	0.81135	0.92315	0.96004	0.81135	0.83634	0.91088	8.49936	4.42936	0.81651	0.92285	0.95987	0.81651	0.83957	0.91279
73	90	8.92205	4.24126	0.81135	0.93162	0.96460	0.81135	0.84559	0.91634	8.49936	4.14588	0.81651	0.93119	0.96437	0.81651	0.84852	0.91805
73	91	8.92205	3.96420	0.81135	0.93925	0.96867	0.81135	0.85442	0.92150	8.49936	3.88065	0.81651	0.93874	0.96840	0.81651	0.85707	0.92303
73	92	8.92205	3.70604	0.81135	0.94610	0.97230	0.81135	0.86285	0.92637	8.49936	3.63292	0.81651	0.94553	0.97200	0.81651	0.86523	0.92775
73	93	8.92205	3.46525	0.81135	0.95225	0.97554	0.81135	0.87089	0.93099	8.49936	3.40133	0.81651	0.95165	0.97522	0.81651	0.87304	0.93222
73	94	8.92205	3.23968	0.81135	0.95777	0.97843	0.81135	0.87856	0.93536	8.49936	3.18390	0.81651	0.95715	0.97811	0.81651	0.88050	0.93645
73	95	8.92205	3.02715	0.81135	0.96273	0.98101	0.81135	0.88589	0.93949	8.49936	2.97857	0.81651	0.96211	0.98069	0.81651	0.88762	0.94047
73	96	8.92205	2.82535	0.81135	0.96718	0.98332	0.81135	0.89284	0.94339	8.49936	2.78314	0.81651	0.96658	0.98300	0.81651	0.89440	0.94425
73	97	8.92205	2.63737	0.81135	0.97112	0.98535	0.81135	0.89940	0.94704	8.49936	2.60073	0.81651	0.97054	0.98505	0.81651	0.90080	0.94781
73	98	8.92205	2.46279	0.81135	0.97460	0.98714	0.81135	0.90558	0.95045	8.49936	2.43099	0.81651	0.97404	0.98685	0.81651	0.90684	0.95114
73	99	8.92205	2.30125	0.81135	0.97765	0.98870	0.81135	0.91137	0.95363	8.49936	2.27364	0.81651	0.97713	0.98843	0.81651	0.91250	0.95425
73	100	8.92205	2.15258	0.81135	0.98032	0.99006	0.81135	0.91678	0.95658	8.49936	2.12860	0.81651	0.97983	0.98981	0.81651	0.91779	0.95714
73	101	8.92205	2.01649	0.81135	0.98263	0.99124	0.81135	0.92181	0.95931	8.49936	1.99561	0.81651	0.98218	0.99101	0.81651	0.92272	0.95981
73	102	8.92205	1.89293	0.81135	0.98464	0.99226	0.81135	0.92646	0.96183	8.49936	1.87471	0.81651	0.98421	0.99204	0.81651	0.92729	0.96227
73	103	8.92205	1.78083	0.81135	0.98637	0.99314	0.81135	0.93076	0.96414	8.49936	1.76487	0.81651	0.98598	0.99294	0.81651	0.93151	0.96454
73	104	8.92205	1.67943	0.81135	0.98786	0.99389	0.81135	0.93471	0.96625	8.49936	1.66540	0.81651	0.98750	0.99371	0.81651	0.93539	0.96662
73	105	8.92205	1.58804	0.81135	0.98914	0.99454	0.81135	0.93832	0.96818	8.49936	1.57565	0.81651	0.98881	0.99437	0.81651	0.93894	0.96851
73	106	8.92205	1.50600	0.81135	0.99024	0.99509	0.81135	0.94159	0.96991	8.49936	1.49500	0.81651	0.98993	0.99494	0.81651	0.94216	0.97022

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
73	107	8.92205	1.43298	0.81135	0.99116	0.99556	0.81135	0.94449	0.97145	8.49936	1.42313	0.81651	0.99088	0.99542	0.81651	0.94502	0.97173
73	108	8.92205	1.36894	0.81135	0.99193	0.99595	0.81135	0.94698	0.97277	8.49936	1.36003	0.81651	0.99167	0.99582	0.81651	0.94748	0.97303
73	109	8.92205	1.31458	0.81135	0.99254	0.99626	0.81135	0.94900	0.97383	8.49936	1.30641	0.81651	0.99229	0.99613	0.81651	0.94948	0.97408
73	110	8.92205	1.27298	0.81135	0.99298	0.99648	0.81135	0.95047	0.97460	8.49936	1.26533	0.81651	0.99275	0.99636	0.81651	0.95092	0.97484
74	1	8.59228	26.62178	0.80453	0.32268	0.48791	0.80453	0.32251	0.48772	8.20030	22.51412	0.80988	0.36413	0.53387	0.80988	0.36396	0.53369
74	2	8.59228	26.56961	0.80453	0.32331	0.48864	0.80453	0.32316	0.48847	8.20030	22.48584	0.80988	0.36460	0.53437	0.80988	0.36444	0.53420
74	3	8.59228	26.51422	0.80453	0.32399	0.48941	0.80453	0.32384	0.48924	8.20030	22.45520	0.80988	0.36510	0.53490	0.80988	0.36494	0.53473
74	4	8.59228	26.45593	0.80453	0.32470	0.49023	0.80453	0.32454	0.49005	8.20030	22.42249	0.80988	0.36563	0.53547	0.80988	0.36547	0.53530
74	5	8.59228	26.39526	0.80453	0.32544	0.49107	0.80453	0.32528	0.49089	8.20030	22.38814	0.80988	0.36618	0.53607	0.80988	0.36602	0.53589
74	6	8.59228	26.33222	0.80453	0.32622	0.49195	0.80453	0.32605	0.49176	8.20030	22.35215	0.80988	0.36677	0.53669	0.80988	0.36659	0.53651
74	7	8.59228	26.26662	0.80453	0.32703	0.49287	0.80453	0.32685	0.49267	8.20030	22.31437	0.80988	0.36738	0.53735	0.80988	0.36720	0.53716
74	8	8.59228	26.19847	0.80453	0.32787	0.49383	0.80453	0.32768	0.49361	8.20030	22.27480	0.80988	0.36803	0.53804	0.80988	0.36783	0.53783
74	9	8.59228	26.12745	0.80453	0.32876	0.49484	0.80453	0.32855	0.49460	8.20030	22.23319	0.80988	0.36871	0.53877	0.80988	0.36850	0.53855
74	10	8.59228	26.05351	0.80453	0.32968	0.49588	0.80453	0.32946	0.49562	8.20030	22.18946	0.80988	0.36942	0.53953	0.80988	0.36920	0.53929
74	11	8.59228	25.97700	0.80453	0.33064	0.49697	0.80453	0.33040	0.49669	8.20030	22.14392	0.80988	0.37017	0.54033	0.80988	0.36992	0.54007
74	12	8.59228	25.89730	0.80453	0.33165	0.49810	0.80453	0.33138	0.49780	8.20030	22.09606	0.80988	0.37096	0.54117	0.80988	0.37069	0.54088
74	13	8.59228	25.81474	0.80453	0.33270	0.49928	0.80453	0.33240	0.49895	8.20030	22.04614	0.80988	0.37179	0.54205	0.80988	0.37149	0.54173
74	14	8.59228	25.72901	0.80453	0.33379	0.50052	0.80453	0.33347	0.50015	8.20030	21.99389	0.80988	0.37265	0.54297	0.80988	0.37233	0.54262
74	15	8.59228	25.64035	0.80453	0.33493	0.50180	0.80453	0.33458	0.50140	8.20030	21.93952	0.80988	0.37356	0.54393	0.80988	0.37320	0.54355
74	16	8.59228	25.54880	0.80453	0.33612	0.50313	0.80453	0.33574	0.50270	8.20030	21.88305	0.80988	0.37450	0.54493	0.80988	0.37412	0.54453
74	17	8.59228	25.45467	0.80453	0.33735	0.50450	0.80453	0.33695	0.50406	8.20030	21.82476	0.80988	0.37549	0.54597	0.80988	0.37509	0.54555
74	18	8.59228	25.35821	0.80453	0.33863	0.50593	0.80453	0.33821	0.50547	8.20030	21.76485	0.80988	0.37652	0.54706	0.80988	0.37610	0.54662
74	19	8.59228	25.25875	0.80453	0.33995	0.50741	0.80453	0.33954	0.50695	8.20030	21.70276	0.80988	0.37759	0.54819	0.80988	0.37717	0.54774
74	20	8.59228	25.15564	0.80453	0.34134	0.50896	0.80453	0.34092	0.50848	8.20030	21.63792	0.80988	0.37872	0.54938	0.80988	0.37829	0.54892
74	21	8.59228	25.04833	0.80453	0.34280	0.51058	0.80453	0.34236	0.51009	8.20030	21.56986	0.80988	0.37991	0.55063	0.80988	0.37947	0.55016
74	22	8.59228	24.93660	0.80453	0.34433	0.51227	0.80453	0.34388	0.51177	8.20030	21.49836	0.80988	0.38116	0.55194	0.80988	0.38071	0.55147
74	23	8.59228	24.82004	0.80453	0.34593	0.51404	0.80453	0.34546	0.51352	8.20030	21.42306	0.80988	0.38249	0.55333	0.80988	0.38201	0.55283
74	24	8.59228	24.69862	0.80453	0.34762	0.51590	0.80453	0.34711	0.51534	8.20030	21.34391	0.80988	0.38388	0.55479	0.80988	0.38338	0.55427
74	25	8.59228	24.57203	0.80453	0.34938	0.51784	0.80453	0.34884	0.51725	8.20030	21.26064	0.80988	0.38536	0.55634	0.80988	0.38482	0.55577
74	26	8.59228	24.44053	0.80453	0.35124	0.51988	0.80453	0.35065	0.51923	8.20030	21.17342	0.80988	0.38692	0.55796	0.80988	0.38633	0.55734
74	27	8.59228	24.30438	0.80453	0.35318	0.52200	0.80453	0.35254	0.52130	8.20030	21.08250	0.80988	0.38856	0.55966	0.80988	0.38792	0.55899
74	28	8.59228	24.16342	0.80453	0.35521	0.52421	0.80453	0.35451	0.52345	8.20030	20.98768	0.80988	0.39028	0.56144	0.80988	0.38958	0.56072
74	29	8.59228	24.01762	0.80453	0.35733	0.52652	0.80453	0.35657	0.52570	8.20030	20.88895	0.80988	0.39208	0.56330	0.80988	0.39133	0.56253
74	30	8.59228	23.86654	0.80453	0.35955	0.52893	0.80453	0.35873	0.52804	8.20030	20.78588	0.80988	0.39398	0.56526	0.80988	0.39317	0.56443
74	31	8.59228	23.71037	0.80453	0.36188	0.53144	0.80453	0.36099	0.53048	8.20030	20.67862	0.80988	0.39598	0.56732	0.80988	0.39510	0.56641
74	32	8.59228	23.54876	0.80453	0.36432	0.53406	0.80453	0.36335	0.53302	8.20030	20.56684	0.80988	0.39808	0.56947	0.80988	0.39713	0.56849

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
74	33	8.59228	23.38162	0.80453	0.36687	0.53680	0.80453	0.36582	0.53567	8.20030	20.45044	0.80988	0.40029	0.57173	0.80988	0.39925	0.57067
74	34	8.59228	23.20856	0.80453	0.36955	0.53966	0.80453	0.36840	0.53843	8.20030	20.32903	0.80988	0.40262	0.57409	0.80988	0.40149	0.57294
74	35	8.59228	23.02940	0.80453	0.37235	0.54265	0.80453	0.37109	0.54131	8.20030	20.20243	0.80988	0.40507	0.57658	0.80988	0.40383	0.57533
74	36	8.59228	22.84408	0.80453	0.37530	0.54577	0.80453	0.37392	0.54431	8.20030	20.07055	0.80988	0.40764	0.57919	0.80988	0.40629	0.57782
74	37	8.59228	22.65215	0.80453	0.37839	0.54903	0.80453	0.37687	0.54743	8.20030	19.93297	0.80988	0.41036	0.58192	0.80988	0.40887	0.58042
74	38	8.59228	22.45348	0.80453	0.38163	0.55244	0.80453	0.37995	0.55067	8.20030	19.78951	0.80988	0.41322	0.58479	0.80988	0.41158	0.58315
74	39	8.59228	22.24766	0.80453	0.38504	0.55600	0.80453	0.38317	0.55405	8.20030	19.63978	0.80988	0.41624	0.58781	0.80988	0.41442	0.58599
74	40	8.59228	22.03447	0.80453	0.38862	0.55972	0.80453	0.38654	0.55756	8.20030	19.48352	0.80988	0.41942	0.59097	0.80988	0.41739	0.58896
74	41	8.59228	21.81357	0.80453	0.39239	0.56362	0.80453	0.39005	0.56120	8.20030	19.32040	0.80988	0.42278	0.59430	0.80988	0.42051	0.59205
74	42	8.59228	21.58485	0.80453	0.39635	0.56769	0.80453	0.39372	0.56499	8.20030	19.15023	0.80988	0.42631	0.59778	0.80988	0.42377	0.59527
74	43	8.59228	21.34779	0.80453	0.40051	0.57195	0.80453	0.39755	0.56892	8.20030	18.97251	0.80988	0.43005	0.60145	0.80988	0.42718	0.59863
74	44	8.59228	21.10218	0.80453	0.40489	0.57640	0.80453	0.40154	0.57299	8.20030	18.78697	0.80988	0.43399	0.60529	0.80988	0.43074	0.60212
74	45	8.59228	20.84782	0.80453	0.40950	0.58106	0.80453	0.40569	0.57721	8.20030	18.59337	0.80988	0.43815	0.60933	0.80988	0.43446	0.60575
74	46	8.59228	20.58697	0.80453	0.41432	0.58590	0.80453	0.41003	0.58159	8.20030	18.39367	0.80988	0.44251	0.61353	0.80988	0.43834	0.60951
74	47	8.59228	20.32000	0.80453	0.41936	0.59092	0.80453	0.41454	0.58611	8.20030	18.18814	0.80988	0.44708	0.61790	0.80988	0.44240	0.61342
74	48	8.59228	20.04764	0.80453	0.42463	0.59612	0.80453	0.41925	0.59081	8.20030	17.97738	0.80988	0.45185	0.62245	0.80988	0.44664	0.61748
74	49	8.59228	19.77090	0.80453	0.43011	0.60150	0.80453	0.42417	0.59567	8.20030	17.76227	0.80988	0.45683	0.62715	0.80988	0.45107	0.62171
74	50	8.59228	19.49116	0.80453	0.43580	0.60705	0.80453	0.42930	0.60071	8.20030	17.54401	0.80988	0.46201	0.63202	0.80988	0.45571	0.62610
74	51	8.59228	19.21029	0.80453	0.44171	0.61276	0.80453	0.43467	0.60596	8.20030	17.32430	0.80988	0.46737	0.63702	0.80988	0.46057	0.63068
74	52	8.59228	18.92146	0.80453	0.44792	0.61871	0.80453	0.44030	0.61140	8.20030	17.09693	0.80988	0.47304	0.64226	0.80988	0.46568	0.63545
74	53	8.59228	18.62485	0.80453	0.45446	0.62491	0.80453	0.44620	0.61706	8.20030	16.86201	0.80988	0.47900	0.64774	0.80988	0.47105	0.64042
74	54	8.59228	18.32038	0.80453	0.46133	0.63138	0.80453	0.45237	0.62294	8.20030	16.61938	0.80988	0.48529	0.65346	0.80988	0.47667	0.64561
74	55	8.59228	18.00819	0.80453	0.46856	0.63812	0.80453	0.45883	0.62904	8.20030	16.36911	0.80988	0.49192	0.65945	0.80988	0.48258	0.65100
74	56	8.59228	17.68820	0.80453	0.47616	0.64514	0.80453	0.46560	0.63537	8.20030	16.11103	0.80988	0.49890	0.66569	0.80988	0.48878	0.65661
74	57	8.59228	17.36037	0.80453	0.48416	0.65244	0.80453	0.47268	0.64193	8.20030	15.84506	0.80988	0.50626	0.67221	0.80988	0.49527	0.66245
74	58	8.59228	17.02468	0.80453	0.49257	0.66003	0.80453	0.48008	0.64872	8.20030	15.57108	0.80988	0.51401	0.67901	0.80988	0.50208	0.66851
74	59	8.59228	16.68091	0.80453	0.50142	0.66793	0.80453	0.48782	0.65575	8.20030	15.28882	0.80988	0.52218	0.68610	0.80988	0.50921	0.67480
74	60	8.59228	16.32913	0.80453	0.51072	0.67613	0.80453	0.49590	0.66301	8.20030	14.99826	0.80988	0.53078	0.69348	0.80988	0.51667	0.68132
74	61	8.59228	15.96913	0.80453	0.52050	0.68464	0.80453	0.50433	0.67050	8.20030	14.69911	0.80988	0.53984	0.70116	0.80988	0.52446	0.68806
74	62	8.59228	15.60088	0.80453	0.53078	0.69347	0.80453	0.51311	0.67822	8.20030	14.39128	0.80988	0.54937	0.70915	0.80988	0.53261	0.69503
74	63	8.59228	15.22446	0.80453	0.54157	0.70262	0.80453	0.52226	0.68616	8.20030	14.07472	0.80988	0.55939	0.71745	0.80988	0.54110	0.70222
74	64	8.59228	14.83980	0.80453	0.55288	0.71207	0.80453	0.53176	0.69432	8.20030	13.74931	0.80988	0.56993	0.72605	0.80988	0.54994	0.70962
74	65	8.59228	14.44688	0.80453	0.56475	0.72184	0.80453	0.54163	0.70267	8.20030	13.41490	0.80988	0.58098	0.73496	0.80988	0.55913	0.71723
74	66	8.59228	14.04613	0.80453	0.57716	0.73190	0.80453	0.55185	0.71121	8.20030	13.07182	0.80988	0.59256	0.74416	0.80988	0.56866	0.72503
74	67	8.59228	13.63788	0.80453	0.59013	0.74224	0.80453	0.56241	0.71993	8.20030	12.72027	0.80988	0.60468	0.75364	0.80988	0.57854	0.73301
74	68	8.59228	13.22255	0.80453	0.60363	0.75283	0.80453	0.57331	0.72879	8.20030	12.36057	0.80988	0.61732	0.76339	0.80988	0.58874	0.74114

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
74	69	8.59228	12.80079	0.80453	0.61768	0.76366	0.80453	0.58453	0.73779	8.20030	11.99324	0.80988	0.63048	0.77337	0.80988	0.59927	0.74943
74	70	8.59228	12.37331	0.80453	0.63223	0.77468	0.80453	0.59605	0.74691	8.20030	11.61885	0.80988	0.64414	0.78356	0.80988	0.61009	0.75784
74	71	8.59228	11.94070	0.80453	0.64727	0.78587	0.80453	0.60786	0.75611	8.20030	11.23789	0.80988	0.65828	0.79393	0.80988	0.62120	0.76635
74	72	8.59228	11.50357	0.80453	0.66275	0.79718	0.80453	0.61992	0.76537	8.20030	10.85087	0.80988	0.67286	0.80444	0.80988	0.63257	0.77494
74	73	8.59228	11.06278	0.80453	0.67864	0.80856	0.80453	0.63222	0.77467	8.20030	10.45855	0.80988	0.68785	0.81506	0.80988	0.64418	0.78359
74	74	8.59228	10.61910	0.80453	0.69488	0.81998	0.80453	0.64472	0.78399	8.20030	10.06159	0.80988	0.70320	0.82574	0.80988	0.65600	0.79227
74	75	8.59228	10.17356	0.80453	0.71140	0.83137	0.80453	0.65738	0.79328	8.20030	9.66092	0.80988	0.71883	0.83642	0.80988	0.66799	0.80095
74	76	8.59228	9.72734	0.80453	0.72812	0.84267	0.80453	0.67017	0.80251	8.20030	9.25762	0.80988	0.73469	0.84706	0.80988	0.68012	0.80961
74	77	8.59228	9.28160	0.80453	0.74494	0.85383	0.80453	0.68303	0.81167	8.20030	8.85278	0.80988	0.75068	0.85758	0.80988	0.69235	0.81821
74	78	8.59228	8.83768	0.80453	0.76176	0.86477	0.80453	0.69594	0.82071	8.20030	8.44766	0.80988	0.76671	0.86795	0.80988	0.70463	0.82672
74	79	8.59228	8.39698	0.80453	0.77848	0.87545	0.80453	0.70883	0.82961	8.20030	8.04359	0.80988	0.78267	0.87809	0.80988	0.71692	0.83512
74	80	8.59228	7.96110	0.80453	0.79498	0.88578	0.80453	0.72167	0.83833	8.20030	7.64214	0.80988	0.79847	0.88794	0.80988	0.72917	0.84337
74	81	8.59228	7.53168	0.80453	0.81115	0.89573	0.80453	0.73439	0.84686	8.20030	7.24488	0.80988	0.81398	0.89745	0.80988	0.74133	0.85145
74	82	8.59228	7.11054	0.80453	0.82685	0.90522	0.80453	0.74695	0.85515	8.20030	6.85364	0.80988	0.82909	0.90656	0.80988	0.75336	0.85933
74	83	8.59228	6.69952	0.80453	0.84198	0.91421	0.80453	0.75930	0.86319	8.20030	6.47024	0.80988	0.84369	0.91522	0.80988	0.76520	0.86698
74	84	8.59228	6.30023	0.80453	0.85644	0.92267	0.80453	0.77140	0.87095	8.20030	6.09632	0.80988	0.85769	0.92339	0.80988	0.77681	0.87439
74	85	8.59228	5.91444	0.80453	0.87014	0.93056	0.80453	0.78319	0.87841	8.20030	5.73370	0.80988	0.87098	0.93104	0.80988	0.78815	0.88152
74	86	8.59228	5.54396	0.80453	0.88299	0.93786	0.80453	0.79463	0.88556	8.20030	5.38421	0.80988	0.88349	0.93814	0.80988	0.79916	0.88837
74	87	8.59228	5.19034	0.80453	0.89495	0.94456	0.80453	0.80568	0.89238	8.20030	5.04951	0.80988	0.89516	0.94468	0.80988	0.80980	0.89491
74	88	8.59228	4.85473	0.80453	0.90597	0.95067	0.80453	0.81631	0.89887	8.20030	4.73086	0.80988	0.90596	0.95066	0.80988	0.82007	0.90114
74	89	8.59228	4.53813	0.80453	0.91606	0.95619	0.80453	0.82651	0.90502	8.20030	4.42936	0.80988	0.91586	0.95608	0.80988	0.82992	0.90706
74	90	8.59228	4.24126	0.80453	0.92522	0.96116	0.80453	0.83627	0.91083	8.20030	4.14588	0.80988	0.92488	0.96098	0.80988	0.83936	0.91266
74	91	8.59228	3.96420	0.80453	0.93350	0.96561	0.80453	0.84559	0.91634	8.20030	3.88065	0.80988	0.93305	0.96537	0.80988	0.84839	0.91797
74	92	8.59228	3.70604	0.80453	0.94095	0.96957	0.80453	0.85449	0.92154	8.20030	3.63292	0.80988	0.94043	0.96930	0.80988	0.85702	0.92300
74	93	8.59228	3.46525	0.80453	0.94764	0.97312	0.80453	0.86300	0.92646	8.20030	3.40133	0.80988	0.94708	0.97282	0.80988	0.86527	0.92777
74	94	8.59228	3.23968	0.80453	0.95366	0.97628	0.80453	0.87112	0.93112	8.20030	3.18390	0.80988	0.95307	0.97597	0.80988	0.87317	0.93229
74	95	8.59228	3.02715	0.80453	0.95907	0.97911	0.80453	0.87888	0.93553	8.20030	2.97857	0.80988	0.95847	0.97880	0.80988	0.88072	0.93658
74	96	8.59228	2.82535	0.80453	0.96394	0.98164	0.80453	0.88625	0.93969	8.20030	2.78314	0.80988	0.96335	0.98133	0.80988	0.88790	0.94062
74	97	8.59228	2.63737	0.80453	0.96826	0.98387	0.80453	0.89320	0.94359	8.20030	2.60073	0.80988	0.96768	0.98357	0.80988	0.89469	0.94442
74	98	8.59228	2.46279	0.80453	0.97207	0.98584	0.80453	0.89976	0.94723	8.20030	2.43099	0.80988	0.97151	0.98555	0.80988	0.90109	0.94797
74	99	8.59228	2.30125	0.80453	0.97542	0.98756	0.80453	0.90590	0.95063	8.20030	2.27364	0.80988	0.97489	0.98728	0.80988	0.90710	0.95129
74	100	8.59228	2.15258	0.80453	0.97834	0.98905	0.80453	0.91164	0.95378	8.20030	2.12860	0.80988	0.97785	0.98880	0.80988	0.91272	0.95437
74	101	8.59228	2.01649	0.80453	0.98089	0.99035	0.80453	0.91698	0.95669	8.20030	1.99561	0.80988	0.98042	0.99011	0.80988	0.91795	0.95722
74	102	8.59228	1.89293	0.80453	0.98309	0.99147	0.80453	0.92192	0.95937	8.20030	1.87471	0.80988	0.98266	0.99125	0.80988	0.92280	0.95985
74	103	8.59228	1.78083	0.80453	0.98499	0.99244	0.80453	0.92648	0.96184	8.20030	1.76487	0.80988	0.98459	0.99224	0.80988	0.92728	0.96227
74	104	8.59228	1.67943	0.80453	0.98663	0.99327	0.80453	0.93068	0.96410	8.20030	1.66540	0.80988	0.98626	0.99308	0.80988	0.93140	0.96448

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
74	105	8.59228	1.58804	0.80453	0.98804	0.99398	0.80453	0.93451	0.96615	8.20030	1.57565	0.80988	0.98770	0.99381	0.80988	0.93517	0.96650
74	106	8.59228	1.50600	0.80453	0.98925	0.99459	0.80453	0.93798	0.96800	8.20030	1.49500	0.80988	0.98893	0.99443	0.80988	0.93859	0.96832
74	107	8.59228	1.43298	0.80453	0.99027	0.99511	0.80453	0.94106	0.96964	8.20030	1.42313	0.80988	0.98997	0.99496	0.80988	0.94162	0.96993
74	108	8.59228	1.36894	0.80453	0.99111	0.99554	0.80453	0.94371	0.97104	8.20030	1.36003	0.80988	0.99084	0.99540	0.80988	0.94424	0.97132
74	109	8.59228	1.31458	0.80453	0.99178	0.99588	0.80453	0.94586	0.97217	8.20030	1.30641	0.80988	0.99153	0.99575	0.80988	0.94636	0.97244
74	110	8.59228	1.27298	0.80453	0.99227	0.99612	0.80453	0.94741	0.97300	8.20030	1.26533	0.80988	0.99202	0.99600	0.80988	0.94790	0.97325
75	1	8.25942	26.62178	0.79711	0.31018	0.47349	0.79711	0.31003	0.47331	7.89710	22.51412	0.80199	0.35068	0.51926	0.80199	0.35052	0.51908
75	2	8.25942	26.56961	0.79711	0.31079	0.47421	0.79711	0.31065	0.47404	7.89710	22.48584	0.80199	0.35112	0.51975	0.80199	0.35097	0.51959
75	3	8.25942	26.51422	0.79711	0.31144	0.47496	0.79711	0.31130	0.47480	7.89710	22.45520	0.80199	0.35160	0.52028	0.80199	0.35146	0.52012
75	4	8.25942	26.45593	0.79711	0.31213	0.47576	0.79711	0.31198	0.47559	7.89710	22.42249	0.80199	0.35211	0.52083	0.80199	0.35196	0.52067
75	5	8.25942	26.39526	0.79711	0.31284	0.47659	0.79711	0.31269	0.47641	7.89710	22.38814	0.80199	0.35265	0.52142	0.80199	0.35250	0.52125
75	6	8.25942	26.33222	0.79711	0.31359	0.47745	0.79711	0.31343	0.47727	7.89710	22.35215	0.80199	0.35322	0.52204	0.80199	0.35305	0.52186
75	7	8.25942	26.26662	0.79711	0.31437	0.47836	0.79711	0.31420	0.47816	7.89710	22.31437	0.80199	0.35381	0.52269	0.80199	0.35364	0.52250
75	8	8.25942	26.19847	0.79711	0.31518	0.47930	0.79711	0.31500	0.47909	7.89710	22.27480	0.80199	0.35443	0.52336	0.80199	0.35425	0.52317
75	9	8.25942	26.12745	0.79711	0.31603	0.48028	0.79711	0.31584	0.48006	7.89710	22.23319	0.80199	0.35509	0.52408	0.80199	0.35489	0.52387
75	10	8.25942	26.05351	0.79711	0.31692	0.48130	0.79711	0.31671	0.48106	7.89710	22.18946	0.80199	0.35578	0.52483	0.80199	0.35556	0.52460
75	11	8.25942	25.97700	0.79711	0.31784	0.48237	0.79711	0.31762	0.48211	7.89710	22.14392	0.80199	0.35650	0.52561	0.80199	0.35627	0.52536
75	12	8.25942	25.89730	0.79711	0.31881	0.48348	0.79711	0.31856	0.48320	7.89710	22.09606	0.80199	0.35726	0.52644	0.80199	0.35700	0.52616
75	13	8.25942	25.81474	0.79711	0.31982	0.48464	0.79711	0.31955	0.48433	7.89710	22.04614	0.80199	0.35805	0.52730	0.80199	0.35777	0.52700
75	14	8.25942	25.72901	0.79711	0.32087	0.48585	0.79711	0.32057	0.48551	7.89710	21.99389	0.80199	0.35889	0.52821	0.80199	0.35858	0.52788
75	15	8.25942	25.64035	0.79711	0.32197	0.48711	0.79711	0.32164	0.48673	7.89710	21.93952	0.80199	0.35976	0.52915	0.80199	0.35943	0.52879
75	16	8.25942	25.54880	0.79711	0.32311	0.48841	0.79711	0.32276	0.48801	7.89710	21.88305	0.80199	0.36067	0.53014	0.80199	0.36031	0.52975
75	17	8.25942	25.45467	0.79711	0.32430	0.48976	0.79711	0.32392	0.48934	7.89710	21.82476	0.80199	0.36163	0.53117	0.80199	0.36125	0.53076
75	18	8.25942	25.35821	0.79711	0.32552	0.49116	0.79711	0.32514	0.49072	7.89710	21.76485	0.80199	0.36261	0.53223	0.80199	0.36222	0.53181
75	19	8.25942	25.25875	0.79711	0.32680	0.49262	0.79711	0.32641	0.49217	7.89710	21.70276	0.80199	0.36365	0.53335	0.80199	0.36325	0.53292
75	20	8.25942	25.15564	0.79711	0.32814	0.49413	0.79711	0.32774	0.49368	7.89710	21.63792	0.80199	0.36473	0.53451	0.80199	0.36433	0.53408
75	21	8.25942	25.04833	0.79711	0.32954	0.49572	0.79711	0.32913	0.49526	7.89710	21.56986	0.80199	0.36588	0.53574	0.80199	0.36547	0.53530
75	22	8.25942	24.93660	0.79711	0.33101	0.49738	0.79711	0.33059	0.49691	7.89710	21.49836	0.80199	0.36709	0.53704	0.80199	0.36667	0.53658
75	23	8.25942	24.82004	0.79711	0.33255	0.49912	0.79711	0.33211	0.49862	7.89710	21.42306	0.80199	0.36837	0.53840	0.80199	0.36792	0.53793
75	24	8.25942	24.69862	0.79711	0.33417	0.50094	0.79711	0.33370	0.50042	7.89710	21.34391	0.80199	0.36972	0.53984	0.80199	0.36925	0.53934
75	25	8.25942	24.57203	0.79711	0.33588	0.50285	0.79711	0.33537	0.50229	7.89710	21.26064	0.80199	0.37114	0.54136	0.80199	0.37064	0.54082
75	26	8.25942	24.44053	0.79711	0.33766	0.50485	0.79711	0.33711	0.50424	7.89710	21.17342	0.80199	0.37265	0.54296	0.80199	0.37209	0.54237
75	27	8.25942	24.30438	0.79711	0.33953	0.50694	0.79711	0.33893	0.50627	7.89710	21.08250	0.80199	0.37422	0.54463	0.80199	0.37363	0.54400
75	28	8.25942	24.16342	0.79711	0.34148	0.50911	0.79711	0.34083	0.50839	7.89710	20.98768	0.80199	0.37588	0.54639	0.80199	0.37524	0.54571
75	29	8.25942	24.01762	0.79711	0.34352	0.51138	0.79711	0.34282	0.51060	7.89710	20.88895	0.80199	0.37763	0.54823	0.80199	0.37693	0.54749
75	30	8.25942	23.86654	0.79711	0.34567	0.51375	0.79711	0.34490	0.51291	7.89710	20.78588	0.80199	0.37946	0.55016	0.80199	0.37870	0.54936

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
75	31	8.25942	23.71037	0.79711	0.34791	0.51622	0.79711	0.34708	0.51531	7.89710	20.67862	0.80199	0.38139	0.55218	0.80199	0.38057	0.55132
75	32	8.25942	23.54876	0.79711	0.35025	0.51880	0.79711	0.34936	0.51781	7.89710	20.56684	0.80199	0.38342	0.55431	0.80199	0.38253	0.55338
75	33	8.25942	23.38162	0.79711	0.35271	0.52149	0.79711	0.35174	0.52043	7.89710	20.45044	0.80199	0.38555	0.55653	0.80199	0.38459	0.55553
75	34	8.25942	23.20856	0.79711	0.35529	0.52431	0.79711	0.35423	0.52315	7.89710	20.32903	0.80199	0.38780	0.55887	0.80199	0.38675	0.55778
75	35	8.25942	23.02940	0.79711	0.35800	0.52725	0.79711	0.35684	0.52599	7.89710	20.20243	0.80199	0.39017	0.56132	0.80199	0.38902	0.56014
75	36	8.25942	22.84408	0.79711	0.36084	0.53032	0.79711	0.35957	0.52894	7.89710	20.07055	0.80199	0.39266	0.56390	0.80199	0.39140	0.56260
75	37	8.25942	22.65215	0.79711	0.36382	0.53353	0.79711	0.36242	0.53202	7.89710	19.93297	0.80199	0.39528	0.56660	0.80199	0.39391	0.56518
75	38	8.25942	22.45348	0.79711	0.36695	0.53689	0.79711	0.36540	0.53523	7.89710	19.78951	0.80199	0.39805	0.56944	0.80199	0.39653	0.56788
75	39	8.25942	22.24766	0.79711	0.37024	0.54040	0.79711	0.36852	0.53857	7.89710	19.63978	0.80199	0.40097	0.57242	0.80199	0.39929	0.57070
75	40	8.25942	22.03447	0.79711	0.37370	0.54407	0.79711	0.37178	0.54204	7.89710	19.48352	0.80199	0.40405	0.57555	0.80199	0.40217	0.57364
75	41	8.25942	21.81357	0.79711	0.37733	0.54792	0.79711	0.37518	0.54565	7.89710	19.32040	0.80199	0.40730	0.57884	0.80199	0.40520	0.57671
75	42	8.25942	21.58485	0.79711	0.38116	0.55194	0.79711	0.37873	0.54939	7.89710	19.15023	0.80199	0.41073	0.58229	0.80199	0.40836	0.57991
75	43	8.25942	21.34779	0.79711	0.38518	0.55615	0.79711	0.38244	0.55329	7.89710	18.97251	0.80199	0.41435	0.58592	0.80199	0.41168	0.58324
75	44	8.25942	21.10218	0.79711	0.38942	0.56055	0.79711	0.38631	0.55732	7.89710	18.78697	0.80199	0.41817	0.58973	0.80199	0.41514	0.58671
75	45	8.25942	20.84782	0.79711	0.39388	0.56515	0.79711	0.39034	0.56150	7.89710	18.59337	0.80199	0.42221	0.59373	0.80199	0.41876	0.59031
75	46	8.25942	20.58697	0.79711	0.39854	0.56994	0.79711	0.39454	0.56584	7.89710	18.39367	0.80199	0.42644	0.59790	0.80199	0.42253	0.59406
75	47	8.25942	20.32000	0.79711	0.40342	0.57491	0.79711	0.39892	0.57033	7.89710	18.18814	0.80199	0.43087	0.60225	0.80199	0.42648	0.59795
75	48	8.25942	20.04764	0.79711	0.40852	0.58007	0.79711	0.40349	0.57498	7.89710	17.97738	0.80199	0.43550	0.60676	0.80199	0.43060	0.60199
75	49	8.25942	19.77090	0.79711	0.41383	0.58540	0.79711	0.40826	0.57981	7.89710	17.76227	0.80199	0.44033	0.61143	0.80199	0.43491	0.60619
75	50	8.25942	19.49116	0.79711	0.41935	0.59090	0.79711	0.41325	0.58482	7.89710	17.54401	0.80199	0.44536	0.61627	0.80199	0.43943	0.61056
75	51	8.25942	19.21029	0.79711	0.42507	0.59656	0.79711	0.41847	0.59003	7.89710	17.32430	0.80199	0.45058	0.62124	0.80199	0.44417	0.61512
75	52	8.25942	18.92146	0.79711	0.43110	0.60247	0.79711	0.42395	0.59545	7.89710	17.09693	0.80199	0.45609	0.62646	0.80199	0.44915	0.61988
75	53	8.25942	18.62485	0.79711	0.43744	0.60863	0.79711	0.42969	0.60109	7.89710	16.86201	0.80199	0.46189	0.63191	0.80199	0.45439	0.62485
75	54	8.25942	18.32038	0.79711	0.44411	0.61507	0.79711	0.43570	0.60695	7.89710	16.61938	0.80199	0.46802	0.63762	0.80199	0.45988	0.63003
75	55	8.25942	18.00819	0.79711	0.45114	0.62177	0.79711	0.44201	0.61304	7.89710	16.36911	0.80199	0.47448	0.64359	0.80199	0.46566	0.63543
75	56	8.25942	17.68820	0.79711	0.45854	0.62876	0.79711	0.44861	0.61937	7.89710	16.11103	0.80199	0.48129	0.64983	0.80199	0.47172	0.64105
75	57	8.25942	17.36037	0.79711	0.46633	0.63605	0.79711	0.45553	0.62593	7.89710	15.84506	0.80199	0.48848	0.65634	0.80199	0.47809	0.64690
75	58	8.25942	17.02468	0.79711	0.47453	0.64364	0.79711	0.46278	0.63274	7.89710	15.57108	0.80199	0.49606	0.66315	0.80199	0.48477	0.65299
75	59	8.25942	16.68091	0.79711	0.48317	0.65154	0.79711	0.47037	0.63980	7.89710	15.28882	0.80199	0.50405	0.67026	0.80199	0.49178	0.65932
75	60	8.25942	16.32913	0.79711	0.49227	0.65976	0.79711	0.47830	0.64710	7.89710	14.99826	0.80199	0.51248	0.67767	0.80199	0.49912	0.66588
75	61	8.25942	15.96913	0.79711	0.50185	0.66831	0.79711	0.48660	0.65464	7.89710	14.69911	0.80199	0.52138	0.68540	0.80199	0.50681	0.67269
75	62	8.25942	15.60088	0.79711	0.51193	0.67719	0.79711	0.49526	0.66244	7.89710	14.39128	0.80199	0.53075	0.69345	0.80199	0.51485	0.67974
75	63	8.25942	15.22446	0.79711	0.52254	0.68640	0.79711	0.50429	0.67047	7.89710	14.07472	0.80199	0.54063	0.70183	0.80199	0.52325	0.68702
75	64	8.25942	14.83980	0.79711	0.53369	0.69596	0.79711	0.51370	0.67873	7.89710	13.74931	0.80199	0.55103	0.71054	0.80199	0.53202	0.69454
75	65	8.25942	14.44688	0.79711	0.54541	0.70584	0.79711	0.52348	0.68722	7.89710	13.41490	0.80199	0.56197	0.71957	0.80199	0.54116	0.70227
75	66	8.25942	14.04613	0.79711	0.55769	0.71605	0.79711	0.53364	0.69591	7.89710	13.07182	0.80199	0.57347	0.72892	0.80199	0.55066	0.71023

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
75	67	8.25942	13.63788	0.79711	0.57056	0.72657	0.79711	0.54417	0.70481	7.89710	12.72027	0.80199	0.58552	0.73858	0.80199	0.56052	0.71838
75	68	8.25942	13.22255	0.79711	0.58401	0.73738	0.79711	0.55506	0.71388	7.89710	12.36057	0.80199	0.59813	0.74854	0.80199	0.57074	0.72671
75	69	8.25942	12.80079	0.79711	0.59803	0.74846	0.79711	0.56630	0.72311	7.89710	11.99324	0.80199	0.61129	0.75876	0.80199	0.58130	0.73522
75	70	8.25942	12.37331	0.79711	0.61260	0.75977	0.79711	0.57788	0.73248	7.89710	11.61885	0.80199	0.62500	0.76923	0.80199	0.59220	0.74387
75	71	8.25942	11.94070	0.79711	0.62772	0.77129	0.79711	0.58977	0.74196	7.89710	11.23789	0.80199	0.63924	0.77992	0.80199	0.60341	0.75266
75	72	8.25942	11.50357	0.79711	0.64334	0.78297	0.79711	0.60196	0.75153	7.89710	10.85087	0.80199	0.65397	0.79079	0.80199	0.61492	0.76155
75	73	8.25942	11.06278	0.79711	0.65944	0.79477	0.79711	0.61442	0.76117	7.89710	10.45855	0.80199	0.66917	0.80180	0.80199	0.62670	0.77051
75	74	8.25942	10.61910	0.79711	0.67595	0.80664	0.79711	0.62712	0.77084	7.89710	10.06159	0.80199	0.68479	0.81291	0.80199	0.63872	0.77954
75	75	8.25942	10.17356	0.79711	0.69281	0.81853	0.79711	0.64003	0.78051	7.89710	9.66092	0.80199	0.70077	0.82406	0.80199	0.65096	0.78859
75	76	8.25942	9.72734	0.79711	0.70995	0.83037	0.79711	0.65310	0.79015	7.89710	9.25762	0.80199	0.71704	0.83521	0.80199	0.66338	0.79763
75	77	8.25942	9.28160	0.79711	0.72727	0.84210	0.79711	0.66629	0.79973	7.89710	8.85278	0.80199	0.73352	0.84628	0.80199	0.67592	0.80663
75	78	8.25942	8.83768	0.79711	0.74467	0.85365	0.79711	0.67955	0.80921	7.89710	8.44766	0.80199	0.75010	0.85721	0.80199	0.68856	0.81556
75	79	8.25942	8.39698	0.79711	0.76204	0.86495	0.79711	0.69285	0.81856	7.89710	8.04359	0.80199	0.76670	0.86794	0.80199	0.70124	0.82439
75	80	8.25942	7.96110	0.79711	0.77926	0.87594	0.79711	0.70611	0.82774	7.89710	7.64214	0.80199	0.78318	0.87841	0.80199	0.71392	0.83308
75	81	8.25942	7.53168	0.79711	0.79620	0.88654	0.79711	0.71930	0.83673	7.89710	7.24488	0.80199	0.79944	0.88854	0.80199	0.72653	0.84161
75	82	8.25942	7.11054	0.79711	0.81273	0.89669	0.79711	0.73235	0.84550	7.89710	6.85364	0.80199	0.81534	0.89828	0.80199	0.73904	0.84994
75	83	8.25942	6.69952	0.79711	0.82873	0.90634	0.79711	0.74521	0.85401	7.89710	6.47024	0.80199	0.83077	0.90756	0.80199	0.75138	0.85804
75	84	8.25942	6.30023	0.79711	0.84408	0.91545	0.79711	0.75783	0.86223	7.89710	6.09632	0.80199	0.84562	0.91635	0.80199	0.76350	0.86589
75	85	8.25942	5.91444	0.79711	0.85868	0.92396	0.79711	0.77016	0.87016	7.89710	5.73370	0.80199	0.85977	0.92460	0.80199	0.77536	0.87347
75	86	8.25942	5.54396	0.79711	0.87243	0.93187	0.79711	0.78215	0.87776	7.89710	5.38421	0.80199	0.87314	0.93228	0.80199	0.78691	0.88075
75	87	8.25942	5.19034	0.79711	0.88526	0.93914	0.79711	0.79374	0.88501	7.89710	5.04951	0.80199	0.88566	0.93936	0.80199	0.79809	0.88771
75	88	8.25942	4.85473	0.79711	0.89713	0.94578	0.79711	0.80493	0.89192	7.89710	4.73086	0.80199	0.89727	0.94586	0.80199	0.80889	0.89435
75	89	8.25942	4.53813	0.79711	0.90803	0.95180	0.79711	0.81567	0.89848	7.89710	4.42936	0.80199	0.90796	0.95176	0.80199	0.81927	0.90066
75	90	8.25942	4.24126	0.79711	0.91796	0.95723	0.79711	0.82596	0.90468	7.89710	4.14588	0.80199	0.91772	0.95710	0.80199	0.82922	0.90664
75	91	8.25942	3.96420	0.79711	0.92695	0.96209	0.79711	0.83580	0.91056	7.89710	3.88065	0.80199	0.92658	0.96189	0.80199	0.83876	0.91231
75	92	8.25942	3.70604	0.79711	0.93506	0.96644	0.79711	0.84521	0.91611	7.89710	3.63292	0.80199	0.93460	0.96619	0.80199	0.84789	0.91768
75	93	8.25942	3.46525	0.79711	0.94236	0.97033	0.79711	0.85422	0.92138	7.89710	3.40133	0.80199	0.94184	0.97005	0.80199	0.85663	0.92278
75	94	8.25942	3.23968	0.79711	0.94894	0.97380	0.79711	0.86282	0.92636	7.89710	3.18390	0.80199	0.94838	0.97351	0.80199	0.86499	0.92761
75	95	8.25942	3.02715	0.79711	0.95487	0.97691	0.79711	0.87105	0.93108	7.89710	2.97857	0.80199	0.95429	0.97661	0.80199	0.87300	0.93219
75	96	8.25942	2.82535	0.79711	0.96021	0.97970	0.79711	0.87886	0.93553	7.89710	2.78314	0.80199	0.95963	0.97940	0.80199	0.88062	0.93652
75	97	8.25942	2.63737	0.79711	0.96495	0.98216	0.79711	0.88626	0.93970	7.89710	2.60073	0.80199	0.96438	0.98186	0.80199	0.88783	0.94058
75	98	8.25942	2.46279	0.79711	0.96914	0.98433	0.79711	0.89322	0.94360	7.89710	2.43099	0.80199	0.96858	0.98404	0.80199	0.89463	0.94439
75	99	8.25942	2.30125	0.79711	0.97283	0.98623	0.79711	0.89975	0.94723	7.89710	2.27364	0.80199	0.97229	0.98595	0.80199	0.90102	0.94794
75	100	8.25942	2.15258	0.79711	0.97605	0.98788	0.79711	0.90586	0.95060	7.89710	2.12860	0.80199	0.97555	0.98762	0.80199	0.90700	0.95123
75	101	8.25942	2.01649	0.79711	0.97886	0.98932	0.79711	0.91153	0.95372	7.89710	1.99561	0.80199	0.97838	0.98907	0.80199	0.91257	0.95428
75	102	8.25942	1.89293	0.79711	0.98129	0.99056	0.79711	0.91679	0.95659	7.89710	1.87471	0.80199	0.98084	0.99033	0.80199	0.91772	0.95710

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
75	103	8.25942	1.78083	0.79711	0.98339	0.99162	0.79711	0.92165	0.95923	7.89710	1.76487	0.80199	0.98297	0.99141	0.80199	0.92250	0.95969
75	104	8.25942	1.67943	0.79711	0.98520	0.99254	0.79711	0.92612	0.96164	7.89710	1.66540	0.80199	0.98482	0.99235	0.80199	0.92689	0.96206
75	105	8.25942	1.58804	0.79711	0.98676	0.99333	0.79711	0.93020	0.96384	7.89710	1.57565	0.80199	0.98640	0.99315	0.80199	0.93090	0.96422
75	106	8.25942	1.50600	0.79711	0.98809	0.99401	0.79711	0.93390	0.96582	7.89710	1.49500	0.80199	0.98776	0.99384	0.80199	0.93454	0.96616
75	107	8.25942	1.43298	0.79711	0.98922	0.99458	0.79711	0.93718	0.96757	7.89710	1.42313	0.80199	0.98891	0.99442	0.80199	0.93778	0.96789
75	108	8.25942	1.36894	0.79711	0.99015	0.99505	0.79711	0.94000	0.96907	7.89710	1.36003	0.80199	0.98987	0.99491	0.80199	0.94057	0.96937
75	109	8.25942	1.31458	0.79711	0.99090	0.99543	0.79711	0.94229	0.97029	7.89710	1.30641	0.80199	0.99063	0.99529	0.80199	0.94282	0.97057
75	110	8.25942	1.27298	0.79711	0.99143	0.99570	0.79711	0.94394	0.97116	7.89710	1.26533	0.80199	0.99118	0.99557	0.80199	0.94446	0.97144
76	1	7.92499	26.62178	0.78850	0.29763	0.45872	0.78850	0.29748	0.45855	7.59115	22.51412	0.79358	0.33710	0.50422	0.79358	0.33695	0.50405
76	2	7.92499	26.56961	0.78850	0.29822	0.45942	0.78850	0.29808	0.45926	7.59115	22.48584	0.79358	0.33753	0.50470	0.79358	0.33739	0.50455
76	3	7.92499	26.51422	0.78850	0.29884	0.46016	0.78850	0.29871	0.46001	7.59115	22.45520	0.79358	0.33799	0.50522	0.79358	0.33785	0.50507
76	4	7.92499	26.45593	0.78850	0.29950	0.46094	0.78850	0.29936	0.46078	7.59115	22.42249	0.79358	0.33848	0.50577	0.79358	0.33834	0.50561
76	5	7.92499	26.39526	0.78850	0.30018	0.46175	0.78850	0.30004	0.46159	7.59115	22.38814	0.79358	0.33900	0.50634	0.79358	0.33885	0.50618
76	6	7.92499	26.33222	0.78850	0.30090	0.46260	0.78850	0.30075	0.46243	7.59115	22.35215	0.79358	0.33954	0.50695	0.79358	0.33939	0.50678
76	7	7.92499	26.26662	0.78850	0.30165	0.46348	0.78850	0.30149	0.46330	7.59115	22.31437	0.79358	0.34011	0.50758	0.79358	0.33995	0.50741
76	8	7.92499	26.19847	0.78850	0.30243	0.46441	0.78850	0.30226	0.46421	7.59115	22.27480	0.79358	0.34071	0.50825	0.79358	0.34054	0.50806
76	9	7.92499	26.12745	0.78850	0.30324	0.46537	0.78850	0.30306	0.46516	7.59115	22.23319	0.79358	0.34134	0.50895	0.79358	0.34116	0.50875
76	10	7.92499	26.05351	0.78850	0.30410	0.46637	0.78850	0.30390	0.46614	7.59115	22.18946	0.79358	0.34200	0.50969	0.79358	0.34180	0.50947
76	11	7.92499	25.97700	0.78850	0.30498	0.46741	0.78850	0.30477	0.46717	7.59115	22.14392	0.79358	0.34270	0.51046	0.79358	0.34248	0.51022
76	12	7.92499	25.89730	0.78850	0.30591	0.46851	0.78850	0.30568	0.46823	7.59115	22.09606	0.79358	0.34343	0.51127	0.79358	0.34319	0.51101
76	13	7.92499	25.81474	0.78850	0.30688	0.46964	0.78850	0.30663	0.46934	7.59115	22.04614	0.79358	0.34419	0.51212	0.79358	0.34393	0.51183
76	14	7.92499	25.72901	0.78850	0.30789	0.47082	0.78850	0.30761	0.47050	7.59115	21.99389	0.79358	0.34500	0.51301	0.79358	0.34471	0.51269
76	15	7.92499	25.64035	0.78850	0.30895	0.47205	0.78850	0.30864	0.47170	7.59115	21.93952	0.79358	0.34584	0.51394	0.79358	0.34553	0.51359
76	16	7.92499	25.54880	0.78850	0.31004	0.47333	0.78850	0.30971	0.47295	7.59115	21.88305	0.79358	0.34672	0.51491	0.79358	0.34638	0.51453
76	17	7.92499	25.45467	0.78850	0.31118	0.47466	0.78850	0.31083	0.47425	7.59115	21.82476	0.79358	0.34763	0.51592	0.79358	0.34727	0.51552
76	18	7.92499	25.35821	0.78850	0.31236	0.47603	0.78850	0.31200	0.47561	7.59115	21.76485	0.79358	0.34858	0.51696	0.79358	0.34821	0.51656
76	19	7.92499	25.25875	0.78850	0.31359	0.47745	0.78850	0.31322	0.47702	7.59115	21.70276	0.79358	0.34958	0.51805	0.79358	0.34920	0.51764
76	20	7.92499	25.15564	0.78850	0.31487	0.47893	0.78850	0.31450	0.47850	7.59115	21.63792	0.79358	0.35062	0.51920	0.79358	0.35024	0.51879
76	21	7.92499	25.04833	0.78850	0.31621	0.48049	0.78850	0.31583	0.48005	7.59115	21.56986	0.79358	0.35172	0.52041	0.79358	0.35134	0.51999
76	22	7.92499	24.93660	0.78850	0.31762	0.48212	0.78850	0.31723	0.48167	7.59115	21.49836	0.79358	0.35289	0.52168	0.79358	0.35249	0.52125
76	23	7.92499	24.82004	0.78850	0.31911	0.48382	0.78850	0.31870	0.48335	7.59115	21.42306	0.79358	0.35412	0.52302	0.79358	0.35370	0.52257
76	24	7.92499	24.69862	0.78850	0.32066	0.48561	0.78850	0.32023	0.48511	7.59115	21.34391	0.79358	0.35542	0.52444	0.79358	0.35498	0.52396
76	25	7.92499	24.57203	0.78850	0.32230	0.48748	0.78850	0.32183	0.48695	7.59115	21.26064	0.79358	0.35679	0.52593	0.79358	0.35632	0.52542
76	26	7.92499	24.44053	0.78850	0.32401	0.48944	0.78850	0.32350	0.48886	7.59115	21.17342	0.79358	0.35824	0.52750	0.79358	0.35772	0.52695
76	27	7.92499	24.30438	0.78850	0.32581	0.49148	0.78850	0.32525	0.49086	7.59115	21.08250	0.79358	0.35976	0.52915	0.79358	0.35920	0.52855
76	28	7.92499	24.16342	0.78850	0.32768	0.49362	0.78850	0.32709	0.49294	7.59115	20.98768	0.79358	0.36135	0.53088	0.79358	0.36075	0.53023

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
76	29	7.92499	24.01762	0.78850	0.32965	0.49584	0.78850	0.32900	0.49511	7.59115	20.88895	0.79358	0.36303	0.53269	0.79358	0.36238	0.53198
76	30	7.92499	23.86654	0.78850	0.33171	0.49817	0.78850	0.33100	0.49737	7.59115	20.78588	0.79358	0.36480	0.53459	0.79358	0.36410	0.53383
76	31	7.92499	23.71037	0.78850	0.33386	0.50059	0.78850	0.33310	0.49974	7.59115	20.67862	0.79358	0.36666	0.53658	0.79358	0.36590	0.53576
76	32	7.92499	23.54876	0.78850	0.33612	0.50313	0.78850	0.33529	0.50220	7.59115	20.56684	0.79358	0.36861	0.53867	0.79358	0.36779	0.53779
76	33	7.92499	23.38162	0.78850	0.33848	0.50577	0.78850	0.33759	0.50477	7.59115	20.45044	0.79358	0.37067	0.54086	0.79358	0.36978	0.53991
76	34	7.92499	23.20856	0.78850	0.34096	0.50854	0.78850	0.33999	0.50745	7.59115	20.32903	0.79358	0.37284	0.54316	0.79358	0.37187	0.54213
76	35	7.92499	23.02940	0.78850	0.34357	0.51143	0.78850	0.34250	0.51024	7.59115	20.20243	0.79358	0.37512	0.54558	0.79358	0.37406	0.54446
76	36	7.92499	22.84408	0.78850	0.34630	0.51445	0.78850	0.34513	0.51316	7.59115	20.07055	0.79358	0.37752	0.54812	0.79358	0.37636	0.54690
76	37	7.92499	22.65215	0.78850	0.34917	0.51760	0.78850	0.34788	0.51619	7.59115	19.93297	0.79358	0.38006	0.55078	0.79358	0.37879	0.54945
76	38	7.92499	22.45348	0.78850	0.35218	0.52091	0.78850	0.35076	0.51935	7.59115	19.78951	0.79358	0.38273	0.55358	0.79358	0.38133	0.55212
76	39	7.92499	22.24766	0.78850	0.35535	0.52436	0.78850	0.35377	0.52265	7.59115	19.63978	0.79358	0.38554	0.55652	0.79358	0.38399	0.55491
76	40	7.92499	22.03447	0.78850	0.35868	0.52798	0.78850	0.35692	0.52607	7.59115	19.48352	0.79358	0.38852	0.55962	0.79358	0.38679	0.55782
76	41	7.92499	21.81357	0.78850	0.36218	0.53177	0.78850	0.36021	0.52964	7.59115	19.32040	0.79358	0.39166	0.56287	0.79358	0.38972	0.56086
76	42	7.92499	21.58485	0.78850	0.36587	0.53573	0.78850	0.36364	0.53334	7.59115	19.15023	0.79358	0.39497	0.56628	0.79358	0.39279	0.56403
76	43	7.92499	21.34779	0.78850	0.36975	0.53988	0.78850	0.36723	0.53719	7.59115	18.97251	0.79358	0.39847	0.56987	0.79358	0.39600	0.56734
76	44	7.92499	21.10218	0.78850	0.37384	0.54423	0.78850	0.37097	0.54118	7.59115	18.78697	0.79358	0.40217	0.57364	0.79358	0.39936	0.57077
76	45	7.92499	20.84782	0.78850	0.37814	0.54877	0.78850	0.37487	0.54532	7.59115	18.59337	0.79358	0.40608	0.57760	0.79358	0.40287	0.57435
76	46	7.92499	20.58697	0.78850	0.38265	0.55350	0.78850	0.37894	0.54961	7.59115	18.39367	0.79358	0.41017	0.58173	0.79358	0.40653	0.57806
76	47	7.92499	20.32000	0.78850	0.38736	0.55842	0.78850	0.38318	0.55405	7.59115	18.18814	0.79358	0.41446	0.58604	0.79358	0.41036	0.58192
76	48	7.92499	20.04764	0.78850	0.39228	0.56351	0.78850	0.38760	0.55866	7.59115	17.97738	0.79358	0.41895	0.59051	0.79358	0.41436	0.58593
76	49	7.92499	19.77090	0.78850	0.39742	0.56879	0.78850	0.39222	0.56345	7.59115	17.76227	0.79358	0.42364	0.59515	0.79358	0.41855	0.59011
76	50	7.92499	19.49116	0.78850	0.40275	0.57423	0.78850	0.39705	0.56842	7.59115	17.54401	0.79358	0.42851	0.59994	0.79358	0.42294	0.59446
76	51	7.92499	19.21029	0.78850	0.40828	0.57983	0.78850	0.40212	0.57359	7.59115	17.32430	0.79358	0.43357	0.60488	0.79358	0.42754	0.59899
76	52	7.92499	18.92146	0.78850	0.41411	0.58569	0.78850	0.40743	0.57897	7.59115	17.09693	0.79358	0.43891	0.61006	0.79358	0.43239	0.60373
76	53	7.92499	18.62485	0.78850	0.42025	0.59180	0.78850	0.41300	0.58457	7.59115	16.86201	0.79358	0.44454	0.61548	0.79358	0.43748	0.60868
76	54	7.92499	18.32038	0.78850	0.42672	0.59818	0.78850	0.41885	0.59040	7.59115	16.61938	0.79358	0.45049	0.62116	0.79358	0.44284	0.61384
76	55	7.92499	18.00819	0.78850	0.43353	0.60484	0.78850	0.42498	0.59647	7.59115	16.36911	0.79358	0.45677	0.62710	0.79358	0.44847	0.61923
76	56	7.92499	17.68820	0.78850	0.44071	0.61180	0.78850	0.43141	0.60278	7.59115	16.11103	0.79358	0.46340	0.63332	0.79358	0.45439	0.62485
76	57	7.92499	17.36037	0.78850	0.44828	0.61905	0.78850	0.43816	0.60933	7.59115	15.84506	0.79358	0.47039	0.63982	0.79358	0.46061	0.63071
76	58	7.92499	17.02468	0.78850	0.45625	0.62661	0.78850	0.44523	0.61614	7.59115	15.57108	0.79358	0.47778	0.64662	0.79358	0.46715	0.63681
76	59	7.92499	16.68091	0.78850	0.46466	0.63450	0.78850	0.45265	0.62321	7.59115	15.28882	0.79358	0.48559	0.65373	0.79358	0.47401	0.64316
76	60	7.92499	16.32913	0.78850	0.47353	0.64272	0.78850	0.46042	0.63053	7.59115	14.99826	0.79358	0.49383	0.66116	0.79358	0.48122	0.64976
76	61	7.92499	15.96913	0.78850	0.48289	0.65128	0.78850	0.46855	0.63811	7.59115	14.69911	0.79358	0.50253	0.66892	0.79358	0.48877	0.65661
76	62	7.92499	15.60088	0.78850	0.49275	0.66019	0.78850	0.47706	0.64596	7.59115	14.39128	0.79358	0.51173	0.67701	0.79358	0.49669	0.66372
76	63	7.92499	15.22446	0.78850	0.50314	0.66945	0.78850	0.48595	0.65406	7.59115	14.07472	0.79358	0.52143	0.68545	0.79358	0.50498	0.67108
76	64	7.92499	14.83980	0.78850	0.51409	0.67907	0.78850	0.49523	0.66241	7.59115	13.74931	0.79358	0.53166	0.69423	0.79358	0.51365	0.67869

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
76	65	7.92499	14.44688	0.78850	0.52561	0.68905	0.78850	0.50490	0.67101	7.59115	13.41490	0.79358	0.54245	0.70336	0.79358	0.52270	0.68654
76	66	7.92499	14.04613	0.78850	0.53773	0.69938	0.78850	0.51497	0.67984	7.59115	13.07182	0.79358	0.55381	0.71284	0.79358	0.53213	0.69463
76	67	7.92499	13.63788	0.78850	0.55045	0.71005	0.78850	0.52542	0.68889	7.59115	12.72027	0.79358	0.56575	0.72266	0.79358	0.54194	0.70294
76	68	7.92499	13.22255	0.78850	0.56378	0.72105	0.78850	0.53626	0.69814	7.59115	12.36057	0.79358	0.57828	0.73280	0.79358	0.55214	0.71145
76	69	7.92499	12.80079	0.78850	0.57773	0.73235	0.78850	0.54748	0.70758	7.59115	11.99324	0.79358	0.59140	0.74325	0.79358	0.56270	0.72016
76	70	7.92499	12.37331	0.78850	0.59227	0.74393	0.78850	0.55907	0.71718	7.59115	11.61885	0.79358	0.60511	0.75398	0.79358	0.57362	0.72905
76	71	7.92499	11.94070	0.78850	0.60740	0.75575	0.78850	0.57101	0.72693	7.59115	11.23789	0.79358	0.61938	0.76496	0.79358	0.58490	0.73809
76	72	7.92499	11.50357	0.78850	0.62309	0.76778	0.78850	0.58328	0.73680	7.59115	10.85087	0.79358	0.63421	0.77617	0.79358	0.59650	0.74726
76	73	7.92499	11.06278	0.78850	0.63932	0.77998	0.78850	0.59585	0.74675	7.59115	10.45855	0.79358	0.64956	0.78755	0.79358	0.60841	0.75654
76	74	7.92499	10.61910	0.78850	0.65604	0.79230	0.78850	0.60871	0.75677	7.59115	10.06159	0.79358	0.66540	0.79908	0.79358	0.62060	0.76589
76	75	7.92499	10.17356	0.78850	0.67318	0.80467	0.78850	0.62182	0.76682	7.59115	9.66092	0.79358	0.68166	0.81070	0.79358	0.63305	0.77530
76	76	7.92499	9.72734	0.78850	0.69068	0.81704	0.78850	0.63513	0.77686	7.59115	9.25762	0.79358	0.69829	0.82235	0.79358	0.64571	0.78472
76	77	7.92499	9.28160	0.78850	0.70844	0.82934	0.78850	0.64861	0.78686	7.59115	8.85278	0.79358	0.71521	0.83396	0.79358	0.65855	0.79413
76	78	7.92499	8.83768	0.78850	0.72637	0.84150	0.78850	0.66220	0.79678	7.59115	8.44766	0.79358	0.73231	0.84547	0.79358	0.67152	0.80348
76	79	7.92499	8.39698	0.78850	0.74436	0.85345	0.78850	0.67586	0.80658	7.59115	8.04359	0.79358	0.74949	0.85681	0.79358	0.68456	0.81275
76	80	7.92499	7.96110	0.78850	0.76226	0.86510	0.78850	0.68953	0.81624	7.59115	7.64214	0.79358	0.76664	0.86791	0.79358	0.69764	0.82189
76	81	7.92499	7.53168	0.78850	0.77996	0.87638	0.78850	0.70316	0.82571	7.59115	7.24488	0.79358	0.78363	0.87869	0.79358	0.71069	0.83088
76	82	7.92499	7.11054	0.78850	0.79732	0.88723	0.78850	0.71668	0.83496	7.59115	6.85364	0.79358	0.80032	0.88909	0.79358	0.72366	0.83968
76	83	7.92499	6.69952	0.78850	0.81419	0.89758	0.78850	0.73004	0.84396	7.59115	6.47024	0.79358	0.81659	0.89904	0.79358	0.73649	0.84825
76	84	7.92499	6.30023	0.78850	0.83045	0.90737	0.78850	0.74319	0.85268	7.59115	6.09632	0.79358	0.83231	0.90848	0.79358	0.74912	0.85657
76	85	7.92499	5.91444	0.78850	0.84598	0.91657	0.78850	0.75606	0.86108	7.59115	5.73370	0.79358	0.84736	0.91738	0.79358	0.76151	0.86461
76	86	7.92499	5.54396	0.78850	0.86067	0.92512	0.78850	0.76859	0.86916	7.59115	5.38421	0.79358	0.86164	0.92568	0.79358	0.77359	0.87235
76	87	7.92499	5.19034	0.78850	0.87444	0.93301	0.78850	0.78075	0.87688	7.59115	5.04951	0.79358	0.87505	0.93336	0.79358	0.78533	0.87976
76	88	7.92499	4.85473	0.78850	0.88722	0.94024	0.78850	0.79250	0.88424	7.59115	4.73086	0.79358	0.88753	0.94042	0.79358	0.79667	0.88683
76	89	7.92499	4.53813	0.78850	0.89900	0.94681	0.78850	0.80380	0.89123	7.59115	4.42936	0.79358	0.89907	0.94685	0.79358	0.80760	0.89356
76	90	7.92499	4.24126	0.78850	0.90975	0.95274	0.78850	0.81464	0.89785	7.59115	4.14588	0.79358	0.90963	0.95268	0.79358	0.81809	0.89995
76	91	7.92499	3.96420	0.78850	0.91952	0.95807	0.78850	0.82503	0.90413	7.59115	3.88065	0.79358	0.91925	0.95792	0.79358	0.82816	0.90600
76	92	7.92499	3.70604	0.78850	0.92836	0.96285	0.78850	0.83498	0.91007	7.59115	3.63292	0.79358	0.92797	0.96264	0.79358	0.83781	0.91175
76	93	7.92499	3.46525	0.78850	0.93634	0.96712	0.78850	0.84451	0.91570	7.59115	3.40133	0.79358	0.93587	0.96687	0.79358	0.84706	0.91720
76	94	7.92499	3.23968	0.78850	0.94354	0.97095	0.78850	0.85363	0.92104	7.59115	3.18390	0.79358	0.94302	0.97067	0.79358	0.85593	0.92237
76	95	7.92499	3.02715	0.78850	0.95005	0.97438	0.78850	0.86235	0.92609	7.59115	2.97857	0.79358	0.94949	0.97409	0.79358	0.86443	0.92728
76	96	7.92499	2.82535	0.78850	0.95592	0.97746	0.78850	0.87066	0.93086	7.59115	2.78314	0.79358	0.95535	0.97717	0.79358	0.87252	0.93192
76	97	7.92499	2.63737	0.78850	0.96114	0.98019	0.78850	0.87851	0.93533	7.59115	2.60073	0.79358	0.96057	0.97989	0.79358	0.88019	0.93628
76	98	7.92499	2.46279	0.78850	0.96576	0.98258	0.78850	0.88592	0.93951	7.59115	2.43099	0.79358	0.96520	0.98229	0.79358	0.88743	0.94036
76	99	7.92499	2.30125	0.78850	0.96983	0.98469	0.78850	0.89288	0.94341	7.59115	2.27364	0.79358	0.96929	0.98441	0.79358	0.89423	0.94416
76	100	7.92499	2.15258	0.78850	0.97340	0.98652	0.78850	0.89938	0.94703	7.59115	2.12860	0.79358	0.97288	0.98626	0.79358	0.90060	0.94770

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
76	101	7.92499	2.01649	0.78850	0.97650	0.98811	0.78850	0.90544	0.95037	7.59115	1.99561	0.79358	0.97602	0.98786	0.79358	0.90654	0.95098
76	102	7.92499	1.89293	0.78850	0.97919	0.98949	0.78850	0.91104	0.95345	7.59115	1.87471	0.79358	0.97874	0.98926	0.79358	0.91204	0.95400
76	103	7.92499	1.78083	0.78850	0.98152	0.99068	0.78850	0.91623	0.95628	7.59115	1.76487	0.79358	0.98110	0.99046	0.79358	0.91713	0.95677
76	104	7.92499	1.67943	0.78850	0.98353	0.99170	0.78850	0.92100	0.95887	7.59115	1.66540	0.79358	0.98314	0.99150	0.79358	0.92182	0.95932
76	105	7.92499	1.58804	0.78850	0.98526	0.99258	0.78850	0.92536	0.96123	7.59115	1.57565	0.79358	0.98489	0.99239	0.79358	0.92611	0.96164
76	106	7.92499	1.50600	0.78850	0.98674	0.99333	0.78850	0.92930	0.96336	7.59115	1.49500	0.79358	0.98640	0.99315	0.79358	0.92999	0.96373
76	107	7.92499	1.43298	0.78850	0.98800	0.99396	0.78850	0.93281	0.96524	7.59115	1.42313	0.79358	0.98768	0.99380	0.79358	0.93345	0.96558
76	108	7.92499	1.36894	0.78850	0.98904	0.99449	0.78850	0.93583	0.96685	7.59115	1.36003	0.79358	0.98874	0.99434	0.79358	0.93643	0.96717
76	109	7.92499	1.31458	0.78850	0.98986	0.99491	0.78850	0.93827	0.96815	7.59115	1.30641	0.79358	0.98958	0.99477	0.79358	0.93884	0.96846
76	110	7.92499	1.27298	0.78850	0.99046	0.99521	0.78850	0.94004	0.96909	7.59115	1.26533	0.79358	0.99019	0.99507	0.79358	0.94059	0.96939
77	1	7.59034	26.62178	0.77959	0.28506	0.44366	0.77959	0.28493	0.44349	7.28372	22.51412	0.78488	0.32345	0.48880	0.78488	0.32331	0.48864
77	2	7.59034	26.56961	0.77959	0.28563	0.44434	0.77959	0.28550	0.44419	7.28372	22.48584	0.78488	0.32386	0.48927	0.78488	0.32373	0.48912
77	3	7.59034	26.51422	0.77959	0.28622	0.44506	0.77959	0.28610	0.44491	7.28372	22.45520	0.78488	0.32431	0.48977	0.78488	0.32418	0.48963
77	4	7.59034	26.45593	0.77959	0.28685	0.44582	0.77959	0.28673	0.44567	7.28372	22.42249	0.78488	0.32478	0.49031	0.78488	0.32465	0.49016
77	5	7.59034	26.39526	0.77959	0.28751	0.44662	0.77959	0.28738	0.44646	7.28372	22.38814	0.78488	0.32527	0.49088	0.78488	0.32514	0.49072
77	6	7.59034	26.33222	0.77959	0.28820	0.44744	0.77959	0.28806	0.44728	7.28372	22.35215	0.78488	0.32579	0.49147	0.78488	0.32565	0.49131
77	7	7.59034	26.26662	0.77959	0.28891	0.44831	0.77959	0.28877	0.44813	7.28372	22.31437	0.78488	0.32634	0.49209	0.78488	0.32619	0.49193
77	8	7.59034	26.19847	0.77959	0.28966	0.44921	0.77959	0.28951	0.44902	7.28372	22.27480	0.78488	0.32692	0.49275	0.78488	0.32676	0.49257
77	9	7.59034	26.12745	0.77959	0.29044	0.45015	0.77959	0.29028	0.44995	7.28372	22.23319	0.78488	0.32752	0.49344	0.78488	0.32735	0.49324
77	10	7.59034	26.05351	0.77959	0.29126	0.45113	0.77959	0.29108	0.45091	7.28372	22.18946	0.78488	0.32816	0.49416	0.78488	0.32798	0.49395
77	11	7.59034	25.97700	0.77959	0.29211	0.45215	0.77959	0.29192	0.45191	7.28372	22.14392	0.78488	0.32883	0.49491	0.78488	0.32863	0.49469
77	12	7.59034	25.89730	0.77959	0.29300	0.45322	0.77959	0.29279	0.45296	7.28372	22.09606	0.78488	0.32953	0.49571	0.78488	0.32931	0.49546
77	13	7.59034	25.81474	0.77959	0.29393	0.45432	0.77959	0.29370	0.45404	7.28372	22.04614	0.78488	0.33027	0.49654	0.78488	0.33002	0.49627
77	14	7.59034	25.72901	0.77959	0.29490	0.45548	0.77959	0.29464	0.45517	7.28372	21.99389	0.78488	0.33104	0.49741	0.78488	0.33077	0.49711
77	15	7.59034	25.64035	0.77959	0.29591	0.45668	0.77959	0.29563	0.45635	7.28372	21.93952	0.78488	0.33185	0.49832	0.78488	0.33155	0.49799
77	16	7.59034	25.54880	0.77959	0.29696	0.45793	0.77959	0.29665	0.45757	7.28372	21.88305	0.78488	0.33269	0.49927	0.78488	0.33237	0.49892
77	17	7.59034	25.45467	0.77959	0.29805	0.45923	0.77959	0.29773	0.45884	7.28372	21.82476	0.78488	0.33357	0.50026	0.78488	0.33323	0.49989
77	18	7.59034	25.35821	0.77959	0.29918	0.46057	0.77959	0.29884	0.46017	7.28372	21.76485	0.78488	0.33448	0.50129	0.78488	0.33413	0.50090
77	19	7.59034	25.25875	0.77959	0.30036	0.46196	0.77959	0.30002	0.46156	7.28372	21.70276	0.78488	0.33544	0.50236	0.78488	0.33509	0.50197
77	20	7.59034	25.15564	0.77959	0.30159	0.46341	0.77959	0.30124	0.46301	7.28372	21.63792	0.78488	0.33644	0.50349	0.78488	0.33608	0.50309
77	21	7.59034	25.04833	0.77959	0.30287	0.46493	0.77959	0.30252	0.46452	7.28372	21.56986	0.78488	0.33750	0.50467	0.78488	0.33714	0.50427
77	22	7.59034	24.93660	0.77959	0.30423	0.46652	0.77959	0.30387	0.46610	7.28372	21.49836	0.78488	0.33861	0.50592	0.78488	0.33825	0.50551
77	23	7.59034	24.82004	0.77959	0.30565	0.46819	0.77959	0.30527	0.46775	7.28372	21.42306	0.78488	0.33980	0.50724	0.78488	0.33941	0.50681
77	24	7.59034	24.69862	0.77959	0.30714	0.46994	0.77959	0.30674	0.46947	7.28372	21.34391	0.78488	0.34104	0.50862	0.78488	0.34064	0.50817
77	25	7.59034	24.57203	0.77959	0.30871	0.47178	0.77959	0.30828	0.47127	7.28372	21.26064	0.78488	0.34236	0.51009	0.78488	0.34192	0.50960
77	26	7.59034	24.44053	0.77959	0.31035	0.47369	0.77959	0.30988	0.47315	7.28372	21.17342	0.78488	0.34375	0.51163	0.78488	0.34328	0.51110

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
77	27	7.59034	24.30438	0.77959	0.31207	0.47569	0.77959	0.31156	0.47510	7.28372	21.08250	0.78488	0.34521	0.51325	0.78488	0.34470	0.51268
77	28	7.59034	24.16342	0.77959	0.31387	0.47778	0.77959	0.31332	0.47714	7.28372	20.98768	0.78488	0.34675	0.51494	0.78488	0.34619	0.51433
77	29	7.59034	24.01762	0.77959	0.31576	0.47996	0.77959	0.31516	0.47927	7.28372	20.88895	0.78488	0.34836	0.51672	0.78488	0.34776	0.51606
77	30	7.59034	23.86654	0.77959	0.31773	0.48224	0.77959	0.31708	0.48149	7.28372	20.78588	0.78488	0.35006	0.51859	0.78488	0.34941	0.51787
77	31	7.59034	23.71037	0.77959	0.31980	0.48462	0.77959	0.31910	0.48381	7.28372	20.67862	0.78488	0.35185	0.52055	0.78488	0.35114	0.51977
77	32	7.59034	23.54876	0.77959	0.32196	0.48710	0.77959	0.32120	0.48623	7.28372	20.56684	0.78488	0.35373	0.52260	0.78488	0.35297	0.52177
77	33	7.59034	23.38162	0.77959	0.32423	0.48969	0.77959	0.32341	0.48875	7.28372	20.45044	0.78488	0.35571	0.52476	0.78488	0.35488	0.52386
77	34	7.59034	23.20856	0.77959	0.32661	0.49240	0.77959	0.32572	0.49138	7.28372	20.32903	0.78488	0.35779	0.52702	0.78488	0.35689	0.52605
77	35	7.59034	23.02940	0.77959	0.32911	0.49524	0.77959	0.32814	0.49413	7.28372	20.20243	0.78488	0.35999	0.52940	0.78488	0.35901	0.52834
77	36	7.59034	22.84408	0.77959	0.33174	0.49820	0.77959	0.33067	0.49700	7.28372	20.07055	0.78488	0.36230	0.53189	0.78488	0.36123	0.53075
77	37	7.59034	22.65215	0.77959	0.33449	0.50130	0.77959	0.33332	0.49998	7.28372	19.93297	0.78488	0.36474	0.53452	0.78488	0.36357	0.53326
77	38	7.59034	22.45348	0.77959	0.33739	0.50455	0.77959	0.33609	0.50310	7.28372	19.78951	0.78488	0.36731	0.53728	0.78488	0.36602	0.53590
77	39	7.59034	22.24766	0.77959	0.34043	0.50794	0.77959	0.33899	0.50634	7.28372	19.63978	0.78488	0.37003	0.54018	0.78488	0.36860	0.53865
77	40	7.59034	22.03447	0.77959	0.34363	0.51150	0.77959	0.34203	0.50972	7.28372	19.48352	0.78488	0.37289	0.54322	0.78488	0.37130	0.54153
77	41	7.59034	21.81357	0.77959	0.34700	0.51522	0.77959	0.34520	0.51323	7.28372	19.32040	0.78488	0.37592	0.54643	0.78488	0.37414	0.54454
77	42	7.59034	21.58485	0.77959	0.35055	0.51912	0.77959	0.34851	0.51688	7.28372	19.15023	0.78488	0.37912	0.54980	0.78488	0.37711	0.54768
77	43	7.59034	21.34779	0.77959	0.35429	0.52321	0.77959	0.35197	0.52068	7.28372	18.97251	0.78488	0.38250	0.55334	0.78488	0.38021	0.55095
77	44	7.59034	21.10218	0.77959	0.35822	0.52749	0.77959	0.35558	0.52462	7.28372	18.78697	0.78488	0.38606	0.55707	0.78488	0.38346	0.55435
77	45	7.59034	20.84782	0.77959	0.36237	0.53197	0.77959	0.35935	0.52871	7.28372	18.59337	0.78488	0.38984	0.56098	0.78488	0.38686	0.55789
77	46	7.59034	20.58697	0.77959	0.36671	0.53663	0.77959	0.36328	0.53294	7.28372	18.39367	0.78488	0.39379	0.56507	0.78488	0.39041	0.56157
77	47	7.59034	20.32000	0.77959	0.37125	0.54148	0.77959	0.36737	0.53734	7.28372	18.18814	0.78488	0.39794	0.56932	0.78488	0.39411	0.56540
77	48	7.59034	20.04764	0.77959	0.37599	0.54651	0.77959	0.37164	0.54190	7.28372	17.97738	0.78488	0.40228	0.57375	0.78488	0.39799	0.56937
77	49	7.59034	19.77090	0.77959	0.38094	0.55171	0.77959	0.37611	0.54663	7.28372	17.76227	0.78488	0.40680	0.57834	0.78488	0.40205	0.57351
77	50	7.59034	19.49116	0.77959	0.38609	0.55709	0.77959	0.38078	0.55154	7.28372	17.54401	0.78488	0.41152	0.58309	0.78488	0.40630	0.57782
77	51	7.59034	19.21029	0.77959	0.39142	0.56262	0.77959	0.38568	0.55666	7.28372	17.32430	0.78488	0.41641	0.58798	0.78488	0.41076	0.58233
77	52	7.59034	18.92146	0.77959	0.39705	0.56841	0.77959	0.39082	0.56200	7.28372	17.09693	0.78488	0.42157	0.59311	0.78488	0.41546	0.58704
77	53	7.59034	18.62485	0.77959	0.40297	0.57446	0.77959	0.39621	0.56755	7.28372	16.86201	0.78488	0.42703	0.59849	0.78488	0.42041	0.59196
77	54	7.59034	18.32038	0.77959	0.40922	0.58078	0.77959	0.40188	0.57334	7.28372	16.61938	0.78488	0.43279	0.60412	0.78488	0.42561	0.59709
77	55	7.59034	18.00819	0.77959	0.41581	0.58738	0.77959	0.40783	0.57937	7.28372	16.36911	0.78488	0.43888	0.61003	0.78488	0.43109	0.60246
77	56	7.59034	17.68820	0.77959	0.42276	0.59428	0.77959	0.41408	0.58565	7.28372	16.11103	0.78488	0.44531	0.61621	0.78488	0.43685	0.60807
77	57	7.59034	17.36037	0.77959	0.43009	0.60148	0.77959	0.42063	0.59218	7.28372	15.84506	0.78488	0.45210	0.62269	0.78488	0.44291	0.61392
77	58	7.59034	17.02468	0.77959	0.43782	0.60901	0.77959	0.42752	0.59897	7.28372	15.57108	0.78488	0.45928	0.62946	0.78488	0.44929	0.62001
77	59	7.59034	16.68091	0.77959	0.44599	0.61686	0.77959	0.43475	0.60603	7.28372	15.28882	0.78488	0.46688	0.63656	0.78488	0.45600	0.62637
77	60	7.59034	16.32913	0.77959	0.45460	0.62506	0.77959	0.44233	0.61336	7.28372	14.99826	0.78488	0.47491	0.64398	0.78488	0.46305	0.63299
77	61	7.59034	15.96913	0.77959	0.46371	0.63361	0.77959	0.45028	0.62096	7.28372	14.69911	0.78488	0.48340	0.65175	0.78488	0.47045	0.63987
77	62	7.59034	15.60088	0.77959	0.47332	0.64252	0.77959	0.45861	0.62883	7.28372	14.39128	0.78488	0.49238	0.65986	0.78488	0.47822	0.64702

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
77	63	7.59034	15.22446	0.77959	0.48346	0.65180	0.77959	0.46733	0.63698	7.28372	14.07472	0.78488	0.50188	0.66833	0.78488	0.48637	0.65444
77	64	7.59034	14.83980	0.77959	0.49417	0.66147	0.77959	0.47645	0.64540	7.28372	13.74931	0.78488	0.51192	0.67717	0.78488	0.49491	0.66213
77	65	7.59034	14.44688	0.77959	0.50547	0.67151	0.77959	0.48598	0.65409	7.28372	13.41490	0.78488	0.52252	0.68639	0.78488	0.50384	0.67007
77	66	7.59034	14.04613	0.77959	0.51738	0.68194	0.77959	0.49592	0.66303	7.28372	13.07182	0.78488	0.53370	0.69597	0.78488	0.51317	0.67827
77	67	7.59034	13.63788	0.77959	0.52991	0.69273	0.77959	0.50626	0.67221	7.28372	12.72027	0.78488	0.54549	0.70591	0.78488	0.52290	0.68672
77	68	7.59034	13.22255	0.77959	0.54307	0.70388	0.77959	0.51701	0.68162	7.28372	12.36057	0.78488	0.55789	0.71622	0.78488	0.53303	0.69539
77	69	7.59034	12.80079	0.77959	0.55688	0.71538	0.77959	0.52817	0.69125	7.28372	11.99324	0.78488	0.57091	0.72686	0.78488	0.54355	0.70429
77	70	7.59034	12.37331	0.77959	0.57133	0.72719	0.77959	0.53972	0.70106	7.28372	11.61885	0.78488	0.58455	0.73781	0.78488	0.55447	0.71338
77	71	7.59034	11.94070	0.77959	0.58640	0.73929	0.77959	0.55166	0.71106	7.28372	11.23789	0.78488	0.59881	0.74907	0.78488	0.56575	0.72266
77	72	7.59034	11.50357	0.77959	0.60210	0.75164	0.77959	0.56396	0.72119	7.28372	10.85087	0.78488	0.61366	0.76059	0.78488	0.57741	0.73210
77	73	7.59034	11.06278	0.77959	0.61840	0.76421	0.77959	0.57661	0.73145	7.28372	10.45855	0.78488	0.62910	0.77233	0.78488	0.58941	0.74167
77	74	7.59034	10.61910	0.77959	0.63525	0.77694	0.77959	0.58958	0.74180	7.28372	10.06159	0.78488	0.64509	0.78426	0.78488	0.60173	0.75135
77	75	7.59034	10.17356	0.77959	0.65260	0.78979	0.77959	0.60284	0.75221	7.28372	9.66092	0.78488	0.66158	0.79633	0.78488	0.61434	0.76110
77	76	7.59034	9.72734	0.77959	0.67039	0.80268	0.77959	0.61635	0.76264	7.28372	9.25762	0.78488	0.67851	0.80847	0.78488	0.62721	0.77090
77	77	7.59034	9.28160	0.77959	0.68853	0.81554	0.77959	0.63007	0.77306	7.28372	8.85278	0.78488	0.69580	0.82061	0.78488	0.64029	0.78070
77	78	7.59034	8.83768	0.77959	0.70693	0.82831	0.77959	0.64394	0.78341	7.28372	8.44766	0.78488	0.71336	0.83270	0.78488	0.65355	0.79048
77	79	7.59034	8.39698	0.77959	0.72547	0.84090	0.77959	0.65794	0.79368	7.28372	8.04359	0.78488	0.73109	0.84466	0.78488	0.66692	0.80019
77	80	7.59034	7.96110	0.77959	0.74402	0.85323	0.77959	0.67198	0.80381	7.28372	7.64214	0.78488	0.74886	0.85640	0.78488	0.68037	0.80979
77	81	7.59034	7.53168	0.77959	0.76245	0.86522	0.77959	0.68602	0.81377	7.28372	7.24488	0.78488	0.76655	0.86785	0.78488	0.69383	0.81924
77	82	7.59034	7.11054	0.77959	0.78061	0.87679	0.77959	0.69999	0.82352	7.28372	6.85364	0.78488	0.78402	0.87894	0.78488	0.70724	0.82852
77	83	7.59034	6.69952	0.77959	0.79835	0.88787	0.77959	0.71383	0.83302	7.28372	6.47024	0.78488	0.80112	0.88958	0.78488	0.72054	0.83758
77	84	7.59034	6.30023	0.77959	0.81553	0.89839	0.77959	0.72748	0.84225	7.28372	6.09632	0.78488	0.81773	0.89972	0.78488	0.73368	0.84639
77	85	7.59034	5.91444	0.77959	0.83201	0.90830	0.77959	0.74089	0.85116	7.28372	5.73370	0.78488	0.83370	0.90931	0.78488	0.74659	0.85491
77	86	7.59034	5.54396	0.77959	0.84767	0.91756	0.77959	0.75397	0.85973	7.28372	5.38421	0.78488	0.84890	0.91828	0.78488	0.75922	0.86313
77	87	7.59034	5.19034	0.77959	0.86241	0.92612	0.77959	0.76669	0.86794	7.28372	5.04951	0.78488	0.86325	0.92661	0.78488	0.77150	0.87101
77	88	7.59034	4.85473	0.77959	0.87616	0.93399	0.77959	0.77901	0.87578	7.28372	4.73086	0.78488	0.87667	0.93428	0.78488	0.78340	0.87854
77	89	7.59034	4.53813	0.77959	0.88887	0.94116	0.77959	0.79088	0.88323	7.28372	4.42936	0.78488	0.88910	0.94129	0.78488	0.79488	0.88572
77	90	7.59034	4.24126	0.77959	0.90052	0.94765	0.77959	0.80229	0.89030	7.28372	4.14588	0.78488	0.90053	0.94766	0.78488	0.80594	0.89254
77	91	7.59034	3.96420	0.77959	0.91113	0.95350	0.77959	0.81325	0.89701	7.28372	3.88065	0.78488	0.91097	0.95341	0.78488	0.81655	0.89901
77	92	7.59034	3.70604	0.77959	0.92077	0.95875	0.77959	0.82376	0.90336	7.28372	3.63292	0.78488	0.92046	0.95858	0.78488	0.82675	0.90516
77	93	7.59034	3.46525	0.77959	0.92949	0.96346	0.77959	0.83383	0.90939	7.28372	3.40133	0.78488	0.92908	0.96324	0.78488	0.83654	0.91100
77	94	7.59034	3.23968	0.77959	0.93739	0.96768	0.77959	0.84350	0.91511	7.28372	3.18390	0.78488	0.93691	0.96743	0.78488	0.84594	0.91654
77	95	7.59034	3.02715	0.77959	0.94453	0.97148	0.77959	0.85276	0.92053	7.28372	2.97857	0.78488	0.94401	0.97120	0.78488	0.85496	0.92181
77	96	7.59034	2.82535	0.77959	0.95100	0.97488	0.77959	0.86158	0.92564	7.28372	2.78314	0.78488	0.95045	0.97460	0.78488	0.86356	0.92679
77	97	7.59034	2.63737	0.77959	0.95676	0.97790	0.77959	0.86993	0.93044	7.28372	2.60073	0.78488	0.95620	0.97761	0.78488	0.87172	0.93146
77	98	7.59034	2.46279	0.77959	0.96187	0.98056	0.77959	0.87782	0.93494	7.28372	2.43099	0.78488	0.96131	0.98028	0.78488	0.87943	0.93585

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
77	99	7.59034	2.30125	0.77959	0.96638	0.98290	0.77959	0.88524	0.93912	7.28372	2.27364	0.78488	0.96584	0.98262	0.78488	0.88668	0.93994
77	100	7.59034	2.15258	0.77959	0.97033	0.98494	0.77959	0.89217	0.94301	7.28372	2.12860	0.78488	0.96981	0.98467	0.78488	0.89347	0.94374
77	101	7.59034	2.01649	0.77959	0.97378	0.98671	0.77959	0.89863	0.94661	7.28372	1.99561	0.78488	0.97328	0.98646	0.78488	0.89981	0.94726
77	102	7.59034	1.89293	0.77959	0.97677	0.98825	0.77959	0.90462	0.94992	7.28372	1.87471	0.78488	0.97630	0.98801	0.78488	0.90569	0.95051
77	103	7.59034	1.78083	0.77959	0.97936	0.98957	0.77959	0.91017	0.95297	7.28372	1.76487	0.78488	0.97892	0.98935	0.78488	0.91113	0.95350
77	104	7.59034	1.67943	0.77959	0.98160	0.99071	0.77959	0.91526	0.95576	7.28372	1.66540	0.78488	0.98119	0.99050	0.78488	0.91614	0.95624
77	105	7.59034	1.58804	0.77959	0.98352	0.99169	0.77959	0.91993	0.95830	7.28372	1.57565	0.78488	0.98314	0.99150	0.78488	0.92073	0.95873
77	106	7.59034	1.50600	0.77959	0.98517	0.99253	0.77959	0.92415	0.96058	7.28372	1.49500	0.78488	0.98482	0.99235	0.78488	0.92489	0.96098
77	107	7.59034	1.43298	0.77959	0.98657	0.99324	0.77959	0.92791	0.96261	7.28372	1.42313	0.78488	0.98624	0.99307	0.78488	0.92859	0.96297
77	108	7.59034	1.36894	0.77959	0.98773	0.99383	0.77959	0.93114	0.96434	7.28372	1.36003	0.78488	0.98742	0.99367	0.78488	0.93178	0.96469
77	109	7.59034	1.31458	0.77959	0.98866	0.99430	0.77959	0.93376	0.96574	7.28372	1.30641	0.78488	0.98837	0.99415	0.78488	0.93437	0.96607
77	110	7.59034	1.27298	0.77959	0.98932	0.99463	0.77959	0.93565	0.96676	7.28372	1.26533	0.78488	0.98905	0.99449	0.78488	0.93625	0.96707
78	1	7.25697	26.62178	0.77047	0.27255	0.42835	0.77047	0.27242	0.42819	6.97623	22.51412	0.77599	0.30980	0.47305	0.77599	0.30967	0.47289
78	2	7.25697	26.56961	0.77047	0.27309	0.42901	0.77047	0.27297	0.42887	6.97623	22.48584	0.77599	0.31020	0.47351	0.77599	0.31007	0.47337
78	3	7.25697	26.51422	0.77047	0.27366	0.42972	0.77047	0.27354	0.42958	6.97623	22.45520	0.77599	0.31062	0.47400	0.77599	0.31050	0.47387
78	4	7.25697	26.45593	0.77047	0.27426	0.43046	0.77047	0.27414	0.43032	6.97623	22.42249	0.77599	0.31107	0.47453	0.77599	0.31095	0.47439
78	5	7.25697	26.39526	0.77047	0.27489	0.43124	0.77047	0.27477	0.43109	6.97623	22.38814	0.77599	0.31155	0.47508	0.77599	0.31142	0.47494
78	6	7.25697	26.33222	0.77047	0.27555	0.43204	0.77047	0.27542	0.43189	6.97623	22.35215	0.77599	0.31205	0.47566	0.77599	0.31192	0.47551
78	7	7.25697	26.26662	0.77047	0.27623	0.43289	0.77047	0.27610	0.43272	6.97623	22.31437	0.77599	0.31257	0.47627	0.77599	0.31244	0.47612
78	8	7.25697	26.19847	0.77047	0.27695	0.43376	0.77047	0.27681	0.43359	6.97623	22.27480	0.77599	0.31312	0.47691	0.77599	0.31298	0.47675
78	9	7.25697	26.12745	0.77047	0.27769	0.43468	0.77047	0.27754	0.43450	6.97623	22.23319	0.77599	0.31370	0.47759	0.77599	0.31355	0.47741
78	10	7.25697	26.05351	0.77047	0.27848	0.43564	0.77047	0.27831	0.43544	6.97623	22.18946	0.77599	0.31432	0.47830	0.77599	0.31415	0.47810
78	11	7.25697	25.97700	0.77047	0.27929	0.43663	0.77047	0.27911	0.43641	6.97623	22.14392	0.77599	0.31496	0.47904	0.77599	0.31477	0.47882
78	12	7.25697	25.89730	0.77047	0.28014	0.43768	0.77047	0.27995	0.43743	6.97623	22.09606	0.77599	0.31563	0.47981	0.77599	0.31542	0.47958
78	13	7.25697	25.81474	0.77047	0.28103	0.43876	0.77047	0.28081	0.43849	6.97623	22.04614	0.77599	0.31633	0.48063	0.77599	0.31611	0.48037
78	14	7.25697	25.72901	0.77047	0.28196	0.43989	0.77047	0.28172	0.43959	6.97623	21.99389	0.77599	0.31707	0.48148	0.77599	0.31682	0.48119
78	15	7.25697	25.64035	0.77047	0.28292	0.44106	0.77047	0.28266	0.44074	6.97623	21.93952	0.77599	0.31785	0.48237	0.77599	0.31757	0.48206
78	16	7.25697	25.54880	0.77047	0.28393	0.44228	0.77047	0.28364	0.44193	6.97623	21.88305	0.77599	0.31866	0.48331	0.77599	0.31836	0.48296
78	17	7.25697	25.45467	0.77047	0.28497	0.44355	0.77047	0.28467	0.44318	6.97623	21.82476	0.77599	0.31950	0.48427	0.77599	0.31919	0.48391
78	18	7.25697	25.35821	0.77047	0.28605	0.44485	0.77047	0.28574	0.44447	6.97623	21.76485	0.77599	0.32037	0.48528	0.77599	0.32005	0.48491
78	19	7.25697	25.25875	0.77047	0.28718	0.44621	0.77047	0.28686	0.44583	6.97623	21.70276	0.77599	0.32129	0.48633	0.77599	0.32096	0.48595
78	20	7.25697	25.15564	0.77047	0.28835	0.44763	0.77047	0.28803	0.44724	6.97623	21.63792	0.77599	0.32225	0.48743	0.77599	0.32192	0.48705
78	21	7.25697	25.04833	0.77047	0.28959	0.44911	0.77047	0.28926	0.44872	6.97623	21.56986	0.77599	0.32327	0.48859	0.77599	0.32293	0.48821
78	22	7.25697	24.93660	0.77047	0.29088	0.45067	0.77047	0.29055	0.45027	6.97623	21.49836	0.77599	0.32434	0.48981	0.77599	0.32399	0.48942
78	23	7.25697	24.82004	0.77047	0.29224	0.45230	0.77047	0.29189	0.45188	6.97623	21.42306	0.77599	0.32547	0.49110	0.77599	0.32511	0.49069
78	24	7.25697	24.69862	0.77047	0.29367	0.45401	0.77047	0.29330	0.45357	6.97623	21.34391	0.77599	0.32667	0.49246	0.77599	0.32629	0.49203

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
78	25	7.25697	24.57203	0.77047	0.29517	0.45580	0.77047	0.29477	0.45532	6.97623	21.26064	0.77599	0.32793	0.49390	0.77599	0.32752	0.49344
78	26	7.25697	24.44053	0.77047	0.29674	0.45767	0.77047	0.29631	0.45716	6.97623	21.17342	0.77599	0.32926	0.49541	0.77599	0.32882	0.49491
78	27	7.25697	24.30438	0.77047	0.29839	0.45963	0.77047	0.29792	0.45907	6.97623	21.08250	0.77599	0.33067	0.49699	0.77599	0.33019	0.49645
78	28	7.25697	24.16342	0.77047	0.30011	0.46167	0.77047	0.29960	0.46107	6.97623	20.98768	0.77599	0.33214	0.49866	0.77599	0.33162	0.49807
78	29	7.25697	24.01762	0.77047	0.30191	0.46380	0.77047	0.30136	0.46315	6.97623	20.88895	0.77599	0.33369	0.50040	0.77599	0.33313	0.49977
78	30	7.25697	23.86654	0.77047	0.30380	0.46603	0.77047	0.30321	0.46353	6.97623	20.78588	0.77599	0.33532	0.50223	0.77599	0.33471	0.50155
78	31	7.25697	23.71037	0.77047	0.30578	0.46835	0.77047	0.30514	0.46760	6.97623	20.67862	0.77599	0.33703	0.50415	0.77599	0.33638	0.50342
78	32	7.25697	23.54876	0.77047	0.30786	0.47078	0.77047	0.30716	0.46996	6.97623	20.56684	0.77599	0.33884	0.50617	0.77599	0.33813	0.50538
78	33	7.25697	23.38162	0.77047	0.31003	0.47332	0.77047	0.30928	0.47244	6.97623	20.45044	0.77599	0.34073	0.50828	0.77599	0.33997	0.50743
78	34	7.25697	23.20856	0.77047	0.31231	0.47597	0.77047	0.31149	0.47502	6.97623	20.32903	0.77599	0.34274	0.51050	0.77599	0.34191	0.50959
78	35	7.25697	23.02940	0.77047	0.31471	0.47875	0.77047	0.31381	0.47771	6.97623	20.20243	0.77599	0.34484	0.51284	0.77599	0.34395	0.51184
78	36	7.25697	22.84408	0.77047	0.31722	0.48165	0.77047	0.31624	0.48053	6.97623	20.07055	0.77599	0.34707	0.51529	0.77599	0.34609	0.51421
78	37	7.25697	22.65215	0.77047	0.31986	0.48469	0.77047	0.31879	0.48346	6.97623	19.93297	0.77599	0.34941	0.51787	0.77599	0.34834	0.51669
78	38	7.25697	22.45348	0.77047	0.32264	0.48787	0.77047	0.32146	0.48652	6.97623	19.78951	0.77599	0.35188	0.52058	0.77599	0.35070	0.51929
78	39	7.25697	22.24766	0.77047	0.32556	0.49120	0.77047	0.32425	0.48971	6.97623	19.63978	0.77599	0.35449	0.52343	0.77599	0.35319	0.52201
78	40	7.25697	22.03447	0.77047	0.32863	0.49469	0.77047	0.32717	0.49303	6.97623	19.48352	0.77599	0.35725	0.52643	0.77599	0.35579	0.52485
78	41	7.25697	21.81357	0.77047	0.33186	0.49835	0.77047	0.33022	0.49649	6.97623	19.32040	0.77599	0.36016	0.52959	0.77599	0.35853	0.52782
78	42	7.25697	21.58485	0.77047	0.33527	0.50217	0.77047	0.33341	0.50008	6.97623	19.15023	0.77599	0.36324	0.53290	0.77599	0.36139	0.53092
78	43	7.25697	21.34779	0.77047	0.33886	0.50619	0.77047	0.33674	0.50382	6.97623	18.97251	0.77599	0.36649	0.53640	0.77599	0.36439	0.53415
78	44	7.25697	21.10218	0.77047	0.34264	0.51039	0.77047	0.34022	0.50771	6.97623	18.78697	0.77599	0.36993	0.54007	0.77599	0.36753	0.53751
78	45	7.25697	20.84782	0.77047	0.34662	0.51480	0.77047	0.34385	0.51174	6.97623	18.59337	0.77599	0.37356	0.54393	0.77599	0.37081	0.54101
78	46	7.25697	20.58697	0.77047	0.35079	0.51939	0.77047	0.34763	0.51591	6.97623	18.39367	0.77599	0.37737	0.54796	0.77599	0.37424	0.54465
78	47	7.25697	20.32000	0.77047	0.35516	0.52416	0.77047	0.35158	0.52025	6.97623	18.18814	0.77599	0.38137	0.55216	0.77599	0.37782	0.54843
78	48	7.25697	20.04764	0.77047	0.35972	0.52911	0.77047	0.35570	0.52474	6.97623	17.97738	0.77599	0.38555	0.55653	0.77599	0.38157	0.55237
78	49	7.25697	19.77090	0.77047	0.36448	0.53424	0.77047	0.36000	0.52941	6.97623	17.76227	0.77599	0.38992	0.56107	0.77599	0.38549	0.55646
78	50	7.25697	19.49116	0.77047	0.36943	0.53954	0.77047	0.36451	0.53427	6.97623	17.54401	0.77599	0.39447	0.56576	0.77599	0.38959	0.56073
78	51	7.25697	19.21029	0.77047	0.37457	0.54500	0.77047	0.36923	0.53933	6.97623	17.32430	0.77599	0.39918	0.57060	0.77599	0.39392	0.56519
78	52	7.25697	18.92146	0.77047	0.37998	0.55071	0.77047	0.37419	0.54460	6.97623	17.09693	0.77599	0.40417	0.57567	0.77599	0.39846	0.56986
78	53	7.25697	18.62485	0.77047	0.38569	0.55668	0.77047	0.37941	0.55010	6.97623	16.86201	0.77599	0.40944	0.58099	0.77599	0.40325	0.57474
78	54	7.25697	18.32038	0.77047	0.39172	0.56293	0.77047	0.38489	0.55584	6.97623	16.61938	0.77599	0.41501	0.58658	0.77599	0.40830	0.57985
78	55	7.25697	18.00819	0.77047	0.39807	0.56946	0.77047	0.39064	0.56182	6.97623	16.36911	0.77599	0.42089	0.59243	0.77599	0.41361	0.58518
78	56	7.25697	17.68820	0.77047	0.40478	0.57628	0.77047	0.39669	0.56805	6.97623	16.11103	0.77599	0.42711	0.59857	0.77599	0.41920	0.59076
78	57	7.25697	17.36037	0.77047	0.41186	0.58342	0.77047	0.40305	0.57454	6.97623	15.84506	0.77599	0.43369	0.60500	0.77599	0.42509	0.59658
78	58	7.25697	17.02468	0.77047	0.41933	0.59089	0.77047	0.40974	0.58130	6.97623	15.57108	0.77599	0.44065	0.61174	0.77599	0.43130	0.60267
78	59	7.25697	16.68091	0.77047	0.42723	0.59869	0.77047	0.41676	0.58833	6.97623	15.28882	0.77599	0.44802	0.61881	0.77599	0.43783	0.60901
78	60	7.25697	16.32913	0.77047	0.43559	0.60684	0.77047	0.42414	0.59564	6.97623	14.99826	0.77599	0.45582	0.62621	0.77599	0.44470	0.61563

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
78	61	7.25697	15.96913	0.77047	0.44442	0.61536	0.77047	0.43189	0.60324	6.97623	14.69911	0.77599	0.46408	0.63396	0.77599	0.45194	0.62253
78	62	7.25697	15.60088	0.77047	0.45375	0.62425	0.77047	0.44002	0.61113	6.97623	14.39128	0.77599	0.47283	0.64207	0.77599	0.45954	0.62971
78	63	7.25697	15.22446	0.77047	0.46363	0.63353	0.77047	0.44855	0.61931	6.97623	14.07472	0.77599	0.48210	0.65056	0.77599	0.46753	0.63716
78	64	7.25697	14.83980	0.77047	0.47407	0.64321	0.77047	0.45748	0.62777	6.97623	13.74931	0.77599	0.49190	0.65943	0.77599	0.47591	0.64490
78	65	7.25697	14.44688	0.77047	0.48510	0.65329	0.77047	0.46683	0.63652	6.97623	13.41490	0.77599	0.50228	0.66869	0.77599	0.48469	0.65292
78	66	7.25697	14.04613	0.77047	0.49676	0.66378	0.77047	0.47660	0.64554	6.97623	13.07182	0.77599	0.51326	0.67835	0.77599	0.49389	0.66121
78	67	7.25697	13.63788	0.77047	0.50905	0.67466	0.77047	0.48680	0.65483	6.97623	12.72027	0.77599	0.52485	0.68840	0.77599	0.50350	0.66977
78	68	7.25697	13.22255	0.77047	0.52200	0.68594	0.77047	0.49743	0.66438	6.97623	12.36057	0.77599	0.53708	0.69883	0.77599	0.51353	0.67859
78	69	7.25697	12.80079	0.77047	0.53562	0.69759	0.77047	0.50848	0.67416	6.97623	11.99324	0.77599	0.54995	0.70963	0.77599	0.52398	0.68764
78	70	7.25697	12.37331	0.77047	0.54991	0.70960	0.77047	0.51995	0.68417	6.97623	11.61885	0.77599	0.56347	0.72079	0.77599	0.53484	0.69693
78	71	7.25697	11.94070	0.77047	0.56487	0.72194	0.77047	0.53184	0.69438	6.97623	11.23789	0.77599	0.57764	0.73228	0.77599	0.54610	0.70642
78	72	7.25697	11.50357	0.77047	0.58051	0.73458	0.77047	0.54413	0.70477	6.97623	10.85087	0.77599	0.59247	0.74409	0.77599	0.55776	0.71611
78	73	7.25697	11.06278	0.77047	0.59679	0.74749	0.77047	0.55680	0.71531	6.97623	10.45855	0.77599	0.60792	0.75616	0.77599	0.56980	0.72595
78	74	7.25697	10.61910	0.77047	0.61370	0.76061	0.77047	0.56983	0.72598	6.97623	10.06159	0.77599	0.62399	0.76847	0.77599	0.58220	0.73594
78	75	7.25697	10.17356	0.77047	0.63118	0.77390	0.77047	0.58319	0.73673	6.97623	9.66092	0.77599	0.64063	0.78096	0.77599	0.59493	0.74602
78	76	7.25697	9.72734	0.77047	0.64919	0.78728	0.77047	0.59685	0.74753	6.97623	9.25762	0.77599	0.65779	0.79357	0.77599	0.60796	0.75618
78	77	7.25697	9.28160	0.77047	0.66763	0.80069	0.77047	0.61076	0.75835	6.97623	8.85278	0.77599	0.67538	0.80624	0.77599	0.62124	0.76638
78	78	7.25697	8.83768	0.77047	0.68642	0.81406	0.77047	0.62488	0.76914	6.97623	8.44766	0.77599	0.69334	0.81890	0.77599	0.63475	0.77657
78	79	7.25697	8.39698	0.77047	0.70545	0.82729	0.77047	0.63916	0.77986	6.97623	8.04359	0.77599	0.71155	0.83147	0.77599	0.64842	0.78671
78	80	7.25697	7.96110	0.77047	0.72459	0.84031	0.77047	0.65353	0.79047	6.97623	7.64214	0.77599	0.72990	0.84386	0.77599	0.66220	0.79677
78	81	7.25697	7.53168	0.77047	0.74370	0.85301	0.77047	0.66794	0.80092	6.97623	7.24488	0.77599	0.74825	0.85600	0.77599	0.67603	0.80670
78	82	7.25697	7.11054	0.77047	0.76263	0.86533	0.77047	0.68233	0.81117	6.97623	6.85364	0.77599	0.76646	0.86779	0.77599	0.68986	0.81647
78	83	7.25697	6.69952	0.77047	0.78121	0.87717	0.77047	0.69663	0.82119	6.97623	6.47024	0.77599	0.78438	0.87916	0.77599	0.70361	0.82602
78	84	7.25697	6.30023	0.77047	0.79930	0.88846	0.77047	0.71077	0.83094	6.97623	6.09632	0.77599	0.80186	0.89003	0.77599	0.71723	0.83533
78	85	7.25697	5.91444	0.77047	0.81674	0.89913	0.77047	0.72469	0.84037	6.97623	5.73370	0.77599	0.81875	0.90034	0.77599	0.73065	0.84437
78	86	7.25697	5.54396	0.77047	0.83339	0.90913	0.77047	0.73832	0.84946	6.97623	5.38421	0.77599	0.83491	0.91003	0.77599	0.74380	0.85308
78	87	7.25697	5.19034	0.77047	0.84914	0.91842	0.77047	0.75159	0.85818	6.97623	5.04951	0.77599	0.85023	0.91905	0.77599	0.75663	0.86146
78	88	7.25697	4.85473	0.77047	0.86389	0.92697	0.77047	0.76448	0.86652	6.97623	4.73086	0.77599	0.86461	0.92739	0.77599	0.76909	0.86947
78	89	7.25697	4.53813	0.77047	0.87758	0.93480	0.77047	0.77693	0.87446	6.97623	4.42936	0.77599	0.87799	0.93503	0.77599	0.78114	0.87712
78	90	7.25697	4.24126	0.77047	0.89018	0.94190	0.77047	0.78892	0.88201	6.97623	4.14588	0.77599	0.89035	0.94199	0.77599	0.79276	0.88440
78	91	7.25697	3.96420	0.77047	0.90171	0.94831	0.77047	0.80045	0.88917	6.97623	3.88065	0.77599	0.90167	0.94829	0.77599	0.80395	0.89132
78	92	7.25697	3.70604	0.77047	0.91220	0.95409	0.77047	0.81154	0.89597	6.97623	3.63292	0.77599	0.91200	0.95397	0.77599	0.81471	0.89789
78	93	7.25697	3.46525	0.77047	0.92174	0.95928	0.77047	0.82219	0.90242	6.97623	3.40133	0.77599	0.92141	0.95910	0.77599	0.82506	0.90414
78	94	7.25697	3.23968	0.77047	0.93040	0.96394	0.77047	0.83242	0.90855	6.97623	3.18390	0.77599	0.92997	0.96372	0.77599	0.83501	0.91009
78	95	7.25697	3.02715	0.77047	0.93825	0.96814	0.77047	0.84223	0.91436	6.97623	2.97857	0.77599	0.93777	0.96789	0.77599	0.84457	0.91574
78	96	7.25697	2.82535	0.77047	0.94538	0.97192	0.77047	0.85160	0.91986	6.97623	2.78314	0.77599	0.94486	0.97165	0.77599	0.85371	0.92108

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
78	97	7.25697	2.63737	0.77047	0.95175	0.97528	0.77047	0.86049	0.92501	6.97623	2.60073	0.77599	0.95120	0.97499	0.77599	0.86239	0.92611
78	98	7.25697	2.46279	0.77047	0.95740	0.97824	0.77047	0.86889	0.92985	6.97623	2.43099	0.77599	0.95685	0.97795	0.77599	0.87060	0.93082
78	99	7.25697	2.30125	0.77047	0.96240	0.98084	0.77047	0.87679	0.93435	6.97623	2.27364	0.77599	0.96186	0.98056	0.77599	0.87833	0.93523
78	100	7.25697	2.15258	0.77047	0.96679	0.98311	0.77047	0.88420	0.93854	6.97623	2.12860	0.77599	0.96627	0.98284	0.77599	0.88559	0.93932
78	101	7.25697	2.01649	0.77047	0.97063	0.98510	0.77047	0.89110	0.94241	6.97623	1.99561	0.77599	0.97013	0.98484	0.77599	0.89235	0.94311
78	102	7.25697	1.89293	0.77047	0.97396	0.98681	0.77047	0.89750	0.94598	6.97623	1.87471	0.77599	0.97348	0.98656	0.77599	0.89864	0.94661
78	103	7.25697	1.78083	0.77047	0.97685	0.98829	0.77047	0.90343	0.94927	6.97623	1.76487	0.77599	0.97640	0.98806	0.77599	0.90446	0.94983
78	104	7.25697	1.67943	0.77047	0.97935	0.98957	0.77047	0.90889	0.95227	6.97623	1.66540	0.77599	0.97893	0.98935	0.77599	0.90983	0.95279
78	105	7.25697	1.58804	0.77047	0.98150	0.99067	0.77047	0.91389	0.95501	6.97623	1.57565	0.77599	0.98111	0.99046	0.77599	0.91475	0.95548
78	106	7.25697	1.50600	0.77047	0.98335	0.99161	0.77047	0.91842	0.95747	6.97623	1.49500	0.77599	0.98298	0.99142	0.77599	0.91921	0.95790
78	107	7.25697	1.43298	0.77047	0.98492	0.99240	0.77047	0.92244	0.95966	6.97623	1.42313	0.77599	0.98457	0.99223	0.77599	0.92318	0.96005
78	108	7.25697	1.36894	0.77047	0.98622	0.99306	0.77047	0.92591	0.96153	6.97623	1.36003	0.77599	0.98589	0.99290	0.77599	0.92660	0.96190
78	109	7.25697	1.31458	0.77047	0.98725	0.99359	0.77047	0.92872	0.96304	6.97623	1.30641	0.77599	0.98695	0.99343	0.77599	0.92938	0.96340
78	110	7.25697	1.27298	0.77047	0.98800	0.99396	0.77047	0.93076	0.96414	6.97623	1.26533	0.77599	0.98771	0.99382	0.77599	0.93139	0.96448
79	1	6.92627	26.62178	0.76063	0.26013	0.41286	0.76063	0.26001	0.41271	6.67004	22.51412	0.76557	0.29621	0.45704	0.76557	0.29608	0.45689
79	2	6.92627	26.56961	0.76063	0.26065	0.41351	0.76063	0.26054	0.41338	6.67004	22.48584	0.76557	0.29659	0.45749	0.76557	0.29647	0.45735
79	3	6.92627	26.51422	0.76063	0.26119	0.41420	0.76063	0.26109	0.41407	6.67004	22.45520	0.76557	0.29699	0.45797	0.76557	0.29688	0.45784
79	4	6.92627	26.45593	0.76063	0.26177	0.41492	0.76063	0.26166	0.41479	6.67004	22.42249	0.76557	0.29742	0.45848	0.76557	0.29731	0.45835
79	5	6.92627	26.39526	0.76063	0.26237	0.41567	0.76063	0.26226	0.41554	6.67004	22.38814	0.76557	0.29788	0.45902	0.76557	0.29776	0.45889
79	6	6.92627	26.33222	0.76063	0.26299	0.41646	0.76063	0.26288	0.41632	6.67004	22.35215	0.76557	0.29836	0.45959	0.76557	0.29824	0.45945
79	7	6.92627	26.26662	0.76063	0.26365	0.41728	0.76063	0.26353	0.41713	6.67004	22.31437	0.76557	0.29886	0.46019	0.76557	0.29873	0.46004
79	8	6.92627	26.19847	0.76063	0.26433	0.41814	0.76063	0.26420	0.41798	6.67004	22.27480	0.76557	0.29939	0.46081	0.76557	0.29925	0.46065
79	9	6.92627	26.12745	0.76063	0.26505	0.41903	0.76063	0.26491	0.41886	6.67004	22.23319	0.76557	0.29994	0.46147	0.76557	0.29980	0.46130
79	10	6.92627	26.05351	0.76063	0.26579	0.41996	0.76063	0.26564	0.41977	6.67004	22.18946	0.76557	0.30053	0.46216	0.76557	0.30037	0.46198
79	11	6.92627	25.97700	0.76063	0.26657	0.42093	0.76063	0.26641	0.42073	6.67004	22.14392	0.76557	0.30114	0.46289	0.76557	0.30097	0.46268
79	12	6.92627	25.89730	0.76063	0.26738	0.42195	0.76063	0.26720	0.42172	6.67004	22.09606	0.76557	0.30178	0.46365	0.76557	0.30159	0.46342
79	13	6.92627	25.81474	0.76063	0.26823	0.42300	0.76063	0.26803	0.42275	6.67004	22.04614	0.76557	0.30246	0.46444	0.76557	0.30225	0.46420
79	14	6.92627	25.72901	0.76063	0.26912	0.42410	0.76063	0.26890	0.42383	6.67004	21.99389	0.76557	0.30317	0.46528	0.76557	0.30294	0.46500
79	15	6.92627	25.64035	0.76063	0.27004	0.42525	0.76063	0.26980	0.42494	6.67004	21.93952	0.76557	0.30391	0.46615	0.76557	0.30365	0.46585
79	16	6.92627	25.54880	0.76063	0.27100	0.42644	0.76063	0.27073	0.42611	6.67004	21.88305	0.76557	0.30468	0.46706	0.76557	0.30441	0.46673
79	17	6.92627	25.45467	0.76063	0.27200	0.42767	0.76063	0.27171	0.42732	6.67004	21.82476	0.76557	0.30549	0.46801	0.76557	0.30520	0.46766
79	18	6.92627	25.35821	0.76063	0.27303	0.42894	0.76063	0.27274	0.42858	6.67004	21.76485	0.76557	0.30633	0.46899	0.76557	0.30602	0.46863
79	19	6.92627	25.25875	0.76063	0.27410	0.43027	0.76063	0.27381	0.42990	6.67004	21.70276	0.76557	0.30720	0.47001	0.76557	0.30690	0.46966
79	20	6.92627	25.15564	0.76063	0.27522	0.43165	0.76063	0.27493	0.43128	6.67004	21.63792	0.76557	0.30812	0.47109	0.76557	0.30781	0.47073
79	21	6.92627	25.04833	0.76063	0.27640	0.43309	0.76063	0.27610	0.43273	6.67004	21.56986	0.76557	0.30909	0.47222	0.76557	0.30878	0.47186
79	22	6.92627	24.93660	0.76063	0.27764	0.43461	0.76063	0.27733	0.43423	6.67004	21.49836	0.76557	0.31012	0.47342	0.76557	0.30980	0.47305

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
79	23	6.92627	24.82004	0.76063	0.27894	0.43620	0.76063	0.27861	0.43581	6.67004	21.42306	0.76557	0.31120	0.47468	0.76557	0.31087	0.47430
79	24	6.92627	24.69862	0.76063	0.28030	0.43787	0.76063	0.27996	0.43745	6.67004	21.34391	0.76557	0.31234	0.47601	0.76557	0.31200	0.47560
79	25	6.92627	24.57203	0.76063	0.28173	0.43961	0.76063	0.28137	0.43917	6.67004	21.26064	0.76557	0.31356	0.47742	0.76557	0.31318	0.47698
79	26	6.92627	24.44053	0.76063	0.28324	0.44144	0.76063	0.28284	0.44096	6.67004	21.17342	0.76557	0.31483	0.47889	0.76557	0.31442	0.47842
79	27	6.92627	24.30438	0.76063	0.28481	0.44335	0.76063	0.28438	0.44283	6.67004	21.08250	0.76557	0.31617	0.48044	0.76557	0.31573	0.47993
79	28	6.92627	24.16342	0.76063	0.28646	0.44534	0.76063	0.28599	0.44478	6.67004	20.98768	0.76557	0.31758	0.48207	0.76557	0.31711	0.48152
79	29	6.92627	24.01762	0.76063	0.28818	0.44742	0.76063	0.28767	0.44681	6.67004	20.88895	0.76557	0.31907	0.48378	0.76557	0.31855	0.48318
79	30	6.92627	23.86654	0.76063	0.28998	0.44959	0.76063	0.28944	0.44894	6.67004	20.78588	0.76557	0.32063	0.48557	0.76557	0.32007	0.48493
79	31	6.92627	23.71037	0.76063	0.29188	0.45186	0.76063	0.29128	0.45115	6.67004	20.67862	0.76557	0.32227	0.48745	0.76557	0.32167	0.48676
79	32	6.92627	23.54876	0.76063	0.29386	0.45424	0.76063	0.29322	0.45347	6.67004	20.56684	0.76557	0.32400	0.48942	0.76557	0.32335	0.48868
79	33	6.92627	23.38162	0.76063	0.29594	0.45671	0.76063	0.29525	0.45589	6.67004	20.45044	0.76557	0.32582	0.49150	0.76557	0.32512	0.49070
79	34	6.92627	23.20856	0.76063	0.29812	0.45931	0.76063	0.29737	0.45842	6.67004	20.32903	0.76557	0.32773	0.49367	0.76557	0.32697	0.49281
79	35	6.92627	23.02940	0.76063	0.30041	0.46202	0.76063	0.29959	0.46106	6.67004	20.20243	0.76557	0.32975	0.49596	0.76557	0.32893	0.49503
79	36	6.92627	22.84408	0.76063	0.30281	0.46486	0.76063	0.30192	0.46381	6.67004	20.07055	0.76557	0.33188	0.49837	0.76557	0.33099	0.49736
79	37	6.92627	22.65215	0.76063	0.30534	0.46783	0.76063	0.30436	0.46669	6.67004	19.93297	0.76557	0.33413	0.50090	0.76557	0.33315	0.49979
79	38	6.92627	22.45348	0.76063	0.30799	0.47094	0.76063	0.30692	0.46969	6.67004	19.78951	0.76557	0.33650	0.50356	0.76557	0.33542	0.50235
79	39	6.92627	22.24766	0.76063	0.31079	0.47420	0.76063	0.30960	0.47282	6.67004	19.63978	0.76557	0.33901	0.50636	0.76557	0.33781	0.50502
79	40	6.92627	22.03447	0.76063	0.31373	0.47762	0.76063	0.31240	0.47608	6.67004	19.48352	0.76557	0.34165	0.50930	0.76557	0.34032	0.50782
79	41	6.92627	21.81357	0.76063	0.31683	0.48120	0.76063	0.31533	0.47947	6.67004	19.32040	0.76557	0.34445	0.51240	0.76557	0.34296	0.51075
79	42	6.92627	21.58485	0.76063	0.32009	0.48495	0.76063	0.31840	0.48301	6.67004	19.15023	0.76557	0.34740	0.51566	0.76557	0.34572	0.51380
79	43	6.92627	21.34779	0.76063	0.32353	0.48889	0.76063	0.32160	0.48669	6.67004	18.97251	0.76557	0.35053	0.51910	0.76557	0.34861	0.51699
79	44	6.92627	21.10218	0.76063	0.32715	0.49301	0.76063	0.32495	0.49051	6.67004	18.78697	0.76557	0.35383	0.52271	0.76557	0.35163	0.52031
79	45	6.92627	20.84782	0.76063	0.33097	0.49734	0.76063	0.32844	0.49447	6.67004	18.59337	0.76557	0.35733	0.52651	0.76557	0.35480	0.52376
79	46	6.92627	20.58697	0.76063	0.33498	0.50185	0.76063	0.33207	0.49858	6.67004	18.39367	0.76557	0.36099	0.53048	0.76557	0.35810	0.52736
79	47	6.92627	20.32000	0.76063	0.33917	0.50653	0.76063	0.33587	0.50285	6.67004	18.18814	0.76557	0.36484	0.53462	0.76557	0.36155	0.53109
79	48	6.92627	20.04764	0.76063	0.34355	0.51140	0.76063	0.33983	0.50727	6.67004	17.97738	0.76557	0.36886	0.53893	0.76557	0.36516	0.53497
79	49	6.92627	19.77090	0.76063	0.34811	0.51645	0.76063	0.34397	0.51187	6.67004	17.76227	0.76557	0.37306	0.54340	0.76557	0.36894	0.53902
79	50	6.92627	19.49116	0.76063	0.35287	0.52166	0.76063	0.34831	0.51666	6.67004	17.54401	0.76557	0.37744	0.54803	0.76557	0.37291	0.54324
79	51	6.92627	19.21029	0.76063	0.35780	0.52703	0.76063	0.35286	0.52165	6.67004	17.32430	0.76557	0.38198	0.55280	0.76557	0.37708	0.54765
79	52	6.92627	18.92146	0.76063	0.36300	0.53265	0.76063	0.35764	0.52685	6.67004	17.09693	0.76557	0.38678	0.55781	0.76557	0.38147	0.55227
79	53	6.92627	18.62485	0.76063	0.36848	0.53853	0.76063	0.36266	0.53228	6.67004	16.86201	0.76557	0.39186	0.56307	0.76557	0.38610	0.55710
79	54	6.92627	18.32038	0.76063	0.37428	0.54469	0.76063	0.36794	0.53795	6.67004	16.61938	0.76557	0.39722	0.56859	0.76557	0.39097	0.56216
79	55	6.92627	18.00819	0.76063	0.38039	0.55113	0.76063	0.37350	0.54387	6.67004	16.36911	0.76557	0.40290	0.57438	0.76557	0.39611	0.56745
79	56	6.92627	17.68820	0.76063	0.38684	0.55788	0.76063	0.37935	0.55004	6.67004	16.11103	0.76557	0.40890	0.58046	0.76557	0.40153	0.57299
79	57	6.92627	17.36037	0.76063	0.39367	0.56494	0.76063	0.38550	0.55647	6.67004	15.84506	0.76557	0.41526	0.58683	0.76557	0.40724	0.57878
79	58	6.92627	17.02468	0.76063	0.40088	0.57232	0.76063	0.39197	0.56318	6.67004	15.57108	0.76557	0.42199	0.59352	0.76557	0.41326	0.58483

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
79	59	6.92627	16.68091	0.76063	0.40850	0.58005	0.76063	0.39877	0.57018	6.67004	15.28882	0.76557	0.42912	0.60053	0.76557	0.41960	0.59115
79	60	6.92627	16.32913	0.76063	0.41657	0.58814	0.76063	0.40593	0.57746	6.67004	14.99826	0.76557	0.43667	0.60789	0.76557	0.42629	0.59776
79	61	6.92627	15.96913	0.76063	0.42511	0.59660	0.76063	0.41346	0.58503	6.67004	14.69911	0.76557	0.44468	0.61561	0.76557	0.43333	0.60465
79	62	6.92627	15.60088	0.76063	0.43416	0.60545	0.76063	0.42137	0.59291	6.67004	14.39128	0.76557	0.45318	0.62370	0.76557	0.44075	0.61183
79	63	6.92627	15.22446	0.76063	0.44374	0.61471	0.76063	0.42969	0.60109	6.67004	14.07472	0.76557	0.46218	0.63218	0.76557	0.44855	0.61931
79	64	6.92627	14.83980	0.76063	0.45388	0.62437	0.76063	0.43841	0.60958	6.67004	13.74931	0.76557	0.47174	0.64106	0.76557	0.45675	0.62708
79	65	6.92627	14.44688	0.76063	0.46462	0.63446	0.76063	0.44756	0.61836	6.67004	13.41490	0.76557	0.48186	0.65035	0.76557	0.46536	0.63515
79	66	6.92627	14.04613	0.76063	0.47599	0.64497	0.76063	0.45714	0.62744	6.67004	13.07182	0.76557	0.49259	0.66005	0.76557	0.47440	0.64351
79	67	6.92627	13.63788	0.76063	0.48800	0.65591	0.76063	0.46715	0.63682	6.67004	12.72027	0.76557	0.50395	0.67017	0.76557	0.48386	0.65216
79	68	6.92627	13.22255	0.76063	0.50069	0.66728	0.76063	0.47762	0.64647	6.67004	12.36057	0.76557	0.51596	0.68070	0.76557	0.49375	0.66109
79	69	6.92627	12.80079	0.76063	0.51406	0.67905	0.76063	0.48853	0.65639	6.67004	11.99324	0.76557	0.52863	0.69164	0.76557	0.50408	0.67029
79	70	6.92627	12.37331	0.76063	0.52814	0.69122	0.76063	0.49988	0.66656	6.67004	11.61885	0.76557	0.54197	0.70296	0.76557	0.51485	0.67974
79	71	6.92627	11.94070	0.76063	0.54293	0.70376	0.76063	0.51167	0.67696	6.67004	11.23789	0.76557	0.55601	0.71466	0.76557	0.52604	0.68942
79	72	6.92627	11.50357	0.76063	0.55843	0.71666	0.76063	0.52390	0.68757	6.67004	10.85087	0.76557	0.57073	0.72671	0.76557	0.53767	0.69933
79	73	6.92627	11.06278	0.76063	0.57463	0.72986	0.76063	0.53654	0.69837	6.67004	10.45855	0.76557	0.58614	0.73908	0.76557	0.54970	0.70943
79	74	6.92627	10.61910	0.76063	0.59152	0.74334	0.76063	0.54958	0.70933	6.67004	10.06159	0.76557	0.60222	0.75173	0.76557	0.56213	0.71969
79	75	6.92627	10.17356	0.76063	0.60905	0.75703	0.76063	0.56299	0.72040	6.67004	9.66092	0.76557	0.61894	0.76462	0.76557	0.57493	0.73010
79	76	6.92627	9.72734	0.76063	0.62719	0.77088	0.76063	0.57675	0.73156	6.67004	9.25762	0.76557	0.63624	0.77768	0.76557	0.58807	0.74061
79	77	6.92627	9.28160	0.76063	0.64585	0.78482	0.76063	0.59080	0.74277	6.67004	8.85278	0.76557	0.65407	0.79086	0.76557	0.60151	0.75118
79	78	6.92627	8.83768	0.76063	0.66495	0.79876	0.76063	0.60511	0.75398	6.67004	8.44766	0.76557	0.67234	0.80407	0.76557	0.61521	0.76177
79	79	6.92627	8.39698	0.76063	0.68439	0.81263	0.76063	0.61962	0.76514	6.67004	8.04359	0.76557	0.69097	0.81725	0.76557	0.62913	0.77235
79	80	6.92627	7.96110	0.76063	0.70405	0.82632	0.76063	0.63428	0.77622	6.67004	7.64214	0.76557	0.70982	0.83029	0.76557	0.64320	0.78286
79	81	6.92627	7.53168	0.76063	0.72377	0.83975	0.76063	0.64903	0.78716	6.67004	7.24488	0.76557	0.72878	0.84311	0.76557	0.65737	0.79327
79	82	6.92627	7.11054	0.76063	0.74341	0.85282	0.76063	0.66379	0.79793	6.67004	6.85364	0.76557	0.74768	0.85563	0.76557	0.67157	0.80352
79	83	6.92627	6.69952	0.76063	0.76280	0.86544	0.76063	0.67851	0.80847	6.67004	6.47024	0.76557	0.76638	0.86774	0.76557	0.68575	0.81358
79	84	6.92627	6.30023	0.76063	0.78177	0.87752	0.76063	0.69311	0.81874	6.67004	6.09632	0.76557	0.78471	0.87937	0.76557	0.69982	0.82341
79	85	6.92627	5.91444	0.76063	0.80016	0.88899	0.76063	0.70752	0.82871	6.67004	5.73370	0.76557	0.80251	0.89044	0.76557	0.71373	0.83296
79	86	6.92627	5.54396	0.76063	0.81781	0.89977	0.76063	0.72167	0.83834	6.67004	5.38421	0.76557	0.81964	0.90088	0.76557	0.72740	0.84219
79	87	6.92627	5.19034	0.76063	0.83458	0.90983	0.76063	0.73549	0.84759	6.67004	5.04951	0.76557	0.83594	0.91064	0.76557	0.74076	0.85108
79	88	6.92627	4.85473	0.76063	0.85036	0.91913	0.76063	0.74894	0.85645	6.67004	4.73086	0.76557	0.85132	0.91969	0.76557	0.75377	0.85960
79	89	6.92627	4.53813	0.76063	0.86508	0.92766	0.76063	0.76196	0.86490	6.67004	4.42936	0.76557	0.86570	0.92802	0.76557	0.76638	0.86774
79	90	6.92627	4.24126	0.76063	0.87869	0.93543	0.76063	0.77453	0.87294	6.67004	4.14588	0.76557	0.87902	0.93562	0.76557	0.77857	0.87550
79	91	6.92627	3.96420	0.76063	0.89118	0.94246	0.76063	0.78665	0.88059	6.67004	3.88065	0.76557	0.89128	0.94251	0.76557	0.79033	0.88289
79	92	6.92627	3.70604	0.76063	0.90260	0.94881	0.76063	0.79832	0.88785	6.67004	3.63292	0.76557	0.90251	0.94876	0.76557	0.80167	0.88992
79	93	6.92627	3.46525	0.76063	0.91301	0.95453	0.76063	0.80956	0.89476	6.67004	3.40133	0.76557	0.91277	0.95440	0.76557	0.81260	0.89661
79	94	6.92627	3.23968	0.76063	0.92250	0.95969	0.76063	0.82038	0.90133	6.67004	3.18390	0.76557	0.92214	0.95949	0.76557	0.82312	0.90298

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
79	95	6.92627	3.02715	0.76063	0.93113	0.96434	0.76063	0.83077	0.90756	6.67004	2.97857	0.76557	0.93070	0.96411	0.76557	0.83325	0.90904
79	96	6.92627	2.82535	0.76063	0.93899	0.96853	0.76063	0.84071	0.91346	6.67004	2.78314	0.76557	0.93850	0.96827	0.76557	0.84295	0.91479
79	97	6.92627	2.63737	0.76063	0.94602	0.97226	0.76063	0.85016	0.91901	6.67004	2.60073	0.76557	0.94550	0.97199	0.76557	0.85218	0.92019
79	98	6.92627	2.46279	0.76063	0.95229	0.97556	0.76063	0.85910	0.92421	6.67004	2.43099	0.76557	0.95176	0.97528	0.76557	0.86092	0.92526
79	99	6.92627	2.30125	0.76063	0.95784	0.97847	0.76063	0.86752	0.92906	6.67004	2.27364	0.76557	0.95730	0.97819	0.76557	0.86916	0.93000
79	100	6.92627	2.15258	0.76063	0.96272	0.98101	0.76063	0.87542	0.93357	6.67004	2.12860	0.76557	0.96220	0.98074	0.76557	0.87690	0.93441
79	101	6.92627	2.01649	0.76063	0.96700	0.98322	0.76063	0.88279	0.93775	6.67004	1.99561	0.76557	0.96649	0.98296	0.76557	0.88413	0.93850
79	102	6.92627	1.89293	0.76063	0.97072	0.98514	0.76063	0.88964	0.94160	6.67004	1.87471	0.76557	0.97024	0.98489	0.76557	0.89085	0.94228
79	103	6.92627	1.78083	0.76063	0.97395	0.98680	0.76063	0.89599	0.94514	6.67004	1.76487	0.76557	0.97349	0.98657	0.76557	0.89709	0.94575
79	104	6.92627	1.67943	0.76063	0.97675	0.98824	0.76063	0.90184	0.94839	6.67004	1.66540	0.76557	0.97632	0.98802	0.76557	0.90284	0.94894
79	105	6.92627	1.58804	0.76063	0.97917	0.98947	0.76063	0.90720	0.95134	6.67004	1.57565	0.76557	0.97876	0.98926	0.76557	0.90812	0.95185
79	106	6.92627	1.50600	0.76063	0.98124	0.99053	0.76063	0.91205	0.95400	6.67004	1.49500	0.76557	0.98085	0.99033	0.76557	0.91290	0.95447
79	107	6.92627	1.43298	0.76063	0.98299	0.99142	0.76063	0.91638	0.95637	6.67004	1.42313	0.76557	0.98263	0.99124	0.76557	0.91717	0.95679
79	108	6.92627	1.36894	0.76063	0.98446	0.99217	0.76063	0.92011	0.95839	6.67004	1.36003	0.76557	0.98412	0.99200	0.76557	0.92085	0.95879
79	109	6.92627	1.31458	0.76063	0.98562	0.99276	0.76063	0.92313	0.96003	6.67004	1.30641	0.76557	0.98530	0.99260	0.76557	0.92384	0.96041
79	110	6.92627	1.27298	0.76063	0.98646	0.99318	0.76063	0.92532	0.96121	6.67004	1.26533	0.76557	0.98616	0.99303	0.76557	0.92600	0.96158
80	1	6.60000	26.62178	0.74982	0.24788	0.39728	0.74982	0.24777	0.39714	6.36683	22.51412	0.75495	0.28275	0.44085	0.75495	0.28263	0.44070
80	2	6.60000	26.56961	0.74982	0.24837	0.39791	0.74982	0.24827	0.39778	6.36683	22.48584	0.75495	0.28311	0.44128	0.75495	0.28300	0.44116
80	3	6.60000	26.51422	0.74982	0.24889	0.39858	0.74982	0.24879	0.39846	6.36683	22.45520	0.75495	0.28349	0.44175	0.75495	0.28339	0.44163
80	4	6.60000	26.45593	0.74982	0.24944	0.39928	0.74982	0.24934	0.39916	6.36683	22.42249	0.75495	0.28391	0.44226	0.75495	0.28380	0.44213
80	5	6.60000	26.39526	0.74982	0.25001	0.40001	0.74982	0.24991	0.39989	6.36683	22.38814	0.75495	0.28434	0.44278	0.75495	0.28424	0.44265
80	6	6.60000	26.33222	0.74982	0.25061	0.40078	0.74982	0.25050	0.40064	6.36683	22.35215	0.75495	0.28480	0.44334	0.75495	0.28469	0.44320
80	7	6.60000	26.26662	0.74982	0.25123	0.40158	0.74982	0.25112	0.40144	6.36683	22.31437	0.75495	0.28528	0.44392	0.75495	0.28516	0.44378
80	8	6.60000	26.19847	0.74982	0.25188	0.40241	0.74982	0.25177	0.40226	6.36683	22.27480	0.75495	0.28578	0.44453	0.75495	0.28566	0.44438
80	9	6.60000	26.12745	0.74982	0.25257	0.40328	0.74982	0.25244	0.40312	6.36683	22.23319	0.75495	0.28631	0.44517	0.75495	0.28618	0.44501
80	10	6.60000	26.05351	0.74982	0.25328	0.40418	0.74982	0.25314	0.40401	6.36683	22.18946	0.75495	0.28687	0.44584	0.75495	0.28673	0.44567
80	11	6.60000	25.97700	0.74982	0.25402	0.40513	0.74982	0.25387	0.40494	6.36683	22.14392	0.75495	0.28746	0.44655	0.75495	0.28730	0.44636
80	12	6.60000	25.89730	0.74982	0.25480	0.40612	0.74982	0.25463	0.40590	6.36683	22.09606	0.75495	0.28807	0.44729	0.75495	0.28790	0.44708
80	13	6.60000	25.81474	0.74982	0.25560	0.40714	0.74982	0.25542	0.40691	6.36683	22.04614	0.75495	0.28872	0.44807	0.75495	0.28853	0.44784
80	14	6.60000	25.72901	0.74982	0.25645	0.40821	0.74982	0.25624	0.40795	6.36683	21.99389	0.75495	0.28939	0.44888	0.75495	0.28918	0.44863
80	15	6.60000	25.64035	0.74982	0.25733	0.40933	0.74982	0.25710	0.40904	6.36683	21.93952	0.75495	0.29010	0.44974	0.75495	0.28987	0.44945
80	16	6.60000	25.54880	0.74982	0.25824	0.41048	0.74982	0.25800	0.41017	6.36683	21.88305	0.75495	0.29084	0.45062	0.75495	0.29059	0.45032
80	17	6.60000	25.45467	0.74982	0.25919	0.41168	0.74982	0.25893	0.41135	6.36683	21.82476	0.75495	0.29161	0.45155	0.75495	0.29134	0.45122
80	18	6.60000	25.35821	0.74982	0.26018	0.41292	0.74982	0.25991	0.41258	6.36683	21.76485	0.75495	0.29241	0.45251	0.75495	0.29213	0.45217
80	19	6.60000	25.25875	0.74982	0.26120	0.41421	0.74982	0.26093	0.41387	6.36683	21.70276	0.75495	0.29325	0.45351	0.75495	0.29296	0.45317
80	20	6.60000	25.15564	0.74982	0.26227	0.41555	0.74982	0.26200	0.41521	6.36683	21.63792	0.75495	0.29413	0.45456	0.75495	0.29384	0.45422

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
80	21	6.60000	25.04833	0.74982	0.26339	0.41696	0.74982	0.26312	0.41661	6.36683	21.56986	0.75495	0.29505	0.45566	0.75495	0.29477	0.45532
80	22	6.60000	24.93660	0.74982	0.26457	0.41843	0.74982	0.26429	0.41808	6.36683	21.49836	0.75495	0.29603	0.45683	0.75495	0.29574	0.45648
80	23	6.60000	24.82004	0.74982	0.26581	0.41998	0.74982	0.26551	0.41961	6.36683	21.42306	0.75495	0.29707	0.45806	0.75495	0.29676	0.45770
80	24	6.60000	24.69862	0.74982	0.26711	0.42160	0.74982	0.26680	0.42122	6.36683	21.34391	0.75495	0.29816	0.45936	0.75495	0.29784	0.45898
80	25	6.60000	24.57203	0.74982	0.26848	0.42330	0.74982	0.26814	0.42289	6.36683	21.26064	0.75495	0.29932	0.46073	0.75495	0.29897	0.46032
80	26	6.60000	24.44053	0.74982	0.26991	0.42508	0.74982	0.26954	0.42463	6.36683	21.17342	0.75495	0.30054	0.46217	0.75495	0.30016	0.46173
80	27	6.60000	24.30438	0.74982	0.27141	0.42694	0.74982	0.27101	0.42645	6.36683	21.08250	0.75495	0.30182	0.46369	0.75495	0.30141	0.46321
80	28	6.60000	24.16342	0.74982	0.27298	0.42888	0.74982	0.27255	0.42835	6.36683	20.98768	0.75495	0.30317	0.46528	0.75495	0.30273	0.46476
80	29	6.60000	24.01762	0.74982	0.27462	0.43091	0.74982	0.27416	0.43034	6.36683	20.88895	0.75495	0.30459	0.46695	0.75495	0.30411	0.46639
80	30	6.60000	23.86654	0.74982	0.27635	0.43303	0.74982	0.27585	0.43241	6.36683	20.78588	0.75495	0.30608	0.46870	0.75495	0.30556	0.46809
80	31	6.60000	23.71037	0.74982	0.27815	0.43524	0.74982	0.27761	0.43458	6.36683	20.67862	0.75495	0.30765	0.47054	0.75495	0.30709	0.46989
80	32	6.60000	23.54876	0.74982	0.28004	0.43755	0.74982	0.27946	0.43684	6.36683	20.56684	0.75495	0.30930	0.47247	0.75495	0.30870	0.47177
80	33	6.60000	23.38162	0.74982	0.28203	0.43997	0.74982	0.28139	0.43920	6.36683	20.45044	0.75495	0.31104	0.47449	0.75495	0.31039	0.47374
80	34	6.60000	23.20856	0.74982	0.28411	0.44250	0.74982	0.28342	0.44167	6.36683	20.32903	0.75495	0.31287	0.47662	0.75495	0.31218	0.47581
80	35	6.60000	23.02940	0.74982	0.28629	0.44514	0.74982	0.28555	0.44425	6.36683	20.20243	0.75495	0.31481	0.47886	0.75495	0.31405	0.47799
80	36	6.60000	22.84408	0.74982	0.28859	0.44791	0.74982	0.28778	0.44694	6.36683	20.07055	0.75495	0.31684	0.48122	0.75495	0.31602	0.48027
80	37	6.60000	22.65215	0.74982	0.29100	0.45081	0.74982	0.29012	0.44975	6.36683	19.93297	0.75495	0.31899	0.48369	0.75495	0.31810	0.48266
80	38	6.60000	22.45348	0.74982	0.29354	0.45385	0.74982	0.29257	0.45269	6.36683	19.78951	0.75495	0.32126	0.48630	0.75495	0.32028	0.48517
80	39	6.60000	22.24766	0.74982	0.29621	0.45704	0.74982	0.29513	0.45575	6.36683	19.63978	0.75495	0.32366	0.48904	0.75495	0.32258	0.48780
80	40	6.60000	22.03447	0.74982	0.29902	0.46038	0.74982	0.29782	0.45895	6.36683	19.48352	0.75495	0.32620	0.49193	0.75495	0.32499	0.49055
80	41	6.60000	21.81357	0.74982	0.30198	0.46388	0.74982	0.30063	0.46228	6.36683	19.32040	0.75495	0.32887	0.49497	0.75495	0.32752	0.49343
80	42	6.60000	21.58485	0.74982	0.30510	0.46755	0.74982	0.30357	0.46575	6.36683	19.15023	0.75495	0.33171	0.49817	0.75495	0.33017	0.49643
80	43	6.60000	21.34779	0.74982	0.30839	0.47140	0.74982	0.30664	0.46936	6.36683	18.97251	0.75495	0.33470	0.50154	0.75495	0.33295	0.49957
80	44	6.60000	21.10218	0.74982	0.31186	0.47544	0.74982	0.30985	0.47311	6.36683	18.78697	0.75495	0.33787	0.50509	0.75495	0.33586	0.50284
80	45	6.60000	20.84782	0.74982	0.31551	0.47968	0.74982	0.31320	0.47700	6.36683	18.59337	0.75495	0.34122	0.50882	0.75495	0.33891	0.50624
80	46	6.60000	20.58697	0.74982	0.31935	0.48410	0.74982	0.31669	0.48104	6.36683	18.39367	0.75495	0.34474	0.51273	0.75495	0.34208	0.50978
80	47	6.60000	20.32000	0.74982	0.32336	0.48869	0.74982	0.32033	0.48523	6.36683	18.18814	0.75495	0.34843	0.51680	0.75495	0.34541	0.51346
80	48	6.60000	20.04764	0.74982	0.32755	0.49347	0.74982	0.32414	0.48958	6.36683	17.97738	0.75495	0.35230	0.52104	0.75495	0.34888	0.51729
80	49	6.60000	19.77090	0.74982	0.33193	0.49842	0.74982	0.32811	0.49410	6.36683	17.76227	0.75495	0.35633	0.52544	0.75495	0.35252	0.52128
80	50	6.60000	19.49116	0.74982	0.33648	0.50353	0.74982	0.33227	0.49881	6.36683	17.54401	0.75495	0.36054	0.52999	0.75495	0.35633	0.52544
80	51	6.60000	19.21029	0.74982	0.34120	0.50880	0.74982	0.33664	0.50372	6.36683	17.32430	0.75495	0.36490	0.53469	0.75495	0.36035	0.52979
80	52	6.60000	18.92146	0.74982	0.34619	0.51432	0.74982	0.34124	0.50884	6.36683	17.09693	0.75495	0.36951	0.53962	0.75495	0.36458	0.53435
80	53	6.60000	18.62485	0.74982	0.35145	0.52011	0.74982	0.34607	0.51420	6.36683	16.86201	0.75495	0.37439	0.54480	0.75495	0.36904	0.53912
80	54	6.60000	18.32038	0.74982	0.35701	0.52617	0.74982	0.35116	0.51979	6.36683	16.61938	0.75495	0.37955	0.55025	0.75495	0.37374	0.54412
80	55	6.60000	18.00819	0.74982	0.36287	0.53251	0.74982	0.35651	0.52563	6.36683	16.36911	0.75495	0.38501	0.55596	0.75495	0.37870	0.54936
80	56	6.60000	17.68820	0.74982	0.36907	0.53916	0.74982	0.36214	0.53172	6.36683	16.11103	0.75495	0.39079	0.56197	0.75495	0.38394	0.55485

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
80	57	6.60000	17.36037	0.74982	0.37563	0.54612	0.74982	0.36807	0.53809	6.36683	15.84506	0.75495	0.39691	0.56827	0.75495	0.38946	0.56059
80	58	6.60000	17.02468	0.74982	0.38256	0.55341	0.74982	0.37432	0.54473	6.36683	15.57108	0.75495	0.40340	0.57489	0.75495	0.39528	0.56660
80	59	6.60000	16.68091	0.74982	0.38991	0.56105	0.74982	0.38090	0.55167	6.36683	15.28882	0.75495	0.41028	0.58184	0.75495	0.40143	0.57288
80	60	6.60000	16.32913	0.74982	0.39768	0.56906	0.74982	0.38783	0.55890	6.36683	14.99826	0.75495	0.41758	0.58914	0.75495	0.40791	0.57946
80	61	6.60000	15.96913	0.74982	0.40592	0.57744	0.74982	0.39512	0.56643	6.36683	14.69911	0.75495	0.42532	0.59681	0.75495	0.41475	0.58632
80	62	6.60000	15.60088	0.74982	0.41465	0.58623	0.74982	0.40280	0.57428	6.36683	14.39128	0.75495	0.43354	0.60486	0.75495	0.42196	0.59349
80	63	6.60000	15.22446	0.74982	0.42392	0.59542	0.74982	0.41088	0.58244	6.36683	14.07472	0.75495	0.44228	0.61330	0.75495	0.42956	0.60097
80	64	6.60000	14.83980	0.74982	0.43374	0.60505	0.74982	0.41937	0.59092	6.36683	13.74931	0.75495	0.45155	0.62216	0.75495	0.43756	0.60875
80	65	6.60000	14.44688	0.74982	0.44416	0.61511	0.74982	0.42829	0.59972	6.36683	13.41490	0.75495	0.46140	0.63145	0.75495	0.44598	0.61685
80	66	6.60000	14.04613	0.74982	0.45521	0.62563	0.74982	0.43765	0.60884	6.36683	13.07182	0.75495	0.47185	0.64117	0.75495	0.45482	0.62526
80	67	6.60000	13.63788	0.74982	0.46691	0.63659	0.74982	0.44745	0.61826	6.36683	12.72027	0.75495	0.48294	0.65132	0.75495	0.46410	0.63398
80	68	6.60000	13.22255	0.74982	0.47929	0.64800	0.74982	0.45772	0.62799	6.36683	12.36057	0.75495	0.49468	0.66192	0.75495	0.47383	0.64299
80	69	6.60000	12.80079	0.74982	0.49238	0.65986	0.74982	0.46845	0.63802	6.36683	11.99324	0.75495	0.50711	0.67295	0.75495	0.48401	0.65230
80	70	6.60000	12.37331	0.74982	0.50619	0.67215	0.74982	0.47964	0.64832	6.36683	11.61885	0.75495	0.52023	0.68441	0.75495	0.49465	0.66189
80	71	6.60000	11.94070	0.74982	0.52074	0.68485	0.74982	0.49130	0.65889	6.36683	11.23789	0.75495	0.53407	0.69628	0.75495	0.50573	0.67174
80	72	6.60000	11.50357	0.74982	0.53604	0.69795	0.74982	0.50341	0.66969	6.36683	10.85087	0.75495	0.54864	0.70854	0.75495	0.51727	0.68185
80	73	6.60000	11.06278	0.74982	0.55209	0.71141	0.74982	0.51598	0.68072	6.36683	10.45855	0.75495	0.56393	0.72117	0.75495	0.52925	0.69217
80	74	6.60000	10.61910	0.74982	0.56888	0.72520	0.74982	0.52898	0.69194	6.36683	10.06159	0.75495	0.57994	0.73413	0.75495	0.54167	0.70270
80	75	6.60000	10.17356	0.74982	0.58638	0.73927	0.74982	0.54239	0.70331	6.36683	9.66092	0.75495	0.59665	0.74738	0.75495	0.55449	0.71340
80	76	6.60000	9.72734	0.74982	0.60456	0.75355	0.74982	0.55619	0.71481	6.36683	9.25762	0.75495	0.61402	0.76086	0.75495	0.56769	0.72423
80	77	6.60000	9.28160	0.74982	0.62335	0.76798	0.74982	0.57033	0.72638	6.36683	8.85278	0.75495	0.63200	0.77451	0.75495	0.58123	0.73516
80	78	6.60000	8.83768	0.74982	0.64267	0.78247	0.74982	0.58477	0.73799	6.36683	8.44766	0.75495	0.65051	0.78825	0.75495	0.59508	0.74615
80	79	6.60000	8.39698	0.74982	0.66244	0.79695	0.74982	0.59947	0.74959	6.36683	8.04359	0.75495	0.66947	0.80201	0.75495	0.60920	0.75714
80	80	6.60000	7.96110	0.74982	0.68252	0.81131	0.74982	0.61437	0.76113	6.36683	7.64214	0.75495	0.68875	0.81569	0.75495	0.62351	0.76810
80	81	6.60000	7.53168	0.74982	0.70278	0.82545	0.74982	0.62940	0.77255	6.36683	7.24488	0.75495	0.70824	0.82920	0.75495	0.63797	0.77898
80	82	6.60000	7.11054	0.74982	0.72306	0.83928	0.74982	0.64450	0.78382	6.36683	6.85364	0.75495	0.72777	0.84244	0.75495	0.65252	0.78972
80	83	6.60000	6.69952	0.74982	0.74320	0.85268	0.74982	0.65959	0.79489	6.36683	6.47024	0.75495	0.74719	0.85531	0.75495	0.66707	0.80029
80	84	6.60000	6.30023	0.74982	0.76301	0.86557	0.74982	0.67462	0.80570	6.36683	6.09632	0.75495	0.76634	0.86771	0.75495	0.68156	0.81063
80	85	6.60000	5.91444	0.74982	0.78231	0.87786	0.74982	0.68949	0.81621	6.36683	5.73370	0.75495	0.78503	0.87957	0.75495	0.69593	0.82071
80	86	6.60000	5.54396	0.74982	0.80094	0.88947	0.74982	0.70413	0.82638	6.36683	5.38421	0.75495	0.80310	0.89080	0.75495	0.71009	0.83047
80	87	6.60000	5.19034	0.74982	0.81874	0.90033	0.74982	0.71847	0.83618	6.36683	5.04951	0.75495	0.82040	0.90134	0.75495	0.72397	0.83989
80	88	6.60000	4.85473	0.74982	0.83557	0.91042	0.74982	0.73246	0.84557	6.36683	4.73086	0.75495	0.83679	0.91115	0.75495	0.73752	0.84893
80	89	6.60000	4.53813	0.74982	0.85134	0.91970	0.74982	0.74605	0.85456	6.36683	4.42936	0.75495	0.85219	0.92020	0.75495	0.75068	0.85759
80	90	6.60000	4.24126	0.74982	0.86599	0.92818	0.74982	0.75920	0.86312	6.36683	4.14588	0.75495	0.86652	0.92849	0.75495	0.76344	0.86585
80	91	6.60000	3.96420	0.74982	0.87950	0.93589	0.74982	0.77190	0.87127	6.36683	3.88065	0.75495	0.87976	0.93604	0.75495	0.77577	0.87373
80	92	6.60000	3.70604	0.74982	0.89190	0.94286	0.74982	0.78416	0.87903	6.36683	3.63292	0.75495	0.89194	0.94289	0.75495	0.78769	0.88124

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
80	93	6.60000	3.46525	0.74982	0.90325	0.94917	0.74982	0.79599	0.88641	6.36683	3.40133	0.75495	0.90312	0.94909	0.75495	0.79920	0.88839
80	94	6.60000	3.23968	0.74982	0.91363	0.95486	0.74982	0.80741	0.89344	6.36683	3.18390	0.75495	0.91336	0.95472	0.75495	0.81031	0.89522
80	95	6.60000	3.02715	0.74982	0.92311	0.96002	0.74982	0.81840	0.90013	6.36683	2.97857	0.75495	0.92274	0.95982	0.75495	0.82103	0.90172
80	96	6.60000	2.82535	0.74982	0.93176	0.96468	0.74982	0.82893	0.90646	6.36683	2.78314	0.75495	0.93132	0.96444	0.75495	0.83131	0.90788
80	97	6.60000	2.63737	0.74982	0.93954	0.96883	0.74982	0.83895	0.91242	6.36683	2.60073	0.75495	0.93905	0.96857	0.75495	0.84110	0.91369
80	98	6.60000	2.46279	0.74982	0.94648	0.97250	0.74982	0.84845	0.91801	6.36683	2.43099	0.75495	0.94596	0.97223	0.75495	0.85039	0.91915
80	99	6.60000	2.30125	0.74982	0.95264	0.97575	0.74982	0.85742	0.92324	6.36683	2.27364	0.75495	0.95212	0.97547	0.75495	0.85917	0.92425
80	100	6.60000	2.15258	0.74982	0.95808	0.97859	0.74982	0.86585	0.92810	6.36683	2.12860	0.75495	0.95756	0.97832	0.75495	0.86743	0.92901
80	101	6.60000	2.01649	0.74982	0.96285	0.98107	0.74982	0.87372	0.93260	6.36683	1.99561	0.75495	0.96234	0.98081	0.75495	0.87515	0.93342
80	102	6.60000	1.89293	0.74982	0.96701	0.98323	0.74982	0.88104	0.93676	6.36683	1.87471	0.75495	0.96652	0.98297	0.75495	0.88234	0.93749
80	103	6.60000	1.78083	0.74982	0.97062	0.98509	0.74982	0.88784	0.94059	6.36683	1.76487	0.75495	0.97015	0.98485	0.75495	0.88901	0.94125
80	104	6.60000	1.67943	0.74982	0.97376	0.98671	0.74982	0.89410	0.94409	6.36683	1.66540	0.75495	0.97331	0.98648	0.75495	0.89518	0.94469
80	105	6.60000	1.58804	0.74982	0.97647	0.98809	0.74982	0.89985	0.94729	6.36683	1.57565	0.75495	0.97605	0.98788	0.75495	0.90084	0.94783
80	106	6.60000	1.50600	0.74982	0.97880	0.98928	0.74982	0.90507	0.95017	6.36683	1.49500	0.75495	0.97840	0.98908	0.75495	0.90597	0.95067
80	107	6.60000	1.43298	0.74982	0.98077	0.99029	0.74982	0.90971	0.95272	6.36683	1.42313	0.75495	0.98040	0.99010	0.75495	0.91056	0.95319
80	108	6.60000	1.36894	0.74982	0.98242	0.99113	0.74982	0.91372	0.95492	6.36683	1.36003	0.75495	0.98207	0.99095	0.75495	0.91452	0.95535
80	109	6.60000	1.31458	0.74982	0.98373	0.99180	0.74982	0.91698	0.95669	6.36683	1.30641	0.75495	0.98340	0.99163	0.75495	0.91773	0.95710
80	110	6.60000	1.27298	0.74982	0.98468	0.99228	0.74982	0.91933	0.95797	6.36683	1.26533	0.75495	0.98436	0.99212	0.75495	0.92007	0.95837
81	1	6.27940	26.62178	0.73903	0.23584	0.38167	0.73903	0.23574	0.38154	6.06783	22.51412	0.74433	0.26947	0.42454	0.74433	0.26936	0.42441
81	2	6.27940	26.56961	0.73903	0.23631	0.38228	0.73903	0.23622	0.38216	6.06783	22.48584	0.74433	0.26982	0.42497	0.74433	0.26972	0.42485
81	3	6.27940	26.51422	0.73903	0.23680	0.38293	0.73903	0.23672	0.38281	6.06783	22.45520	0.74433	0.27018	0.42543	0.74433	0.27009	0.42531
81	4	6.27940	26.45593	0.73903	0.23733	0.38361	0.73903	0.23724	0.38349	6.06783	22.42249	0.74433	0.27058	0.42591	0.74433	0.27048	0.42580
81	5	6.27940	26.39526	0.73903	0.23787	0.38432	0.73903	0.23778	0.38420	6.06783	22.38814	0.74433	0.27099	0.42643	0.74433	0.27090	0.42631
81	6	6.27940	26.33222	0.73903	0.23844	0.38506	0.73903	0.23834	0.38494	6.06783	22.35215	0.74433	0.27143	0.42697	0.74433	0.27133	0.42684
81	7	6.27940	26.26662	0.73903	0.23903	0.38584	0.73903	0.23893	0.38571	6.06783	22.31437	0.74433	0.27189	0.42753	0.74433	0.27178	0.42740
81	8	6.27940	26.19847	0.73903	0.23965	0.38664	0.73903	0.23955	0.38651	6.06783	22.27480	0.74433	0.27237	0.42813	0.74433	0.27226	0.42799
81	9	6.27940	26.12745	0.73903	0.24030	0.38749	0.73903	0.24019	0.38734	6.06783	22.23319	0.74433	0.27287	0.42875	0.74433	0.27275	0.42860
81	10	6.27940	26.05351	0.73903	0.24098	0.38837	0.73903	0.24085	0.38821	6.06783	22.18946	0.74433	0.27341	0.42941	0.74433	0.27327	0.42925
81	11	6.27940	25.97700	0.73903	0.24169	0.38929	0.73903	0.24155	0.38911	6.06783	22.14392	0.74433	0.27396	0.43010	0.74433	0.27382	0.42992
81	12	6.27940	25.89730	0.73903	0.24242	0.39024	0.73903	0.24227	0.39005	6.06783	22.09606	0.74433	0.27455	0.43082	0.74433	0.27439	0.43062
81	13	6.27940	25.81474	0.73903	0.24319	0.39124	0.73903	0.24303	0.39102	6.06783	22.04614	0.74433	0.27517	0.43158	0.74433	0.27499	0.43136
81	14	6.27940	25.72901	0.73903	0.24400	0.39228	0.73903	0.24381	0.39204	6.06783	21.99389	0.74433	0.27581	0.43237	0.74433	0.27561	0.43213
81	15	6.27940	25.64035	0.73903	0.24484	0.39336	0.73903	0.24463	0.39309	6.06783	21.93952	0.74433	0.27649	0.43320	0.74433	0.27627	0.43293
81	16	6.27940	25.54880	0.73903	0.24571	0.39449	0.73903	0.24548	0.39419	6.06783	21.88305	0.74433	0.27719	0.43407	0.74433	0.27695	0.43377
81	17	6.27940	25.45467	0.73903	0.24661	0.39565	0.73903	0.24637	0.39534	6.06783	21.82476	0.74433	0.27793	0.43497	0.74433	0.27767	0.43466
81	18	6.27940	25.35821	0.73903	0.24755	0.39685	0.73903	0.24730	0.39653	6.06783	21.76485	0.74433	0.27869	0.43590	0.74433	0.27843	0.43558

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
81	19	6.27940	25.25875	0.73903	0.24852	0.39810	0.73903	0.24827	0.39778	6.06783	21.70276	0.74433	0.27949	0.43687	0.74433	0.27922	0.43655
81	20	6.27940	25.15564	0.73903	0.24954	0.39941	0.73903	0.24929	0.39909	6.06783	21.63792	0.74433	0.28032	0.43789	0.74433	0.28006	0.43757
81	21	6.27940	25.04833	0.73903	0.25061	0.40078	0.73903	0.25035	0.40045	6.06783	21.56986	0.74433	0.28121	0.43897	0.74433	0.28094	0.43865
81	22	6.27940	24.93660	0.73903	0.25173	0.40221	0.73903	0.25147	0.40188	6.06783	21.49836	0.74433	0.28214	0.44011	0.74433	0.28187	0.43978
81	23	6.27940	24.82004	0.73903	0.25291	0.40371	0.73903	0.25264	0.40337	6.06783	21.42306	0.74433	0.28313	0.44131	0.74433	0.28285	0.44097
81	24	6.27940	24.69862	0.73903	0.25414	0.40529	0.73903	0.25386	0.40493	6.06783	21.34391	0.74433	0.28417	0.44258	0.74433	0.28388	0.44222
81	25	6.27940	24.57203	0.73903	0.25545	0.40694	0.73903	0.25514	0.40655	6.06783	21.26064	0.74433	0.28528	0.44391	0.74433	0.28496	0.44353
81	26	6.27940	24.44053	0.73903	0.25681	0.40867	0.73903	0.25648	0.40825	6.06783	21.17342	0.74433	0.28644	0.44532	0.74433	0.28609	0.44490
81	27	6.27940	24.30438	0.73903	0.25824	0.41048	0.73903	0.25788	0.41002	6.06783	21.08250	0.74433	0.28766	0.44680	0.74433	0.28729	0.44635
81	28	6.27940	24.16342	0.73903	0.25973	0.41236	0.73903	0.25934	0.41187	6.06783	20.98768	0.74433	0.28895	0.44835	0.74433	0.28854	0.44786
81	29	6.27940	24.01762	0.73903	0.26130	0.41433	0.73903	0.26088	0.41380	6.06783	20.88895	0.74433	0.29030	0.44997	0.74433	0.28986	0.44945
81	30	6.27940	23.86654	0.73903	0.26294	0.41640	0.73903	0.26248	0.41582	6.06783	20.78588	0.74433	0.29173	0.45168	0.74433	0.29125	0.45112
81	31	6.27940	23.71037	0.73903	0.26466	0.41855	0.73903	0.26417	0.41793	6.06783	20.67862	0.74433	0.29322	0.45348	0.74433	0.29271	0.45287
81	32	6.27940	23.54876	0.73903	0.26646	0.42080	0.73903	0.26593	0.42013	6.06783	20.56684	0.74433	0.29480	0.45536	0.74433	0.29425	0.45471
81	33	6.27940	23.38162	0.73903	0.26835	0.42315	0.73903	0.26778	0.42243	6.06783	20.45044	0.74433	0.29646	0.45734	0.74433	0.29587	0.45664
81	34	6.27940	23.20856	0.73903	0.27033	0.42561	0.73903	0.26971	0.42484	6.06783	20.32903	0.74433	0.29821	0.45942	0.74433	0.29757	0.45866
81	35	6.27940	23.02940	0.73903	0.27242	0.42819	0.73903	0.27174	0.42736	6.06783	20.20243	0.74433	0.30006	0.46160	0.74433	0.29937	0.46079
81	36	6.27940	22.84408	0.73903	0.27460	0.43088	0.73903	0.27387	0.42998	6.06783	20.07055	0.74433	0.30200	0.46390	0.74433	0.30125	0.46302
81	37	6.27940	22.65215	0.73903	0.27690	0.43371	0.73903	0.27610	0.43273	6.06783	19.93297	0.74433	0.30406	0.46632	0.74433	0.30324	0.46537
81	38	6.27940	22.45348	0.73903	0.27932	0.43667	0.73903	0.27844	0.43560	6.06783	19.78951	0.74433	0.30622	0.46887	0.74433	0.30533	0.46782
81	39	6.27940	22.24766	0.73903	0.28187	0.43978	0.73903	0.28090	0.43859	6.06783	19.63978	0.74433	0.30852	0.47155	0.74433	0.30753	0.47040
81	40	6.27940	22.03447	0.73903	0.28455	0.44303	0.73903	0.28347	0.44172	6.06783	19.48352	0.74433	0.31094	0.47438	0.74433	0.30984	0.47310
81	41	6.27940	21.81357	0.73903	0.28738	0.44645	0.73903	0.28616	0.44498	6.06783	19.32040	0.74433	0.31350	0.47735	0.74433	0.31227	0.47592
81	42	6.27940	21.58485	0.73903	0.29035	0.45004	0.73903	0.28897	0.44837	6.06783	19.15023	0.74433	0.31621	0.48049	0.74433	0.31482	0.47888
81	43	6.27940	21.34779	0.73903	0.29349	0.45380	0.73903	0.29191	0.45191	6.06783	18.97251	0.74433	0.31908	0.48379	0.74433	0.31749	0.48196
81	44	6.27940	21.10218	0.73903	0.29680	0.45775	0.73903	0.29499	0.45558	6.06783	18.78697	0.74433	0.32211	0.48727	0.74433	0.32028	0.48517
81	45	6.27940	20.84782	0.73903	0.30030	0.46189	0.73903	0.29819	0.45940	6.06783	18.59337	0.74433	0.32532	0.49093	0.74433	0.32321	0.48852
81	46	6.27940	20.58697	0.73903	0.30396	0.46621	0.73903	0.30154	0.46336	6.06783	18.39367	0.74433	0.32869	0.49476	0.74433	0.32626	0.49200
81	47	6.27940	20.32000	0.73903	0.30780	0.47071	0.73903	0.30503	0.46747	6.06783	18.18814	0.74433	0.33223	0.49876	0.74433	0.32945	0.49562
81	48	6.27940	20.04764	0.73903	0.31181	0.47538	0.73903	0.30867	0.47174	6.06783	17.97738	0.74433	0.33593	0.50292	0.74433	0.33279	0.49938
81	49	6.27940	19.77090	0.73903	0.31599	0.48023	0.73903	0.31248	0.47617	6.06783	17.76227	0.74433	0.33980	0.50724	0.74433	0.33628	0.50331
81	50	6.27940	19.49116	0.73903	0.32034	0.48524	0.73903	0.31647	0.48079	6.06783	17.54401	0.74433	0.34383	0.51171	0.74433	0.33995	0.50740
81	51	6.27940	19.21029	0.73903	0.32486	0.49040	0.73903	0.32066	0.48561	6.06783	17.32430	0.74433	0.34801	0.51633	0.74433	0.34380	0.51169
81	52	6.27940	18.92146	0.73903	0.32963	0.49582	0.73903	0.32507	0.49065	6.06783	17.09693	0.74433	0.35243	0.52118	0.74433	0.34787	0.51618
81	53	6.27940	18.62485	0.73903	0.33466	0.50149	0.73903	0.32971	0.49591	6.06783	16.86201	0.74433	0.35711	0.52628	0.74433	0.35216	0.52089
81	54	6.27940	18.32038	0.73903	0.33998	0.50744	0.73903	0.33459	0.50141	6.06783	16.61938	0.74433	0.36206	0.53163	0.74433	0.35669	0.52582

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>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>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>	<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	55	6.27940	18.00819	0.73903	0.34560	0.51367	0.73903	0.33973	0.50717	6.06783	16.36911	0.74433	0.36730	0.53726	0.74433	0.36146	0.53099
81	56	6.27940	17.68820	0.73903	0.35154	0.52021	0.73903	0.34515	0.51318	6.06783	16.11103	0.74433	0.37285	0.54318	0.74433	0.36650	0.53641
81	57	6.27940	17.36037	0.73903	0.35783	0.52706	0.73903	0.35086	0.51946	6.06783	15.84506	0.74433	0.37874	0.54940	0.74433	0.37183	0.54209
81	58	6.27940	17.02468	0.73903	0.36448	0.53424	0.73903	0.35688	0.52602	6.06783	15.57108	0.74433	0.38498	0.55593	0.74433	0.37745	0.54804
81	59	6.27940	16.68091	0.73903	0.37153	0.54177	0.73903	0.36322	0.53288	6.06783	15.28882	0.74433	0.39160	0.56280	0.74433	0.38339	0.55428
81	60	6.27940	16.32913	0.73903	0.37900	0.54967	0.73903	0.36990	0.54004	6.06783	14.99826	0.74433	0.39863	0.57003	0.74433	0.38966	0.56080
81	61	6.27940	15.96913	0.73903	0.38693	0.55796	0.73903	0.37695	0.54752	6.06783	14.69911	0.74433	0.40610	0.57762	0.74433	0.39629	0.56763
81	62	6.27940	15.60088	0.73903	0.39534	0.56666	0.73903	0.38438	0.55531	6.06783	14.39128	0.74433	0.41403	0.58561	0.74433	0.40328	0.57477
81	63	6.27940	15.22446	0.73903	0.40427	0.57577	0.73903	0.39221	0.56344	6.06783	14.07472	0.74433	0.42247	0.59400	0.74433	0.41066	0.58222
81	64	6.27940	14.83980	0.73903	0.41376	0.58533	0.73903	0.40045	0.57189	6.06783	13.74931	0.74433	0.43145	0.60281	0.74433	0.41844	0.59000
81	65	6.27940	14.44688	0.73903	0.42383	0.59534	0.73903	0.40912	0.58068	6.06783	13.41490	0.74433	0.44099	0.61207	0.74433	0.42664	0.59810
81	66	6.27940	14.04613	0.73903	0.43453	0.60582	0.73903	0.41824	0.58980	6.06783	13.07182	0.74433	0.45114	0.62178	0.74433	0.43527	0.60654
81	67	6.27940	13.63788	0.73903	0.44589	0.61677	0.73903	0.42781	0.59925	6.06783	12.72027	0.74433	0.46193	0.63194	0.74433	0.44435	0.61529
81	68	6.27940	13.22255	0.73903	0.45793	0.62819	0.73903	0.43785	0.60903	6.06783	12.36057	0.74433	0.47338	0.64257	0.74433	0.45388	0.62437
81	69	6.27940	12.80079	0.73903	0.47069	0.64010	0.73903	0.44836	0.61913	6.06783	11.99324	0.74433	0.48552	0.65367	0.74433	0.46388	0.63376
81	70	6.27940	12.37331	0.73903	0.48419	0.65246	0.73903	0.45936	0.62953	6.06783	11.61885	0.74433	0.49837	0.66522	0.74433	0.47434	0.64346
81	71	6.27940	11.94070	0.73903	0.49845	0.66528	0.73903	0.47084	0.64023	6.06783	11.23789	0.74433	0.51196	0.67721	0.74433	0.48528	0.65346
81	72	6.27940	11.50357	0.73903	0.51348	0.67854	0.73903	0.48280	0.65120	6.06783	10.85087	0.74433	0.52631	0.68965	0.74433	0.49670	0.66373
81	73	6.27940	11.06278	0.73903	0.52931	0.69222	0.73903	0.49524	0.66243	6.06783	10.45855	0.74433	0.54142	0.70249	0.74433	0.50859	0.67425
81	74	6.27940	10.61910	0.73903	0.54592	0.70627	0.73903	0.50815	0.67388	6.06783	10.06159	0.74433	0.55729	0.71572	0.74433	0.52093	0.68502
81	75	6.27940	10.17356	0.73903	0.56331	0.72066	0.73903	0.52151	0.68552	6.06783	9.66092	0.74433	0.57393	0.72929	0.74433	0.53372	0.69598
81	76	6.27940	9.72734	0.73903	0.58144	0.73533	0.73903	0.53530	0.69732	6.06783	9.25762	0.74433	0.59128	0.74315	0.74433	0.54693	0.70712
81	77	6.27940	9.28160	0.73903	0.60027	0.75021	0.73903	0.54947	0.70924	6.06783	8.85278	0.74433	0.60932	0.75724	0.74433	0.56053	0.71838
81	78	6.27940	8.83768	0.73903	0.61972	0.76522	0.73903	0.56399	0.72122	6.06783	8.44766	0.74433	0.62798	0.77148	0.74433	0.57448	0.72974
81	79	6.27940	8.39698	0.73903	0.63971	0.78027	0.73903	0.57882	0.73323	6.06783	8.04359	0.74433	0.64717	0.78580	0.74433	0.58873	0.74114
81	80	6.27940	7.96110	0.73903	0.66013	0.79527	0.73903	0.59390	0.74522	6.06783	7.64214	0.74433	0.66680	0.80010	0.74433	0.60324	0.75253
81	81	6.27940	7.53168	0.73903	0.68084	0.81012	0.73903	0.60916	0.75712	6.06783	7.24488	0.74433	0.68673	0.81428	0.74433	0.61794	0.76386
81	82	6.27940	7.11054	0.73903	0.70168	0.82469	0.73903	0.62454	0.76888	6.06783	6.85364	0.74433	0.70682	0.82823	0.74433	0.63278	0.77509
81	83	6.27940	6.69952	0.73903	0.72248	0.83888	0.73903	0.63997	0.78047	6.06783	6.47024	0.74433	0.72690	0.84186	0.74433	0.64767	0.78616
81	84	6.27940	6.30023	0.73903	0.74307	0.85260	0.73903	0.65537	0.79181	6.06783	6.09632	0.74433	0.74680	0.85505	0.74433	0.66254	0.79702
81	85	6.27940	5.91444	0.73903	0.76325	0.86573	0.73903	0.67066	0.80287	6.06783	5.73370	0.74433	0.76634	0.86772	0.74433	0.67733	0.80763
81	86	6.27940	5.54396	0.73903	0.78282	0.87818	0.73903	0.68577	0.81360	6.06783	5.38421	0.74433	0.78533	0.87976	0.74433	0.69195	0.81793
81	87	6.27940	5.19034	0.73903	0.80162	0.88989	0.73903	0.70060	0.82395	6.06783	5.04951	0.74433	0.80360	0.89111	0.74433	0.70631	0.82788
81	88	6.27940	4.85473	0.73903	0.81950	0.90080	0.73903	0.71511	0.83390	6.06783	4.73086	0.74433	0.82101	0.90171	0.74433	0.72038	0.83747
81	89	6.27940	4.53813	0.73903	0.83635	0.91088	0.73903	0.72924	0.84342	6.06783	4.42936	0.74433	0.83744	0.91153	0.74433	0.73408	0.84665
81	90	6.27940	4.24126	0.73903	0.85207	0.92013	0.73903	0.74295	0.85252	6.06783	4.14588	0.74433	0.85281	0.92056	0.74433	0.74739	0.85544

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
81	91	6.27940	3.96420	0.73903	0.86663	0.92855	0.73903	0.75623	0.86120	6.06783	3.88065	0.74433	0.86707	0.92881	0.74433	0.76029	0.86382
81	92	6.27940	3.70604	0.73903	0.88006	0.93620	0.73903	0.76908	0.86947	6.06783	3.63292	0.74433	0.88025	0.93631	0.74433	0.77278	0.87183
81	93	6.27940	3.46525	0.73903	0.89240	0.94314	0.73903	0.78150	0.87735	6.06783	3.40133	0.74433	0.89239	0.94313	0.74433	0.78488	0.87947
81	94	6.27940	3.23968	0.73903	0.90373	0.94943	0.73903	0.79351	0.88487	6.06783	3.18390	0.74433	0.90356	0.94934	0.74433	0.79658	0.88677
81	95	6.27940	3.02715	0.73903	0.91412	0.95513	0.73903	0.80511	0.89203	6.06783	2.97857	0.74433	0.91382	0.95497	0.74433	0.80789	0.89374
81	96	6.27940	2.82535	0.73903	0.92364	0.96030	0.73903	0.81625	0.89883	6.06783	2.78314	0.74433	0.92325	0.96009	0.74433	0.81876	0.90035
81	97	6.27940	2.63737	0.73903	0.93221	0.96492	0.73903	0.82686	0.90523	6.06783	2.60073	0.74433	0.93177	0.96468	0.74433	0.82914	0.90659
81	98	6.27940	2.46279	0.73903	0.93990	0.96902	0.73903	0.83695	0.91124	6.06783	2.43099	0.74433	0.93941	0.96876	0.74433	0.83901	0.91246
81	99	6.27940	2.30125	0.73903	0.94674	0.97264	0.73903	0.84649	0.91686	6.06783	2.27364	0.74433	0.94623	0.97237	0.74433	0.84835	0.91795
81	100	6.27940	2.15258	0.73903	0.95279	0.97582	0.73903	0.85546	0.92210	6.06783	2.12860	0.74433	0.95228	0.97556	0.74433	0.85715	0.92308
81	101	6.27940	2.01649	0.73903	0.95811	0.97861	0.73903	0.86386	0.92696	6.06783	1.99561	0.74433	0.95760	0.97834	0.74433	0.86538	0.92783
81	102	6.27940	1.89293	0.73903	0.96276	0.98103	0.73903	0.87168	0.93144	6.06783	1.87471	0.74433	0.96226	0.98077	0.74433	0.87306	0.93223
81	103	6.27940	1.78083	0.73903	0.96681	0.98312	0.73903	0.87894	0.93557	6.06783	1.76487	0.74433	0.96633	0.98288	0.74433	0.88020	0.93628
81	104	6.27940	1.67943	0.73903	0.97033	0.98494	0.73903	0.88565	0.93936	6.06783	1.66540	0.74433	0.96987	0.98470	0.74433	0.88680	0.94001
81	105	6.27940	1.58804	0.73903	0.97337	0.98650	0.73903	0.89182	0.94281	6.06783	1.57565	0.74433	0.97293	0.98628	0.74433	0.89287	0.94340
81	106	6.27940	1.50600	0.73903	0.97599	0.98785	0.73903	0.89741	0.94593	6.06783	1.49500	0.74433	0.97558	0.98764	0.74433	0.89838	0.94647
81	107	6.27940	1.43298	0.73903	0.97821	0.98899	0.73903	0.90241	0.94870	6.06783	1.42313	0.74433	0.97783	0.98879	0.74433	0.90331	0.94920
81	108	6.27940	1.36894	0.73903	0.98007	0.98993	0.73903	0.90672	0.95108	6.06783	1.36003	0.74433	0.97970	0.98975	0.74433	0.90757	0.95155
81	109	6.27940	1.31458	0.73903	0.98155	0.99069	0.73903	0.91022	0.95300	6.06783	1.30641	0.74433	0.98121	0.99051	0.74433	0.91103	0.95345
81	110	6.27940	1.27298	0.73903	0.98262	0.99123	0.73903	0.91276	0.95439	6.06783	1.26533	0.74433	0.98229	0.99107	0.74433	0.91354	0.95482
82	1	5.96603	26.62178	0.72854	0.22408	0.36611	0.72854	0.22398	0.36599	5.77459	22.51412	0.73401	0.25645	0.40822	0.73401	0.25635	0.40809
82	2	5.96603	26.56961	0.72854	0.22452	0.36671	0.72854	0.22443	0.36659	5.77459	22.48584	0.73401	0.25678	0.40863	0.73401	0.25669	0.40852
82	3	5.96603	26.51422	0.72854	0.22499	0.36733	0.72854	0.22491	0.36722	5.77459	22.45520	0.73401	0.25713	0.40908	0.73401	0.25704	0.40897
82	4	5.96603	26.45593	0.72854	0.22548	0.36799	0.72854	0.22540	0.36788	5.77459	22.42249	0.73401	0.25751	0.40955	0.73401	0.25742	0.40944
82	5	5.96603	26.39526	0.72854	0.22600	0.36868	0.72854	0.22592	0.36857	5.77459	22.38814	0.73401	0.25790	0.41005	0.73401	0.25781	0.40994
82	6	5.96603	26.33222	0.72854	0.22654	0.36940	0.72854	0.22646	0.36928	5.77459	22.35215	0.73401	0.25831	0.41057	0.73401	0.25822	0.41046
82	7	5.96603	26.26662	0.72854	0.22711	0.37015	0.72854	0.22702	0.37003	5.77459	22.31437	0.73401	0.25875	0.41112	0.73401	0.25865	0.41100
82	8	5.96603	26.19847	0.72854	0.22770	0.37093	0.72854	0.22760	0.37081	5.77459	22.27480	0.73401	0.25921	0.41170	0.73401	0.25911	0.41157
82	9	5.96603	26.12745	0.72854	0.22831	0.37175	0.72854	0.22821	0.37161	5.77459	22.23319	0.73401	0.25969	0.41231	0.73401	0.25958	0.41217
82	10	5.96603	26.05351	0.72854	0.22896	0.37260	0.72854	0.22884	0.37245	5.77459	22.18946	0.73401	0.26020	0.41295	0.73401	0.26008	0.41280
82	11	5.96603	25.97700	0.72854	0.22963	0.37349	0.72854	0.22950	0.37333	5.77459	22.14392	0.73401	0.26073	0.41362	0.73401	0.26060	0.41345
82	12	5.96603	25.89730	0.72854	0.23033	0.37442	0.72854	0.23019	0.37424	5.77459	22.09606	0.73401	0.26129	0.41432	0.73401	0.26114	0.41414
82	13	5.96603	25.81474	0.72854	0.23106	0.37539	0.72854	0.23091	0.37518	5.77459	22.04614	0.73401	0.26187	0.41506	0.73401	0.26171	0.41485
82	14	5.96603	25.72901	0.72854	0.23183	0.37640	0.72854	0.23166	0.37617	5.77459	21.99389	0.73401	0.26249	0.41583	0.73401	0.26231	0.41560
82	15	5.96603	25.64035	0.72854	0.23262	0.37744	0.72854	0.23243	0.37719	5.77459	21.93952	0.73401	0.26313	0.41664	0.73401	0.26293	0.41638
82	16	5.96603	25.54880	0.72854	0.23345	0.37853	0.72854	0.23324	0.37826	5.77459	21.88305	0.73401	0.26381	0.41748	0.73401	0.26358	0.41720

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EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
82	17	5.96603	25.45467	0.72854	0.23431	0.37966	0.72854	0.23409	0.37937	5.77459	21.82476	0.73401	0.26450	0.41835	0.73401	0.26427	0.41806
82	18	5.96603	25.35821	0.72854	0.23520	0.38083	0.72854	0.23497	0.38053	5.77459	21.76485	0.73401	0.26523	0.41926	0.73401	0.26499	0.41896
82	19	5.96603	25.25875	0.72854	0.23613	0.38204	0.72854	0.23590	0.38174	5.77459	21.70276	0.73401	0.26599	0.42021	0.73401	0.26575	0.41990
82	20	5.96603	25.15564	0.72854	0.23709	0.38331	0.72854	0.23686	0.38301	5.77459	21.63792	0.73401	0.26679	0.42120	0.73401	0.26654	0.42090
82	21	5.96603	25.04833	0.72854	0.23811	0.38463	0.72854	0.23788	0.38433	5.77459	21.56986	0.73401	0.26763	0.42225	0.73401	0.26738	0.42194
82	22	5.96603	24.93660	0.72854	0.23917	0.38602	0.72854	0.23894	0.38571	5.77459	21.49836	0.73401	0.26852	0.42335	0.73401	0.26827	0.42305
82	23	5.96603	24.82004	0.72854	0.24029	0.38748	0.72854	0.24005	0.38716	5.77459	21.42306	0.73401	0.26946	0.42452	0.73401	0.26920	0.42420
82	24	5.96603	24.69862	0.72854	0.24147	0.38901	0.72854	0.24121	0.38867	5.77459	21.34391	0.73401	0.27045	0.42575	0.73401	0.27018	0.42542
82	25	5.96603	24.57203	0.72854	0.24271	0.39061	0.72854	0.24243	0.39025	5.77459	21.26064	0.73401	0.27150	0.42706	0.73401	0.27121	0.42670
82	26	5.96603	24.44053	0.72854	0.24401	0.39229	0.72854	0.24370	0.39190	5.77459	21.17342	0.73401	0.27261	0.42843	0.73401	0.27229	0.42804
82	27	5.96603	24.30438	0.72854	0.24536	0.39404	0.72854	0.24504	0.39362	5.77459	21.08250	0.73401	0.27378	0.42986	0.73401	0.27343	0.42944
82	28	5.96603	24.16342	0.72854	0.24679	0.39588	0.72854	0.24643	0.39542	5.77459	20.98768	0.73401	0.27500	0.43137	0.73401	0.27463	0.43092
82	29	5.96603	24.01762	0.72854	0.24827	0.39779	0.72854	0.24789	0.39729	5.77459	20.88895	0.73401	0.27629	0.43296	0.73401	0.27589	0.43247
82	30	5.96603	23.86654	0.72854	0.24984	0.39979	0.72854	0.24942	0.39925	5.77459	20.78588	0.73401	0.27765	0.43462	0.73401	0.27721	0.43409
82	31	5.96603	23.71037	0.72854	0.25147	0.40188	0.72854	0.25102	0.40130	5.77459	20.67862	0.73401	0.27907	0.43637	0.73401	0.27861	0.43580
82	32	5.96603	23.54876	0.72854	0.25318	0.40406	0.72854	0.25270	0.40345	5.77459	20.56684	0.73401	0.28058	0.43820	0.73401	0.28007	0.43759
82	33	5.96603	23.38162	0.72854	0.25498	0.40635	0.72854	0.25446	0.40569	5.77459	20.45044	0.73401	0.28216	0.44013	0.73401	0.28162	0.43947
82	34	5.96603	23.20856	0.72854	0.25687	0.40874	0.72854	0.25630	0.40803	5.77459	20.32903	0.73401	0.28383	0.44216	0.73401	0.28324	0.44145
82	35	5.96603	23.02940	0.72854	0.25885	0.41125	0.72854	0.25824	0.41048	5.77459	20.20243	0.73401	0.28559	0.44429	0.73401	0.28496	0.44353
82	36	5.96603	22.84408	0.72854	0.26093	0.41387	0.72854	0.26027	0.41304	5.77459	20.07055	0.73401	0.28744	0.44653	0.73401	0.28676	0.44571
82	37	5.96603	22.65215	0.72854	0.26312	0.41662	0.72854	0.26240	0.41571	5.77459	19.93297	0.73401	0.28940	0.44889	0.73401	0.28866	0.44800
82	38	5.96603	22.45348	0.72854	0.26542	0.41950	0.72854	0.26463	0.41851	5.77459	19.78951	0.73401	0.29147	0.45137	0.73401	0.29066	0.45040
82	39	5.96603	22.24766	0.72854	0.26784	0.42252	0.72854	0.26697	0.42143	5.77459	19.63978	0.73401	0.29365	0.45399	0.73401	0.29276	0.45293
82	40	5.96603	22.03447	0.72854	0.27040	0.42569	0.72854	0.26942	0.42448	5.77459	19.48352	0.73401	0.29597	0.45675	0.73401	0.29498	0.45557
82	41	5.96603	21.81357	0.72854	0.27309	0.42902	0.72854	0.27199	0.42767	5.77459	19.32040	0.73401	0.29841	0.45966	0.73401	0.29730	0.45834
82	42	5.96603	21.58485	0.72854	0.27593	0.43251	0.72854	0.27468	0.43098	5.77459	19.15023	0.73401	0.30100	0.46272	0.73401	0.29974	0.46123
82	43	5.96603	21.34779	0.72854	0.27892	0.43618	0.72854	0.27750	0.43444	5.77459	18.97251	0.73401	0.30374	0.46595	0.73401	0.30230	0.46426
82	44	5.96603	21.10218	0.72854	0.28208	0.44003	0.72854	0.28044	0.43803	5.77459	18.78697	0.73401	0.30664	0.46935	0.73401	0.30498	0.46741
82	45	5.96603	20.84782	0.72854	0.28541	0.44408	0.72854	0.28350	0.44177	5.77459	18.59337	0.73401	0.30971	0.47294	0.73401	0.30778	0.47069
82	46	5.96603	20.58697	0.72854	0.28890	0.44829	0.72854	0.28670	0.44564	5.77459	18.39367	0.73401	0.31293	0.47669	0.73401	0.31071	0.47411
82	47	5.96603	20.32000	0.72854	0.29256	0.45269	0.72854	0.29004	0.44966	5.77459	18.18814	0.73401	0.31631	0.48061	0.73401	0.31377	0.47766
82	48	5.96603	20.04764	0.72854	0.29639	0.45725	0.72854	0.29353	0.45384	5.77459	17.97738	0.73401	0.31986	0.48468	0.73401	0.31697	0.48136
82	49	5.96603	19.77090	0.72854	0.30038	0.46199	0.72854	0.29717	0.45818	5.77459	17.76227	0.73401	0.32355	0.48892	0.73401	0.32032	0.48521
82	50	5.96603	19.49116	0.72854	0.30454	0.46689	0.72854	0.30099	0.46271	5.77459	17.54401	0.73401	0.32741	0.49330	0.73401	0.32383	0.48923
82	51	5.96603	19.21029	0.72854	0.30885	0.47194	0.72854	0.30500	0.46743	5.77459	17.32430	0.73401	0.33140	0.49783	0.73401	0.32753	0.49344
82	52	5.96603	18.92146	0.72854	0.31340	0.47723	0.72854	0.30922	0.47237	5.77459	17.09693	0.73401	0.33563	0.50258	0.73401	0.33143	0.49786

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
82	53	5.96603	18.62485	0.72854	0.31821	0.48279	0.72854	0.31366	0.47754	5.77459	16.86201	0.73401	0.34011	0.50759	0.73401	0.33555	0.50249
82	54	5.96603	18.32038	0.72854	0.32329	0.48861	0.72854	0.31834	0.48294	5.77459	16.61938	0.73401	0.34485	0.51285	0.73401	0.33990	0.50735
82	55	5.96603	18.00819	0.72854	0.32866	0.49472	0.72854	0.32327	0.48859	5.77459	16.36911	0.73401	0.34987	0.51838	0.73401	0.34449	0.51245
82	56	5.96603	17.68820	0.72854	0.33434	0.50113	0.72854	0.32847	0.49451	5.77459	16.11103	0.73401	0.35520	0.52420	0.73401	0.34934	0.51779
82	57	5.96603	17.36037	0.72854	0.34035	0.50786	0.72854	0.33395	0.50069	5.77459	15.84506	0.73401	0.36084	0.53032	0.73401	0.35446	0.52340
82	58	5.96603	17.02468	0.72854	0.34672	0.51491	0.72854	0.33973	0.50716	5.77459	15.57108	0.73401	0.36683	0.53676	0.73401	0.35988	0.52928
82	59	5.96603	16.68091	0.72854	0.35348	0.52232	0.72854	0.34583	0.51393	5.77459	15.28882	0.73401	0.37318	0.54353	0.73401	0.36560	0.53544
82	60	5.96603	16.32913	0.72854	0.36064	0.53010	0.72854	0.35227	0.52101	5.77459	14.99826	0.73401	0.37994	0.55066	0.73401	0.37165	0.54190
82	61	5.96603	15.96913	0.72854	0.36825	0.53827	0.72854	0.35907	0.52840	5.77459	14.69911	0.73401	0.38712	0.55817	0.73401	0.37805	0.54868
82	62	5.96603	15.60088	0.72854	0.37633	0.54686	0.72854	0.36624	0.53612	5.77459	14.39128	0.73401	0.39477	0.56607	0.73401	0.38481	0.55576
82	63	5.96603	15.22446	0.72854	0.38492	0.55587	0.72854	0.37380	0.54418	5.77459	14.07472	0.73401	0.40290	0.57438	0.73401	0.39196	0.56318
82	64	5.96603	14.83980	0.72854	0.39405	0.56533	0.72854	0.38178	0.55259	5.77459	13.74931	0.73401	0.41156	0.58313	0.73401	0.39951	0.57093
82	65	5.96603	14.44688	0.72854	0.40377	0.57526	0.72854	0.39018	0.56134	5.77459	13.41490	0.73401	0.42079	0.59233	0.73401	0.40747	0.57901
82	66	5.96603	14.04613	0.72854	0.41410	0.58567	0.72854	0.39903	0.57044	5.77459	13.07182	0.73401	0.43061	0.60200	0.73401	0.41587	0.58744
82	67	5.96603	13.63788	0.72854	0.42508	0.59657	0.72854	0.40835	0.57989	5.77459	12.72027	0.73401	0.44107	0.61214	0.73401	0.42472	0.59622
82	68	5.96603	13.22255	0.72854	0.43676	0.60798	0.72854	0.41813	0.58969	5.77459	12.36057	0.73401	0.45219	0.62277	0.73401	0.43403	0.60533
82	69	5.96603	12.80079	0.72854	0.44915	0.61988	0.72854	0.42840	0.59983	5.77459	11.99324	0.73401	0.46401	0.63389	0.73401	0.44382	0.61478
82	70	5.96603	12.37331	0.72854	0.46229	0.63228	0.72854	0.43917	0.61031	5.77459	11.61885	0.73401	0.47655	0.64549	0.73401	0.45409	0.62456
82	71	5.96603	11.94070	0.72854	0.47621	0.64518	0.72854	0.45044	0.62110	5.77459	11.23789	0.73401	0.48984	0.65758	0.73401	0.46484	0.63467
82	72	5.96603	11.50357	0.72854	0.49093	0.65855	0.72854	0.46221	0.63221	5.77459	10.85087	0.73401	0.50392	0.67014	0.73401	0.47610	0.64508
82	73	5.96603	11.06278	0.72854	0.50647	0.67239	0.72854	0.47448	0.64359	5.77459	10.45855	0.73401	0.51878	0.68316	0.73401	0.48784	0.65577
82	74	5.96603	10.61910	0.72854	0.52284	0.68666	0.72854	0.48726	0.65524	5.77459	10.06159	0.73401	0.53446	0.69661	0.73401	0.50008	0.66674
82	75	5.96603	10.17356	0.72854	0.54003	0.70133	0.72854	0.50052	0.66712	5.77459	9.66092	0.73401	0.55093	0.71045	0.73401	0.51279	0.67794
82	76	5.96603	9.72734	0.72854	0.55803	0.71633	0.72854	0.51423	0.67920	5.77459	9.25762	0.73401	0.56819	0.72465	0.73401	0.52596	0.68935
82	77	5.96603	9.28160	0.72854	0.57680	0.73161	0.72854	0.52839	0.69143	5.77459	8.85278	0.73401	0.58621	0.73913	0.73401	0.53956	0.70093
82	78	5.96603	8.83768	0.72854	0.59628	0.74709	0.72854	0.54293	0.70377	5.77459	8.44766	0.73401	0.60492	0.75383	0.73401	0.55355	0.71263
82	79	5.96603	8.39698	0.72854	0.61640	0.76268	0.72854	0.55784	0.71617	5.77459	8.04359	0.73401	0.62427	0.76867	0.73401	0.56790	0.72441
82	80	5.96603	7.96110	0.72854	0.63705	0.77829	0.72854	0.57304	0.72857	5.77459	7.64214	0.73401	0.64414	0.78356	0.73401	0.58255	0.73622
82	81	5.96603	7.53168	0.72854	0.65810	0.79380	0.72854	0.58847	0.74093	5.77459	7.24488	0.73401	0.66443	0.79838	0.73401	0.59744	0.74800
82	82	5.96603	7.11054	0.72854	0.67941	0.80910	0.72854	0.60408	0.75318	5.77459	6.85364	0.73401	0.68498	0.81304	0.73401	0.61251	0.75970
82	83	5.96603	6.69952	0.72854	0.70079	0.82408	0.72854	0.61979	0.76527	5.77459	6.47024	0.73401	0.70563	0.82742	0.73401	0.62769	0.77126
82	84	5.96603	6.30023	0.72854	0.72208	0.83861	0.72854	0.63552	0.77715	5.77459	6.09632	0.73401	0.72622	0.84140	0.73401	0.64290	0.78264
82	85	5.96603	5.91444	0.72854	0.74306	0.85259	0.72854	0.65119	0.78875	5.77459	5.73370	0.73401	0.74654	0.85488	0.73401	0.65807	0.79378
82	86	5.96603	5.54396	0.72854	0.76353	0.86591	0.72854	0.66671	0.80003	5.77459	5.38421	0.73401	0.76640	0.86775	0.73401	0.67310	0.80462
82	87	5.96603	5.19034	0.72854	0.78330	0.87849	0.72854	0.68201	0.81095	5.77459	5.04951	0.73401	0.78562	0.87994	0.73401	0.68793	0.81512
82	88	5.96603	4.85473	0.72854	0.80221	0.89025	0.72854	0.69701	0.82146	5.77459	4.73086	0.73401	0.80402	0.89137	0.73401	0.70248	0.82524

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
82	89	5.96603	4.53813	0.72854	0.82012	0.90117	0.72854	0.71166	0.83154	5.77459	4.42936	0.73401	0.82149	0.90200	0.73401	0.71670	0.83497
82	90	5.96603	4.24126	0.72854	0.83692	0.91122	0.72854	0.72591	0.84119	5.77459	4.14588	0.73401	0.83790	0.91180	0.73401	0.73054	0.84429
82	91	5.96603	3.96420	0.72854	0.85256	0.92042	0.72854	0.73974	0.85040	5.77459	3.88065	0.73401	0.85321	0.92079	0.73401	0.74399	0.85321
82	92	5.96603	3.70604	0.72854	0.86705	0.92879	0.72854	0.75316	0.85920	5.77459	3.63292	0.73401	0.86742	0.92900	0.73401	0.75705	0.86173
82	93	5.96603	3.46525	0.72854	0.88043	0.93641	0.72854	0.76618	0.86761	5.77459	3.40133	0.73401	0.88056	0.93649	0.73401	0.76972	0.86988
82	94	5.96603	3.23968	0.72854	0.89276	0.94334	0.72854	0.77879	0.87564	5.77459	3.18390	0.73401	0.89271	0.94331	0.73401	0.78202	0.87768
82	95	5.96603	3.02715	0.72854	0.90412	0.94965	0.72854	0.79099	0.88330	5.77459	2.97857	0.73401	0.90392	0.94953	0.73401	0.79393	0.88513
82	96	5.96603	2.82535	0.72854	0.91456	0.95538	0.72854	0.80274	0.89058	5.77459	2.78314	0.73401	0.91425	0.95521	0.73401	0.80540	0.89221
82	97	5.96603	2.63737	0.72854	0.92401	0.96050	0.72854	0.81396	0.89744	5.77459	2.60073	0.73401	0.92362	0.96029	0.73401	0.81638	0.89891
82	98	5.96603	2.46279	0.72854	0.93250	0.96507	0.72854	0.82465	0.90390	5.77459	2.43099	0.73401	0.93205	0.96483	0.73401	0.82683	0.90521
82	99	5.96603	2.30125	0.72854	0.94008	0.96912	0.72854	0.83477	0.90994	5.77459	2.27364	0.73401	0.93960	0.96886	0.73401	0.83675	0.91112
82	100	5.96603	2.15258	0.72854	0.94681	0.97268	0.72854	0.84430	0.91558	5.77459	2.12860	0.73401	0.94632	0.97242	0.73401	0.84610	0.91663
82	101	5.96603	2.01649	0.72854	0.95274	0.97580	0.72854	0.85325	0.92081	5.77459	1.99561	0.73401	0.95224	0.97554	0.73401	0.85487	0.92176
82	102	5.96603	1.89293	0.72854	0.95793	0.97851	0.72854	0.86159	0.92565	5.77459	1.87471	0.73401	0.95744	0.97826	0.73401	0.86307	0.92650
82	103	5.96603	1.78083	0.72854	0.96246	0.98087	0.72854	0.86935	0.93011	5.77459	1.76487	0.73401	0.96198	0.98062	0.73401	0.87069	0.93088
82	104	5.96603	1.67943	0.72854	0.96641	0.98292	0.72854	0.87652	0.93420	5.77459	1.66540	0.73401	0.96594	0.98268	0.73401	0.87775	0.93490
82	105	5.96603	1.58804	0.72854	0.96983	0.98468	0.72854	0.88312	0.93794	5.77459	1.57565	0.73401	0.96938	0.98445	0.73401	0.88425	0.93857
82	106	5.96603	1.50600	0.72854	0.97277	0.98620	0.72854	0.88913	0.94131	5.77459	1.49500	0.73401	0.97235	0.98598	0.73401	0.89017	0.94189
82	107	5.96603	1.43298	0.72854	0.97528	0.98749	0.72854	0.89449	0.94431	5.77459	1.42313	0.73401	0.97488	0.98728	0.73401	0.89546	0.94485
82	108	5.96603	1.36894	0.72854	0.97738	0.98856	0.72854	0.89912	0.94688	5.77459	1.36003	0.73401	0.97700	0.98837	0.73401	0.90004	0.94739
82	109	5.96603	1.31458	0.72854	0.97905	0.98941	0.72854	0.90289	0.94897	5.77459	1.30641	0.73401	0.97869	0.98923	0.73401	0.90376	0.94945
82	110	5.96603	1.27298	0.72854	0.98026	0.99003	0.72854	0.90562	0.95047	5.77459	1.26533	0.73401	0.97992	0.98986	0.73401	0.90647	0.95094
83	1	5.66094	26.62178	0.71718	0.21262	0.35068	0.71718	0.21253	0.35056	5.48816	22.51412	0.72201	0.24374	0.39194	0.72201	0.24364	0.39182
83	2	5.66094	26.56961	0.71718	0.21304	0.35125	0.71718	0.21296	0.35114	5.48816	22.48584	0.72201	0.24405	0.39234	0.72201	0.24396	0.39223
83	3	5.66094	26.51422	0.71718	0.21349	0.35186	0.71718	0.21341	0.35175	5.48816	22.45520	0.72201	0.24438	0.39277	0.72201	0.24430	0.39267
83	4	5.66094	26.45593	0.71718	0.21396	0.35249	0.71718	0.21388	0.35239	5.48816	22.42249	0.72201	0.24474	0.39323	0.72201	0.24466	0.39313
83	5	5.66094	26.39526	0.71718	0.21445	0.35316	0.71718	0.21437	0.35306	5.48816	22.38814	0.72201	0.24511	0.39372	0.72201	0.24503	0.39361
83	6	5.66094	26.33222	0.71718	0.21496	0.35385	0.71718	0.21488	0.35375	5.48816	22.35215	0.72201	0.24550	0.39423	0.72201	0.24542	0.39412
83	7	5.66094	26.26662	0.71718	0.21550	0.35458	0.71718	0.21541	0.35447	5.48816	22.31437	0.72201	0.24592	0.39476	0.72201	0.24583	0.39465
83	8	5.66094	26.19847	0.71718	0.21606	0.35534	0.71718	0.21597	0.35522	5.48816	22.27480	0.72201	0.24635	0.39532	0.72201	0.24626	0.39520
83	9	5.66094	26.12745	0.71718	0.21664	0.35613	0.71718	0.21655	0.35600	5.48816	22.23319	0.72201	0.24681	0.39591	0.72201	0.24671	0.39578
83	10	5.66094	26.05351	0.71718	0.21725	0.35696	0.71718	0.21715	0.35682	5.48816	22.18946	0.72201	0.24730	0.39653	0.72201	0.24719	0.39639
83	11	5.66094	25.97700	0.71718	0.21789	0.35782	0.71718	0.21778	0.35766	5.48816	22.14392	0.72201	0.24780	0.39718	0.72201	0.24768	0.39703
83	12	5.66094	25.89730	0.71718	0.21856	0.35871	0.71718	0.21843	0.35855	5.48816	22.09606	0.72201	0.24833	0.39786	0.72201	0.24820	0.39769
83	13	5.66094	25.81474	0.71718	0.21925	0.35965	0.71718	0.21911	0.35946	5.48816	22.04614	0.72201	0.24889	0.39858	0.72201	0.24874	0.39839
83	14	5.66094	25.72901	0.71718	0.21998	0.36063	0.71718	0.21982	0.36042	5.48816	21.99389	0.72201	0.24948	0.39933	0.72201	0.24931	0.39912

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
83	15	5.66094	25.64035	0.71718	0.22073	0.36164	0.71718	0.22056	0.36141	5.48816	21.93952	0.72201	0.25009	0.40011	0.72201	0.24990	0.39988
83	16	5.66094	25.54880	0.71718	0.22152	0.36269	0.71718	0.22133	0.36244	5.48816	21.88305	0.72201	0.25073	0.40093	0.72201	0.25052	0.40067
83	17	5.66094	25.45467	0.71718	0.22233	0.36379	0.71718	0.22213	0.36351	5.48816	21.82476	0.72201	0.25139	0.40178	0.72201	0.25118	0.40150
83	18	5.66094	25.35821	0.71718	0.22318	0.36492	0.71718	0.22297	0.36463	5.48816	21.76485	0.72201	0.25208	0.40266	0.72201	0.25186	0.40238
83	19	5.66094	25.25875	0.71718	0.22406	0.36609	0.71718	0.22385	0.36581	5.48816	21.70276	0.72201	0.25280	0.40358	0.72201	0.25258	0.40329
83	20	5.66094	25.15564	0.71718	0.22498	0.36731	0.71718	0.22476	0.36703	5.48816	21.63792	0.72201	0.25356	0.40454	0.72201	0.25334	0.40426
83	21	5.66094	25.04833	0.71718	0.22594	0.36860	0.71718	0.22573	0.36831	5.48816	21.56986	0.72201	0.25436	0.40556	0.72201	0.25414	0.40528
83	22	5.66094	24.93660	0.71718	0.22695	0.36994	0.71718	0.22674	0.36966	5.48816	21.49836	0.72201	0.25521	0.40664	0.72201	0.25498	0.40635
83	23	5.66094	24.82004	0.71718	0.22801	0.37135	0.71718	0.22779	0.37106	5.48816	21.42306	0.72201	0.25610	0.40777	0.72201	0.25587	0.40747
83	24	5.66094	24.69862	0.71718	0.22913	0.37283	0.71718	0.22890	0.37252	5.48816	21.34391	0.72201	0.25705	0.40897	0.72201	0.25680	0.40866
83	25	5.66094	24.57203	0.71718	0.23031	0.37439	0.71718	0.23005	0.37405	5.48816	21.26064	0.72201	0.25805	0.41023	0.72201	0.25778	0.40990
83	26	5.66094	24.44053	0.71718	0.23154	0.37601	0.71718	0.23126	0.37565	5.48816	21.17342	0.72201	0.25910	0.41156	0.72201	0.25881	0.41120
83	27	5.66094	24.30438	0.71718	0.23283	0.37771	0.71718	0.23253	0.37732	5.48816	21.08250	0.72201	0.26021	0.41296	0.72201	0.25990	0.41257
83	28	5.66094	24.16342	0.71718	0.23418	0.37949	0.71718	0.23385	0.37906	5.48816	20.98768	0.72201	0.26137	0.41443	0.72201	0.26104	0.41400
83	29	5.66094	24.01762	0.71718	0.23559	0.38134	0.71718	0.23524	0.38088	5.48816	20.88895	0.72201	0.26260	0.41597	0.72201	0.26223	0.41551
83	30	5.66094	23.86654	0.71718	0.23707	0.38328	0.71718	0.23669	0.38278	5.48816	20.78588	0.72201	0.26389	0.41759	0.72201	0.26350	0.41709
83	31	5.66094	23.71037	0.71718	0.23863	0.38531	0.71718	0.23822	0.38477	5.48816	20.67862	0.72201	0.26525	0.41928	0.72201	0.26482	0.41875
83	32	5.66094	23.54876	0.71718	0.24025	0.38743	0.71718	0.23981	0.38685	5.48816	20.56684	0.72201	0.26668	0.42107	0.72201	0.26622	0.42050
83	33	5.66094	23.38162	0.71718	0.24196	0.38964	0.71718	0.24149	0.38903	5.48816	20.45044	0.72201	0.26818	0.42294	0.72201	0.26769	0.42233
83	34	5.66094	23.20856	0.71718	0.24375	0.39196	0.71718	0.24324	0.39130	5.48816	20.32903	0.72201	0.26977	0.42491	0.72201	0.26924	0.42426
83	35	5.66094	23.02940	0.71718	0.24563	0.39439	0.71718	0.24508	0.39368	5.48816	20.20243	0.72201	0.27145	0.42699	0.72201	0.27087	0.42628
83	36	5.66094	22.84408	0.71718	0.24761	0.39694	0.71718	0.24701	0.39617	5.48816	20.07055	0.72201	0.27321	0.42917	0.72201	0.27259	0.42841
83	37	5.66094	22.65215	0.71718	0.24969	0.39960	0.71718	0.24904	0.39877	5.48816	19.93297	0.72201	0.27508	0.43147	0.72201	0.27441	0.43064
83	38	5.66094	22.45348	0.71718	0.25188	0.40240	0.71718	0.25117	0.40149	5.48816	19.78951	0.72201	0.27705	0.43389	0.72201	0.27632	0.43299
83	39	5.66094	22.24766	0.71718	0.25418	0.40534	0.71718	0.25340	0.40434	5.48816	19.63978	0.72201	0.27913	0.43644	0.72201	0.27833	0.43545
83	40	5.66094	22.03447	0.71718	0.25661	0.40842	0.71718	0.25574	0.40731	5.48816	19.48352	0.72201	0.28133	0.43913	0.72201	0.28044	0.43804
83	41	5.66094	21.81357	0.71718	0.25917	0.41165	0.71718	0.25819	0.41041	5.48816	19.32040	0.72201	0.28366	0.44196	0.72201	0.28266	0.44074
83	42	5.66094	21.58485	0.71718	0.26187	0.41505	0.71718	0.26076	0.41365	5.48816	19.15023	0.72201	0.28613	0.44495	0.72201	0.28500	0.44358
83	43	5.66094	21.34779	0.71718	0.26472	0.41862	0.71718	0.26344	0.41702	5.48816	18.97251	0.72201	0.28874	0.44810	0.72201	0.28744	0.44654
83	44	5.66094	21.10218	0.71718	0.26772	0.42237	0.71718	0.26625	0.42053	5.48816	18.78697	0.72201	0.29151	0.45142	0.72201	0.29001	0.44962
83	45	5.66094	20.84782	0.71718	0.27090	0.42631	0.71718	0.26918	0.42418	5.48816	18.59337	0.72201	0.29444	0.45493	0.72201	0.29269	0.45284
83	46	5.66094	20.58697	0.71718	0.27422	0.43042	0.71718	0.27223	0.42796	5.48816	18.39367	0.72201	0.29752	0.45859	0.72201	0.29549	0.45619
83	47	5.66094	20.32000	0.71718	0.27771	0.43470	0.71718	0.27542	0.43189	5.48816	18.18814	0.72201	0.30074	0.46242	0.72201	0.29842	0.45967
83	48	5.66094	20.04764	0.71718	0.28135	0.43915	0.71718	0.27875	0.43597	5.48816	17.97738	0.72201	0.30413	0.46641	0.72201	0.30148	0.46329
83	49	5.66094	19.77090	0.71718	0.28516	0.44377	0.71718	0.28223	0.44022	5.48816	17.76227	0.72201	0.30766	0.47055	0.72201	0.30469	0.46707
83	50	5.66094	19.49116	0.71718	0.28912	0.44855	0.71718	0.28588	0.44464	5.48816	17.54401	0.72201	0.31134	0.47484	0.72201	0.30805	0.47101

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
83	51	5.66094	19.21029	0.71718	0.29322	0.45348	0.71718	0.28971	0.44926	5.48816	17.32430	0.72201	0.31515	0.47926	0.72201	0.31160	0.47514
83	52	5.66094	18.92146	0.71718	0.29756	0.45865	0.71718	0.29374	0.45409	5.48816	17.09693	0.72201	0.31919	0.48392	0.72201	0.31533	0.47947
83	53	5.66094	18.62485	0.71718	0.30214	0.46407	0.71718	0.29799	0.45915	5.48816	16.86201	0.72201	0.32347	0.48882	0.72201	0.31928	0.48402
83	54	5.66094	18.32038	0.71718	0.30699	0.46977	0.71718	0.30246	0.46445	5.48816	16.61938	0.72201	0.32800	0.49398	0.72201	0.32345	0.48879
83	55	5.66094	18.00819	0.71718	0.31211	0.47574	0.71718	0.30718	0.46999	5.48816	16.36911	0.72201	0.33280	0.49940	0.72201	0.32785	0.49380
83	56	5.66094	17.68820	0.71718	0.31754	0.48202	0.71718	0.31216	0.47579	5.48816	16.11103	0.72201	0.33789	0.50511	0.72201	0.33250	0.49906
83	57	5.66094	17.36037	0.71718	0.32328	0.48860	0.71718	0.31741	0.48187	5.48816	15.84506	0.72201	0.34329	0.51112	0.72201	0.33742	0.50459
83	58	5.66094	17.02468	0.71718	0.32937	0.49552	0.71718	0.32296	0.48823	5.48816	15.57108	0.72201	0.34903	0.51745	0.72201	0.34263	0.51038
83	59	5.66094	16.68091	0.71718	0.33582	0.50279	0.71718	0.32881	0.49490	5.48816	15.28882	0.72201	0.35512	0.52411	0.72201	0.34813	0.51647
83	60	5.66094	16.32913	0.71718	0.34268	0.51044	0.71718	0.33500	0.50187	5.48816	14.99826	0.72201	0.36160	0.53113	0.72201	0.35396	0.52285
83	61	5.66094	15.96913	0.71718	0.34996	0.51847	0.71718	0.34153	0.50917	5.48816	14.69911	0.72201	0.36849	0.53853	0.72201	0.36013	0.52955
83	62	5.66094	15.60088	0.71718	0.35770	0.52692	0.71718	0.34844	0.51680	5.48816	14.39128	0.72201	0.37583	0.54633	0.72201	0.36665	0.53657
83	63	5.66094	15.22446	0.71718	0.36594	0.53581	0.71718	0.35573	0.52478	5.48816	14.07472	0.72201	0.38365	0.55455	0.72201	0.37356	0.54393
83	64	5.66094	14.83980	0.71718	0.37471	0.54515	0.71718	0.36343	0.53311	5.48816	13.74931	0.72201	0.39199	0.56320	0.72201	0.38086	0.55162
83	65	5.66094	14.44688	0.71718	0.38405	0.55497	0.71718	0.37156	0.54180	5.48816	13.41490	0.72201	0.40088	0.57232	0.72201	0.38857	0.55967
83	66	5.66094	14.04613	0.71718	0.39400	0.56528	0.71718	0.38013	0.55086	5.48816	13.07182	0.72201	0.41036	0.58192	0.72201	0.39673	0.56808
83	67	5.66094	13.63788	0.71718	0.40460	0.57611	0.71718	0.38916	0.56028	5.48816	12.72027	0.72201	0.42047	0.59201	0.72201	0.40533	0.57684
83	68	5.66094	13.22255	0.71718	0.41588	0.58745	0.71718	0.39867	0.57007	5.48816	12.36057	0.72201	0.43124	0.60261	0.72201	0.41439	0.58597
83	69	5.66094	12.80079	0.71718	0.42787	0.59932	0.71718	0.40868	0.58023	5.48816	11.99324	0.72201	0.44270	0.61371	0.72201	0.42394	0.59545
83	70	5.66094	12.37331	0.71718	0.44062	0.61171	0.71718	0.41918	0.59074	5.48816	11.61885	0.72201	0.45490	0.62533	0.72201	0.43398	0.60528
83	71	5.66094	11.94070	0.71718	0.45416	0.62463	0.71718	0.43020	0.60160	5.48816	11.23789	0.72201	0.46785	0.63747	0.72201	0.44452	0.61546
83	72	5.66094	11.50357	0.71718	0.46851	0.63808	0.71718	0.44175	0.61280	5.48816	10.85087	0.72201	0.48160	0.65011	0.72201	0.45558	0.62598
83	73	5.66094	11.06278	0.71718	0.48371	0.65203	0.71718	0.45382	0.62431	5.48816	10.45855	0.72201	0.49617	0.66326	0.72201	0.46715	0.63681
83	74	5.66094	10.61910	0.71718	0.49977	0.66646	0.71718	0.46641	0.63613	5.48816	10.06159	0.72201	0.51158	0.67688	0.72201	0.47924	0.64795
83	75	5.66094	10.17356	0.71718	0.51669	0.68134	0.71718	0.47952	0.64821	5.48816	9.66092	0.72201	0.52783	0.69095	0.72201	0.49183	0.65936
83	76	5.66094	9.72734	0.71718	0.53448	0.69663	0.71718	0.49313	0.66053	5.48816	9.25762	0.72201	0.54492	0.70543	0.72201	0.50491	0.67101
83	77	5.66094	9.28160	0.71718	0.55310	0.71225	0.71718	0.50720	0.67304	5.48816	8.85278	0.72201	0.56282	0.72026	0.72201	0.51845	0.68287
83	78	5.66094	8.83768	0.71718	0.57252	0.72815	0.71718	0.52172	0.68570	5.48816	8.44766	0.72201	0.58150	0.73538	0.72201	0.53244	0.69489
83	79	5.66094	8.39698	0.71718	0.59266	0.74424	0.71718	0.53664	0.69846	5.48816	8.04359	0.72201	0.60089	0.75070	0.72201	0.54682	0.70703
83	80	5.66094	7.96110	0.71718	0.61343	0.76041	0.71718	0.55190	0.71126	5.48816	7.64214	0.72201	0.62092	0.76613	0.72201	0.56155	0.71922
83	81	5.66094	7.53168	0.71718	0.63473	0.77655	0.71718	0.56746	0.72405	5.48816	7.24488	0.72201	0.64146	0.78157	0.72201	0.57658	0.73143
83	82	5.66094	7.11054	0.71718	0.65639	0.79256	0.71718	0.58324	0.73677	5.48816	6.85364	0.72201	0.66237	0.79690	0.72201	0.59183	0.74359
83	83	5.66094	6.69952	0.71718	0.67826	0.80829	0.71718	0.59918	0.74936	5.48816	6.47024	0.72201	0.68351	0.81201	0.72201	0.60725	0.75564
83	84	5.66094	6.30023	0.71718	0.70015	0.82363	0.71718	0.61518	0.76175	5.48816	6.09632	0.72201	0.70469	0.82677	0.72201	0.62275	0.76752
83	85	5.66094	5.91444	0.71718	0.72185	0.83846	0.71718	0.63118	0.77390	5.48816	5.73370	0.72201	0.72572	0.84107	0.72201	0.63825	0.77918
83	86	5.66094	5.54396	0.71718	0.74315	0.85265	0.71718	0.64708	0.78573	5.48816	5.38421	0.72201	0.74639	0.85478	0.72201	0.65366	0.79056

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
83	87	5.66094	5.19034	0.71718	0.76384	0.86611	0.71718	0.66279	0.79720	5.48816	5.04951	0.72201	0.76650	0.86782	0.72201	0.66890	0.80161
83	88	5.66094	4.85473	0.71718	0.78374	0.87876	0.71718	0.67824	0.80828	5.48816	4.73086	0.72201	0.78587	0.88010	0.72201	0.68391	0.81229
83	89	5.66094	4.53813	0.71718	0.80269	0.89055	0.71718	0.69337	0.81893	5.48816	4.42936	0.72201	0.80435	0.89157	0.72201	0.69861	0.82257
83	90	5.66094	4.24126	0.71718	0.82057	0.90144	0.71718	0.70814	0.82913	5.48816	4.14588	0.72201	0.82180	0.90219	0.72201	0.71296	0.83243
83	91	5.66094	3.96420	0.71718	0.83730	0.91144	0.71718	0.72251	0.83890	5.48816	3.88065	0.72201	0.83817	0.91196	0.72201	0.72694	0.84188
83	92	5.66094	3.70604	0.71718	0.85287	0.92059	0.71718	0.73648	0.84825	5.48816	3.63292	0.72201	0.85343	0.92092	0.72201	0.74055	0.85094
83	93	5.66094	3.46525	0.71718	0.86731	0.92894	0.71718	0.75007	0.85719	5.48816	3.40133	0.72201	0.86761	0.92911	0.72201	0.75379	0.85961
83	94	5.66094	3.23968	0.71718	0.88069	0.93656	0.71718	0.76328	0.86575	5.48816	3.18390	0.72201	0.88077	0.93661	0.72201	0.76667	0.86792
83	95	5.66094	3.02715	0.71718	0.89307	0.94351	0.71718	0.77608	0.87393	5.48816	2.97857	0.72201	0.89298	0.94346	0.72201	0.77917	0.87588
83	96	5.66094	2.82535	0.71718	0.90450	0.94985	0.71718	0.78844	0.88171	5.48816	2.78314	0.72201	0.90427	0.94973	0.72201	0.79125	0.88346
83	97	5.66094	2.63737	0.71718	0.91487	0.95554	0.71718	0.80028	0.88906	5.48816	2.60073	0.72201	0.91455	0.95537	0.72201	0.80282	0.89063
83	98	5.66094	2.46279	0.71718	0.92423	0.96062	0.71718	0.81156	0.89598	5.48816	2.43099	0.72201	0.92384	0.96041	0.72201	0.81388	0.89739
83	99	5.66094	2.30125	0.71718	0.93262	0.96514	0.71718	0.82228	0.90247	5.48816	2.27364	0.72201	0.93218	0.96490	0.72201	0.82438	0.90374
83	100	5.66094	2.15258	0.71718	0.94009	0.96912	0.71718	0.83240	0.90853	5.48816	2.12860	0.72201	0.93961	0.96887	0.72201	0.83430	0.90967
83	101	5.66094	2.01649	0.71718	0.94669	0.97261	0.71718	0.84190	0.91416	5.48816	1.99561	0.72201	0.94620	0.97236	0.72201	0.84363	0.91518
83	102	5.66094	1.89293	0.71718	0.95247	0.97566	0.71718	0.85078	0.91937	5.48816	1.87471	0.72201	0.95199	0.97540	0.72201	0.85235	0.92029
83	103	5.66094	1.78083	0.71718	0.95754	0.97831	0.71718	0.85905	0.92418	5.48816	1.76487	0.72201	0.95706	0.97806	0.72201	0.86049	0.92501
83	104	5.66094	1.67943	0.71718	0.96196	0.98061	0.71718	0.86672	0.92860	5.48816	1.66540	0.72201	0.96149	0.98037	0.72201	0.86803	0.92935
83	105	5.66094	1.58804	0.71718	0.96580	0.98260	0.71718	0.87377	0.93263	5.48816	1.57565	0.72201	0.96535	0.98237	0.72201	0.87498	0.93332
83	106	5.66094	1.50600	0.71718	0.96911	0.98431	0.71718	0.88020	0.93628	5.48816	1.49500	0.72201	0.96868	0.98409	0.72201	0.88131	0.93691
83	107	5.66094	1.43298	0.71718	0.97194	0.98577	0.71718	0.88595	0.93953	5.48816	1.42313	0.72201	0.97153	0.98556	0.72201	0.88699	0.94011
83	108	5.66094	1.36894	0.71718	0.97430	0.98698	0.71718	0.89092	0.94232	5.48816	1.36003	0.72201	0.97391	0.98678	0.72201	0.89190	0.94286
83	109	5.66094	1.31458	0.71718	0.97619	0.98795	0.71718	0.89498	0.94458	5.48816	1.30641	0.72201	0.97582	0.98776	0.72201	0.89591	0.94510
83	110	5.66094	1.27298	0.71718	0.97756	0.98865	0.71718	0.89792	0.94621	5.48816	1.26533	0.72201	0.97720	0.98847	0.72201	0.89882	0.94671
84	1	5.36522	26.62178	0.70524	0.20151	0.33543	0.70524	0.20143	0.33532	5.20969	22.51412	0.71024	0.23137	0.37579	0.71024	0.23128	0.37568
84	2	5.36522	26.56961	0.70524	0.20191	0.33599	0.70524	0.20184	0.33589	5.20969	22.48584	0.71024	0.23166	0.37618	0.71024	0.23159	0.37608
84	3	5.36522	26.51422	0.70524	0.20234	0.33657	0.70524	0.20227	0.33648	5.20969	22.45520	0.71024	0.23198	0.37660	0.71024	0.23191	0.37650
84	4	5.36522	26.45593	0.70524	0.20278	0.33719	0.70524	0.20271	0.33709	5.20969	22.42249	0.71024	0.23232	0.37704	0.71024	0.23225	0.37695
84	5	5.36522	26.39526	0.70524	0.20325	0.33783	0.70524	0.20318	0.33773	5.20969	22.38814	0.71024	0.23268	0.37751	0.71024	0.23260	0.37742
84	6	5.36522	26.33222	0.70524	0.20373	0.33850	0.70524	0.20366	0.33840	5.20969	22.35215	0.71024	0.23305	0.37801	0.71024	0.23297	0.37791
84	7	5.36522	26.26662	0.70524	0.20424	0.33920	0.70524	0.20417	0.33910	5.20969	22.31437	0.71024	0.23344	0.37852	0.71024	0.23336	0.37842
84	8	5.36522	26.19847	0.70524	0.20477	0.33993	0.70524	0.20469	0.33983	5.20969	22.27480	0.71024	0.23386	0.37907	0.71024	0.23377	0.37896
84	9	5.36522	26.12745	0.70524	0.20533	0.34070	0.70524	0.20524	0.34058	5.20969	22.23319	0.71024	0.23429	0.37964	0.71024	0.23420	0.37952
84	10	5.36522	26.05351	0.70524	0.20591	0.34150	0.70524	0.20581	0.34137	5.20969	22.18946	0.71024	0.23475	0.38024	0.71024	0.23465	0.38011
84	11	5.36522	25.97700	0.70524	0.20651	0.34233	0.70524	0.20641	0.34219	5.20969	22.14392	0.71024	0.23523	0.38087	0.71024	0.23512	0.38073
84	12	5.36522	25.89730	0.70524	0.20714	0.34320	0.70524	0.20703	0.34304	5.20969	22.09606	0.71024	0.23574	0.38153	0.71024	0.23562	0.38138

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
84	13	5.36522	25.81474	0.70524	0.20780	0.34410	0.70524	0.20768	0.34393	5.20969	22.04614	0.71024	0.23627	0.38223	0.71024	0.23613	0.38205
84	14	5.36522	25.72901	0.70524	0.20849	0.34504	0.70524	0.20835	0.34485	5.20969	21.99389	0.71024	0.23682	0.38295	0.71024	0.23667	0.38276
84	15	5.36522	25.64035	0.70524	0.20921	0.34602	0.70524	0.20905	0.34581	5.20969	21.93952	0.71024	0.23740	0.38371	0.71024	0.23724	0.38349
84	16	5.36522	25.54880	0.70524	0.20995	0.34704	0.70524	0.20978	0.34680	5.20969	21.88305	0.71024	0.23801	0.38451	0.71024	0.23782	0.38426
84	17	5.36522	25.45467	0.70524	0.21073	0.34810	0.70524	0.21054	0.34784	5.20969	21.82476	0.71024	0.23864	0.38533	0.71024	0.23844	0.38507
84	18	5.36522	25.35821	0.70524	0.21153	0.34919	0.70524	0.21133	0.34893	5.20969	21.76485	0.71024	0.23930	0.38618	0.71024	0.23909	0.38592
84	19	5.36522	25.25875	0.70524	0.21236	0.35032	0.70524	0.21216	0.35006	5.20969	21.70276	0.71024	0.23998	0.38707	0.71024	0.23978	0.38681
84	20	5.36522	25.15564	0.70524	0.21323	0.35151	0.70524	0.21304	0.35124	5.20969	21.63792	0.71024	0.24070	0.38801	0.71024	0.24050	0.38774
84	21	5.36522	25.04833	0.70524	0.21414	0.35275	0.70524	0.21395	0.35248	5.20969	21.56986	0.71024	0.24146	0.38900	0.71024	0.24126	0.38873
84	22	5.36522	24.93660	0.70524	0.21510	0.35405	0.70524	0.21491	0.35378	5.20969	21.49836	0.71024	0.24226	0.39004	0.71024	0.24206	0.38977
84	23	5.36522	24.82004	0.70524	0.21611	0.35541	0.70524	0.21591	0.35514	5.20969	21.42306	0.71024	0.24311	0.39114	0.71024	0.24290	0.39086
84	24	5.36522	24.69862	0.70524	0.21717	0.35684	0.70524	0.21696	0.35656	5.20969	21.34391	0.71024	0.24401	0.39230	0.71024	0.24379	0.39201
84	25	5.36522	24.57203	0.70524	0.21828	0.35835	0.70524	0.21805	0.35804	5.20969	21.26064	0.71024	0.24496	0.39352	0.71024	0.24472	0.39321
84	26	5.36522	24.44053	0.70524	0.21945	0.35992	0.70524	0.21920	0.35958	5.20969	21.17342	0.71024	0.24596	0.39482	0.71024	0.24570	0.39448
84	27	5.36522	24.30438	0.70524	0.22067	0.36156	0.70524	0.22040	0.36120	5.20969	21.08250	0.71024	0.24702	0.39617	0.71024	0.24673	0.39581
84	28	5.36522	24.16342	0.70524	0.22196	0.36328	0.70524	0.22166	0.36288	5.20969	20.98768	0.71024	0.24812	0.39760	0.71024	0.24782	0.39720
84	29	5.36522	24.01762	0.70524	0.22330	0.36507	0.70524	0.22298	0.36465	5.20969	20.88895	0.71024	0.24929	0.39909	0.71024	0.24895	0.39866
84	30	5.36522	23.86654	0.70524	0.22470	0.36695	0.70524	0.22436	0.36649	5.20969	20.78588	0.71024	0.25052	0.40066	0.71024	0.25015	0.40020
84	31	5.36522	23.71037	0.70524	0.22617	0.36891	0.70524	0.22580	0.36842	5.20969	20.67862	0.71024	0.25181	0.40231	0.71024	0.25142	0.40181
84	32	5.36522	23.54876	0.70524	0.22772	0.37096	0.70524	0.22732	0.37043	5.20969	20.56684	0.71024	0.25316	0.40404	0.71024	0.25275	0.40351
84	33	5.36522	23.38162	0.70524	0.22934	0.37310	0.70524	0.22891	0.37254	5.20969	20.45044	0.71024	0.25459	0.40586	0.71024	0.25415	0.40529
84	34	5.36522	23.20856	0.70524	0.23104	0.37535	0.70524	0.23057	0.37474	5.20969	20.32903	0.71024	0.25610	0.40777	0.71024	0.25562	0.40716
84	35	5.36522	23.02940	0.70524	0.23282	0.37770	0.70524	0.23232	0.37705	5.20969	20.20243	0.71024	0.25769	0.40979	0.71024	0.25718	0.40913
84	36	5.36522	22.84408	0.70524	0.23470	0.38017	0.70524	0.23416	0.37946	5.20969	20.07055	0.71024	0.25937	0.41191	0.71024	0.25881	0.41120
84	37	5.36522	22.65215	0.70524	0.23667	0.38276	0.70524	0.23609	0.38199	5.20969	19.93297	0.71024	0.26115	0.41414	0.71024	0.26054	0.41338
84	38	5.36522	22.45348	0.70524	0.23875	0.38547	0.70524	0.23811	0.38463	5.20969	19.78951	0.71024	0.26302	0.41649	0.71024	0.26236	0.41567
84	39	5.36522	22.24766	0.70524	0.24094	0.38831	0.70524	0.24023	0.38740	5.20969	19.63978	0.71024	0.26500	0.41897	0.71024	0.26428	0.41807
84	40	5.36522	22.03447	0.70524	0.24324	0.39130	0.70524	0.24246	0.39029	5.20969	19.48352	0.71024	0.26710	0.42159	0.71024	0.26629	0.42059
84	41	5.36522	21.81357	0.70524	0.24567	0.39444	0.70524	0.24480	0.39331	5.20969	19.32040	0.71024	0.26932	0.42435	0.71024	0.26842	0.42323
84	42	5.36522	21.58485	0.70524	0.24824	0.39774	0.70524	0.24724	0.39646	5.20969	19.15023	0.71024	0.27166	0.42726	0.71024	0.27064	0.42600
84	43	5.36522	21.34779	0.70524	0.25094	0.40120	0.70524	0.24980	0.39975	5.20969	18.97251	0.71024	0.27415	0.43033	0.71024	0.27298	0.42889
84	44	5.36522	21.10218	0.70524	0.25380	0.40485	0.70524	0.25248	0.40316	5.20969	18.78697	0.71024	0.27679	0.43357	0.71024	0.27543	0.43191
84	45	5.36522	20.84782	0.70524	0.25682	0.40868	0.70524	0.25527	0.40672	5.20969	18.59337	0.71024	0.27958	0.43698	0.71024	0.27800	0.43505
84	46	5.36522	20.58697	0.70524	0.25998	0.41267	0.70524	0.25818	0.41041	5.20969	18.39367	0.71024	0.28251	0.44056	0.71024	0.28068	0.43833
84	47	5.36522	20.32000	0.70524	0.26330	0.41684	0.70524	0.26122	0.41424	5.20969	18.18814	0.71024	0.28559	0.44429	0.71024	0.28347	0.44173
84	48	5.36522	20.04764	0.70524	0.26676	0.42117	0.70524	0.26440	0.41822	5.20969	17.97738	0.71024	0.28881	0.44818	0.71024	0.28640	0.44528

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
84	49	5.36522	19.77090	0.70524	0.27038	0.42567	0.70524	0.26772	0.42236	5.20969	17.76227	0.71024	0.29218	0.45223	0.71024	0.28946	0.44897
84	50	5.36522	19.49116	0.70524	0.27415	0.43032	0.70524	0.27119	0.42668	5.20969	17.54401	0.71024	0.29569	0.45642	0.71024	0.29268	0.45283
84	51	5.36522	19.21029	0.70524	0.27805	0.43512	0.70524	0.27485	0.43118	5.20969	17.32430	0.71024	0.29932	0.46074	0.71024	0.29607	0.45687
84	52	5.36522	18.92146	0.70524	0.28218	0.44016	0.70524	0.27870	0.43591	5.20969	17.09693	0.71024	0.30318	0.46529	0.71024	0.29964	0.46111
84	53	5.36522	18.62485	0.70524	0.28654	0.44545	0.70524	0.28275	0.44085	5.20969	16.86201	0.71024	0.30726	0.47008	0.71024	0.30341	0.46557
84	54	5.36522	18.32038	0.70524	0.29116	0.45100	0.70524	0.28702	0.44603	5.20969	16.61938	0.71024	0.31158	0.47512	0.71024	0.30740	0.47025
84	55	5.36522	18.00819	0.70524	0.29604	0.45684	0.70524	0.29153	0.45145	5.20969	16.36911	0.71024	0.31616	0.48043	0.71024	0.31162	0.47517
84	56	5.36522	17.68820	0.70524	0.30120	0.46296	0.70524	0.29629	0.45714	5.20969	16.11103	0.71024	0.32102	0.48602	0.71024	0.31607	0.48033
84	57	5.36522	17.36037	0.70524	0.30668	0.46940	0.70524	0.30132	0.46309	5.20969	15.84506	0.71024	0.32618	0.49191	0.71024	0.32079	0.48576
84	58	5.36522	17.02468	0.70524	0.31248	0.47617	0.70524	0.30662	0.46934	5.20969	15.57108	0.71024	0.33166	0.49811	0.71024	0.32578	0.49146
84	59	5.36522	16.68091	0.70524	0.31864	0.48329	0.70524	0.31223	0.47588	5.20969	15.28882	0.71024	0.33748	0.50465	0.71024	0.33107	0.49745
84	60	5.36522	16.32913	0.70524	0.32518	0.49078	0.70524	0.31816	0.48274	5.20969	14.99826	0.71024	0.34368	0.51155	0.71024	0.33667	0.50374
84	61	5.36522	15.96913	0.70524	0.33214	0.49866	0.70524	0.32444	0.48992	5.20969	14.69911	0.71024	0.35028	0.51883	0.71024	0.34260	0.51035
84	62	5.36522	15.60088	0.70524	0.33955	0.50696	0.70524	0.33107	0.49745	5.20969	14.39128	0.71024	0.35731	0.52650	0.71024	0.34888	0.51729
84	63	5.36522	15.22446	0.70524	0.34743	0.51569	0.70524	0.33808	0.50533	5.20969	14.07472	0.71024	0.36481	0.53460	0.71024	0.35553	0.52457
84	64	5.36522	14.83980	0.70524	0.35583	0.52489	0.70524	0.34550	0.51356	5.20969	13.74931	0.71024	0.37282	0.54314	0.71024	0.36258	0.53220
84	65	5.36522	14.44688	0.70524	0.36480	0.53458	0.70524	0.35334	0.52217	5.20969	13.41490	0.71024	0.38137	0.55216	0.71024	0.37004	0.54019
84	66	5.36522	14.04613	0.70524	0.37435	0.54477	0.70524	0.36162	0.53116	5.20969	13.07182	0.71024	0.39049	0.56166	0.71024	0.37793	0.54854
84	67	5.36522	13.63788	0.70524	0.38454	0.55548	0.70524	0.37036	0.54053	5.20969	12.72027	0.71024	0.40024	0.57167	0.71024	0.38626	0.55727
84	68	5.36522	13.22255	0.70524	0.39541	0.56673	0.70524	0.37957	0.55028	5.20969	12.36057	0.71024	0.41063	0.58220	0.71024	0.39507	0.56638
84	69	5.36522	12.80079	0.70524	0.40699	0.57852	0.70524	0.38929	0.56041	5.20969	11.99324	0.71024	0.42172	0.59326	0.71024	0.40436	0.57586
84	70	5.36522	12.37331	0.70524	0.41931	0.59087	0.70524	0.39951	0.57093	5.20969	11.61885	0.71024	0.43354	0.60485	0.71024	0.41415	0.58572
84	71	5.36522	11.94070	0.70524	0.43243	0.60377	0.70524	0.41026	0.58182	5.20969	11.23789	0.71024	0.44612	0.61699	0.71024	0.42445	0.59595
84	72	5.36522	11.50357	0.70524	0.44638	0.61723	0.70524	0.42155	0.59308	5.20969	10.85087	0.71024	0.45951	0.62968	0.71024	0.43528	0.60654
84	73	5.36522	11.06278	0.70524	0.46118	0.63124	0.70524	0.43338	0.60469	5.20969	10.45855	0.71024	0.47373	0.64290	0.71024	0.44663	0.61748
84	74	5.36522	10.61910	0.70524	0.47687	0.64579	0.70524	0.44575	0.61663	5.20969	10.06159	0.71024	0.48882	0.65665	0.71024	0.45853	0.62875
84	75	5.36522	10.17356	0.70524	0.49347	0.66083	0.70524	0.45866	0.62888	5.20969	9.66092	0.71024	0.50478	0.67090	0.71024	0.47096	0.64034
84	76	5.36522	9.72734	0.70524	0.51096	0.67634	0.70524	0.47211	0.64140	5.20969	9.25762	0.71024	0.52162	0.68561	0.71024	0.48390	0.65220
84	77	5.36522	9.28160	0.70524	0.52935	0.69226	0.70524	0.48606	0.65416	5.20969	8.85278	0.71024	0.53933	0.70073	0.71024	0.49735	0.66431
84	78	5.36522	8.83768	0.70524	0.54861	0.70852	0.70524	0.50050	0.66711	5.20969	8.44766	0.71024	0.55789	0.71621	0.71024	0.51128	0.67661
84	79	5.36522	8.39698	0.70524	0.56867	0.72504	0.70524	0.51538	0.68019	5.20969	8.04359	0.71024	0.57724	0.73196	0.71024	0.52564	0.68908
84	80	5.36522	7.96110	0.70524	0.58947	0.74172	0.70524	0.53065	0.69337	5.20969	7.64214	0.71024	0.59731	0.74789	0.71024	0.54041	0.70164
84	81	5.36522	7.53168	0.70524	0.61089	0.75845	0.70524	0.54627	0.70657	5.20969	7.24488	0.71024	0.61800	0.76390	0.71024	0.55551	0.71425
84	82	5.36522	7.11054	0.70524	0.63281	0.77512	0.70524	0.56217	0.71973	5.20969	6.85364	0.71024	0.63918	0.77988	0.71024	0.57090	0.72684
84	83	5.36522	6.69952	0.70524	0.65504	0.79157	0.70524	0.57827	0.73279	5.20969	6.47024	0.71024	0.66069	0.79568	0.71024	0.58649	0.73936
84	84	5.36522	6.30023	0.70524	0.67743	0.80770	0.70524	0.59450	0.74569	5.20969	6.09632	0.71024	0.68237	0.81120	0.71024	0.60222	0.75173

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
84	85	5.36522	5.91444	0.70524	0.69976	0.82336	0.70524	0.61077	0.75836	5.20969	5.73370	0.71024	0.70402	0.82631	0.71024	0.61801	0.76391
84	86	5.36522	5.54396	0.70524	0.72180	0.83842	0.70524	0.62699	0.77074	5.20969	5.38421	0.71024	0.72542	0.84086	0.71024	0.63375	0.77582
84	87	5.36522	5.19034	0.70524	0.74333	0.85277	0.70524	0.64307	0.78277	5.20969	5.04951	0.71024	0.74635	0.85475	0.71024	0.64937	0.78741
84	88	5.36522	4.85473	0.70524	0.76417	0.86632	0.70524	0.65894	0.79441	5.20969	4.73086	0.71024	0.76663	0.86790	0.71024	0.66478	0.79864
84	89	5.36522	4.53813	0.70524	0.78412	0.87900	0.70524	0.67452	0.80563	5.20969	4.42936	0.71024	0.78609	0.88023	0.71024	0.67993	0.80948
84	90	5.36522	4.24126	0.70524	0.80305	0.89077	0.70524	0.68976	0.81640	5.20969	4.14588	0.71024	0.80456	0.89170	0.71024	0.69476	0.81989
84	91	5.36522	3.96420	0.70524	0.82086	0.90162	0.70524	0.70464	0.82673	5.20969	3.88065	0.71024	0.82198	0.90229	0.71024	0.70925	0.82989
84	92	5.36522	3.70604	0.70524	0.83752	0.91158	0.70524	0.71915	0.83663	5.20969	3.63292	0.71024	0.83830	0.91204	0.71024	0.72338	0.83949
84	93	5.36522	3.46525	0.70524	0.85305	0.92070	0.70524	0.73329	0.84612	5.20969	3.40133	0.71024	0.85354	0.92098	0.71024	0.73717	0.84870
84	94	5.36522	3.23968	0.70524	0.86751	0.92905	0.70524	0.74707	0.85522	5.20969	3.18390	0.71024	0.86775	0.92919	0.71024	0.75062	0.85755
84	95	5.36522	3.02715	0.70524	0.88094	0.93670	0.70524	0.76047	0.86394	5.20969	2.97857	0.71024	0.88098	0.93673	0.71024	0.76371	0.86602
84	96	5.36522	2.82535	0.70524	0.89341	0.94370	0.70524	0.77343	0.87224	5.20969	2.78314	0.71024	0.89329	0.94364	0.71024	0.77638	0.87412
84	97	5.36522	2.63737	0.70524	0.90477	0.95000	0.70524	0.78588	0.88010	5.20969	2.60073	0.71024	0.90452	0.94987	0.71024	0.78856	0.88178
84	98	5.36522	2.46279	0.70524	0.91506	0.95564	0.70524	0.79777	0.88751	5.20969	2.43099	0.71024	0.91472	0.95546	0.71024	0.80021	0.88902
84	99	5.36522	2.30125	0.70524	0.92431	0.96067	0.70524	0.80909	0.89447	5.20969	2.27364	0.71024	0.92392	0.96045	0.71024	0.81131	0.89583
84	100	5.36522	2.15258	0.70524	0.93258	0.96511	0.70524	0.81980	0.90098	5.20969	2.12860	0.71024	0.93214	0.96488	0.71024	0.82181	0.90219
84	101	5.36522	2.01649	0.70524	0.93990	0.96902	0.70524	0.82987	0.90703	5.20969	1.99561	0.71024	0.93944	0.96877	0.71024	0.83171	0.90812
84	102	5.36522	1.89293	0.70524	0.94635	0.97243	0.70524	0.83930	0.91263	5.20969	1.87471	0.71024	0.94587	0.97218	0.71024	0.84097	0.91362
84	103	5.36522	1.78083	0.70524	0.95200	0.97541	0.70524	0.84810	0.91781	5.20969	1.76487	0.71024	0.95153	0.97516	0.71024	0.84963	0.91870
84	104	5.36522	1.67943	0.70524	0.95695	0.97800	0.70524	0.85627	0.92257	5.20969	1.66540	0.71024	0.95648	0.97776	0.71024	0.85767	0.92338
84	105	5.36522	1.58804	0.70524	0.96125	0.98024	0.70524	0.86380	0.92692	5.20969	1.57565	0.71024	0.96079	0.98001	0.71024	0.86508	0.92766
84	106	5.36522	1.50600	0.70524	0.96497	0.98217	0.70524	0.87067	0.93086	5.20969	1.49500	0.71024	0.96453	0.98195	0.71024	0.87185	0.93154
84	107	5.36522	1.43298	0.70524	0.96815	0.98382	0.70524	0.87682	0.93437	5.20969	1.42313	0.71024	0.96773	0.98360	0.71024	0.87793	0.93500
84	108	5.36522	1.36894	0.70524	0.97081	0.98519	0.70524	0.88215	0.93739	5.20969	1.36003	0.71024	0.97041	0.98498	0.71024	0.88320	0.93798
84	109	5.36522	1.31458	0.70524	0.97294	0.98629	0.70524	0.88650	0.93984	5.20969	1.30641	0.71024	0.97256	0.98609	0.71024	0.88750	0.94040
84	110	5.36522	1.27298	0.70524	0.97449	0.98708	0.70524	0.88966	0.94161	5.20969	1.26533	0.71024	0.97412	0.98689	0.71024	0.89062	0.94215
85	1	5.07976	26.62178	0.69385	0.19079	0.32045	0.69385	0.19072	0.32035	4.94008	22.51412	0.69900	0.21940	0.35985	0.69900	0.21932	0.35974
85	2	5.07976	26.56961	0.69385	0.19117	0.32098	0.69385	0.19111	0.32089	4.94008	22.48584	0.69900	0.21968	0.36022	0.69900	0.21961	0.36013
85	3	5.07976	26.51422	0.69385	0.19157	0.32154	0.69385	0.19151	0.32146	4.94008	22.45520	0.69900	0.21998	0.36063	0.69900	0.21991	0.36054
85	4	5.07976	26.45593	0.69385	0.19199	0.32214	0.69385	0.19193	0.32205	4.94008	22.42249	0.69900	0.22030	0.36106	0.69900	0.22023	0.36097
85	5	5.07976	26.39526	0.69385	0.19243	0.32276	0.69385	0.19237	0.32267	4.94008	22.38814	0.69900	0.22064	0.36151	0.69900	0.22057	0.36142
85	6	5.07976	26.33222	0.69385	0.19290	0.32341	0.69385	0.19283	0.32332	4.94008	22.35215	0.69900	0.22099	0.36199	0.69900	0.22092	0.36189
85	7	5.07976	26.26662	0.69385	0.19338	0.32408	0.69385	0.19331	0.32399	4.94008	22.31437	0.69900	0.22137	0.36249	0.69900	0.22129	0.36239
85	8	5.07976	26.19847	0.69385	0.19388	0.32479	0.69385	0.19381	0.32469	4.94008	22.27480	0.69900	0.22176	0.36301	0.69900	0.22168	0.36291
85	9	5.07976	26.12745	0.69385	0.19440	0.32553	0.69385	0.19433	0.32542	4.94008	22.23319	0.69900	0.22217	0.36357	0.69900	0.22209	0.36346
85	10	5.07976	26.05351	0.69385	0.19495	0.32630	0.69385	0.19487	0.32618	4.94008	22.18946	0.69900	0.22261	0.36415	0.69900	0.22252	0.36403

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
85	11	5.07976	25.97700	0.69385	0.19553	0.32710	0.69385	0.19544	0.32697	4.94008	22.14392	0.69900	0.22306	0.36476	0.69900	0.22296	0.36463
85	12	5.07976	25.89730	0.69385	0.19613	0.32793	0.69385	0.19602	0.32779	4.94008	22.09606	0.69900	0.22354	0.36540	0.69900	0.22343	0.36526
85	13	5.07976	25.81474	0.69385	0.19675	0.32881	0.69385	0.19664	0.32865	4.94008	22.04614	0.69900	0.22404	0.36607	0.69900	0.22392	0.36591
85	14	5.07976	25.72901	0.69385	0.19740	0.32972	0.69385	0.19727	0.32954	4.94008	21.99389	0.69900	0.22457	0.36678	0.69900	0.22443	0.36659
85	15	5.07976	25.64035	0.69385	0.19808	0.33066	0.69385	0.19794	0.33046	4.94008	21.93952	0.69900	0.22512	0.36751	0.69900	0.22497	0.36731
85	16	5.07976	25.54880	0.69385	0.19879	0.33165	0.69385	0.19863	0.33142	4.94008	21.88305	0.69900	0.22570	0.36828	0.69900	0.22553	0.36805
85	17	5.07976	25.45467	0.69385	0.19952	0.33266	0.69385	0.19935	0.33243	4.94008	21.82476	0.69900	0.22630	0.36908	0.69900	0.22612	0.36883
85	18	5.07976	25.35821	0.69385	0.20028	0.33372	0.69385	0.20010	0.33347	4.94008	21.76485	0.69900	0.22692	0.36990	0.69900	0.22673	0.36965
85	19	5.07976	25.25875	0.69385	0.20106	0.33481	0.69385	0.20089	0.33457	4.94008	21.70276	0.69900	0.22757	0.37076	0.69900	0.22738	0.37051
85	20	5.07976	25.15564	0.69385	0.20189	0.33595	0.69385	0.20171	0.33571	4.94008	21.63792	0.69900	0.22825	0.37167	0.69900	0.22806	0.37142
85	21	5.07976	25.04833	0.69385	0.20275	0.33715	0.69385	0.20258	0.33691	4.94008	21.56986	0.69900	0.22897	0.37262	0.69900	0.22878	0.37238
85	22	5.07976	24.93660	0.69385	0.20366	0.33840	0.69385	0.20348	0.33816	4.94008	21.49836	0.69900	0.22973	0.37363	0.69900	0.22954	0.37338
85	23	5.07976	24.82004	0.69385	0.20462	0.33972	0.69385	0.20443	0.33947	4.94008	21.42306	0.69900	0.23054	0.37470	0.69900	0.23034	0.37444
85	24	5.07976	24.69862	0.69385	0.20562	0.34110	0.69385	0.20543	0.34084	4.94008	21.34391	0.69900	0.23139	0.37582	0.69900	0.23119	0.37555
85	25	5.07976	24.57203	0.69385	0.20668	0.34255	0.69385	0.20647	0.34227	4.94008	21.26064	0.69900	0.23229	0.37701	0.69900	0.23207	0.37672
85	26	5.07976	24.44053	0.69385	0.20778	0.34407	0.69385	0.20756	0.34376	4.94008	21.17342	0.69900	0.23324	0.37826	0.69900	0.23300	0.37795
85	27	5.07976	24.30438	0.69385	0.20894	0.34566	0.69385	0.20870	0.34532	4.94008	21.08250	0.69900	0.23424	0.37957	0.69900	0.23398	0.37923
85	28	5.07976	24.16342	0.69385	0.21015	0.34732	0.69385	0.20989	0.34696	4.94008	20.98768	0.69900	0.23529	0.38095	0.69900	0.23501	0.38058
85	29	5.07976	24.01762	0.69385	0.21142	0.34905	0.69385	0.21114	0.34866	4.94008	20.88895	0.69900	0.23640	0.38240	0.69900	0.23610	0.38200
85	30	5.07976	23.86654	0.69385	0.21276	0.35086	0.69385	0.21244	0.35044	4.94008	20.78588	0.69900	0.23756	0.38392	0.69900	0.23723	0.38349
85	31	5.07976	23.71037	0.69385	0.21415	0.35276	0.69385	0.21381	0.35230	4.94008	20.67862	0.69900	0.23879	0.38552	0.69900	0.23843	0.38506
85	32	5.07976	23.54876	0.69385	0.21561	0.35474	0.69385	0.21525	0.35425	4.94008	20.56684	0.69900	0.24008	0.38720	0.69900	0.23970	0.38670
85	33	5.07976	23.38162	0.69385	0.21715	0.35681	0.69385	0.21676	0.35629	4.94008	20.45044	0.69900	0.24143	0.38896	0.69900	0.24103	0.38843
85	34	5.07976	23.20856	0.69385	0.21876	0.35898	0.69385	0.21834	0.35842	4.94008	20.32903	0.69900	0.24287	0.39082	0.69900	0.24243	0.39025
85	35	5.07976	23.02940	0.69385	0.22045	0.36126	0.69385	0.22000	0.36066	4.94008	20.20243	0.69900	0.24438	0.39277	0.69900	0.24391	0.39216
85	36	5.07976	22.84408	0.69385	0.22223	0.36364	0.69385	0.22174	0.36299	4.94008	20.07055	0.69900	0.24597	0.39483	0.69900	0.24547	0.39417
85	37	5.07976	22.65215	0.69385	0.22410	0.36615	0.69385	0.22357	0.36544	4.94008	19.93297	0.69900	0.24765	0.39699	0.69900	0.24711	0.39629
85	38	5.07976	22.45348	0.69385	0.22607	0.36877	0.69385	0.22550	0.36801	4.94008	19.78951	0.69900	0.24943	0.39928	0.69900	0.24884	0.39851
85	39	5.07976	22.24766	0.69385	0.22814	0.37152	0.69385	0.22751	0.37069	4.94008	19.63978	0.69900	0.25132	0.40168	0.69900	0.25067	0.40085
85	40	5.07976	22.03447	0.69385	0.23033	0.37442	0.69385	0.22963	0.37350	4.94008	19.48352	0.69900	0.25331	0.40422	0.69900	0.25259	0.40330
85	41	5.07976	21.81357	0.69385	0.23263	0.37746	0.69385	0.23185	0.37643	4.94008	19.32040	0.69900	0.25542	0.40690	0.69900	0.25461	0.40588
85	42	5.07976	21.58485	0.69385	0.23507	0.38065	0.69385	0.23418	0.37949	4.94008	19.15023	0.69900	0.25765	0.40973	0.69900	0.25674	0.40858
85	43	5.07976	21.34779	0.69385	0.23764	0.38402	0.69385	0.23662	0.38269	4.94008	18.97251	0.69900	0.26001	0.41272	0.69900	0.25897	0.41140
85	44	5.07976	21.10218	0.69385	0.24035	0.38755	0.69385	0.23917	0.38601	4.94008	18.78697	0.69900	0.26252	0.41587	0.69900	0.26131	0.41434
85	45	5.07976	20.84782	0.69385	0.24321	0.39127	0.69385	0.24183	0.38947	4.94008	18.59337	0.69900	0.26518	0.41919	0.69900	0.26375	0.41741
85	46	5.07976	20.58697	0.69385	0.24622	0.39514	0.69385	0.24460	0.39306	4.94008	18.39367	0.69900	0.26797	0.42267	0.69900	0.26631	0.42061

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
85	47	5.07976	20.32000	0.69385	0.24937	0.39919	0.69385	0.24750	0.39679	4.94008	18.18814	0.69900	0.27090	0.42631	0.69900	0.26898	0.42393
85	48	5.07976	20.04764	0.69385	0.25266	0.40340	0.69385	0.25052	0.40067	4.94008	17.97738	0.69900	0.27397	0.43010	0.69900	0.27178	0.42739
85	49	5.07976	19.77090	0.69385	0.25610	0.40777	0.69385	0.25368	0.40470	4.94008	17.76227	0.69900	0.27717	0.43404	0.69900	0.27470	0.43100
85	50	5.07976	19.49116	0.69385	0.25968	0.41229	0.69385	0.25699	0.40890	4.94008	17.54401	0.69900	0.28051	0.43812	0.69900	0.27777	0.43477
85	51	5.07976	19.21029	0.69385	0.26339	0.41695	0.69385	0.26047	0.41329	4.94008	17.32430	0.69900	0.28397	0.44234	0.69900	0.28100	0.43872
85	52	5.07976	18.92146	0.69385	0.26731	0.42185	0.69385	0.26414	0.41789	4.94008	17.09693	0.69900	0.28764	0.44677	0.69900	0.28441	0.44287
85	53	5.07976	18.62485	0.69385	0.27145	0.42700	0.69385	0.26800	0.42272	4.94008	16.86201	0.69900	0.29153	0.45144	0.69900	0.28802	0.44722
85	54	5.07976	18.32038	0.69385	0.27584	0.43241	0.69385	0.27208	0.42777	4.94008	16.61938	0.69900	0.29565	0.45637	0.69900	0.29183	0.45180
85	55	5.07976	18.00819	0.69385	0.28048	0.43809	0.69385	0.27638	0.43307	4.94008	16.36911	0.69900	0.30001	0.46155	0.69900	0.29586	0.45662
85	56	5.07976	17.68820	0.69385	0.28540	0.44406	0.69385	0.28092	0.43862	4.94008	16.11103	0.69900	0.30464	0.46702	0.69900	0.30012	0.46168
85	57	5.07976	17.36037	0.69385	0.29061	0.45034	0.69385	0.28572	0.44445	4.94008	15.84506	0.69900	0.30956	0.47277	0.69900	0.30463	0.46700
85	58	5.07976	17.02468	0.69385	0.29613	0.45695	0.69385	0.29079	0.45056	4.94008	15.57108	0.69900	0.31479	0.47884	0.69900	0.30941	0.47260
85	59	5.07976	16.68091	0.69385	0.30200	0.46390	0.69385	0.29616	0.45698	4.94008	15.28882	0.69900	0.32035	0.48525	0.69900	0.31448	0.47848
85	60	5.07976	16.32913	0.69385	0.30823	0.47122	0.69385	0.30183	0.46370	4.94008	14.99826	0.69900	0.32627	0.49201	0.69900	0.31984	0.48467
85	61	5.07976	15.96913	0.69385	0.31487	0.47894	0.69385	0.30784	0.47076	4.94008	14.69911	0.69900	0.33257	0.49915	0.69900	0.32554	0.49118
85	62	5.07976	15.60088	0.69385	0.32194	0.48707	0.69385	0.31420	0.47816	4.94008	14.39128	0.69900	0.33930	0.50668	0.69900	0.33157	0.49802
85	63	5.07976	15.22446	0.69385	0.32947	0.49564	0.69385	0.32093	0.48592	4.94008	14.07472	0.69900	0.34648	0.51465	0.69900	0.33797	0.50520
85	64	5.07976	14.83980	0.69385	0.33750	0.50467	0.69385	0.32806	0.49404	4.94008	13.74931	0.69900	0.35415	0.52306	0.69900	0.34476	0.51274
85	65	5.07976	14.44688	0.69385	0.34607	0.51420	0.69385	0.33560	0.50255	4.94008	13.41490	0.69900	0.36235	0.53194	0.69900	0.35195	0.52065
85	66	5.07976	14.04613	0.69385	0.35523	0.52424	0.69385	0.34358	0.51144	4.94008	13.07182	0.69900	0.37111	0.54133	0.69900	0.35957	0.52894
85	67	5.07976	13.63788	0.69385	0.36501	0.53481	0.69385	0.35202	0.52073	4.94008	12.72027	0.69900	0.38047	0.55122	0.69900	0.36763	0.53761
85	68	5.07976	13.22255	0.69385	0.37545	0.54593	0.69385	0.36093	0.53042	4.94008	12.36057	0.69900	0.39049	0.56165	0.69900	0.37616	0.54668
85	69	5.07976	12.80079	0.69385	0.38659	0.55761	0.69385	0.37034	0.54050	4.94008	11.99324	0.69900	0.40118	0.57263	0.69900	0.38517	0.55613
85	70	5.07976	12.37331	0.69385	0.39847	0.56987	0.69385	0.38026	0.55100	4.94008	11.61885	0.69900	0.41260	0.58417	0.69900	0.39469	0.56599
85	71	5.07976	11.94070	0.69385	0.41115	0.58271	0.69385	0.39071	0.56189	4.94008	11.23789	0.69900	0.42478	0.59627	0.69900	0.40472	0.57623
85	72	5.07976	11.50357	0.69385	0.42465	0.59615	0.69385	0.40171	0.57317	4.94008	10.85087	0.69900	0.43777	0.60896	0.69900	0.41529	0.58686
85	73	5.07976	11.06278	0.69385	0.43902	0.61017	0.69385	0.41327	0.58484	4.94008	10.45855	0.69900	0.45160	0.62221	0.69900	0.42641	0.59788
85	74	5.07976	10.61910	0.69385	0.45429	0.62476	0.69385	0.42538	0.59687	4.94008	10.06159	0.69900	0.46631	0.63604	0.69900	0.43808	0.60926
85	75	5.07976	10.17356	0.69385	0.47050	0.63992	0.69385	0.43807	0.60925	4.94008	9.66092	0.69900	0.48193	0.65041	0.69900	0.45030	0.62098
85	76	5.07976	9.72734	0.69385	0.48764	0.65559	0.69385	0.45131	0.62193	4.94008	9.25762	0.69900	0.49846	0.66529	0.69900	0.46308	0.63302
85	77	5.07976	9.28160	0.69385	0.50572	0.67173	0.69385	0.46509	0.63490	4.94008	8.85278	0.69900	0.51590	0.68066	0.69900	0.47638	0.64534
85	78	5.07976	8.83768	0.69385	0.52473	0.68829	0.69385	0.47939	0.64809	4.94008	8.44766	0.69900	0.53425	0.69643	0.69900	0.49020	0.65790
85	79	5.07976	8.39698	0.69385	0.54462	0.70519	0.69385	0.49418	0.66148	4.94008	8.04359	0.69900	0.55347	0.71256	0.69900	0.50450	0.67065
85	80	5.07976	7.96110	0.69385	0.56534	0.72232	0.69385	0.50942	0.67498	4.94008	7.64214	0.69900	0.57349	0.72894	0.69900	0.51924	0.68355
85	81	5.07976	7.53168	0.69385	0.58678	0.73959	0.69385	0.52504	0.68856	4.94008	7.24488	0.69900	0.59422	0.74547	0.69900	0.53437	0.69653
85	82	5.07976	7.11054	0.69385	0.60883	0.75686	0.69385	0.54099	0.70214	4.94008	6.85364	0.69900	0.61556	0.76204	0.69900	0.54983	0.70954

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
85	83	5.07976	6.69952	0.69385	0.63132	0.77400	0.69385	0.55721	0.71565	4.94008	6.47024	0.69900	0.63734	0.77851	0.69900	0.56555	0.72250
85	84	5.07976	6.30023	0.69385	0.65409	0.79088	0.69385	0.57361	0.72903	4.94008	6.09632	0.69900	0.65942	0.79476	0.69900	0.58147	0.73535
85	85	5.07976	5.91444	0.69385	0.67693	0.80735	0.69385	0.59010	0.74222	4.94008	5.73370	0.69900	0.68158	0.81064	0.69900	0.59748	0.74803
85	86	5.07976	5.54396	0.69385	0.69962	0.82326	0.69385	0.60659	0.75513	4.94008	5.38421	0.69900	0.70361	0.82602	0.69900	0.61351	0.76046
85	87	5.07976	5.19034	0.69385	0.72191	0.83850	0.69385	0.62299	0.76771	4.94008	5.04951	0.69900	0.72529	0.84077	0.69900	0.62945	0.77259
85	88	5.07976	4.85473	0.69385	0.74361	0.85295	0.69385	0.63922	0.77991	4.94008	4.73086	0.69900	0.74641	0.85480	0.69900	0.64524	0.78437
85	89	5.07976	4.53813	0.69385	0.76451	0.86654	0.69385	0.65521	0.79169	4.94008	4.42936	0.69900	0.76679	0.86800	0.69900	0.66079	0.79576
85	90	5.07976	4.24126	0.69385	0.78445	0.87920	0.69385	0.67089	0.80303	4.94008	4.14588	0.69900	0.78625	0.88034	0.69900	0.67606	0.80673
85	91	5.07976	3.96420	0.69385	0.80331	0.89093	0.69385	0.68624	0.81393	4.94008	3.88065	0.69900	0.80469	0.89178	0.69900	0.69102	0.81728
85	92	5.07976	3.70604	0.69385	0.82105	0.90173	0.69385	0.70126	0.82440	4.94008	3.63292	0.69900	0.82206	0.90234	0.69900	0.70566	0.82743
85	93	5.07976	3.46525	0.69385	0.83767	0.91167	0.69385	0.71593	0.83445	4.94008	3.40133	0.69900	0.83836	0.91207	0.69900	0.71997	0.83719
85	94	5.07976	3.23968	0.69385	0.85322	0.92080	0.69385	0.73026	0.84411	4.94008	3.18390	0.69900	0.85364	0.92104	0.69900	0.73397	0.84658
85	95	5.07976	3.02715	0.69385	0.86775	0.92919	0.69385	0.74424	0.85337	4.94008	2.97857	0.69900	0.86793	0.92930	0.69900	0.74763	0.85559
85	96	5.07976	2.82535	0.69385	0.88128	0.93690	0.69385	0.75780	0.86222	4.94008	2.78314	0.69900	0.88128	0.93690	0.69900	0.76089	0.86421
85	97	5.07976	2.63737	0.69385	0.89368	0.94385	0.69385	0.77085	0.87060	4.94008	2.60073	0.69900	0.89353	0.94377	0.69900	0.77367	0.87239
85	98	5.07976	2.46279	0.69385	0.90495	0.95010	0.69385	0.78335	0.87852	4.94008	2.43099	0.69900	0.90469	0.94996	0.69900	0.78592	0.88013
85	99	5.07976	2.30125	0.69385	0.91513	0.95568	0.69385	0.79527	0.88596	4.94008	2.27364	0.69900	0.91479	0.95550	0.69900	0.79761	0.88741
85	100	5.07976	2.15258	0.69385	0.92424	0.96063	0.69385	0.80658	0.89293	4.94008	2.12860	0.69900	0.92385	0.96042	0.69900	0.80870	0.89424
85	101	5.07976	2.01649	0.69385	0.93235	0.96499	0.69385	0.81723	0.89942	4.94008	1.99561	0.69900	0.93192	0.96476	0.69900	0.81917	0.90060
85	102	5.07976	1.89293	0.69385	0.93951	0.96881	0.69385	0.82722	0.90544	4.94008	1.87471	0.69900	0.93906	0.96857	0.69900	0.82899	0.90650
85	103	5.07976	1.78083	0.69385	0.94581	0.97215	0.69385	0.83656	0.91101	4.94008	1.76487	0.69900	0.94535	0.97191	0.69900	0.83818	0.91197
85	104	5.07976	1.67943	0.69385	0.95133	0.97506	0.69385	0.84524	0.91613	4.94008	1.66540	0.69900	0.95087	0.97481	0.69900	0.84672	0.91700
85	105	5.07976	1.58804	0.69385	0.95614	0.97758	0.69385	0.85326	0.92082	4.94008	1.57565	0.69900	0.95569	0.97734	0.69900	0.85462	0.92161
85	106	5.07976	1.50600	0.69385	0.96031	0.97975	0.69385	0.86058	0.92507	4.94008	1.49500	0.69900	0.95987	0.97952	0.69900	0.86185	0.92580
85	107	5.07976	1.43298	0.69385	0.96388	0.98161	0.69385	0.86715	0.92885	4.94008	1.42313	0.69900	0.96346	0.98139	0.69900	0.86833	0.92953
85	108	5.07976	1.36894	0.69385	0.96687	0.98316	0.69385	0.87286	0.93211	4.94008	1.36003	0.69900	0.96647	0.98295	0.69900	0.87397	0.93275
85	109	5.07976	1.31458	0.69385	0.96928	0.98440	0.69385	0.87752	0.93476	4.94008	1.30641	0.69900	0.96889	0.98420	0.69900	0.87858	0.93537
85	110	5.07976	1.27298	0.69385	0.97102	0.98530	0.69385	0.88090	0.93668	4.94008	1.26533	0.69900	0.97065	0.98510	0.69900	0.88193	0.93726
86	1	4.80535	26.62178	0.68325	0.18049	0.30579	0.68325	0.18042	0.30569	4.68018	22.51412	0.68854	0.20786	0.34418	0.68854	0.20778	0.34408
86	2	4.80535	26.56961	0.68325	0.18085	0.30630	0.68325	0.18079	0.30621	4.68018	22.48584	0.68854	0.20812	0.34454	0.68854	0.20806	0.34445
86	3	4.80535	26.51422	0.68325	0.18122	0.30684	0.68325	0.18117	0.30676	4.68018	22.45520	0.68854	0.20841	0.34493	0.68854	0.20835	0.34485
86	4	4.80535	26.45593	0.68325	0.18162	0.30741	0.68325	0.18157	0.30733	4.68018	22.42249	0.68854	0.20871	0.34535	0.68854	0.20865	0.34526
86	5	4.80535	26.39526	0.68325	0.18204	0.30801	0.68325	0.18198	0.30793	4.68018	22.38814	0.68854	0.20903	0.34578	0.68854	0.20897	0.34570
86	6	4.80535	26.33222	0.68325	0.18248	0.30863	0.68325	0.18242	0.30855	4.68018	22.35215	0.68854	0.20937	0.34624	0.68854	0.20930	0.34616
86	7	4.80535	26.26662	0.68325	0.18293	0.30929	0.68325	0.18287	0.30920	4.68018	22.31437	0.68854	0.20972	0.34673	0.68854	0.20966	0.34664
86	8	4.80535	26.19847	0.68325	0.18341	0.30996	0.68325	0.18334	0.30987	4.68018	22.27480	0.68854	0.21009	0.34723	0.68854	0.21003	0.34714

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
86	9	4.80535	26.12745	0.68325	0.18390	0.31067	0.68325	0.18384	0.31058	4.68018	22.23319	0.68854	0.21049	0.34777	0.68854	0.21041	0.34767
86	10	4.80535	26.05351	0.68325	0.18442	0.31142	0.68325	0.18435	0.31131	4.68018	22.18946	0.68854	0.21090	0.34833	0.68854	0.21082	0.34822
86	11	4.80535	25.97700	0.68325	0.18497	0.31219	0.68325	0.18488	0.31207	4.68018	22.14392	0.68854	0.21133	0.34892	0.68854	0.21124	0.34880
86	12	4.80535	25.89730	0.68325	0.18553	0.31300	0.68325	0.18544	0.31287	4.68018	22.09606	0.68854	0.21178	0.34954	0.68854	0.21169	0.34941
86	13	4.80535	25.81474	0.68325	0.18612	0.31384	0.68325	0.18602	0.31369	4.68018	22.04614	0.68854	0.21226	0.35019	0.68854	0.21215	0.35004
86	14	4.80535	25.72901	0.68325	0.18674	0.31471	0.68325	0.18663	0.31455	4.68018	21.99389	0.68854	0.21276	0.35087	0.68854	0.21264	0.35070
86	15	4.80535	25.64035	0.68325	0.18738	0.31562	0.68325	0.18725	0.31544	4.68018	21.93952	0.68854	0.21328	0.35158	0.68854	0.21314	0.35139
86	16	4.80535	25.54880	0.68325	0.18805	0.31657	0.68325	0.18791	0.31637	4.68018	21.88305	0.68854	0.21383	0.35232	0.68854	0.21367	0.35211
86	17	4.80535	25.45467	0.68325	0.18874	0.31755	0.68325	0.18859	0.31733	4.68018	21.82476	0.68854	0.21440	0.35309	0.68854	0.21423	0.35287
86	18	4.80535	25.35821	0.68325	0.18946	0.31857	0.68325	0.18930	0.31834	4.68018	21.76485	0.68854	0.21499	0.35389	0.68854	0.21481	0.35366
86	19	4.80535	25.25875	0.68325	0.19021	0.31962	0.68325	0.19005	0.31939	4.68018	21.70276	0.68854	0.21560	0.35472	0.68854	0.21543	0.35449
86	20	4.80535	25.15564	0.68325	0.19099	0.32072	0.68325	0.19083	0.32050	4.68018	21.63792	0.68854	0.21625	0.35560	0.68854	0.21608	0.35537
86	21	4.80535	25.04833	0.68325	0.19181	0.32187	0.68325	0.19165	0.32165	4.68018	21.56986	0.68854	0.21693	0.35652	0.68854	0.21676	0.35629
86	22	4.80535	24.93660	0.68325	0.19266	0.32308	0.68325	0.19250	0.32286	4.68018	21.49836	0.68854	0.21765	0.35749	0.68854	0.21748	0.35726
86	23	4.80535	24.82004	0.68325	0.19357	0.32435	0.68325	0.19340	0.32412	4.68018	21.42306	0.68854	0.21842	0.35852	0.68854	0.21824	0.35829
86	24	4.80535	24.69862	0.68325	0.19452	0.32568	0.68325	0.19434	0.32544	4.68018	21.34391	0.68854	0.21922	0.35961	0.68854	0.21904	0.35936
86	25	4.80535	24.57203	0.68325	0.19552	0.32708	0.68325	0.19533	0.32682	4.68018	21.26064	0.68854	0.22008	0.36076	0.68854	0.21988	0.36049
86	26	4.80535	24.44053	0.68325	0.19656	0.32855	0.68325	0.19636	0.32826	4.68018	21.17342	0.68854	0.22098	0.36197	0.68854	0.22076	0.36168
86	27	4.80535	24.30438	0.68325	0.19766	0.33008	0.68325	0.19744	0.32977	4.68018	21.08250	0.68854	0.22193	0.36324	0.68854	0.22169	0.36293
86	28	4.80535	24.16342	0.68325	0.19881	0.33168	0.68325	0.19857	0.33134	4.68018	20.98768	0.68854	0.22292	0.36457	0.68854	0.22267	0.36423
86	29	4.80535	24.01762	0.68325	0.20001	0.33335	0.68325	0.19975	0.33299	4.68018	20.88895	0.68854	0.22397	0.36597	0.68854	0.22370	0.36561
86	30	4.80535	23.86654	0.68325	0.20127	0.33510	0.68325	0.20099	0.33471	4.68018	20.78588	0.68854	0.22508	0.36745	0.68854	0.22478	0.36705
86	31	4.80535	23.71037	0.68325	0.20259	0.33693	0.68325	0.20229	0.33651	4.68018	20.67862	0.68854	0.22624	0.36899	0.68854	0.22592	0.36857
86	32	4.80535	23.54876	0.68325	0.20398	0.33884	0.68325	0.20365	0.33839	4.68018	20.56684	0.68854	0.22746	0.37062	0.68854	0.22711	0.37016
86	33	4.80535	23.38162	0.68325	0.20543	0.34084	0.68325	0.20508	0.34036	4.68018	20.45044	0.68854	0.22875	0.37232	0.68854	0.22838	0.37183
86	34	4.80535	23.20856	0.68325	0.20695	0.34293	0.68325	0.20658	0.34242	4.68018	20.32903	0.68854	0.23010	0.37412	0.68854	0.22971	0.37360
86	35	4.80535	23.02940	0.68325	0.20856	0.34513	0.68325	0.20815	0.34458	4.68018	20.20243	0.68854	0.23154	0.37601	0.68854	0.23111	0.37545
86	36	4.80535	22.84408	0.68325	0.21024	0.34743	0.68325	0.20980	0.34684	4.68018	20.07055	0.68854	0.23305	0.37800	0.68854	0.23259	0.37740
86	37	4.80535	22.65215	0.68325	0.21201	0.34985	0.68325	0.21154	0.34921	4.68018	19.93297	0.68854	0.23465	0.38010	0.68854	0.23415	0.37945
86	38	4.80535	22.45348	0.68325	0.21387	0.35238	0.68325	0.21336	0.35169	4.68018	19.78951	0.68854	0.23633	0.38231	0.68854	0.23580	0.38161
86	39	4.80535	22.24766	0.68325	0.21584	0.35505	0.68325	0.21528	0.35429	4.68018	19.63978	0.68854	0.23812	0.38465	0.68854	0.23754	0.38388
86	40	4.80535	22.03447	0.68325	0.21791	0.35784	0.68325	0.21729	0.35701	4.68018	19.48352	0.68854	0.24001	0.38711	0.68854	0.23936	0.38627
86	41	4.80535	21.81357	0.68325	0.22010	0.36078	0.68325	0.21940	0.35985	4.68018	19.32040	0.68854	0.24201	0.38971	0.68854	0.24129	0.38877
86	42	4.80535	21.58485	0.68325	0.22240	0.36388	0.68325	0.22161	0.36282	4.68018	19.15023	0.68854	0.24413	0.39245	0.68854	0.24332	0.39140
86	43	4.80535	21.34779	0.68325	0.22484	0.36713	0.68325	0.22393	0.36592	4.68018	18.97251	0.68854	0.24638	0.39535	0.68854	0.24544	0.39415
86	44	4.80535	21.10218	0.68325	0.22741	0.37055	0.68325	0.22635	0.36915	4.68018	18.78697	0.68854	0.24876	0.39841	0.68854	0.24767	0.39702

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
86	45	4.80535	20.84782	0.68325	0.23013	0.37415	0.68325	0.22889	0.37251	4.68018	18.59337	0.68854	0.25128	0.40164	0.68854	0.25001	0.40001
86	46	4.80535	20.58697	0.68325	0.23298	0.37791	0.68325	0.23153	0.37600	4.68018	18.39367	0.68854	0.25394	0.40502	0.68854	0.25244	0.40312
86	47	4.80535	20.32000	0.68325	0.23596	0.38183	0.68325	0.23428	0.37962	4.68018	18.18814	0.68854	0.25672	0.40856	0.68854	0.25499	0.40636
86	48	4.80535	20.04764	0.68325	0.23909	0.38591	0.68325	0.23716	0.38339	4.68018	17.97738	0.68854	0.25964	0.41225	0.68854	0.25765	0.40974
86	49	4.80535	19.77090	0.68325	0.24235	0.39015	0.68325	0.24016	0.38731	4.68018	17.76227	0.68854	0.26269	0.41608	0.68854	0.26044	0.41325
86	50	4.80535	19.49116	0.68325	0.24575	0.39454	0.68325	0.24331	0.39139	4.68018	17.54401	0.68854	0.26586	0.42005	0.68854	0.26336	0.41692
86	51	4.80535	19.21029	0.68325	0.24927	0.39906	0.68325	0.24662	0.39567	4.68018	17.32430	0.68854	0.26915	0.42415	0.68854	0.26644	0.42078
86	52	4.80535	18.92146	0.68325	0.25299	0.40382	0.68325	0.25011	0.40014	4.68018	17.09693	0.68854	0.27264	0.42846	0.68854	0.26970	0.42482
86	53	4.80535	18.62485	0.68325	0.25692	0.40881	0.68325	0.25379	0.40484	4.68018	16.86201	0.68854	0.27634	0.43301	0.68854	0.27314	0.42908
86	54	4.80535	18.32038	0.68325	0.26109	0.41407	0.68325	0.25767	0.40976	4.68018	16.61938	0.68854	0.28025	0.43781	0.68854	0.27677	0.43355
86	55	4.80535	18.00819	0.68325	0.26550	0.41959	0.68325	0.26177	0.41493	4.68018	16.36911	0.68854	0.28441	0.44286	0.68854	0.28062	0.43825
86	56	4.80535	17.68820	0.68325	0.27016	0.42540	0.68325	0.26610	0.42034	4.68018	16.11103	0.68854	0.28882	0.44819	0.68854	0.28469	0.44320
86	57	4.80535	17.36037	0.68325	0.27512	0.43151	0.68325	0.27067	0.42603	4.68018	15.84506	0.68854	0.29350	0.45381	0.68854	0.28900	0.44841
86	58	4.80535	17.02468	0.68325	0.28037	0.43795	0.68325	0.27552	0.43201	4.68018	15.57108	0.68854	0.29848	0.45974	0.68854	0.29357	0.45389
86	59	4.80535	16.68091	0.68325	0.28595	0.44473	0.68325	0.28064	0.43828	4.68018	15.28882	0.68854	0.30378	0.46600	0.68854	0.29842	0.45966
86	60	4.80535	16.32913	0.68325	0.29188	0.45187	0.68325	0.28606	0.44486	4.68018	14.99826	0.68854	0.30942	0.47261	0.68854	0.30356	0.46574
86	61	4.80535	15.96913	0.68325	0.29820	0.45940	0.68325	0.29181	0.45178	4.68018	14.69911	0.68854	0.31544	0.47959	0.68854	0.30901	0.47213
86	62	4.80535	15.60088	0.68325	0.30493	0.46735	0.68325	0.29789	0.45904	4.68018	14.39128	0.68854	0.32186	0.48698	0.68854	0.31480	0.47885
86	63	4.80535	15.22446	0.68325	0.31211	0.47574	0.68325	0.30434	0.46666	4.68018	14.07472	0.68854	0.32872	0.49479	0.68854	0.32094	0.48593
86	64	4.80535	14.83980	0.68325	0.31978	0.48459	0.68325	0.31118	0.47466	4.68018	13.74931	0.68854	0.33605	0.50305	0.68854	0.32746	0.49337
86	65	4.80535	14.44688	0.68325	0.32797	0.49394	0.68325	0.31843	0.48304	4.68018	13.41490	0.68854	0.34389	0.51179	0.68854	0.33438	0.50118
86	66	4.80535	14.04613	0.68325	0.33672	0.50380	0.68325	0.32610	0.49182	4.68018	13.07182	0.68854	0.35229	0.52103	0.68854	0.34172	0.50938
86	67	4.80535	13.63788	0.68325	0.34608	0.51420	0.68325	0.33422	0.50100	4.68018	12.72027	0.68854	0.36127	0.53079	0.68854	0.34950	0.51797
86	68	4.80535	13.22255	0.68325	0.35608	0.52517	0.68325	0.34282	0.51059	4.68018	12.36057	0.68854	0.37089	0.54109	0.68854	0.35774	0.52697
86	69	4.80535	12.80079	0.68325	0.36678	0.53671	0.68325	0.35191	0.52061	4.68018	11.99324	0.68854	0.38118	0.55196	0.68854	0.36647	0.53637
86	70	4.80535	12.37331	0.68325	0.37821	0.54884	0.68325	0.36151	0.53104	4.68018	11.61885	0.68854	0.39218	0.56340	0.68854	0.37569	0.54619
86	71	4.80535	11.94070	0.68325	0.39041	0.56158	0.68325	0.37165	0.54190	4.68018	11.23789	0.68854	0.40393	0.57543	0.68854	0.38545	0.55642
86	72	4.80535	11.50357	0.68325	0.40345	0.57494	0.68325	0.38234	0.55317	4.68018	10.85087	0.68854	0.41650	0.58807	0.68854	0.39574	0.56707
86	73	4.80535	11.06278	0.68325	0.41735	0.58892	0.68325	0.39359	0.56486	4.68018	10.45855	0.68854	0.42991	0.60131	0.68854	0.40659	0.57812
86	74	4.80535	10.61910	0.68325	0.43217	0.60352	0.68325	0.40543	0.57695	4.68018	10.06159	0.68854	0.44421	0.61516	0.68854	0.41800	0.58956
86	75	4.80535	10.17356	0.68325	0.44793	0.61872	0.68325	0.41785	0.58941	4.68018	9.66092	0.68854	0.45943	0.62960	0.68854	0.42999	0.60139
86	76	4.80535	9.72734	0.68325	0.46466	0.63449	0.68325	0.43085	0.60223	4.68018	9.25762	0.68854	0.47559	0.64461	0.68854	0.44255	0.61357
86	77	4.80535	9.28160	0.68325	0.48237	0.65081	0.68325	0.44442	0.61536	4.68018	8.85278	0.68854	0.49270	0.66015	0.68854	0.45567	0.62606
86	78	4.80535	8.83768	0.68325	0.50105	0.66760	0.68325	0.45854	0.62877	4.68018	8.44766	0.68854	0.51077	0.67617	0.68854	0.46934	0.63884
86	79	4.80535	8.39698	0.68325	0.52068	0.68480	0.68325	0.47319	0.64240	4.68018	8.04359	0.68854	0.52976	0.69261	0.68854	0.48352	0.65186
86	80	4.80535	7.96110	0.68325	0.54122	0.70232	0.68325	0.48833	0.65621	4.68018	7.64214	0.68854	0.54963	0.70937	0.68854	0.49819	0.66506

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
86	81	4.80535	7.53168	0.68325	0.56257	0.72006	0.68325	0.50390	0.67013	4.68018	7.24488	0.68854	0.57031	0.72637	0.68854	0.51329	0.67838
86	82	4.80535	7.11054	0.68325	0.58464	0.73788	0.68325	0.51986	0.68409	4.68018	6.85364	0.68854	0.59170	0.74348	0.68854	0.52878	0.69177
86	83	4.80535	6.69952	0.68325	0.60727	0.75565	0.68325	0.53613	0.69803	4.68018	6.47024	0.68854	0.61364	0.76057	0.68854	0.54457	0.70514
86	84	4.80535	6.30023	0.68325	0.63031	0.77324	0.68325	0.55264	0.71187	4.68018	6.09632	0.68854	0.63600	0.77750	0.68854	0.56061	0.71845
86	85	4.80535	5.91444	0.68325	0.65355	0.79048	0.68325	0.56930	0.72555	4.68018	5.73370	0.68854	0.65856	0.79414	0.68854	0.57681	0.73161
86	86	4.80535	5.54396	0.68325	0.67676	0.80723	0.68325	0.58601	0.73898	4.68018	5.38421	0.68854	0.68113	0.81032	0.68854	0.59306	0.74455
86	87	4.80535	5.19034	0.68325	0.69972	0.82333	0.68325	0.60268	0.75209	4.68018	5.04951	0.68854	0.70346	0.82592	0.68854	0.60928	0.75721
86	88	4.80535	4.85473	0.68325	0.72219	0.83869	0.68325	0.61923	0.76484	4.68018	4.73086	0.68854	0.72534	0.84081	0.68854	0.62539	0.76953
86	89	4.80535	4.53813	0.68325	0.74396	0.85318	0.68325	0.63557	0.77719	4.68018	4.42936	0.68854	0.74657	0.85490	0.68854	0.64131	0.78146
86	90	4.80535	4.24126	0.68325	0.76485	0.86676	0.68325	0.65166	0.78910	4.68018	4.14588	0.68854	0.76696	0.86811	0.68854	0.65699	0.79299
86	91	4.80535	3.96420	0.68325	0.78472	0.87938	0.68325	0.66745	0.80056	4.68018	3.88065	0.68854	0.78638	0.88042	0.68854	0.67238	0.80410
86	92	4.80535	3.70604	0.68325	0.80351	0.89105	0.68325	0.68293	0.81160	4.68018	3.63292	0.68854	0.80477	0.89183	0.68854	0.68749	0.81480
86	93	4.80535	3.46525	0.68325	0.82122	0.90183	0.68325	0.69810	0.82222	4.68018	3.40133	0.68854	0.82213	0.90238	0.68854	0.70230	0.82512
86	94	4.80535	3.23968	0.68325	0.83787	0.91178	0.68325	0.71297	0.83244	4.68018	3.18390	0.68854	0.83847	0.91214	0.68854	0.71682	0.83506
86	95	4.80535	3.02715	0.68325	0.85349	0.92096	0.68325	0.72751	0.84226	4.68018	2.97857	0.68854	0.85385	0.92116	0.68854	0.73104	0.84463
86	96	4.80535	2.82535	0.68325	0.86813	0.92941	0.68325	0.74165	0.85166	4.68018	2.78314	0.68854	0.86827	0.92949	0.68854	0.74488	0.85379
86	97	4.80535	2.63737	0.68325	0.88160	0.93707	0.68325	0.75529	0.86059	4.68018	2.60073	0.68854	0.88157	0.93706	0.68854	0.75825	0.86250
86	98	4.80535	2.46279	0.68325	0.89390	0.94398	0.68325	0.76840	0.86903	4.68018	2.43099	0.68854	0.89374	0.94389	0.68854	0.77109	0.87075
86	99	4.80535	2.30125	0.68325	0.90505	0.95016	0.68325	0.78092	0.87698	4.68018	2.27364	0.68854	0.90478	0.95001	0.68854	0.78338	0.87853
86	100	4.80535	2.15258	0.68325	0.91507	0.95565	0.68325	0.79282	0.88444	4.68018	2.12860	0.68854	0.91474	0.95547	0.68854	0.79506	0.88583
86	101	4.80535	2.01649	0.68325	0.92402	0.96051	0.68325	0.80406	0.89139	4.68018	1.99561	0.68854	0.92364	0.96030	0.68854	0.80610	0.89264
86	102	4.80535	1.89293	0.68325	0.93194	0.96477	0.68325	0.81461	0.89784	4.68018	1.87471	0.68854	0.93152	0.96455	0.68854	0.81648	0.89897
86	103	4.80535	1.78083	0.68325	0.93893	0.96851	0.68325	0.82450	0.90381	4.68018	1.76487	0.68854	0.93850	0.96827	0.68854	0.82622	0.90484
86	104	4.80535	1.67943	0.68325	0.94508	0.97176	0.68325	0.83371	0.90932	4.68018	1.66540	0.68854	0.94463	0.97153	0.68854	0.83528	0.91025
86	105	4.80535	1.58804	0.68325	0.95044	0.97459	0.68325	0.84223	0.91436	4.68018	1.57565	0.68854	0.95000	0.97436	0.68854	0.84367	0.91521
86	106	4.80535	1.50600	0.68325	0.95511	0.97704	0.68325	0.85002	0.91893	4.68018	1.49500	0.68854	0.95467	0.97681	0.68854	0.85136	0.91971
86	107	4.80535	1.43298	0.68325	0.95911	0.97913	0.68325	0.85702	0.92301	4.68018	1.42313	0.68854	0.95869	0.97891	0.68854	0.85827	0.92373
86	108	4.80535	1.36894	0.68325	0.96247	0.98087	0.68325	0.86311	0.92653	4.68018	1.36003	0.68854	0.96206	0.98066	0.68854	0.86430	0.92721
86	109	4.80535	1.31458	0.68325	0.96517	0.98228	0.68325	0.86809	0.92939	4.68018	1.30641	0.68854	0.96478	0.98207	0.68854	0.86922	0.93004
86	110	4.80535	1.27298	0.68325	0.96713	0.98329	0.68325	0.87171	0.93146	4.68018	1.26533	0.68854	0.96676	0.98310	0.68854	0.87281	0.93208
87	1	4.54183	26.62178	0.67176	0.17059	0.29146	0.67176	0.17053	0.29137	4.42991	22.51412	0.67631	0.19674	0.32880	0.67631	0.19668	0.32870
87	2	4.54183	26.56961	0.67176	0.17093	0.29196	0.67176	0.17088	0.29188	4.42991	22.48584	0.67631	0.19699	0.32915	0.67631	0.19694	0.32907
87	3	4.54183	26.51422	0.67176	0.17129	0.29248	0.67176	0.17124	0.29240	4.42991	22.45520	0.67631	0.19726	0.32952	0.67631	0.19721	0.32945
87	4	4.54183	26.45593	0.67176	0.17166	0.29303	0.67176	0.17161	0.29295	4.42991	22.42249	0.67631	0.19755	0.32993	0.67631	0.19750	0.32985
87	5	4.54183	26.39526	0.67176	0.17206	0.29360	0.67176	0.17201	0.29353	4.42991	22.38814	0.67631	0.19785	0.33035	0.67631	0.19780	0.33027
87	6	4.54183	26.33222	0.67176	0.17247	0.29420	0.67176	0.17242	0.29412	4.42991	22.35215	0.67631	0.19817	0.33079	0.67631	0.19812	0.33071

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

PRE-REFORMED BENEFIT TIERS											POST-REFORMED BENEFIT TIERS						
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
87	7	4.54183	26.26662	0.67176	0.17290	0.29483	0.67176	0.17285	0.29475	4.42991	22.31437	0.67631	0.19851	0.33126	0.67631	0.19845	0.33118
87	8	4.54183	26.19847	0.67176	0.17335	0.29548	0.67176	0.17329	0.29540	4.42991	22.27480	0.67631	0.19886	0.33175	0.67631	0.19880	0.33166
87	9	4.54183	26.12745	0.67176	0.17382	0.29616	0.67176	0.17376	0.29608	4.42991	22.23319	0.67631	0.19923	0.33227	0.67631	0.19917	0.33217
87	10	4.54183	26.05351	0.67176	0.17431	0.29688	0.67176	0.17425	0.29678	4.42991	22.18946	0.67631	0.19962	0.33281	0.67631	0.19955	0.33271
87	11	4.54183	25.97700	0.67176	0.17482	0.29762	0.67176	0.17475	0.29751	4.42991	22.14392	0.67631	0.20003	0.33338	0.67631	0.19995	0.33327
87	12	4.54183	25.89730	0.67176	0.17536	0.29840	0.67176	0.17528	0.29828	4.42991	22.09606	0.67631	0.20046	0.33397	0.67631	0.20037	0.33385
87	13	4.54183	25.81474	0.67176	0.17592	0.29920	0.67176	0.17583	0.29907	4.42991	22.04614	0.67631	0.20091	0.33460	0.67631	0.20081	0.33446
87	14	4.54183	25.72901	0.67176	0.17650	0.30005	0.67176	0.17640	0.29990	4.42991	21.99389	0.67631	0.20139	0.33526	0.67631	0.20127	0.33510
87	15	4.54183	25.64035	0.67176	0.17711	0.30092	0.67176	0.17699	0.30075	4.42991	21.93952	0.67631	0.20188	0.33594	0.67631	0.20175	0.33577
87	16	4.54183	25.54880	0.67176	0.17774	0.30184	0.67176	0.17761	0.30165	4.42991	21.88305	0.67631	0.20240	0.33666	0.67631	0.20226	0.33646
87	17	4.54183	25.45467	0.67176	0.17840	0.30278	0.67176	0.17826	0.30258	4.42991	21.82476	0.67631	0.20294	0.33740	0.67631	0.20278	0.33719
87	18	4.54183	25.35821	0.67176	0.17907	0.30375	0.67176	0.17893	0.30354	4.42991	21.76485	0.67631	0.20349	0.33817	0.67631	0.20334	0.33795
87	19	4.54183	25.25875	0.67176	0.17978	0.30477	0.67176	0.17963	0.30456	4.42991	21.70276	0.67631	0.20408	0.33898	0.67631	0.20392	0.33876
87	20	4.54183	25.15564	0.67176	0.18052	0.30583	0.67176	0.18037	0.30562	4.42991	21.63792	0.67631	0.20469	0.33982	0.67631	0.20453	0.33960
87	21	4.54183	25.04833	0.67176	0.18129	0.30694	0.67176	0.18115	0.30673	4.42991	21.56986	0.67631	0.20534	0.34071	0.67631	0.20518	0.34050
87	22	4.54183	24.93660	0.67176	0.18210	0.30810	0.67176	0.18196	0.30789	4.42991	21.49836	0.67631	0.20602	0.34165	0.67631	0.20586	0.34144
87	23	4.54183	24.82004	0.67176	0.18296	0.30932	0.67176	0.18281	0.30911	4.42991	21.42306	0.67631	0.20674	0.34264	0.67631	0.20658	0.34242
87	24	4.54183	24.69862	0.67176	0.18385	0.31060	0.67176	0.18370	0.31038	4.42991	21.34391	0.67631	0.20751	0.34369	0.67631	0.20734	0.34346
87	25	4.54183	24.57203	0.67176	0.18480	0.31195	0.67176	0.18463	0.31171	4.42991	21.26064	0.67631	0.20832	0.34480	0.67631	0.20814	0.34456
87	26	4.54183	24.44053	0.67176	0.18579	0.31336	0.67176	0.18561	0.31310	4.42991	21.17342	0.67631	0.20917	0.34597	0.67631	0.20897	0.34570
87	27	4.54183	24.30438	0.67176	0.18683	0.31483	0.67176	0.18663	0.31455	4.42991	21.08250	0.67631	0.21007	0.34720	0.67631	0.20985	0.34691
87	28	4.54183	24.16342	0.67176	0.18791	0.31637	0.67176	0.18770	0.31607	4.42991	20.98768	0.67631	0.21101	0.34849	0.67631	0.21078	0.34817
87	29	4.54183	24.01762	0.67176	0.18905	0.31798	0.67176	0.18882	0.31765	4.42991	20.88895	0.67631	0.21200	0.34984	0.67631	0.21175	0.34950
87	30	4.54183	23.86654	0.67176	0.19024	0.31967	0.67176	0.18999	0.31931	4.42991	20.78588	0.67631	0.21305	0.35126	0.67631	0.21278	0.35089
87	31	4.54183	23.71037	0.67176	0.19149	0.32143	0.67176	0.19122	0.32104	4.42991	20.67862	0.67631	0.21415	0.35275	0.67631	0.21386	0.35236
87	32	4.54183	23.54876	0.67176	0.19280	0.32327	0.67176	0.19250	0.32286	4.42991	20.56684	0.67631	0.21531	0.35432	0.67631	0.21499	0.35390
87	33	4.54183	23.38162	0.67176	0.19417	0.32520	0.67176	0.19386	0.32476	4.42991	20.45044	0.67631	0.21652	0.35597	0.67631	0.21619	0.35552
87	34	4.54183	23.20856	0.67176	0.19561	0.32722	0.67176	0.19527	0.32674	4.42991	20.32903	0.67631	0.21781	0.35771	0.67631	0.21745	0.35723
87	35	4.54183	23.02940	0.67176	0.19713	0.32934	0.67176	0.19677	0.32883	4.42991	20.20243	0.67631	0.21917	0.35954	0.67631	0.21878	0.35902
87	36	4.54183	22.84408	0.67176	0.19872	0.33156	0.67176	0.19833	0.33101	4.42991	20.07055	0.67631	0.22060	0.36146	0.67631	0.22019	0.36091
87	37	4.54183	22.65215	0.67176	0.20040	0.33389	0.67176	0.19998	0.33330	4.42991	19.93297	0.67631	0.22211	0.36349	0.67631	0.22167	0.36290
87	38	4.54183	22.45348	0.67176	0.20216	0.33633	0.67176	0.20170	0.33570	4.42991	19.78951	0.67631	0.22371	0.36563	0.67631	0.22323	0.36499
87	39	4.54183	22.24766	0.67176	0.20402	0.33890	0.67176	0.20352	0.33821	4.42991	19.63978	0.67631	0.22541	0.36789	0.67631	0.22488	0.36719
87	40	4.54183	22.03447	0.67176	0.20598	0.34160	0.67176	0.20543	0.34084	4.42991	19.48352	0.67631	0.22720	0.37027	0.67631	0.22662	0.36951
87	41	4.54183	21.81357	0.67176	0.20805	0.34444	0.67176	0.20743	0.34359	4.42991	19.32040	0.67631	0.22910	0.37279	0.67631	0.22845	0.37194
87	42	4.54183	21.58485	0.67176	0.21023	0.34742	0.67176	0.20953	0.34647	4.42991	19.15023	0.67631	0.23111	0.37544	0.67631	0.23038	0.37449

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
87	43	4.54183	21.34779	0.67176	0.21254	0.35057	0.67176	0.21173	0.34947	4.42991	18.97251	0.67631	0.23324	0.37825	0.67631	0.23241	0.37716
87	44	4.54183	21.10218	0.67176	0.21497	0.35387	0.67176	0.21404	0.35260	4.42991	18.78697	0.67631	0.23550	0.38122	0.67631	0.23453	0.37995
87	45	4.54183	20.84782	0.67176	0.21755	0.35736	0.67176	0.21644	0.35586	4.42991	18.59337	0.67631	0.23789	0.38435	0.67631	0.23675	0.38286
87	46	4.54183	20.58697	0.67176	0.22025	0.36099	0.67176	0.21895	0.35925	4.42991	18.39367	0.67631	0.24041	0.38764	0.67631	0.23907	0.38589
87	47	4.54183	20.32000	0.67176	0.22308	0.36479	0.67176	0.22157	0.36276	4.42991	18.18814	0.67631	0.24306	0.39107	0.67631	0.24150	0.38904
87	48	4.54183	20.04764	0.67176	0.22604	0.36874	0.67176	0.22430	0.36642	4.42991	17.97738	0.67631	0.24583	0.39464	0.67631	0.24403	0.39233
87	49	4.54183	19.77090	0.67176	0.22914	0.37284	0.67176	0.22716	0.37022	4.42991	17.76227	0.67631	0.24873	0.39837	0.67631	0.24669	0.39575
87	50	4.54183	19.49116	0.67176	0.23235	0.37709	0.67176	0.23015	0.37418	4.42991	17.54401	0.67631	0.25174	0.40222	0.67631	0.24947	0.39932
87	51	4.54183	19.21029	0.67176	0.23569	0.38147	0.67176	0.23330	0.37833	4.42991	17.32430	0.67631	0.25486	0.40620	0.67631	0.25240	0.40307
87	52	4.54183	18.92146	0.67176	0.23922	0.38608	0.67176	0.23661	0.38268	4.42991	17.09693	0.67631	0.25817	0.41040	0.67631	0.25550	0.40701
87	53	4.54183	18.62485	0.67176	0.24295	0.39092	0.67176	0.24011	0.38724	4.42991	16.86201	0.67631	0.26168	0.41482	0.67631	0.25878	0.41116
87	54	4.54183	18.32038	0.67176	0.24690	0.39602	0.67176	0.24380	0.39203	4.42991	16.61938	0.67631	0.26541	0.41948	0.67631	0.26224	0.41552
87	55	4.54183	18.00819	0.67176	0.25108	0.40138	0.67176	0.24770	0.39705	4.42991	16.36911	0.67631	0.26936	0.42440	0.67631	0.26591	0.42011
87	56	4.54183	17.68820	0.67176	0.25551	0.40702	0.67176	0.25182	0.40233	4.42991	16.11103	0.67631	0.27355	0.42958	0.67631	0.26979	0.42494
87	57	4.54183	17.36037	0.67176	0.26020	0.41296	0.67176	0.25618	0.40787	4.42991	15.84506	0.67631	0.27800	0.43505	0.67631	0.27390	0.43002
87	58	4.54183	17.02468	0.67176	0.26519	0.41921	0.67176	0.26079	0.41370	4.42991	15.57108	0.67631	0.28273	0.44083	0.67631	0.27827	0.43538
87	59	4.54183	16.68091	0.67176	0.27049	0.42581	0.67176	0.26567	0.41982	4.42991	15.28882	0.67631	0.28778	0.44693	0.67631	0.28289	0.44102
87	60	4.54183	16.32913	0.67176	0.27613	0.43276	0.67176	0.27085	0.42625	4.42991	14.99826	0.67631	0.29315	0.45339	0.67631	0.28781	0.44697
87	61	4.54183	15.96913	0.67176	0.28213	0.44010	0.67176	0.27633	0.43301	4.42991	14.69911	0.67631	0.29888	0.46021	0.67631	0.29302	0.45324
87	62	4.54183	15.60088	0.67176	0.28854	0.44785	0.67176	0.28215	0.44012	4.42991	14.39128	0.67631	0.30500	0.46743	0.67631	0.29856	0.45984
87	63	4.54183	15.22446	0.67176	0.29537	0.45604	0.67176	0.28832	0.44759	4.42991	14.07472	0.67631	0.31154	0.47507	0.67631	0.30445	0.46679
87	64	4.54183	14.83980	0.67176	0.30267	0.46469	0.67176	0.29487	0.45544	4.42991	13.74931	0.67631	0.31853	0.48316	0.67631	0.31071	0.47411
87	65	4.54183	14.44688	0.67176	0.31048	0.47384	0.67176	0.30181	0.46368	4.42991	13.41490	0.67631	0.32603	0.49173	0.67631	0.31735	0.48180
87	66	4.54183	14.04613	0.67176	0.31883	0.48350	0.67176	0.30917	0.47232	4.42991	13.07182	0.67631	0.33405	0.50081	0.67631	0.32441	0.48989
87	67	4.54183	13.63788	0.67176	0.32777	0.49371	0.67176	0.31698	0.48137	4.42991	12.72027	0.67631	0.34265	0.51041	0.67631	0.33190	0.49838
87	68	4.54183	13.22255	0.67176	0.33734	0.50449	0.67176	0.32525	0.49085	4.42991	12.36057	0.67631	0.35186	0.52056	0.67631	0.33984	0.50729
87	69	4.54183	12.80079	0.67176	0.34758	0.51586	0.67176	0.33401	0.50076	4.42991	11.99324	0.67631	0.36174	0.53129	0.67631	0.34827	0.51662
87	70	4.54183	12.37331	0.67176	0.35854	0.52783	0.67176	0.34329	0.51111	4.42991	11.61885	0.67631	0.37231	0.54260	0.67631	0.35719	0.52637
87	71	4.54183	11.94070	0.67176	0.37027	0.54043	0.67176	0.35309	0.52191	4.42991	11.23789	0.67631	0.38363	0.55452	0.67631	0.36664	0.53656
87	72	4.54183	11.50357	0.67176	0.38281	0.55367	0.67176	0.36346	0.53314	4.42991	10.85087	0.67631	0.39574	0.56707	0.67631	0.37664	0.54719
87	73	4.54183	11.06278	0.67176	0.39622	0.56757	0.67176	0.37439	0.54481	4.42991	10.45855	0.67631	0.40870	0.58025	0.67631	0.38720	0.55824
87	74	4.54183	10.61910	0.67176	0.41055	0.58211	0.67176	0.38592	0.55691	4.42991	10.06159	0.67631	0.42255	0.59408	0.67631	0.39833	0.56972
87	75	4.54183	10.17356	0.67176	0.42583	0.59731	0.67176	0.39804	0.56943	4.42991	9.66092	0.67631	0.43733	0.60854	0.67631	0.41005	0.58161
87	76	4.54183	9.72734	0.67176	0.44209	0.61313	0.67176	0.41077	0.58233	4.42991	9.25762	0.67631	0.45307	0.62361	0.67631	0.42236	0.59389
87	77	4.54183	9.28160	0.67176	0.45936	0.62954	0.67176	0.42408	0.59559	4.42991	8.85278	0.67631	0.46980	0.63927	0.67631	0.43526	0.60653
87	78	4.54183	8.83768	0.67176	0.47765	0.64650	0.67176	0.43799	0.60917	4.42991	8.44766	0.67631	0.48751	0.65547	0.67631	0.44873	0.61948

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
87	79	4.54183	8.39698	0.67176	0.49694	0.66394	0.67176	0.45245	0.62302	4.42991	8.04359	0.67631	0.50620	0.67216	0.67631	0.46276	0.63272
87	80	4.54183	7.96110	0.67176	0.51720	0.68178	0.67176	0.46744	0.63708	4.42991	7.64214	0.67631	0.52584	0.68925	0.67631	0.47731	0.64619
87	81	4.54183	7.53168	0.67176	0.53837	0.69992	0.67176	0.48292	0.65131	4.42991	7.24488	0.67631	0.54637	0.70665	0.67631	0.49233	0.65982
87	82	4.54183	7.11054	0.67176	0.56034	0.71823	0.67176	0.49882	0.66562	4.42991	6.85364	0.67631	0.56769	0.72424	0.67631	0.50779	0.67355
87	83	4.54183	6.69952	0.67176	0.58300	0.73657	0.67176	0.51509	0.67995	4.42991	6.47024	0.67631	0.58969	0.74189	0.67631	0.52360	0.68732
87	84	4.54183	6.30023	0.67176	0.60618	0.75481	0.67176	0.53165	0.69422	4.42991	6.09632	0.67631	0.61221	0.75946	0.67631	0.53971	0.70106
87	85	4.54183	5.91444	0.67176	0.62970	0.77278	0.67176	0.54842	0.70836	4.42991	5.73370	0.67631	0.63507	0.77681	0.67631	0.55603	0.71468
87	86	4.54183	5.54396	0.67176	0.65333	0.79032	0.67176	0.56530	0.72229	4.42991	5.38421	0.67631	0.65805	0.79376	0.67631	0.57246	0.72811
87	87	4.54183	5.19034	0.67176	0.67683	0.80727	0.67176	0.58218	0.73592	4.42991	5.04951	0.67631	0.68093	0.81018	0.67631	0.58891	0.74127
87	88	4.54183	4.85473	0.67176	0.69997	0.82351	0.67176	0.59900	0.74922	4.42991	4.73086	0.67631	0.70347	0.82593	0.67631	0.60529	0.75412
87	89	4.54183	4.53813	0.67176	0.72253	0.83891	0.67176	0.61565	0.76211	4.42991	4.42936	0.67631	0.72547	0.84089	0.67631	0.62153	0.76660
87	90	4.54183	4.24126	0.67176	0.74429	0.85340	0.67176	0.63209	0.77458	4.42991	4.14588	0.67631	0.74672	0.85499	0.67631	0.63757	0.77868
87	91	4.54183	3.96420	0.67176	0.76512	0.86693	0.67176	0.64828	0.78661	4.42991	3.88065	0.67631	0.76707	0.86818	0.67631	0.65336	0.79034
87	92	4.54183	3.70604	0.67176	0.78492	0.87950	0.67176	0.66419	0.79822	4.42991	3.63292	0.67631	0.78645	0.88046	0.67631	0.66889	0.80160
87	93	4.54183	3.46525	0.67176	0.80368	0.89116	0.67176	0.67983	0.80941	4.42991	3.40133	0.67631	0.80483	0.89186	0.67631	0.68418	0.81248
87	94	4.54183	3.23968	0.67176	0.82142	0.90195	0.67176	0.69521	0.82020	4.42991	3.18390	0.67631	0.82224	0.90245	0.67631	0.69920	0.82298
87	95	4.54183	3.02715	0.67176	0.83815	0.91195	0.67176	0.71028	0.83060	4.42991	2.97857	0.67631	0.83869	0.91227	0.67631	0.71396	0.83311
87	96	4.54183	2.82535	0.67176	0.85391	0.92120	0.67176	0.72499	0.84057	4.42991	2.78314	0.67631	0.85422	0.92138	0.67631	0.72835	0.84283
87	97	4.54183	2.63737	0.67176	0.86848	0.92961	0.67176	0.73921	0.85005	4.42991	2.60073	0.67631	0.86859	0.92967	0.67631	0.74229	0.85209
87	98	4.54183	2.46279	0.67176	0.88185	0.93721	0.67176	0.75291	0.85904	4.42991	2.43099	0.67631	0.88180	0.93719	0.67631	0.75573	0.86087
87	99	4.54183	2.30125	0.67176	0.89402	0.94404	0.67176	0.76603	0.86752	4.42991	2.27364	0.67631	0.89385	0.94395	0.67631	0.76861	0.86917
87	100	4.54183	2.15258	0.67176	0.90500	0.95013	0.67176	0.77852	0.87547	4.42991	2.12860	0.67631	0.90474	0.94999	0.67631	0.78088	0.87696
87	101	4.54183	2.01649	0.67176	0.91485	0.95553	0.67176	0.79035	0.88290	4.42991	1.99561	0.67631	0.91452	0.95535	0.67631	0.79251	0.88424
87	102	4.54183	1.89293	0.67176	0.92359	0.96028	0.67176	0.80149	0.88981	4.42991	1.87471	0.67631	0.92321	0.96007	0.67631	0.80346	0.89102
87	103	4.54183	1.78083	0.67176	0.93133	0.96444	0.67176	0.81194	0.89621	4.42991	1.76487	0.67631	0.93092	0.96423	0.67631	0.81374	0.89731
87	104	4.54183	1.67943	0.67176	0.93814	0.96808	0.67176	0.82168	0.90211	4.42991	1.66540	0.67631	0.93772	0.96786	0.67631	0.82334	0.90311
87	105	4.54183	1.58804	0.67176	0.94412	0.97125	0.67176	0.83071	0.90753	4.42991	1.57565	0.67631	0.94369	0.97103	0.67631	0.83224	0.90844
87	106	4.54183	1.50600	0.67176	0.94932	0.97400	0.67176	0.83898	0.91244	4.42991	1.49500	0.67631	0.94889	0.97378	0.67631	0.84041	0.91328
87	107	4.54183	1.43298	0.67176	0.95379	0.97635	0.67176	0.84643	0.91683	4.42991	1.42313	0.67631	0.95337	0.97613	0.67631	0.84776	0.91761
87	108	4.54183	1.36894	0.67176	0.95755	0.97832	0.67176	0.85292	0.92062	4.42991	1.36003	0.67631	0.95715	0.97811	0.67631	0.85418	0.92135
87	109	4.54183	1.31458	0.67176	0.96058	0.97990	0.67176	0.85823	0.92371	4.42991	1.30641	0.67631	0.96020	0.97969	0.67631	0.85944	0.92440
87	110	4.54183	1.27298	0.67176	0.96279	0.98104	0.67176	0.86210	0.92594	4.42991	1.26533	0.67631	0.96241	0.98085	0.67631	0.86327	0.92662
88	1	4.28812	26.62178	0.65950	0.16106	0.27744	0.65950	0.16101	0.27736	4.18830	22.51412	0.66418	0.18602	0.31368	0.66418	0.18595	0.31359
88	2	4.28812	26.56961	0.65950	0.16138	0.27791	0.65950	0.16133	0.27784	4.18830	22.48584	0.66418	0.18625	0.31402	0.66418	0.18620	0.31394
88	3	4.28812	26.51422	0.65950	0.16172	0.27841	0.65950	0.16167	0.27835	4.18830	22.45520	0.66418	0.18651	0.31438	0.66418	0.18646	0.31431
88	4	4.28812	26.45593	0.65950	0.16208	0.27894	0.65950	0.16203	0.27888	4.18830	22.42249	0.66418	0.18678	0.31477	0.66418	0.18673	0.31469

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
88	5	4.28812	26.39526	0.65950	0.16245	0.27949	0.65950	0.16240	0.27943	4.18830	22.38814	0.66418	0.18707	0.31517	0.66418	0.18701	0.31510
88	6	4.28812	26.33222	0.65950	0.16284	0.28007	0.65950	0.16279	0.28000	4.18830	22.35215	0.66418	0.18737	0.31560	0.66418	0.18731	0.31553
88	7	4.28812	26.26662	0.65950	0.16324	0.28067	0.65950	0.16320	0.28060	4.18830	22.31437	0.66418	0.18768	0.31605	0.66418	0.18763	0.31597
88	8	4.28812	26.19847	0.65950	0.16367	0.28130	0.65950	0.16362	0.28122	4.18830	22.27480	0.66418	0.18802	0.31652	0.66418	0.18796	0.31644
88	9	4.28812	26.12745	0.65950	0.16411	0.28195	0.65950	0.16406	0.28187	4.18830	22.23319	0.66418	0.18837	0.31702	0.66418	0.18831	0.31694
88	10	4.28812	26.05351	0.65950	0.16458	0.28264	0.65950	0.16452	0.28255	4.18830	22.18946	0.66418	0.18874	0.31754	0.66418	0.18867	0.31745
88	11	4.28812	25.97700	0.65950	0.16506	0.28335	0.65950	0.16500	0.28326	4.18830	22.14392	0.66418	0.18912	0.31809	0.66418	0.18905	0.31799
88	12	4.28812	25.89730	0.65950	0.16557	0.28410	0.65950	0.16549	0.28399	4.18830	22.09606	0.66418	0.18953	0.31867	0.66418	0.18945	0.31855
88	13	4.28812	25.81474	0.65950	0.16609	0.28487	0.65950	0.16601	0.28475	4.18830	22.04614	0.66418	0.18996	0.31927	0.66418	0.18987	0.31914
88	14	4.28812	25.72901	0.65950	0.16665	0.28568	0.65950	0.16655	0.28555	4.18830	21.99389	0.66418	0.19041	0.31990	0.66418	0.19030	0.31976
88	15	4.28812	25.64035	0.65950	0.16722	0.28653	0.65950	0.16711	0.28637	4.18830	21.93952	0.66418	0.19087	0.32056	0.66418	0.19076	0.32040
88	16	4.28812	25.54880	0.65950	0.16782	0.28740	0.65950	0.16770	0.28723	4.18830	21.88305	0.66418	0.19136	0.32125	0.66418	0.19123	0.32107
88	17	4.28812	25.45467	0.65950	0.16843	0.28831	0.65950	0.16831	0.28812	4.18830	21.82476	0.66418	0.19187	0.32197	0.66418	0.19173	0.32177
88	18	4.28812	25.35821	0.65950	0.16907	0.28925	0.65950	0.16894	0.28905	4.18830	21.76485	0.66418	0.19240	0.32271	0.66418	0.19226	0.32251
88	19	4.28812	25.25875	0.65950	0.16974	0.29022	0.65950	0.16961	0.29002	4.18830	21.70276	0.66418	0.19295	0.32348	0.66418	0.19281	0.32328
88	20	4.28812	25.15564	0.65950	0.17044	0.29124	0.65950	0.17030	0.29104	4.18830	21.63792	0.66418	0.19353	0.32430	0.66418	0.19339	0.32410
88	21	4.28812	25.04833	0.65950	0.17117	0.29230	0.65950	0.17104	0.29211	4.18830	21.56986	0.66418	0.19414	0.32515	0.66418	0.19400	0.32496
88	22	4.28812	24.93660	0.65950	0.17193	0.29342	0.65950	0.17180	0.29323	4.18830	21.49836	0.66418	0.19479	0.32606	0.66418	0.19464	0.32586
88	23	4.28812	24.82004	0.65950	0.17274	0.29459	0.65950	0.17261	0.29440	4.18830	21.42306	0.66418	0.19547	0.32702	0.66418	0.19533	0.32682
88	24	4.28812	24.69862	0.65950	0.17359	0.29582	0.65950	0.17345	0.29562	4.18830	21.34391	0.66418	0.19619	0.32803	0.66418	0.19604	0.32782
88	25	4.28812	24.57203	0.65950	0.17448	0.29712	0.65950	0.17433	0.29690	4.18830	21.26064	0.66418	0.19696	0.32910	0.66418	0.19680	0.32887
88	26	4.28812	24.44053	0.65950	0.17542	0.29848	0.65950	0.17525	0.29824	4.18830	21.17342	0.66418	0.19777	0.33022	0.66418	0.19759	0.32998
88	27	4.28812	24.30438	0.65950	0.17640	0.29989	0.65950	0.17622	0.29963	4.18830	21.08250	0.66418	0.19861	0.33141	0.66418	0.19842	0.33114
88	28	4.28812	24.16342	0.65950	0.17742	0.30137	0.65950	0.17723	0.30109	4.18830	20.98768	0.66418	0.19951	0.33265	0.66418	0.19930	0.33236
88	29	4.28812	24.01762	0.65950	0.17849	0.30292	0.65950	0.17828	0.30262	4.18830	20.88895	0.66418	0.20045	0.33395	0.66418	0.20022	0.33364
88	30	4.28812	23.86654	0.65950	0.17962	0.30454	0.65950	0.17939	0.30421	4.18830	20.78588	0.66418	0.20144	0.33533	0.66418	0.20119	0.33499
88	31	4.28812	23.71037	0.65950	0.18080	0.30623	0.65950	0.18055	0.30588	4.18830	20.67862	0.66418	0.20248	0.33676	0.66418	0.20221	0.33640
88	32	4.28812	23.54876	0.65950	0.18204	0.30800	0.65950	0.18177	0.30763	4.18830	20.56684	0.66418	0.20357	0.33828	0.66418	0.20329	0.33789
88	33	4.28812	23.38162	0.65950	0.18333	0.30986	0.65950	0.18305	0.30945	4.18830	20.45044	0.66418	0.20472	0.33987	0.66418	0.20442	0.33945
88	34	4.28812	23.20856	0.65950	0.18470	0.31180	0.65950	0.18439	0.31137	4.18830	20.32903	0.66418	0.20594	0.34155	0.66418	0.20562	0.34110
88	35	4.28812	23.02940	0.65950	0.18613	0.31384	0.65950	0.18580	0.31338	4.18830	20.20243	0.66418	0.20723	0.34331	0.66418	0.20688	0.34283
88	36	4.28812	22.84408	0.65950	0.18763	0.31598	0.65950	0.18728	0.31548	4.18830	20.07055	0.66418	0.20858	0.34517	0.66418	0.20821	0.34466
88	37	4.28812	22.65215	0.65950	0.18921	0.31822	0.65950	0.18884	0.31768	4.18830	19.93297	0.66418	0.21001	0.34713	0.66418	0.20962	0.34658
88	38	4.28812	22.45348	0.65950	0.19088	0.32057	0.65950	0.19047	0.32000	4.18830	19.78951	0.66418	0.21153	0.34919	0.66418	0.21110	0.34861
88	39	4.28812	22.24766	0.65950	0.19264	0.32305	0.65950	0.19219	0.32242	4.18830	19.63978	0.66418	0.21313	0.35137	0.66418	0.21266	0.35074
88	40	4.28812	22.03447	0.65950	0.19449	0.32565	0.65950	0.19400	0.32496	4.18830	19.48352	0.66418	0.21483	0.35367	0.66418	0.21431	0.35298

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
88	41	4.28812	21.81357	0.65950	0.19645	0.32838	0.65950	0.19590	0.32762	4.18830	19.32040	0.66418	0.21662	0.35611	0.66418	0.21605	0.35533
88	42	4.28812	21.58485	0.65950	0.19851	0.33126	0.65950	0.19789	0.33040	4.18830	19.15023	0.66418	0.21853	0.35867	0.66418	0.21788	0.35781
88	43	4.28812	21.34779	0.65950	0.20069	0.33429	0.65950	0.19998	0.33331	4.18830	18.97251	0.66418	0.22055	0.36139	0.66418	0.21981	0.36040
88	44	4.28812	21.10218	0.65950	0.20300	0.33748	0.65950	0.20217	0.33634	4.18830	18.78697	0.66418	0.22269	0.36426	0.66418	0.22183	0.36311
88	45	4.28812	20.84782	0.65950	0.20543	0.34084	0.65950	0.20445	0.33949	4.18830	18.59337	0.66418	0.22496	0.36730	0.66418	0.22394	0.36593
88	46	4.28812	20.58697	0.65950	0.20799	0.34436	0.65950	0.20683	0.34277	4.18830	18.39367	0.66418	0.22735	0.37047	0.66418	0.22615	0.36887
88	47	4.28812	20.32000	0.65950	0.21067	0.34802	0.65950	0.20932	0.34617	4.18830	18.18814	0.66418	0.22986	0.37380	0.66418	0.22845	0.37194
88	48	4.28812	20.04764	0.65950	0.21347	0.35184	0.65950	0.21191	0.34971	4.18830	17.97738	0.66418	0.23249	0.37726	0.66418	0.23087	0.37513
88	49	4.28812	19.77090	0.65950	0.21640	0.35580	0.65950	0.21462	0.35339	4.18830	17.76227	0.66418	0.23523	0.38087	0.66418	0.23339	0.37845
88	50	4.28812	19.49116	0.65950	0.21944	0.35991	0.65950	0.21746	0.35723	4.18830	17.54401	0.66418	0.23809	0.38461	0.66418	0.23603	0.38192
88	51	4.28812	19.21029	0.65950	0.22260	0.36414	0.65950	0.22044	0.36125	4.18830	17.32430	0.66418	0.24105	0.38846	0.66418	0.23882	0.38556
88	52	4.28812	18.92146	0.65950	0.22594	0.36860	0.65950	0.22359	0.36547	4.18830	17.09693	0.66418	0.24419	0.39253	0.66418	0.24177	0.38939
88	53	4.28812	18.62485	0.65950	0.22947	0.37329	0.65950	0.22691	0.36989	4.18830	16.86201	0.66418	0.24752	0.39682	0.66418	0.24488	0.39342
88	54	4.28812	18.32038	0.65950	0.23321	0.37822	0.65950	0.23042	0.37454	4.18830	16.61938	0.66418	0.25105	0.40134	0.66418	0.24818	0.39767
88	55	4.28812	18.00819	0.65950	0.23717	0.38341	0.65950	0.23412	0.37942	4.18830	16.36911	0.66418	0.25480	0.40612	0.66418	0.25167	0.40213
88	56	4.28812	17.68820	0.65950	0.24137	0.38887	0.65950	0.23804	0.38454	4.18830	16.11103	0.66418	0.25877	0.41115	0.66418	0.25537	0.40684
88	57	4.28812	17.36037	0.65950	0.24582	0.39463	0.65950	0.24218	0.38993	4.18830	15.84506	0.66418	0.26300	0.41647	0.66418	0.25928	0.41180
88	58	4.28812	17.02468	0.65950	0.25055	0.40070	0.65950	0.24657	0.39560	4.18830	15.57108	0.66418	0.26750	0.42209	0.66418	0.26344	0.41702
88	59	4.28812	16.68091	0.65950	0.25557	0.40710	0.65950	0.25122	0.40155	4.18830	15.28882	0.66418	0.27229	0.42803	0.66418	0.26785	0.42253
88	60	4.28812	16.32913	0.65950	0.26092	0.41386	0.65950	0.25614	0.40783	4.18830	14.99826	0.66418	0.27739	0.43431	0.66418	0.27254	0.42834
88	61	4.28812	15.96913	0.65950	0.26662	0.42099	0.65950	0.26137	0.41442	4.18830	14.69911	0.66418	0.28284	0.44096	0.66418	0.27752	0.43447
88	62	4.28812	15.60088	0.65950	0.27270	0.42853	0.65950	0.26692	0.42137	4.18830	14.39128	0.66418	0.28866	0.44800	0.66418	0.28282	0.44093
88	63	4.28812	15.22446	0.65950	0.27919	0.43651	0.65950	0.27281	0.42867	4.18830	14.07472	0.66418	0.29488	0.45546	0.66418	0.28845	0.44774
88	64	4.28812	14.83980	0.65950	0.28613	0.44495	0.65950	0.27906	0.43636	4.18830	13.74931	0.66418	0.30155	0.46337	0.66418	0.29443	0.45492
88	65	4.28812	14.44688	0.65950	0.29356	0.45388	0.65950	0.28570	0.44443	4.18830	13.41490	0.66418	0.30869	0.47175	0.66418	0.30080	0.46249
88	66	4.28812	14.04613	0.65950	0.30151	0.46332	0.65950	0.29276	0.45292	4.18830	13.07182	0.66418	0.31635	0.48064	0.66418	0.30757	0.47045
88	67	4.28812	13.63788	0.65950	0.31003	0.47332	0.65950	0.30024	0.46182	4.18830	12.72027	0.66418	0.32456	0.49006	0.66418	0.31477	0.47882
88	68	4.28812	13.22255	0.65950	0.31916	0.48388	0.65950	0.30818	0.47116	4.18830	12.36057	0.66418	0.33336	0.50004	0.66418	0.32241	0.48761
88	69	4.28812	12.80079	0.65950	0.32894	0.49504	0.65950	0.31661	0.48095	4.18830	11.99324	0.66418	0.34281	0.51059	0.66418	0.33052	0.49683
88	70	4.28812	12.37331	0.65950	0.33943	0.50682	0.65950	0.32554	0.49118	4.18830	11.61885	0.66418	0.35294	0.52174	0.66418	0.33914	0.50650
88	71	4.28812	11.94070	0.65950	0.35066	0.51924	0.65950	0.33500	0.50188	4.18830	11.23789	0.66418	0.36381	0.53352	0.66418	0.34827	0.51662
88	72	4.28812	11.50357	0.65950	0.36270	0.53233	0.65950	0.34502	0.51303	4.18830	10.85087	0.66418	0.37546	0.54594	0.66418	0.35795	0.52719
88	73	4.28812	11.06278	0.65950	0.37560	0.54609	0.65950	0.35561	0.52465	4.18830	10.45855	0.66418	0.38795	0.55902	0.66418	0.36819	0.53822
88	74	4.28812	10.61910	0.65950	0.38940	0.56053	0.65950	0.36680	0.53673	4.18830	10.06159	0.66418	0.40132	0.57277	0.66418	0.37902	0.54969
88	75	4.28812	10.17356	0.65950	0.40416	0.57566	0.65950	0.37860	0.54926	4.18830	9.66092	0.66418	0.41562	0.58719	0.66418	0.39045	0.56161
88	76	4.28812	9.72734	0.65950	0.41991	0.59146	0.65950	0.39102	0.56220	4.18830	9.25762	0.66418	0.43090	0.60228	0.66418	0.40248	0.57395

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
88	77	4.28812	9.28160	0.65950	0.43669	0.60791	0.65950	0.40405	0.57554	4.18830	8.85278	0.66418	0.44717	0.61800	0.66418	0.41511	0.58669
88	78	4.28812	8.83768	0.65950	0.45452	0.62497	0.65950	0.41768	0.58925	4.18830	8.44766	0.66418	0.46447	0.63432	0.66418	0.42835	0.59978
88	79	4.28812	8.39698	0.65950	0.47339	0.64259	0.65950	0.43192	0.60327	4.18830	8.04359	0.66418	0.48279	0.65119	0.66418	0.44217	0.61320
88	80	4.28812	7.96110	0.65950	0.49329	0.66067	0.65950	0.44671	0.61755	4.18830	7.64214	0.66418	0.50211	0.66854	0.66418	0.45655	0.62689
88	81	4.28812	7.53168	0.65950	0.51417	0.67914	0.65950	0.46203	0.63204	4.18830	7.24488	0.66418	0.52238	0.68627	0.66418	0.47144	0.64079
88	82	4.28812	7.11054	0.65950	0.53594	0.69787	0.65950	0.47783	0.64666	4.18830	6.85364	0.66418	0.54354	0.70428	0.66418	0.48681	0.65484
88	83	4.28812	6.69952	0.65950	0.55851	0.71672	0.65950	0.49404	0.66134	4.18830	6.47024	0.66418	0.56547	0.72243	0.66418	0.50258	0.66896
88	84	4.28812	6.30023	0.65950	0.58172	0.73555	0.65950	0.51059	0.67601	4.18830	6.09632	0.66418	0.58804	0.74059	0.66418	0.51870	0.68309
88	85	4.28812	5.91444	0.65950	0.60539	0.75420	0.65950	0.52741	0.69059	4.18830	5.73370	0.66418	0.61108	0.75859	0.66418	0.53509	0.69714
88	86	4.28812	5.54396	0.65950	0.62931	0.77248	0.65950	0.54438	0.70498	4.18830	5.38421	0.66418	0.63436	0.77628	0.66418	0.55163	0.71104
88	87	4.28812	5.19034	0.65950	0.65323	0.79025	0.65950	0.56142	0.71912	4.18830	5.04951	0.66418	0.65767	0.79349	0.66418	0.56825	0.72469
88	88	4.28812	4.85473	0.65950	0.67693	0.80735	0.65950	0.57845	0.73293	4.18830	4.73086	0.66418	0.68077	0.81007	0.66418	0.58486	0.73806
88	89	4.28812	4.53813	0.65950	0.70017	0.82364	0.65950	0.59536	0.74637	4.18830	4.42936	0.66418	0.70344	0.82591	0.66418	0.60136	0.75106
88	90	4.28812	4.24126	0.65950	0.72272	0.83905	0.65950	0.61210	0.75938	4.18830	4.14588	0.66418	0.72547	0.84089	0.66418	0.61770	0.76368
88	91	4.28812	3.96420	0.65950	0.74443	0.85349	0.65950	0.62863	0.77197	4.18830	3.88065	0.66418	0.74668	0.85497	0.66418	0.63384	0.77589
88	92	4.28812	3.70604	0.65950	0.76519	0.86698	0.65950	0.64493	0.78415	4.18830	3.63292	0.66418	0.76700	0.86814	0.66418	0.64977	0.78771
88	93	4.28812	3.46525	0.65950	0.78496	0.87953	0.65950	0.66100	0.79591	4.18830	3.40133	0.66418	0.78637	0.88041	0.66418	0.66548	0.79915
88	94	4.28812	3.23968	0.65950	0.80376	0.89121	0.65950	0.67684	0.80728	4.18830	3.18390	0.66418	0.80482	0.89185	0.66418	0.68098	0.81022
88	95	4.28812	3.02715	0.65950	0.82161	0.90207	0.65950	0.69242	0.81826	4.18830	2.97857	0.66418	0.82235	0.90252	0.66418	0.69623	0.82092
88	96	4.28812	2.82535	0.65950	0.83850	0.91215	0.65950	0.70767	0.82881	4.18830	2.78314	0.66418	0.83897	0.91244	0.66418	0.71117	0.83121
88	97	4.28812	2.63737	0.65950	0.85419	0.92136	0.65950	0.72245	0.83886	4.18830	2.60073	0.66418	0.85445	0.92151	0.66418	0.72566	0.84103
88	98	4.28812	2.46279	0.65950	0.86866	0.92971	0.65950	0.73673	0.84841	4.18830	2.43099	0.66418	0.86873	0.92976	0.66418	0.73967	0.85036
88	99	4.28812	2.30125	0.65950	0.88189	0.93724	0.65950	0.75044	0.85743	4.18830	2.27364	0.66418	0.88183	0.93720	0.66418	0.75314	0.85919
88	100	4.28812	2.15258	0.65950	0.89389	0.94397	0.65950	0.76353	0.86591	4.18830	2.12860	0.66418	0.89371	0.94387	0.66418	0.76600	0.86750
88	101	4.28812	2.01649	0.65950	0.90468	0.94996	0.65950	0.77595	0.87384	4.18830	1.99561	0.66418	0.90442	0.94981	0.66418	0.77821	0.87527
88	102	4.28812	1.89293	0.65950	0.91430	0.95523	0.65950	0.78766	0.88122	4.18830	1.87471	0.66418	0.91398	0.95506	0.66418	0.78974	0.88252
88	103	4.28812	1.78083	0.65950	0.92284	0.95987	0.65950	0.79868	0.88807	4.18830	1.76487	0.66418	0.92248	0.95968	0.66418	0.80059	0.88925
88	104	4.28812	1.67943	0.65950	0.93039	0.96394	0.65950	0.80898	0.89440	4.18830	1.66540	0.66418	0.93001	0.96373	0.66418	0.81073	0.89547
88	105	4.28812	1.58804	0.65950	0.93703	0.96749	0.65950	0.81853	0.90021	4.18830	1.57565	0.66418	0.93663	0.96728	0.66418	0.82015	0.90119
88	106	4.28812	1.50600	0.65950	0.94282	0.97057	0.65950	0.82731	0.90549	4.18830	1.49500	0.66418	0.94241	0.97035	0.66418	0.82881	0.90639
88	107	4.28812	1.43298	0.65950	0.94781	0.97321	0.65950	0.83522	0.91021	4.18830	1.42313	0.66418	0.94741	0.97299	0.66418	0.83663	0.91105
88	108	4.28812	1.36894	0.65950	0.95202	0.97542	0.65950	0.84213	0.91430	4.18830	1.36003	0.66418	0.95163	0.97521	0.66418	0.84346	0.91508
88	109	4.28812	1.31458	0.65950	0.95542	0.97720	0.65950	0.84779	0.91763	4.18830	1.30641	0.66418	0.95504	0.97700	0.66418	0.84906	0.91837
88	110	4.28812	1.27298	0.65950	0.95789	0.97849	0.65950	0.85192	0.92004	4.18830	1.26533	0.66418	0.95752	0.97830	0.66418	0.85315	0.92076
89	1	4.04302	26.62178	0.64767	0.15186	0.26368	0.64767	0.15181	0.26360	3.95423	22.51412	0.65245	0.17562	0.29877	0.65245	0.17556	0.29869
89	2	4.04302	26.56961	0.64767	0.15216	0.26413	0.64767	0.15211	0.26406	3.95423	22.48584	0.65245	0.17584	0.29909	0.65245	0.17579	0.29902

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
89	3	4.04302	26.51422	0.64767	0.15248	0.26461	0.64767	0.15244	0.26455	3.95423	22.45520	0.65245	0.17608	0.29944	0.65245	0.17604	0.29938
89	4	4.04302	26.45593	0.64767	0.15281	0.26511	0.64767	0.15277	0.26505	3.95423	22.42249	0.65245	0.17634	0.29981	0.65245	0.17630	0.29975
89	5	4.04302	26.39526	0.64767	0.15316	0.26564	0.64767	0.15312	0.26558	3.95423	22.38814	0.65245	0.17661	0.30020	0.65245	0.17657	0.30014
89	6	4.04302	26.33222	0.64767	0.15353	0.26619	0.64767	0.15349	0.26613	3.95423	22.35215	0.65245	0.17690	0.30061	0.65245	0.17685	0.30055
89	7	4.04302	26.26662	0.64767	0.15391	0.26677	0.64767	0.15387	0.26670	3.95423	22.31437	0.65245	0.17720	0.30105	0.65245	0.17715	0.30098
89	8	4.04302	26.19847	0.64767	0.15431	0.26737	0.64767	0.15427	0.26730	3.95423	22.27480	0.65245	0.17751	0.30150	0.65245	0.17746	0.30143
89	9	4.04302	26.12745	0.64767	0.15473	0.26800	0.64767	0.15469	0.26793	3.95423	22.23319	0.65245	0.17784	0.30198	0.65245	0.17779	0.30190
89	10	4.04302	26.05351	0.64767	0.15517	0.26866	0.64767	0.15512	0.26858	3.95423	22.18946	0.65245	0.17819	0.30248	0.65245	0.17813	0.30240
89	11	4.04302	25.97700	0.64767	0.15563	0.26934	0.64767	0.15557	0.26925	3.95423	22.14392	0.65245	0.17856	0.30301	0.65245	0.17849	0.30292
89	12	4.04302	25.89730	0.64767	0.15611	0.27005	0.64767	0.15604	0.26996	3.95423	22.09606	0.65245	0.17894	0.30356	0.65245	0.17887	0.30346
89	13	4.04302	25.81474	0.64767	0.15660	0.27080	0.64767	0.15653	0.27069	3.95423	22.04614	0.65245	0.17934	0.30414	0.65245	0.17926	0.30403
89	14	4.04302	25.72901	0.64767	0.15712	0.27158	0.64767	0.15704	0.27145	3.95423	21.99389	0.65245	0.17977	0.30475	0.65245	0.17968	0.30462
89	15	4.04302	25.64035	0.64767	0.15766	0.27238	0.64767	0.15757	0.27224	3.95423	21.93952	0.65245	0.18021	0.30539	0.65245	0.18011	0.30524
89	16	4.04302	25.54880	0.64767	0.15823	0.27322	0.64767	0.15812	0.27306	3.95423	21.88305	0.65245	0.18067	0.30605	0.65245	0.18056	0.30588
89	17	4.04302	25.45467	0.64767	0.15881	0.27409	0.64767	0.15869	0.27392	3.95423	21.82476	0.65245	0.18115	0.30674	0.65245	0.18103	0.30656
89	18	4.04302	25.35821	0.64767	0.15941	0.27499	0.64767	0.15929	0.27481	3.95423	21.76485	0.65245	0.18165	0.30745	0.65245	0.18152	0.30726
89	19	4.04302	25.25875	0.64767	0.16004	0.27592	0.64767	0.15992	0.27574	3.95423	21.70276	0.65245	0.18217	0.30820	0.65245	0.18204	0.30801
89	20	4.04302	25.15564	0.64767	0.16070	0.27690	0.64767	0.16058	0.27672	3.95423	21.63792	0.65245	0.18272	0.30898	0.65245	0.18259	0.30879
89	21	4.04302	25.04833	0.64767	0.16139	0.27792	0.64767	0.16127	0.27775	3.95423	21.56986	0.65245	0.18329	0.30980	0.65245	0.18317	0.30962
89	22	4.04302	24.93660	0.64767	0.16211	0.27899	0.64767	0.16199	0.27882	3.95423	21.49836	0.65245	0.18390	0.31067	0.65245	0.18378	0.31049
89	23	4.04302	24.82004	0.64767	0.16287	0.28012	0.64767	0.16275	0.27994	3.95423	21.42306	0.65245	0.18455	0.31159	0.65245	0.18442	0.31141
89	24	4.04302	24.69862	0.64767	0.16367	0.28130	0.64767	0.16354	0.28111	3.95423	21.34391	0.65245	0.18523	0.31257	0.65245	0.18510	0.31237
89	25	4.04302	24.57203	0.64767	0.16451	0.28254	0.64767	0.16438	0.28234	3.95423	21.26064	0.65245	0.18596	0.31360	0.65245	0.18581	0.31339
89	26	4.04302	24.44053	0.64767	0.16539	0.28384	0.64767	0.16525	0.28363	3.95423	21.17342	0.65245	0.18672	0.31468	0.65245	0.18656	0.31445
89	27	4.04302	24.30438	0.64767	0.16632	0.28520	0.64767	0.16616	0.28497	3.95423	21.08250	0.65245	0.18752	0.31582	0.65245	0.18735	0.31557
89	28	4.04302	24.16342	0.64767	0.16728	0.28662	0.64767	0.16711	0.28637	3.95423	20.98768	0.65245	0.18836	0.31701	0.65245	0.18818	0.31675
89	29	4.04302	24.01762	0.64767	0.16830	0.28811	0.64767	0.16811	0.28783	3.95423	20.88895	0.65245	0.18925	0.31827	0.65245	0.18905	0.31798
89	30	4.04302	23.86654	0.64767	0.16936	0.28966	0.64767	0.16915	0.28936	3.95423	20.78588	0.65245	0.19018	0.31959	0.65245	0.18996	0.31928
89	31	4.04302	23.71037	0.64767	0.17047	0.29129	0.64767	0.17025	0.29096	3.95423	20.67862	0.65245	0.19117	0.32097	0.65245	0.19093	0.32064
89	32	4.04302	23.54876	0.64767	0.17164	0.29299	0.64767	0.17140	0.29264	3.95423	20.56684	0.65245	0.19220	0.32243	0.65245	0.19195	0.32207
89	33	4.04302	23.38162	0.64767	0.17286	0.29477	0.64767	0.17261	0.29440	3.95423	20.45044	0.65245	0.19329	0.32396	0.65245	0.19302	0.32358
89	34	4.04302	23.20856	0.64767	0.17415	0.29663	0.64767	0.17387	0.29624	3.95423	20.32903	0.65245	0.19444	0.32558	0.65245	0.19415	0.32517
89	35	4.04302	23.02940	0.64767	0.17550	0.29859	0.64767	0.17520	0.29817	3.95423	20.20243	0.65245	0.19565	0.32728	0.65245	0.19534	0.32684
89	36	4.04302	22.84408	0.64767	0.17692	0.30064	0.64767	0.17660	0.30019	3.95423	20.07055	0.65245	0.19693	0.32906	0.65245	0.19660	0.32860
89	37	4.04302	22.65215	0.64767	0.17841	0.30280	0.64767	0.17807	0.30231	3.95423	19.93297	0.65245	0.19829	0.33095	0.65245	0.19793	0.33045
89	38	4.04302	22.45348	0.64767	0.17998	0.30506	0.64767	0.17962	0.30454	3.95423	19.78951	0.65245	0.19972	0.33294	0.65245	0.19933	0.33241

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
89	39	4.04302	22.24766	0.64767	0.18164	0.30744	0.64767	0.18124	0.30687	3.95423	19.63978	0.65245	0.20123	0.33504	0.65245	0.20082	0.33447
89	40	4.04302	22.03447	0.64767	0.18339	0.30994	0.64767	0.18295	0.30932	3.95423	19.48352	0.65245	0.20284	0.33726	0.65245	0.20238	0.33663
89	41	4.04302	21.81357	0.64767	0.18523	0.31257	0.64767	0.18475	0.31188	3.95423	19.32040	0.65245	0.20454	0.33961	0.65245	0.20403	0.33891
89	42	4.04302	21.58485	0.64767	0.18718	0.31534	0.64767	0.18664	0.31456	3.95423	19.15023	0.65245	0.20634	0.34209	0.65245	0.20576	0.34130
89	43	4.04302	21.34779	0.64767	0.18924	0.31826	0.64767	0.18861	0.31737	3.95423	18.97251	0.65245	0.20825	0.34471	0.65245	0.20759	0.34381
89	44	4.04302	21.10218	0.64767	0.19142	0.32133	0.64767	0.19069	0.32030	3.95423	18.78697	0.65245	0.21027	0.34748	0.65245	0.20951	0.34643
89	45	4.04302	20.84782	0.64767	0.19372	0.32457	0.64767	0.19285	0.32334	3.95423	18.59337	0.65245	0.21242	0.35041	0.65245	0.21151	0.34917
89	46	4.04302	20.58697	0.64767	0.19614	0.32795	0.64767	0.19511	0.32651	3.95423	18.39367	0.65245	0.21468	0.35348	0.65245	0.21361	0.35203
89	47	4.04302	20.32000	0.64767	0.19867	0.33148	0.64767	0.19746	0.32980	3.95423	18.18814	0.65245	0.21706	0.35669	0.65245	0.21580	0.35499
89	48	4.04302	20.04764	0.64767	0.20132	0.33516	0.64767	0.19992	0.33322	3.95423	17.97738	0.65245	0.21955	0.36005	0.65245	0.21809	0.35808
89	49	4.04302	19.77090	0.64767	0.20408	0.33899	0.64767	0.20249	0.33678	3.95423	17.76227	0.65245	0.22214	0.36353	0.65245	0.22048	0.36131
89	50	4.04302	19.49116	0.64767	0.20696	0.34295	0.64767	0.20517	0.34049	3.95423	17.54401	0.65245	0.22485	0.36715	0.65245	0.22299	0.36467
89	51	4.04302	19.21029	0.64767	0.20995	0.34703	0.64767	0.20800	0.34438	3.95423	17.32430	0.65245	0.22765	0.37088	0.65245	0.22564	0.36820
89	52	4.04302	18.92146	0.64767	0.21310	0.35133	0.64767	0.21099	0.34845	3.95423	17.09693	0.65245	0.23063	0.37481	0.65245	0.22844	0.37192
89	53	4.04302	18.62485	0.64767	0.21644	0.35586	0.64767	0.21413	0.35273	3.95423	16.86201	0.65245	0.23378	0.37896	0.65245	0.23140	0.37583
89	54	4.04302	18.32038	0.64767	0.21997	0.36062	0.64767	0.21746	0.35723	3.95423	16.61938	0.65245	0.23712	0.38334	0.65245	0.23453	0.37994
89	55	4.04302	18.00819	0.64767	0.22372	0.36564	0.64767	0.22097	0.36196	3.95423	16.36911	0.65245	0.24067	0.38797	0.65245	0.23784	0.38428
89	56	4.04302	17.68820	0.64767	0.22769	0.37092	0.64767	0.22468	0.36693	3.95423	16.11103	0.65245	0.24444	0.39285	0.65245	0.24135	0.38886
89	57	4.04302	17.36037	0.64767	0.23190	0.37649	0.64767	0.22862	0.37215	3.95423	15.84506	0.65245	0.24844	0.39801	0.65245	0.24508	0.39368
89	58	4.04302	17.02468	0.64767	0.23637	0.38236	0.64767	0.23278	0.37765	3.95423	15.57108	0.65245	0.25271	0.40345	0.65245	0.24903	0.39876
89	59	4.04302	16.68091	0.64767	0.24113	0.38856	0.64767	0.23720	0.38344	3.95423	15.28882	0.65245	0.25725	0.40922	0.65245	0.25323	0.40413
89	60	4.04302	16.32913	0.64767	0.24619	0.39511	0.64767	0.24188	0.38954	3.95423	14.99826	0.65245	0.26209	0.41532	0.65245	0.25769	0.40979
89	61	4.04302	15.96913	0.64767	0.25159	0.40203	0.64767	0.24685	0.39596	3.95423	14.69911	0.65245	0.26726	0.42179	0.65245	0.26244	0.41577
89	62	4.04302	15.60088	0.64767	0.25735	0.40935	0.64767	0.25213	0.40272	3.95423	14.39128	0.65245	0.27278	0.42864	0.65245	0.26749	0.42208
89	63	4.04302	15.22446	0.64767	0.26350	0.41710	0.64767	0.25774	0.40985	3.95423	14.07472	0.65245	0.27869	0.43590	0.65245	0.27286	0.42874
89	64	4.04302	14.83980	0.64767	0.27008	0.42530	0.64767	0.26371	0.41735	3.95423	13.74931	0.65245	0.28502	0.44361	0.65245	0.27858	0.43576
89	65	4.04302	14.44688	0.64767	0.27714	0.43400	0.64767	0.27004	0.42525	3.95423	13.41490	0.65245	0.29182	0.45179	0.65245	0.28467	0.44318
89	66	4.04302	14.04613	0.64767	0.28469	0.44320	0.64767	0.27678	0.43356	3.95423	13.07182	0.65245	0.29910	0.46048	0.65245	0.29114	0.45099
89	67	4.04302	13.63788	0.64767	0.29279	0.45296	0.64767	0.28394	0.44229	3.95423	12.72027	0.65245	0.30692	0.46969	0.65245	0.29804	0.45921
89	68	4.04302	13.22255	0.64767	0.30148	0.46329	0.64767	0.29155	0.45147	3.95423	12.36057	0.65245	0.31532	0.47946	0.65245	0.30537	0.46787
89	69	4.04302	12.80079	0.64767	0.31080	0.47422	0.64767	0.29963	0.46110	3.95423	11.99324	0.65245	0.32434	0.48981	0.65245	0.31317	0.47696
89	70	4.04302	12.37331	0.64767	0.32080	0.48577	0.64767	0.30820	0.47119	3.95423	11.61885	0.65245	0.33402	0.50078	0.65245	0.32145	0.48651
89	71	4.04302	11.94070	0.64767	0.33154	0.49797	0.64767	0.31731	0.48175	3.95423	11.23789	0.65245	0.34442	0.51237	0.65245	0.33025	0.49653
89	72	4.04302	11.50357	0.64767	0.34305	0.51086	0.64767	0.32696	0.49280	3.95423	10.85087	0.65245	0.35559	0.52463	0.65245	0.33960	0.50701
89	73	4.04302	11.06278	0.64767	0.35541	0.52444	0.64767	0.33719	0.50433	3.95423	10.45855	0.65245	0.36758	0.53756	0.65245	0.34950	0.51798
89	74	4.04302	10.61910	0.64767	0.36867	0.53873	0.64767	0.34802	0.51634	3.95423	10.06159	0.65245	0.38045	0.55119	0.65245	0.36000	0.52941

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
89	75	4.04302	10.17356	0.64767	0.38288	0.55374	0.64767	0.35946	0.52883	3.95423	9.66092	0.65245	0.39424	0.56553	0.65245	0.37110	0.54132
89	76	4.04302	9.72734	0.64767	0.39808	0.56947	0.64767	0.37153	0.54178	3.95423	9.25762	0.65245	0.40901	0.58056	0.65245	0.38282	0.55368
89	77	4.04302	9.28160	0.64767	0.41432	0.58589	0.64767	0.38424	0.55516	3.95423	8.85278	0.65245	0.42478	0.59628	0.65245	0.39515	0.56646
89	78	4.04302	8.83768	0.64767	0.43162	0.60298	0.64767	0.39757	0.56894	3.95423	8.44766	0.65245	0.44160	0.61265	0.65245	0.40811	0.57965
89	79	4.04302	8.39698	0.64767	0.45000	0.62069	0.64767	0.41152	0.58308	3.95423	8.04359	0.65245	0.45947	0.62964	0.65245	0.42167	0.59321
89	80	4.04302	7.96110	0.64767	0.46945	0.63895	0.64767	0.42606	0.59754	3.95423	7.64214	0.65245	0.47839	0.64718	0.65245	0.43583	0.60707
89	81	4.04302	7.53168	0.64767	0.48995	0.65767	0.64767	0.44117	0.61224	3.95423	7.24488	0.65245	0.49832	0.66518	0.65245	0.45053	0.62120
89	82	4.04302	7.11054	0.64767	0.51142	0.67674	0.64767	0.45679	0.62712	3.95423	6.85364	0.65245	0.51922	0.68353	0.65245	0.46575	0.63551
89	83	4.04302	6.69952	0.64767	0.53377	0.69602	0.64767	0.47288	0.64211	3.95423	6.47024	0.65245	0.54097	0.70212	0.65245	0.48143	0.64995
89	84	4.04302	6.30023	0.64767	0.55688	0.71538	0.64767	0.48936	0.65714	3.95423	6.09632	0.65245	0.56347	0.72079	0.65245	0.49750	0.66444
89	85	4.04302	5.91444	0.64767	0.58057	0.73464	0.64767	0.50615	0.67211	3.95423	5.73370	0.65245	0.58655	0.73940	0.65245	0.51388	0.67889
89	86	4.04302	5.54396	0.64767	0.60465	0.75362	0.64767	0.52316	0.68694	3.95423	5.38421	0.65245	0.61001	0.75777	0.65245	0.53047	0.69321
89	87	4.04302	5.19034	0.64767	0.62886	0.77215	0.64767	0.54029	0.70154	3.95423	5.04951	0.65245	0.63362	0.77572	0.65245	0.54719	0.70733
89	88	4.04302	4.85473	0.64767	0.65300	0.79008	0.64767	0.55745	0.71585	3.95423	4.73086	0.65245	0.65716	0.79312	0.65245	0.56394	0.72118
89	89	4.04302	4.53813	0.64767	0.67680	0.80725	0.64767	0.57455	0.72980	3.95423	4.42936	0.65245	0.68039	0.80980	0.65245	0.58065	0.73470
89	90	4.04302	4.24126	0.64767	0.70004	0.82355	0.64767	0.59153	0.74335	3.95423	4.14588	0.65245	0.70309	0.82567	0.65245	0.59724	0.74784
89	91	4.04302	3.96420	0.64767	0.72253	0.83892	0.64767	0.60834	0.75648	3.95423	3.88065	0.65245	0.72509	0.84064	0.65245	0.61367	0.76059
89	92	4.04302	3.70604	0.64767	0.74417	0.85332	0.64767	0.62497	0.76921	3.95423	3.63292	0.65245	0.74627	0.85470	0.65245	0.62993	0.77295
89	93	4.04302	3.46525	0.64767	0.76491	0.86680	0.64767	0.64141	0.78153	3.95423	3.40133	0.65245	0.76658	0.86787	0.65245	0.64601	0.78494
89	94	4.04302	3.23968	0.64767	0.78473	0.87938	0.64767	0.65766	0.79348	3.95423	3.18390	0.65245	0.78603	0.88020	0.65245	0.66192	0.79657
89	95	4.04302	3.02715	0.64767	0.80366	0.89114	0.64767	0.67370	0.80504	3.95423	2.97857	0.65245	0.80461	0.89173	0.65245	0.67763	0.80784
89	96	4.04302	2.82535	0.64767	0.82167	0.90211	0.64767	0.68943	0.81617	3.95423	2.78314	0.65245	0.82234	0.90251	0.65245	0.69305	0.81870
89	97	4.04302	2.63737	0.64767	0.83850	0.91216	0.64767	0.70474	0.82680	3.95423	2.60073	0.65245	0.83892	0.91241	0.65245	0.70807	0.82909
89	98	4.04302	2.46279	0.64767	0.85410	0.92131	0.64767	0.71957	0.83692	3.95423	2.43099	0.65245	0.85432	0.92144	0.65245	0.72263	0.83898
89	99	4.04302	2.30125	0.64767	0.86844	0.92959	0.64767	0.73384	0.84649	3.95423	2.27364	0.65245	0.86849	0.92962	0.65245	0.73665	0.84836
89	100	4.04302	2.15258	0.64767	0.88150	0.93702	0.64767	0.74750	0.85551	3.95423	2.12860	0.65245	0.88142	0.93697	0.65245	0.75008	0.85720
89	101	4.04302	2.01649	0.64767	0.89329	0.94364	0.64767	0.76050	0.86396	3.95423	1.99561	0.65245	0.89311	0.94354	0.65245	0.76286	0.86548
89	102	4.04302	1.89293	0.64767	0.90385	0.94950	0.64767	0.77278	0.87183	3.95423	1.87471	0.65245	0.90359	0.94936	0.65245	0.77496	0.87321
89	103	4.04302	1.78083	0.64767	0.91326	0.95466	0.64767	0.78437	0.87915	3.95423	1.76487	0.65245	0.91295	0.95449	0.65245	0.78637	0.88041
89	104	4.04302	1.67943	0.64767	0.92160	0.95920	0.64767	0.79521	0.88592	3.95423	1.66540	0.65245	0.92126	0.95901	0.65245	0.79705	0.88707
89	105	4.04302	1.58804	0.64767	0.92896	0.96317	0.64767	0.80530	0.89215	3.95423	1.57565	0.65245	0.92859	0.96297	0.65245	0.80700	0.89319
89	106	4.04302	1.50600	0.64767	0.93539	0.96662	0.64767	0.81458	0.89782	3.95423	1.49500	0.65245	0.93501	0.96642	0.65245	0.81616	0.89878
89	107	4.04302	1.43298	0.64767	0.94096	0.96958	0.64767	0.82297	0.90289	3.95423	1.42313	0.65245	0.94058	0.96938	0.65245	0.82445	0.90378
89	108	4.04302	1.36894	0.64767	0.94566	0.97207	0.64767	0.83031	0.90729	3.95423	1.36003	0.65245	0.94529	0.97187	0.65245	0.83171	0.90813
89	109	4.04302	1.31458	0.64767	0.94947	0.97408	0.64767	0.83633	0.91087	3.95423	1.30641	0.65245	0.94910	0.97389	0.65245	0.83768	0.91167
89	110	4.04302	1.27298	0.64767	0.95225	0.97554	0.64767	0.84073	0.91348	3.95423	1.26533	0.65245	0.95189	0.97535	0.65245	0.84204	0.91425

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
90	1	3.81083	26.62178	0.63715	0.14314	0.25043	0.63715	0.14309	0.25036	3.73197	22.51412	0.64202	0.16575	0.28437	0.64202	0.16570	0.28429
90	2	3.81083	26.56961	0.63715	0.14342	0.25086	0.63715	0.14338	0.25080	3.73197	22.48584	0.64202	0.16596	0.28468	0.64202	0.16592	0.28461
90	3	3.81083	26.51422	0.63715	0.14372	0.25132	0.63715	0.14368	0.25127	3.73197	22.45520	0.64202	0.16619	0.28501	0.64202	0.16615	0.28495
90	4	3.81083	26.45593	0.63715	0.14404	0.25181	0.63715	0.14400	0.25175	3.73197	22.42249	0.64202	0.16643	0.28537	0.64202	0.16639	0.28531
90	5	3.81083	26.39526	0.63715	0.14437	0.25231	0.63715	0.14433	0.25226	3.73197	22.38814	0.64202	0.16669	0.28574	0.64202	0.16664	0.28568
90	6	3.81083	26.33222	0.63715	0.14471	0.25284	0.63715	0.14468	0.25278	3.73197	22.35215	0.64202	0.16695	0.28614	0.64202	0.16691	0.28608
90	7	3.81083	26.26662	0.63715	0.14508	0.25339	0.63715	0.14504	0.25333	3.73197	22.31437	0.64202	0.16724	0.28655	0.64202	0.16719	0.28649
90	8	3.81083	26.19847	0.63715	0.14545	0.25397	0.63715	0.14541	0.25391	3.73197	22.27480	0.64202	0.16753	0.28699	0.64202	0.16749	0.28692
90	9	3.81083	26.12745	0.63715	0.14585	0.25457	0.63715	0.14581	0.25450	3.73197	22.23319	0.64202	0.16785	0.28745	0.64202	0.16780	0.28738
90	10	3.81083	26.05351	0.63715	0.14626	0.25520	0.63715	0.14621	0.25513	3.73197	22.18946	0.64202	0.16818	0.28793	0.64202	0.16813	0.28785
90	11	3.81083	25.97700	0.63715	0.14669	0.25585	0.63715	0.14664	0.25577	3.73197	22.14392	0.64202	0.16852	0.28843	0.64202	0.16847	0.28835
90	12	3.81083	25.89730	0.63715	0.14714	0.25654	0.63715	0.14708	0.25645	3.73197	22.09606	0.64202	0.16888	0.28897	0.64202	0.16882	0.28888
90	13	3.81083	25.81474	0.63715	0.14761	0.25725	0.63715	0.14755	0.25715	3.73197	22.04614	0.64202	0.16927	0.28952	0.64202	0.16919	0.28942
90	14	3.81083	25.72901	0.63715	0.14810	0.25799	0.63715	0.14803	0.25788	3.73197	21.99389	0.64202	0.16967	0.29011	0.64202	0.16958	0.28999
90	15	3.81083	25.64035	0.63715	0.14861	0.25877	0.63715	0.14853	0.25864	3.73197	21.93952	0.64202	0.17008	0.29072	0.64202	0.16999	0.29058
90	16	3.81083	25.54880	0.63715	0.14914	0.25957	0.63715	0.14905	0.25942	3.73197	21.88305	0.64202	0.17052	0.29136	0.64202	0.17041	0.29120
90	17	3.81083	25.45467	0.63715	0.14969	0.26040	0.63715	0.14959	0.26024	3.73197	21.82476	0.64202	0.17097	0.29202	0.64202	0.17086	0.29185
90	18	3.81083	25.35821	0.63715	0.15026	0.26126	0.63715	0.15015	0.26110	3.73197	21.76485	0.64202	0.17144	0.29270	0.64202	0.17132	0.29253
90	19	3.81083	25.25875	0.63715	0.15085	0.26216	0.63715	0.15074	0.26199	3.73197	21.70276	0.64202	0.17193	0.29342	0.64202	0.17181	0.29325
90	20	3.81083	25.15564	0.63715	0.15147	0.26309	0.63715	0.15136	0.26293	3.73197	21.63792	0.64202	0.17245	0.29417	0.64202	0.17233	0.29400
90	21	3.81083	25.04833	0.63715	0.15212	0.26407	0.63715	0.15201	0.26391	3.73197	21.56986	0.64202	0.17299	0.29496	0.64202	0.17288	0.29479
90	22	3.81083	24.93660	0.63715	0.15280	0.26510	0.63715	0.15270	0.26494	3.73197	21.49836	0.64202	0.17357	0.29580	0.64202	0.17345	0.29563
90	23	3.81083	24.82004	0.63715	0.15352	0.26618	0.63715	0.15341	0.26601	3.73197	21.42306	0.64202	0.17418	0.29668	0.64202	0.17406	0.29651
90	24	3.81083	24.69862	0.63715	0.15427	0.26731	0.63715	0.15416	0.26714	3.73197	21.34391	0.64202	0.17482	0.29762	0.64202	0.17470	0.29744
90	25	3.81083	24.57203	0.63715	0.15507	0.26850	0.63715	0.15495	0.26832	3.73197	21.26064	0.64202	0.17551	0.29861	0.64202	0.17538	0.29842
90	26	3.81083	24.44053	0.63715	0.15590	0.26974	0.63715	0.15577	0.26955	3.73197	21.17342	0.64202	0.17623	0.29965	0.64202	0.17608	0.29944
90	27	3.81083	24.30438	0.63715	0.15677	0.27105	0.63715	0.15663	0.27083	3.73197	21.08250	0.64202	0.17698	0.30074	0.64202	0.17683	0.30052
90	28	3.81083	24.16342	0.63715	0.15768	0.27241	0.63715	0.15753	0.27218	3.73197	20.98768	0.64202	0.17778	0.30189	0.64202	0.17761	0.30165
90	29	3.81083	24.01762	0.63715	0.15864	0.27383	0.63715	0.15847	0.27358	3.73197	20.88895	0.64202	0.17862	0.30310	0.64202	0.17844	0.30284
90	30	3.81083	23.86654	0.63715	0.15964	0.27532	0.63715	0.15945	0.27505	3.73197	20.78588	0.64202	0.17950	0.30437	0.64202	0.17930	0.30408
90	31	3.81083	23.71037	0.63715	0.16069	0.27688	0.63715	0.16049	0.27659	3.73197	20.67862	0.64202	0.18043	0.30570	0.64202	0.18022	0.30539
90	32	3.81083	23.54876	0.63715	0.16179	0.27851	0.63715	0.16157	0.27820	3.73197	20.56684	0.64202	0.18140	0.30710	0.64202	0.18118	0.30677
90	33	3.81083	23.38162	0.63715	0.16294	0.28022	0.63715	0.16271	0.27988	3.73197	20.45044	0.64202	0.18243	0.30857	0.64202	0.18219	0.30822
90	34	3.81083	23.20856	0.63715	0.16415	0.28201	0.63715	0.16391	0.28165	3.73197	20.32903	0.64202	0.18352	0.31012	0.64202	0.18326	0.30975
90	35	3.81083	23.02940	0.63715	0.16542	0.28389	0.63715	0.16516	0.28350	3.73197	20.20243	0.64202	0.18467	0.31176	0.64202	0.18438	0.31136
90	36	3.81083	22.84408	0.63715	0.16676	0.28586	0.63715	0.16648	0.28544	3.73197	20.07055	0.64202	0.18587	0.31348	0.64202	0.18558	0.31305

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
90	37	3.81083	22.65215	0.63715	0.16817	0.28792	0.63715	0.16787	0.28748	3.73197	19.93297	0.64202	0.18715	0.31530	0.64202	0.18683	0.31484
90	38	3.81083	22.45348	0.63715	0.16966	0.29009	0.63715	0.16933	0.28962	3.73197	19.78951	0.64202	0.18850	0.31721	0.64202	0.18816	0.31672
90	39	3.81083	22.24766	0.63715	0.17122	0.29238	0.63715	0.17087	0.29187	3.73197	19.63978	0.64202	0.18993	0.31923	0.64202	0.18956	0.31871
90	40	3.81083	22.03447	0.63715	0.17287	0.29478	0.63715	0.17248	0.29422	3.73197	19.48352	0.64202	0.19145	0.32137	0.64202	0.19104	0.32080
90	41	3.81083	21.81357	0.63715	0.17461	0.29731	0.63715	0.17418	0.29669	3.73197	19.32040	0.64202	0.19305	0.32363	0.64202	0.19260	0.32300
90	42	3.81083	21.58485	0.63715	0.17645	0.29997	0.63715	0.17597	0.29927	3.73197	19.15023	0.64202	0.19476	0.32602	0.64202	0.19425	0.32531
90	43	3.81083	21.34779	0.63715	0.17839	0.30277	0.63715	0.17784	0.30198	3.73197	18.97251	0.64202	0.19656	0.32854	0.64202	0.19598	0.32774
90	44	3.81083	21.10218	0.63715	0.18045	0.30573	0.63715	0.17980	0.30480	3.73197	18.78697	0.64202	0.19848	0.33122	0.64202	0.19780	0.33027
90	45	3.81083	20.84782	0.63715	0.18262	0.30884	0.63715	0.18185	0.30774	3.73197	18.59337	0.64202	0.20051	0.33404	0.64202	0.19971	0.33292
90	46	3.81083	20.58697	0.63715	0.18490	0.31210	0.63715	0.18399	0.31079	3.73197	18.39367	0.64202	0.20265	0.33701	0.64202	0.20170	0.33568
90	47	3.81083	20.32000	0.63715	0.18729	0.31550	0.63715	0.18622	0.31397	3.73197	18.18814	0.64202	0.20490	0.34011	0.64202	0.20377	0.33856
90	48	3.81083	20.04764	0.63715	0.18980	0.31904	0.63715	0.18855	0.31727	3.73197	17.97738	0.64202	0.20725	0.34334	0.64202	0.20594	0.34155
90	49	3.81083	19.77090	0.63715	0.19241	0.32272	0.63715	0.19098	0.32071	3.73197	17.76227	0.64202	0.20971	0.34671	0.64202	0.20822	0.34467
90	50	3.81083	19.49116	0.63715	0.19513	0.32654	0.63715	0.19352	0.32429	3.73197	17.54401	0.64202	0.21227	0.35020	0.64202	0.21060	0.34792
90	51	3.81083	19.21029	0.63715	0.19794	0.33047	0.63715	0.19620	0.32804	3.73197	17.32430	0.64202	0.21492	0.35380	0.64202	0.21311	0.35134
90	52	3.81083	18.92146	0.63715	0.20092	0.33462	0.63715	0.19902	0.33198	3.73197	17.09693	0.64202	0.21773	0.35760	0.64202	0.21576	0.35494
90	53	3.81083	18.62485	0.63715	0.20408	0.33898	0.63715	0.20201	0.33611	3.73197	16.86201	0.64202	0.22072	0.36162	0.64202	0.21857	0.35873
90	54	3.81083	18.32038	0.63715	0.20742	0.34357	0.63715	0.20516	0.34046	3.73197	16.61938	0.64202	0.22388	0.36585	0.64202	0.22154	0.36272
90	55	3.81083	18.00819	0.63715	0.21096	0.34841	0.63715	0.20848	0.34503	3.73197	16.36911	0.64202	0.22724	0.37032	0.64202	0.22468	0.36693
90	56	3.81083	17.68820	0.63715	0.21471	0.35351	0.63715	0.21201	0.34984	3.73197	16.11103	0.64202	0.23080	0.37505	0.64202	0.22802	0.37136
90	57	3.81083	17.36037	0.63715	0.21869	0.35889	0.63715	0.21573	0.35490	3.73197	15.84506	0.64202	0.23460	0.38004	0.64202	0.23156	0.37604
90	58	3.81083	17.02468	0.63715	0.22292	0.36456	0.63715	0.21969	0.36023	3.73197	15.57108	0.64202	0.23863	0.38532	0.64202	0.23532	0.38098
90	59	3.81083	16.68091	0.63715	0.22741	0.37056	0.63715	0.22388	0.36585	3.73197	15.28882	0.64202	0.24293	0.39090	0.64202	0.23931	0.38620
90	60	3.81083	16.32913	0.63715	0.23220	0.37689	0.63715	0.22832	0.37177	3.73197	14.99826	0.64202	0.24752	0.39682	0.64202	0.24355	0.39171
90	61	3.81083	15.96913	0.63715	0.23731	0.38359	0.63715	0.23305	0.37800	3.73197	14.69911	0.64202	0.25242	0.40309	0.64202	0.24807	0.39753
90	62	3.81083	15.60088	0.63715	0.24276	0.39069	0.63715	0.23807	0.38458	3.73197	14.39128	0.64202	0.25766	0.40975	0.64202	0.25288	0.40368
90	63	3.81083	15.22446	0.63715	0.24859	0.39820	0.63715	0.24341	0.39152	3.73197	14.07472	0.64202	0.26327	0.41681	0.64202	0.25800	0.41017
90	64	3.81083	14.83980	0.63715	0.25483	0.40616	0.63715	0.24909	0.39883	3.73197	13.74931	0.64202	0.26928	0.42431	0.64202	0.26345	0.41704
90	65	3.81083	14.44688	0.63715	0.26152	0.41461	0.63715	0.25513	0.40654	3.73197	13.41490	0.64202	0.27573	0.43227	0.64202	0.26927	0.42429
90	66	3.81083	14.04613	0.63715	0.26869	0.42357	0.63715	0.26156	0.41466	3.73197	13.07182	0.64202	0.28266	0.44074	0.64202	0.27546	0.43194
90	67	3.81083	13.63788	0.63715	0.27638	0.43307	0.63715	0.26839	0.42320	3.73197	12.72027	0.64202	0.29010	0.44973	0.64202	0.28205	0.44000
90	68	3.81083	13.22255	0.63715	0.28464	0.44314	0.63715	0.27567	0.43220	3.73197	12.36057	0.64202	0.29810	0.45928	0.64202	0.28908	0.44850
90	69	3.81083	12.80079	0.63715	0.29351	0.45382	0.63715	0.28341	0.44165	3.73197	11.99324	0.64202	0.30669	0.46941	0.64202	0.29656	0.45745
90	70	3.81083	12.37331	0.63715	0.30303	0.46512	0.63715	0.29163	0.45157	3.73197	11.61885	0.64202	0.31593	0.48016	0.64202	0.30451	0.46686
90	71	3.81083	11.94070	0.63715	0.31327	0.47708	0.63715	0.30038	0.46198	3.73197	11.23789	0.64202	0.32586	0.49155	0.64202	0.31298	0.47675
90	72	3.81083	11.50357	0.63715	0.32427	0.48973	0.63715	0.30966	0.47289	3.73197	10.85087	0.64202	0.33655	0.50361	0.64202	0.32198	0.48712

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
90	73	3.81083	11.06278	0.63715	0.33609	0.50309	0.63715	0.31952	0.48430	3.73197	10.45855	0.64202	0.34803	0.51636	0.64202	0.33155	0.49799
90	74	3.81083	10.61910	0.63715	0.34879	0.51719	0.63715	0.32998	0.49622	3.73197	10.06159	0.64202	0.36038	0.52983	0.64202	0.34170	0.50935
90	75	3.81083	10.17356	0.63715	0.36243	0.53204	0.63715	0.34106	0.50864	3.73197	9.66092	0.64202	0.37365	0.54403	0.64202	0.35246	0.52121
90	76	3.81083	9.72734	0.63715	0.37706	0.54763	0.63715	0.35276	0.52155	3.73197	9.25762	0.64202	0.38789	0.55896	0.64202	0.36384	0.53355
90	77	3.81083	9.28160	0.63715	0.39272	0.56397	0.63715	0.36512	0.53492	3.73197	8.85278	0.64202	0.40313	0.57462	0.64202	0.37585	0.54636
90	78	3.81083	8.83768	0.63715	0.40946	0.58102	0.63715	0.37811	0.54874	3.73197	8.44766	0.64202	0.41943	0.59099	0.64202	0.38850	0.55960
90	79	3.81083	8.39698	0.63715	0.42731	0.59876	0.63715	0.39175	0.56296	3.73197	8.04359	0.64202	0.43681	0.60802	0.64202	0.40179	0.57325
90	80	3.81083	7.96110	0.63715	0.44625	0.61712	0.63715	0.40601	0.57754	3.73197	7.64214	0.64202	0.45526	0.62568	0.64202	0.41568	0.58725
90	81	3.81083	7.53168	0.63715	0.46629	0.63601	0.63715	0.42087	0.59241	3.73197	7.24488	0.64202	0.47478	0.64387	0.64202	0.43016	0.60156
90	82	3.81083	7.11054	0.63715	0.48737	0.65534	0.63715	0.43628	0.60751	3.73197	6.85364	0.64202	0.49532	0.66250	0.64202	0.44519	0.61610
90	83	3.81083	6.69952	0.63715	0.50941	0.67498	0.63715	0.45219	0.62277	3.73197	6.47024	0.64202	0.51680	0.68144	0.64202	0.46072	0.63081
90	84	3.81083	6.30023	0.63715	0.53231	0.69478	0.63715	0.46855	0.63811	3.73197	6.09632	0.64202	0.53913	0.70056	0.64202	0.47669	0.64562
90	85	3.81083	5.91444	0.63715	0.55591	0.71458	0.63715	0.48527	0.65344	3.73197	5.73370	0.64202	0.56214	0.71970	0.64202	0.49301	0.66043
90	86	3.81083	5.54396	0.63715	0.58001	0.73418	0.63715	0.50226	0.66867	3.73197	5.38421	0.64202	0.58565	0.73869	0.64202	0.50960	0.67515
90	87	3.81083	5.19034	0.63715	0.60439	0.75342	0.63715	0.51942	0.68370	3.73197	5.04951	0.64202	0.60944	0.75733	0.64202	0.52637	0.68970
90	88	3.81083	4.85473	0.63715	0.62883	0.77212	0.63715	0.53666	0.69847	3.73197	4.73086	0.64202	0.63330	0.77548	0.64202	0.54322	0.70401
90	89	3.81083	4.53813	0.63715	0.65306	0.79013	0.63715	0.55390	0.71291	3.73197	4.42936	0.64202	0.65697	0.79298	0.64202	0.56007	0.71801
90	90	3.81083	4.24126	0.63715	0.67687	0.80730	0.63715	0.57106	0.72697	3.73197	4.14588	0.64202	0.68024	0.80969	0.64202	0.57685	0.73165
90	91	3.81083	3.96420	0.63715	0.70004	0.82356	0.63715	0.58809	0.74063	3.73197	3.88065	0.64202	0.70290	0.82553	0.64202	0.59352	0.74491
90	92	3.81083	3.70604	0.63715	0.72247	0.83888	0.63715	0.60500	0.75389	3.73197	3.63292	0.64202	0.72485	0.84048	0.64202	0.61006	0.75781
90	93	3.81083	3.46525	0.63715	0.74408	0.85326	0.63715	0.62176	0.76677	3.73197	3.40133	0.64202	0.74602	0.85454	0.64202	0.62646	0.77034
90	94	3.81083	3.23968	0.63715	0.76486	0.86677	0.63715	0.63837	0.77928	3.73197	3.18390	0.64202	0.76640	0.86776	0.64202	0.64274	0.78252
90	95	3.81083	3.02715	0.63715	0.78481	0.87943	0.63715	0.65482	0.79141	3.73197	2.97857	0.64202	0.78600	0.88018	0.64202	0.65886	0.79435
90	96	3.81083	2.82535	0.63715	0.80391	0.89130	0.63715	0.67100	0.80312	3.73197	2.78314	0.64202	0.80479	0.89184	0.64202	0.67474	0.80578
90	97	3.81083	2.63737	0.63715	0.82186	0.90222	0.63715	0.68680	0.81432	3.73197	2.60073	0.64202	0.82246	0.90258	0.64202	0.69024	0.81674
90	98	3.81083	2.46279	0.63715	0.83857	0.91220	0.63715	0.70213	0.82500	3.73197	2.43099	0.64202	0.83895	0.91242	0.64202	0.70530	0.82719
90	99	3.81083	2.30125	0.63715	0.85402	0.92126	0.63715	0.71693	0.83513	3.73197	2.27364	0.64202	0.85421	0.92137	0.64202	0.71985	0.83711
90	100	3.81083	2.15258	0.63715	0.86816	0.92943	0.63715	0.73114	0.84469	3.73197	2.12860	0.64202	0.86819	0.92945	0.64202	0.73382	0.84648
90	101	3.81083	2.01649	0.63715	0.88098	0.93673	0.63715	0.74469	0.85366	3.73197	1.99561	0.64202	0.88090	0.93668	0.64202	0.74715	0.85528
90	102	3.81083	1.89293	0.63715	0.89250	0.94320	0.63715	0.75753	0.86204	3.73197	1.87471	0.64202	0.89233	0.94310	0.64202	0.75980	0.86350
90	103	3.81083	1.78083	0.63715	0.90282	0.94893	0.63715	0.76965	0.86983	3.73197	1.76487	0.64202	0.90257	0.94879	0.64202	0.77174	0.87117
90	104	3.81083	1.67943	0.63715	0.91199	0.95397	0.63715	0.78103	0.87705	3.73197	1.66540	0.64202	0.91170	0.95381	0.64202	0.78296	0.87827
90	105	3.81083	1.58804	0.63715	0.92011	0.95839	0.63715	0.79164	0.88370	3.73197	1.57565	0.64202	0.91978	0.95822	0.64202	0.79343	0.88482
90	106	3.81083	1.50600	0.63715	0.92723	0.96224	0.63715	0.80142	0.88977	3.73197	1.49500	0.64202	0.92689	0.96206	0.64202	0.80309	0.89079
90	107	3.81083	1.43298	0.63715	0.93341	0.96556	0.63715	0.81028	0.89520	3.73197	1.42313	0.64202	0.93305	0.96537	0.64202	0.81185	0.89615
90	108	3.81083	1.36894	0.63715	0.93865	0.96835	0.63715	0.81805	0.89992	3.73197	1.36003	0.64202	0.93829	0.96816	0.64202	0.81953	0.90082

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
90	109	3.81083	1.31458	0.63715	0.94290	0.97061	0.63715	0.82445	0.90378	3.73197	1.30641	0.64202	0.94255	0.97042	0.64202	0.82587	0.90463
90	110	3.81083	1.27298	0.63715	0.94600	0.97225	0.63715	0.82913	0.90658	3.73197	1.26533	0.64202	0.94565	0.97207	0.64202	0.83050	0.90740
91	1	3.59231	26.62178	0.62750	0.13493	0.23778	0.62750	0.13489	0.23771	3.52236	22.51412	0.63153	0.15644	0.27056	0.63153	0.15639	0.27049
91	2	3.59231	26.56961	0.62750	0.13520	0.23819	0.62750	0.13516	0.23814	3.52236	22.48584	0.63153	0.15664	0.27085	0.63153	0.15660	0.27079
91	3	3.59231	26.51422	0.62750	0.13548	0.23863	0.62750	0.13545	0.23858	3.52236	22.45520	0.63153	0.15685	0.27117	0.63153	0.15682	0.27112
91	4	3.59231	26.45593	0.62750	0.13578	0.23909	0.62750	0.13575	0.23904	3.52236	22.42249	0.63153	0.15708	0.27152	0.63153	0.15705	0.27146
91	5	3.59231	26.39526	0.62750	0.13609	0.23958	0.62750	0.13606	0.23953	3.52236	22.38814	0.63153	0.15732	0.27188	0.63153	0.15729	0.27182
91	6	3.59231	26.33222	0.62750	0.13642	0.24008	0.62750	0.13638	0.24003	3.52236	22.35215	0.63153	0.15758	0.27225	0.63153	0.15754	0.27220
91	7	3.59231	26.26662	0.62750	0.13676	0.24061	0.62750	0.13672	0.24056	3.52236	22.31437	0.63153	0.15784	0.27265	0.63153	0.15781	0.27260
91	8	3.59231	26.19847	0.62750	0.13711	0.24116	0.62750	0.13708	0.24111	3.52236	22.27480	0.63153	0.15812	0.27307	0.63153	0.15809	0.27301
91	9	3.59231	26.12745	0.62750	0.13749	0.24174	0.62750	0.13745	0.24168	3.52236	22.23319	0.63153	0.15842	0.27351	0.63153	0.15838	0.27345
91	10	3.59231	26.05351	0.62750	0.13788	0.24234	0.62750	0.13783	0.24227	3.52236	22.18946	0.63153	0.15873	0.27398	0.63153	0.15869	0.27391
91	11	3.59231	25.97700	0.62750	0.13828	0.24296	0.62750	0.13824	0.24290	3.52236	22.14392	0.63153	0.15906	0.27446	0.63153	0.15901	0.27439
91	12	3.59231	25.89730	0.62750	0.13871	0.24362	0.62750	0.13865	0.24354	3.52236	22.09606	0.63153	0.15940	0.27497	0.63153	0.15935	0.27489
91	13	3.59231	25.81474	0.62750	0.13915	0.24430	0.62750	0.13909	0.24421	3.52236	22.04614	0.63153	0.15976	0.27551	0.63153	0.15970	0.27541
91	14	3.59231	25.72901	0.62750	0.13961	0.24501	0.62750	0.13954	0.24491	3.52236	21.99389	0.63153	0.16014	0.27607	0.63153	0.16006	0.27596
91	15	3.59231	25.64035	0.62750	0.14009	0.24575	0.62750	0.14001	0.24564	3.52236	21.93952	0.63153	0.16053	0.27665	0.63153	0.16045	0.27653
91	16	3.59231	25.54880	0.62750	0.14059	0.24652	0.62750	0.14050	0.24639	3.52236	21.88305	0.63153	0.16094	0.27727	0.63153	0.16085	0.27712
91	17	3.59231	25.45467	0.62750	0.14111	0.24732	0.62750	0.14102	0.24718	3.52236	21.82476	0.63153	0.16137	0.27790	0.63153	0.16127	0.27775
91	18	3.59231	25.35821	0.62750	0.14165	0.24814	0.62750	0.14155	0.24799	3.52236	21.76485	0.63153	0.16182	0.27856	0.63153	0.16171	0.27840
91	19	3.59231	25.25875	0.62750	0.14220	0.24900	0.62750	0.14211	0.24885	3.52236	21.70276	0.63153	0.16228	0.27924	0.63153	0.16217	0.27908
91	20	3.59231	25.15564	0.62750	0.14279	0.24989	0.62750	0.14269	0.24974	3.52236	21.63792	0.63153	0.16277	0.27996	0.63153	0.16266	0.27981
91	21	3.59231	25.04833	0.62750	0.14340	0.25083	0.62750	0.14330	0.25068	3.52236	21.56986	0.63153	0.16328	0.28072	0.63153	0.16318	0.28057
91	22	3.59231	24.93660	0.62750	0.14404	0.25181	0.62750	0.14395	0.25167	3.52236	21.49836	0.63153	0.16382	0.28153	0.63153	0.16372	0.28137
91	23	3.59231	24.82004	0.62750	0.14472	0.25285	0.62750	0.14462	0.25270	3.52236	21.42306	0.63153	0.16440	0.28238	0.63153	0.16429	0.28222
91	24	3.59231	24.69862	0.62750	0.14543	0.25393	0.62750	0.14533	0.25378	3.52236	21.34391	0.63153	0.16501	0.28327	0.63153	0.16490	0.28311
91	25	3.59231	24.57203	0.62750	0.14618	0.25507	0.62750	0.14607	0.25491	3.52236	21.26064	0.63153	0.16565	0.28422	0.63153	0.16554	0.28405
91	26	3.59231	24.44053	0.62750	0.14696	0.25626	0.62750	0.14684	0.25608	3.52236	21.17342	0.63153	0.16633	0.28522	0.63153	0.16621	0.28504
91	27	3.59231	24.30438	0.62750	0.14778	0.25751	0.62750	0.14766	0.25732	3.52236	21.08250	0.63153	0.16705	0.28627	0.63153	0.16691	0.28607
91	28	3.59231	24.16342	0.62750	0.14864	0.25882	0.62750	0.14850	0.25860	3.52236	20.98768	0.63153	0.16780	0.28738	0.63153	0.16765	0.28716
91	29	3.59231	24.01762	0.62750	0.14954	0.26018	0.62750	0.14939	0.25995	3.52236	20.88895	0.63153	0.16859	0.28854	0.63153	0.16843	0.28830
91	30	3.59231	23.86654	0.62750	0.15049	0.26161	0.62750	0.15032	0.26136	3.52236	20.78588	0.63153	0.16942	0.28976	0.63153	0.16925	0.28950
91	31	3.59231	23.71037	0.62750	0.15148	0.26310	0.62750	0.15130	0.26283	3.52236	20.67862	0.63153	0.17030	0.29104	0.63153	0.17011	0.29076
91	32	3.59231	23.54876	0.62750	0.15251	0.26466	0.62750	0.15232	0.26437	3.52236	20.56684	0.63153	0.17122	0.29238	0.63153	0.17102	0.29208
91	33	3.59231	23.38162	0.62750	0.15360	0.26630	0.62750	0.15340	0.26599	3.52236	20.45044	0.63153	0.17219	0.29380	0.63153	0.17197	0.29348
91	34	3.59231	23.20856	0.62750	0.15474	0.26801	0.62750	0.15452	0.26769	3.52236	20.32903	0.63153	0.17322	0.29529	0.63153	0.17298	0.29495

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
91	35	3.59231	23.02940	0.62750	0.15594	0.26981	0.62750	0.15571	0.26946	3.52236	20.20243	0.63153	0.17430	0.29686	0.63153	0.17405	0.29649
91	36	3.59231	22.84408	0.62750	0.15721	0.27170	0.62750	0.15696	0.27133	3.52236	20.07055	0.63153	0.17544	0.29851	0.63153	0.17517	0.29812
91	37	3.59231	22.65215	0.62750	0.15854	0.27368	0.62750	0.15827	0.27328	3.52236	19.93297	0.63153	0.17665	0.30026	0.63153	0.17636	0.29984
91	38	3.59231	22.45348	0.62750	0.15993	0.27576	0.62750	0.15965	0.27534	3.52236	19.78951	0.63153	0.17793	0.30210	0.63153	0.17762	0.30166
91	39	3.59231	22.24766	0.62750	0.16141	0.27795	0.62750	0.16110	0.27749	3.52236	19.63978	0.63153	0.17928	0.30404	0.63153	0.17894	0.30357
91	40	3.59231	22.03447	0.62750	0.16297	0.28026	0.62750	0.16263	0.27976	3.52236	19.48352	0.63153	0.18071	0.30610	0.63153	0.18035	0.30558
91	41	3.59231	21.81357	0.62750	0.16461	0.28268	0.62750	0.16423	0.28213	3.52236	19.32040	0.63153	0.18222	0.30827	0.63153	0.18183	0.30770
91	42	3.59231	21.58485	0.62750	0.16634	0.28524	0.62750	0.16592	0.28462	3.52236	19.15023	0.63153	0.18383	0.31057	0.63153	0.18339	0.30993
91	43	3.59231	21.34779	0.62750	0.16818	0.28793	0.62750	0.16769	0.28722	3.52236	18.97251	0.63153	0.18554	0.31300	0.63153	0.18503	0.31228
91	44	3.59231	21.10218	0.62750	0.17012	0.29077	0.62750	0.16955	0.28994	3.52236	18.78697	0.63153	0.18735	0.31558	0.63153	0.18675	0.31473
91	45	3.59231	20.84782	0.62750	0.17217	0.29376	0.62750	0.17149	0.29277	3.52236	18.59337	0.63153	0.18927	0.31830	0.63153	0.18856	0.31729
91	46	3.59231	20.58697	0.62750	0.17432	0.29689	0.62750	0.17351	0.29572	3.52236	18.39367	0.63153	0.19130	0.32116	0.63153	0.19045	0.31996
91	47	3.59231	20.32000	0.62750	0.17658	0.30016	0.62750	0.17563	0.29878	3.52236	18.18814	0.63153	0.19342	0.32415	0.63153	0.19242	0.32274
91	48	3.59231	20.04764	0.62750	0.17895	0.30357	0.62750	0.17783	0.30196	3.52236	17.97738	0.63153	0.19565	0.32727	0.63153	0.19448	0.32563
91	49	3.59231	19.77090	0.62750	0.18141	0.30711	0.62750	0.18013	0.30527	3.52236	17.76227	0.63153	0.19797	0.33052	0.63153	0.19663	0.32864
91	50	3.59231	19.49116	0.62750	0.18398	0.31078	0.62750	0.18254	0.30873	3.52236	17.54401	0.63153	0.20040	0.33388	0.63153	0.19889	0.33179
91	51	3.59231	19.21029	0.62750	0.18664	0.31457	0.62750	0.18508	0.31235	3.52236	17.32430	0.63153	0.20290	0.33736	0.63153	0.20127	0.33510
91	52	3.59231	18.92146	0.62750	0.18946	0.31856	0.62750	0.18775	0.31615	3.52236	17.09693	0.63153	0.20556	0.34102	0.63153	0.20379	0.33858
91	53	3.59231	18.62485	0.62750	0.19243	0.32276	0.62750	0.19057	0.32014	3.52236	16.86201	0.63153	0.20838	0.34490	0.63153	0.20645	0.34224
91	54	3.59231	18.32038	0.62750	0.19559	0.32718	0.62750	0.19356	0.32434	3.52236	16.61938	0.63153	0.21138	0.34899	0.63153	0.20927	0.34611
91	55	3.59231	18.00819	0.62750	0.19893	0.33185	0.62750	0.19671	0.32875	3.52236	16.36911	0.63153	0.21456	0.35331	0.63153	0.21225	0.35018
91	56	3.59231	17.68820	0.62750	0.20248	0.33676	0.62750	0.20005	0.33340	3.52236	16.11103	0.63153	0.21793	0.35787	0.63153	0.21542	0.35448
91	57	3.59231	17.36037	0.62750	0.20624	0.34195	0.62750	0.20358	0.33830	3.52236	15.84506	0.63153	0.22152	0.36270	0.63153	0.21878	0.35902
91	58	3.59231	17.02468	0.62750	0.21023	0.34743	0.62750	0.20733	0.34345	3.52236	15.57108	0.63153	0.22534	0.36780	0.63153	0.22235	0.36381
91	59	3.59231	16.68091	0.62750	0.21449	0.35321	0.62750	0.21131	0.34889	3.52236	15.28882	0.63153	0.22941	0.37321	0.63153	0.22614	0.36887
91	60	3.59231	16.32913	0.62750	0.21902	0.35933	0.62750	0.21553	0.35463	3.52236	14.99826	0.63153	0.23376	0.37894	0.63153	0.23018	0.37422
91	61	3.59231	15.96913	0.62750	0.22385	0.36581	0.62750	0.22002	0.36068	3.52236	14.69911	0.63153	0.23840	0.38502	0.63153	0.23448	0.37988
91	62	3.59231	15.60088	0.62750	0.22901	0.37267	0.62750	0.22479	0.36706	3.52236	14.39128	0.63153	0.24337	0.39147	0.63153	0.23905	0.38587
91	63	3.59231	15.22446	0.62750	0.23453	0.37995	0.62750	0.22987	0.37381	3.52236	14.07472	0.63153	0.24869	0.39832	0.63153	0.24393	0.39220
91	64	3.59231	14.83980	0.62750	0.24044	0.38767	0.62750	0.23527	0.38092	3.52236	13.74931	0.63153	0.25439	0.40560	0.63153	0.24913	0.39889
91	65	3.59231	14.44688	0.62750	0.24677	0.39586	0.62750	0.24102	0.38843	3.52236	13.41490	0.63153	0.26051	0.41335	0.63153	0.25468	0.40597
91	66	3.59231	14.04613	0.62750	0.25357	0.40456	0.62750	0.24715	0.39635	3.52236	13.07182	0.63153	0.26709	0.42158	0.63153	0.26059	0.41344
91	67	3.59231	13.63788	0.62750	0.26087	0.41379	0.62750	0.25368	0.40470	3.52236	12.72027	0.63153	0.27416	0.43034	0.63153	0.26690	0.42134
91	68	3.59231	13.22255	0.62750	0.26871	0.42360	0.62750	0.26063	0.41349	3.52236	12.36057	0.63153	0.28177	0.43966	0.63153	0.27362	0.42967
91	69	3.59231	12.80079	0.62750	0.27714	0.43400	0.62750	0.26803	0.42275	3.52236	11.99324	0.63153	0.28995	0.44955	0.63153	0.28078	0.43845
91	70	3.59231	12.37331	0.62750	0.28620	0.44503	0.62750	0.27591	0.43249	3.52236	11.61885	0.63153	0.29876	0.46006	0.63153	0.28842	0.44771

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
91	71	3.59231	11.94070	0.62750	0.29595	0.45673	0.62750	0.28430	0.44273	3.52236	11.23789	0.63153	0.30823	0.47122	0.63153	0.29655	0.45745
91	72	3.59231	11.50357	0.62750	0.30644	0.46912	0.62750	0.29322	0.45348	3.52236	10.85087	0.63153	0.31844	0.48305	0.63153	0.30522	0.46769
91	73	3.59231	11.06278	0.62750	0.31773	0.48224	0.62750	0.30271	0.46474	3.52236	10.45855	0.63153	0.32943	0.49559	0.63153	0.31444	0.47843
91	74	3.59231	10.61910	0.62750	0.32988	0.49610	0.62750	0.31280	0.47653	3.52236	10.06159	0.63153	0.34126	0.50887	0.63153	0.32424	0.48970
91	75	3.59231	10.17356	0.62750	0.34295	0.51074	0.62750	0.32350	0.48885	3.52236	9.66092	0.63153	0.35400	0.52289	0.63153	0.33465	0.50148
91	76	3.59231	9.72734	0.62750	0.35700	0.52616	0.62750	0.33484	0.50169	3.52236	9.25762	0.63153	0.36769	0.53768	0.63153	0.34569	0.51377
91	77	3.59231	9.28160	0.62750	0.37207	0.54235	0.62750	0.34682	0.51503	3.52236	8.85278	0.63153	0.38239	0.55323	0.63153	0.35737	0.52656
91	78	3.59231	8.83768	0.62750	0.38823	0.55931	0.62750	0.35947	0.52884	3.52236	8.44766	0.63153	0.39814	0.56953	0.63153	0.36969	0.53982
91	79	3.59231	8.39698	0.62750	0.40550	0.57701	0.62750	0.37278	0.54310	3.52236	8.04359	0.63153	0.41499	0.58656	0.63153	0.38267	0.55353
91	80	3.59231	7.96110	0.62750	0.42389	0.59540	0.62750	0.38673	0.55776	3.52236	7.64214	0.63153	0.43293	0.60426	0.63153	0.39628	0.56763
91	81	3.59231	7.53168	0.62750	0.44342	0.61440	0.62750	0.40131	0.57276	3.52236	7.24488	0.63153	0.45198	0.62257	0.63153	0.41051	0.58207
91	82	3.59231	7.11054	0.62750	0.46403	0.63391	0.62750	0.41647	0.58804	3.52236	6.85364	0.63153	0.47210	0.64140	0.63153	0.42532	0.59681
91	83	3.59231	6.69952	0.62750	0.48568	0.65382	0.62750	0.43218	0.60353	3.52236	6.47024	0.63153	0.49323	0.66062	0.63153	0.44067	0.61175
91	84	3.59231	6.30023	0.62750	0.50828	0.67398	0.62750	0.44838	0.61915	3.52236	6.09632	0.63153	0.51528	0.68012	0.63153	0.45649	0.62684
91	85	3.59231	5.91444	0.62750	0.53167	0.69424	0.62750	0.46498	0.63480	3.52236	5.73370	0.63153	0.53813	0.69972	0.63153	0.47272	0.64197
91	86	3.59231	5.54396	0.62750	0.55569	0.71440	0.62750	0.48191	0.65039	3.52236	5.38421	0.63153	0.56158	0.71924	0.63153	0.48927	0.65706
91	87	3.59231	5.19034	0.62750	0.58012	0.73427	0.62750	0.49905	0.66582	3.52236	5.04951	0.63153	0.58544	0.73852	0.63153	0.50604	0.67201
91	88	3.59231	4.85473	0.62750	0.60473	0.75368	0.62750	0.51633	0.68103	3.52236	4.73086	0.63153	0.60948	0.75737	0.63153	0.52294	0.68675
91	89	3.59231	4.53813	0.62750	0.62928	0.77246	0.62750	0.53366	0.69593	3.52236	4.42936	0.63153	0.63348	0.77562	0.63153	0.53990	0.70121
91	90	3.59231	4.24126	0.62750	0.65352	0.79046	0.62750	0.55096	0.71047	3.52236	4.14588	0.63153	0.65719	0.79314	0.63153	0.55682	0.71533
91	91	3.59231	3.96420	0.62750	0.67727	0.80758	0.62750	0.56818	0.72464	3.52236	3.88065	0.63153	0.68042	0.80982	0.63153	0.57368	0.72910
91	92	3.59231	3.70604	0.62750	0.70037	0.82379	0.62750	0.58531	0.73842	3.52236	3.63292	0.63153	0.70304	0.82563	0.63153	0.59046	0.74250
91	93	3.59231	3.46525	0.62750	0.72276	0.83907	0.62750	0.60235	0.75183	3.52236	3.40133	0.63153	0.72498	0.84057	0.63153	0.60715	0.75556
91	94	3.59231	3.23968	0.62750	0.74441	0.85348	0.62750	0.61929	0.76489	3.52236	3.18390	0.63153	0.74622	0.85467	0.63153	0.62375	0.76829
91	95	3.59231	3.02715	0.62750	0.76532	0.86706	0.62750	0.63610	0.77758	3.52236	2.97857	0.63153	0.76675	0.86798	0.63153	0.64025	0.78067
91	96	3.59231	2.82535	0.62750	0.78545	0.87984	0.62750	0.65270	0.78986	3.52236	2.78314	0.63153	0.78655	0.88052	0.63153	0.65654	0.79266
91	97	3.59231	2.63737	0.62750	0.80447	0.89164	0.62750	0.66894	0.80164	3.52236	2.60073	0.63153	0.80527	0.89213	0.63153	0.67249	0.80418
91	98	3.59231	2.46279	0.62750	0.82228	0.90248	0.62750	0.68475	0.81288	3.52236	2.43099	0.63153	0.82283	0.90281	0.63153	0.68803	0.81518
91	99	3.59231	2.30125	0.62750	0.83883	0.91235	0.62750	0.70006	0.82357	3.52236	2.27364	0.63153	0.83917	0.91255	0.63153	0.70308	0.82565
91	100	3.59231	2.15258	0.62750	0.85404	0.92127	0.62750	0.71478	0.83367	3.52236	2.12860	0.63153	0.85421	0.92137	0.63153	0.71756	0.83556
91	101	3.59231	2.01649	0.62750	0.86790	0.92928	0.62750	0.72886	0.84317	3.52236	1.99561	0.63153	0.86793	0.92930	0.63153	0.73142	0.84488
91	102	3.59231	1.89293	0.62750	0.88041	0.93640	0.62750	0.74222	0.85204	3.52236	1.87471	0.63153	0.88033	0.93636	0.63153	0.74459	0.85360
91	103	3.59231	1.78083	0.62750	0.89165	0.94272	0.62750	0.75488	0.86032	3.52236	1.76487	0.63153	0.89148	0.94263	0.63153	0.75706	0.86174
91	104	3.59231	1.67943	0.62750	0.90169	0.94830	0.62750	0.76678	0.86800	3.52236	1.66540	0.63153	0.90146	0.94818	0.63153	0.76880	0.86929
91	105	3.59231	1.58804	0.62750	0.91059	0.95320	0.62750	0.77789	0.87507	3.52236	1.57565	0.63153	0.91032	0.95305	0.63153	0.77977	0.87626
91	106	3.59231	1.50600	0.62750	0.91844	0.95748	0.62750	0.78817	0.88154	3.52236	1.49500	0.63153	0.91813	0.95732	0.63153	0.78991	0.88263

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
91	107	3.59231	1.43298	0.62750	0.92526	0.96118	0.62750	0.79749	0.88734	3.52236	1.42313	0.63153	0.92494	0.96100	0.63153	0.79913	0.88835
91	108	3.59231	1.36894	0.62750	0.93106	0.96430	0.62750	0.80568	0.89239	3.52236	1.36003	0.63153	0.93073	0.96412	0.63153	0.80724	0.89334
91	109	3.59231	1.31458	0.62750	0.93577	0.96682	0.62750	0.81245	0.89652	3.52236	1.30641	0.63153	0.93545	0.96665	0.63153	0.81394	0.89743
91	110	3.59231	1.27298	0.62750	0.93922	0.96866	0.62750	0.81740	0.89952	3.52236	1.26533	0.63153	0.93890	0.96849	0.63153	0.81884	0.90040
92	1	3.38586	26.62178	0.61625	0.12718	0.22566	0.61625	0.12714	0.22560	3.32393	22.51412	0.62036	0.14763	0.25728	0.62036	0.14759	0.25721
92	2	3.38586	26.56961	0.61625	0.12743	0.22605	0.61625	0.12740	0.22600	3.32393	22.48584	0.62036	0.14782	0.25756	0.62036	0.14778	0.25751
92	3	3.38586	26.51422	0.61625	0.12770	0.22647	0.61625	0.12766	0.22642	3.32393	22.45520	0.62036	0.14802	0.25787	0.62036	0.14799	0.25782
92	4	3.38586	26.45593	0.61625	0.12798	0.22691	0.61625	0.12795	0.22687	3.32393	22.42249	0.62036	0.14824	0.25820	0.62036	0.14820	0.25815
92	5	3.38586	26.39526	0.61625	0.12827	0.22738	0.61625	0.12824	0.22733	3.32393	22.38814	0.62036	0.14846	0.25854	0.62036	0.14843	0.25849
92	6	3.38586	26.33222	0.61625	0.12858	0.22786	0.61625	0.12855	0.22781	3.32393	22.35215	0.62036	0.14870	0.25890	0.62036	0.14867	0.25885
92	7	3.38586	26.26662	0.61625	0.12890	0.22836	0.61625	0.12887	0.22831	3.32393	22.31437	0.62036	0.14895	0.25929	0.62036	0.14892	0.25923
92	8	3.38586	26.19847	0.61625	0.12923	0.22889	0.61625	0.12920	0.22884	3.32393	22.27480	0.62036	0.14922	0.25969	0.62036	0.14918	0.25963
92	9	3.38586	26.12745	0.61625	0.12959	0.22944	0.61625	0.12955	0.22939	3.32393	22.23319	0.62036	0.14950	0.26011	0.62036	0.14946	0.26005
92	10	3.38586	26.05351	0.61625	0.12995	0.23001	0.61625	0.12992	0.22996	3.32393	22.18946	0.62036	0.14979	0.26055	0.62036	0.14975	0.26049
92	11	3.38586	25.97700	0.61625	0.13033	0.23061	0.61625	0.13029	0.23055	3.32393	22.14392	0.62036	0.15010	0.26102	0.62036	0.15005	0.26095
92	12	3.38586	25.89730	0.61625	0.13074	0.23124	0.61625	0.13069	0.23117	3.32393	22.09606	0.62036	0.15042	0.26151	0.62036	0.15037	0.26143
92	13	3.38586	25.81474	0.61625	0.13115	0.23189	0.61625	0.13110	0.23181	3.32393	22.04614	0.62036	0.15076	0.26202	0.62036	0.15071	0.26194
92	14	3.38586	25.72901	0.61625	0.13159	0.23257	0.61625	0.13153	0.23248	3.32393	21.99389	0.62036	0.15112	0.26256	0.62036	0.15105	0.26246
92	15	3.38586	25.64035	0.61625	0.13204	0.23328	0.61625	0.13197	0.23317	3.32393	21.93952	0.62036	0.15149	0.26312	0.62036	0.15142	0.26301
92	16	3.38586	25.54880	0.61625	0.13251	0.23402	0.61625	0.13244	0.23389	3.32393	21.88305	0.62036	0.15188	0.26371	0.62036	0.15179	0.26358
92	17	3.38586	25.45467	0.61625	0.13300	0.23478	0.61625	0.13292	0.23465	3.32393	21.82476	0.62036	0.15228	0.26432	0.62036	0.15219	0.26418
92	18	3.38586	25.35821	0.61625	0.13351	0.23557	0.61625	0.13342	0.23543	3.32393	21.76485	0.62036	0.15270	0.26495	0.62036	0.15260	0.26480
92	19	3.38586	25.25875	0.61625	0.13403	0.23638	0.61625	0.13394	0.23625	3.32393	21.70276	0.62036	0.15314	0.26560	0.62036	0.15304	0.26546
92	20	3.38586	25.15564	0.61625	0.13458	0.23724	0.61625	0.13450	0.23710	3.32393	21.63792	0.62036	0.15360	0.26629	0.62036	0.15350	0.26615
92	21	3.38586	25.04833	0.61625	0.13516	0.23813	0.61625	0.13507	0.23800	3.32393	21.56986	0.62036	0.15408	0.26702	0.62036	0.15399	0.26688
92	22	3.38586	24.93660	0.61625	0.13577	0.23907	0.61625	0.13568	0.23894	3.32393	21.49836	0.62036	0.15460	0.26779	0.62036	0.15450	0.26765
92	23	3.38586	24.82004	0.61625	0.13640	0.24006	0.61625	0.13632	0.23993	3.32393	21.42306	0.62036	0.15514	0.26861	0.62036	0.15505	0.26847
92	24	3.38586	24.69862	0.61625	0.13707	0.24110	0.61625	0.13698	0.24096	3.32393	21.34391	0.62036	0.15571	0.26947	0.62036	0.15562	0.26932
92	25	3.38586	24.57203	0.61625	0.13778	0.24219	0.61625	0.13768	0.24204	3.32393	21.26064	0.62036	0.15632	0.27038	0.62036	0.15622	0.27022
92	26	3.38586	24.44053	0.61625	0.13852	0.24333	0.61625	0.13841	0.24317	3.32393	21.17342	0.62036	0.15697	0.27134	0.62036	0.15685	0.27117
92	27	3.38586	24.30438	0.61625	0.13929	0.24452	0.61625	0.13918	0.24435	3.32393	21.08250	0.62036	0.15764	0.27235	0.62036	0.15752	0.27216
92	28	3.38586	24.16342	0.61625	0.14010	0.24577	0.61625	0.13998	0.24558	3.32393	20.98768	0.62036	0.15835	0.27341	0.62036	0.15822	0.27321
92	29	3.38586	24.01762	0.61625	0.14095	0.24708	0.61625	0.14082	0.24687	3.32393	20.88895	0.62036	0.15910	0.27452	0.62036	0.15895	0.27430
92	30	3.38586	23.86654	0.61625	0.14184	0.24844	0.61625	0.14170	0.24822	3.32393	20.78588	0.62036	0.15988	0.27569	0.62036	0.15972	0.27545
92	31	3.38586	23.71037	0.61625	0.14277	0.24987	0.61625	0.14262	0.24963	3.32393	20.67862	0.62036	0.16071	0.27692	0.62036	0.16054	0.27666
92	32	3.38586	23.54876	0.61625	0.14375	0.25137	0.61625	0.14358	0.25111	3.32393	20.56684	0.62036	0.16158	0.27821	0.62036	0.16140	0.27793

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
92	33	3.38586	23.38162	0.61625	0.14478	0.25294	0.61625	0.14459	0.25266	3.32393	20.45044	0.62036	0.16250	0.27957	0.62036	0.16230	0.27927
92	34	3.38586	23.20856	0.61625	0.14585	0.25458	0.61625	0.14566	0.25428	3.32393	20.32903	0.62036	0.16347	0.28100	0.62036	0.16325	0.28069
92	35	3.38586	23.02940	0.61625	0.14699	0.25630	0.61625	0.14678	0.25598	3.32393	20.20243	0.62036	0.16449	0.28251	0.62036	0.16426	0.28217
92	36	3.38586	22.84408	0.61625	0.14818	0.25811	0.61625	0.14795	0.25777	3.32393	20.07055	0.62036	0.16556	0.28409	0.62036	0.16532	0.28374
92	37	3.38586	22.65215	0.61625	0.14943	0.26001	0.61625	0.14919	0.25964	3.32393	19.93297	0.62036	0.16670	0.28577	0.62036	0.16645	0.28539
92	38	3.38586	22.45348	0.61625	0.15075	0.26200	0.61625	0.15049	0.26161	3.32393	19.78951	0.62036	0.16791	0.28754	0.62036	0.16764	0.28714
92	39	3.38586	22.24766	0.61625	0.15214	0.26410	0.61625	0.15186	0.26368	3.32393	19.63978	0.62036	0.16918	0.28941	0.62036	0.16889	0.28898
92	40	3.38586	22.03447	0.61625	0.15361	0.26631	0.61625	0.15331	0.26586	3.32393	19.48352	0.62036	0.17054	0.29138	0.62036	0.17022	0.29091
92	41	3.38586	21.81357	0.61625	0.15516	0.26863	0.61625	0.15483	0.26814	3.32393	19.32040	0.62036	0.17197	0.29347	0.62036	0.17162	0.29296
92	42	3.38586	21.58485	0.61625	0.15679	0.27108	0.61625	0.15642	0.27053	3.32393	19.15023	0.62036	0.17349	0.29568	0.62036	0.17309	0.29511
92	43	3.38586	21.34779	0.61625	0.15852	0.27367	0.61625	0.15810	0.27303	3.32393	18.97251	0.62036	0.17510	0.29802	0.62036	0.17465	0.29737
92	44	3.38586	21.10218	0.61625	0.16036	0.27639	0.61625	0.15986	0.27565	3.32393	18.78697	0.62036	0.17681	0.30050	0.62036	0.17629	0.29973
92	45	3.38586	20.84782	0.61625	0.16229	0.27926	0.61625	0.16169	0.27837	3.32393	18.59337	0.62036	0.17863	0.30312	0.62036	0.17800	0.30221
92	46	3.38586	20.58697	0.61625	0.16433	0.28227	0.61625	0.16361	0.28121	3.32393	18.39367	0.62036	0.18054	0.30587	0.62036	0.17979	0.30478
92	47	3.38586	20.32000	0.61625	0.16646	0.28541	0.61625	0.16561	0.28416	3.32393	18.18814	0.62036	0.18255	0.30874	0.62036	0.18166	0.30747
92	48	3.38586	20.04764	0.61625	0.16869	0.28868	0.61625	0.16770	0.28723	3.32393	17.97738	0.62036	0.18466	0.31175	0.62036	0.18361	0.31026
92	49	3.38586	19.77090	0.61625	0.17102	0.29209	0.61625	0.16987	0.29042	3.32393	17.76227	0.62036	0.18686	0.31488	0.62036	0.18566	0.31317
92	50	3.38586	19.49116	0.61625	0.17344	0.29561	0.61625	0.17216	0.29374	3.32393	17.54401	0.62036	0.18915	0.31812	0.62036	0.18780	0.31621
92	51	3.38586	19.21029	0.61625	0.17595	0.29925	0.61625	0.17455	0.29723	3.32393	17.32430	0.62036	0.19152	0.32147	0.62036	0.19005	0.31940
92	52	3.38586	18.92146	0.61625	0.17861	0.30309	0.61625	0.17708	0.30089	3.32393	17.09693	0.62036	0.19403	0.32500	0.62036	0.19244	0.32276
92	53	3.38586	18.62485	0.61625	0.18142	0.30713	0.61625	0.17976	0.30474	3.32393	16.86201	0.62036	0.19670	0.32874	0.62036	0.19496	0.32630
92	54	3.38586	18.32038	0.61625	0.18440	0.31138	0.61625	0.18258	0.30879	3.32393	16.61938	0.62036	0.19953	0.33268	0.62036	0.19763	0.33004
92	55	3.38586	18.00819	0.61625	0.18756	0.31587	0.61625	0.18557	0.31305	3.32393	16.36911	0.62036	0.20254	0.33685	0.62036	0.20047	0.33398
92	56	3.38586	17.68820	0.61625	0.19091	0.32061	0.61625	0.18873	0.31753	3.32393	16.11103	0.62036	0.20573	0.34125	0.62036	0.20347	0.33814
92	57	3.38586	17.36037	0.61625	0.19446	0.32560	0.61625	0.19208	0.32226	3.32393	15.84506	0.62036	0.20913	0.34591	0.62036	0.20666	0.34253
92	58	3.38586	17.02468	0.61625	0.19824	0.33088	0.61625	0.19563	0.32725	3.32393	15.57108	0.62036	0.21274	0.35084	0.62036	0.21005	0.34718
92	59	3.38586	16.68091	0.61625	0.20226	0.33646	0.61625	0.19940	0.33250	3.32393	15.28882	0.62036	0.21660	0.35607	0.62036	0.21365	0.35208
92	60	3.38586	16.32913	0.61625	0.20654	0.34236	0.61625	0.20341	0.33805	3.32393	14.99826	0.62036	0.22071	0.36161	0.62036	0.21749	0.35727
92	61	3.38586	15.96913	0.61625	0.21111	0.34862	0.61625	0.20767	0.34392	3.32393	14.69911	0.62036	0.22511	0.36749	0.62036	0.22157	0.36277
92	62	3.38586	15.60088	0.61625	0.21599	0.35525	0.61625	0.21220	0.35011	3.32393	14.39128	0.62036	0.22981	0.37373	0.62036	0.22593	0.36858
92	63	3.38586	15.22446	0.61625	0.22121	0.36228	0.61625	0.21702	0.35665	3.32393	14.07472	0.62036	0.23485	0.38037	0.62036	0.23057	0.37474
92	64	3.38586	14.83980	0.61625	0.22680	0.36974	0.61625	0.22216	0.36356	3.32393	13.74931	0.62036	0.24026	0.38743	0.62036	0.23552	0.38125
92	65	3.38586	14.44688	0.61625	0.23280	0.37768	0.61625	0.22764	0.37086	3.32393	13.41490	0.62036	0.24606	0.39495	0.62036	0.24081	0.38815
92	66	3.38586	14.04613	0.61625	0.23924	0.38611	0.61625	0.23348	0.37857	3.32393	13.07182	0.62036	0.25231	0.40295	0.62036	0.24645	0.39544
92	67	3.38586	13.63788	0.61625	0.24616	0.39507	0.61625	0.23970	0.38671	3.32393	12.72027	0.62036	0.25902	0.41146	0.62036	0.25247	0.40316
92	68	3.38586	13.22255	0.61625	0.25360	0.40459	0.61625	0.24634	0.39530	3.32393	12.36057	0.62036	0.26625	0.42053	0.62036	0.25890	0.41131

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
92	69	3.38586	12.80079	0.61625	0.26160	0.41471	0.61625	0.25341	0.40435	3.32393	11.99324	0.62036	0.27403	0.43018	0.62036	0.26575	0.41991
92	70	3.38586	12.37331	0.61625	0.27021	0.42546	0.61625	0.26095	0.41389	3.32393	11.61885	0.62036	0.28241	0.44043	0.62036	0.27307	0.42899
92	71	3.38586	11.94070	0.61625	0.27948	0.43687	0.61625	0.26898	0.42393	3.32393	11.23789	0.62036	0.29144	0.45134	0.62036	0.28088	0.43857
92	72	3.38586	11.50357	0.61625	0.28947	0.44898	0.61625	0.27754	0.43450	3.32393	10.85087	0.62036	0.30117	0.46292	0.62036	0.28920	0.44865
92	73	3.38586	11.06278	0.61625	0.30024	0.46182	0.61625	0.28667	0.44559	3.32393	10.45855	0.62036	0.31167	0.47522	0.62036	0.29807	0.45926
92	74	3.38586	10.61910	0.61625	0.31184	0.47542	0.61625	0.29637	0.45723	3.32393	10.06159	0.62036	0.32298	0.48827	0.62036	0.30753	0.47039
92	75	3.38586	10.17356	0.61625	0.32434	0.48981	0.61625	0.30670	0.46942	3.32393	9.66092	0.62036	0.33519	0.50208	0.62036	0.31758	0.48207
92	76	3.38586	9.72734	0.61625	0.33780	0.50501	0.61625	0.31766	0.48215	3.32393	9.25762	0.62036	0.34833	0.51668	0.62036	0.32827	0.49428
92	77	3.38586	9.28160	0.61625	0.35228	0.52102	0.61625	0.32927	0.49542	3.32393	8.85278	0.62036	0.36247	0.53207	0.62036	0.33960	0.50702
92	78	3.38586	8.83768	0.61625	0.36783	0.53783	0.61625	0.34156	0.50919	3.32393	8.44766	0.62036	0.37766	0.54826	0.62036	0.35159	0.52026
92	79	3.38586	8.39698	0.61625	0.38449	0.55543	0.61625	0.35451	0.52345	3.32393	8.04359	0.62036	0.39394	0.56522	0.62036	0.36424	0.53398
92	80	3.38586	7.96110	0.61625	0.40230	0.57377	0.61625	0.36813	0.53815	3.32393	7.64214	0.62036	0.41134	0.58290	0.62036	0.37755	0.54815
92	81	3.38586	7.53168	0.61625	0.42126	0.59280	0.61625	0.38240	0.55325	3.32393	7.24488	0.62036	0.42987	0.60127	0.62036	0.39150	0.56270
92	82	3.38586	7.11054	0.61625	0.44136	0.61242	0.61625	0.39730	0.56867	3.32393	6.85364	0.62036	0.44951	0.62022	0.62036	0.40606	0.57758
92	83	3.38586	6.69952	0.61625	0.46255	0.63252	0.61625	0.41277	0.58434	3.32393	6.47024	0.62036	0.47021	0.63965	0.62036	0.42119	0.59272
92	84	3.38586	6.30023	0.61625	0.48475	0.65297	0.61625	0.42877	0.60019	3.32393	6.09632	0.62036	0.49191	0.65944	0.62036	0.43684	0.60805
92	85	3.38586	5.91444	0.61625	0.50785	0.67361	0.61625	0.44522	0.61613	3.32393	5.73370	0.62036	0.51449	0.67942	0.62036	0.45294	0.62348
92	86	3.38586	5.54396	0.61625	0.53167	0.69424	0.61625	0.46204	0.63205	3.32393	5.38421	0.62036	0.53778	0.69943	0.62036	0.46940	0.63890
92	87	3.38586	5.19034	0.61625	0.55603	0.71468	0.61625	0.47913	0.64785	3.32393	5.04951	0.62036	0.56160	0.71926	0.62036	0.48613	0.65422
92	88	3.38586	4.85473	0.61625	0.58070	0.73474	0.61625	0.49641	0.66346	3.32393	4.73086	0.62036	0.58572	0.73874	0.62036	0.50305	0.66937
92	89	3.38586	4.53813	0.61625	0.60544	0.75424	0.61625	0.51378	0.67880	3.32393	4.42936	0.62036	0.60992	0.75771	0.62036	0.52006	0.68427
92	90	3.38586	4.24126	0.61625	0.63001	0.77302	0.61625	0.53117	0.69381	3.32393	4.14588	0.62036	0.63397	0.77599	0.62036	0.53710	0.69885
92	91	3.38586	3.96420	0.61625	0.65420	0.79096	0.61625	0.54854	0.70846	3.32393	3.88065	0.62036	0.65765	0.79347	0.62036	0.55411	0.71309
92	92	3.38586	3.70604	0.61625	0.67788	0.80802	0.61625	0.56586	0.72275	3.32393	3.63292	0.62036	0.68084	0.81012	0.62036	0.57109	0.72700
92	93	3.38586	3.46525	0.61625	0.70095	0.82419	0.61625	0.58314	0.73669	3.32393	3.40133	0.62036	0.70345	0.82591	0.62036	0.58802	0.74057
92	94	3.38586	3.23968	0.61625	0.72339	0.83950	0.61625	0.60036	0.75028	3.32393	3.18390	0.62036	0.72546	0.84089	0.62036	0.60492	0.75383
92	95	3.38586	3.02715	0.61625	0.74518	0.85398	0.61625	0.61752	0.76354	3.32393	2.97857	0.62036	0.74686	0.85509	0.62036	0.62175	0.76677
92	96	3.38586	2.82535	0.61625	0.76628	0.86768	0.61625	0.63449	0.77638	3.32393	2.78314	0.62036	0.76761	0.86853	0.62036	0.63843	0.77932
92	97	3.38586	2.63737	0.61625	0.78633	0.88039	0.61625	0.65115	0.78873	3.32393	2.60073	0.62036	0.78734	0.88102	0.62036	0.65480	0.79139
92	98	3.38586	2.46279	0.61625	0.80521	0.89210	0.61625	0.66742	0.80054	3.32393	2.43099	0.62036	0.80595	0.89255	0.62036	0.67079	0.80296
92	99	3.38586	2.30125	0.61625	0.82283	0.90280	0.61625	0.68320	0.81179	3.32393	2.27364	0.62036	0.82334	0.90311	0.62036	0.68631	0.81398
92	100	3.38586	2.15258	0.61625	0.83911	0.91252	0.61625	0.69842	0.82243	3.32393	2.12860	0.62036	0.83943	0.91271	0.62036	0.70129	0.82442
92	101	3.38586	2.01649	0.61625	0.85402	0.92127	0.61625	0.71300	0.83246	3.32393	1.99561	0.62036	0.85418	0.92136	0.62036	0.71566	0.83426
92	102	3.38586	1.89293	0.61625	0.86753	0.92907	0.61625	0.72688	0.84184	3.32393	1.87471	0.62036	0.86756	0.92908	0.62036	0.72933	0.84349
92	103	3.38586	1.78083	0.61625	0.87972	0.93601	0.61625	0.74005	0.85061	3.32393	1.76487	0.62036	0.87965	0.93597	0.62036	0.74232	0.85210
92	104	3.38586	1.67943	0.61625	0.89064	0.94216	0.61625	0.75246	0.85874	3.32393	1.66540	0.62036	0.89049	0.94207	0.62036	0.75456	0.86011

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
92	105	3.38586	1.58804	0.61625	0.90037	0.94757	0.61625	0.76407	0.86626	3.32393	1.57565	0.62036	0.90016	0.94746	0.62036	0.76602	0.86751
92	106	3.38586	1.50600	0.61625	0.90896	0.95231	0.61625	0.77482	0.87313	3.32393	1.49500	0.62036	0.90871	0.95217	0.62036	0.77665	0.87428
92	107	3.38586	1.43298	0.61625	0.91646	0.95641	0.61625	0.78460	0.87930	3.32393	1.42313	0.62036	0.91618	0.95626	0.62036	0.78632	0.88038
92	108	3.38586	1.36894	0.61625	0.92285	0.95987	0.61625	0.79322	0.88469	3.32393	1.36003	0.62036	0.92256	0.95972	0.62036	0.79484	0.88570
92	109	3.38586	1.31458	0.61625	0.92806	0.96269	0.61625	0.80034	0.88910	3.32393	1.30641	0.62036	0.92777	0.96253	0.62036	0.80190	0.89006
92	110	3.38586	1.27298	0.61625	0.93188	0.96474	0.61625	0.80557	0.89231	3.32393	1.26533	0.62036	0.93159	0.96458	0.62036	0.80708	0.89324
93	1	3.18948	26.62178	0.60639	0.11980	0.21397	0.60639	0.11977	0.21391	3.13480	22.51412	0.61059	0.13923	0.24443	0.61059	0.13919	0.24437
93	2	3.18948	26.56961	0.60639	0.12004	0.21435	0.60639	0.12001	0.21430	3.13480	22.48584	0.61059	0.13941	0.24470	0.61059	0.13937	0.24465
93	3	3.18948	26.51422	0.60639	0.12029	0.21475	0.60639	0.12026	0.21470	3.13480	22.45520	0.61059	0.13960	0.24499	0.61059	0.13957	0.24495
93	4	3.18948	26.45593	0.60639	0.12055	0.21517	0.60639	0.12053	0.21513	3.13480	22.42249	0.61059	0.13980	0.24531	0.61059	0.13977	0.24526
93	5	3.18948	26.39526	0.60639	0.12083	0.21561	0.60639	0.12080	0.21557	3.13480	22.38814	0.61059	0.14002	0.24564	0.61059	0.13999	0.24559
93	6	3.18948	26.33222	0.60639	0.12112	0.21607	0.60639	0.12109	0.21603	3.13480	22.35215	0.61059	0.14024	0.24599	0.61059	0.14021	0.24594
93	7	3.18948	26.26662	0.60639	0.12142	0.21655	0.60639	0.12140	0.21651	3.13480	22.31437	0.61059	0.14048	0.24635	0.61059	0.14045	0.24630
93	8	3.18948	26.19847	0.60639	0.12174	0.21705	0.60639	0.12171	0.21701	3.13480	22.27480	0.61059	0.14073	0.24673	0.61059	0.14070	0.24669
93	9	3.18948	26.12745	0.60639	0.12207	0.21758	0.60639	0.12204	0.21753	3.13480	22.23319	0.61059	0.14099	0.24714	0.61059	0.14096	0.24709
93	10	3.18948	26.05351	0.60639	0.12242	0.21813	0.60639	0.12238	0.21808	3.13480	22.18946	0.61059	0.14127	0.24756	0.61059	0.14123	0.24751
93	11	3.18948	25.97700	0.60639	0.12278	0.21870	0.60639	0.12274	0.21865	3.13480	22.14392	0.61059	0.14156	0.24801	0.61059	0.14152	0.24795
93	12	3.18948	25.89730	0.60639	0.12315	0.21930	0.60639	0.12311	0.21924	3.13480	22.09606	0.61059	0.14186	0.24848	0.61059	0.14182	0.24841
93	13	3.18948	25.81474	0.60639	0.12355	0.21992	0.60639	0.12350	0.21985	3.13480	22.04614	0.61059	0.14218	0.24897	0.61059	0.14213	0.24889
93	14	3.18948	25.72901	0.60639	0.12396	0.22057	0.60639	0.12390	0.22049	3.13480	21.99389	0.61059	0.14252	0.24949	0.61059	0.14246	0.24940
93	15	3.18948	25.64035	0.60639	0.12438	0.22125	0.60639	0.12432	0.22115	3.13480	21.93952	0.61059	0.14287	0.25002	0.61059	0.14281	0.24992
93	16	3.18948	25.54880	0.60639	0.12483	0.22195	0.60639	0.12476	0.22184	3.13480	21.88305	0.61059	0.14324	0.25059	0.61059	0.14316	0.25047
93	17	3.18948	25.45467	0.60639	0.12529	0.22268	0.60639	0.12521	0.22256	3.13480	21.82476	0.61059	0.14362	0.25117	0.61059	0.14354	0.25104
93	18	3.18948	25.35821	0.60639	0.12577	0.22343	0.60639	0.12569	0.22330	3.13480	21.76485	0.61059	0.14402	0.25177	0.61059	0.14393	0.25164
93	19	3.18948	25.25875	0.60639	0.12626	0.22421	0.60639	0.12618	0.22409	3.13480	21.70276	0.61059	0.14443	0.25240	0.61059	0.14434	0.25227
93	20	3.18948	25.15564	0.60639	0.12678	0.22503	0.60639	0.12670	0.22490	3.13480	21.63792	0.61059	0.14486	0.25306	0.61059	0.14477	0.25293
93	21	3.18948	25.04833	0.60639	0.12732	0.22588	0.60639	0.12724	0.22576	3.13480	21.56986	0.61059	0.14532	0.25376	0.61059	0.14523	0.25363
93	22	3.18948	24.93660	0.60639	0.12789	0.22678	0.60639	0.12782	0.22666	3.13480	21.49836	0.61059	0.14580	0.25450	0.61059	0.14572	0.25437
93	23	3.18948	24.82004	0.60639	0.12849	0.22772	0.60639	0.12842	0.22760	3.13480	21.42306	0.61059	0.14631	0.25528	0.61059	0.14623	0.25515
93	24	3.18948	24.69862	0.60639	0.12912	0.22872	0.60639	0.12905	0.22859	3.13480	21.34391	0.61059	0.14686	0.25610	0.61059	0.14677	0.25597
93	25	3.18948	24.57203	0.60639	0.12979	0.22976	0.60639	0.12970	0.22962	3.13480	21.26064	0.61059	0.14743	0.25697	0.61059	0.14734	0.25683
93	26	3.18948	24.44053	0.60639	0.13049	0.23085	0.60639	0.13039	0.23070	3.13480	21.17342	0.61059	0.14804	0.25789	0.61059	0.14793	0.25774
93	27	3.18948	24.30438	0.60639	0.13122	0.23199	0.60639	0.13111	0.23183	3.13480	21.08250	0.61059	0.14867	0.25886	0.61059	0.14856	0.25869
93	28	3.18948	24.16342	0.60639	0.13198	0.23318	0.60639	0.13187	0.23301	3.13480	20.98768	0.61059	0.14934	0.25988	0.61059	0.14922	0.25969
93	29	3.18948	24.01762	0.60639	0.13278	0.23443	0.60639	0.13266	0.23424	3.13480	20.88895	0.61059	0.15005	0.26094	0.61059	0.14992	0.26074
93	30	3.18948	23.86654	0.60639	0.13362	0.23574	0.60639	0.13349	0.23553	3.13480	20.78588	0.61059	0.15079	0.26206	0.61059	0.15065	0.26185

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
93	31	3.18948	23.71037	0.60639	0.13450	0.23710	0.60639	0.13436	0.23688	3.13480	20.67862	0.61059	0.15157	0.26324	0.61059	0.15142	0.26301
93	32	3.18948	23.54876	0.60639	0.13542	0.23853	0.60639	0.13527	0.23830	3.13480	20.56684	0.61059	0.15239	0.26448	0.61059	0.15223	0.26423
93	33	3.18948	23.38162	0.60639	0.13638	0.24003	0.60639	0.13622	0.23978	3.13480	20.45044	0.61059	0.15326	0.26578	0.61059	0.15308	0.26551
93	34	3.18948	23.20856	0.60639	0.13740	0.24160	0.60639	0.13722	0.24133	3.13480	20.32903	0.61059	0.15417	0.26715	0.61059	0.15398	0.26687
93	35	3.18948	23.02940	0.60639	0.13847	0.24325	0.60639	0.13828	0.24296	3.13480	20.20243	0.61059	0.15513	0.26860	0.61059	0.15493	0.26829
93	36	3.18948	22.84408	0.60639	0.13959	0.24498	0.60639	0.13939	0.24467	3.13480	20.07055	0.61059	0.15615	0.27012	0.61059	0.15593	0.26980
93	37	3.18948	22.65215	0.60639	0.14077	0.24679	0.60639	0.14055	0.24647	3.13480	19.93297	0.61059	0.15722	0.27173	0.61059	0.15700	0.27138
93	38	3.18948	22.45348	0.60639	0.14201	0.24870	0.60639	0.14178	0.24835	3.13480	19.78951	0.61059	0.15836	0.27342	0.61059	0.15812	0.27306
93	39	3.18948	22.24766	0.60639	0.14332	0.25071	0.60639	0.14308	0.25034	3.13480	19.63978	0.61059	0.15957	0.27522	0.61059	0.15930	0.27483
93	40	3.18948	22.03447	0.60639	0.14470	0.25282	0.60639	0.14444	0.25242	3.13480	19.48352	0.61059	0.16084	0.27711	0.61059	0.16056	0.27669
93	41	3.18948	21.81357	0.60639	0.14617	0.25505	0.60639	0.14587	0.25461	3.13480	19.32040	0.61059	0.16219	0.27912	0.61059	0.16188	0.27865
93	42	3.18948	21.58485	0.60639	0.14771	0.25740	0.60639	0.14738	0.25690	3.13480	19.15023	0.61059	0.16363	0.28124	0.61059	0.16328	0.28072
93	43	3.18948	21.34779	0.60639	0.14934	0.25987	0.60639	0.14897	0.25931	3.13480	18.97251	0.61059	0.16515	0.28348	0.61059	0.16475	0.28290
93	44	3.18948	21.10218	0.60639	0.15107	0.26248	0.60639	0.15063	0.26182	3.13480	18.78697	0.61059	0.16677	0.28586	0.61059	0.16630	0.28518
93	45	3.18948	20.84782	0.60639	0.15289	0.26523	0.60639	0.15237	0.26444	3.13480	18.59337	0.61059	0.16848	0.28838	0.61059	0.16793	0.28757
93	46	3.18948	20.58697	0.60639	0.15481	0.26812	0.60639	0.15418	0.26717	3.13480	18.39367	0.61059	0.17029	0.29102	0.61059	0.16962	0.29005
93	47	3.18948	20.32000	0.60639	0.15682	0.27113	0.60639	0.15607	0.27001	3.13480	18.18814	0.61059	0.17219	0.29379	0.61059	0.17140	0.29264
93	48	3.18948	20.04764	0.60639	0.15893	0.27427	0.60639	0.15805	0.27295	3.13480	17.97738	0.61059	0.17418	0.29668	0.61059	0.17325	0.29533
93	49	3.18948	19.77090	0.60639	0.16113	0.27753	0.60639	0.16011	0.27602	3.13480	17.76227	0.61059	0.17626	0.29969	0.61059	0.17518	0.29814
93	50	3.18948	19.49116	0.60639	0.16341	0.28092	0.60639	0.16226	0.27922	3.13480	17.54401	0.61059	0.17842	0.30281	0.61059	0.17721	0.30107
93	51	3.18948	19.21029	0.60639	0.16578	0.28441	0.60639	0.16453	0.28257	3.13480	17.32430	0.61059	0.18066	0.30603	0.61059	0.17934	0.30414
93	52	3.18948	18.92146	0.60639	0.16829	0.28809	0.60639	0.16693	0.28609	3.13480	17.09693	0.61059	0.18303	0.30943	0.61059	0.18160	0.30739
93	53	3.18948	18.62485	0.60639	0.17094	0.29197	0.60639	0.16945	0.28980	3.13480	16.86201	0.61059	0.18555	0.31303	0.61059	0.18400	0.31080
93	54	3.18948	18.32038	0.60639	0.17375	0.29606	0.60639	0.17213	0.29370	3.13480	16.61938	0.61059	0.18823	0.31682	0.61059	0.18653	0.31441
93	55	3.18948	18.00819	0.60639	0.17673	0.30038	0.60639	0.17495	0.29780	3.13480	16.36911	0.61059	0.19107	0.32084	0.61059	0.18921	0.31822
93	56	3.18948	17.68820	0.60639	0.17989	0.30493	0.60639	0.17795	0.30213	3.13480	16.11103	0.61059	0.19409	0.32508	0.61059	0.19206	0.32223
93	57	3.18948	17.36037	0.60639	0.18324	0.30973	0.60639	0.18112	0.30669	3.13480	15.84506	0.61059	0.19730	0.32957	0.61059	0.19509	0.32648
93	58	3.18948	17.02468	0.60639	0.18681	0.31481	0.60639	0.18448	0.31150	3.13480	15.57108	0.61059	0.20072	0.33433	0.61059	0.19830	0.33097
93	59	3.18948	16.68091	0.60639	0.19060	0.32018	0.60639	0.18805	0.31657	3.13480	15.28882	0.61059	0.20436	0.33937	0.61059	0.20172	0.33572
93	60	3.18948	16.32913	0.60639	0.19465	0.32587	0.60639	0.19185	0.32194	3.13480	14.99826	0.61059	0.20825	0.34471	0.61059	0.20536	0.34074
93	61	3.18948	15.96913	0.60639	0.19896	0.33189	0.60639	0.19589	0.32760	3.13480	14.69911	0.61059	0.21241	0.35039	0.61059	0.20924	0.34607
93	62	3.18948	15.60088	0.60639	0.20358	0.33829	0.60639	0.20019	0.33359	3.13480	14.39128	0.61059	0.21686	0.35643	0.61059	0.21337	0.35170
93	63	3.18948	15.22446	0.60639	0.20851	0.34507	0.60639	0.20477	0.33993	3.13480	14.07472	0.61059	0.22163	0.36285	0.61059	0.21779	0.35768
93	64	3.18948	14.83980	0.60639	0.21380	0.35228	0.60639	0.20965	0.34663	3.13480	13.74931	0.61059	0.22675	0.36968	0.61059	0.22250	0.36401
93	65	3.18948	14.44688	0.60639	0.21947	0.35995	0.60639	0.21486	0.35371	3.13480	13.41490	0.61059	0.23225	0.37696	0.61059	0.22753	0.37072
93	66	3.18948	14.04613	0.60639	0.22557	0.36811	0.60639	0.22041	0.36121	3.13480	13.07182	0.61059	0.23817	0.38471	0.61059	0.23291	0.37782

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
93	67	3.18948	13.63788	0.60639	0.23212	0.37678	0.60639	0.22634	0.36913	3.13480	12.72027	0.61059	0.24454	0.39298	0.61059	0.23865	0.38534
93	68	3.18948	13.22255	0.60639	0.23917	0.38602	0.60639	0.23266	0.37749	3.13480	12.36057	0.61059	0.25139	0.40178	0.61059	0.24479	0.39330
93	69	3.18948	12.80079	0.60639	0.24676	0.39584	0.60639	0.23941	0.38633	3.13480	11.99324	0.61059	0.25878	0.41116	0.61059	0.25134	0.40171
93	70	3.18948	12.37331	0.60639	0.25493	0.40628	0.60639	0.24661	0.39565	3.13480	11.61885	0.61059	0.26674	0.42115	0.61059	0.25834	0.41060
93	71	3.18948	11.94070	0.60639	0.26373	0.41738	0.60639	0.25430	0.40548	3.13480	11.23789	0.61059	0.27533	0.43178	0.61059	0.26582	0.41999
93	72	3.18948	11.50357	0.60639	0.27323	0.42919	0.60639	0.26250	0.41584	3.13480	10.85087	0.61059	0.28460	0.44310	0.61059	0.27380	0.42990
93	73	3.18948	11.06278	0.60639	0.28347	0.44173	0.60639	0.27125	0.42674	3.13480	10.45855	0.61059	0.29461	0.45513	0.61059	0.28233	0.44034
93	74	3.18948	10.61910	0.60639	0.29453	0.45504	0.60639	0.28058	0.43820	3.13480	10.06159	0.61059	0.30541	0.46792	0.61059	0.29142	0.45132
93	75	3.18948	10.17356	0.60639	0.30646	0.46915	0.60639	0.29051	0.45023	3.13480	9.66092	0.61059	0.31708	0.48148	0.61059	0.30112	0.46286
93	76	3.18948	9.72734	0.60639	0.31933	0.48408	0.60639	0.30109	0.46282	3.13480	9.25762	0.61059	0.32966	0.49586	0.61059	0.31144	0.47496
93	77	3.18948	9.28160	0.60639	0.33320	0.49985	0.60639	0.31232	0.47598	3.13480	8.85278	0.61059	0.34323	0.51105	0.61059	0.32241	0.48761
93	78	3.18948	8.83768	0.60639	0.34813	0.51646	0.60639	0.32422	0.48968	3.13480	8.44766	0.61059	0.35783	0.52706	0.61059	0.33405	0.50080
93	79	3.18948	8.39698	0.60639	0.36417	0.53390	0.60639	0.33681	0.50390	3.13480	8.04359	0.61059	0.37353	0.54389	0.61059	0.34636	0.51451
93	80	3.18948	7.96110	0.60639	0.38135	0.55214	0.60639	0.35008	0.51860	3.13480	7.64214	0.61059	0.39034	0.56151	0.61059	0.35933	0.52869
93	81	3.18948	7.53168	0.60639	0.39971	0.57113	0.60639	0.36401	0.53374	3.13480	7.24488	0.61059	0.40831	0.57986	0.61059	0.37297	0.54331
93	82	3.18948	7.11054	0.60639	0.41923	0.59078	0.60639	0.37860	0.54925	3.13480	6.85364	0.61059	0.42741	0.59886	0.61059	0.38725	0.55830
93	83	3.18948	6.69952	0.60639	0.43988	0.61100	0.60639	0.39380	0.56507	3.13480	6.47024	0.61059	0.44763	0.61843	0.61059	0.40213	0.57360
93	84	3.18948	6.30023	0.60639	0.46162	0.63165	0.60639	0.40956	0.58112	3.13480	6.09632	0.61059	0.46890	0.63843	0.61059	0.41757	0.58914
93	85	3.18948	5.91444	0.60639	0.48433	0.65259	0.60639	0.42583	0.59730	3.13480	5.73370	0.61059	0.49112	0.65873	0.61059	0.43350	0.60482
93	86	3.18948	5.54396	0.60639	0.50786	0.67362	0.60639	0.44250	0.61352	3.13480	5.38421	0.61059	0.51416	0.67913	0.61059	0.44984	0.62054
93	87	3.18948	5.19034	0.60639	0.53203	0.69455	0.60639	0.45949	0.62966	3.13480	5.04951	0.61059	0.53782	0.69946	0.61059	0.46650	0.63620
93	88	3.18948	4.85473	0.60639	0.55664	0.71519	0.60639	0.47673	0.64565	3.13480	4.73086	0.61059	0.56191	0.71952	0.61059	0.48339	0.65173
93	89	3.18948	4.53813	0.60639	0.58146	0.73535	0.60639	0.49410	0.66140	3.13480	4.42936	0.61059	0.58620	0.73913	0.61059	0.50042	0.66704
93	90	3.18948	4.24126	0.60639	0.60624	0.75485	0.60639	0.51155	0.67686	3.13480	4.14588	0.61059	0.61047	0.75812	0.61059	0.51752	0.68206
93	91	3.18948	3.96420	0.60639	0.63076	0.77358	0.60639	0.52902	0.69197	3.13480	3.88065	0.61059	0.63449	0.77638	0.61059	0.53465	0.69677
93	92	3.18948	3.70604	0.60639	0.65490	0.79147	0.60639	0.54649	0.70675	3.13480	3.63292	0.61059	0.65814	0.79383	0.61059	0.55179	0.71116
93	93	3.18948	3.46525	0.60639	0.67855	0.80850	0.60639	0.56397	0.72120	3.13480	3.40133	0.61059	0.68133	0.81046	0.61059	0.56893	0.72525
93	94	3.18948	3.23968	0.60639	0.70169	0.82469	0.60639	0.58145	0.73534	3.13480	3.18390	0.61059	0.70403	0.82631	0.61059	0.58608	0.73903
93	95	3.18948	3.02715	0.60639	0.72428	0.84009	0.60639	0.59890	0.74914	3.13480	2.97857	0.61059	0.72622	0.84140	0.61059	0.60323	0.75251
93	96	3.18948	2.82535	0.60639	0.74629	0.85472	0.60639	0.61623	0.76255	3.13480	2.78314	0.61059	0.74786	0.85574	0.61059	0.62026	0.76563
93	97	3.18948	2.63737	0.60639	0.76732	0.86834	0.60639	0.63328	0.77547	3.13480	2.60073	0.61059	0.76856	0.86913	0.61059	0.63702	0.77827
93	98	3.18948	2.46279	0.60639	0.78723	0.88095	0.60639	0.64997	0.78786	3.13480	2.43099	0.61059	0.78817	0.88154	0.61059	0.65344	0.79040
93	99	3.18948	2.30125	0.60639	0.80591	0.89253	0.60639	0.66621	0.79967	3.13480	2.27364	0.61059	0.80660	0.89295	0.61059	0.66942	0.80198
93	100	3.18948	2.15258	0.60639	0.82327	0.90307	0.60639	0.68192	0.81088	3.13480	2.12860	0.61059	0.82374	0.90335	0.61059	0.68488	0.81297
93	101	3.18948	2.01649	0.60639	0.83923	0.91259	0.60639	0.69699	0.82144	3.13480	1.99561	0.61059	0.83953	0.91276	0.61059	0.69974	0.82335
93	102	3.18948	1.89293	0.60639	0.85376	0.92111	0.60639	0.71138	0.83135	3.13480	1.87471	0.61059	0.85391	0.92120	0.61059	0.71392	0.83308

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
93	103	3.18948	1.78083	0.60639	0.86691	0.92871	0.60639	0.72505	0.84061	3.13480	1.76487	0.61059	0.86695	0.92873	0.61059	0.72740	0.84219
93	104	3.18948	1.67943	0.60639	0.87875	0.93546	0.60639	0.73796	0.84923	3.13480	1.66540	0.61059	0.87869	0.93543	0.61059	0.74014	0.85067
93	105	3.18948	1.58804	0.60639	0.88933	0.94142	0.60639	0.75007	0.85719	3.13480	1.57565	0.61059	0.88920	0.94135	0.61059	0.75210	0.85851
93	106	3.18948	1.50600	0.60639	0.89871	0.94665	0.60639	0.76130	0.86448	3.13480	1.49500	0.61059	0.89853	0.94655	0.61059	0.76320	0.86570
93	107	3.18948	1.43298	0.60639	0.90691	0.95118	0.60639	0.77154	0.87104	3.13480	1.42313	0.61059	0.90670	0.95107	0.61059	0.77333	0.87218
93	108	3.18948	1.36894	0.60639	0.91393	0.95503	0.60639	0.78057	0.87677	3.13480	1.36003	0.61059	0.91369	0.95490	0.61059	0.78227	0.87784
93	109	3.18948	1.31458	0.60639	0.91966	0.95815	0.60639	0.78806	0.88147	3.13480	1.30641	0.61059	0.91942	0.95802	0.61059	0.78969	0.88249
93	110	3.18948	1.27298	0.60639	0.92388	0.96043	0.60639	0.79356	0.88490	3.13480	1.26533	0.61059	0.92363	0.96030	0.61059	0.79514	0.88588
94	1	3.00091	26.62178	0.59784	0.11272	0.20260	0.59784	0.11269	0.20255	2.95281	22.51412	0.60213	0.13115	0.23189	0.60213	0.13111	0.23183
94	2	3.00091	26.56961	0.59784	0.11294	0.20296	0.59784	0.11292	0.20292	2.95281	22.48584	0.60213	0.13131	0.23214	0.60213	0.13128	0.23210
94	3	3.00091	26.51422	0.59784	0.11318	0.20334	0.59784	0.11315	0.20330	2.95281	22.45520	0.60213	0.13149	0.23242	0.60213	0.13147	0.23238
94	4	3.00091	26.45593	0.59784	0.11343	0.20374	0.59784	0.11340	0.20371	2.95281	22.42249	0.60213	0.13169	0.23272	0.60213	0.13166	0.23268
94	5	3.00091	26.39526	0.59784	0.11369	0.20417	0.59784	0.11366	0.20413	2.95281	22.38814	0.60213	0.13189	0.23304	0.60213	0.13186	0.23300
94	6	3.00091	26.33222	0.59784	0.11396	0.20460	0.59784	0.11394	0.20457	2.95281	22.35215	0.60213	0.13210	0.23337	0.60213	0.13207	0.23333
94	7	3.00091	26.26662	0.59784	0.11424	0.20506	0.59784	0.11422	0.20502	2.95281	22.31437	0.60213	0.13232	0.23372	0.60213	0.13230	0.23368
94	8	3.00091	26.19847	0.59784	0.11454	0.20554	0.59784	0.11452	0.20550	2.95281	22.27480	0.60213	0.13256	0.23409	0.60213	0.13253	0.23404
94	9	3.00091	26.12745	0.59784	0.11485	0.20604	0.59784	0.11483	0.20600	2.95281	22.23319	0.60213	0.13281	0.23447	0.60213	0.13278	0.23443
94	10	3.00091	26.05351	0.59784	0.11518	0.20657	0.59784	0.11515	0.20652	2.95281	22.18946	0.60213	0.13307	0.23488	0.60213	0.13304	0.23483
94	11	3.00091	25.97700	0.59784	0.11552	0.20711	0.59784	0.11549	0.20706	2.95281	22.14392	0.60213	0.13334	0.23531	0.60213	0.13331	0.23525
94	12	3.00091	25.89730	0.59784	0.11587	0.20768	0.59784	0.11584	0.20763	2.95281	22.09606	0.60213	0.13363	0.23575	0.60213	0.13359	0.23569
94	13	3.00091	25.81474	0.59784	0.11624	0.20828	0.59784	0.11620	0.20821	2.95281	22.04614	0.60213	0.13393	0.23622	0.60213	0.13389	0.23616
94	14	3.00091	25.72901	0.59784	0.11663	0.20890	0.59784	0.11658	0.20882	2.95281	21.99389	0.60213	0.13425	0.23672	0.60213	0.13420	0.23664
94	15	3.00091	25.64035	0.59784	0.11703	0.20954	0.59784	0.11698	0.20945	2.95281	21.93952	0.60213	0.13458	0.23723	0.60213	0.13452	0.23714
94	16	3.00091	25.54880	0.59784	0.11745	0.21021	0.59784	0.11739	0.21011	2.95281	21.88305	0.60213	0.13493	0.23777	0.60213	0.13486	0.23766
94	17	3.00091	25.45467	0.59784	0.11788	0.21090	0.59784	0.11781	0.21079	2.95281	21.82476	0.60213	0.13528	0.23833	0.60213	0.13521	0.23821
94	18	3.00091	25.35821	0.59784	0.11833	0.21162	0.59784	0.11826	0.21151	2.95281	21.76485	0.60213	0.13566	0.23890	0.60213	0.13558	0.23878
94	19	3.00091	25.25875	0.59784	0.11880	0.21237	0.59784	0.11873	0.21225	2.95281	21.70276	0.60213	0.13604	0.23951	0.60213	0.13596	0.23938
94	20	3.00091	25.15564	0.59784	0.11928	0.21314	0.59784	0.11921	0.21303	2.95281	21.63792	0.60213	0.13645	0.24014	0.60213	0.13637	0.24002
94	21	3.00091	25.04833	0.59784	0.11980	0.21396	0.59784	0.11973	0.21385	2.95281	21.56986	0.60213	0.13688	0.24080	0.60213	0.13681	0.24069
94	22	3.00091	24.93660	0.59784	0.12033	0.21482	0.59784	0.12027	0.21471	2.95281	21.49836	0.60213	0.13734	0.24151	0.60213	0.13726	0.24139
94	23	3.00091	24.82004	0.59784	0.12090	0.21572	0.59784	0.12083	0.21561	2.95281	21.42306	0.60213	0.13782	0.24225	0.60213	0.13775	0.24214
94	24	3.00091	24.69862	0.59784	0.12149	0.21666	0.59784	0.12142	0.21655	2.95281	21.34391	0.60213	0.13833	0.24304	0.60213	0.13826	0.24292
94	25	3.00091	24.57203	0.59784	0.12212	0.21765	0.59784	0.12204	0.21754	2.95281	21.26064	0.60213	0.13887	0.24388	0.60213	0.13879	0.24375
94	26	3.00091	24.44053	0.59784	0.12277	0.21870	0.59784	0.12269	0.21857	2.95281	21.17342	0.60213	0.13944	0.24476	0.60213	0.13935	0.24462
94	27	3.00091	24.30438	0.59784	0.12346	0.21978	0.59784	0.12337	0.21964	2.95281	21.08250	0.60213	0.14004	0.24568	0.60213	0.13995	0.24553
94	28	3.00091	24.16342	0.59784	0.12418	0.22092	0.59784	0.12408	0.22077	2.95281	20.98768	0.60213	0.14067	0.24665	0.60213	0.14057	0.24649

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
94	29	3.00091	24.01762	0.59784	0.12493	0.22211	0.59784	0.12482	0.22194	2.95281	20.88895	0.60213	0.14134	0.24767	0.60213	0.14122	0.24749
94	30	3.00091	23.86654	0.59784	0.12572	0.22336	0.59784	0.12560	0.22318	2.95281	20.78588	0.60213	0.14204	0.24874	0.60213	0.14191	0.24855
94	31	3.00091	23.71037	0.59784	0.12655	0.22466	0.59784	0.12642	0.22447	2.95281	20.67862	0.60213	0.14277	0.24987	0.60213	0.14264	0.24966
94	32	3.00091	23.54876	0.59784	0.12741	0.22603	0.59784	0.12728	0.22582	2.95281	20.56684	0.60213	0.14355	0.25106	0.60213	0.14340	0.25083
94	33	3.00091	23.38162	0.59784	0.12832	0.22746	0.59784	0.12818	0.22723	2.95281	20.45044	0.60213	0.14436	0.25230	0.60213	0.14420	0.25206
94	34	3.00091	23.20856	0.59784	0.12928	0.22896	0.59784	0.12912	0.22871	2.95281	20.32903	0.60213	0.14522	0.25361	0.60213	0.14505	0.25336
94	35	3.00091	23.02940	0.59784	0.13028	0.23053	0.59784	0.13012	0.23027	2.95281	20.20243	0.60213	0.14613	0.25500	0.60213	0.14595	0.25472
94	36	3.00091	22.84408	0.59784	0.13134	0.23218	0.59784	0.13116	0.23190	2.95281	20.07055	0.60213	0.14709	0.25646	0.60213	0.14690	0.25616
94	37	3.00091	22.65215	0.59784	0.13245	0.23392	0.59784	0.13226	0.23362	2.95281	19.93297	0.60213	0.14810	0.25799	0.60213	0.14790	0.25768
94	38	3.00091	22.45348	0.59784	0.13362	0.23574	0.59784	0.13342	0.23543	2.95281	19.78951	0.60213	0.14917	0.25962	0.60213	0.14896	0.25929
94	39	3.00091	22.24766	0.59784	0.13485	0.23766	0.59784	0.13464	0.23732	2.95281	19.63978	0.60213	0.15031	0.26133	0.60213	0.15007	0.26098
94	40	3.00091	22.03447	0.59784	0.13615	0.23968	0.59784	0.13592	0.23931	2.95281	19.48352	0.60213	0.15151	0.26315	0.60213	0.15126	0.26277
94	41	3.00091	21.81357	0.59784	0.13753	0.24180	0.59784	0.13727	0.24141	2.95281	19.32040	0.60213	0.15278	0.26507	0.60213	0.15251	0.26466
94	42	3.00091	21.58485	0.59784	0.13898	0.24405	0.59784	0.13870	0.24361	2.95281	19.15023	0.60213	0.15414	0.26710	0.60213	0.15383	0.26664
94	43	3.00091	21.34779	0.59784	0.14052	0.24641	0.59784	0.14019	0.24591	2.95281	18.97251	0.60213	0.15557	0.26926	0.60213	0.15523	0.26874
94	44	3.00091	21.10218	0.59784	0.14215	0.24891	0.59784	0.14176	0.24832	2.95281	18.78697	0.60213	0.15710	0.27154	0.60213	0.15669	0.27093
94	45	3.00091	20.84782	0.59784	0.14387	0.25154	0.59784	0.14341	0.25084	2.95281	18.59337	0.60213	0.15872	0.27395	0.60213	0.15823	0.27322
94	46	3.00091	20.58697	0.59784	0.14567	0.25430	0.59784	0.14512	0.25346	2.95281	18.39367	0.60213	0.16042	0.27649	0.60213	0.15983	0.27562
94	47	3.00091	20.32000	0.59784	0.14757	0.25718	0.59784	0.14691	0.25618	2.95281	18.18814	0.60213	0.16221	0.27914	0.60213	0.16151	0.27811
94	48	3.00091	20.04764	0.59784	0.14955	0.26019	0.59784	0.14877	0.25901	2.95281	17.97738	0.60213	0.16409	0.28192	0.60213	0.16326	0.28070
94	49	3.00091	19.77090	0.59784	0.15162	0.26332	0.59784	0.15072	0.26196	2.95281	17.76227	0.60213	0.16605	0.28481	0.60213	0.16509	0.28340
94	50	3.00091	19.49116	0.59784	0.15378	0.26656	0.59784	0.15275	0.26502	2.95281	17.54401	0.60213	0.16809	0.28780	0.60213	0.16701	0.28622
94	51	3.00091	19.21029	0.59784	0.15601	0.26991	0.59784	0.15490	0.26824	2.95281	17.32430	0.60213	0.17020	0.29089	0.60213	0.16903	0.28918
94	52	3.00091	18.92146	0.59784	0.15837	0.27344	0.59784	0.15716	0.27163	2.95281	17.09693	0.60213	0.17244	0.29416	0.60213	0.17117	0.29230
94	53	3.00091	18.62485	0.59784	0.16087	0.27715	0.59784	0.15954	0.27519	2.95281	16.86201	0.60213	0.17482	0.29761	0.60213	0.17343	0.29559
94	54	3.00091	18.32038	0.59784	0.16352	0.28108	0.59784	0.16207	0.27893	2.95281	16.61938	0.60213	0.17735	0.30126	0.60213	0.17583	0.29907
94	55	3.00091	18.00819	0.59784	0.16633	0.28521	0.59784	0.16474	0.28288	2.95281	16.36911	0.60213	0.18002	0.30512	0.60213	0.17837	0.30274
94	56	3.00091	17.68820	0.59784	0.16930	0.28958	0.59784	0.16757	0.28704	2.95281	16.11103	0.60213	0.18287	0.30920	0.60213	0.18106	0.30661
94	57	3.00091	17.36037	0.59784	0.17246	0.29419	0.59784	0.17057	0.29143	2.95281	15.84506	0.60213	0.18590	0.31352	0.60213	0.18393	0.31070
94	58	3.00091	17.02468	0.59784	0.17583	0.29907	0.59784	0.17375	0.29606	2.95281	15.57108	0.60213	0.18913	0.31810	0.60213	0.18697	0.31504
94	59	3.00091	16.68091	0.59784	0.17940	0.30423	0.59784	0.17713	0.30095	2.95281	15.28882	0.60213	0.19257	0.32295	0.60213	0.19021	0.31962
94	60	3.00091	16.32913	0.59784	0.18322	0.30969	0.59784	0.18072	0.30612	2.95281	14.99826	0.60213	0.19625	0.32810	0.60213	0.19366	0.32448
94	61	3.00091	15.96913	0.59784	0.18729	0.31549	0.59784	0.18454	0.31159	2.95281	14.69911	0.60213	0.20017	0.33357	0.60213	0.19734	0.32963
94	62	3.00091	15.60088	0.59784	0.19164	0.32164	0.59784	0.18862	0.31737	2.95281	14.39128	0.60213	0.20438	0.33939	0.60213	0.20126	0.33508
94	63	3.00091	15.22446	0.59784	0.19630	0.32817	0.59784	0.19296	0.32349	2.95281	14.07472	0.60213	0.20889	0.34559	0.60213	0.20545	0.34087
94	64	3.00091	14.83980	0.59784	0.20129	0.33512	0.59784	0.19759	0.32997	2.95281	13.74931	0.60213	0.21373	0.35218	0.60213	0.20992	0.34700

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
94	65	3.00091	14.44688	0.59784	0.20665	0.34251	0.59784	0.20253	0.33684	2.95281	13.41490	0.60213	0.21893	0.35922	0.60213	0.21471	0.35351
94	66	3.00091	14.04613	0.59784	0.21241	0.35039	0.59784	0.20780	0.34410	2.95281	13.07182	0.60213	0.22453	0.36672	0.60213	0.21982	0.36041
94	67	3.00091	13.63788	0.59784	0.21860	0.35877	0.59784	0.21343	0.35179	2.95281	12.72027	0.60213	0.23056	0.37472	0.60213	0.22529	0.36773
94	68	3.00091	13.22255	0.59784	0.22526	0.36770	0.59784	0.21945	0.35992	2.95281	12.36657	0.60213	0.23705	0.38325	0.60213	0.23113	0.37548
94	69	3.00091	12.80079	0.59784	0.23244	0.37721	0.59784	0.22588	0.36851	2.95281	11.99324	0.60213	0.24405	0.39235	0.60213	0.23738	0.38368
94	70	3.00091	12.37331	0.59784	0.24018	0.38733	0.59784	0.23274	0.37760	2.95281	11.61885	0.60213	0.25160	0.40205	0.60213	0.24406	0.39236
94	71	3.00091	11.94070	0.59784	0.24852	0.39811	0.59784	0.24008	0.38720	2.95281	11.23789	0.60213	0.25976	0.41239	0.60213	0.25121	0.40155
94	72	3.00091	11.50357	0.59784	0.25753	0.40958	0.59784	0.24792	0.39733	2.95281	10.85087	0.60213	0.26856	0.42341	0.60213	0.25885	0.41125
94	73	3.00091	11.06278	0.59784	0.26726	0.42179	0.59784	0.25629	0.40801	2.95281	10.45855	0.60213	0.27808	0.43515	0.60213	0.26703	0.42150
94	74	3.00091	10.61910	0.59784	0.27777	0.43478	0.59784	0.26524	0.41927	2.95281	10.06159	0.60213	0.28837	0.44765	0.60213	0.27576	0.43231
94	75	3.00091	10.17356	0.59784	0.28913	0.44857	0.59784	0.27478	0.43110	2.95281	9.66092	0.60213	0.29949	0.46093	0.60213	0.28509	0.44368
94	76	3.00091	9.72734	0.59784	0.30141	0.46320	0.59784	0.28495	0.44352	2.95281	9.25762	0.60213	0.31151	0.47504	0.60213	0.29503	0.45564
94	77	3.00091	9.28160	0.59784	0.31465	0.47869	0.59784	0.29578	0.45653	2.95281	8.85278	0.60213	0.32449	0.48998	0.60213	0.30563	0.46817
94	78	3.00091	8.83768	0.59784	0.32894	0.49504	0.59784	0.30729	0.47011	2.95281	8.44766	0.60213	0.33849	0.50578	0.60213	0.31688	0.48126
94	79	3.00091	8.39698	0.59784	0.34433	0.51227	0.59784	0.31948	0.48425	2.95281	8.04359	0.60213	0.35357	0.52242	0.60213	0.32882	0.49491
94	80	3.00091	7.96110	0.59784	0.36086	0.53034	0.59784	0.33237	0.49891	2.95281	7.64214	0.60213	0.36977	0.53990	0.60213	0.34144	0.50907
94	81	3.00091	7.53168	0.59784	0.37857	0.54922	0.59784	0.34594	0.51405	2.95281	7.24488	0.60213	0.38712	0.55816	0.60213	0.35474	0.52371
94	82	3.00091	7.11054	0.59784	0.39745	0.56883	0.59784	0.36019	0.52961	2.95281	6.85364	0.60213	0.40564	0.57716	0.60213	0.36871	0.53877
94	83	3.00091	6.69952	0.59784	0.41751	0.58908	0.59784	0.37507	0.54553	2.95281	6.47024	0.60213	0.42529	0.59678	0.60213	0.38330	0.55418
94	84	3.00091	6.30023	0.59784	0.43870	0.60985	0.59784	0.39056	0.56173	2.95281	6.09632	0.60213	0.44605	0.61693	0.60213	0.39849	0.56988
94	85	3.00091	5.91444	0.59784	0.46093	0.63101	0.59784	0.40659	0.57812	2.95281	5.73370	0.60213	0.46784	0.63745	0.60213	0.41420	0.58578
94	86	3.00091	5.54396	0.59784	0.48407	0.65235	0.59784	0.42307	0.59459	2.95281	5.38421	0.60213	0.49051	0.65818	0.60213	0.43037	0.60176
94	87	3.00091	5.19034	0.59784	0.50795	0.67369	0.59784	0.43992	0.61103	2.95281	5.04951	0.60213	0.51392	0.67892	0.60213	0.44690	0.61774
94	88	3.00091	4.85473	0.59784	0.53238	0.69484	0.59784	0.45706	0.62737	2.95281	4.73086	0.60213	0.53786	0.69949	0.60213	0.46372	0.63361
94	89	3.00091	4.53813	0.59784	0.55715	0.71560	0.59784	0.47439	0.64351	2.95281	4.42936	0.60213	0.56213	0.71970	0.60213	0.48072	0.64931
94	90	3.00091	4.24126	0.59784	0.58201	0.73578	0.59784	0.49184	0.65938	2.95281	4.14588	0.60213	0.58649	0.73936	0.60213	0.49785	0.66475
94	91	3.00091	3.96420	0.59784	0.60675	0.75525	0.59784	0.50937	0.67494	2.95281	3.88065	0.60213	0.61075	0.75834	0.60213	0.51504	0.67991
94	92	3.00091	3.70604	0.59784	0.63123	0.77393	0.59784	0.52695	0.69020	2.95281	3.63292	0.60213	0.63475	0.77657	0.60213	0.53230	0.69477
94	93	3.00091	3.46525	0.59784	0.65536	0.79180	0.59784	0.54458	0.70515	2.95281	3.40133	0.60213	0.65841	0.79403	0.60213	0.54961	0.70935
94	94	3.00091	3.23968	0.59784	0.67909	0.80888	0.59784	0.56227	0.71981	2.95281	3.18390	0.60213	0.68171	0.81073	0.60213	0.56698	0.72366
94	95	3.00091	3.02715	0.59784	0.70241	0.82519	0.59784	0.57999	0.73417	2.95281	2.97857	0.60213	0.70461	0.82671	0.60213	0.58440	0.73769
94	96	3.00091	2.82535	0.59784	0.72526	0.84075	0.59784	0.59764	0.74816	2.95281	2.78314	0.60213	0.72708	0.84197	0.60213	0.60175	0.75137
94	97	3.00091	2.63737	0.59784	0.74721	0.85532	0.59784	0.61506	0.76166	2.95281	2.60073	0.60213	0.74868	0.85628	0.60213	0.61888	0.76458
94	98	3.00091	2.46279	0.59784	0.76812	0.86885	0.59784	0.63216	0.77463	2.95281	2.43099	0.60213	0.76928	0.86960	0.60213	0.63571	0.77729
94	99	3.00091	2.30125	0.59784	0.78784	0.88133	0.59784	0.64884	0.78702	2.95281	2.27364	0.60213	0.78873	0.88189	0.60213	0.65213	0.78944
94	100	3.00091	2.15258	0.59784	0.80626	0.89274	0.59784	0.66501	0.79880	2.95281	2.12860	0.60213	0.80692	0.89314	0.60213	0.66806	0.80100

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
94	101	3.00091	2.01649	0.59784	0.82329	0.90308	0.59784	0.68057	0.80993	2.95281	1.99561	0.60213	0.82375	0.90336	0.60213	0.68340	0.81193
94	102	3.00091	1.89293	0.59784	0.83885	0.91237	0.59784	0.69545	0.82037	2.95281	1.87471	0.60213	0.83915	0.91254	0.60213	0.69808	0.82220
94	103	3.00091	1.78083	0.59784	0.85301	0.92068	0.59784	0.70963	0.83016	2.95281	1.76487	0.60213	0.85317	0.92077	0.60213	0.71207	0.83182
94	104	3.00091	1.67943	0.59784	0.86580	0.92808	0.59784	0.72305	0.83926	2.95281	1.66540	0.60213	0.86586	0.92811	0.60213	0.72531	0.84079
94	105	3.00091	1.58804	0.59784	0.87728	0.93463	0.59784	0.73565	0.84770	2.95281	1.57565	0.60213	0.87725	0.93461	0.60213	0.73776	0.84910
94	106	3.00091	1.50600	0.59784	0.88748	0.94039	0.59784	0.74737	0.85542	2.95281	1.49500	0.60213	0.88739	0.94033	0.60213	0.74935	0.85672
94	107	3.00091	1.43298	0.59784	0.89644	0.94539	0.59784	0.75807	0.86239	2.95281	1.42313	0.60213	0.89630	0.94531	0.60213	0.75993	0.86359
94	108	3.00091	1.36894	0.59784	0.90412	0.94965	0.59784	0.76753	0.86848	2.95281	1.36003	0.60213	0.90395	0.94955	0.60213	0.76930	0.86961
94	109	3.00091	1.31458	0.59784	0.91042	0.95311	0.59784	0.77540	0.87349	2.95281	1.30641	0.60213	0.91023	0.95301	0.60213	0.77710	0.87457
94	110	3.00091	1.27298	0.59784	0.91506	0.95565	0.59784	0.78118	0.87715	2.95281	1.26533	0.60213	0.91486	0.95554	0.60213	0.78283	0.87819
95	1	2.81817	26.62178	0.59051	0.10586	0.19145	0.59051	0.10583	0.19140	2.77604	22.51412	0.59488	0.12330	0.21953	0.59488	0.12326	0.21948
95	2	2.81817	26.56961	0.59051	0.10606	0.19179	0.59051	0.10604	0.19175	2.77604	22.48584	0.59488	0.12345	0.21977	0.59488	0.12343	0.21973
95	3	2.81817	26.51422	0.59051	0.10629	0.19215	0.59051	0.10626	0.19211	2.77604	22.45520	0.59488	0.12362	0.22004	0.59488	0.12360	0.22000
95	4	2.81817	26.45593	0.59051	0.10652	0.19253	0.59051	0.10650	0.19250	2.77604	22.42249	0.59488	0.12380	0.22033	0.59488	0.12378	0.22029
95	5	2.81817	26.39526	0.59051	0.10677	0.19293	0.59051	0.10674	0.19290	2.77604	22.38814	0.59488	0.12399	0.22063	0.59488	0.12397	0.22059
95	6	2.81817	26.33222	0.59051	0.10702	0.19335	0.59051	0.10700	0.19331	2.77604	22.35215	0.59488	0.12419	0.22094	0.59488	0.12417	0.22091
95	7	2.81817	26.26662	0.59051	0.10729	0.19379	0.59051	0.10727	0.19375	2.77604	22.31437	0.59488	0.12440	0.22128	0.59488	0.12438	0.22124
95	8	2.81817	26.19847	0.59051	0.10757	0.19424	0.59051	0.10755	0.19421	2.77604	22.27480	0.59488	0.12462	0.22163	0.59488	0.12460	0.22159
95	9	2.81817	26.12745	0.59051	0.10786	0.19472	0.59051	0.10784	0.19468	2.77604	22.23319	0.59488	0.12486	0.22200	0.59488	0.12483	0.22196
95	10	2.81817	26.05351	0.59051	0.10817	0.19522	0.59051	0.10814	0.19517	2.77604	22.18946	0.59488	0.12510	0.22238	0.59488	0.12507	0.22234
95	11	2.81817	25.97700	0.59051	0.10848	0.19573	0.59051	0.10846	0.19569	2.77604	22.14392	0.59488	0.12536	0.22279	0.59488	0.12533	0.22274
95	12	2.81817	25.89730	0.59051	0.10882	0.19628	0.59051	0.10879	0.19623	2.77604	22.09606	0.59488	0.12563	0.22322	0.59488	0.12560	0.22316
95	13	2.81817	25.81474	0.59051	0.10916	0.19684	0.59051	0.10913	0.19679	2.77604	22.04614	0.59488	0.12591	0.22367	0.59488	0.12588	0.22360
95	14	2.81817	25.72901	0.59051	0.10953	0.19743	0.59051	0.10949	0.19737	2.77604	21.99389	0.59488	0.12621	0.22414	0.59488	0.12617	0.22406
95	15	2.81817	25.64035	0.59051	0.10991	0.19804	0.59051	0.10986	0.19797	2.77604	21.93952	0.59488	0.12652	0.22463	0.59488	0.12647	0.22454
95	16	2.81817	25.54880	0.59051	0.11030	0.19868	0.59051	0.11024	0.19859	2.77604	21.88305	0.59488	0.12685	0.22514	0.59488	0.12679	0.22504
95	17	2.81817	25.45467	0.59051	0.11071	0.19934	0.59051	0.11064	0.19924	2.77604	21.82476	0.59488	0.12719	0.22567	0.59488	0.12712	0.22556
95	18	2.81817	25.35821	0.59051	0.11113	0.20002	0.59051	0.11106	0.19992	2.77604	21.76485	0.59488	0.12754	0.22622	0.59488	0.12747	0.22611
95	19	2.81817	25.25875	0.59051	0.11156	0.20073	0.59051	0.11150	0.20063	2.77604	21.70276	0.59488	0.12790	0.22679	0.59488	0.12783	0.22668
95	20	2.81817	25.15564	0.59051	0.11202	0.20147	0.59051	0.11196	0.20137	2.77604	21.63792	0.59488	0.12828	0.22740	0.59488	0.12822	0.22729
95	21	2.81817	25.04833	0.59051	0.11250	0.20225	0.59051	0.11244	0.20215	2.77604	21.56986	0.59488	0.12869	0.22803	0.59488	0.12862	0.22793
95	22	2.81817	24.93660	0.59051	0.11301	0.20306	0.59051	0.11295	0.20297	2.77604	21.49836	0.59488	0.12912	0.22871	0.59488	0.12905	0.22860
95	23	2.81817	24.82004	0.59051	0.11354	0.20392	0.59051	0.11348	0.20382	2.77604	21.42306	0.59488	0.12957	0.22942	0.59488	0.12951	0.22931
95	24	2.81817	24.69862	0.59051	0.11409	0.20482	0.59051	0.11403	0.20472	2.77604	21.34391	0.59488	0.13005	0.23017	0.59488	0.12998	0.23006
95	25	2.81817	24.57203	0.59051	0.11468	0.20577	0.59051	0.11462	0.20566	2.77604	21.26064	0.59488	0.13056	0.23097	0.59488	0.13049	0.23085
95	26	2.81817	24.44053	0.59051	0.11530	0.20676	0.59051	0.11523	0.20664	2.77604	21.17342	0.59488	0.13110	0.23181	0.59488	0.13102	0.23168

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
95	27	2.81817	24.30438	0.59051	0.11594	0.20779	0.59051	0.11586	0.20767	2.77604	21.08250	0.59488	0.13166	0.23269	0.59488	0.13157	0.23255
95	28	2.81817	24.16342	0.59051	0.11662	0.20888	0.59051	0.11653	0.20874	2.77604	20.98768	0.59488	0.13226	0.23361	0.59488	0.13216	0.23347
95	29	2.81817	24.01762	0.59051	0.11733	0.21001	0.59051	0.11723	0.20986	2.77604	20.88895	0.59488	0.13288	0.23459	0.59488	0.13278	0.23443
95	30	2.81817	23.86654	0.59051	0.11807	0.21120	0.59051	0.11796	0.21103	2.77604	20.78588	0.59488	0.13354	0.23561	0.59488	0.13342	0.23544
95	31	2.81817	23.71037	0.59051	0.11884	0.21244	0.59051	0.11873	0.21226	2.77604	20.67862	0.59488	0.13423	0.23669	0.59488	0.13411	0.23650
95	32	2.81817	23.54876	0.59051	0.11966	0.21374	0.59051	0.11954	0.21355	2.77604	20.56684	0.59488	0.13496	0.23782	0.59488	0.13483	0.23761
95	33	2.81817	23.38162	0.59051	0.12051	0.21510	0.59051	0.12038	0.21490	2.77604	20.45044	0.59488	0.13572	0.23901	0.59488	0.13558	0.23879
95	34	2.81817	23.20856	0.59051	0.12141	0.21653	0.59051	0.12127	0.21631	2.77604	20.32903	0.59488	0.13653	0.24026	0.59488	0.13638	0.24003
95	35	2.81817	23.02940	0.59051	0.12235	0.21803	0.59051	0.12220	0.21779	2.77604	20.20243	0.59488	0.13739	0.24158	0.59488	0.13723	0.24133
95	36	2.81817	22.84408	0.59051	0.12334	0.21960	0.59051	0.12319	0.21935	2.77604	20.07055	0.59488	0.13829	0.24297	0.59488	0.13812	0.24271
95	37	2.81817	22.65215	0.59051	0.12439	0.22125	0.59051	0.12422	0.22099	2.77604	19.93297	0.59488	0.13924	0.24444	0.59488	0.13906	0.24416
95	38	2.81817	22.45348	0.59051	0.12549	0.22299	0.59051	0.12531	0.22271	2.77604	19.78951	0.59488	0.14025	0.24599	0.59488	0.14005	0.24570
95	39	2.81817	22.24766	0.59051	0.12664	0.22482	0.59051	0.12645	0.22452	2.77604	19.63978	0.59488	0.14131	0.24763	0.59488	0.14111	0.24732
95	40	2.81817	22.03447	0.59051	0.12787	0.22674	0.59051	0.12766	0.22642	2.77604	19.48352	0.59488	0.14244	0.24937	0.59488	0.14222	0.24903
95	41	2.81817	21.81357	0.59051	0.12916	0.22877	0.59051	0.12894	0.22842	2.77604	19.32040	0.59488	0.14364	0.25120	0.59488	0.14340	0.25083
95	42	2.81817	21.58485	0.59051	0.13052	0.23091	0.59051	0.13028	0.23052	2.77604	19.15023	0.59488	0.14492	0.25315	0.59488	0.14465	0.25274
95	43	2.81817	21.34779	0.59051	0.13197	0.23317	0.59051	0.13169	0.23272	2.77604	18.97251	0.59488	0.14627	0.25521	0.59488	0.14596	0.25474
95	44	2.81817	21.10218	0.59051	0.13350	0.23555	0.59051	0.13316	0.23503	2.77604	18.78697	0.59488	0.14770	0.25739	0.59488	0.14735	0.25685
95	45	2.81817	20.84782	0.59051	0.13512	0.23806	0.59051	0.13471	0.23744	2.77604	18.59337	0.59488	0.14923	0.25970	0.59488	0.14880	0.25905
95	46	2.81817	20.58697	0.59051	0.13681	0.24070	0.59051	0.13633	0.23995	2.77604	18.39367	0.59488	0.15083	0.26213	0.59488	0.15032	0.26135
95	47	2.81817	20.32000	0.59051	0.13860	0.24345	0.59051	0.13802	0.24256	2.77604	18.18814	0.59488	0.15252	0.26467	0.59488	0.15190	0.26374
95	48	2.81817	20.04764	0.59051	0.14046	0.24632	0.59051	0.13977	0.24527	2.77604	17.97738	0.59488	0.15429	0.26733	0.59488	0.15356	0.26623
95	49	2.81817	19.77090	0.59051	0.14241	0.24931	0.59051	0.14161	0.24809	2.77604	17.76227	0.59488	0.15613	0.27009	0.59488	0.15528	0.26882
95	50	2.81817	19.49116	0.59051	0.14443	0.25241	0.59051	0.14353	0.25103	2.77604	17.54401	0.59488	0.15805	0.27296	0.59488	0.15709	0.27153
95	51	2.81817	19.21029	0.59051	0.14653	0.25561	0.59051	0.14555	0.25411	2.77604	17.32430	0.59488	0.16004	0.27592	0.59488	0.15900	0.27437
95	52	2.81817	18.92146	0.59051	0.14875	0.25898	0.59051	0.14768	0.25735	2.77604	17.09693	0.59488	0.16215	0.27905	0.59488	0.16101	0.27737
95	53	2.81817	18.62485	0.59051	0.15110	0.26254	0.59051	0.14993	0.26076	2.77604	16.86201	0.59488	0.16439	0.28236	0.59488	0.16315	0.28053
95	54	2.81817	18.32038	0.59051	0.15359	0.26629	0.59051	0.15231	0.26435	2.77604	16.61938	0.59488	0.16677	0.28586	0.59488	0.16541	0.28387
95	55	2.81817	18.00819	0.59051	0.15623	0.27025	0.59051	0.15483	0.26814	2.77604	16.36911	0.59488	0.16929	0.28956	0.59488	0.16781	0.28740
95	56	2.81817	17.68820	0.59051	0.15903	0.27442	0.59051	0.15749	0.27213	2.77604	16.11103	0.59488	0.17197	0.29347	0.59488	0.17036	0.29112
95	57	2.81817	17.36037	0.59051	0.16201	0.27884	0.59051	0.16032	0.27634	2.77604	15.84506	0.59488	0.17483	0.29762	0.59488	0.17306	0.29506
95	58	2.81817	17.02468	0.59051	0.16517	0.28351	0.59051	0.16333	0.28079	2.77604	15.57108	0.59488	0.17787	0.30201	0.59488	0.17594	0.29923
95	59	2.81817	16.68091	0.59051	0.16854	0.28846	0.59051	0.16651	0.28549	2.77604	15.28882	0.59488	0.18111	0.30667	0.59488	0.17900	0.30365
95	60	2.81817	16.32913	0.59051	0.17212	0.29370	0.59051	0.16991	0.29046	2.77604	14.99826	0.59488	0.18457	0.31162	0.59488	0.18226	0.30833
95	61	2.81817	15.96913	0.59051	0.17596	0.29926	0.59051	0.17352	0.29572	2.77604	14.69911	0.59488	0.18827	0.31688	0.59488	0.18574	0.31329
95	62	2.81817	15.60088	0.59051	0.18005	0.30516	0.59051	0.17737	0.30129	2.77604	14.39128	0.59488	0.19224	0.32248	0.59488	0.18946	0.31856

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
95	63	2.81817	15.22446	0.59051	0.18444	0.31143	0.59051	0.18147	0.30719	2.77604	14.07472	0.59488	0.19649	0.32844	0.59488	0.19342	0.32415
95	64	2.81817	14.83980	0.59051	0.18914	0.31811	0.59051	0.18585	0.31345	2.77604	13.74931	0.59488	0.20105	0.33479	0.59488	0.19766	0.33008
95	65	2.81817	14.44688	0.59051	0.19419	0.32522	0.59051	0.19053	0.32007	2.77604	13.41490	0.59488	0.20596	0.34157	0.59488	0.20220	0.33638
95	66	2.81817	14.04613	0.59051	0.19962	0.33280	0.59051	0.19552	0.32709	2.77604	13.07182	0.59488	0.21124	0.34880	0.59488	0.20705	0.34306
95	67	2.81817	13.63788	0.59051	0.20546	0.34088	0.59051	0.20086	0.33453	2.77604	12.72027	0.59488	0.21694	0.35653	0.59488	0.21224	0.35016
95	68	2.81817	13.22255	0.59051	0.21174	0.34949	0.59051	0.20657	0.34241	2.77604	12.36057	0.59488	0.22307	0.36477	0.59488	0.21779	0.35768
95	69	2.81817	12.80079	0.59051	0.21852	0.35867	0.59051	0.21268	0.35076	2.77604	11.99324	0.59488	0.22969	0.37357	0.59488	0.22373	0.36566
95	70	2.81817	12.37331	0.59051	0.22583	0.36845	0.59051	0.21920	0.35959	2.77604	11.61885	0.59488	0.23683	0.38297	0.59488	0.23010	0.37411
95	71	2.81817	11.94070	0.59051	0.23372	0.37888	0.59051	0.22619	0.36893	2.77604	11.23789	0.59488	0.24455	0.39299	0.59488	0.23691	0.38307
95	72	2.81817	11.50357	0.59051	0.24224	0.39000	0.59051	0.23366	0.37880	2.77604	10.85087	0.59488	0.25289	0.40370	0.59488	0.24421	0.39255
95	73	2.81817	11.06278	0.59051	0.25145	0.40186	0.59051	0.24165	0.38924	2.77604	10.45855	0.59488	0.26192	0.41511	0.59488	0.25202	0.40258
95	74	2.81817	10.61910	0.59051	0.26142	0.41448	0.59051	0.25020	0.40025	2.77604	10.06159	0.59488	0.27169	0.42728	0.59488	0.26038	0.41317
95	75	2.81817	10.17356	0.59051	0.27220	0.42792	0.59051	0.25934	0.41186	2.77604	9.66092	0.59488	0.28226	0.44025	0.59488	0.26932	0.42435
95	76	2.81817	9.72734	0.59051	0.28386	0.44220	0.59051	0.26910	0.42407	2.77604	9.25762	0.59488	0.29370	0.45405	0.59488	0.27887	0.43612
95	77	2.81817	9.28160	0.59051	0.29648	0.45736	0.59051	0.27950	0.43689	2.77604	8.85278	0.59488	0.30608	0.46869	0.59488	0.28907	0.44849
95	78	2.81817	8.83768	0.59051	0.31011	0.47341	0.59051	0.29058	0.45031	2.77604	8.44766	0.59488	0.31945	0.48422	0.59488	0.29992	0.46145
95	79	2.81817	8.39698	0.59051	0.32481	0.49035	0.59051	0.30236	0.46432	2.77604	8.04359	0.59488	0.33389	0.50062	0.59488	0.31147	0.47499
95	80	2.81817	7.96110	0.59051	0.34065	0.50819	0.59051	0.31483	0.47889	2.77604	7.64214	0.59488	0.34943	0.51789	0.59488	0.32370	0.48908
95	81	2.81817	7.53168	0.59051	0.35766	0.52688	0.59051	0.32800	0.49398	2.77604	7.24488	0.59488	0.36613	0.53601	0.59488	0.33662	0.50369
95	82	2.81817	7.11054	0.59051	0.37586	0.54637	0.59051	0.34186	0.50954	2.77604	6.85364	0.59488	0.38399	0.55491	0.59488	0.35022	0.51876
95	83	2.81817	6.69952	0.59051	0.39525	0.56657	0.59051	0.35639	0.52550	2.77604	6.47024	0.59488	0.40303	0.57451	0.59488	0.36448	0.53425
95	84	2.81817	6.30023	0.59051	0.41581	0.58738	0.59051	0.37155	0.54180	2.77604	6.09632	0.59488	0.42320	0.59472	0.59488	0.37937	0.55006
95	85	2.81817	5.91444	0.59051	0.43747	0.60866	0.59051	0.38729	0.55834	2.77604	5.73370	0.59488	0.44445	0.61539	0.59488	0.39482	0.56612
95	86	2.81817	5.54396	0.59051	0.46011	0.63024	0.59051	0.40352	0.57501	2.77604	5.38421	0.59488	0.46667	0.63636	0.59488	0.41076	0.58232
95	87	2.81817	5.19034	0.59051	0.48358	0.65191	0.59051	0.42017	0.59172	2.77604	5.04951	0.59488	0.48970	0.65745	0.59488	0.42711	0.59856
95	88	2.81817	4.85473	0.59051	0.50772	0.67349	0.59051	0.43716	0.60836	2.77604	4.73086	0.59488	0.51338	0.67845	0.59488	0.44379	0.61475
95	89	2.81817	4.53813	0.59051	0.53231	0.69478	0.59051	0.45439	0.62485	2.77604	4.42936	0.59488	0.53750	0.69918	0.59488	0.46071	0.63080
95	90	2.81817	4.24126	0.59051	0.55712	0.71558	0.59051	0.47179	0.64111	2.77604	4.14588	0.59488	0.56183	0.71945	0.59488	0.47780	0.64664
95	91	2.81817	3.96420	0.59051	0.58195	0.73573	0.59051	0.48931	0.65709	2.77604	3.88065	0.59488	0.58619	0.73912	0.59488	0.49501	0.66221
95	92	2.81817	3.70604	0.59051	0.60665	0.75517	0.59051	0.50694	0.67280	2.77604	3.63292	0.59488	0.61042	0.75809	0.59488	0.51232	0.67753
95	93	2.81817	3.46525	0.59051	0.63113	0.77385	0.59051	0.52467	0.68824	2.77604	3.40133	0.59488	0.63445	0.77635	0.59488	0.52975	0.69260
95	94	2.81817	3.23968	0.59051	0.65535	0.79180	0.59051	0.54252	0.70342	2.77604	3.18390	0.59488	0.65823	0.79390	0.59488	0.54729	0.70742
95	95	2.81817	3.02715	0.59051	0.67929	0.80902	0.59051	0.56046	0.71833	2.77604	2.97857	0.59488	0.68175	0.81076	0.59488	0.56493	0.72199
95	96	2.81817	2.82535	0.59051	0.70290	0.82553	0.59051	0.57839	0.73289	2.77604	2.78314	0.59488	0.70497	0.82696	0.59488	0.58257	0.73623
95	97	2.81817	2.63737	0.59051	0.72571	0.84106	0.59051	0.59614	0.74697	2.77604	2.60073	0.59488	0.72743	0.84221	0.59488	0.60004	0.75003
95	98	2.81817	2.46279	0.59051	0.74757	0.85555	0.59051	0.61361	0.76054	2.77604	2.43099	0.59488	0.74896	0.85646	0.59488	0.61724	0.76333

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
95	99	2.81817	2.30125	0.59051	0.76831	0.86898	0.59051	0.63071	0.77354	2.77604	2.27364	0.59488	0.76941	0.86968	0.59488	0.63409	0.77608
95	100	2.81817	2.15258	0.59051	0.78779	0.88130	0.59051	0.64733	0.78591	2.77604	2.12860	0.59488	0.78864	0.88183	0.59488	0.65047	0.78822
95	101	2.81817	2.01649	0.59051	0.80588	0.89251	0.59051	0.66336	0.79762	2.77604	1.99561	0.59488	0.80652	0.89290	0.59488	0.66628	0.79972
95	102	2.81817	1.89293	0.59051	0.82251	0.90261	0.59051	0.67874	0.80863	2.77604	1.87471	0.59488	0.82296	0.90289	0.59488	0.68145	0.81055
95	103	2.81817	1.78083	0.59051	0.83771	0.91169	0.59051	0.69342	0.81896	2.77604	1.76487	0.59488	0.83801	0.91187	0.59488	0.69594	0.82072
95	104	2.81817	1.67943	0.59051	0.85150	0.91979	0.59051	0.70735	0.82859	2.77604	1.66540	0.59488	0.85167	0.91990	0.59488	0.70969	0.83020
95	105	2.81817	1.58804	0.59051	0.86392	0.92699	0.59051	0.72046	0.83752	2.77604	1.57565	0.59488	0.86399	0.92703	0.59488	0.72265	0.83900
95	106	2.81817	1.50600	0.59051	0.87500	0.93333	0.59051	0.73267	0.84571	2.77604	1.49500	0.59488	0.87500	0.93333	0.59488	0.73473	0.84708
95	107	2.81817	1.43298	0.59051	0.88476	0.93886	0.59051	0.74386	0.85312	2.77604	1.42313	0.59488	0.88471	0.93883	0.59488	0.74579	0.85439
95	108	2.81817	1.36894	0.59051	0.89317	0.94357	0.59051	0.75376	0.85960	2.77604	1.36003	0.59488	0.89307	0.94351	0.59488	0.75561	0.86079
95	109	2.81817	1.31458	0.59051	0.90008	0.94741	0.59051	0.76202	0.86494	2.77604	1.30641	0.59488	0.89996	0.94735	0.59488	0.76379	0.86608
95	110	2.81817	1.27298	0.59051	0.90518	0.95023	0.59051	0.76809	0.86884	2.77604	1.26533	0.59488	0.90504	0.95016	0.59488	0.76982	0.86994
96	1	2.63940	26.62178	0.58001	0.09914	0.18040	0.58001	0.09912	0.18036	2.60268	22.51412	0.58348	0.11560	0.20724	0.58348	0.11557	0.20719
96	2	2.63940	26.56961	0.58001	0.09934	0.18072	0.58001	0.09932	0.18069	2.60268	22.48584	0.58348	0.11574	0.20747	0.58348	0.11572	0.20744
96	3	2.63940	26.51422	0.58001	0.09954	0.18106	0.58001	0.09952	0.18103	2.60268	22.45520	0.58348	0.11590	0.20773	0.58348	0.11588	0.20769
96	4	2.63940	26.45593	0.58001	0.09976	0.18143	0.58001	0.09974	0.18140	2.60268	22.42249	0.58348	0.11607	0.20800	0.58348	0.11605	0.20797
96	5	2.63940	26.39526	0.58001	0.09999	0.18181	0.58001	0.09997	0.18178	2.60268	22.38814	0.58348	0.11625	0.20829	0.58348	0.11623	0.20825
96	6	2.63940	26.33222	0.58001	0.10023	0.18220	0.58001	0.10021	0.18217	2.60268	22.35215	0.58348	0.11644	0.20859	0.58348	0.11642	0.20855
96	7	2.63940	26.26662	0.58001	0.10048	0.18262	0.58001	0.10046	0.18258	2.60268	22.31437	0.58348	0.11663	0.20890	0.58348	0.11661	0.20887
96	8	2.63940	26.19847	0.58001	0.10074	0.18305	0.58001	0.10073	0.18302	2.60268	22.27480	0.58348	0.11684	0.20924	0.58348	0.11682	0.20920
96	9	2.63940	26.12745	0.58001	0.10102	0.18350	0.58001	0.10100	0.18347	2.60268	22.23319	0.58348	0.11706	0.20959	0.58348	0.11704	0.20955
96	10	2.63940	26.05351	0.58001	0.10130	0.18397	0.58001	0.10128	0.18394	2.60268	22.18946	0.58348	0.11729	0.20996	0.58348	0.11727	0.20992
96	11	2.63940	25.97700	0.58001	0.10160	0.18446	0.58001	0.10158	0.18442	2.60268	22.14392	0.58348	0.11753	0.21034	0.58348	0.11751	0.21030
96	12	2.63940	25.89730	0.58001	0.10192	0.18498	0.58001	0.10189	0.18493	2.60268	22.09606	0.58348	0.11779	0.21075	0.58348	0.11776	0.21070
96	13	2.63940	25.81474	0.58001	0.10224	0.18551	0.58001	0.10221	0.18546	2.60268	22.04614	0.58348	0.11805	0.21117	0.58348	0.11802	0.21112
96	14	2.63940	25.72901	0.58001	0.10258	0.18607	0.58001	0.10255	0.18602	2.60268	21.99389	0.58348	0.11833	0.21162	0.58348	0.11829	0.21156
96	15	2.63940	25.64035	0.58001	0.10293	0.18666	0.58001	0.10289	0.18659	2.60268	21.93952	0.58348	0.11862	0.21209	0.58348	0.11858	0.21201
96	16	2.63940	25.54880	0.58001	0.10330	0.18726	0.58001	0.10325	0.18718	2.60268	21.88305	0.58348	0.11893	0.21258	0.58348	0.11887	0.21249
96	17	2.63940	25.45467	0.58001	0.10368	0.18789	0.58001	0.10363	0.18780	2.60268	21.82476	0.58348	0.11925	0.21308	0.58348	0.11918	0.21299
96	18	2.63940	25.35821	0.58001	0.10408	0.18853	0.58001	0.10402	0.18844	2.60268	21.76485	0.58348	0.11957	0.21361	0.58348	0.11951	0.21350
96	19	2.63940	25.25875	0.58001	0.10449	0.18921	0.58001	0.10443	0.18911	2.60268	21.70276	0.58348	0.11992	0.21415	0.58348	0.11985	0.21405
96	20	2.63940	25.15564	0.58001	0.10492	0.18991	0.58001	0.10486	0.18982	2.60268	21.63792	0.58348	0.12027	0.21472	0.58348	0.12021	0.21462
96	21	2.63940	25.04833	0.58001	0.10537	0.19064	0.58001	0.10531	0.19056	2.60268	21.56986	0.58348	0.12065	0.21533	0.58348	0.12059	0.21523
96	22	2.63940	24.93660	0.58001	0.10584	0.19142	0.58001	0.10579	0.19133	2.60268	21.49836	0.58348	0.12106	0.21597	0.58348	0.12100	0.21587
96	23	2.63940	24.82004	0.58001	0.10634	0.19223	0.58001	0.10628	0.19214	2.60268	21.42306	0.58348	0.12148	0.21664	0.58348	0.12142	0.21655
96	24	2.63940	24.69862	0.58001	0.10686	0.19308	0.58001	0.10680	0.19299	2.60268	21.34391	0.58348	0.12193	0.21736	0.58348	0.12187	0.21727

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
96	25	2.63940	24.57203	0.58001	0.10741	0.19398	0.58001	0.10735	0.19389	2.60268	21.26064	0.58348	0.12241	0.21812	0.58348	0.12234	0.21802
96	26	2.63940	24.44053	0.58001	0.10799	0.19492	0.58001	0.10792	0.19482	2.60268	21.17342	0.58348	0.12291	0.21892	0.58348	0.12284	0.21881
96	27	2.63940	24.30438	0.58001	0.10859	0.19591	0.58001	0.10852	0.19579	2.60268	21.08250	0.58348	0.12344	0.21976	0.58348	0.12336	0.21963
96	28	2.63940	24.16342	0.58001	0.10922	0.19693	0.58001	0.10915	0.19681	2.60268	20.98768	0.58348	0.12400	0.22064	0.58348	0.12391	0.22050
96	29	2.63940	24.01762	0.58001	0.10988	0.19801	0.58001	0.10980	0.19788	2.60268	20.88895	0.58348	0.12458	0.22156	0.58348	0.12449	0.22142
96	30	2.63940	23.86654	0.58001	0.11058	0.19914	0.58001	0.11049	0.19899	2.60268	20.78588	0.58348	0.12520	0.22254	0.58348	0.12510	0.22238
96	31	2.63940	23.71037	0.58001	0.11131	0.20032	0.58001	0.11121	0.20016	2.60268	20.67862	0.58348	0.12585	0.22356	0.58348	0.12574	0.22339
96	32	2.63940	23.54876	0.58001	0.11207	0.20155	0.58001	0.11196	0.20138	2.60268	20.56684	0.58348	0.12653	0.22464	0.58348	0.12642	0.22446
96	33	2.63940	23.38162	0.58001	0.11287	0.20284	0.58001	0.11276	0.20266	2.60268	20.45044	0.58348	0.12725	0.22577	0.58348	0.12713	0.22558
96	34	2.63940	23.20856	0.58001	0.11371	0.20420	0.58001	0.11359	0.20400	2.60268	20.32903	0.58348	0.12801	0.22696	0.58348	0.12788	0.22676
96	35	2.63940	23.02940	0.58001	0.11459	0.20562	0.58001	0.11446	0.20541	2.60268	20.20243	0.58348	0.12881	0.22822	0.58348	0.12867	0.22800
96	36	2.63940	22.84408	0.58001	0.11552	0.20712	0.58001	0.11538	0.20689	2.60268	20.07055	0.58348	0.12965	0.22955	0.58348	0.12950	0.22931
96	37	2.63940	22.65215	0.58001	0.11650	0.20869	0.58001	0.11635	0.20845	2.60268	19.93297	0.58348	0.13055	0.23095	0.58348	0.13039	0.23070
96	38	2.63940	22.45348	0.58001	0.11753	0.21034	0.58001	0.11737	0.21009	2.60268	19.78951	0.58348	0.13149	0.23242	0.58348	0.13132	0.23216
96	39	2.63940	22.24766	0.58001	0.11861	0.21207	0.58001	0.11845	0.21181	2.60268	19.63978	0.58348	0.13249	0.23399	0.58348	0.13231	0.23370
96	40	2.63940	22.03447	0.58001	0.11976	0.21390	0.58001	0.11958	0.21362	2.60268	19.48352	0.58348	0.13355	0.23564	0.58348	0.13336	0.23533
96	41	2.63940	21.81357	0.58001	0.12097	0.21583	0.58001	0.12077	0.21552	2.60268	19.32040	0.58348	0.13468	0.23739	0.58348	0.13447	0.23706
96	42	2.63940	21.58485	0.58001	0.12225	0.21787	0.58001	0.12203	0.21752	2.60268	19.15023	0.58348	0.13587	0.23924	0.58348	0.13564	0.23888
96	43	2.63940	21.34779	0.58001	0.12360	0.22001	0.58001	0.12336	0.21962	2.60268	18.97251	0.58348	0.13714	0.24120	0.58348	0.13688	0.24079
96	44	2.63940	21.10218	0.58001	0.12504	0.22228	0.58001	0.12475	0.22182	2.60268	18.78697	0.58348	0.13849	0.24328	0.58348	0.13818	0.24281
96	45	2.63940	20.84782	0.58001	0.12655	0.22467	0.58001	0.12620	0.22412	2.60268	18.59337	0.58348	0.13992	0.24549	0.58348	0.13955	0.24491
96	46	2.63940	20.58697	0.58001	0.12815	0.22718	0.58001	0.12772	0.22652	2.60268	18.39367	0.58348	0.14142	0.24780	0.58348	0.14097	0.24711
96	47	2.63940	20.32000	0.58001	0.12982	0.22980	0.58001	0.12931	0.22901	2.60268	18.18814	0.58348	0.14301	0.25023	0.58348	0.14247	0.24940
96	48	2.63940	20.04764	0.58001	0.13157	0.23254	0.58001	0.13096	0.23160	2.60268	17.97738	0.58348	0.14467	0.25277	0.58348	0.14403	0.25179
96	49	2.63940	19.77090	0.58001	0.13339	0.23538	0.58001	0.13269	0.23429	2.60268	17.76227	0.58348	0.14640	0.25541	0.58348	0.14565	0.25427
96	50	2.63940	19.49116	0.58001	0.13529	0.23834	0.58001	0.13449	0.23709	2.60268	17.54401	0.58348	0.14820	0.25815	0.58348	0.14735	0.25686
96	51	2.63940	19.21029	0.58001	0.13726	0.24138	0.58001	0.13639	0.24003	2.60268	17.32430	0.58348	0.15007	0.26098	0.58348	0.14915	0.25958
96	52	2.63940	18.92146	0.58001	0.13934	0.24460	0.58001	0.13839	0.24313	2.60268	17.09693	0.58348	0.15205	0.26397	0.58348	0.15104	0.26245
96	53	2.63940	18.62485	0.58001	0.14154	0.24799	0.58001	0.14050	0.24639	2.60268	16.86201	0.58348	0.15415	0.26713	0.58348	0.15305	0.26548
96	54	2.63940	18.32038	0.58001	0.14388	0.25156	0.58001	0.14274	0.24982	2.60268	16.61938	0.58348	0.15638	0.27047	0.58348	0.15518	0.26868
96	55	2.63940	18.00819	0.58001	0.14635	0.25534	0.58001	0.14511	0.25344	2.60268	16.36911	0.58348	0.15875	0.27401	0.58348	0.15744	0.27205
96	56	2.63940	17.68820	0.58001	0.14898	0.25933	0.58001	0.14762	0.25726	2.60268	16.11103	0.58348	0.16127	0.27775	0.58348	0.15984	0.27563
96	57	2.63940	17.36037	0.58001	0.15177	0.26354	0.58001	0.15028	0.26129	2.60268	15.84506	0.58348	0.16395	0.28172	0.58348	0.16239	0.27941
96	58	2.63940	17.02468	0.58001	0.15474	0.26800	0.58001	0.15310	0.26555	2.60268	15.57108	0.58348	0.16681	0.28592	0.58348	0.16510	0.28341
96	59	2.63940	16.68091	0.58001	0.15789	0.27273	0.58001	0.15611	0.27005	2.60268	15.28882	0.58348	0.16985	0.29038	0.58348	0.16798	0.28765
96	60	2.63940	16.32913	0.58001	0.16126	0.27773	0.58001	0.15930	0.27482	2.60268	14.99826	0.58348	0.17310	0.29512	0.58348	0.17106	0.29214

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
96	61	2.63940	15.96913	0.58001	0.16486	0.28305	0.58001	0.16270	0.27986	2.60268	14.69911	0.58348	0.17658	0.30016	0.58348	0.17434	0.29691
96	62	2.63940	15.60088	0.58001	0.16870	0.28870	0.58001	0.16632	0.28521	2.60268	14.39128	0.58348	0.18031	0.30553	0.58348	0.17784	0.30198
96	63	2.63940	15.22446	0.58001	0.17282	0.29470	0.58001	0.17019	0.29088	2.60268	14.07472	0.58348	0.18430	0.31125	0.58348	0.18159	0.30736
96	64	2.63940	14.83980	0.58001	0.17723	0.30110	0.58001	0.17432	0.29689	2.60268	13.74931	0.58348	0.18860	0.31734	0.58348	0.18559	0.31308
96	65	2.63940	14.44688	0.58001	0.18198	0.30792	0.58001	0.17874	0.30327	2.60268	13.41490	0.58348	0.19321	0.32386	0.58348	0.18987	0.31915
96	66	2.63940	14.04613	0.58001	0.18708	0.31519	0.58001	0.18345	0.31003	2.60268	13.07182	0.58348	0.19819	0.33081	0.58348	0.19446	0.32560
96	67	2.63940	13.63788	0.58001	0.19257	0.32294	0.58001	0.18850	0.31721	2.60268	12.72027	0.58348	0.20354	0.33824	0.58348	0.19937	0.33246
96	68	2.63940	13.22255	0.58001	0.19848	0.33122	0.58001	0.19390	0.32482	2.60268	12.36057	0.58348	0.20932	0.34618	0.58348	0.20463	0.33974
96	69	2.63940	12.80079	0.58001	0.20486	0.34005	0.58001	0.19968	0.33288	2.60268	11.99324	0.58348	0.21556	0.35466	0.58348	0.21026	0.34747
96	70	2.63940	12.37331	0.58001	0.21174	0.34948	0.58001	0.20586	0.34143	2.60268	11.61885	0.58348	0.22229	0.36373	0.58348	0.21630	0.35567
96	71	2.63940	11.94070	0.58001	0.21917	0.35954	0.58001	0.21248	0.35049	2.60268	11.23789	0.58348	0.22957	0.37342	0.58348	0.22277	0.36437
96	72	2.63940	11.50357	0.58001	0.22720	0.37027	0.58001	0.21958	0.36009	2.60268	10.85087	0.58348	0.23745	0.38377	0.58348	0.22971	0.37360
96	73	2.63940	11.06278	0.58001	0.23589	0.38174	0.58001	0.22718	0.37024	2.60268	10.45855	0.58348	0.24598	0.39483	0.58348	0.23715	0.38337
96	74	2.63940	10.61910	0.58001	0.24531	0.39397	0.58001	0.23532	0.38098	2.60268	10.06159	0.58348	0.25521	0.40665	0.58348	0.24512	0.39372
96	75	2.63940	10.17356	0.58001	0.25550	0.40701	0.58001	0.24403	0.39232	2.60268	9.66092	0.58348	0.26523	0.41926	0.58348	0.25365	0.40466
96	76	2.63940	9.72734	0.58001	0.26654	0.42090	0.58001	0.25335	0.40428	2.60268	9.25762	0.58348	0.27607	0.43269	0.58348	0.26279	0.41621
96	77	2.63940	9.28160	0.58001	0.27851	0.43567	0.58001	0.26331	0.41686	2.60268	8.85278	0.58348	0.28783	0.44700	0.58348	0.27256	0.42837
96	78	2.63940	8.83768	0.58001	0.29145	0.45135	0.58001	0.27394	0.43007	2.60268	8.44766	0.58348	0.30055	0.46219	0.58348	0.28299	0.44114
96	79	2.63940	8.39698	0.58001	0.30545	0.46796	0.58001	0.28526	0.44389	2.60268	8.04359	0.58348	0.31431	0.47829	0.58348	0.29410	0.45453
96	80	2.63940	7.96110	0.58001	0.32055	0.48549	0.58001	0.29728	0.45831	2.60268	7.64214	0.58348	0.32916	0.49529	0.58348	0.30590	0.46849
96	81	2.63940	7.53168	0.58001	0.33682	0.50391	0.58001	0.31000	0.47329	2.60268	7.24488	0.58348	0.34515	0.51318	0.58348	0.31840	0.48301
96	82	2.63940	7.11054	0.58001	0.35427	0.52319	0.58001	0.32343	0.48878	2.60268	6.85364	0.58348	0.36231	0.53190	0.58348	0.33160	0.49804
96	83	2.63940	6.69952	0.58001	0.37293	0.54326	0.58001	0.33755	0.50472	2.60268	6.47024	0.58348	0.38064	0.55140	0.58348	0.34547	0.51353
96	84	2.63940	6.30023	0.58001	0.39277	0.56401	0.58001	0.35232	0.52106	2.60268	6.09632	0.58348	0.40014	0.57157	0.58348	0.35998	0.52939
96	85	2.63940	5.91444	0.58001	0.41376	0.58533	0.58001	0.36770	0.53769	2.60268	5.73370	0.58348	0.42076	0.59230	0.58348	0.37510	0.54556
96	86	2.63940	5.54396	0.58001	0.43579	0.60703	0.58001	0.38361	0.55451	2.60268	5.38421	0.58348	0.44240	0.61343	0.58348	0.39075	0.56192
96	87	2.63940	5.19034	0.58001	0.45873	0.62895	0.58001	0.39998	0.57141	2.60268	5.04951	0.58348	0.46494	0.63476	0.58348	0.40684	0.57838
96	88	2.63940	4.85473	0.58001	0.48244	0.65087	0.58001	0.41674	0.58831	2.60268	4.73086	0.58348	0.48822	0.65612	0.58348	0.42331	0.59483
96	89	2.63940	4.53813	0.58001	0.50670	0.67260	0.58001	0.43378	0.60509	2.60268	4.42936	0.58348	0.51206	0.67730	0.58348	0.44007	0.61118
96	90	2.63940	4.24126	0.58001	0.53132	0.69394	0.58001	0.45105	0.62169	2.60268	4.14588	0.58348	0.53623	0.69811	0.58348	0.45705	0.62736
96	91	2.63940	3.96420	0.58001	0.55608	0.71472	0.58001	0.46849	0.63806	2.60268	3.88065	0.58348	0.56054	0.71839	0.58348	0.47419	0.64332
96	92	2.63940	3.70604	0.58001	0.58086	0.73487	0.58001	0.48609	0.65419	2.60268	3.63292	0.58348	0.58487	0.73806	0.58348	0.49149	0.65906
96	93	2.63940	3.46525	0.58001	0.60555	0.75432	0.58001	0.50385	0.67008	2.60268	3.40133	0.58348	0.60912	0.75708	0.58348	0.50896	0.67458
96	94	2.63940	3.23968	0.58001	0.63013	0.77310	0.58001	0.52179	0.68575	2.60268	3.18390	0.58348	0.63326	0.77546	0.58348	0.52660	0.68990
96	95	2.63940	3.02715	0.58001	0.65457	0.79123	0.58001	0.53987	0.70119	2.60268	2.97857	0.58348	0.65729	0.79321	0.58348	0.54439	0.70499
96	96	2.63940	2.82535	0.58001	0.67883	0.80869	0.58001	0.55801	0.71631	2.60268	2.78314	0.58348	0.68115	0.81034	0.58348	0.56225	0.71979

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
96	97	2.63940	2.63737	0.58001	0.70242	0.82520	0.58001	0.57602	0.73098	2.60268	2.60073	0.58348	0.70438	0.82655	0.58348	0.57999	0.73417
96	98	2.63940	2.46279	0.58001	0.72516	0.84069	0.58001	0.59381	0.74515	2.60268	2.43099	0.58348	0.72678	0.84178	0.58348	0.59752	0.74806
96	99	2.63940	2.30125	0.58001	0.74687	0.85510	0.58001	0.61128	0.75875	2.60268	2.27364	0.58348	0.74819	0.85596	0.58348	0.61474	0.76141
96	100	2.63940	2.15258	0.58001	0.76738	0.86838	0.58001	0.62831	0.77173	2.60268	2.12860	0.58348	0.76843	0.86905	0.58348	0.63153	0.77416
96	101	2.63940	2.01649	0.58001	0.78655	0.88052	0.58001	0.64479	0.78404	2.60268	1.99561	0.58348	0.78737	0.88103	0.58348	0.64779	0.78625
96	102	2.63940	1.89293	0.58001	0.80425	0.89151	0.58001	0.66063	0.79564	2.60268	1.87471	0.58348	0.80487	0.89189	0.58348	0.66343	0.79766
96	103	2.63940	1.78083	0.58001	0.82052	0.90141	0.58001	0.67580	0.80654	2.60268	1.76487	0.58348	0.82097	0.90168	0.58348	0.67840	0.80839
96	104	2.63940	1.67943	0.58001	0.83534	0.91029	0.58001	0.69022	0.81672	2.60268	1.66540	0.58348	0.83565	0.91047	0.58348	0.69265	0.81842
96	105	2.63940	1.58804	0.58001	0.84876	0.91819	0.58001	0.70384	0.82618	2.60268	1.57565	0.58348	0.84895	0.91831	0.58348	0.70611	0.82774
96	106	2.63940	1.50600	0.58001	0.86078	0.92518	0.58001	0.71655	0.83487	2.60268	1.49500	0.58348	0.86089	0.92524	0.58348	0.71868	0.83632
96	107	2.63940	1.43298	0.58001	0.87142	0.93129	0.58001	0.72822	0.84274	2.60268	1.42313	0.58348	0.87145	0.93131	0.58348	0.73023	0.84408
96	108	2.63940	1.36894	0.58001	0.88060	0.93651	0.58001	0.73859	0.84964	2.60268	1.36003	0.58348	0.88059	0.93650	0.58348	0.74050	0.85091
96	109	2.63940	1.31458	0.58001	0.88819	0.94078	0.58001	0.74724	0.85534	2.60268	1.30641	0.58348	0.88814	0.94076	0.58348	0.74909	0.85655
96	110	2.63940	1.27298	0.58001	0.89380	0.94392	0.58001	0.75363	0.85951	2.60268	1.26533	0.58348	0.89373	0.94389	0.58348	0.75543	0.86068
97	1	2.46881	26.62178	0.56808	0.09273	0.16973	0.56808	0.09271	0.16969	2.43691	22.51412	0.57163	0.10824	0.19533	0.57163	0.10821	0.19529
97	2	2.46881	26.56961	0.56808	0.09292	0.17003	0.56808	0.09290	0.17000	2.43691	22.48584	0.57163	0.10837	0.19555	0.57163	0.10835	0.19552
97	3	2.46881	26.51422	0.56808	0.09311	0.17036	0.56808	0.09309	0.17033	2.43691	22.45520	0.57163	0.10852	0.19579	0.57163	0.10850	0.19576
97	4	2.46881	26.45593	0.56808	0.09332	0.17070	0.56808	0.09330	0.17067	2.43691	22.42249	0.57163	0.10868	0.19605	0.57163	0.10866	0.19602
97	5	2.46881	26.39526	0.56808	0.09353	0.17106	0.56808	0.09351	0.17103	2.43691	22.38814	0.57163	0.10885	0.19632	0.57163	0.10883	0.19629
97	6	2.46881	26.33222	0.56808	0.09375	0.17144	0.56808	0.09374	0.17141	2.43691	22.35215	0.57163	0.10902	0.19661	0.57163	0.10900	0.19658
97	7	2.46881	26.26662	0.56808	0.09399	0.17183	0.56808	0.09397	0.17180	2.43691	22.31437	0.57163	0.10921	0.19691	0.57163	0.10919	0.19688
97	8	2.46881	26.19847	0.56808	0.09423	0.17224	0.56808	0.09422	0.17221	2.43691	22.27480	0.57163	0.10940	0.19722	0.57163	0.10938	0.19719
97	9	2.46881	26.12745	0.56808	0.09449	0.17266	0.56808	0.09447	0.17263	2.43691	22.23319	0.57163	0.10960	0.19756	0.57163	0.10958	0.19752
97	10	2.46881	26.05351	0.56808	0.09476	0.17311	0.56808	0.09474	0.17308	2.43691	22.18946	0.57163	0.10982	0.19791	0.57163	0.10980	0.19787
97	11	2.46881	25.97700	0.56808	0.09504	0.17358	0.56808	0.09502	0.17354	2.43691	22.14392	0.57163	0.11005	0.19827	0.57163	0.11002	0.19824
97	12	2.46881	25.89730	0.56808	0.09533	0.17406	0.56808	0.09531	0.17403	2.43691	22.09606	0.57163	0.11028	0.19866	0.57163	0.11026	0.19862
97	13	2.46881	25.81474	0.56808	0.09563	0.17457	0.56808	0.09561	0.17453	2.43691	22.04614	0.57163	0.11053	0.19906	0.57163	0.11050	0.19902
97	14	2.46881	25.72901	0.56808	0.09595	0.17510	0.56808	0.09592	0.17505	2.43691	21.99389	0.57163	0.11080	0.19949	0.57163	0.11076	0.19943
97	15	2.46881	25.64035	0.56808	0.09628	0.17565	0.56808	0.09625	0.17559	2.43691	21.93952	0.57163	0.11107	0.19993	0.57163	0.11103	0.19987
97	16	2.46881	25.54880	0.56808	0.09663	0.17623	0.56808	0.09658	0.17615	2.43691	21.88305	0.57163	0.11135	0.20039	0.57163	0.11131	0.20032
97	17	2.46881	25.45467	0.56808	0.09698	0.17682	0.56808	0.09694	0.17674	2.43691	21.82476	0.57163	0.11165	0.20087	0.57163	0.11160	0.20079
97	18	2.46881	25.35821	0.56808	0.09735	0.17743	0.56808	0.09730	0.17735	2.43691	21.76485	0.57163	0.11196	0.20137	0.57163	0.11190	0.20128
97	19	2.46881	25.25875	0.56808	0.09774	0.17807	0.56808	0.09768	0.17798	2.43691	21.70276	0.57163	0.11228	0.20189	0.57163	0.11222	0.20180
97	20	2.46881	25.15564	0.56808	0.09814	0.17873	0.56808	0.09809	0.17865	2.43691	21.63792	0.57163	0.11262	0.20243	0.57163	0.11256	0.20234
97	21	2.46881	25.04833	0.56808	0.09856	0.17943	0.56808	0.09851	0.17935	2.43691	21.56986	0.57163	0.11297	0.20301	0.57163	0.11292	0.20292
97	22	2.46881	24.93660	0.56808	0.09900	0.18016	0.56808	0.09895	0.18008	2.43691	21.49836	0.57163	0.11335	0.20361	0.57163	0.11329	0.20353

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>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>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>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
97	23	2.46881	24.82004	0.56808	0.09946	0.18093	0.56808	0.09942	0.18085	2.43691	21.42306	0.57163	0.11375	0.20426	0.57163	0.11369	0.20417
97	24	2.46881	24.69862	0.56808	0.09995	0.18174	0.56808	0.09990	0.18166	2.43691	21.34391	0.57163	0.11417	0.20494	0.57163	0.11411	0.20485
97	25	2.46881	24.57203	0.56808	0.10047	0.18259	0.56808	0.10042	0.18251	2.43691	21.26064	0.57163	0.11461	0.20566	0.57163	0.11456	0.20557
97	26	2.46881	24.44053	0.56808	0.10101	0.18348	0.56808	0.10095	0.18339	2.43691	21.17342	0.57163	0.11508	0.20641	0.57163	0.11502	0.20631
97	27	2.46881	24.30438	0.56808	0.10157	0.18441	0.56808	0.10151	0.18431	2.43691	21.08250	0.57163	0.11558	0.20721	0.57163	0.11551	0.20710
97	28	2.46881	24.16342	0.56808	0.10216	0.18539	0.56808	0.10210	0.18528	2.43691	20.98768	0.57163	0.11610	0.20805	0.57163	0.11603	0.20793
97	29	2.46881	24.01762	0.56808	0.10278	0.18641	0.56808	0.10271	0.18629	2.43691	20.88895	0.57163	0.11665	0.20893	0.57163	0.11657	0.20880
97	30	2.46881	23.86654	0.56808	0.10343	0.18748	0.56808	0.10335	0.18734	2.43691	20.78588	0.57163	0.11723	0.20985	0.57163	0.11714	0.20971
97	31	2.46881	23.71037	0.56808	0.10411	0.18859	0.56808	0.10403	0.18845	2.43691	20.67862	0.57163	0.11783	0.21083	0.57163	0.11774	0.21067
97	32	2.46881	23.54876	0.56808	0.10483	0.18976	0.56808	0.10473	0.18961	2.43691	20.56684	0.57163	0.11847	0.21185	0.57163	0.11837	0.21169
97	33	2.46881	23.38162	0.56808	0.10558	0.19099	0.56808	0.10548	0.19083	2.43691	20.45044	0.57163	0.11915	0.21292	0.57163	0.11904	0.21275
97	34	2.46881	23.20856	0.56808	0.10636	0.19227	0.56808	0.10626	0.19210	2.43691	20.32903	0.57163	0.11986	0.21406	0.57163	0.11974	0.21387
97	35	2.46881	23.02940	0.56808	0.10719	0.19362	0.56808	0.10707	0.19344	2.43691	20.20243	0.57163	0.12061	0.21525	0.57163	0.12048	0.21505
97	36	2.46881	22.84408	0.56808	0.10806	0.19504	0.56808	0.10794	0.19484	2.43691	20.07055	0.57163	0.12140	0.21651	0.57163	0.12127	0.21630
97	37	2.46881	22.65215	0.56808	0.10897	0.19653	0.56808	0.10884	0.19632	2.43691	19.93297	0.57163	0.12224	0.21784	0.57163	0.12209	0.21762
97	38	2.46881	22.45348	0.56808	0.10994	0.19809	0.56808	0.10980	0.19787	2.43691	19.78951	0.57163	0.12312	0.21925	0.57163	0.12297	0.21901
97	39	2.46881	22.24766	0.56808	0.11095	0.19974	0.56808	0.11080	0.19950	2.43691	19.63978	0.57163	0.12406	0.22073	0.57163	0.12390	0.22048
97	40	2.46881	22.03447	0.56808	0.11202	0.20148	0.56808	0.11187	0.20122	2.43691	19.48352	0.57163	0.12505	0.22230	0.57163	0.12488	0.22203
97	41	2.46881	21.81357	0.56808	0.11316	0.20331	0.56808	0.11298	0.20303	2.43691	19.32040	0.57163	0.12610	0.22397	0.57163	0.12592	0.22367
97	42	2.46881	21.58485	0.56808	0.11435	0.20524	0.56808	0.11416	0.20493	2.43691	19.15023	0.57163	0.12722	0.22573	0.57163	0.12702	0.22541
97	43	2.46881	21.34779	0.56808	0.11562	0.20727	0.56808	0.11541	0.20693	2.43691	18.97251	0.57163	0.12841	0.22760	0.57163	0.12818	0.22724
97	44	2.46881	21.10218	0.56808	0.11696	0.20943	0.56808	0.11671	0.20903	2.43691	18.78697	0.57163	0.12967	0.22958	0.57163	0.12941	0.22916
97	45	2.46881	20.84782	0.56808	0.11838	0.21170	0.56808	0.11808	0.21122	2.43691	18.59337	0.57163	0.13101	0.23168	0.57163	0.13069	0.23117
97	46	2.46881	20.58697	0.56808	0.11987	0.21408	0.56808	0.11950	0.21350	2.43691	18.39367	0.57163	0.13243	0.23388	0.57163	0.13203	0.23327
97	47	2.46881	20.32000	0.56808	0.12144	0.21657	0.56808	0.12099	0.21587	2.43691	18.18814	0.57163	0.13391	0.23619	0.57163	0.13344	0.23546
97	48	2.46881	20.04764	0.56808	0.12307	0.21917	0.56808	0.12255	0.21834	2.43691	17.97738	0.57163	0.13547	0.23861	0.57163	0.13490	0.23774
97	49	2.46881	19.77090	0.56808	0.12478	0.22188	0.56808	0.12416	0.22090	2.43691	17.76227	0.57163	0.13709	0.24113	0.57163	0.13643	0.24011
97	50	2.46881	19.49116	0.56808	0.12656	0.22469	0.56808	0.12586	0.22357	2.43691	17.54401	0.57163	0.13878	0.24374	0.57163	0.13803	0.24258
97	51	2.46881	19.21029	0.56808	0.12840	0.22758	0.56808	0.12764	0.22638	2.43691	17.32430	0.57163	0.14053	0.24643	0.57163	0.13972	0.24518
97	52	2.46881	18.92146	0.56808	0.13035	0.23064	0.56808	0.12951	0.22933	2.43691	17.09693	0.57163	0.14239	0.24928	0.57163	0.14150	0.24792
97	53	2.46881	18.62485	0.56808	0.13242	0.23386	0.56808	0.13150	0.23244	2.43691	16.86201	0.57163	0.14436	0.25229	0.57163	0.14339	0.25081
97	54	2.46881	18.32038	0.56808	0.13460	0.23727	0.56808	0.13360	0.23571	2.43691	16.61938	0.57163	0.14645	0.25548	0.57163	0.14539	0.25387
97	55	2.46881	18.00819	0.56808	0.13692	0.24086	0.56808	0.13582	0.23916	2.43691	16.36911	0.57163	0.14867	0.25886	0.57163	0.14751	0.25710
97	56	2.46881	17.68820	0.56808	0.13938	0.24466	0.56808	0.13818	0.24281	2.43691	16.11103	0.57163	0.15103	0.26243	0.57163	0.14977	0.26052
97	57	2.46881	17.36037	0.56808	0.14199	0.24867	0.56808	0.14068	0.24666	2.43691	15.84506	0.57163	0.15355	0.26621	0.57163	0.15216	0.26414
97	58	2.46881	17.02468	0.56808	0.14477	0.25292	0.56808	0.14333	0.25073	2.43691	15.57108	0.57163	0.15622	0.27023	0.57163	0.15471	0.26797

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
97	59	2.46881	16.68091	0.56808	0.14773	0.25743	0.56808	0.14615	0.25503	2.43691	15.28882	0.57163	0.15908	0.27449	0.57163	0.15743	0.27203
97	60	2.46881	16.32913	0.56808	0.15088	0.26220	0.56808	0.14915	0.25959	2.43691	14.99826	0.57163	0.16213	0.27902	0.57163	0.16032	0.27634
97	61	2.46881	15.96913	0.56808	0.15425	0.26728	0.56808	0.15235	0.26441	2.43691	14.69911	0.57163	0.16539	0.28384	0.57163	0.16341	0.28091
97	62	2.46881	15.60088	0.56808	0.15785	0.27267	0.56808	0.15576	0.26953	2.43691	14.39128	0.57163	0.16889	0.28897	0.57163	0.16671	0.28577
97	63	2.46881	15.22446	0.56808	0.16171	0.27841	0.56808	0.15940	0.27497	2.43691	14.07472	0.57163	0.17264	0.29445	0.57163	0.17023	0.29094
97	64	2.46881	14.83980	0.56808	0.16585	0.28452	0.56808	0.16329	0.28073	2.43691	13.74931	0.57163	0.17667	0.30028	0.57163	0.17401	0.29643
97	65	2.46881	14.44688	0.56808	0.17030	0.29104	0.56808	0.16744	0.28685	2.43691	13.41490	0.57163	0.18100	0.30653	0.57163	0.17805	0.30228
97	66	2.46881	14.04613	0.56808	0.17509	0.29800	0.56808	0.17189	0.29335	2.43691	13.07182	0.57163	0.18567	0.31319	0.57163	0.18238	0.30849
97	67	2.46881	13.63788	0.56808	0.18024	0.30543	0.56808	0.17665	0.30026	2.43691	12.72027	0.57163	0.19071	0.32032	0.57163	0.18701	0.31510
97	68	2.46881	13.22255	0.56808	0.18579	0.31336	0.56808	0.18174	0.30759	2.43691	12.36057	0.57163	0.19614	0.32795	0.57163	0.19198	0.32212
97	69	2.46881	12.80079	0.56808	0.19178	0.32183	0.56808	0.18720	0.31536	2.43691	11.99324	0.57163	0.20200	0.33611	0.57163	0.19731	0.32959
97	70	2.46881	12.37331	0.56808	0.19824	0.33089	0.56808	0.19305	0.32362	2.43691	11.61885	0.57163	0.20834	0.34484	0.57163	0.20303	0.33753
97	71	2.46881	11.94070	0.56808	0.20523	0.34056	0.56808	0.19931	0.33238	2.43691	11.23789	0.57163	0.21519	0.35417	0.57163	0.20916	0.34596
97	72	2.46881	11.50357	0.56808	0.21279	0.35091	0.56808	0.20604	0.34167	2.43691	10.85087	0.57163	0.22261	0.36416	0.57163	0.21574	0.35491
97	73	2.46881	11.06278	0.56808	0.22097	0.36196	0.56808	0.21324	0.35153	2.43691	10.45855	0.57163	0.23065	0.37485	0.57163	0.22280	0.36441
97	74	2.46881	10.61910	0.56808	0.22984	0.37377	0.56808	0.22097	0.36196	2.43691	10.06159	0.57163	0.23937	0.38628	0.57163	0.23038	0.37449
97	75	2.46881	10.17356	0.56808	0.23946	0.38639	0.56808	0.22926	0.37301	2.43691	9.66092	0.57163	0.24883	0.39850	0.57163	0.23852	0.38517
97	76	2.46881	9.72734	0.56808	0.24989	0.39986	0.56808	0.23815	0.38468	2.43691	9.25762	0.57163	0.25909	0.41155	0.57163	0.24724	0.39646
97	77	2.46881	9.28160	0.56808	0.26120	0.41421	0.56808	0.24765	0.39699	2.43691	8.85278	0.57163	0.27022	0.42547	0.57163	0.25657	0.40837
97	78	2.46881	8.83768	0.56808	0.27346	0.42948	0.56808	0.25782	0.40994	2.43691	8.44766	0.57163	0.28229	0.44029	0.57163	0.26656	0.42092
97	79	2.46881	8.39698	0.56808	0.28674	0.44569	0.56808	0.26866	0.42354	2.43691	8.04359	0.57163	0.29536	0.45603	0.57163	0.27722	0.43410
97	80	2.46881	7.96110	0.56808	0.30111	0.46285	0.56808	0.28021	0.43775	2.43691	7.64214	0.57163	0.30950	0.47270	0.57163	0.28857	0.44789
97	81	2.46881	7.53168	0.56808	0.31661	0.48094	0.56808	0.29246	0.45257	2.43691	7.24488	0.57163	0.32476	0.49029	0.57163	0.30062	0.46227
97	82	2.46881	7.11054	0.56808	0.33328	0.49994	0.56808	0.30543	0.46794	2.43691	6.85364	0.57163	0.34117	0.50877	0.57163	0.31338	0.47721
97	83	2.46881	6.69952	0.56808	0.35115	0.51978	0.56808	0.31909	0.48381	2.43691	6.47024	0.57163	0.35876	0.52807	0.57163	0.32682	0.49264
97	84	2.46881	6.30023	0.56808	0.37023	0.54039	0.56808	0.33343	0.50011	2.43691	6.09632	0.57163	0.37753	0.54813	0.57163	0.34093	0.50850
97	85	2.46881	5.91444	0.56808	0.39047	0.56164	0.56808	0.34841	0.51677	2.43691	5.73370	0.57163	0.39745	0.56882	0.57163	0.35567	0.52471
97	86	2.46881	5.54396	0.56808	0.41181	0.58338	0.56808	0.36395	0.53367	2.43691	5.38421	0.57163	0.41844	0.59000	0.57163	0.37096	0.54117
97	87	2.46881	5.19034	0.56808	0.43413	0.60542	0.56808	0.38000	0.55072	2.43691	5.04951	0.57163	0.44039	0.61149	0.57163	0.38675	0.55778
97	88	2.46881	4.85473	0.56808	0.45729	0.62759	0.56808	0.39646	0.56781	2.43691	4.73086	0.57163	0.46316	0.63310	0.57163	0.40296	0.57444
97	89	2.46881	4.53813	0.56808	0.48111	0.64966	0.56808	0.41327	0.58484	2.43691	4.42936	0.57163	0.48659	0.65463	0.57163	0.41949	0.59105
97	90	2.46881	4.24126	0.56808	0.50540	0.67145	0.56808	0.43034	0.60173	2.43691	4.14588	0.57163	0.51046	0.67590	0.57163	0.43629	0.60753
97	91	2.46881	3.96420	0.56808	0.52996	0.69277	0.56808	0.44763	0.61843	2.43691	3.88065	0.57163	0.53459	0.69672	0.57163	0.45331	0.62383
97	92	2.46881	3.70604	0.56808	0.55466	0.71354	0.56808	0.46514	0.63494	2.43691	3.63292	0.57163	0.55887	0.71702	0.57163	0.47053	0.63995
97	93	2.46881	3.46525	0.56808	0.57942	0.73371	0.56808	0.48285	0.65125	2.43691	3.40133	0.57163	0.58320	0.73674	0.57163	0.48796	0.65588
97	94	2.46881	3.23968	0.56808	0.60420	0.75328	0.56808	0.50080	0.66738	2.43691	3.18390	0.57163	0.60757	0.75588	0.57163	0.50563	0.67165

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
97	95	2.46881	3.02715	0.56808	0.62900	0.77225	0.56808	0.51897	0.68332	2.43691	2.97857	0.57163	0.63196	0.77448	0.57163	0.52352	0.68725
97	96	2.46881	2.82535	0.56808	0.65377	0.79064	0.56808	0.53725	0.69897	2.43691	2.78314	0.57163	0.65634	0.79252	0.57163	0.54153	0.70259
97	97	2.46881	2.63737	0.56808	0.67802	0.80812	0.56808	0.55546	0.71421	2.43691	2.60073	0.57163	0.68021	0.80967	0.57163	0.55948	0.71752
97	98	2.46881	2.46279	0.56808	0.70154	0.82459	0.56808	0.57352	0.72896	2.43691	2.43099	0.57163	0.70339	0.82587	0.57163	0.57728	0.73200
97	99	2.46881	2.30125	0.56808	0.72413	0.84000	0.56808	0.59130	0.74317	2.43691	2.27364	0.57163	0.72567	0.84103	0.57163	0.59482	0.74594
97	100	2.46881	2.15258	0.56808	0.74561	0.85427	0.56808	0.60869	0.75675	2.43691	2.12860	0.57163	0.74687	0.85509	0.57163	0.61198	0.75929
97	101	2.46881	2.01649	0.56808	0.76580	0.86737	0.56808	0.62557	0.76966	2.43691	1.99561	0.57163	0.76681	0.86801	0.57163	0.62864	0.77198
97	102	2.46881	1.89293	0.56808	0.78455	0.87927	0.56808	0.64185	0.78186	2.43691	1.87471	0.57163	0.78535	0.87977	0.57163	0.64471	0.78398
97	103	2.46881	1.78083	0.56808	0.80188	0.89005	0.56808	0.65747	0.79334	2.43691	1.76487	0.57163	0.80249	0.89042	0.57163	0.66015	0.79529
97	104	2.46881	1.67943	0.56808	0.81774	0.89974	0.56808	0.67237	0.80409	2.43691	1.66540	0.57163	0.81820	0.90001	0.57163	0.67487	0.80588
97	105	2.46881	1.58804	0.56808	0.83217	0.90840	0.56808	0.68647	0.81409	2.43691	1.57565	0.57163	0.83250	0.90859	0.57163	0.68881	0.81574
97	106	2.46881	1.50600	0.56808	0.84516	0.91608	0.56808	0.69967	0.82330	2.43691	1.49500	0.57163	0.84538	0.91621	0.57163	0.70187	0.82482
97	107	2.46881	1.43298	0.56808	0.85670	0.92282	0.56808	0.71182	0.83165	2.43691	1.42313	0.57163	0.85684	0.92290	0.57163	0.71390	0.83307
97	108	2.46881	1.36894	0.56808	0.86671	0.92859	0.56808	0.72264	0.83899	2.43691	1.36003	0.57163	0.86679	0.92864	0.57163	0.72463	0.84033
97	109	2.46881	1.31458	0.56808	0.87500	0.93333	0.56808	0.73171	0.84507	2.43691	1.30641	0.57163	0.87504	0.93336	0.57163	0.73363	0.84635
97	110	2.46881	1.27298	0.56808	0.88115	0.93682	0.56808	0.73842	0.84953	2.43691	1.26533	0.57163	0.88117	0.93683	0.57163	0.74028	0.85076
98	1	2.30739	26.62178	0.55745	0.08667	0.15952	0.55745	0.08665	0.15948	2.27974	22.51412	0.56107	0.10126	0.18389	0.56107	0.10123	0.18385
98	2	2.30739	26.56961	0.55745	0.08684	0.15981	0.55745	0.08682	0.15978	2.27974	22.48584	0.56107	0.10138	0.18410	0.56107	0.10136	0.18407
98	3	2.30739	26.51422	0.55745	0.08702	0.16011	0.55745	0.08701	0.16009	2.27974	22.45520	0.56107	0.10152	0.18433	0.56107	0.10150	0.18430
98	4	2.30739	26.45593	0.55745	0.08722	0.16044	0.55745	0.08720	0.16041	2.27974	22.42249	0.56107	0.10167	0.18457	0.56107	0.10165	0.18455
98	5	2.30739	26.39526	0.55745	0.08742	0.16078	0.55745	0.08740	0.16075	2.27974	22.38814	0.56107	0.10183	0.18483	0.56107	0.10181	0.18480
98	6	2.30739	26.33222	0.55745	0.08762	0.16113	0.55745	0.08761	0.16111	2.27974	22.35215	0.56107	0.10199	0.18510	0.56107	0.10197	0.18507
98	7	2.30739	26.26662	0.55745	0.08784	0.16150	0.55745	0.08783	0.16148	2.27974	22.31437	0.56107	0.10216	0.18539	0.56107	0.10215	0.18536
98	8	2.30739	26.19847	0.55745	0.08807	0.16189	0.55745	0.08806	0.16186	2.27974	22.27480	0.56107	0.10234	0.18568	0.56107	0.10233	0.18566
98	9	2.30739	26.12745	0.55745	0.08831	0.16229	0.55745	0.08830	0.16227	2.27974	22.23319	0.56107	0.10254	0.18600	0.56107	0.10252	0.18597
98	10	2.30739	26.05351	0.55745	0.08856	0.16271	0.55745	0.08855	0.16269	2.27974	22.18946	0.56107	0.10274	0.18633	0.56107	0.10272	0.18630
98	11	2.30739	25.97700	0.55745	0.08882	0.16315	0.55745	0.08881	0.16312	2.27974	22.14392	0.56107	0.10295	0.18668	0.56107	0.10293	0.18665
98	12	2.30739	25.89730	0.55745	0.08910	0.16361	0.55745	0.08908	0.16358	2.27974	22.09606	0.56107	0.10317	0.18705	0.56107	0.10315	0.18701
98	13	2.30739	25.81474	0.55745	0.08938	0.16409	0.55745	0.08936	0.16406	2.27974	22.04614	0.56107	0.10340	0.18743	0.56107	0.10338	0.18739
98	14	2.30739	25.72901	0.55745	0.08968	0.16460	0.55745	0.08965	0.16455	2.27974	21.99389	0.56107	0.10365	0.18783	0.56107	0.10362	0.18778
98	15	2.30739	25.64035	0.55745	0.08999	0.16512	0.55745	0.08996	0.16506	2.27974	21.93952	0.56107	0.10391	0.18825	0.56107	0.10387	0.18819
98	16	2.30739	25.54880	0.55745	0.09031	0.16566	0.55745	0.09027	0.16559	2.27974	21.88305	0.56107	0.10417	0.18869	0.56107	0.10413	0.18862
98	17	2.30739	25.45467	0.55745	0.09064	0.16622	0.55745	0.09060	0.16615	2.27974	21.82476	0.56107	0.10445	0.18915	0.56107	0.10440	0.18907
98	18	2.30739	25.35821	0.55745	0.09099	0.16680	0.55745	0.09094	0.16672	2.27974	21.76485	0.56107	0.10474	0.18962	0.56107	0.10469	0.18953
98	19	2.30739	25.25875	0.55745	0.09135	0.16740	0.55745	0.09130	0.16732	2.27974	21.70276	0.56107	0.10504	0.19011	0.56107	0.10499	0.19003
98	20	2.30739	25.15564	0.55745	0.09172	0.16803	0.55745	0.09168	0.16796	2.27974	21.63792	0.56107	0.10535	0.19062	0.56107	0.10530	0.19054

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
98	21	2.30739	25.04833	0.55745	0.09211	0.16869	0.55745	0.09207	0.16862	2.27974	21.56986	0.56107	0.10569	0.19117	0.56107	0.10564	0.19109
98	22	2.30739	24.93660	0.55745	0.09253	0.16938	0.55745	0.09248	0.16931	2.27974	21.49836	0.56107	0.10604	0.19174	0.56107	0.10599	0.19167
98	23	2.30739	24.82004	0.55745	0.09296	0.17011	0.55745	0.09292	0.17004	2.27974	21.42306	0.56107	0.10641	0.19235	0.56107	0.10636	0.19228
98	24	2.30739	24.69862	0.55745	0.09342	0.17087	0.55745	0.09338	0.17080	2.27974	21.34391	0.56107	0.10680	0.19300	0.56107	0.10676	0.19292
98	25	2.30739	24.57203	0.55745	0.09390	0.17168	0.55745	0.09385	0.17160	2.27974	21.26064	0.56107	0.10722	0.19368	0.56107	0.10717	0.19360
98	26	2.30739	24.44053	0.55745	0.09440	0.17252	0.55745	0.09435	0.17244	2.27974	21.17342	0.56107	0.10766	0.19440	0.56107	0.10761	0.19431
98	27	2.30739	24.30438	0.55745	0.09493	0.17340	0.55745	0.09488	0.17331	2.27974	21.08250	0.56107	0.10813	0.19515	0.56107	0.10807	0.19506
98	28	2.30739	24.16342	0.55745	0.09548	0.17432	0.55745	0.09543	0.17423	2.27974	20.98768	0.56107	0.10862	0.19595	0.56107	0.10855	0.19584
98	29	2.30739	24.01762	0.55745	0.09606	0.17529	0.55745	0.09600	0.17518	2.27974	20.88895	0.56107	0.10913	0.19678	0.56107	0.10906	0.19667
98	30	2.30739	23.86654	0.55745	0.09667	0.17630	0.55745	0.09660	0.17618	2.27974	20.78588	0.56107	0.10967	0.19766	0.56107	0.10959	0.19753
98	31	2.30739	23.71037	0.55745	0.09731	0.17736	0.55745	0.09723	0.17723	2.27974	20.67862	0.56107	0.11024	0.19858	0.56107	0.11015	0.19845
98	32	2.30739	23.54876	0.55745	0.09797	0.17846	0.55745	0.09789	0.17833	2.27974	20.56684	0.56107	0.11083	0.19955	0.56107	0.11074	0.19941
98	33	2.30739	23.38162	0.55745	0.09867	0.17962	0.55745	0.09859	0.17948	2.27974	20.45044	0.56107	0.11146	0.20057	0.56107	0.11137	0.20042
98	34	2.30739	23.20856	0.55745	0.09941	0.18084	0.55745	0.09932	0.18069	2.27974	20.32903	0.56107	0.11213	0.20165	0.56107	0.11203	0.20148
98	35	2.30739	23.02940	0.55745	0.10018	0.18212	0.55745	0.10008	0.18195	2.27974	20.20243	0.56107	0.11283	0.20278	0.56107	0.11272	0.20260
98	36	2.30739	22.84408	0.55745	0.10099	0.18346	0.55745	0.10089	0.18328	2.27974	20.07055	0.56107	0.11357	0.20398	0.56107	0.11345	0.20379
98	37	2.30739	22.65215	0.55745	0.10185	0.18487	0.55745	0.10174	0.18468	2.27974	19.93297	0.56107	0.11435	0.20524	0.56107	0.11423	0.20504
98	38	2.30739	22.45348	0.55745	0.10275	0.18635	0.55745	0.10263	0.18615	2.27974	19.78951	0.56107	0.11518	0.20657	0.56107	0.11505	0.20636
98	39	2.30739	22.24766	0.55745	0.10370	0.18791	0.55745	0.10357	0.18770	2.27974	19.63978	0.56107	0.11606	0.20798	0.56107	0.11592	0.20776
98	40	2.30739	22.03447	0.55745	0.10470	0.18956	0.55745	0.10456	0.18933	2.27974	19.48352	0.56107	0.11699	0.20947	0.56107	0.11684	0.20923
98	41	2.30739	21.81357	0.55745	0.10576	0.19129	0.55745	0.10561	0.19105	2.27974	19.32040	0.56107	0.11798	0.21105	0.56107	0.11781	0.21079
98	42	2.30739	21.58485	0.55745	0.10688	0.19312	0.55745	0.10672	0.19285	2.27974	19.15023	0.56107	0.11902	0.21272	0.56107	0.11884	0.21244
98	43	2.30739	21.34779	0.55745	0.10806	0.19505	0.55745	0.10788	0.19475	2.27974	18.97251	0.56107	0.12013	0.21450	0.56107	0.11993	0.21418
98	44	2.30739	21.10218	0.55745	0.10932	0.19709	0.55745	0.10910	0.19674	2.27974	18.78697	0.56107	0.12132	0.21638	0.56107	0.12108	0.21601
98	45	2.30739	20.84782	0.55745	0.11065	0.19925	0.55745	0.11038	0.19882	2.27974	18.59337	0.56107	0.12257	0.21838	0.56107	0.12229	0.21793
98	46	2.30739	20.58697	0.55745	0.11204	0.20150	0.55745	0.11172	0.20099	2.27974	18.39367	0.56107	0.12389	0.22047	0.56107	0.12355	0.21993
98	47	2.30739	20.32000	0.55745	0.11350	0.20387	0.55745	0.11312	0.20325	2.27974	18.18814	0.56107	0.12528	0.22267	0.56107	0.12487	0.22202
98	48	2.30739	20.04764	0.55745	0.11504	0.20634	0.55745	0.11458	0.20560	2.27974	17.97738	0.56107	0.12674	0.22497	0.56107	0.12625	0.22419
98	49	2.30739	19.77090	0.55745	0.11663	0.20890	0.55745	0.11609	0.20804	2.27974	17.76227	0.56107	0.12826	0.22736	0.56107	0.12768	0.22645
98	50	2.30739	19.49116	0.55745	0.11830	0.21157	0.55745	0.11768	0.21058	2.27974	17.54401	0.56107	0.12985	0.22985	0.56107	0.12918	0.22881
98	51	2.30739	19.21029	0.55745	0.12002	0.21432	0.55745	0.11935	0.21324	2.27974	17.32430	0.56107	0.13148	0.23241	0.56107	0.13077	0.23129
98	52	2.30739	18.92146	0.55745	0.12184	0.21722	0.55745	0.12111	0.21605	2.27974	17.09693	0.56107	0.13322	0.23512	0.56107	0.13244	0.23390
98	53	2.30739	18.62485	0.55745	0.12377	0.22028	0.55745	0.12297	0.21901	2.27974	16.86201	0.56107	0.13507	0.23799	0.56107	0.13421	0.23666
98	54	2.30739	18.32038	0.55745	0.12582	0.22352	0.55745	0.12494	0.22213	2.27974	16.61938	0.56107	0.13703	0.24102	0.56107	0.13609	0.23958
98	55	2.30739	18.00819	0.55745	0.12799	0.22693	0.55745	0.12702	0.22542	2.27974	16.36911	0.56107	0.13911	0.24424	0.56107	0.13809	0.24266
98	56	2.30739	17.68820	0.55745	0.13029	0.23054	0.55745	0.12923	0.22889	2.27974	16.11103	0.56107	0.14132	0.24764	0.56107	0.14020	0.24593

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
98	57	2.30739	17.36037	0.55745	0.13273	0.23436	0.55745	0.13158	0.23256	2.27974	15.84506	0.56107	0.14367	0.25125	0.56107	0.14245	0.24938
98	58	2.30739	17.02468	0.55745	0.13533	0.23840	0.55745	0.13407	0.23644	2.27974	15.57108	0.56107	0.14618	0.25507	0.56107	0.14485	0.25304
98	59	2.30739	16.68091	0.55745	0.13810	0.24269	0.55745	0.13671	0.24054	2.27974	15.28882	0.56107	0.14886	0.25914	0.56107	0.14740	0.25693
98	60	2.30739	16.32913	0.55745	0.14105	0.24724	0.55745	0.13953	0.24489	2.27974	14.99826	0.56107	0.15171	0.26346	0.56107	0.15012	0.26105
98	61	2.30739	15.96913	0.55745	0.14421	0.25207	0.55745	0.14253	0.24950	2.27974	14.69911	0.56107	0.15477	0.26806	0.56107	0.15302	0.26543
98	62	2.30739	15.60088	0.55745	0.14758	0.25720	0.55745	0.14573	0.25439	2.27974	14.39128	0.56107	0.15805	0.27296	0.56107	0.15612	0.27008
98	63	2.30739	15.22446	0.55745	0.15119	0.26267	0.55745	0.14915	0.25959	2.27974	14.07472	0.56107	0.16157	0.27819	0.56107	0.15944	0.27503
98	64	2.30739	14.83980	0.55745	0.15507	0.26851	0.55745	0.15281	0.26511	2.27974	13.74931	0.56107	0.16534	0.28377	0.56107	0.16299	0.28030
98	65	2.30739	14.44688	0.55745	0.15924	0.27473	0.55745	0.15672	0.27097	2.27974	13.41490	0.56107	0.16941	0.28973	0.56107	0.16680	0.28591
98	66	2.30739	14.04613	0.55745	0.16372	0.28138	0.55745	0.16091	0.27721	2.27974	13.07182	0.56107	0.17379	0.29612	0.56107	0.17088	0.29188
98	67	2.30739	13.63788	0.55745	0.16855	0.28848	0.55745	0.16539	0.28383	2.27974	12.72027	0.56107	0.17851	0.30295	0.56107	0.17525	0.29823
98	68	2.30739	13.22255	0.55745	0.17375	0.29607	0.55745	0.17019	0.29087	2.27974	12.36057	0.56107	0.18361	0.31026	0.56107	0.17994	0.30500
98	69	2.30739	12.80079	0.55745	0.17937	0.30418	0.55745	0.17534	0.29836	2.27974	11.99324	0.56107	0.18912	0.31808	0.56107	0.18497	0.31220
98	70	2.30739	12.37331	0.55745	0.18544	0.31286	0.55745	0.18085	0.30631	2.27974	11.61885	0.56107	0.19507	0.32646	0.56107	0.19037	0.31986
98	71	2.30739	11.94070	0.55745	0.19200	0.32214	0.55745	0.18678	0.31476	2.27974	11.23789	0.56107	0.20151	0.33543	0.56107	0.19618	0.32800
98	72	2.30739	11.50357	0.55745	0.19910	0.33208	0.55745	0.19313	0.32374	2.27974	10.85087	0.56107	0.20849	0.34505	0.56107	0.20241	0.33667
98	73	2.30739	11.06278	0.55745	0.20679	0.34271	0.55745	0.19996	0.33327	2.27974	10.45855	0.56107	0.21606	0.35535	0.56107	0.20910	0.34588
98	74	2.30739	10.61910	0.55745	0.21514	0.35409	0.55745	0.20729	0.34339	2.27974	10.06159	0.56107	0.22427	0.36638	0.56107	0.21630	0.35566
98	75	2.30739	10.17356	0.55745	0.22419	0.36627	0.55745	0.21515	0.35412	2.27974	9.66092	0.56107	0.23319	0.37819	0.56107	0.22403	0.36605
98	76	2.30739	9.72734	0.55745	0.23402	0.37928	0.55745	0.22360	0.36548	2.27974	9.25762	0.56107	0.24287	0.39083	0.56107	0.23233	0.37705
98	77	2.30739	9.28160	0.55745	0.24470	0.39318	0.55745	0.23265	0.37748	2.27974	8.85278	0.56107	0.25339	0.40433	0.56107	0.24123	0.38870
98	78	2.30739	8.83768	0.55745	0.25628	0.40800	0.55745	0.24235	0.39015	2.27974	8.44766	0.56107	0.26481	0.41873	0.56107	0.25077	0.40098
98	79	2.30739	8.39698	0.55745	0.26885	0.42378	0.55745	0.25272	0.40347	2.27974	8.04359	0.56107	0.27720	0.43407	0.56107	0.26097	0.41392
98	80	2.30739	7.96110	0.55745	0.28247	0.44051	0.55745	0.26378	0.41744	2.27974	7.64214	0.56107	0.29062	0.45036	0.56107	0.27186	0.42750
98	81	2.30739	7.53168	0.55745	0.29720	0.45822	0.55745	0.27554	0.43204	2.27974	7.24488	0.56107	0.30514	0.46760	0.56107	0.28345	0.44169
98	82	2.30739	7.11054	0.55745	0.31308	0.47687	0.55745	0.28803	0.44724	2.27974	6.85364	0.56107	0.32080	0.48576	0.56107	0.29574	0.45648
98	83	2.30739	6.69952	0.55745	0.33015	0.49641	0.55745	0.30121	0.46297	2.27974	6.47024	0.56107	0.33762	0.50480	0.56107	0.30873	0.47180
98	84	2.30739	6.30023	0.55745	0.34842	0.51678	0.55745	0.31509	0.47920	2.27974	6.09632	0.56107	0.35562	0.52466	0.56107	0.32240	0.48760
98	85	2.30739	5.91444	0.55745	0.36787	0.53788	0.55745	0.32963	0.49582	2.27974	5.73320	0.56107	0.37479	0.54523	0.56107	0.33672	0.50380
98	86	2.30739	5.54396	0.55745	0.38845	0.55955	0.55745	0.34476	0.51275	2.27974	5.38421	0.56107	0.39505	0.56636	0.56107	0.35163	0.52030
98	87	2.30739	5.19034	0.55745	0.41006	0.58162	0.55745	0.36043	0.52988	2.27974	5.04951	0.56107	0.41633	0.58790	0.56107	0.36706	0.53701
98	88	2.30739	4.85473	0.55745	0.43258	0.60392	0.55745	0.37656	0.54710	2.27974	4.73086	0.56107	0.43850	0.60967	0.56107	0.38295	0.55381
98	89	2.30739	4.53813	0.55745	0.45585	0.62623	0.55745	0.39306	0.56432	2.27974	4.42936	0.56107	0.46141	0.63145	0.56107	0.39921	0.57062
98	90	2.30739	4.24126	0.55745	0.47968	0.64836	0.55745	0.40988	0.58144	2.27974	4.14588	0.56107	0.48486	0.65307	0.56107	0.41577	0.58735
98	91	2.30739	3.96420	0.55745	0.50391	0.67013	0.55745	0.42697	0.59843	2.27974	3.88065	0.56107	0.50869	0.67434	0.56107	0.43260	0.60394
98	92	2.30739	3.70604	0.55745	0.52840	0.69144	0.55745	0.44431	0.61526	2.27974	3.63292	0.56107	0.53277	0.69518	0.56107	0.44968	0.62039

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
98	93	2.30739	3.46525	0.55745	0.55307	0.71223	0.55745	0.46192	0.63194	2.27974	3.40133	0.56107	0.55704	0.71552	0.56107	0.46702	0.63670
98	94	2.30739	3.23968	0.55745	0.57792	0.73251	0.55745	0.47982	0.64848	2.27974	3.18390	0.56107	0.58149	0.73537	0.56107	0.48465	0.65288
98	95	2.30739	3.02715	0.55745	0.60292	0.75228	0.55745	0.49800	0.66488	2.27974	2.97857	0.56107	0.60609	0.75474	0.56107	0.50257	0.66894
98	96	2.30739	2.82535	0.55745	0.62806	0.77154	0.55745	0.51636	0.68105	2.27974	2.78314	0.56107	0.63084	0.77364	0.56107	0.52067	0.68479
98	97	2.30739	2.63737	0.55745	0.65282	0.78994	0.55745	0.53471	0.69682	2.27974	2.60073	0.56107	0.65523	0.79171	0.56107	0.53877	0.70026
98	98	2.30739	2.46279	0.55745	0.67698	0.80738	0.55745	0.55297	0.71214	2.27974	2.43099	0.56107	0.67906	0.80886	0.56107	0.55678	0.71530
98	99	2.30739	2.30125	0.55745	0.70035	0.82377	0.55745	0.57101	0.72693	2.27974	2.27364	0.56107	0.70211	0.82499	0.56107	0.57458	0.72982
98	100	2.30739	2.15258	0.55745	0.72270	0.83903	0.55745	0.58871	0.74112	2.27974	2.12860	0.56107	0.72417	0.84002	0.56107	0.59205	0.74376
98	101	2.30739	2.01649	0.55745	0.74384	0.85311	0.55745	0.60595	0.75463	2.27974	1.99561	0.56107	0.74505	0.85390	0.56107	0.60908	0.75705
98	102	2.30739	1.89293	0.55745	0.76359	0.86595	0.55745	0.62261	0.76742	2.27974	1.87471	0.56107	0.76457	0.86658	0.56107	0.62554	0.76964
98	103	2.30739	1.78083	0.55745	0.78193	0.87762	0.55745	0.63866	0.77949	2.27974	1.76487	0.56107	0.78271	0.87811	0.56107	0.64140	0.78153
98	104	2.30739	1.67943	0.55745	0.79882	0.88816	0.55745	0.65399	0.79081	2.27974	1.66540	0.56107	0.79943	0.88854	0.56107	0.65656	0.79268
98	105	2.30739	1.58804	0.55745	0.81426	0.89762	0.55745	0.66855	0.80136	2.27974	1.57565	0.56107	0.81472	0.89790	0.56107	0.67097	0.80309
98	106	2.30739	1.50600	0.55745	0.82822	0.90604	0.55745	0.68222	0.81110	2.27974	1.49500	0.56107	0.82857	0.90625	0.56107	0.68450	0.81270
98	107	2.30739	1.43298	0.55745	0.84068	0.91344	0.55745	0.69484	0.81995	2.27974	1.42313	0.56107	0.84093	0.91359	0.56107	0.69699	0.82144
98	108	2.30739	1.36894	0.55745	0.85153	0.91981	0.55745	0.70611	0.82774	2.27974	1.36003	0.56107	0.85172	0.91992	0.56107	0.70817	0.82915
98	109	2.30739	1.31458	0.55745	0.86056	0.92505	0.55745	0.71559	0.83422	2.27974	1.30641	0.56107	0.86070	0.92514	0.56107	0.71757	0.83557
98	110	2.30739	1.27298	0.55745	0.86728	0.92892	0.55745	0.72262	0.83897	2.27974	1.26533	0.56107	0.86739	0.92899	0.56107	0.72455	0.84028
99	1	2.15565	26.62178	0.54836	0.08097	0.14981	0.54836	0.08095	0.14978	2.13172	22.51412	0.55207	0.09468	0.17298	0.55207	0.09466	0.17295
99	2	2.15565	26.56961	0.54836	0.08113	0.15009	0.54836	0.08112	0.15006	2.13172	22.48584	0.55207	0.09480	0.17318	0.55207	0.09478	0.17316
99	3	2.15565	26.51422	0.54836	0.08130	0.15038	0.54836	0.08129	0.15035	2.13172	22.45520	0.55207	0.09493	0.17340	0.55207	0.09492	0.17337
99	4	2.15565	26.45593	0.54836	0.08148	0.15068	0.54836	0.08147	0.15066	2.13172	22.42249	0.55207	0.09507	0.17363	0.55207	0.09505	0.17361
99	5	2.15565	26.39526	0.54836	0.08167	0.15100	0.54836	0.08165	0.15098	2.13172	22.38814	0.55207	0.09522	0.17387	0.55207	0.09520	0.17385
99	6	2.15565	26.33222	0.54836	0.08186	0.15134	0.54836	0.08185	0.15131	2.13172	22.35215	0.55207	0.09537	0.17413	0.55207	0.09535	0.17411
99	7	2.15565	26.26662	0.54836	0.08207	0.15169	0.54836	0.08205	0.15166	2.13172	22.31437	0.55207	0.09553	0.17440	0.55207	0.09552	0.17437
99	8	2.15565	26.19847	0.54836	0.08228	0.15205	0.54836	0.08227	0.15203	2.13172	22.27480	0.55207	0.09570	0.17468	0.55207	0.09568	0.17466
99	9	2.15565	26.12745	0.54836	0.08250	0.15243	0.54836	0.08249	0.15241	2.13172	22.23319	0.55207	0.09588	0.17498	0.55207	0.09586	0.17496
99	10	2.15565	26.05351	0.54836	0.08274	0.15283	0.54836	0.08272	0.15281	2.13172	22.18946	0.55207	0.09607	0.17529	0.55207	0.09605	0.17527
99	11	2.15565	25.97700	0.54836	0.08298	0.15325	0.54836	0.08297	0.15322	2.13172	22.14392	0.55207	0.09626	0.17562	0.55207	0.09625	0.17559
99	12	2.15565	25.89730	0.54836	0.08324	0.15368	0.54836	0.08322	0.15365	2.13172	22.09606	0.55207	0.09647	0.17597	0.55207	0.09645	0.17594
99	13	2.15565	25.81474	0.54836	0.08350	0.15413	0.54836	0.08348	0.15410	2.13172	22.04614	0.55207	0.09669	0.17633	0.55207	0.09667	0.17630
99	14	2.15565	25.72901	0.54836	0.08378	0.15461	0.54836	0.08376	0.15457	2.13172	21.99389	0.55207	0.09692	0.17671	0.55207	0.09689	0.17667
99	15	2.15565	25.64035	0.54836	0.08407	0.15510	0.54836	0.08404	0.15505	2.13172	21.93952	0.55207	0.09716	0.17711	0.55207	0.09713	0.17706
99	16	2.15565	25.54880	0.54836	0.08437	0.15561	0.54836	0.08434	0.15556	2.13172	21.88305	0.55207	0.09741	0.17753	0.55207	0.09737	0.17747
99	17	2.15565	25.45467	0.54836	0.08468	0.15614	0.54836	0.08464	0.15608	2.13172	21.82476	0.55207	0.09767	0.17796	0.55207	0.09763	0.17789
99	18	2.15565	25.35821	0.54836	0.08500	0.15669	0.54836	0.08496	0.15662	2.13172	21.76485	0.55207	0.09794	0.17840	0.55207	0.09789	0.17833

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
99	19	2.15565	25.25875	0.54836	0.08534	0.15726	0.54836	0.08530	0.15719	2.13172	21.70276	0.55207	0.09822	0.17887	0.55207	0.09817	0.17880
99	20	2.15565	25.15564	0.54836	0.08569	0.15785	0.54836	0.08565	0.15779	2.13172	21.63792	0.55207	0.09851	0.17936	0.55207	0.09847	0.17929
99	21	2.15565	25.04833	0.54836	0.08606	0.15847	0.54836	0.08602	0.15841	2.13172	21.56986	0.55207	0.09882	0.17987	0.55207	0.09878	0.17980
99	22	2.15565	24.93660	0.54836	0.08644	0.15913	0.54836	0.08641	0.15907	2.13172	21.49836	0.55207	0.09915	0.18042	0.55207	0.09911	0.18035
99	23	2.15565	24.82004	0.54836	0.08685	0.15982	0.54836	0.08681	0.15975	2.13172	21.42306	0.55207	0.09950	0.18099	0.55207	0.09946	0.18093
99	24	2.15565	24.69862	0.54836	0.08727	0.16054	0.54836	0.08724	0.16048	2.13172	21.34391	0.55207	0.09987	0.18160	0.55207	0.09983	0.18154
99	25	2.15565	24.57203	0.54836	0.08772	0.16130	0.54836	0.08768	0.16123	2.13172	21.26064	0.55207	0.10026	0.18225	0.55207	0.10022	0.18218
99	26	2.15565	24.44053	0.54836	0.08820	0.16210	0.54836	0.08815	0.16202	2.13172	21.17342	0.55207	0.10067	0.18293	0.55207	0.10063	0.18285
99	27	2.15565	24.30438	0.54836	0.08869	0.16293	0.54836	0.08864	0.16285	2.13172	21.08250	0.55207	0.10111	0.18365	0.55207	0.10106	0.18356
99	28	2.15565	24.16342	0.54836	0.08921	0.16380	0.54836	0.08915	0.16371	2.13172	20.98768	0.55207	0.10156	0.18440	0.55207	0.10151	0.18431
99	29	2.15565	24.01762	0.54836	0.08975	0.16471	0.54836	0.08969	0.16462	2.13172	20.88895	0.55207	0.10204	0.18519	0.55207	0.10198	0.18509
99	30	2.15565	23.86654	0.54836	0.09031	0.16567	0.54836	0.09025	0.16556	2.13172	20.78588	0.55207	0.10255	0.18602	0.55207	0.10248	0.18591
99	31	2.15565	23.71037	0.54836	0.09091	0.16667	0.54836	0.09084	0.16656	2.13172	20.67862	0.55207	0.10308	0.18689	0.55207	0.10301	0.18677
99	32	2.15565	23.54876	0.54836	0.09153	0.16771	0.54836	0.09146	0.16759	2.13172	20.56684	0.55207	0.10364	0.18781	0.55207	0.10356	0.18768
99	33	2.15565	23.38162	0.54836	0.09219	0.16881	0.54836	0.09211	0.16868	2.13172	20.45044	0.55207	0.10423	0.18878	0.55207	0.10414	0.18864
99	34	2.15565	23.20856	0.54836	0.09287	0.16996	0.54836	0.09279	0.16982	2.13172	20.32903	0.55207	0.10485	0.18980	0.55207	0.10476	0.18965
99	35	2.15565	23.02940	0.54836	0.09360	0.17117	0.54836	0.09351	0.17102	2.13172	20.20243	0.55207	0.10551	0.19087	0.55207	0.10541	0.19072
99	36	2.15565	22.84408	0.54836	0.09435	0.17244	0.54836	0.09426	0.17228	2.13172	20.07055	0.55207	0.10620	0.19201	0.55207	0.10610	0.19184
99	37	2.15565	22.65215	0.54836	0.09515	0.17377	0.54836	0.09505	0.17360	2.13172	19.93297	0.55207	0.10693	0.19320	0.55207	0.10682	0.19302
99	38	2.15565	22.45348	0.54836	0.09599	0.17517	0.54836	0.09589	0.17350	2.13172	19.78951	0.55207	0.10771	0.19447	0.55207	0.10759	0.19428
99	39	2.15565	22.24766	0.54836	0.09688	0.17665	0.54836	0.09677	0.17646	2.13172	19.63978	0.55207	0.10853	0.19580	0.55207	0.10840	0.19560
99	40	2.15565	22.03447	0.54836	0.09782	0.17820	0.54836	0.09770	0.17800	2.13172	19.48352	0.55207	0.10940	0.19722	0.55207	0.10926	0.19700
99	41	2.15565	21.81357	0.54836	0.09881	0.17984	0.54836	0.09868	0.17963	2.13172	19.32040	0.55207	0.11032	0.19871	0.55207	0.11018	0.19848
99	42	2.15565	21.58485	0.54836	0.09985	0.18157	0.54836	0.09971	0.18134	2.13172	19.15023	0.55207	0.11130	0.20030	0.55207	0.11114	0.20005
99	43	2.15565	21.34779	0.54836	0.10096	0.18340	0.54836	0.10080	0.18314	2.13172	18.97251	0.55207	0.11234	0.20198	0.55207	0.11216	0.20170
99	44	2.15565	21.10218	0.54836	0.10213	0.18533	0.54836	0.10195	0.18503	2.13172	18.78697	0.55207	0.11344	0.20377	0.55207	0.11324	0.20345
99	45	2.15565	20.84782	0.54836	0.10337	0.18738	0.54836	0.10315	0.18701	2.13172	18.59337	0.55207	0.11462	0.20566	0.55207	0.11437	0.20527
99	46	2.15565	20.58697	0.54836	0.10468	0.18952	0.54836	0.10440	0.18907	2.13172	18.39367	0.55207	0.11586	0.20765	0.55207	0.11556	0.20718
99	47	2.15565	20.32000	0.54836	0.10605	0.19176	0.54836	0.10571	0.19121	2.13172	18.18814	0.55207	0.11716	0.20974	0.55207	0.11680	0.20917
99	48	2.15565	20.04764	0.54836	0.10748	0.19410	0.54836	0.10708	0.19344	2.13172	17.97738	0.55207	0.11852	0.21192	0.55207	0.11809	0.21123
99	49	2.15565	19.77090	0.54836	0.10897	0.19653	0.54836	0.10850	0.19576	2.13172	17.76227	0.55207	0.11994	0.21420	0.55207	0.11944	0.21339
99	50	2.15565	19.49116	0.54836	0.11053	0.19906	0.54836	0.10999	0.19817	2.13172	17.54401	0.55207	0.12143	0.21656	0.55207	0.12084	0.21563
99	51	2.15565	19.21029	0.54836	0.11214	0.20166	0.54836	0.11155	0.20071	2.13172	17.32430	0.55207	0.12296	0.21899	0.55207	0.12233	0.21799
99	52	2.15565	18.92146	0.54836	0.11384	0.20442	0.54836	0.11320	0.20337	2.13172	17.09693	0.55207	0.12459	0.22157	0.55207	0.12390	0.22048
99	53	2.15565	18.62485	0.54836	0.11565	0.20732	0.54836	0.11494	0.20618	2.13172	16.86201	0.55207	0.12631	0.22429	0.55207	0.12556	0.22311
99	54	2.15565	18.32038	0.54836	0.11756	0.21039	0.54836	0.11679	0.20915	2.13172	16.61938	0.55207	0.12815	0.22718	0.55207	0.12732	0.22589

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
99	55	2.15565	18.00819	0.54836	0.11959	0.21363	0.54836	0.11874	0.21228	2.13172	16.36911	0.55207	0.13009	0.23024	0.55207	0.12920	0.22883
99	56	2.15565	17.68820	0.54836	0.12174	0.21706	0.54836	0.12081	0.21558	2.13172	16.11103	0.55207	0.13216	0.23347	0.55207	0.13118	0.23194
99	57	2.15565	17.36037	0.54836	0.12403	0.22068	0.54836	0.12301	0.21907	2.13172	15.84506	0.55207	0.13437	0.23690	0.55207	0.13329	0.23523
99	58	2.15565	17.02468	0.54836	0.12646	0.22452	0.54836	0.12534	0.22277	2.13172	15.57108	0.55207	0.13672	0.24055	0.55207	0.13554	0.23873
99	59	2.15565	16.68091	0.54836	0.12905	0.22860	0.54836	0.12783	0.22668	2.13172	15.28882	0.55207	0.13922	0.24442	0.55207	0.13794	0.24243
99	60	2.15565	16.32913	0.54836	0.13181	0.23292	0.54836	0.13047	0.23082	2.13172	14.99826	0.55207	0.14190	0.24853	0.55207	0.14049	0.24637
99	61	2.15565	15.96913	0.54836	0.13476	0.23751	0.54836	0.13328	0.23522	2.13172	14.69911	0.55207	0.14476	0.25291	0.55207	0.14322	0.25055
99	62	2.15565	15.60088	0.54836	0.13791	0.24240	0.54836	0.13629	0.23989	2.13172	14.39128	0.55207	0.14783	0.25758	0.55207	0.14613	0.25500
99	63	2.15565	15.22446	0.54836	0.14130	0.24761	0.54836	0.13950	0.24485	2.13172	14.07472	0.55207	0.15112	0.26257	0.55207	0.14925	0.25974
99	64	2.15565	14.83980	0.54836	0.14492	0.25316	0.54836	0.14293	0.25012	2.13172	13.74931	0.55207	0.15466	0.26789	0.55207	0.15259	0.26478
99	65	2.15565	14.44688	0.54836	0.14882	0.25909	0.54836	0.14661	0.25573	2.13172	13.41490	0.55207	0.15847	0.27359	0.55207	0.15617	0.27015
99	66	2.15565	14.04613	0.54836	0.15302	0.26543	0.54836	0.15054	0.26169	2.13172	13.07182	0.55207	0.16258	0.27969	0.55207	0.16001	0.27588
99	67	2.15565	13.63788	0.54836	0.15754	0.27220	0.54836	0.15476	0.26804	2.13172	12.72027	0.55207	0.16701	0.28622	0.55207	0.16413	0.28198
99	68	2.15565	13.22255	0.54836	0.16242	0.27945	0.54836	0.15928	0.27479	2.13172	12.36057	0.55207	0.17179	0.29321	0.55207	0.16855	0.28848
99	69	2.15565	12.80079	0.54836	0.16768	0.28721	0.54836	0.16413	0.28198	2.13172	11.99324	0.55207	0.17696	0.30070	0.55207	0.17330	0.29540
99	70	2.15565	12.37331	0.54836	0.17337	0.29551	0.54836	0.16933	0.28962	2.13172	11.61885	0.55207	0.18254	0.30873	0.55207	0.17840	0.30278
99	71	2.15565	11.94070	0.54836	0.17952	0.30440	0.54836	0.17492	0.29776	2.13172	11.23789	0.55207	0.18859	0.31734	0.55207	0.18388	0.31063
99	72	2.15565	11.50357	0.54836	0.18619	0.31392	0.54836	0.18092	0.30641	2.13172	10.85087	0.55207	0.19515	0.32657	0.55207	0.18977	0.31900
99	73	2.15565	11.06278	0.54836	0.19341	0.32413	0.54836	0.18738	0.31561	2.13172	10.45855	0.55207	0.20226	0.33647	0.55207	0.19611	0.32791
99	74	2.15565	10.61910	0.54836	0.20125	0.33507	0.54836	0.19431	0.32540	2.13172	10.06159	0.55207	0.20999	0.34709	0.55207	0.20292	0.33739
99	75	2.15565	10.17356	0.54836	0.20977	0.34679	0.54836	0.20177	0.33579	2.13172	9.66092	0.55207	0.21838	0.35848	0.55207	0.21026	0.34746
99	76	2.15565	9.72734	0.54836	0.21902	0.35933	0.54836	0.20978	0.34681	2.13172	9.25762	0.55207	0.22751	0.37068	0.55207	0.21815	0.35816
99	77	2.15565	9.28160	0.54836	0.22907	0.37276	0.54836	0.21839	0.35849	2.13172	8.85278	0.55207	0.23743	0.38375	0.55207	0.22662	0.36950
99	78	2.15565	8.83768	0.54836	0.24001	0.38710	0.54836	0.22762	0.37083	2.13172	8.44766	0.55207	0.24822	0.39771	0.55207	0.23571	0.38150
99	79	2.15565	8.39698	0.54836	0.25188	0.40240	0.54836	0.23751	0.38385	2.13172	8.04359	0.55207	0.25994	0.41262	0.55207	0.24545	0.39416
99	80	2.15565	7.96110	0.54836	0.26477	0.41868	0.54836	0.24808	0.39754	2.13172	7.64214	0.55207	0.27265	0.42848	0.55207	0.25587	0.40748
99	81	2.15565	7.53168	0.54836	0.27873	0.43594	0.54836	0.25936	0.41189	2.13172	7.24488	0.55207	0.28643	0.44531	0.55207	0.26698	0.42145
99	82	2.15565	7.11054	0.54836	0.29381	0.45418	0.54836	0.27134	0.42686	2.13172	6.85364	0.55207	0.30132	0.46310	0.55207	0.27880	0.43603
99	83	2.15565	6.69952	0.54836	0.31006	0.47336	0.54836	0.28404	0.44241	2.13172	6.47024	0.55207	0.31736	0.48181	0.55207	0.29132	0.45120
99	84	2.15565	6.30023	0.54836	0.32751	0.49342	0.54836	0.29743	0.45850	2.13172	6.09632	0.55207	0.33457	0.50139	0.55207	0.30453	0.46688
99	85	2.15565	5.91444	0.54836	0.34614	0.51427	0.54836	0.31150	0.47503	2.13172	5.73370	0.55207	0.35295	0.52175	0.55207	0.31840	0.48301
99	86	2.15565	5.54396	0.54836	0.36591	0.53577	0.54836	0.32619	0.49192	2.13172	5.38421	0.55207	0.37245	0.54275	0.55207	0.33289	0.49950
99	87	2.15565	5.19034	0.54836	0.38675	0.55778	0.54836	0.34144	0.50907	2.13172	5.04951	0.55207	0.39299	0.56424	0.55207	0.34793	0.51624
99	88	2.15565	4.85473	0.54836	0.40855	0.58010	0.54836	0.35718	0.52636	2.13172	4.73086	0.55207	0.41448	0.58605	0.55207	0.36345	0.53314
99	89	2.15565	4.53813	0.54836	0.43117	0.60255	0.54836	0.37335	0.54370	2.13172	4.42936	0.55207	0.43677	0.60799	0.55207	0.37939	0.55008
99	90	2.15565	4.24126	0.54836	0.45445	0.62491	0.54836	0.38986	0.56101	2.13172	4.14588	0.55207	0.45970	0.62986	0.55207	0.39567	0.56700

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
99	91	2.15565	3.96420	0.54836	0.47822	0.64702	0.54836	0.40669	0.57822	2.13172	3.88065	0.55207	0.48310	0.65148	0.55207	0.41225	0.58382
99	92	2.15565	3.70604	0.54836	0.50236	0.66876	0.54836	0.42381	0.59532	2.13172	3.63292	0.55207	0.50687	0.67275	0.55207	0.42913	0.60055
99	93	2.15565	3.46525	0.54836	0.52681	0.69008	0.54836	0.44125	0.61232	2.13172	3.40133	0.55207	0.53094	0.69362	0.55207	0.44632	0.61718
99	94	2.15565	3.23968	0.54836	0.55157	0.71098	0.54836	0.45903	0.62923	2.13172	3.18390	0.55207	0.55531	0.71409	0.55207	0.46385	0.63374
99	95	2.15565	3.02715	0.54836	0.57663	0.73147	0.54836	0.47715	0.64604	2.13172	2.97857	0.55207	0.57999	0.73417	0.55207	0.48172	0.65022
99	96	2.15565	2.82535	0.54836	0.60197	0.75154	0.54836	0.49552	0.66267	2.13172	2.78314	0.55207	0.60496	0.75386	0.55207	0.49984	0.66653
99	97	2.15565	2.63737	0.54836	0.62709	0.77081	0.54836	0.51395	0.67895	2.13172	2.60073	0.55207	0.62972	0.77279	0.55207	0.51803	0.68250
99	98	2.15565	2.46279	0.54836	0.65177	0.78917	0.54836	0.53234	0.69481	2.13172	2.43099	0.55207	0.65405	0.79085	0.55207	0.53618	0.69807
99	99	2.15565	2.30125	0.54836	0.67578	0.80652	0.54836	0.55057	0.71016	2.13172	2.27364	0.55207	0.67774	0.80792	0.55207	0.55419	0.71315
99	100	2.15565	2.15258	0.54836	0.69888	0.82275	0.54836	0.56853	0.72492	2.13172	2.12860	0.55207	0.70055	0.82391	0.55207	0.57192	0.72767
99	101	2.15565	2.01649	0.54836	0.72087	0.83780	0.54836	0.58606	0.73902	2.13172	1.99561	0.55207	0.72227	0.83874	0.55207	0.58925	0.74154
99	102	2.15565	1.89293	0.54836	0.74153	0.85159	0.54836	0.60307	0.75239	2.13172	1.87471	0.55207	0.74269	0.85235	0.55207	0.60606	0.75471
99	103	2.15565	1.78083	0.54836	0.76083	0.86417	0.54836	0.61949	0.76504	2.13172	1.76487	0.55207	0.76178	0.86479	0.55207	0.62229	0.76718
99	104	2.15565	1.67943	0.54836	0.77870	0.87559	0.54836	0.63523	0.77693	2.13172	1.66540	0.55207	0.77947	0.87607	0.55207	0.63786	0.77890
99	105	2.15565	1.58804	0.54836	0.79511	0.88586	0.54836	0.65022	0.78804	2.13172	1.57565	0.55207	0.79573	0.88625	0.55207	0.65269	0.78985
99	106	2.15565	1.50600	0.54836	0.81004	0.89505	0.54836	0.66433	0.79831	2.13172	1.49500	0.55207	0.81052	0.89535	0.55207	0.66666	0.80000
99	107	2.15565	1.43298	0.54836	0.82341	0.90315	0.54836	0.67738	0.80767	2.13172	1.42313	0.55207	0.82379	0.90338	0.55207	0.67960	0.80924
99	108	2.15565	1.36894	0.54836	0.83512	0.91015	0.54836	0.68910	0.81594	2.13172	1.36003	0.55207	0.83542	0.91033	0.55207	0.69122	0.81742
99	109	2.15565	1.31458	0.54836	0.84490	0.91593	0.54836	0.69897	0.82282	2.13172	1.30641	0.55207	0.84515	0.91608	0.55207	0.70102	0.82423
99	110	2.15565	1.27298	0.54836	0.85220	0.92021	0.54836	0.70632	0.82789	2.13172	1.26533	0.55207	0.85242	0.92033	0.55207	0.70832	0.82926
100	1	2.01442	26.62178	0.54130	0.07567	0.14069	0.54130	0.07565	0.14066	1.99372	22.51412	0.54513	0.08855	0.16270	0.54513	0.08853	0.16267
100	2	2.01442	26.56961	0.54130	0.07582	0.14095	0.54130	0.07580	0.14092	1.99372	22.48584	0.54513	0.08866	0.16289	0.54513	0.08865	0.16286
100	3	2.01442	26.51422	0.54130	0.07597	0.14122	0.54130	0.07596	0.14120	1.99372	22.45520	0.54513	0.08879	0.16309	0.54513	0.08877	0.16307
100	4	2.01442	26.45593	0.54130	0.07614	0.14151	0.54130	0.07613	0.14149	1.99372	22.42249	0.54513	0.08891	0.16331	0.54513	0.08890	0.16329
100	5	2.01442	26.39526	0.54130	0.07632	0.14181	0.54130	0.07630	0.14179	1.99372	22.38814	0.54513	0.08905	0.16354	0.54513	0.08904	0.16352
100	6	2.01442	26.33222	0.54130	0.07650	0.14213	0.54130	0.07649	0.14211	1.99372	22.35215	0.54513	0.08919	0.16378	0.54513	0.08918	0.16376
100	7	2.01442	26.26662	0.54130	0.07669	0.14246	0.54130	0.07668	0.14244	1.99372	22.31437	0.54513	0.08935	0.16404	0.54513	0.08933	0.16401
100	8	2.01442	26.19847	0.54130	0.07689	0.14280	0.54130	0.07688	0.14278	1.99372	22.27480	0.54513	0.08950	0.16430	0.54513	0.08949	0.16428
100	9	2.01442	26.12745	0.54130	0.07710	0.14316	0.54130	0.07709	0.14314	1.99372	22.23319	0.54513	0.08967	0.16459	0.54513	0.08966	0.16456
100	10	2.01442	26.05351	0.54130	0.07732	0.14354	0.54130	0.07730	0.14352	1.99372	22.18946	0.54513	0.08985	0.16488	0.54513	0.08983	0.16486
100	11	2.01442	25.97700	0.54130	0.07755	0.14393	0.54130	0.07753	0.14391	1.99372	22.14392	0.54513	0.09003	0.16519	0.54513	0.09002	0.16517
100	12	2.01442	25.89730	0.54130	0.07778	0.14434	0.54130	0.07777	0.14431	1.99372	22.09606	0.54513	0.09023	0.16552	0.54513	0.09021	0.16549
100	13	2.01442	25.81474	0.54130	0.07803	0.14477	0.54130	0.07802	0.14474	1.99372	22.04614	0.54513	0.09043	0.16586	0.54513	0.09041	0.16583
100	14	2.01442	25.72901	0.54130	0.07829	0.14521	0.54130	0.07827	0.14518	1.99372	21.99389	0.54513	0.09065	0.16623	0.54513	0.09062	0.16619
100	15	2.01442	25.64035	0.54130	0.07856	0.14568	0.54130	0.07854	0.14564	1.99372	21.93952	0.54513	0.09087	0.16660	0.54513	0.09084	0.16656
100	16	2.01442	25.54880	0.54130	0.07884	0.14616	0.54130	0.07881	0.14611	1.99372	21.88305	0.54513	0.09110	0.16700	0.54513	0.09107	0.16694

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
100	17	2.01442	25.45467	0.54130	0.07913	0.14666	0.54130	0.07910	0.14661	1.99372	21.82476	0.54513	0.09135	0.16740	0.54513	0.09131	0.16734
100	18	2.01442	25.35821	0.54130	0.07944	0.14718	0.54130	0.07940	0.14712	1.99372	21.76485	0.54513	0.09160	0.16783	0.54513	0.09156	0.16776
100	19	2.01442	25.25875	0.54130	0.07975	0.14772	0.54130	0.07971	0.14766	1.99372	21.70276	0.54513	0.09186	0.16826	0.54513	0.09182	0.16820
100	20	2.01442	25.15564	0.54130	0.08008	0.14828	0.54130	0.08004	0.14822	1.99372	21.63792	0.54513	0.09214	0.16873	0.54513	0.09210	0.16866
100	21	2.01442	25.04833	0.54130	0.08042	0.14887	0.54130	0.08039	0.14881	1.99372	21.56986	0.54513	0.09243	0.16921	0.54513	0.09239	0.16915
100	22	2.01442	24.93660	0.54130	0.08078	0.14948	0.54130	0.08075	0.14943	1.99372	21.49836	0.54513	0.09273	0.16973	0.54513	0.09270	0.16967
100	23	2.01442	24.82004	0.54130	0.08116	0.15013	0.54130	0.08113	0.15008	1.99372	21.42306	0.54513	0.09306	0.17028	0.54513	0.09303	0.17022
100	24	2.01442	24.69862	0.54130	0.08156	0.15081	0.54130	0.08153	0.15076	1.99372	21.34391	0.54513	0.09341	0.17085	0.54513	0.09337	0.17079
100	25	2.01442	24.57203	0.54130	0.08198	0.15153	0.54130	0.08194	0.15147	1.99372	21.26064	0.54513	0.09377	0.17146	0.54513	0.09373	0.17140
100	26	2.01442	24.44053	0.54130	0.08242	0.15228	0.54130	0.08238	0.15222	1.99372	21.17342	0.54513	0.09416	0.17211	0.54513	0.09412	0.17204
100	27	2.01442	24.30438	0.54130	0.08288	0.15307	0.54130	0.08284	0.15300	1.99372	21.08250	0.54513	0.09456	0.17279	0.54513	0.09452	0.17271
100	28	2.01442	24.16342	0.54130	0.08336	0.15390	0.54130	0.08332	0.15382	1.99372	20.98768	0.54513	0.09499	0.17350	0.54513	0.09494	0.17342
100	29	2.01442	24.01762	0.54130	0.08387	0.15476	0.54130	0.08382	0.15467	1.99372	20.88895	0.54513	0.09544	0.17425	0.54513	0.09538	0.17416
100	30	2.01442	23.86654	0.54130	0.08440	0.15566	0.54130	0.08435	0.15557	1.99372	20.78588	0.54513	0.09591	0.17503	0.54513	0.09585	0.17494
100	31	2.01442	23.71037	0.54130	0.08495	0.15660	0.54130	0.08490	0.15651	1.99372	20.67862	0.54513	0.09641	0.17586	0.54513	0.09634	0.17575
100	32	2.01442	23.54876	0.54130	0.08554	0.15759	0.54130	0.08547	0.15749	1.99372	20.56684	0.54513	0.09693	0.17673	0.54513	0.09686	0.17662
100	33	2.01442	23.38162	0.54130	0.08615	0.15863	0.54130	0.08608	0.15852	1.99372	20.45044	0.54513	0.09748	0.17765	0.54513	0.09741	0.17752
100	34	2.01442	23.20856	0.54130	0.08679	0.15972	0.54130	0.08672	0.15960	1.99372	20.32903	0.54513	0.09806	0.17861	0.54513	0.09798	0.17848
100	35	2.01442	23.02940	0.54130	0.08746	0.16086	0.54130	0.08739	0.16073	1.99372	20.20243	0.54513	0.09868	0.17963	0.54513	0.09859	0.17949
100	36	2.01442	22.84408	0.54130	0.08817	0.16206	0.54130	0.08809	0.16192	1.99372	20.07055	0.54513	0.09933	0.18070	0.54513	0.09923	0.18055
100	37	2.01442	22.65215	0.54130	0.08892	0.16332	0.54130	0.08883	0.16317	1.99372	19.93297	0.54513	0.10001	0.18184	0.54513	0.09991	0.18168
100	38	2.01442	22.45348	0.54130	0.08971	0.16464	0.54130	0.08961	0.16449	1.99372	19.78951	0.54513	0.10073	0.18303	0.54513	0.10063	0.18286
100	39	2.01442	22.24766	0.54130	0.09054	0.16604	0.54130	0.09044	0.16587	1.99372	19.63978	0.54513	0.10150	0.18430	0.54513	0.10139	0.18412
100	40	2.01442	22.03447	0.54130	0.09141	0.16751	0.54130	0.09131	0.16733	1.99372	19.48352	0.54513	0.10232	0.18564	0.54513	0.10220	0.18545
100	41	2.01442	21.81357	0.54130	0.09234	0.16906	0.54130	0.09222	0.16887	1.99372	19.32040	0.54513	0.10318	0.18706	0.54513	0.10305	0.18685
100	42	2.01442	21.58485	0.54130	0.09331	0.17070	0.54130	0.09319	0.17049	1.99372	19.15023	0.54513	0.10409	0.18856	0.54513	0.10396	0.18834
100	43	2.01442	21.34779	0.54130	0.09435	0.17243	0.54130	0.09421	0.17220	1.99372	18.97251	0.54513	0.10507	0.19016	0.54513	0.10492	0.18991
100	44	2.01442	21.10218	0.54130	0.09544	0.17426	0.54130	0.09528	0.17399	1.99372	18.78697	0.54513	0.10610	0.19185	0.54513	0.10593	0.19156
100	45	2.01442	20.84782	0.54130	0.09660	0.17619	0.54130	0.09641	0.17586	1.99372	18.59337	0.54513	0.10720	0.19365	0.54513	0.10699	0.19330
100	46	2.01442	20.58697	0.54130	0.09782	0.17821	0.54130	0.09759	0.17782	1.99372	18.39367	0.54513	0.10836	0.19553	0.54513	0.10810	0.19511
100	47	2.01442	20.32000	0.54130	0.09910	0.18033	0.54130	0.09881	0.17985	1.99372	18.18814	0.54513	0.10958	0.19751	0.54513	0.10927	0.19701
100	48	2.01442	20.04764	0.54130	0.10044	0.18255	0.54130	0.10009	0.18197	1.99372	17.97738	0.54513	0.11085	0.19958	0.54513	0.11048	0.19897
100	49	2.01442	19.77090	0.54130	0.10184	0.18486	0.54130	0.10143	0.18417	1.99372	17.76227	0.54513	0.11219	0.20174	0.54513	0.11174	0.20102
100	50	2.01442	19.49116	0.54130	0.10330	0.18725	0.54130	0.10282	0.18647	1.99372	17.54401	0.54513	0.11358	0.20398	0.54513	0.11306	0.20316
100	51	2.01442	19.21029	0.54130	0.10480	0.18972	0.54130	0.10428	0.18887	1.99372	17.32430	0.54513	0.11501	0.20629	0.54513	0.11445	0.20540
100	52	2.01442	18.92146	0.54130	0.10639	0.19233	0.54130	0.10583	0.19140	1.99372	17.09693	0.54513	0.11653	0.20874	0.54513	0.11593	0.20777

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
100	53	2.01442	18.62485	0.54130	0.10808	0.19508	0.54130	0.10746	0.19407	1.99372	16.86201	0.54513	0.11815	0.21133	0.54513	0.11749	0.21027
100	54	2.01442	18.32038	0.54130	0.10987	0.19799	0.54130	0.10919	0.19689	1.99372	16.61938	0.54513	0.11987	0.21407	0.54513	0.11914	0.21292
100	55	2.01442	18.00819	0.54130	0.11177	0.20106	0.54130	0.11102	0.19986	1.99372	16.36911	0.54513	0.12169	0.21697	0.54513	0.12090	0.21571
100	56	2.01442	17.68820	0.54130	0.11378	0.20431	0.54130	0.11296	0.20300	1.99372	16.11103	0.54513	0.12363	0.22005	0.54513	0.12276	0.21868
100	57	2.01442	17.36037	0.54130	0.11592	0.20775	0.54130	0.11502	0.20632	1.99372	15.84506	0.54513	0.12569	0.22331	0.54513	0.12474	0.22182
100	58	2.01442	17.02468	0.54130	0.11819	0.21140	0.54130	0.11721	0.20983	1.99372	15.57108	0.54513	0.12789	0.22677	0.54513	0.12685	0.22515
100	59	2.01442	16.68091	0.54130	0.12061	0.21527	0.54130	0.11954	0.21355	1.99372	15.28882	0.54513	0.13023	0.23046	0.54513	0.12910	0.22868
100	60	2.01442	16.32913	0.54130	0.12320	0.21937	0.54130	0.12202	0.21750	1.99372	14.99826	0.54513	0.13274	0.23437	0.54513	0.13150	0.23243
100	61	2.01442	15.96913	0.54130	0.12596	0.22373	0.54130	0.12466	0.22169	1.99372	14.69911	0.54513	0.13542	0.23854	0.54513	0.13406	0.23643
100	62	2.01442	15.60088	0.54130	0.12891	0.22838	0.54130	0.12748	0.22614	1.99372	14.39128	0.54513	0.13830	0.24299	0.54513	0.13680	0.24067
100	63	2.01442	15.22446	0.54130	0.13207	0.23333	0.54130	0.13050	0.23087	1.99372	14.07472	0.54513	0.14138	0.24774	0.54513	0.13973	0.24520
100	64	2.01442	14.83980	0.54130	0.13547	0.23862	0.54130	0.13372	0.23590	1.99372	13.74931	0.54513	0.14470	0.25281	0.54513	0.14287	0.25002
100	65	2.01442	14.44688	0.54130	0.13912	0.24426	0.54130	0.13717	0.24125	1.99372	13.41490	0.54513	0.14827	0.25824	0.54513	0.14624	0.25516
100	66	2.01442	14.04613	0.54130	0.14305	0.25030	0.54130	0.14087	0.24696	1.99372	13.07182	0.54513	0.15211	0.26406	0.54513	0.14985	0.26065
100	67	2.01442	13.63788	0.54130	0.14729	0.25675	0.54130	0.14484	0.25303	1.99372	12.72027	0.54513	0.15627	0.27029	0.54513	0.15373	0.26649
100	68	2.01442	13.22255	0.54130	0.15185	0.26367	0.54130	0.14909	0.25950	1.99372	12.36057	0.54513	0.16075	0.27698	0.54513	0.15789	0.27273
100	69	2.01442	12.80079	0.54130	0.15679	0.27107	0.54130	0.15366	0.26638	1.99372	11.99324	0.54513	0.16560	0.28414	0.54513	0.16237	0.27938
100	70	2.01442	12.37331	0.54130	0.16212	0.27900	0.54130	0.15856	0.27372	1.99372	11.61885	0.54513	0.17084	0.29182	0.54513	0.16718	0.28647
100	71	2.01442	11.94070	0.54130	0.16788	0.28750	0.54130	0.16383	0.28154	1.99372	11.23789	0.54513	0.17652	0.30007	0.54513	0.17235	0.29403
100	72	2.01442	11.50357	0.54130	0.17413	0.29662	0.54130	0.16950	0.28986	1.99372	10.85087	0.54513	0.18268	0.30892	0.54513	0.17792	0.30209
100	73	2.01442	11.06278	0.54130	0.18091	0.30640	0.54130	0.17559	0.29873	1.99372	10.45855	0.54513	0.18936	0.31842	0.54513	0.18391	0.31069
100	74	2.01442	10.61910	0.54130	0.18828	0.31689	0.54130	0.18215	0.30817	1.99372	10.06159	0.54513	0.19662	0.32863	0.54513	0.19037	0.31985
100	75	2.01442	10.17356	0.54130	0.19628	0.32815	0.54130	0.18921	0.31821	1.99372	9.66092	0.54513	0.20452	0.33959	0.54513	0.19732	0.32960
100	76	2.01442	9.72734	0.54130	0.20498	0.34022	0.54130	0.19681	0.32889	1.99372	9.25762	0.54513	0.21311	0.35135	0.54513	0.20481	0.33998
100	77	2.01442	9.28160	0.54130	0.21445	0.35316	0.54130	0.20498	0.34022	1.99372	8.85278	0.54513	0.22246	0.36396	0.54513	0.21286	0.35100
100	78	2.01442	8.83768	0.54130	0.22475	0.36701	0.54130	0.21376	0.35223	1.99372	8.44766	0.54513	0.23264	0.37746	0.54513	0.22151	0.36269
100	79	2.01442	8.39698	0.54130	0.23595	0.38182	0.54130	0.22318	0.36492	1.99372	8.04359	0.54513	0.24371	0.39190	0.54513	0.23081	0.37505
100	80	2.01442	7.96110	0.54130	0.24813	0.39760	0.54130	0.23327	0.37829	1.99372	7.64214	0.54513	0.25574	0.40731	0.54513	0.24076	0.38808
100	81	2.01442	7.53168	0.54130	0.26134	0.41439	0.54130	0.24405	0.39235	1.99372	7.24488	0.54513	0.26879	0.42370	0.54513	0.25140	0.40179
100	82	2.01442	7.11054	0.54130	0.27565	0.43217	0.54130	0.25553	0.40705	1.99372	6.85364	0.54513	0.28293	0.44107	0.54513	0.26273	0.41613
100	83	2.01442	6.69952	0.54130	0.29109	0.45092	0.54130	0.26773	0.42238	1.99372	6.47024	0.54513	0.29819	0.45939	0.54513	0.27477	0.43109
100	84	2.01442	6.30023	0.54130	0.30771	0.47060	0.54130	0.28063	0.43827	1.99372	6.09632	0.54513	0.31460	0.47863	0.54513	0.28751	0.44661
100	85	2.01442	5.91444	0.54130	0.32550	0.49113	0.54130	0.29422	0.45467	1.99372	5.73370	0.54513	0.33217	0.49869	0.54513	0.30092	0.46262
100	86	2.01442	5.54396	0.54130	0.34444	0.51239	0.54130	0.30844	0.47146	1.99372	5.38421	0.54513	0.35088	0.51948	0.54513	0.31496	0.47904
100	87	2.01442	5.19034	0.54130	0.36447	0.53423	0.54130	0.32325	0.48856	1.99372	5.04951	0.54513	0.37065	0.54083	0.54513	0.32957	0.49576
100	88	2.01442	4.85473	0.54130	0.38550	0.55648	0.54130	0.33857	0.50587	1.99372	4.73086	0.54513	0.39140	0.56260	0.54513	0.34470	0.51268

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
100	89	2.01442	4.53813	0.54130	0.40741	0.57895	0.54130	0.35436	0.52328	1.99372	4.42936	0.54513	0.41301	0.58458	0.54513	0.36028	0.52971
100	90	2.01442	4.24126	0.54130	0.43005	0.60144	0.54130	0.37052	0.54070	1.99372	4.14588	0.54513	0.43533	0.60659	0.54513	0.37623	0.54675
100	91	2.01442	3.96420	0.54130	0.45326	0.62378	0.54130	0.38704	0.55808	1.99372	3.88065	0.54513	0.45821	0.62845	0.54513	0.39252	0.56376
100	92	2.01442	3.70604	0.54130	0.47694	0.64585	0.54130	0.40390	0.57539	1.99372	3.63292	0.54513	0.48155	0.65006	0.54513	0.40915	0.58071
100	93	2.01442	3.46525	0.54130	0.50105	0.66760	0.54130	0.42111	0.59265	1.99372	3.40133	0.54513	0.50530	0.67136	0.54513	0.42613	0.59760
100	94	2.01442	3.23968	0.54130	0.52557	0.68902	0.54130	0.43871	0.60987	1.99372	3.18390	0.54513	0.52946	0.69235	0.54513	0.44350	0.61448
100	95	2.01442	3.02715	0.54130	0.55054	0.71012	0.54130	0.45672	0.62705	1.99372	2.97857	0.54513	0.55406	0.71305	0.54513	0.46127	0.63132
100	96	2.01442	2.82535	0.54130	0.57594	0.73091	0.54130	0.47503	0.64410	1.99372	2.78314	0.54513	0.57910	0.73346	0.54513	0.47935	0.64805
100	97	2.01442	2.63737	0.54130	0.60126	0.75098	0.54130	0.49347	0.66083	1.99372	2.60073	0.54513	0.60407	0.75318	0.54513	0.49755	0.66449
100	98	2.01442	2.46279	0.54130	0.62629	0.77021	0.54130	0.51193	0.67719	1.99372	2.43099	0.54513	0.62877	0.77208	0.54513	0.51578	0.68055
100	99	2.01442	2.30125	0.54130	0.65079	0.78846	0.54130	0.53029	0.69306	1.99372	2.27364	0.54513	0.65295	0.79004	0.54513	0.53393	0.69616
100	100	2.01442	2.15258	0.54130	0.67452	0.80563	0.54130	0.54843	0.70837	1.99372	2.12860	0.54513	0.67638	0.80695	0.54513	0.55186	0.71122
100	101	2.01442	2.01649	0.54130	0.69723	0.82161	0.54130	0.56621	0.72303	1.99372	1.99561	0.54513	0.69882	0.82271	0.54513	0.56943	0.72565
100	102	2.01442	1.89293	0.54130	0.71871	0.83634	0.54130	0.58350	0.73697	1.99372	1.87471	0.54513	0.72005	0.83724	0.54513	0.58653	0.73939
100	103	2.01442	1.78083	0.54130	0.73888	0.84983	0.54130	0.60024	0.75019	1.99372	1.76487	0.54513	0.74000	0.85058	0.54513	0.60310	0.75241
100	104	2.01442	1.67943	0.54130	0.75766	0.86212	0.54130	0.61634	0.76264	1.99372	1.66540	0.54513	0.75859	0.86273	0.54513	0.61903	0.76469
100	105	2.01442	1.58804	0.54130	0.77499	0.87324	0.54130	0.63171	0.77429	1.99372	1.57565	0.54513	0.77576	0.87372	0.54513	0.63424	0.77619
100	106	2.01442	1.50600	0.54130	0.79084	0.88320	0.54130	0.64623	0.78510	1.99372	1.49500	0.54513	0.79146	0.88359	0.54513	0.64862	0.78686
100	107	2.01442	1.43298	0.54130	0.80510	0.89203	0.54130	0.65970	0.79496	1.99372	1.42313	0.54513	0.80562	0.89234	0.54513	0.66197	0.79661
100	108	2.01442	1.36894	0.54130	0.81765	0.89968	0.54130	0.67182	0.80370	1.99372	1.36003	0.54513	0.81807	0.89993	0.54513	0.67400	0.80526
100	109	2.01442	1.31458	0.54130	0.82818	0.90602	0.54130	0.68209	0.81100	1.99372	1.30641	0.54513	0.82854	0.90623	0.54513	0.68419	0.81249
100	110	2.01442	1.27298	0.54130	0.83608	0.91072	0.54130	0.68974	0.81639	1.99372	1.26533	0.54513	0.83640	0.91091	0.54513	0.69180	0.81783
101	1	1.88452	26.62178	0.53294	0.07079	0.13222	0.53294	0.07077	0.13219	1.86659	22.51412	0.53572	0.08291	0.15312	0.53572	0.08289	0.15309
101	2	1.88452	26.56961	0.53294	0.07093	0.13246	0.53294	0.07092	0.13244	1.86659	22.48584	0.53572	0.08301	0.15330	0.53572	0.08300	0.15327
101	3	1.88452	26.51422	0.53294	0.07108	0.13272	0.53294	0.07106	0.13270	1.86659	22.45520	0.53572	0.08312	0.15349	0.53572	0.08311	0.15347
101	4	1.88452	26.45593	0.53294	0.07123	0.13299	0.53294	0.07122	0.13297	1.86659	22.42249	0.53572	0.08325	0.15370	0.53572	0.08323	0.15368
101	5	1.88452	26.39526	0.53294	0.07140	0.13328	0.53294	0.07139	0.13326	1.86659	22.38814	0.53572	0.08337	0.15391	0.53572	0.08336	0.15389
101	6	1.88452	26.33222	0.53294	0.07157	0.13357	0.53294	0.07156	0.13356	1.86659	22.35215	0.53572	0.08351	0.15414	0.53572	0.08350	0.15412
101	7	1.88452	26.26662	0.53294	0.07175	0.13388	0.53294	0.07174	0.13387	1.86659	22.31437	0.53572	0.08365	0.15438	0.53572	0.08364	0.15436
101	8	1.88452	26.19847	0.53294	0.07193	0.13421	0.53294	0.07192	0.13419	1.86659	22.27480	0.53572	0.08380	0.15464	0.53572	0.08379	0.15462
101	9	1.88452	26.12745	0.53294	0.07213	0.13455	0.53294	0.07212	0.13453	1.86659	22.23319	0.53572	0.08395	0.15490	0.53572	0.08394	0.15488
101	10	1.88452	26.05351	0.53294	0.07233	0.13491	0.53294	0.07232	0.13489	1.86659	22.18946	0.53572	0.08412	0.15519	0.53572	0.08411	0.15516
101	11	1.88452	25.97700	0.53294	0.07254	0.13528	0.53294	0.07253	0.13526	1.86659	22.14392	0.53572	0.08429	0.15548	0.53572	0.08428	0.15546
101	12	1.88452	25.89730	0.53294	0.07277	0.13566	0.53294	0.07276	0.13564	1.86659	22.09606	0.53572	0.08447	0.15579	0.53572	0.08446	0.15576
101	13	1.88452	25.81474	0.53294	0.07300	0.13607	0.53294	0.07299	0.13604	1.86659	22.04614	0.53572	0.08467	0.15611	0.53572	0.08465	0.15609
101	14	1.88452	25.72901	0.53294	0.07324	0.13649	0.53294	0.07323	0.13646	1.86659	21.99389	0.53572	0.08487	0.15646	0.53572	0.08485	0.15642

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
101	15	1.88452	25.64035	0.53294	0.07350	0.13693	0.53294	0.07348	0.13689	1.86659	21.93952	0.53572	0.08508	0.15681	0.53572	0.08505	0.15677
101	16	1.88452	25.54880	0.53294	0.07376	0.13739	0.53294	0.07373	0.13734	1.86659	21.88305	0.53572	0.08530	0.15718	0.53572	0.08527	0.15714
101	17	1.88452	25.45467	0.53294	0.07403	0.13786	0.53294	0.07400	0.13781	1.86659	21.82476	0.53572	0.08552	0.15757	0.53572	0.08549	0.15752
101	18	1.88452	25.35821	0.53294	0.07431	0.13835	0.53294	0.07428	0.13829	1.86659	21.76485	0.53572	0.08576	0.15797	0.53572	0.08572	0.15791
101	19	1.88452	25.25875	0.53294	0.07461	0.13885	0.53294	0.07458	0.13880	1.86659	21.70276	0.53572	0.08600	0.15839	0.53572	0.08597	0.15833
101	20	1.88452	25.15564	0.53294	0.07491	0.13938	0.53294	0.07488	0.13933	1.86659	21.63792	0.53572	0.08626	0.15882	0.53572	0.08623	0.15877
101	21	1.88452	25.04833	0.53294	0.07523	0.13994	0.53294	0.07520	0.13989	1.86659	21.56986	0.53572	0.08653	0.15928	0.53572	0.08650	0.15923
101	22	1.88452	24.93660	0.53294	0.07557	0.14052	0.53294	0.07554	0.14047	1.86659	21.49836	0.53572	0.08682	0.15977	0.53572	0.08679	0.15972
101	23	1.88452	24.82004	0.53294	0.07593	0.14113	0.53294	0.07590	0.14109	1.86659	21.42306	0.53572	0.08713	0.16029	0.53572	0.08710	0.16024
101	24	1.88452	24.69862	0.53294	0.07630	0.14178	0.53294	0.07627	0.14173	1.86659	21.34391	0.53572	0.08745	0.16084	0.53572	0.08742	0.16078
101	25	1.88452	24.57203	0.53294	0.07669	0.14246	0.53294	0.07666	0.14241	1.86659	21.26064	0.53572	0.08779	0.16141	0.53572	0.08776	0.16136
101	26	1.88452	24.44053	0.53294	0.07710	0.14317	0.53294	0.07707	0.14311	1.86659	21.17342	0.53572	0.08815	0.16202	0.53572	0.08812	0.16196
101	27	1.88452	24.30438	0.53294	0.07754	0.14391	0.53294	0.07750	0.14385	1.86659	21.08250	0.53572	0.08853	0.16267	0.53572	0.08849	0.16260
101	28	1.88452	24.16342	0.53294	0.07799	0.14469	0.53294	0.07795	0.14462	1.86659	20.98768	0.53572	0.08893	0.16334	0.53572	0.08889	0.16327
101	29	1.88452	24.01762	0.53294	0.07846	0.14550	0.53294	0.07842	0.14543	1.86659	20.88895	0.53572	0.08935	0.16405	0.53572	0.08931	0.16397
101	30	1.88452	23.86654	0.53294	0.07896	0.14636	0.53294	0.07891	0.14628	1.86659	20.78588	0.53572	0.08980	0.16479	0.53572	0.08974	0.16471
101	31	1.88452	23.71037	0.53294	0.07948	0.14725	0.53294	0.07943	0.14716	1.86659	20.67862	0.53572	0.09026	0.16558	0.53572	0.09020	0.16548
101	32	1.88452	23.54876	0.53294	0.08002	0.14819	0.53294	0.07997	0.14809	1.86659	20.56684	0.53572	0.09075	0.16640	0.53572	0.09069	0.16630
101	33	1.88452	23.38162	0.53294	0.08059	0.14916	0.53294	0.08053	0.14906	1.86659	20.45044	0.53572	0.09127	0.16727	0.53572	0.09120	0.16716
101	34	1.88452	23.20856	0.53294	0.08119	0.15019	0.53294	0.08113	0.15008	1.86659	20.32903	0.53572	0.09181	0.16818	0.53572	0.09174	0.16807
101	35	1.88452	23.02940	0.53294	0.08183	0.15127	0.53294	0.08176	0.15116	1.86659	20.20243	0.53572	0.09239	0.16915	0.53572	0.09231	0.16902
101	36	1.88452	22.84408	0.53294	0.08249	0.15241	0.53294	0.08242	0.15228	1.86659	20.07055	0.53572	0.09299	0.17016	0.53572	0.09291	0.17003
101	37	1.88452	22.65215	0.53294	0.08319	0.15360	0.53294	0.08311	0.15347	1.86659	19.93297	0.53572	0.09363	0.17124	0.53572	0.09355	0.17109
101	38	1.88452	22.45348	0.53294	0.08392	0.15485	0.53294	0.08384	0.15471	1.86659	19.78951	0.53572	0.09431	0.17237	0.53572	0.09422	0.17222
101	39	1.88452	22.24766	0.53294	0.08470	0.15617	0.53294	0.08461	0.15602	1.86659	19.63978	0.53572	0.09503	0.17357	0.53572	0.09494	0.17341
101	40	1.88452	22.03447	0.53294	0.08552	0.15756	0.53294	0.08542	0.15740	1.86659	19.48352	0.53572	0.09579	0.17484	0.53572	0.09569	0.17467
101	41	1.88452	21.81357	0.53294	0.08638	0.15903	0.53294	0.08628	0.15886	1.86659	19.32040	0.53572	0.09660	0.17618	0.53572	0.09649	0.17600
101	42	1.88452	21.58485	0.53294	0.08730	0.16058	0.53294	0.08719	0.16039	1.86659	19.15023	0.53572	0.09746	0.17761	0.53572	0.09734	0.17741
101	43	1.88452	21.34779	0.53294	0.08827	0.16221	0.53294	0.08815	0.16201	1.86659	18.97251	0.53572	0.09837	0.17912	0.53572	0.09824	0.17890
101	44	1.88452	21.10218	0.53294	0.08929	0.16394	0.53294	0.08915	0.16371	1.86659	18.78697	0.53572	0.09934	0.18073	0.53572	0.09919	0.18048
101	45	1.88452	20.84782	0.53294	0.09038	0.16577	0.53294	0.09021	0.16549	1.86659	18.59337	0.53572	0.10037	0.18243	0.53572	0.10019	0.18213
101	46	1.88452	20.58697	0.53294	0.09152	0.16769	0.53294	0.09131	0.16734	1.86659	18.39367	0.53572	0.10146	0.18422	0.53572	0.10123	0.18385
101	47	1.88452	20.32000	0.53294	0.09272	0.16970	0.53294	0.09246	0.16928	1.86659	18.18814	0.53572	0.10260	0.18610	0.53572	0.10232	0.18565
101	48	1.88452	20.04764	0.53294	0.09397	0.17180	0.53294	0.09367	0.17129	1.86659	17.97738	0.53572	0.10379	0.18806	0.53572	0.10346	0.18752
101	49	1.88452	19.77090	0.53294	0.09528	0.17398	0.53294	0.09492	0.17338	1.86659	17.76227	0.53572	0.10504	0.19011	0.53572	0.10465	0.18947
101	50	1.88452	19.49116	0.53294	0.09664	0.17625	0.53294	0.09622	0.17555	1.86659	17.54401	0.53572	0.10634	0.19224	0.53572	0.10589	0.19150

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
101	51	1.88452	19.21029	0.53294	0.09805	0.17859	0.53294	0.09759	0.17783	1.86659	17.32430	0.53572	0.10769	0.19443	0.53572	0.10720	0.19363
101	52	1.88452	18.92146	0.53294	0.09954	0.18106	0.53294	0.09904	0.18024	1.86659	17.09693	0.53572	0.10911	0.19676	0.53572	0.10858	0.19589
101	53	1.88452	18.62485	0.53294	0.10112	0.18367	0.53294	0.10058	0.18277	1.86659	16.86201	0.53572	0.11063	0.19921	0.53572	0.11004	0.19827
101	54	1.88452	18.32038	0.53294	0.10280	0.18643	0.53294	0.10220	0.18545	1.86659	16.61938	0.53572	0.11223	0.20182	0.53572	0.11160	0.20079
101	55	1.88452	18.00819	0.53294	0.10457	0.18934	0.53294	0.10392	0.18827	1.86659	16.36911	0.53572	0.11394	0.20457	0.53572	0.11324	0.20345
101	56	1.88452	17.68820	0.53294	0.10646	0.19243	0.53294	0.10574	0.19125	1.86659	16.11103	0.53572	0.11576	0.20750	0.53572	0.11500	0.20627
101	57	1.88452	17.36037	0.53294	0.10846	0.19569	0.53294	0.10767	0.19441	1.86659	15.84506	0.53572	0.11769	0.21060	0.53572	0.11686	0.20926
101	58	1.88452	17.02468	0.53294	0.11059	0.19915	0.53294	0.10972	0.19775	1.86659	15.57108	0.53572	0.11975	0.21389	0.53572	0.11884	0.21243
101	59	1.88452	16.68091	0.53294	0.11285	0.20282	0.53294	0.11191	0.20129	1.86659	15.28882	0.53572	0.12195	0.21739	0.53572	0.12095	0.21580
101	60	1.88452	16.32913	0.53294	0.11527	0.20672	0.53294	0.11424	0.20505	1.86659	14.99826	0.53572	0.12430	0.22111	0.53572	0.12320	0.21938
101	61	1.88452	15.96913	0.53294	0.11786	0.21086	0.53294	0.11672	0.20904	1.86659	14.69911	0.53572	0.12681	0.22508	0.53572	0.12561	0.22319
101	62	1.88452	15.60088	0.53294	0.12062	0.21528	0.53294	0.11937	0.21327	1.86659	14.39128	0.53572	0.12951	0.22932	0.53572	0.12819	0.22724
101	63	1.88452	15.22446	0.53294	0.12359	0.21999	0.53294	0.12220	0.21778	1.86659	14.07472	0.53572	0.13240	0.23384	0.53572	0.13094	0.23156
101	64	1.88452	14.83980	0.53294	0.12677	0.22501	0.53294	0.12523	0.22258	1.86659	13.74931	0.53572	0.13551	0.23867	0.53572	0.13390	0.23617
101	65	1.88452	14.44688	0.53294	0.13019	0.23038	0.53294	0.12847	0.22769	1.86659	13.41490	0.53572	0.13885	0.24385	0.53572	0.13707	0.24109
101	66	1.88452	14.04613	0.53294	0.13387	0.23613	0.53294	0.13195	0.23314	1.86659	13.07182	0.53572	0.14246	0.24940	0.53572	0.14047	0.24633
101	67	1.88452	13.63788	0.53294	0.13784	0.24228	0.53294	0.13568	0.23895	1.86659	12.72027	0.53572	0.14636	0.25534	0.53572	0.14412	0.25193
101	68	1.88452	13.22255	0.53294	0.14212	0.24887	0.53294	0.13969	0.24514	1.86659	12.36057	0.53572	0.15057	0.26172	0.53572	0.14805	0.25791
101	69	1.88452	12.80079	0.53294	0.14675	0.25593	0.53294	0.14399	0.25173	1.86659	11.99324	0.53572	0.15511	0.26857	0.53572	0.15227	0.26429
101	70	1.88452	12.37331	0.53294	0.15174	0.26350	0.53294	0.14861	0.25877	1.86659	11.61885	0.53572	0.16004	0.27592	0.53572	0.15680	0.27110
101	71	1.88452	11.94070	0.53294	0.15716	0.27163	0.53294	0.15358	0.26627	1.86659	11.23789	0.53572	0.16537	0.28381	0.53572	0.16169	0.27837
101	72	1.88452	11.50357	0.53294	0.16302	0.28034	0.53294	0.15893	0.27427	1.86659	10.85087	0.53572	0.17115	0.29228	0.53572	0.16695	0.28613
101	73	1.88452	11.06278	0.53294	0.16939	0.28971	0.53294	0.16469	0.28280	1.86659	10.45855	0.53572	0.17744	0.30139	0.53572	0.17262	0.29442
101	74	1.88452	10.61910	0.53294	0.17631	0.29976	0.53294	0.17089	0.29190	1.86659	10.06159	0.53572	0.18427	0.31119	0.53572	0.17873	0.30326
101	75	1.88452	10.17356	0.53294	0.18383	0.31057	0.53294	0.17758	0.30160	1.86659	9.66092	0.53572	0.19170	0.32172	0.53572	0.18532	0.31269
101	76	1.88452	9.72734	0.53294	0.19202	0.32217	0.53294	0.18478	0.31192	1.86659	9.25762	0.53572	0.19979	0.33304	0.53572	0.19242	0.32274
101	77	1.88452	9.28160	0.53294	0.20093	0.33462	0.53294	0.19253	0.32290	1.86659	8.85278	0.53572	0.20860	0.34519	0.53572	0.20007	0.33343
101	78	1.88452	8.83768	0.53294	0.21063	0.34797	0.53294	0.20088	0.33455	1.86659	8.44766	0.53572	0.21820	0.35823	0.53572	0.20831	0.34479
101	79	1.88452	8.39698	0.53294	0.22120	0.36227	0.53294	0.20985	0.34690	1.86659	8.04359	0.53572	0.22865	0.37220	0.53572	0.21716	0.35683
101	80	1.88452	7.96110	0.53294	0.23270	0.37755	0.53294	0.21947	0.35994	1.86659	7.64214	0.53572	0.24003	0.38713	0.53572	0.22666	0.36956
101	81	1.88452	7.53168	0.53294	0.24520	0.39383	0.53294	0.22977	0.37368	1.86659	7.24488	0.53572	0.25239	0.40306	0.53572	0.23684	0.38297
101	82	1.88452	7.11054	0.53294	0.25875	0.41113	0.53294	0.24077	0.38809	1.86659	6.85364	0.53572	0.26580	0.41997	0.53572	0.24770	0.39705
101	83	1.88452	6.69952	0.53294	0.27341	0.42942	0.53294	0.25247	0.40315	1.86659	6.47024	0.53572	0.28030	0.43786	0.53572	0.25926	0.41177
101	84	1.88452	6.30023	0.53294	0.28922	0.44867	0.53294	0.26488	0.41882	1.86659	6.09632	0.53572	0.29593	0.45670	0.53572	0.27152	0.42709
101	85	1.88452	5.91444	0.53294	0.30618	0.46882	0.53294	0.27797	0.43502	1.86659	5.73370	0.53572	0.31270	0.47642	0.53572	0.28447	0.44293
101	86	1.88452	5.54396	0.53294	0.32429	0.48976	0.53294	0.29172	0.45168	1.86659	5.38421	0.53572	0.33060	0.49692	0.53572	0.29805	0.45923

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
101	87	1.88452	5.19034	0.53294	0.34350	0.51135	0.53294	0.30607	0.46869	1.86659	5.04951	0.53572	0.34958	0.51806	0.53572	0.31223	0.47587
101	88	1.88452	4.85473	0.53294	0.36373	0.53344	0.53294	0.32097	0.48596	1.86659	4.73086	0.53572	0.36957	0.53969	0.53572	0.32694	0.49277
101	89	1.88452	4.53813	0.53294	0.38489	0.55584	0.53294	0.33634	0.50338	1.86659	4.42936	0.53572	0.39046	0.56162	0.53572	0.34213	0.50983
101	90	1.88452	4.24126	0.53294	0.40682	0.57836	0.53294	0.35214	0.52086	1.86659	4.14588	0.53572	0.41211	0.58368	0.53572	0.35773	0.52695
101	91	1.88452	3.96420	0.53294	0.42941	0.60082	0.53294	0.36831	0.53834	1.86659	3.88065	0.53572	0.43439	0.60568	0.53572	0.37370	0.54407
101	92	1.88452	3.70604	0.53294	0.45255	0.62311	0.53294	0.38486	0.55581	1.86659	3.63292	0.53572	0.45721	0.62752	0.53572	0.39003	0.56119
101	93	1.88452	3.46525	0.53294	0.47620	0.64517	0.53294	0.40181	0.57327	1.86659	3.40133	0.53572	0.48054	0.64914	0.53572	0.40676	0.57830
101	94	1.88452	3.23968	0.53294	0.50038	0.66701	0.53294	0.41919	0.59074	1.86659	3.18390	0.53572	0.50438	0.67055	0.53572	0.42393	0.59543
101	95	1.88452	3.02715	0.53294	0.52512	0.68863	0.53294	0.43702	0.60823	1.86659	2.97857	0.53572	0.52878	0.69177	0.53572	0.44154	0.61259
101	96	1.88452	2.82535	0.53294	0.55043	0.71004	0.53294	0.45523	0.62564	1.86659	2.78314	0.53572	0.55375	0.71279	0.53572	0.45952	0.62969
101	97	1.88452	2.63737	0.53294	0.57581	0.73081	0.53294	0.47361	0.64279	1.86659	2.60073	0.53572	0.57879	0.73321	0.53572	0.47768	0.64653
101	98	1.88452	2.46279	0.53294	0.60104	0.75081	0.53294	0.49208	0.65959	1.86659	2.43099	0.53572	0.60369	0.75288	0.53572	0.49594	0.66305
101	99	1.88452	2.30125	0.53294	0.62589	0.76990	0.53294	0.51051	0.67595	1.86659	2.27364	0.53572	0.62823	0.77167	0.53572	0.51416	0.67914
101	100	1.88452	2.15258	0.53294	0.65009	0.78794	0.53294	0.52878	0.69176	1.86659	2.12860	0.53572	0.65213	0.78944	0.53572	0.53222	0.69471
101	101	1.88452	2.01649	0.53294	0.67340	0.80483	0.53294	0.54673	0.70695	1.86659	1.99561	0.53572	0.67517	0.80609	0.53572	0.54999	0.70967
101	102	1.88452	1.89293	0.53294	0.69556	0.82045	0.53294	0.56425	0.72143	1.86659	1.87471	0.53572	0.69708	0.82150	0.53572	0.56732	0.72394
101	103	1.88452	1.78083	0.53294	0.71649	0.83483	0.53294	0.58127	0.73519	1.86659	1.76487	0.53572	0.71778	0.83571	0.53572	0.58416	0.73750
101	104	1.88452	1.67943	0.53294	0.73608	0.84798	0.53294	0.59767	0.74818	1.86659	1.66540	0.53572	0.73718	0.84871	0.53572	0.60040	0.75031
101	105	1.88452	1.58804	0.53294	0.75427	0.85992	0.53294	0.61338	0.76037	1.86659	1.57565	0.53572	0.75518	0.86052	0.53572	0.61596	0.76234
101	106	1.88452	1.50600	0.53294	0.77096	0.87067	0.53294	0.62825	0.77169	1.86659	1.49500	0.53572	0.77173	0.87116	0.53572	0.63069	0.77353
101	107	1.88452	1.43298	0.53294	0.78608	0.88023	0.53294	0.64210	0.78205	1.86659	1.42313	0.53572	0.78672	0.88063	0.53572	0.64443	0.78377
101	108	1.88452	1.36894	0.53294	0.79943	0.88853	0.53294	0.65461	0.79126	1.86659	1.36003	0.53572	0.79998	0.88887	0.53572	0.65684	0.79288
101	109	1.88452	1.31458	0.53294	0.81069	0.89545	0.53294	0.66524	0.79897	1.86659	1.30641	0.53572	0.81117	0.89574	0.53572	0.66739	0.80052
101	110	1.88452	1.27298	0.53294	0.81916	0.90059	0.53294	0.67319	0.80468	1.86659	1.26533	0.53572	0.81960	0.90086	0.53572	0.67530	0.80618
102	1	1.76673	26.62178	0.52146	0.06636	0.12447	0.52146	0.06635	0.12444	1.75116	22.51412	0.52430	0.07778	0.14433	0.52430	0.07776	0.14431
102	2	1.76673	26.56961	0.52146	0.06649	0.12470	0.52146	0.06648	0.12468	1.75116	22.48584	0.52430	0.07788	0.14450	0.52430	0.07787	0.14448
102	3	1.76673	26.51422	0.52146	0.06663	0.12494	0.52146	0.06662	0.12492	1.75116	22.45520	0.52430	0.07798	0.14468	0.52430	0.07797	0.14467
102	4	1.76673	26.45593	0.52146	0.06678	0.12520	0.52146	0.06677	0.12518	1.75116	22.42249	0.52430	0.07810	0.14488	0.52430	0.07809	0.14486
102	5	1.76673	26.39526	0.52146	0.06693	0.12547	0.52146	0.06692	0.12545	1.75116	22.38814	0.52430	0.07822	0.14509	0.52430	0.07821	0.14507
102	6	1.76673	26.33222	0.52146	0.06709	0.12575	0.52146	0.06708	0.12573	1.75116	22.35215	0.52430	0.07834	0.14530	0.52430	0.07833	0.14529
102	7	1.76673	26.26662	0.52146	0.06726	0.12604	0.52146	0.06725	0.12603	1.75116	22.31437	0.52430	0.07848	0.14553	0.52430	0.07847	0.14551
102	8	1.76673	26.19847	0.52146	0.06744	0.12635	0.52146	0.06743	0.12634	1.75116	22.27480	0.52430	0.07862	0.14577	0.52430	0.07861	0.14575
102	9	1.76673	26.12745	0.52146	0.06762	0.12667	0.52146	0.06761	0.12666	1.75116	22.23319	0.52430	0.07876	0.14602	0.52430	0.07875	0.14601
102	10	1.76673	26.05351	0.52146	0.06781	0.12701	0.52146	0.06780	0.12699	1.75116	22.18946	0.52430	0.07892	0.14629	0.52430	0.07891	0.14627
102	11	1.76673	25.97700	0.52146	0.06801	0.12736	0.52146	0.06800	0.12734	1.75116	22.14392	0.52430	0.07908	0.14657	0.52430	0.07907	0.14655
102	12	1.76673	25.89730	0.52146	0.06822	0.12773	0.52146	0.06821	0.12771	1.75116	22.09606	0.52430	0.07925	0.14686	0.52430	0.07924	0.14684

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
102	13	1.76673	25.81474	0.52146	0.06844	0.12811	0.52146	0.06843	0.12809	1.75116	22.04614	0.52430	0.07943	0.14717	0.52430	0.07942	0.14715
102	14	1.76673	25.72901	0.52146	0.06867	0.12851	0.52146	0.06865	0.12848	1.75116	21.99389	0.52430	0.07962	0.14749	0.52430	0.07960	0.14746
102	15	1.76673	25.64035	0.52146	0.06890	0.12892	0.52146	0.06888	0.12889	1.75116	21.93952	0.52430	0.07982	0.14783	0.52430	0.07980	0.14780
102	16	1.76673	25.54880	0.52146	0.06915	0.12935	0.52146	0.06913	0.12932	1.75116	21.88305	0.52430	0.08002	0.14819	0.52430	0.08000	0.14814
102	17	1.76673	25.45467	0.52146	0.06941	0.12980	0.52146	0.06938	0.12976	1.75116	21.82476	0.52430	0.08023	0.14855	0.52430	0.08021	0.14850
102	18	1.76673	25.35821	0.52146	0.06967	0.13026	0.52146	0.06964	0.13021	1.75116	21.76485	0.52430	0.08046	0.14893	0.52430	0.08042	0.14888
102	19	1.76673	25.25875	0.52146	0.06994	0.13074	0.52146	0.06992	0.13069	1.75116	21.70276	0.52430	0.08069	0.14932	0.52430	0.08065	0.14927
102	20	1.76673	25.15564	0.52146	0.07023	0.13124	0.52146	0.07020	0.13120	1.75116	21.63792	0.52430	0.08093	0.14974	0.52430	0.08090	0.14969
102	21	1.76673	25.04833	0.52146	0.07053	0.13177	0.52146	0.07050	0.13172	1.75116	21.56986	0.52430	0.08118	0.15017	0.52430	0.08115	0.15012
102	22	1.76673	24.93660	0.52146	0.07085	0.13232	0.52146	0.07082	0.13228	1.75116	21.49836	0.52430	0.08145	0.15064	0.52430	0.08143	0.15059
102	23	1.76673	24.82004	0.52146	0.07118	0.13290	0.52146	0.07116	0.13286	1.75116	21.42306	0.52430	0.08174	0.15113	0.52430	0.08171	0.15108
102	24	1.76673	24.69862	0.52146	0.07153	0.13351	0.52146	0.07150	0.13347	1.75116	21.34391	0.52430	0.08204	0.15164	0.52430	0.08201	0.15160
102	25	1.76673	24.57203	0.52146	0.07190	0.13415	0.52146	0.07187	0.13411	1.75116	21.26064	0.52430	0.08236	0.15219	0.52430	0.08233	0.15214
102	26	1.76673	24.44053	0.52146	0.07228	0.13482	0.52146	0.07226	0.13477	1.75116	21.17342	0.52430	0.08270	0.15277	0.52430	0.08267	0.15272
102	27	1.76673	24.30438	0.52146	0.07269	0.13553	0.52146	0.07266	0.13547	1.75116	21.08250	0.52430	0.08306	0.15338	0.52430	0.08302	0.15332
102	28	1.76673	24.16342	0.52146	0.07311	0.13626	0.52146	0.07308	0.13620	1.75116	20.98768	0.52430	0.08343	0.15402	0.52430	0.08340	0.15395
102	29	1.76673	24.01762	0.52146	0.07356	0.13703	0.52146	0.07352	0.13697	1.75116	20.88895	0.52430	0.08383	0.15469	0.52430	0.08379	0.15462
102	30	1.76673	23.86654	0.52146	0.07402	0.13784	0.52146	0.07398	0.13777	1.75116	20.78588	0.52430	0.08424	0.15540	0.52430	0.08420	0.15532
102	31	1.76673	23.71037	0.52146	0.07451	0.13869	0.52146	0.07446	0.13861	1.75116	20.67862	0.52430	0.08468	0.15614	0.52430	0.08463	0.15605
102	32	1.76673	23.54876	0.52146	0.07502	0.13957	0.52146	0.07497	0.13949	1.75116	20.56684	0.52430	0.08514	0.15692	0.52430	0.08509	0.15683
102	33	1.76673	23.38162	0.52146	0.07556	0.14050	0.52146	0.07550	0.14041	1.75116	20.45044	0.52430	0.08562	0.15774	0.52430	0.08557	0.15764
102	34	1.76673	23.20856	0.52146	0.07612	0.14147	0.52146	0.07606	0.14137	1.75116	20.32903	0.52430	0.08614	0.15861	0.52430	0.08607	0.15850
102	35	1.76673	23.02940	0.52146	0.07671	0.14249	0.52146	0.07665	0.14239	1.75116	20.20243	0.52430	0.08667	0.15952	0.52430	0.08661	0.15941
102	36	1.76673	22.84408	0.52146	0.07733	0.14356	0.52146	0.07727	0.14345	1.75116	20.07055	0.52430	0.08724	0.16049	0.52430	0.08717	0.16037
102	37	1.76673	22.65215	0.52146	0.07799	0.14469	0.52146	0.07792	0.14458	1.75116	19.93297	0.52430	0.08785	0.16150	0.52430	0.08777	0.16138
102	38	1.76673	22.45348	0.52146	0.07868	0.14588	0.52146	0.07861	0.14575	1.75116	19.78951	0.52430	0.08848	0.16258	0.52430	0.08840	0.16244
102	39	1.76673	22.24766	0.52146	0.07941	0.14713	0.52146	0.07933	0.14700	1.75116	19.63978	0.52430	0.08916	0.16372	0.52430	0.08907	0.16357
102	40	1.76673	22.03447	0.52146	0.08017	0.14845	0.52146	0.08009	0.14831	1.75116	19.48352	0.52430	0.08987	0.16492	0.52430	0.08978	0.16477
102	41	1.76673	21.81357	0.52146	0.08098	0.14983	0.52146	0.08090	0.14969	1.75116	19.32040	0.52430	0.09063	0.16620	0.52430	0.09053	0.16603
102	42	1.76673	21.58485	0.52146	0.08184	0.15130	0.52146	0.08175	0.15114	1.75116	19.15023	0.52430	0.09143	0.16755	0.52430	0.09133	0.16737
102	43	1.76673	21.34779	0.52146	0.08275	0.15285	0.52146	0.08265	0.15267	1.75116	18.97251	0.52430	0.09229	0.16898	0.52430	0.09217	0.16879
102	44	1.76673	21.10218	0.52146	0.08371	0.15449	0.52146	0.08359	0.15428	1.75116	18.78697	0.52430	0.09320	0.17051	0.52430	0.09307	0.17029
102	45	1.76673	20.84782	0.52146	0.08473	0.15622	0.52146	0.08458	0.15597	1.75116	18.59337	0.52430	0.09417	0.17212	0.52430	0.09401	0.17186
102	46	1.76673	20.58697	0.52146	0.08580	0.15804	0.52146	0.08562	0.15774	1.75116	18.39367	0.52430	0.09518	0.17382	0.52430	0.09499	0.17350
102	47	1.76673	20.32000	0.52146	0.08692	0.15995	0.52146	0.08670	0.15957	1.75116	18.18814	0.52430	0.09626	0.17561	0.52430	0.09602	0.17521
102	48	1.76673	20.04764	0.52146	0.08810	0.16194	0.52146	0.08783	0.16148	1.75116	17.97738	0.52430	0.09738	0.17747	0.52430	0.09709	0.17699

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
102	49	1.76673	19.77090	0.52146	0.08933	0.16401	0.52146	0.08901	0.16347	1.75116	17.76227	0.52430	0.09855	0.17942	0.52430	0.09821	0.17885
102	50	1.76673	19.49116	0.52146	0.09061	0.16616	0.52146	0.09024	0.16554	1.75116	17.54401	0.52430	0.09977	0.18144	0.52430	0.09937	0.18078
102	51	1.76673	19.21029	0.52146	0.09193	0.16838	0.52146	0.09153	0.16770	1.75116	17.32430	0.52430	0.10103	0.18352	0.52430	0.10060	0.18281
102	52	1.76673	18.92146	0.52146	0.09333	0.17072	0.52146	0.09289	0.16999	1.75116	17.09693	0.52430	0.10237	0.18573	0.52430	0.10190	0.18495
102	53	1.76673	18.62485	0.52146	0.09481	0.17320	0.52146	0.09433	0.17239	1.75116	16.86201	0.52430	0.10379	0.18807	0.52430	0.10328	0.18722
102	54	1.76673	18.32038	0.52146	0.09638	0.17581	0.52146	0.09585	0.17494	1.75116	16.61938	0.52430	0.10530	0.19054	0.52430	0.10474	0.18962
102	55	1.76673	18.00819	0.52146	0.09804	0.17858	0.52146	0.09747	0.17762	1.75116	16.36911	0.52430	0.10691	0.19316	0.52430	0.10629	0.19216
102	56	1.76673	17.68820	0.52146	0.09981	0.18151	0.52146	0.09918	0.18046	1.75116	16.11103	0.52430	0.10861	0.19594	0.52430	0.10794	0.19484
102	57	1.76673	17.36037	0.52146	0.10169	0.18461	0.52146	0.10100	0.18346	1.75116	15.84506	0.52430	0.11043	0.19889	0.52430	0.10969	0.19769
102	58	1.76673	17.02468	0.52146	0.10369	0.18789	0.52146	0.10293	0.18664	1.75116	15.57108	0.52430	0.11236	0.20202	0.52430	0.11155	0.20072
102	59	1.76673	16.68091	0.52146	0.10581	0.19138	0.52146	0.10498	0.19001	1.75116	15.28882	0.52430	0.11442	0.20535	0.52430	0.11354	0.20393
102	60	1.76673	16.32913	0.52146	0.10808	0.19508	0.52146	0.10717	0.19359	1.75116	14.99826	0.52430	0.11663	0.20890	0.52430	0.11566	0.20734
102	61	1.76673	15.96913	0.52146	0.11051	0.19902	0.52146	0.10950	0.19739	1.75116	14.69911	0.52430	0.11899	0.21267	0.52430	0.11793	0.21098
102	62	1.76673	15.60088	0.52146	0.11310	0.20322	0.52146	0.11199	0.20143	1.75116	14.39128	0.52430	0.12152	0.21671	0.52430	0.12035	0.21485
102	63	1.76673	15.22446	0.52146	0.11588	0.20770	0.52146	0.11466	0.20573	1.75116	14.07472	0.52430	0.12424	0.22101	0.52430	0.12295	0.21898
102	64	1.76673	14.83980	0.52146	0.11887	0.21248	0.52146	0.11751	0.21031	1.75116	13.74931	0.52430	0.12716	0.22562	0.52430	0.12573	0.22338
102	65	1.76673	14.44688	0.52146	0.12208	0.21760	0.52146	0.12057	0.21519	1.75116	13.41490	0.52430	0.13030	0.23056	0.52430	0.12872	0.22808
102	66	1.76673	14.04613	0.52146	0.12554	0.22307	0.52146	0.12385	0.22040	1.75116	13.07182	0.52430	0.13369	0.23585	0.52430	0.13193	0.23310
102	67	1.76673	13.63788	0.52146	0.12926	0.22893	0.52146	0.12736	0.22595	1.75116	12.72027	0.52430	0.13735	0.24153	0.52430	0.13537	0.23847
102	68	1.76673	13.22255	0.52146	0.13329	0.23522	0.52146	0.13114	0.23187	1.75116	12.36057	0.52430	0.14131	0.24762	0.52430	0.13908	0.24419
102	69	1.76673	12.80079	0.52146	0.13763	0.24196	0.52146	0.13520	0.23819	1.75116	11.99324	0.52430	0.14558	0.25416	0.52430	0.14306	0.25032
102	70	1.76673	12.37331	0.52146	0.14233	0.24919	0.52146	0.13956	0.24494	1.75116	11.61885	0.52430	0.15021	0.26119	0.52430	0.14735	0.25685
102	71	1.76673	11.94070	0.52146	0.14741	0.25695	0.52146	0.14425	0.25214	1.75116	11.23789	0.52430	0.15523	0.26874	0.52430	0.15197	0.26384
102	72	1.76673	11.50357	0.52146	0.15293	0.26529	0.52146	0.14931	0.25982	1.75116	10.85087	0.52430	0.16067	0.27686	0.52430	0.15695	0.27131
102	73	1.76673	11.06278	0.52146	0.15891	0.27425	0.52146	0.15476	0.26803	1.75116	10.45855	0.52430	0.16659	0.28559	0.52430	0.16232	0.27930
102	74	1.76673	10.61910	0.52146	0.16542	0.28389	0.52146	0.16063	0.27680	1.75116	10.06159	0.52430	0.17302	0.29500	0.52430	0.16811	0.28783
102	75	1.76673	10.17356	0.52146	0.17250	0.29425	0.52146	0.16697	0.28615	1.75116	9.66092	0.52430	0.18002	0.30511	0.52430	0.17436	0.29694
102	76	1.76673	9.72734	0.52146	0.18021	0.30539	0.52146	0.17380	0.29613	1.75116	9.25762	0.52430	0.18765	0.31600	0.52430	0.18110	0.30667
102	77	1.76673	9.28160	0.52146	0.18862	0.31737	0.52146	0.18116	0.30676	1.75116	8.85278	0.52430	0.19596	0.32770	0.52430	0.18838	0.31703
102	78	1.76673	8.83768	0.52146	0.19777	0.33023	0.52146	0.18910	0.31806	1.75116	8.44766	0.52430	0.20502	0.34028	0.52430	0.19622	0.32806
102	79	1.76673	8.39698	0.52146	0.20775	0.34403	0.52146	0.19764	0.33005	1.75116	8.04359	0.52430	0.21490	0.35378	0.52430	0.20466	0.33978
102	80	1.76673	7.96110	0.52146	0.21862	0.35880	0.52146	0.20682	0.34275	1.75116	7.64214	0.52430	0.22567	0.36824	0.52430	0.21373	0.35219
102	81	1.76673	7.53168	0.52146	0.23045	0.37457	0.52146	0.21667	0.35616	1.75116	7.24488	0.52430	0.23738	0.38368	0.52430	0.22346	0.36530
102	82	1.76673	7.11054	0.52146	0.24329	0.39137	0.52146	0.22719	0.37027	1.75116	6.85364	0.52430	0.25010	0.40013	0.52430	0.23387	0.37909
102	83	1.76673	6.69952	0.52146	0.25721	0.40917	0.52146	0.23842	0.38504	1.75116	6.47024	0.52430	0.26387	0.41756	0.52430	0.24498	0.39355
102	84	1.76673	6.30023	0.52146	0.27224	0.42797	0.52146	0.25035	0.40045	1.75116	6.09632	0.52430	0.27875	0.43598	0.52430	0.25678	0.40863

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
102	85	1.76673	5.91444	0.52146	0.28841	0.44770	0.52146	0.26297	0.41644	1.75116	5.73370	0.52430	0.29476	0.45531	0.52430	0.26926	0.42428
102	86	1.76673	5.54396	0.52146	0.30571	0.46826	0.52146	0.27625	0.43291	1.75116	5.38421	0.52430	0.31188	0.47547	0.52430	0.28239	0.44041
102	87	1.76673	5.19034	0.52146	0.32411	0.48955	0.52146	0.29015	0.44979	1.75116	5.04951	0.52430	0.33007	0.49633	0.52430	0.29613	0.45695
102	88	1.76673	4.85473	0.52146	0.34354	0.51140	0.52146	0.30461	0.46697	1.75116	4.73086	0.52430	0.34930	0.51774	0.52430	0.31043	0.47378
102	89	1.76673	4.53813	0.52146	0.36393	0.53365	0.52146	0.31957	0.48436	1.75116	4.42936	0.52430	0.36944	0.53955	0.52430	0.32522	0.49082
102	90	1.76673	4.24126	0.52146	0.38514	0.55610	0.52146	0.33498	0.50185	1.75116	4.14588	0.52430	0.39040	0.56156	0.52430	0.34045	0.50797
102	91	1.76673	3.96420	0.52146	0.40705	0.57859	0.52146	0.35080	0.51940	1.75116	3.88065	0.52430	0.41204	0.58361	0.52430	0.35608	0.52516
102	92	1.76673	3.70604	0.52146	0.42959	0.60100	0.52146	0.36703	0.53697	1.75116	3.63292	0.52430	0.43429	0.60558	0.52430	0.37211	0.54239
102	93	1.76673	3.46525	0.52146	0.45273	0.62328	0.52146	0.38368	0.55458	1.75116	3.40133	0.52430	0.45712	0.62743	0.52430	0.38857	0.55966
102	94	1.76673	3.23968	0.52146	0.47648	0.64542	0.52146	0.40081	0.57225	1.75116	3.18390	0.52430	0.48056	0.64916	0.52430	0.40549	0.57701
102	95	1.76673	3.02715	0.52146	0.50089	0.66745	0.52146	0.41844	0.59000	1.75116	2.97857	0.52430	0.50465	0.67079	0.52430	0.42291	0.59443
102	96	1.76673	2.82535	0.52146	0.52599	0.68938	0.52146	0.43649	0.60772	1.75116	2.78314	0.52430	0.52943	0.69233	0.52430	0.44076	0.61184
102	97	1.76673	2.63737	0.52146	0.55130	0.71076	0.52146	0.45478	0.62522	1.75116	2.60073	0.52430	0.55441	0.71334	0.52430	0.45884	0.62904
102	98	1.76673	2.46279	0.52146	0.57659	0.73144	0.52146	0.47321	0.64242	1.75116	2.43099	0.52430	0.57939	0.73369	0.52430	0.47706	0.64596
102	99	1.76673	2.30125	0.52146	0.60164	0.75128	0.52146	0.49166	0.65922	1.75116	2.27364	0.52430	0.60413	0.75322	0.52430	0.49532	0.66249
102	100	1.76673	2.15258	0.52146	0.62617	0.77012	0.52146	0.51001	0.67550	1.75116	2.12860	0.52430	0.62838	0.77178	0.52430	0.51346	0.67853
102	101	1.76673	2.01649	0.52146	0.64993	0.78783	0.52146	0.52809	0.69118	1.75116	1.99561	0.52430	0.65187	0.78925	0.52430	0.53136	0.69397
102	102	1.76673	1.89293	0.52146	0.67265	0.80429	0.52146	0.54579	0.70616	1.75116	1.87471	0.52430	0.67433	0.80549	0.52430	0.54888	0.70874
102	103	1.76673	1.78083	0.52146	0.69422	0.81952	0.52146	0.56302	0.72043	1.75116	1.76487	0.52430	0.69568	0.82053	0.52430	0.56595	0.72282
102	104	1.76673	1.67943	0.52146	0.71452	0.83349	0.52146	0.57969	0.73393	1.75116	1.66540	0.52430	0.71577	0.83434	0.52430	0.58245	0.73614
102	105	1.76673	1.58804	0.52146	0.73345	0.84623	0.52146	0.59569	0.74662	1.75116	1.57565	0.52430	0.73452	0.84694	0.52430	0.59830	0.74867
102	106	1.76673	1.50600	0.52146	0.75092	0.85774	0.52146	0.61088	0.75844	1.75116	1.49500	0.52430	0.75183	0.85834	0.52430	0.61336	0.76035
102	107	1.76673	1.43298	0.52146	0.76681	0.86801	0.52146	0.62506	0.76928	1.75116	1.42313	0.52430	0.76759	0.86852	0.52430	0.62743	0.77107
102	108	1.76673	1.36894	0.52146	0.78091	0.87698	0.52146	0.63792	0.77894	1.75116	1.36003	0.52430	0.78159	0.87741	0.52430	0.64019	0.78063
102	109	1.76673	1.31458	0.52146	0.79286	0.88446	0.52146	0.64888	0.78705	1.75116	1.30641	0.52430	0.79346	0.88484	0.52430	0.65108	0.78867
102	110	1.76673	1.27298	0.52146	0.80188	0.89005	0.52146	0.65711	0.79308	1.75116	1.26533	0.52430	0.80244	0.89039	0.52430	0.65926	0.79464
103	1	1.65994	26.62178	0.51198	0.06235	0.11738	0.51198	0.06234	0.11736	1.64638	22.51412	0.51486	0.07313	0.13628	0.51486	0.07311	0.13626
103	2	1.65994	26.56961	0.51198	0.06247	0.11760	0.51198	0.06247	0.11759	1.64638	22.48584	0.51486	0.07322	0.13644	0.51486	0.07321	0.13643
103	3	1.65994	26.51422	0.51198	0.06260	0.11783	0.51198	0.06260	0.11782	1.64638	22.45520	0.51486	0.07332	0.13662	0.51486	0.07331	0.13660
103	4	1.65994	26.45593	0.51198	0.06274	0.11808	0.51198	0.06273	0.11806	1.64638	22.42249	0.51486	0.07342	0.13680	0.51486	0.07342	0.13679
103	5	1.65994	26.39526	0.51198	0.06289	0.11833	0.51198	0.06288	0.11832	1.64638	22.38814	0.51486	0.07354	0.13700	0.51486	0.07353	0.13698
103	6	1.65994	26.33222	0.51198	0.06304	0.11860	0.51198	0.06303	0.11859	1.64638	22.35215	0.51486	0.07366	0.13721	0.51486	0.07365	0.13719
103	7	1.65994	26.26662	0.51198	0.06320	0.11888	0.51198	0.06319	0.11886	1.64638	22.31437	0.51486	0.07378	0.13742	0.51486	0.07377	0.13741
103	8	1.65994	26.19847	0.51198	0.06336	0.11917	0.51198	0.06335	0.11915	1.64638	22.27480	0.51486	0.07391	0.13765	0.51486	0.07390	0.13763
103	9	1.65994	26.12745	0.51198	0.06353	0.11947	0.51198	0.06352	0.11946	1.64638	22.23319	0.51486	0.07405	0.13789	0.51486	0.07404	0.13787
103	10	1.65994	26.05351	0.51198	0.06371	0.11979	0.51198	0.06370	0.11978	1.64638	22.18946	0.51486	0.07420	0.13814	0.51486	0.07419	0.13812

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
103	11	1.65994	25.97700	0.51198	0.06390	0.12012	0.51198	0.06389	0.12011	1.64638	22.14392	0.51486	0.07435	0.13841	0.51486	0.07434	0.13839
103	12	1.65994	25.89730	0.51198	0.06410	0.12047	0.51198	0.06409	0.12045	1.64638	22.09606	0.51486	0.07451	0.13868	0.51486	0.07450	0.13867
103	13	1.65994	25.81474	0.51198	0.06430	0.12083	0.51198	0.06429	0.12081	1.64638	22.04614	0.51486	0.07468	0.13898	0.51486	0.07466	0.13895
103	14	1.65994	25.72901	0.51198	0.06452	0.12121	0.51198	0.06450	0.12119	1.64638	21.99389	0.51486	0.07485	0.13928	0.51486	0.07484	0.13926
103	15	1.65994	25.64035	0.51198	0.06474	0.12160	0.51198	0.06472	0.12158	1.64638	21.93952	0.51486	0.07504	0.13960	0.51486	0.07502	0.13957
103	16	1.65994	25.54880	0.51198	0.06497	0.12201	0.51198	0.06495	0.12198	1.64638	21.88305	0.51486	0.07523	0.13994	0.51486	0.07521	0.13990
103	17	1.65994	25.45467	0.51198	0.06521	0.12244	0.51198	0.06519	0.12240	1.64638	21.82476	0.51486	0.07543	0.14029	0.51486	0.07541	0.14024
103	18	1.65994	25.35821	0.51198	0.06546	0.12287	0.51198	0.06543	0.12283	1.64638	21.76485	0.51486	0.07564	0.14064	0.51486	0.07561	0.14060
103	19	1.65994	25.25875	0.51198	0.06572	0.12333	0.51198	0.06569	0.12328	1.64638	21.70276	0.51486	0.07586	0.14102	0.51486	0.07583	0.14097
103	20	1.65994	25.15564	0.51198	0.06598	0.12380	0.51198	0.06596	0.12376	1.64638	21.63792	0.51486	0.07609	0.14141	0.51486	0.07606	0.14136
103	21	1.65994	25.04833	0.51198	0.06627	0.12430	0.51198	0.06624	0.12426	1.64638	21.56986	0.51486	0.07633	0.14183	0.51486	0.07630	0.14178
103	22	1.65994	24.93660	0.51198	0.06656	0.12482	0.51198	0.06654	0.12478	1.64638	21.49836	0.51486	0.07658	0.14226	0.51486	0.07655	0.14222
103	23	1.65994	24.82004	0.51198	0.06688	0.12537	0.51198	0.06686	0.12533	1.64638	21.42306	0.51486	0.07685	0.14273	0.51486	0.07682	0.14269
103	24	1.65994	24.69862	0.51198	0.06721	0.12595	0.51198	0.06718	0.12591	1.64638	21.34391	0.51486	0.07713	0.14322	0.51486	0.07711	0.14318
103	25	1.65994	24.57203	0.51198	0.06755	0.12656	0.51198	0.06753	0.12651	1.64638	21.26064	0.51486	0.07744	0.14374	0.51486	0.07741	0.14370
103	26	1.65994	24.44053	0.51198	0.06792	0.12719	0.51198	0.06789	0.12715	1.64638	21.17342	0.51486	0.07775	0.14429	0.51486	0.07773	0.14424
103	27	1.65994	24.30438	0.51198	0.06830	0.12786	0.51198	0.06827	0.12781	1.64638	21.08250	0.51486	0.07809	0.14487	0.51486	0.07806	0.14481
103	28	1.65994	24.16342	0.51198	0.06869	0.12856	0.51198	0.06866	0.12850	1.64638	20.98768	0.51486	0.07844	0.14547	0.51486	0.07841	0.14541
103	29	1.65994	24.01762	0.51198	0.06911	0.12929	0.51198	0.06908	0.12923	1.64638	20.88895	0.51486	0.07881	0.14611	0.51486	0.07878	0.14605
103	30	1.65994	23.86654	0.51198	0.06955	0.13005	0.51198	0.06951	0.12999	1.64638	20.78588	0.51486	0.07920	0.14678	0.51486	0.07916	0.14671
103	31	1.65994	23.71037	0.51198	0.07001	0.13085	0.51198	0.06997	0.13078	1.64638	20.67862	0.51486	0.07961	0.14749	0.51486	0.07957	0.14741
103	32	1.65994	23.54876	0.51198	0.07049	0.13169	0.51198	0.07044	0.13162	1.64638	20.56684	0.51486	0.08005	0.14823	0.51486	0.08000	0.14815
103	33	1.65994	23.38162	0.51198	0.07099	0.13257	0.51198	0.07094	0.13249	1.64638	20.45044	0.51486	0.08050	0.14901	0.51486	0.08045	0.14892
103	34	1.65994	23.20856	0.51198	0.07152	0.13349	0.51198	0.07147	0.13340	1.64638	20.32903	0.51486	0.08098	0.14983	0.51486	0.08093	0.14974
103	35	1.65994	23.02940	0.51198	0.07207	0.13446	0.51198	0.07202	0.13437	1.64638	20.20243	0.51486	0.08149	0.15070	0.51486	0.08143	0.15060
103	36	1.65994	22.84408	0.51198	0.07266	0.13548	0.51198	0.07260	0.13538	1.64638	20.07055	0.51486	0.08202	0.15161	0.51486	0.08196	0.15151
103	37	1.65994	22.65215	0.51198	0.07327	0.13654	0.51198	0.07321	0.13644	1.64638	19.93297	0.51486	0.08259	0.15258	0.51486	0.08252	0.15246
103	38	1.65994	22.45348	0.51198	0.07392	0.13767	0.51198	0.07386	0.13756	1.64638	19.78951	0.51486	0.08319	0.15360	0.51486	0.08312	0.15348
103	39	1.65994	22.24766	0.51198	0.07461	0.13885	0.51198	0.07454	0.13874	1.64638	19.63978	0.51486	0.08382	0.15468	0.51486	0.08375	0.15455
103	40	1.65994	22.03447	0.51198	0.07533	0.14010	0.51198	0.07526	0.13998	1.64638	19.48352	0.51486	0.08449	0.15582	0.51486	0.08441	0.15569
103	41	1.65994	21.81357	0.51198	0.07609	0.14142	0.51198	0.07601	0.14129	1.64638	19.32040	0.51486	0.08521	0.15703	0.51486	0.08512	0.15689
103	42	1.65994	21.58485	0.51198	0.07690	0.14281	0.51198	0.07681	0.14267	1.64638	19.15023	0.51486	0.08596	0.15832	0.51486	0.08587	0.15816
103	43	1.65994	21.34779	0.51198	0.07775	0.14428	0.51198	0.07766	0.14412	1.64638	18.97251	0.51486	0.08677	0.15968	0.51486	0.08667	0.15951
103	44	1.65994	21.10218	0.51198	0.07865	0.14584	0.51198	0.07855	0.14565	1.64638	18.78697	0.51486	0.08762	0.16113	0.51486	0.08751	0.16093
103	45	1.65994	20.84782	0.51198	0.07961	0.14748	0.51198	0.07948	0.14726	1.64638	18.59337	0.51486	0.08853	0.16266	0.51486	0.08839	0.16243
103	46	1.65994	20.58697	0.51198	0.08062	0.14920	0.51198	0.08046	0.14894	1.64638	18.39367	0.51486	0.08949	0.16428	0.51486	0.08932	0.16399

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
103	47	1.65994	20.32000	0.51198	0.08167	0.15101	0.51198	0.08148	0.15068	1.64638	18.18814	0.51486	0.09050	0.16598	0.51486	0.09029	0.16562
103	48	1.65994	20.04764	0.51198	0.08278	0.15290	0.51198	0.08254	0.15250	1.64638	17.97738	0.51486	0.09155	0.16775	0.51486	0.09130	0.16733
103	49	1.65994	19.77090	0.51198	0.08393	0.15487	0.51198	0.08365	0.15439	1.64638	17.76227	0.51486	0.09266	0.16960	0.51486	0.09235	0.16909
103	50	1.65994	19.49116	0.51198	0.08513	0.15691	0.51198	0.08481	0.15635	1.64638	17.54401	0.51486	0.09381	0.17152	0.51486	0.09345	0.17093
103	51	1.65994	19.21029	0.51198	0.08638	0.15902	0.51198	0.08602	0.15841	1.64638	17.32430	0.51486	0.09499	0.17350	0.51486	0.09461	0.17287
103	52	1.65994	18.92146	0.51198	0.08769	0.16124	0.51198	0.08730	0.16059	1.64638	17.09693	0.51486	0.09625	0.17560	0.51486	0.09584	0.17491
103	53	1.65994	18.62485	0.51198	0.08908	0.16359	0.51198	0.08866	0.16288	1.64638	16.86201	0.51486	0.09759	0.17782	0.51486	0.09713	0.17707
103	54	1.65994	18.32038	0.51198	0.09056	0.16608	0.51198	0.09009	0.16530	1.64638	16.61938	0.51486	0.09901	0.18018	0.51486	0.09851	0.17935
103	55	1.65994	18.00819	0.51198	0.09213	0.16871	0.51198	0.09161	0.16785	1.64638	16.36911	0.51486	0.10052	0.18267	0.51486	0.09997	0.18177
103	56	1.65994	17.68820	0.51198	0.09379	0.17149	0.51198	0.09323	0.17055	1.64638	16.11103	0.51486	0.10212	0.18532	0.51486	0.10152	0.18433
103	57	1.65994	17.36037	0.51198	0.09555	0.17444	0.51198	0.09494	0.17341	1.64638	15.84506	0.51486	0.10383	0.18813	0.51486	0.10318	0.18705
103	58	1.65994	17.02468	0.51198	0.09743	0.17756	0.51198	0.09676	0.17644	1.64638	15.57108	0.51486	0.10565	0.19111	0.51486	0.10493	0.18994
103	59	1.65994	16.68091	0.51198	0.09943	0.18088	0.51198	0.09869	0.17965	1.64638	15.28882	0.51486	0.10759	0.19428	0.51486	0.10681	0.19300
103	60	1.65994	16.32913	0.51198	0.10156	0.18440	0.51198	0.10075	0.18306	1.64638	14.99826	0.51486	0.10967	0.19766	0.51486	0.10881	0.19626
103	61	1.65994	15.96913	0.51198	0.10384	0.18815	0.51198	0.10295	0.18668	1.64638	14.69911	0.51486	0.11189	0.20126	0.51486	0.11095	0.19973
103	62	1.65994	15.60088	0.51198	0.10628	0.19214	0.51198	0.10530	0.19054	1.64638	14.39128	0.51486	0.11427	0.20510	0.51486	0.11323	0.20343
103	63	1.65994	15.22446	0.51198	0.10890	0.19641	0.51198	0.10781	0.19464	1.64638	14.07472	0.51486	0.11682	0.20921	0.51486	0.11568	0.20737
103	64	1.65994	14.83980	0.51198	0.11171	0.20096	0.51198	0.11050	0.19902	1.64638	13.74931	0.51486	0.11957	0.21360	0.51486	0.11831	0.21159
103	65	1.65994	14.44688	0.51198	0.11473	0.20584	0.51198	0.11339	0.20368	1.64638	13.41490	0.51486	0.12253	0.21831	0.51486	0.12113	0.21609
103	66	1.65994	14.04613	0.51198	0.11798	0.21105	0.51198	0.11648	0.20866	1.64638	13.07182	0.51486	0.12572	0.22337	0.51486	0.12416	0.22089
103	67	1.65994	13.63788	0.51198	0.12148	0.21665	0.51198	0.11980	0.21397	1.64638	12.72027	0.51486	0.12917	0.22879	0.51486	0.12742	0.22603
103	68	1.65994	13.22255	0.51198	0.12527	0.22264	0.51198	0.12337	0.21964	1.64638	12.36057	0.51486	0.13289	0.23461	0.51486	0.13092	0.23152
103	69	1.65994	12.80079	0.51198	0.12935	0.22908	0.51198	0.12720	0.22569	1.64638	11.99324	0.51486	0.13692	0.24086	0.51486	0.13469	0.23740
103	70	1.65994	12.37331	0.51198	0.13378	0.23598	0.51198	0.13133	0.23216	1.64638	11.61885	0.51486	0.14128	0.24758	0.51486	0.13874	0.24368
103	71	1.65994	11.94070	0.51198	0.13856	0.24340	0.51198	0.13577	0.23907	1.64638	11.23789	0.51486	0.14601	0.25481	0.51486	0.14312	0.25040
103	72	1.65994	11.50357	0.51198	0.14376	0.25138	0.51198	0.14055	0.24646	1.64638	10.85087	0.51486	0.15114	0.26259	0.51486	0.14783	0.25759
103	73	1.65994	11.06278	0.51198	0.14940	0.25996	0.51198	0.14571	0.25436	1.64638	10.45855	0.51486	0.15671	0.27096	0.51486	0.15292	0.26528
103	74	1.65994	10.61910	0.51198	0.15553	0.26920	0.51198	0.15128	0.26280	1.64638	10.06159	0.51486	0.16278	0.27999	0.51486	0.15842	0.27351
103	75	1.65994	10.17356	0.51198	0.16221	0.27914	0.51198	0.15729	0.27183	1.64638	9.66092	0.51486	0.16939	0.28971	0.51486	0.16435	0.28231
103	76	1.65994	9.72734	0.51198	0.16948	0.28984	0.51198	0.16378	0.28146	1.64638	9.25762	0.51486	0.17659	0.30017	0.51486	0.17076	0.29171
103	77	1.65994	9.28160	0.51198	0.17741	0.30136	0.51198	0.17078	0.29174	1.64638	8.85278	0.51486	0.18444	0.31144	0.51486	0.17769	0.30175
103	78	1.65994	8.83768	0.51198	0.18606	0.31374	0.51198	0.17834	0.30269	1.64638	8.44766	0.51486	0.19301	0.32357	0.51486	0.18516	0.31246
103	79	1.65994	8.39698	0.51198	0.19549	0.32705	0.51198	0.18648	0.31434	1.64638	8.04359	0.51486	0.20236	0.33661	0.51486	0.19321	0.32385
103	80	1.65994	7.96110	0.51198	0.20578	0.34132	0.51198	0.19524	0.32670	1.64638	7.64214	0.51486	0.21255	0.35059	0.51486	0.20188	0.33594
103	81	1.65994	7.53168	0.51198	0.21698	0.35659	0.51198	0.20465	0.33977	1.64638	7.24488	0.51486	0.22366	0.36555	0.51486	0.21119	0.34873
103	82	1.65994	7.11054	0.51198	0.22916	0.37287	0.51198	0.21474	0.35355	1.64638	6.85364	0.51486	0.23573	0.38152	0.51486	0.22117	0.36223

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
EMPLOYEES
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
103	83	1.65994	6.69952	0.51198	0.24237	0.39018	0.51198	0.22551	0.36803	1.64638	6.47024	0.51486	0.24883	0.39850	0.51486	0.23183	0.37641
103	84	1.65994	6.30023	0.51198	0.25667	0.40850	0.51198	0.23698	0.38316	1.64638	6.09632	0.51486	0.26299	0.41646	0.51486	0.24319	0.39123
103	85	1.65994	5.91444	0.51198	0.27208	0.42778	0.51198	0.24914	0.39890	1.64638	5.73370	0.51486	0.27826	0.43537	0.51486	0.25523	0.40666
103	86	1.65994	5.54396	0.51198	0.28861	0.44794	0.51198	0.26197	0.41517	1.64638	5.38421	0.51486	0.29462	0.45515	0.51486	0.26792	0.42261
103	87	1.65994	5.19034	0.51198	0.30622	0.46886	0.51198	0.27542	0.43189	1.64638	5.04951	0.51486	0.31206	0.47568	0.51486	0.28123	0.43900
103	88	1.65994	4.85473	0.51198	0.32487	0.49042	0.51198	0.28945	0.44895	1.64638	4.73086	0.51486	0.33052	0.49683	0.51486	0.29511	0.45573
103	89	1.65994	4.53813	0.51198	0.34449	0.51245	0.51198	0.30400	0.46626	1.64638	4.42936	0.51486	0.34993	0.51845	0.51486	0.30951	0.47271
103	90	1.65994	4.24126	0.51198	0.36497	0.53477	0.51198	0.31902	0.48372	1.64638	4.14588	0.51486	0.37018	0.54034	0.51486	0.32436	0.48984
103	91	1.65994	3.96420	0.51198	0.38619	0.55720	0.51198	0.33447	0.50128	1.64638	3.88065	0.51486	0.39116	0.56235	0.51486	0.33964	0.50707
103	92	1.65994	3.70604	0.51198	0.40809	0.57964	0.51198	0.35036	0.51891	1.64638	3.63292	0.51486	0.41280	0.58437	0.51486	0.35535	0.52437
103	93	1.65994	3.46525	0.51198	0.43065	0.60204	0.51198	0.36670	0.53662	1.64638	3.40133	0.51486	0.43508	0.60635	0.51486	0.37151	0.54175
103	94	1.65994	3.23968	0.51198	0.45391	0.62439	0.51198	0.38356	0.55445	1.64638	3.18390	0.51486	0.45804	0.62830	0.51486	0.38817	0.55926
103	95	1.65994	3.02715	0.51198	0.47791	0.64674	0.51198	0.40095	0.57240	1.64638	2.97857	0.51486	0.48175	0.65024	0.51486	0.40537	0.57689
103	96	1.65994	2.82535	0.51198	0.50271	0.66907	0.51198	0.41882	0.59038	1.64638	2.78314	0.51486	0.50625	0.67220	0.51486	0.42305	0.59457
103	97	1.65994	2.63737	0.51198	0.52783	0.69095	0.51198	0.43698	0.60819	1.64638	2.60073	0.51486	0.53106	0.69372	0.51486	0.44101	0.61208
103	98	1.65994	2.46279	0.51198	0.55307	0.71222	0.51198	0.45533	0.62574	1.64638	2.43099	0.51486	0.55600	0.71465	0.51486	0.45917	0.62936
103	99	1.65994	2.30125	0.51198	0.57819	0.73272	0.51198	0.47376	0.64293	1.64638	2.27364	0.51486	0.58082	0.73484	0.51486	0.47741	0.64628
103	100	1.65994	2.15258	0.51198	0.60292	0.75228	0.51198	0.49214	0.65964	1.64638	2.12860	0.51486	0.60527	0.75411	0.51486	0.49560	0.66274
103	101	1.65994	2.01649	0.51198	0.62701	0.77075	0.51198	0.51031	0.67577	1.64638	1.99561	0.51486	0.62909	0.77232	0.51486	0.51359	0.67864
103	102	1.65994	1.89293	0.51198	0.65015	0.78799	0.51198	0.52813	0.69121	1.64638	1.87471	0.51486	0.65199	0.78934	0.51486	0.53124	0.69387
103	103	1.65994	1.78083	0.51198	0.67225	0.80400	0.51198	0.54554	0.70596	1.64638	1.76487	0.51486	0.67385	0.80515	0.51486	0.54849	0.70842
103	104	1.65994	1.67943	0.51198	0.69314	0.81876	0.51198	0.56242	0.71994	1.64638	1.66540	0.51486	0.69453	0.81973	0.51486	0.56521	0.72222
103	105	1.65994	1.58804	0.51198	0.71272	0.83226	0.51198	0.57867	0.73311	1.64638	1.57565	0.51486	0.71393	0.83309	0.51486	0.58131	0.73523
103	106	1.65994	1.50600	0.51198	0.73087	0.84451	0.51198	0.59413	0.74540	1.64638	1.49500	0.51486	0.73192	0.84521	0.51486	0.59665	0.74738
103	107	1.65994	1.43298	0.51198	0.74746	0.85548	0.51198	0.60862	0.75670	1.64638	1.42313	0.51486	0.74837	0.85608	0.51486	0.61102	0.75855
103	108	1.65994	1.36894	0.51198	0.76225	0.86508	0.51198	0.62178	0.76679	1.64638	1.36003	0.51486	0.76305	0.86560	0.51486	0.62409	0.76854
103	109	1.65994	1.31458	0.51198	0.77483	0.87313	0.51198	0.63305	0.77530	1.64638	1.30641	0.51486	0.77556	0.87359	0.51486	0.63529	0.77698
103	110	1.65994	1.27298	0.51198	0.78438	0.87916	0.51198	0.64154	0.78163	1.64638	1.26533	0.51486	0.78505	0.87958	0.51486	0.64374	0.78326
104	1	1.56345	26.62178	0.50454	0.05873	0.11094	0.50454	0.05872	0.11092	1.55159	22.51412	0.50749	0.06892	0.12894	0.50749	0.06890	0.12892
104	2	1.56345	26.56961	0.50454	0.05884	0.11115	0.50454	0.05883	0.11113	1.55159	22.48584	0.50749	0.06900	0.12910	0.50749	0.06899	0.12908
104	3	1.56345	26.51422	0.50454	0.05897	0.11137	0.50454	0.05896	0.11135	1.55159	22.45520	0.50749	0.06910	0.12926	0.50749	0.06909	0.12925
104	4	1.56345	26.45593	0.50454	0.05910	0.11160	0.50454	0.05909	0.11158	1.55159	22.42249	0.50749	0.06920	0.12944	0.50749	0.06919	0.12942
104	5	1.56345	26.39526	0.50454	0.05923	0.11184	0.50454	0.05922	0.11183	1.55159	22.38814	0.50749	0.06930	0.12962	0.50749	0.06930	0.12961
104	6	1.56345	26.33222	0.50454	0.05937	0.11209	0.50454	0.05937	0.11208	1.55159	22.35215	0.50749	0.06942	0.12982	0.50749	0.06941	0.12980
104	7	1.56345	26.26662	0.50454	0.05952	0.11236	0.50454	0.05951	0.11234	1.55159	22.31437	0.50749	0.06953	0.13002	0.50749	0.06952	0.13001
104	8	1.56345	26.19847	0.50454	0.05968	0.11263	0.50454	0.05967	0.11262	1.55159	22.27480	0.50749	0.06966	0.13024	0.50749	0.06965	0.13023

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
104	9	1.56345	26.12745	0.50454	0.05984	0.11292	0.50454	0.05983	0.11291	1.55159	22.23319	0.50749	0.06979	0.13047	0.50749	0.06978	0.13045
104	10	1.56345	26.05351	0.50454	0.06001	0.11322	0.50454	0.06000	0.11321	1.55159	22.18946	0.50749	0.06992	0.13071	0.50749	0.06992	0.13069
104	11	1.56345	25.97700	0.50454	0.06019	0.11354	0.50454	0.06018	0.11352	1.55159	22.14392	0.50749	0.07007	0.13096	0.50749	0.07006	0.13094
104	12	1.56345	25.89730	0.50454	0.06037	0.11387	0.50454	0.06036	0.11385	1.55159	22.09606	0.50749	0.07022	0.13122	0.50749	0.07021	0.13121
104	13	1.56345	25.81474	0.50454	0.06056	0.11421	0.50454	0.06055	0.11419	1.55159	22.04614	0.50749	0.07038	0.13150	0.50749	0.07037	0.13148
104	14	1.56345	25.72901	0.50454	0.06077	0.11457	0.50454	0.06075	0.11455	1.55159	21.99389	0.50749	0.07055	0.13179	0.50749	0.07053	0.13177
104	15	1.56345	25.64035	0.50454	0.06098	0.11494	0.50454	0.06096	0.11492	1.55159	21.93952	0.50749	0.07072	0.13210	0.50749	0.07070	0.13207
104	16	1.56345	25.54880	0.50454	0.06119	0.11533	0.50454	0.06118	0.11530	1.55159	21.88305	0.50749	0.07090	0.13242	0.50749	0.07088	0.13238
104	17	1.56345	25.45467	0.50454	0.06142	0.11573	0.50454	0.06140	0.11570	1.55159	21.82476	0.50749	0.07109	0.13275	0.50749	0.07107	0.13271
104	18	1.56345	25.35821	0.50454	0.06165	0.11615	0.50454	0.06163	0.11611	1.55159	21.76485	0.50749	0.07129	0.13309	0.50749	0.07126	0.13304
104	19	1.56345	25.25875	0.50454	0.06190	0.11658	0.50454	0.06187	0.11654	1.55159	21.70276	0.50749	0.07149	0.13344	0.50749	0.07147	0.13340
104	20	1.56345	25.15564	0.50454	0.06215	0.11703	0.50454	0.06213	0.11699	1.55159	21.63792	0.50749	0.07171	0.13382	0.50749	0.07168	0.13377
104	21	1.56345	25.04833	0.50454	0.06242	0.11750	0.50454	0.06240	0.11746	1.55159	21.56986	0.50749	0.07193	0.13421	0.50749	0.07191	0.13417
104	22	1.56345	24.93660	0.50454	0.06270	0.11799	0.50454	0.06268	0.11796	1.55159	21.49836	0.50749	0.07217	0.13463	0.50749	0.07215	0.13459
104	23	1.56345	24.82004	0.50454	0.06299	0.11851	0.50454	0.06297	0.11848	1.55159	21.42306	0.50749	0.07242	0.13507	0.50749	0.07240	0.13503
104	24	1.56345	24.69862	0.50454	0.06330	0.11906	0.50454	0.06328	0.11903	1.55159	21.34391	0.50749	0.07269	0.13553	0.50749	0.07267	0.13550
104	25	1.56345	24.57203	0.50454	0.06363	0.11964	0.50454	0.06361	0.11960	1.55159	21.26064	0.50749	0.07298	0.13603	0.50749	0.07295	0.13599
104	26	1.56345	24.44053	0.50454	0.06397	0.12024	0.50454	0.06395	0.12020	1.55159	21.17342	0.50749	0.07328	0.13655	0.50749	0.07325	0.13651
104	27	1.56345	24.30438	0.50454	0.06433	0.12088	0.50454	0.06430	0.12083	1.55159	21.08250	0.50749	0.07359	0.13710	0.50749	0.07357	0.13705
104	28	1.56345	24.16342	0.50454	0.06470	0.12154	0.50454	0.06467	0.12149	1.55159	20.98768	0.50749	0.07393	0.13767	0.50749	0.07390	0.13762
104	29	1.56345	24.01762	0.50454	0.06509	0.12223	0.50454	0.06506	0.12218	1.55159	20.88895	0.50749	0.07428	0.13828	0.50749	0.07424	0.13822
104	30	1.56345	23.86654	0.50454	0.06551	0.12296	0.50454	0.06547	0.12290	1.55159	20.78588	0.50749	0.07464	0.13892	0.50749	0.07461	0.13886
104	31	1.56345	23.71037	0.50454	0.06594	0.12372	0.50454	0.06590	0.12365	1.55159	20.67862	0.50749	0.07503	0.13959	0.50749	0.07499	0.13952
104	32	1.56345	23.54876	0.50454	0.06639	0.12451	0.50454	0.06635	0.12445	1.55159	20.56684	0.50749	0.07544	0.14029	0.50749	0.07540	0.14022
104	33	1.56345	23.38162	0.50454	0.06686	0.12535	0.50454	0.06682	0.12527	1.55159	20.45044	0.50749	0.07587	0.14103	0.50749	0.07582	0.14096
104	34	1.56345	23.20856	0.50454	0.06736	0.12622	0.50454	0.06732	0.12614	1.55159	20.32903	0.50749	0.07632	0.14182	0.50749	0.07627	0.14173
104	35	1.56345	23.02940	0.50454	0.06789	0.12714	0.50454	0.06784	0.12706	1.55159	20.20243	0.50749	0.07680	0.14264	0.50749	0.07675	0.14255
104	36	1.56345	22.84408	0.50454	0.06844	0.12811	0.50454	0.06839	0.12802	1.55159	20.07055	0.50749	0.07730	0.14351	0.50749	0.07725	0.14342
104	37	1.56345	22.65215	0.50454	0.06902	0.12912	0.50454	0.06896	0.12903	1.55159	19.93297	0.50749	0.07784	0.14443	0.50749	0.07778	0.14433
104	38	1.56345	22.45348	0.50454	0.06963	0.13019	0.50454	0.06957	0.13009	1.55159	19.78951	0.50749	0.07840	0.14540	0.50749	0.07834	0.14529
104	39	1.56345	22.24766	0.50454	0.07027	0.13131	0.50454	0.07021	0.13121	1.55159	19.63978	0.50749	0.07900	0.14643	0.50749	0.07893	0.14631
104	40	1.56345	22.03447	0.50454	0.07095	0.13250	0.50454	0.07089	0.13239	1.55159	19.48352	0.50749	0.07963	0.14751	0.50749	0.07956	0.14739
104	41	1.56345	21.81357	0.50454	0.07167	0.13375	0.50454	0.07160	0.13363	1.55159	19.32040	0.50749	0.08030	0.14867	0.50749	0.08023	0.14854
104	42	1.56345	21.58485	0.50454	0.07243	0.13507	0.50454	0.07235	0.13494	1.55159	19.15023	0.50749	0.08102	0.14989	0.50749	0.08093	0.14975
104	43	1.56345	21.34779	0.50454	0.07323	0.13647	0.50454	0.07315	0.13633	1.55159	18.97251	0.50749	0.08177	0.15118	0.50749	0.08169	0.15103
104	44	1.56345	21.10218	0.50454	0.07408	0.13794	0.50454	0.07399	0.13778	1.55159	18.78697	0.50749	0.08258	0.15256	0.50749	0.08248	0.15239

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
104	45	1.56345	20.84782	0.50454	0.07498	0.13951	0.50454	0.07487	0.13931	1.55159	18.59337	0.50749	0.08344	0.15402	0.50749	0.08331	0.15381
104	46	1.56345	20.58697	0.50454	0.07593	0.14115	0.50454	0.07579	0.14091	1.55159	18.39367	0.50749	0.08434	0.15556	0.50749	0.08419	0.15531
104	47	1.56345	20.32000	0.50454	0.07693	0.14286	0.50454	0.07676	0.14257	1.55159	18.18814	0.50749	0.08529	0.15718	0.50749	0.08511	0.15686
104	48	1.56345	20.04764	0.50454	0.07797	0.14466	0.50454	0.07776	0.14430	1.55159	17.97738	0.50749	0.08629	0.15887	0.50749	0.08606	0.15849
104	49	1.56345	19.77090	0.50454	0.07906	0.14653	0.50454	0.07881	0.14610	1.55159	17.76227	0.50749	0.08733	0.16063	0.50749	0.08706	0.16017
104	50	1.56345	19.49116	0.50454	0.08019	0.14847	0.50454	0.07990	0.14797	1.55159	17.54401	0.50749	0.08841	0.16246	0.50749	0.08810	0.16193
104	51	1.56345	19.21029	0.50454	0.08136	0.15047	0.50454	0.08104	0.14994	1.55159	17.32430	0.50749	0.08953	0.16434	0.50749	0.08919	0.16377
104	52	1.56345	18.92146	0.50454	0.08260	0.15259	0.50454	0.08225	0.15200	1.55159	17.09693	0.50749	0.09072	0.16634	0.50749	0.09035	0.16572
104	53	1.56345	18.62485	0.50454	0.08391	0.15483	0.50454	0.08353	0.15419	1.55159	16.86201	0.50749	0.09198	0.16846	0.50749	0.09157	0.16778
104	54	1.56345	18.32038	0.50454	0.08530	0.15719	0.50454	0.08489	0.15649	1.55159	16.61938	0.50749	0.09331	0.17070	0.50749	0.09287	0.16996
104	55	1.56345	18.00819	0.50454	0.08678	0.15969	0.50454	0.08632	0.15893	1.55159	16.36911	0.50749	0.09474	0.17308	0.50749	0.09425	0.17227
104	56	1.56345	17.68820	0.50454	0.08834	0.16234	0.50454	0.08784	0.16150	1.55159	16.11103	0.50749	0.09625	0.17560	0.50749	0.09572	0.17471
104	57	1.56345	17.36037	0.50454	0.09000	0.16515	0.50454	0.08946	0.16423	1.55159	15.84506	0.50749	0.09786	0.17827	0.50749	0.09728	0.17731
104	58	1.56345	17.02468	0.50454	0.09177	0.16812	0.50454	0.09118	0.16712	1.55159	15.57108	0.50749	0.09958	0.18112	0.50749	0.09894	0.18006
104	59	1.56345	16.68091	0.50454	0.09366	0.17128	0.50454	0.09300	0.17018	1.55159	15.28882	0.50749	0.10141	0.18414	0.50749	0.10071	0.18299
104	60	1.56345	16.32913	0.50454	0.09567	0.17463	0.50454	0.09495	0.17343	1.55159	14.99826	0.50749	0.10336	0.18736	0.50749	0.10260	0.18611
104	61	1.56345	15.96913	0.50454	0.09782	0.17821	0.50454	0.09703	0.17689	1.55159	14.69911	0.50749	0.10546	0.19080	0.50749	0.10462	0.18942
104	62	1.56345	15.60088	0.50454	0.10012	0.18201	0.50454	0.09925	0.18057	1.55159	14.39128	0.50749	0.10770	0.19446	0.50749	0.10678	0.19296
104	63	1.56345	15.22446	0.50454	0.10258	0.18608	0.50454	0.10162	0.18449	1.55159	14.07472	0.50749	0.11011	0.19838	0.50749	0.10910	0.19674
104	64	1.56345	14.83980	0.50454	0.10523	0.19042	0.50454	0.10416	0.18867	1.55159	13.74931	0.50749	0.11271	0.20258	0.50749	0.11158	0.20077
104	65	1.56345	14.44688	0.50454	0.10808	0.19507	0.50454	0.10689	0.19313	1.55159	13.41490	0.50749	0.11550	0.20708	0.50749	0.11425	0.20507
104	66	1.56345	14.04613	0.50454	0.11114	0.20005	0.50454	0.10981	0.19789	1.55159	13.07182	0.50749	0.11851	0.21191	0.50749	0.11712	0.20968
104	67	1.56345	13.63788	0.50454	0.11445	0.20539	0.50454	0.11295	0.20298	1.55159	12.72027	0.50749	0.12176	0.21709	0.50749	0.12020	0.21461
104	68	1.56345	13.22255	0.50454	0.11802	0.21112	0.50454	0.11633	0.20841	1.55159	12.36057	0.50749	0.12528	0.22266	0.50749	0.12352	0.21988
104	69	1.56345	12.80079	0.50454	0.12187	0.21726	0.50454	0.11996	0.21422	1.55159	11.99324	0.50749	0.12908	0.22864	0.50749	0.12709	0.22552
104	70	1.56345	12.37331	0.50454	0.12604	0.22387	0.50454	0.12387	0.22043	1.55159	11.61885	0.50749	0.13319	0.23508	0.50749	0.13094	0.23155
104	71	1.56345	11.94070	0.50454	0.13056	0.23097	0.50454	0.12807	0.22707	1.55159	11.23789	0.50749	0.13766	0.24200	0.50749	0.13508	0.23802
104	72	1.56345	11.50357	0.50454	0.13546	0.23860	0.50454	0.13261	0.23417	1.55159	10.85087	0.50749	0.14250	0.24946	0.50749	0.13956	0.24494
104	73	1.56345	11.06278	0.50454	0.14079	0.24683	0.50454	0.13751	0.24177	1.55159	10.45855	0.50749	0.14777	0.25749	0.50749	0.14439	0.25235
104	74	1.56345	10.61910	0.50454	0.14658	0.25568	0.50454	0.14280	0.24990	1.55159	10.06159	0.50749	0.15350	0.26615	0.50749	0.14961	0.26029
104	75	1.56345	10.17356	0.50454	0.15289	0.26522	0.50454	0.14851	0.25861	1.55159	9.66092	0.50749	0.15975	0.27549	0.50749	0.15526	0.26879
104	76	1.56345	9.72734	0.50454	0.15976	0.27551	0.50454	0.15468	0.26792	1.55159	9.25762	0.50749	0.16656	0.28556	0.50749	0.16136	0.27788
104	77	1.56345	9.28160	0.50454	0.16726	0.28658	0.50454	0.16135	0.27786	1.55159	8.85278	0.50749	0.17399	0.29641	0.50749	0.16796	0.28761
104	78	1.56345	8.83768	0.50454	0.17544	0.29851	0.50454	0.16855	0.28847	1.55159	8.44766	0.50749	0.18211	0.30811	0.50749	0.17508	0.29799
104	79	1.56345	8.39698	0.50454	0.18437	0.31134	0.50454	0.17632	0.29978	1.55159	8.04359	0.50749	0.19096	0.32069	0.50749	0.18277	0.30906
104	80	1.56345	7.96110	0.50454	0.19411	0.32512	0.50454	0.18469	0.31179	1.55159	7.64214	0.50749	0.20063	0.33421	0.50749	0.19106	0.32083

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
104	81	1.56345	7.53168	0.50454	0.20474	0.33989	0.50454	0.19369	0.32453	1.55159	7.24488	0.50749	0.21117	0.34870	0.50749	0.19998	0.33331
104	82	1.56345	7.11054	0.50454	0.21630	0.35567	0.50454	0.20336	0.33798	1.55159	6.85364	0.50749	0.22264	0.36420	0.50749	0.20955	0.34650
104	83	1.56345	6.69952	0.50454	0.22887	0.37248	0.50454	0.21370	0.35215	1.55159	6.47024	0.50749	0.23510	0.38070	0.50749	0.21980	0.36039
104	84	1.56345	6.30023	0.50454	0.24248	0.39031	0.50454	0.22473	0.36699	1.55159	6.09632	0.50749	0.24860	0.39821	0.50749	0.23073	0.37495
104	85	1.56345	5.91444	0.50454	0.25717	0.40913	0.50454	0.23645	0.38247	1.55159	5.73370	0.50749	0.26317	0.41668	0.50749	0.24234	0.39013
104	86	1.56345	5.54396	0.50454	0.27296	0.42885	0.50454	0.24884	0.39851	1.55159	5.38421	0.50749	0.27881	0.43605	0.50749	0.25460	0.40587
104	87	1.56345	5.19034	0.50454	0.28981	0.44939	0.50454	0.26185	0.41503	1.55159	5.04951	0.50749	0.29552	0.45622	0.50749	0.26750	0.42209
104	88	1.56345	4.85473	0.50454	0.30771	0.47061	0.50454	0.27546	0.43194	1.55159	4.73086	0.50749	0.31325	0.47706	0.50749	0.28097	0.43869
104	89	1.56345	4.53813	0.50454	0.32658	0.49237	0.50454	0.28961	0.44914	1.55159	4.42936	0.50749	0.33193	0.49842	0.50749	0.29498	0.45557
104	90	1.56345	4.24126	0.50454	0.34633	0.51448	0.50454	0.30424	0.46654	1.55159	4.14588	0.50749	0.35148	0.52014	0.50749	0.30946	0.47265
104	91	1.56345	3.96420	0.50454	0.36685	0.53679	0.50454	0.31933	0.48408	1.55159	3.88065	0.50749	0.37178	0.54204	0.50749	0.32439	0.48987
104	92	1.56345	3.70604	0.50454	0.38810	0.55918	0.50454	0.33487	0.50173	1.55159	3.63292	0.50749	0.39279	0.56403	0.50749	0.33976	0.50720
104	93	1.56345	3.46525	0.50454	0.41006	0.58162	0.50454	0.35089	0.51950	1.55159	3.40133	0.50749	0.41449	0.58606	0.50749	0.35561	0.52465
104	94	1.56345	3.23968	0.50454	0.43277	0.60410	0.50454	0.36746	0.53743	1.55159	3.18390	0.50749	0.43694	0.60815	0.50749	0.37200	0.54227
104	95	1.56345	3.02715	0.50454	0.45630	0.62666	0.50454	0.38460	0.55554	1.55159	2.97857	0.50749	0.46019	0.63032	0.50749	0.38896	0.56007
104	96	1.56345	2.82535	0.50454	0.48072	0.64931	0.50454	0.40226	0.57373	1.55159	2.78314	0.50749	0.48433	0.65259	0.50749	0.40644	0.57797
104	97	1.56345	2.63737	0.50454	0.50557	0.67160	0.50454	0.42026	0.59180	1.55159	2.60073	0.50749	0.50889	0.67452	0.50749	0.42425	0.59575
104	98	1.56345	2.46279	0.50454	0.53065	0.69336	0.50454	0.43850	0.60966	1.55159	2.43099	0.50749	0.53368	0.69595	0.50749	0.44231	0.61334
104	99	1.56345	2.30125	0.50454	0.55573	0.71443	0.50454	0.45687	0.62719	1.55159	2.27364	0.50749	0.55848	0.71670	0.50749	0.46050	0.63061
104	100	1.56345	2.15258	0.50454	0.58055	0.73462	0.50454	0.47524	0.64428	1.55159	2.12860	0.50749	0.58303	0.73660	0.50749	0.47869	0.64745
104	101	1.56345	2.01649	0.50454	0.60484	0.75377	0.50454	0.49345	0.66082	1.55159	1.99561	0.50749	0.60706	0.75549	0.50749	0.49673	0.66376
104	102	1.56345	1.89293	0.50454	0.62829	0.77172	0.50454	0.51137	0.67669	1.55159	1.87471	0.50749	0.63027	0.77321	0.50749	0.51448	0.67942
104	103	1.56345	1.78083	0.50454	0.65079	0.78846	0.50454	0.52891	0.69188	1.55159	1.76487	0.50749	0.65254	0.78974	0.50749	0.53187	0.69440
104	104	1.56345	1.67943	0.50454	0.67217	0.80395	0.50454	0.54596	0.70630	1.55159	1.66540	0.50749	0.67370	0.80505	0.50749	0.54877	0.70865
104	105	1.56345	1.58804	0.50454	0.69229	0.81817	0.50454	0.56241	0.71993	1.55159	1.57565	0.50749	0.69364	0.81911	0.50749	0.56508	0.72211
104	106	1.56345	1.50600	0.50454	0.71104	0.83112	0.50454	0.57811	0.73266	1.55159	1.49500	0.50749	0.71223	0.83193	0.50749	0.58066	0.73470
104	107	1.56345	1.43298	0.50454	0.72824	0.84276	0.50454	0.59286	0.74440	1.55159	1.42313	0.50749	0.72929	0.84345	0.50749	0.59529	0.74631
104	108	1.56345	1.36894	0.50454	0.74365	0.85298	0.50454	0.60630	0.75491	1.55159	1.36003	0.50749	0.74458	0.85359	0.50749	0.60864	0.75672
104	109	1.56345	1.31458	0.50454	0.75682	0.86158	0.50454	0.61785	0.76379	1.55159	1.30641	0.50749	0.75766	0.86213	0.50749	0.62013	0.76553
104	110	1.56345	1.27298	0.50454	0.76685	0.86804	0.50454	0.62658	0.77043	1.55159	1.26533	0.50749	0.76763	0.86854	0.50749	0.62881	0.77211
105	1	1.47647	26.62178	0.49921	0.05546	0.10509	0.49921	0.05545	0.10508	1.46606	22.51412	0.50222	0.06512	0.12227	0.50222	0.06511	0.12225
105	2	1.47647	26.56961	0.49921	0.05557	0.10529	0.49921	0.05556	0.10527	1.46606	22.48584	0.50222	0.06520	0.12242	0.50222	0.06519	0.12240
105	3	1.47647	26.51422	0.49921	0.05569	0.10550	0.49921	0.05568	0.10548	1.46606	22.45520	0.50222	0.06529	0.12257	0.50222	0.06528	0.12256
105	4	1.47647	26.45593	0.49921	0.05581	0.10572	0.49921	0.05580	0.10571	1.46606	22.42249	0.50222	0.06538	0.12274	0.50222	0.06538	0.12273
105	5	1.47647	26.39526	0.49921	0.05594	0.10595	0.49921	0.05593	0.10594	1.46606	22.38814	0.50222	0.06548	0.12292	0.50222	0.06548	0.12290
105	6	1.47647	26.33222	0.49921	0.05607	0.10619	0.49921	0.05606	0.10618	1.46606	22.35215	0.50222	0.06559	0.12310	0.50222	0.06558	0.12309

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
105	7	1.47647	26.26662	0.49921	0.05621	0.10644	0.49921	0.05620	0.10643	1.46606	22.31437	0.50222	0.06570	0.12330	0.50222	0.06569	0.12329
105	8	1.47647	26.19847	0.49921	0.05636	0.10670	0.49921	0.05635	0.10669	1.46606	22.27480	0.50222	0.06582	0.12350	0.50222	0.06581	0.12349
105	9	1.47647	26.12745	0.49921	0.05651	0.10697	0.49921	0.05650	0.10696	1.46606	22.23319	0.50222	0.06594	0.12372	0.50222	0.06593	0.12371
105	10	1.47647	26.05351	0.49921	0.05667	0.10726	0.49921	0.05666	0.10725	1.46606	22.18946	0.50222	0.06607	0.12395	0.50222	0.06606	0.12394
105	11	1.47647	25.97700	0.49921	0.05684	0.10756	0.49921	0.05683	0.10755	1.46606	22.14392	0.50222	0.06621	0.12419	0.50222	0.06620	0.12417
105	12	1.47647	25.89730	0.49921	0.05701	0.10787	0.49921	0.05700	0.10786	1.46606	22.09606	0.50222	0.06635	0.12444	0.50222	0.06634	0.12443
105	13	1.47647	25.81474	0.49921	0.05719	0.10820	0.49921	0.05719	0.10818	1.46606	22.04614	0.50222	0.06650	0.12471	0.50222	0.06649	0.12469
105	14	1.47647	25.72901	0.49921	0.05738	0.10854	0.49921	0.05737	0.10852	1.46606	21.99389	0.50222	0.06666	0.12498	0.50222	0.06665	0.12496
105	15	1.47647	25.64035	0.49921	0.05758	0.10890	0.49921	0.05757	0.10887	1.46606	21.93952	0.50222	0.06682	0.12527	0.50222	0.06681	0.12525
105	16	1.47647	25.54880	0.49921	0.05779	0.10926	0.49921	0.05777	0.10924	1.46606	21.88305	0.50222	0.06699	0.12558	0.50222	0.06698	0.12554
105	17	1.47647	25.45467	0.49921	0.05800	0.10965	0.49921	0.05798	0.10961	1.46606	21.82476	0.50222	0.06717	0.12589	0.50222	0.06715	0.12585
105	18	1.47647	25.35821	0.49921	0.05822	0.11004	0.49921	0.05820	0.11001	1.46606	21.76485	0.50222	0.06736	0.12621	0.50222	0.06734	0.12618
105	19	1.47647	25.25875	0.49921	0.05845	0.11045	0.49921	0.05843	0.11041	1.46606	21.70276	0.50222	0.06755	0.12655	0.50222	0.06753	0.12651
105	20	1.47647	25.15564	0.49921	0.05869	0.11088	0.49921	0.05867	0.11084	1.46606	21.63792	0.50222	0.06775	0.12691	0.50222	0.06773	0.12687
105	21	1.47647	25.04833	0.49921	0.05894	0.11133	0.49921	0.05893	0.11129	1.46606	21.56986	0.50222	0.06797	0.12728	0.50222	0.06795	0.12725
105	22	1.47647	24.93660	0.49921	0.05921	0.11180	0.49921	0.05919	0.11177	1.46606	21.49836	0.50222	0.06819	0.12768	0.50222	0.06817	0.12764
105	23	1.47647	24.82004	0.49921	0.05949	0.11229	0.49921	0.05947	0.11226	1.46606	21.42306	0.50222	0.06843	0.12810	0.50222	0.06841	0.12806
105	24	1.47647	24.69862	0.49921	0.05978	0.11281	0.49921	0.05976	0.11278	1.46606	21.34391	0.50222	0.06869	0.12854	0.50222	0.06867	0.12851
105	25	1.47647	24.57203	0.49921	0.06009	0.11336	0.49921	0.06007	0.11333	1.46606	21.26064	0.50222	0.06896	0.12901	0.50222	0.06893	0.12898
105	26	1.47647	24.44053	0.49921	0.06041	0.11394	0.49921	0.06039	0.11390	1.46606	21.17342	0.50222	0.06924	0.12951	0.50222	0.06922	0.12947
105	27	1.47647	24.30438	0.49921	0.06075	0.11454	0.49921	0.06073	0.11450	1.46606	21.08250	0.50222	0.06954	0.13003	0.50222	0.06951	0.12999
105	28	1.47647	24.16342	0.49921	0.06110	0.11517	0.49921	0.06108	0.11512	1.46606	20.98768	0.50222	0.06985	0.13058	0.50222	0.06982	0.13053
105	29	1.47647	24.01762	0.49921	0.06147	0.11583	0.49921	0.06145	0.11578	1.46606	20.88895	0.50222	0.07018	0.13116	0.50222	0.07015	0.13111
105	30	1.47647	23.86654	0.49921	0.06186	0.11652	0.49921	0.06183	0.11646	1.46606	20.78588	0.50222	0.07053	0.13177	0.50222	0.07050	0.13171
105	31	1.47647	23.71037	0.49921	0.06227	0.11724	0.49921	0.06224	0.11718	1.46606	20.67862	0.50222	0.07089	0.13240	0.50222	0.07086	0.13234
105	32	1.47647	23.54876	0.49921	0.06270	0.11799	0.49921	0.06266	0.11793	1.46606	20.56684	0.50222	0.07128	0.13307	0.50222	0.07124	0.13301
105	33	1.47647	23.38162	0.49921	0.06314	0.11879	0.49921	0.06311	0.11872	1.46606	20.45044	0.50222	0.07169	0.13378	0.50222	0.07165	0.13371
105	34	1.47647	23.20856	0.49921	0.06361	0.11962	0.49921	0.06358	0.11955	1.46606	20.32903	0.50222	0.07211	0.13453	0.50222	0.07207	0.13445
105	35	1.47647	23.02940	0.49921	0.06411	0.12049	0.49921	0.06407	0.12042	1.46606	20.20243	0.50222	0.07257	0.13531	0.50222	0.07252	0.13523
105	36	1.47647	22.84408	0.49921	0.06463	0.12141	0.49921	0.06458	0.12133	1.46606	20.07055	0.50222	0.07304	0.13614	0.50222	0.07299	0.13605
105	37	1.47647	22.65215	0.49921	0.06518	0.12238	0.49921	0.06513	0.12229	1.46606	19.93297	0.50222	0.07355	0.13701	0.50222	0.07349	0.13692
105	38	1.47647	22.45348	0.49921	0.06575	0.12339	0.49921	0.06570	0.12330	1.46606	19.78951	0.50222	0.07408	0.13794	0.50222	0.07402	0.13784
105	39	1.47647	22.24766	0.49921	0.06636	0.12446	0.49921	0.06631	0.12437	1.46606	19.63978	0.50222	0.07464	0.13892	0.50222	0.07458	0.13881
105	40	1.47647	22.03447	0.49921	0.06700	0.12559	0.49921	0.06695	0.12549	1.46606	19.48352	0.50222	0.07524	0.13995	0.50222	0.07518	0.13984
105	41	1.47647	21.81357	0.49921	0.06768	0.12678	0.49921	0.06762	0.12668	1.46606	19.32040	0.50222	0.07588	0.14105	0.50222	0.07581	0.14094
105	42	1.47647	21.58485	0.49921	0.06840	0.12804	0.49921	0.06833	0.12793	1.46606	19.15023	0.50222	0.07655	0.14221	0.50222	0.07648	0.14209

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
105	43	1.47647	21.34779	0.49921	0.06916	0.12937	0.49921	0.06909	0.12924	1.46606	18.97251	0.50222	0.07727	0.14345	0.50222	0.07719	0.14331
105	44	1.47647	21.10218	0.49921	0.06996	0.13077	0.49921	0.06988	0.13063	1.46606	18.78697	0.50222	0.07803	0.14476	0.50222	0.07794	0.14461
105	45	1.47647	20.84782	0.49921	0.07081	0.13226	0.49921	0.07071	0.13209	1.46606	18.59337	0.50222	0.07884	0.14616	0.50222	0.07873	0.14597
105	46	1.47647	20.58697	0.49921	0.07171	0.13382	0.49921	0.07159	0.13361	1.46606	18.39367	0.50222	0.07969	0.14762	0.50222	0.07956	0.14739
105	47	1.47647	20.32000	0.49921	0.07265	0.13546	0.49921	0.07250	0.13520	1.46606	18.18814	0.50222	0.08059	0.14916	0.50222	0.08043	0.14888
105	48	1.47647	20.04764	0.49921	0.07363	0.13717	0.49921	0.07345	0.13685	1.46606	17.97738	0.50222	0.08153	0.15077	0.50222	0.08133	0.15043
105	49	1.47647	19.77090	0.49921	0.07466	0.13895	0.49921	0.07444	0.13857	1.46606	17.76227	0.50222	0.08252	0.15245	0.50222	0.08228	0.15205
105	50	1.47647	19.49116	0.49921	0.07573	0.14080	0.49921	0.07547	0.14035	1.46606	17.54401	0.50222	0.08354	0.15420	0.50222	0.08326	0.15372
105	51	1.47647	19.21029	0.49921	0.07684	0.14271	0.49921	0.07655	0.14222	1.46606	17.32430	0.50222	0.08460	0.15600	0.50222	0.08429	0.15548
105	52	1.47647	18.92146	0.49921	0.07801	0.14472	0.49921	0.07770	0.14420	1.46606	17.09693	0.50222	0.08572	0.15790	0.50222	0.08539	0.15734
105	53	1.47647	18.62485	0.49921	0.07925	0.14685	0.49921	0.07891	0.14628	1.46606	16.86201	0.50222	0.08691	0.15992	0.50222	0.08655	0.15931
105	54	1.47647	18.32038	0.49921	0.08056	0.14911	0.49921	0.08019	0.14848	1.46606	16.61938	0.50222	0.08818	0.16206	0.50222	0.08778	0.16139
105	55	1.47647	18.00819	0.49921	0.08195	0.15149	0.49921	0.08155	0.15080	1.46606	16.36911	0.50222	0.08952	0.16433	0.50222	0.08909	0.16360
105	56	1.47647	17.68820	0.49921	0.08343	0.15401	0.49921	0.08299	0.15326	1.46606	16.11103	0.50222	0.09095	0.16674	0.50222	0.09048	0.16594
105	57	1.47647	17.36037	0.49921	0.08500	0.15669	0.49921	0.08452	0.15586	1.46606	15.84506	0.50222	0.09247	0.16929	0.50222	0.09195	0.16842
105	58	1.47647	17.02468	0.49921	0.08667	0.15952	0.49921	0.08614	0.15862	1.46606	15.57108	0.50222	0.09409	0.17200	0.50222	0.09353	0.17106
105	59	1.47647	16.68091	0.49921	0.08846	0.16253	0.49921	0.08787	0.16155	1.46606	15.28882	0.50222	0.09583	0.17489	0.50222	0.09520	0.17386
105	60	1.47647	16.32913	0.49921	0.09036	0.16574	0.49921	0.08971	0.16466	1.46606	14.99826	0.50222	0.09768	0.17797	0.50222	0.09699	0.17684
105	61	1.47647	15.96913	0.49921	0.09239	0.16915	0.49921	0.09168	0.16796	1.46606	14.69911	0.50222	0.09966	0.18125	0.50222	0.09891	0.18001
105	62	1.47647	15.60088	0.49921	0.09456	0.17278	0.49921	0.09378	0.17148	1.46606	14.39128	0.50222	0.10178	0.18475	0.50222	0.10096	0.18340
105	63	1.47647	15.22446	0.49921	0.09689	0.17666	0.49921	0.09603	0.17523	1.46606	14.07472	0.50222	0.10406	0.18850	0.50222	0.10315	0.18701
105	64	1.47647	14.83980	0.49921	0.09939	0.18081	0.49921	0.09844	0.17923	1.46606	13.74931	0.50222	0.10651	0.19251	0.50222	0.10551	0.19088
105	65	1.47647	14.44688	0.49921	0.10208	0.18525	0.49921	0.10102	0.18350	1.46606	13.41490	0.50222	0.10915	0.19682	0.50222	0.10804	0.19501
105	66	1.47647	14.04613	0.49921	0.10498	0.19001	0.49921	0.10379	0.18806	1.46606	13.07182	0.50222	0.11200	0.20144	0.50222	0.11076	0.19942
105	67	1.47647	13.63788	0.49921	0.10810	0.19511	0.49921	0.10677	0.19294	1.46606	12.72027	0.50222	0.11507	0.20640	0.50222	0.11368	0.20415
105	68	1.47647	13.22255	0.49921	0.11147	0.20059	0.49921	0.10997	0.19815	1.46606	12.36057	0.50222	0.11840	0.21173	0.50222	0.11683	0.20922
105	69	1.47647	12.80079	0.49921	0.11512	0.20647	0.49921	0.11341	0.20372	1.46606	11.99324	0.50222	0.12199	0.21746	0.50222	0.12022	0.21463
105	70	1.47647	12.37331	0.49921	0.11906	0.21279	0.49921	0.11712	0.20969	1.46606	11.61885	0.50222	0.12589	0.22363	0.50222	0.12387	0.22044
105	71	1.47647	11.94070	0.49921	0.12334	0.21959	0.49921	0.12112	0.21607	1.46606	11.23789	0.50222	0.13011	0.23027	0.50222	0.12781	0.22666
105	72	1.47647	11.50357	0.49921	0.12798	0.22691	0.49921	0.12543	0.22290	1.46606	10.85087	0.50222	0.13470	0.23742	0.50222	0.13207	0.23332
105	73	1.47647	11.06278	0.49921	0.13301	0.23480	0.49921	0.13009	0.23022	1.46606	10.45855	0.50222	0.13969	0.24513	0.50222	0.13667	0.24047
105	74	1.47647	10.61910	0.49921	0.13850	0.24330	0.49921	0.13511	0.23806	1.46606	10.06159	0.50222	0.14512	0.25346	0.50222	0.14164	0.24813
105	75	1.47647	10.17356	0.49921	0.14447	0.25246	0.49921	0.14055	0.24646	1.46606	9.66092	0.50222	0.15104	0.26244	0.50222	0.14702	0.25635
105	76	1.47647	9.72734	0.49921	0.15098	0.26235	0.49921	0.14643	0.25546	1.46606	9.25762	0.50222	0.15749	0.27213	0.50222	0.15283	0.26514
105	77	1.47647	9.28160	0.49921	0.15808	0.27301	0.49921	0.15279	0.26508	1.46606	8.85278	0.50222	0.16454	0.28258	0.50222	0.15913	0.27456
105	78	1.47647	8.83768	0.49921	0.16584	0.28450	0.49921	0.15966	0.27536	1.46606	8.44766	0.50222	0.17224	0.29386	0.50222	0.16593	0.28464

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
105	79	1.47647	8.39698	0.49921	0.17431	0.29687	0.49921	0.16709	0.28633	1.46606	8.04359	0.50222	0.18064	0.30601	0.50222	0.17329	0.29539
105	80	1.47647	7.96110	0.49921	0.18356	0.31018	0.49921	0.17510	0.29801	1.46606	7.64214	0.50222	0.18982	0.31908	0.50222	0.18122	0.30684
105	81	1.47647	7.53168	0.49921	0.19365	0.32447	0.49921	0.18372	0.31041	1.46606	7.24488	0.50222	0.19984	0.33312	0.50222	0.18977	0.31901
105	82	1.47647	7.11054	0.49921	0.20465	0.33976	0.49921	0.19299	0.32355	1.46606	6.85364	0.50222	0.21076	0.34815	0.50222	0.19896	0.33189
105	83	1.47647	6.69952	0.49921	0.21660	0.35608	0.49921	0.20293	0.33740	1.46606	6.47024	0.50222	0.22263	0.36418	0.50222	0.20882	0.34549
105	84	1.47647	6.30023	0.49921	0.22958	0.37342	0.49921	0.21355	0.35194	1.46606	6.09632	0.50222	0.23550	0.38123	0.50222	0.21934	0.35977
105	85	1.47647	5.91444	0.49921	0.24360	0.39177	0.49921	0.22485	0.36715	1.46606	5.73370	0.50222	0.24942	0.39926	0.50222	0.23055	0.37470
105	86	1.47647	5.54396	0.49921	0.25869	0.41104	0.49921	0.23682	0.38295	1.46606	5.38421	0.50222	0.26439	0.41821	0.50222	0.24240	0.39022
105	87	1.47647	5.19034	0.49921	0.27483	0.43117	0.49921	0.24942	0.39925	1.46606	5.04951	0.50222	0.28040	0.43799	0.50222	0.25489	0.40624
105	88	1.47647	4.85473	0.49921	0.29201	0.45202	0.49921	0.26262	0.41599	1.46606	4.73086	0.50222	0.29743	0.45849	0.50222	0.26797	0.42268
105	89	1.47647	4.53813	0.49921	0.31016	0.47347	0.49921	0.27637	0.43305	1.46606	4.42936	0.50222	0.31541	0.47956	0.50222	0.28160	0.43945
105	90	1.47647	4.24126	0.49921	0.32919	0.49533	0.49921	0.29062	0.45036	1.46606	4.14588	0.50222	0.33426	0.50104	0.50222	0.29571	0.45645
105	91	1.47647	3.96420	0.49921	0.34903	0.51745	0.49921	0.30534	0.46783	1.46606	3.88065	0.50222	0.35390	0.52279	0.50222	0.31029	0.47362
105	92	1.47647	3.70604	0.49921	0.36962	0.53974	0.49921	0.32054	0.48546	1.46606	3.63292	0.50222	0.37427	0.54469	0.50222	0.32533	0.49094
105	93	1.47647	3.46525	0.49921	0.39096	0.56214	0.49921	0.33624	0.50326	1.46606	3.40133	0.50222	0.39538	0.56670	0.50222	0.34087	0.50843
105	94	1.47647	3.23968	0.49921	0.41310	0.58467	0.49921	0.35250	0.52126	1.46606	3.18390	0.50222	0.41728	0.58884	0.50222	0.35697	0.52613
105	95	1.47647	3.02715	0.49921	0.43612	0.60736	0.49921	0.36938	0.53948	1.46606	2.97857	0.50222	0.44005	0.61116	0.50222	0.37368	0.54405
105	96	1.47647	2.82535	0.49921	0.46011	0.63024	0.49921	0.38681	0.55785	1.46606	2.78314	0.50222	0.46377	0.63367	0.50222	0.39094	0.56212
105	97	1.47647	2.63737	0.49921	0.48461	0.65285	0.49921	0.40463	0.57613	1.46606	2.60073	0.50222	0.48801	0.65592	0.50222	0.40858	0.58013
105	98	1.47647	2.46279	0.49921	0.50945	0.67501	0.49921	0.42273	0.59425	1.46606	2.43099	0.50222	0.51257	0.67775	0.50222	0.42651	0.59798
105	99	1.47647	2.30125	0.49921	0.53440	0.69656	0.49921	0.44101	0.61209	1.46606	2.27364	0.50222	0.53726	0.69898	0.50222	0.44462	0.61556
105	100	1.47647	2.15258	0.49921	0.55921	0.71730	0.49921	0.45934	0.62952	1.46606	2.12860	0.50222	0.56180	0.71943	0.50222	0.46278	0.63274
105	101	1.47647	2.01649	0.49921	0.58359	0.73705	0.49921	0.47756	0.64642	1.46606	1.99561	0.50222	0.58593	0.73891	0.50222	0.48084	0.64942
105	102	1.47647	1.89293	0.49921	0.60725	0.75564	0.49921	0.49553	0.66268	1.46606	1.87471	0.50222	0.60935	0.75726	0.50222	0.49865	0.66547
105	103	1.47647	1.78083	0.49921	0.63005	0.77304	0.49921	0.51317	0.67827	1.46606	1.76487	0.50222	0.63192	0.77445	0.50222	0.51614	0.68086
105	104	1.47647	1.67943	0.49921	0.65180	0.78920	0.49921	0.53036	0.69311	1.46606	1.66540	0.50222	0.65347	0.79042	0.50222	0.53318	0.69552
105	105	1.47647	1.58804	0.49921	0.67238	0.80410	0.49921	0.54698	0.70716	1.46606	1.57565	0.50222	0.67386	0.80515	0.50222	0.54966	0.70940
105	106	1.47647	1.50600	0.49921	0.69163	0.81771	0.49921	0.56288	0.72031	1.46606	1.49500	0.50222	0.69294	0.81862	0.50222	0.56544	0.72241
105	107	1.47647	1.43298	0.49921	0.70937	0.82998	0.49921	0.57785	0.73246	1.46606	1.42313	0.50222	0.71053	0.83077	0.50222	0.58031	0.73442
105	108	1.47647	1.36894	0.49921	0.72532	0.84079	0.49921	0.59155	0.74336	1.46606	1.36003	0.50222	0.72636	0.84150	0.50222	0.59391	0.74522
105	109	1.47647	1.31458	0.49921	0.73901	0.84992	0.49921	0.60335	0.75261	1.46606	1.30641	0.50222	0.73997	0.85055	0.50222	0.60565	0.75440
105	110	1.47647	1.27298	0.49921	0.74948	0.85680	0.49921	0.61230	0.75954	1.46606	1.26533	0.50222	0.75037	0.85739	0.50222	0.61456	0.76127
106	1	1.39842	26.62178	0.49592	0.05253	0.09981	0.49592	0.05252	0.09980	1.38923	22.51412	0.49901	0.06170	0.11624	0.49901	0.06169	0.11622
106	2	1.39842	26.56961	0.49592	0.05263	0.10000	0.49592	0.05263	0.09999	1.38923	22.48584	0.49901	0.06178	0.11637	0.49901	0.06177	0.11636
106	3	1.39842	26.51422	0.49592	0.05274	0.10020	0.49592	0.05274	0.10019	1.38923	22.45520	0.49901	0.06187	0.11652	0.49901	0.06186	0.11651
106	4	1.39842	26.45593	0.49592	0.05286	0.10041	0.49592	0.05285	0.10040	1.38923	22.42249	0.49901	0.06196	0.11668	0.49901	0.06195	0.11667

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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
106	5	1.39842	26.39526	0.49592	0.05298	0.10063	0.49592	0.05297	0.10062	1.38923	22.38814	0.49901	0.06205	0.11685	0.49901	0.06205	0.11684
106	6	1.39842	26.33222	0.49592	0.05311	0.10086	0.49592	0.05310	0.10085	1.38923	22.35215	0.49901	0.06215	0.11703	0.49901	0.06215	0.11702
106	7	1.39842	26.26662	0.49592	0.05324	0.10110	0.49592	0.05323	0.10109	1.38923	22.31437	0.49901	0.06226	0.11722	0.49901	0.06225	0.11720
106	8	1.39842	26.19847	0.49592	0.05338	0.10135	0.49592	0.05337	0.10134	1.38923	22.27480	0.49901	0.06237	0.11741	0.49901	0.06236	0.11740
106	9	1.39842	26.12745	0.49592	0.05352	0.10161	0.49592	0.05352	0.10160	1.38923	22.23319	0.49901	0.06248	0.11762	0.49901	0.06248	0.11761
106	10	1.39842	26.05351	0.49592	0.05367	0.10188	0.49592	0.05367	0.10187	1.38923	22.18946	0.49901	0.06261	0.11784	0.49901	0.06260	0.11783
106	11	1.39842	25.97700	0.49592	0.05383	0.10217	0.49592	0.05383	0.10215	1.38923	22.14392	0.49901	0.06274	0.11807	0.49901	0.06273	0.11805
106	12	1.39842	25.89730	0.49592	0.05400	0.10246	0.49592	0.05399	0.10245	1.38923	22.09606	0.49901	0.06287	0.11831	0.49901	0.06286	0.11829
106	13	1.39842	25.81474	0.49592	0.05417	0.10277	0.49592	0.05416	0.10276	1.38923	22.04614	0.49901	0.06301	0.11856	0.49901	0.06301	0.11854
106	14	1.39842	25.72901	0.49592	0.05435	0.10310	0.49592	0.05434	0.10308	1.38923	21.99389	0.49901	0.06316	0.11882	0.49901	0.06315	0.11880
106	15	1.39842	25.64035	0.49592	0.05454	0.10344	0.49592	0.05453	0.10342	1.38923	21.93952	0.49901	0.06332	0.11910	0.49901	0.06331	0.11908
106	16	1.39842	25.54880	0.49592	0.05473	0.10379	0.49592	0.05472	0.10376	1.38923	21.88305	0.49901	0.06348	0.11939	0.49901	0.06347	0.11936
106	17	1.39842	25.45467	0.49592	0.05494	0.10415	0.49592	0.05492	0.10412	1.38923	21.82476	0.49901	0.06365	0.11969	0.49901	0.06363	0.11965
106	18	1.39842	25.35821	0.49592	0.05515	0.10453	0.49592	0.05513	0.10450	1.38923	21.76485	0.49901	0.06383	0.12000	0.49901	0.06381	0.11996
106	19	1.39842	25.25875	0.49592	0.05536	0.10492	0.49592	0.05535	0.10489	1.38923	21.70276	0.49901	0.06401	0.12032	0.49901	0.06399	0.12028
106	20	1.39842	25.15564	0.49592	0.05559	0.10532	0.49592	0.05557	0.10529	1.38923	21.63792	0.49901	0.06420	0.12066	0.49901	0.06418	0.12062
106	21	1.39842	25.04833	0.49592	0.05583	0.10575	0.49592	0.05581	0.10572	1.38923	21.56986	0.49901	0.06440	0.12102	0.49901	0.06439	0.12098
106	22	1.39842	24.93660	0.49592	0.05608	0.10620	0.49592	0.05606	0.10617	1.38923	21.49836	0.49901	0.06462	0.12139	0.49901	0.06460	0.12136
106	23	1.39842	24.82004	0.49592	0.05634	0.10667	0.49592	0.05633	0.10665	1.38923	21.42306	0.49901	0.06485	0.12179	0.49901	0.06483	0.12176
106	24	1.39842	24.69862	0.49592	0.05662	0.10717	0.49592	0.05660	0.10714	1.38923	21.34391	0.49901	0.06509	0.12222	0.49901	0.06507	0.12219
106	25	1.39842	24.57203	0.49592	0.05691	0.10769	0.49592	0.05689	0.10766	1.38923	21.26064	0.49901	0.06534	0.12267	0.49901	0.06532	0.12264
106	26	1.39842	24.44053	0.49592	0.05722	0.10824	0.49592	0.05720	0.10821	1.38923	21.17342	0.49901	0.06561	0.12314	0.49901	0.06559	0.12311
106	27	1.39842	24.30438	0.49592	0.05754	0.10881	0.49592	0.05752	0.10878	1.38923	21.08250	0.49901	0.06589	0.12364	0.49901	0.06587	0.12360
106	28	1.39842	24.16342	0.49592	0.05787	0.10941	0.49592	0.05785	0.10937	1.38923	20.98768	0.49901	0.06619	0.12416	0.49901	0.06617	0.12412
106	29	1.39842	24.01762	0.49592	0.05822	0.11004	0.49592	0.05820	0.11000	1.38923	20.88895	0.49901	0.06650	0.12471	0.49901	0.06648	0.12467
106	30	1.39842	23.86654	0.49592	0.05859	0.11070	0.49592	0.05857	0.11065	1.38923	20.78588	0.49901	0.06683	0.12529	0.49901	0.06680	0.12524
106	31	1.39842	23.71037	0.49592	0.05898	0.11139	0.49592	0.05895	0.11134	1.38923	20.67862	0.49901	0.06718	0.12590	0.49901	0.06715	0.12585
106	32	1.39842	23.54876	0.49592	0.05938	0.11211	0.49592	0.05935	0.11205	1.38923	20.56684	0.49901	0.06754	0.12654	0.49901	0.06751	0.12648
106	33	1.39842	23.38162	0.49592	0.05981	0.11286	0.49592	0.05977	0.11281	1.38923	20.45044	0.49901	0.06793	0.12722	0.49901	0.06789	0.12715
106	34	1.39842	23.20856	0.49592	0.06025	0.11366	0.49592	0.06022	0.11359	1.38923	20.32903	0.49901	0.06833	0.12793	0.49901	0.06830	0.12786
106	35	1.39842	23.02940	0.49592	0.06072	0.11449	0.49592	0.06068	0.11442	1.38923	20.20243	0.49901	0.06876	0.12868	0.49901	0.06872	0.12860
106	36	1.39842	22.84408	0.49592	0.06121	0.11537	0.49592	0.06117	0.11529	1.38923	20.07055	0.49901	0.06921	0.12947	0.49901	0.06917	0.12939
106	37	1.39842	22.65215	0.49592	0.06173	0.11629	0.49592	0.06169	0.11621	1.38923	19.93297	0.49901	0.06969	0.13030	0.49901	0.06964	0.13022
106	38	1.39842	22.45348	0.49592	0.06228	0.11725	0.49592	0.06223	0.11717	1.38923	19.78951	0.49901	0.07020	0.13118	0.49901	0.07015	0.13110
106	39	1.39842	22.24766	0.49592	0.06285	0.11827	0.49592	0.06281	0.11819	1.38923	19.63978	0.49901	0.07073	0.13212	0.49901	0.07068	0.13203
106	40	1.39842	22.03447	0.49592	0.06346	0.11935	0.49592	0.06341	0.11926	1.38923	19.48352	0.49901	0.07130	0.13311	0.49901	0.07124	0.13301

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
106	41	1.39842	21.81357	0.49592	0.06410	0.12049	0.49592	0.06405	0.12039	1.38923	19.32040	0.49901	0.07190	0.13416	0.49901	0.07184	0.13405
106	42	1.39842	21.58485	0.49592	0.06478	0.12168	0.49592	0.06473	0.12158	1.38923	19.15023	0.49901	0.07254	0.13527	0.49901	0.07248	0.13516
106	43	1.39842	21.34779	0.49592	0.06550	0.12295	0.49592	0.06544	0.12284	1.38923	18.97251	0.49901	0.07322	0.13645	0.49901	0.07315	0.13632
106	44	1.39842	21.10218	0.49592	0.06626	0.12429	0.49592	0.06619	0.12416	1.38923	18.78697	0.49901	0.07394	0.13770	0.49901	0.07386	0.13756
106	45	1.39842	20.84782	0.49592	0.06707	0.12571	0.49592	0.06698	0.12556	1.38923	18.59337	0.49901	0.07471	0.13903	0.49901	0.07461	0.13886
106	46	1.39842	20.58697	0.49592	0.06792	0.12720	0.49592	0.06781	0.12701	1.38923	18.39367	0.49901	0.07552	0.14043	0.49901	0.07540	0.14023
106	47	1.39842	20.32000	0.49592	0.06881	0.12876	0.49592	0.06868	0.12853	1.38923	18.18814	0.49901	0.07637	0.14190	0.49901	0.07622	0.14165
106	48	1.39842	20.04764	0.49592	0.06974	0.13039	0.49592	0.06958	0.13011	1.38923	17.97738	0.49901	0.07726	0.14344	0.49901	0.07708	0.14314
106	49	1.39842	19.77090	0.49592	0.07072	0.13209	0.49592	0.07052	0.13175	1.38923	17.76227	0.49901	0.07819	0.14505	0.49901	0.07798	0.14468
106	50	1.39842	19.49116	0.49592	0.07173	0.13386	0.49592	0.07150	0.13346	1.38923	17.54401	0.49901	0.07916	0.14671	0.49901	0.07891	0.14628
106	51	1.39842	19.21029	0.49592	0.07278	0.13568	0.49592	0.07253	0.13524	1.38923	17.32430	0.49901	0.08017	0.14843	0.49901	0.07989	0.14797
106	52	1.39842	18.92146	0.49592	0.07388	0.13760	0.49592	0.07361	0.13713	1.38923	17.09693	0.49901	0.08123	0.15026	0.49901	0.08093	0.14975
106	53	1.39842	18.62485	0.49592	0.07506	0.13964	0.49592	0.07476	0.13912	1.38923	16.86201	0.49901	0.08236	0.15218	0.49901	0.08204	0.15163
106	54	1.39842	18.32038	0.49592	0.07630	0.14179	0.49592	0.07598	0.14122	1.38923	16.61938	0.49901	0.08356	0.15423	0.49901	0.08320	0.15363
106	55	1.39842	18.00819	0.49592	0.07762	0.14407	0.49592	0.07726	0.14344	1.38923	16.36911	0.49901	0.08483	0.15640	0.49901	0.08445	0.15574
106	56	1.39842	17.68820	0.49592	0.07903	0.14648	0.49592	0.07863	0.14580	1.38923	16.11103	0.49901	0.08619	0.15870	0.49901	0.08576	0.15798
106	57	1.39842	17.36037	0.49592	0.08051	0.14903	0.49592	0.08008	0.14829	1.38923	15.84506	0.49901	0.08763	0.16114	0.49901	0.08717	0.16036
106	58	1.39842	17.02468	0.49592	0.08210	0.15174	0.49592	0.08162	0.15092	1.38923	15.57108	0.49901	0.08917	0.16374	0.49901	0.08866	0.16288
106	59	1.39842	16.68091	0.49592	0.08379	0.15462	0.49592	0.08326	0.15373	1.38923	15.28882	0.49901	0.09081	0.16650	0.49901	0.09025	0.16556
106	60	1.39842	16.32913	0.49592	0.08559	0.15768	0.49592	0.08501	0.15670	1.38923	14.99826	0.49901	0.09256	0.16944	0.49901	0.09195	0.16842
106	61	1.39842	15.96913	0.49592	0.08751	0.16094	0.49592	0.08688	0.15987	1.38923	14.69911	0.49901	0.09444	0.17258	0.49901	0.09377	0.17146
106	62	1.39842	15.60088	0.49592	0.08957	0.16441	0.49592	0.08887	0.16324	1.38923	14.39128	0.49901	0.09645	0.17594	0.49901	0.09572	0.17471
106	63	1.39842	15.22446	0.49592	0.09178	0.16812	0.49592	0.09101	0.16683	1.38923	14.07472	0.49901	0.09862	0.17953	0.49901	0.09780	0.17818
106	64	1.39842	14.83980	0.49592	0.09415	0.17209	0.49592	0.09329	0.17067	1.38923	13.74931	0.49901	0.10094	0.18337	0.49901	0.10004	0.18189
106	65	1.39842	14.44688	0.49592	0.09670	0.17634	0.49592	0.09575	0.17476	1.38923	13.41490	0.49901	0.10344	0.18749	0.49901	0.10245	0.18585
106	66	1.39842	14.04613	0.49592	0.09944	0.18090	0.49592	0.09838	0.17914	1.38923	13.07182	0.49901	0.10614	0.19192	0.49901	0.10503	0.19010
106	67	1.39842	13.63788	0.49592	0.10240	0.18578	0.49592	0.10121	0.18382	1.38923	12.72027	0.49901	0.10906	0.19667	0.49901	0.10781	0.19464
106	68	1.39842	13.22255	0.49592	0.10560	0.19103	0.49592	0.10425	0.18882	1.38923	12.36057	0.49901	0.11221	0.20179	0.49901	0.11081	0.19951
106	69	1.39842	12.80079	0.49592	0.10906	0.19667	0.49592	0.10753	0.19418	1.38923	11.99324	0.49901	0.11563	0.20729	0.49901	0.11403	0.20472
106	70	1.39842	12.37331	0.49592	0.11280	0.20273	0.49592	0.11106	0.19991	1.38923	11.61885	0.49901	0.11932	0.21320	0.49901	0.11751	0.21031
106	71	1.39842	11.94070	0.49592	0.11685	0.20925	0.49592	0.11486	0.20606	1.38923	11.23789	0.49901	0.12333	0.21958	0.49901	0.12127	0.21630
106	72	1.39842	11.50357	0.49592	0.12125	0.21628	0.49592	0.11897	0.21264	1.38923	10.85087	0.49901	0.12768	0.22645	0.49901	0.12532	0.22273
106	73	1.39842	11.06278	0.49592	0.12603	0.22385	0.49592	0.12340	0.21969	1.38923	10.45855	0.49901	0.13242	0.23387	0.49901	0.12970	0.22963
106	74	1.39842	10.61910	0.49592	0.13123	0.23201	0.49592	0.12820	0.22726	1.38923	10.06159	0.49901	0.13757	0.24187	0.49901	0.13445	0.23703
106	75	1.39842	10.17356	0.49592	0.13690	0.24083	0.49592	0.13338	0.23537	1.38923	9.66092	0.49901	0.14320	0.25052	0.49901	0.13958	0.24497
106	76	1.39842	9.72734	0.49592	0.14308	0.25034	0.49592	0.13900	0.24407	1.38923	9.25762	0.49901	0.14933	0.25985	0.49901	0.14514	0.25348

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
106	77	1.39842	9.28160	0.49592	0.14983	0.26061	0.49592	0.14507	0.25338	1.38923	8.85278	0.49901	0.15603	0.26993	0.49901	0.15115	0.26261
106	78	1.39842	8.83768	0.49592	0.15720	0.27169	0.49592	0.15164	0.26335	1.38923	8.44766	0.49901	0.16334	0.28082	0.49901	0.15767	0.27239
106	79	1.39842	8.39698	0.49592	0.16525	0.28363	0.49592	0.15875	0.27400	1.38923	8.04359	0.49901	0.17134	0.29256	0.49901	0.16471	0.28283
106	80	1.39842	7.96110	0.49592	0.17405	0.29649	0.49592	0.16642	0.28535	1.38923	7.64214	0.49901	0.18008	0.30520	0.49901	0.17232	0.29398
106	81	1.39842	7.53168	0.49592	0.18366	0.31032	0.49592	0.17470	0.29743	1.38923	7.24488	0.49901	0.18962	0.31880	0.49901	0.18053	0.30584
106	82	1.39842	7.11054	0.49592	0.19413	0.32514	0.49592	0.18360	0.31024	1.38923	6.85364	0.49901	0.20003	0.33338	0.49901	0.18936	0.31843
106	83	1.39842	6.69952	0.49592	0.20553	0.34098	0.49592	0.19316	0.32378	1.38923	6.47024	0.49901	0.21136	0.34896	0.49901	0.19884	0.33173
106	84	1.39842	6.30023	0.49592	0.21792	0.35785	0.49592	0.20339	0.33803	1.38923	6.09632	0.49901	0.22366	0.36555	0.49901	0.20899	0.34573
106	85	1.39842	5.91444	0.49592	0.23132	0.37573	0.49592	0.21430	0.35296	1.38923	5.73370	0.49901	0.23697	0.38314	0.49901	0.21981	0.36040
106	86	1.39842	5.54396	0.49592	0.24576	0.39456	0.49592	0.22587	0.36850	1.38923	5.38421	0.49901	0.25130	0.40166	0.49901	0.23128	0.37568
106	87	1.39842	5.19034	0.49592	0.26124	0.41425	0.49592	0.23807	0.38458	1.38923	5.04951	0.49901	0.26666	0.42104	0.49901	0.24338	0.39149
106	88	1.39842	4.85473	0.49592	0.27773	0.43472	0.49592	0.25088	0.40112	1.38923	4.73086	0.49901	0.28302	0.44118	0.49901	0.25609	0.40775
106	89	1.39842	4.53813	0.49592	0.29519	0.45583	0.49592	0.26425	0.41803	1.38923	4.42936	0.49901	0.30034	0.46194	0.49901	0.26934	0.42438
106	90	1.39842	4.24126	0.49592	0.31354	0.47740	0.49592	0.27813	0.43521	1.38923	4.14588	0.49901	0.31853	0.48316	0.49901	0.28310	0.44127
106	91	1.39842	3.96420	0.49592	0.33271	0.49930	0.49592	0.29249	0.45260	1.38923	3.88065	0.49901	0.33752	0.50469	0.49901	0.29733	0.45837
106	92	1.39842	3.70604	0.49592	0.35266	0.52143	0.49592	0.30735	0.47019	1.38923	3.63292	0.49901	0.35726	0.52645	0.49901	0.31204	0.47566
106	93	1.39842	3.46525	0.49592	0.37338	0.54374	0.49592	0.32273	0.48797	1.38923	3.40133	0.49901	0.37778	0.54838	0.49901	0.32727	0.49315
106	94	1.39842	3.23968	0.49592	0.39494	0.56625	0.49592	0.33869	0.50600	1.38923	3.18390	0.49901	0.39911	0.57052	0.49901	0.34308	0.51089
106	95	1.39842	3.02715	0.49592	0.41743	0.58900	0.49592	0.35529	0.52430	1.38923	2.97857	0.49901	0.42137	0.59291	0.49901	0.35952	0.52889
106	96	1.39842	2.82535	0.49592	0.44095	0.61203	0.49592	0.37249	0.54279	1.38923	2.78314	0.49901	0.44465	0.61558	0.49901	0.37656	0.54710
106	97	1.39842	2.63737	0.49592	0.46506	0.63487	0.49592	0.39010	0.56125	1.38923	2.60073	0.49901	0.46850	0.63807	0.49901	0.39401	0.56529
106	98	1.39842	2.46279	0.49592	0.48960	0.65735	0.49592	0.40805	0.57959	1.38923	2.43099	0.49901	0.49278	0.66022	0.49901	0.41179	0.58336
106	99	1.39842	2.30125	0.49592	0.51435	0.67930	0.49592	0.42622	0.59769	1.38923	2.27364	0.49901	0.51728	0.68185	0.49901	0.42980	0.60120
106	100	1.39842	2.15258	0.49592	0.53905	0.70050	0.49592	0.44448	0.61541	1.38923	2.12860	0.49901	0.54173	0.70276	0.49901	0.44790	0.61869
106	101	1.39842	2.01649	0.49592	0.56344	0.72077	0.49592	0.46268	0.63265	1.38923	1.99561	0.49901	0.56588	0.72276	0.49901	0.46595	0.63569
106	102	1.39842	1.89293	0.49592	0.58721	0.73993	0.49592	0.48067	0.64926	1.38923	1.87471	0.49901	0.58941	0.74167	0.49901	0.48378	0.65210
106	103	1.39842	1.78083	0.49592	0.61020	0.75792	0.49592	0.49837	0.66522	1.38923	1.76487	0.49901	0.61218	0.75945	0.49901	0.50134	0.66786
106	104	1.39842	1.67943	0.49592	0.63224	0.77469	0.49592	0.51566	0.68044	1.38923	1.66540	0.49901	0.63402	0.77602	0.49901	0.51848	0.68290
106	105	1.39842	1.58804	0.49592	0.65317	0.79020	0.49592	0.53241	0.69487	1.38923	1.57565	0.49901	0.65476	0.79137	0.49901	0.53511	0.69716
106	106	1.39842	1.50600	0.49592	0.67283	0.80442	0.49592	0.54848	0.70841	1.38923	1.49500	0.49901	0.67426	0.80544	0.49901	0.55106	0.71056
106	107	1.39842	1.43298	0.49592	0.69102	0.81728	0.49592	0.56365	0.72094	1.38923	1.42313	0.49901	0.69230	0.81818	0.49901	0.56612	0.72296
106	108	1.39842	1.36894	0.49592	0.70745	0.82866	0.49592	0.57756	0.73222	1.38923	1.36003	0.49901	0.70860	0.82945	0.49901	0.57994	0.73413
106	109	1.39842	1.31458	0.49592	0.72160	0.83829	0.49592	0.58959	0.74181	1.38923	1.30641	0.49901	0.72267	0.83901	0.49901	0.59191	0.74365
106	110	1.39842	1.27298	0.49592	0.73246	0.84557	0.49592	0.59874	0.74902	1.38923	1.26533	0.49901	0.73346	0.84624	0.49901	0.60102	0.75080
107	1	1.32892	26.62178	0.49445	0.04992	0.09509	0.49445	0.04991	0.09508	1.32074	22.51412	0.49763	0.05866	0.11082	0.49763	0.05865	0.11081
107	2	1.32892	26.56961	0.49445	0.05002	0.09527	0.49445	0.05001	0.09526	1.32074	22.48584	0.49763	0.05874	0.11096	0.49763	0.05873	0.11094

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
107	3	1.32892	26.51422	0.49445	0.05012	0.09546	0.49445	0.05012	0.09545	1.32074	22.45520	0.49763	0.05882	0.11110	0.49763	0.05881	0.11109
107	4	1.32892	26.45593	0.49445	0.05023	0.09566	0.49445	0.05023	0.09565	1.32074	22.42249	0.49763	0.05890	0.11125	0.49763	0.05890	0.11124
107	5	1.32892	26.39526	0.49445	0.05035	0.09587	0.49445	0.05034	0.09586	1.32074	22.38814	0.49763	0.05899	0.11141	0.49763	0.05899	0.11140
107	6	1.32892	26.33222	0.49445	0.05047	0.09609	0.49445	0.05046	0.09608	1.32074	22.35215	0.49763	0.05909	0.11158	0.49763	0.05908	0.11157
107	7	1.32892	26.26662	0.49445	0.05059	0.09631	0.49445	0.05059	0.09630	1.32074	22.31437	0.49763	0.05919	0.11176	0.49763	0.05918	0.11175
107	8	1.32892	26.19847	0.49445	0.05072	0.09655	0.49445	0.05072	0.09654	1.32074	22.27480	0.49763	0.05929	0.11195	0.49763	0.05929	0.11194
107	9	1.32892	26.12745	0.49445	0.05086	0.09680	0.49445	0.05086	0.09679	1.32074	22.23319	0.49763	0.05940	0.11215	0.49763	0.05940	0.11214
107	10	1.32892	26.05351	0.49445	0.05101	0.09706	0.49445	0.05100	0.09705	1.32074	22.18946	0.49763	0.05952	0.11235	0.49763	0.05951	0.11234
107	11	1.32892	25.97700	0.49445	0.05116	0.09734	0.49445	0.05115	0.09732	1.32074	22.14392	0.49763	0.05964	0.11257	0.49763	0.05964	0.11256
107	12	1.32892	25.89730	0.49445	0.05131	0.09762	0.49445	0.05131	0.09761	1.32074	22.09606	0.49763	0.05977	0.11280	0.49763	0.05977	0.11279
107	13	1.32892	25.81474	0.49445	0.05148	0.09792	0.49445	0.05147	0.09790	1.32074	22.04614	0.49763	0.05991	0.11304	0.49763	0.05990	0.11303
107	14	1.32892	25.72901	0.49445	0.05165	0.09823	0.49445	0.05164	0.09821	1.32074	21.99389	0.49763	0.06005	0.11330	0.49763	0.06004	0.11328
107	15	1.32892	25.64035	0.49445	0.05183	0.09855	0.49445	0.05182	0.09853	1.32074	21.93952	0.49763	0.06020	0.11356	0.49763	0.06019	0.11354
107	16	1.32892	25.54880	0.49445	0.05201	0.09889	0.49445	0.05200	0.09886	1.32074	21.88305	0.49763	0.06035	0.11384	0.49763	0.06034	0.11381
107	17	1.32892	25.45467	0.49445	0.05221	0.09923	0.49445	0.05219	0.09921	1.32074	21.82476	0.49763	0.06051	0.11412	0.49763	0.06050	0.11409
107	18	1.32892	25.35821	0.49445	0.05240	0.09959	0.49445	0.05239	0.09956	1.32074	21.76485	0.49763	0.06068	0.11442	0.49763	0.06066	0.11439
107	19	1.32892	25.25875	0.49445	0.05261	0.09996	0.49445	0.05260	0.09993	1.32074	21.70276	0.49763	0.06085	0.11473	0.49763	0.06084	0.11470
107	20	1.32892	25.15564	0.49445	0.05283	0.10035	0.49445	0.05281	0.10032	1.32074	21.63792	0.49763	0.06104	0.11505	0.49763	0.06102	0.11502
107	21	1.32892	25.04833	0.49445	0.05305	0.10076	0.49445	0.05304	0.10073	1.32074	21.56986	0.49763	0.06123	0.11539	0.49763	0.06121	0.11536
107	22	1.32892	24.93660	0.49445	0.05329	0.10119	0.49445	0.05328	0.10116	1.32074	21.49836	0.49763	0.06143	0.11576	0.49763	0.06142	0.11573
107	23	1.32892	24.82004	0.49445	0.05354	0.10164	0.49445	0.05353	0.10162	1.32074	21.42306	0.49763	0.06165	0.11614	0.49763	0.06163	0.11611
107	24	1.32892	24.69862	0.49445	0.05380	0.10211	0.49445	0.05379	0.10209	1.32074	21.34391	0.49763	0.06188	0.11654	0.49763	0.06186	0.11652
107	25	1.32892	24.57203	0.49445	0.05408	0.10261	0.49445	0.05407	0.10259	1.32074	21.26064	0.49763	0.06212	0.11697	0.49763	0.06210	0.11695
107	26	1.32892	24.44053	0.49445	0.05437	0.10314	0.49445	0.05436	0.10311	1.32074	21.17342	0.49763	0.06238	0.11743	0.49763	0.06236	0.11740
107	27	1.32892	24.30438	0.49445	0.05468	0.10369	0.49445	0.05466	0.10365	1.32074	21.08250	0.49763	0.06265	0.11790	0.49763	0.06263	0.11787
107	28	1.32892	24.16342	0.49445	0.05500	0.10426	0.49445	0.05498	0.10422	1.32074	20.98768	0.49763	0.06293	0.11840	0.49763	0.06291	0.11837
107	29	1.32892	24.01762	0.49445	0.05533	0.10486	0.49445	0.05531	0.10482	1.32074	20.88895	0.49763	0.06323	0.11893	0.49763	0.06320	0.11889
107	30	1.32892	23.86654	0.49445	0.05568	0.10549	0.49445	0.05566	0.10544	1.32074	20.78588	0.49763	0.06354	0.11949	0.49763	0.06351	0.11944
107	31	1.32892	23.71037	0.49445	0.05605	0.10614	0.49445	0.05602	0.10610	1.32074	20.67862	0.49763	0.06387	0.12007	0.49763	0.06384	0.12002
107	32	1.32892	23.54876	0.49445	0.05643	0.10683	0.49445	0.05640	0.10678	1.32074	20.56684	0.49763	0.06421	0.12068	0.49763	0.06418	0.12063
107	33	1.32892	23.38162	0.49445	0.05683	0.10756	0.49445	0.05681	0.10750	1.32074	20.45044	0.49763	0.06458	0.12133	0.49763	0.06455	0.12127
107	34	1.32892	23.20856	0.49445	0.05726	0.10831	0.49445	0.05723	0.10826	1.32074	20.32903	0.49763	0.06497	0.12201	0.49763	0.06493	0.12194
107	35	1.32892	23.02940	0.49445	0.05770	0.10911	0.49445	0.05767	0.10905	1.32074	20.20243	0.49763	0.06537	0.12272	0.49763	0.06534	0.12266
107	36	1.32892	22.84408	0.49445	0.05817	0.10995	0.49445	0.05814	0.10988	1.32074	20.07055	0.49763	0.06580	0.12348	0.49763	0.06576	0.12341
107	37	1.32892	22.65215	0.49445	0.05866	0.11083	0.49445	0.05863	0.11076	1.32074	19.93297	0.49763	0.06626	0.12428	0.49763	0.06621	0.12420
107	38	1.32892	22.45348	0.49445	0.05918	0.11175	0.49445	0.05914	0.11168	1.32074	19.78951	0.49763	0.06674	0.12512	0.49763	0.06669	0.12504

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
107	39	1.32892	22.24766	0.49445	0.05973	0.11273	0.49445	0.05969	0.11265	1.32074	19.63978	0.49763	0.06724	0.12602	0.49763	0.06720	0.12593
107	40	1.32892	22.03447	0.49445	0.06031	0.11376	0.49445	0.06026	0.11367	1.32074	19.48352	0.49763	0.06778	0.12696	0.49763	0.06773	0.12687
107	41	1.32892	21.81357	0.49445	0.06092	0.11484	0.49445	0.06087	0.11475	1.32074	19.32040	0.49763	0.06836	0.12796	0.49763	0.06830	0.12787
107	42	1.32892	21.58485	0.49445	0.06156	0.11599	0.49445	0.06151	0.11589	1.32074	19.15023	0.49763	0.06896	0.12903	0.49763	0.06891	0.12893
107	43	1.32892	21.34779	0.49445	0.06225	0.11720	0.49445	0.06219	0.11710	1.32074	18.97251	0.49763	0.06961	0.13016	0.49763	0.06955	0.13005
107	44	1.32892	21.10218	0.49445	0.06297	0.11848	0.49445	0.06291	0.11837	1.32074	18.78697	0.49763	0.07030	0.13136	0.49763	0.07022	0.13123
107	45	1.32892	20.84782	0.49445	0.06374	0.11984	0.49445	0.06366	0.11970	1.32074	18.59337	0.49763	0.07103	0.13263	0.49763	0.07094	0.13248
107	46	1.32892	20.58697	0.49445	0.06454	0.12126	0.49445	0.06445	0.12109	1.32074	18.39367	0.49763	0.07180	0.13397	0.49763	0.07169	0.13379
107	47	1.32892	20.32000	0.49445	0.06539	0.12276	0.49445	0.06527	0.12255	1.32074	18.18814	0.49763	0.07261	0.13538	0.49763	0.07248	0.13516
107	48	1.32892	20.04764	0.49445	0.06628	0.12432	0.49445	0.06613	0.12406	1.32074	17.97738	0.49763	0.07345	0.13686	0.49763	0.07330	0.13658
107	49	1.32892	19.77090	0.49445	0.06720	0.12594	0.49445	0.06703	0.12563	1.32074	17.76227	0.49763	0.07434	0.13839	0.49763	0.07415	0.13806
107	50	1.32892	19.49116	0.49445	0.06817	0.12763	0.49445	0.06796	0.12727	1.32074	17.54401	0.49763	0.07526	0.13999	0.49763	0.07504	0.13960
107	51	1.32892	19.21029	0.49445	0.06916	0.12937	0.49445	0.06893	0.12898	1.32074	17.32430	0.49763	0.07622	0.14164	0.49763	0.07597	0.14121
107	52	1.32892	18.92146	0.49445	0.07021	0.13122	0.49445	0.06997	0.13079	1.32074	17.09693	0.49763	0.07723	0.14338	0.49763	0.07696	0.14292
107	53	1.32892	18.62485	0.49445	0.07133	0.13316	0.49445	0.07106	0.13269	1.32074	16.86201	0.49763	0.07830	0.14523	0.49763	0.07801	0.14473
107	54	1.32892	18.32038	0.49445	0.07251	0.13522	0.49445	0.07222	0.13471	1.32074	16.61938	0.49763	0.07944	0.14719	0.49763	0.07912	0.14664
107	55	1.32892	18.00819	0.49445	0.07377	0.13740	0.49445	0.07344	0.13684	1.32074	16.36911	0.49763	0.08065	0.14927	0.49763	0.08030	0.14867
107	56	1.32892	17.68820	0.49445	0.07510	0.13971	0.49445	0.07474	0.13909	1.32074	16.11103	0.49763	0.08194	0.15147	0.49763	0.08156	0.15082
107	57	1.32892	17.36037	0.49445	0.07652	0.14216	0.49445	0.07612	0.14148	1.32074	15.84506	0.49763	0.08332	0.15382	0.49763	0.08290	0.15310
107	58	1.32892	17.02468	0.49445	0.07802	0.14475	0.49445	0.07759	0.14401	1.32074	15.57108	0.49763	0.08478	0.15630	0.49763	0.08432	0.15552
107	59	1.32892	16.68091	0.49445	0.07963	0.14751	0.49445	0.07915	0.14670	1.32074	15.28882	0.49763	0.08634	0.15895	0.49763	0.08584	0.15810
107	60	1.32892	16.32913	0.49445	0.08134	0.15044	0.49445	0.08082	0.14955	1.32074	14.99826	0.49763	0.08801	0.16178	0.49763	0.08746	0.16084
107	61	1.32892	15.96913	0.49445	0.08317	0.15356	0.49445	0.08260	0.15259	1.32074	14.69911	0.49763	0.08979	0.16479	0.49763	0.08919	0.16377
107	62	1.32892	15.60088	0.49445	0.08512	0.15689	0.49445	0.08450	0.15582	1.32074	14.39128	0.49763	0.09171	0.16801	0.49763	0.09104	0.16689
107	63	1.32892	15.22446	0.49445	0.08722	0.16045	0.49445	0.08653	0.15927	1.32074	14.07472	0.49763	0.09376	0.17145	0.49763	0.09303	0.17022
107	64	1.32892	14.83980	0.49445	0.08948	0.16425	0.49445	0.08871	0.16296	1.32074	13.74931	0.49763	0.09597	0.17514	0.49763	0.09516	0.17379
107	65	1.32892	14.44688	0.49445	0.09190	0.16833	0.49445	0.09104	0.16689	1.32074	13.41490	0.49763	0.09836	0.17910	0.49763	0.09745	0.17760
107	66	1.32892	14.04613	0.49445	0.09451	0.17270	0.49445	0.09355	0.17110	1.32074	13.07182	0.49763	0.10092	0.18335	0.49763	0.09992	0.18168
107	67	1.32892	13.63788	0.49445	0.09733	0.17739	0.49445	0.09625	0.17560	1.32074	12.72027	0.49763	0.10370	0.18791	0.49763	0.10257	0.18606
107	68	1.32892	13.22255	0.49445	0.10037	0.18243	0.49445	0.09915	0.18042	1.32074	12.36057	0.49763	0.10670	0.19282	0.49763	0.10543	0.19075
107	69	1.32892	12.80079	0.49445	0.10366	0.18784	0.49445	0.10228	0.18557	1.32074	11.99324	0.49763	0.10995	0.19811	0.49763	0.10851	0.19577
107	70	1.32892	12.37331	0.49445	0.10721	0.19366	0.49445	0.10564	0.19110	1.32074	11.61885	0.49763	0.11346	0.20380	0.49763	0.11183	0.20116
107	71	1.32892	11.94070	0.49445	0.11107	0.19993	0.49445	0.10927	0.19702	1.32074	11.23789	0.49763	0.11728	0.20994	0.49763	0.11541	0.20694
107	72	1.32892	11.50357	0.49445	0.11525	0.20669	0.49445	0.11319	0.20337	1.32074	10.85087	0.49763	0.12142	0.21655	0.49763	0.11929	0.21315
107	73	1.32892	11.06278	0.49445	0.11980	0.21397	0.49445	0.11743	0.21018	1.32074	10.45855	0.49763	0.12593	0.22369	0.49763	0.12348	0.21981
107	74	1.32892	10.61910	0.49445	0.12475	0.22183	0.49445	0.12201	0.21749	1.32074	10.06159	0.49763	0.13084	0.23140	0.49763	0.12801	0.22697

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

PRE-REFORMED BENEFIT TIERS											POST-REFORMED BENEFIT TIERS						
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
107	75	1.32892	10.17356	0.49445	0.13015	0.23032	0.49445	0.12697	0.22533	1.32074	9.66092	0.49763	0.13619	0.23974	0.49763	0.13292	0.23466
107	76	1.32892	9.72734	0.49445	0.13604	0.23949	0.49445	0.13234	0.23375	1.32074	9.25762	0.49763	0.14204	0.24874	0.49763	0.13824	0.24291
107	77	1.32892	9.28160	0.49445	0.14246	0.24940	0.49445	0.13816	0.24277	1.32074	8.85278	0.49763	0.14842	0.25848	0.49763	0.14401	0.25176
107	78	1.32892	8.83768	0.49445	0.14949	0.26009	0.49445	0.14445	0.25244	1.32074	8.44766	0.49763	0.15540	0.26899	0.49763	0.15025	0.26125
107	79	1.32892	8.39698	0.49445	0.15716	0.27163	0.49445	0.15127	0.26279	1.32074	8.04359	0.49763	0.16303	0.28035	0.49763	0.15701	0.27141
107	80	1.32892	7.96110	0.49445	0.16555	0.28408	0.49445	0.15864	0.27384	1.32074	7.64214	0.49763	0.17137	0.29259	0.49763	0.16432	0.28226
107	81	1.32892	7.53168	0.49445	0.17472	0.29747	0.49445	0.16659	0.28560	1.32074	7.24488	0.49763	0.18048	0.30577	0.49763	0.17222	0.29383
107	82	1.32892	7.11054	0.49445	0.18473	0.31185	0.49445	0.17516	0.29811	1.32074	6.85364	0.49763	0.19042	0.31993	0.49763	0.18072	0.30612
107	83	1.32892	6.69952	0.49445	0.19562	0.32723	0.49445	0.18437	0.31134	1.32074	6.47024	0.49763	0.20126	0.33507	0.49763	0.18986	0.31913
107	84	1.32892	6.30023	0.49445	0.20747	0.34364	0.49445	0.19424	0.32530	1.32074	6.09632	0.49763	0.21303	0.35123	0.49763	0.19966	0.33286
107	85	1.32892	5.91444	0.49445	0.22030	0.36106	0.49445	0.20478	0.33994	1.32074	5.73370	0.49763	0.22578	0.36839	0.49763	0.21012	0.34727
107	86	1.32892	5.54396	0.49445	0.23415	0.37945	0.49445	0.21597	0.35523	1.32074	5.38421	0.49763	0.23953	0.38649	0.49763	0.22123	0.36230
107	87	1.32892	5.19034	0.49445	0.24901	0.39873	0.49445	0.22780	0.37107	1.32074	5.04951	0.49763	0.25429	0.40547	0.49763	0.23296	0.37789
107	88	1.32892	4.85473	0.49445	0.26486	0.41880	0.49445	0.24024	0.38741	1.32074	4.73086	0.49763	0.27003	0.42523	0.49763	0.24530	0.39397
107	89	1.32892	4.53813	0.49445	0.28168	0.43955	0.49445	0.25324	0.40414	1.32074	4.42936	0.49763	0.28672	0.44566	0.49763	0.25820	0.41043
107	90	1.32892	4.24126	0.49445	0.29939	0.46082	0.49445	0.26677	0.42118	1.32074	4.14588	0.49763	0.30428	0.46659	0.49763	0.27162	0.42720
107	91	1.32892	3.96420	0.49445	0.31792	0.48246	0.49445	0.28079	0.43847	1.32074	3.88065	0.49763	0.32265	0.48789	0.49763	0.28551	0.44420
107	92	1.32892	3.70604	0.49445	0.33725	0.50439	0.49445	0.29532	0.45597	1.32074	3.63292	0.49763	0.34180	0.50946	0.49763	0.29991	0.46143
107	93	1.32892	3.46525	0.49445	0.35737	0.52656	0.49445	0.31038	0.47372	1.32074	3.40133	0.49763	0.36173	0.53127	0.49763	0.31483	0.47889
107	94	1.32892	3.23968	0.49445	0.37836	0.54900	0.49445	0.32604	0.49175	1.32074	3.18390	0.49763	0.38251	0.55335	0.49763	0.33035	0.49663
107	95	1.32892	3.02715	0.49445	0.40031	0.57175	0.49445	0.34236	0.51009	1.32074	2.97857	0.49763	0.40425	0.57575	0.49763	0.34652	0.51469
107	96	1.32892	2.82535	0.49445	0.42335	0.59486	0.49445	0.35931	0.52867	1.32074	2.78314	0.49763	0.42705	0.59851	0.49763	0.36333	0.53300
107	97	1.32892	2.63737	0.49445	0.44703	0.61786	0.49445	0.37671	0.54726	1.32074	2.60073	0.49763	0.45050	0.62117	0.49763	0.38057	0.55133
107	98	1.32892	2.46279	0.49445	0.47122	0.64058	0.49445	0.39448	0.56578	1.32074	2.43099	0.49763	0.47445	0.64356	0.49763	0.39819	0.56958
107	99	1.32892	2.30125	0.49445	0.49571	0.66284	0.49445	0.41252	0.58409	1.32074	2.27364	0.49763	0.49870	0.66551	0.49763	0.41608	0.58765
107	100	1.32892	2.15258	0.49445	0.52025	0.68442	0.49445	0.43069	0.60207	1.32074	2.12860	0.49763	0.52300	0.68680	0.49763	0.43409	0.60539
107	101	1.32892	2.01649	0.49445	0.54457	0.70514	0.49445	0.44885	0.61959	1.32074	1.99561	0.49763	0.54709	0.70725	0.49763	0.45210	0.62268
107	102	1.32892	1.89293	0.49445	0.56836	0.72478	0.49445	0.46683	0.63652	1.32074	1.87471	0.49763	0.57065	0.72664	0.49763	0.46994	0.63940
107	103	1.32892	1.78083	0.49445	0.59147	0.74330	0.49445	0.48457	0.65281	1.32074	1.76487	0.49763	0.59354	0.74494	0.49763	0.48753	0.65549
107	104	1.32892	1.67943	0.49445	0.61370	0.76062	0.49445	0.50192	0.66837	1.32074	1.66540	0.49763	0.61558	0.76205	0.49763	0.50475	0.67088
107	105	1.32892	1.58804	0.49445	0.63490	0.77668	0.49445	0.51878	0.68316	1.32074	1.57565	0.49763	0.63659	0.77795	0.49763	0.52149	0.68550
107	106	1.32892	1.50600	0.49445	0.65489	0.79146	0.49445	0.53499	0.69706	1.32074	1.49500	0.49763	0.65641	0.79257	0.49763	0.53758	0.69925
107	107	1.32892	1.43298	0.49445	0.67345	0.80486	0.49445	0.55032	0.70994	1.32074	1.42313	0.49763	0.67483	0.80585	0.49763	0.55280	0.71201
107	108	1.32892	1.36894	0.49445	0.69027	0.81676	0.49445	0.56441	0.72157	1.32074	1.36003	0.49763	0.69153	0.81764	0.49763	0.56681	0.72352
107	109	1.32892	1.31458	0.49445	0.70483	0.82686	0.49445	0.57664	0.73148	1.32074	1.30641	0.49763	0.70599	0.82766	0.49763	0.57898	0.73336
107	110	1.32892	1.27298	0.49445	0.71603	0.83452	0.49445	0.58598	0.73895	1.32074	1.26533	0.49763	0.71713	0.83527	0.49763	0.58828	0.74077

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
108	1	1.26792	26.62178	0.49403	0.04763	0.09092	0.49403	0.04762	0.09091	1.26057	22.51412	0.49733	0.05599	0.10604	0.49733	0.05598	0.10603
108	2	1.26792	26.56961	0.49403	0.04772	0.09109	0.49403	0.04771	0.09108	1.26057	22.48584	0.49733	0.05606	0.10617	0.49733	0.05605	0.10616
108	3	1.26792	26.51422	0.49403	0.04782	0.09128	0.49403	0.04782	0.09127	1.26057	22.45520	0.49733	0.05614	0.10631	0.49733	0.05613	0.10630
108	4	1.26792	26.45593	0.49403	0.04793	0.09147	0.49403	0.04792	0.09146	1.26057	22.42249	0.49733	0.05622	0.10645	0.49733	0.05621	0.10644
108	5	1.26792	26.39526	0.49403	0.04804	0.09167	0.49403	0.04803	0.09166	1.26057	22.38814	0.49733	0.05630	0.10661	0.49733	0.05630	0.10660
108	6	1.26792	26.33222	0.49403	0.04815	0.09188	0.49403	0.04815	0.09187	1.26057	22.35215	0.49733	0.05640	0.10677	0.49733	0.05639	0.10676
108	7	1.26792	26.26662	0.49403	0.04827	0.09210	0.49403	0.04827	0.09209	1.26057	22.31437	0.49733	0.05649	0.10694	0.49733	0.05649	0.10693
108	8	1.26792	26.19847	0.49403	0.04840	0.09232	0.49403	0.04839	0.09232	1.26057	22.27480	0.49733	0.05659	0.10712	0.49733	0.05659	0.10711
108	9	1.26792	26.12745	0.49403	0.04853	0.09256	0.49403	0.04852	0.09256	1.26057	22.23319	0.49733	0.05670	0.10731	0.49733	0.05669	0.10730
108	10	1.26792	26.05351	0.49403	0.04867	0.09281	0.49403	0.04866	0.09281	1.26057	22.18946	0.49733	0.05681	0.10751	0.49733	0.05680	0.10750
108	11	1.26792	25.97700	0.49403	0.04881	0.09308	0.49403	0.04880	0.09307	1.26057	22.14392	0.49733	0.05693	0.10772	0.49733	0.05692	0.10771
108	12	1.26792	25.89730	0.49403	0.04896	0.09335	0.49403	0.04895	0.09334	1.26057	22.09606	0.49733	0.05705	0.10794	0.49733	0.05704	0.10793
108	13	1.26792	25.81474	0.49403	0.04912	0.09363	0.49403	0.04911	0.09362	1.26057	22.04614	0.49733	0.05718	0.10817	0.49733	0.05717	0.10816
108	14	1.26792	25.72901	0.49403	0.04928	0.09393	0.49403	0.04927	0.09392	1.26057	21.99389	0.49733	0.05731	0.10841	0.49733	0.05731	0.10840
108	15	1.26792	25.64035	0.49403	0.04945	0.09424	0.49403	0.04944	0.09422	1.26057	21.93952	0.49733	0.05746	0.10867	0.49733	0.05745	0.10865
108	16	1.26792	25.54880	0.49403	0.04963	0.09456	0.49403	0.04962	0.09454	1.26057	21.88305	0.49733	0.05760	0.10893	0.49733	0.05759	0.10891
108	17	1.26792	25.45467	0.49403	0.04981	0.09489	0.49403	0.04980	0.09487	1.26057	21.82476	0.49733	0.05776	0.10921	0.49733	0.05774	0.10918
108	18	1.26792	25.35821	0.49403	0.05000	0.09524	0.49403	0.04999	0.09521	1.26057	21.76485	0.49733	0.05792	0.10949	0.49733	0.05790	0.10946
108	19	1.26792	25.25875	0.49403	0.05020	0.09559	0.49403	0.05018	0.09557	1.26057	21.70276	0.49733	0.05808	0.10979	0.49733	0.05807	0.10976
108	20	1.26792	25.15564	0.49403	0.05040	0.09597	0.49403	0.05039	0.09594	1.26057	21.63792	0.49733	0.05826	0.11010	0.49733	0.05824	0.11007
108	21	1.26792	25.04833	0.49403	0.05062	0.09636	0.49403	0.05060	0.09633	1.26057	21.56986	0.49733	0.05844	0.11043	0.49733	0.05842	0.11040
108	22	1.26792	24.93660	0.49403	0.05084	0.09677	0.49403	0.05083	0.09675	1.26057	21.49836	0.49733	0.05863	0.11077	0.49733	0.05862	0.11075
108	23	1.26792	24.82004	0.49403	0.05108	0.09720	0.49403	0.05107	0.09718	1.26057	21.42306	0.49733	0.05884	0.11114	0.49733	0.05883	0.11112
108	24	1.26792	24.69862	0.49403	0.05133	0.09766	0.49403	0.05132	0.09763	1.26057	21.34391	0.49733	0.05906	0.11153	0.49733	0.05904	0.11151
108	25	1.26792	24.57203	0.49403	0.05160	0.09813	0.49403	0.05159	0.09811	1.26057	21.26064	0.49733	0.05929	0.11194	0.49733	0.05928	0.11192
108	26	1.26792	24.44053	0.49403	0.05188	0.09864	0.49403	0.05186	0.09861	1.26057	21.17342	0.49733	0.05953	0.11238	0.49733	0.05952	0.11235
108	27	1.26792	24.30438	0.49403	0.05217	0.09916	0.49403	0.05215	0.09913	1.26057	21.08250	0.49733	0.05979	0.11284	0.49733	0.05977	0.11280
108	28	1.26792	24.16342	0.49403	0.05247	0.09971	0.49403	0.05245	0.09968	1.26057	20.98768	0.49733	0.06006	0.11332	0.49733	0.06004	0.11328
108	29	1.26792	24.01762	0.49403	0.05279	0.10029	0.49403	0.05277	0.10025	1.26057	20.88895	0.49733	0.06034	0.11382	0.49733	0.06032	0.11378
108	30	1.26792	23.86654	0.49403	0.05312	0.10089	0.49403	0.05310	0.10085	1.26057	20.78588	0.49733	0.06064	0.11435	0.49733	0.06062	0.11431
108	31	1.26792	23.71037	0.49403	0.05347	0.10152	0.49403	0.05345	0.10148	1.26057	20.67862	0.49733	0.06096	0.11491	0.49733	0.06093	0.11487
108	32	1.26792	23.54876	0.49403	0.05384	0.10218	0.49403	0.05382	0.10214	1.26057	20.56684	0.49733	0.06129	0.11550	0.49733	0.06126	0.11545
108	33	1.26792	23.38162	0.49403	0.05423	0.10287	0.49403	0.05420	0.10283	1.26057	20.45044	0.49733	0.06164	0.11612	0.49733	0.06161	0.11607
108	34	1.26792	23.20856	0.49403	0.05463	0.10360	0.49403	0.05460	0.10355	1.26057	20.32903	0.49733	0.06201	0.11677	0.49733	0.06197	0.11672
108	35	1.26792	23.02940	0.49403	0.05505	0.10436	0.49403	0.05502	0.10431	1.26057	20.20243	0.49733	0.06239	0.11746	0.49733	0.06236	0.11740
108	36	1.26792	22.84408	0.49403	0.05550	0.10517	0.49403	0.05547	0.10511	1.26057	20.07055	0.49733	0.06280	0.11819	0.49733	0.06277	0.11812

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

EMPLOYEES

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
108	37	1.26792	22.65215	0.49403	0.05597	0.10601	0.49403	0.05594	0.10595	1.26057	19.93297	0.49733	0.06324	0.11895	0.49733	0.06320	0.11888
108	38	1.26792	22.45348	0.49403	0.05647	0.10690	0.49403	0.05643	0.10683	1.26057	19.78951	0.49733	0.06370	0.11976	0.49733	0.06366	0.11969
108	39	1.26792	22.24766	0.49403	0.05699	0.10783	0.49403	0.05695	0.10776	1.26057	19.63978	0.49733	0.06418	0.12062	0.49733	0.06414	0.12054
108	40	1.26792	22.03447	0.49403	0.05754	0.10882	0.49403	0.05750	0.10874	1.26057	19.48352	0.49733	0.06470	0.12153	0.49733	0.06465	0.12145
108	41	1.26792	21.81357	0.49403	0.05812	0.10986	0.49403	0.05808	0.10978	1.26057	19.32040	0.49733	0.06524	0.12249	0.49733	0.06519	0.12241
108	42	1.26792	21.58485	0.49403	0.05874	0.11096	0.49403	0.05869	0.11087	1.26057	19.15023	0.49733	0.06582	0.12351	0.49733	0.06577	0.12342
108	43	1.26792	21.34779	0.49403	0.05939	0.11212	0.49403	0.05934	0.11203	1.26057	18.97251	0.49733	0.06644	0.12460	0.49733	0.06638	0.12450
108	44	1.26792	21.10218	0.49403	0.06008	0.11335	0.49403	0.06002	0.11325	1.26057	18.78697	0.49733	0.06709	0.12575	0.49733	0.06703	0.12564
108	45	1.26792	20.84782	0.49403	0.06081	0.11465	0.49403	0.06074	0.11453	1.26057	18.59337	0.49733	0.06779	0.12697	0.49733	0.06771	0.12684
108	46	1.26792	20.58697	0.49403	0.06158	0.11602	0.49403	0.06150	0.11587	1.26057	18.39367	0.49733	0.06853	0.12826	0.49733	0.06843	0.12809
108	47	1.26792	20.32000	0.49403	0.06239	0.11745	0.49403	0.06228	0.11726	1.26057	18.18814	0.49733	0.06930	0.12961	0.49733	0.06918	0.12941
108	48	1.26792	20.04764	0.49403	0.06324	0.11895	0.49403	0.06310	0.11872	1.26057	17.97738	0.49733	0.07011	0.13103	0.49733	0.06996	0.13078
108	49	1.26792	19.77090	0.49403	0.06412	0.12051	0.49403	0.06396	0.12023	1.26057	17.76227	0.49733	0.07096	0.13251	0.49733	0.07078	0.13220
108	50	1.26792	19.49116	0.49403	0.06504	0.12213	0.49403	0.06485	0.12180	1.26057	17.54401	0.49733	0.07184	0.13404	0.49733	0.07163	0.13369
108	51	1.26792	19.21029	0.49403	0.06599	0.12381	0.49403	0.06578	0.12344	1.26057	17.32430	0.49733	0.07275	0.13563	0.49733	0.07252	0.13524
108	52	1.26792	18.92146	0.49403	0.06699	0.12557	0.49403	0.06677	0.12518	1.26057	17.09693	0.49733	0.07371	0.13730	0.49733	0.07347	0.13688
108	53	1.26792	18.62485	0.49403	0.06806	0.12744	0.49403	0.06781	0.12701	1.26057	16.86201	0.49733	0.07474	0.13908	0.49733	0.07447	0.13862
108	54	1.26792	18.32038	0.49403	0.06919	0.12942	0.49403	0.06892	0.12895	1.26057	16.61938	0.49733	0.07583	0.14096	0.49733	0.07553	0.14046
108	55	1.26792	18.00819	0.49403	0.07039	0.13151	0.49403	0.07009	0.13100	1.26057	16.36911	0.49733	0.07698	0.14296	0.49733	0.07666	0.14241
108	56	1.26792	17.68820	0.49403	0.07166	0.13373	0.49403	0.07133	0.13317	1.26057	16.11103	0.49733	0.07821	0.14508	0.49733	0.07786	0.14448
108	57	1.26792	17.36037	0.49403	0.07301	0.13608	0.49403	0.07265	0.13546	1.26057	15.84506	0.49733	0.07952	0.14733	0.49733	0.07914	0.14667
108	58	1.26792	17.02468	0.49403	0.07444	0.13857	0.49403	0.07405	0.13789	1.26057	15.57108	0.49733	0.08092	0.14972	0.49733	0.08050	0.14901
108	59	1.26792	16.68091	0.49403	0.07597	0.14122	0.49403	0.07555	0.14048	1.26057	15.28882	0.49733	0.08241	0.15227	0.49733	0.08195	0.15149
108	60	1.26792	16.32913	0.49403	0.07761	0.14404	0.49403	0.07714	0.14323	1.26057	14.99826	0.49733	0.08400	0.15498	0.49733	0.08350	0.15413
108	61	1.26792	15.96913	0.49403	0.07935	0.14704	0.49403	0.07883	0.14615	1.26057	14.69911	0.49733	0.08571	0.15788	0.49733	0.08516	0.15695
108	62	1.26792	15.60088	0.49403	0.08122	0.15024	0.49403	0.08065	0.14926	1.26057	14.39128	0.49733	0.08753	0.16098	0.49733	0.08693	0.15995
108	63	1.26792	15.22446	0.49403	0.08322	0.15366	0.49403	0.08259	0.15258	1.26057	14.07472	0.49733	0.08950	0.16429	0.49733	0.08883	0.16316
108	64	1.26792	14.83980	0.49403	0.08538	0.15732	0.49403	0.08468	0.15613	1.26057	13.74931	0.49733	0.09161	0.16784	0.49733	0.09087	0.16660
108	65	1.26792	14.44688	0.49403	0.08769	0.16124	0.49403	0.08691	0.15992	1.26057	13.41490	0.49733	0.09388	0.17165	0.49733	0.09306	0.17028
108	66	1.26792	14.04613	0.49403	0.09018	0.16544	0.49403	0.08931	0.16398	1.26057	13.07182	0.49733	0.09634	0.17574	0.49733	0.09542	0.17422
108	67	1.26792	13.63788	0.49403	0.09287	0.16996	0.49403	0.09189	0.16832	1.26057	12.72027	0.49733	0.09899	0.18014	0.49733	0.09796	0.17844
108	68	1.26792	13.22255	0.49403	0.09577	0.17481	0.49403	0.09467	0.17296	1.26057	12.36057	0.49733	0.10185	0.18487	0.49733	0.10069	0.18297
108	69	1.26792	12.80079	0.49403	0.09891	0.18002	0.49403	0.09766	0.17794	1.26057	11.99324	0.49733	0.10495	0.18997	0.49733	0.10364	0.18782
108	70	1.26792	12.37331	0.49403	0.10231	0.18563	0.49403	0.10088	0.18327	1.26057	11.61885	0.49733	0.10831	0.19545	0.49733	0.10682	0.19303
108	71	1.26792	11.94070	0.49403	0.10599	0.19167	0.49403	0.10436	0.18899	1.26057	11.23789	0.49733	0.11196	0.20137	0.49733	0.11026	0.19862
108	72	1.26792	11.50357	0.49403	0.10999	0.19818	0.49403	0.10811	0.19513	1.26057	10.85087	0.49733	0.11592	0.20775	0.49733	0.11397	0.20462

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
108	73	1.26792	11.06278	0.49403	0.11433	0.20520	0.49403	0.11217	0.20172	1.26057	10.45855	0.49733	0.12022	0.21464	0.49733	0.11799	0.21107
108	74	1.26792	10.61910	0.49403	0.11906	0.21279	0.49403	0.11656	0.20879	1.26057	10.06159	0.49733	0.12492	0.22209	0.49733	0.12234	0.21801
108	75	1.26792	10.17356	0.49403	0.12422	0.22099	0.49403	0.12132	0.21639	1.26057	9.66092	0.49733	0.13004	0.23014	0.49733	0.12705	0.22546
108	76	1.26792	9.72734	0.49403	0.12984	0.22984	0.49403	0.12648	0.22455	1.26057	9.25762	0.49733	0.13562	0.23885	0.49733	0.13216	0.23347
108	77	1.26792	9.28160	0.49403	0.13599	0.23942	0.49403	0.13206	0.23331	1.26057	8.85278	0.49733	0.14173	0.24827	0.49733	0.13770	0.24207
108	78	1.26792	8.83768	0.49403	0.14270	0.24976	0.49403	0.13811	0.24270	1.26057	8.44766	0.49733	0.14840	0.25845	0.49733	0.14370	0.25129
108	79	1.26792	8.39698	0.49403	0.15005	0.26094	0.49403	0.14466	0.25276	1.26057	8.04359	0.49733	0.15570	0.26945	0.49733	0.15021	0.26118
108	80	1.26792	7.96110	0.49403	0.15808	0.27300	0.49403	0.15176	0.26352	1.26057	7.64214	0.49733	0.16369	0.28133	0.49733	0.15725	0.27176
108	81	1.26792	7.53168	0.49403	0.16686	0.28599	0.49403	0.15942	0.27500	1.26057	7.24488	0.49733	0.17242	0.29412	0.49733	0.16485	0.28304
108	82	1.26792	7.11054	0.49403	0.17644	0.29995	0.49403	0.16768	0.28720	1.26057	6.85364	0.49733	0.18195	0.30788	0.49733	0.17306	0.29505
108	83	1.26792	6.69952	0.49403	0.18688	0.31492	0.49403	0.17657	0.30015	1.26057	6.47024	0.49733	0.19234	0.32262	0.49733	0.18189	0.30779
108	84	1.26792	6.30023	0.49403	0.19825	0.33090	0.49403	0.18611	0.31382	1.26057	6.09632	0.49733	0.20364	0.33837	0.49733	0.19136	0.32125
108	85	1.26792	5.91444	0.49403	0.21057	0.34789	0.49403	0.19631	0.32819	1.26057	5.73370	0.49733	0.21589	0.35511	0.49733	0.20149	0.33540
108	86	1.26792	5.54396	0.49403	0.22388	0.36585	0.49403	0.20716	0.34321	1.26057	5.38421	0.49733	0.22911	0.37281	0.49733	0.21226	0.35019
108	87	1.26792	5.19034	0.49403	0.23818	0.38472	0.49403	0.21864	0.35882	1.26057	5.04951	0.49733	0.24332	0.39140	0.49733	0.22366	0.36555
108	88	1.26792	4.85473	0.49403	0.25346	0.40441	0.49403	0.23073	0.37495	1.26057	4.73086	0.49733	0.25850	0.41080	0.49733	0.23566	0.38143
108	89	1.26792	4.53813	0.49403	0.26968	0.42480	0.49403	0.24339	0.39149	1.26057	4.42936	0.49733	0.27461	0.43089	0.49733	0.24822	0.39772
108	90	1.26792	4.24126	0.49403	0.28680	0.44575	0.49403	0.25658	0.40838	1.26057	4.14588	0.49733	0.29159	0.45152	0.49733	0.26131	0.41434
108	91	1.26792	3.96420	0.49403	0.30474	0.46712	0.49403	0.27027	0.42553	1.26057	3.88065	0.49733	0.30938	0.47256	0.49733	0.27489	0.43124
108	92	1.26792	3.70604	0.49403	0.32348	0.48883	0.49403	0.28448	0.44295	1.26057	3.63292	0.49733	0.32796	0.49393	0.49733	0.28897	0.44838
108	93	1.26792	3.46525	0.49403	0.34303	0.51083	0.49403	0.29923	0.46062	1.26057	3.40133	0.49733	0.34733	0.51559	0.49733	0.30359	0.46578
108	94	1.26792	3.23968	0.49403	0.36347	0.53315	0.49403	0.31459	0.47862	1.26057	3.18390	0.49733	0.36758	0.53756	0.49733	0.31883	0.48350
108	95	1.26792	3.02715	0.49403	0.38490	0.55585	0.49403	0.33064	0.49696	1.26057	2.97857	0.49733	0.38881	0.55992	0.49733	0.33473	0.50157
108	96	1.26792	2.82535	0.49403	0.40744	0.57898	0.49403	0.34734	0.51560	1.26057	2.78314	0.49733	0.41114	0.58271	0.49733	0.35130	0.51994
108	97	1.26792	2.63737	0.49403	0.43069	0.60208	0.49403	0.36452	0.53428	1.26057	2.60073	0.49733	0.43418	0.60547	0.49733	0.36833	0.53837
108	98	1.26792	2.46279	0.49403	0.45451	0.62496	0.49403	0.38211	0.55293	1.26057	2.43099	0.49733	0.45776	0.62804	0.49733	0.38577	0.55676
108	99	1.26792	2.30125	0.49403	0.47870	0.64746	0.49403	0.39999	0.57142	1.26057	2.27364	0.49733	0.48173	0.65022	0.49733	0.40351	0.57501
108	100	1.26792	2.15258	0.49403	0.50302	0.66935	0.49403	0.41805	0.58962	1.26057	2.12860	0.49733	0.50582	0.67182	0.49733	0.42143	0.59297
108	101	1.26792	2.01649	0.49403	0.52721	0.69043	0.49403	0.43614	0.60738	1.26057	1.99561	0.49733	0.52979	0.69263	0.49733	0.43937	0.61050
108	102	1.26792	1.89293	0.49403	0.55096	0.71048	0.49403	0.45409	0.62457	1.26057	1.87471	0.49733	0.55332	0.71244	0.49733	0.45718	0.62749
108	103	1.26792	1.78083	0.49403	0.57411	0.72944	0.49403	0.47183	0.64115	1.26057	1.76487	0.49733	0.57626	0.73117	0.49733	0.47479	0.64387
108	104	1.26792	1.67943	0.49403	0.59646	0.74723	0.49403	0.48922	0.65702	1.26057	1.66540	0.49733	0.59842	0.74876	0.49733	0.49205	0.65956
108	105	1.26792	1.58804	0.49403	0.61785	0.76379	0.49403	0.50616	0.67212	1.26057	1.57565	0.49733	0.61962	0.76514	0.49733	0.50886	0.67450
108	106	1.26792	1.50600	0.49403	0.63808	0.77906	0.49403	0.52246	0.68634	1.26057	1.49500	0.49733	0.63969	0.78026	0.49733	0.52506	0.68858
108	107	1.26792	1.43298	0.49403	0.65693	0.79295	0.49403	0.53793	0.69955	1.26057	1.42313	0.49733	0.65840	0.79402	0.49733	0.54042	0.70166
108	108	1.26792	1.36894	0.49403	0.67408	0.80531	0.49403	0.55218	0.71149	1.26057	1.36003	0.49733	0.67542	0.80627	0.49733	0.55459	0.71349

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
108	109	1.26792	1.31458	0.49403	0.68897	0.81585	0.49403	0.56459	0.72171	1.26057	1.30641	0.49733	0.69022	0.81672	0.49733	0.56694	0.72363
108	110	1.26792	1.27298	0.49403	0.70047	0.82385	0.49403	0.57408	0.72942	1.26057	1.26533	0.49733	0.70165	0.82467	0.49733	0.57640	0.73128
109	1	1.21619	26.62178	0.48656	0.04568	0.08738	0.48656	0.04568	0.08736	1.20948	22.51412	0.48862	0.05372	0.10196	0.48862	0.05371	0.10195
109	2	1.21619	26.56961	0.48656	0.04577	0.08754	0.48656	0.04577	0.08753	1.20948	22.48584	0.48862	0.05379	0.10209	0.48862	0.05378	0.10207
109	3	1.21619	26.51422	0.48656	0.04587	0.08771	0.48656	0.04586	0.08771	1.20948	22.45520	0.48862	0.05386	0.10222	0.48862	0.05386	0.10221
109	4	1.21619	26.45593	0.48656	0.04597	0.08790	0.48656	0.04597	0.08789	1.20948	22.42249	0.48862	0.05394	0.10236	0.48862	0.05394	0.10235
109	5	1.21619	26.39526	0.48656	0.04608	0.08809	0.48656	0.04607	0.08808	1.20948	22.38814	0.48862	0.05402	0.10251	0.48862	0.05402	0.10250
109	6	1.21619	26.33222	0.48656	0.04619	0.08829	0.48656	0.04618	0.08829	1.20948	22.35215	0.48862	0.05411	0.10266	0.48862	0.05410	0.10266
109	7	1.21619	26.26662	0.48656	0.04630	0.08850	0.48656	0.04630	0.08850	1.20948	22.31437	0.48862	0.05420	0.10283	0.48862	0.05420	0.10282
109	8	1.21619	26.19847	0.48656	0.04642	0.08872	0.48656	0.04642	0.08872	1.20948	22.27480	0.48862	0.05430	0.10300	0.48862	0.05429	0.10299
109	9	1.21619	26.12745	0.48656	0.04655	0.08896	0.48656	0.04654	0.08895	1.20948	22.23319	0.48862	0.05440	0.10319	0.48862	0.05439	0.10318
109	10	1.21619	26.05351	0.48656	0.04668	0.08920	0.48656	0.04668	0.08919	1.20948	22.18946	0.48862	0.05451	0.10338	0.48862	0.05450	0.10337
109	11	1.21619	25.97700	0.48656	0.04682	0.08945	0.48656	0.04681	0.08944	1.20948	22.14392	0.48862	0.05462	0.10358	0.48862	0.05461	0.10357
109	12	1.21619	25.89730	0.48656	0.04696	0.08971	0.48656	0.04696	0.08970	1.20948	22.09606	0.48862	0.05474	0.10379	0.48862	0.05473	0.10378
109	13	1.21619	25.81474	0.48656	0.04711	0.08998	0.48656	0.04711	0.08997	1.20948	22.04614	0.48862	0.05486	0.10402	0.48862	0.05485	0.10400
109	14	1.21619	25.72901	0.48656	0.04727	0.09027	0.48656	0.04726	0.09026	1.20948	21.99389	0.48862	0.05499	0.10425	0.48862	0.05498	0.10424
109	15	1.21619	25.64035	0.48656	0.04743	0.09057	0.48656	0.04742	0.09055	1.20948	21.93952	0.48862	0.05513	0.10449	0.48862	0.05512	0.10448
109	16	1.21619	25.54880	0.48656	0.04760	0.09088	0.48656	0.04759	0.09086	1.20948	21.88305	0.48862	0.05527	0.10475	0.48862	0.05526	0.10473
109	17	1.21619	25.45467	0.48656	0.04778	0.09120	0.48656	0.04777	0.09118	1.20948	21.82476	0.48862	0.05542	0.10501	0.48862	0.05540	0.10499
109	18	1.21619	25.35821	0.48656	0.04796	0.09153	0.48656	0.04795	0.09151	1.20948	21.76485	0.48862	0.05557	0.10529	0.48862	0.05555	0.10526
109	19	1.21619	25.25875	0.48656	0.04815	0.09187	0.48656	0.04814	0.09185	1.20948	21.70276	0.48862	0.05573	0.10557	0.48862	0.05571	0.10555
109	20	1.21619	25.15564	0.48656	0.04835	0.09223	0.48656	0.04833	0.09221	1.20948	21.63792	0.48862	0.05590	0.10587	0.48862	0.05588	0.10585
109	21	1.21619	25.04833	0.48656	0.04855	0.09261	0.48656	0.04854	0.09259	1.20948	21.56986	0.48862	0.05607	0.10619	0.48862	0.05606	0.10616
109	22	1.21619	24.93660	0.48656	0.04877	0.09301	0.48656	0.04876	0.09298	1.20948	21.49836	0.48862	0.05626	0.10652	0.48862	0.05624	0.10650
109	23	1.21619	24.82004	0.48656	0.04900	0.09342	0.48656	0.04899	0.09340	1.20948	21.42306	0.48862	0.05646	0.10688	0.48862	0.05644	0.10685
109	24	1.21619	24.69862	0.48656	0.04924	0.09386	0.48656	0.04923	0.09384	1.20948	21.34391	0.48862	0.05667	0.10725	0.48862	0.05665	0.10723
109	25	1.21619	24.57203	0.48656	0.04949	0.09432	0.48656	0.04948	0.09430	1.20948	21.26064	0.48862	0.05689	0.10765	0.48862	0.05687	0.10763
109	26	1.21619	24.44053	0.48656	0.04976	0.09480	0.48656	0.04975	0.09478	1.20948	21.17342	0.48862	0.05712	0.10807	0.48862	0.05711	0.10804
109	27	1.21619	24.30438	0.48656	0.05004	0.09531	0.48656	0.05002	0.09528	1.20948	21.08250	0.48862	0.05737	0.10851	0.48862	0.05735	0.10848
109	28	1.21619	24.16342	0.48656	0.05033	0.09584	0.48656	0.05031	0.09581	1.20948	20.98768	0.48862	0.05763	0.10897	0.48862	0.05761	0.10894
109	29	1.21619	24.01762	0.48656	0.05064	0.09639	0.48656	0.05062	0.09636	1.20948	20.88895	0.48862	0.05790	0.10946	0.48862	0.05788	0.10943
109	30	1.21619	23.86654	0.48656	0.05096	0.09697	0.48656	0.05094	0.09694	1.20948	20.78588	0.48862	0.05819	0.10997	0.48862	0.05816	0.10993
109	31	1.21619	23.71037	0.48656	0.05129	0.09758	0.48656	0.05127	0.09754	1.20948	20.67862	0.48862	0.05849	0.11051	0.48862	0.05846	0.11047
109	32	1.21619	23.54876	0.48656	0.05164	0.09822	0.48656	0.05162	0.09818	1.20948	20.56684	0.48862	0.05881	0.11108	0.48862	0.05878	0.11103
109	33	1.21619	23.38162	0.48656	0.05201	0.09888	0.48656	0.05199	0.09884	1.20948	20.45044	0.48862	0.05914	0.11168	0.48862	0.05911	0.11163
109	34	1.21619	23.20856	0.48656	0.05240	0.09958	0.48656	0.05237	0.09954	1.20948	20.32903	0.48862	0.05949	0.11231	0.48862	0.05946	0.11225

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
109	35	1.21619	23.02940	0.48656	0.05281	0.10032	0.48656	0.05278	0.10027	1.20948	20.20243	0.48862	0.05987	0.11297	0.48862	0.05983	0.11291
109	36	1.21619	22.84408	0.48656	0.05324	0.10109	0.48656	0.05321	0.10104	1.20948	20.07055	0.48862	0.06026	0.11367	0.48862	0.06023	0.11361
109	37	1.21619	22.65215	0.48656	0.05369	0.10190	0.48656	0.05366	0.10185	1.20948	19.93297	0.48862	0.06068	0.11441	0.48862	0.06064	0.11434
109	38	1.21619	22.45348	0.48656	0.05416	0.10276	0.48656	0.05413	0.10270	1.20948	19.78951	0.48862	0.06111	0.11519	0.48862	0.06108	0.11512
109	39	1.21619	22.24766	0.48656	0.05466	0.10366	0.48656	0.05463	0.10360	1.20948	19.63978	0.48862	0.06158	0.11602	0.48862	0.06154	0.11595
109	40	1.21619	22.03447	0.48656	0.05519	0.10461	0.48656	0.05515	0.10454	1.20948	19.48352	0.48862	0.06207	0.11689	0.48862	0.06203	0.11682
109	41	1.21619	21.81357	0.48656	0.05575	0.10561	0.48656	0.05571	0.10554	1.20948	19.32040	0.48862	0.06260	0.11782	0.48862	0.06255	0.11774
109	42	1.21619	21.58485	0.48656	0.05634	0.10667	0.48656	0.05630	0.10660	1.20948	19.15023	0.48862	0.06315	0.11881	0.48862	0.06311	0.11872
109	43	1.21619	21.34779	0.48656	0.05697	0.10779	0.48656	0.05692	0.10771	1.20948	18.97251	0.48862	0.06375	0.11985	0.48862	0.06369	0.11976
109	44	1.21619	21.10218	0.48656	0.05763	0.10898	0.48656	0.05758	0.10888	1.20948	18.78697	0.48862	0.06437	0.12096	0.48862	0.06432	0.12086
109	45	1.21619	20.84782	0.48656	0.05833	0.11023	0.48656	0.05827	0.11012	1.20948	18.59337	0.48862	0.06504	0.12214	0.48862	0.06497	0.12202
109	46	1.21619	20.58697	0.48656	0.05907	0.11155	0.48656	0.05899	0.11141	1.20948	18.39367	0.48862	0.06575	0.12339	0.48862	0.06566	0.12323
109	47	1.21619	20.32000	0.48656	0.05985	0.11293	0.48656	0.05975	0.11276	1.20948	18.18814	0.48862	0.06649	0.12469	0.48862	0.06638	0.12450
109	48	1.21619	20.04764	0.48656	0.06066	0.11438	0.48656	0.06054	0.11416	1.20948	17.97738	0.48862	0.06727	0.12606	0.48862	0.06714	0.12582
109	49	1.21619	19.77090	0.48656	0.06150	0.11588	0.48656	0.06136	0.11562	1.20948	17.76227	0.48862	0.06808	0.12748	0.48862	0.06792	0.12720
109	50	1.21619	19.49116	0.48656	0.06239	0.11744	0.48656	0.06221	0.11714	1.20948	17.54401	0.48862	0.06893	0.12896	0.48862	0.06874	0.12863
109	51	1.21619	19.21029	0.48656	0.06330	0.11906	0.48656	0.06311	0.11872	1.20948	17.32430	0.48862	0.06980	0.13049	0.48862	0.06959	0.13013
109	52	1.21619	18.92146	0.48656	0.06426	0.12076	0.48656	0.06405	0.12040	1.20948	17.09693	0.48862	0.07073	0.13211	0.48862	0.07050	0.13172
109	53	1.21619	18.62485	0.48656	0.06528	0.12257	0.48656	0.06506	0.12217	1.20948	16.86201	0.48862	0.07171	0.13382	0.48862	0.07146	0.13340
109	54	1.21619	18.32038	0.48656	0.06637	0.12447	0.48656	0.06612	0.12404	1.20948	16.61938	0.48862	0.07275	0.13564	0.48862	0.07249	0.13517
109	55	1.21619	18.00819	0.48656	0.06752	0.12649	0.48656	0.06724	0.12601	1.20948	16.36911	0.48862	0.07386	0.13757	0.48862	0.07357	0.13706
109	56	1.21619	17.68820	0.48656	0.06873	0.12863	0.48656	0.06844	0.12810	1.20948	16.11103	0.48862	0.07505	0.13961	0.48862	0.07472	0.13906
109	57	1.21619	17.36037	0.48656	0.07003	0.13089	0.48656	0.06970	0.13032	1.20948	15.84506	0.48862	0.07630	0.14179	0.48862	0.07595	0.14118
109	58	1.21619	17.02468	0.48656	0.07141	0.13330	0.48656	0.07105	0.13267	1.20948	15.57108	0.48862	0.07764	0.14410	0.48862	0.07726	0.14343
109	59	1.21619	16.68091	0.48656	0.07288	0.13585	0.48656	0.07248	0.13517	1.20948	15.28882	0.48862	0.07907	0.14656	0.48862	0.07865	0.14583
109	60	1.21619	16.32913	0.48656	0.07444	0.13857	0.48656	0.07401	0.13782	1.20948	14.99826	0.48862	0.08060	0.14918	0.48862	0.08014	0.14838
109	61	1.21619	15.96913	0.48656	0.07612	0.14147	0.48656	0.07564	0.14064	1.20948	14.69911	0.48862	0.08224	0.15198	0.48862	0.08173	0.15111
109	62	1.21619	15.60088	0.48656	0.07791	0.14456	0.48656	0.07739	0.14365	1.20948	14.39128	0.48862	0.08399	0.15497	0.48862	0.08343	0.15401
109	63	1.21619	15.22446	0.48656	0.07983	0.14786	0.48656	0.07925	0.14686	1.20948	14.07472	0.48862	0.08587	0.15817	0.48862	0.08526	0.15712
109	64	1.21619	14.83980	0.48656	0.08190	0.15139	0.48656	0.08125	0.15029	1.20948	13.74931	0.48862	0.08790	0.16160	0.48862	0.08722	0.16045
109	65	1.21619	14.44688	0.48656	0.08412	0.15518	0.48656	0.08340	0.15396	1.20948	13.41490	0.48862	0.09008	0.16528	0.48862	0.08933	0.16401
109	66	1.21619	14.04613	0.48656	0.08651	0.15924	0.48656	0.08571	0.15788	1.20948	13.07182	0.48862	0.09244	0.16924	0.48862	0.09160	0.16782
109	67	1.21619	13.63788	0.48656	0.08909	0.16360	0.48656	0.08819	0.16208	1.20948	12.72027	0.48862	0.09498	0.17349	0.48862	0.09404	0.17191
109	68	1.21619	13.22255	0.48656	0.09188	0.16829	0.48656	0.09086	0.16658	1.20948	12.36057	0.48862	0.09773	0.17807	0.48862	0.09667	0.17629
109	69	1.21619	12.80079	0.48656	0.09489	0.17333	0.48656	0.09373	0.17140	1.20948	11.99324	0.48862	0.10071	0.18299	0.48862	0.09950	0.18100
109	70	1.21619	12.37331	0.48656	0.09815	0.17875	0.48656	0.09683	0.17656	1.20948	11.61885	0.48862	0.10394	0.18830	0.48862	0.10256	0.18605

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DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
109	71	1.21619	11.94070	0.48656	0.10168	0.18459	0.48656	0.10017	0.18211	1.20948	11.23789	0.48862	0.10744	0.19403	0.48862	0.10587	0.19147
109	72	1.21619	11.50357	0.48656	0.10552	0.19089	0.48656	0.10379	0.18806	1.20948	10.85087	0.48862	0.11124	0.20021	0.48862	0.10944	0.19729
109	73	1.21619	11.06278	0.48656	0.10969	0.19769	0.48656	0.10770	0.19445	1.20948	10.45855	0.48862	0.11538	0.20688	0.48862	0.11331	0.20356
109	74	1.21619	10.61910	0.48656	0.11423	0.20504	0.48656	0.11193	0.20132	1.20948	10.06159	0.48862	0.11988	0.21410	0.48862	0.11750	0.21029
109	75	1.21619	10.17356	0.48656	0.11918	0.21298	0.48656	0.11651	0.20870	1.20948	9.66092	0.48862	0.12480	0.22191	0.48862	0.12204	0.21754
109	76	1.21619	9.72734	0.48656	0.12459	0.22157	0.48656	0.12148	0.21664	1.20948	9.25762	0.48862	0.13017	0.23035	0.48862	0.12697	0.22533
109	77	1.21619	9.28160	0.48656	0.13049	0.23085	0.48656	0.12686	0.22516	1.20948	8.85278	0.48862	0.13604	0.23949	0.48862	0.13231	0.23370
109	78	1.21619	8.83768	0.48656	0.13694	0.24089	0.48656	0.13270	0.23430	1.20948	8.44766	0.48862	0.14245	0.24938	0.48862	0.13810	0.24269
109	79	1.21619	8.39698	0.48656	0.14400	0.25175	0.48656	0.13902	0.24411	1.20948	8.04359	0.48862	0.14947	0.26007	0.48862	0.14439	0.25234
109	80	1.21619	7.96110	0.48656	0.15172	0.26347	0.48656	0.14587	0.25460	1.20948	7.64214	0.48862	0.15715	0.27162	0.48862	0.15119	0.26266
109	81	1.21619	7.53168	0.48656	0.16016	0.27610	0.48656	0.15328	0.26581	1.20948	7.24488	0.48862	0.16555	0.28407	0.48862	0.15854	0.27369
109	82	1.21619	7.11054	0.48656	0.16939	0.28970	0.48656	0.16127	0.27775	1.20948	6.85364	0.48862	0.17473	0.29748	0.48862	0.16648	0.28545
109	83	1.21619	6.69952	0.48656	0.17944	0.30428	0.48656	0.16988	0.29042	1.20948	6.47024	0.48862	0.18473	0.31186	0.48862	0.17504	0.29793
109	84	1.21619	6.30023	0.48656	0.19039	0.31988	0.48656	0.17913	0.30383	1.20948	6.09632	0.48862	0.19562	0.32723	0.48862	0.18422	0.31113
109	85	1.21619	5.91444	0.48656	0.20227	0.33648	0.48656	0.18902	0.31794	1.20948	5.73370	0.48862	0.20744	0.34360	0.48862	0.19405	0.32503
109	86	1.21619	5.54396	0.48656	0.21511	0.35406	0.48656	0.19956	0.33272	1.20948	5.38421	0.48862	0.22020	0.36093	0.48862	0.20452	0.33959
109	87	1.21619	5.19034	0.48656	0.22892	0.37255	0.48656	0.21072	0.34810	1.20948	5.04951	0.48862	0.23393	0.37916	0.48862	0.21561	0.35473
109	88	1.21619	4.85473	0.48656	0.24369	0.39188	0.48656	0.22250	0.36401	1.20948	4.73086	0.48862	0.24861	0.39822	0.48862	0.22730	0.37041
109	89	1.21619	4.53813	0.48656	0.25939	0.41194	0.48656	0.23484	0.38036	1.20948	4.42936	0.48862	0.26421	0.41798	0.48862	0.23956	0.38652
109	90	1.21619	4.24126	0.48656	0.27598	0.43258	0.48656	0.24772	0.39708	1.20948	4.14588	0.48862	0.28067	0.43832	0.48862	0.25234	0.40299
109	91	1.21619	3.96420	0.48656	0.29339	0.45368	0.48656	0.26111	0.41409	1.20948	3.88065	0.48862	0.29795	0.45911	0.48862	0.26562	0.41975
109	92	1.21619	3.70604	0.48656	0.31160	0.47515	0.48656	0.27501	0.43139	1.20948	3.63292	0.48862	0.31601	0.48026	0.48862	0.27941	0.43679
109	93	1.21619	3.46525	0.48656	0.33063	0.49696	0.48656	0.28947	0.44897	1.20948	3.40133	0.48862	0.33488	0.50174	0.48862	0.29375	0.45411
109	94	1.21619	3.23968	0.48656	0.35057	0.51914	0.48656	0.30455	0.46691	1.20948	3.18390	0.48862	0.35464	0.52359	0.48862	0.30871	0.47177
109	95	1.21619	3.02715	0.48656	0.37151	0.54175	0.48656	0.32033	0.48522	1.20948	2.97857	0.48862	0.37539	0.54586	0.48862	0.32435	0.48983
109	96	1.21619	2.82535	0.48656	0.39359	0.56485	0.48656	0.33678	0.50387	1.20948	2.78314	0.48862	0.39727	0.56864	0.48862	0.34067	0.50821
109	97	1.21619	2.63737	0.48656	0.41641	0.58798	0.48656	0.35373	0.52260	1.20948	2.60073	0.48862	0.41989	0.59144	0.48862	0.35749	0.52669
109	98	1.21619	2.46279	0.48656	0.43985	0.61097	0.48656	0.37112	0.54134	1.20948	2.43099	0.48862	0.44312	0.61411	0.48862	0.37474	0.54518
109	99	1.21619	2.30125	0.48656	0.46373	0.63363	0.48656	0.38884	0.55995	1.20948	2.27364	0.48862	0.46678	0.63647	0.48862	0.39232	0.56355
109	100	1.21619	2.15258	0.48656	0.48781	0.65574	0.48656	0.40677	0.57830	1.20948	2.12860	0.48862	0.49064	0.65829	0.48862	0.41011	0.58167
109	101	1.21619	2.01649	0.48656	0.51183	0.67710	0.48656	0.42475	0.59625	1.20948	1.99561	0.48862	0.51444	0.67938	0.48862	0.42796	0.59940
109	102	1.21619	1.89293	0.48656	0.53548	0.69747	0.48656	0.44264	0.61366	1.20948	1.87471	0.48862	0.53788	0.69951	0.48862	0.44572	0.61660
109	103	1.21619	1.78083	0.48656	0.55860	0.71680	0.48656	0.46035	0.63047	1.20948	1.76487	0.48862	0.56080	0.71861	0.48862	0.46330	0.63322
109	104	1.21619	1.67943	0.48656	0.58100	0.73498	0.48656	0.47775	0.64659	1.20948	1.66540	0.48862	0.58301	0.73659	0.48862	0.48057	0.64917
109	105	1.21619	1.58804	0.48656	0.60249	0.75194	0.48656	0.49472	0.66196	1.20948	1.57565	0.48862	0.60433	0.75337	0.48862	0.49742	0.66437
109	106	1.21619	1.50600	0.48656	0.62289	0.76763	0.48656	0.51109	0.67646	1.20948	1.49500	0.48862	0.62457	0.76890	0.48862	0.51369	0.67872

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
109	107	1.21619	1.43298	0.48656	0.64196	0.78194	0.48656	0.52665	0.68994	1.20948	1.42313	0.48862	0.64349	0.78308	0.48862	0.52915	0.69208
109	108	1.21619	1.36894	0.48656	0.65936	0.79471	0.48656	0.54102	0.70216	1.20948	1.36003	0.48862	0.66077	0.79574	0.48862	0.54344	0.70419
109	109	1.21619	1.31458	0.48656	0.67451	0.80562	0.48656	0.55357	0.71264	1.20948	1.30641	0.48862	0.67583	0.80656	0.48862	0.55593	0.71459
109	110	1.21619	1.27298	0.48656	0.68625	0.81394	0.48656	0.56320	0.72058	1.20948	1.26533	0.48862	0.68750	0.81482	0.48862	0.56552	0.72247
110	1	1.17712	26.62178	0.47880	0.04422	0.08469	0.47880	0.04421	0.08468	1.17085	22.51412	0.48089	0.05200	0.09887	0.48089	0.05200	0.09886
110	2	1.17712	26.56961	0.47880	0.04430	0.08485	0.47880	0.04430	0.08484	1.17085	22.48584	0.48089	0.05207	0.09899	0.48089	0.05206	0.09898
110	3	1.17712	26.51422	0.47880	0.04440	0.08502	0.47880	0.04439	0.08501	1.17085	22.45520	0.48089	0.05214	0.09911	0.48089	0.05214	0.09911
110	4	1.17712	26.45593	0.47880	0.04449	0.08520	0.47880	0.04449	0.08519	1.17085	22.42249	0.48089	0.05222	0.09925	0.48089	0.05221	0.09924
110	5	1.17712	26.39526	0.47880	0.04460	0.08538	0.47880	0.04459	0.08538	1.17085	22.38814	0.48089	0.05230	0.09940	0.48089	0.05229	0.09939
110	6	1.17712	26.33222	0.47880	0.04470	0.08558	0.47880	0.04470	0.08557	1.17085	22.35215	0.48089	0.05238	0.09955	0.48089	0.05238	0.09954
110	7	1.17712	26.26662	0.47880	0.04481	0.08578	0.47880	0.04481	0.08578	1.17085	22.31437	0.48089	0.05247	0.09971	0.48089	0.05247	0.09970
110	8	1.17712	26.19847	0.47880	0.04493	0.08600	0.47880	0.04493	0.08599	1.17085	22.27480	0.48089	0.05256	0.09988	0.48089	0.05256	0.09987
110	9	1.17712	26.12745	0.47880	0.04505	0.08622	0.47880	0.04505	0.08621	1.17085	22.23319	0.48089	0.05266	0.10006	0.48089	0.05266	0.10005
110	10	1.17712	26.05351	0.47880	0.04518	0.08646	0.47880	0.04518	0.08645	1.17085	22.18946	0.48089	0.05277	0.10024	0.48089	0.05276	0.10023
110	11	1.17712	25.97700	0.47880	0.04531	0.08670	0.47880	0.04531	0.08669	1.17085	22.14392	0.48089	0.05287	0.10044	0.48089	0.05287	0.10043
110	12	1.17712	25.89730	0.47880	0.04545	0.08695	0.47880	0.04545	0.08695	1.17085	22.09606	0.48089	0.05299	0.10064	0.48089	0.05298	0.10063
110	13	1.17712	25.81474	0.47880	0.04560	0.08722	0.47880	0.04559	0.08721	1.17085	22.04614	0.48089	0.05311	0.10086	0.48089	0.05310	0.10085
110	14	1.17712	25.72901	0.47880	0.04575	0.08750	0.47880	0.04574	0.08749	1.17085	21.99389	0.48089	0.05323	0.10109	0.48089	0.05323	0.10108
110	15	1.17712	25.64035	0.47880	0.04591	0.08779	0.47880	0.04590	0.08777	1.17085	21.93952	0.48089	0.05337	0.10133	0.48089	0.05336	0.10131
110	16	1.17712	25.54880	0.47880	0.04607	0.08809	0.47880	0.04606	0.08807	1.17085	21.88305	0.48089	0.05350	0.10157	0.48089	0.05349	0.10155
110	17	1.17712	25.45467	0.47880	0.04624	0.08840	0.47880	0.04623	0.08838	1.17085	21.82476	0.48089	0.05365	0.10183	0.48089	0.05363	0.10181
110	18	1.17712	25.35821	0.47880	0.04642	0.08872	0.47880	0.04641	0.08870	1.17085	21.76485	0.48089	0.05379	0.10210	0.48089	0.05378	0.10207
110	19	1.17712	25.25875	0.47880	0.04660	0.08905	0.47880	0.04659	0.08903	1.17085	21.70276	0.48089	0.05395	0.10237	0.48089	0.05393	0.10235
110	20	1.17712	25.15564	0.47880	0.04679	0.08940	0.47880	0.04678	0.08938	1.17085	21.63792	0.48089	0.05411	0.10267	0.48089	0.05410	0.10264
110	21	1.17712	25.04833	0.47880	0.04699	0.08977	0.47880	0.04698	0.08975	1.17085	21.56986	0.48089	0.05428	0.10297	0.48089	0.05427	0.10295
110	22	1.17712	24.93660	0.47880	0.04720	0.09015	0.47880	0.04719	0.09013	1.17085	21.49836	0.48089	0.05446	0.10330	0.48089	0.05445	0.10327
110	23	1.17712	24.82004	0.47880	0.04743	0.09056	0.47880	0.04741	0.09054	1.17085	21.42306	0.48089	0.05465	0.10364	0.48089	0.05464	0.10362
110	24	1.17712	24.69862	0.47880	0.04766	0.09098	0.47880	0.04765	0.09096	1.17085	21.34391	0.48089	0.05486	0.10401	0.48089	0.05484	0.10398
110	25	1.17712	24.57203	0.47880	0.04790	0.09143	0.47880	0.04789	0.09141	1.17085	21.26064	0.48089	0.05507	0.10439	0.48089	0.05506	0.10437
110	26	1.17712	24.44053	0.47880	0.04816	0.09190	0.47880	0.04815	0.09187	1.17085	21.17342	0.48089	0.05530	0.10480	0.48089	0.05528	0.10477
110	27	1.17712	24.30438	0.47880	0.04843	0.09239	0.47880	0.04842	0.09236	1.17085	21.08250	0.48089	0.05554	0.10523	0.48089	0.05552	0.10520
110	28	1.17712	24.16342	0.47880	0.04871	0.09290	0.47880	0.04870	0.09288	1.17085	20.98768	0.48089	0.05579	0.10568	0.48089	0.05577	0.10565
110	29	1.17712	24.01762	0.47880	0.04901	0.09344	0.47880	0.04899	0.09341	1.17085	20.88895	0.48089	0.05605	0.10615	0.48089	0.05603	0.10612
110	30	1.17712	23.86654	0.47880	0.04932	0.09400	0.47880	0.04930	0.09397	1.17085	20.78588	0.48089	0.05633	0.10665	0.48089	0.05631	0.10661
110	31	1.17712	23.71037	0.47880	0.04964	0.09459	0.47880	0.04962	0.09456	1.17085	20.67862	0.48089	0.05662	0.10717	0.48089	0.05660	0.10713
110	32	1.17712	23.54876	0.47880	0.04999	0.09521	0.47880	0.04996	0.09517	1.17085	20.56684	0.48089	0.05693	0.10772	0.48089	0.05690	0.10768

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
110	33	1.17712	23.38162	0.47880	0.05034	0.09586	0.47880	0.05032	0.09582	1.17085	20.45044	0.48089	0.05725	0.10830	0.48089	0.05723	0.10826
110	34	1.17712	23.20856	0.47880	0.05072	0.09654	0.47880	0.05069	0.09649	1.17085	20.32903	0.48089	0.05759	0.10891	0.48089	0.05757	0.10886
110	35	1.17712	23.02940	0.47880	0.05111	0.09725	0.47880	0.05109	0.09721	1.17085	20.20243	0.48089	0.05795	0.10956	0.48089	0.05792	0.10951
110	36	1.17712	22.84408	0.47880	0.05153	0.09800	0.47880	0.05150	0.09795	1.17085	20.07055	0.48089	0.05833	0.11024	0.48089	0.05830	0.11018
110	37	1.17712	22.65215	0.47880	0.05196	0.09879	0.47880	0.05193	0.09874	1.17085	19.93297	0.48089	0.05874	0.11096	0.48089	0.05870	0.11090
110	38	1.17712	22.45348	0.47880	0.05242	0.09962	0.47880	0.05239	0.09957	1.17085	19.78951	0.48089	0.05916	0.11172	0.48089	0.05913	0.11165
110	39	1.17712	22.24766	0.47880	0.05291	0.10050	0.47880	0.05287	0.10044	1.17085	19.63978	0.48089	0.05961	0.11252	0.48089	0.05958	0.11245
110	40	1.17712	22.03447	0.47880	0.05342	0.10142	0.47880	0.05338	0.10136	1.17085	19.48352	0.48089	0.06009	0.11337	0.48089	0.06005	0.11330
110	41	1.17712	21.81357	0.47880	0.05396	0.10240	0.47880	0.05392	0.10233	1.17085	19.32040	0.48089	0.06060	0.11427	0.48089	0.06056	0.11420
110	42	1.17712	21.58485	0.47880	0.05453	0.10342	0.47880	0.05449	0.10335	1.17085	19.15023	0.48089	0.06114	0.11523	0.48089	0.06109	0.11515
110	43	1.17712	21.34779	0.47880	0.05514	0.10451	0.47880	0.05509	0.10443	1.17085	18.97251	0.48089	0.06171	0.11625	0.48089	0.06166	0.11616
110	44	1.17712	21.10218	0.47880	0.05578	0.10566	0.47880	0.05573	0.10557	1.17085	18.78697	0.48089	0.06232	0.11733	0.48089	0.06226	0.11723
110	45	1.17712	20.84782	0.47880	0.05646	0.10688	0.47880	0.05640	0.10677	1.17085	18.59337	0.48089	0.06297	0.11847	0.48089	0.06290	0.11835
110	46	1.17712	20.58697	0.47880	0.05717	0.10816	0.47880	0.05710	0.10803	1.17085	18.39367	0.48089	0.06365	0.11968	0.48089	0.06357	0.11954
110	47	1.17712	20.32000	0.47880	0.05792	0.10950	0.47880	0.05783	0.10934	1.17085	18.18814	0.48089	0.06437	0.12095	0.48089	0.06427	0.12077
110	48	1.17712	20.04764	0.47880	0.05871	0.11091	0.47880	0.05860	0.11070	1.17085	17.97738	0.48089	0.06512	0.12228	0.48089	0.06500	0.12206
110	49	1.17712	19.77090	0.47880	0.05953	0.11237	0.47880	0.05939	0.11212	1.17085	17.76227	0.48089	0.06591	0.12366	0.48089	0.06576	0.12340
110	50	1.17712	19.49116	0.47880	0.06038	0.11389	0.47880	0.06022	0.11360	1.17085	17.54401	0.48089	0.06673	0.12510	0.48089	0.06655	0.12479
110	51	1.17712	19.21029	0.47880	0.06126	0.11545	0.47880	0.06109	0.11514	1.17085	17.32430	0.48089	0.06757	0.12659	0.48089	0.06738	0.12625
110	52	1.17712	18.92146	0.47880	0.06220	0.11711	0.47880	0.06200	0.11677	1.17085	17.09693	0.48089	0.06847	0.12816	0.48089	0.06826	0.12779
110	53	1.17712	18.62485	0.47880	0.06319	0.11886	0.47880	0.06297	0.11849	1.17085	16.86201	0.48089	0.06942	0.12983	0.48089	0.06919	0.12943
110	54	1.17712	18.32038	0.47880	0.06424	0.12072	0.47880	0.06400	0.12031	1.17085	16.61938	0.48089	0.07043	0.13160	0.48089	0.07018	0.13116
110	55	1.17712	18.00819	0.47880	0.06535	0.12268	0.47880	0.06509	0.12223	1.17085	16.36911	0.48089	0.07151	0.13347	0.48089	0.07123	0.13299
110	56	1.17712	17.68820	0.47880	0.06653	0.12476	0.47880	0.06625	0.12426	1.17085	16.11103	0.48089	0.07265	0.13546	0.48089	0.07235	0.13493
110	57	1.17712	17.36037	0.47880	0.06778	0.12696	0.47880	0.06747	0.12642	1.17085	15.84506	0.48089	0.07387	0.13757	0.48089	0.07354	0.13700
110	58	1.17712	17.02468	0.47880	0.06912	0.12930	0.47880	0.06878	0.12870	1.17085	15.57108	0.48089	0.07516	0.13982	0.48089	0.07480	0.13919
110	59	1.17712	16.68091	0.47880	0.07054	0.13178	0.47880	0.07017	0.13113	1.17085	15.28882	0.48089	0.07655	0.14221	0.48089	0.07615	0.14153
110	60	1.17712	16.32913	0.47880	0.07206	0.13442	0.47880	0.07165	0.13371	1.17085	14.99826	0.48089	0.07803	0.14476	0.48089	0.07759	0.14401
110	61	1.17712	15.96913	0.47880	0.07368	0.13724	0.47880	0.07323	0.13646	1.17085	14.69911	0.48089	0.07961	0.14748	0.48089	0.07914	0.14666
110	62	1.17712	15.60088	0.47880	0.07541	0.14025	0.47880	0.07492	0.13939	1.17085	14.39128	0.48089	0.08131	0.15040	0.48089	0.08079	0.14950
110	63	1.17712	15.22446	0.47880	0.07727	0.14346	0.47880	0.07673	0.14252	1.17085	14.07472	0.48089	0.08314	0.15351	0.48089	0.08256	0.15252
110	64	1.17712	14.83980	0.47880	0.07927	0.14689	0.47880	0.07866	0.14585	1.17085	13.74931	0.48089	0.08510	0.15685	0.48089	0.08446	0.15576
110	65	1.17712	14.44688	0.47880	0.08142	0.15058	0.47880	0.08074	0.14942	1.17085	13.41490	0.48089	0.08721	0.16043	0.48089	0.08650	0.15923
110	66	1.17712	14.04613	0.47880	0.08373	0.15453	0.47880	0.08298	0.15324	1.17085	13.07182	0.48089	0.08949	0.16428	0.48089	0.08870	0.16294
110	67	1.17712	13.63788	0.47880	0.08623	0.15877	0.47880	0.08538	0.15733	1.17085	12.72027	0.48089	0.09196	0.16842	0.48089	0.09107	0.16693
110	68	1.17712	13.22255	0.47880	0.08893	0.16333	0.47880	0.08797	0.16172	1.17085	12.36057	0.48089	0.09462	0.17288	0.48089	0.09362	0.17120

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary		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	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
110	69	1.17712	12.80079	0.47880	0.09185	0.16824	0.47880	0.09076	0.16641	1.17085	11.99324	0.48089	0.09750	0.17768	0.48089	0.09637	0.17579
110	70	1.17712	12.37331	0.47880	0.09500	0.17352	0.47880	0.09376	0.17145	1.17085	11.61885	0.48089	0.10063	0.18285	0.48089	0.09934	0.18072
110	71	1.17712	11.94070	0.47880	0.09843	0.17921	0.47880	0.09701	0.17686	1.17085	11.23789	0.48089	0.10402	0.18843	0.48089	0.10254	0.18601
110	72	1.17712	11.50357	0.47880	0.10214	0.18535	0.47880	0.10051	0.18267	1.17085	10.85087	0.48089	0.10770	0.19446	0.48089	0.10601	0.19170
110	73	1.17712	11.06278	0.47880	0.10618	0.19198	0.47880	0.10431	0.18891	1.17085	10.45855	0.48089	0.11171	0.20097	0.48089	0.10976	0.19782
110	74	1.17712	10.61910	0.47880	0.11058	0.19914	0.47880	0.10841	0.19562	1.17085	10.06159	0.48089	0.11607	0.20800	0.48089	0.11383	0.20440
110	75	1.17712	10.17356	0.47880	0.11538	0.20688	0.47880	0.11286	0.20283	1.17085	9.66092	0.48089	0.12084	0.21562	0.48089	0.11824	0.21148
110	76	1.17712	9.72734	0.47880	0.12061	0.21526	0.47880	0.11768	0.21058	1.17085	9.25762	0.48089	0.12604	0.22386	0.48089	0.12303	0.21910
110	77	1.17712	9.28160	0.47880	0.12633	0.22432	0.47880	0.12291	0.21892	1.17085	8.85278	0.48089	0.13173	0.23279	0.48089	0.12822	0.22729
110	78	1.17712	8.83768	0.47880	0.13258	0.23412	0.47880	0.12858	0.22787	1.17085	8.44766	0.48089	0.13795	0.24245	0.48089	0.13385	0.23610
110	79	1.17712	8.39698	0.47880	0.13942	0.24473	0.47880	0.13473	0.23747	1.17085	8.04359	0.48089	0.14475	0.25290	0.48089	0.13996	0.24555
110	80	1.17712	7.96110	0.47880	0.14691	0.25618	0.47880	0.14140	0.24776	1.17085	7.64214	0.48089	0.15220	0.26419	0.48089	0.14657	0.25567
110	81	1.17712	7.53168	0.47880	0.15510	0.26854	0.47880	0.14860	0.25875	1.17085	7.24488	0.48089	0.16035	0.27638	0.48089	0.15374	0.26650
110	82	1.17712	7.11054	0.47880	0.16404	0.28185	0.47880	0.15639	0.27048	1.17085	6.85364	0.48089	0.16925	0.28950	0.48089	0.16147	0.27804
110	83	1.17712	6.69952	0.47880	0.17380	0.29614	0.47880	0.16477	0.28293	1.17085	6.47024	0.48089	0.17896	0.30359	0.48089	0.16981	0.29031
110	84	1.17712	6.30023	0.47880	0.18443	0.31143	0.47880	0.17379	0.29612	1.17085	6.09632	0.48089	0.18954	0.31868	0.48089	0.17876	0.30331
110	85	1.17712	5.91444	0.47880	0.19597	0.32772	0.47880	0.18344	0.31002	1.17085	5.73370	0.48089	0.20102	0.33475	0.48089	0.18836	0.31701
110	86	1.17712	5.54396	0.47880	0.20845	0.34499	0.47880	0.19373	0.32458	1.17085	5.38421	0.48089	0.21343	0.35178	0.48089	0.19858	0.33136
110	87	1.17712	5.19034	0.47880	0.22188	0.36317	0.47880	0.20465	0.33976	1.17085	5.04951	0.48089	0.22678	0.36972	0.48089	0.20943	0.34632
110	88	1.17712	4.85473	0.47880	0.23625	0.38221	0.47880	0.21617	0.35549	1.17085	4.73086	0.48089	0.24107	0.38849	0.48089	0.22087	0.36182
110	89	1.17712	4.53813	0.47880	0.25155	0.40199	0.47880	0.22826	0.37168	1.17085	4.42936	0.48089	0.25628	0.40799	0.48089	0.23287	0.37778
110	90	1.17712	4.24126	0.47880	0.26772	0.42237	0.47880	0.24088	0.38824	1.17085	4.14588	0.48089	0.27234	0.42809	0.48089	0.24541	0.39410
110	91	1.17712	3.96420	0.47880	0.28472	0.44324	0.47880	0.25401	0.40512	1.17085	3.88065	0.48089	0.28920	0.44865	0.48089	0.25844	0.41073
110	92	1.17712	3.70604	0.47880	0.30251	0.46450	0.47880	0.26767	0.42230	1.17085	3.63292	0.48089	0.30686	0.46961	0.48089	0.27199	0.42766
110	93	1.17712	3.46525	0.47880	0.32113	0.48614	0.47880	0.28188	0.43979	1.17085	3.40133	0.48089	0.32532	0.49093	0.48089	0.28609	0.44490
110	94	1.17712	3.23968	0.47880	0.34065	0.50818	0.47880	0.29672	0.45765	1.17085	3.18390	0.48089	0.34467	0.51265	0.48089	0.30081	0.46249
110	95	1.17712	3.02715	0.47880	0.36119	0.53070	0.47880	0.31226	0.47591	1.17085	2.97857	0.48089	0.36503	0.53483	0.48089	0.31622	0.48050
110	96	1.17712	2.82535	0.47880	0.38288	0.55374	0.47880	0.32849	0.49453	1.17085	2.78314	0.48089	0.38654	0.55756	0.48089	0.33233	0.49887
110	97	1.17712	2.63737	0.47880	0.40535	0.57687	0.47880	0.34524	0.51328	1.17085	2.60073	0.48089	0.40881	0.58036	0.48089	0.34895	0.51737
110	98	1.17712	2.46279	0.47880	0.42847	0.59990	0.47880	0.36244	0.53205	1.17085	2.43099	0.48089	0.43172	0.60308	0.48089	0.36602	0.53589
110	99	1.17712	2.30125	0.47880	0.45206	0.62265	0.47880	0.38000	0.55073	1.17085	2.27364	0.48089	0.45511	0.62554	0.48089	0.38345	0.55434
110	100	1.17712	2.15258	0.47880	0.47591	0.64490	0.47880	0.39779	0.56917	1.17085	2.12860	0.48089	0.47875	0.64751	0.48089	0.40111	0.57256
110	101	1.17712	2.01649	0.47880	0.49975	0.66644	0.47880	0.41567	0.58724	1.17085	1.99561	0.48089	0.50238	0.66878	0.48089	0.41885	0.59041
110	102	1.17712	1.89293	0.47880	0.52328	0.68704	0.47880	0.43348	0.60479	1.17085	1.87471	0.48089	0.52571	0.68913	0.48089	0.43653	0.60776
110	103	1.17712	1.78083	0.47880	0.54634	0.70662	0.47880	0.45113	0.62177	1.17085	1.76487	0.48089	0.54857	0.70849	0.48089	0.45406	0.62454
110	104	1.17712	1.67943	0.47880	0.56873	0.72508	0.47880	0.46850	0.63807	1.17085	1.66540	0.48089	0.57078	0.72675	0.48089	0.47131	0.64067

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

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>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>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>	<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	105	1.17712	1.58804	0.47880	0.59027	0.74235	0.47880	0.48547	0.65363	1.17085	1.57565	0.48089	0.59214	0.74383	0.48089	0.48817	0.65606
110	106	1.17712	1.50600	0.47880	0.61076	0.75835	0.47880	0.50187	0.66833	1.17085	1.49500	0.48089	0.61247	0.75967	0.48089	0.50446	0.67062
110	107	1.17712	1.43298	0.47880	0.62996	0.77297	0.47880	0.51747	0.68202	1.17085	1.42313	0.48089	0.63153	0.77416	0.48089	0.51997	0.68418
110	108	1.17712	1.36894	0.47880	0.64751	0.78605	0.47880	0.53191	0.69444	1.17085	1.36003	0.48089	0.64897	0.78712	0.48089	0.53433	0.69650
110	109	1.17712	1.31458	0.47880	0.66285	0.79725	0.47880	0.54456	0.70513	1.17085	1.30641	0.48089	0.66421	0.79823	0.48089	0.54692	0.70710
110	110	1.17712	1.27298	0.47880	0.67476	0.80580	0.47880	0.55429	0.71324	1.17085	1.26533	0.48089	0.67606	0.80672	0.48089	0.55661	0.71516