

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

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18	1	25.35821	26.62178	0.99796	0.94563	0.97205	0.99796	0.94523	0.97184
18	2	25.35821	26.56961	0.99796	0.94699	0.97277	0.99796	0.94657	0.97255
18	3	25.35821	26.51422	0.99796	0.94837	0.97350	0.99796	0.94794	0.97327
18	4	25.35821	26.45593	0.99796	0.94978	0.97425	0.99796	0.94932	0.97400
18	5	25.35821	26.39526	0.99796	0.95122	0.97500	0.99796	0.95073	0.97474
18	6	25.35821	26.33222	0.99796	0.95267	0.97576	0.99796	0.95215	0.97549
18	7	25.35821	26.26662	0.99796	0.95413	0.97653	0.99796	0.95359	0.97624
18	8	25.35821	26.19847	0.99796	0.95561	0.97730	0.99796	0.95503	0.97700
18	9	25.35821	26.12745	0.99796	0.95709	0.97807	0.99796	0.95649	0.97776
18	10	25.35821	26.05351	0.99796	0.95858	0.97885	0.99796	0.95794	0.97852
18	11	25.35821	25.97700	0.99796	0.96007	0.97963	0.99796	0.95940	0.97928
18	12	25.35821	25.89730	0.99796	0.96155	0.98040	0.99796	0.96085	0.98003
18	13	25.35821	25.81474	0.99796	0.96303	0.98117	0.99796	0.96229	0.98078
18	14	25.35821	25.72901	0.99796	0.96450	0.98193	0.99796	0.96372	0.98153
18	15	25.35821	25.64035	0.99796	0.96595	0.98268	0.99796	0.96513	0.98226
18	16	25.35821	25.54880	0.99796	0.96737	0.98342	0.99796	0.96653	0.98298
18	17	25.35821	25.45467	0.99796	0.96878	0.98414	0.99796	0.96789	0.98369
18	18	25.35821	25.35821	0.99796	0.97015	0.98485	0.99796	0.96923	0.98438
18	19	25.35821	25.25875	0.99796	0.97149	0.98554	0.99796	0.97054	0.98505
18	20	25.35821	25.15564	0.99796	0.97280	0.98621	0.99796	0.97182	0.98571
18	21	25.35821	25.04833	0.99796	0.97408	0.98687	0.99796	0.97306	0.98634
18	22	25.35821	24.93660	0.99796	0.97531	0.98750	0.99796	0.97426	0.98696
18	23	25.35821	24.82004	0.99796	0.97650	0.98811	0.99796	0.97542	0.98755
18	24	25.35821	24.69862	0.99796	0.97765	0.98870	0.99796	0.97653	0.98813
18	25	25.35821	24.57203	0.99796	0.97876	0.98927	0.99796	0.97761	0.98868
18	26	25.35821	24.44053	0.99796	0.97983	0.98981	0.99796	0.97864	0.98921
18	27	25.35821	24.30438	0.99796	0.98085	0.99033	0.99796	0.97963	0.98971
18	28	25.35821	24.16342	0.99796	0.98183	0.99083	0.99796	0.98058	0.99020
18	29	25.35821	24.01762	0.99796	0.98277	0.99131	0.99796	0.98149	0.99066
18	30	25.35821	23.86654	0.99796	0.98366	0.99176	0.99796	0.98235	0.99110
18	31	25.35821	23.71037	0.99796	0.98452	0.99220	0.99796	0.98318	0.99152
18	32	25.35821	23.54876	0.99796	0.98533	0.99261	0.99796	0.98397	0.99192
18	33	25.35821	23.38162	0.99796	0.98611	0.99301	0.99796	0.98472	0.99230
18	34	25.35821	23.20856	0.99796	0.98685	0.99338	0.99796	0.98544	0.99267
18	35	25.35821	23.02940	0.99796	0.98755	0.99374	0.99796	0.98612	0.99301
18	36	25.35821	22.84408	0.99796	0.98823	0.99408	0.99796	0.98677	0.99334
18	37	25.35821	22.65215	0.99796	0.98887	0.99440	0.99796	0.98739	0.99366
18	38	25.35821	22.45348	0.99796	0.98948	0.99471	0.99796	0.98799	0.99396
18	39	25.35821	22.24766	0.99796	0.99006	0.99500	0.99796	0.98855	0.99424

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.76485	22.51412	0.99812	0.96115	0.98019	0.99812	0.96092	0.98007
21.76485	22.48584	0.99812	0.96199	0.98063	0.99812	0.96176	0.98051
21.76485	22.45520	0.99812	0.96286	0.98108	0.99812	0.96261	0.98095
21.76485	22.42249	0.99812	0.96374	0.98153	0.99812	0.96348	0.98140
21.76485	22.38814	0.99812	0.96464	0.98200	0.99812	0.96436	0.98186
21.76485	22.35215	0.99812	0.96556	0.98248	0.99812	0.96526	0.98233
21.76485	22.31437	0.99812	0.96649	0.98296	0.99812	0.96618	0.98280
21.76485	22.27480	0.99812	0.96743	0.98344	0.99812	0.96710	0.98328
21.76485	22.23319	0.99812	0.96838	0.98394	0.99812	0.96804	0.98376
21.76485	22.18946	0.99812	0.96934	0.98443	0.99812	0.96898	0.98424
21.76485	22.14392	0.99812	0.97031	0.98493	0.99812	0.96992	0.98473
21.76485	22.09606	0.99812	0.97128	0.98543	0.99812	0.97087	0.98522
21.76485	22.04614	0.99812	0.97224	0.98593	0.99812	0.97182	0.98571
21.76485	21.99389	0.99812	0.97321	0.98642	0.99812	0.97276	0.98619
21.76485	21.93952	0.99812	0.97417	0.98691	0.99812	0.97369	0.98667
21.76485	21.88305	0.99812	0.97512	0.98740	0.99812	0.97462	0.98715
21.76485	21.82476	0.99812	0.97606	0.98788	0.99812	0.97554	0.98762
21.76485	21.76485	0.99812	0.97698	0.98836	0.99812	0.97644	0.98808
21.76485	21.70276	0.99812	0.97789	0.98882	0.99812	0.97733	0.98853
21.76485	21.63792	0.99812	0.97878	0.98928	0.99812	0.97819	0.98898
21.76485	21.56986	0.99812	0.97965	0.98972	0.99812	0.97904	0.98941
21.76485	21.49836	0.99812	0.98050	0.99016	0.99812	0.97987	0.98983
21.76485	21.42306	0.99812	0.98133	0.99058	0.99812	0.98067	0.99024
21.76485	21.34391	0.99812	0.98214	0.99099	0.99812	0.98145	0.99064
21.76485	21.26064	0.99812	0.98292	0.99138	0.99812	0.98221	0.99102
21.76485	21.17342	0.99812	0.98367	0.99177	0.99812	0.98294	0.99139
21.76485	21.08250	0.99812	0.98440	0.99214	0.99812	0.98364	0.99175
21.76485	20.98768	0.99812	0.98510	0.99250	0.99812	0.98432	0.99210
21.76485	20.88895	0.99812	0.98578	0.99284	0.99812	0.98497	0.99243
21.76485	20.78588	0.99812	0.98643	0.99317	0.99812	0.98560	0.99275
21.76485	20.67862	0.99812	0.98706	0.99349	0.99812	0.98620	0.99305
21.76485	20.56684	0.99812	0.98766	0.99379	0.99812	0.98678	0.99335
21.76485	20.45044	0.99812	0.98824	0.99408	0.99812	0.98733	0.99363
21.76485	20.32903	0.99812	0.98879	0.99437	0.99812	0.98787	0.99390
21.76485	20.20243	0.99812	0.98933	0.99464	0.99812	0.98838	0.99416
21.76485	20.07055	0.99812	0.98984	0.99489	0.99812	0.98887	0.99440
21.76485	19.93297	0.99812	0.99033	0.99514	0.99812	0.98934	0.99464
21.76485	19.78951	0.99812	0.99081	0.99538	0.99812	0.98979	0.99487
21.76485	19.63978	0.99812	0.99126	0.99561	0.99812	0.99023	0.99509

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PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18	40	25.35821	22.03447	0.99796	0.99061	0.99528	0.99796	0.98909	0.99452
18	41	25.35821	21.81357	0.99796	0.99114	0.99555	0.99796	0.98961	0.99478
18	42	25.35821	21.58485	0.99796	0.99164	0.99580	0.99796	0.99010	0.99502
18	43	25.35821	21.34779	0.99796	0.99212	0.99605	0.99796	0.99057	0.99526
18	44	25.35821	21.10218	0.99796	0.99258	0.99628	0.99796	0.99101	0.99549
18	45	25.35821	20.84782	0.99796	0.99301	0.99649	0.99796	0.99144	0.99570
18	46	25.35821	20.58697	0.99796	0.99343	0.99670	0.99796	0.99185	0.99591
18	47	25.35821	20.32000	0.99796	0.99382	0.99690	0.99796	0.99224	0.99610
18	48	25.35821	20.04764	0.99796	0.99419	0.99709	0.99796	0.99261	0.99629
18	49	25.35821	19.77090	0.99796	0.99454	0.99726	0.99796	0.99296	0.99647
18	50	25.35821	19.49116	0.99796	0.99488	0.99743	0.99796	0.99330	0.99664
18	51	25.35821	19.21029	0.99796	0.99519	0.99759	0.99796	0.99362	0.99680
18	52	25.35821	18.92146	0.99796	0.99549	0.99774	0.99796	0.99393	0.99696
18	53	25.35821	18.62485	0.99796	0.99577	0.99788	0.99796	0.99422	0.99710
18	54	25.35821	18.32038	0.99796	0.99604	0.99802	0.99796	0.99450	0.99724
18	55	25.35821	18.00819	0.99796	0.99629	0.99814	0.99796	0.99476	0.99737
18	56	25.35821	17.68820	0.99796	0.99653	0.99826	0.99796	0.99501	0.99750
18	57	25.35821	17.36037	0.99796	0.99676	0.99838	0.99796	0.99525	0.99762
18	58	25.35821	17.02468	0.99796	0.99697	0.99848	0.99796	0.99548	0.99773
18	59	25.35821	16.68091	0.99796	0.99717	0.99858	0.99796	0.99569	0.99784
18	60	25.35821	16.32913	0.99796	0.99736	0.99868	0.99796	0.99589	0.99794
18	61	25.35821	15.96913	0.99796	0.99754	0.99877	0.99796	0.99608	0.99804
18	62	25.35821	15.60088	0.99796	0.99771	0.99885	0.99796	0.99626	0.99813
18	63	25.35821	15.22446	0.99796	0.99786	0.99893	0.99796	0.99643	0.99821
18	64	25.35821	14.83980	0.99796	0.99801	0.99901	0.99796	0.99660	0.99830
18	65	25.35821	14.44688	0.99796	0.99815	0.99908	0.99796	0.99675	0.99837
18	66	25.35821	14.04613	0.99796	0.99828	0.99914	0.99796	0.99690	0.99845
18	67	25.35821	13.63788	0.99796	0.99841	0.99920	0.99796	0.99704	0.99852
18	68	25.35821	13.22255	0.99796	0.99853	0.99926	0.99796	0.99717	0.99858
18	69	25.35821	12.80079	0.99796	0.99864	0.99932	0.99796	0.99730	0.99865
18	70	25.35821	12.37331	0.99796	0.99874	0.99937	0.99796	0.99742	0.99871
18	71	25.35821	11.94070	0.99796	0.99884	0.99942	0.99796	0.99754	0.99877
18	72	25.35821	11.50357	0.99796	0.99894	0.99947	0.99796	0.99765	0.99883
18	73	25.35821	11.06278	0.99796	0.99902	0.99951	0.99796	0.99776	0.99888
18	74	25.35821	10.61910	0.99796	0.99911	0.99955	0.99796	0.99787	0.99893
18	75	25.35821	10.17356	0.99796	0.99919	0.99959	0.99796	0.99797	0.99898
18	76	25.35821	9.72734	0.99796	0.99926	0.99963	0.99796	0.99807	0.99903
18	77	25.35821	9.28160	0.99796	0.99933	0.99966	0.99796	0.99816	0.99908
18	78	25.35821	8.83768	0.99796	0.99939	0.99970	0.99796	0.99825	0.99912

POST-REFORMED BENEFIT TIERS

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<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.76485	19.48352	0.99812	0.99170	0.99583	0.99812	0.99065	0.99530
21.76485	19.32040	0.99812	0.99211	0.99604	0.99812	0.99105	0.99550
21.76485	19.15023	0.99812	0.99252	0.99624	0.99812	0.99143	0.99570
21.76485	18.97251	0.99812	0.99290	0.99644	0.99812	0.99180	0.99588
21.76485	18.78697	0.99812	0.99327	0.99663	0.99812	0.99215	0.99606
21.76485	18.59337	0.99812	0.99363	0.99680	0.99812	0.99250	0.99623
21.76485	18.39367	0.99812	0.99397	0.99698	0.99812	0.99282	0.99640
21.76485	18.18814	0.99812	0.99430	0.99714	0.99812	0.99314	0.99656
21.76485	17.97738	0.99812	0.99461	0.99730	0.99812	0.99344	0.99671
21.76485	17.76227	0.99812	0.99490	0.99745	0.99812	0.99372	0.99685
21.76485	17.54401	0.99812	0.99519	0.99759	0.99812	0.99400	0.99699
21.76485	17.32430	0.99812	0.99546	0.99772	0.99812	0.99427	0.99712
21.76485	17.09693	0.99812	0.99571	0.99785	0.99812	0.99452	0.99725
21.76485	16.86201	0.99812	0.99596	0.99798	0.99812	0.99476	0.99737
21.76485	16.61938	0.99812	0.99619	0.99809	0.99812	0.99499	0.99749
21.76485	16.36911	0.99812	0.99642	0.99820	0.99812	0.99522	0.99760
21.76485	16.11103	0.99812	0.99663	0.99831	0.99812	0.99543	0.99771
21.76485	15.84506	0.99812	0.99683	0.99841	0.99812	0.99563	0.99781
21.76485	15.57108	0.99812	0.99702	0.99851	0.99812	0.99582	0.99791
21.76485	15.28882	0.99812	0.99720	0.99860	0.99812	0.99600	0.99800
21.76485	14.99826	0.99812	0.99737	0.99869	0.99812	0.99618	0.99809
21.76485	14.69911	0.99812	0.99754	0.99877	0.99812	0.99634	0.99817
21.76485	14.39128	0.99812	0.99769	0.99885	0.99812	0.99650	0.99825
21.76485	14.07472	0.99812	0.99784	0.99892	0.99812	0.99665	0.99832
21.76485	13.74931	0.99812	0.99798	0.99899	0.99812	0.99680	0.99840
21.76485	13.41490	0.99812	0.99811	0.99906	0.99812	0.99693	0.99846
21.76485	13.07182	0.99812	0.99824	0.99912	0.99812	0.99707	0.99853
21.76485	12.72027	0.99812	0.99836	0.99918	0.99812	0.99719	0.99859
21.76485	12.36057	0.99812	0.99848	0.99924	0.99812	0.99731	0.99865
21.76485	11.99324	0.99812	0.99858	0.99929	0.99812	0.99743	0.99871
21.76485	11.61885	0.99812	0.99869	0.99934	0.99812	0.99754	0.99877
21.76485	11.23789	0.99812	0.99879	0.99939	0.99812	0.99765	0.99882
21.76485	10.85087	0.99812	0.99888	0.99944	0.99812	0.99775	0.99887
21.76485	10.45855	0.99812	0.99897	0.99948	0.99812	0.99785	0.99892
21.76485	10.06159	0.99812	0.99905	0.99953	0.99812	0.99795	0.99897
21.76485	9.66092	0.99812	0.99913	0.99957	0.99812	0.99804	0.99902
21.76485	9.25762	0.99812	0.99921	0.99960	0.99812	0.99813	0.99907
21.76485	8.85278	0.99812	0.99928	0.99964	0.99812	0.99822	0.99911
21.76485	8.44766	0.99812	0.99934	0.99967	0.99812	0.99831	0.99915

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18	79	25.35821	8.39698	0.99796	0.99945	0.99972	0.99796	0.99834	0.99917
18	80	25.35821	7.96110	0.99796	0.99950	0.99975	0.99796	0.99842	0.99921
18	81	25.35821	7.53168	0.99796	0.99955	0.99978	0.99796	0.99850	0.99925
18	82	25.35821	7.11054	0.99796	0.99960	0.99980	0.99796	0.99858	0.99929
18	83	25.35821	6.69952	0.99796	0.99964	0.99982	0.99796	0.99865	0.99933
18	84	25.35821	6.30023	0.99796	0.99968	0.99984	0.99796	0.99872	0.99936
18	85	25.35821	5.91444	0.99796	0.99972	0.99986	0.99796	0.99879	0.99939
18	86	25.35821	5.54396	0.99796	0.99975	0.99987	0.99796	0.99885	0.99943
18	87	25.35821	5.19034	0.99796	0.99978	0.99989	0.99796	0.99892	0.99946
18	88	25.35821	4.85473	0.99796	0.99980	0.99990	0.99796	0.99897	0.99949
18	89	25.35821	4.53813	0.99796	0.99983	0.99991	0.99796	0.99903	0.99951
18	90	25.35821	4.24126	0.99796	0.99985	0.99992	0.99796	0.99908	0.99954
18	91	25.35821	3.96420	0.99796	0.99986	0.99993	0.99796	0.99913	0.99957
18	92	25.35821	3.70604	0.99796	0.99988	0.99994	0.99796	0.99918	0.99959
18	93	25.35821	3.46525	0.99796	0.99989	0.99995	0.99796	0.99923	0.99961
18	94	25.35821	3.23968	0.99796	0.99991	0.99995	0.99796	0.99927	0.99963
18	95	25.35821	3.02715	0.99796	0.99992	0.99996	0.99796	0.99931	0.99966
18	96	25.35821	2.82535	0.99796	0.99993	0.99996	0.99796	0.99935	0.99968
18	97	25.35821	2.63737	0.99796	0.99994	0.99997	0.99796	0.99939	0.99969
18	98	25.35821	2.46279	0.99796	0.99994	0.99997	0.99796	0.99942	0.99971
18	99	25.35821	2.30125	0.99796	0.99995	0.99998	0.99796	0.99946	0.99973
18	100	25.35821	2.15258	0.99796	0.99996	0.99998	0.99796	0.99949	0.99974
18	101	25.35821	2.01649	0.99796	0.99996	0.99998	0.99796	0.99952	0.99976
18	102	25.35821	1.89293	0.99796	0.99997	0.99998	0.99796	0.99955	0.99977
18	103	25.35821	1.78083	0.99796	0.99997	0.99999	0.99796	0.99957	0.99979
18	104	25.35821	1.67943	0.99796	0.99997	0.99999	0.99796	0.99960	0.99980
18	105	25.35821	1.58804	0.99796	0.99998	0.99999	0.99796	0.99962	0.99981
18	106	25.35821	1.50600	0.99796	0.99998	0.99999	0.99796	0.99964	0.99982
18	107	25.35821	1.43298	0.99796	0.99998	0.99999	0.99796	0.99966	0.99983
18	108	25.35821	1.36894	0.99796	0.99998	0.99999	0.99796	0.99967	0.99984
18	109	25.35821	1.31458	0.99796	0.99998	0.99999	0.99796	0.99968	0.99984
18	110	25.35821	1.27298	0.99796	0.99998	0.99999	0.99796	0.99969	0.99985
19	1	25.25875	26.62178	0.99793	0.94223	0.97026	0.99793	0.94183	0.97005
19	2	25.25875	26.56961	0.99793	0.94362	0.97099	0.99793	0.94320	0.97077
19	3	25.25875	26.51422	0.99793	0.94503	0.97174	0.99793	0.94459	0.97151
19	4	25.25875	26.45593	0.99793	0.94647	0.97250	0.99793	0.94601	0.97225
19	5	25.25875	26.39526	0.99793	0.94794	0.97327	0.99793	0.94745	0.97301
19	6	25.25875	26.33222	0.99793	0.94943	0.97406	0.99793	0.94890	0.97378
19	7	25.25875	26.26662	0.99793	0.95093	0.97485	0.99793	0.95038	0.97456

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.76485	8.04359	0.99812	0.99940	0.99970	0.99812	0.99839	0.99919
21.76485	7.64214	0.99812	0.99946	0.99973	0.99812	0.99847	0.99923
21.76485	7.24488	0.99812	0.99951	0.99976	0.99812	0.99854	0.99927
21.76485	6.85364	0.99812	0.99956	0.99978	0.99812	0.99862	0.99931
21.76485	6.47024	0.99812	0.99961	0.99980	0.99812	0.99869	0.99934
21.76485	6.09632	0.99812	0.99965	0.99983	0.99812	0.99875	0.99938
21.76485	5.73370	0.99812	0.99969	0.99984	0.99812	0.99882	0.99941
21.76485	5.38421	0.99812	0.99972	0.99986	0.99812	0.99888	0.99944
21.76485	5.04951	0.99812	0.99975	0.99988	0.99812	0.99894	0.99947
21.76485	4.73086	0.99812	0.99978	0.99989	0.99812	0.99899	0.99950
21.76485	4.42936	0.99812	0.99981	0.99990	0.99812	0.99905	0.99952
21.76485	4.14588	0.99812	0.99983	0.99991	0.99812	0.99910	0.99955
21.76485	3.88065	0.99812	0.99985	0.99992	0.99812	0.99915	0.99957
21.76485	3.63292	0.99812	0.99987	0.99993	0.99812	0.99919	0.99960
21.76485	3.40133	0.99812	0.99988	0.99994	0.99812	0.99924	0.99962
21.76485	3.18390	0.99812	0.99989	0.99995	0.99812	0.99928	0.99964
21.76485	2.97857	0.99812	0.99991	0.99995	0.99812	0.99932	0.99966
21.76485	2.78314	0.99812	0.99992	0.99996	0.99812	0.99936	0.99968
21.76485	2.60073	0.99812	0.99993	0.99996	0.99812	0.99940	0.99970
21.76485	2.43099	0.99812	0.99994	0.99997	0.99812	0.99943	0.99972
21.76485	2.27364	0.99812	0.99994	0.99997	0.99812	0.99946	0.99973
21.76485	2.12860	0.99812	0.99995	0.99998	0.99812	0.99950	0.99975
21.76485	1.99561	0.99812	0.99996	0.99998	0.99812	0.99953	0.99976
21.76485	1.87471	0.99812	0.99996	0.99998	0.99812	0.99955	0.99978
21.76485	1.76487	0.99812	0.99997	0.99998	0.99812	0.99958	0.99979
21.76485	1.66540	0.99812	0.99997	0.99998	0.99812	0.99960	0.99980
21.76485	1.57565	0.99812	0.99997	0.99999	0.99812	0.99962	0.99981
21.76485	1.49500	0.99812	0.99998	0.99999	0.99812	0.99964	0.99982
21.76485	1.42313	0.99812	0.99998	0.99999	0.99812	0.99966	0.99983
21.76485	1.36003	0.99812	0.99998	0.99999	0.99812	0.99967	0.99984
21.76485	1.30641	0.99812	0.99998	0.99999	0.99812	0.99969	0.99984
21.76485	1.26533	0.99812	0.99998	0.99999	0.99812	0.99970	0.99985
21.70276	22.51412	0.99809	0.95862	0.97888	0.99809	0.95839	0.97875
21.70276	22.48584	0.99809	0.95948	0.97932	0.99809	0.95924	0.97920
21.70276	22.45520	0.99809	0.96037	0.97978	0.99809	0.96011	0.97965
21.70276	22.42249	0.99809	0.96127	0.98025	0.99809	0.96101	0.98012
21.70276	22.38814	0.99809	0.96220	0.98073	0.99809	0.96192	0.98059
21.70276	22.35215	0.99809	0.96314	0.98122	0.99809	0.96284	0.98107
21.70276	22.31437	0.99809	0.96410	0.98172	0.99809	0.96378	0.98156

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19	8	25.25875	26.19847	0.99793	0.95245	0.97565	0.99793	0.95187	0.97534
19	9	25.25875	26.12745	0.99793	0.95399	0.97645	0.99793	0.95337	0.97613
19	10	25.25875	26.05351	0.99793	0.95553	0.97726	0.99793	0.95488	0.97692
19	11	25.25875	25.97700	0.99793	0.95708	0.97807	0.99793	0.95639	0.97771
19	12	25.25875	25.89730	0.99793	0.95863	0.97888	0.99793	0.95791	0.97850
19	13	25.25875	25.81474	0.99793	0.96017	0.97968	0.99793	0.95941	0.97929
19	14	25.25875	25.72901	0.99793	0.96171	0.98048	0.99793	0.96091	0.98007
19	15	25.25875	25.64035	0.99793	0.96323	0.98127	0.99793	0.96240	0.98084
19	16	25.25875	25.54880	0.99793	0.96474	0.98205	0.99793	0.96387	0.98160
19	17	25.25875	25.45467	0.99793	0.96623	0.98282	0.99793	0.96531	0.98235
19	18	25.25875	25.35821	0.99793	0.96768	0.98358	0.99793	0.96674	0.98309
19	19	25.25875	25.25875	0.99793	0.96911	0.98431	0.99793	0.96813	0.98381
19	20	25.25875	25.15564	0.99793	0.97051	0.98503	0.99793	0.96949	0.98451
19	21	25.25875	25.04833	0.99793	0.97187	0.98574	0.99793	0.97082	0.98519
19	22	25.25875	24.93660	0.99793	0.97320	0.98642	0.99793	0.97210	0.98585
19	23	25.25875	24.82004	0.99793	0.97448	0.98708	0.99793	0.97335	0.98650
19	24	25.25875	24.69862	0.99793	0.97573	0.98771	0.99793	0.97456	0.98712
19	25	25.25875	24.57203	0.99793	0.97693	0.98833	0.99793	0.97572	0.98771
19	26	25.25875	24.44053	0.99793	0.97808	0.98892	0.99793	0.97684	0.98829
19	27	25.25875	24.30438	0.99793	0.97919	0.98949	0.99793	0.97792	0.98884
19	28	25.25875	24.16342	0.99793	0.98026	0.99003	0.99793	0.97895	0.98936
19	29	25.25875	24.01762	0.99793	0.98128	0.99055	0.99793	0.97994	0.98987
19	30	25.25875	23.86654	0.99793	0.98225	0.99105	0.99793	0.98088	0.99035
19	31	25.25875	23.71037	0.99793	0.98319	0.99152	0.99793	0.98178	0.99081
19	32	25.25875	23.54876	0.99793	0.98408	0.99197	0.99793	0.98264	0.99125
19	33	25.25875	23.38162	0.99793	0.98492	0.99240	0.99793	0.98346	0.99166
19	34	25.25875	23.20856	0.99793	0.98573	0.99282	0.99793	0.98425	0.99206
19	35	25.25875	23.02940	0.99793	0.98650	0.99321	0.99793	0.98499	0.99244
19	36	25.25875	22.84408	0.99793	0.98724	0.99358	0.99793	0.98571	0.99280
19	37	25.25875	22.65215	0.99793	0.98794	0.99393	0.99793	0.98639	0.99315
19	38	25.25875	22.45348	0.99793	0.98861	0.99427	0.99793	0.98703	0.99347
19	39	25.25875	22.24766	0.99793	0.98924	0.99459	0.99793	0.98765	0.99379
19	40	25.25875	22.03447	0.99793	0.98985	0.99490	0.99793	0.98824	0.99409
19	41	25.25875	21.81357	0.99793	0.99042	0.99519	0.99793	0.98880	0.99437
19	42	25.25875	21.58485	0.99793	0.99097	0.99547	0.99793	0.98934	0.99464
19	43	25.25875	21.34779	0.99793	0.99150	0.99573	0.99793	0.98985	0.99490
19	44	25.25875	21.10218	0.99793	0.99199	0.99598	0.99793	0.99034	0.99515
19	45	25.25875	20.84782	0.99793	0.99247	0.99622	0.99793	0.99081	0.99538
19	46	25.25875	20.58697	0.99793	0.99292	0.99645	0.99793	0.99125	0.99561

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.70276	22.27480	0.99809	0.96507	0.98223	0.99809	0.96474	0.98205
21.70276	22.23319	0.99809	0.96606	0.98274	0.99809	0.96571	0.98255
21.70276	22.18946	0.99809	0.96706	0.98325	0.99809	0.96669	0.98306
21.70276	22.14392	0.99809	0.96807	0.98377	0.99809	0.96767	0.98357
21.70276	22.09606	0.99809	0.96908	0.98430	0.99809	0.96866	0.98408
21.70276	22.04614	0.99809	0.97009	0.98482	0.99809	0.96965	0.98459
21.70276	21.99389	0.99809	0.97111	0.98534	0.99809	0.97064	0.98510
21.70276	21.93952	0.99809	0.97212	0.98586	0.99809	0.97163	0.98561
21.70276	21.88305	0.99809	0.97312	0.98638	0.99809	0.97261	0.98611
21.70276	21.82476	0.99809	0.97412	0.98689	0.99809	0.97358	0.98661
21.70276	21.76485	0.99809	0.97510	0.98739	0.99809	0.97454	0.98710
21.70276	21.70276	0.99809	0.97607	0.98789	0.99809	0.97548	0.98759
21.70276	21.63792	0.99809	0.97702	0.98838	0.99809	0.97641	0.98806
21.70276	21.56986	0.99809	0.97796	0.98886	0.99809	0.97732	0.98853
21.70276	21.49836	0.99809	0.97887	0.98932	0.99809	0.97821	0.98898
21.70276	21.42306	0.99809	0.97976	0.98978	0.99809	0.97908	0.98943
21.70276	21.34391	0.99809	0.98063	0.99022	0.99809	0.97992	0.98986
21.70276	21.26064	0.99809	0.98148	0.99065	0.99809	0.98073	0.99027
21.70276	21.17342	0.99809	0.98229	0.99107	0.99809	0.98153	0.99068
21.70276	21.08250	0.99809	0.98309	0.99147	0.99809	0.98229	0.99107
21.70276	20.98768	0.99809	0.98385	0.99186	0.99809	0.98303	0.99144
21.70276	20.88895	0.99809	0.98459	0.99223	0.99809	0.98374	0.99180
21.70276	20.78588	0.99809	0.98530	0.99260	0.99809	0.98442	0.99215
21.70276	20.67862	0.99809	0.98598	0.99294	0.99809	0.98508	0.99248
21.70276	20.56684	0.99809	0.98664	0.99328	0.99809	0.98571	0.99280
21.70276	20.45044	0.99809	0.98727	0.99360	0.99809	0.98632	0.99311
21.70276	20.32903	0.99809	0.98788	0.99390	0.99809	0.98690	0.99341
21.70276	20.20243	0.99809	0.98846	0.99420	0.99809	0.98746	0.99369
21.70276	20.07055	0.99809	0.98902	0.99448	0.99809	0.98800	0.99396
21.70276	19.93297	0.99809	0.98956	0.99475	0.99809	0.98851	0.99422
21.70276	19.78951	0.99809	0.99008	0.99501	0.99809	0.98901	0.99447
21.70276	19.63978	0.99809	0.99057	0.99526	0.99809	0.98948	0.99471
21.70276	19.48352	0.99809	0.99105	0.99550	0.99809	0.98994	0.99494
21.70276	19.32040	0.99809	0.99150	0.99573	0.99809	0.99037	0.99516
21.70276	19.15023	0.99809	0.99194	0.99596	0.99809	0.99079	0.99538
21.70276	18.97251	0.99809	0.99236	0.99617	0.99809	0.99120	0.99558
21.70276	18.78697	0.99809	0.99277	0.99637	0.99809	0.99159	0.99577
21.70276	18.59337	0.99809	0.99316	0.99657	0.99809	0.99196	0.99596
21.70276	18.39367	0.99809	0.99353	0.99675	0.99809	0.99231	0.99614

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19	47	25.25875	20.32000	0.99793	0.99335	0.99666	0.99793	0.99168	0.99582
19	48	25.25875	20.04764	0.99793	0.99376	0.99687	0.99793	0.99208	0.99603
19	49	25.25875	19.77090	0.99793	0.99414	0.99706	0.99793	0.99247	0.99622
19	50	25.25875	19.49116	0.99793	0.99450	0.99724	0.99793	0.99284	0.99641
19	51	25.25875	19.21029	0.99793	0.99485	0.99742	0.99793	0.99319	0.99658
19	52	25.25875	18.92146	0.99793	0.99517	0.99758	0.99793	0.99353	0.99675
19	53	25.25875	18.62485	0.99793	0.99548	0.99774	0.99793	0.99385	0.99691
19	54	25.25875	18.32038	0.99793	0.99578	0.99788	0.99793	0.99415	0.99707
19	55	25.25875	18.00819	0.99793	0.99605	0.99802	0.99793	0.99444	0.99721
19	56	25.25875	17.68820	0.99793	0.99631	0.99815	0.99793	0.99472	0.99735
19	57	25.25875	17.36037	0.99793	0.99656	0.99828	0.99793	0.99498	0.99748
19	58	25.25875	17.02468	0.99793	0.99679	0.99839	0.99793	0.99522	0.99761
19	59	25.25875	16.68091	0.99793	0.99701	0.99850	0.99793	0.99546	0.99772
19	60	25.25875	16.32913	0.99793	0.99721	0.99861	0.99793	0.99568	0.99783
19	61	25.25875	15.96913	0.99793	0.99741	0.99870	0.99793	0.99589	0.99794
19	62	25.25875	15.60088	0.99793	0.99759	0.99879	0.99793	0.99609	0.99804
19	63	25.25875	15.22446	0.99793	0.99776	0.99888	0.99793	0.99627	0.99813
19	64	25.25875	14.83980	0.99793	0.99792	0.99896	0.99793	0.99645	0.99822
19	65	25.25875	14.44688	0.99793	0.99807	0.99903	0.99793	0.99662	0.99831
19	66	25.25875	14.04613	0.99793	0.99821	0.99911	0.99793	0.99678	0.99839
19	67	25.25875	13.63788	0.99793	0.99835	0.99917	0.99793	0.99693	0.99846
19	68	25.25875	13.22255	0.99793	0.99847	0.99924	0.99793	0.99708	0.99854
19	69	25.25875	12.80079	0.99793	0.99859	0.99930	0.99793	0.99722	0.99861
19	70	25.25875	12.37331	0.99793	0.99870	0.99935	0.99793	0.99735	0.99867
19	71	25.25875	11.94070	0.99793	0.99881	0.99940	0.99793	0.99747	0.99874
19	72	25.25875	11.50357	0.99793	0.99891	0.99945	0.99793	0.99760	0.99880
19	73	25.25875	11.06278	0.99793	0.99900	0.99950	0.99793	0.99771	0.99885
19	74	25.25875	10.61910	0.99793	0.99909	0.99954	0.99793	0.99782	0.99891
19	75	25.25875	10.17356	0.99793	0.99917	0.99958	0.99793	0.99793	0.99896
19	76	25.25875	9.72734	0.99793	0.99924	0.99962	0.99793	0.99803	0.99902
19	77	25.25875	9.28160	0.99793	0.99931	0.99966	0.99793	0.99813	0.99906
19	78	25.25875	8.83768	0.99793	0.99938	0.99969	0.99793	0.99823	0.99911
19	79	25.25875	8.39698	0.99793	0.99944	0.99972	0.99793	0.99832	0.99916
19	80	25.25875	7.96110	0.99793	0.99950	0.99975	0.99793	0.99840	0.99920
19	81	25.25875	7.53168	0.99793	0.99955	0.99977	0.99793	0.99849	0.99924
19	82	25.25875	7.11054	0.99793	0.99960	0.99980	0.99793	0.99857	0.99928
19	83	25.25875	6.69952	0.99793	0.99964	0.99982	0.99793	0.99865	0.99932
19	84	25.25875	6.30023	0.99793	0.99968	0.99984	0.99793	0.99872	0.99936
19	85	25.25875	5.91444	0.99793	0.99972	0.99986	0.99793	0.99879	0.99939

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.70276	18.18814	0.99809	0.99388	0.99693	0.99809	0.99266	0.99631
21.70276	17.97738	0.99809	0.99422	0.99710	0.99809	0.99299	0.99648
21.70276	17.76227	0.99809	0.99455	0.99727	0.99809	0.99330	0.99664
21.70276	17.54401	0.99809	0.99486	0.99742	0.99809	0.99360	0.99679
21.70276	17.32430	0.99809	0.99515	0.99757	0.99809	0.99389	0.99694
21.70276	17.09693	0.99809	0.99543	0.99771	0.99809	0.99417	0.99708
21.70276	16.86201	0.99809	0.99570	0.99784	0.99809	0.99444	0.99721
21.70276	16.61938	0.99809	0.99595	0.99797	0.99809	0.99469	0.99734
21.70276	16.36911	0.99809	0.99619	0.99809	0.99809	0.99493	0.99746
21.70276	16.11103	0.99809	0.99642	0.99821	0.99809	0.99517	0.99758
21.70276	15.84506	0.99809	0.99664	0.99832	0.99809	0.99539	0.99769
21.70276	15.57108	0.99809	0.99685	0.99842	0.99809	0.99560	0.99779
21.70276	15.28882	0.99809	0.99705	0.99852	0.99809	0.99580	0.99790
21.70276	14.99826	0.99809	0.99724	0.99862	0.99809	0.99599	0.99799
21.70276	14.69911	0.99809	0.99741	0.99871	0.99809	0.99617	0.99808
21.70276	14.39128	0.99809	0.99758	0.99879	0.99809	0.99635	0.99817
21.70276	14.07472	0.99809	0.99774	0.99887	0.99809	0.99651	0.99825
21.70276	13.74931	0.99809	0.99789	0.99895	0.99809	0.99667	0.99833
21.70276	13.41490	0.99809	0.99804	0.99902	0.99809	0.99682	0.99841
21.70276	13.07182	0.99809	0.99817	0.99909	0.99809	0.99696	0.99848
21.70276	12.72027	0.99809	0.99830	0.99915	0.99809	0.99710	0.99855
21.70276	12.36057	0.99809	0.99842	0.99921	0.99809	0.99723	0.99861
21.70276	11.99324	0.99809	0.99854	0.99927	0.99809	0.99735	0.99867
21.70276	11.61885	0.99809	0.99865	0.99932	0.99809	0.99747	0.99873
21.70276	11.23789	0.99809	0.99875	0.99938	0.99809	0.99759	0.99879
21.70276	10.85087	0.99809	0.99885	0.99942	0.99809	0.99770	0.99885
21.70276	10.45855	0.99809	0.99894	0.99947	0.99809	0.99780	0.99890
21.70276	10.06159	0.99809	0.99903	0.99952	0.99809	0.99791	0.99895
21.70276	9.66092	0.99809	0.99911	0.99956	0.99809	0.99801	0.99900
21.70276	9.25762	0.99809	0.99919	0.99960	0.99809	0.99810	0.99905
21.70276	8.85278	0.99809	0.99926	0.99963	0.99809	0.99819	0.99910
21.70276	8.44766	0.99809	0.99933	0.99967	0.99809	0.99828	0.99914
21.70276	8.04359	0.99809	0.99940	0.99970	0.99809	0.99837	0.99918
21.70276	7.64214	0.99809	0.99946	0.99973	0.99809	0.99845	0.99923
21.70276	7.24488	0.99809	0.99951	0.99975	0.99809	0.99853	0.99927
21.70276	6.85364	0.99809	0.99956	0.99978	0.99809	0.99861	0.99930
21.70276	6.47024	0.99809	0.99961	0.99980	0.99809	0.99868	0.99934
21.70276	6.09632	0.99809	0.99965	0.99982	0.99809	0.99875	0.99937
21.70276	5.73370	0.99809	0.99969	0.99984	0.99809	0.99882	0.99941

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19	86	25.25875	5.54396	0.99793	0.99975	0.99987	0.99793	0.99885	0.99943
19	87	25.25875	5.19034	0.99793	0.99978	0.99989	0.99793	0.99892	0.99946
19	88	25.25875	4.85473	0.99793	0.99980	0.99990	0.99793	0.99898	0.99949
19	89	25.25875	4.53813	0.99793	0.99983	0.99991	0.99793	0.99903	0.99952
19	90	25.25875	4.24126	0.99793	0.99985	0.99992	0.99793	0.99909	0.99954
19	91	25.25875	3.96420	0.99793	0.99986	0.99993	0.99793	0.99914	0.99957
19	92	25.25875	3.70604	0.99793	0.99988	0.99994	0.99793	0.99918	0.99959
19	93	25.25875	3.46525	0.99793	0.99989	0.99995	0.99793	0.99923	0.99961
19	94	25.25875	3.23968	0.99793	0.99991	0.99995	0.99793	0.99927	0.99964
19	95	25.25875	3.02715	0.99793	0.99992	0.99996	0.99793	0.99931	0.99966
19	96	25.25875	2.82535	0.99793	0.99993	0.99996	0.99793	0.99935	0.99968
19	97	25.25875	2.63737	0.99793	0.99994	0.99997	0.99793	0.99939	0.99970
19	98	25.25875	2.46279	0.99793	0.99994	0.99997	0.99793	0.99943	0.99971
19	99	25.25875	2.30125	0.99793	0.99995	0.99998	0.99793	0.99946	0.99973
19	100	25.25875	2.15258	0.99793	0.99996	0.99998	0.99793	0.99949	0.99974
19	101	25.25875	2.01649	0.99793	0.99996	0.99998	0.99793	0.99952	0.99976
19	102	25.25875	1.89293	0.99793	0.99997	0.99998	0.99793	0.99955	0.99977
19	103	25.25875	1.78083	0.99793	0.99997	0.99998	0.99793	0.99957	0.99979
19	104	25.25875	1.67943	0.99793	0.99997	0.99999	0.99793	0.99959	0.99980
19	105	25.25875	1.58804	0.99793	0.99998	0.99999	0.99793	0.99962	0.99981
19	106	25.25875	1.50600	0.99793	0.99998	0.99999	0.99793	0.99964	0.99982
19	107	25.25875	1.43298	0.99793	0.99998	0.99999	0.99793	0.99965	0.99983
19	108	25.25875	1.36894	0.99793	0.99998	0.99999	0.99793	0.99967	0.99983
19	109	25.25875	1.31458	0.99793	0.99998	0.99999	0.99793	0.99968	0.99984
19	110	25.25875	1.27298	0.99793	0.99998	0.99999	0.99793	0.99969	0.99984
20	1	25.15564	26.62178	0.99790	0.93869	0.96837	0.99790	0.93828	0.96816
20	2	25.15564	26.56961	0.99790	0.94009	0.96912	0.99790	0.93967	0.96890
20	3	25.15564	26.51422	0.99790	0.94153	0.96989	0.99790	0.94109	0.96965
20	4	25.15564	26.45593	0.99790	0.94300	0.97067	0.99790	0.94253	0.97042
20	5	25.15564	26.39526	0.99790	0.94450	0.97146	0.99790	0.94400	0.97119
20	6	25.15564	26.33222	0.99790	0.94602	0.97226	0.99790	0.94549	0.97198
20	7	25.15564	26.26662	0.99790	0.94757	0.97308	0.99790	0.94701	0.97278
20	8	25.15564	26.19847	0.99790	0.94913	0.97390	0.99790	0.94854	0.97359
20	9	25.15564	26.12745	0.99790	0.95072	0.97474	0.99790	0.95009	0.97441
20	10	25.15564	26.05351	0.99790	0.95231	0.97557	0.99790	0.95165	0.97523
20	11	25.15564	25.97700	0.99790	0.95391	0.97641	0.99790	0.95322	0.97605
20	12	25.15564	25.89730	0.99790	0.95552	0.97726	0.99790	0.95479	0.97687
20	13	25.15564	25.81474	0.99790	0.95713	0.97810	0.99790	0.95636	0.97769
20	14	25.15564	25.72901	0.99790	0.95874	0.97894	0.99790	0.95792	0.97851

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.70276	5.38421	0.99809	0.99972	0.99986	0.99809	0.99888	0.99944
21.70276	5.04951	0.99809	0.99975	0.99988	0.99809	0.99894	0.99947
21.70276	4.73086	0.99809	0.99978	0.99989	0.99809	0.99900	0.99950
21.70276	4.42936	0.99809	0.99981	0.99990	0.99809	0.99905	0.99953
21.70276	4.14588	0.99809	0.99983	0.99991	0.99809	0.99910	0.99955
21.70276	3.88065	0.99809	0.99985	0.99992	0.99809	0.99915	0.99958
21.70276	3.63292	0.99809	0.99987	0.99993	0.99809	0.99920	0.99960
21.70276	3.40133	0.99809	0.99988	0.99994	0.99809	0.99924	0.99962
21.70276	3.18390	0.99809	0.99989	0.99995	0.99809	0.99928	0.99964
21.70276	2.97857	0.99809	0.99991	0.99995	0.99809	0.99932	0.99966
21.70276	2.78314	0.99809	0.99992	0.99996	0.99809	0.99936	0.99968
21.70276	2.60073	0.99809	0.99993	0.99996	0.99809	0.99940	0.99970
21.70276	2.43099	0.99809	0.99994	0.99997	0.99809	0.99943	0.99972
21.70276	2.27364	0.99809	0.99994	0.99997	0.99809	0.99947	0.99973
21.70276	2.12860	0.99809	0.99995	0.99998	0.99809	0.99950	0.99975
21.70276	1.99561	0.99809	0.99996	0.99998	0.99809	0.99952	0.99976
21.70276	1.87471	0.99809	0.99996	0.99998	0.99809	0.99955	0.99978
21.70276	1.76487	0.99809	0.99997	0.99998	0.99809	0.99958	0.99979
21.70276	1.66540	0.99809	0.99997	0.99998	0.99809	0.99960	0.99980
21.70276	1.57565	0.99809	0.99997	0.99999	0.99809	0.99962	0.99981
21.70276	1.49500	0.99809	0.99998	0.99999	0.99809	0.99964	0.99982
21.70276	1.42313	0.99809	0.99998	0.99999	0.99809	0.99966	0.99983
21.70276	1.36003	0.99809	0.99998	0.99999	0.99809	0.99967	0.99984
21.70276	1.30641	0.99809	0.99998	0.99999	0.99809	0.99968	0.99984
21.70276	1.26533	0.99809	0.99998	0.99999	0.99809	0.99969	0.99985
21.63792	22.51412	0.99807	0.95597	0.97749	0.99807	0.95573	0.97736
21.63792	22.48584	0.99807	0.95684	0.97795	0.99807	0.95660	0.97782
21.63792	22.45520	0.99807	0.95775	0.97842	0.99807	0.95749	0.97828
21.63792	22.42249	0.99807	0.95867	0.97890	0.99807	0.95840	0.97876
21.63792	22.38814	0.99807	0.95962	0.97939	0.99807	0.95933	0.97924
21.63792	22.35215	0.99807	0.96059	0.97990	0.99807	0.96028	0.97974
21.63792	22.31437	0.99807	0.96158	0.98041	0.99807	0.96125	0.98024
21.63792	22.27480	0.99807	0.96258	0.98093	0.99807	0.96224	0.98076
21.63792	22.23319	0.99807	0.96360	0.98146	0.99807	0.96324	0.98127
21.63792	22.18946	0.99807	0.96464	0.98200	0.99807	0.96425	0.98180
21.63792	22.14392	0.99807	0.96568	0.98254	0.99807	0.96527	0.98233
21.63792	22.09606	0.99807	0.96673	0.98309	0.99807	0.96630	0.98286
21.63792	22.04614	0.99807	0.96779	0.98363	0.99807	0.96734	0.98340
21.63792	21.99389	0.99807	0.96886	0.98418	0.99807	0.96838	0.98393

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20	15	25.15564	25.64035	0.99790	0.96034	0.97977	0.99790	0.95948	0.97932
20	16	25.15564	25.54880	0.99790	0.96192	0.98059	0.99790	0.96102	0.98012
20	17	25.15564	25.45467	0.99790	0.96349	0.98140	0.99790	0.96255	0.98092
20	18	25.15564	25.35821	0.99790	0.96503	0.98220	0.99790	0.96405	0.98170
20	19	25.15564	25.25875	0.99790	0.96655	0.98299	0.99790	0.96553	0.98246
20	20	25.15564	25.15564	0.99790	0.96804	0.98376	0.99790	0.96698	0.98321
20	21	25.15564	25.04833	0.99790	0.96949	0.98451	0.99790	0.96840	0.98394
20	22	25.15564	24.93660	0.99790	0.97091	0.98524	0.99790	0.96978	0.98466
20	23	25.15564	24.82004	0.99790	0.97229	0.98595	0.99790	0.97112	0.98535
20	24	25.15564	24.69862	0.99790	0.97363	0.98664	0.99790	0.97241	0.98601
20	25	25.15564	24.57203	0.99790	0.97493	0.98730	0.99790	0.97367	0.98666
20	26	25.15564	24.44053	0.99790	0.97618	0.98794	0.99790	0.97488	0.98728
20	27	25.15564	24.30438	0.99790	0.97738	0.98856	0.99790	0.97605	0.98788
20	28	25.15564	24.16342	0.99790	0.97854	0.98915	0.99790	0.97716	0.98845
20	29	25.15564	24.01762	0.99790	0.97965	0.98972	0.99790	0.97824	0.98900
20	30	25.15564	23.86654	0.99790	0.98071	0.99026	0.99790	0.97927	0.98952
20	31	25.15564	23.71037	0.99790	0.98172	0.99078	0.99790	0.98025	0.99003
20	32	25.15564	23.54876	0.99790	0.98269	0.99127	0.99790	0.98119	0.99050
20	33	25.15564	23.38162	0.99790	0.98362	0.99174	0.99790	0.98209	0.99096
20	34	25.15564	23.20856	0.99790	0.98451	0.99219	0.99790	0.98294	0.99140
20	35	25.15564	23.02940	0.99790	0.98535	0.99262	0.99790	0.98376	0.99181
20	36	25.15564	22.84408	0.99790	0.98615	0.99303	0.99790	0.98454	0.99221
20	37	25.15564	22.65215	0.99790	0.98692	0.99342	0.99790	0.98528	0.99258
20	38	25.15564	22.45348	0.99790	0.98765	0.99378	0.99790	0.98599	0.99294
20	39	25.15564	22.24766	0.99790	0.98834	0.99414	0.99790	0.98666	0.99329
20	40	25.15564	22.03447	0.99790	0.98900	0.99447	0.99790	0.98730	0.99361
20	41	25.15564	21.81357	0.99790	0.98963	0.99479	0.99790	0.98792	0.99392
20	42	25.15564	21.58485	0.99790	0.99023	0.99509	0.99790	0.98850	0.99422
20	43	25.15564	21.34779	0.99790	0.99080	0.99538	0.99790	0.98906	0.99450
20	44	25.15564	21.10218	0.99790	0.99135	0.99566	0.99790	0.98960	0.99477
20	45	25.15564	20.84782	0.99790	0.99187	0.99592	0.99790	0.99011	0.99503
20	46	25.15564	20.58697	0.99790	0.99236	0.99617	0.99790	0.99059	0.99527
20	47	25.15564	20.32000	0.99790	0.99283	0.99640	0.99790	0.99106	0.99551
20	48	25.15564	20.04764	0.99790	0.99327	0.99662	0.99790	0.99150	0.99573
20	49	25.15564	19.77090	0.99790	0.99369	0.99684	0.99790	0.99192	0.99595
20	50	25.15564	19.49116	0.99790	0.99409	0.99704	0.99790	0.99233	0.99615
20	51	25.15564	19.21029	0.99790	0.99447	0.99723	0.99790	0.99271	0.99634
20	52	25.15564	18.92146	0.99790	0.99482	0.99740	0.99790	0.99308	0.99653
20	53	25.15564	18.62485	0.99790	0.99516	0.99757	0.99790	0.99343	0.99670

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.63792	21.93952	0.99807	0.96992	0.98473	0.99807	0.96941	0.98447
21.63792	21.88305	0.99807	0.97098	0.98528	0.99807	0.97045	0.98500
21.63792	21.82476	0.99807	0.97203	0.98582	0.99807	0.97147	0.98553
21.63792	21.76485	0.99807	0.97307	0.98635	0.99807	0.97249	0.98605
21.63792	21.70276	0.99807	0.97410	0.98688	0.99807	0.97349	0.98657
21.63792	21.63792	0.99807	0.97512	0.98740	0.99807	0.97448	0.98708
21.63792	21.56986	0.99807	0.97612	0.98791	0.99807	0.97546	0.98758
21.63792	21.49836	0.99807	0.97710	0.98842	0.99807	0.97641	0.98806
21.63792	21.42306	0.99807	0.97806	0.98891	0.99807	0.97734	0.98854
21.63792	21.34391	0.99807	0.97899	0.98939	0.99807	0.97825	0.98900
21.63792	21.26064	0.99807	0.97991	0.98985	0.99807	0.97913	0.98946
21.63792	21.17342	0.99807	0.98079	0.99030	0.99807	0.97999	0.98989
21.63792	21.08250	0.99807	0.98165	0.99074	0.99807	0.98082	0.99031
21.63792	20.98768	0.99807	0.98248	0.99116	0.99807	0.98162	0.99072
21.63792	20.88895	0.99807	0.98328	0.99157	0.99807	0.98239	0.99112
21.63792	20.78588	0.99807	0.98406	0.99196	0.99807	0.98313	0.99150
21.63792	20.67862	0.99807	0.98480	0.99234	0.99807	0.98385	0.99186
21.63792	20.56684	0.99807	0.98552	0.99271	0.99807	0.98454	0.99221
21.63792	20.45044	0.99807	0.98621	0.99306	0.99807	0.98520	0.99255
21.63792	20.32903	0.99807	0.98687	0.99339	0.99807	0.98584	0.99287
21.63792	20.20243	0.99807	0.98751	0.99372	0.99807	0.98645	0.99318
21.63792	20.07055	0.99807	0.98812	0.99402	0.99807	0.98704	0.99348
21.63792	19.93297	0.99807	0.98871	0.99432	0.99807	0.98760	0.99376
21.63792	19.78951	0.99807	0.98927	0.99461	0.99807	0.98814	0.99404
21.63792	19.63978	0.99807	0.98981	0.99488	0.99807	0.98866	0.99430
21.63792	19.48352	0.99807	0.99033	0.99514	0.99807	0.98916	0.99455
21.63792	19.32040	0.99807	0.99083	0.99539	0.99807	0.98964	0.99479
21.63792	19.15023	0.99807	0.99131	0.99564	0.99807	0.99009	0.99502
21.63792	18.97251	0.99807	0.99177	0.99587	0.99807	0.99054	0.99525
21.63792	18.78697	0.99807	0.99221	0.99609	0.99807	0.99096	0.99546
21.63792	18.59337	0.99807	0.99263	0.99630	0.99807	0.99136	0.99566
21.63792	18.39367	0.99807	0.99304	0.99651	0.99807	0.99175	0.99586
21.63792	18.18814	0.99807	0.99343	0.99670	0.99807	0.99213	0.99605
21.63792	17.97738	0.99807	0.99380	0.99689	0.99807	0.99249	0.99623
21.63792	17.76227	0.99807	0.99415	0.99707	0.99807	0.99283	0.99640
21.63792	17.54401	0.99807	0.99449	0.99724	0.99807	0.99316	0.99657
21.63792	17.32430	0.99807	0.99481	0.99740	0.99807	0.99348	0.99673
21.63792	17.09693	0.99807	0.99511	0.99755	0.99807	0.99378	0.99688
21.63792	16.86201	0.99807	0.99540	0.99770	0.99807	0.99408	0.99703

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20	54	25.15564	18.32038	0.99790	0.99548	0.99773	0.99790	0.99376	0.99687
20	55	25.15564	18.00819	0.99790	0.99578	0.99789	0.99790	0.99408	0.99703
20	56	25.15564	17.68820	0.99790	0.99607	0.99803	0.99790	0.99438	0.99718
20	57	25.15564	17.36037	0.99790	0.99633	0.99816	0.99790	0.99467	0.99733
20	58	25.15564	17.02468	0.99790	0.99659	0.99829	0.99790	0.99494	0.99746
20	59	25.15564	16.68091	0.99790	0.99683	0.99841	0.99790	0.99520	0.99759
20	60	25.15564	16.32913	0.99790	0.99705	0.99852	0.99790	0.99544	0.99772
20	61	25.15564	15.96913	0.99790	0.99726	0.99863	0.99790	0.99567	0.99783
20	62	25.15564	15.60088	0.99790	0.99746	0.99873	0.99790	0.99589	0.99794
20	63	25.15564	15.22446	0.99790	0.99764	0.99882	0.99790	0.99610	0.99804
20	64	25.15564	14.83980	0.99790	0.99782	0.99891	0.99790	0.99629	0.99814
20	65	25.15564	14.44688	0.99790	0.99798	0.99899	0.99790	0.99648	0.99824
20	66	25.15564	14.04613	0.99790	0.99813	0.99907	0.99790	0.99665	0.99832
20	67	25.15564	13.63788	0.99790	0.99828	0.99914	0.99790	0.99682	0.99841
20	68	25.15564	13.22255	0.99790	0.99841	0.99921	0.99790	0.99697	0.99849
20	69	25.15564	12.80079	0.99790	0.99854	0.99927	0.99790	0.99712	0.99856
20	70	25.15564	12.37331	0.99790	0.99866	0.99933	0.99790	0.99727	0.99863
20	71	25.15564	11.94070	0.99790	0.99877	0.99938	0.99790	0.99740	0.99870
20	72	25.15564	11.50357	0.99790	0.99887	0.99944	0.99790	0.99753	0.99876
20	73	25.15564	11.06278	0.99790	0.99897	0.99948	0.99790	0.99766	0.99883
20	74	25.15564	10.61910	0.99790	0.99906	0.99953	0.99790	0.99778	0.99889
20	75	25.15564	10.17356	0.99790	0.99915	0.99957	0.99790	0.99789	0.99894
20	76	25.15564	9.72734	0.99790	0.99923	0.99961	0.99790	0.99800	0.99900
20	77	25.15564	9.28160	0.99790	0.99930	0.99965	0.99790	0.99810	0.99905
20	78	25.15564	8.83768	0.99790	0.99937	0.99968	0.99790	0.99820	0.99910
20	79	25.15564	8.39698	0.99790	0.99943	0.99972	0.99790	0.99830	0.99915
20	80	25.15564	7.96110	0.99790	0.99949	0.99975	0.99790	0.99839	0.99920
20	81	25.15564	7.53168	0.99790	0.99955	0.99977	0.99790	0.99848	0.99924
20	82	25.15564	7.11054	0.99790	0.99959	0.99980	0.99790	0.99857	0.99928
20	83	25.15564	6.69952	0.99790	0.99964	0.99982	0.99790	0.99865	0.99932
20	84	25.15564	6.30023	0.99790	0.99968	0.99984	0.99790	0.99872	0.99936
20	85	25.15564	5.91444	0.99790	0.99972	0.99986	0.99790	0.99879	0.99940
20	86	25.15564	5.54396	0.99790	0.99975	0.99987	0.99790	0.99886	0.99943
20	87	25.15564	5.19034	0.99790	0.99978	0.99989	0.99790	0.99893	0.99946
20	88	25.15564	4.85473	0.99790	0.99980	0.99990	0.99790	0.99899	0.99949
20	89	25.15564	4.53813	0.99790	0.99983	0.99991	0.99790	0.99905	0.99952
20	90	25.15564	4.24126	0.99790	0.99985	0.99992	0.99790	0.99910	0.99955
20	91	25.15564	3.96420	0.99790	0.99987	0.99993	0.99790	0.99915	0.99958
20	92	25.15564	3.70604	0.99790	0.99988	0.99994	0.99790	0.99920	0.99960

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.63792	16.61938	0.99807	0.99568	0.99784	0.99807	0.99436	0.99717
21.63792	16.36911	0.99807	0.99595	0.99797	0.99807	0.99462	0.99730
21.63792	16.11103	0.99807	0.99620	0.99810	0.99807	0.99488	0.99743
21.63792	15.84506	0.99807	0.99644	0.99822	0.99807	0.99512	0.99755
21.63792	15.57108	0.99807	0.99667	0.99833	0.99807	0.99535	0.99767
21.63792	15.28882	0.99807	0.99688	0.99844	0.99807	0.99557	0.99778
21.63792	14.99826	0.99807	0.99709	0.99854	0.99807	0.99578	0.99789
21.63792	14.69911	0.99807	0.99728	0.99864	0.99807	0.99598	0.99799
21.63792	14.39128	0.99807	0.99746	0.99873	0.99807	0.99617	0.99808
21.63792	14.07472	0.99807	0.99763	0.99882	0.99807	0.99635	0.99817
21.63792	13.74931	0.99807	0.99780	0.99890	0.99807	0.99653	0.99826
21.63792	13.41490	0.99807	0.99795	0.99897	0.99807	0.99669	0.99834
21.63792	13.07182	0.99807	0.99810	0.99905	0.99807	0.99684	0.99842
21.63792	12.72027	0.99807	0.99824	0.99912	0.99807	0.99699	0.99849
21.63792	12.36057	0.99807	0.99837	0.99918	0.99807	0.99713	0.99856
21.63792	11.99324	0.99807	0.99849	0.99924	0.99807	0.99727	0.99863
21.63792	11.61885	0.99807	0.99860	0.99930	0.99807	0.99740	0.99870
21.63792	11.23789	0.99807	0.99871	0.99936	0.99807	0.99752	0.99876
21.63792	10.85087	0.99807	0.99882	0.99941	0.99807	0.99764	0.99882
21.63792	10.45855	0.99807	0.99892	0.99946	0.99807	0.99776	0.99888
21.63792	10.06159	0.99807	0.99901	0.99950	0.99807	0.99787	0.99893
21.63792	9.66092	0.99807	0.99909	0.99955	0.99807	0.99797	0.99898
21.63792	9.25762	0.99807	0.99918	0.99959	0.99807	0.99807	0.99904
21.63792	8.85278	0.99807	0.99925	0.99963	0.99807	0.99817	0.99908
21.63792	8.44766	0.99807	0.99932	0.99966	0.99807	0.99826	0.99913
21.63792	8.04359	0.99807	0.99939	0.99969	0.99807	0.99836	0.99918
21.63792	7.64214	0.99807	0.99945	0.99972	0.99807	0.99844	0.99922
21.63792	7.24488	0.99807	0.99951	0.99975	0.99807	0.99853	0.99926
21.63792	6.85364	0.99807	0.99956	0.99978	0.99807	0.99861	0.99930
21.63792	6.47024	0.99807	0.99961	0.99980	0.99807	0.99868	0.99934
21.63792	6.09632	0.99807	0.99965	0.99982	0.99807	0.99875	0.99938
21.63792	5.73370	0.99807	0.99969	0.99984	0.99807	0.99882	0.99941
21.63792	5.38421	0.99807	0.99972	0.99986	0.99807	0.99889	0.99944
21.63792	5.04951	0.99807	0.99976	0.99988	0.99807	0.99895	0.99948
21.63792	4.73086	0.99807	0.99978	0.99989	0.99807	0.99901	0.99950
21.63792	4.42936	0.99807	0.99981	0.99990	0.99807	0.99907	0.99953
21.63792	4.14588	0.99807	0.99983	0.99992	0.99807	0.99912	0.99956
21.63792	3.88065	0.99807	0.99985	0.99993	0.99807	0.99917	0.99958
21.63792	3.63292	0.99807	0.99987	0.99993	0.99807	0.99921	0.99961

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20	93	25.15564	3.46525	0.99790	0.99990	0.99995	0.99790	0.99925	0.99962
20	94	25.15564	3.23968	0.99790	0.99991	0.99995	0.99790	0.99929	0.99964
20	95	25.15564	3.02715	0.99790	0.99992	0.99996	0.99790	0.99933	0.99966
20	96	25.15564	2.82535	0.99790	0.99993	0.99996	0.99790	0.99937	0.99968
20	97	25.15564	2.63737	0.99790	0.99994	0.99997	0.99790	0.99941	0.99970
20	98	25.15564	2.46279	0.99790	0.99995	0.99997	0.99790	0.99944	0.99972
20	99	25.15564	2.30125	0.99790	0.99995	0.99998	0.99790	0.99947	0.99974
20	100	25.15564	2.15258	0.99790	0.99996	0.99998	0.99790	0.99950	0.99975
20	101	25.15564	2.01649	0.99790	0.99996	0.99998	0.99790	0.99953	0.99977
20	102	25.15564	1.89293	0.99790	0.99997	0.99998	0.99790	0.99956	0.99978
20	103	25.15564	1.78083	0.99790	0.99997	0.99999	0.99790	0.99958	0.99979
20	104	25.15564	1.67943	0.99790	0.99997	0.99999	0.99790	0.99961	0.99980
20	105	25.15564	1.58804	0.99790	0.99998	0.99999	0.99790	0.99963	0.99981
20	106	25.15564	1.50600	0.99790	0.99998	0.99999	0.99790	0.99964	0.99982
20	107	25.15564	1.43298	0.99790	0.99998	0.99999	0.99790	0.99966	0.99983
20	108	25.15564	1.36894	0.99790	0.99998	0.99999	0.99790	0.99968	0.99984
20	109	25.15564	1.31458	0.99790	0.99998	0.99999	0.99790	0.99969	0.99984
20	110	25.15564	1.27298	0.99790	0.99998	0.99999	0.99790	0.99970	0.99985
21	1	25.04833	26.62178	0.99785	0.93497	0.96639	0.99785	0.93455	0.96617
21	2	25.04833	26.56961	0.99785	0.93640	0.96715	0.99785	0.93596	0.96692
21	3	25.04833	26.51422	0.99785	0.93786	0.96793	0.99785	0.93740	0.96769
21	4	25.04833	26.45593	0.99785	0.93936	0.96873	0.99785	0.93888	0.96847
21	5	25.04833	26.39526	0.99785	0.94088	0.96954	0.99785	0.94037	0.96927
21	6	25.04833	26.33222	0.99785	0.94244	0.97037	0.99785	0.94190	0.97008
21	7	25.04833	26.26662	0.99785	0.94402	0.97120	0.99785	0.94345	0.97090
21	8	25.04833	26.19847	0.99785	0.94563	0.97205	0.99785	0.94502	0.97173
21	9	25.04833	26.12745	0.99785	0.94725	0.97291	0.99785	0.94661	0.97258
21	10	25.04833	26.05351	0.99785	0.94890	0.97378	0.99785	0.94822	0.97342
21	11	25.04833	25.97700	0.99785	0.95055	0.97465	0.99785	0.94984	0.97427
21	12	25.04833	25.89730	0.99785	0.95222	0.97553	0.99785	0.95147	0.97513
21	13	25.04833	25.81474	0.99785	0.95389	0.97640	0.99785	0.95310	0.97599
21	14	25.04833	25.72901	0.99785	0.95557	0.97728	0.99785	0.95473	0.97684
21	15	25.04833	25.64035	0.99785	0.95724	0.97815	0.99785	0.95636	0.97769
21	16	25.04833	25.54880	0.99785	0.95890	0.97902	0.99785	0.95797	0.97854
21	17	25.04833	25.45467	0.99785	0.96054	0.97988	0.99785	0.95958	0.97937
21	18	25.04833	25.35821	0.99785	0.96217	0.98072	0.99785	0.96117	0.98020
21	19	25.04833	25.25875	0.99785	0.96378	0.98155	0.99785	0.96273	0.98101
21	20	25.04833	25.15564	0.99785	0.96536	0.98237	0.99785	0.96427	0.98181
21	21	25.04833	25.04833	0.99785	0.96690	0.98317	0.99785	0.96577	0.98259

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.63792	3.40133	0.99807	0.99988	0.99994	0.99807	0.99926	0.99963
21.63792	3.18390	0.99807	0.99990	0.99995	0.99807	0.99930	0.99965
21.63792	2.97857	0.99807	0.99991	0.99995	0.99807	0.99934	0.99967
21.63792	2.78314	0.99807	0.99992	0.99996	0.99807	0.99938	0.99969
21.63792	2.60073	0.99807	0.99993	0.99996	0.99807	0.99941	0.99971
21.63792	2.43099	0.99807	0.99994	0.99997	0.99807	0.99945	0.99972
21.63792	2.27364	0.99807	0.99995	0.99997	0.99807	0.99948	0.99974
21.63792	2.12860	0.99807	0.99995	0.99998	0.99807	0.99951	0.99975
21.63792	1.99561	0.99807	0.99996	0.99998	0.99807	0.99954	0.99977
21.63792	1.87471	0.99807	0.99996	0.99998	0.99807	0.99956	0.99978
21.63792	1.76487	0.99807	0.99997	0.99998	0.99807	0.99959	0.99979
21.63792	1.66540	0.99807	0.99997	0.99998	0.99807	0.99961	0.99980
21.63792	1.57565	0.99807	0.99997	0.99999	0.99807	0.99963	0.99981
21.63792	1.49500	0.99807	0.99998	0.99999	0.99807	0.99965	0.99982
21.63792	1.42313	0.99807	0.99998	0.99999	0.99807	0.99966	0.99983
21.63792	1.36003	0.99807	0.99998	0.99999	0.99807	0.99968	0.99984
21.63792	1.30641	0.99807	0.99998	0.99999	0.99807	0.99969	0.99985
21.63792	1.26533	0.99807	0.99998	0.99999	0.99807	0.99970	0.99985
21.56986	22.51412	0.99803	0.95316	0.97602	0.99803	0.95292	0.97589
21.56986	22.48584	0.99803	0.95405	0.97648	0.99803	0.95380	0.97635
21.56986	22.45520	0.99803	0.95497	0.97697	0.99803	0.95471	0.97683
21.56986	22.42249	0.99803	0.95592	0.97746	0.99803	0.95564	0.97731
21.56986	22.38814	0.99803	0.95689	0.97797	0.99803	0.95659	0.97781
21.56986	22.35215	0.99803	0.95788	0.97849	0.99803	0.95756	0.97832
21.56986	22.31437	0.99803	0.95889	0.97901	0.99803	0.95856	0.97884
21.56986	22.27480	0.99803	0.95993	0.97955	0.99803	0.95957	0.97937
21.56986	22.23319	0.99803	0.96098	0.98010	0.99803	0.96061	0.97991
21.56986	22.18946	0.99803	0.96205	0.98066	0.99803	0.96165	0.98045
21.56986	22.14392	0.99803	0.96313	0.98122	0.99803	0.96271	0.98100
21.56986	22.09606	0.99803	0.96423	0.98179	0.99803	0.96378	0.98156
21.56986	22.04614	0.99803	0.96533	0.98236	0.99803	0.96486	0.98212
21.56986	21.99389	0.99803	0.96644	0.98293	0.99803	0.96594	0.98268
21.56986	21.93952	0.99803	0.96755	0.98351	0.99803	0.96703	0.98324
21.56986	21.88305	0.99803	0.96867	0.98408	0.99803	0.96811	0.98380
21.56986	21.82476	0.99803	0.96977	0.98466	0.99803	0.96920	0.98436
21.56986	21.76485	0.99803	0.97088	0.98522	0.99803	0.97027	0.98491
21.56986	21.70276	0.99803	0.97197	0.98578	0.99803	0.97134	0.98546
21.56986	21.63792	0.99803	0.97305	0.98634	0.99803	0.97239	0.98600
21.56986	21.56986	0.99803	0.97411	0.98689	0.99803	0.97342	0.98653

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21	22	25.04833	24.93660	0.99785	0.96842	0.98396	0.99785	0.96724	0.98335
21	23	25.04833	24.82004	0.99785	0.96990	0.98472	0.99785	0.96868	0.98409
21	24	25.04833	24.69862	0.99785	0.97134	0.98546	0.99785	0.97007	0.98481
21	25	25.04833	24.57203	0.99785	0.97273	0.98618	0.99785	0.97142	0.98550
21	26	25.04833	24.44053	0.99785	0.97408	0.98687	0.99785	0.97273	0.98618
21	27	25.04833	24.30438	0.99785	0.97538	0.98754	0.99785	0.97399	0.98682
21	28	25.04833	24.16342	0.99785	0.97664	0.98818	0.99785	0.97520	0.98744
21	29	25.04833	24.01762	0.99785	0.97784	0.98880	0.99785	0.97637	0.98804
21	30	25.04833	23.86654	0.99785	0.97900	0.98939	0.99785	0.97748	0.98861
21	31	25.04833	23.71037	0.99785	0.98010	0.98995	0.99785	0.97855	0.98916
21	32	25.04833	23.54876	0.99785	0.98116	0.99049	0.99785	0.97958	0.98968
21	33	25.04833	23.38162	0.99785	0.98217	0.99101	0.99785	0.98056	0.99018
21	34	25.04833	23.20856	0.99785	0.98314	0.99150	0.99785	0.98149	0.99066
21	35	25.04833	23.02940	0.99785	0.98406	0.99197	0.99785	0.98238	0.99111
21	36	25.04833	22.84408	0.99785	0.98494	0.99241	0.99785	0.98323	0.99155
21	37	25.04833	22.65215	0.99785	0.98577	0.99284	0.99785	0.98404	0.99196
21	38	25.04833	22.45348	0.99785	0.98657	0.99324	0.99785	0.98482	0.99235
21	39	25.04833	22.24766	0.99785	0.98733	0.99363	0.99785	0.98555	0.99272
21	40	25.04833	22.03447	0.99785	0.98806	0.99399	0.99785	0.98626	0.99308
21	41	25.04833	21.81357	0.99785	0.98874	0.99434	0.99785	0.98693	0.99342
21	42	25.04833	21.58485	0.99785	0.98940	0.99467	0.99785	0.98757	0.99375
21	43	25.04833	21.34779	0.99785	0.99003	0.99499	0.99785	0.98818	0.99405
21	44	25.04833	21.10218	0.99785	0.99062	0.99529	0.99785	0.98876	0.99435
21	45	25.04833	20.84782	0.99785	0.99119	0.99557	0.99785	0.98932	0.99463
21	46	25.04833	20.58697	0.99785	0.99173	0.99585	0.99785	0.98985	0.99490
21	47	25.04833	20.32000	0.99785	0.99224	0.99610	0.99785	0.99036	0.99516
21	48	25.04833	20.04764	0.99785	0.99272	0.99635	0.99785	0.99084	0.99540
21	49	25.04833	19.77090	0.99785	0.99318	0.99658	0.99785	0.99130	0.99563
21	50	25.04833	19.49116	0.99785	0.99362	0.99680	0.99785	0.99175	0.99586
21	51	25.04833	19.21029	0.99785	0.99403	0.99701	0.99785	0.99217	0.99607
21	52	25.04833	18.92146	0.99785	0.99442	0.99720	0.99785	0.99257	0.99627
21	53	25.04833	18.62485	0.99785	0.99479	0.99739	0.99785	0.99295	0.99646
21	54	25.04833	18.32038	0.99785	0.99514	0.99756	0.99785	0.99332	0.99665
21	55	25.04833	18.00819	0.99785	0.99547	0.99773	0.99785	0.99367	0.99682
21	56	25.04833	17.68820	0.99785	0.99578	0.99788	0.99785	0.99400	0.99699
21	57	25.04833	17.36037	0.99785	0.99607	0.99803	0.99785	0.99431	0.99715
21	58	25.04833	17.02468	0.99785	0.99635	0.99817	0.99785	0.99461	0.99730
21	59	25.04833	16.68091	0.99785	0.99661	0.99830	0.99785	0.99489	0.99744
21	60	25.04833	16.32913	0.99785	0.99686	0.99843	0.99785	0.99516	0.99757

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.56986	21.49836	0.99803	0.97516	0.98742	0.99803	0.97444	0.98706
21.56986	21.42306	0.99803	0.97619	0.98795	0.99803	0.97544	0.98757
21.56986	21.34391	0.99803	0.97720	0.98847	0.99803	0.97642	0.98807
21.56986	21.26064	0.99803	0.97818	0.98897	0.99803	0.97737	0.98855
21.56986	21.17342	0.99803	0.97914	0.98946	0.99803	0.97829	0.98903
21.56986	21.08250	0.99803	0.98007	0.98993	0.99803	0.97919	0.98949
21.56986	20.98768	0.99803	0.98097	0.99039	0.99803	0.98006	0.98993
21.56986	20.88895	0.99803	0.98184	0.99084	0.99803	0.98090	0.99036
21.56986	20.78588	0.99803	0.98268	0.99126	0.99803	0.98171	0.99077
21.56986	20.67862	0.99803	0.98349	0.99168	0.99803	0.98249	0.99117
21.56986	20.56684	0.99803	0.98427	0.99207	0.99803	0.98324	0.99155
21.56986	20.45044	0.99803	0.98503	0.99246	0.99803	0.98397	0.99192
21.56986	20.32903	0.99803	0.98575	0.99282	0.99803	0.98466	0.99227
21.56986	20.20243	0.99803	0.98644	0.99318	0.99803	0.98533	0.99261
21.56986	20.07055	0.99803	0.98711	0.99351	0.99803	0.98597	0.99293
21.56986	19.93297	0.99803	0.98775	0.99384	0.99803	0.98658	0.99325
21.56986	19.78951	0.99803	0.98837	0.99415	0.99803	0.98717	0.99355
21.56986	19.63978	0.99803	0.98896	0.99445	0.99803	0.98774	0.99383
21.56986	19.48352	0.99803	0.98953	0.99474	0.99803	0.98829	0.99411
21.56986	19.32040	0.99803	0.99007	0.99501	0.99803	0.98881	0.99437
21.56986	19.15023	0.99803	0.99060	0.99528	0.99803	0.98931	0.99463
21.56986	18.97251	0.99803	0.99110	0.99553	0.99803	0.98979	0.99487
21.56986	18.78697	0.99803	0.99158	0.99577	0.99803	0.99025	0.99510
21.56986	18.59337	0.99803	0.99204	0.99601	0.99803	0.99069	0.99533
21.56986	18.39367	0.99803	0.99249	0.99623	0.99803	0.99112	0.99554
21.56986	18.18814	0.99803	0.99291	0.99644	0.99803	0.99153	0.99575
21.56986	17.97738	0.99803	0.99331	0.99665	0.99803	0.99192	0.99594
21.56986	17.76227	0.99803	0.99370	0.99684	0.99803	0.99230	0.99613
21.56986	17.54401	0.99803	0.99407	0.99702	0.99803	0.99266	0.99632
21.56986	17.32430	0.99803	0.99442	0.99720	0.99803	0.99301	0.99649
21.56986	17.09693	0.99803	0.99475	0.99737	0.99803	0.99334	0.99666
21.56986	16.86201	0.99803	0.99507	0.99753	0.99803	0.99366	0.99682
21.56986	16.61938	0.99803	0.99537	0.99768	0.99803	0.99397	0.99697
21.56986	16.36911	0.99803	0.99566	0.99783	0.99803	0.99426	0.99712
21.56986	16.11103	0.99803	0.99594	0.99796	0.99803	0.99454	0.99726
21.56986	15.84506	0.99803	0.99620	0.99810	0.99803	0.99481	0.99740
21.56986	15.57108	0.99803	0.99645	0.99822	0.99803	0.99506	0.99752
21.56986	15.28882	0.99803	0.99668	0.99834	0.99803	0.99530	0.99765
21.56986	14.99826	0.99803	0.99690	0.99845	0.99803	0.99553	0.99776

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21	61	25.04833	15.96913	0.99785	0.99709	0.99854	0.99785	0.99542	0.99770
21	62	25.04833	15.60088	0.99785	0.99730	0.99865	0.99785	0.99566	0.99782
21	63	25.04833	15.22446	0.99785	0.99750	0.99875	0.99785	0.99588	0.99794
21	64	25.04833	14.83980	0.99785	0.99769	0.99885	0.99785	0.99610	0.99804
21	65	25.04833	14.44688	0.99785	0.99787	0.99893	0.99785	0.99630	0.99815
21	66	25.04833	14.04613	0.99785	0.99804	0.99902	0.99785	0.99649	0.99824
21	67	25.04833	13.63788	0.99785	0.99819	0.99910	0.99785	0.99667	0.99833
21	68	25.04833	13.22255	0.99785	0.99834	0.99917	0.99785	0.99684	0.99842
21	69	25.04833	12.80079	0.99785	0.99847	0.99924	0.99785	0.99701	0.99850
21	70	25.04833	12.37331	0.99785	0.99860	0.99930	0.99785	0.99716	0.99858
21	71	25.04833	11.94070	0.99785	0.99872	0.99936	0.99785	0.99731	0.99865
21	72	25.04833	11.50357	0.99785	0.99883	0.99941	0.99785	0.99745	0.99872
21	73	25.04833	11.06278	0.99785	0.99893	0.99947	0.99785	0.99758	0.99879
21	74	25.04833	10.61910	0.99785	0.99903	0.99952	0.99785	0.99771	0.99885
21	75	25.04833	10.17356	0.99785	0.99912	0.99956	0.99785	0.99783	0.99892
21	76	25.04833	9.72734	0.99785	0.99920	0.99960	0.99785	0.99795	0.99897
21	77	25.04833	9.28160	0.99785	0.99928	0.99964	0.99785	0.99806	0.99903
21	78	25.04833	8.83768	0.99785	0.99935	0.99968	0.99785	0.99817	0.99908
21	79	25.04833	8.39698	0.99785	0.99942	0.99971	0.99785	0.99827	0.99914
21	80	25.04833	7.96110	0.99785	0.99948	0.99974	0.99785	0.99837	0.99918
21	81	25.04833	7.53168	0.99785	0.99954	0.99977	0.99785	0.99846	0.99923
21	82	25.04833	7.11054	0.99785	0.99959	0.99979	0.99785	0.99855	0.99928
21	83	25.04833	6.69952	0.99785	0.99964	0.99982	0.99785	0.99864	0.99932
21	84	25.04833	6.30023	0.99785	0.99968	0.99984	0.99785	0.99872	0.99936
21	85	25.04833	5.91444	0.99785	0.99972	0.99986	0.99785	0.99879	0.99940
21	86	25.04833	5.54396	0.99785	0.99975	0.99987	0.99785	0.99887	0.99943
21	87	25.04833	5.19034	0.99785	0.99978	0.99989	0.99785	0.99893	0.99947
21	88	25.04833	4.85473	0.99785	0.99981	0.99990	0.99785	0.99900	0.99950
21	89	25.04833	4.53813	0.99785	0.99983	0.99991	0.99785	0.99906	0.99953
21	90	25.04833	4.24126	0.99785	0.99985	0.99992	0.99785	0.99911	0.99956
21	91	25.04833	3.96420	0.99785	0.99987	0.99993	0.99785	0.99917	0.99958
21	92	25.04833	3.70604	0.99785	0.99988	0.99994	0.99785	0.99921	0.99961
21	93	25.04833	3.46525	0.99785	0.99990	0.99995	0.99785	0.99926	0.99963
21	94	25.04833	3.23968	0.99785	0.99991	0.99996	0.99785	0.99931	0.99965
21	95	25.04833	3.02715	0.99785	0.99992	0.99996	0.99785	0.99935	0.99967
21	96	25.04833	2.82535	0.99785	0.99993	0.99997	0.99785	0.99939	0.99969
21	97	25.04833	2.63737	0.99785	0.99994	0.99997	0.99785	0.99942	0.99971
21	98	25.04833	2.46279	0.99785	0.99995	0.99997	0.99785	0.99946	0.99973
21	99	25.04833	2.30125	0.99785	0.99995	0.99998	0.99785	0.99949	0.99974

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.56986	14.69911	0.99803	0.99711	0.99856	0.99803	0.99575	0.99787
21.56986	14.39128	0.99803	0.99731	0.99866	0.99803	0.99596	0.99798
21.56986	14.07472	0.99803	0.99750	0.99875	0.99803	0.99616	0.99808
21.56986	13.74931	0.99803	0.99768	0.99884	0.99803	0.99635	0.99817
21.56986	13.41490	0.99803	0.99785	0.99892	0.99803	0.99653	0.99826
21.56986	13.07182	0.99803	0.99800	0.99900	0.99803	0.99670	0.99835
21.56986	12.72027	0.99803	0.99815	0.99908	0.99803	0.99686	0.99843
21.56986	12.36057	0.99803	0.99829	0.99915	0.99803	0.99702	0.99851
21.56986	11.99324	0.99803	0.99843	0.99921	0.99803	0.99716	0.99858
21.56986	11.61885	0.99803	0.99855	0.99927	0.99803	0.99730	0.99865
21.56986	11.23789	0.99803	0.99867	0.99933	0.99803	0.99744	0.99872
21.56986	10.85087	0.99803	0.99878	0.99939	0.99803	0.99757	0.99878
21.56986	10.45855	0.99803	0.99888	0.99944	0.99803	0.99769	0.99884
21.56986	10.06159	0.99803	0.99898	0.99949	0.99803	0.99781	0.99890
21.56986	9.66092	0.99803	0.99907	0.99953	0.99803	0.99792	0.99896
21.56986	9.25762	0.99803	0.99915	0.99958	0.99803	0.99803	0.99901
21.56986	8.85278	0.99803	0.99923	0.99962	0.99803	0.99813	0.99907
21.56986	8.44766	0.99803	0.99931	0.99965	0.99803	0.99823	0.99912
21.56986	8.04359	0.99803	0.99938	0.99969	0.99803	0.99833	0.99916
21.56986	7.64214	0.99803	0.99944	0.99972	0.99803	0.99842	0.99921
21.56986	7.24488	0.99803	0.99950	0.99975	0.99803	0.99851	0.99925
21.56986	6.85364	0.99803	0.99955	0.99978	0.99803	0.99859	0.99930
21.56986	6.47024	0.99803	0.99960	0.99980	0.99803	0.99867	0.99934
21.56986	6.09632	0.99803	0.99965	0.99982	0.99803	0.99875	0.99938
21.56986	5.73370	0.99803	0.99969	0.99984	0.99803	0.99882	0.99941
21.56986	5.38421	0.99803	0.99972	0.99986	0.99803	0.99889	0.99945
21.56986	5.04951	0.99803	0.99976	0.99988	0.99803	0.99896	0.99948
21.56986	4.73086	0.99803	0.99978	0.99989	0.99803	0.99902	0.99951
21.56986	4.42936	0.99803	0.99981	0.99991	0.99803	0.99908	0.99954
21.56986	4.14588	0.99803	0.99983	0.99992	0.99803	0.99913	0.99956
21.56986	3.88065	0.99803	0.99985	0.99993	0.99803	0.99918	0.99959
21.56986	3.63292	0.99803	0.99987	0.99994	0.99803	0.99923	0.99961
21.56986	3.40133	0.99803	0.99989	0.99994	0.99803	0.99927	0.99964
21.56986	3.18390	0.99803	0.99990	0.99995	0.99803	0.99932	0.99966
21.56986	2.97857	0.99803	0.99991	0.99996	0.99803	0.99936	0.99968
21.56986	2.78314	0.99803	0.99992	0.99996	0.99803	0.99939	0.99970
21.56986	2.60073	0.99803	0.99993	0.99997	0.99803	0.99943	0.99972
21.56986	2.43099	0.99803	0.99994	0.99997	0.99803	0.99946	0.99973
21.56986	2.27364	0.99803	0.99995	0.99997	0.99803	0.99950	0.99975

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
21	100	25.04833	2.15258	0.99785	0.99996	0.99998	0.99785	0.99952	0.99976	21.56986	2.12860	0.99803	0.99995	0.99998	0.99803	0.99952	0.99976
21	101	25.04833	2.01649	0.99785	0.99996	0.99998	0.99785	0.99955	0.99977	21.56986	1.99561	0.99803	0.99996	0.99998	0.99803	0.99955	0.99978
21	102	25.04833	1.89293	0.99785	0.99997	0.99998	0.99785	0.99957	0.99979	21.56986	1.87471	0.99803	0.99996	0.99998	0.99803	0.99958	0.99979
21	103	25.04833	1.78083	0.99785	0.99997	0.99999	0.99785	0.99960	0.99980	21.56986	1.76487	0.99803	0.99997	0.99998	0.99803	0.99960	0.99980
21	104	25.04833	1.67943	0.99785	0.99997	0.99999	0.99785	0.99962	0.99981	21.56986	1.66540	0.99803	0.99997	0.99999	0.99803	0.99962	0.99981
21	105	25.04833	1.58804	0.99785	0.99998	0.99999	0.99785	0.99964	0.99982	21.56986	1.57565	0.99803	0.99997	0.99999	0.99803	0.99964	0.99982
21	106	25.04833	1.50600	0.99785	0.99998	0.99999	0.99785	0.99966	0.99983	21.56986	1.49500	0.99803	0.99998	0.99999	0.99803	0.99966	0.99983
21	107	25.04833	1.43298	0.99785	0.99998	0.99999	0.99785	0.99967	0.99984	21.56986	1.42313	0.99803	0.99998	0.99999	0.99803	0.99968	0.99984
21	108	25.04833	1.36894	0.99785	0.99998	0.99999	0.99785	0.99969	0.99984	21.56986	1.36003	0.99803	0.99998	0.99999	0.99803	0.99969	0.99985
21	109	25.04833	1.31458	0.99785	0.99998	0.99999	0.99785	0.99970	0.99985	21.56986	1.30641	0.99803	0.99998	0.99999	0.99803	0.99970	0.99985
21	110	25.04833	1.27298	0.99785	0.99999	0.99999	0.99785	0.99971	0.99985	21.56986	1.26533	0.99803	0.99998	0.99999	0.99803	0.99971	0.99985
22	1	24.93660	26.62178	0.99778	0.93107	0.96430	0.99778	0.93065	0.96408	21.49836	22.51412	0.99797	0.95019	0.97446	0.99797	0.94994	0.97433
22	2	24.93660	26.56961	0.99778	0.93251	0.96508	0.99778	0.93208	0.96484	21.49836	22.48584	0.99797	0.95110	0.97493	0.99797	0.95084	0.97480
22	3	24.93660	26.51422	0.99778	0.93400	0.96587	0.99778	0.93354	0.96563	21.49836	22.45520	0.99797	0.95203	0.97543	0.99797	0.95176	0.97528
22	4	24.93660	26.45593	0.99778	0.93552	0.96669	0.99778	0.93503	0.96643	21.49836	22.42249	0.99797	0.95300	0.97593	0.99797	0.95271	0.97578
22	5	24.93660	26.39526	0.99778	0.93707	0.96751	0.99778	0.93656	0.96724	21.49836	22.38814	0.99797	0.95399	0.97645	0.99797	0.95368	0.97629
22	6	24.93660	26.33222	0.99778	0.93866	0.96836	0.99778	0.93812	0.96807	21.49836	22.35215	0.99797	0.95500	0.97698	0.99797	0.95468	0.97681
22	7	24.93660	26.26662	0.99778	0.94028	0.96922	0.99778	0.93970	0.96891	21.49836	22.31437	0.99797	0.95604	0.97753	0.99797	0.95570	0.97735
22	8	24.93660	26.19847	0.99778	0.94192	0.97009	0.99778	0.94131	0.96977	21.49836	22.27480	0.99797	0.95710	0.97808	0.99797	0.95674	0.97789
22	9	24.93660	26.12745	0.99778	0.94359	0.97098	0.99778	0.94294	0.97063	21.49836	22.23319	0.99797	0.95818	0.97865	0.99797	0.95780	0.97845
22	10	24.93660	26.05351	0.99778	0.94528	0.97187	0.99778	0.94459	0.97151	21.49836	22.18946	0.99797	0.95929	0.97922	0.99797	0.95888	0.97901
22	11	24.93660	25.97700	0.99778	0.94699	0.97277	0.99778	0.94626	0.97239	21.49836	22.14392	0.99797	0.96041	0.97980	0.99797	0.95998	0.97958
22	12	24.93660	25.89730	0.99778	0.94871	0.97368	0.99778	0.94794	0.97327	21.49836	22.09606	0.99797	0.96154	0.98039	0.99797	0.96108	0.98016
22	13	24.93660	25.81474	0.99778	0.95044	0.97459	0.99778	0.94963	0.97416	21.49836	22.04614	0.99797	0.96269	0.98099	0.99797	0.96220	0.98074
22	14	24.93660	25.72901	0.99778	0.95218	0.97550	0.99778	0.95133	0.97506	21.49836	21.99389	0.99797	0.96384	0.98159	0.99797	0.96333	0.98132
22	15	24.93660	25.64035	0.99778	0.95392	0.97642	0.99778	0.95302	0.97594	21.49836	21.93952	0.99797	0.96501	0.98219	0.99797	0.96447	0.98191
22	16	24.93660	25.54880	0.99778	0.95566	0.97732	0.99778	0.95471	0.97683	21.49836	21.88305	0.99797	0.96617	0.98279	0.99797	0.96560	0.98250
22	17	24.93660	25.45467	0.99778	0.95738	0.97823	0.99778	0.95639	0.97771	21.49836	21.82476	0.99797	0.96734	0.98340	0.99797	0.96674	0.98309
22	18	24.93660	25.35821	0.99778	0.95909	0.97912	0.99778	0.95806	0.97858	21.49836	21.76485	0.99797	0.96850	0.98400	0.99797	0.96787	0.98367
22	19	24.93660	25.25875	0.99778	0.96079	0.98000	0.99778	0.95971	0.97944	21.49836	21.70276	0.99797	0.96965	0.98459	0.99797	0.96900	0.98425
22	20	24.93660	25.15564	0.99778	0.96246	0.98087	0.99778	0.96133	0.98028	21.49836	21.63792	0.99797	0.97080	0.98518	0.99797	0.97011	0.98483
22	21	24.93660	25.04833	0.99778	0.96410	0.98172	0.99778	0.96293	0.98111	21.49836	21.56986	0.99797	0.97193	0.98576	0.99797	0.97121	0.98540
22	22	24.93660	24.93660	0.99778	0.96571	0.98256	0.99778	0.96450	0.98193	21.49836	21.49836	0.99797	0.97305	0.98634	0.99797	0.97230	0.98596
22	23	24.93660	24.82004	0.99778	0.96729	0.98337	0.99778	0.96603	0.98272	21.49836	21.42306	0.99797	0.97415	0.98690	0.99797	0.97337	0.98650
22	24	24.93660	24.69862	0.99778	0.96883	0.98417	0.99778	0.96752	0.98349	21.49836	21.34391	0.99797	0.97523	0.98746	0.99797	0.97441	0.98704
22	25	24.93660	24.57203	0.99778	0.97033	0.98494	0.99778	0.96897	0.98424	21.49836	21.26064	0.99797	0.97628	0.98800	0.99797	0.97543	0.98756
22	26	24.93660	24.44053	0.99778	0.97178	0.98569	0.99778	0.97037	0.98496	21.49836	21.17342	0.99797	0.97731	0.98853	0.99797	0.97643	0.98807
22	27	24.93660	24.30438	0.99778	0.97319	0.98641	0.99778	0.97173	0.98566	21.49836	21.08250	0.99797	0.97832	0.98904	0.99797	0.97740	0.98857
22	28	24.93660	24.16342	0.99778	0.97454	0.98711	0.99778	0.97304	0.98634	21.49836	20.98768	0.99797	0.97929	0.98954	0.99797	0.97834	0.98905

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
22	29	24.93660	24.01762	0.99778	0.97585	0.98778	0.99778	0.97430	0.98699
22	30	24.93660	23.86654	0.99778	0.97710	0.98842	0.99778	0.97552	0.98761
22	31	24.93660	23.71037	0.99778	0.97831	0.98904	0.99778	0.97668	0.98820
22	32	24.93660	23.54876	0.99778	0.97946	0.98962	0.99778	0.97780	0.98877
22	33	24.93660	23.38162	0.99778	0.98056	0.99019	0.99778	0.97886	0.98932
22	34	24.93660	23.20856	0.99778	0.98162	0.99072	0.99778	0.97988	0.98984
22	35	24.93660	23.02940	0.99778	0.98263	0.99124	0.99778	0.98085	0.99033
22	36	24.93660	22.84408	0.99778	0.98358	0.99172	0.99778	0.98178	0.99081
22	37	24.93660	22.65215	0.99778	0.98450	0.99219	0.99778	0.98267	0.99126
22	38	24.93660	22.45348	0.99778	0.98537	0.99263	0.99778	0.98351	0.99169
22	39	24.93660	22.24766	0.99778	0.98620	0.99305	0.99778	0.98432	0.99210
22	40	24.93660	22.03447	0.99778	0.98699	0.99345	0.99778	0.98509	0.99249
22	41	24.93660	21.81357	0.99778	0.98775	0.99384	0.99778	0.98582	0.99286
22	42	24.93660	21.58485	0.99778	0.98847	0.99420	0.99778	0.98652	0.99321
22	43	24.93660	21.34779	0.99778	0.98915	0.99455	0.99778	0.98719	0.99355
22	44	24.93660	21.10218	0.99778	0.98980	0.99487	0.99778	0.98782	0.99388
22	45	24.93660	20.84782	0.99778	0.99042	0.99519	0.99778	0.98843	0.99418
22	46	24.93660	20.58697	0.99778	0.99101	0.99549	0.99778	0.98901	0.99448
22	47	24.93660	20.32000	0.99778	0.99157	0.99577	0.99778	0.98957	0.99476
22	48	24.93660	20.04764	0.99778	0.99210	0.99603	0.99778	0.99010	0.99502
22	49	24.93660	19.77090	0.99778	0.99260	0.99629	0.99778	0.99060	0.99528
22	50	24.93660	19.49116	0.99778	0.99308	0.99653	0.99778	0.99108	0.99552
22	51	24.93660	19.21029	0.99778	0.99353	0.99675	0.99778	0.99154	0.99575
22	52	24.93660	18.92146	0.99778	0.99395	0.99697	0.99778	0.99198	0.99598
22	53	24.93660	18.62485	0.99778	0.99436	0.99717	0.99778	0.99240	0.99619
22	54	24.93660	18.32038	0.99778	0.99474	0.99736	0.99778	0.99280	0.99639
22	55	24.93660	18.00819	0.99778	0.99510	0.99755	0.99778	0.99319	0.99658
22	56	24.93660	17.68820	0.99778	0.99545	0.99772	0.99778	0.99355	0.99676
22	57	24.93660	17.36037	0.99778	0.99577	0.99788	0.99778	0.99389	0.99694
22	58	24.93660	17.02468	0.99778	0.99607	0.99803	0.99778	0.99422	0.99710
22	59	24.93660	16.68091	0.99778	0.99636	0.99818	0.99778	0.99453	0.99726
22	60	24.93660	16.32913	0.99778	0.99663	0.99831	0.99778	0.99483	0.99741
22	61	24.93660	15.96913	0.99778	0.99688	0.99844	0.99778	0.99511	0.99755
22	62	24.93660	15.60088	0.99778	0.99711	0.99856	0.99778	0.99537	0.99768
22	63	24.93660	15.22446	0.99778	0.99734	0.99867	0.99778	0.99562	0.99781
22	64	24.93660	14.83980	0.99778	0.99754	0.99877	0.99778	0.99586	0.99793
22	65	24.93660	14.44688	0.99778	0.99774	0.99887	0.99778	0.99608	0.99804
22	66	24.93660	14.04613	0.99778	0.99792	0.99896	0.99778	0.99629	0.99814
22	67	24.93660	13.63788	0.99778	0.99809	0.99904	0.99778	0.99649	0.99824

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.49836	20.88895	0.99797	0.98024	0.99002	0.99797	0.97925	0.98952
21.49836	20.78588	0.99797	0.98115	0.99049	0.99797	0.98013	0.98997
21.49836	20.67862	0.99797	0.98203	0.99094	0.99797	0.98098	0.99040
21.49836	20.56684	0.99797	0.98289	0.99137	0.99797	0.98180	0.99082
21.49836	20.45044	0.99797	0.98371	0.99179	0.99797	0.98259	0.99122
21.49836	20.32903	0.99797	0.98450	0.99219	0.99797	0.98335	0.99160
21.49836	20.20243	0.99797	0.98525	0.99257	0.99797	0.98407	0.99197
21.49836	20.07055	0.99797	0.98598	0.99294	0.99797	0.98477	0.99233
21.49836	19.93297	0.99797	0.98669	0.99330	0.99797	0.98545	0.99267
21.49836	19.78951	0.99797	0.98736	0.99364	0.99797	0.98609	0.99300
21.49836	19.63978	0.99797	0.98801	0.99397	0.99797	0.98671	0.99331
21.49836	19.48352	0.99797	0.98863	0.99428	0.99797	0.98731	0.99361
21.49836	19.32040	0.99797	0.98922	0.99458	0.99797	0.98788	0.99390
21.49836	19.15023	0.99797	0.98979	0.99487	0.99797	0.98842	0.99418
21.49836	18.97251	0.99797	0.99034	0.99515	0.99797	0.98895	0.99444
21.49836	18.78697	0.99797	0.99087	0.99541	0.99797	0.98945	0.99470
21.49836	18.59337	0.99797	0.99137	0.99567	0.99797	0.98994	0.99494
21.49836	18.39367	0.99797	0.99186	0.99591	0.99797	0.99040	0.99518
21.49836	18.18814	0.99797	0.99232	0.99614	0.99797	0.99085	0.99540
21.49836	17.97738	0.99797	0.99276	0.99637	0.99797	0.99128	0.99562
21.49836	17.76227	0.99797	0.99318	0.99658	0.99797	0.99169	0.99583
21.49836	17.54401	0.99797	0.99358	0.99678	0.99797	0.99209	0.99603
21.49836	17.32430	0.99797	0.99397	0.99697	0.99797	0.99247	0.99622
21.49836	17.09693	0.99797	0.99433	0.99716	0.99797	0.99283	0.99640
21.49836	16.86201	0.99797	0.99468	0.99733	0.99797	0.99318	0.99658
21.49836	16.61938	0.99797	0.99501	0.99750	0.99797	0.99351	0.99675
21.49836	16.36911	0.99797	0.99533	0.99766	0.99797	0.99384	0.99691
21.49836	16.11103	0.99797	0.99563	0.99781	0.99797	0.99414	0.99706
21.49836	15.84506	0.99797	0.99592	0.99795	0.99797	0.99444	0.99721
21.49836	15.57108	0.99797	0.99619	0.99809	0.99797	0.99472	0.99735
21.49836	15.28882	0.99797	0.99645	0.99822	0.99797	0.99498	0.99749
21.49836	14.99826	0.99797	0.99669	0.99834	0.99797	0.99524	0.99761
21.49836	14.69911	0.99797	0.99692	0.99846	0.99797	0.99548	0.99774
21.49836	14.39128	0.99797	0.99714	0.99857	0.99797	0.99571	0.99785
21.49836	14.07472	0.99797	0.99734	0.99867	0.99797	0.99593	0.99796
21.49836	13.74931	0.99797	0.99754	0.99877	0.99797	0.99614	0.99806
21.49836	13.41490	0.99797	0.99772	0.99886	0.99797	0.99633	0.99816
21.49836	13.07182	0.99797	0.99789	0.99894	0.99797	0.99652	0.99826
21.49836	12.72027	0.99797	0.99805	0.99902	0.99797	0.99670	0.99835

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
22	68	24.93660	13.22255	0.99778	0.99824	0.99912	0.99778	0.99668	0.99834
22	69	24.93660	12.80079	0.99778	0.99839	0.99919	0.99778	0.99686	0.99843
22	70	24.93660	12.37331	0.99778	0.99853	0.99926	0.99778	0.99703	0.99851
22	71	24.93660	11.94070	0.99778	0.99866	0.99933	0.99778	0.99719	0.99859
22	72	24.93660	11.50357	0.99778	0.99878	0.99939	0.99778	0.99734	0.99867
22	73	24.93660	11.06278	0.99778	0.99889	0.99944	0.99778	0.99749	0.99874
22	74	24.93660	10.61910	0.99778	0.99899	0.99949	0.99778	0.99762	0.99881
22	75	24.93660	10.17356	0.99778	0.99909	0.99954	0.99778	0.99776	0.99888
22	76	24.93660	9.72734	0.99778	0.99917	0.99959	0.99778	0.99788	0.99894
22	77	24.93660	9.28160	0.99778	0.99926	0.99963	0.99778	0.99800	0.99900
22	78	24.93660	8.83768	0.99778	0.99933	0.99967	0.99778	0.99812	0.99906
22	79	24.93660	8.39698	0.99778	0.99940	0.99970	0.99778	0.99823	0.99911
22	80	24.93660	7.96110	0.99778	0.99947	0.99973	0.99778	0.99833	0.99916
22	81	24.93660	7.53168	0.99778	0.99953	0.99976	0.99778	0.99843	0.99921
22	82	24.93660	7.11054	0.99778	0.99958	0.99979	0.99778	0.99852	0.99926
22	83	24.93660	6.69952	0.99778	0.99963	0.99981	0.99778	0.99862	0.99931
22	84	24.93660	6.30023	0.99778	0.99967	0.99984	0.99778	0.99870	0.99935
22	85	24.93660	5.91444	0.99778	0.99971	0.99986	0.99778	0.99878	0.99939
22	86	24.93660	5.54396	0.99778	0.99975	0.99987	0.99778	0.99886	0.99943
22	87	24.93660	5.19034	0.99778	0.99978	0.99989	0.99778	0.99893	0.99946
22	88	24.93660	4.85473	0.99778	0.99980	0.99990	0.99778	0.99900	0.99950
22	89	24.93660	4.53813	0.99778	0.99983	0.99991	0.99778	0.99906	0.99953
22	90	24.93660	4.24126	0.99778	0.99985	0.99993	0.99778	0.99912	0.99956
22	91	24.93660	3.96420	0.99778	0.99987	0.99993	0.99778	0.99917	0.99959
22	92	24.93660	3.70604	0.99778	0.99988	0.99994	0.99778	0.99923	0.99961
22	93	24.93660	3.46525	0.99778	0.99990	0.99995	0.99778	0.99927	0.99964
22	94	24.93660	3.23968	0.99778	0.99991	0.99996	0.99778	0.99932	0.99966
22	95	24.93660	3.02715	0.99778	0.99992	0.99996	0.99778	0.99936	0.99968
22	96	24.93660	2.82535	0.99778	0.99993	0.99997	0.99778	0.99940	0.99970
22	97	24.93660	2.63737	0.99778	0.99994	0.99997	0.99778	0.99944	0.99972
22	98	24.93660	2.46279	0.99778	0.99995	0.99997	0.99778	0.99947	0.99974
22	99	24.93660	2.30125	0.99778	0.99995	0.99998	0.99778	0.99951	0.99975
22	100	24.93660	2.15258	0.99778	0.99996	0.99998	0.99778	0.99954	0.99977
22	101	24.93660	2.01649	0.99778	0.99996	0.99998	0.99778	0.99957	0.99978
22	102	24.93660	1.89293	0.99778	0.99997	0.99998	0.99778	0.99959	0.99980
22	103	24.93660	1.78083	0.99778	0.99997	0.99999	0.99778	0.99961	0.99981
22	104	24.93660	1.67943	0.99778	0.99998	0.99999	0.99778	0.99964	0.99982
22	105	24.93660	1.58804	0.99778	0.99998	0.99999	0.99778	0.99966	0.99983
22	106	24.93660	1.50600	0.99778	0.99998	0.99999	0.99778	0.99967	0.99984

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.49836	12.36057	0.99797	0.99820	0.99910	0.99797	0.99687	0.99843
21.49836	11.99324	0.99797	0.99835	0.99917	0.99797	0.99703	0.99851
21.49836	11.61885	0.99797	0.99848	0.99924	0.99797	0.99718	0.99859
21.49836	11.23789	0.99797	0.99861	0.99930	0.99797	0.99733	0.99866
21.49836	10.85087	0.99797	0.99872	0.99936	0.99797	0.99747	0.99873
21.49836	10.45855	0.99797	0.99883	0.99942	0.99797	0.99760	0.99880
21.49836	10.06159	0.99797	0.99894	0.99947	0.99797	0.99773	0.99886
21.49836	9.66092	0.99797	0.99903	0.99952	0.99797	0.99785	0.99892
21.49836	9.25762	0.99797	0.99912	0.99956	0.99797	0.99797	0.99898
21.49836	8.85278	0.99797	0.99921	0.99960	0.99797	0.99808	0.99904
21.49836	8.44766	0.99797	0.99929	0.99964	0.99797	0.99818	0.99909
21.49836	8.04359	0.99797	0.99936	0.99968	0.99797	0.99829	0.99914
21.49836	7.64214	0.99797	0.99943	0.99971	0.99797	0.99839	0.99919
21.49836	7.24488	0.99797	0.99949	0.99974	0.99797	0.99848	0.99924
21.49836	6.85364	0.99797	0.99954	0.99977	0.99797	0.99857	0.99928
21.49836	6.47024	0.99797	0.99960	0.99980	0.99797	0.99866	0.99933
21.49836	6.09632	0.99797	0.99964	0.99982	0.99797	0.99874	0.99937
21.49836	5.73370	0.99797	0.99968	0.99984	0.99797	0.99881	0.99941
21.49836	5.38421	0.99797	0.99972	0.99986	0.99797	0.99889	0.99944
21.49836	5.04951	0.99797	0.99975	0.99988	0.99797	0.99895	0.99948
21.49836	4.73086	0.99797	0.99978	0.99989	0.99797	0.99902	0.99951
21.49836	4.42936	0.99797	0.99981	0.99991	0.99797	0.99908	0.99954
21.49836	4.14588	0.99797	0.99983	0.99992	0.99797	0.99914	0.99957
21.49836	3.88065	0.99797	0.99985	0.99993	0.99797	0.99919	0.99959
21.49836	3.63292	0.99797	0.99987	0.99994	0.99797	0.99924	0.99962
21.49836	3.40133	0.99797	0.99989	0.99994	0.99797	0.99929	0.99964
21.49836	3.18390	0.99797	0.99990	0.99995	0.99797	0.99933	0.99967
21.49836	2.97857	0.99797	0.99991	0.99996	0.99797	0.99937	0.99969
21.49836	2.78314	0.99797	0.99992	0.99996	0.99797	0.99941	0.99971
21.49836	2.60073	0.99797	0.99993	0.99997	0.99797	0.99945	0.99972
21.49836	2.43099	0.99797	0.99994	0.99997	0.99797	0.99948	0.99974
21.49836	2.27364	0.99797	0.99995	0.99997	0.99797	0.99951	0.99976
21.49836	2.12860	0.99797	0.99995	0.99998	0.99797	0.99954	0.99977
21.49836	1.99561	0.99797	0.99996	0.99998	0.99797	0.99957	0.99979
21.49836	1.87471	0.99797	0.99996	0.99998	0.99797	0.99960	0.99980
21.49836	1.76487	0.99797	0.99997	0.99998	0.99797	0.99962	0.99981
21.49836	1.66540	0.99797	0.99997	0.99999	0.99797	0.99964	0.99982
21.49836	1.57565	0.99797	0.99998	0.99999	0.99797	0.99966	0.99983
21.49836	1.49500	0.99797	0.99998	0.99999	0.99797	0.99968	0.99984

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
22	107	24.93660	1.43298	0.99778	0.99998	0.99999	0.99778	0.99969	0.99984
22	108	24.93660	1.36894	0.99778	0.99998	0.99999	0.99778	0.99970	0.99985
22	109	24.93660	1.31458	0.99778	0.99998	0.99999	0.99778	0.99971	0.99986
22	110	24.93660	1.27298	0.99778	0.99999	0.99999	0.99778	0.99972	0.99986
23	1	24.82004	26.62178	0.99768	0.92697	0.96210	0.99768	0.92655	0.96187
23	2	24.82004	26.56961	0.99768	0.92843	0.96289	0.99768	0.92799	0.96265
23	3	24.82004	26.51422	0.99768	0.92994	0.96370	0.99768	0.92947	0.96345
23	4	24.82004	26.45593	0.99768	0.93148	0.96453	0.99768	0.93099	0.96426
23	5	24.82004	26.39526	0.99768	0.93306	0.96537	0.99768	0.93254	0.96509
23	6	24.82004	26.33222	0.99768	0.93468	0.96624	0.99768	0.93412	0.96594
23	7	24.82004	26.26662	0.99768	0.93632	0.96712	0.99768	0.93574	0.96680
23	8	24.82004	26.19847	0.99768	0.93800	0.96801	0.99768	0.93738	0.96768
23	9	24.82004	26.12745	0.99768	0.93971	0.96892	0.99768	0.93905	0.96857
23	10	24.82004	26.05351	0.99768	0.94144	0.96984	0.99768	0.94075	0.96947
23	11	24.82004	25.97700	0.99768	0.94320	0.97077	0.99768	0.94246	0.97038
23	12	24.82004	25.89730	0.99768	0.94497	0.97171	0.99768	0.94419	0.97130
23	13	24.82004	25.81474	0.99768	0.94676	0.97265	0.99768	0.94594	0.97222
23	14	24.82004	25.72901	0.99768	0.94857	0.97360	0.99768	0.94769	0.97314
23	15	24.82004	25.64035	0.99768	0.95037	0.97456	0.99768	0.94945	0.97407
23	16	24.82004	25.54880	0.99768	0.95218	0.97550	0.99768	0.95121	0.97500
23	17	24.82004	25.45467	0.99768	0.95398	0.97645	0.99768	0.95297	0.97592
23	18	24.82004	25.35821	0.99768	0.95578	0.97739	0.99768	0.95471	0.97683
23	19	24.82004	25.25875	0.99768	0.95756	0.97832	0.99768	0.95645	0.97774
23	20	24.82004	25.15564	0.99768	0.95932	0.97924	0.99768	0.95816	0.97863
23	21	24.82004	25.04833	0.99768	0.96106	0.98014	0.99768	0.95985	0.97951
23	22	24.82004	24.93660	0.99768	0.96277	0.98103	0.99768	0.96151	0.98038
23	23	24.82004	24.82004	0.99768	0.96445	0.98190	0.99768	0.96314	0.98122
23	24	24.82004	24.69862	0.99768	0.96609	0.98275	0.99768	0.96473	0.98205
23	25	24.82004	24.57203	0.99768	0.96770	0.98358	0.99768	0.96628	0.98285
23	26	24.82004	24.44053	0.99768	0.96926	0.98439	0.99768	0.96779	0.98363
23	27	24.82004	24.30438	0.99768	0.97077	0.98517	0.99768	0.96925	0.98439
23	28	24.82004	24.16342	0.99768	0.97223	0.98592	0.99768	0.97067	0.98511
23	29	24.82004	24.01762	0.99768	0.97365	0.98665	0.99768	0.97203	0.98582
23	30	24.82004	23.86654	0.99768	0.97501	0.98735	0.99768	0.97334	0.98649
23	31	24.82004	23.71037	0.99768	0.97632	0.98802	0.99768	0.97461	0.98714
23	32	24.82004	23.54876	0.99768	0.97757	0.98866	0.99768	0.97582	0.98776
23	33	24.82004	23.38162	0.99768	0.97877	0.98927	0.99768	0.97698	0.98835
23	34	24.82004	23.20856	0.99768	0.97992	0.98986	0.99768	0.97809	0.98892
23	35	24.82004	23.02940	0.99768	0.98102	0.99042	0.99768	0.97915	0.98946

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.49836	1.42313	0.99797	0.99998	0.99999	0.99797	0.99969	0.99985
21.49836	1.36003	0.99797	0.99998	0.99999	0.99797	0.99971	0.99985
21.49836	1.30641	0.99797	0.99998	0.99999	0.99797	0.99972	0.99986
21.49836	1.26533	0.99797	0.99998	0.99999	0.99797	0.99972	0.99986
21.42306	22.51412	0.99788	0.94704	0.97280	0.99788	0.94679	0.97267
21.42306	22.48584	0.99788	0.94796	0.97329	0.99788	0.94770	0.97315
21.42306	22.45520	0.99788	0.94891	0.97379	0.99788	0.94864	0.97364
21.42306	22.42249	0.99788	0.94990	0.97430	0.99788	0.94960	0.97415
21.42306	22.38814	0.99788	0.95090	0.97483	0.99788	0.95059	0.97467
21.42306	22.35215	0.99788	0.95194	0.97538	0.99788	0.95161	0.97521
21.42306	22.31437	0.99788	0.95300	0.97594	0.99788	0.95266	0.97575
21.42306	22.27480	0.99788	0.95409	0.97651	0.99788	0.95372	0.97631
21.42306	22.23319	0.99788	0.95520	0.97709	0.99788	0.95481	0.97688
21.42306	22.18946	0.99788	0.95634	0.97768	0.99788	0.95592	0.97746
21.42306	22.14392	0.99788	0.95749	0.97828	0.99788	0.95705	0.97805
21.42306	22.09606	0.99788	0.95866	0.97890	0.99788	0.95819	0.97865
21.42306	22.04614	0.99788	0.95985	0.97951	0.99788	0.95935	0.97926
21.42306	21.99389	0.99788	0.96105	0.98014	0.99788	0.96053	0.97987
21.42306	21.93952	0.99788	0.96226	0.98077	0.99788	0.96171	0.98048
21.42306	21.88305	0.99788	0.96348	0.98140	0.99788	0.96289	0.98110
21.42306	21.82476	0.99788	0.96470	0.98203	0.99788	0.96408	0.98171
21.42306	21.76485	0.99788	0.96592	0.98266	0.99788	0.96527	0.98233
21.42306	21.70276	0.99788	0.96714	0.98329	0.99788	0.96646	0.98294
21.42306	21.63792	0.99788	0.96835	0.98392	0.99788	0.96764	0.98355
21.42306	21.56986	0.99788	0.96955	0.98454	0.99788	0.96880	0.98415
21.42306	21.49836	0.99788	0.97073	0.98515	0.99788	0.96996	0.98475
21.42306	21.42306	0.99788	0.97191	0.98575	0.99788	0.97109	0.98534
21.42306	21.34391	0.99788	0.97306	0.98635	0.99788	0.97221	0.98591
21.42306	21.26064	0.99788	0.97419	0.98693	0.99788	0.97331	0.98647
21.42306	21.17342	0.99788	0.97530	0.98750	0.99788	0.97438	0.98702
21.42306	21.08250	0.99788	0.97638	0.98805	0.99788	0.97542	0.98756
21.42306	20.98768	0.99788	0.97744	0.98859	0.99788	0.97644	0.98808
21.42306	20.88895	0.99788	0.97846	0.98911	0.99788	0.97742	0.98858
21.42306	20.78588	0.99788	0.97945	0.98962	0.99788	0.97838	0.98907
21.42306	20.67862	0.99788	0.98041	0.99011	0.99788	0.97930	0.98954
21.42306	20.56684	0.99788	0.98134	0.99058	0.99788	0.98019	0.99000
21.42306	20.45044	0.99788	0.98223	0.99104	0.99788	0.98105	0.99043
21.42306	20.32903	0.99788	0.98309	0.99147	0.99788	0.98187	0.99085
21.42306	20.20243	0.99788	0.98392	0.99189	0.99788	0.98267	0.99126

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

Retiree		Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Factor
23	36	24.82004	22.84408	0.99768	0.98207	0.99095	0.99768	0.98016	0.98998		21.42306	20.07055	0.99788	0.98472	0.99230	0.99788	0.98343	0.99165	
23	37	24.82004	22.65215	0.99768	0.98307	0.99146	0.99768	0.98113	0.99048		21.42306	19.93297	0.99788	0.98548	0.99269	0.99788	0.98417	0.99202	
23	38	24.82004	22.45348	0.99768	0.98402	0.99195	0.99768	0.98205	0.99095		21.42306	19.78951	0.99788	0.98622	0.99306	0.99788	0.98487	0.99238	
23	39	24.82004	22.24766	0.99768	0.98493	0.99241	0.99768	0.98293	0.99139		21.42306	19.63978	0.99788	0.98693	0.99342	0.99788	0.98555	0.99272	
23	40	24.82004	22.03447	0.99768	0.98580	0.99285	0.99768	0.98377	0.99182		21.42306	19.48352	0.99788	0.98760	0.99376	0.99788	0.98620	0.99305	
23	41	24.82004	21.81357	0.99768	0.98662	0.99327	0.99768	0.98458	0.99223		21.42306	19.32040	0.99788	0.98826	0.99409	0.99788	0.98682	0.99337	
23	42	24.82004	21.58485	0.99768	0.98741	0.99367	0.99768	0.98534	0.99262		21.42306	19.15023	0.99788	0.98888	0.99441	0.99788	0.98742	0.99367	
23	43	24.82004	21.34779	0.99768	0.98816	0.99404	0.99768	0.98607	0.99299		21.42306	18.97251	0.99788	0.98948	0.99471	0.99788	0.98800	0.99396	
23	44	24.82004	21.10218	0.99768	0.98887	0.99440	0.99768	0.98676	0.99334		21.42306	18.78697	0.99788	0.99006	0.99500	0.99788	0.98855	0.99424	
23	45	24.82004	20.84782	0.99768	0.98955	0.99475	0.99768	0.98743	0.99367		21.42306	18.59337	0.99788	0.99061	0.99528	0.99788	0.98908	0.99451	
23	46	24.82004	20.58697	0.99768	0.99019	0.99507	0.99768	0.98806	0.99400		21.42306	18.39367	0.99788	0.99114	0.99555	0.99788	0.98958	0.99476	
23	47	24.82004	20.32000	0.99768	0.99081	0.99538	0.99768	0.98867	0.99430		21.42306	18.18814	0.99788	0.99164	0.99580	0.99788	0.99007	0.99501	
23	48	24.82004	20.04764	0.99768	0.99139	0.99568	0.99768	0.98924	0.99459		21.42306	17.97738	0.99788	0.99212	0.99605	0.99788	0.99054	0.99525	
23	49	24.82004	19.77090	0.99768	0.99194	0.99595	0.99768	0.98980	0.99487		21.42306	17.76227	0.99788	0.99259	0.99628	0.99788	0.99099	0.99547	
23	50	24.82004	19.49116	0.99768	0.99246	0.99621	0.99768	0.99032	0.99514		21.42306	17.54401	0.99788	0.99302	0.99650	0.99788	0.99142	0.99569	
23	51	24.82004	19.21029	0.99768	0.99295	0.99646	0.99768	0.99083	0.99539		21.42306	17.32430	0.99788	0.99344	0.99671	0.99788	0.99184	0.99590	
23	52	24.82004	18.92146	0.99768	0.99342	0.99670	0.99768	0.99131	0.99564		21.42306	17.09693	0.99788	0.99384	0.99691	0.99788	0.99224	0.99610	
23	53	24.82004	18.62485	0.99768	0.99386	0.99692	0.99768	0.99177	0.99587		21.42306	16.86201	0.99788	0.99422	0.99710	0.99788	0.99262	0.99630	
23	54	24.82004	18.32038	0.99768	0.99428	0.99713	0.99768	0.99221	0.99609		21.42306	16.61938	0.99788	0.99459	0.99729	0.99788	0.99299	0.99648	
23	55	24.82004	18.00819	0.99768	0.99468	0.99733	0.99768	0.99262	0.99630		21.42306	16.36911	0.99788	0.99493	0.99746	0.99788	0.99334	0.99666	
23	56	24.82004	17.68820	0.99768	0.99505	0.99752	0.99768	0.99302	0.99650		21.42306	16.11103	0.99788	0.99526	0.99763	0.99788	0.99367	0.99683	
23	57	24.82004	17.36037	0.99768	0.99541	0.99770	0.99768	0.99340	0.99669		21.42306	15.84506	0.99788	0.99558	0.99778	0.99788	0.99400	0.99699	
23	58	24.82004	17.02468	0.99768	0.99574	0.99787	0.99768	0.99376	0.99687		21.42306	15.57108	0.99788	0.99588	0.99793	0.99788	0.99430	0.99714	
23	59	24.82004	16.68091	0.99768	0.99605	0.99802	0.99768	0.99410	0.99704		21.42306	15.28882	0.99788	0.99616	0.99808	0.99788	0.99460	0.99729	
23	60	24.82004	16.32913	0.99768	0.99635	0.99817	0.99768	0.99443	0.99721		21.42306	14.99826	0.99788	0.99643	0.99821	0.99788	0.99488	0.99743	
23	61	24.82004	15.96913	0.99768	0.99663	0.99831	0.99768	0.99474	0.99736		21.42306	14.69911	0.99788	0.99668	0.99834	0.99788	0.99514	0.99757	
23	62	24.82004	15.60088	0.99768	0.99689	0.99844	0.99768	0.99503	0.99751		21.42306	14.39128	0.99788	0.99692	0.99846	0.99788	0.99540	0.99769	
23	63	24.82004	15.22446	0.99768	0.99713	0.99856	0.99768	0.99531	0.99765		21.42306	14.07472	0.99788	0.99714	0.99857	0.99788	0.99564	0.99782	
23	64	24.82004	14.83980	0.99768	0.99736	0.99868	0.99768	0.99557	0.99778		21.42306	13.74931	0.99788	0.99736	0.99868	0.99788	0.99587	0.99793	
23	65	24.82004	14.44688	0.99768	0.99757	0.99878	0.99768	0.99581	0.99790		21.42306	13.41490	0.99788	0.99756	0.99878	0.99788	0.99609	0.99804	
23	66	24.82004	14.04613	0.99768	0.99777	0.99888	0.99768	0.99604	0.99802		21.42306	13.07182	0.99788	0.99774	0.99887	0.99788	0.99629	0.99814	
23	67	24.82004	13.63788	0.99768	0.99795	0.99897	0.99768	0.99626	0.99813		21.42306	12.72027	0.99788	0.99792	0.99896	0.99788	0.99649	0.99824	
23	68	24.82004	13.22255	0.99768	0.99812	0.99906	0.99768	0.99647	0.99823		21.42306	12.36057	0.99788	0.99808	0.99904	0.99788	0.99667	0.99833	
23	69	24.82004	12.80079	0.99768	0.99828	0.99914	0.99768	0.99667	0.99833		21.42306	11.99324	0.99788	0.99824	0.99912	0.99788	0.99685	0.99842	
23	70	24.82004	12.37331	0.99768	0.99843	0.99922	0.99768	0.99685	0.99842		21.42306	11.61885	0.99788	0.99838	0.99919	0.99788	0.99702	0.99851	
23	71	24.82004	11.94070	0.99768	0.99857	0.99929	0.99768	0.99703	0.99851		21.42306	11.23789	0.99788	0.99852	0.99926	0.99788	0.99718	0.99859	
23	72	24.82004	11.50357	0.99768	0.99870	0.99935	0.99768	0.99719	0.99859		21.42306	10.85087	0.99788	0.99865	0.99932	0.99788	0.99733	0.99866	
23	73	24.82004	11.06278	0.99768	0.99882	0.99941	0.99768	0.99735	0.99867		21.42306	10.45855	0.99788	0.99877	0.99938	0.99788	0.99747	0.99873	
23	74	24.82004	10.61910	0.99768	0.99893	0.99947	0.99768	0.99750	0.99875		21.42306	10.06159	0.99788	0.99888	0.99944	0.99788	0.99761	0.99880	

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
23	75	24.82004	10.17356	0.99768	0.99903	0.99952	0.99768	0.99764	0.99882
23	76	24.82004	9.72734	0.99768	0.99913	0.99956	0.99768	0.99778	0.99889
23	77	24.82004	9.28160	0.99768	0.99922	0.99961	0.99768	0.99791	0.99895
23	78	24.82004	8.83768	0.99768	0.99930	0.99965	0.99768	0.99803	0.99901
23	79	24.82004	8.39698	0.99768	0.99937	0.99969	0.99768	0.99815	0.99907
23	80	24.82004	7.96110	0.99768	0.99944	0.99972	0.99768	0.99826	0.99913
23	81	24.82004	7.53168	0.99768	0.99950	0.99975	0.99768	0.99837	0.99918
23	82	24.82004	7.11054	0.99768	0.99956	0.99978	0.99768	0.99847	0.99923
23	83	24.82004	6.69952	0.99768	0.99961	0.99981	0.99768	0.99856	0.99928
23	84	24.82004	6.30023	0.99768	0.99966	0.99983	0.99768	0.99866	0.99933
23	85	24.82004	5.91444	0.99768	0.99970	0.99985	0.99768	0.99874	0.99937
23	86	24.82004	5.54396	0.99768	0.99974	0.99987	0.99768	0.99882	0.99941
23	87	24.82004	5.19034	0.99768	0.99977	0.99989	0.99768	0.99890	0.99945
23	88	24.82004	4.85473	0.99768	0.99980	0.99990	0.99768	0.99897	0.99949
23	89	24.82004	4.53813	0.99768	0.99982	0.99991	0.99768	0.99904	0.99952
23	90	24.82004	4.24126	0.99768	0.99985	0.99992	0.99768	0.99910	0.99955
23	91	24.82004	3.96420	0.99768	0.99987	0.99993	0.99768	0.99916	0.99958
23	92	24.82004	3.70604	0.99768	0.99988	0.99994	0.99768	0.99922	0.99961
23	93	24.82004	3.46525	0.99768	0.99990	0.99995	0.99768	0.99927	0.99963
23	94	24.82004	3.23968	0.99768	0.99991	0.99996	0.99768	0.99932	0.99966
23	95	24.82004	3.02715	0.99768	0.99992	0.99996	0.99768	0.99936	0.99968
23	96	24.82004	2.82535	0.99768	0.99993	0.99997	0.99768	0.99940	0.99970
23	97	24.82004	2.63737	0.99768	0.99994	0.99997	0.99768	0.99944	0.99972
23	98	24.82004	2.46279	0.99768	0.99995	0.99997	0.99768	0.99948	0.99974
23	99	24.82004	2.30125	0.99768	0.99995	0.99998	0.99768	0.99951	0.99976
23	100	24.82004	2.15258	0.99768	0.99996	0.99998	0.99768	0.99954	0.99977
23	101	24.82004	2.01649	0.99768	0.99997	0.99998	0.99768	0.99957	0.99979
23	102	24.82004	1.89293	0.99768	0.99997	0.99998	0.99768	0.99960	0.99980
23	103	24.82004	1.78083	0.99768	0.99997	0.99999	0.99768	0.99962	0.99981
23	104	24.82004	1.67943	0.99768	0.99998	0.99999	0.99768	0.99964	0.99982
23	105	24.82004	1.58804	0.99768	0.99998	0.99999	0.99768	0.99966	0.99983
23	106	24.82004	1.50600	0.99768	0.99998	0.99999	0.99768	0.99968	0.99984
23	107	24.82004	1.43298	0.99768	0.99998	0.99999	0.99768	0.99970	0.99985
23	108	24.82004	1.36894	0.99768	0.99998	0.99999	0.99768	0.99971	0.99986
23	109	24.82004	1.31458	0.99768	0.99999	0.99999	0.99768	0.99972	0.99986
23	110	24.82004	1.27298	0.99768	0.99999	0.99999	0.99768	0.99973	0.99987
24	1	24.69862	26.62178	0.99756	0.92268	0.95978	0.99756	0.92225	0.95955
24	2	24.69862	26.56961	0.99756	0.92416	0.96058	0.99756	0.92371	0.96034
24	3	24.69862	26.51422	0.99756	0.92568	0.96141	0.99756	0.92521	0.96115

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.42306	9.66092	0.99788	0.99898	0.99949	0.99788	0.99774	0.99887
21.42306	9.25762	0.99788	0.99908	0.99954	0.99788	0.99787	0.99893
21.42306	8.85278	0.99788	0.99917	0.99958	0.99788	0.99799	0.99899
21.42306	8.44766	0.99788	0.99925	0.99963	0.99788	0.99810	0.99905
21.42306	8.04359	0.99788	0.99933	0.99966	0.99788	0.99821	0.99911
21.42306	7.64214	0.99788	0.99940	0.99970	0.99788	0.99832	0.99916
21.42306	7.24488	0.99788	0.99947	0.99973	0.99788	0.99842	0.99921
21.42306	6.85364	0.99788	0.99953	0.99976	0.99788	0.99852	0.99926
21.42306	6.47024	0.99788	0.99958	0.99979	0.99788	0.99861	0.99930
21.42306	6.09632	0.99788	0.99963	0.99981	0.99788	0.99869	0.99935
21.42306	5.73370	0.99788	0.99967	0.99984	0.99788	0.99878	0.99939
21.42306	5.38421	0.99788	0.99971	0.99986	0.99788	0.99885	0.99943
21.42306	5.04951	0.99788	0.99975	0.99987	0.99788	0.99893	0.99946
21.42306	4.73086	0.99788	0.99978	0.99989	0.99788	0.99900	0.99950
21.42306	4.42936	0.99788	0.99981	0.99990	0.99788	0.99906	0.99953
21.42306	4.14588	0.99788	0.99983	0.99991	0.99788	0.99912	0.99956
21.42306	3.88065	0.99788	0.99985	0.99993	0.99788	0.99918	0.99959
21.42306	3.63292	0.99788	0.99987	0.99993	0.99788	0.99923	0.99962
21.42306	3.40133	0.99788	0.99989	0.99994	0.99788	0.99928	0.99964
21.42306	3.18390	0.99788	0.99990	0.99995	0.99788	0.99933	0.99966
21.42306	2.97857	0.99788	0.99991	0.99996	0.99788	0.99937	0.99969
21.42306	2.78314	0.99788	0.99992	0.99996	0.99788	0.99941	0.99971
21.42306	2.60073	0.99788	0.99993	0.99997	0.99788	0.99945	0.99973
21.42306	2.43099	0.99788	0.99994	0.99997	0.99788	0.99949	0.99974
21.42306	2.27364	0.99788	0.99995	0.99997	0.99788	0.99952	0.99976
21.42306	2.12860	0.99788	0.99996	0.99998	0.99788	0.99955	0.99977
21.42306	1.99561	0.99788	0.99996	0.99998	0.99788	0.99958	0.99979
21.42306	1.87471	0.99788	0.99997	0.99998	0.99788	0.99960	0.99980
21.42306	1.76487	0.99788	0.99997	0.99998	0.99788	0.99963	0.99981
21.42306	1.66540	0.99788	0.99997	0.99999	0.99788	0.99965	0.99982
21.42306	1.57565	0.99788	0.99998	0.99999	0.99788	0.99967	0.99983
21.42306	1.49500	0.99788	0.99998	0.99999	0.99788	0.99969	0.99984
21.42306	1.42313	0.99788	0.99998	0.99999	0.99788	0.99970	0.99985
21.42306	1.36003	0.99788	0.99998	0.99999	0.99788	0.99971	0.99986
21.42306	1.30641	0.99788	0.99998	0.99999	0.99788	0.99973	0.99986
21.42306	1.26533	0.99788	0.99998	0.99999	0.99788	0.99973	0.99987
21.34391	22.51412	0.99776	0.94372	0.97104	0.99776	0.94346	0.97091
21.34391	22.48584	0.99776	0.94465	0.97154	0.99776	0.94438	0.97140
21.34391	22.45520	0.99776	0.94562	0.97205	0.99776	0.94534	0.97190

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
24	4	24.69862	26.45593	0.99756	0.92724	0.96225	0.99756	0.92675	0.96198
24	5	24.69862	26.39526	0.99756	0.92885	0.96311	0.99756	0.92832	0.96283
24	6	24.69862	26.33222	0.99756	0.93049	0.96399	0.99756	0.92993	0.96369
24	7	24.69862	26.26662	0.99756	0.93216	0.96489	0.99756	0.93157	0.96457
24	8	24.69862	26.19847	0.99756	0.93387	0.96581	0.99756	0.93325	0.96547
24	9	24.69862	26.12745	0.99756	0.93562	0.96674	0.99756	0.93495	0.96638
24	10	24.69862	26.05351	0.99756	0.93739	0.96768	0.99756	0.93668	0.96731
24	11	24.69862	25.97700	0.99756	0.93919	0.96864	0.99756	0.93844	0.96824
24	12	24.69862	25.89730	0.99756	0.94102	0.96961	0.99756	0.94022	0.96919
24	13	24.69862	25.81474	0.99756	0.94286	0.97059	0.99756	0.94202	0.97014
24	14	24.69862	25.72901	0.99756	0.94472	0.97158	0.99756	0.94383	0.97110
24	15	24.69862	25.64035	0.99756	0.94659	0.97256	0.99756	0.94565	0.97207
24	16	24.69862	25.54880	0.99756	0.94847	0.97355	0.99756	0.94748	0.97303
24	17	24.69862	25.45467	0.99756	0.95035	0.97454	0.99756	0.94931	0.97400
24	18	24.69862	25.35821	0.99756	0.95222	0.97553	0.99756	0.95113	0.97495
24	19	24.69862	25.25875	0.99756	0.95409	0.97651	0.99756	0.95295	0.97591
24	20	24.69862	25.15564	0.99756	0.95594	0.97747	0.99756	0.95475	0.97685
24	21	24.69862	25.04833	0.99756	0.95777	0.97843	0.99756	0.95653	0.97778
24	22	24.69862	24.93660	0.99756	0.95958	0.97938	0.99756	0.95828	0.97870
24	23	24.69862	24.82004	0.99756	0.96137	0.98030	0.99756	0.96001	0.97960
24	24	24.69862	24.69862	0.99756	0.96312	0.98121	0.99756	0.96170	0.98048
24	25	24.69862	24.57203	0.99756	0.96483	0.98210	0.99756	0.96336	0.98134
24	26	24.69862	24.44053	0.99756	0.96650	0.98296	0.99756	0.96497	0.98217
24	27	24.69862	24.30438	0.99756	0.96812	0.98380	0.99756	0.96654	0.98299
24	28	24.69862	24.16342	0.99756	0.96970	0.98462	0.99756	0.96806	0.98377
24	29	24.69862	24.01762	0.99756	0.97123	0.98540	0.99756	0.96953	0.98453
24	30	24.69862	23.86654	0.99756	0.97270	0.98616	0.99756	0.97095	0.98526
24	31	24.69862	23.71037	0.99756	0.97411	0.98689	0.99756	0.97232	0.98597
24	32	24.69862	23.54876	0.99756	0.97548	0.98759	0.99756	0.97363	0.98664
24	33	24.69862	23.38162	0.99756	0.97678	0.98826	0.99756	0.97489	0.98729
24	34	24.69862	23.20856	0.99756	0.97804	0.98890	0.99756	0.97610	0.98791
24	35	24.69862	23.02940	0.99756	0.97924	0.98951	0.99756	0.97726	0.98850
24	36	24.69862	22.84408	0.99756	0.98038	0.99009	0.99756	0.97836	0.98906
24	37	24.69862	22.65215	0.99756	0.98148	0.99065	0.99756	0.97942	0.98960
24	38	24.69862	22.45348	0.99756	0.98252	0.99118	0.99756	0.98043	0.99012
24	39	24.69862	22.24766	0.99756	0.98351	0.99169	0.99756	0.98139	0.99061
24	40	24.69862	22.03447	0.99756	0.98446	0.99217	0.99756	0.98231	0.99108
24	41	24.69862	21.81357	0.99756	0.98537	0.99263	0.99756	0.98318	0.99152
24	42	24.69862	21.58485	0.99756	0.98623	0.99307	0.99756	0.98402	0.99194

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.34391	22.42249	0.99776	0.94661	0.97257	0.99776	0.94632	0.97242
21.34391	22.38814	0.99776	0.94764	0.97312	0.99776	0.94732	0.97295
21.34391	22.35215	0.99776	0.94870	0.97367	0.99776	0.94836	0.97350
21.34391	22.31437	0.99776	0.94978	0.97424	0.99776	0.94943	0.97406
21.34391	22.27480	0.99776	0.95089	0.97483	0.99776	0.95052	0.97463
21.34391	22.23319	0.99776	0.95203	0.97543	0.99776	0.95163	0.97522
21.34391	22.18946	0.99776	0.95320	0.97604	0.99776	0.95277	0.97581
21.34391	22.14392	0.99776	0.95438	0.97666	0.99776	0.95393	0.97642
21.34391	22.09606	0.99776	0.95559	0.97729	0.99776	0.95511	0.97704
21.34391	22.04614	0.99776	0.95682	0.97793	0.99776	0.95631	0.97767
21.34391	21.99389	0.99776	0.95806	0.97858	0.99776	0.95752	0.97830
21.34391	21.93952	0.99776	0.95932	0.97924	0.99776	0.95875	0.97894
21.34391	21.88305	0.99776	0.96059	0.97990	0.99776	0.95998	0.97958
21.34391	21.82476	0.99776	0.96186	0.98056	0.99776	0.96123	0.98023
21.34391	21.76485	0.99776	0.96314	0.98122	0.99776	0.96247	0.98088
21.34391	21.70276	0.99776	0.96442	0.98189	0.99776	0.96371	0.98152
21.34391	21.63792	0.99776	0.96569	0.98255	0.99776	0.96496	0.98217
21.34391	21.56986	0.99776	0.96696	0.98320	0.99776	0.96619	0.98280
21.34391	21.49836	0.99776	0.96822	0.98385	0.99776	0.96741	0.98344
21.34391	21.42306	0.99776	0.96947	0.98450	0.99776	0.96862	0.98406
21.34391	21.34391	0.99776	0.97070	0.98513	0.99776	0.96981	0.98467
21.34391	21.26064	0.99776	0.97191	0.98575	0.99776	0.97098	0.98528
21.34391	21.17342	0.99776	0.97310	0.98636	0.99776	0.97213	0.98587
21.34391	21.08250	0.99776	0.97426	0.98696	0.99776	0.97325	0.98644
21.34391	20.98768	0.99776	0.97539	0.98754	0.99776	0.97434	0.98701
21.34391	20.88895	0.99776	0.97650	0.98811	0.99776	0.97541	0.98755
21.34391	20.78588	0.99776	0.97757	0.98866	0.99776	0.97644	0.98808
21.34391	20.67862	0.99776	0.97861	0.98919	0.99776	0.97744	0.98859
21.34391	20.56684	0.99776	0.97962	0.98970	0.99776	0.97841	0.98909
21.34391	20.45044	0.99776	0.98059	0.99020	0.99776	0.97934	0.98956
21.34391	20.32903	0.99776	0.98153	0.99068	0.99776	0.98024	0.99002
21.34391	20.20243	0.99776	0.98243	0.99114	0.99776	0.98111	0.99046
21.34391	20.07055	0.99776	0.98330	0.99158	0.99776	0.98194	0.99089
21.34391	19.93297	0.99776	0.98414	0.99201	0.99776	0.98274	0.99130
21.34391	19.78951	0.99776	0.98494	0.99241	0.99776	0.98351	0.99169
21.34391	19.63978	0.99776	0.98572	0.99281	0.99776	0.98425	0.99206
21.34391	19.48352	0.99776	0.98646	0.99318	0.99776	0.98496	0.99242
21.34391	19.32040	0.99776	0.98717	0.99354	0.99776	0.98564	0.99277
21.34391	19.15023	0.99776	0.98785	0.99389	0.99776	0.98630	0.99310

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
24	43	24.69862	21.34779	0.99756	0.98705	0.99348	0.99756	0.98482	0.99235
24	44	24.69862	21.10218	0.99756	0.98783	0.99388	0.99756	0.98558	0.99274
24	45	24.69862	20.84782	0.99756	0.98857	0.99425	0.99756	0.98630	0.99310
24	46	24.69862	20.58697	0.99756	0.98927	0.99461	0.99756	0.98699	0.99345
24	47	24.69862	20.32000	0.99756	0.98994	0.99495	0.99756	0.98765	0.99379
24	48	24.69862	20.04764	0.99756	0.99058	0.99527	0.99756	0.98828	0.99411
24	49	24.69862	19.77090	0.99756	0.99118	0.99557	0.99756	0.98889	0.99441
24	50	24.69862	19.49116	0.99756	0.99175	0.99586	0.99756	0.98946	0.99470
24	51	24.69862	19.21029	0.99756	0.99229	0.99613	0.99756	0.99001	0.99498
24	52	24.69862	18.92146	0.99756	0.99280	0.99639	0.99756	0.99054	0.99525
24	53	24.69862	18.62485	0.99756	0.99329	0.99663	0.99756	0.99104	0.99550
24	54	24.69862	18.32038	0.99756	0.99375	0.99687	0.99756	0.99152	0.99574
24	55	24.69862	18.00819	0.99756	0.99419	0.99708	0.99756	0.99198	0.99597
24	56	24.69862	17.68820	0.99756	0.99460	0.99729	0.99756	0.99242	0.99619
24	57	24.69862	17.36037	0.99756	0.99499	0.99749	0.99756	0.99283	0.99640
24	58	24.69862	17.02468	0.99756	0.99535	0.99767	0.99756	0.99323	0.99660
24	59	24.69862	16.68091	0.99756	0.99570	0.99784	0.99756	0.99360	0.99679
24	60	24.69862	16.32913	0.99756	0.99602	0.99801	0.99756	0.99396	0.99697
24	61	24.69862	15.96913	0.99756	0.99633	0.99816	0.99756	0.99430	0.99714
24	62	24.69862	15.60088	0.99756	0.99661	0.99830	0.99756	0.99462	0.99730
24	63	24.69862	15.22446	0.99756	0.99688	0.99844	0.99756	0.99493	0.99746
24	64	24.69862	14.83980	0.99756	0.99713	0.99856	0.99756	0.99521	0.99760
24	65	24.69862	14.44688	0.99756	0.99737	0.99868	0.99756	0.99549	0.99774
24	66	24.69862	14.04613	0.99756	0.99758	0.99879	0.99756	0.99574	0.99787
24	67	24.69862	13.63788	0.99756	0.99779	0.99889	0.99756	0.99598	0.99799
24	68	24.69862	13.22255	0.99756	0.99798	0.99899	0.99756	0.99621	0.99810
24	69	24.69862	12.80079	0.99756	0.99815	0.99908	0.99756	0.99643	0.99821
24	70	24.69862	12.37331	0.99756	0.99832	0.99916	0.99756	0.99663	0.99831
24	71	24.69862	11.94070	0.99756	0.99847	0.99923	0.99756	0.99682	0.99841
24	72	24.69862	11.50357	0.99756	0.99861	0.99930	0.99756	0.99700	0.99850
24	73	24.69862	11.06278	0.99756	0.99874	0.99937	0.99756	0.99718	0.99859
24	74	24.69862	10.61910	0.99756	0.99886	0.99943	0.99756	0.99734	0.99867
24	75	24.69862	10.17356	0.99756	0.99897	0.99948	0.99756	0.99749	0.99874
24	76	24.69862	9.72734	0.99756	0.99907	0.99954	0.99756	0.99764	0.99882
24	77	24.69862	9.28160	0.99756	0.99917	0.99958	0.99756	0.99778	0.99889
24	78	24.69862	8.83768	0.99756	0.99925	0.99963	0.99756	0.99791	0.99896
24	79	24.69862	8.39698	0.99756	0.99933	0.99967	0.99756	0.99804	0.99902
24	80	24.69862	7.96110	0.99756	0.99941	0.99970	0.99756	0.99816	0.99908
24	81	24.69862	7.53168	0.99756	0.99947	0.99974	0.99756	0.99827	0.99914

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.34391	18.97251	0.99776	0.98851	0.99422	0.99776	0.98692	0.99342
21.34391	18.78697	0.99776	0.98914	0.99454	0.99776	0.98753	0.99372
21.34391	18.59337	0.99776	0.98974	0.99484	0.99776	0.98810	0.99402
21.34391	18.39367	0.99776	0.99032	0.99514	0.99776	0.98866	0.99430
21.34391	18.18814	0.99776	0.99087	0.99542	0.99776	0.98919	0.99457
21.34391	17.97738	0.99776	0.99140	0.99568	0.99776	0.98970	0.99482
21.34391	17.76227	0.99776	0.99191	0.99594	0.99776	0.99019	0.99507
21.34391	17.54401	0.99776	0.99239	0.99618	0.99776	0.99067	0.99531
21.34391	17.32430	0.99776	0.99284	0.99641	0.99776	0.99112	0.99554
21.34391	17.09693	0.99776	0.99328	0.99663	0.99776	0.99156	0.99576
21.34391	16.86201	0.99776	0.99370	0.99684	0.99776	0.99197	0.99597
21.34391	16.61938	0.99776	0.99410	0.99704	0.99776	0.99238	0.99617
21.34391	16.36911	0.99776	0.99448	0.99723	0.99776	0.99276	0.99637
21.34391	16.11103	0.99776	0.99484	0.99741	0.99776	0.99313	0.99655
21.34391	15.84506	0.99776	0.99519	0.99759	0.99776	0.99348	0.99673
21.34391	15.57108	0.99776	0.99551	0.99775	0.99776	0.99382	0.99690
21.34391	15.28882	0.99776	0.99582	0.99791	0.99776	0.99415	0.99706
21.34391	14.99826	0.99776	0.99612	0.99806	0.99776	0.99445	0.99722
21.34391	14.69911	0.99776	0.99640	0.99819	0.99776	0.99475	0.99737
21.34391	14.39128	0.99776	0.99666	0.99833	0.99776	0.99503	0.99751
21.34391	14.07472	0.99776	0.99691	0.99845	0.99776	0.99529	0.99764
21.34391	13.74931	0.99776	0.99714	0.99857	0.99776	0.99555	0.99777
21.34391	13.41490	0.99776	0.99736	0.99868	0.99776	0.99579	0.99789
21.34391	13.07182	0.99776	0.99756	0.99878	0.99776	0.99601	0.99800
21.34391	12.72027	0.99776	0.99776	0.99888	0.99776	0.99623	0.99811
21.34391	12.36057	0.99776	0.99794	0.99897	0.99776	0.99643	0.99821
21.34391	11.99324	0.99776	0.99811	0.99905	0.99776	0.99663	0.99831
21.34391	11.61885	0.99776	0.99827	0.99913	0.99776	0.99681	0.99840
21.34391	11.23789	0.99776	0.99842	0.99921	0.99776	0.99699	0.99849
21.34391	10.85087	0.99776	0.99855	0.99928	0.99776	0.99715	0.99857
21.34391	10.45855	0.99776	0.99868	0.99934	0.99776	0.99731	0.99865
21.34391	10.06159	0.99776	0.99880	0.99940	0.99776	0.99746	0.99873
21.34391	9.66092	0.99776	0.99892	0.99946	0.99776	0.99760	0.99880
21.34391	9.25762	0.99776	0.99902	0.99951	0.99776	0.99774	0.99887
21.34391	8.85278	0.99776	0.99912	0.99956	0.99776	0.99787	0.99893
21.34391	8.44766	0.99776	0.99921	0.99960	0.99776	0.99799	0.99899
21.34391	8.04359	0.99776	0.99929	0.99964	0.99776	0.99811	0.99905
21.34391	7.64214	0.99776	0.99936	0.99968	0.99776	0.99822	0.99911
21.34391	7.24488	0.99776	0.99943	0.99972	0.99776	0.99833	0.99917

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
24	82	24.69862	7.11054	0.99756	0.99953	0.99977	0.99756	0.99838	0.99919
24	83	24.69862	6.69952	0.99756	0.99959	0.99979	0.99756	0.99849	0.99924
24	84	24.69862	6.30023	0.99756	0.99964	0.99982	0.99756	0.99859	0.99929
24	85	24.69862	5.91444	0.99756	0.99968	0.99984	0.99756	0.99868	0.99934
24	86	24.69862	5.54396	0.99756	0.99972	0.99986	0.99756	0.99877	0.99938
24	87	24.69862	5.19034	0.99756	0.99976	0.99988	0.99756	0.99885	0.99942
24	88	24.69862	4.85473	0.99756	0.99979	0.99989	0.99756	0.99893	0.99946
24	89	24.69862	4.53813	0.99756	0.99982	0.99991	0.99756	0.99900	0.99950
24	90	24.69862	4.24126	0.99756	0.99984	0.99992	0.99756	0.99907	0.99953
24	91	24.69862	3.96420	0.99756	0.99986	0.99993	0.99756	0.99913	0.99956
24	92	24.69862	3.70604	0.99756	0.99988	0.99994	0.99756	0.99919	0.99959
24	93	24.69862	3.46525	0.99756	0.99989	0.99995	0.99756	0.99924	0.99962
24	94	24.69862	3.23968	0.99756	0.99991	0.99995	0.99756	0.99929	0.99965
24	95	24.69862	3.02715	0.99756	0.99992	0.99996	0.99756	0.99934	0.99967
24	96	24.69862	2.82535	0.99756	0.99993	0.99996	0.99756	0.99939	0.99969
24	97	24.69862	2.63737	0.99756	0.99994	0.99997	0.99756	0.99943	0.99971
24	98	24.69862	2.46279	0.99756	0.99995	0.99997	0.99756	0.99947	0.99973
24	99	24.69862	2.30125	0.99756	0.99995	0.99998	0.99756	0.99950	0.99975
24	100	24.69862	2.15258	0.99756	0.99996	0.99998	0.99756	0.99954	0.99977
24	101	24.69862	2.01649	0.99756	0.99996	0.99998	0.99756	0.99957	0.99978
24	102	24.69862	1.89293	0.99756	0.99997	0.99998	0.99756	0.99960	0.99980
24	103	24.69862	1.78083	0.99756	0.99997	0.99999	0.99756	0.99962	0.99981
24	104	24.69862	1.67943	0.99756	0.99998	0.99999	0.99756	0.99964	0.99982
24	105	24.69862	1.58804	0.99756	0.99998	0.99999	0.99756	0.99966	0.99983
24	106	24.69862	1.50600	0.99756	0.99998	0.99999	0.99756	0.99968	0.99984
24	107	24.69862	1.43298	0.99756	0.99998	0.99999	0.99756	0.99970	0.99985
24	108	24.69862	1.36894	0.99756	0.99998	0.99999	0.99756	0.99971	0.99986
24	109	24.69862	1.31458	0.99756	0.99999	0.99999	0.99756	0.99972	0.99986
24	110	24.69862	1.27298	0.99756	0.99999	0.99999	0.99756	0.99973	0.99987
25	1	24.57203	26.62178	0.99739	0.91818	0.95735	0.99739	0.91775	0.95711
25	2	24.57203	26.56961	0.99739	0.91967	0.95816	0.99739	0.91922	0.95791
25	3	24.57203	26.51422	0.99739	0.92121	0.95899	0.99739	0.92074	0.95873
25	4	24.57203	26.45593	0.99739	0.92279	0.95985	0.99739	0.92229	0.95958
25	5	24.57203	26.39526	0.99739	0.92442	0.96072	0.99739	0.92389	0.96044
25	6	24.57203	26.33222	0.99739	0.92608	0.96162	0.99739	0.92552	0.96132
25	7	24.57203	26.26662	0.99739	0.92778	0.96254	0.99739	0.92719	0.96222
25	8	24.57203	26.19847	0.99739	0.92953	0.96348	0.99739	0.92889	0.96313
25	9	24.57203	26.12745	0.99739	0.93130	0.96443	0.99739	0.93063	0.96407
25	10	24.57203	26.05351	0.99739	0.93311	0.96540	0.99739	0.93240	0.96502

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.34391	6.85364	0.99776	0.99950	0.99975	0.99776	0.99844	0.99922
21.34391	6.47024	0.99776	0.99956	0.99978	0.99776	0.99853	0.99927
21.34391	6.09632	0.99776	0.99961	0.99980	0.99776	0.99863	0.99931
21.34391	5.73370	0.99776	0.99966	0.99983	0.99776	0.99872	0.99936
21.34391	5.38421	0.99776	0.99970	0.99985	0.99776	0.99880	0.99940
21.34391	5.04951	0.99776	0.99973	0.99987	0.99776	0.99888	0.99944
21.34391	4.73086	0.99776	0.99977	0.99988	0.99776	0.99895	0.99948
21.34391	4.42936	0.99776	0.99980	0.99990	0.99776	0.99902	0.99951
21.34391	4.14588	0.99776	0.99982	0.99991	0.99776	0.99909	0.99954
21.34391	3.88065	0.99776	0.99984	0.99992	0.99776	0.99915	0.99957
21.34391	3.63292	0.99776	0.99986	0.99993	0.99776	0.99920	0.99960
21.34391	3.40133	0.99776	0.99988	0.99994	0.99776	0.99926	0.99963
21.34391	3.18390	0.99776	0.99990	0.99995	0.99776	0.99931	0.99965
21.34391	2.97857	0.99776	0.99991	0.99995	0.99776	0.99935	0.99968
21.34391	2.78314	0.99776	0.99992	0.99996	0.99776	0.99940	0.99970
21.34391	2.60073	0.99776	0.99993	0.99997	0.99776	0.99944	0.99972
21.34391	2.43099	0.99776	0.99994	0.99997	0.99776	0.99948	0.99974
21.34391	2.27364	0.99776	0.99995	0.99997	0.99776	0.99951	0.99976
21.34391	2.12860	0.99776	0.99995	0.99998	0.99776	0.99954	0.99977
21.34391	1.99561	0.99776	0.99996	0.99998	0.99776	0.99957	0.99979
21.34391	1.87471	0.99776	0.99996	0.99998	0.99776	0.99960	0.99980
21.34391	1.76487	0.99776	0.99997	0.99998	0.99776	0.99963	0.99981
21.34391	1.66540	0.99776	0.99997	0.99999	0.99776	0.99965	0.99982
21.34391	1.57565	0.99776	0.99998	0.99999	0.99776	0.99967	0.99983
21.34391	1.49500	0.99776	0.99998	0.99999	0.99776	0.99969	0.99984
21.34391	1.42313	0.99776	0.99998	0.99999	0.99776	0.99970	0.99985
21.34391	1.36003	0.99776	0.99998	0.99999	0.99776	0.99972	0.99986
21.34391	1.30641	0.99776	0.99998	0.99999	0.99776	0.99973	0.99986
21.34391	1.26533	0.99776	0.99998	0.99999	0.99776	0.99974	0.99987
21.26064	22.51412	0.99761	0.94020	0.96918	0.99761	0.93994	0.96904
21.26064	22.48584	0.99761	0.94115	0.96968	0.99761	0.94088	0.96954
21.26064	22.45520	0.99761	0.94213	0.97020	0.99761	0.94184	0.97005
21.26064	22.42249	0.99761	0.94314	0.97074	0.99761	0.94283	0.97058
21.26064	22.38814	0.99761	0.94418	0.97129	0.99761	0.94386	0.97112
21.26064	22.35215	0.99761	0.94526	0.97186	0.99761	0.94491	0.97168
21.26064	22.31437	0.99761	0.94636	0.97244	0.99761	0.94600	0.97225
21.26064	22.27480	0.99761	0.94750	0.97304	0.99761	0.94711	0.97284
21.26064	22.23319	0.99761	0.94866	0.97365	0.99761	0.94825	0.97344
21.26064	22.18946	0.99761	0.94985	0.97428	0.99761	0.94942	0.97405

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
25	11	24.57203	25.97700	0.99739	0.93496	0.96639	0.99739	0.93419	0.96598
25	12	24.57203	25.89730	0.99739	0.93683	0.96738	0.99739	0.93602	0.96695
25	13	24.57203	25.81474	0.99739	0.93872	0.96839	0.99739	0.93787	0.96794
25	14	24.57203	25.72901	0.99739	0.94064	0.96941	0.99739	0.93973	0.96893
25	15	24.57203	25.64035	0.99739	0.94257	0.97044	0.99739	0.94161	0.96993
25	16	24.57203	25.54880	0.99739	0.94452	0.97147	0.99739	0.94350	0.97093
25	17	24.57203	25.45467	0.99739	0.94647	0.97250	0.99739	0.94540	0.97193
25	18	24.57203	25.35821	0.99739	0.94842	0.97353	0.99739	0.94730	0.97294
25	19	24.57203	25.25875	0.99739	0.95037	0.97455	0.99739	0.94919	0.97394
25	20	24.57203	25.15564	0.99739	0.95231	0.97557	0.99739	0.95108	0.97493
25	21	24.57203	25.04833	0.99739	0.95423	0.97658	0.99739	0.95295	0.97591
25	22	24.57203	24.93660	0.99739	0.95614	0.97758	0.99739	0.95480	0.97688
25	23	24.57203	24.82004	0.99739	0.95803	0.97856	0.99739	0.95663	0.97783
25	24	24.57203	24.69862	0.99739	0.95988	0.97953	0.99739	0.95842	0.97877
25	25	24.57203	24.57203	0.99739	0.96171	0.98048	0.99739	0.96018	0.97969
25	26	24.57203	24.44053	0.99739	0.96349	0.98141	0.99739	0.96190	0.98058
25	27	24.57203	24.30438	0.99739	0.96523	0.98231	0.99739	0.96358	0.98145
25	28	24.57203	24.16342	0.99739	0.96692	0.98318	0.99739	0.96521	0.98230
25	29	24.57203	24.01762	0.99739	0.96856	0.98403	0.99739	0.96679	0.98312
25	30	24.57203	23.86654	0.99739	0.97015	0.98485	0.99739	0.96832	0.98391
25	31	24.57203	23.71037	0.99739	0.97169	0.98564	0.99739	0.96980	0.98467
25	32	24.57203	23.54876	0.99739	0.97316	0.98640	0.99739	0.97122	0.98540
25	33	24.57203	23.38162	0.99739	0.97458	0.98713	0.99739	0.97259	0.98611
25	34	24.57203	23.20856	0.99739	0.97595	0.98783	0.99739	0.97391	0.98678
25	35	24.57203	23.02940	0.99739	0.97725	0.98850	0.99739	0.97516	0.98743
25	36	24.57203	22.84408	0.99739	0.97850	0.98913	0.99739	0.97637	0.98804
25	37	24.57203	22.65215	0.99739	0.97970	0.98974	0.99739	0.97752	0.98863
25	38	24.57203	22.45348	0.99739	0.98084	0.99033	0.99739	0.97862	0.98919
25	39	24.57203	22.24766	0.99739	0.98193	0.99088	0.99739	0.97967	0.98973
25	40	24.57203	22.03447	0.99739	0.98296	0.99141	0.99739	0.98067	0.99024
25	41	24.57203	21.81357	0.99739	0.98395	0.99191	0.99739	0.98163	0.99073
25	42	24.57203	21.58485	0.99739	0.98489	0.99239	0.99739	0.98254	0.99119
25	43	24.57203	21.34779	0.99739	0.98579	0.99285	0.99739	0.98341	0.99164
25	44	24.57203	21.10218	0.99739	0.98665	0.99328	0.99739	0.98424	0.99206
25	45	24.57203	20.84782	0.99739	0.98746	0.99369	0.99739	0.98503	0.99246
25	46	24.57203	20.58697	0.99739	0.98823	0.99408	0.99739	0.98579	0.99284
25	47	24.57203	20.32000	0.99739	0.98897	0.99445	0.99739	0.98651	0.99321
25	48	24.57203	20.04764	0.99739	0.98966	0.99481	0.99739	0.98720	0.99356
25	49	24.57203	19.77090	0.99739	0.99033	0.99514	0.99739	0.98786	0.99389

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.26064	22.14392	0.99761	0.95107	0.97492	0.99761	0.95061	0.97468
21.26064	22.09606	0.99761	0.95232	0.97558	0.99761	0.95182	0.97532
21.26064	22.04614	0.99761	0.95358	0.97624	0.99761	0.95306	0.97596
21.26064	21.99389	0.99761	0.95487	0.97691	0.99761	0.95431	0.97662
21.26064	21.93952	0.99761	0.95617	0.97759	0.99761	0.95558	0.97728
21.26064	21.88305	0.99761	0.95748	0.97828	0.99761	0.95686	0.97795
21.26064	21.82476	0.99761	0.95881	0.97897	0.99761	0.95815	0.97863
21.26064	21.76485	0.99761	0.96014	0.97967	0.99761	0.95945	0.97931
21.26064	21.70276	0.99761	0.96148	0.98036	0.99761	0.96075	0.97998
21.26064	21.63792	0.99761	0.96282	0.98106	0.99761	0.96206	0.98066
21.26064	21.56986	0.99761	0.96416	0.98175	0.99761	0.96336	0.98134
21.26064	21.49836	0.99761	0.96549	0.98244	0.99761	0.96465	0.98201
21.26064	21.42306	0.99761	0.96681	0.98312	0.99761	0.96593	0.98267
21.26064	21.34391	0.99761	0.96812	0.98380	0.99761	0.96719	0.98332
21.26064	21.26064	0.99761	0.96941	0.98447	0.99761	0.96844	0.98397
21.26064	21.17342	0.99761	0.97068	0.98512	0.99761	0.96967	0.98460
21.26064	21.08250	0.99761	0.97192	0.98576	0.99761	0.97087	0.98522
21.26064	20.98768	0.99761	0.97314	0.98639	0.99761	0.97204	0.98582
21.26064	20.88895	0.99761	0.97433	0.98700	0.99761	0.97319	0.98641
21.26064	20.78588	0.99761	0.97549	0.98759	0.99761	0.97430	0.98698
21.26064	20.67862	0.99761	0.97662	0.98817	0.99761	0.97538	0.98754
21.26064	20.56684	0.99761	0.97771	0.98873	0.99761	0.97643	0.98808
21.26064	20.45044	0.99761	0.97877	0.98927	0.99761	0.97745	0.98859
21.26064	20.32903	0.99761	0.97979	0.98979	0.99761	0.97842	0.98909
21.26064	20.20243	0.99761	0.98077	0.99029	0.99761	0.97937	0.98958
21.26064	20.07055	0.99761	0.98172	0.99078	0.99761	0.98028	0.99004
21.26064	19.93297	0.99761	0.98263	0.99124	0.99761	0.98115	0.99049
21.26064	19.78951	0.99761	0.98351	0.99169	0.99761	0.98199	0.99091
21.26064	19.63978	0.99761	0.98436	0.99212	0.99761	0.98280	0.99132
21.26064	19.48352	0.99761	0.98517	0.99253	0.99761	0.98357	0.99172
21.26064	19.32040	0.99761	0.98595	0.99292	0.99761	0.98432	0.99210
21.26064	19.15023	0.99761	0.98670	0.99330	0.99761	0.98503	0.99246
21.26064	18.97251	0.99761	0.98741	0.99367	0.99761	0.98572	0.99281
21.26064	18.78697	0.99761	0.98810	0.99402	0.99761	0.98637	0.99314
21.26064	18.59337	0.99761	0.98876	0.99435	0.99761	0.98701	0.99346
21.26064	18.39367	0.99761	0.98940	0.99467	0.99761	0.98761	0.99377
21.26064	18.18814	0.99761	0.99000	0.99498	0.99761	0.98819	0.99406
21.26064	17.97738	0.99761	0.99058	0.99527	0.99761	0.98875	0.99435
21.26064	17.76227	0.99761	0.99113	0.99555	0.99761	0.98929	0.99462

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
25	50	24.57203	19.49116	0.99739	0.99095	0.99545	0.99739	0.98849	0.99421
25	51	24.57203	19.21029	0.99739	0.99154	0.99575	0.99739	0.98909	0.99451
25	52	24.57203	18.92146	0.99739	0.99210	0.99604	0.99739	0.98966	0.99480
25	53	24.57203	18.62485	0.99739	0.99264	0.99630	0.99739	0.99021	0.99508
25	54	24.57203	18.32038	0.99739	0.99314	0.99656	0.99739	0.99074	0.99535
25	55	24.57203	18.00819	0.99739	0.99362	0.99680	0.99739	0.99124	0.99560
25	56	24.57203	17.68820	0.99739	0.99407	0.99703	0.99739	0.99172	0.99584
25	57	24.57203	17.36037	0.99739	0.99450	0.99724	0.99739	0.99217	0.99607
25	58	24.57203	17.02468	0.99739	0.99490	0.99745	0.99739	0.99261	0.99629
25	59	24.57203	16.68091	0.99739	0.99528	0.99764	0.99739	0.99302	0.99650
25	60	24.57203	16.32913	0.99739	0.99564	0.99782	0.99739	0.99341	0.99670
25	61	24.57203	15.96913	0.99739	0.99598	0.99798	0.99739	0.99379	0.99688
25	62	24.57203	15.60088	0.99739	0.99629	0.99814	0.99739	0.99414	0.99706
25	63	24.57203	15.22446	0.99739	0.99659	0.99829	0.99739	0.99448	0.99723
25	64	24.57203	14.83980	0.99739	0.99687	0.99843	0.99739	0.99479	0.99739
25	65	24.57203	14.44688	0.99739	0.99712	0.99856	0.99739	0.99509	0.99754
25	66	24.57203	14.04613	0.99739	0.99736	0.99868	0.99739	0.99538	0.99768
25	67	24.57203	13.63788	0.99739	0.99759	0.99879	0.99739	0.99564	0.99782
25	68	24.57203	13.22255	0.99739	0.99780	0.99890	0.99739	0.99590	0.99794
25	69	24.57203	12.80079	0.99739	0.99799	0.99899	0.99739	0.99613	0.99806
25	70	24.57203	12.37331	0.99739	0.99817	0.99908	0.99739	0.99636	0.99818
25	71	24.57203	11.94070	0.99739	0.99834	0.99917	0.99739	0.99657	0.99828
25	72	24.57203	11.50357	0.99739	0.99849	0.99924	0.99739	0.99677	0.99838
25	73	24.57203	11.06278	0.99739	0.99863	0.99932	0.99739	0.99696	0.99848
25	74	24.57203	10.61910	0.99739	0.99876	0.99938	0.99739	0.99713	0.99856
25	75	24.57203	10.17356	0.99739	0.99888	0.99944	0.99739	0.99730	0.99865
25	76	24.57203	9.72734	0.99739	0.99900	0.99950	0.99739	0.99746	0.99873
25	77	24.57203	9.28160	0.99739	0.99910	0.99955	0.99739	0.99761	0.99881
25	78	24.57203	8.83768	0.99739	0.99919	0.99960	0.99739	0.99776	0.99888
25	79	24.57203	8.39698	0.99739	0.99928	0.99964	0.99739	0.99789	0.99895
25	80	24.57203	7.96110	0.99739	0.99936	0.99968	0.99739	0.99802	0.99901
25	81	24.57203	7.53168	0.99739	0.99943	0.99972	0.99739	0.99815	0.99907
25	82	24.57203	7.11054	0.99739	0.99950	0.99975	0.99739	0.99827	0.99913
25	83	24.57203	6.69952	0.99739	0.99956	0.99978	0.99739	0.99838	0.99919
25	84	24.57203	6.30023	0.99739	0.99961	0.99981	0.99739	0.99848	0.99924
25	85	24.57203	5.91444	0.99739	0.99966	0.99983	0.99739	0.99858	0.99929
25	86	24.57203	5.54396	0.99739	0.99970	0.99985	0.99739	0.99868	0.99934
25	87	24.57203	5.19034	0.99739	0.99974	0.99987	0.99739	0.99877	0.99938
25	88	24.57203	4.85473	0.99739	0.99977	0.99989	0.99739	0.99885	0.99942

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.26064	17.54401	0.99761	0.99166	0.99581	0.99761	0.98981	0.99488
21.26064	17.32430	0.99761	0.99216	0.99606	0.99761	0.99030	0.99513
21.26064	17.09693	0.99761	0.99264	0.99631	0.99761	0.99078	0.99537
21.26064	16.86201	0.99761	0.99310	0.99654	0.99761	0.99124	0.99560
21.26064	16.61938	0.99761	0.99354	0.99676	0.99761	0.99168	0.99582
21.26064	16.36911	0.99761	0.99395	0.99697	0.99761	0.99210	0.99603
21.26064	16.11103	0.99761	0.99435	0.99717	0.99761	0.99250	0.99624
21.26064	15.84506	0.99761	0.99473	0.99736	0.99761	0.99289	0.99643
21.26064	15.57108	0.99761	0.99509	0.99754	0.99761	0.99326	0.99662
21.26064	15.28882	0.99761	0.99543	0.99771	0.99761	0.99362	0.99680
21.26064	14.99826	0.99761	0.99575	0.99787	0.99761	0.99396	0.99697
21.26064	14.69911	0.99761	0.99606	0.99803	0.99761	0.99428	0.99713
21.26064	14.39128	0.99761	0.99635	0.99817	0.99761	0.99459	0.99729
21.26064	14.07472	0.99761	0.99662	0.99831	0.99761	0.99488	0.99743
21.26064	13.74931	0.99761	0.99688	0.99844	0.99761	0.99516	0.99757
21.26064	13.41490	0.99761	0.99712	0.99856	0.99761	0.99542	0.99771
21.26064	13.07182	0.99761	0.99735	0.99867	0.99761	0.99568	0.99783
21.26064	12.72027	0.99761	0.99756	0.99878	0.99761	0.99591	0.99795
21.26064	12.36057	0.99761	0.99776	0.99888	0.99761	0.99614	0.99807
21.26064	11.99324	0.99761	0.99795	0.99897	0.99761	0.99635	0.99817
21.26064	11.61885	0.99761	0.99812	0.99906	0.99761	0.99655	0.99827
21.26064	11.23789	0.99761	0.99828	0.99914	0.99761	0.99675	0.99837
21.26064	10.85087	0.99761	0.99843	0.99922	0.99761	0.99693	0.99846
21.26064	10.45855	0.99761	0.99858	0.99929	0.99761	0.99710	0.99855
21.26064	10.06159	0.99761	0.99871	0.99935	0.99761	0.99726	0.99863
21.26064	9.66092	0.99761	0.99883	0.99941	0.99761	0.99742	0.99871
21.26064	9.25762	0.99761	0.99894	0.99947	0.99761	0.99757	0.99878
21.26064	8.85278	0.99761	0.99905	0.99952	0.99761	0.99771	0.99885
21.26064	8.44766	0.99761	0.99914	0.99957	0.99761	0.99784	0.99892
21.26064	8.04359	0.99761	0.99923	0.99962	0.99761	0.99797	0.99898
21.26064	7.64214	0.99761	0.99931	0.99966	0.99761	0.99809	0.99905
21.26064	7.24488	0.99761	0.99939	0.99970	0.99761	0.99821	0.99910
21.26064	6.85364	0.99761	0.99946	0.99973	0.99761	0.99832	0.99916
21.26064	6.47024	0.99761	0.99952	0.99976	0.99761	0.99843	0.99921
21.26064	6.09632	0.99761	0.99958	0.99979	0.99761	0.99853	0.99926
21.26064	5.73370	0.99761	0.99963	0.99981	0.99761	0.99862	0.99931
21.26064	5.38421	0.99761	0.99967	0.99984	0.99761	0.99871	0.99936
21.26064	5.04951	0.99761	0.99971	0.99986	0.99761	0.99880	0.99940
21.26064	4.73086	0.99761	0.99975	0.99988	0.99761	0.99888	0.99944

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
25	89	24.57203	4.53813	0.99739	0.99980	0.99990	0.99739	0.99893	0.99946
25	90	24.57203	4.24126	0.99739	0.99983	0.99991	0.99739	0.99900	0.99950
25	91	24.57203	3.96420	0.99739	0.99985	0.99992	0.99739	0.99907	0.99953
25	92	24.57203	3.70604	0.99739	0.99987	0.99993	0.99739	0.99913	0.99957
25	93	24.57203	3.46525	0.99739	0.99989	0.99994	0.99739	0.99919	0.99960
25	94	24.57203	3.23968	0.99739	0.99990	0.99995	0.99739	0.99925	0.99962
25	95	24.57203	3.02715	0.99739	0.99991	0.99996	0.99739	0.99930	0.99965
25	96	24.57203	2.82535	0.99739	0.99993	0.99996	0.99739	0.99935	0.99967
25	97	24.57203	2.63737	0.99739	0.99993	0.99997	0.99739	0.99939	0.99970
25	98	24.57203	2.46279	0.99739	0.99994	0.99997	0.99739	0.99944	0.99972
25	99	24.57203	2.30125	0.99739	0.99995	0.99998	0.99739	0.99947	0.99974
25	100	24.57203	2.15258	0.99739	0.99996	0.99998	0.99739	0.99951	0.99976
25	101	24.57203	2.01649	0.99739	0.99996	0.99998	0.99739	0.99954	0.99977
25	102	24.57203	1.89293	0.99739	0.99997	0.99998	0.99739	0.99957	0.99979
25	103	24.57203	1.78083	0.99739	0.99997	0.99999	0.99739	0.99960	0.99980
25	104	24.57203	1.67943	0.99739	0.99997	0.99999	0.99739	0.99963	0.99981
25	105	24.57203	1.58804	0.99739	0.99998	0.99999	0.99739	0.99965	0.99982
25	106	24.57203	1.50600	0.99739	0.99998	0.99999	0.99739	0.99967	0.99983
25	107	24.57203	1.43298	0.99739	0.99998	0.99999	0.99739	0.99969	0.99984
25	108	24.57203	1.36894	0.99739	0.99998	0.99999	0.99739	0.99970	0.99985
25	109	24.57203	1.31458	0.99739	0.99998	0.99999	0.99739	0.99971	0.99986
25	110	24.57203	1.27298	0.99739	0.99999	0.99999	0.99739	0.99972	0.99986
26	1	24.44053	26.62178	0.99720	0.91349	0.95479	0.99720	0.91305	0.95455
26	2	24.44053	26.56961	0.99720	0.91499	0.95561	0.99720	0.91454	0.95536
26	3	24.44053	26.51422	0.99720	0.91654	0.95646	0.99720	0.91607	0.95620
26	4	24.44053	26.45593	0.99720	0.91814	0.95732	0.99720	0.91764	0.95705
26	5	24.44053	26.39526	0.99720	0.91979	0.95822	0.99720	0.91925	0.95793
26	6	24.44053	26.33222	0.99720	0.92147	0.95913	0.99720	0.92090	0.95882
26	7	24.44053	26.26662	0.99720	0.92320	0.96007	0.99720	0.92259	0.95974
26	8	24.44053	26.19847	0.99720	0.92497	0.96102	0.99720	0.92432	0.96067
26	9	24.44053	26.12745	0.99720	0.92677	0.96200	0.99720	0.92609	0.96163
26	10	24.44053	26.05351	0.99720	0.92862	0.96299	0.99720	0.92789	0.96260
26	11	24.44053	25.97700	0.99720	0.93050	0.96400	0.99720	0.92973	0.96358
26	12	24.44053	25.89730	0.99720	0.93241	0.96503	0.99720	0.93159	0.96459
26	13	24.44053	25.81474	0.99720	0.93436	0.96606	0.99720	0.93349	0.96560
26	14	24.44053	25.72901	0.99720	0.93633	0.96712	0.99720	0.93540	0.96662
26	15	24.44053	25.64035	0.99720	0.93832	0.96818	0.99720	0.93734	0.96766
26	16	24.44053	25.54880	0.99720	0.94033	0.96925	0.99720	0.93929	0.96870
26	17	24.44053	25.45467	0.99720	0.94235	0.97032	0.99720	0.94126	0.96974

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.26064	4.42936	0.99761	0.99978	0.99989	0.99761	0.99895	0.99948
21.26064	4.14588	0.99761	0.99981	0.99990	0.99761	0.99902	0.99951
21.26064	3.88065	0.99761	0.99983	0.99992	0.99761	0.99909	0.99954
21.26064	3.63292	0.99761	0.99985	0.99993	0.99761	0.99915	0.99957
21.26064	3.40133	0.99761	0.99987	0.99994	0.99761	0.99921	0.99960
21.26064	3.18390	0.99761	0.99989	0.99994	0.99761	0.99926	0.99963
21.26064	2.97857	0.99761	0.99990	0.99995	0.99761	0.99931	0.99966
21.26064	2.78314	0.99761	0.99992	0.99996	0.99761	0.99936	0.99968
21.26064	2.60073	0.99761	0.99993	0.99996	0.99761	0.99940	0.99970
21.26064	2.43099	0.99761	0.99994	0.99997	0.99761	0.99944	0.99972
21.26064	2.27364	0.99761	0.99994	0.99997	0.99761	0.99948	0.99974
21.26064	2.12860	0.99761	0.99995	0.99998	0.99761	0.99952	0.99976
21.26064	1.99561	0.99761	0.99996	0.99998	0.99761	0.99955	0.99977
21.26064	1.87471	0.99761	0.99996	0.99998	0.99761	0.99958	0.99979
21.26064	1.76487	0.99761	0.99997	0.99998	0.99761	0.99961	0.99980
21.26064	1.66540	0.99761	0.99997	0.99999	0.99761	0.99963	0.99981
21.26064	1.57565	0.99761	0.99997	0.99999	0.99761	0.99965	0.99983
21.26064	1.49500	0.99761	0.99998	0.99999	0.99761	0.99967	0.99984
21.26064	1.42313	0.99761	0.99998	0.99999	0.99761	0.99969	0.99984
21.26064	1.36003	0.99761	0.99998	0.99999	0.99761	0.99970	0.99985
21.26064	1.30641	0.99761	0.99998	0.99999	0.99761	0.99972	0.99986
21.26064	1.26533	0.99761	0.99998	0.99999	0.99761	0.99972	0.99986
21.17342	22.51412	0.99743	0.93651	0.96721	0.99743	0.93624	0.96707
21.17342	22.48584	0.99743	0.93746	0.96772	0.99743	0.93718	0.96757
21.17342	22.45520	0.99743	0.93845	0.96825	0.99743	0.93816	0.96809
21.17342	22.42249	0.99743	0.93948	0.96880	0.99743	0.93917	0.96863
21.17342	22.38814	0.99743	0.94054	0.96936	0.99743	0.94021	0.96918
21.17342	22.35215	0.99743	0.94163	0.96994	0.99743	0.94128	0.96975
21.17342	22.31437	0.99743	0.94275	0.97053	0.99743	0.94238	0.97034
21.17342	22.27480	0.99743	0.94391	0.97115	0.99743	0.94351	0.97094
21.17342	22.23319	0.99743	0.94510	0.97177	0.99743	0.94468	0.97155
21.17342	22.18946	0.99743	0.94632	0.97242	0.99743	0.94587	0.97218
21.17342	22.14392	0.99743	0.94756	0.97308	0.99743	0.94709	0.97283
21.17342	22.09606	0.99743	0.94884	0.97375	0.99743	0.94833	0.97348
21.17342	22.04614	0.99743	0.95014	0.97443	0.99743	0.94960	0.97415
21.17342	21.99389	0.99743	0.95147	0.97513	0.99743	0.95089	0.97483
21.17342	21.93952	0.99743	0.95281	0.97584	0.99743	0.95220	0.97552
21.17342	21.88305	0.99743	0.95418	0.97655	0.99743	0.95353	0.97621
21.17342	21.82476	0.99743	0.95555	0.97727	0.99743	0.95487	0.97692

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
26	18	24.44053	25.35821	0.99720	0.94437	0.97139	0.99720	0.94323	0.97078
26	19	24.44053	25.25875	0.99720	0.94640	0.97246	0.99720	0.94520	0.97183
26	20	24.44053	25.15564	0.99720	0.94843	0.97353	0.99720	0.94717	0.97287
26	21	24.44053	25.04833	0.99720	0.95044	0.97459	0.99720	0.94912	0.97390
26	22	24.44053	24.93660	0.99720	0.95245	0.97565	0.99720	0.95107	0.97492
26	23	24.44053	24.82004	0.99720	0.95444	0.97669	0.99720	0.95299	0.97593
26	24	24.44053	24.69862	0.99720	0.95640	0.97771	0.99720	0.95489	0.97692
26	25	24.44053	24.57203	0.99720	0.95833	0.97872	0.99720	0.95676	0.97790
26	26	24.44053	24.44053	0.99720	0.96023	0.97971	0.99720	0.95858	0.97885
26	27	24.44053	24.30438	0.99720	0.96209	0.98068	0.99720	0.96037	0.97979
26	28	24.44053	24.16342	0.99720	0.96390	0.98162	0.99720	0.96212	0.98069
26	29	24.44053	24.01762	0.99720	0.96566	0.98253	0.99720	0.96382	0.98157
26	30	24.44053	23.86654	0.99720	0.96737	0.98342	0.99720	0.96546	0.98243
26	31	24.44053	23.71037	0.99720	0.96903	0.98427	0.99720	0.96705	0.98325
26	32	24.44053	23.54876	0.99720	0.97063	0.98509	0.99720	0.96859	0.98405
26	33	24.44053	23.38162	0.99720	0.97217	0.98589	0.99720	0.97007	0.98481
26	34	24.44053	23.20856	0.99720	0.97365	0.98665	0.99720	0.97150	0.98554
26	35	24.44053	23.02940	0.99720	0.97507	0.98738	0.99720	0.97286	0.98624
26	36	24.44053	22.84408	0.99720	0.97643	0.98807	0.99720	0.97417	0.98692
26	37	24.44053	22.65215	0.99720	0.97773	0.98874	0.99720	0.97543	0.98756
26	38	24.44053	22.45348	0.99720	0.97898	0.98938	0.99720	0.97663	0.98817
26	39	24.44053	22.24766	0.99720	0.98017	0.98998	0.99720	0.97777	0.98876
26	40	24.44053	22.03447	0.99720	0.98130	0.99056	0.99720	0.97887	0.98932
26	41	24.44053	21.81357	0.99720	0.98239	0.99111	0.99720	0.97991	0.98985
26	42	24.44053	21.58485	0.99720	0.98342	0.99164	0.99720	0.98091	0.99036
26	43	24.44053	21.34779	0.99720	0.98440	0.99214	0.99720	0.98186	0.99085
26	44	24.44053	21.10218	0.99720	0.98534	0.99261	0.99720	0.98276	0.99131
26	45	24.44053	20.84782	0.99720	0.98623	0.99307	0.99720	0.98363	0.99175
26	46	24.44053	20.58697	0.99720	0.98708	0.99350	0.99720	0.98446	0.99217
26	47	24.44053	20.32000	0.99720	0.98788	0.99390	0.99720	0.98524	0.99257
26	48	24.44053	20.04764	0.99720	0.98864	0.99429	0.99720	0.98600	0.99295
26	49	24.44053	19.77090	0.99720	0.98937	0.99466	0.99720	0.98672	0.99331
26	50	24.44053	19.49116	0.99720	0.99005	0.99500	0.99720	0.98740	0.99366
26	51	24.44053	19.21029	0.99720	0.99070	0.99533	0.99720	0.98806	0.99399
26	52	24.44053	18.92146	0.99720	0.99132	0.99564	0.99720	0.98869	0.99431
26	53	24.44053	18.62485	0.99720	0.99190	0.99593	0.99720	0.98929	0.99461
26	54	24.44053	18.32038	0.99720	0.99246	0.99621	0.99720	0.98986	0.99490
26	55	24.44053	18.00819	0.99720	0.99298	0.99648	0.99720	0.99041	0.99518
26	56	24.44053	17.68820	0.99720	0.99348	0.99673	0.99720	0.99093	0.99544

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.17342	21.76485	0.99743	0.95694	0.97800	0.99743	0.95623	0.97762
21.17342	21.70276	0.99743	0.95834	0.97872	0.99743	0.95759	0.97833
21.17342	21.63792	0.99743	0.95974	0.97946	0.99743	0.95895	0.97904
21.17342	21.56986	0.99743	0.96114	0.98019	0.99743	0.96031	0.97975
21.17342	21.49836	0.99743	0.96254	0.98091	0.99743	0.96167	0.98046
21.17342	21.42306	0.99743	0.96394	0.98164	0.99743	0.96302	0.98116
21.17342	21.34391	0.99743	0.96532	0.98236	0.99743	0.96436	0.98186
21.17342	21.26064	0.99743	0.96670	0.98307	0.99743	0.96569	0.98255
21.17342	21.17342	0.99743	0.96805	0.98377	0.99743	0.96700	0.98322
21.17342	21.08250	0.99743	0.96938	0.98445	0.99743	0.96828	0.98388
21.17342	20.98768	0.99743	0.97069	0.98513	0.99743	0.96954	0.98453
21.17342	20.88895	0.99743	0.97197	0.98578	0.99743	0.97077	0.98517
21.17342	20.78588	0.99743	0.97322	0.98643	0.99743	0.97197	0.98578
21.17342	20.67862	0.99743	0.97443	0.98705	0.99743	0.97313	0.98638
21.17342	20.56684	0.99743	0.97561	0.98766	0.99743	0.97427	0.98697
21.17342	20.45044	0.99743	0.97676	0.98824	0.99743	0.97537	0.98753
21.17342	20.32903	0.99743	0.97787	0.98881	0.99743	0.97643	0.98807
21.17342	20.20243	0.99743	0.97894	0.98936	0.99743	0.97745	0.98860
21.17342	20.07055	0.99743	0.97997	0.98989	0.99743	0.97844	0.98910
21.17342	19.93297	0.99743	0.98097	0.99039	0.99743	0.97939	0.98959
21.17342	19.78951	0.99743	0.98193	0.99088	0.99743	0.98031	0.99006
21.17342	19.63978	0.99743	0.98285	0.99135	0.99743	0.98119	0.99051
21.17342	19.48352	0.99743	0.98374	0.99180	0.99743	0.98204	0.99094
21.17342	19.32040	0.99743	0.98459	0.99224	0.99743	0.98285	0.99135
21.17342	19.15023	0.99743	0.98541	0.99265	0.99743	0.98363	0.99175
21.17342	18.97251	0.99743	0.98620	0.99305	0.99743	0.98438	0.99213
21.17342	18.78697	0.99743	0.98695	0.99343	0.99743	0.98510	0.99249
21.17342	18.59337	0.99743	0.98767	0.99380	0.99743	0.98579	0.99284
21.17342	18.39367	0.99743	0.98837	0.99415	0.99743	0.98645	0.99318
21.17342	18.18814	0.99743	0.98903	0.99448	0.99743	0.98709	0.99350
21.17342	17.97738	0.99743	0.98966	0.99480	0.99743	0.98770	0.99381
21.17342	17.76227	0.99743	0.99027	0.99511	0.99743	0.98828	0.99411
21.17342	17.54401	0.99743	0.99084	0.99540	0.99743	0.98885	0.99439
21.17342	17.32430	0.99743	0.99139	0.99568	0.99743	0.98939	0.99467
21.17342	17.09693	0.99743	0.99192	0.99594	0.99743	0.98991	0.99493
21.17342	16.86201	0.99743	0.99242	0.99620	0.99743	0.99041	0.99518
21.17342	16.61938	0.99743	0.99290	0.99644	0.99743	0.99089	0.99542
21.17342	16.36911	0.99743	0.99336	0.99667	0.99743	0.99135	0.99566
21.17342	16.11103	0.99743	0.99380	0.99689	0.99743	0.99179	0.99588

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
26	57	24.44053	17.36037	0.99720	0.99395	0.99697	0.99720	0.99143	0.99570
26	58	24.44053	17.02468	0.99720	0.99439	0.99719	0.99720	0.99191	0.99594
26	59	24.44053	16.68091	0.99720	0.99481	0.99740	0.99720	0.99236	0.99617
26	60	24.44053	16.32913	0.99720	0.99521	0.99760	0.99720	0.99279	0.99638
26	61	24.44053	15.96913	0.99720	0.99558	0.99778	0.99720	0.99320	0.99659
26	62	24.44053	15.60088	0.99720	0.99593	0.99796	0.99720	0.99359	0.99679
26	63	24.44053	15.22446	0.99720	0.99625	0.99812	0.99720	0.99396	0.99697
26	64	24.44053	14.83980	0.99720	0.99656	0.99828	0.99720	0.99431	0.99715
26	65	24.44053	14.44688	0.99720	0.99684	0.99842	0.99720	0.99464	0.99731
26	66	24.44053	14.04613	0.99720	0.99711	0.99855	0.99720	0.99496	0.99747
26	67	24.44053	13.63788	0.99720	0.99736	0.99868	0.99720	0.99525	0.99762
26	68	24.44053	13.22255	0.99720	0.99759	0.99879	0.99720	0.99553	0.99776
26	69	24.44053	12.80079	0.99720	0.99780	0.99890	0.99720	0.99579	0.99789
26	70	24.44053	12.37331	0.99720	0.99800	0.99900	0.99720	0.99604	0.99802
26	71	24.44053	11.94070	0.99720	0.99818	0.99909	0.99720	0.99627	0.99813
26	72	24.44053	11.50357	0.99720	0.99835	0.99917	0.99720	0.99649	0.99824
26	73	24.44053	11.06278	0.99720	0.99851	0.99925	0.99720	0.99670	0.99835
26	74	24.44053	10.61910	0.99720	0.99865	0.99933	0.99720	0.99689	0.99844
26	75	24.44053	10.17356	0.99720	0.99878	0.99939	0.99720	0.99708	0.99854
26	76	24.44053	9.72734	0.99720	0.99891	0.99945	0.99720	0.99725	0.99862
26	77	24.44053	9.28160	0.99720	0.99902	0.99951	0.99720	0.99742	0.99871
26	78	24.44053	8.83768	0.99720	0.99912	0.99956	0.99720	0.99757	0.99878
26	79	24.44053	8.39698	0.99720	0.99922	0.99961	0.99720	0.99772	0.99886
26	80	24.44053	7.96110	0.99720	0.99930	0.99965	0.99720	0.99786	0.99893
26	81	24.44053	7.53168	0.99720	0.99938	0.99969	0.99720	0.99799	0.99900
26	82	24.44053	7.11054	0.99720	0.99945	0.99973	0.99720	0.99812	0.99906
26	83	24.44053	6.69952	0.99720	0.99952	0.99976	0.99720	0.99824	0.99912
26	84	24.44053	6.30023	0.99720	0.99958	0.99979	0.99720	0.99835	0.99918
26	85	24.44053	5.91444	0.99720	0.99963	0.99981	0.99720	0.99846	0.99923
26	86	24.44053	5.54396	0.99720	0.99967	0.99984	0.99720	0.99856	0.99928
26	87	24.44053	5.19034	0.99720	0.99972	0.99986	0.99720	0.99866	0.99933
26	88	24.44053	4.85473	0.99720	0.99975	0.99988	0.99720	0.99875	0.99937
26	89	24.44053	4.53813	0.99720	0.99978	0.99989	0.99720	0.99883	0.99942
26	90	24.44053	4.24126	0.99720	0.99981	0.99991	0.99720	0.99891	0.99945
26	91	24.44053	3.96420	0.99720	0.99984	0.99992	0.99720	0.99898	0.99949
26	92	24.44053	3.70604	0.99720	0.99986	0.99993	0.99720	0.99905	0.99953
26	93	24.44053	3.46525	0.99720	0.99987	0.99994	0.99720	0.99912	0.99956
26	94	24.44053	3.23968	0.99720	0.99989	0.99995	0.99720	0.99918	0.99959
26	95	24.44053	3.02715	0.99720	0.99991	0.99995	0.99720	0.99923	0.99962

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.17342	15.84506	0.99743	0.99421	0.99710	0.99743	0.99222	0.99609
21.17342	15.57108	0.99743	0.99461	0.99730	0.99743	0.99263	0.99630
21.17342	15.28882	0.99743	0.99498	0.99748	0.99743	0.99302	0.99650
21.17342	14.99826	0.99743	0.99534	0.99766	0.99743	0.99339	0.99668
21.17342	14.69911	0.99743	0.99568	0.99783	0.99743	0.99374	0.99686
21.17342	14.39128	0.99743	0.99600	0.99799	0.99743	0.99408	0.99703
21.17342	14.07472	0.99743	0.99630	0.99814	0.99743	0.99441	0.99720
21.17342	13.74931	0.99743	0.99658	0.99829	0.99743	0.99472	0.99735
21.17342	13.41490	0.99743	0.99685	0.99842	0.99743	0.99501	0.99750
21.17342	13.07182	0.99743	0.99710	0.99855	0.99743	0.99529	0.99764
21.17342	12.72027	0.99743	0.99733	0.99866	0.99743	0.99555	0.99777
21.17342	12.36057	0.99743	0.99755	0.99877	0.99743	0.99580	0.99789
21.17342	11.99324	0.99743	0.99776	0.99888	0.99743	0.99603	0.99801
21.17342	11.61885	0.99743	0.99795	0.99897	0.99743	0.99626	0.99812
21.17342	11.23789	0.99743	0.99813	0.99906	0.99743	0.99647	0.99823
21.17342	10.85087	0.99743	0.99829	0.99915	0.99743	0.99667	0.99833
21.17342	10.45855	0.99743	0.99845	0.99922	0.99743	0.99685	0.99842
21.17342	10.06159	0.99743	0.99859	0.99930	0.99743	0.99703	0.99851
21.17342	9.66092	0.99743	0.99873	0.99936	0.99743	0.99720	0.99860
21.17342	9.25762	0.99743	0.99885	0.99942	0.99743	0.99736	0.99868
21.17342	8.85278	0.99743	0.99896	0.99948	0.99743	0.99752	0.99876
21.17342	8.44766	0.99743	0.99907	0.99953	0.99743	0.99766	0.99883
21.17342	8.04359	0.99743	0.99917	0.99958	0.99743	0.99780	0.99890
21.17342	7.64214	0.99743	0.99925	0.99963	0.99743	0.99793	0.99897
21.17342	7.24488	0.99743	0.99934	0.99967	0.99743	0.99806	0.99903
21.17342	6.85364	0.99743	0.99941	0.99971	0.99743	0.99818	0.99909
21.17342	6.47024	0.99743	0.99948	0.99974	0.99743	0.99829	0.99915
21.17342	6.09632	0.99743	0.99954	0.99977	0.99743	0.99840	0.99920
21.17342	5.73370	0.99743	0.99959	0.99980	0.99743	0.99850	0.99925
21.17342	5.38421	0.99743	0.99964	0.99982	0.99743	0.99860	0.99930
21.17342	5.04951	0.99743	0.99969	0.99984	0.99743	0.99869	0.99935
21.17342	4.73086	0.99743	0.99973	0.99986	0.99743	0.99878	0.99939
21.17342	4.42936	0.99743	0.99976	0.99988	0.99743	0.99886	0.99943
21.17342	4.14588	0.99743	0.99979	0.99990	0.99743	0.99893	0.99947
21.17342	3.88065	0.99743	0.99982	0.99991	0.99743	0.99901	0.99950
21.17342	3.63292	0.99743	0.99984	0.99992	0.99743	0.99907	0.99954
21.17342	3.40133	0.99743	0.99986	0.99993	0.99743	0.99913	0.99957
21.17342	3.18390	0.99743	0.99988	0.99994	0.99743	0.99919	0.99960
21.17342	2.97857	0.99743	0.99989	0.99995	0.99743	0.99925	0.99962

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
26	96	24.44053	2.82535	0.99720	0.99992	0.99996	0.99720	0.99929	0.99964
26	97	24.44053	2.63737	0.99720	0.99993	0.99996	0.99720	0.99934	0.99967
26	98	24.44053	2.46279	0.99720	0.99994	0.99997	0.99720	0.99938	0.99969
26	99	24.44053	2.30125	0.99720	0.99995	0.99997	0.99720	0.99943	0.99971
26	100	24.44053	2.15258	0.99720	0.99995	0.99998	0.99720	0.99946	0.99973
26	101	24.44053	2.01649	0.99720	0.99996	0.99998	0.99720	0.99950	0.99975
26	102	24.44053	1.89293	0.99720	0.99996	0.99998	0.99720	0.99953	0.99977
26	103	24.44053	1.78083	0.99720	0.99997	0.99998	0.99720	0.99956	0.99978
26	104	24.44053	1.67943	0.99720	0.99997	0.99999	0.99720	0.99959	0.99979
26	105	24.44053	1.58804	0.99720	0.99997	0.99999	0.99720	0.99961	0.99981
26	106	24.44053	1.50600	0.99720	0.99998	0.99999	0.99720	0.99964	0.99982
26	107	24.44053	1.43298	0.99720	0.99998	0.99999	0.99720	0.99965	0.99983
26	108	24.44053	1.36894	0.99720	0.99998	0.99999	0.99720	0.99967	0.99984
26	109	24.44053	1.31458	0.99720	0.99998	0.99999	0.99720	0.99968	0.99984
26	110	24.44053	1.27298	0.99720	0.99998	0.99999	0.99720	0.99969	0.99985
27	1	24.30438	26.62178	0.99701	0.90861	0.95211	0.99701	0.90817	0.95187
27	2	24.30438	26.56961	0.99701	0.91012	0.95295	0.99701	0.90967	0.95270
27	3	24.30438	26.51422	0.99701	0.91169	0.95380	0.99701	0.91121	0.95354
27	4	24.30438	26.45593	0.99701	0.91330	0.95469	0.99701	0.91279	0.95441
27	5	24.30438	26.39526	0.99701	0.91496	0.95559	0.99701	0.91442	0.95530
27	6	24.30438	26.33222	0.99701	0.91666	0.95652	0.99701	0.91609	0.95621
27	7	24.30438	26.26662	0.99701	0.91841	0.95747	0.99701	0.91780	0.95714
27	8	24.30438	26.19847	0.99701	0.92021	0.95844	0.99701	0.91956	0.95809
27	9	24.30438	26.12745	0.99701	0.92204	0.95944	0.99701	0.92135	0.95907
27	10	24.30438	26.05351	0.99701	0.92392	0.96046	0.99701	0.92318	0.96006
27	11	24.30438	25.97700	0.99701	0.92584	0.96149	0.99701	0.92505	0.96107
27	12	24.30438	25.89730	0.99701	0.92779	0.96254	0.99701	0.92696	0.96209
27	13	24.30438	25.81474	0.99701	0.92978	0.96361	0.99701	0.92889	0.96314
27	14	24.30438	25.72901	0.99701	0.93180	0.96469	0.99701	0.93086	0.96419
27	15	24.30438	25.64035	0.99701	0.93384	0.96579	0.99701	0.93285	0.96526
27	16	24.30438	25.54880	0.99701	0.93591	0.96689	0.99701	0.93486	0.96633
27	17	24.30438	25.45467	0.99701	0.93799	0.96801	0.99701	0.93688	0.96741
27	18	24.30438	25.35821	0.99701	0.94009	0.96912	0.99701	0.93892	0.96850
27	19	24.30438	25.25875	0.99701	0.94220	0.97024	0.99701	0.94097	0.96959
27	20	24.30438	25.15564	0.99701	0.94430	0.97135	0.99701	0.94302	0.97067
27	21	24.30438	25.04833	0.99701	0.94641	0.97247	0.99701	0.94506	0.97175
27	22	24.30438	24.93660	0.99701	0.94851	0.97358	0.99701	0.94710	0.97283
27	23	24.30438	24.82004	0.99701	0.95060	0.97468	0.99701	0.94911	0.97389
27	24	24.30438	24.69862	0.99701	0.95267	0.97576	0.99701	0.95111	0.97494

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.17342	2.78314	0.99743	0.99991	0.99995	0.99743	0.99930	0.99965
21.17342	2.60073	0.99743	0.99992	0.99996	0.99743	0.99935	0.99967
21.17342	2.43099	0.99743	0.99993	0.99997	0.99743	0.99939	0.99970
21.17342	2.27364	0.99743	0.99994	0.99997	0.99743	0.99943	0.99972
21.17342	2.12860	0.99743	0.99995	0.99997	0.99743	0.99947	0.99974
21.17342	1.99561	0.99743	0.99995	0.99998	0.99743	0.99951	0.99975
21.17342	1.87471	0.99743	0.99996	0.99998	0.99743	0.99954	0.99977
21.17342	1.76487	0.99743	0.99996	0.99998	0.99743	0.99957	0.99978
21.17342	1.66540	0.99743	0.99997	0.99998	0.99743	0.99959	0.99980
21.17342	1.57565	0.99743	0.99997	0.99999	0.99743	0.99962	0.99981
21.17342	1.49500	0.99743	0.99997	0.99999	0.99743	0.99964	0.99982
21.17342	1.42313	0.99743	0.99998	0.99999	0.99743	0.99966	0.99983
21.17342	1.36003	0.99743	0.99998	0.99999	0.99743	0.99967	0.99984
21.17342	1.30641	0.99743	0.99998	0.99999	0.99743	0.99969	0.99984
21.17342	1.26533	0.99743	0.99998	0.99999	0.99743	0.99970	0.99985
21.08250	22.51412	0.99725	0.93264	0.96515	0.99725	0.93237	0.96500
21.08250	22.48584	0.99725	0.93360	0.96566	0.99725	0.93332	0.96551
21.08250	22.45520	0.99725	0.93461	0.96620	0.99725	0.93431	0.96604
21.08250	22.42249	0.99725	0.93564	0.96675	0.99725	0.93533	0.96658
21.08250	22.38814	0.99725	0.93672	0.96732	0.99725	0.93638	0.96715
21.08250	22.35215	0.99725	0.93782	0.96791	0.99725	0.93747	0.96773
21.08250	22.31437	0.99725	0.93897	0.96852	0.99725	0.93859	0.96832
21.08250	22.27480	0.99725	0.94014	0.96915	0.99725	0.93974	0.96893
21.08250	22.23319	0.99725	0.94135	0.96979	0.99725	0.94092	0.96956
21.08250	22.18946	0.99725	0.94260	0.97045	0.99725	0.94214	0.97021
21.08250	22.14392	0.99725	0.94387	0.97113	0.99725	0.94339	0.97087
21.08250	22.09606	0.99725	0.94518	0.97182	0.99725	0.94466	0.97154
21.08250	22.04614	0.99725	0.94651	0.97252	0.99725	0.94596	0.97223
21.08250	21.99389	0.99725	0.94788	0.97324	0.99725	0.94729	0.97293
21.08250	21.93952	0.99725	0.94926	0.97397	0.99725	0.94864	0.97364
21.08250	21.88305	0.99725	0.95067	0.97471	0.99725	0.95001	0.97436
21.08250	21.82476	0.99725	0.95210	0.97546	0.99725	0.95140	0.97509
21.08250	21.76485	0.99725	0.95354	0.97622	0.99725	0.95280	0.97583
21.08250	21.70276	0.99725	0.95499	0.97698	0.99725	0.95422	0.97657
21.08250	21.63792	0.99725	0.95645	0.97774	0.99725	0.95564	0.97732
21.08250	21.56986	0.99725	0.95792	0.97851	0.99725	0.95707	0.97806
21.08250	21.49836	0.99725	0.95939	0.97928	0.99725	0.95849	0.97881
21.08250	21.42306	0.99725	0.96086	0.98004	0.99725	0.95992	0.97955
21.08250	21.34391	0.99725	0.96233	0.98080	0.99725	0.96133	0.98028

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
27	25	24.30438	24.57203	0.99701	0.95472	0.97683	0.99701	0.95309	0.97598	21.08250	21.26064	0.99725	0.96378	0.98156	0.99725	0.96273	0.98101
27	26	24.30438	24.44053	0.99701	0.95673	0.97789	0.99701	0.95502	0.97700	21.08250	21.17342	0.99725	0.96522	0.98230	0.99725	0.96412	0.98173
27	27	24.30438	24.30438	0.99701	0.95871	0.97892	0.99701	0.95693	0.97799	21.08250	21.08250	0.99725	0.96664	0.98304	0.99725	0.96549	0.98244
27	28	24.30438	24.16342	0.99701	0.96064	0.97992	0.99701	0.95879	0.97896	21.08250	20.98768	0.99725	0.96804	0.98376	0.99725	0.96683	0.98314
27	29	24.30438	24.01762	0.99701	0.96253	0.98091	0.99701	0.96060	0.97991	21.08250	20.88895	0.99725	0.96941	0.98447	0.99725	0.96815	0.98382
27	30	24.30438	23.86654	0.99701	0.96436	0.98186	0.99701	0.96237	0.98082	21.08250	20.78588	0.99725	0.97075	0.98516	0.99725	0.96944	0.98448
27	31	24.30438	23.71037	0.99701	0.96614	0.98278	0.99701	0.96408	0.98171	21.08250	20.67862	0.99725	0.97206	0.98583	0.99725	0.97070	0.98513
27	32	24.30438	23.54876	0.99701	0.96787	0.98367	0.99701	0.96574	0.98257	21.08250	20.56684	0.99725	0.97334	0.98649	0.99725	0.97192	0.98576
27	33	24.30438	23.38162	0.99701	0.96953	0.98453	0.99701	0.96734	0.98340	21.08250	20.45044	0.99725	0.97458	0.98712	0.99725	0.97311	0.98637
27	34	24.30438	23.20856	0.99701	0.97114	0.98536	0.99701	0.96888	0.98419	21.08250	20.32903	0.99725	0.97578	0.98774	0.99725	0.97426	0.98696
27	35	24.30438	23.02940	0.99701	0.97268	0.98615	0.99701	0.97036	0.98496	21.08250	20.20243	0.99725	0.97694	0.98834	0.99725	0.97537	0.98753
27	36	24.30438	22.84408	0.99701	0.97416	0.98691	0.99701	0.97178	0.98569	21.08250	20.07055	0.99725	0.97807	0.98891	0.99725	0.97644	0.98808
27	37	24.30438	22.65215	0.99701	0.97558	0.98764	0.99701	0.97315	0.98639	21.08250	19.93297	0.99725	0.97915	0.98947	0.99725	0.97748	0.98861
27	38	24.30438	22.45348	0.99701	0.97694	0.98834	0.99701	0.97445	0.98706	21.08250	19.78951	0.99725	0.98020	0.99000	0.99725	0.97848	0.98912
27	39	24.30438	22.24766	0.99701	0.97824	0.98900	0.99701	0.97570	0.98770	21.08250	19.63978	0.99725	0.98121	0.99051	0.99725	0.97944	0.98961
27	40	24.30438	22.03447	0.99701	0.97948	0.98964	0.99701	0.97690	0.98831	21.08250	19.48352	0.99725	0.98218	0.99101	0.99725	0.98036	0.99008
27	41	24.30438	21.81357	0.99701	0.98067	0.99024	0.99701	0.97803	0.98890	21.08250	19.32040	0.99725	0.98311	0.99148	0.99725	0.98125	0.99054
27	42	24.30438	21.58485	0.99701	0.98180	0.99081	0.99701	0.97912	0.98945	21.08250	19.15023	0.99725	0.98400	0.99194	0.99725	0.98210	0.99097
27	43	24.30438	21.34779	0.99701	0.98287	0.99136	0.99701	0.98016	0.98998	21.08250	18.97251	0.99725	0.98486	0.99237	0.99725	0.98292	0.99139
27	44	24.30438	21.10218	0.99701	0.98390	0.99188	0.99701	0.98115	0.99049	21.08250	18.78697	0.99725	0.98569	0.99279	0.99725	0.98371	0.99179
27	45	24.30438	20.84782	0.99701	0.98488	0.99238	0.99701	0.98210	0.99097	21.08250	18.59337	0.99725	0.98648	0.99319	0.99725	0.98446	0.99217
27	46	24.30438	20.58697	0.99701	0.98580	0.99285	0.99701	0.98300	0.99143	21.08250	18.39367	0.99725	0.98724	0.99358	0.99725	0.98518	0.99254
27	47	24.30438	20.32000	0.99701	0.98669	0.99330	0.99701	0.98386	0.99186	21.08250	18.18814	0.99725	0.98796	0.99395	0.99725	0.98588	0.99289
27	48	24.30438	20.04764	0.99701	0.98752	0.99372	0.99701	0.98468	0.99228	21.08250	17.97738	0.99725	0.98866	0.99430	0.99725	0.98654	0.99323
27	49	24.30438	19.77090	0.99701	0.98832	0.99412	0.99701	0.98547	0.99268	21.08250	17.76227	0.99725	0.98932	0.99463	0.99725	0.98718	0.99355
27	50	24.30438	19.49116	0.99701	0.98907	0.99450	0.99701	0.98622	0.99306	21.08250	17.54401	0.99725	0.98995	0.99495	0.99725	0.98780	0.99386
27	51	24.30438	19.21029	0.99701	0.98978	0.99486	0.99701	0.98693	0.99342	21.08250	17.32430	0.99725	0.99055	0.99525	0.99725	0.98839	0.99416
27	52	24.30438	18.92146	0.99701	0.99045	0.99520	0.99701	0.98762	0.99377	21.08250	17.09693	0.99725	0.99113	0.99554	0.99725	0.98896	0.99445
27	53	24.30438	18.62485	0.99701	0.99109	0.99553	0.99701	0.98827	0.99410	21.08250	16.86201	0.99725	0.99168	0.99582	0.99725	0.98951	0.99473
27	54	24.30438	18.32038	0.99701	0.99170	0.99583	0.99701	0.98890	0.99442	21.08250	16.61938	0.99725	0.99220	0.99609	0.99725	0.99003	0.99499
27	55	24.30438	18.00819	0.99701	0.99228	0.99613	0.99701	0.98950	0.99472	21.08250	16.36911	0.99725	0.99271	0.99634	0.99725	0.99054	0.99525
27	56	24.30438	17.68820	0.99701	0.99283	0.99640	0.99701	0.99007	0.99501	21.08250	16.11103	0.99725	0.99319	0.99658	0.99725	0.99102	0.99549
27	57	24.30438	17.36037	0.99701	0.99334	0.99666	0.99701	0.99062	0.99529	21.08250	15.84506	0.99725	0.99364	0.99681	0.99725	0.99149	0.99573
27	58	24.30438	17.02468	0.99701	0.99383	0.99691	0.99701	0.99114	0.99555	21.08250	15.57108	0.99725	0.99408	0.99703	0.99725	0.99193	0.99595
27	59	24.30438	16.68091	0.99701	0.99429	0.99714	0.99701	0.99164	0.99580	21.08250	15.28882	0.99725	0.99449	0.99724	0.99725	0.99236	0.99617
27	60	24.30438	16.32913	0.99701	0.99473	0.99736	0.99701	0.99211	0.99604	21.08250	14.99826	0.99725	0.99488	0.99743	0.99725	0.99277	0.99637
27	61	24.30438	15.96913	0.99701	0.99514	0.99756	0.99701	0.99256	0.99627	21.08250	14.69911	0.99725	0.99525	0.99762	0.99725	0.99316	0.99657
27	62	24.30438	15.60088	0.99701	0.99552	0.99776	0.99701	0.99299	0.99648	21.08250	14.39128	0.99725	0.99561	0.99780	0.99725	0.99353	0.99676
27	63	24.30438	15.22446	0.99701	0.99588	0.99794	0.99701	0.99340	0.99669	21.08250	14.07472	0.99725	0.99594	0.99796	0.99725	0.99389	0.99694

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
27	64	24.30438	14.83980	0.99701	0.99622	0.99811	0.99701	0.99379	0.99688
27	65	24.30438	14.44688	0.99701	0.99654	0.99826	0.99701	0.99415	0.99707
27	66	24.30438	14.04613	0.99701	0.99683	0.99841	0.99701	0.99450	0.99724
27	67	24.30438	13.63788	0.99701	0.99710	0.99855	0.99701	0.99482	0.99741
27	68	24.30438	13.22255	0.99701	0.99736	0.99868	0.99701	0.99513	0.99756
27	69	24.30438	12.80079	0.99701	0.99759	0.99880	0.99701	0.99542	0.99771
27	70	24.30438	12.37331	0.99701	0.99781	0.99891	0.99701	0.99569	0.99784
27	71	24.30438	11.94070	0.99701	0.99802	0.99901	0.99701	0.99595	0.99797
27	72	24.30438	11.50357	0.99701	0.99820	0.99910	0.99701	0.99619	0.99809
27	73	24.30438	11.06278	0.99701	0.99837	0.99919	0.99701	0.99642	0.99821
27	74	24.30438	10.61910	0.99701	0.99853	0.99927	0.99701	0.99663	0.99831
27	75	24.30438	10.17356	0.99701	0.99868	0.99934	0.99701	0.99684	0.99842
27	76	24.30438	9.72734	0.99701	0.99881	0.99941	0.99701	0.99703	0.99851
27	77	24.30438	9.28160	0.99701	0.99893	0.99947	0.99701	0.99721	0.99860
27	78	24.30438	8.83768	0.99701	0.99905	0.99952	0.99701	0.99738	0.99869
27	79	24.30438	8.39698	0.99701	0.99915	0.99957	0.99701	0.99754	0.99877
27	80	24.30438	7.96110	0.99701	0.99924	0.99962	0.99701	0.99769	0.99884
27	81	24.30438	7.53168	0.99701	0.99933	0.99966	0.99701	0.99783	0.99892
27	82	24.30438	7.11054	0.99701	0.99941	0.99970	0.99701	0.99797	0.99898
27	83	24.30438	6.69952	0.99701	0.99948	0.99974	0.99701	0.99810	0.99905
27	84	24.30438	6.30023	0.99701	0.99954	0.99977	0.99701	0.99822	0.99911
27	85	24.30438	5.91444	0.99701	0.99960	0.99980	0.99701	0.99834	0.99917
27	86	24.30438	5.54396	0.99701	0.99965	0.99982	0.99701	0.99845	0.99922
27	87	24.30438	5.19034	0.99701	0.99969	0.99984	0.99701	0.99855	0.99927
27	88	24.30438	4.85473	0.99701	0.99973	0.99986	0.99701	0.99864	0.99932
27	89	24.30438	4.53813	0.99701	0.99976	0.99988	0.99701	0.99873	0.99937
27	90	24.30438	4.24126	0.99701	0.99979	0.99990	0.99701	0.99882	0.99941
27	91	24.30438	3.96420	0.99701	0.99982	0.99991	0.99701	0.99890	0.99945
27	92	24.30438	3.70604	0.99701	0.99984	0.99992	0.99701	0.99897	0.99949
27	93	24.30438	3.46525	0.99701	0.99986	0.99993	0.99701	0.99904	0.99952
27	94	24.30438	3.23968	0.99701	0.99988	0.99994	0.99701	0.99911	0.99955
27	95	24.30438	3.02715	0.99701	0.99990	0.99995	0.99701	0.99917	0.99958
27	96	24.30438	2.82535	0.99701	0.99991	0.99996	0.99701	0.99923	0.99961
27	97	24.30438	2.63737	0.99701	0.99992	0.99996	0.99701	0.99928	0.99964
27	98	24.30438	2.46279	0.99701	0.99993	0.99997	0.99701	0.99933	0.99966
27	99	24.30438	2.30125	0.99701	0.99994	0.99997	0.99701	0.99938	0.99969
27	100	24.30438	2.15258	0.99701	0.99995	0.99997	0.99701	0.99942	0.99971
27	101	24.30438	2.01649	0.99701	0.99995	0.99998	0.99701	0.99946	0.99973
27	102	24.30438	1.89293	0.99701	0.99996	0.99998	0.99701	0.99949	0.99975

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.08250	13.74931	0.99725	0.99625	0.99812	0.99725	0.99423	0.99711
21.08250	13.41490	0.99725	0.99655	0.99827	0.99725	0.99455	0.99727
21.08250	13.07182	0.99725	0.99682	0.99841	0.99725	0.99486	0.99742
21.08250	12.72027	0.99725	0.99708	0.99854	0.99725	0.99515	0.99757
21.08250	12.36057	0.99725	0.99732	0.99866	0.99725	0.99542	0.99771
21.08250	11.99324	0.99725	0.99755	0.99877	0.99725	0.99569	0.99784
21.08250	11.61885	0.99725	0.99776	0.99888	0.99725	0.99593	0.99796
21.08250	11.23789	0.99725	0.99796	0.99898	0.99725	0.99616	0.99808
21.08250	10.85087	0.99725	0.99814	0.99907	0.99725	0.99638	0.99819
21.08250	10.45855	0.99725	0.99831	0.99916	0.99725	0.99659	0.99829
21.08250	10.06159	0.99725	0.99847	0.99923	0.99725	0.99679	0.99839
21.08250	9.66092	0.99725	0.99862	0.99931	0.99725	0.99697	0.99848
21.08250	9.25762	0.99725	0.99875	0.99937	0.99725	0.99715	0.99857
21.08250	8.85278	0.99725	0.99887	0.99944	0.99725	0.99732	0.99866
21.08250	8.44766	0.99725	0.99899	0.99949	0.99725	0.99748	0.99874
21.08250	8.04359	0.99725	0.99909	0.99955	0.99725	0.99763	0.99881
21.08250	7.64214	0.99725	0.99919	0.99960	0.99725	0.99777	0.99888
21.08250	7.24488	0.99725	0.99928	0.99964	0.99725	0.99790	0.99895
21.08250	6.85364	0.99725	0.99936	0.99968	0.99725	0.99803	0.99902
21.08250	6.47024	0.99725	0.99943	0.99972	0.99725	0.99816	0.99908
21.08250	6.09632	0.99725	0.99950	0.99975	0.99725	0.99827	0.99914
21.08250	5.73370	0.99725	0.99956	0.99978	0.99725	0.99838	0.99919
21.08250	5.38421	0.99725	0.99961	0.99981	0.99725	0.99849	0.99924
21.08250	5.04951	0.99725	0.99966	0.99983	0.99725	0.99858	0.99929
21.08250	4.73086	0.99725	0.99970	0.99985	0.99725	0.99868	0.99934
21.08250	4.42936	0.99725	0.99974	0.99987	0.99725	0.99876	0.99938
21.08250	4.14588	0.99725	0.99977	0.99989	0.99725	0.99885	0.99942
21.08250	3.88065	0.99725	0.99980	0.99990	0.99725	0.99892	0.99946
21.08250	3.63292	0.99725	0.99983	0.99991	0.99725	0.99899	0.99950
21.08250	3.40133	0.99725	0.99985	0.99992	0.99725	0.99906	0.99953
21.08250	3.18390	0.99725	0.99987	0.99993	0.99725	0.99912	0.99956
21.08250	2.97857	0.99725	0.99988	0.99994	0.99725	0.99918	0.99959
21.08250	2.78314	0.99725	0.99990	0.99995	0.99725	0.99924	0.99962
21.08250	2.60073	0.99725	0.99991	0.99996	0.99725	0.99929	0.99965
21.08250	2.43099	0.99725	0.99992	0.99996	0.99725	0.99934	0.99967
21.08250	2.27364	0.99725	0.99993	0.99997	0.99725	0.99938	0.99969
21.08250	2.12860	0.99725	0.99994	0.99997	0.99725	0.99943	0.99971
21.08250	1.99561	0.99725	0.99995	0.99997	0.99725	0.99946	0.99973
21.08250	1.87471	0.99725	0.99996	0.99998	0.99725	0.99950	0.99975

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
27	103	24.30438	1.78083	0.99701	0.99997	0.99998	0.99701	0.99952	0.99976
27	104	24.30438	1.67943	0.99701	0.99997	0.99998	0.99701	0.99955	0.99978
27	105	24.30438	1.58804	0.99701	0.99997	0.99999	0.99701	0.99958	0.99979
27	106	24.30438	1.50600	0.99701	0.99998	0.99999	0.99701	0.99960	0.99980
27	107	24.30438	1.43298	0.99701	0.99998	0.99999	0.99701	0.99962	0.99981
27	108	24.30438	1.36894	0.99701	0.99998	0.99999	0.99701	0.99964	0.99982
27	109	24.30438	1.31458	0.99701	0.99998	0.99999	0.99701	0.99966	0.99983
27	110	24.30438	1.27298	0.99701	0.99998	0.99999	0.99701	0.99967	0.99983
28	1	24.16342	26.62178	0.99680	0.90353	0.94932	0.99680	0.90309	0.94908
28	2	24.16342	26.56961	0.99680	0.90506	0.95016	0.99680	0.90460	0.94991
28	3	24.16342	26.51422	0.99680	0.90664	0.95103	0.99680	0.90615	0.95077
28	4	24.16342	26.45593	0.99680	0.90826	0.95193	0.99680	0.90775	0.95164
28	5	24.16342	26.39526	0.99680	0.90994	0.95284	0.99680	0.90939	0.95255
28	6	24.16342	26.33222	0.99680	0.91166	0.95379	0.99680	0.91108	0.95347
28	7	24.16342	26.26662	0.99680	0.91343	0.95475	0.99680	0.91281	0.95442
28	8	24.16342	26.19847	0.99680	0.91524	0.95574	0.99680	0.91458	0.95539
28	9	24.16342	26.12745	0.99680	0.91710	0.95676	0.99680	0.91640	0.95638
28	10	24.16342	26.05351	0.99680	0.91901	0.95779	0.99680	0.91826	0.95739
28	11	24.16342	25.97700	0.99680	0.92096	0.95885	0.99680	0.92016	0.95842
28	12	24.16342	25.89730	0.99680	0.92295	0.95993	0.99680	0.92210	0.95947
28	13	24.16342	25.81474	0.99680	0.92498	0.96103	0.99680	0.92408	0.96054
28	14	24.16342	25.72901	0.99680	0.92704	0.96214	0.99680	0.92609	0.96163
28	15	24.16342	25.64035	0.99680	0.92914	0.96327	0.99680	0.92812	0.96272
28	16	24.16342	25.54880	0.99680	0.93126	0.96441	0.99680	0.93019	0.96383
28	17	24.16342	25.45467	0.99680	0.93341	0.96556	0.99680	0.93228	0.96495
28	18	24.16342	25.35821	0.99680	0.93557	0.96671	0.99680	0.93438	0.96608
28	19	24.16342	25.25875	0.99680	0.93775	0.96788	0.99680	0.93650	0.96721
28	20	24.16342	25.15564	0.99680	0.93994	0.96904	0.99680	0.93862	0.96834
28	21	24.16342	25.04833	0.99680	0.94213	0.97020	0.99680	0.94075	0.96947
28	22	24.16342	24.93660	0.99680	0.94433	0.97137	0.99680	0.94287	0.97060
28	23	24.16342	24.82004	0.99680	0.94651	0.97252	0.99680	0.94499	0.97172
28	24	24.16342	24.69862	0.99680	0.94869	0.97367	0.99680	0.94708	0.97282
28	25	24.16342	24.57203	0.99680	0.95084	0.97480	0.99680	0.94916	0.97392
28	26	24.16342	24.44053	0.99680	0.95297	0.97592	0.99680	0.95121	0.97500
28	27	24.16342	24.30438	0.99680	0.95507	0.97702	0.99680	0.95323	0.97605
28	28	24.16342	24.16342	0.99680	0.95713	0.97809	0.99680	0.95520	0.97709
28	29	24.16342	24.01762	0.99680	0.95914	0.97914	0.99680	0.95714	0.97810
28	30	24.16342	23.86654	0.99680	0.96110	0.98017	0.99680	0.95903	0.97908
28	31	24.16342	23.71037	0.99680	0.96302	0.98116	0.99680	0.96086	0.98004

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21.08250	1.76487	0.99725	0.99996	0.99998	0.99725	0.99953	0.99976
21.08250	1.66540	0.99725	0.99997	0.99998	0.99725	0.99956	0.99978
21.08250	1.57565	0.99725	0.99997	0.99998	0.99725	0.99958	0.99979
21.08250	1.49500	0.99725	0.99997	0.99999	0.99725	0.99961	0.99980
21.08250	1.42313	0.99725	0.99997	0.99999	0.99725	0.99963	0.99981
21.08250	1.36003	0.99725	0.99998	0.99999	0.99725	0.99965	0.99982
21.08250	1.30641	0.99725	0.99998	0.99999	0.99725	0.99966	0.99983
21.08250	1.26533	0.99725	0.99998	0.99999	0.99725	0.99967	0.99984
20.98768	22.51412	0.99706	0.92859	0.96297	0.99706	0.92832	0.96283
20.98768	22.48584	0.99706	0.92957	0.96350	0.99706	0.92928	0.96334
20.98768	22.45520	0.99706	0.93058	0.96404	0.99706	0.93028	0.96388
20.98768	22.42249	0.99706	0.93163	0.96460	0.99706	0.93131	0.96443
20.98768	22.38814	0.99706	0.93271	0.96519	0.99706	0.93237	0.96500
20.98768	22.35215	0.99706	0.93384	0.96579	0.99706	0.93347	0.96559
20.98768	22.31437	0.99706	0.93499	0.96641	0.99706	0.93461	0.96620
20.98768	22.27480	0.99706	0.93619	0.96704	0.99706	0.93578	0.96682
20.98768	22.23319	0.99706	0.93742	0.96770	0.99706	0.93698	0.96747
20.98768	22.18946	0.99706	0.93869	0.96837	0.99706	0.93822	0.96813
20.98768	22.14392	0.99706	0.93999	0.96907	0.99706	0.93949	0.96880
20.98768	22.09606	0.99706	0.94132	0.96977	0.99706	0.94079	0.96949
20.98768	22.04614	0.99706	0.94269	0.97050	0.99706	0.94212	0.97020
20.98768	21.99389	0.99706	0.94409	0.97124	0.99706	0.94349	0.97092
20.98768	21.93952	0.99706	0.94551	0.97199	0.99706	0.94487	0.97166
20.98768	21.88305	0.99706	0.94696	0.97276	0.99706	0.94628	0.97240
20.98768	21.82476	0.99706	0.94844	0.97354	0.99706	0.94772	0.97316
20.98768	21.76485	0.99706	0.94993	0.97432	0.99706	0.94917	0.97392
20.98768	21.70276	0.99706	0.95143	0.97511	0.99706	0.95064	0.97469
20.98768	21.63792	0.99706	0.95296	0.97591	0.99706	0.95212	0.97547
20.98768	21.56986	0.99706	0.95449	0.97672	0.99706	0.95361	0.97625
20.98768	21.49836	0.99706	0.95603	0.97752	0.99706	0.95510	0.97703
20.98768	21.42306	0.99706	0.95757	0.97833	0.99706	0.95659	0.97782
20.98768	21.34391	0.99706	0.95911	0.97913	0.99706	0.95808	0.97859
20.98768	21.26064	0.99706	0.96065	0.97993	0.99706	0.95956	0.97936
20.98768	21.17342	0.99706	0.96217	0.98072	0.99706	0.96103	0.98013
20.98768	21.08250	0.99706	0.96368	0.98151	0.99706	0.96248	0.98088
20.98768	20.98768	0.99706	0.96517	0.98228	0.99706	0.96392	0.98163
20.98768	20.88895	0.99706	0.96664	0.98304	0.99706	0.96532	0.98236
20.98768	20.78588	0.99706	0.96808	0.98378	0.99706	0.96670	0.98307
20.98768	20.67862	0.99706	0.96948	0.98451	0.99706	0.96805	0.98377

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
28	32	24.16342	23.54876	0.99680	0.96487	0.98212	0.99680	0.96264	0.98097
28	33	24.16342	23.38162	0.99680	0.96667	0.98305	0.99680	0.96437	0.98186
28	34	24.16342	23.20856	0.99680	0.96841	0.98395	0.99680	0.96603	0.98272
28	35	24.16342	23.02940	0.99680	0.97008	0.98481	0.99680	0.96764	0.98355
28	36	24.16342	22.84408	0.99680	0.97169	0.98564	0.99680	0.96918	0.98435
28	37	24.16342	22.65215	0.99680	0.97323	0.98643	0.99680	0.97066	0.98511
28	38	24.16342	22.45348	0.99680	0.97471	0.98719	0.99680	0.97208	0.98584
28	39	24.16342	22.24766	0.99680	0.97613	0.98792	0.99680	0.97344	0.98654
28	40	24.16342	22.03447	0.99680	0.97749	0.98861	0.99680	0.97474	0.98721
28	41	24.16342	21.81357	0.99680	0.97878	0.98928	0.99680	0.97599	0.98785
28	42	24.16342	21.58485	0.99680	0.98002	0.98991	0.99680	0.97717	0.98845
28	43	24.16342	21.34779	0.99680	0.98119	0.99051	0.99680	0.97831	0.98903
28	44	24.16342	21.10218	0.99680	0.98232	0.99108	0.99680	0.97939	0.98959
28	45	24.16342	20.84782	0.99680	0.98339	0.99162	0.99680	0.98042	0.99011
28	46	24.16342	20.58697	0.99680	0.98441	0.99214	0.99680	0.98141	0.99062
28	47	24.16342	20.32000	0.99680	0.98537	0.99263	0.99680	0.98235	0.99109
28	48	24.16342	20.04764	0.99680	0.98629	0.99310	0.99680	0.98324	0.99155
28	49	24.16342	19.77090	0.99680	0.98716	0.99354	0.99680	0.98410	0.99199
28	50	24.16342	19.49116	0.99680	0.98798	0.99395	0.99680	0.98492	0.99240
28	51	24.16342	19.21029	0.99680	0.98876	0.99435	0.99680	0.98570	0.99280
28	52	24.16342	18.92146	0.99680	0.98950	0.99472	0.99680	0.98645	0.99318
28	53	24.16342	18.62485	0.99680	0.99021	0.99508	0.99680	0.98717	0.99354
28	54	24.16342	18.32038	0.99680	0.99087	0.99542	0.99680	0.98785	0.99389
28	55	24.16342	18.00819	0.99680	0.99151	0.99574	0.99680	0.98851	0.99422
28	56	24.16342	17.68820	0.99680	0.99211	0.99604	0.99680	0.98913	0.99454
28	57	24.16342	17.36037	0.99680	0.99267	0.99632	0.99680	0.98973	0.99484
28	58	24.16342	17.02468	0.99680	0.99321	0.99659	0.99680	0.99030	0.99513
28	59	24.16342	16.68091	0.99680	0.99372	0.99685	0.99680	0.99084	0.99540
28	60	24.16342	16.32913	0.99680	0.99420	0.99709	0.99680	0.99136	0.99566
28	61	24.16342	15.96913	0.99680	0.99465	0.99732	0.99680	0.99186	0.99591
28	62	24.16342	15.60088	0.99680	0.99507	0.99753	0.99680	0.99233	0.99615
28	63	24.16342	15.22446	0.99680	0.99547	0.99773	0.99680	0.99278	0.99638
28	64	24.16342	14.83980	0.99680	0.99584	0.99792	0.99680	0.99320	0.99659
28	65	24.16342	14.44688	0.99680	0.99619	0.99809	0.99680	0.99361	0.99679
28	66	24.16342	14.04613	0.99680	0.99652	0.99826	0.99680	0.99399	0.99699
28	67	24.16342	13.63788	0.99680	0.99682	0.99841	0.99680	0.99435	0.99717
28	68	24.16342	13.22255	0.99680	0.99710	0.99855	0.99680	0.99469	0.99734
28	69	24.16342	12.80079	0.99680	0.99736	0.99868	0.99680	0.99501	0.99750
28	70	24.16342	12.37331	0.99680	0.99761	0.99880	0.99680	0.99531	0.99765

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.98768	20.56684	0.99706	0.97086	0.98521	0.99706	0.96937	0.98445
20.98768	20.45044	0.99706	0.97220	0.98590	0.99706	0.97065	0.98511
20.98768	20.32903	0.99706	0.97350	0.98657	0.99706	0.97189	0.98575
20.98768	20.20243	0.99706	0.97476	0.98722	0.99706	0.97310	0.98637
20.98768	20.07055	0.99706	0.97598	0.98785	0.99706	0.97427	0.98697
20.98768	19.93297	0.99706	0.97716	0.98845	0.99706	0.97539	0.98754
20.98768	19.78951	0.99706	0.97830	0.98903	0.99706	0.97648	0.98810
20.98768	19.63978	0.99706	0.97940	0.98959	0.99706	0.97753	0.98864
20.98768	19.48352	0.99706	0.98046	0.99013	0.99706	0.97853	0.98915
20.98768	19.32040	0.99706	0.98148	0.99065	0.99706	0.97950	0.98964
20.98768	19.15023	0.99706	0.98246	0.99115	0.99706	0.98043	0.99012
20.98768	18.97251	0.99706	0.98340	0.99163	0.99706	0.98132	0.99057
20.98768	18.78697	0.99706	0.98430	0.99209	0.99706	0.98218	0.99101
20.98768	18.59337	0.99706	0.98517	0.99253	0.99706	0.98300	0.99143
20.98768	18.39367	0.99706	0.98600	0.99295	0.99706	0.98379	0.99183
20.98768	18.18814	0.99706	0.98679	0.99335	0.99706	0.98455	0.99222
20.98768	17.97738	0.99706	0.98755	0.99374	0.99706	0.98528	0.99259
20.98768	17.76227	0.99706	0.98827	0.99410	0.99706	0.98598	0.99294
20.98768	17.54401	0.99706	0.98897	0.99445	0.99706	0.98665	0.99328
20.98768	17.32430	0.99706	0.98963	0.99479	0.99706	0.98730	0.99361
20.98768	17.09693	0.99706	0.99026	0.99510	0.99706	0.98792	0.99392
20.98768	16.86201	0.99706	0.99086	0.99541	0.99706	0.98852	0.99423
20.98768	16.61938	0.99706	0.99144	0.99570	0.99706	0.98909	0.99452
20.98768	16.36911	0.99706	0.99199	0.99598	0.99706	0.98964	0.99479
20.98768	16.11103	0.99706	0.99251	0.99624	0.99706	0.99017	0.99506
20.98768	15.84506	0.99706	0.99301	0.99649	0.99706	0.99068	0.99532
20.98768	15.57108	0.99706	0.99349	0.99674	0.99706	0.99117	0.99557
20.98768	15.28882	0.99706	0.99395	0.99696	0.99706	0.99164	0.99580
20.98768	14.99826	0.99706	0.99438	0.99718	0.99706	0.99209	0.99603
20.98768	14.69911	0.99706	0.99479	0.99739	0.99706	0.99252	0.99624
20.98768	14.39128	0.99706	0.99517	0.99758	0.99706	0.99293	0.99645
20.98768	14.07472	0.99706	0.99554	0.99777	0.99706	0.99332	0.99665
20.98768	13.74931	0.99706	0.99589	0.99794	0.99706	0.99369	0.99684
20.98768	13.41490	0.99706	0.99621	0.99810	0.99706	0.99405	0.99702
20.98768	13.07182	0.99706	0.99652	0.99826	0.99706	0.99439	0.99719
20.98768	12.72027	0.99706	0.99680	0.99840	0.99706	0.99471	0.99735
20.98768	12.36057	0.99706	0.99707	0.99853	0.99706	0.99501	0.99750
20.98768	11.99324	0.99706	0.99732	0.99866	0.99706	0.99530	0.99765
20.98768	11.61885	0.99706	0.99756	0.99878	0.99706	0.99557	0.99778

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
28	71	24.16342	11.94070	0.99680	0.99783	0.99891	0.99680	0.99560	0.99779
28	72	24.16342	11.50357	0.99680	0.99804	0.99902	0.99680	0.99587	0.99793
28	73	24.16342	11.06278	0.99680	0.99823	0.99911	0.99680	0.99612	0.99805
28	74	24.16342	10.61910	0.99680	0.99840	0.99920	0.99680	0.99635	0.99817
28	75	24.16342	10.17356	0.99680	0.99856	0.99928	0.99680	0.99657	0.99828
28	76	24.16342	9.72734	0.99680	0.99871	0.99935	0.99680	0.99678	0.99839
28	77	24.16342	9.28160	0.99680	0.99884	0.99942	0.99680	0.99698	0.99849
28	78	24.16342	8.83768	0.99680	0.99896	0.99948	0.99680	0.99716	0.99858
28	79	24.16342	8.39698	0.99680	0.99908	0.99954	0.99680	0.99734	0.99867
28	80	24.16342	7.96110	0.99680	0.99918	0.99959	0.99680	0.99750	0.99875
28	81	24.16342	7.53168	0.99680	0.99927	0.99964	0.99680	0.99766	0.99883
28	82	24.16342	7.11054	0.99680	0.99936	0.99968	0.99680	0.99781	0.99890
28	83	24.16342	6.69952	0.99680	0.99943	0.99972	0.99680	0.99795	0.99897
28	84	24.16342	6.30023	0.99680	0.99950	0.99975	0.99680	0.99808	0.99904
28	85	24.16342	5.91444	0.99680	0.99956	0.99978	0.99680	0.99820	0.99910
28	86	24.16342	5.54396	0.99680	0.99961	0.99981	0.99680	0.99832	0.99916
28	87	24.16342	5.19034	0.99680	0.99966	0.99983	0.99680	0.99843	0.99921
28	88	24.16342	4.85473	0.99680	0.99971	0.99985	0.99680	0.99853	0.99927
28	89	24.16342	4.53813	0.99680	0.99974	0.99987	0.99680	0.99863	0.99931
28	90	24.16342	4.24126	0.99680	0.99978	0.99989	0.99680	0.99872	0.99936
28	91	24.16342	3.96420	0.99680	0.99980	0.99990	0.99680	0.99881	0.99940
28	92	24.16342	3.70604	0.99680	0.99983	0.99991	0.99680	0.99889	0.99944
28	93	24.16342	3.46525	0.99680	0.99985	0.99993	0.99680	0.99896	0.99948
28	94	24.16342	3.23968	0.99680	0.99987	0.99994	0.99680	0.99903	0.99952
28	95	24.16342	3.02715	0.99680	0.99989	0.99994	0.99680	0.99910	0.99955
28	96	24.16342	2.82535	0.99680	0.99990	0.99995	0.99680	0.99916	0.99958
28	97	24.16342	2.63737	0.99680	0.99991	0.99996	0.99680	0.99922	0.99961
28	98	24.16342	2.46279	0.99680	0.99993	0.99996	0.99680	0.99927	0.99964
28	99	24.16342	2.30125	0.99680	0.99994	0.99997	0.99680	0.99932	0.99966
28	100	24.16342	2.15258	0.99680	0.99994	0.99997	0.99680	0.99937	0.99968
28	101	24.16342	2.01649	0.99680	0.99995	0.99998	0.99680	0.99941	0.99970
28	102	24.16342	1.89293	0.99680	0.99996	0.99998	0.99680	0.99945	0.99972
28	103	24.16342	1.78083	0.99680	0.99996	0.99998	0.99680	0.99948	0.99974
28	104	24.16342	1.67943	0.99680	0.99997	0.99998	0.99680	0.99951	0.99976
28	105	24.16342	1.58804	0.99680	0.99997	0.99998	0.99680	0.99954	0.99977
28	106	24.16342	1.50600	0.99680	0.99997	0.99999	0.99680	0.99957	0.99978
28	107	24.16342	1.43298	0.99680	0.99998	0.99999	0.99680	0.99959	0.99980
28	108	24.16342	1.36894	0.99680	0.99998	0.99999	0.99680	0.99961	0.99981
28	109	24.16342	1.31458	0.99680	0.99998	0.99999	0.99680	0.99963	0.99981

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.98768	11.23789	0.99706	0.99777	0.99889	0.99706	0.99583	0.99791
20.98768	10.85087	0.99706	0.99797	0.99899	0.99706	0.99607	0.99803
20.98768	10.45855	0.99706	0.99816	0.99908	0.99706	0.99630	0.99815
20.98768	10.06159	0.99706	0.99833	0.99917	0.99706	0.99652	0.99826
20.98768	9.66092	0.99706	0.99849	0.99925	0.99706	0.99672	0.99836
20.98768	9.25762	0.99706	0.99864	0.99932	0.99706	0.99692	0.99846
20.98768	8.85278	0.99706	0.99878	0.99939	0.99706	0.99710	0.99855
20.98768	8.44766	0.99706	0.99890	0.99945	0.99706	0.99727	0.99863
20.98768	8.04359	0.99706	0.99902	0.99951	0.99706	0.99744	0.99872
20.98768	7.64214	0.99706	0.99912	0.99956	0.99706	0.99759	0.99879
20.98768	7.24488	0.99706	0.99922	0.99961	0.99706	0.99774	0.99887
20.98768	6.85364	0.99706	0.99931	0.99965	0.99706	0.99788	0.99894
20.98768	6.47024	0.99706	0.99939	0.99969	0.99706	0.99801	0.99900
20.98768	6.09632	0.99706	0.99946	0.99973	0.99706	0.99813	0.99907
20.98768	5.73370	0.99706	0.99952	0.99976	0.99706	0.99825	0.99912
20.98768	5.38421	0.99706	0.99958	0.99979	0.99706	0.99836	0.99918
20.98768	5.04951	0.99706	0.99963	0.99982	0.99706	0.99847	0.99923
20.98768	4.73086	0.99706	0.99968	0.99984	0.99706	0.99857	0.99928
20.98768	4.42936	0.99706	0.99972	0.99986	0.99706	0.99866	0.99933
20.98768	4.14588	0.99706	0.99975	0.99988	0.99706	0.99875	0.99937
20.98768	3.88065	0.99706	0.99978	0.99989	0.99706	0.99883	0.99942
20.98768	3.63292	0.99706	0.99981	0.99991	0.99706	0.99891	0.99945
20.98768	3.40133	0.99706	0.99983	0.99992	0.99706	0.99898	0.99949
20.98768	3.18390	0.99706	0.99986	0.99993	0.99706	0.99905	0.99952
20.98768	2.97857	0.99706	0.99987	0.99994	0.99706	0.99911	0.99956
20.98768	2.78314	0.99706	0.99989	0.99995	0.99706	0.99917	0.99959
20.98768	2.60073	0.99706	0.99990	0.99995	0.99706	0.99923	0.99961
20.98768	2.43099	0.99706	0.99992	0.99996	0.99706	0.99928	0.99964
20.98768	2.27364	0.99706	0.99993	0.99996	0.99706	0.99933	0.99966
20.98768	2.12860	0.99706	0.99994	0.99997	0.99706	0.99937	0.99969
20.98768	1.99561	0.99706	0.99994	0.99997	0.99706	0.99942	0.99971
20.98768	1.87471	0.99706	0.99995	0.99998	0.99706	0.99945	0.99973
20.98768	1.76487	0.99706	0.99996	0.99998	0.99706	0.99949	0.99974
20.98768	1.66540	0.99706	0.99996	0.99998	0.99706	0.99952	0.99976
20.98768	1.57565	0.99706	0.99997	0.99998	0.99706	0.99955	0.99977
20.98768	1.49500	0.99706	0.99997	0.99998	0.99706	0.99957	0.99979
20.98768	1.42313	0.99706	0.99997	0.99999	0.99706	0.99960	0.99980
20.98768	1.36003	0.99706	0.99997	0.99999	0.99706	0.99961	0.99981
20.98768	1.30641	0.99706	0.99998	0.99999	0.99706	0.99963	0.99981

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
28	110	24.16342	1.27298	0.99680	0.99998	0.99999	0.99680	0.99964	0.99982
29	1	24.01762	26.62178	0.99658	0.89827	0.94641	0.99658	0.89783	0.94616
29	2	24.01762	26.56961	0.99658	0.89980	0.94726	0.99658	0.89934	0.94700
29	3	24.01762	26.51422	0.99658	0.90139	0.94814	0.99658	0.90090	0.94787
29	4	24.01762	26.45593	0.99658	0.90303	0.94904	0.99658	0.90251	0.94876
29	5	24.01762	26.39526	0.99658	0.90471	0.94997	0.99658	0.90416	0.94967
29	6	24.01762	26.33222	0.99658	0.90645	0.95093	0.99658	0.90587	0.95061
29	7	24.01762	26.26662	0.99658	0.90824	0.95191	0.99658	0.90761	0.95157
29	8	24.01762	26.19847	0.99658	0.91007	0.95292	0.99658	0.90941	0.95256
29	9	24.01762	26.12745	0.99658	0.91195	0.95395	0.99658	0.91125	0.95356
29	10	24.01762	26.05351	0.99658	0.91389	0.95501	0.99658	0.91314	0.95460
29	11	24.01762	25.97700	0.99658	0.91586	0.95608	0.99658	0.91506	0.95565
29	12	24.01762	25.89730	0.99658	0.91789	0.95719	0.99658	0.91704	0.95672
29	13	24.01762	25.81474	0.99658	0.91995	0.95831	0.99658	0.91905	0.95782
29	14	24.01762	25.72901	0.99658	0.92206	0.95945	0.99658	0.92110	0.95893
29	15	24.01762	25.64035	0.99658	0.92420	0.96061	0.99658	0.92318	0.96006
29	16	24.01762	25.54880	0.99658	0.92638	0.96178	0.99658	0.92529	0.96120
29	17	24.01762	25.45467	0.99658	0.92859	0.96297	0.99658	0.92744	0.96235
29	18	24.01762	25.35821	0.99658	0.93081	0.96417	0.99658	0.92960	0.96352
29	19	24.01762	25.25875	0.99658	0.93306	0.96537	0.99658	0.93178	0.96469
29	20	24.01762	25.15564	0.99658	0.93533	0.96658	0.99658	0.93398	0.96586
29	21	24.01762	25.04833	0.99658	0.93760	0.96780	0.99658	0.93619	0.96704
29	22	24.01762	24.93660	0.99658	0.93989	0.96901	0.99658	0.93840	0.96822
29	23	24.01762	24.82004	0.99658	0.94217	0.97022	0.99658	0.94060	0.96939
29	24	24.01762	24.69862	0.99658	0.94445	0.97143	0.99658	0.94280	0.97056
29	25	24.01762	24.57203	0.99658	0.94671	0.97263	0.99658	0.94498	0.97171
29	26	24.01762	24.44053	0.99658	0.94895	0.97381	0.99658	0.94714	0.97285
29	27	24.01762	24.30438	0.99658	0.95117	0.97497	0.99658	0.94927	0.97397
29	28	24.01762	24.16342	0.99658	0.95335	0.97612	0.99658	0.95136	0.97508
29	29	24.01762	24.01762	0.99658	0.95549	0.97724	0.99658	0.95342	0.97615
29	30	24.01762	23.86654	0.99658	0.95759	0.97834	0.99658	0.95543	0.97721
29	31	24.01762	23.71037	0.99658	0.95964	0.97940	0.99658	0.95739	0.97823
29	32	24.01762	23.54876	0.99658	0.96163	0.98044	0.99658	0.95930	0.97923
29	33	24.01762	23.38162	0.99658	0.96356	0.98144	0.99658	0.96116	0.98019
29	34	24.01762	23.20856	0.99658	0.96544	0.98241	0.99658	0.96295	0.98113
29	35	24.01762	23.02940	0.99658	0.96725	0.98335	0.99658	0.96468	0.98202
29	36	24.01762	22.84408	0.99658	0.96899	0.98425	0.99658	0.96635	0.98289
29	37	24.01762	22.65215	0.99658	0.97067	0.98512	0.99658	0.96796	0.98372
29	38	24.01762	22.45348	0.99658	0.97228	0.98594	0.99658	0.96950	0.98451

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.98768	1.26533	0.99706	0.99998	0.99999	0.99706	0.99964	0.99982
20.88895	22.51412	0.99686	0.92437	0.96070	0.99686	0.92408	0.96054
20.88895	22.48584	0.99686	0.92535	0.96123	0.99686	0.92505	0.96107
20.88895	22.45520	0.99686	0.92637	0.96178	0.99686	0.92606	0.96161
20.88895	22.42249	0.99686	0.92743	0.96235	0.99686	0.92710	0.96217
20.88895	22.38814	0.99686	0.92853	0.96294	0.99686	0.92818	0.96275
20.88895	22.35215	0.99686	0.92966	0.96355	0.99686	0.92929	0.96335
20.88895	22.31437	0.99686	0.93084	0.96418	0.99686	0.93044	0.96397
20.88895	22.27480	0.99686	0.93205	0.96483	0.99686	0.93163	0.96460
20.88895	22.23319	0.99686	0.93330	0.96550	0.99686	0.93285	0.96526
20.88895	22.18946	0.99686	0.93459	0.96619	0.99686	0.93411	0.96593
20.88895	22.14392	0.99686	0.93591	0.96689	0.99686	0.93540	0.96662
20.88895	22.09606	0.99686	0.93727	0.96762	0.99686	0.93673	0.96733
20.88895	22.04614	0.99686	0.93867	0.96836	0.99686	0.93809	0.96806
20.88895	21.99389	0.99686	0.94010	0.96912	0.99686	0.93948	0.96880
20.88895	21.93952	0.99686	0.94156	0.96990	0.99686	0.94091	0.96955
20.88895	21.88305	0.99686	0.94305	0.97069	0.99686	0.94236	0.97032
20.88895	21.82476	0.99686	0.94457	0.97149	0.99686	0.94383	0.97110
20.88895	21.76485	0.99686	0.94611	0.97231	0.99686	0.94533	0.97190
20.88895	21.70276	0.99686	0.94767	0.97313	0.99686	0.94685	0.97270
20.88895	21.63792	0.99686	0.94925	0.97396	0.99686	0.94839	0.97351
20.88895	21.56986	0.99686	0.95084	0.97480	0.99686	0.94993	0.97432
20.88895	21.49836	0.99686	0.95245	0.97565	0.99686	0.95149	0.97514
20.88895	21.42306	0.99686	0.95406	0.97649	0.99686	0.95305	0.97596
20.88895	21.34391	0.99686	0.95568	0.97734	0.99686	0.95462	0.97678
20.88895	21.26064	0.99686	0.95730	0.97818	0.99686	0.95617	0.97760
20.88895	21.17342	0.99686	0.95891	0.97902	0.99686	0.95772	0.97841
20.88895	21.08250	0.99686	0.96051	0.97986	0.99686	0.95926	0.97921
20.88895	20.98768	0.99686	0.96209	0.98068	0.99686	0.96078	0.98000
20.88895	20.88895	0.99686	0.96365	0.98149	0.99686	0.96228	0.98078
20.88895	20.78588	0.99686	0.96519	0.98229	0.99686	0.96375	0.98154
20.88895	20.67862	0.99686	0.96670	0.98307	0.99686	0.96520	0.98229
20.88895	20.56684	0.99686	0.96817	0.98383	0.99686	0.96661	0.98302
20.88895	20.45044	0.99686	0.96962	0.98457	0.99686	0.96799	0.98374
20.88895	20.32903	0.99686	0.97102	0.98530	0.99686	0.96933	0.98443
20.88895	20.20243	0.99686	0.97239	0.98600	0.99686	0.97064	0.98510
20.88895	20.07055	0.99686	0.97371	0.98668	0.99686	0.97190	0.98575
20.88895	19.93297	0.99686	0.97499	0.98734	0.99686	0.97312	0.98638
20.88895	19.78951	0.99686	0.97623	0.98797	0.99686	0.97430	0.98698

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
29	39	24.01762	22.24766	0.99658	0.97382	0.98674	0.99658	0.97098	0.98528
29	40	24.01762	22.03447	0.99658	0.97530	0.98750	0.99658	0.97240	0.98601
29	41	24.01762	21.81357	0.99658	0.97672	0.98822	0.99658	0.97375	0.98670
29	42	24.01762	21.58485	0.99658	0.97807	0.98891	0.99658	0.97505	0.98737
29	43	24.01762	21.34779	0.99658	0.97936	0.98957	0.99658	0.97628	0.98800
29	44	24.01762	21.10218	0.99658	0.98059	0.99020	0.99658	0.97747	0.98860
29	45	24.01762	20.84782	0.99658	0.98176	0.99079	0.99658	0.97859	0.98918
29	46	24.01762	20.58697	0.99658	0.98287	0.99136	0.99658	0.97967	0.98973
29	47	24.01762	20.32000	0.99658	0.98393	0.99190	0.99658	0.98070	0.99025
29	48	24.01762	20.04764	0.99658	0.98494	0.99241	0.99658	0.98168	0.99075
29	49	24.01762	19.77090	0.99658	0.98589	0.99289	0.99658	0.98261	0.99123
29	50	24.01762	19.49116	0.99658	0.98679	0.99335	0.99658	0.98351	0.99168
29	51	24.01762	19.21029	0.99658	0.98765	0.99378	0.99658	0.98436	0.99212
29	52	24.01762	18.92146	0.99658	0.98846	0.99420	0.99658	0.98518	0.99253
29	53	24.01762	18.62485	0.99658	0.98923	0.99459	0.99658	0.98596	0.99293
29	54	24.01762	18.32038	0.99658	0.98996	0.99496	0.99658	0.98671	0.99331
29	55	24.01762	18.00819	0.99658	0.99066	0.99531	0.99658	0.98742	0.99367
29	56	24.01762	17.68820	0.99658	0.99132	0.99564	0.99658	0.98810	0.99402
29	57	24.01762	17.36037	0.99658	0.99194	0.99595	0.99658	0.98876	0.99435
29	58	24.01762	17.02468	0.99658	0.99253	0.99625	0.99658	0.98938	0.99466
29	59	24.01762	16.68091	0.99658	0.99309	0.99653	0.99658	0.98998	0.99496
29	60	24.01762	16.32913	0.99658	0.99361	0.99680	0.99658	0.99055	0.99525
29	61	24.01762	15.96913	0.99658	0.99411	0.99705	0.99658	0.99109	0.99553
29	62	24.01762	15.60088	0.99658	0.99458	0.99728	0.99658	0.99161	0.99579
29	63	24.01762	15.22446	0.99658	0.99502	0.99750	0.99658	0.99210	0.99603
29	64	24.01762	14.83980	0.99658	0.99543	0.99771	0.99658	0.99257	0.99627
29	65	24.01762	14.44688	0.99658	0.99582	0.99790	0.99658	0.99301	0.99649
29	66	24.01762	14.04613	0.99658	0.99618	0.99808	0.99658	0.99343	0.99671
29	67	24.01762	13.63788	0.99658	0.99651	0.99825	0.99658	0.99383	0.99691
29	68	24.01762	13.22255	0.99658	0.99682	0.99841	0.99658	0.99421	0.99710
29	69	24.01762	12.80079	0.99658	0.99711	0.99855	0.99658	0.99456	0.99727
29	70	24.01762	12.37331	0.99658	0.99738	0.99869	0.99658	0.99490	0.99744
29	71	24.01762	11.94070	0.99658	0.99763	0.99881	0.99658	0.99521	0.99760
29	72	24.01762	11.50357	0.99658	0.99785	0.99893	0.99658	0.99551	0.99775
29	73	24.01762	11.06278	0.99658	0.99806	0.99903	0.99658	0.99579	0.99789
29	74	24.01762	10.61910	0.99658	0.99826	0.99913	0.99658	0.99605	0.99802
29	75	24.01762	10.17356	0.99658	0.99843	0.99922	0.99658	0.99629	0.99814
29	76	24.01762	9.72734	0.99658	0.99859	0.99930	0.99658	0.99652	0.99826
29	77	24.01762	9.28160	0.99658	0.99874	0.99937	0.99658	0.99674	0.99837

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.88895	19.63978	0.99686	0.97743	0.98859	0.99686	0.97544	0.98757
20.88895	19.48352	0.99686	0.97859	0.98918	0.99686	0.97654	0.98813
20.88895	19.32040	0.99686	0.97970	0.98974	0.99686	0.97759	0.98867
20.88895	19.15023	0.99686	0.98077	0.99029	0.99686	0.97861	0.98919
20.88895	18.97251	0.99686	0.98179	0.99081	0.99686	0.97958	0.98969
20.88895	18.78697	0.99686	0.98278	0.99132	0.99686	0.98052	0.99016
20.88895	18.59337	0.99686	0.98373	0.99180	0.99686	0.98142	0.99062
20.88895	18.39367	0.99686	0.98464	0.99226	0.99686	0.98228	0.99106
20.88895	18.18814	0.99686	0.98551	0.99270	0.99686	0.98311	0.99148
20.88895	17.97738	0.99686	0.98634	0.99312	0.99686	0.98391	0.99189
20.88895	17.76227	0.99686	0.98713	0.99352	0.99686	0.98467	0.99228
20.88895	17.54401	0.99686	0.98789	0.99391	0.99686	0.98540	0.99265
20.88895	17.32430	0.99686	0.98861	0.99427	0.99686	0.98611	0.99301
20.88895	17.09693	0.99686	0.98930	0.99462	0.99686	0.98679	0.99335
20.88895	16.86201	0.99686	0.98996	0.99496	0.99686	0.98744	0.99368
20.88895	16.61938	0.99686	0.99059	0.99527	0.99686	0.98807	0.99400
20.88895	16.36911	0.99686	0.99120	0.99558	0.99686	0.98867	0.99430
20.88895	16.11103	0.99686	0.99178	0.99587	0.99686	0.98925	0.99459
20.88895	15.84506	0.99686	0.99233	0.99615	0.99686	0.98980	0.99488
20.88895	15.57108	0.99686	0.99285	0.99641	0.99686	0.99034	0.99515
20.88895	15.28882	0.99686	0.99335	0.99666	0.99686	0.99085	0.99540
20.88895	14.99826	0.99686	0.99382	0.99690	0.99686	0.99134	0.99565
20.88895	14.69911	0.99686	0.99427	0.99713	0.99686	0.99182	0.99589
20.88895	14.39128	0.99686	0.99470	0.99734	0.99686	0.99227	0.99612
20.88895	14.07472	0.99686	0.99510	0.99755	0.99686	0.99270	0.99634
20.88895	13.74931	0.99686	0.99548	0.99774	0.99686	0.99311	0.99654
20.88895	13.41490	0.99686	0.99584	0.99792	0.99686	0.99350	0.99674
20.88895	13.07182	0.99686	0.99618	0.99809	0.99686	0.99387	0.99693
20.88895	12.72027	0.99686	0.99650	0.99825	0.99686	0.99423	0.99711
20.88895	12.36057	0.99686	0.99679	0.99839	0.99686	0.99457	0.99728
20.88895	11.99324	0.99686	0.99707	0.99853	0.99686	0.99488	0.99744
20.88895	11.61885	0.99686	0.99733	0.99866	0.99686	0.99519	0.99759
20.88895	11.23789	0.99686	0.99757	0.99878	0.99686	0.99547	0.99773
20.88895	10.85087	0.99686	0.99779	0.99889	0.99686	0.99574	0.99786
20.88895	10.45855	0.99686	0.99800	0.99900	0.99686	0.99599	0.99799
20.88895	10.06159	0.99686	0.99819	0.99909	0.99686	0.99623	0.99811
20.88895	9.66092	0.99686	0.99836	0.99918	0.99686	0.99646	0.99822
20.88895	9.25762	0.99686	0.99853	0.99926	0.99686	0.99667	0.99833
20.88895	8.85278	0.99686	0.99867	0.99934	0.99686	0.99687	0.99843

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
29	78	24.01762	8.83768	0.99658	0.99888	0.99944	0.99658	0.99694	0.99847
29	79	24.01762	8.39698	0.99658	0.99900	0.99950	0.99658	0.99713	0.99856
29	80	24.01762	7.96110	0.99658	0.99911	0.99955	0.99658	0.99731	0.99865
29	81	24.01762	7.53168	0.99658	0.99921	0.99960	0.99658	0.99748	0.99874
29	82	24.01762	7.11054	0.99658	0.99930	0.99965	0.99658	0.99764	0.99882
29	83	24.01762	6.69952	0.99658	0.99938	0.99969	0.99658	0.99779	0.99889
29	84	24.01762	6.30023	0.99658	0.99946	0.99973	0.99658	0.99793	0.99896
29	85	24.01762	5.91444	0.99658	0.99952	0.99976	0.99658	0.99806	0.99903
29	86	24.01762	5.54396	0.99658	0.99958	0.99979	0.99658	0.99819	0.99909
29	87	24.01762	5.19034	0.99658	0.99963	0.99982	0.99658	0.99831	0.99915
29	88	24.01762	4.85473	0.99658	0.99968	0.99984	0.99658	0.99842	0.99921
29	89	24.01762	4.53813	0.99658	0.99972	0.99986	0.99658	0.99852	0.99926
29	90	24.01762	4.24126	0.99658	0.99976	0.99988	0.99658	0.99862	0.99931
29	91	24.01762	3.96420	0.99658	0.99979	0.99989	0.99658	0.99871	0.99936
29	92	24.01762	3.70604	0.99658	0.99981	0.99991	0.99658	0.99880	0.99940
29	93	24.01762	3.46525	0.99658	0.99984	0.99992	0.99658	0.99888	0.99944
29	94	24.01762	3.23968	0.99658	0.99986	0.99993	0.99658	0.99895	0.99948
29	95	24.01762	3.02715	0.99658	0.99988	0.99994	0.99658	0.99902	0.99951
29	96	24.01762	2.82535	0.99658	0.99989	0.99995	0.99658	0.99909	0.99955
29	97	24.01762	2.63737	0.99658	0.99991	0.99995	0.99658	0.99915	0.99958
29	98	24.01762	2.46279	0.99658	0.99992	0.99996	0.99658	0.99921	0.99961
29	99	24.01762	2.30125	0.99658	0.99993	0.99996	0.99658	0.99926	0.99963
29	100	24.01762	2.15258	0.99658	0.99994	0.99997	0.99658	0.99931	0.99966
29	101	24.01762	2.01649	0.99658	0.99995	0.99997	0.99658	0.99936	0.99968
29	102	24.01762	1.89293	0.99658	0.99995	0.99998	0.99658	0.99940	0.99970
29	103	24.01762	1.78083	0.99658	0.99996	0.99998	0.99658	0.99944	0.99972
29	104	24.01762	1.67943	0.99658	0.99996	0.99998	0.99658	0.99947	0.99974
29	105	24.01762	1.58804	0.99658	0.99997	0.99998	0.99658	0.99950	0.99975
29	106	24.01762	1.50600	0.99658	0.99997	0.99999	0.99658	0.99953	0.99977
29	107	24.01762	1.43298	0.99658	0.99997	0.99999	0.99658	0.99956	0.99978
29	108	24.01762	1.36894	0.99658	0.99998	0.99999	0.99658	0.99958	0.99979
29	109	24.01762	1.31458	0.99658	0.99998	0.99999	0.99658	0.99960	0.99980
29	110	24.01762	1.27298	0.99658	0.99998	0.99999	0.99658	0.99961	0.99980
30	1	23.86654	26.62178	0.99633	0.89280	0.94336	0.99633	0.89235	0.94311
30	2	23.86654	26.56961	0.99633	0.89434	0.94422	0.99633	0.89387	0.94396
30	3	23.86654	26.51422	0.99633	0.89593	0.94511	0.99633	0.89544	0.94484
30	4	23.86654	26.45593	0.99633	0.89758	0.94602	0.99633	0.89706	0.94574
30	5	23.86654	26.39526	0.99633	0.89928	0.94697	0.99633	0.89872	0.94666
30	6	23.86654	26.33222	0.99633	0.90103	0.94794	0.99633	0.90044	0.94761

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.88895	8.44766	0.99686	0.99881	0.99941	0.99686	0.99706	0.99853
20.88895	8.04359	0.99686	0.99894	0.99947	0.99686	0.99724	0.99862
20.88895	7.64214	0.99686	0.99905	0.99953	0.99686	0.99740	0.99870
20.88895	7.24488	0.99686	0.99916	0.99958	0.99686	0.99756	0.99878
20.88895	6.85364	0.99686	0.99925	0.99962	0.99686	0.99771	0.99886
20.88895	6.47024	0.99686	0.99934	0.99967	0.99686	0.99786	0.99893
20.88895	6.09632	0.99686	0.99941	0.99971	0.99686	0.99799	0.99899
20.88895	5.73370	0.99686	0.99948	0.99974	0.99686	0.99812	0.99906
20.88895	5.38421	0.99686	0.99955	0.99977	0.99686	0.99824	0.99912
20.88895	5.04951	0.99686	0.99960	0.99980	0.99686	0.99835	0.99917
20.88895	4.73086	0.99686	0.99965	0.99983	0.99686	0.99846	0.99923
20.88895	4.42936	0.99686	0.99969	0.99985	0.99686	0.99856	0.99928
20.88895	4.14588	0.99686	0.99973	0.99987	0.99686	0.99865	0.99932
20.88895	3.88065	0.99686	0.99977	0.99988	0.99686	0.99874	0.99937
20.88895	3.63292	0.99686	0.99979	0.99990	0.99686	0.99882	0.99941
20.88895	3.40133	0.99686	0.99982	0.99991	0.99686	0.99890	0.99945
20.88895	3.18390	0.99686	0.99984	0.99992	0.99686	0.99897	0.99949
20.88895	2.97857	0.99686	0.99986	0.99993	0.99686	0.99904	0.99952
20.88895	2.78314	0.99686	0.99988	0.99994	0.99686	0.99911	0.99955
20.88895	2.60073	0.99686	0.99990	0.99995	0.99686	0.99917	0.99958
20.88895	2.43099	0.99686	0.99991	0.99995	0.99686	0.99922	0.99961
20.88895	2.27364	0.99686	0.99992	0.99996	0.99686	0.99928	0.99964
20.88895	2.12860	0.99686	0.99993	0.99997	0.99686	0.99932	0.99966
20.88895	1.99561	0.99686	0.99994	0.99997	0.99686	0.99937	0.99968
20.88895	1.87471	0.99686	0.99995	0.99997	0.99686	0.99941	0.99970
20.88895	1.76487	0.99686	0.99995	0.99998	0.99686	0.99945	0.99972
20.88895	1.66540	0.99686	0.99996	0.99998	0.99686	0.99948	0.99974
20.88895	1.57565	0.99686	0.99996	0.99998	0.99686	0.99951	0.99975
20.88895	1.49500	0.99686	0.99997	0.99998	0.99686	0.99954	0.99977
20.88895	1.42313	0.99686	0.99997	0.99999	0.99686	0.99956	0.99978
20.88895	1.36003	0.99686	0.99997	0.99999	0.99686	0.99958	0.99979
20.88895	1.30641	0.99686	0.99997	0.99999	0.99686	0.99960	0.99980
20.88895	1.26533	0.99686	0.99998	0.99999	0.99686	0.99961	0.99981
20.78588	22.51412	0.99664	0.91994	0.95830	0.99664	0.91965	0.95815
20.78588	22.48584	0.99664	0.92093	0.95884	0.99664	0.92063	0.95868
20.78588	22.45520	0.99664	0.92196	0.95939	0.99664	0.92165	0.95923
20.78588	22.42249	0.99664	0.92303	0.95997	0.99664	0.92270	0.95979
20.78588	22.38814	0.99664	0.92414	0.96057	0.99664	0.92378	0.96038
20.78588	22.35215	0.99664	0.92528	0.96119	0.99664	0.92491	0.96099

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
30	7	23.86654	26.26662	0.99633	0.90283	0.94893	0.99633	0.90220	0.94859
30	8	23.86654	26.19847	0.99633	0.90468	0.94995	0.99633	0.90401	0.94959
30	9	23.86654	26.12745	0.99633	0.90658	0.95100	0.99633	0.90587	0.95061
30	10	23.86654	26.05351	0.99633	0.90854	0.95208	0.99633	0.90778	0.95166
30	11	23.86654	25.97700	0.99633	0.91054	0.95318	0.99633	0.90974	0.95274
30	12	23.86654	25.89730	0.99633	0.91260	0.95430	0.99633	0.91174	0.95383
30	13	23.86654	25.81474	0.99633	0.91470	0.95545	0.99633	0.91378	0.95495
30	14	23.86654	25.72901	0.99633	0.91684	0.95662	0.99633	0.91587	0.95609
30	15	23.86654	25.64035	0.99633	0.91903	0.95781	0.99633	0.91799	0.95724
30	16	23.86654	25.54880	0.99633	0.92125	0.95901	0.99633	0.92015	0.95842
30	17	23.86654	25.45467	0.99633	0.92351	0.96024	0.99633	0.92235	0.95960
30	18	23.86654	25.35821	0.99633	0.92580	0.96147	0.99633	0.92457	0.96081
30	19	23.86654	25.25875	0.99633	0.92811	0.96272	0.99633	0.92682	0.96202
30	20	23.86654	25.15564	0.99633	0.93045	0.96397	0.99633	0.92908	0.96324
30	21	23.86654	25.04833	0.99633	0.93281	0.96524	0.99633	0.93137	0.96446
30	22	23.86654	24.93660	0.99633	0.93518	0.96650	0.99633	0.93366	0.96569
30	23	23.86654	24.82004	0.99633	0.93755	0.96777	0.99633	0.93595	0.96692
30	24	23.86654	24.69862	0.99633	0.93993	0.96903	0.99633	0.93824	0.96814
30	25	23.86654	24.57203	0.99633	0.94230	0.97029	0.99633	0.94052	0.96935
30	26	23.86654	24.44053	0.99633	0.94465	0.97154	0.99633	0.94279	0.97055
30	27	23.86654	24.30438	0.99633	0.94699	0.97277	0.99633	0.94503	0.97174
30	28	23.86654	24.16342	0.99633	0.94930	0.97399	0.99633	0.94724	0.97291
30	29	23.86654	24.01762	0.99633	0.95157	0.97518	0.99633	0.94942	0.97405
30	30	23.86654	23.86654	0.99633	0.95380	0.97635	0.99633	0.95156	0.97518
30	31	23.86654	23.71037	0.99633	0.95598	0.97750	0.99633	0.95365	0.97628
30	32	23.86654	23.54876	0.99633	0.95811	0.97861	0.99633	0.95569	0.97734
30	33	23.86654	23.38162	0.99633	0.96019	0.97969	0.99633	0.95768	0.97838
30	34	23.86654	23.20856	0.99633	0.96220	0.98074	0.99633	0.95961	0.97939
30	35	23.86654	23.02940	0.99633	0.96416	0.98175	0.99633	0.96147	0.98036
30	36	23.86654	22.84408	0.99633	0.96604	0.98273	0.99633	0.96328	0.98129
30	37	23.86654	22.65215	0.99633	0.96786	0.98367	0.99633	0.96501	0.98220
30	38	23.86654	22.45348	0.99633	0.96961	0.98457	0.99633	0.96669	0.98306
30	39	23.86654	22.24766	0.99633	0.97129	0.98544	0.99633	0.96829	0.98389
30	40	23.86654	22.03447	0.99633	0.97290	0.98627	0.99633	0.96983	0.98469
30	41	23.86654	21.81357	0.99633	0.97445	0.98706	0.99633	0.97131	0.98545
30	42	23.86654	21.58485	0.99633	0.97592	0.98781	0.99633	0.97272	0.98617
30	43	23.86654	21.34779	0.99633	0.97733	0.98854	0.99633	0.97407	0.98686
30	44	23.86654	21.10218	0.99633	0.97868	0.98922	0.99633	0.97536	0.98752
30	45	23.86654	20.84782	0.99633	0.97996	0.98988	0.99633	0.97659	0.98815

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.78588	22.31437	0.99664	0.92647	0.96183	0.99664	0.92607	0.96162
20.78588	22.27480	0.99664	0.92770	0.96249	0.99664	0.92727	0.96226
20.78588	22.23319	0.99664	0.92897	0.96318	0.99664	0.92851	0.96293
20.78588	22.18946	0.99664	0.93027	0.96388	0.99664	0.92979	0.96362
20.78588	22.14392	0.99664	0.93162	0.96460	0.99664	0.93110	0.96432
20.78588	22.09606	0.99664	0.93301	0.96534	0.99664	0.93246	0.96505
20.78588	22.04614	0.99664	0.93443	0.96610	0.99664	0.93384	0.96579
20.78588	21.99389	0.99664	0.93589	0.96689	0.99664	0.93526	0.96655
20.78588	21.93952	0.99664	0.93739	0.96768	0.99664	0.93672	0.96733
20.78588	21.88305	0.99664	0.93892	0.96850	0.99664	0.93821	0.96812
20.78588	21.82476	0.99664	0.94048	0.96933	0.99664	0.93972	0.96892
20.78588	21.76485	0.99664	0.94206	0.97017	0.99664	0.94127	0.96974
20.78588	21.70276	0.99664	0.94367	0.97102	0.99664	0.94283	0.97058
20.78588	21.63792	0.99664	0.94531	0.97188	0.99664	0.94442	0.97142
20.78588	21.56986	0.99664	0.94696	0.97276	0.99664	0.94603	0.97227
20.78588	21.49836	0.99664	0.94863	0.97364	0.99664	0.94765	0.97312
20.78588	21.42306	0.99664	0.95032	0.97453	0.99664	0.94928	0.97398
20.78588	21.34391	0.99664	0.95201	0.97542	0.99664	0.95091	0.97484
20.78588	21.26064	0.99664	0.95371	0.97631	0.99664	0.95255	0.97570
20.78588	21.17342	0.99664	0.95540	0.97719	0.99664	0.95418	0.97655
20.78588	21.08250	0.99664	0.95709	0.97808	0.99664	0.95580	0.97740
20.78588	20.98768	0.99664	0.95877	0.97895	0.99664	0.95741	0.97824
20.78588	20.88895	0.99664	0.96043	0.97981	0.99664	0.95900	0.97907
20.78588	20.78588	0.99664	0.96206	0.98067	0.99664	0.96057	0.97989
20.78588	20.67862	0.99664	0.96368	0.98150	0.99664	0.96211	0.98069
20.78588	20.56684	0.99664	0.96526	0.98232	0.99664	0.96362	0.98148
20.78588	20.45044	0.99664	0.96681	0.98312	0.99664	0.96510	0.98224
20.78588	20.32903	0.99664	0.96832	0.98391	0.99664	0.96655	0.98299
20.78588	20.20243	0.99664	0.96980	0.98467	0.99664	0.96796	0.98372
20.78588	20.07055	0.99664	0.97123	0.98540	0.99664	0.96932	0.98442
20.78588	19.93297	0.99664	0.97262	0.98612	0.99664	0.97064	0.98510
20.78588	19.78951	0.99664	0.97397	0.98681	0.99664	0.97192	0.98576
20.78588	19.63978	0.99664	0.97527	0.98748	0.99664	0.97316	0.98640
20.78588	19.48352	0.99664	0.97653	0.98812	0.99664	0.97435	0.98701
20.78588	19.32040	0.99664	0.97774	0.98874	0.99664	0.97550	0.98760
20.78588	19.15023	0.99664	0.97891	0.98934	0.99664	0.97661	0.98817
20.78588	18.97251	0.99664	0.98003	0.98991	0.99664	0.97767	0.98871
20.78588	18.78697	0.99664	0.98111	0.99046	0.99664	0.97870	0.98923
20.78588	18.59337	0.99664	0.98215	0.99099	0.99664	0.97968	0.98973

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
30	46	23.86654	20.58697	0.99633	0.98118	0.99050	0.99633	0.97776	0.98876
30	47	23.86654	20.32000	0.99633	0.98234	0.99109	0.99633	0.97888	0.98933
30	48	23.86654	20.04764	0.99633	0.98344	0.99165	0.99633	0.97995	0.98988
30	49	23.86654	19.77090	0.99633	0.98448	0.99218	0.99633	0.98098	0.99040
30	50	23.86654	19.49116	0.99633	0.98547	0.99268	0.99633	0.98195	0.99089
30	51	23.86654	19.21029	0.99633	0.98641	0.99316	0.99633	0.98289	0.99137
30	52	23.86654	18.92146	0.99633	0.98730	0.99361	0.99633	0.98378	0.99182
30	53	23.86654	18.62485	0.99633	0.98815	0.99404	0.99633	0.98463	0.99226
30	54	23.86654	18.32038	0.99633	0.98895	0.99445	0.99633	0.98545	0.99267
30	55	23.86654	18.00819	0.99633	0.98971	0.99483	0.99633	0.98623	0.99307
30	56	23.86654	17.68820	0.99633	0.99044	0.99520	0.99633	0.98697	0.99344
30	57	23.86654	17.36037	0.99633	0.99112	0.99554	0.99633	0.98769	0.99381
30	58	23.86654	17.02468	0.99633	0.99177	0.99587	0.99633	0.98837	0.99415
30	59	23.86654	16.68091	0.99633	0.99239	0.99618	0.99633	0.98902	0.99448
30	60	23.86654	16.32913	0.99633	0.99297	0.99647	0.99633	0.98965	0.99480
30	61	23.86654	15.96913	0.99633	0.99351	0.99675	0.99633	0.99024	0.99510
30	62	23.86654	15.60088	0.99633	0.99403	0.99700	0.99633	0.99081	0.99538
30	63	23.86654	15.22446	0.99633	0.99451	0.99725	0.99633	0.99135	0.99566
30	64	23.86654	14.83980	0.99633	0.99497	0.99748	0.99633	0.99186	0.99591
30	65	23.86654	14.44688	0.99633	0.99539	0.99769	0.99633	0.99235	0.99616
30	66	23.86654	14.04613	0.99633	0.99579	0.99789	0.99633	0.99282	0.99640
30	67	23.86654	13.63788	0.99633	0.99616	0.99808	0.99633	0.99326	0.99662
30	68	23.86654	13.22255	0.99633	0.99651	0.99825	0.99633	0.99367	0.99683
30	69	23.86654	12.80079	0.99633	0.99683	0.99841	0.99633	0.99406	0.99702
30	70	23.86654	12.37331	0.99633	0.99712	0.99856	0.99633	0.99444	0.99721
30	71	23.86654	11.94070	0.99633	0.99740	0.99870	0.99633	0.99478	0.99739
30	72	23.86654	11.50357	0.99633	0.99765	0.99882	0.99633	0.99511	0.99755
30	73	23.86654	11.06278	0.99633	0.99788	0.99894	0.99633	0.99542	0.99770
30	74	23.86654	10.61910	0.99633	0.99809	0.99905	0.99633	0.99571	0.99785
30	75	23.86654	10.17356	0.99633	0.99829	0.99914	0.99633	0.99598	0.99799
30	76	23.86654	9.72734	0.99633	0.99847	0.99923	0.99633	0.99623	0.99811
30	77	23.86654	9.28160	0.99633	0.99863	0.99931	0.99633	0.99647	0.99823
30	78	23.86654	8.83768	0.99633	0.99878	0.99939	0.99633	0.99669	0.99834
30	79	23.86654	8.39698	0.99633	0.99891	0.99946	0.99633	0.99690	0.99845
30	80	23.86654	7.96110	0.99633	0.99903	0.99952	0.99633	0.99710	0.99855
30	81	23.86654	7.53168	0.99633	0.99914	0.99957	0.99633	0.99728	0.99864
30	82	23.86654	7.11054	0.99633	0.99924	0.99962	0.99633	0.99745	0.99873
30	83	23.86654	6.69952	0.99633	0.99933	0.99967	0.99633	0.99762	0.99881
30	84	23.86654	6.30023	0.99633	0.99941	0.99971	0.99633	0.99777	0.99888

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.78588	18.39367	0.99664	0.98314	0.99150	0.99664	0.98062	0.99021
20.78588	18.18814	0.99664	0.98409	0.99198	0.99664	0.98152	0.99068
20.78588	17.97738	0.99664	0.98500	0.99244	0.99664	0.98239	0.99112
20.78588	17.76227	0.99664	0.98587	0.99288	0.99664	0.98323	0.99154
20.78588	17.54401	0.99664	0.98670	0.99330	0.99664	0.98403	0.99195
20.78588	17.32430	0.99664	0.98749	0.99371	0.99664	0.98480	0.99234
20.78588	17.09693	0.99664	0.98825	0.99409	0.99664	0.98554	0.99272
20.78588	16.86201	0.99664	0.98897	0.99445	0.99664	0.98625	0.99308
20.78588	16.61938	0.99664	0.98966	0.99480	0.99664	0.98694	0.99343
20.78588	16.36911	0.99664	0.99032	0.99514	0.99664	0.98759	0.99376
20.78588	16.11103	0.99664	0.99096	0.99546	0.99664	0.98823	0.99408
20.78588	15.84506	0.99664	0.99156	0.99576	0.99664	0.98884	0.99439
20.78588	15.57108	0.99664	0.99214	0.99605	0.99664	0.98942	0.99468
20.78588	15.28882	0.99664	0.99268	0.99633	0.99664	0.98998	0.99497
20.78588	14.99826	0.99664	0.99321	0.99659	0.99664	0.99052	0.99524
20.78588	14.69911	0.99664	0.99370	0.99684	0.99664	0.99104	0.99550
20.78588	14.39128	0.99664	0.99417	0.99708	0.99664	0.99153	0.99575
20.78588	14.07472	0.99664	0.99462	0.99730	0.99664	0.99201	0.99599
20.78588	13.74931	0.99664	0.99504	0.99751	0.99664	0.99246	0.99622
20.78588	13.41490	0.99664	0.99543	0.99771	0.99664	0.99289	0.99643
20.78588	13.07182	0.99664	0.99581	0.99790	0.99664	0.99330	0.99664
20.78588	12.72027	0.99664	0.99616	0.99807	0.99664	0.99369	0.99684
20.78588	12.36057	0.99664	0.99648	0.99824	0.99664	0.99407	0.99702
20.78588	11.99324	0.99664	0.99679	0.99839	0.99664	0.99442	0.99720
20.78588	11.61885	0.99664	0.99708	0.99854	0.99664	0.99475	0.99737
20.78588	11.23789	0.99664	0.99734	0.99867	0.99664	0.99507	0.99753
20.78588	10.85087	0.99664	0.99759	0.99879	0.99664	0.99536	0.99768
20.78588	10.45855	0.99664	0.99781	0.99891	0.99664	0.99565	0.99782
20.78588	10.06159	0.99664	0.99802	0.99901	0.99664	0.99591	0.99795
20.78588	9.66092	0.99664	0.99822	0.99911	0.99664	0.99616	0.99808
20.78588	9.25762	0.99664	0.99840	0.99920	0.99664	0.99639	0.99819
20.78588	8.85278	0.99664	0.99856	0.99928	0.99664	0.99661	0.99830
20.78588	8.44766	0.99664	0.99871	0.99935	0.99664	0.99682	0.99841
20.78588	8.04359	0.99664	0.99885	0.99942	0.99664	0.99701	0.99851
20.78588	7.64214	0.99664	0.99897	0.99949	0.99664	0.99720	0.99860
20.78588	7.24488	0.99664	0.99908	0.99954	0.99664	0.99737	0.99868
20.78588	6.85364	0.99664	0.99919	0.99959	0.99664	0.99753	0.99877
20.78588	6.47024	0.99664	0.99928	0.99964	0.99664	0.99769	0.99884
20.78588	6.09632	0.99664	0.99936	0.99968	0.99664	0.99783	0.99892

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
30	85	23.86654	5.91444	0.99633	0.99948	0.99974	0.99633	0.99791	0.99896
30	86	23.86654	5.54396	0.99633	0.99955	0.99977	0.99633	0.99805	0.99902
30	87	23.86654	5.19034	0.99633	0.99960	0.99980	0.99633	0.99817	0.99909
30	88	23.86654	4.85473	0.99633	0.99965	0.99983	0.99633	0.99829	0.99915
30	89	23.86654	4.53813	0.99633	0.99970	0.99985	0.99633	0.99840	0.99920
30	90	23.86654	4.24126	0.99633	0.99974	0.99987	0.99633	0.99851	0.99925
30	91	23.86654	3.96420	0.99633	0.99977	0.99988	0.99633	0.99861	0.99930
30	92	23.86654	3.70604	0.99633	0.99980	0.99990	0.99633	0.99870	0.99935
30	93	23.86654	3.46525	0.99633	0.99982	0.99991	0.99633	0.99878	0.99939
30	94	23.86654	3.23968	0.99633	0.99985	0.99992	0.99633	0.99887	0.99943
30	95	23.86654	3.02715	0.99633	0.99987	0.99993	0.99633	0.99894	0.99947
30	96	23.86654	2.82535	0.99633	0.99988	0.99994	0.99633	0.99901	0.99951
30	97	23.86654	2.63737	0.99633	0.99990	0.99995	0.99633	0.99908	0.99954
30	98	23.86654	2.46279	0.99633	0.99991	0.99996	0.99633	0.99914	0.99957
30	99	23.86654	2.30125	0.99633	0.99992	0.99996	0.99633	0.99920	0.99960
30	100	23.86654	2.15258	0.99633	0.99993	0.99997	0.99633	0.99925	0.99963
30	101	23.86654	2.01649	0.99633	0.99994	0.99997	0.99633	0.99930	0.99965
30	102	23.86654	1.89293	0.99633	0.99995	0.99997	0.99633	0.99935	0.99967
30	103	23.86654	1.78083	0.99633	0.99995	0.99998	0.99633	0.99939	0.99969
30	104	23.86654	1.67943	0.99633	0.99996	0.99998	0.99633	0.99942	0.99971
30	105	23.86654	1.58804	0.99633	0.99996	0.99998	0.99633	0.99946	0.99973
30	106	23.86654	1.50600	0.99633	0.99997	0.99998	0.99633	0.99949	0.99974
30	107	23.86654	1.43298	0.99633	0.99997	0.99999	0.99633	0.99952	0.99976
30	108	23.86654	1.36894	0.99633	0.99997	0.99999	0.99633	0.99954	0.99977
30	109	23.86654	1.31458	0.99633	0.99998	0.99999	0.99633	0.99956	0.99978
30	110	23.86654	1.27298	0.99633	0.99998	0.99999	0.99633	0.99957	0.99978
31	1	23.71037	26.62178	0.99607	0.88713	0.94019	0.99607	0.88668	0.93994
31	2	23.71037	26.56961	0.99607	0.88867	0.94105	0.99607	0.88820	0.94079
31	3	23.71037	26.51422	0.99607	0.89027	0.94195	0.99607	0.88978	0.94168
31	4	23.71037	26.45593	0.99607	0.89193	0.94288	0.99607	0.89140	0.94258
31	5	23.71037	26.39526	0.99607	0.89363	0.94383	0.99607	0.89308	0.94352
31	6	23.71037	26.33222	0.99607	0.89539	0.94481	0.99607	0.89480	0.94448
31	7	23.71037	26.26662	0.99607	0.89721	0.94582	0.99607	0.89658	0.94547
31	8	23.71037	26.19847	0.99607	0.89908	0.94686	0.99607	0.89841	0.94649
31	9	23.71037	26.12745	0.99607	0.90100	0.94792	0.99607	0.90028	0.94753
31	10	23.71037	26.05351	0.99607	0.90297	0.94901	0.99607	0.90221	0.94859
31	11	23.71037	25.97700	0.99607	0.90500	0.95013	0.99607	0.90419	0.94968
31	12	23.71037	25.89730	0.99607	0.90708	0.95128	0.99607	0.90622	0.95080
31	13	23.71037	25.81474	0.99607	0.90921	0.95245	0.99607	0.90829	0.95194

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.78588	5.73370	0.99664	0.99944	0.99972	0.99664	0.99797	0.99898
20.78588	5.38421	0.99664	0.99951	0.99975	0.99664	0.99810	0.99905
20.78588	5.04951	0.99664	0.99957	0.99978	0.99664	0.99822	0.99911
20.78588	4.73086	0.99664	0.99962	0.99981	0.99664	0.99833	0.99917
20.78588	4.42936	0.99664	0.99967	0.99983	0.99664	0.99844	0.99922
20.78588	4.14588	0.99664	0.99971	0.99985	0.99664	0.99854	0.99927
20.78588	3.88065	0.99664	0.99975	0.99987	0.99664	0.99864	0.99932
20.78588	3.63292	0.99664	0.99978	0.99989	0.99664	0.99872	0.99936
20.78588	3.40133	0.99664	0.99980	0.99990	0.99664	0.99881	0.99940
20.78588	3.18390	0.99664	0.99983	0.99991	0.99664	0.99889	0.99944
20.78588	2.97857	0.99664	0.99985	0.99993	0.99664	0.99896	0.99948
20.78588	2.78314	0.99664	0.99987	0.99994	0.99664	0.99903	0.99951
20.78588	2.60073	0.99664	0.99989	0.99994	0.99664	0.99909	0.99955
20.78588	2.43099	0.99664	0.99990	0.99995	0.99664	0.99915	0.99958
20.78588	2.27364	0.99664	0.99991	0.99996	0.99664	0.99921	0.99961
20.78588	2.12860	0.99664	0.99992	0.99996	0.99664	0.99926	0.99963
20.78588	1.99561	0.99664	0.99993	0.99997	0.99664	0.99931	0.99966
20.78588	1.87471	0.99664	0.99994	0.99997	0.99664	0.99935	0.99968
20.78588	1.76487	0.99664	0.99995	0.99997	0.99664	0.99939	0.99970
20.78588	1.66540	0.99664	0.99995	0.99998	0.99664	0.99943	0.99972
20.78588	1.57565	0.99664	0.99996	0.99998	0.99664	0.99946	0.99973
20.78588	1.49500	0.99664	0.99996	0.99998	0.99664	0.99949	0.99975
20.78588	1.42313	0.99664	0.99997	0.99998	0.99664	0.99952	0.99976
20.78588	1.36003	0.99664	0.99997	0.99999	0.99664	0.99954	0.99977
20.78588	1.30641	0.99664	0.99997	0.99999	0.99664	0.99956	0.99978
20.78588	1.26533	0.99664	0.99997	0.99999	0.99664	0.99957	0.99979
20.67862	22.51412	0.99640	0.91532	0.95579	0.99640	0.91503	0.95563
20.67862	22.48584	0.99640	0.91632	0.95633	0.99640	0.91602	0.95617
20.67862	22.45520	0.99640	0.91736	0.95690	0.99640	0.91704	0.95672
20.67862	22.42249	0.99640	0.91843	0.95748	0.99640	0.91810	0.95730
20.67862	22.38814	0.99640	0.91955	0.95809	0.99640	0.91919	0.95790
20.67862	22.35215	0.99640	0.92071	0.95872	0.99640	0.92033	0.95851
20.67862	22.31437	0.99640	0.92191	0.95937	0.99640	0.92150	0.95915
20.67862	22.27480	0.99640	0.92315	0.96004	0.99640	0.92272	0.95981
20.67862	22.23319	0.99640	0.92443	0.96073	0.99640	0.92397	0.96048
20.67862	22.18946	0.99640	0.92576	0.96145	0.99640	0.92527	0.96118
20.67862	22.14392	0.99640	0.92713	0.96219	0.99640	0.92660	0.96190
20.67862	22.09606	0.99640	0.92854	0.96294	0.99640	0.92797	0.96264
20.67862	22.04614	0.99640	0.92999	0.96372	0.99640	0.92939	0.96340

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	14	23.71037	25.72901	0.99607	0.91139	0.95364	0.99607	0.91041	0.95310
31	15	23.71037	25.64035	0.99607	0.91362	0.95486	0.99607	0.91257	0.95429
31	16	23.71037	25.54880	0.99607	0.91589	0.95610	0.99607	0.91477	0.95549
31	17	23.71037	25.45467	0.99607	0.91820	0.95735	0.99607	0.91702	0.95671
31	18	23.71037	25.35821	0.99607	0.92054	0.95863	0.99607	0.91929	0.95795
31	19	23.71037	25.25875	0.99607	0.92292	0.95991	0.99607	0.92160	0.95920
31	20	23.71037	25.15564	0.99607	0.92532	0.96121	0.99607	0.92393	0.96046
31	21	23.71037	25.04833	0.99607	0.92775	0.96252	0.99607	0.92628	0.96173
31	22	23.71037	24.93660	0.99607	0.93020	0.96384	0.99607	0.92865	0.96301
31	23	23.71037	24.82004	0.99607	0.93267	0.96516	0.99607	0.93103	0.96428
31	24	23.71037	24.69862	0.99607	0.93514	0.96648	0.99607	0.93341	0.96556
31	25	23.71037	24.57203	0.99607	0.93761	0.96780	0.99607	0.93579	0.96683
31	26	23.71037	24.44053	0.99607	0.94008	0.96911	0.99607	0.93816	0.96810
31	27	23.71037	24.30438	0.99607	0.94253	0.97042	0.99607	0.94052	0.96935
31	28	23.71037	24.16342	0.99607	0.94496	0.97170	0.99607	0.94285	0.97058
31	29	23.71037	24.01762	0.99607	0.94736	0.97297	0.99607	0.94515	0.97180
31	30	23.71037	23.86654	0.99607	0.94973	0.97421	0.99607	0.94741	0.97300
31	31	23.71037	23.71037	0.99607	0.95205	0.97544	0.99607	0.94963	0.97417
31	32	23.71037	23.54876	0.99607	0.95432	0.97663	0.99607	0.95181	0.97531
31	33	23.71037	23.38162	0.99607	0.95654	0.97779	0.99607	0.95393	0.97642
31	34	23.71037	23.20856	0.99607	0.95871	0.97892	0.99607	0.95600	0.97750
31	35	23.71037	23.02940	0.99607	0.96081	0.98001	0.99607	0.95800	0.97855
31	36	23.71037	22.84408	0.99607	0.96284	0.98107	0.99607	0.95995	0.97956
31	37	23.71037	22.65215	0.99607	0.96481	0.98209	0.99607	0.96182	0.98054
31	38	23.71037	22.45348	0.99607	0.96671	0.98307	0.99607	0.96363	0.98148
31	39	23.71037	22.24766	0.99607	0.96853	0.98401	0.99607	0.96537	0.98238
31	40	23.71037	22.03447	0.99607	0.97028	0.98492	0.99607	0.96704	0.98325
31	41	23.71037	21.81357	0.99607	0.97196	0.98578	0.99607	0.96865	0.98407
31	42	23.71037	21.58485	0.99607	0.97357	0.98661	0.99607	0.97018	0.98487
31	43	23.71037	21.34779	0.99607	0.97511	0.98740	0.99607	0.97165	0.98562
31	44	23.71037	21.10218	0.99607	0.97658	0.98815	0.99607	0.97306	0.98635
31	45	23.71037	20.84782	0.99607	0.97799	0.98887	0.99607	0.97440	0.98703
31	46	23.71037	20.58697	0.99607	0.97932	0.98955	0.99607	0.97568	0.98769
31	47	23.71037	20.32000	0.99607	0.98059	0.99020	0.99607	0.97691	0.98832
31	48	23.71037	20.04764	0.99607	0.98180	0.99082	0.99607	0.97808	0.98892
31	49	23.71037	19.77090	0.99607	0.98295	0.99140	0.99607	0.97919	0.98949
31	50	23.71037	19.49116	0.99607	0.98403	0.99195	0.99607	0.98026	0.99003
31	51	23.71037	19.21029	0.99607	0.98506	0.99247	0.99607	0.98128	0.99055
31	52	23.71037	18.92146	0.99607	0.98603	0.99297	0.99607	0.98225	0.99105

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.67862	21.99389	0.99640	0.93148	0.96452	0.99640	0.93084	0.96418
20.67862	21.93952	0.99640	0.93301	0.96534	0.99640	0.93232	0.96498
20.67862	21.88305	0.99640	0.93457	0.96618	0.99640	0.93384	0.96579
20.67862	21.82476	0.99640	0.93617	0.96703	0.99640	0.93540	0.96662
20.67862	21.76485	0.99640	0.93780	0.96790	0.99640	0.93698	0.96747
20.67862	21.70276	0.99640	0.93946	0.96878	0.99640	0.93859	0.96832
20.67862	21.63792	0.99640	0.94114	0.96968	0.99640	0.94023	0.96920
20.67862	21.56986	0.99640	0.94285	0.97059	0.99640	0.94189	0.97008
20.67862	21.49836	0.99640	0.94459	0.97150	0.99640	0.94357	0.97097
20.67862	21.42306	0.99640	0.94634	0.97243	0.99640	0.94527	0.97186
20.67862	21.34391	0.99640	0.94811	0.97336	0.99640	0.94697	0.97276
20.67862	21.26064	0.99640	0.94988	0.97430	0.99640	0.94868	0.97367
20.67862	21.17342	0.99640	0.95166	0.97523	0.99640	0.95039	0.97457
20.67862	21.08250	0.99640	0.95344	0.97616	0.99640	0.95210	0.97546
20.67862	20.98768	0.99640	0.95521	0.97709	0.99640	0.95380	0.97635
20.67862	20.88895	0.99640	0.95696	0.97801	0.99640	0.95548	0.97723
20.67862	20.78588	0.99640	0.95870	0.97892	0.99640	0.95715	0.97810
20.67862	20.67862	0.99640	0.96042	0.97981	0.99640	0.95879	0.97896
20.67862	20.56684	0.99640	0.96211	0.98069	0.99640	0.96040	0.97980
20.67862	20.45044	0.99640	0.96377	0.98155	0.99640	0.96199	0.98063
20.67862	20.32903	0.99640	0.96540	0.98239	0.99640	0.96354	0.98143
20.67862	20.20243	0.99640	0.96698	0.98322	0.99640	0.96505	0.98222
20.67862	20.07055	0.99640	0.96853	0.98401	0.99640	0.96653	0.98298
20.67862	19.93297	0.99640	0.97004	0.98479	0.99640	0.96796	0.98372
20.67862	19.78951	0.99640	0.97150	0.98554	0.99640	0.96934	0.98443
20.67862	19.63978	0.99640	0.97291	0.98627	0.99640	0.97068	0.98512
20.67862	19.48352	0.99640	0.97428	0.98697	0.99640	0.97198	0.98579
20.67862	19.32040	0.99640	0.97560	0.98765	0.99640	0.97323	0.98643
20.67862	19.15023	0.99640	0.97687	0.98830	0.99640	0.97444	0.98705
20.67862	18.97251	0.99640	0.97810	0.98893	0.99640	0.97559	0.98765
20.67862	18.78697	0.99640	0.97928	0.98953	0.99640	0.97671	0.98822
20.67862	18.59337	0.99640	0.98041	0.99011	0.99640	0.97778	0.98877
20.67862	18.39367	0.99640	0.98150	0.99066	0.99640	0.97881	0.98929
20.67862	18.18814	0.99640	0.98254	0.99119	0.99640	0.97980	0.98980
20.67862	17.97738	0.99640	0.98354	0.99170	0.99640	0.98074	0.99028
20.67862	17.76227	0.99640	0.98449	0.99218	0.99640	0.98166	0.99074
20.67862	17.54401	0.99640	0.98540	0.99264	0.99640	0.98253	0.99119
20.67862	17.32430	0.99640	0.98626	0.99308	0.99640	0.98337	0.99162
20.67862	17.09693	0.99640	0.98709	0.99350	0.99640	0.98418	0.99203

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	53	23.71037	18.62485	0.99607	0.98696	0.99344	0.99607	0.98318	0.99152
31	54	23.71037	18.32038	0.99607	0.98784	0.99388	0.99607	0.98407	0.99197
31	55	23.71037	18.00819	0.99607	0.98868	0.99431	0.99607	0.98493	0.99241
31	56	23.71037	17.68820	0.99607	0.98947	0.99471	0.99607	0.98574	0.99282
31	57	23.71037	17.36037	0.99607	0.99023	0.99509	0.99607	0.98652	0.99321
31	58	23.71037	17.02468	0.99607	0.99094	0.99545	0.99607	0.98727	0.99359
31	59	23.71037	16.68091	0.99607	0.99161	0.99579	0.99607	0.98798	0.99395
31	60	23.71037	16.32913	0.99607	0.99225	0.99611	0.99607	0.98866	0.99430
31	61	23.71037	15.96913	0.99607	0.99285	0.99641	0.99607	0.98931	0.99463
31	62	23.71037	15.60088	0.99607	0.99342	0.99670	0.99607	0.98993	0.99494
31	63	23.71037	15.22446	0.99607	0.99395	0.99697	0.99607	0.99053	0.99524
31	64	23.71037	14.83980	0.99607	0.99446	0.99722	0.99607	0.99109	0.99553
31	65	23.71037	14.44688	0.99607	0.99493	0.99746	0.99607	0.99163	0.99580
31	66	23.71037	14.04613	0.99607	0.99537	0.99768	0.99607	0.99214	0.99606
31	67	23.71037	13.63788	0.99607	0.99578	0.99788	0.99607	0.99263	0.99630
31	68	23.71037	13.22255	0.99607	0.99616	0.99808	0.99607	0.99309	0.99653
31	69	23.71037	12.80079	0.99607	0.99651	0.99825	0.99607	0.99352	0.99675
31	70	23.71037	12.37331	0.99607	0.99684	0.99842	0.99607	0.99393	0.99696
31	71	23.71037	11.94070	0.99607	0.99715	0.99857	0.99607	0.99432	0.99715
31	72	23.71037	11.50357	0.99607	0.99743	0.99871	0.99607	0.99468	0.99733
31	73	23.71037	11.06278	0.99607	0.99768	0.99884	0.99607	0.99502	0.99750
31	74	23.71037	10.61910	0.99607	0.99792	0.99896	0.99607	0.99534	0.99766
31	75	23.71037	10.17356	0.99607	0.99813	0.99907	0.99607	0.99564	0.99782
31	76	23.71037	9.72734	0.99607	0.99833	0.99916	0.99607	0.99592	0.99796
31	77	23.71037	9.28160	0.99607	0.99851	0.99925	0.99607	0.99618	0.99809
31	78	23.71037	8.83768	0.99607	0.99867	0.99934	0.99607	0.99643	0.99821
31	79	23.71037	8.39698	0.99607	0.99882	0.99941	0.99607	0.99666	0.99833
31	80	23.71037	7.96110	0.99607	0.99895	0.99948	0.99607	0.99688	0.99844
31	81	23.71037	7.53168	0.99607	0.99907	0.99954	0.99607	0.99708	0.99854
31	82	23.71037	7.11054	0.99607	0.99918	0.99959	0.99607	0.99727	0.99863
31	83	23.71037	6.69952	0.99607	0.99928	0.99964	0.99607	0.99744	0.99872
31	84	23.71037	6.30023	0.99607	0.99936	0.99968	0.99607	0.99761	0.99880
31	85	23.71037	5.91444	0.99607	0.99944	0.99972	0.99607	0.99776	0.99888
31	86	23.71037	5.54396	0.99607	0.99951	0.99976	0.99607	0.99791	0.99895
31	87	23.71037	5.19034	0.99607	0.99957	0.99979	0.99607	0.99804	0.99902
31	88	23.71037	4.85473	0.99607	0.99963	0.99981	0.99607	0.99817	0.99908
31	89	23.71037	4.53813	0.99607	0.99967	0.99984	0.99607	0.99829	0.99914
31	90	23.71037	4.24126	0.99607	0.99971	0.99986	0.99607	0.99840	0.99920
31	91	23.71037	3.96420	0.99607	0.99975	0.99988	0.99607	0.99850	0.99925

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.67862	16.86201	0.99640	0.98788	0.99390	0.99640	0.98496	0.99242
20.67862	16.61938	0.99640	0.98864	0.99429	0.99640	0.98571	0.99280
20.67862	16.36911	0.99640	0.98937	0.99466	0.99640	0.98642	0.99317
20.67862	16.11103	0.99640	0.99006	0.99501	0.99640	0.98712	0.99352
20.67862	15.84506	0.99640	0.99072	0.99534	0.99640	0.98778	0.99385
20.67862	15.57108	0.99640	0.99136	0.99566	0.99640	0.98842	0.99418
20.67862	15.28882	0.99640	0.99196	0.99596	0.99640	0.98903	0.99449
20.67862	14.99826	0.99640	0.99253	0.99625	0.99640	0.98962	0.99478
20.67862	14.69911	0.99640	0.99307	0.99653	0.99640	0.99019	0.99507
20.67862	14.39128	0.99640	0.99359	0.99679	0.99640	0.99073	0.99534
20.67862	14.07472	0.99640	0.99408	0.99703	0.99640	0.99125	0.99561
20.67862	13.74931	0.99640	0.99454	0.99726	0.99640	0.99175	0.99586
20.67862	13.41490	0.99640	0.99498	0.99748	0.99640	0.99222	0.99610
20.67862	13.07182	0.99640	0.99539	0.99769	0.99640	0.99268	0.99633
20.67862	12.72027	0.99640	0.99578	0.99789	0.99640	0.99311	0.99654
20.67862	12.36057	0.99640	0.99614	0.99807	0.99640	0.99352	0.99675
20.67862	11.99324	0.99640	0.99648	0.99824	0.99640	0.99391	0.99695
20.67862	11.61885	0.99640	0.99680	0.99840	0.99640	0.99428	0.99713
20.67862	11.23789	0.99640	0.99709	0.99854	0.99640	0.99463	0.99731
20.67862	10.85087	0.99640	0.99736	0.99868	0.99640	0.99496	0.99747
20.67862	10.45855	0.99640	0.99761	0.99881	0.99640	0.99527	0.99763
20.67862	10.06159	0.99640	0.99785	0.99892	0.99640	0.99556	0.99778
20.67862	9.66092	0.99640	0.99806	0.99903	0.99640	0.99584	0.99792
20.67862	9.25762	0.99640	0.99826	0.99913	0.99640	0.99610	0.99805
20.67862	8.85278	0.99640	0.99844	0.99922	0.99640	0.99634	0.99817
20.67862	8.44766	0.99640	0.99860	0.99930	0.99640	0.99657	0.99828
20.67862	8.04359	0.99640	0.99875	0.99937	0.99640	0.99678	0.99839
20.67862	7.64214	0.99640	0.99889	0.99944	0.99640	0.99699	0.99849
20.67862	7.24488	0.99640	0.99901	0.99951	0.99640	0.99717	0.99859
20.67862	6.85364	0.99640	0.99912	0.99956	0.99640	0.99735	0.99867
20.67862	6.47024	0.99640	0.99922	0.99961	0.99640	0.99752	0.99876
20.67862	6.09632	0.99640	0.99932	0.99966	0.99640	0.99768	0.99884
20.67862	5.73370	0.99640	0.99940	0.99970	0.99640	0.99782	0.99891
20.67862	5.38421	0.99640	0.99947	0.99973	0.99640	0.99796	0.99898
20.67862	5.04951	0.99640	0.99953	0.99977	0.99640	0.99809	0.99904
20.67862	4.73086	0.99640	0.99959	0.99980	0.99640	0.99821	0.99911
20.67862	4.42936	0.99640	0.99964	0.99982	0.99640	0.99833	0.99916
20.67862	4.14588	0.99640	0.99969	0.99984	0.99640	0.99843	0.99922
20.67862	3.88065	0.99640	0.99973	0.99986	0.99640	0.99854	0.99927

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	92	23.71037	3.70604	0.99607	0.99978	0.99989	0.99607	0.99860	0.99930
31	93	23.71037	3.46525	0.99607	0.99981	0.99990	0.99607	0.99870	0.99935
31	94	23.71037	3.23968	0.99607	0.99983	0.99992	0.99607	0.99878	0.99939
31	95	23.71037	3.02715	0.99607	0.99985	0.99993	0.99607	0.99886	0.99943
31	96	23.71037	2.82535	0.99607	0.99987	0.99994	0.99607	0.99894	0.99947
31	97	23.71037	2.63737	0.99607	0.99989	0.99994	0.99607	0.99901	0.99951
31	98	23.71037	2.46279	0.99607	0.99990	0.99995	0.99607	0.99908	0.99954
31	99	23.71037	2.30125	0.99607	0.99992	0.99996	0.99607	0.99914	0.99957
31	100	23.71037	2.15258	0.99607	0.99993	0.99996	0.99607	0.99920	0.99960
31	101	23.71037	2.01649	0.99607	0.99994	0.99997	0.99607	0.99925	0.99962
31	102	23.71037	1.89293	0.99607	0.99994	0.99997	0.99607	0.99930	0.99965
31	103	23.71037	1.78083	0.99607	0.99995	0.99998	0.99607	0.99934	0.99967
31	104	23.71037	1.67943	0.99607	0.99996	0.99998	0.99607	0.99938	0.99969
31	105	23.71037	1.58804	0.99607	0.99996	0.99998	0.99607	0.99942	0.99971
31	106	23.71037	1.50600	0.99607	0.99997	0.99998	0.99607	0.99945	0.99972
31	107	23.71037	1.43298	0.99607	0.99997	0.99998	0.99607	0.99948	0.99974
31	108	23.71037	1.36894	0.99607	0.99997	0.99999	0.99607	0.99950	0.99975
31	109	23.71037	1.31458	0.99607	0.99997	0.99999	0.99607	0.99952	0.99976
31	110	23.71037	1.27298	0.99607	0.99998	0.99999	0.99607	0.99954	0.99977
32	1	23.54876	26.62178	0.99578	0.88124	0.93687	0.99578	0.88079	0.93662
32	2	23.54876	26.56961	0.99578	0.88279	0.93775	0.99578	0.88232	0.93748
32	3	23.54876	26.51422	0.99578	0.88439	0.93865	0.99578	0.88390	0.93837
32	4	23.54876	26.45593	0.99578	0.88605	0.93959	0.99578	0.88553	0.93929
32	5	23.54876	26.39526	0.99578	0.88777	0.94055	0.99578	0.88721	0.94024
32	6	23.54876	26.33222	0.99578	0.88954	0.94154	0.99578	0.88895	0.94121
32	7	23.54876	26.26662	0.99578	0.89137	0.94256	0.99578	0.89074	0.94221
32	8	23.54876	26.19847	0.99578	0.89325	0.94361	0.99578	0.89258	0.94324
32	9	23.54876	26.12745	0.99578	0.89518	0.94469	0.99578	0.89447	0.94429
32	10	23.54876	26.05351	0.99578	0.89718	0.94580	0.99578	0.89641	0.94538
32	11	23.54876	25.97700	0.99578	0.89923	0.94694	0.99578	0.89841	0.94649
32	12	23.54876	25.89730	0.99578	0.90133	0.94811	0.99578	0.90046	0.94762
32	13	23.54876	25.81474	0.99578	0.90349	0.94930	0.99578	0.90256	0.94878
32	14	23.54876	25.72901	0.99578	0.90570	0.95052	0.99578	0.90471	0.94997
32	15	23.54876	25.64035	0.99578	0.90797	0.95176	0.99578	0.90691	0.95118
32	16	23.54876	25.54880	0.99578	0.91028	0.95303	0.99578	0.90915	0.95241
32	17	23.54876	25.45467	0.99578	0.91263	0.95432	0.99578	0.91143	0.95366
32	18	23.54876	25.35821	0.99578	0.91502	0.95563	0.99578	0.91376	0.95494
32	19	23.54876	25.25875	0.99578	0.91745	0.95695	0.99578	0.91612	0.95622
32	20	23.54876	25.15564	0.99578	0.91992	0.95829	0.99578	0.91851	0.95753

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.67862	3.63292	0.99640	0.99976	0.99988	0.99640	0.99863	0.99931
20.67862	3.40133	0.99640	0.99979	0.99989	0.99640	0.99872	0.99936
20.67862	3.18390	0.99640	0.99982	0.99991	0.99640	0.99880	0.99940
20.67862	2.97857	0.99640	0.99984	0.99992	0.99640	0.99888	0.99944
20.67862	2.78314	0.99640	0.99986	0.99993	0.99640	0.99896	0.99948
20.67862	2.60073	0.99640	0.99988	0.99994	0.99640	0.99903	0.99951
20.67862	2.43099	0.99640	0.99989	0.99995	0.99640	0.99909	0.99955
20.67862	2.27364	0.99640	0.99991	0.99995	0.99640	0.99915	0.99958
20.67862	2.12860	0.99640	0.99992	0.99996	0.99640	0.99921	0.99960
20.67862	1.99561	0.99640	0.99993	0.99996	0.99640	0.99926	0.99963
20.67862	1.87471	0.99640	0.99994	0.99997	0.99640	0.99930	0.99965
20.67862	1.76487	0.99640	0.99994	0.99997	0.99640	0.99935	0.99967
20.67862	1.66540	0.99640	0.99995	0.99998	0.99640	0.99939	0.99969
20.67862	1.57565	0.99640	0.99996	0.99998	0.99640	0.99942	0.99971
20.67862	1.49500	0.99640	0.99996	0.99998	0.99640	0.99945	0.99973
20.67862	1.42313	0.99640	0.99996	0.99998	0.99640	0.99948	0.99974
20.67862	1.36003	0.99640	0.99997	0.99998	0.99640	0.99951	0.99975
20.67862	1.30641	0.99640	0.99997	0.99999	0.99640	0.99953	0.99976
20.67862	1.26533	0.99640	0.99997	0.99999	0.99640	0.99954	0.99977
20.56684	22.51412	0.99615	0.91050	0.95315	0.99615	0.91020	0.95299
20.56684	22.48584	0.99615	0.91150	0.95370	0.99615	0.91119	0.95353
20.56684	22.45520	0.99615	0.91254	0.95427	0.99615	0.91222	0.95410
20.56684	22.42249	0.99615	0.91363	0.95487	0.99615	0.91329	0.95468
20.56684	22.38814	0.99615	0.91476	0.95548	0.99615	0.91439	0.95528
20.56684	22.35215	0.99615	0.91592	0.95612	0.99615	0.91554	0.95591
20.56684	22.31437	0.99615	0.91714	0.95678	0.99615	0.91672	0.95655
20.56684	22.27480	0.99615	0.91839	0.95746	0.99615	0.91795	0.95722
20.56684	22.23319	0.99615	0.91969	0.95816	0.99615	0.91922	0.95791
20.56684	22.18946	0.99615	0.92103	0.95889	0.99615	0.92053	0.95862
20.56684	22.14392	0.99615	0.92242	0.95964	0.99615	0.92188	0.95935
20.56684	22.09606	0.99615	0.92385	0.96042	0.99615	0.92327	0.96011
20.56684	22.04614	0.99615	0.92532	0.96121	0.99615	0.92471	0.96088
20.56684	21.99389	0.99615	0.92684	0.96203	0.99615	0.92618	0.96168
20.56684	21.93952	0.99615	0.92839	0.96287	0.99615	0.92770	0.96249
20.56684	21.88305	0.99615	0.92999	0.96373	0.99615	0.92925	0.96333
20.56684	21.82476	0.99615	0.93163	0.96460	0.99615	0.93084	0.96418
20.56684	21.76485	0.99615	0.93330	0.96550	0.99615	0.93246	0.96505
20.56684	21.70276	0.99615	0.93500	0.96641	0.99615	0.93412	0.96594
20.56684	21.63792	0.99615	0.93674	0.96733	0.99615	0.93581	0.96684

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	21	23.54876	25.04833	0.99578	0.92242	0.95965	0.99578	0.92093	0.95884
32	22	23.54876	24.93660	0.99578	0.92495	0.96101	0.99578	0.92338	0.96016
32	23	23.54876	24.82004	0.99578	0.92750	0.96239	0.99578	0.92584	0.96149
32	24	23.54876	24.69862	0.99578	0.93006	0.96376	0.99578	0.92831	0.96282
32	25	23.54876	24.57203	0.99578	0.93264	0.96514	0.99578	0.93078	0.96415
32	26	23.54876	24.44053	0.99578	0.93521	0.96652	0.99578	0.93325	0.96547
32	27	23.54876	24.30438	0.99578	0.93778	0.96789	0.99578	0.93571	0.96679
32	28	23.54876	24.16342	0.99578	0.94033	0.96925	0.99578	0.93816	0.96809
32	29	23.54876	24.01762	0.99578	0.94286	0.97059	0.99578	0.94058	0.96938
32	30	23.54876	23.86654	0.99578	0.94536	0.97191	0.99578	0.94297	0.97065
32	31	23.54876	23.71037	0.99578	0.94782	0.97321	0.99578	0.94532	0.97189
32	32	23.54876	23.54876	0.99578	0.95024	0.97448	0.99578	0.94763	0.97311
32	33	23.54876	23.38162	0.99578	0.95261	0.97573	0.99578	0.94989	0.97430
32	34	23.54876	23.20856	0.99578	0.95492	0.97694	0.99578	0.95210	0.97546
32	35	23.54876	23.02940	0.99578	0.95718	0.97812	0.99578	0.95425	0.97659
32	36	23.54876	22.84408	0.99578	0.95937	0.97926	0.99578	0.95634	0.97768
32	37	23.54876	22.65215	0.99578	0.96149	0.98037	0.99578	0.95836	0.97874
32	38	23.54876	22.45348	0.99578	0.96354	0.98143	0.99578	0.96031	0.97975
32	39	23.54876	22.24766	0.99578	0.96551	0.98245	0.99578	0.96219	0.98073
32	40	23.54876	22.03447	0.99578	0.96742	0.98344	0.99578	0.96401	0.98167
32	41	23.54876	21.81357	0.99578	0.96925	0.98438	0.99578	0.96575	0.98258
32	42	23.54876	21.58485	0.99578	0.97100	0.98529	0.99578	0.96742	0.98344
32	43	23.54876	21.34779	0.99578	0.97268	0.98615	0.99578	0.96902	0.98426
32	44	23.54876	21.10218	0.99578	0.97429	0.98698	0.99578	0.97055	0.98505
32	45	23.54876	20.84782	0.99578	0.97582	0.98776	0.99578	0.97201	0.98581
32	46	23.54876	20.58697	0.99578	0.97728	0.98851	0.99578	0.97341	0.98653
32	47	23.54876	20.32000	0.99578	0.97867	0.98922	0.99578	0.97475	0.98721
32	48	23.54876	20.04764	0.99578	0.98000	0.98990	0.99578	0.97602	0.98787
32	49	23.54876	19.77090	0.99578	0.98125	0.99054	0.99578	0.97724	0.98849
32	50	23.54876	19.49116	0.99578	0.98244	0.99114	0.99578	0.97840	0.98908
32	51	23.54876	19.21029	0.99578	0.98356	0.99171	0.99578	0.97952	0.98965
32	52	23.54876	18.92146	0.99578	0.98464	0.99226	0.99578	0.98058	0.99019
32	53	23.54876	18.62485	0.99578	0.98565	0.99277	0.99578	0.98160	0.99071
32	54	23.54876	18.32038	0.99578	0.98662	0.99326	0.99578	0.98257	0.99121
32	55	23.54876	18.00819	0.99578	0.98754	0.99373	0.99578	0.98350	0.99168
32	56	23.54876	17.68820	0.99578	0.98841	0.99417	0.99578	0.98439	0.99213
32	57	23.54876	17.36037	0.99578	0.98924	0.99459	0.99578	0.98524	0.99256
32	58	23.54876	17.02468	0.99578	0.99002	0.99498	0.99578	0.98605	0.99298
32	59	23.54876	16.68091	0.99578	0.99076	0.99536	0.99578	0.98683	0.99337

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.56684	21.56986	0.99615	0.93850	0.96828	0.99615	0.93752	0.96775
20.56684	21.49836	0.99615	0.94030	0.96923	0.99615	0.93926	0.96868
20.56684	21.42306	0.99615	0.94211	0.97019	0.99615	0.94101	0.96961
20.56684	21.34391	0.99615	0.94395	0.97117	0.99615	0.94279	0.97055
20.56684	21.26064	0.99615	0.94580	0.97215	0.99615	0.94457	0.97149
20.56684	21.17342	0.99615	0.94766	0.97313	0.99615	0.94636	0.97244
20.56684	21.08250	0.99615	0.94953	0.97411	0.99615	0.94815	0.97338
20.56684	20.98768	0.99615	0.95139	0.97509	0.99615	0.94993	0.97432
20.56684	20.88895	0.99615	0.95324	0.97606	0.99615	0.95171	0.97526
20.56684	20.78588	0.99615	0.95509	0.97703	0.99615	0.95347	0.97618
20.56684	20.67862	0.99615	0.95691	0.97798	0.99615	0.95521	0.97709
20.56684	20.56684	0.99615	0.95871	0.97892	0.99615	0.95693	0.97799
20.56684	20.45044	0.99615	0.96048	0.97984	0.99615	0.95862	0.97888
20.56684	20.32903	0.99615	0.96223	0.98075	0.99615	0.96028	0.97974
20.56684	20.20243	0.99615	0.96393	0.98163	0.99615	0.96191	0.98058
20.56684	20.07055	0.99615	0.96560	0.98250	0.99615	0.96349	0.98141
20.56684	19.93297	0.99615	0.96722	0.98334	0.99615	0.96503	0.98221
20.56684	19.78951	0.99615	0.96880	0.98415	0.99615	0.96653	0.98298
20.56684	19.63978	0.99615	0.97034	0.98494	0.99615	0.96799	0.98373
20.56684	19.48352	0.99615	0.97182	0.98571	0.99615	0.96939	0.98446
20.56684	19.32040	0.99615	0.97326	0.98645	0.99615	0.97075	0.98516
20.56684	19.15023	0.99615	0.97464	0.98716	0.99615	0.97206	0.98583
20.56684	18.97251	0.99615	0.97598	0.98784	0.99615	0.97332	0.98648
20.56684	18.78697	0.99615	0.97727	0.98850	0.99615	0.97454	0.98710
20.56684	18.59337	0.99615	0.97851	0.98914	0.99615	0.97570	0.98770
20.56684	18.39367	0.99615	0.97970	0.98974	0.99615	0.97683	0.98828
20.56684	18.18814	0.99615	0.98083	0.99032	0.99615	0.97790	0.98883
20.56684	17.97738	0.99615	0.98192	0.99088	0.99615	0.97894	0.98936
20.56684	17.76227	0.99615	0.98297	0.99141	0.99615	0.97993	0.98987
20.56684	17.54401	0.99615	0.98396	0.99192	0.99615	0.98089	0.99035
20.56684	17.32430	0.99615	0.98491	0.99240	0.99615	0.98181	0.99082
20.56684	17.09693	0.99615	0.98582	0.99286	0.99615	0.98269	0.99127
20.56684	16.86201	0.99615	0.98668	0.99330	0.99615	0.98354	0.99170
20.56684	16.61938	0.99615	0.98752	0.99372	0.99615	0.98436	0.99212
20.56684	16.36911	0.99615	0.98831	0.99412	0.99615	0.98514	0.99251
20.56684	16.11103	0.99615	0.98907	0.99451	0.99615	0.98590	0.99290
20.56684	15.84506	0.99615	0.98980	0.99487	0.99615	0.98662	0.99327
20.56684	15.57108	0.99615	0.99049	0.99522	0.99615	0.98732	0.99362
20.56684	15.28882	0.99615	0.99115	0.99556	0.99615	0.98799	0.99396

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	60	23.54876	16.32913	0.99578	0.99146	0.99571	0.99578	0.98758	0.99375
32	61	23.54876	15.96913	0.99578	0.99212	0.99605	0.99578	0.98829	0.99411
32	62	23.54876	15.60088	0.99578	0.99275	0.99636	0.99578	0.98897	0.99446
32	63	23.54876	15.22446	0.99578	0.99334	0.99666	0.99578	0.98962	0.99478
32	64	23.54876	14.83980	0.99578	0.99389	0.99693	0.99578	0.99024	0.99510
32	65	23.54876	14.44688	0.99578	0.99441	0.99720	0.99578	0.99083	0.99540
32	66	23.54876	14.04613	0.99578	0.99489	0.99744	0.99578	0.99139	0.99568
32	67	23.54876	13.63788	0.99578	0.99535	0.99767	0.99578	0.99193	0.99595
32	68	23.54876	13.22255	0.99578	0.99577	0.99788	0.99578	0.99244	0.99620
32	69	23.54876	12.80079	0.99578	0.99616	0.99808	0.99578	0.99291	0.99644
32	70	23.54876	12.37331	0.99578	0.99653	0.99826	0.99578	0.99337	0.99667
32	71	23.54876	11.94070	0.99578	0.99686	0.99843	0.99578	0.99380	0.99689
32	72	23.54876	11.50357	0.99578	0.99717	0.99859	0.99578	0.99420	0.99709
32	73	23.54876	11.06278	0.99578	0.99746	0.99873	0.99578	0.99458	0.99728
32	74	23.54876	10.61910	0.99578	0.99772	0.99886	0.99578	0.99493	0.99746
32	75	23.54876	10.17356	0.99578	0.99796	0.99898	0.99578	0.99527	0.99763
32	76	23.54876	9.72734	0.99578	0.99818	0.99909	0.99578	0.99558	0.99778
32	77	23.54876	9.28160	0.99578	0.99837	0.99919	0.99578	0.99587	0.99793
32	78	23.54876	8.83768	0.99578	0.99855	0.99928	0.99578	0.99614	0.99807
32	79	23.54876	8.39698	0.99578	0.99872	0.99936	0.99578	0.99640	0.99820
32	80	23.54876	7.96110	0.99578	0.99886	0.99943	0.99578	0.99663	0.99831
32	81	23.54876	7.53168	0.99578	0.99900	0.99950	0.99578	0.99686	0.99843
32	82	23.54876	7.11054	0.99578	0.99911	0.99956	0.99578	0.99706	0.99853
32	83	23.54876	6.69952	0.99578	0.99922	0.99961	0.99578	0.99725	0.99863
32	84	23.54876	6.30023	0.99578	0.99931	0.99966	0.99578	0.99743	0.99872
32	85	23.54876	5.91444	0.99578	0.99940	0.99970	0.99578	0.99760	0.99880
32	86	23.54876	5.54396	0.99578	0.99947	0.99974	0.99578	0.99776	0.99888
32	87	23.54876	5.19034	0.99578	0.99954	0.99977	0.99578	0.99790	0.99895
32	88	23.54876	4.85473	0.99578	0.99960	0.99980	0.99578	0.99804	0.99902
32	89	23.54876	4.53813	0.99578	0.99965	0.99982	0.99578	0.99817	0.99908
32	90	23.54876	4.24126	0.99578	0.99969	0.99985	0.99578	0.99829	0.99914
32	91	23.54876	3.96420	0.99578	0.99973	0.99987	0.99578	0.99840	0.99920
32	92	23.54876	3.70604	0.99578	0.99976	0.99988	0.99578	0.99850	0.99925
32	93	23.54876	3.46525	0.99578	0.99979	0.99990	0.99578	0.99860	0.99930
32	94	23.54876	3.23968	0.99578	0.99982	0.99991	0.99578	0.99869	0.99935
32	95	23.54876	3.02715	0.99578	0.99984	0.99992	0.99578	0.99878	0.99939
32	96	23.54876	2.82535	0.99578	0.99986	0.99993	0.99578	0.99886	0.99943
32	97	23.54876	2.63737	0.99578	0.99988	0.99994	0.99578	0.99894	0.99947
32	98	23.54876	2.46279	0.99578	0.99990	0.99995	0.99578	0.99901	0.99950

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.56684	14.99826	0.99615	0.99178	0.99587	0.99615	0.98864	0.99429
20.56684	14.69911	0.99615	0.99238	0.99617	0.99615	0.98926	0.99460
20.56684	14.39128	0.99615	0.99295	0.99646	0.99615	0.98985	0.99490
20.56684	14.07472	0.99615	0.99349	0.99673	0.99615	0.99042	0.99519
20.56684	13.74931	0.99615	0.99400	0.99699	0.99615	0.99097	0.99546
20.56684	13.41490	0.99615	0.99448	0.99723	0.99615	0.99149	0.99573
20.56684	13.07182	0.99615	0.99493	0.99746	0.99615	0.99199	0.99598
20.56684	12.72027	0.99615	0.99536	0.99767	0.99615	0.99246	0.99622
20.56684	12.36057	0.99615	0.99576	0.99788	0.99615	0.99292	0.99645
20.56684	11.99324	0.99615	0.99614	0.99806	0.99615	0.99335	0.99666
20.56684	11.61885	0.99615	0.99649	0.99824	0.99615	0.99376	0.99687
20.56684	11.23789	0.99615	0.99681	0.99840	0.99615	0.99414	0.99706
20.56684	10.85087	0.99615	0.99711	0.99855	0.99615	0.99451	0.99725
20.56684	10.45855	0.99615	0.99739	0.99869	0.99615	0.99485	0.99742
20.56684	10.06159	0.99615	0.99765	0.99882	0.99615	0.99518	0.99758
20.56684	9.66092	0.99615	0.99788	0.99894	0.99615	0.99549	0.99774
20.56684	9.25762	0.99615	0.99810	0.99905	0.99615	0.99577	0.99788
20.56684	8.85278	0.99615	0.99830	0.99915	0.99615	0.99604	0.99802
20.56684	8.44766	0.99615	0.99848	0.99924	0.99615	0.99630	0.99814
20.56684	8.04359	0.99615	0.99865	0.99932	0.99615	0.99653	0.99826
20.56684	7.64214	0.99615	0.99880	0.99940	0.99615	0.99675	0.99837
20.56684	7.24488	0.99615	0.99893	0.99947	0.99615	0.99696	0.99848
20.56684	6.85364	0.99615	0.99905	0.99953	0.99615	0.99716	0.99858
20.56684	6.47024	0.99615	0.99916	0.99958	0.99615	0.99734	0.99867
20.56684	6.09632	0.99615	0.99926	0.99963	0.99615	0.99751	0.99875
20.56684	5.73370	0.99615	0.99935	0.99967	0.99615	0.99767	0.99883
20.56684	5.38421	0.99615	0.99943	0.99971	0.99615	0.99782	0.99891
20.56684	5.04951	0.99615	0.99950	0.99975	0.99615	0.99796	0.99898
20.56684	4.73086	0.99615	0.99956	0.99978	0.99615	0.99809	0.99904
20.56684	4.42936	0.99615	0.99961	0.99981	0.99615	0.99821	0.99910
20.56684	4.14588	0.99615	0.99966	0.99983	0.99615	0.99832	0.99916
20.56684	3.88065	0.99615	0.99970	0.99985	0.99615	0.99843	0.99922
20.56684	3.63292	0.99615	0.99974	0.99987	0.99615	0.99853	0.99927
20.56684	3.40133	0.99615	0.99977	0.99989	0.99615	0.99863	0.99931
20.56684	3.18390	0.99615	0.99980	0.99990	0.99615	0.99872	0.99936
20.56684	2.97857	0.99615	0.99983	0.99991	0.99615	0.99880	0.99940
20.56684	2.78314	0.99615	0.99985	0.99992	0.99615	0.99888	0.99944
20.56684	2.60073	0.99615	0.99987	0.99993	0.99615	0.99895	0.99948
20.56684	2.43099	0.99615	0.99988	0.99994	0.99615	0.99902	0.99951

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	99	23.54876	2.30125	0.99578	0.99991	0.99995	0.99578	0.99907	0.99954
32	100	23.54876	2.15258	0.99578	0.99992	0.99996	0.99578	0.99914	0.99957
32	101	23.54876	2.01649	0.99578	0.99993	0.99997	0.99578	0.99919	0.99960
32	102	23.54876	1.89293	0.99578	0.99994	0.99997	0.99578	0.99924	0.99962
32	103	23.54876	1.78083	0.99578	0.99995	0.99997	0.99578	0.99929	0.99964
32	104	23.54876	1.67943	0.99578	0.99995	0.99998	0.99578	0.99933	0.99967
32	105	23.54876	1.58804	0.99578	0.99996	0.99998	0.99578	0.99937	0.99969
32	106	23.54876	1.50600	0.99578	0.99996	0.99998	0.99578	0.99941	0.99970
32	107	23.54876	1.43298	0.99578	0.99997	0.99998	0.99578	0.99944	0.99972
32	108	23.54876	1.36894	0.99578	0.99997	0.99998	0.99578	0.99946	0.99973
32	109	23.54876	1.31458	0.99578	0.99997	0.99999	0.99578	0.99948	0.99974
32	110	23.54876	1.27298	0.99578	0.99997	0.99999	0.99578	0.99950	0.99975
33	1	23.38162	26.62178	0.99545	0.87514	0.93341	0.99545	0.87469	0.93316
33	2	23.38162	26.56961	0.99545	0.87669	0.93429	0.99545	0.87622	0.93403
33	3	23.38162	26.51422	0.99545	0.87830	0.93521	0.99545	0.87780	0.93493
33	4	23.38162	26.45593	0.99545	0.87996	0.93615	0.99545	0.87944	0.93585
33	5	23.38162	26.39526	0.99545	0.88168	0.93712	0.99545	0.88113	0.93681
33	6	23.38162	26.33222	0.99545	0.88346	0.93813	0.99545	0.88287	0.93779
33	7	23.38162	26.26662	0.99545	0.88530	0.93916	0.99545	0.88467	0.93880
33	8	23.38162	26.19847	0.99545	0.88719	0.94022	0.99545	0.88652	0.93985
33	9	23.38162	26.12745	0.99545	0.88914	0.94132	0.99545	0.88842	0.94092
33	10	23.38162	26.05351	0.99545	0.89115	0.94244	0.99545	0.89038	0.94201
33	11	23.38162	25.97700	0.99545	0.89322	0.94360	0.99545	0.89240	0.94314
33	12	23.38162	25.89730	0.99545	0.89535	0.94478	0.99545	0.89447	0.94429
33	13	23.38162	25.81474	0.99545	0.89753	0.94600	0.99545	0.89659	0.94548
33	14	23.38162	25.72901	0.99545	0.89977	0.94724	0.99545	0.89877	0.94668
33	15	23.38162	25.64035	0.99545	0.90206	0.94851	0.99545	0.90099	0.94792
33	16	23.38162	25.54880	0.99545	0.90441	0.94981	0.99545	0.90327	0.94918
33	17	23.38162	25.45467	0.99545	0.90680	0.95112	0.99545	0.90560	0.95046
33	18	23.38162	25.35821	0.99545	0.90924	0.95247	0.99545	0.90797	0.95176
33	19	23.38162	25.25875	0.99545	0.91173	0.95383	0.99545	0.91038	0.95309
33	20	23.38162	25.15564	0.99545	0.91425	0.95521	0.99545	0.91283	0.95443
33	21	23.38162	25.04833	0.99545	0.91682	0.95661	0.99545	0.91531	0.95578
33	22	23.38162	24.93660	0.99545	0.91942	0.95802	0.99545	0.91782	0.95715
33	23	23.38162	24.82004	0.99545	0.92205	0.95944	0.99545	0.92036	0.95853
33	24	23.38162	24.69862	0.99545	0.92470	0.96088	0.99545	0.92291	0.95991
33	25	23.38162	24.57203	0.99545	0.92737	0.96232	0.99545	0.92547	0.96130
33	26	23.38162	24.44053	0.99545	0.93005	0.96376	0.99545	0.92804	0.96268
33	27	23.38162	24.30438	0.99545	0.93272	0.96519	0.99545	0.93061	0.96406

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.56684	2.27364	0.99615	0.99990	0.99995	0.99615	0.99909	0.99954
20.56684	2.12860	0.99615	0.99991	0.99996	0.99615	0.99915	0.99957
20.56684	1.99561	0.99615	0.99992	0.99996	0.99615	0.99920	0.99960
20.56684	1.87471	0.99615	0.99993	0.99997	0.99615	0.99925	0.99963
20.56684	1.76487	0.99615	0.99994	0.99997	0.99615	0.99930	0.99965
20.56684	1.66540	0.99615	0.99995	0.99997	0.99615	0.99934	0.99967
20.56684	1.57565	0.99615	0.99995	0.99998	0.99615	0.99938	0.99969
20.56684	1.49500	0.99615	0.99996	0.99998	0.99615	0.99941	0.99971
20.56684	1.42313	0.99615	0.99996	0.99998	0.99615	0.99944	0.99972
20.56684	1.36003	0.99615	0.99996	0.99998	0.99615	0.99947	0.99973
20.56684	1.30641	0.99615	0.99997	0.99998	0.99615	0.99949	0.99974
20.56684	1.26533	0.99615	0.99997	0.99998	0.99615	0.99950	0.99975
20.45044	22.51412	0.99586	0.90547	0.95039	0.99586	0.90517	0.95022
20.45044	22.48584	0.99586	0.90647	0.95094	0.99586	0.90616	0.95077
20.45044	22.45520	0.99586	0.90752	0.95152	0.99586	0.90719	0.95134
20.45044	22.42249	0.99586	0.90861	0.95212	0.99586	0.90827	0.95193
20.45044	22.38814	0.99586	0.90975	0.95274	0.99586	0.90938	0.95254
20.45044	22.35215	0.99586	0.91092	0.95339	0.99586	0.91053	0.95317
20.45044	22.31437	0.99586	0.91215	0.95405	0.99586	0.91173	0.95383
20.45044	22.27480	0.99586	0.91341	0.95475	0.99586	0.91297	0.95450
20.45044	22.23319	0.99586	0.91472	0.95546	0.99586	0.91425	0.95520
20.45044	22.18946	0.99586	0.91608	0.95620	0.99586	0.91557	0.95593
20.45044	22.14392	0.99586	0.91748	0.95697	0.99586	0.91694	0.95667
20.45044	22.09606	0.99586	0.91893	0.95775	0.99586	0.91835	0.95744
20.45044	22.04614	0.99586	0.92043	0.95857	0.99586	0.91981	0.95823
20.45044	21.99389	0.99586	0.92197	0.95940	0.99586	0.92130	0.95904
20.45044	21.93952	0.99586	0.92355	0.96026	0.99586	0.92284	0.95987
20.45044	21.88305	0.99586	0.92518	0.96114	0.99586	0.92443	0.96073
20.45044	21.82476	0.99586	0.92685	0.96204	0.99586	0.92605	0.96160
20.45044	21.76485	0.99586	0.92856	0.96296	0.99586	0.92771	0.96250
20.45044	21.70276	0.99586	0.93030	0.96389	0.99586	0.92940	0.96341
20.45044	21.63792	0.99586	0.93209	0.96485	0.99586	0.93114	0.96434
20.45044	21.56986	0.99586	0.93390	0.96582	0.99586	0.93290	0.96529
20.45044	21.49836	0.99586	0.93576	0.96681	0.99586	0.93469	0.96624
20.45044	21.42306	0.99586	0.93764	0.96781	0.99586	0.93651	0.96721
20.45044	21.34391	0.99586	0.93954	0.96883	0.99586	0.93834	0.96819
20.45044	21.26064	0.99586	0.94147	0.96985	0.99586	0.94020	0.96918
20.45044	21.17342	0.99586	0.94341	0.97088	0.99586	0.94206	0.97017
20.45044	21.08250	0.99586	0.94536	0.97191	0.99586	0.94393	0.97116

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
33	28	23.38162	24.16342	0.99545	0.93539	0.96662	0.99545	0.93317	0.96543
33	29	23.38162	24.01762	0.99545	0.93805	0.96803	0.99545	0.93571	0.96678
33	30	23.38162	23.86654	0.99545	0.94068	0.96943	0.99545	0.93822	0.96813
33	31	23.38162	23.71037	0.99545	0.94328	0.97081	0.99545	0.94071	0.96945
33	32	23.38162	23.54876	0.99545	0.94585	0.97217	0.99545	0.94315	0.97074
33	33	23.38162	23.38162	0.99545	0.94837	0.97350	0.99545	0.94555	0.97202
33	34	23.38162	23.20856	0.99545	0.95083	0.97480	0.99545	0.94791	0.97326
33	35	23.38162	23.02940	0.99545	0.95325	0.97606	0.99545	0.95020	0.97447
33	36	23.38162	22.84408	0.99545	0.95560	0.97729	0.99545	0.95244	0.97564
33	37	23.38162	22.65215	0.99545	0.95788	0.97849	0.99545	0.95461	0.97678
33	38	23.38162	22.45348	0.99545	0.96009	0.97964	0.99545	0.95671	0.97788
33	39	23.38162	22.24766	0.99545	0.96223	0.98075	0.99545	0.95874	0.97894
33	40	23.38162	22.03447	0.99545	0.96429	0.98182	0.99545	0.96070	0.97996
33	41	23.38162	21.81357	0.99545	0.96628	0.98285	0.99545	0.96259	0.98094
33	42	23.38162	21.58485	0.99545	0.96818	0.98384	0.99545	0.96440	0.98188
33	43	23.38162	21.34779	0.99545	0.97001	0.98478	0.99545	0.96614	0.98278
33	44	23.38162	21.10218	0.99545	0.97177	0.98568	0.99545	0.96781	0.98364
33	45	23.38162	20.84782	0.99545	0.97344	0.98654	0.99545	0.96940	0.98446
33	46	23.38162	20.58697	0.99545	0.97504	0.98736	0.99545	0.97093	0.98525
33	47	23.38162	20.32000	0.99545	0.97656	0.98814	0.99545	0.97238	0.98600
33	48	23.38162	20.04764	0.99545	0.97801	0.98888	0.99545	0.97378	0.98671
33	49	23.38162	19.77090	0.99545	0.97938	0.98959	0.99545	0.97511	0.98740
33	50	23.38162	19.49116	0.99545	0.98069	0.99025	0.99545	0.97638	0.98805
33	51	23.38162	19.21029	0.99545	0.98192	0.99088	0.99545	0.97759	0.98867
33	52	23.38162	18.92146	0.99545	0.98310	0.99148	0.99545	0.97875	0.98926
33	53	23.38162	18.62485	0.99545	0.98421	0.99204	0.99545	0.97986	0.98983
33	54	23.38162	18.32038	0.99545	0.98527	0.99258	0.99545	0.98092	0.99037
33	55	23.38162	18.00819	0.99545	0.98628	0.99309	0.99545	0.98194	0.99089
33	56	23.38162	17.68820	0.99545	0.98724	0.99358	0.99545	0.98291	0.99138
33	57	23.38162	17.36037	0.99545	0.98814	0.99404	0.99545	0.98384	0.99185
33	58	23.38162	17.02468	0.99545	0.98900	0.99447	0.99545	0.98473	0.99231
33	59	23.38162	16.68091	0.99545	0.98982	0.99488	0.99545	0.98558	0.99274
33	60	23.38162	16.32913	0.99545	0.99059	0.99527	0.99545	0.98639	0.99315
33	61	23.38162	15.96913	0.99545	0.99131	0.99564	0.99545	0.98717	0.99354
33	62	23.38162	15.60088	0.99545	0.99200	0.99598	0.99545	0.98792	0.99392
33	63	23.38162	15.22446	0.99545	0.99265	0.99631	0.99545	0.98863	0.99428
33	64	23.38162	14.83980	0.99545	0.99326	0.99662	0.99545	0.98931	0.99462
33	65	23.38162	14.44688	0.99545	0.99383	0.99691	0.99545	0.98996	0.99495
33	66	23.38162	14.04613	0.99545	0.99437	0.99718	0.99545	0.99057	0.99526

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.45044	20.98768	0.99586	0.94731	0.97294	0.99586	0.94580	0.97215
20.45044	20.88895	0.99586	0.94926	0.97397	0.99586	0.94767	0.97313
20.45044	20.78588	0.99586	0.95121	0.97499	0.99586	0.94953	0.97411
20.45044	20.67862	0.99586	0.95314	0.97601	0.99586	0.95137	0.97508
20.45044	20.56684	0.99586	0.95505	0.97701	0.99586	0.95320	0.97604
20.45044	20.45044	0.99586	0.95694	0.97799	0.99586	0.95500	0.97698
20.45044	20.32903	0.99586	0.95880	0.97897	0.99586	0.95677	0.97791
20.45044	20.20243	0.99586	0.96062	0.97992	0.99586	0.95851	0.97881
20.45044	20.07055	0.99586	0.96241	0.98085	0.99586	0.96021	0.97970
20.45044	19.93297	0.99586	0.96416	0.98175	0.99586	0.96187	0.98056
20.45044	19.78951	0.99586	0.96587	0.98264	0.99586	0.96348	0.98140
20.45044	19.63978	0.99586	0.96753	0.98350	0.99586	0.96505	0.98222
20.45044	19.48352	0.99586	0.96914	0.98433	0.99586	0.96657	0.98300
20.45044	19.32040	0.99586	0.97070	0.98513	0.99586	0.96805	0.98376
20.45044	19.15023	0.99586	0.97221	0.98591	0.99586	0.96947	0.98450
20.45044	18.97251	0.99586	0.97366	0.98666	0.99586	0.97084	0.98521
20.45044	18.78697	0.99586	0.97507	0.98738	0.99586	0.97216	0.98589
20.45044	18.59337	0.99586	0.97642	0.98807	0.99586	0.97344	0.98654
20.45044	18.39367	0.99586	0.97772	0.98873	0.99586	0.97466	0.98717
20.45044	18.18814	0.99586	0.97896	0.98937	0.99586	0.97584	0.98777
20.45044	17.97738	0.99586	0.98015	0.98998	0.99586	0.97697	0.98835
20.45044	17.76227	0.99586	0.98129	0.99056	0.99586	0.97805	0.98890
20.45044	17.54401	0.99586	0.98238	0.99111	0.99586	0.97910	0.98944
20.45044	17.32430	0.99586	0.98342	0.99164	0.99586	0.98010	0.98995
20.45044	17.09693	0.99586	0.98441	0.99215	0.99586	0.98106	0.99044
20.45044	16.86201	0.99586	0.98537	0.99263	0.99586	0.98199	0.99091
20.45044	16.61938	0.99586	0.98628	0.99309	0.99586	0.98288	0.99137
20.45044	16.36911	0.99586	0.98715	0.99353	0.99586	0.98374	0.99180
20.45044	16.11103	0.99586	0.98798	0.99396	0.99586	0.98456	0.99222
20.45044	15.84506	0.99586	0.98878	0.99436	0.99586	0.98535	0.99262
20.45044	15.57108	0.99586	0.98954	0.99474	0.99586	0.98612	0.99301
20.45044	15.28882	0.99586	0.99026	0.99511	0.99586	0.98685	0.99338
20.45044	14.99826	0.99586	0.99095	0.99546	0.99586	0.98755	0.99374
20.45044	14.69911	0.99586	0.99161	0.99579	0.99586	0.98823	0.99408
20.45044	14.39128	0.99586	0.99224	0.99610	0.99586	0.98888	0.99441
20.45044	14.07472	0.99586	0.99283	0.99640	0.99586	0.98951	0.99473
20.45044	13.74931	0.99586	0.99339	0.99668	0.99586	0.99011	0.99503
20.45044	13.41490	0.99586	0.99392	0.99695	0.99586	0.99068	0.99532
20.45044	13.07182	0.99586	0.99442	0.99720	0.99586	0.99123	0.99559

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
33	67	23.38162	13.63788	0.99545	0.99487	0.99743	0.99545	0.99116	0.99556	20.45044	12.72027	0.99586	0.99490	0.99744	0.99586	0.99175	0.99586
33	68	23.38162	13.22255	0.99545	0.99534	0.99766	0.99545	0.99172	0.99584	20.45044	12.36057	0.99586	0.99534	0.99766	0.99586	0.99225	0.99611
33	69	23.38162	12.80079	0.99545	0.99577	0.99788	0.99545	0.99225	0.99611	20.45044	11.99324	0.99586	0.99575	0.99787	0.99586	0.99273	0.99635
33	70	23.38162	12.37331	0.99545	0.99618	0.99809	0.99545	0.99275	0.99636	20.45044	11.61885	0.99586	0.99614	0.99807	0.99586	0.99318	0.99658
33	71	23.38162	11.94070	0.99545	0.99655	0.99827	0.99545	0.99322	0.99660	20.45044	11.23789	0.99586	0.99650	0.99825	0.99586	0.99361	0.99679
33	72	23.38162	11.50357	0.99545	0.99690	0.99845	0.99545	0.99367	0.99683	20.45044	10.85087	0.99586	0.99683	0.99841	0.99586	0.99401	0.99700
33	73	23.38162	11.06278	0.99545	0.99721	0.99860	0.99545	0.99409	0.99704	20.45044	10.45855	0.99586	0.99714	0.99857	0.99586	0.99440	0.99719
33	74	23.38162	10.61910	0.99545	0.99750	0.99875	0.99545	0.99449	0.99724	20.45044	10.06159	0.99586	0.99743	0.99871	0.99586	0.99476	0.99737
33	75	23.38162	10.17356	0.99545	0.99777	0.99888	0.99545	0.99486	0.99742	20.45044	9.66092	0.99586	0.99769	0.99884	0.99586	0.99510	0.99754
33	76	23.38162	9.72734	0.99545	0.99801	0.99900	0.99545	0.99520	0.99760	20.45044	9.25762	0.99586	0.99793	0.99896	0.99586	0.99542	0.99770
33	77	23.38162	9.28160	0.99545	0.99823	0.99911	0.99545	0.99553	0.99776	20.45044	8.85278	0.99586	0.99815	0.99907	0.99586	0.99572	0.99785
33	78	23.38162	8.83768	0.99545	0.99843	0.99921	0.99545	0.99583	0.99791	20.45044	8.44766	0.99586	0.99835	0.99917	0.99586	0.99600	0.99800
33	79	23.38162	8.39698	0.99545	0.99861	0.99930	0.99545	0.99611	0.99805	20.45044	8.04359	0.99586	0.99853	0.99927	0.99586	0.99626	0.99813
33	80	23.38162	7.96110	0.99545	0.99877	0.99938	0.99545	0.99637	0.99818	20.45044	7.64214	0.99586	0.99870	0.99935	0.99586	0.99651	0.99825
33	81	23.38162	7.53168	0.99545	0.99891	0.99946	0.99545	0.99662	0.99831	20.45044	7.24488	0.99586	0.99884	0.99942	0.99586	0.99673	0.99836
33	82	23.38162	7.11054	0.99545	0.99904	0.99952	0.99545	0.99685	0.99842	20.45044	6.85364	0.99586	0.99898	0.99949	0.99586	0.99695	0.99847
33	83	23.38162	6.69952	0.99545	0.99916	0.99958	0.99545	0.99706	0.99853	20.45044	6.47024	0.99586	0.99910	0.99955	0.99586	0.99715	0.99857
33	84	23.38162	6.30023	0.99545	0.99926	0.99963	0.99545	0.99725	0.99863	20.45044	6.09632	0.99586	0.99921	0.99960	0.99586	0.99733	0.99867
33	85	23.38162	5.91444	0.99545	0.99935	0.99968	0.99545	0.99744	0.99872	20.45044	5.73370	0.99586	0.99930	0.99965	0.99586	0.99751	0.99875
33	86	23.38162	5.54396	0.99545	0.99943	0.99972	0.99545	0.99761	0.99880	20.45044	5.38421	0.99586	0.99939	0.99969	0.99586	0.99767	0.99883
33	87	23.38162	5.19034	0.99545	0.99950	0.99975	0.99545	0.99777	0.99888	20.45044	5.04951	0.99586	0.99946	0.99973	0.99586	0.99782	0.99891
33	88	23.38162	4.85473	0.99545	0.99957	0.99978	0.99545	0.99791	0.99896	20.45044	4.73086	0.99586	0.99953	0.99976	0.99586	0.99796	0.99898
33	89	23.38162	4.53813	0.99545	0.99962	0.99981	0.99545	0.99805	0.99902	20.45044	4.42936	0.99586	0.99959	0.99979	0.99586	0.99809	0.99905
33	90	23.38162	4.24126	0.99545	0.99967	0.99983	0.99545	0.99818	0.99909	20.45044	4.14588	0.99586	0.99964	0.99982	0.99586	0.99822	0.99911
33	91	23.38162	3.96420	0.99545	0.99971	0.99986	0.99545	0.99830	0.99915	20.45044	3.88065	0.99586	0.99968	0.99984	0.99586	0.99833	0.99916
33	92	23.38162	3.70604	0.99545	0.99975	0.99987	0.99545	0.99841	0.99920	20.45044	3.63292	0.99586	0.99972	0.99986	0.99586	0.99844	0.99922
33	93	23.38162	3.46525	0.99545	0.99978	0.99989	0.99545	0.99851	0.99926	20.45044	3.40133	0.99586	0.99976	0.99988	0.99586	0.99854	0.99927
33	94	23.38162	3.23968	0.99545	0.99981	0.99990	0.99545	0.99861	0.99930	20.45044	3.18390	0.99586	0.99979	0.99989	0.99586	0.99863	0.99932
33	95	23.38162	3.02715	0.99545	0.99983	0.99992	0.99545	0.99870	0.99935	20.45044	2.97857	0.99586	0.99981	0.99991	0.99586	0.99872	0.99936
33	96	23.38162	2.82535	0.99545	0.99985	0.99993	0.99545	0.99879	0.99939	20.45044	2.78314	0.99586	0.99984	0.99992	0.99586	0.99881	0.99940
33	97	23.38162	2.63737	0.99545	0.99987	0.99994	0.99545	0.99887	0.99943	20.45044	2.60073	0.99586	0.99986	0.99993	0.99586	0.99889	0.99944
33	98	23.38162	2.46279	0.99545	0.99989	0.99994	0.99545	0.99895	0.99947	20.45044	2.43099	0.99586	0.99988	0.99994	0.99586	0.99896	0.99948
33	99	23.38162	2.30125	0.99545	0.99990	0.99995	0.99545	0.99902	0.99951	20.45044	2.27364	0.99586	0.99989	0.99995	0.99586	0.99903	0.99951
33	100	23.38162	2.15258	0.99545	0.99992	0.99996	0.99545	0.99908	0.99954	20.45044	2.12860	0.99586	0.99991	0.99995	0.99586	0.99909	0.99955
33	101	23.38162	2.01649	0.99545	0.99993	0.99996	0.99545	0.99914	0.99957	20.45044	1.99561	0.99586	0.99992	0.99996	0.99586	0.99915	0.99957
33	102	23.38162	1.89293	0.99545	0.99993	0.99997	0.99545	0.99919	0.99960	20.45044	1.87471	0.99586	0.99993	0.99996	0.99586	0.99920	0.99960
33	103	23.38162	1.78083	0.99545	0.99994	0.99997	0.99545	0.99924	0.99962	20.45044	1.76487	0.99586	0.99994	0.99997	0.99586	0.99925	0.99963
33	104	23.38162	1.67943	0.99545	0.99995	0.99997	0.99545	0.99929	0.99964	20.45044	1.66540	0.99586	0.99994	0.99997	0.99586	0.99930	0.99965
33	105	23.38162	1.58804	0.99545	0.99995	0.99998	0.99545	0.99933	0.99967	20.45044	1.57565	0.99586	0.99995	0.99997	0.99586	0.99934	0.99967

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
33	106	23.38162	1.50600	0.99545	0.99996	0.99998	0.99545	0.99937	0.99968
33	107	23.38162	1.43298	0.99545	0.99996	0.99998	0.99545	0.99940	0.99970
33	108	23.38162	1.36894	0.99545	0.99997	0.99998	0.99545	0.99943	0.99971
33	109	23.38162	1.31458	0.99545	0.99997	0.99998	0.99545	0.99945	0.99973
33	110	23.38162	1.27298	0.99545	0.99997	0.99999	0.99545	0.99947	0.99973
34	1	23.20856	26.62178	0.99508	0.86880	0.92980	0.99508	0.86835	0.92954
34	2	23.20856	26.56961	0.99508	0.87036	0.93069	0.99508	0.86989	0.93042
34	3	23.20856	26.51422	0.99508	0.87197	0.93161	0.99508	0.87147	0.93132
34	4	23.20856	26.45593	0.99508	0.87364	0.93256	0.99508	0.87311	0.93226
34	5	23.20856	26.39526	0.99508	0.87536	0.93354	0.99508	0.87481	0.93322
34	6	23.20856	26.33222	0.99508	0.87715	0.93455	0.99508	0.87656	0.93422
34	7	23.20856	26.26662	0.99508	0.87899	0.93560	0.99508	0.87836	0.93524
34	8	23.20856	26.19847	0.99508	0.88089	0.93667	0.99508	0.88022	0.93629
34	9	23.20856	26.12745	0.99508	0.88285	0.93778	0.99508	0.88213	0.93738
34	10	23.20856	26.05351	0.99508	0.88488	0.93892	0.99508	0.88411	0.93849
34	11	23.20856	25.97700	0.99508	0.88696	0.94009	0.99508	0.88614	0.93963
34	12	23.20856	25.89730	0.99508	0.88911	0.94130	0.99508	0.88822	0.94080
34	13	23.20856	25.81474	0.99508	0.89131	0.94253	0.99508	0.89037	0.94200
34	14	23.20856	25.72901	0.99508	0.89358	0.94380	0.99508	0.89257	0.94323
34	15	23.20856	25.64035	0.99508	0.89590	0.94509	0.99508	0.89482	0.94449
34	16	23.20856	25.54880	0.99508	0.89828	0.94641	0.99508	0.89713	0.94578
34	17	23.20856	25.45467	0.99508	0.90071	0.94776	0.99508	0.89949	0.94709
34	18	23.20856	25.35821	0.99508	0.90319	0.94913	0.99508	0.90190	0.94842
34	19	23.20856	25.25875	0.99508	0.90572	0.95053	0.99508	0.90436	0.94978
34	20	23.20856	25.15564	0.99508	0.90830	0.95195	0.99508	0.90686	0.95116
34	21	23.20856	25.04833	0.99508	0.91093	0.95339	0.99508	0.90940	0.95255
34	22	23.20856	24.93660	0.99508	0.91360	0.95485	0.99508	0.91198	0.95396
34	23	23.20856	24.82004	0.99508	0.91630	0.95632	0.99508	0.91458	0.95539
34	24	23.20856	24.69862	0.99508	0.91903	0.95781	0.99508	0.91721	0.95682
34	25	23.20856	24.57203	0.99508	0.92179	0.95930	0.99508	0.91986	0.95826
34	26	23.20856	24.44053	0.99508	0.92457	0.96081	0.99508	0.92253	0.95970
34	27	23.20856	24.30438	0.99508	0.92735	0.96231	0.99508	0.92519	0.96114
34	28	23.20856	24.16342	0.99508	0.93014	0.96380	0.99508	0.92786	0.96258
34	29	23.20856	24.01762	0.99508	0.93291	0.96529	0.99508	0.93051	0.96401
34	30	23.20856	23.86654	0.99508	0.93568	0.96677	0.99508	0.93315	0.96542
34	31	23.20856	23.71037	0.99508	0.93842	0.96823	0.99508	0.93577	0.96682
34	32	23.20856	23.54876	0.99508	0.94113	0.96967	0.99508	0.93835	0.96819
34	33	23.20856	23.38162	0.99508	0.94380	0.97109	0.99508	0.94089	0.96955
34	34	23.20856	23.20856	0.99508	0.94642	0.97247	0.99508	0.94339	0.97087

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.45044	1.49500	0.99586	0.99995	0.99998	0.99586	0.99937	0.99969
20.45044	1.42313	0.99586	0.99996	0.99998	0.99586	0.99941	0.99970
20.45044	1.36003	0.99586	0.99996	0.99998	0.99586	0.99943	0.99972
20.45044	1.30641	0.99586	0.99997	0.99998	0.99586	0.99946	0.99973
20.45044	1.26533	0.99586	0.99997	0.99998	0.99586	0.99947	0.99974
20.32903	22.51412	0.99554	0.90020	0.94748	0.99554	0.89990	0.94731
20.32903	22.48584	0.99554	0.90121	0.94804	0.99554	0.90090	0.94787
20.32903	22.45520	0.99554	0.90227	0.94862	0.99554	0.90194	0.94844
20.32903	22.42249	0.99554	0.90337	0.94923	0.99554	0.90302	0.94904
20.32903	22.38814	0.99554	0.90451	0.94986	0.99554	0.90413	0.94965
20.32903	22.35215	0.99554	0.90569	0.95051	0.99554	0.90530	0.95029
20.32903	22.31437	0.99554	0.90692	0.95119	0.99554	0.90650	0.95096
20.32903	22.27480	0.99554	0.90820	0.95189	0.99554	0.90775	0.95164
20.32903	22.23319	0.99554	0.90952	0.95262	0.99554	0.90904	0.95235
20.32903	22.18946	0.99554	0.91089	0.95337	0.99554	0.91038	0.95309
20.32903	22.14392	0.99554	0.91231	0.95414	0.99554	0.91176	0.95384
20.32903	22.09606	0.99554	0.91378	0.95495	0.99554	0.91319	0.95462
20.32903	22.04614	0.99554	0.91529	0.95577	0.99554	0.91466	0.95543
20.32903	21.99389	0.99554	0.91686	0.95662	0.99554	0.91618	0.95626
20.32903	21.93952	0.99554	0.91847	0.95750	0.99554	0.91774	0.95711
20.32903	21.88305	0.99554	0.92012	0.95840	0.99554	0.91935	0.95798
20.32903	21.82476	0.99554	0.92182	0.95932	0.99554	0.92100	0.95888
20.32903	21.76485	0.99554	0.92356	0.96026	0.99554	0.92270	0.95980
20.32903	21.70276	0.99554	0.92535	0.96123	0.99554	0.92443	0.96073
20.32903	21.63792	0.99554	0.92718	0.96221	0.99554	0.92621	0.96169
20.32903	21.56986	0.99554	0.92904	0.96322	0.99554	0.92802	0.96266
20.32903	21.49836	0.99554	0.93095	0.96424	0.99554	0.92986	0.96366
20.32903	21.42306	0.99554	0.93289	0.96528	0.99554	0.93173	0.96466
20.32903	21.34391	0.99554	0.93486	0.96633	0.99554	0.93363	0.96568
20.32903	21.26064	0.99554	0.93685	0.96740	0.99554	0.93555	0.96670
20.32903	21.17342	0.99554	0.93887	0.96847	0.99554	0.93749	0.96774
20.32903	21.08250	0.99554	0.94090	0.96955	0.99554	0.93944	0.96877
20.32903	20.98768	0.99554	0.94295	0.97064	0.99554	0.94139	0.96981
20.32903	20.88895	0.99554	0.94499	0.97172	0.99554	0.94335	0.97085
20.32903	20.78588	0.99554	0.94704	0.97280	0.99554	0.94531	0.97188
20.32903	20.67862	0.99554	0.94908	0.97387	0.99554	0.94725	0.97291
20.32903	20.56684	0.99554	0.95110	0.97494	0.99554	0.94918	0.97393
20.32903	20.45044	0.99554	0.95310	0.97599	0.99554	0.95109	0.97493
20.32903	20.32903	0.99554	0.95509	0.97703	0.99554	0.95297	0.97592

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
34	35	23.20856	23.02940	0.99508	0.94899	0.97383	0.99508	0.94583	0.97216
34	36	23.20856	22.84408	0.99508	0.95151	0.97515	0.99508	0.94822	0.97342
34	37	23.20856	22.65215	0.99508	0.95396	0.97644	0.99508	0.95055	0.97465
34	38	23.20856	22.45348	0.99508	0.95634	0.97768	0.99508	0.95281	0.97583
34	39	23.20856	22.24766	0.99508	0.95864	0.97888	0.99508	0.95499	0.97698
34	40	23.20856	22.03447	0.99508	0.96087	0.98005	0.99508	0.95711	0.97808
34	41	23.20856	21.81357	0.99508	0.96302	0.98116	0.99508	0.95915	0.97915
34	42	23.20856	21.58485	0.99508	0.96510	0.98224	0.99508	0.96111	0.98017
34	43	23.20856	21.34779	0.99508	0.96709	0.98327	0.99508	0.96300	0.98115
34	44	23.20856	21.10218	0.99508	0.96900	0.98425	0.99508	0.96481	0.98209
34	45	23.20856	20.84782	0.99508	0.97083	0.98520	0.99508	0.96655	0.98299
34	46	23.20856	20.58697	0.99508	0.97257	0.98610	0.99508	0.96821	0.98385
34	47	23.20856	20.32000	0.99508	0.97424	0.98695	0.99508	0.96979	0.98467
34	48	23.20856	20.04764	0.99508	0.97582	0.98776	0.99508	0.97131	0.98545
34	49	23.20856	19.77090	0.99508	0.97732	0.98853	0.99508	0.97276	0.98619
34	50	23.20856	19.49116	0.99508	0.97875	0.98926	0.99508	0.97415	0.98691
34	51	23.20856	19.21029	0.99508	0.98010	0.98995	0.99508	0.97548	0.98759
34	52	23.20856	18.92146	0.99508	0.98139	0.99061	0.99508	0.97674	0.98823
34	53	23.20856	18.62485	0.99508	0.98262	0.99123	0.99508	0.97795	0.98885
34	54	23.20856	18.32038	0.99508	0.98378	0.99182	0.99508	0.97911	0.98945
34	55	23.20856	18.00819	0.99508	0.98488	0.99238	0.99508	0.98022	0.99001
34	56	23.20856	17.68820	0.99508	0.98593	0.99292	0.99508	0.98128	0.99055
34	57	23.20856	17.36037	0.99508	0.98693	0.99342	0.99508	0.98229	0.99107
34	58	23.20856	17.02468	0.99508	0.98787	0.99390	0.99508	0.98326	0.99156
34	59	23.20856	16.68091	0.99508	0.98877	0.99435	0.99508	0.98419	0.99203
34	60	23.20856	16.32913	0.99508	0.98961	0.99478	0.99508	0.98508	0.99249
34	61	23.20856	15.96913	0.99508	0.99041	0.99518	0.99508	0.98593	0.99292
34	62	23.20856	15.60088	0.99508	0.99117	0.99557	0.99508	0.98675	0.99333
34	63	23.20856	15.22446	0.99508	0.99188	0.99593	0.99508	0.98753	0.99372
34	64	23.20856	14.83980	0.99508	0.99256	0.99626	0.99508	0.98827	0.99410
34	65	23.20856	14.44688	0.99508	0.99319	0.99658	0.99508	0.98898	0.99446
34	66	23.20856	14.04613	0.99508	0.99378	0.99688	0.99508	0.98966	0.99480
34	67	23.20856	13.63788	0.99508	0.99433	0.99716	0.99508	0.99030	0.99513
34	68	23.20856	13.22255	0.99508	0.99485	0.99742	0.99508	0.99092	0.99544
34	69	23.20856	12.80079	0.99508	0.99533	0.99766	0.99508	0.99150	0.99573
34	70	23.20856	12.37331	0.99508	0.99578	0.99789	0.99508	0.99205	0.99601
34	71	23.20856	11.94070	0.99508	0.99620	0.99809	0.99508	0.99258	0.99628
34	72	23.20856	11.50357	0.99508	0.99658	0.99829	0.99508	0.99307	0.99652
34	73	23.20856	11.06278	0.99508	0.99693	0.99846	0.99508	0.99354	0.99676

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.32903	20.20243	0.99554	0.95704	0.97805	0.99554	0.95483	0.97689
20.32903	20.07055	0.99554	0.95895	0.97905	0.99554	0.95665	0.97784
20.32903	19.93297	0.99554	0.96083	0.98003	0.99554	0.95843	0.97877
20.32903	19.78951	0.99554	0.96267	0.98098	0.99554	0.96016	0.97968
20.32903	19.63978	0.99554	0.96446	0.98191	0.99554	0.96186	0.98056
20.32903	19.48352	0.99554	0.96620	0.98281	0.99554	0.96350	0.98141
20.32903	19.32040	0.99554	0.96789	0.98368	0.99554	0.96509	0.98224
20.32903	19.15023	0.99554	0.96953	0.98453	0.99554	0.96664	0.98304
20.32903	18.97251	0.99554	0.97111	0.98535	0.99554	0.96813	0.98381
20.32903	18.78697	0.99554	0.97264	0.98613	0.99554	0.96957	0.98455
20.32903	18.59337	0.99554	0.97412	0.98689	0.99554	0.97095	0.98526
20.32903	18.39367	0.99554	0.97554	0.98762	0.99554	0.97228	0.98595
20.32903	18.18814	0.99554	0.97690	0.98831	0.99554	0.97357	0.98661
20.32903	17.97738	0.99554	0.97820	0.98898	0.99554	0.97480	0.98724
20.32903	17.76227	0.99554	0.97945	0.98962	0.99554	0.97598	0.98785
20.32903	17.54401	0.99554	0.98064	0.99023	0.99554	0.97712	0.98843
20.32903	17.32430	0.99554	0.98178	0.99080	0.99554	0.97822	0.98899
20.32903	17.09693	0.99554	0.98286	0.99136	0.99554	0.97927	0.98953
20.32903	16.86201	0.99554	0.98391	0.99189	0.99554	0.98028	0.99004
20.32903	16.61938	0.99554	0.98491	0.99240	0.99554	0.98125	0.99054
20.32903	16.36911	0.99554	0.98586	0.99288	0.99554	0.98219	0.99101
20.32903	16.11103	0.99554	0.98678	0.99334	0.99554	0.98309	0.99147
20.32903	15.84506	0.99554	0.98765	0.99379	0.99554	0.98395	0.99191
20.32903	15.57108	0.99554	0.98848	0.99421	0.99554	0.98479	0.99234
20.32903	15.28882	0.99554	0.98928	0.99461	0.99554	0.98559	0.99274
20.32903	14.99826	0.99554	0.99004	0.99499	0.99554	0.98636	0.99313
20.32903	14.69911	0.99554	0.99076	0.99536	0.99554	0.98710	0.99351
20.32903	14.39128	0.99554	0.99144	0.99570	0.99554	0.98781	0.99387
20.32903	14.07472	0.99554	0.99210	0.99603	0.99554	0.98849	0.99421
20.32903	13.74931	0.99554	0.99271	0.99634	0.99554	0.98915	0.99454
20.32903	13.41490	0.99554	0.99330	0.99664	0.99554	0.98978	0.99486
20.32903	13.07182	0.99554	0.99385	0.99692	0.99554	0.99038	0.99517
20.32903	12.72027	0.99554	0.99437	0.99718	0.99554	0.99096	0.99546
20.32903	12.36057	0.99554	0.99486	0.99742	0.99554	0.99151	0.99573
20.32903	11.99324	0.99554	0.99532	0.99765	0.99554	0.99203	0.99600
20.32903	11.61885	0.99554	0.99575	0.99787	0.99554	0.99253	0.99625
20.32903	11.23789	0.99554	0.99615	0.99807	0.99554	0.99300	0.99649
20.32903	10.85087	0.99554	0.99652	0.99826	0.99554	0.99345	0.99672
20.32903	10.45855	0.99554	0.99686	0.99843	0.99554	0.99388	0.99693

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
34	74	23.20856	10.61910	0.99508	0.99725	0.99862	0.99508	0.99398	0.99698
34	75	23.20856	10.17356	0.99508	0.99755	0.99877	0.99508	0.99439	0.99719
34	76	23.20856	9.72734	0.99508	0.99782	0.99891	0.99508	0.99478	0.99738
34	77	23.20856	9.28160	0.99508	0.99806	0.99903	0.99508	0.99514	0.99756
34	78	23.20856	8.83768	0.99508	0.99828	0.99914	0.99508	0.99548	0.99773
34	79	23.20856	8.39698	0.99508	0.99848	0.99924	0.99508	0.99579	0.99789
34	80	23.20856	7.96110	0.99508	0.99866	0.99933	0.99508	0.99608	0.99804
34	81	23.20856	7.53168	0.99508	0.99882	0.99941	0.99508	0.99635	0.99817
34	82	23.20856	7.11054	0.99508	0.99896	0.99948	0.99508	0.99660	0.99830
34	83	23.20856	6.69952	0.99508	0.99909	0.99954	0.99508	0.99684	0.99842
34	84	23.20856	6.30023	0.99508	0.99920	0.99960	0.99508	0.99705	0.99852
34	85	23.20856	5.91444	0.99508	0.99930	0.99965	0.99508	0.99725	0.99863
34	86	23.20856	5.54396	0.99508	0.99939	0.99969	0.99508	0.99744	0.99872
34	87	23.20856	5.19034	0.99508	0.99947	0.99973	0.99508	0.99761	0.99880
34	88	23.20856	4.85473	0.99508	0.99953	0.99977	0.99508	0.99777	0.99888
34	89	23.20856	4.53813	0.99508	0.99959	0.99980	0.99508	0.99792	0.99896
34	90	23.20856	4.24126	0.99508	0.99965	0.99982	0.99508	0.99806	0.99903
34	91	23.20856	3.96420	0.99508	0.99969	0.99985	0.99508	0.99819	0.99909
34	92	23.20856	3.70604	0.99508	0.99973	0.99986	0.99508	0.99830	0.99915
34	93	23.20856	3.46525	0.99508	0.99976	0.99988	0.99508	0.99842	0.99921
34	94	23.20856	3.23968	0.99508	0.99979	0.99990	0.99508	0.99852	0.99926
34	95	23.20856	3.02715	0.99508	0.99982	0.99991	0.99508	0.99862	0.99931
34	96	23.20856	2.82535	0.99508	0.99984	0.99992	0.99508	0.99871	0.99935
34	97	23.20856	2.63737	0.99508	0.99986	0.99993	0.99508	0.99880	0.99940
34	98	23.20856	2.46279	0.99508	0.99988	0.99994	0.99508	0.99888	0.99944
34	99	23.20856	2.30125	0.99508	0.99990	0.99995	0.99508	0.99895	0.99947
34	100	23.20856	2.15258	0.99508	0.99991	0.99995	0.99508	0.99902	0.99951
34	101	23.20856	2.01649	0.99508	0.99992	0.99996	0.99508	0.99908	0.99954
34	102	23.20856	1.89293	0.99508	0.99993	0.99996	0.99508	0.99914	0.99957
34	103	23.20856	1.78083	0.99508	0.99994	0.99997	0.99508	0.99919	0.99960
34	104	23.20856	1.67943	0.99508	0.99995	0.99997	0.99508	0.99924	0.99962
34	105	23.20856	1.58804	0.99508	0.99995	0.99998	0.99508	0.99929	0.99964
34	106	23.20856	1.50600	0.99508	0.99996	0.99998	0.99508	0.99933	0.99966
34	107	23.20856	1.43298	0.99508	0.99996	0.99998	0.99508	0.99936	0.99968
34	108	23.20856	1.36894	0.99508	0.99996	0.99998	0.99508	0.99939	0.99970
34	109	23.20856	1.31458	0.99508	0.99997	0.99998	0.99508	0.99941	0.99971
34	110	23.20856	1.27298	0.99508	0.99997	0.99998	0.99508	0.99943	0.99972
35	1	23.02940	26.62178	0.99465	0.86223	0.92602	0.99465	0.86178	0.92576
35	2	23.02940	26.56961	0.99465	0.86379	0.92692	0.99465	0.86332	0.92665

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.32903	10.06159	0.99554	0.99718	0.99859	0.99554	0.99428	0.99713
20.32903	9.66092	0.99554	0.99747	0.99873	0.99554	0.99466	0.99732
20.32903	9.25762	0.99554	0.99774	0.99887	0.99554	0.99502	0.99750
20.32903	8.85278	0.99554	0.99798	0.99899	0.99554	0.99535	0.99767
20.32903	8.44766	0.99554	0.99820	0.99910	0.99554	0.99566	0.99783
20.32903	8.04359	0.99554	0.99840	0.99920	0.99554	0.99595	0.99797
20.32903	7.64214	0.99554	0.99858	0.99929	0.99554	0.99623	0.99811
20.32903	7.24488	0.99554	0.99875	0.99937	0.99554	0.99648	0.99824
20.32903	6.85364	0.99554	0.99889	0.99945	0.99554	0.99672	0.99836
20.32903	6.47024	0.99554	0.99903	0.99951	0.99554	0.99694	0.99847
20.32903	6.09632	0.99554	0.99914	0.99957	0.99554	0.99714	0.99857
20.32903	5.73370	0.99554	0.99925	0.99962	0.99554	0.99733	0.99866
20.32903	5.38421	0.99554	0.99934	0.99967	0.99554	0.99751	0.99875
20.32903	5.04951	0.99554	0.99942	0.99971	0.99554	0.99767	0.99884
20.32903	4.73086	0.99554	0.99949	0.99975	0.99554	0.99783	0.99891
20.32903	4.42936	0.99554	0.99956	0.99978	0.99554	0.99797	0.99898
20.32903	4.14588	0.99554	0.99961	0.99981	0.99554	0.99810	0.99905
20.32903	3.88065	0.99554	0.99966	0.99983	0.99554	0.99822	0.99911
20.32903	3.63292	0.99554	0.99970	0.99985	0.99554	0.99834	0.99917
20.32903	3.40133	0.99554	0.99974	0.99987	0.99554	0.99845	0.99922
20.32903	3.18390	0.99554	0.99977	0.99989	0.99554	0.99855	0.99927
20.32903	2.97857	0.99554	0.99980	0.99990	0.99554	0.99864	0.99932
20.32903	2.78314	0.99554	0.99983	0.99991	0.99554	0.99873	0.99937
20.32903	2.60073	0.99554	0.99985	0.99992	0.99554	0.99881	0.99941
20.32903	2.43099	0.99554	0.99987	0.99993	0.99554	0.99889	0.99945
20.32903	2.27364	0.99554	0.99988	0.99994	0.99554	0.99896	0.99948
20.32903	2.12860	0.99554	0.99990	0.99995	0.99554	0.99903	0.99952
20.32903	1.99561	0.99554	0.99991	0.99996	0.99554	0.99909	0.99955
20.32903	1.87471	0.99554	0.99992	0.99996	0.99554	0.99915	0.99958
20.32903	1.76487	0.99554	0.99993	0.99997	0.99554	0.99920	0.99960
20.32903	1.66540	0.99554	0.99994	0.99997	0.99554	0.99925	0.99963
20.32903	1.57565	0.99554	0.99995	0.99997	0.99554	0.99929	0.99965
20.32903	1.49500	0.99554	0.99995	0.99998	0.99554	0.99933	0.99967
20.32903	1.42313	0.99554	0.99996	0.99998	0.99554	0.99937	0.99968
20.32903	1.36003	0.99554	0.99996	0.99998	0.99554	0.99940	0.99970
20.32903	1.30641	0.99554	0.99996	0.99998	0.99554	0.99942	0.99971
20.32903	1.26533	0.99554	0.99996	0.99998	0.99554	0.99944	0.99972
20.20243	22.51412	0.99516	0.89471	0.94443	0.99516	0.89440	0.94426
20.20243	22.48584	0.99516	0.89572	0.94499	0.99516	0.89540	0.94481

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
35	3	23.02940	26.51422	0.99465	0.86540	0.92784	0.99465	0.86491	0.92756
35	4	23.02940	26.45593	0.99465	0.86707	0.92880	0.99465	0.86655	0.92850
35	5	23.02940	26.39526	0.99465	0.86880	0.92979	0.99465	0.86824	0.92948
35	6	23.02940	26.33222	0.99465	0.87059	0.93082	0.99465	0.87000	0.93048
35	7	23.02940	26.26662	0.99465	0.87244	0.93187	0.99465	0.87181	0.93151
35	8	23.02940	26.19847	0.99465	0.87435	0.93296	0.99465	0.87367	0.93258
35	9	23.02940	26.12745	0.99465	0.87632	0.93408	0.99465	0.87560	0.93367
35	10	23.02940	26.05351	0.99465	0.87835	0.93524	0.99465	0.87758	0.93480
35	11	23.02940	25.97700	0.99465	0.88045	0.93642	0.99465	0.87962	0.93596
35	12	23.02940	25.89730	0.99465	0.88261	0.93764	0.99465	0.88172	0.93715
35	13	23.02940	25.81474	0.99465	0.88483	0.93890	0.99465	0.88389	0.93836
35	14	23.02940	25.72901	0.99465	0.88712	0.94018	0.99465	0.88611	0.93961
35	15	23.02940	25.64035	0.99465	0.88947	0.94150	0.99465	0.88839	0.94089
35	16	23.02940	25.54880	0.99465	0.89187	0.94285	0.99465	0.89072	0.94220
35	17	23.02940	25.45467	0.99465	0.89434	0.94422	0.99465	0.89311	0.94354
35	18	23.02940	25.35821	0.99465	0.89686	0.94563	0.99465	0.89556	0.94490
35	19	23.02940	25.25875	0.99465	0.89943	0.94706	0.99465	0.89806	0.94629
35	20	23.02940	25.15564	0.99465	0.90206	0.94851	0.99465	0.90061	0.94770
35	21	23.02940	25.04833	0.99465	0.90474	0.94999	0.99465	0.90320	0.94914
35	22	23.02940	24.93660	0.99465	0.90747	0.95149	0.99465	0.90584	0.95059
35	23	23.02940	24.82004	0.99465	0.91024	0.95301	0.99465	0.90851	0.95206
35	24	23.02940	24.69862	0.99465	0.91306	0.95455	0.99465	0.91121	0.95354
35	25	23.02940	24.57203	0.99465	0.91590	0.95610	0.99465	0.91394	0.95504
35	26	23.02940	24.44053	0.99465	0.91877	0.95767	0.99465	0.91669	0.95654
35	27	23.02940	24.30438	0.99465	0.92166	0.95923	0.99465	0.91946	0.95804
35	28	23.02940	24.16342	0.99465	0.92455	0.96080	0.99465	0.92222	0.95954
35	29	23.02940	24.01762	0.99465	0.92745	0.96236	0.99465	0.92499	0.96103
35	30	23.02940	23.86654	0.99465	0.93034	0.96391	0.99465	0.92775	0.96252
35	31	23.02940	23.71037	0.99465	0.93321	0.96545	0.99465	0.93049	0.96399
35	32	23.02940	23.54876	0.99465	0.93607	0.96698	0.99465	0.93321	0.96545
35	33	23.02940	23.38162	0.99465	0.93889	0.96848	0.99465	0.93589	0.96688
35	34	23.02940	23.20856	0.99465	0.94167	0.96996	0.99465	0.93853	0.96829
35	35	23.02940	23.02940	0.99465	0.94440	0.97141	0.99465	0.94113	0.96967
35	36	23.02940	22.84408	0.99465	0.94708	0.97282	0.99465	0.94367	0.97102
35	37	23.02940	22.65215	0.99465	0.94970	0.97420	0.99465	0.94616	0.97233
35	38	23.02940	22.45348	0.99465	0.95225	0.97554	0.99465	0.94857	0.97361
35	39	23.02940	22.24766	0.99465	0.95474	0.97684	0.99465	0.95092	0.97484
35	40	23.02940	22.03447	0.99465	0.95714	0.97810	0.99465	0.95320	0.97604
35	41	23.02940	21.81357	0.99465	0.95947	0.97932	0.99465	0.95540	0.97719

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.20243	22.45520	0.99516	0.89678	0.94558	0.99516	0.89644	0.94539
20.20243	22.42249	0.99516	0.89788	0.94619	0.99516	0.89753	0.94600
20.20243	22.38814	0.99516	0.89903	0.94683	0.99516	0.89865	0.94662
20.20243	22.35215	0.99516	0.90022	0.94749	0.99516	0.89982	0.94727
20.20243	22.31437	0.99516	0.90146	0.94818	0.99516	0.90103	0.94794
20.20243	22.27480	0.99516	0.90274	0.94889	0.99516	0.90229	0.94863
20.20243	22.23319	0.99516	0.90408	0.94962	0.99516	0.90359	0.94935
20.20243	22.18946	0.99516	0.90546	0.95038	0.99516	0.90494	0.95010
20.20243	22.14392	0.99516	0.90689	0.95117	0.99516	0.90633	0.95087
20.20243	22.09606	0.99516	0.90837	0.95199	0.99516	0.90778	0.95166
20.20243	22.04614	0.99516	0.90991	0.95283	0.99516	0.90927	0.95248
20.20243	21.99389	0.99516	0.91149	0.95370	0.99516	0.91080	0.95332
20.20243	21.93952	0.99516	0.91312	0.95459	0.99516	0.91239	0.95419
20.20243	21.88305	0.99516	0.91480	0.95551	0.99516	0.91402	0.95508
20.20243	21.82476	0.99516	0.91653	0.95645	0.99516	0.91570	0.95600
20.20243	21.76485	0.99516	0.91831	0.95741	0.99516	0.91743	0.95694
20.20243	21.70276	0.99516	0.92013	0.95840	0.99516	0.91920	0.95790
20.20243	21.63792	0.99516	0.92200	0.95942	0.99516	0.92101	0.95888
20.20243	21.56986	0.99516	0.92391	0.96045	0.99516	0.92286	0.95988
20.20243	21.49836	0.99516	0.92586	0.96150	0.99516	0.92475	0.96091
20.20243	21.42306	0.99516	0.92786	0.96258	0.99516	0.92668	0.96194
20.20243	21.34391	0.99516	0.92989	0.96367	0.99516	0.92864	0.96300
20.20243	21.26064	0.99516	0.93196	0.96478	0.99516	0.93062	0.96406
20.20243	21.17342	0.99516	0.93405	0.96590	0.99516	0.93263	0.96514
20.20243	21.08250	0.99516	0.93616	0.96703	0.99516	0.93465	0.96622
20.20243	20.98768	0.99516	0.93829	0.96816	0.99516	0.93669	0.96731
20.20243	20.88895	0.99516	0.94043	0.96930	0.99516	0.93874	0.96840
20.20243	20.78588	0.99516	0.94257	0.97044	0.99516	0.94079	0.96949
20.20243	20.67862	0.99516	0.94472	0.97157	0.99516	0.94283	0.97057
20.20243	20.56684	0.99516	0.94685	0.97270	0.99516	0.94486	0.97165
20.20243	20.45044	0.99516	0.94897	0.97382	0.99516	0.94688	0.97272
20.20243	20.32903	0.99516	0.95108	0.97493	0.99516	0.94888	0.97377
20.20243	20.20243	0.99516	0.95316	0.97602	0.99516	0.95085	0.97481
20.20243	20.07055	0.99516	0.95520	0.97709	0.99516	0.95279	0.97583
20.20243	19.93297	0.99516	0.95721	0.97814	0.99516	0.95470	0.97682
20.20243	19.78951	0.99516	0.95919	0.97917	0.99516	0.95656	0.97780
20.20243	19.63978	0.99516	0.96111	0.98017	0.99516	0.95838	0.97875
20.20243	19.48352	0.99516	0.96299	0.98115	0.99516	0.96015	0.97967
20.20243	19.32040	0.99516	0.96482	0.98210	0.99516	0.96188	0.98057

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
35	42	23.02940	21.58485	0.99465	0.96171	0.98048	0.99465	0.95753	0.97830
35	43	23.02940	21.34779	0.99465	0.96388	0.98161	0.99465	0.95957	0.97937
35	44	23.02940	21.10218	0.99465	0.96595	0.98268	0.99465	0.96153	0.98039
35	45	23.02940	20.84782	0.99465	0.96795	0.98371	0.99465	0.96342	0.98137
35	46	23.02940	20.58697	0.99465	0.96985	0.98470	0.99465	0.96523	0.98231
35	47	23.02940	20.32000	0.99465	0.97167	0.98563	0.99465	0.96696	0.98320
35	48	23.02940	20.04764	0.99465	0.97340	0.98652	0.99465	0.96861	0.98406
35	49	23.02940	19.77090	0.99465	0.97505	0.98737	0.99465	0.97019	0.98487
35	50	23.02940	19.49116	0.99465	0.97661	0.98817	0.99465	0.97171	0.98565
35	51	23.02940	19.21029	0.99465	0.97809	0.98893	0.99465	0.97315	0.98639
35	52	23.02940	18.92146	0.99465	0.97951	0.98965	0.99465	0.97453	0.98710
35	53	23.02940	18.62485	0.99465	0.98085	0.99033	0.99465	0.97586	0.98778
35	54	23.02940	18.32038	0.99465	0.98212	0.99098	0.99465	0.97712	0.98843
35	55	23.02940	18.00819	0.99465	0.98334	0.99160	0.99465	0.97833	0.98905
35	56	23.02940	17.68820	0.99465	0.98449	0.99218	0.99465	0.97949	0.98964
35	57	23.02940	17.36037	0.99465	0.98558	0.99274	0.99465	0.98059	0.99020
35	58	23.02940	17.02468	0.99465	0.98662	0.99326	0.99465	0.98165	0.99074
35	59	23.02940	16.68091	0.99465	0.98760	0.99376	0.99465	0.98267	0.99126
35	60	23.02940	16.32913	0.99465	0.98853	0.99423	0.99465	0.98364	0.99175
35	61	23.02940	15.96913	0.99465	0.98941	0.99468	0.99465	0.98457	0.99222
35	62	23.02940	15.60088	0.99465	0.99024	0.99510	0.99465	0.98545	0.99267
35	63	23.02940	15.22446	0.99465	0.99103	0.99549	0.99465	0.98630	0.99311
35	64	23.02940	14.83980	0.99465	0.99177	0.99587	0.99465	0.98712	0.99352
35	65	23.02940	14.44688	0.99465	0.99246	0.99622	0.99465	0.98790	0.99391
35	66	23.02940	14.04613	0.99465	0.99312	0.99655	0.99465	0.98864	0.99429
35	67	23.02940	13.63788	0.99465	0.99373	0.99686	0.99465	0.98935	0.99465
35	68	23.02940	13.22255	0.99465	0.99430	0.99714	0.99465	0.99002	0.99499
35	69	23.02940	12.80079	0.99465	0.99484	0.99741	0.99465	0.99066	0.99531
35	70	23.02940	12.37331	0.99465	0.99533	0.99766	0.99465	0.99127	0.99562
35	71	23.02940	11.94070	0.99465	0.99579	0.99789	0.99465	0.99185	0.99591
35	72	23.02940	11.50357	0.99465	0.99622	0.99811	0.99465	0.99240	0.99619
35	73	23.02940	11.06278	0.99465	0.99661	0.99830	0.99465	0.99292	0.99645
35	74	23.02940	10.61910	0.99465	0.99697	0.99848	0.99465	0.99341	0.99669
35	75	23.02940	10.17356	0.99465	0.99730	0.99865	0.99465	0.99386	0.99692
35	76	23.02940	9.72734	0.99465	0.99760	0.99880	0.99465	0.99429	0.99714
35	77	23.02940	9.28160	0.99465	0.99787	0.99893	0.99465	0.99470	0.99734
35	78	23.02940	8.83768	0.99465	0.99811	0.99906	0.99465	0.99507	0.99753
35	79	23.02940	8.39698	0.99465	0.99833	0.99917	0.99465	0.99542	0.99771
35	80	23.02940	7.96110	0.99465	0.99853	0.99927	0.99465	0.99575	0.99787

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.20243	19.15023	0.99516	0.96660	0.98302	0.99516	0.96355	0.98143
20.20243	18.97251	0.99516	0.96832	0.98390	0.99516	0.96516	0.98227
20.20243	18.78697	0.99516	0.96998	0.98476	0.99516	0.96672	0.98308
20.20243	18.59337	0.99516	0.97159	0.98559	0.99516	0.96823	0.98386
20.20243	18.39367	0.99516	0.97314	0.98639	0.99516	0.96968	0.98461
20.20243	18.18814	0.99516	0.97462	0.98715	0.99516	0.97108	0.98533
20.20243	17.97738	0.99516	0.97605	0.98788	0.99516	0.97242	0.98602
20.20243	17.76227	0.99516	0.97741	0.98858	0.99516	0.97371	0.98668
20.20243	17.54401	0.99516	0.97871	0.98924	0.99516	0.97496	0.98732
20.20243	17.32430	0.99516	0.97996	0.98988	0.99516	0.97615	0.98793
20.20243	17.09693	0.99516	0.98115	0.99049	0.99516	0.97730	0.98852
20.20243	16.86201	0.99516	0.98229	0.99107	0.99516	0.97840	0.98908
20.20243	16.61938	0.99516	0.98339	0.99162	0.99516	0.97946	0.98963
20.20243	16.36911	0.99516	0.98443	0.99216	0.99516	0.98048	0.99015
20.20243	16.11103	0.99516	0.98544	0.99266	0.99516	0.98147	0.99065
20.20243	15.84506	0.99516	0.98639	0.99315	0.99516	0.98241	0.99113
20.20243	15.57108	0.99516	0.98731	0.99361	0.99516	0.98332	0.99159
20.20243	15.28882	0.99516	0.98818	0.99405	0.99516	0.98419	0.99203
20.20243	14.99826	0.99516	0.98901	0.99448	0.99516	0.98503	0.99246
20.20243	14.69911	0.99516	0.98980	0.99488	0.99516	0.98584	0.99287
20.20243	14.39128	0.99516	0.99056	0.99526	0.99516	0.98662	0.99327
20.20243	14.07472	0.99516	0.99128	0.99562	0.99516	0.98737	0.99364
20.20243	13.74931	0.99516	0.99196	0.99596	0.99516	0.98809	0.99401
20.20243	13.41490	0.99516	0.99260	0.99629	0.99516	0.98877	0.99436
20.20243	13.07182	0.99516	0.99321	0.99659	0.99516	0.98944	0.99469
20.20243	12.72027	0.99516	0.99379	0.99688	0.99516	0.99007	0.99501
20.20243	12.36057	0.99516	0.99433	0.99715	0.99516	0.99067	0.99531
20.20243	11.99324	0.99516	0.99483	0.99741	0.99516	0.99125	0.99561
20.20243	11.61885	0.99516	0.99531	0.99765	0.99516	0.99180	0.99588
20.20243	11.23789	0.99516	0.99575	0.99787	0.99516	0.99233	0.99615
20.20243	10.85087	0.99516	0.99616	0.99808	0.99516	0.99282	0.99640
20.20243	10.45855	0.99516	0.99654	0.99827	0.99516	0.99330	0.99664
20.20243	10.06159	0.99516	0.99689	0.99844	0.99516	0.99374	0.99686
20.20243	9.66092	0.99516	0.99722	0.99861	0.99516	0.99416	0.99707
20.20243	9.25762	0.99516	0.99751	0.99876	0.99516	0.99456	0.99727
20.20243	8.85278	0.99516	0.99778	0.99889	0.99516	0.99493	0.99746
20.20243	8.44766	0.99516	0.99803	0.99901	0.99516	0.99528	0.99763
20.20243	8.04359	0.99516	0.99825	0.99913	0.99516	0.99561	0.99780
20.20243	7.64214	0.99516	0.99846	0.99923	0.99516	0.99591	0.99795

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
35	81	23.02940	7.53168	0.99465	0.99871	0.99935	0.99465	0.99605	0.99802
35	82	23.02940	7.11054	0.99465	0.99887	0.99943	0.99465	0.99633	0.99816
35	83	23.02940	6.69952	0.99465	0.99901	0.99950	0.99465	0.99659	0.99829
35	84	23.02940	6.30023	0.99465	0.99913	0.99957	0.99465	0.99683	0.99841
35	85	23.02940	5.91444	0.99465	0.99924	0.99962	0.99465	0.99705	0.99852
35	86	23.02940	5.54396	0.99465	0.99934	0.99967	0.99465	0.99726	0.99863
35	87	23.02940	5.19034	0.99465	0.99942	0.99971	0.99465	0.99745	0.99872
35	88	23.02940	4.85473	0.99465	0.99950	0.99975	0.99465	0.99762	0.99881
35	89	23.02940	4.53813	0.99465	0.99956	0.99978	0.99465	0.99778	0.99889
35	90	23.02940	4.24126	0.99465	0.99962	0.99981	0.99465	0.99793	0.99896
35	91	23.02940	3.96420	0.99465	0.99967	0.99983	0.99465	0.99807	0.99903
35	92	23.02940	3.70604	0.99465	0.99971	0.99985	0.99465	0.99819	0.99910
35	93	23.02940	3.46525	0.99465	0.99975	0.99987	0.99465	0.99831	0.99916
35	94	23.02940	3.23968	0.99465	0.99978	0.99989	0.99465	0.99843	0.99921
35	95	23.02940	3.02715	0.99465	0.99981	0.99990	0.99465	0.99853	0.99926
35	96	23.02940	2.82535	0.99465	0.99983	0.99992	0.99465	0.99863	0.99931
35	97	23.02940	2.63737	0.99465	0.99985	0.99993	0.99465	0.99872	0.99936
35	98	23.02940	2.46279	0.99465	0.99987	0.99994	0.99465	0.99880	0.99940
35	99	23.02940	2.30125	0.99465	0.99989	0.99994	0.99465	0.99888	0.99944
35	100	23.02940	2.15258	0.99465	0.99990	0.99995	0.99465	0.99896	0.99948
35	101	23.02940	2.01649	0.99465	0.99991	0.99996	0.99465	0.99902	0.99951
35	102	23.02940	1.89293	0.99465	0.99992	0.99996	0.99465	0.99908	0.99954
35	103	23.02940	1.78083	0.99465	0.99993	0.99997	0.99465	0.99914	0.99957
35	104	23.02940	1.67943	0.99465	0.99994	0.99997	0.99465	0.99919	0.99960
35	105	23.02940	1.58804	0.99465	0.99995	0.99997	0.99465	0.99924	0.99962
35	106	23.02940	1.50600	0.99465	0.99995	0.99998	0.99465	0.99928	0.99964
35	107	23.02940	1.43298	0.99465	0.99996	0.99998	0.99465	0.99932	0.99966
35	108	23.02940	1.36894	0.99465	0.99996	0.99998	0.99465	0.99935	0.99967
35	109	23.02940	1.31458	0.99465	0.99996	0.99998	0.99465	0.99938	0.99969
35	110	23.02940	1.27298	0.99465	0.99997	0.99998	0.99465	0.99939	0.99970
36	1	22.84408	26.62178	0.99418	0.85543	0.92208	0.99418	0.85497	0.92182
36	2	22.84408	26.56961	0.99418	0.85698	0.92298	0.99418	0.85651	0.92271
36	3	22.84408	26.51422	0.99418	0.85859	0.92391	0.99418	0.85810	0.92363
36	4	22.84408	26.45593	0.99418	0.86026	0.92488	0.99418	0.85974	0.92458
36	5	22.84408	26.39526	0.99418	0.86199	0.92588	0.99418	0.86144	0.92556
36	6	22.84408	26.33222	0.99418	0.86378	0.92691	0.99418	0.86319	0.92657
36	7	22.84408	26.26662	0.99418	0.86564	0.92798	0.99418	0.86501	0.92762
36	8	22.84408	26.19847	0.99418	0.86755	0.92908	0.99418	0.86688	0.92869
36	9	22.84408	26.12745	0.99418	0.86953	0.93021	0.99418	0.86881	0.92980

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.20243	7.24488	0.99516	0.99864	0.99932	0.99516	0.99619	0.99809
20.20243	6.85364	0.99516	0.99880	0.99940	0.99516	0.99646	0.99822
20.20243	6.47024	0.99516	0.99894	0.99947	0.99516	0.99670	0.99835
20.20243	6.09632	0.99516	0.99907	0.99954	0.99516	0.99693	0.99846
20.20243	5.73370	0.99516	0.99919	0.99959	0.99516	0.99714	0.99857
20.20243	5.38421	0.99516	0.99929	0.99964	0.99516	0.99733	0.99866
20.20243	5.04951	0.99516	0.99938	0.99969	0.99516	0.99751	0.99875
20.20243	4.73086	0.99516	0.99946	0.99973	0.99516	0.99768	0.99884
20.20243	4.42936	0.99516	0.99952	0.99976	0.99516	0.99783	0.99891
20.20243	4.14588	0.99516	0.99958	0.99979	0.99516	0.99797	0.99899
20.20243	3.88065	0.99516	0.99964	0.99982	0.99516	0.99811	0.99905
20.20243	3.63292	0.99516	0.99968	0.99984	0.99516	0.99823	0.99911
20.20243	3.40133	0.99516	0.99972	0.99986	0.99516	0.99835	0.99917
20.20243	3.18390	0.99516	0.99976	0.99988	0.99516	0.99845	0.99923
20.20243	2.97857	0.99516	0.99979	0.99989	0.99516	0.99855	0.99928
20.20243	2.78314	0.99516	0.99981	0.99991	0.99516	0.99865	0.99932
20.20243	2.60073	0.99516	0.99984	0.99992	0.99516	0.99874	0.99937
20.20243	2.43099	0.99516	0.99986	0.99993	0.99516	0.99882	0.99941
20.20243	2.27364	0.99516	0.99988	0.99994	0.99516	0.99890	0.99945
20.20243	2.12860	0.99516	0.99989	0.99995	0.99516	0.99897	0.99948
20.20243	1.99561	0.99516	0.99990	0.99995	0.99516	0.99903	0.99952
20.20243	1.87471	0.99516	0.99992	0.99996	0.99516	0.99909	0.99955
20.20243	1.76487	0.99516	0.99993	0.99996	0.99516	0.99915	0.99957
20.20243	1.66540	0.99516	0.99993	0.99997	0.99516	0.99920	0.99960
20.20243	1.57565	0.99516	0.99994	0.99997	0.99516	0.99925	0.99962
20.20243	1.49500	0.99516	0.99995	0.99997	0.99516	0.99929	0.99964
20.20243	1.42313	0.99516	0.99995	0.99998	0.99516	0.99932	0.99966
20.20243	1.36003	0.99516	0.99996	0.99998	0.99516	0.99936	0.99968
20.20243	1.30641	0.99516	0.99996	0.99998	0.99516	0.99938	0.99969
20.20243	1.26533	0.99516	0.99996	0.99998	0.99516	0.99940	0.99970
20.07055	22.51412	0.99474	0.88897	0.94122	0.99474	0.88866	0.94105
20.07055	22.48584	0.99474	0.88999	0.94179	0.99474	0.88966	0.94161
20.07055	22.45520	0.99474	0.89105	0.94238	0.99474	0.89071	0.94220
20.07055	22.42249	0.99474	0.89215	0.94300	0.99474	0.89180	0.94280
20.07055	22.38814	0.99474	0.89331	0.94365	0.99474	0.89293	0.94343
20.07055	22.35215	0.99474	0.89450	0.94431	0.99474	0.89410	0.94409
20.07055	22.31437	0.99474	0.89575	0.94501	0.99474	0.89532	0.94477
20.07055	22.27480	0.99474	0.89704	0.94573	0.99474	0.89658	0.94547
20.07055	22.23319	0.99474	0.89838	0.94647	0.99474	0.89789	0.94620

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
36	10	22.84408	26.05351	0.99418	0.87157	0.93138	0.99418	0.87080	0.93094
36	11	22.84408	25.97700	0.99418	0.87368	0.93258	0.99418	0.87285	0.93211
36	12	22.84408	25.89730	0.99418	0.87585	0.93382	0.99418	0.87497	0.93331
36	13	22.84408	25.81474	0.99418	0.87809	0.93509	0.99418	0.87714	0.93455
36	14	22.84408	25.72901	0.99418	0.88040	0.93640	0.99418	0.87938	0.93582
36	15	22.84408	25.64035	0.99418	0.88277	0.93773	0.99418	0.88168	0.93712
36	16	22.84408	25.54880	0.99418	0.88520	0.93910	0.99418	0.88404	0.93845
36	17	22.84408	25.45467	0.99418	0.88769	0.94051	0.99418	0.88646	0.93981
36	18	22.84408	25.35821	0.99418	0.89025	0.94194	0.99418	0.88894	0.94121
36	19	22.84408	25.25875	0.99418	0.89286	0.94340	0.99418	0.89148	0.94262
36	20	22.84408	25.15564	0.99418	0.89553	0.94489	0.99418	0.89407	0.94407
36	21	22.84408	25.04833	0.99418	0.89826	0.94641	0.99418	0.89671	0.94554
36	22	22.84408	24.93660	0.99418	0.90105	0.94795	0.99418	0.89940	0.94703
36	23	22.84408	24.82004	0.99418	0.90388	0.94952	0.99418	0.90213	0.94855
36	24	22.84408	24.69862	0.99418	0.90677	0.95110	0.99418	0.90490	0.95008
36	25	22.84408	24.57203	0.99418	0.90969	0.95271	0.99418	0.90771	0.95162
36	26	22.84408	24.44053	0.99418	0.91265	0.95433	0.99418	0.91054	0.95318
36	27	22.84408	24.30438	0.99418	0.91563	0.95596	0.99418	0.91339	0.95474
36	28	22.84408	24.16342	0.99418	0.91863	0.95759	0.99418	0.91626	0.95630
36	29	22.84408	24.01762	0.99418	0.92164	0.95922	0.99418	0.91914	0.95786
36	30	22.84408	23.86654	0.99418	0.92466	0.96085	0.99418	0.92201	0.95942
36	31	22.84408	23.71037	0.99418	0.92766	0.96247	0.99418	0.92487	0.96097
36	32	22.84408	23.54876	0.99418	0.93066	0.96408	0.99418	0.92772	0.96250
36	33	22.84408	23.38162	0.99418	0.93363	0.96567	0.99418	0.93054	0.96402
36	34	22.84408	23.20856	0.99418	0.93656	0.96724	0.99418	0.93333	0.96552
36	35	22.84408	23.02940	0.99418	0.93946	0.96879	0.99418	0.93608	0.96698
36	36	22.84408	22.84408	0.99418	0.94231	0.97030	0.99418	0.93878	0.96842
36	37	22.84408	22.65215	0.99418	0.94510	0.97178	0.99418	0.94142	0.96983
36	38	22.84408	22.45348	0.99418	0.94783	0.97322	0.99418	0.94400	0.97120
36	39	22.84408	22.24766	0.99418	0.95050	0.97462	0.99418	0.94652	0.97253
36	40	22.84408	22.03447	0.99418	0.95308	0.97598	0.99418	0.94897	0.97381
36	41	22.84408	21.81357	0.99418	0.95559	0.97729	0.99418	0.95133	0.97506
36	42	22.84408	21.58485	0.99418	0.95802	0.97856	0.99418	0.95363	0.97626
36	43	22.84408	21.34779	0.99418	0.96036	0.97978	0.99418	0.95584	0.97742
36	44	22.84408	21.10218	0.99418	0.96262	0.98095	0.99418	0.95796	0.97853
36	45	22.84408	20.84782	0.99418	0.96479	0.98208	0.99418	0.96001	0.97960
36	46	22.84408	20.58697	0.99418	0.96686	0.98315	0.99418	0.96197	0.98062
36	47	22.84408	20.32000	0.99418	0.96885	0.98418	0.99418	0.96385	0.98159
36	48	22.84408	20.04764	0.99418	0.97074	0.98515	0.99418	0.96565	0.98253

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.07055	22.18946	0.99474	0.89978	0.94725	0.99474	0.89925	0.94695
20.07055	22.14392	0.99474	0.90122	0.94804	0.99474	0.90066	0.94773
20.07055	22.09606	0.99474	0.90272	0.94887	0.99474	0.90211	0.94854
20.07055	22.04614	0.99474	0.90427	0.94973	0.99474	0.90362	0.94937
20.07055	21.99389	0.99474	0.90587	0.95061	0.99474	0.90517	0.95023
20.07055	21.93952	0.99474	0.90752	0.95152	0.99474	0.90678	0.95111
20.07055	21.88305	0.99474	0.90923	0.95246	0.99474	0.90843	0.95202
20.07055	21.82476	0.99474	0.91098	0.95342	0.99474	0.91014	0.95296
20.07055	21.76485	0.99474	0.91279	0.95440	0.99474	0.91189	0.95392
20.07055	21.70276	0.99474	0.91464	0.95542	0.99474	0.91369	0.95490
20.07055	21.63792	0.99474	0.91654	0.95646	0.99474	0.91554	0.95591
20.07055	21.56986	0.99474	0.91850	0.95752	0.99474	0.91743	0.95694
20.07055	21.49836	0.99474	0.92050	0.95860	0.99474	0.91937	0.95799
20.07055	21.42306	0.99474	0.92255	0.95971	0.99474	0.92135	0.95906
20.07055	21.34391	0.99474	0.92464	0.96084	0.99474	0.92336	0.96015
20.07055	21.26064	0.99474	0.92677	0.96199	0.99474	0.92540	0.96126
20.07055	21.17342	0.99474	0.92893	0.96316	0.99474	0.92748	0.96237
20.07055	21.08250	0.99474	0.93112	0.96433	0.99474	0.92958	0.96350
20.07055	20.98768	0.99474	0.93333	0.96552	0.99474	0.93169	0.96464
20.07055	20.88895	0.99474	0.93556	0.96671	0.99474	0.93382	0.96578
20.07055	20.78588	0.99474	0.93780	0.96790	0.99474	0.93596	0.96692
20.07055	20.67862	0.99474	0.94005	0.96910	0.99474	0.93810	0.96806
20.07055	20.56684	0.99474	0.94230	0.97029	0.99474	0.94024	0.96920
20.07055	20.45044	0.99474	0.94454	0.97148	0.99474	0.94237	0.97033
20.07055	20.32903	0.99474	0.94676	0.97265	0.99474	0.94448	0.97145
20.07055	20.20243	0.99474	0.94897	0.97382	0.99474	0.94657	0.97255
20.07055	20.07055	0.99474	0.95115	0.97496	0.99474	0.94864	0.97364
20.07055	19.93297	0.99474	0.95330	0.97609	0.99474	0.95067	0.97471
20.07055	19.78951	0.99474	0.95541	0.97719	0.99474	0.95266	0.97576
20.07055	19.63978	0.99474	0.95748	0.97828	0.99474	0.95461	0.97678
20.07055	19.48352	0.99474	0.95950	0.97933	0.99474	0.95652	0.97778
20.07055	19.32040	0.99474	0.96147	0.98036	0.99474	0.95837	0.97874
20.07055	19.15023	0.99474	0.96339	0.98136	0.99474	0.96018	0.97968
20.07055	18.97251	0.99474	0.96526	0.98232	0.99474	0.96193	0.98059
20.07055	18.78697	0.99474	0.96707	0.98326	0.99474	0.96362	0.98147
20.07055	18.59337	0.99474	0.96881	0.98416	0.99474	0.96525	0.98232
20.07055	18.39367	0.99474	0.97050	0.98503	0.99474	0.96683	0.98314
20.07055	18.18814	0.99474	0.97212	0.98586	0.99474	0.96835	0.98392
20.07055	17.97738	0.99474	0.97368	0.98666	0.99474	0.96982	0.98468

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
36	49	22.84408	19.77090	0.99418	0.97254	0.98608	0.99418	0.96738	0.98342
36	50	22.84408	19.49116	0.99418	0.97425	0.98696	0.99418	0.96903	0.98427
36	51	22.84408	19.21029	0.99418	0.97588	0.98779	0.99418	0.97060	0.98508
36	52	22.84408	18.92146	0.99418	0.97742	0.98858	0.99418	0.97211	0.98586
36	53	22.84408	18.62485	0.99418	0.97889	0.98933	0.99418	0.97356	0.98660
36	54	22.84408	18.32038	0.99418	0.98029	0.99005	0.99418	0.97494	0.98731
36	55	22.84408	18.00819	0.99418	0.98163	0.99073	0.99418	0.97625	0.98798
36	56	22.84408	17.68820	0.99418	0.98289	0.99137	0.99418	0.97752	0.98863
36	57	22.84408	17.36037	0.99418	0.98409	0.99198	0.99418	0.97872	0.98925
36	58	22.84408	17.02468	0.99418	0.98523	0.99256	0.99418	0.97988	0.98984
36	59	22.84408	16.68091	0.99418	0.98631	0.99311	0.99418	0.98099	0.99040
36	60	22.84408	16.32913	0.99418	0.98733	0.99362	0.99418	0.98204	0.99094
36	61	22.84408	15.96913	0.99418	0.98830	0.99411	0.99418	0.98306	0.99146
36	62	22.84408	15.60088	0.99418	0.98921	0.99458	0.99418	0.98403	0.99195
36	63	22.84408	15.22446	0.99418	0.99008	0.99501	0.99418	0.98496	0.99242
36	64	22.84408	14.83980	0.99418	0.99089	0.99542	0.99418	0.98585	0.99287
36	65	22.84408	14.44688	0.99418	0.99166	0.99581	0.99418	0.98670	0.99330
36	66	22.84408	14.04613	0.99418	0.99238	0.99618	0.99418	0.98751	0.99372
36	67	22.84408	13.63788	0.99418	0.99306	0.99652	0.99418	0.98829	0.99411
36	68	22.84408	13.22255	0.99418	0.99369	0.99683	0.99418	0.98903	0.99448
36	69	22.84408	12.80079	0.99418	0.99428	0.99713	0.99418	0.98973	0.99484
36	70	22.84408	12.37331	0.99418	0.99483	0.99741	0.99418	0.99041	0.99518
36	71	22.84408	11.94070	0.99418	0.99534	0.99766	0.99418	0.99104	0.99550
36	72	22.84408	11.50357	0.99418	0.99581	0.99790	0.99418	0.99165	0.99581
36	73	22.84408	11.06278	0.99418	0.99625	0.99812	0.99418	0.99222	0.99610
36	74	22.84408	10.61910	0.99418	0.99665	0.99832	0.99418	0.99276	0.99637
36	75	22.84408	10.17356	0.99418	0.99701	0.99850	0.99418	0.99327	0.99662
36	76	22.84408	9.72734	0.99418	0.99735	0.99867	0.99418	0.99375	0.99687
36	77	22.84408	9.28160	0.99418	0.99765	0.99882	0.99418	0.99420	0.99709
36	78	22.84408	8.83768	0.99418	0.99792	0.99896	0.99418	0.99462	0.99730
36	79	22.84408	8.39698	0.99418	0.99817	0.99908	0.99418	0.99501	0.99750
36	80	22.84408	7.96110	0.99418	0.99839	0.99919	0.99418	0.99538	0.99768
36	81	22.84408	7.53168	0.99418	0.99859	0.99929	0.99418	0.99571	0.99785
36	82	22.84408	7.11054	0.99418	0.99877	0.99938	0.99418	0.99603	0.99801
36	83	22.84408	6.69952	0.99418	0.99892	0.99946	0.99418	0.99632	0.99816
36	84	22.84408	6.30023	0.99418	0.99906	0.99953	0.99418	0.99658	0.99829
36	85	22.84408	5.91444	0.99418	0.99918	0.99959	0.99418	0.99683	0.99841
36	86	22.84408	5.54396	0.99418	0.99929	0.99964	0.99418	0.99706	0.99853
36	87	22.84408	5.19034	0.99418	0.99938	0.99969	0.99418	0.99727	0.99863

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.07055	17.76227	0.99474	0.97517	0.98743	0.99474	0.97122	0.98540
20.07055	17.54401	0.99474	0.97659	0.98816	0.99474	0.97258	0.98610
20.07055	17.32430	0.99474	0.97795	0.98885	0.99474	0.97388	0.98677
20.07055	17.09693	0.99474	0.97926	0.98952	0.99474	0.97513	0.98741
20.07055	16.86201	0.99474	0.98051	0.99016	0.99474	0.97634	0.98803
20.07055	16.61938	0.99474	0.98171	0.99077	0.99474	0.97750	0.98862
20.07055	16.36911	0.99474	0.98286	0.99135	0.99474	0.97861	0.98919
20.07055	16.11103	0.99474	0.98395	0.99191	0.99474	0.97968	0.98974
20.07055	15.84506	0.99474	0.98500	0.99245	0.99474	0.98071	0.99026
20.07055	15.57108	0.99474	0.98601	0.99295	0.99474	0.98171	0.99077
20.07055	15.28882	0.99474	0.98696	0.99344	0.99474	0.98266	0.99125
20.07055	14.99826	0.99474	0.98788	0.99390	0.99474	0.98358	0.99172
20.07055	14.69911	0.99474	0.98875	0.99434	0.99474	0.98446	0.99217
20.07055	14.39128	0.99474	0.98958	0.99476	0.99474	0.98531	0.99260
20.07055	14.07472	0.99474	0.99037	0.99516	0.99474	0.98613	0.99301
20.07055	13.74931	0.99474	0.99111	0.99554	0.99474	0.98691	0.99341
20.07055	13.41490	0.99474	0.99182	0.99589	0.99474	0.98767	0.99379
20.07055	13.07182	0.99474	0.99249	0.99623	0.99474	0.98839	0.99416
20.07055	12.72027	0.99474	0.99313	0.99655	0.99474	0.98908	0.99451
20.07055	12.36057	0.99474	0.99373	0.99685	0.99474	0.98975	0.99485
20.07055	11.99324	0.99474	0.99429	0.99714	0.99474	0.99038	0.99517
20.07055	11.61885	0.99474	0.99481	0.99740	0.99474	0.99099	0.99547
20.07055	11.23789	0.99474	0.99530	0.99765	0.99474	0.99157	0.99577
20.07055	10.85087	0.99474	0.99576	0.99787	0.99474	0.99212	0.99604
20.07055	10.45855	0.99474	0.99618	0.99809	0.99474	0.99264	0.99631
20.07055	10.06159	0.99474	0.99657	0.99828	0.99474	0.99314	0.99656
20.07055	9.66092	0.99474	0.99693	0.99846	0.99474	0.99361	0.99679
20.07055	9.25762	0.99474	0.99726	0.99863	0.99474	0.99405	0.99702
20.07055	8.85278	0.99474	0.99756	0.99878	0.99474	0.99446	0.99722
20.07055	8.44766	0.99474	0.99784	0.99892	0.99474	0.99485	0.99742
20.07055	8.04359	0.99474	0.99809	0.99904	0.99474	0.99522	0.99760
20.07055	7.64214	0.99474	0.99831	0.99915	0.99474	0.99556	0.99777
20.07055	7.24488	0.99474	0.99851	0.99926	0.99474	0.99587	0.99793
20.07055	6.85364	0.99474	0.99869	0.99935	0.99474	0.99617	0.99808
20.07055	6.47024	0.99474	0.99885	0.99943	0.99474	0.99644	0.99822
20.07055	6.09632	0.99474	0.99900	0.99950	0.99474	0.99669	0.99834
20.07055	5.73370	0.99474	0.99912	0.99956	0.99474	0.99692	0.99846
20.07055	5.38421	0.99474	0.99923	0.99962	0.99474	0.99714	0.99857
20.07055	5.04951	0.99474	0.99933	0.99967	0.99474	0.99734	0.99867

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
36	88	22.84408	4.85473	0.99418	0.99946	0.99973	0.99418	0.99746	0.99873
36	89	22.84408	4.53813	0.99418	0.99953	0.99977	0.99418	0.99763	0.99882
36	90	22.84408	4.24126	0.99418	0.99959	0.99980	0.99418	0.99780	0.99890
36	91	22.84408	3.96420	0.99418	0.99964	0.99982	0.99418	0.99795	0.99897
36	92	22.84408	3.70604	0.99418	0.99969	0.99984	0.99418	0.99808	0.99904
36	93	22.84408	3.46525	0.99418	0.99973	0.99986	0.99418	0.99821	0.99911
36	94	22.84408	3.23968	0.99418	0.99976	0.99988	0.99418	0.99833	0.99917
36	95	22.84408	3.02715	0.99418	0.99979	0.99990	0.99418	0.99844	0.99922
36	96	22.84408	2.82535	0.99418	0.99982	0.99991	0.99418	0.99855	0.99927
36	97	22.84408	2.63737	0.99418	0.99984	0.99992	0.99418	0.99865	0.99932
36	98	22.84408	2.46279	0.99418	0.99986	0.99993	0.99418	0.99873	0.99937
36	99	22.84408	2.30125	0.99418	0.99988	0.99994	0.99418	0.99882	0.99941
36	100	22.84408	2.15258	0.99418	0.99990	0.99995	0.99418	0.99890	0.99945
36	101	22.84408	2.01649	0.99418	0.99991	0.99995	0.99418	0.99897	0.99948
36	102	22.84408	1.89293	0.99418	0.99992	0.99996	0.99418	0.99903	0.99952
36	103	22.84408	1.78083	0.99418	0.99993	0.99996	0.99418	0.99909	0.99954
36	104	22.84408	1.67943	0.99418	0.99994	0.99997	0.99418	0.99914	0.99957
36	105	22.84408	1.58804	0.99418	0.99994	0.99997	0.99418	0.99919	0.99960
36	106	22.84408	1.50600	0.99418	0.99995	0.99997	0.99418	0.99924	0.99962
36	107	22.84408	1.43298	0.99418	0.99995	0.99998	0.99418	0.99928	0.99964
36	108	22.84408	1.36894	0.99418	0.99996	0.99998	0.99418	0.99931	0.99966
36	109	22.84408	1.31458	0.99418	0.99996	0.99998	0.99418	0.99934	0.99967
36	110	22.84408	1.27298	0.99418	0.99996	0.99998	0.99418	0.99936	0.99968
37	1	22.65215	26.62178	0.99364	0.84836	0.91796	0.99364	0.84791	0.91770
37	2	22.65215	26.56961	0.99364	0.84991	0.91887	0.99364	0.84944	0.91859
37	3	22.65215	26.51422	0.99364	0.85152	0.91981	0.99364	0.85103	0.91952
37	4	22.65215	26.45593	0.99364	0.85319	0.92078	0.99364	0.85267	0.92048
37	5	22.65215	26.39526	0.99364	0.85492	0.92179	0.99364	0.85437	0.92147
37	6	22.65215	26.33222	0.99364	0.85672	0.92283	0.99364	0.85613	0.92249
37	7	22.65215	26.26662	0.99364	0.85857	0.92390	0.99364	0.85794	0.92354
37	8	22.65215	26.19847	0.99364	0.86049	0.92501	0.99364	0.85982	0.92463
37	9	22.65215	26.12745	0.99364	0.86247	0.92616	0.99364	0.86175	0.92574
37	10	22.65215	26.05351	0.99364	0.86452	0.92734	0.99364	0.86375	0.92690
37	11	22.65215	25.97700	0.99364	0.86664	0.92856	0.99364	0.86581	0.92808
37	12	22.65215	25.89730	0.99364	0.86882	0.92981	0.99364	0.86794	0.92930
37	13	22.65215	25.81474	0.99364	0.87107	0.93110	0.99364	0.87012	0.93055
37	14	22.65215	25.72901	0.99364	0.87340	0.93242	0.99364	0.87238	0.93184
37	15	22.65215	25.64035	0.99364	0.87578	0.93378	0.99364	0.87469	0.93316
37	16	22.65215	25.54880	0.99364	0.87824	0.93517	0.99364	0.87708	0.93451

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20.07055	4.73086	0.99474	0.99942	0.99971	0.99474	0.99752	0.99876
20.07055	4.42936	0.99474	0.99949	0.99975	0.99474	0.99769	0.99884
20.07055	4.14588	0.99474	0.99956	0.99978	0.99474	0.99784	0.99892
20.07055	3.88065	0.99474	0.99961	0.99981	0.99474	0.99799	0.99899
20.07055	3.63292	0.99474	0.99966	0.99983	0.99474	0.99812	0.99906
20.07055	3.40133	0.99474	0.99970	0.99985	0.99474	0.99825	0.99912
20.07055	3.18390	0.99474	0.99974	0.99987	0.99474	0.99836	0.99918
20.07055	2.97857	0.99474	0.99977	0.99989	0.99474	0.99847	0.99923
20.07055	2.78314	0.99474	0.99980	0.99990	0.99474	0.99857	0.99929
20.07055	2.60073	0.99474	0.99983	0.99991	0.99474	0.99867	0.99933
20.07055	2.43099	0.99474	0.99985	0.99992	0.99474	0.99875	0.99938
20.07055	2.27364	0.99474	0.99987	0.99993	0.99474	0.99883	0.99942
20.07055	2.12860	0.99474	0.99988	0.99994	0.99474	0.99891	0.99945
20.07055	1.99561	0.99474	0.99990	0.99995	0.99474	0.99898	0.99949
20.07055	1.87471	0.99474	0.99991	0.99996	0.99474	0.99904	0.99952
20.07055	1.76487	0.99474	0.99992	0.99996	0.99474	0.99910	0.99955
20.07055	1.66540	0.99474	0.99993	0.99996	0.99474	0.99915	0.99958
20.07055	1.57565	0.99474	0.99994	0.99997	0.99474	0.99920	0.99960
20.07055	1.49500	0.99474	0.99994	0.99997	0.99474	0.99925	0.99962
20.07055	1.42313	0.99474	0.99995	0.99997	0.99474	0.99929	0.99964
20.07055	1.36003	0.99474	0.99995	0.99998	0.99474	0.99932	0.99966
20.07055	1.30641	0.99474	0.99996	0.99998	0.99474	0.99934	0.99967
20.07055	1.26533	0.99474	0.99996	0.99998	0.99474	0.99936	0.99968
19.93297	22.51412	0.99425	0.88298	0.93785	0.99425	0.88266	0.93767
19.93297	22.48584	0.99425	0.88399	0.93843	0.99425	0.88367	0.93824
19.93297	22.45520	0.99425	0.88506	0.93902	0.99425	0.88472	0.93883
19.93297	22.42249	0.99425	0.88617	0.93965	0.99425	0.88581	0.93945
19.93297	22.38814	0.99425	0.88732	0.94030	0.99425	0.88694	0.94008
19.93297	22.35215	0.99425	0.88852	0.94097	0.99425	0.88812	0.94074
19.93297	22.31437	0.99425	0.88977	0.94167	0.99425	0.88934	0.94143
19.93297	22.27480	0.99425	0.89107	0.94240	0.99425	0.89061	0.94214
19.93297	22.23319	0.99425	0.89243	0.94315	0.99425	0.89193	0.94288
19.93297	22.18946	0.99425	0.89383	0.94394	0.99425	0.89330	0.94364
19.93297	22.14392	0.99425	0.89528	0.94475	0.99425	0.89471	0.94443
19.93297	22.09606	0.99425	0.89679	0.94559	0.99425	0.89618	0.94525
19.93297	22.04614	0.99425	0.89835	0.94646	0.99425	0.89770	0.94609
19.93297	21.99389	0.99425	0.89997	0.94735	0.99425	0.89927	0.94696
19.93297	21.93952	0.99425	0.90164	0.94828	0.99425	0.90089	0.94786
19.93297	21.88305	0.99425	0.90337	0.94923	0.99425	0.90257	0.94879

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
37	17	22.65215	25.45467	0.99364	0.88076	0.93660	0.99364	0.87952	0.93590
37	18	22.65215	25.35821	0.99364	0.88334	0.93806	0.99364	0.88203	0.93732
37	19	22.65215	25.25875	0.99364	0.88599	0.93955	0.99364	0.88460	0.93876
37	20	22.65215	25.15564	0.99364	0.88870	0.94107	0.99364	0.88722	0.94024
37	21	22.65215	25.04833	0.99364	0.89147	0.94262	0.99364	0.88991	0.94175
37	22	22.65215	24.93660	0.99364	0.89431	0.94421	0.99364	0.89265	0.94328
37	23	22.65215	24.82004	0.99364	0.89720	0.94582	0.99364	0.89543	0.94483
37	24	22.65215	24.69862	0.99364	0.90015	0.94745	0.99364	0.89827	0.94641
37	25	22.65215	24.57203	0.99364	0.90315	0.94911	0.99364	0.90114	0.94800
37	26	22.65215	24.44053	0.99364	0.90619	0.95079	0.99364	0.90405	0.94961
37	27	22.65215	24.30438	0.99364	0.90926	0.95247	0.99364	0.90699	0.95123
37	28	22.65215	24.16342	0.99364	0.91236	0.95417	0.99364	0.90995	0.95285
37	29	22.65215	24.01762	0.99364	0.91548	0.95588	0.99364	0.91293	0.95448
37	30	22.65215	23.86654	0.99364	0.91861	0.95758	0.99364	0.91591	0.95611
37	31	22.65215	23.71037	0.99364	0.92175	0.95928	0.99364	0.91890	0.95773
37	32	22.65215	23.54876	0.99364	0.92488	0.96097	0.99364	0.92187	0.95935
37	33	22.65215	23.38162	0.99364	0.92799	0.96265	0.99364	0.92483	0.96095
37	34	22.65215	23.20856	0.99364	0.93108	0.96431	0.99364	0.92776	0.96253
37	35	22.65215	23.02940	0.99364	0.93414	0.96595	0.99364	0.93066	0.96408
37	36	22.65215	22.84408	0.99364	0.93716	0.96756	0.99364	0.93351	0.96561
37	37	22.65215	22.65215	0.99364	0.94013	0.96914	0.99364	0.93632	0.96711
37	38	22.65215	22.45348	0.99364	0.94304	0.97069	0.99364	0.93907	0.96858
37	39	22.65215	22.24766	0.99364	0.94589	0.97219	0.99364	0.94175	0.97000
37	40	22.65215	22.03447	0.99364	0.94867	0.97366	0.99364	0.94437	0.97139
37	41	22.65215	21.81357	0.99364	0.95137	0.97508	0.99364	0.94691	0.97273
37	42	22.65215	21.58485	0.99364	0.95398	0.97645	0.99364	0.94938	0.97403
37	43	22.65215	21.34779	0.99364	0.95652	0.97778	0.99364	0.95176	0.97529
37	44	22.65215	21.10218	0.99364	0.95896	0.97905	0.99364	0.95406	0.97649
37	45	22.65215	20.84782	0.99364	0.96132	0.98028	0.99364	0.95628	0.97765
37	46	22.65215	20.58697	0.99364	0.96358	0.98145	0.99364	0.95841	0.97876
37	47	22.65215	20.32000	0.99364	0.96574	0.98257	0.99364	0.96045	0.97983
37	48	22.65215	20.04764	0.99364	0.96780	0.98364	0.99364	0.96241	0.98085
37	49	22.65215	19.77090	0.99364	0.96977	0.98465	0.99364	0.96429	0.98182
37	50	22.65215	19.49116	0.99364	0.97164	0.98562	0.99364	0.96608	0.98275
37	51	22.65215	19.21029	0.99364	0.97342	0.98653	0.99364	0.96780	0.98364
37	52	22.65215	18.92146	0.99364	0.97512	0.98740	0.99364	0.96945	0.98449
37	53	22.65215	18.62485	0.99364	0.97673	0.98823	0.99364	0.97102	0.98530
37	54	22.65215	18.32038	0.99364	0.97826	0.98901	0.99364	0.97253	0.98607
37	55	22.65215	18.00819	0.99364	0.97972	0.98976	0.99364	0.97397	0.98681

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.93297	21.82476	0.99425	0.90515	0.95021	0.99425	0.90429	0.94974
19.93297	21.76485	0.99425	0.90698	0.95122	0.99425	0.90607	0.95072
19.93297	21.70276	0.99425	0.90886	0.95226	0.99425	0.90790	0.95173
19.93297	21.63792	0.99425	0.91080	0.95332	0.99425	0.90978	0.95276
19.93297	21.56986	0.99425	0.91280	0.95441	0.99425	0.91171	0.95382
19.93297	21.49836	0.99425	0.91484	0.95553	0.99425	0.91369	0.95490
19.93297	21.42306	0.99425	0.91694	0.95667	0.99425	0.91571	0.95600
19.93297	21.34391	0.99425	0.91908	0.95783	0.99425	0.91778	0.95713
19.93297	21.26064	0.99425	0.92127	0.95902	0.99425	0.91988	0.95827
19.93297	21.17342	0.99425	0.92350	0.96023	0.99425	0.92202	0.95943
19.93297	21.08250	0.99425	0.92576	0.96145	0.99425	0.92418	0.96060
19.93297	20.98768	0.99425	0.92806	0.96269	0.99425	0.92638	0.96178
19.93297	20.88895	0.99425	0.93037	0.96393	0.99425	0.92859	0.96297
19.93297	20.78588	0.99425	0.93271	0.96518	0.99425	0.93082	0.96417
19.93297	20.67862	0.99425	0.93506	0.96644	0.99425	0.93305	0.96537
19.93297	20.56684	0.99425	0.93741	0.96770	0.99425	0.93529	0.96656
19.93297	20.45044	0.99425	0.93977	0.96895	0.99425	0.93753	0.96776
19.93297	20.32903	0.99425	0.94211	0.97019	0.99425	0.93975	0.96894
19.93297	20.20243	0.99425	0.94445	0.97143	0.99425	0.94196	0.97011
19.93297	20.07055	0.99425	0.94676	0.97265	0.99425	0.94415	0.97127
19.93297	19.93297	0.99425	0.94905	0.97386	0.99425	0.94631	0.97242
19.93297	19.78951	0.99425	0.95130	0.97504	0.99425	0.94844	0.97354
19.93297	19.63978	0.99425	0.95352	0.97621	0.99425	0.95052	0.97463
19.93297	19.48352	0.99425	0.95569	0.97734	0.99425	0.95257	0.97571
19.93297	19.32040	0.99425	0.95782	0.97845	0.99425	0.95456	0.97675
19.93297	19.15023	0.99425	0.95989	0.97953	0.99425	0.95650	0.97777
19.93297	18.97251	0.99425	0.96191	0.98058	0.99425	0.95839	0.97875
19.93297	18.78697	0.99425	0.96387	0.98160	0.99425	0.96022	0.97971
19.93297	18.59337	0.99425	0.96576	0.98258	0.99425	0.96200	0.98063
19.93297	18.39367	0.99425	0.96760	0.98353	0.99425	0.96371	0.98152
19.93297	18.18814	0.99425	0.96936	0.98444	0.99425	0.96536	0.98238
19.93297	17.97738	0.99425	0.97106	0.98532	0.99425	0.96695	0.98320
19.93297	17.76227	0.99425	0.97269	0.98615	0.99425	0.96849	0.98399
19.93297	17.54401	0.99425	0.97424	0.98695	0.99425	0.96996	0.98475
19.93297	17.32430	0.99425	0.97573	0.98772	0.99425	0.97138	0.98548
19.93297	17.09693	0.99425	0.97716	0.98845	0.99425	0.97275	0.98619
19.93297	16.86201	0.99425	0.97853	0.98915	0.99425	0.97407	0.98686
19.93297	16.61938	0.99425	0.97985	0.98982	0.99425	0.97533	0.98751
19.93297	16.36911	0.99425	0.98110	0.99046	0.99425	0.97655	0.98813

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
37	56	22.65215	17.68820	0.99364	0.98111	0.99047	0.99364	0.97534	0.98752
37	57	22.65215	17.36037	0.99364	0.98243	0.99114	0.99364	0.97666	0.98819
37	58	22.65215	17.02468	0.99364	0.98368	0.99177	0.99364	0.97792	0.98884
37	59	22.65215	16.68091	0.99364	0.98486	0.99237	0.99364	0.97913	0.98945
37	60	22.65215	16.32913	0.99364	0.98599	0.99294	0.99364	0.98028	0.99004
37	61	22.65215	15.96913	0.99364	0.98705	0.99348	0.99364	0.98139	0.99061
37	62	22.65215	15.60088	0.99364	0.98806	0.99399	0.99364	0.98245	0.99115
37	63	22.65215	15.22446	0.99364	0.98901	0.99447	0.99364	0.98346	0.99166
37	64	22.65215	14.83980	0.99364	0.98991	0.99493	0.99364	0.98444	0.99216
37	65	22.65215	14.44688	0.99364	0.99075	0.99535	0.99364	0.98537	0.99263
37	66	22.65215	14.04613	0.99364	0.99155	0.99576	0.99364	0.98625	0.99308
37	67	22.65215	13.63788	0.99364	0.99230	0.99613	0.99364	0.98710	0.99351
37	68	22.65215	13.22255	0.99364	0.99300	0.99649	0.99364	0.98792	0.99392
37	69	22.65215	12.80079	0.99364	0.99365	0.99681	0.99364	0.98869	0.99431
37	70	22.65215	12.37331	0.99364	0.99426	0.99712	0.99364	0.98943	0.99469
37	71	22.65215	11.94070	0.99364	0.99483	0.99741	0.99364	0.99013	0.99504
37	72	22.65215	11.50357	0.99364	0.99535	0.99767	0.99364	0.99080	0.99538
37	73	22.65215	11.06278	0.99364	0.99583	0.99791	0.99364	0.99143	0.99570
37	74	22.65215	10.61910	0.99364	0.99628	0.99814	0.99364	0.99203	0.99600
37	75	22.65215	10.17356	0.99364	0.99669	0.99834	0.99364	0.99260	0.99629
37	76	22.65215	9.72734	0.99364	0.99706	0.99853	0.99364	0.99313	0.99655
37	77	22.65215	9.28160	0.99364	0.99740	0.99870	0.99364	0.99363	0.99681
37	78	22.65215	8.83768	0.99364	0.99770	0.99885	0.99364	0.99410	0.99704
37	79	22.65215	8.39698	0.99364	0.99798	0.99899	0.99364	0.99454	0.99726
37	80	22.65215	7.96110	0.99364	0.99823	0.99911	0.99364	0.99495	0.99747
37	81	22.65215	7.53168	0.99364	0.99845	0.99922	0.99364	0.99533	0.99766
37	82	22.65215	7.11054	0.99364	0.99864	0.99932	0.99364	0.99568	0.99783
37	83	22.65215	6.69952	0.99364	0.99882	0.99941	0.99364	0.99600	0.99800
37	84	22.65215	6.30023	0.99364	0.99897	0.99949	0.99364	0.99630	0.99815
37	85	22.65215	5.91444	0.99364	0.99911	0.99955	0.99364	0.99658	0.99829
37	86	22.65215	5.54396	0.99364	0.99922	0.99961	0.99364	0.99683	0.99841
37	87	22.65215	5.19034	0.99364	0.99933	0.99966	0.99364	0.99706	0.99853
37	88	22.65215	4.85473	0.99364	0.99942	0.99971	0.99364	0.99728	0.99864
37	89	22.65215	4.53813	0.99364	0.99949	0.99975	0.99364	0.99747	0.99873
37	90	22.65215	4.24126	0.99364	0.99956	0.99978	0.99364	0.99765	0.99882
37	91	22.65215	3.96420	0.99364	0.99962	0.99981	0.99364	0.99781	0.99891
37	92	22.65215	3.70604	0.99364	0.99967	0.99983	0.99364	0.99796	0.99898
37	93	22.65215	3.46525	0.99364	0.99971	0.99985	0.99364	0.99810	0.99905
37	94	22.65215	3.23968	0.99364	0.99975	0.99987	0.99364	0.99823	0.99912

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.93297	16.11103	0.99425	0.98231	0.99107	0.99425	0.97772	0.98873
19.93297	15.84506	0.99425	0.98346	0.99166	0.99425	0.97884	0.98931
19.93297	15.57108	0.99425	0.98456	0.99222	0.99425	0.97992	0.98986
19.93297	15.28882	0.99425	0.98561	0.99275	0.99425	0.98096	0.99039
19.93297	14.99826	0.99425	0.98661	0.99326	0.99425	0.98196	0.99090
19.93297	14.69911	0.99425	0.98757	0.99374	0.99425	0.98293	0.99139
19.93297	14.39128	0.99425	0.98848	0.99421	0.99425	0.98386	0.99186
19.93297	14.07472	0.99425	0.98934	0.99464	0.99425	0.98475	0.99232
19.93297	13.74931	0.99425	0.99017	0.99506	0.99425	0.98561	0.99275
19.93297	13.41490	0.99425	0.99095	0.99545	0.99425	0.98643	0.99317
19.93297	13.07182	0.99425	0.99169	0.99583	0.99425	0.98722	0.99357
19.93297	12.72027	0.99425	0.99239	0.99618	0.99425	0.98798	0.99395
19.93297	12.36057	0.99425	0.99305	0.99651	0.99425	0.98871	0.99432
19.93297	11.99324	0.99425	0.99367	0.99682	0.99425	0.98941	0.99468
19.93297	11.61885	0.99425	0.99425	0.99712	0.99425	0.99008	0.99501
19.93297	11.23789	0.99425	0.99479	0.99739	0.99425	0.99071	0.99534
19.93297	10.85087	0.99425	0.99530	0.99764	0.99425	0.99132	0.99564
19.93297	10.45855	0.99425	0.99577	0.99788	0.99425	0.99190	0.99593
19.93297	10.06159	0.99425	0.99620	0.99810	0.99425	0.99245	0.99621
19.93297	9.66092	0.99425	0.99660	0.99830	0.99425	0.99297	0.99647
19.93297	9.25762	0.99425	0.99697	0.99848	0.99425	0.99346	0.99672
19.93297	8.85278	0.99425	0.99731	0.99865	0.99425	0.99392	0.99695
19.93297	8.44766	0.99425	0.99762	0.99881	0.99425	0.99436	0.99717
19.93297	8.04359	0.99425	0.99789	0.99895	0.99425	0.99477	0.99738
19.93297	7.64214	0.99425	0.99814	0.99907	0.99425	0.99515	0.99757
19.93297	7.24488	0.99425	0.99837	0.99918	0.99425	0.99550	0.99775
19.93297	6.85364	0.99425	0.99857	0.99928	0.99425	0.99583	0.99791
19.93297	6.47024	0.99425	0.99875	0.99937	0.99425	0.99614	0.99806
19.93297	6.09632	0.99425	0.99891	0.99945	0.99425	0.99642	0.99821
19.93297	5.73370	0.99425	0.99905	0.99952	0.99425	0.99668	0.99834
19.93297	5.38421	0.99425	0.99917	0.99958	0.99425	0.99692	0.99846
19.93297	5.04951	0.99425	0.99928	0.99964	0.99425	0.99714	0.99857
19.93297	4.73086	0.99425	0.99937	0.99969	0.99425	0.99734	0.99867
19.93297	4.42936	0.99425	0.99945	0.99973	0.99425	0.99753	0.99876
19.93297	4.14588	0.99425	0.99952	0.99976	0.99425	0.99770	0.99885
19.93297	3.88065	0.99425	0.99958	0.99979	0.99425	0.99786	0.99893
19.93297	3.63292	0.99425	0.99964	0.99982	0.99425	0.99800	0.99900
19.93297	3.40133	0.99425	0.99968	0.99984	0.99425	0.99814	0.99907
19.93297	3.18390	0.99425	0.99972	0.99986	0.99425	0.99826	0.99913

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
37	95	22.65215	3.02715	0.99364	0.99978	0.99989	0.99364	0.99835	0.99918
37	96	22.65215	2.82535	0.99364	0.99981	0.99990	0.99364	0.99846	0.99923
37	97	22.65215	2.63737	0.99364	0.99983	0.99992	0.99364	0.99857	0.99928
37	98	22.65215	2.46279	0.99364	0.99985	0.99993	0.99364	0.99866	0.99933
37	99	22.65215	2.30125	0.99364	0.99987	0.99994	0.99364	0.99875	0.99938
37	100	22.65215	2.15258	0.99364	0.99989	0.99994	0.99364	0.99883	0.99942
37	101	22.65215	2.01649	0.99364	0.99990	0.99995	0.99364	0.99891	0.99945
37	102	22.65215	1.89293	0.99364	0.99991	0.99996	0.99364	0.99898	0.99949
37	103	22.65215	1.78083	0.99364	0.99992	0.99996	0.99364	0.99904	0.99952
37	104	22.65215	1.67943	0.99364	0.99993	0.99997	0.99364	0.99910	0.99955
37	105	22.65215	1.58804	0.99364	0.99994	0.99997	0.99364	0.99915	0.99957
37	106	22.65215	1.50600	0.99364	0.99995	0.99997	0.99364	0.99920	0.99960
37	107	22.65215	1.43298	0.99364	0.99995	0.99998	0.99364	0.99924	0.99962
37	108	22.65215	1.36894	0.99364	0.99996	0.99998	0.99364	0.99927	0.99964
37	109	22.65215	1.31458	0.99364	0.99996	0.99998	0.99364	0.99930	0.99965
37	110	22.65215	1.27298	0.99364	0.99996	0.99998	0.99364	0.99932	0.99966
38	1	22.45348	26.62178	0.99302	0.84104	0.91366	0.99302	0.84058	0.91339
38	2	22.45348	26.56961	0.99302	0.84258	0.91457	0.99302	0.84211	0.91429
38	3	22.45348	26.51422	0.99302	0.84419	0.91551	0.99302	0.84370	0.91522
38	4	22.45348	26.45593	0.99302	0.84586	0.91649	0.99302	0.84534	0.91619
38	5	22.45348	26.39526	0.99302	0.84759	0.91751	0.99302	0.84704	0.91719
38	6	22.45348	26.33222	0.99302	0.84938	0.91856	0.99302	0.84879	0.91821
38	7	22.45348	26.26662	0.99302	0.85124	0.91964	0.99302	0.85061	0.91928
38	8	22.45348	26.19847	0.99302	0.85316	0.92076	0.99302	0.85249	0.92037
38	9	22.45348	26.12745	0.99302	0.85514	0.92192	0.99302	0.85443	0.92150
38	10	22.45348	26.05351	0.99302	0.85720	0.92311	0.99302	0.85643	0.92266
38	11	22.45348	25.97700	0.99302	0.85932	0.92434	0.99302	0.85849	0.92386
38	12	22.45348	25.89730	0.99302	0.86151	0.92560	0.99302	0.86063	0.92509
38	13	22.45348	25.81474	0.99302	0.86377	0.92691	0.99302	0.86283	0.92636
38	14	22.45348	25.72901	0.99302	0.86611	0.92825	0.99302	0.86509	0.92767
38	15	22.45348	25.64035	0.99302	0.86851	0.92963	0.99302	0.86742	0.92900
38	16	22.45348	25.54880	0.99302	0.87098	0.93104	0.99302	0.86982	0.93038
38	17	22.45348	25.45467	0.99302	0.87353	0.93249	0.99302	0.87228	0.93179
38	18	22.45348	25.35821	0.99302	0.87613	0.93398	0.99302	0.87482	0.93323
38	19	22.45348	25.25875	0.99302	0.87881	0.93550	0.99302	0.87741	0.93470
38	20	22.45348	25.15564	0.99302	0.88155	0.93705	0.99302	0.88007	0.93621
38	21	22.45348	25.04833	0.99302	0.88437	0.93864	0.99302	0.88280	0.93775
38	22	22.45348	24.93660	0.99302	0.88725	0.94026	0.99302	0.88558	0.93932
38	23	22.45348	24.82004	0.99302	0.89020	0.94191	0.99302	0.88842	0.94091

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.93297	2.97857	0.99425	0.99976	0.99988	0.99425	0.99838	0.99919
19.93297	2.78314	0.99425	0.99979	0.99989	0.99425	0.99849	0.99924
19.93297	2.60073	0.99425	0.99982	0.99991	0.99425	0.99859	0.99929
19.93297	2.43099	0.99425	0.99984	0.99992	0.99425	0.99868	0.99934
19.93297	2.27364	0.99425	0.99986	0.99993	0.99425	0.99877	0.99938
19.93297	2.12860	0.99425	0.99988	0.99994	0.99425	0.99885	0.99942
19.93297	1.99561	0.99425	0.99989	0.99995	0.99425	0.99892	0.99946
19.93297	1.87471	0.99425	0.99990	0.99995	0.99425	0.99899	0.99949
19.93297	1.76487	0.99425	0.99992	0.99996	0.99425	0.99905	0.99953
19.93297	1.66540	0.99425	0.99993	0.99996	0.99425	0.99911	0.99955
19.93297	1.57565	0.99425	0.99993	0.99997	0.99425	0.99916	0.99958
19.93297	1.49500	0.99425	0.99994	0.99997	0.99425	0.99920	0.99960
19.93297	1.42313	0.99425	0.99995	0.99997	0.99425	0.99925	0.99962
19.93297	1.36003	0.99425	0.99995	0.99998	0.99425	0.99928	0.99964
19.93297	1.30641	0.99425	0.99995	0.99998	0.99425	0.99931	0.99965
19.93297	1.26533	0.99425	0.99996	0.99998	0.99425	0.99933	0.99966
19.78951	22.51412	0.99369	0.87672	0.93431	0.99369	0.87640	0.93413
19.78951	22.48584	0.99369	0.87773	0.93489	0.99369	0.87741	0.93470
19.78951	22.45520	0.99369	0.87880	0.93549	0.99369	0.87846	0.93530
19.78951	22.42249	0.99369	0.87991	0.93612	0.99369	0.87955	0.93591
19.78951	22.38814	0.99369	0.88107	0.93678	0.99369	0.88068	0.93656
19.78951	22.35215	0.99369	0.88228	0.93746	0.99369	0.88187	0.93722
19.78951	22.31437	0.99369	0.88353	0.93816	0.99369	0.88309	0.93792
19.78951	22.27480	0.99369	0.88484	0.93890	0.99369	0.88437	0.93864
19.78951	22.23319	0.99369	0.88619	0.93966	0.99369	0.88569	0.93938
19.78951	22.18946	0.99369	0.88760	0.94046	0.99369	0.88707	0.94015
19.78951	22.14392	0.99369	0.88907	0.94128	0.99369	0.88849	0.94095
19.78951	22.09606	0.99369	0.89059	0.94213	0.99369	0.88997	0.94178
19.78951	22.04614	0.99369	0.89216	0.94301	0.99369	0.89150	0.94264
19.78951	21.99389	0.99369	0.89379	0.94392	0.99369	0.89308	0.94352
19.78951	21.93952	0.99369	0.89548	0.94486	0.99369	0.89472	0.94444
19.78951	21.88305	0.99369	0.89723	0.94583	0.99369	0.89641	0.94538
19.78951	21.82476	0.99369	0.89903	0.94683	0.99369	0.89816	0.94635
19.78951	21.76485	0.99369	0.90088	0.94786	0.99369	0.89996	0.94735
19.78951	21.70276	0.99369	0.90279	0.94891	0.99369	0.90182	0.94838
19.78951	21.63792	0.99369	0.90476	0.95000	0.99369	0.90373	0.94943
19.78951	21.56986	0.99369	0.90679	0.95112	0.99369	0.90569	0.95051
19.78951	21.49836	0.99369	0.90888	0.95226	0.99369	0.90771	0.95162
19.78951	21.42306	0.99369	0.91102	0.95344	0.99369	0.90977	0.95276

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
38	24	22.45348	24.69862	0.99302	0.89321	0.94359	0.99302	0.89131	0.94253
38	25	22.45348	24.57203	0.99302	0.89627	0.94530	0.99302	0.89424	0.94417
38	26	22.45348	24.44053	0.99302	0.89939	0.94703	0.99302	0.89722	0.94583
38	27	22.45348	24.30438	0.99302	0.90254	0.94878	0.99302	0.90024	0.94750
38	28	22.45348	24.16342	0.99302	0.90574	0.95054	0.99302	0.90329	0.94919
38	29	22.45348	24.01762	0.99302	0.90896	0.95231	0.99302	0.90636	0.95088
38	30	22.45348	23.86654	0.99302	0.91220	0.95409	0.99302	0.90945	0.95258
38	31	22.45348	23.71037	0.99302	0.91546	0.95586	0.99302	0.91255	0.95428
38	32	22.45348	23.54876	0.99302	0.91872	0.95764	0.99302	0.91565	0.95597
38	33	22.45348	23.38162	0.99302	0.92198	0.95941	0.99302	0.91873	0.95765
38	34	22.45348	23.20856	0.99302	0.92522	0.96116	0.99302	0.92181	0.95931
38	35	22.45348	23.02940	0.99302	0.92844	0.96289	0.99302	0.92485	0.96096
38	36	22.45348	22.84408	0.99302	0.93163	0.96460	0.99302	0.92786	0.96258
38	37	22.45348	22.65215	0.99302	0.93477	0.96629	0.99302	0.93083	0.96418
38	38	22.45348	22.45348	0.99302	0.93787	0.96794	0.99302	0.93375	0.96574
38	39	22.45348	22.24766	0.99302	0.94090	0.96955	0.99302	0.93661	0.96727
38	40	22.45348	22.03447	0.99302	0.94387	0.97112	0.99302	0.93940	0.96875
38	41	22.45348	21.81357	0.99302	0.94677	0.97265	0.99302	0.94212	0.97020
38	42	22.45348	21.58485	0.99302	0.94958	0.97414	0.99302	0.94477	0.97160
38	43	22.45348	21.34779	0.99302	0.95231	0.97557	0.99302	0.94733	0.97295
38	44	22.45348	21.10218	0.99302	0.95496	0.97696	0.99302	0.94981	0.97426
38	45	22.45348	20.84782	0.99302	0.95751	0.97829	0.99302	0.95221	0.97552
38	46	22.45348	20.58697	0.99302	0.95996	0.97957	0.99302	0.95451	0.97673
38	47	22.45348	20.32000	0.99302	0.96232	0.98080	0.99302	0.95673	0.97789
38	48	22.45348	20.04764	0.99302	0.96457	0.98196	0.99302	0.95886	0.97900
38	49	22.45348	19.77090	0.99302	0.96672	0.98308	0.99302	0.96090	0.98006
38	50	22.45348	19.49116	0.99302	0.96876	0.98413	0.99302	0.96285	0.98108
38	51	22.45348	19.21029	0.99302	0.97071	0.98514	0.99302	0.96473	0.98205
38	52	22.45348	18.92146	0.99302	0.97256	0.98609	0.99302	0.96652	0.98298
38	53	22.45348	18.62485	0.99302	0.97433	0.98700	0.99302	0.96824	0.98386
38	54	22.45348	18.32038	0.99302	0.97601	0.98786	0.99302	0.96988	0.98471
38	55	22.45348	18.00819	0.99302	0.97761	0.98868	0.99302	0.97145	0.98552
38	56	22.45348	17.68820	0.99302	0.97914	0.98946	0.99302	0.97295	0.98629
38	57	22.45348	17.36037	0.99302	0.98058	0.99020	0.99302	0.97439	0.98703
38	58	22.45348	17.02468	0.99302	0.98195	0.99090	0.99302	0.97576	0.98773
38	59	22.45348	16.68091	0.99302	0.98326	0.99156	0.99302	0.97708	0.98841
38	60	22.45348	16.32913	0.99302	0.98449	0.99219	0.99302	0.97834	0.98905
38	61	22.45348	15.96913	0.99302	0.98566	0.99278	0.99302	0.97955	0.98967
38	62	22.45348	15.60088	0.99302	0.98677	0.99334	0.99302	0.98070	0.99026

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.78951	21.34391	0.99369	0.91321	0.95464	0.99369	0.91189	0.95391
19.78951	21.26064	0.99369	0.91546	0.95586	0.99369	0.91404	0.95509
19.78951	21.17342	0.99369	0.91775	0.95711	0.99369	0.91624	0.95629
19.78951	21.08250	0.99369	0.92008	0.95838	0.99369	0.91847	0.95750
19.78951	20.98768	0.99369	0.92245	0.95966	0.99369	0.92073	0.95873
19.78951	20.88895	0.99369	0.92485	0.96096	0.99369	0.92302	0.95997
19.78951	20.78588	0.99369	0.92728	0.96227	0.99369	0.92534	0.96122
19.78951	20.67862	0.99369	0.92973	0.96358	0.99369	0.92766	0.96247
19.78951	20.56684	0.99369	0.93219	0.96490	0.99369	0.93000	0.96373
19.78951	20.45044	0.99369	0.93465	0.96622	0.99369	0.93234	0.96499
19.78951	20.32903	0.99369	0.93712	0.96754	0.99369	0.93468	0.96624
19.78951	20.20243	0.99369	0.93958	0.96885	0.99369	0.93701	0.96748
19.78951	20.07055	0.99369	0.94203	0.97015	0.99369	0.93932	0.96871
19.78951	19.93297	0.99369	0.94446	0.97143	0.99369	0.94161	0.96993
19.78951	19.78951	0.99369	0.94685	0.97270	0.99369	0.94387	0.97113
19.78951	19.63978	0.99369	0.94922	0.97395	0.99369	0.94610	0.97230
19.78951	19.48352	0.99369	0.95155	0.97517	0.99369	0.94828	0.97345
19.78951	19.32040	0.99369	0.95383	0.97637	0.99369	0.95042	0.97458
19.78951	19.15023	0.99369	0.95606	0.97754	0.99369	0.95251	0.97568
19.78951	18.97251	0.99369	0.95824	0.97867	0.99369	0.95454	0.97674
19.78951	18.78697	0.99369	0.96036	0.97978	0.99369	0.95652	0.97778
19.78951	18.59337	0.99369	0.96241	0.98085	0.99369	0.95843	0.97878
19.78951	18.39367	0.99369	0.96440	0.98188	0.99369	0.96029	0.97974
19.78951	18.18814	0.99369	0.96632	0.98287	0.99369	0.96208	0.98067
19.78951	17.97738	0.99369	0.96817	0.98383	0.99369	0.96381	0.98157
19.78951	17.76227	0.99369	0.96995	0.98475	0.99369	0.96548	0.98244
19.78951	17.54401	0.99369	0.97165	0.98562	0.99369	0.96709	0.98327
19.78951	17.32430	0.99369	0.97328	0.98646	0.99369	0.96864	0.98407
19.78951	17.09693	0.99369	0.97484	0.98726	0.99369	0.97013	0.98484
19.78951	16.86201	0.99369	0.97634	0.98803	0.99369	0.97156	0.98558
19.78951	16.61938	0.99369	0.97778	0.98877	0.99369	0.97294	0.98628
19.78951	16.36911	0.99369	0.97916	0.98947	0.99369	0.97427	0.98697
19.78951	16.11103	0.99369	0.98048	0.99014	0.99369	0.97554	0.98762
19.78951	15.84506	0.99369	0.98174	0.99079	0.99369	0.97677	0.98825
19.78951	15.57108	0.99369	0.98295	0.99140	0.99369	0.97795	0.98885
19.78951	15.28882	0.99369	0.98410	0.99199	0.99369	0.97909	0.98943
19.78951	14.99826	0.99369	0.98520	0.99254	0.99369	0.98018	0.98999
19.78951	14.69911	0.99369	0.98625	0.99308	0.99369	0.98123	0.99053
19.78951	14.39128	0.99369	0.98725	0.99358	0.99369	0.98224	0.99104

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
38	63	22.45348	15.22446	0.99302	0.98782	0.99387	0.99302	0.98181	0.99082
38	64	22.45348	14.83980	0.99302	0.98880	0.99437	0.99302	0.98287	0.99136
38	65	22.45348	14.44688	0.99302	0.98974	0.99484	0.99302	0.98388	0.99188
38	66	22.45348	14.04613	0.99302	0.99061	0.99529	0.99302	0.98485	0.99237
38	67	22.45348	13.63788	0.99302	0.99144	0.99570	0.99302	0.98578	0.99284
38	68	22.45348	13.22255	0.99302	0.99221	0.99609	0.99302	0.98667	0.99329
38	69	22.45348	12.80079	0.99302	0.99294	0.99646	0.99302	0.98752	0.99372
38	70	22.45348	12.37331	0.99302	0.99361	0.99680	0.99302	0.98833	0.99413
38	71	22.45348	11.94070	0.99302	0.99424	0.99711	0.99302	0.98910	0.99452
38	72	22.45348	11.50357	0.99302	0.99482	0.99740	0.99302	0.98984	0.99489
38	73	22.45348	11.06278	0.99302	0.99536	0.99767	0.99302	0.99054	0.99525
38	74	22.45348	10.61910	0.99302	0.99586	0.99792	0.99302	0.99120	0.99558
38	75	22.45348	10.17356	0.99302	0.99631	0.99815	0.99302	0.99183	0.99590
38	76	22.45348	9.72734	0.99302	0.99673	0.99836	0.99302	0.99242	0.99619
38	77	22.45348	9.28160	0.99302	0.99710	0.99855	0.99302	0.99298	0.99648
38	78	22.45348	8.83768	0.99302	0.99745	0.99872	0.99302	0.99350	0.99674
38	79	22.45348	8.39698	0.99302	0.99776	0.99888	0.99302	0.99399	0.99699
38	80	22.45348	7.96110	0.99302	0.99803	0.99902	0.99302	0.99445	0.99722
38	81	22.45348	7.53168	0.99302	0.99828	0.99914	0.99302	0.99487	0.99743
38	82	22.45348	7.11054	0.99302	0.99850	0.99925	0.99302	0.99527	0.99763
38	83	22.45348	6.69952	0.99302	0.99870	0.99935	0.99302	0.99563	0.99781
38	84	22.45348	6.30023	0.99302	0.99887	0.99943	0.99302	0.99597	0.99798
38	85	22.45348	5.91444	0.99302	0.99902	0.99951	0.99302	0.99628	0.99814
38	86	22.45348	5.54396	0.99302	0.99915	0.99958	0.99302	0.99656	0.99828
38	87	22.45348	5.19034	0.99302	0.99927	0.99963	0.99302	0.99683	0.99841
38	88	22.45348	4.85473	0.99302	0.99937	0.99968	0.99302	0.99706	0.99853
38	89	22.45348	4.53813	0.99302	0.99945	0.99973	0.99302	0.99728	0.99864
38	90	22.45348	4.24126	0.99302	0.99952	0.99976	0.99302	0.99748	0.99874
38	91	22.45348	3.96420	0.99302	0.99959	0.99979	0.99302	0.99766	0.99883
38	92	22.45348	3.70604	0.99302	0.99964	0.99982	0.99302	0.99783	0.99891
38	93	22.45348	3.46525	0.99302	0.99969	0.99984	0.99302	0.99798	0.99899
38	94	22.45348	3.23968	0.99302	0.99973	0.99986	0.99302	0.99812	0.99906
38	95	22.45348	3.02715	0.99302	0.99976	0.99988	0.99302	0.99826	0.99913
38	96	22.45348	2.82535	0.99302	0.99980	0.99990	0.99302	0.99838	0.99919
38	97	22.45348	2.63737	0.99302	0.99982	0.99991	0.99302	0.99849	0.99924
38	98	22.45348	2.46279	0.99302	0.99985	0.99992	0.99302	0.99859	0.99929
38	99	22.45348	2.30125	0.99302	0.99987	0.99993	0.99302	0.99868	0.99934
38	100	22.45348	2.15258	0.99302	0.99988	0.99994	0.99302	0.99877	0.99939
38	101	22.45348	2.01649	0.99302	0.99990	0.99995	0.99302	0.99885	0.99942

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.78951	14.07472	0.99369	0.98820	0.99407	0.99369	0.98322	0.99154
19.78951	13.74931	0.99369	0.98911	0.99452	0.99369	0.98415	0.99201
19.78951	13.41490	0.99369	0.98997	0.99496	0.99369	0.98505	0.99247
19.78951	13.07182	0.99369	0.99078	0.99537	0.99369	0.98592	0.99291
19.78951	12.72027	0.99369	0.99155	0.99576	0.99369	0.98675	0.99333
19.78951	12.36057	0.99369	0.99228	0.99613	0.99369	0.98755	0.99374
19.78951	11.99324	0.99369	0.99297	0.99647	0.99369	0.98831	0.99412
19.78951	11.61885	0.99369	0.99361	0.99679	0.99369	0.98905	0.99449
19.78951	11.23789	0.99369	0.99421	0.99710	0.99369	0.98975	0.99485
19.78951	10.85087	0.99369	0.99477	0.99738	0.99369	0.99042	0.99519
19.78951	10.45855	0.99369	0.99530	0.99764	0.99369	0.99106	0.99551
19.78951	10.06159	0.99369	0.99578	0.99789	0.99369	0.99167	0.99582
19.78951	9.66092	0.99369	0.99623	0.99811	0.99369	0.99224	0.99611
19.78951	9.25762	0.99369	0.99664	0.99832	0.99369	0.99279	0.99638
19.78951	8.85278	0.99369	0.99701	0.99850	0.99369	0.99330	0.99664
19.78951	8.44766	0.99369	0.99736	0.99868	0.99369	0.99379	0.99689
19.78951	8.04359	0.99369	0.99767	0.99883	0.99369	0.99425	0.99711
19.78951	7.64214	0.99369	0.99795	0.99897	0.99369	0.99467	0.99733
19.78951	7.24488	0.99369	0.99820	0.99910	0.99369	0.99507	0.99753
19.78951	6.85364	0.99369	0.99842	0.99921	0.99369	0.99544	0.99772
19.78951	6.47024	0.99369	0.99862	0.99931	0.99369	0.99579	0.99789
19.78951	6.09632	0.99369	0.99880	0.99940	0.99369	0.99610	0.99805
19.78951	5.73370	0.99369	0.99896	0.99948	0.99369	0.99640	0.99820
19.78951	5.38421	0.99369	0.99909	0.99955	0.99369	0.99667	0.99833
19.78951	5.04951	0.99369	0.99921	0.99961	0.99369	0.99691	0.99845
19.78951	4.73086	0.99369	0.99932	0.99966	0.99369	0.99714	0.99857
19.78951	4.42936	0.99369	0.99941	0.99970	0.99369	0.99735	0.99867
19.78951	4.14588	0.99369	0.99948	0.99974	0.99369	0.99754	0.99877
19.78951	3.88065	0.99369	0.99955	0.99978	0.99369	0.99771	0.99886
19.78951	3.63292	0.99369	0.99961	0.99980	0.99369	0.99787	0.99894
19.78951	3.40133	0.99369	0.99966	0.99983	0.99369	0.99802	0.99901
19.78951	3.18390	0.99369	0.99970	0.99985	0.99369	0.99816	0.99908
19.78951	2.97857	0.99369	0.99974	0.99987	0.99369	0.99829	0.99914
19.78951	2.78314	0.99369	0.99978	0.99989	0.99369	0.99840	0.99920
19.78951	2.60073	0.99369	0.99980	0.99990	0.99369	0.99851	0.99925
19.78951	2.43099	0.99369	0.99983	0.99991	0.99369	0.99861	0.99930
19.78951	2.27364	0.99369	0.99985	0.99993	0.99369	0.99870	0.99935
19.78951	2.12860	0.99369	0.99987	0.99993	0.99369	0.99879	0.99939
19.78951	1.99561	0.99369	0.99989	0.99994	0.99369	0.99886	0.99943

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
38	102	22.45348	1.89293	0.99302	0.99991	0.99995	0.99302	0.99892	0.99946
38	103	22.45348	1.78083	0.99302	0.99992	0.99996	0.99302	0.99899	0.99949
38	104	22.45348	1.67943	0.99302	0.99993	0.99996	0.99302	0.99905	0.99952
38	105	22.45348	1.58804	0.99302	0.99994	0.99997	0.99302	0.99911	0.99955
38	106	22.45348	1.50600	0.99302	0.99994	0.99997	0.99302	0.99915	0.99958
38	107	22.45348	1.43298	0.99302	0.99995	0.99997	0.99302	0.99920	0.99960
38	108	22.45348	1.36894	0.99302	0.99995	0.99998	0.99302	0.99924	0.99962
38	109	22.45348	1.31458	0.99302	0.99996	0.99998	0.99302	0.99927	0.99963
38	110	22.45348	1.27298	0.99302	0.99996	0.99998	0.99302	0.99929	0.99964
39	1	22.24766	26.62178	0.99231	0.83344	0.90915	0.99231	0.83299	0.90888
39	2	22.24766	26.56961	0.99231	0.83498	0.91007	0.99231	0.83451	0.90979
39	3	22.24766	26.51422	0.99231	0.83658	0.91102	0.99231	0.83609	0.91073
39	4	22.24766	26.45593	0.99231	0.83825	0.91201	0.99231	0.83773	0.91170
39	5	22.24766	26.39526	0.99231	0.83998	0.91303	0.99231	0.83943	0.91270
39	6	22.24766	26.33222	0.99231	0.84177	0.91409	0.99231	0.84118	0.91374
39	7	22.24766	26.26662	0.99231	0.84362	0.91518	0.99231	0.84300	0.91481
39	8	22.24766	26.19847	0.99231	0.84554	0.91631	0.99231	0.84487	0.91591
39	9	22.24766	26.12745	0.99231	0.84753	0.91747	0.99231	0.84681	0.91705
39	10	22.24766	26.05351	0.99231	0.84958	0.91868	0.99231	0.84882	0.91823
39	11	22.24766	25.97700	0.99231	0.85171	0.91992	0.99231	0.85089	0.91944
39	12	22.24766	25.89730	0.99231	0.85391	0.92120	0.99231	0.85303	0.92068
39	13	22.24766	25.81474	0.99231	0.85618	0.92252	0.99231	0.85523	0.92197
39	14	22.24766	25.72901	0.99231	0.85852	0.92388	0.99231	0.85750	0.92329
39	15	22.24766	25.64035	0.99231	0.86094	0.92527	0.99231	0.85985	0.92464
39	16	22.24766	25.54880	0.99231	0.86342	0.92671	0.99231	0.86226	0.92604
39	17	22.24766	25.45467	0.99231	0.86598	0.92818	0.99231	0.86474	0.92746
39	18	22.24766	25.35821	0.99231	0.86861	0.92969	0.99231	0.86729	0.92893
39	19	22.24766	25.25875	0.99231	0.87131	0.93123	0.99231	0.86991	0.93043
39	20	22.24766	25.15564	0.99231	0.87409	0.93281	0.99231	0.87260	0.93197
39	21	22.24766	25.04833	0.99231	0.87694	0.93443	0.99231	0.87536	0.93354
39	22	22.24766	24.93660	0.99231	0.87986	0.93609	0.99231	0.87818	0.93514
39	23	22.24766	24.82004	0.99231	0.88285	0.93778	0.99231	0.88106	0.93677
39	24	22.24766	24.69862	0.99231	0.88591	0.93951	0.99231	0.88400	0.93843
39	25	22.24766	24.57203	0.99231	0.88904	0.94126	0.99231	0.88700	0.94012
39	26	22.24766	24.44053	0.99231	0.89222	0.94304	0.99231	0.89004	0.94182
39	27	22.24766	24.30438	0.99231	0.89546	0.94485	0.99231	0.89313	0.94355
39	28	22.24766	24.16342	0.99231	0.89874	0.94667	0.99231	0.89626	0.94529
39	29	22.24766	24.01762	0.99231	0.90206	0.94851	0.99231	0.89943	0.94705
39	30	22.24766	23.86654	0.99231	0.90541	0.95036	0.99231	0.90261	0.94881

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.78951	1.87471	0.99369	0.99990	0.99995	0.99369	0.99894	0.99947
19.78951	1.76487	0.99369	0.99991	0.99996	0.99369	0.99900	0.99950
19.78951	1.66540	0.99369	0.99992	0.99996	0.99369	0.99906	0.99953
19.78951	1.57565	0.99369	0.99993	0.99996	0.99369	0.99911	0.99956
19.78951	1.49500	0.99369	0.99994	0.99997	0.99369	0.99916	0.99958
19.78951	1.42313	0.99369	0.99994	0.99997	0.99369	0.99921	0.99960
19.78951	1.36003	0.99369	0.99995	0.99997	0.99369	0.99924	0.99962
19.78951	1.30641	0.99369	0.99995	0.99998	0.99369	0.99927	0.99964
19.78951	1.26533	0.99369	0.99995	0.99998	0.99369	0.99929	0.99965
19.63978	22.51412	0.99304	0.87017	0.93058	0.99304	0.86985	0.93040
19.63978	22.48584	0.99304	0.87119	0.93116	0.99304	0.87086	0.93097
19.63978	22.45520	0.99304	0.87226	0.93177	0.99304	0.87191	0.93157
19.63978	22.42249	0.99304	0.87337	0.93241	0.99304	0.87300	0.93220
19.63978	22.38814	0.99304	0.87453	0.93307	0.99304	0.87414	0.93284
19.63978	22.35215	0.99304	0.87574	0.93375	0.99304	0.87533	0.93352
19.63978	22.31437	0.99304	0.87700	0.93447	0.99304	0.87656	0.93422
19.63978	22.27480	0.99304	0.87831	0.93521	0.99304	0.87784	0.93494
19.63978	22.23319	0.99304	0.87967	0.93598	0.99304	0.87917	0.93570
19.63978	22.18946	0.99304	0.88109	0.93678	0.99304	0.88055	0.93648
19.63978	22.14392	0.99304	0.88256	0.93762	0.99304	0.88198	0.93729
19.63978	22.09606	0.99304	0.88409	0.93848	0.99304	0.88346	0.93813
19.63978	22.04614	0.99304	0.88567	0.93937	0.99304	0.88500	0.93899
19.63978	21.99389	0.99304	0.88732	0.94029	0.99304	0.88660	0.93989
19.63978	21.93952	0.99304	0.88902	0.94125	0.99304	0.88825	0.94082
19.63978	21.88305	0.99304	0.89078	0.94224	0.99304	0.88996	0.94177
19.63978	21.82476	0.99304	0.89260	0.94325	0.99304	0.89172	0.94276
19.63978	21.76485	0.99304	0.89448	0.94430	0.99304	0.89354	0.94378
19.63978	21.70276	0.99304	0.89641	0.94538	0.99304	0.89543	0.94483
19.63978	21.63792	0.99304	0.89841	0.94649	0.99304	0.89736	0.94591
19.63978	21.56986	0.99304	0.90047	0.94763	0.99304	0.89936	0.94701
19.63978	21.49836	0.99304	0.90259	0.94880	0.99304	0.90141	0.94815
19.63978	21.42306	0.99304	0.90477	0.95001	0.99304	0.90351	0.94931
19.63978	21.34391	0.99304	0.90701	0.95124	0.99304	0.90567	0.95050
19.63978	21.26064	0.99304	0.90931	0.95250	0.99304	0.90787	0.95171
19.63978	21.17342	0.99304	0.91166	0.95379	0.99304	0.91012	0.95295
19.63978	21.08250	0.99304	0.91406	0.95510	0.99304	0.91241	0.95420
19.63978	20.98768	0.99304	0.91650	0.95643	0.99304	0.91475	0.95547
19.63978	20.88895	0.99304	0.91898	0.95778	0.99304	0.91711	0.95676
19.63978	20.78588	0.99304	0.92149	0.95914	0.99304	0.91950	0.95806

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
39	31	22.24766	23.71037	0.99231	0.90878	0.95221	0.99231	0.90582	0.95058
39	32	22.24766	23.54876	0.99231	0.91217	0.95407	0.99231	0.90903	0.95235
39	33	22.24766	23.38162	0.99231	0.91556	0.95592	0.99231	0.91225	0.95411
39	34	22.24766	23.20856	0.99231	0.91895	0.95776	0.99231	0.91545	0.95586
39	35	22.24766	23.02940	0.99231	0.92233	0.95959	0.99231	0.91864	0.95760
39	36	22.24766	22.84408	0.99231	0.92568	0.96141	0.99231	0.92181	0.95931
39	37	22.24766	22.65215	0.99231	0.92900	0.96319	0.99231	0.92494	0.96101
39	38	22.24766	22.45348	0.99231	0.93228	0.96495	0.99231	0.92802	0.96267
39	39	22.24766	22.24766	0.99231	0.93550	0.96668	0.99231	0.93105	0.96430
39	40	22.24766	22.03447	0.99231	0.93867	0.96836	0.99231	0.93403	0.96589
39	41	22.24766	21.81357	0.99231	0.94176	0.97001	0.99231	0.93693	0.96744
39	42	22.24766	21.58485	0.99231	0.94478	0.97161	0.99231	0.93976	0.96895
39	43	22.24766	21.34779	0.99231	0.94772	0.97316	0.99231	0.94251	0.97041
39	44	22.24766	21.10218	0.99231	0.95057	0.97466	0.99231	0.94518	0.97182
39	45	22.24766	20.84782	0.99231	0.95333	0.97611	0.99231	0.94776	0.97318
39	46	22.24766	20.58697	0.99231	0.95599	0.97750	0.99231	0.95025	0.97449
39	47	22.24766	20.32000	0.99231	0.95855	0.97883	0.99231	0.95265	0.97575
39	48	22.24766	20.04764	0.99231	0.96100	0.98011	0.99231	0.95496	0.97696
39	49	22.24766	19.77090	0.99231	0.96334	0.98133	0.99231	0.95718	0.97812
39	50	22.24766	19.49116	0.99231	0.96557	0.98248	0.99231	0.95930	0.97923
39	51	22.24766	19.21029	0.99231	0.96770	0.98358	0.99231	0.96134	0.98029
39	52	22.24766	18.92146	0.99231	0.96973	0.98463	0.99231	0.96329	0.98130
39	53	22.24766	18.62485	0.99231	0.97166	0.98563	0.99231	0.96516	0.98227
39	54	22.24766	18.32038	0.99231	0.97351	0.98658	0.99231	0.96695	0.98320
39	55	22.24766	18.00819	0.99231	0.97527	0.98748	0.99231	0.96867	0.98408
39	56	22.24766	17.68820	0.99231	0.97694	0.98833	0.99231	0.97031	0.98493
39	57	22.24766	17.36037	0.99231	0.97852	0.98915	0.99231	0.97187	0.98574
39	58	22.24766	17.02468	0.99231	0.98003	0.98991	0.99231	0.97337	0.98651
39	59	22.24766	16.68091	0.99231	0.98146	0.99064	0.99231	0.97481	0.98724
39	60	22.24766	16.32913	0.99231	0.98282	0.99134	0.99231	0.97618	0.98795
39	61	22.24766	15.96913	0.99231	0.98411	0.99199	0.99231	0.97750	0.98862
39	62	22.24766	15.60088	0.99231	0.98532	0.99261	0.99231	0.97876	0.98927
39	63	22.24766	15.22446	0.99231	0.98648	0.99319	0.99231	0.97997	0.98988
39	64	22.24766	14.83980	0.99231	0.98756	0.99374	0.99231	0.98112	0.99047
39	65	22.24766	14.44688	0.99231	0.98859	0.99426	0.99231	0.98223	0.99104
39	66	22.24766	14.04613	0.99231	0.98956	0.99475	0.99231	0.98329	0.99157
39	67	22.24766	13.63788	0.99231	0.99047	0.99521	0.99231	0.98430	0.99209
39	68	22.24766	13.22255	0.99231	0.99133	0.99564	0.99231	0.98528	0.99258
39	69	22.24766	12.80079	0.99231	0.99213	0.99605	0.99231	0.98621	0.99305

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.63978	20.67862	0.99304	0.92403	0.96052	0.99304	0.92192	0.95937
19.63978	20.56684	0.99304	0.92660	0.96190	0.99304	0.92435	0.96069
19.63978	20.45044	0.99304	0.92917	0.96329	0.99304	0.92680	0.96201
19.63978	20.32903	0.99304	0.93176	0.96467	0.99304	0.92924	0.96332
19.63978	20.20243	0.99304	0.93435	0.96606	0.99304	0.93169	0.96464
19.63978	20.07055	0.99304	0.93693	0.96744	0.99304	0.93412	0.96594
19.63978	19.93297	0.99304	0.93949	0.96880	0.99304	0.93654	0.96723
19.63978	19.78951	0.99304	0.94204	0.97015	0.99304	0.93894	0.96851
19.63978	19.63978	0.99304	0.94456	0.97149	0.99304	0.94130	0.96976
19.63978	19.48352	0.99304	0.94704	0.97280	0.99304	0.94363	0.97100
19.63978	19.32040	0.99304	0.94948	0.97409	0.99304	0.94592	0.97221
19.63978	19.15023	0.99304	0.95188	0.97535	0.99304	0.94815	0.97339
19.63978	18.97251	0.99304	0.95422	0.97657	0.99304	0.95034	0.97454
19.63978	18.78697	0.99304	0.95651	0.97777	0.99304	0.95247	0.97565
19.63978	18.59337	0.99304	0.95873	0.97893	0.99304	0.95454	0.97674
19.63978	18.39367	0.99304	0.96089	0.98006	0.99304	0.95654	0.97779
19.63978	18.18814	0.99304	0.96298	0.98114	0.99304	0.95849	0.97880
19.63978	17.97738	0.99304	0.96499	0.98218	0.99304	0.96036	0.97978
19.63978	17.76227	0.99304	0.96692	0.98318	0.99304	0.96218	0.98072
19.63978	17.54401	0.99304	0.96878	0.98414	0.99304	0.96393	0.98163
19.63978	17.32430	0.99304	0.97056	0.98506	0.99304	0.96561	0.98250
19.63978	17.09693	0.99304	0.97227	0.98594	0.99304	0.96723	0.98334
19.63978	16.86201	0.99304	0.97391	0.98678	0.99304	0.96880	0.98415
19.63978	16.61938	0.99304	0.97548	0.98759	0.99304	0.97030	0.98493
19.63978	16.36911	0.99304	0.97699	0.98836	0.99304	0.97175	0.98567
19.63978	16.11103	0.99304	0.97844	0.98910	0.99304	0.97314	0.98639
19.63978	15.84506	0.99304	0.97982	0.98981	0.99304	0.97448	0.98707
19.63978	15.57108	0.99304	0.98115	0.99048	0.99304	0.97577	0.98773
19.63978	15.28882	0.99304	0.98241	0.99113	0.99304	0.97700	0.98837
19.63978	14.99826	0.99304	0.98362	0.99174	0.99304	0.97820	0.98898
19.63978	14.69911	0.99304	0.98477	0.99233	0.99304	0.97934	0.98956
19.63978	14.39128	0.99304	0.98587	0.99289	0.99304	0.98045	0.99013
19.63978	14.07472	0.99304	0.98692	0.99342	0.99304	0.98151	0.99067
19.63978	13.74931	0.99304	0.98792	0.99392	0.99304	0.98253	0.99119
19.63978	13.41490	0.99304	0.98886	0.99440	0.99304	0.98351	0.99169
19.63978	13.07182	0.99304	0.98976	0.99485	0.99304	0.98446	0.99217
19.63978	12.72027	0.99304	0.99061	0.99528	0.99304	0.98537	0.99263
19.63978	12.36057	0.99304	0.99141	0.99569	0.99304	0.98624	0.99307
19.63978	11.99324	0.99304	0.99217	0.99607	0.99304	0.98708	0.99350

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree Age</u>	<u>Beneficiary Age</u>	<u>Retiree Annuity Value</u>	<u>Beneficiary Annuity Value</u>	<u>Option 1 Factor</u>	<u>Option 2 Factor</u>	<u>Option 3 Factor</u>	<u>Option 4 Factor</u>	<u>Option 5 Factor</u>	<u>Option 6 Factor</u>
39	70	22.24766	12.37331	0.99231	0.99287	0.99642	0.99231	0.98709	0.99350
39	71	22.24766	11.94070	0.99231	0.99357	0.99677	0.99231	0.98794	0.99393
39	72	22.24766	11.50357	0.99231	0.99422	0.99710	0.99231	0.98875	0.99434
39	73	22.24766	11.06278	0.99231	0.99481	0.99740	0.99231	0.98952	0.99473
39	74	22.24766	10.61910	0.99231	0.99537	0.99768	0.99231	0.99025	0.99510
39	75	22.24766	10.17356	0.99231	0.99587	0.99793	0.99231	0.99094	0.99545
39	76	22.24766	9.72734	0.99231	0.99634	0.99817	0.99231	0.99160	0.99578
39	77	22.24766	9.28160	0.99231	0.99676	0.99838	0.99231	0.99222	0.99609
39	78	22.24766	8.83768	0.99231	0.99715	0.99857	0.99231	0.99280	0.99639
39	79	22.24766	8.39698	0.99231	0.99750	0.99875	0.99231	0.99335	0.99666
39	80	22.24766	7.96110	0.99231	0.99781	0.99890	0.99231	0.99386	0.99692
39	81	22.24766	7.53168	0.99231	0.99809	0.99904	0.99231	0.99434	0.99716
39	82	22.24766	7.11054	0.99231	0.99833	0.99917	0.99231	0.99478	0.99738
39	83	22.24766	6.69952	0.99231	0.99855	0.99928	0.99231	0.99519	0.99759
39	84	22.24766	6.30023	0.99231	0.99875	0.99937	0.99231	0.99557	0.99778
39	85	22.24766	5.91444	0.99231	0.99892	0.99946	0.99231	0.99592	0.99796
39	86	22.24766	5.54396	0.99231	0.99907	0.99953	0.99231	0.99625	0.99812
39	87	22.24766	5.19034	0.99231	0.99919	0.99960	0.99231	0.99654	0.99827
39	88	22.24766	4.85473	0.99231	0.99930	0.99965	0.99231	0.99681	0.99840
39	89	22.24766	4.53813	0.99231	0.99940	0.99970	0.99231	0.99706	0.99853
39	90	22.24766	4.24126	0.99231	0.99948	0.99974	0.99231	0.99728	0.99864
39	91	22.24766	3.96420	0.99231	0.99955	0.99978	0.99231	0.99748	0.99874
39	92	22.24766	3.70604	0.99231	0.99961	0.99981	0.99231	0.99767	0.99883
39	93	22.24766	3.46525	0.99231	0.99966	0.99983	0.99231	0.99784	0.99892
39	94	22.24766	3.23968	0.99231	0.99971	0.99985	0.99231	0.99800	0.99900
39	95	22.24766	3.02715	0.99231	0.99975	0.99987	0.99231	0.99814	0.99907
39	96	22.24766	2.82535	0.99231	0.99978	0.99989	0.99231	0.99828	0.99914
39	97	22.24766	2.63737	0.99231	0.99981	0.99990	0.99231	0.99840	0.99920
39	98	22.24766	2.46279	0.99231	0.99983	0.99992	0.99231	0.99851	0.99925
39	99	22.24766	2.30125	0.99231	0.99986	0.99993	0.99231	0.99861	0.99930
39	100	22.24766	2.15258	0.99231	0.99987	0.99994	0.99231	0.99870	0.99935
39	101	22.24766	2.01649	0.99231	0.99989	0.99995	0.99231	0.99879	0.99939
39	102	22.24766	1.89293	0.99231	0.99990	0.99995	0.99231	0.99887	0.99943
39	103	22.24766	1.78083	0.99231	0.99991	0.99996	0.99231	0.99894	0.99947
39	104	22.24766	1.67943	0.99231	0.99992	0.99996	0.99231	0.99900	0.99950
39	105	22.24766	1.58804	0.99231	0.99993	0.99997	0.99231	0.99906	0.99953
39	106	22.24766	1.50600	0.99231	0.99994	0.99997	0.99231	0.99911	0.99956
39	107	22.24766	1.43298	0.99231	0.99995	0.99997	0.99231	0.99916	0.99958
39	108	22.24766	1.36894	0.99231	0.99995	0.99998	0.99231	0.99920	0.99960

<u>Retiree Annuity Value</u>	<u>Beneficiary Annuity Value</u>	<u>Option 1 Factor</u>	<u>Option 2 Factor</u>	<u>Option 3 Factor</u>	<u>Option 4 Factor</u>	<u>Option 5 Factor</u>	<u>Option 6 Factor</u>
19.63978	11.61885	0.99304	0.99288	0.99643	0.99304	0.98788	0.99390
19.63978	11.23789	0.99304	0.99355	0.99676	0.99304	0.98865	0.99429
19.63978	10.85087	0.99304	0.99417	0.99708	0.99304	0.98939	0.99467
19.63978	10.45855	0.99304	0.99475	0.99737	0.99304	0.99009	0.99502
19.63978	10.06159	0.99304	0.99529	0.99764	0.99304	0.99077	0.99536
19.63978	9.66092	0.99304	0.99579	0.99789	0.99304	0.99140	0.99568
19.63978	9.25762	0.99304	0.99625	0.99812	0.99304	0.99201	0.99599
19.63978	8.85278	0.99304	0.99667	0.99833	0.99304	0.99258	0.99628
19.63978	8.44766	0.99304	0.99705	0.99852	0.99304	0.99313	0.99655
19.63978	8.04359	0.99304	0.99740	0.99870	0.99304	0.99364	0.99681
19.63978	7.64214	0.99304	0.99771	0.99886	0.99304	0.99411	0.99705
19.63978	7.24488	0.99304	0.99800	0.99900	0.99304	0.99456	0.99727
19.63978	6.85364	0.99304	0.99825	0.99912	0.99304	0.99498	0.99748
19.63978	6.47024	0.99304	0.99848	0.99924	0.99304	0.99537	0.99768
19.63978	6.09632	0.99304	0.99867	0.99934	0.99304	0.99572	0.99786
19.63978	5.73370	0.99304	0.99885	0.99942	0.99304	0.99606	0.99802
19.63978	5.38421	0.99304	0.99900	0.99950	0.99304	0.99636	0.99818
19.63978	5.04951	0.99304	0.99914	0.99957	0.99304	0.99664	0.99832
19.63978	4.73086	0.99304	0.99925	0.99963	0.99304	0.99690	0.99845
19.63978	4.42936	0.99304	0.99935	0.99968	0.99304	0.99713	0.99856
19.63978	4.14588	0.99304	0.99944	0.99972	0.99304	0.99735	0.99867
19.63978	3.88065	0.99304	0.99951	0.99976	0.99304	0.99754	0.99877
19.63978	3.63292	0.99304	0.99958	0.99979	0.99304	0.99772	0.99886
19.63978	3.40133	0.99304	0.99963	0.99982	0.99304	0.99789	0.99894
19.63978	3.18390	0.99304	0.99968	0.99984	0.99304	0.99804	0.99902
19.63978	2.97857	0.99304	0.99972	0.99986	0.99304	0.99818	0.99909
19.63978	2.78314	0.99304	0.99976	0.99988	0.99304	0.99830	0.99915
19.63978	2.60073	0.99304	0.99979	0.99990	0.99304	0.99842	0.99921
19.63978	2.43099	0.99304	0.99982	0.99991	0.99304	0.99853	0.99926
19.63978	2.27364	0.99304	0.99984	0.99992	0.99304	0.99863	0.99931
19.63978	2.12860	0.99304	0.99986	0.99993	0.99304	0.99872	0.99936
19.63978	1.99561	0.99304	0.99988	0.99994	0.99304	0.99880	0.99940
19.63978	1.87471	0.99304	0.99989	0.99995	0.99304	0.99888	0.99944
19.63978	1.76487	0.99304	0.99991	0.99995	0.99304	0.99895	0.99947
19.63978	1.66540	0.99304	0.99992	0.99996	0.99304	0.99901	0.99951
19.63978	1.57565	0.99304	0.99993	0.99996	0.99304	0.99907	0.99953
19.63978	1.49500	0.99304	0.99993	0.99997	0.99304	0.99912	0.99956
19.63978	1.42313	0.99304	0.99994	0.99997	0.99304	0.99917	0.99958
19.63978	1.36003	0.99304	0.99994	0.99997	0.99304	0.99920	0.99960

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Retiree Annuity</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
39	109	22.24766	1.31458	0.99231	0.99995	0.99998	0.99231	0.99923	0.99961	19.63978	1.30641	0.99304	0.99995	0.99997	0.99304	0.99924	0.99962		
39	110	22.24766	1.27298	0.99231	0.99996	0.99998	0.99231	0.99925	0.99963	19.63978	1.26533	0.99304	0.99995	0.99998	0.99304	0.99926	0.99963		
40	1	22.03447	26.62178	0.99148	0.82555	0.90444	0.99148	0.82510	0.90417	19.48352	22.51412	0.99228	0.86334	0.92666	0.99228	0.86301	0.92647		
40	2	22.03447	26.56961	0.99148	0.82709	0.90536	0.99148	0.82662	0.90508	19.48352	22.48584	0.99228	0.86435	0.92724	0.99228	0.86402	0.92705		
40	3	22.03447	26.51422	0.99148	0.82869	0.90632	0.99148	0.82820	0.90603	19.48352	22.45520	0.99228	0.86542	0.92785	0.99228	0.86507	0.92765		
40	4	22.03447	26.45593	0.99148	0.83035	0.90731	0.99148	0.82983	0.90700	19.48352	22.42249	0.99228	0.86653	0.92849	0.99228	0.86616	0.92828		
40	5	22.03447	26.39526	0.99148	0.83207	0.90834	0.99148	0.83153	0.90801	19.48352	22.38814	0.99228	0.86769	0.92916	0.99228	0.86730	0.92894		
40	6	22.03447	26.33222	0.99148	0.83386	0.90940	0.99148	0.83328	0.90906	19.48352	22.35215	0.99228	0.86890	0.92985	0.99228	0.86849	0.92962		
40	7	22.03447	26.26662	0.99148	0.83571	0.91050	0.99148	0.83509	0.91013	19.48352	22.31437	0.99228	0.87017	0.93058	0.99228	0.86972	0.93032		
40	8	22.03447	26.19847	0.99148	0.83763	0.91164	0.99148	0.83696	0.91125	19.48352	22.27480	0.99228	0.87148	0.93133	0.99228	0.87100	0.93106		
40	9	22.03447	26.12745	0.99148	0.83962	0.91282	0.99148	0.83890	0.91240	19.48352	22.23319	0.99228	0.87284	0.93211	0.99228	0.87234	0.93182		
40	10	22.03447	26.05351	0.99148	0.84167	0.91403	0.99148	0.84091	0.91358	19.48352	22.18946	0.99228	0.87427	0.93292	0.99228	0.87372	0.93261		
40	11	22.03447	25.97700	0.99148	0.84380	0.91528	0.99148	0.84298	0.91480	19.48352	22.14392	0.99228	0.87574	0.93376	0.99228	0.87516	0.93342		
40	12	22.03447	25.89730	0.99148	0.84600	0.91658	0.99148	0.84512	0.91606	19.48352	22.09606	0.99228	0.87728	0.93463	0.99228	0.87665	0.93427		
40	13	22.03447	25.81474	0.99148	0.84828	0.91791	0.99148	0.84733	0.91736	19.48352	22.04614	0.99228	0.87887	0.93553	0.99228	0.87820	0.93515		
40	14	22.03447	25.72901	0.99148	0.85063	0.91929	0.99148	0.84961	0.91869	19.48352	21.99389	0.99228	0.88053	0.93647	0.99228	0.87980	0.93606		
40	15	22.03447	25.64035	0.99148	0.85305	0.92070	0.99148	0.85196	0.92006	19.48352	21.93952	0.99228	0.88224	0.93744	0.99228	0.88147	0.93700		
40	16	22.03447	25.54880	0.99148	0.85555	0.92215	0.99148	0.85439	0.92148	19.48352	21.88305	0.99228	0.88402	0.93844	0.99228	0.88319	0.93797		
40	17	22.03447	25.45467	0.99148	0.85812	0.92365	0.99148	0.85688	0.92293	19.48352	21.82476	0.99228	0.88585	0.93947	0.99228	0.88497	0.93897		
40	18	22.03447	25.35821	0.99148	0.86077	0.92518	0.99148	0.85945	0.92441	19.48352	21.76485	0.99228	0.88775	0.94054	0.99228	0.88681	0.94001		
40	19	22.03447	25.25875	0.99148	0.86349	0.92675	0.99148	0.86209	0.92594	19.48352	21.70276	0.99228	0.88971	0.94163	0.99228	0.88871	0.94108		
40	20	22.03447	25.15564	0.99148	0.86629	0.92836	0.99148	0.86480	0.92750	19.48352	21.63792	0.99228	0.89173	0.94277	0.99228	0.89067	0.94217		
40	21	22.03447	25.04833	0.99148	0.86917	0.93001	0.99148	0.86759	0.92910	19.48352	21.56986	0.99228	0.89382	0.94393	0.99228	0.89269	0.94330		
40	22	22.03447	24.93660	0.99148	0.87213	0.93170	0.99148	0.87044	0.93073	19.48352	21.49836	0.99228	0.89597	0.94513	0.99228	0.89477	0.94447		
40	23	22.03447	24.82004	0.99148	0.87516	0.93343	0.99148	0.87336	0.93240	19.48352	21.42306	0.99228	0.89819	0.94637	0.99228	0.89691	0.94566		
40	24	22.03447	24.69862	0.99148	0.87827	0.93519	0.99148	0.87635	0.93410	19.48352	21.34391	0.99228	0.90048	0.94763	0.99228	0.89911	0.94687		
40	25	22.03447	24.57203	0.99148	0.88145	0.93699	0.99148	0.87940	0.93583	19.48352	21.26064	0.99228	0.90282	0.94893	0.99228	0.90136	0.94812		
40	26	22.03447	24.44053	0.99148	0.88470	0.93882	0.99148	0.88250	0.93758	19.48352	21.17342	0.99228	0.90523	0.95026	0.99228	0.90366	0.94939		
40	27	22.03447	24.30438	0.99148	0.88800	0.94068	0.99148	0.88566	0.93936	19.48352	21.08250	0.99228	0.90768	0.95161	0.99228	0.90601	0.95069		
40	28	22.03447	24.16342	0.99148	0.89136	0.94256	0.99148	0.88886	0.94116	19.48352	20.98768	0.99228	0.91019	0.95298	0.99228	0.90840	0.95200		
40	29	22.03447	24.01762	0.99148	0.89477	0.94446	0.99148	0.89211	0.94298	19.48352	20.88895	0.99228	0.91275	0.95438	0.99228	0.91084	0.95334		
40	30	22.03447	23.86654	0.99148	0.89822	0.94638	0.99148	0.89539	0.94481	19.48352	20.78588	0.99228	0.91534	0.95580	0.99228	0.91331	0.95469		
40	31	22.03447	23.71037	0.99148	0.90170	0.94831	0.99148	0.89869	0.94664	19.48352	20.67862	0.99228	0.91797	0.95723	0.99228	0.91581	0.95605		
40	32	22.03447	23.54876	0.99148	0.90521	0.95025	0.99148	0.90202	0.94848	19.48352	20.56684	0.99228	0.92063	0.95868	0.99228	0.91833	0.95743		
40	33	22.03447	23.38162	0.99148	0.90873	0.95218	0.99148	0.90535	0.95033	19.48352	20.45044	0.99228	0.92332	0.96013	0.99228	0.92087	0.95881		
40	34	22.03447	23.20856	0.99148	0.91226	0.95412	0.99148	0.90869	0.95216	19.48352	20.32903	0.99228	0.92602	0.96159	0.99228	0.92343	0.96019		
40	35	22.03447	23.02940	0.99148	0.91579	0.95604	0.99148	0.91202	0.95399	19.48352	20.20243	0.99228	0.92873	0.96305	0.99228	0.92599	0.96157		
40	36	22.03447	22.84408	0.99148	0.91931	0.95796	0.99148	0.91533	0.95580	19.48352	20.07055	0.99228	0.93144	0.96450	0.99228	0.92854	0.96295		
40	37	22.03447	22.65215	0.99148	0.92280	0.95985	0.99148	0.91862	0.95758	19.48352	19.93297	0.99228	0.93414	0.96595	0.99228	0.93109	0.96431		

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
40	38	22.03447	22.45348	0.99148	0.92626	0.96172	0.99148	0.92187	0.95935
40	39	22.03447	22.24766	0.99148	0.92967	0.96355	0.99148	0.92508	0.96108
40	40	22.03447	22.03447	0.99148	0.93303	0.96536	0.99148	0.92823	0.96278
40	41	22.03447	21.81357	0.99148	0.93633	0.96712	0.99148	0.93132	0.96444
40	42	22.03447	21.58485	0.99148	0.93956	0.96884	0.99148	0.93434	0.96605
40	43	22.03447	21.34779	0.99148	0.94272	0.97051	0.99148	0.93728	0.96763
40	44	22.03447	21.10218	0.99148	0.94578	0.97214	0.99148	0.94014	0.96915
40	45	22.03447	20.84782	0.99148	0.94876	0.97371	0.99148	0.94292	0.97062
40	46	22.03447	20.58697	0.99148	0.95163	0.97522	0.99148	0.94560	0.97204
40	47	22.03447	20.32000	0.99148	0.95440	0.97667	0.99148	0.94819	0.97341
40	48	22.03447	20.04764	0.99148	0.95706	0.97806	0.99148	0.95069	0.97472
40	49	22.03447	19.77090	0.99148	0.95961	0.97939	0.99148	0.95309	0.97598
40	50	22.03447	19.49116	0.99148	0.96205	0.98066	0.99148	0.95540	0.97719
40	51	22.03447	19.21029	0.99148	0.96437	0.98186	0.99148	0.95762	0.97835
40	52	22.03447	18.92146	0.99148	0.96659	0.98301	0.99148	0.95974	0.97946
40	53	22.03447	18.62485	0.99148	0.96871	0.98410	0.99148	0.96178	0.98052
40	54	22.03447	18.32038	0.99148	0.97073	0.98515	0.99148	0.96373	0.98153
40	55	22.03447	18.00819	0.99148	0.97265	0.98614	0.99148	0.96560	0.98250
40	56	22.03447	17.68820	0.99148	0.97449	0.98708	0.99148	0.96738	0.98342
40	57	22.03447	17.36037	0.99148	0.97623	0.98797	0.99148	0.96909	0.98430
40	58	22.03447	17.02468	0.99148	0.97788	0.98882	0.99148	0.97073	0.98515
40	59	22.03447	16.68091	0.99148	0.97946	0.98962	0.99148	0.97230	0.98595
40	60	22.03447	16.32913	0.99148	0.98095	0.99038	0.99148	0.97379	0.98672
40	61	22.03447	15.96913	0.99148	0.98236	0.99110	0.99148	0.97523	0.98746
40	62	22.03447	15.60088	0.99148	0.98370	0.99178	0.99148	0.97660	0.98816
40	63	22.03447	15.22446	0.99148	0.98497	0.99243	0.99148	0.97792	0.98884
40	64	22.03447	14.83980	0.99148	0.98617	0.99304	0.99148	0.97918	0.98948
40	65	22.03447	14.44688	0.99148	0.98730	0.99361	0.99148	0.98039	0.99010
40	66	22.03447	14.04613	0.99148	0.98837	0.99415	0.99148	0.98154	0.99069
40	67	22.03447	13.63788	0.99148	0.98938	0.99466	0.99148	0.98265	0.99125
40	68	22.03447	13.22255	0.99148	0.99032	0.99514	0.99148	0.98371	0.99179
40	69	22.03447	12.80079	0.99148	0.99120	0.99558	0.99148	0.98473	0.99230
40	70	22.03447	12.37331	0.99148	0.99203	0.99600	0.99148	0.98570	0.99280
40	71	22.03447	11.94070	0.99148	0.99280	0.99639	0.99148	0.98662	0.99327
40	72	22.03447	11.50357	0.99148	0.99352	0.99675	0.99148	0.98751	0.99372
40	73	22.03447	11.06278	0.99148	0.99419	0.99709	0.99148	0.98836	0.99414
40	74	22.03447	10.61910	0.99148	0.99480	0.99739	0.99148	0.98916	0.99455
40	75	22.03447	10.17356	0.99148	0.99537	0.99768	0.99148	0.98992	0.99494
40	76	22.03447	9.72734	0.99148	0.99589	0.99794	0.99148	0.99065	0.99530

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.48352	19.78951	0.99228	0.93683	0.96739	0.99228	0.93362	0.96567
19.48352	19.63978	0.99228	0.93951	0.96881	0.99228	0.93612	0.96701
19.48352	19.48352	0.99228	0.94215	0.97021	0.99228	0.93860	0.96833
19.48352	19.32040	0.99228	0.94476	0.97159	0.99228	0.94103	0.96962
19.48352	19.15023	0.99228	0.94732	0.97295	0.99228	0.94342	0.97089
19.48352	18.97251	0.99228	0.94984	0.97427	0.99228	0.94576	0.97213
19.48352	18.78697	0.99228	0.95230	0.97557	0.99228	0.94805	0.97333
19.48352	18.59337	0.99228	0.95470	0.97682	0.99228	0.95028	0.97450
19.48352	18.39367	0.99228	0.95703	0.97804	0.99228	0.95244	0.97564
19.48352	18.18814	0.99228	0.95929	0.97922	0.99228	0.95454	0.97674
19.48352	17.97738	0.99228	0.96148	0.98036	0.99228	0.95658	0.97781
19.48352	17.76227	0.99228	0.96358	0.98145	0.99228	0.95854	0.97883
19.48352	17.54401	0.99228	0.96561	0.98250	0.99228	0.96044	0.97982
19.48352	17.32430	0.99228	0.96755	0.98351	0.99228	0.96228	0.98078
19.48352	17.09693	0.99228	0.96941	0.98447	0.99228	0.96404	0.98169
19.48352	16.86201	0.99228	0.97121	0.98539	0.99228	0.96575	0.98257
19.48352	16.61938	0.99228	0.97293	0.98628	0.99228	0.96739	0.98342
19.48352	16.36911	0.99228	0.97459	0.98713	0.99228	0.96896	0.98424
19.48352	16.11103	0.99228	0.97617	0.98794	0.99228	0.97048	0.98502
19.48352	15.84506	0.99228	0.97769	0.98872	0.99228	0.97194	0.98577
19.48352	15.57108	0.99228	0.97914	0.98946	0.99228	0.97334	0.98649
19.48352	15.28882	0.99228	0.98053	0.99017	0.99228	0.97469	0.98719
19.48352	14.99826	0.99228	0.98186	0.99084	0.99228	0.97599	0.98785
19.48352	14.69911	0.99228	0.98312	0.99149	0.99228	0.97724	0.98849
19.48352	14.39128	0.99228	0.98433	0.99210	0.99228	0.97845	0.98911
19.48352	14.07472	0.99228	0.98548	0.99269	0.99228	0.97961	0.98970
19.48352	13.74931	0.99228	0.98658	0.99324	0.99228	0.98072	0.99027
19.48352	13.41490	0.99228	0.98762	0.99377	0.99228	0.98179	0.99081
19.48352	13.07182	0.99228	0.98861	0.99427	0.99228	0.98282	0.99134
19.48352	12.72027	0.99228	0.98954	0.99474	0.99228	0.98382	0.99184
19.48352	12.36057	0.99228	0.99043	0.99519	0.99228	0.98477	0.99233
19.48352	11.99324	0.99228	0.99127	0.99561	0.99228	0.98569	0.99279
19.48352	11.61885	0.99228	0.99205	0.99601	0.99228	0.98657	0.99324
19.48352	11.23789	0.99228	0.99279	0.99638	0.99228	0.98741	0.99367
19.48352	10.85087	0.99228	0.99348	0.99673	0.99228	0.98822	0.99408
19.48352	10.45855	0.99228	0.99413	0.99706	0.99228	0.98900	0.99447
19.48352	10.06159	0.99228	0.99473	0.99736	0.99228	0.98973	0.99484
19.48352	9.66092	0.99228	0.99528	0.99764	0.99228	0.99044	0.99520
19.48352	9.25762	0.99228	0.99579	0.99789	0.99228	0.99111	0.99554

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
40	77	22.03447	9.28160	0.99148	0.99636	0.99818	0.99148	0.99134	0.99565
40	78	22.03447	8.83768	0.99148	0.99680	0.99840	0.99148	0.99198	0.99598
40	79	22.03447	8.39698	0.99148	0.99719	0.99859	0.99148	0.99260	0.99628
40	80	22.03447	7.96110	0.99148	0.99754	0.99877	0.99148	0.99317	0.99657
40	81	22.03447	7.53168	0.99148	0.99785	0.99893	0.99148	0.99370	0.99684
40	82	22.03447	7.11054	0.99148	0.99813	0.99907	0.99148	0.99420	0.99709
40	83	22.03447	6.69952	0.99148	0.99838	0.99919	0.99148	0.99467	0.99733
40	84	22.03447	6.30023	0.99148	0.99860	0.99930	0.99148	0.99510	0.99754
40	85	22.03447	5.91444	0.99148	0.99879	0.99940	0.99148	0.99549	0.99774
40	86	22.03447	5.54396	0.99148	0.99896	0.99948	0.99148	0.99586	0.99793
40	87	22.03447	5.19034	0.99148	0.99910	0.99955	0.99148	0.99619	0.99809
40	88	22.03447	4.85473	0.99148	0.99923	0.99961	0.99148	0.99650	0.99825
40	89	22.03447	4.53813	0.99148	0.99934	0.99967	0.99148	0.99678	0.99839
40	90	22.03447	4.24126	0.99148	0.99943	0.99971	0.99148	0.99703	0.99851
40	91	22.03447	3.96420	0.99148	0.99951	0.99975	0.99148	0.99727	0.99863
40	92	22.03447	3.70604	0.99148	0.99958	0.99979	0.99148	0.99748	0.99874
40	93	22.03447	3.46525	0.99148	0.99963	0.99982	0.99148	0.99767	0.99883
40	94	22.03447	3.23968	0.99148	0.99968	0.99984	0.99148	0.99785	0.99892
40	95	22.03447	3.02715	0.99148	0.99973	0.99986	0.99148	0.99801	0.99900
40	96	22.03447	2.82535	0.99148	0.99976	0.99988	0.99148	0.99816	0.99908
40	97	22.03447	2.63737	0.99148	0.99980	0.99990	0.99148	0.99829	0.99914
40	98	22.03447	2.46279	0.99148	0.99982	0.99991	0.99148	0.99841	0.99921
40	99	22.03447	2.30125	0.99148	0.99985	0.99992	0.99148	0.99852	0.99926
40	100	22.03447	2.15258	0.99148	0.99987	0.99993	0.99148	0.99863	0.99931
40	101	22.03447	2.01649	0.99148	0.99988	0.99994	0.99148	0.99872	0.99936
40	102	22.03447	1.89293	0.99148	0.99990	0.99995	0.99148	0.99880	0.99940
40	103	22.03447	1.78083	0.99148	0.99991	0.99995	0.99148	0.99888	0.99944
40	104	22.03447	1.67943	0.99148	0.99992	0.99996	0.99148	0.99895	0.99947
40	105	22.03447	1.58804	0.99148	0.99993	0.99996	0.99148	0.99901	0.99950
40	106	22.03447	1.50600	0.99148	0.99994	0.99997	0.99148	0.99906	0.99953
40	107	22.03447	1.43298	0.99148	0.99994	0.99997	0.99148	0.99911	0.99956
40	108	22.03447	1.36894	0.99148	0.99995	0.99997	0.99148	0.99915	0.99958
40	109	22.03447	1.31458	0.99148	0.99995	0.99998	0.99148	0.99919	0.99959
40	110	22.03447	1.27298	0.99148	0.99995	0.99998	0.99148	0.99921	0.99961
41	1	21.81357	26.62178	0.99054	0.81738	0.89951	0.99054	0.81693	0.89924
41	2	21.81357	26.56961	0.99054	0.81890	0.90044	0.99054	0.81844	0.90016
41	3	21.81357	26.51422	0.99054	0.82050	0.90140	0.99054	0.82001	0.90111
41	4	21.81357	26.45593	0.99054	0.82215	0.90240	0.99054	0.82164	0.90209
41	5	21.81357	26.39526	0.99054	0.82387	0.90343	0.99054	0.82332	0.90310

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.48352	8.85278	0.99228	0.99626	0.99813	0.99228	0.99175	0.99586
19.48352	8.44766	0.99228	0.99669	0.99834	0.99228	0.99235	0.99616
19.48352	8.04359	0.99228	0.99709	0.99854	0.99228	0.99292	0.99645
19.48352	7.64214	0.99228	0.99744	0.99872	0.99228	0.99345	0.99672
19.48352	7.24488	0.99228	0.99776	0.99888	0.99228	0.99396	0.99697
19.48352	6.85364	0.99228	0.99804	0.99902	0.99228	0.99443	0.99720
19.48352	6.47024	0.99228	0.99830	0.99915	0.99228	0.99486	0.99742
19.48352	6.09632	0.99228	0.99852	0.99926	0.99228	0.99527	0.99763
19.48352	5.73370	0.99228	0.99872	0.99936	0.99228	0.99564	0.99782
19.48352	5.38421	0.99228	0.99889	0.99945	0.99228	0.99599	0.99799
19.48352	5.04951	0.99228	0.99904	0.99952	0.99228	0.99631	0.99815
19.48352	4.73086	0.99228	0.99917	0.99959	0.99228	0.99660	0.99830
19.48352	4.42936	0.99228	0.99929	0.99964	0.99228	0.99687	0.99843
19.48352	4.14588	0.99228	0.99939	0.99969	0.99228	0.99711	0.99855
19.48352	3.88065	0.99228	0.99947	0.99973	0.99228	0.99733	0.99866
19.48352	3.63292	0.99228	0.99954	0.99977	0.99228	0.99753	0.99877
19.48352	3.40133	0.99228	0.99960	0.99980	0.99228	0.99772	0.99886
19.48352	3.18390	0.99228	0.99966	0.99983	0.99228	0.99789	0.99894
19.48352	2.97857	0.99228	0.99970	0.99985	0.99228	0.99804	0.99902
19.48352	2.78314	0.99228	0.99974	0.99987	0.99228	0.99819	0.99909
19.48352	2.60073	0.99228	0.99978	0.99989	0.99228	0.99832	0.99916
19.48352	2.43099	0.99228	0.99980	0.99990	0.99228	0.99844	0.99922
19.48352	2.27364	0.99228	0.99983	0.99992	0.99228	0.99855	0.99927
19.48352	2.12860	0.99228	0.99985	0.99993	0.99228	0.99864	0.99932
19.48352	1.99561	0.99228	0.99987	0.99994	0.99228	0.99873	0.99937
19.48352	1.87471	0.99228	0.99989	0.99994	0.99228	0.99882	0.99941
19.48352	1.76487	0.99228	0.99990	0.99995	0.99228	0.99889	0.99945
19.48352	1.66540	0.99228	0.99991	0.99996	0.99228	0.99896	0.99948
19.48352	1.57565	0.99228	0.99992	0.99996	0.99228	0.99902	0.99951
19.48352	1.49500	0.99228	0.99993	0.99996	0.99228	0.99907	0.99954
19.48352	1.42313	0.99228	0.99994	0.99997	0.99228	0.99912	0.99956
19.48352	1.36003	0.99228	0.99994	0.99997	0.99228	0.99916	0.99958
19.48352	1.30641	0.99228	0.99995	0.99997	0.99228	0.99920	0.99960
19.48352	1.26533	0.99228	0.99995	0.99997	0.99228	0.99922	0.99961
19.32040	22.51412	0.99140	0.85619	0.92253	0.99140	0.85586	0.92234
19.32040	22.48584	0.99140	0.85721	0.92311	0.99140	0.85687	0.92292
19.32040	22.45520	0.99140	0.85827	0.92373	0.99140	0.85792	0.92353
19.32040	22.42249	0.99140	0.85938	0.92438	0.99140	0.85901	0.92416
19.32040	22.38814	0.99140	0.86055	0.92505	0.99140	0.86015	0.92482

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
41	6	21.81357	26.33222	0.99054	0.82565	0.90450	0.99054	0.82507	0.90415
41	7	21.81357	26.26662	0.99054	0.82750	0.90561	0.99054	0.82688	0.90524
41	8	21.81357	26.19847	0.99054	0.82941	0.90675	0.99054	0.82875	0.90636
41	9	21.81357	26.12745	0.99054	0.83140	0.90794	0.99054	0.83069	0.90752
41	10	21.81357	26.05351	0.99054	0.83345	0.90916	0.99054	0.83269	0.90871
41	11	21.81357	25.97700	0.99054	0.83558	0.91043	0.99054	0.83476	0.90994
41	12	21.81357	25.89730	0.99054	0.83778	0.91173	0.99054	0.83691	0.91121
41	13	21.81357	25.81474	0.99054	0.84006	0.91308	0.99054	0.83912	0.91252
41	14	21.81357	25.72901	0.99054	0.84241	0.91447	0.99054	0.84140	0.91387
41	15	21.81357	25.64035	0.99054	0.84484	0.91590	0.99054	0.84376	0.91526
41	16	21.81357	25.54880	0.99054	0.84735	0.91737	0.99054	0.84619	0.91669
41	17	21.81357	25.45467	0.99054	0.84994	0.91888	0.99054	0.84870	0.91816
41	18	21.81357	25.35821	0.99054	0.85259	0.92043	0.99054	0.85128	0.91966
41	19	21.81357	25.25875	0.99054	0.85533	0.92203	0.99054	0.85393	0.92121
41	20	21.81357	25.15564	0.99054	0.85815	0.92366	0.99054	0.85667	0.92280
41	21	21.81357	25.04833	0.99054	0.86106	0.92534	0.99054	0.85948	0.92443
41	22	21.81357	24.93660	0.99054	0.86404	0.92706	0.99054	0.86236	0.92609
41	23	21.81357	24.82004	0.99054	0.86711	0.92883	0.99054	0.86531	0.92779
41	24	21.81357	24.69862	0.99054	0.87026	0.93063	0.99054	0.86834	0.92953
41	25	21.81357	24.57203	0.99054	0.87349	0.93248	0.99054	0.87143	0.93130
41	26	21.81357	24.44053	0.99054	0.87680	0.93435	0.99054	0.87459	0.93310
41	27	21.81357	24.30438	0.99054	0.88016	0.93626	0.99054	0.87780	0.93493
41	28	21.81357	24.16342	0.99054	0.88360	0.93820	0.99054	0.88107	0.93678
41	29	21.81357	24.01762	0.99054	0.88708	0.94016	0.99054	0.88439	0.93865
41	30	21.81357	23.86654	0.99054	0.89063	0.94215	0.99054	0.88776	0.94054
41	31	21.81357	23.71037	0.99054	0.89421	0.94415	0.99054	0.89116	0.94245
41	32	21.81357	23.54876	0.99054	0.89783	0.94616	0.99054	0.89459	0.94436
41	33	21.81357	23.38162	0.99054	0.90148	0.94819	0.99054	0.89804	0.94628
41	34	21.81357	23.20856	0.99054	0.90514	0.95021	0.99054	0.90150	0.94820
41	35	21.81357	23.02940	0.99054	0.90881	0.95223	0.99054	0.90496	0.95011
41	36	21.81357	22.84408	0.99054	0.91249	0.95424	0.99054	0.90842	0.95201
41	37	21.81357	22.65215	0.99054	0.91615	0.95624	0.99054	0.91186	0.95390
41	38	21.81357	22.45348	0.99054	0.91978	0.95822	0.99054	0.91527	0.95576
41	39	21.81357	22.24766	0.99054	0.92339	0.96017	0.99054	0.91865	0.95760
41	40	21.81357	22.03447	0.99054	0.92695	0.96209	0.99054	0.92198	0.95941
41	41	21.81357	21.81357	0.99054	0.93045	0.96397	0.99054	0.92526	0.96118
41	42	21.81357	21.58485	0.99054	0.93390	0.96582	0.99054	0.92847	0.96291
41	43	21.81357	21.34779	0.99054	0.93727	0.96762	0.99054	0.93161	0.96459
41	44	21.81357	21.10218	0.99054	0.94056	0.96937	0.99054	0.93467	0.96623

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.32040	22.35215	0.99140	0.86176	0.92575	0.99140	0.86134	0.92550
19.32040	22.31437	0.99140	0.86302	0.92647	0.99140	0.86257	0.92622
19.32040	22.27480	0.99140	0.86433	0.92723	0.99140	0.86386	0.92696
19.32040	22.23319	0.99140	0.86570	0.92802	0.99140	0.86519	0.92772
19.32040	22.18946	0.99140	0.86713	0.92884	0.99140	0.86658	0.92852
19.32040	22.14392	0.99140	0.86861	0.92968	0.99140	0.86802	0.92935
19.32040	22.09606	0.99140	0.87015	0.93057	0.99140	0.86952	0.93021
19.32040	22.04614	0.99140	0.87175	0.93148	0.99140	0.87107	0.93109
19.32040	21.99389	0.99140	0.87342	0.93243	0.99140	0.87269	0.93202
19.32040	21.93952	0.99140	0.87514	0.93341	0.99140	0.87436	0.93297
19.32040	21.88305	0.99140	0.87693	0.93443	0.99140	0.87609	0.93395
19.32040	21.82476	0.99140	0.87878	0.93548	0.99140	0.87788	0.93497
19.32040	21.76485	0.99140	0.88069	0.93656	0.99140	0.87974	0.93602
19.32040	21.70276	0.99140	0.88266	0.93768	0.99140	0.88166	0.93711
19.32040	21.63792	0.99140	0.88471	0.93883	0.99140	0.88364	0.93823
19.32040	21.56986	0.99140	0.88682	0.94002	0.99140	0.88569	0.93938
19.32040	21.49836	0.99140	0.88901	0.94124	0.99140	0.88780	0.94056
19.32040	21.42306	0.99140	0.89126	0.94250	0.99140	0.88997	0.94178
19.32040	21.34391	0.99140	0.89358	0.94380	0.99140	0.89220	0.94303
19.32040	21.26064	0.99140	0.89597	0.94513	0.99140	0.89449	0.94431
19.32040	21.17342	0.99140	0.89842	0.94649	0.99140	0.89683	0.94561
19.32040	21.08250	0.99140	0.90094	0.94789	0.99140	0.89924	0.94695
19.32040	20.98768	0.99140	0.90351	0.94931	0.99140	0.90169	0.94830
19.32040	20.88895	0.99140	0.90613	0.95075	0.99140	0.90419	0.94968
19.32040	20.78588	0.99140	0.90880	0.95222	0.99140	0.90673	0.95108
19.32040	20.67862	0.99140	0.91152	0.95371	0.99140	0.90931	0.95250
19.32040	20.56684	0.99140	0.91427	0.95522	0.99140	0.91192	0.95393
19.32040	20.45044	0.99140	0.91706	0.95674	0.99140	0.91455	0.95537
19.32040	20.32903	0.99140	0.91987	0.95826	0.99140	0.91721	0.95682
19.32040	20.20243	0.99140	0.92270	0.95980	0.99140	0.91988	0.95827
19.32040	20.07055	0.99140	0.92554	0.96133	0.99140	0.92255	0.95972
19.32040	19.93297	0.99140	0.92838	0.96286	0.99140	0.92523	0.96116
19.32040	19.78951	0.99140	0.93122	0.96438	0.99140	0.92789	0.96260
19.32040	19.63978	0.99140	0.93404	0.96590	0.99140	0.93053	0.96402
19.32040	19.48352	0.99140	0.93685	0.96739	0.99140	0.93315	0.96542
19.32040	19.32040	0.99140	0.93962	0.96887	0.99140	0.93574	0.96680
19.32040	19.15023	0.99140	0.94236	0.97032	0.99140	0.93829	0.96816
19.32040	18.97251	0.99140	0.94505	0.97175	0.99140	0.94079	0.96949
19.32040	18.78697	0.99140	0.94769	0.97314	0.99140	0.94324	0.97079

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
41	45	21.81357	20.84782	0.99054	0.94376	0.97106	0.99054	0.93764	0.96782
41	46	21.81357	20.58697	0.99054	0.94686	0.97270	0.99054	0.94053	0.96935
41	47	21.81357	20.32000	0.99054	0.94985	0.97428	0.99054	0.94332	0.97083
41	48	21.81357	20.04764	0.99054	0.95274	0.97580	0.99054	0.94602	0.97226
41	49	21.81357	19.77090	0.99054	0.95550	0.97725	0.99054	0.94862	0.97363
41	50	21.81357	19.49116	0.99054	0.95815	0.97863	0.99054	0.95112	0.97495
41	51	21.81357	19.21029	0.99054	0.96068	0.97995	0.99054	0.95353	0.97621
41	52	21.81357	18.92146	0.99054	0.96311	0.98121	0.99054	0.95584	0.97742
41	53	21.81357	18.62485	0.99054	0.96542	0.98241	0.99054	0.95805	0.97858
41	54	21.81357	18.32038	0.99054	0.96764	0.98355	0.99054	0.96018	0.97968
41	55	21.81357	18.00819	0.99054	0.96975	0.98464	0.99054	0.96221	0.98074
41	56	21.81357	17.68820	0.99054	0.97176	0.98568	0.99054	0.96416	0.98175
41	57	21.81357	17.36037	0.99054	0.97367	0.98666	0.99054	0.96602	0.98272
41	58	21.81357	17.02468	0.99054	0.97549	0.98759	0.99054	0.96780	0.98364
41	59	21.81357	16.68091	0.99054	0.97722	0.98848	0.99054	0.96951	0.98452
41	60	21.81357	16.32913	0.99054	0.97886	0.98931	0.99054	0.97114	0.98536
41	61	21.81357	15.96913	0.99054	0.98041	0.99011	0.99054	0.97271	0.98616
41	62	21.81357	15.60088	0.99054	0.98189	0.99086	0.99054	0.97420	0.98693
41	63	21.81357	15.22446	0.99054	0.98328	0.99157	0.99054	0.97564	0.98767
41	64	21.81357	14.83980	0.99054	0.98460	0.99224	0.99054	0.97701	0.98837
41	65	21.81357	14.44688	0.99054	0.98585	0.99287	0.99054	0.97833	0.98904
41	66	21.81357	14.04613	0.99054	0.98703	0.99347	0.99054	0.97959	0.98969
41	67	21.81357	13.63788	0.99054	0.98814	0.99403	0.99054	0.98080	0.99030
41	68	21.81357	13.22255	0.99054	0.98918	0.99456	0.99054	0.98195	0.99089
41	69	21.81357	12.80079	0.99054	0.99016	0.99505	0.99054	0.98306	0.99146
41	70	21.81357	12.37331	0.99054	0.99107	0.99552	0.99054	0.98412	0.99200
41	71	21.81357	11.94070	0.99054	0.99193	0.99595	0.99054	0.98514	0.99251
41	72	21.81357	11.50357	0.99054	0.99273	0.99635	0.99054	0.98611	0.99300
41	73	21.81357	11.06278	0.99054	0.99347	0.99672	0.99054	0.98703	0.99347
41	74	21.81357	10.61910	0.99054	0.99415	0.99707	0.99054	0.98791	0.99392
41	75	21.81357	10.17356	0.99054	0.99478	0.99738	0.99054	0.98876	0.99435
41	76	21.81357	9.72734	0.99054	0.99536	0.99768	0.99054	0.98956	0.99475
41	77	21.81357	9.28160	0.99054	0.99590	0.99794	0.99054	0.99032	0.99513
41	78	21.81357	8.83768	0.99054	0.99638	0.99819	0.99054	0.99103	0.99550
41	79	21.81357	8.39698	0.99054	0.99682	0.99841	0.99054	0.99171	0.99584
41	80	21.81357	7.96110	0.99054	0.99722	0.99861	0.99054	0.99235	0.99616
41	81	21.81357	7.53168	0.99054	0.99757	0.99878	0.99054	0.99295	0.99646
41	82	21.81357	7.11054	0.99054	0.99789	0.99894	0.99054	0.99351	0.99674
41	83	21.81357	6.69952	0.99054	0.99817	0.99908	0.99054	0.99403	0.99701

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.32040	18.59337	0.99140	0.95028	0.97450	0.99140	0.94563	0.97205
19.32040	18.39367	0.99140	0.95279	0.97583	0.99140	0.94796	0.97328
19.32040	18.18814	0.99140	0.95524	0.97711	0.99140	0.95023	0.97448
19.32040	17.97738	0.99140	0.95761	0.97834	0.99140	0.95242	0.97563
19.32040	17.76227	0.99140	0.95989	0.97954	0.99140	0.95455	0.97675
19.32040	17.54401	0.99140	0.96210	0.98068	0.99140	0.95661	0.97783
19.32040	17.32430	0.99140	0.96421	0.98178	0.99140	0.95860	0.97886
19.32040	17.09693	0.99140	0.96625	0.98283	0.99140	0.96053	0.97987
19.32040	16.86201	0.99140	0.96821	0.98385	0.99140	0.96238	0.98083
19.32040	16.61938	0.99140	0.97010	0.98482	0.99140	0.96416	0.98175
19.32040	16.36911	0.99140	0.97191	0.98575	0.99140	0.96588	0.98264
19.32040	16.11103	0.99140	0.97364	0.98664	0.99140	0.96754	0.98350
19.32040	15.84506	0.99140	0.97531	0.98750	0.99140	0.96913	0.98432
19.32040	15.57108	0.99140	0.97690	0.98831	0.99140	0.97066	0.98511
19.32040	15.28882	0.99140	0.97842	0.98909	0.99140	0.97213	0.98587
19.32040	14.99826	0.99140	0.97988	0.98984	0.99140	0.97355	0.98660
19.32040	14.69911	0.99140	0.98127	0.99055	0.99140	0.97491	0.98730
19.32040	14.39128	0.99140	0.98260	0.99122	0.99140	0.97622	0.98797
19.32040	14.07472	0.99140	0.98386	0.99187	0.99140	0.97748	0.98861
19.32040	13.74931	0.99140	0.98507	0.99248	0.99140	0.97870	0.98923
19.32040	13.41490	0.99140	0.98621	0.99306	0.99140	0.97987	0.98983
19.32040	13.07182	0.99140	0.98730	0.99361	0.99140	0.98099	0.99041
19.32040	12.72027	0.99140	0.98834	0.99413	0.99140	0.98208	0.99096
19.32040	12.36057	0.99140	0.98931	0.99463	0.99140	0.98312	0.99149
19.32040	11.99324	0.99140	0.99024	0.99509	0.99140	0.98412	0.99200
19.32040	11.61885	0.99140	0.99111	0.99553	0.99140	0.98508	0.99248
19.32040	11.23789	0.99140	0.99192	0.99595	0.99140	0.98600	0.99295
19.32040	10.85087	0.99140	0.99269	0.99633	0.99140	0.98689	0.99340
19.32040	10.45855	0.99140	0.99341	0.99669	0.99140	0.98774	0.99383
19.32040	10.06159	0.99140	0.99407	0.99703	0.99140	0.98855	0.99424
19.32040	9.66092	0.99140	0.99469	0.99734	0.99140	0.98933	0.99464
19.32040	9.25762	0.99140	0.99526	0.99763	0.99140	0.99007	0.99501
19.32040	8.85278	0.99140	0.99579	0.99789	0.99140	0.99077	0.99537
19.32040	8.44766	0.99140	0.99627	0.99813	0.99140	0.99144	0.99570
19.32040	8.04359	0.99140	0.99671	0.99835	0.99140	0.99208	0.99602
19.32040	7.64214	0.99140	0.99711	0.99855	0.99140	0.99267	0.99632
19.32040	7.24488	0.99140	0.99747	0.99873	0.99140	0.99323	0.99661
19.32040	6.85364	0.99140	0.99779	0.99889	0.99140	0.99376	0.99687
19.32040	6.47024	0.99140	0.99808	0.99904	0.99140	0.99425	0.99712

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
41	84	21.81357	6.30023	0.99054	0.99842	0.99921	0.99054	0.99452	0.99725
41	85	21.81357	5.91444	0.99054	0.99864	0.99932	0.99054	0.99497	0.99748
41	86	21.81357	5.54396	0.99054	0.99883	0.99941	0.99054	0.99538	0.99769
41	87	21.81357	5.19034	0.99054	0.99899	0.99950	0.99054	0.99576	0.99788
41	88	21.81357	4.85473	0.99054	0.99914	0.99957	0.99054	0.99611	0.99805
41	89	21.81357	4.53813	0.99054	0.99926	0.99963	0.99054	0.99643	0.99821
41	90	21.81357	4.24126	0.99054	0.99936	0.99968	0.99054	0.99672	0.99836
41	91	21.81357	3.96420	0.99054	0.99945	0.99973	0.99054	0.99699	0.99849
41	92	21.81357	3.70604	0.99054	0.99953	0.99976	0.99054	0.99723	0.99861
41	93	21.81357	3.46525	0.99054	0.99960	0.99980	0.99054	0.99745	0.99872
41	94	21.81357	3.23968	0.99054	0.99965	0.99983	0.99054	0.99765	0.99882
41	95	21.81357	3.02715	0.99054	0.99970	0.99985	0.99054	0.99784	0.99892
41	96	21.81357	2.82535	0.99054	0.99974	0.99987	0.99054	0.99800	0.99900
41	97	21.81357	2.63737	0.99054	0.99978	0.99989	0.99054	0.99815	0.99908
41	98	21.81357	2.46279	0.99054	0.99981	0.99990	0.99054	0.99829	0.99915
41	99	21.81357	2.30125	0.99054	0.99983	0.99992	0.99054	0.99842	0.99921
41	100	21.81357	2.15258	0.99054	0.99986	0.99993	0.99054	0.99853	0.99926
41	101	21.81357	2.01649	0.99054	0.99987	0.99994	0.99054	0.99863	0.99932
41	102	21.81357	1.89293	0.99054	0.99989	0.99994	0.99054	0.99873	0.99936
41	103	21.81357	1.78083	0.99054	0.99990	0.99995	0.99054	0.99881	0.99940
41	104	21.81357	1.67943	0.99054	0.99991	0.99996	0.99054	0.99888	0.99944
41	105	21.81357	1.58804	0.99054	0.99992	0.99996	0.99054	0.99895	0.99947
41	106	21.81357	1.50600	0.99054	0.99993	0.99997	0.99054	0.99901	0.99950
41	107	21.81357	1.43298	0.99054	0.99994	0.99997	0.99054	0.99906	0.99953
41	108	21.81357	1.36894	0.99054	0.99994	0.99997	0.99054	0.99911	0.99955
41	109	21.81357	1.31458	0.99054	0.99995	0.99997	0.99054	0.99914	0.99957
41	110	21.81357	1.27298	0.99054	0.99995	0.99998	0.99054	0.99917	0.99958
42	1	21.58485	26.62178	0.98946	0.80890	0.89435	0.98946	0.80845	0.89408
42	2	21.58485	26.56961	0.98946	0.81042	0.89528	0.98946	0.80996	0.89500
42	3	21.58485	26.51422	0.98946	0.81200	0.89625	0.98946	0.81152	0.89595
42	4	21.58485	26.45593	0.98946	0.81365	0.89725	0.98946	0.81314	0.89694
42	5	21.58485	26.39526	0.98946	0.81536	0.89829	0.98946	0.81482	0.89796
42	6	21.58485	26.33222	0.98946	0.81714	0.89937	0.98946	0.81656	0.89902
42	7	21.58485	26.26662	0.98946	0.81898	0.90048	0.98946	0.81836	0.90011
42	8	21.58485	26.19847	0.98946	0.82089	0.90163	0.98946	0.82023	0.90124
42	9	21.58485	26.12745	0.98946	0.82287	0.90283	0.98946	0.82216	0.90240
42	10	21.58485	26.05351	0.98946	0.82492	0.90406	0.98946	0.82416	0.90361
42	11	21.58485	25.97700	0.98946	0.82704	0.90534	0.98946	0.82623	0.90485
42	12	21.58485	25.89730	0.98946	0.82924	0.90665	0.98946	0.82837	0.90613

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.32040	6.09632	0.99140	0.99833	0.99917	0.99140	0.99471	0.99735
19.32040	5.73370	0.99140	0.99856	0.99928	0.99140	0.99514	0.99756
19.32040	5.38421	0.99140	0.99876	0.99938	0.99140	0.99553	0.99776
19.32040	5.04951	0.99140	0.99893	0.99946	0.99140	0.99589	0.99794
19.32040	4.73086	0.99140	0.99908	0.99954	0.99140	0.99622	0.99811
19.32040	4.42936	0.99140	0.99920	0.99960	0.99140	0.99653	0.99826
19.32040	4.14588	0.99140	0.99932	0.99966	0.99140	0.99681	0.99840
19.32040	3.88065	0.99140	0.99941	0.99970	0.99140	0.99706	0.99853
19.32040	3.63292	0.99140	0.99949	0.99975	0.99140	0.99729	0.99864
19.32040	3.40133	0.99140	0.99956	0.99978	0.99140	0.99751	0.99875
19.32040	3.18390	0.99140	0.99962	0.99981	0.99140	0.99770	0.99885
19.32040	2.97857	0.99140	0.99967	0.99984	0.99140	0.99788	0.99894
19.32040	2.78314	0.99140	0.99972	0.99986	0.99140	0.99804	0.99902
19.32040	2.60073	0.99140	0.99976	0.99988	0.99140	0.99819	0.99909
19.32040	2.43099	0.99140	0.99979	0.99989	0.99140	0.99832	0.99916
19.32040	2.27364	0.99140	0.99982	0.99991	0.99140	0.99844	0.99922
19.32040	2.12860	0.99140	0.99984	0.99992	0.99140	0.99855	0.99928
19.32040	1.99561	0.99140	0.99986	0.99993	0.99140	0.99865	0.99933
19.32040	1.87471	0.99140	0.99988	0.99994	0.99140	0.99874	0.99937
19.32040	1.76487	0.99140	0.99989	0.99995	0.99140	0.99882	0.99941
19.32040	1.66540	0.99140	0.99990	0.99995	0.99140	0.99890	0.99945
19.32040	1.57565	0.99140	0.99992	0.99996	0.99140	0.99896	0.99948
19.32040	1.49500	0.99140	0.99992	0.99996	0.99140	0.99902	0.99951
19.32040	1.42313	0.99140	0.99993	0.99997	0.99140	0.99907	0.99954
19.32040	1.36003	0.99140	0.99994	0.99997	0.99140	0.99912	0.99956
19.32040	1.30641	0.99140	0.99994	0.99997	0.99140	0.99915	0.99958
19.32040	1.26533	0.99140	0.99995	0.99997	0.99140	0.99918	0.99959
19.15023	22.51412	0.99038	0.84873	0.91818	0.99038	0.84840	0.91798
19.15023	22.48584	0.99038	0.84974	0.91877	0.99038	0.84940	0.91857
19.15023	22.45520	0.99038	0.85080	0.91939	0.99038	0.85045	0.91918
19.15023	22.42249	0.99038	0.85192	0.92004	0.99038	0.85154	0.91982
19.15023	22.38814	0.99038	0.85308	0.92071	0.99038	0.85268	0.92048
19.15023	22.35215	0.99038	0.85429	0.92142	0.99038	0.85387	0.92117
19.15023	22.31437	0.99038	0.85555	0.92215	0.99038	0.85510	0.92189
19.15023	22.27480	0.99038	0.85686	0.92291	0.99038	0.85638	0.92264
19.15023	22.23319	0.99038	0.85823	0.92371	0.99038	0.85772	0.92341
19.15023	22.18946	0.99038	0.85966	0.92454	0.99038	0.85911	0.92422
19.15023	22.14392	0.99038	0.86115	0.92539	0.99038	0.86056	0.92505
19.15023	22.09606	0.99038	0.86269	0.92629	0.99038	0.86206	0.92592

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
42	13	21.58485	25.81474	0.98946	0.83152	0.90801	0.98946	0.83058	0.90745
42	14	21.58485	25.72901	0.98946	0.83388	0.90941	0.98946	0.83287	0.90882
42	15	21.58485	25.64035	0.98946	0.83631	0.91086	0.98946	0.83523	0.91022
42	16	21.58485	25.54880	0.98946	0.83882	0.91235	0.98946	0.83767	0.91166
42	17	21.58485	25.45467	0.98946	0.84141	0.91388	0.98946	0.84018	0.91315
42	18	21.58485	25.35821	0.98946	0.84408	0.91545	0.98946	0.84277	0.91468
42	19	21.58485	25.25875	0.98946	0.84683	0.91707	0.98946	0.84544	0.91625
42	20	21.58485	25.15564	0.98946	0.84967	0.91873	0.98946	0.84819	0.91786
42	21	21.58485	25.04833	0.98946	0.85259	0.92043	0.98946	0.85102	0.91951
42	22	21.58485	24.93660	0.98946	0.85561	0.92219	0.98946	0.85392	0.92121
42	23	21.58485	24.82004	0.98946	0.85871	0.92398	0.98946	0.85690	0.92294
42	24	21.58485	24.69862	0.98946	0.86189	0.92582	0.98946	0.85996	0.92471
42	25	21.58485	24.57203	0.98946	0.86516	0.92771	0.98946	0.86309	0.92652
42	26	21.58485	24.44053	0.98946	0.86851	0.92963	0.98946	0.86630	0.92836
42	27	21.58485	24.30438	0.98946	0.87194	0.93159	0.98946	0.86956	0.93023
42	28	21.58485	24.16342	0.98946	0.87544	0.93358	0.98946	0.87290	0.93213
42	29	21.58485	24.01762	0.98946	0.87900	0.93560	0.98946	0.87628	0.93406
42	30	21.58485	23.86654	0.98946	0.88262	0.93765	0.98946	0.87973	0.93601
42	31	21.58485	23.71037	0.98946	0.88630	0.93972	0.98946	0.88321	0.93798
42	32	21.58485	23.54876	0.98946	0.89002	0.94181	0.98946	0.88674	0.93997
42	33	21.58485	23.38162	0.98946	0.89378	0.94391	0.98946	0.89029	0.94196
42	34	21.58485	23.20856	0.98946	0.89758	0.94602	0.98946	0.89387	0.94396
42	35	21.58485	23.02940	0.98946	0.90139	0.94814	0.98946	0.89746	0.94596
42	36	21.58485	22.84408	0.98946	0.90521	0.95025	0.98946	0.90106	0.94795
42	37	21.58485	22.65215	0.98946	0.90904	0.95235	0.98946	0.90465	0.94994
42	38	21.58485	22.45348	0.98946	0.91285	0.95444	0.98946	0.90822	0.95190
42	39	21.58485	22.24766	0.98946	0.91664	0.95651	0.98946	0.91176	0.95385
42	40	21.58485	22.03447	0.98946	0.92039	0.95855	0.98946	0.91527	0.95576
42	41	21.58485	21.81357	0.98946	0.92410	0.96056	0.98946	0.91873	0.95764
42	42	21.58485	21.58485	0.98946	0.92776	0.96253	0.98946	0.92213	0.95949
42	43	21.58485	21.34779	0.98946	0.93135	0.96446	0.98946	0.92547	0.96129
42	44	21.58485	21.10218	0.98946	0.93487	0.96634	0.98946	0.92874	0.96305
42	45	21.58485	20.84782	0.98946	0.93830	0.96817	0.98946	0.93192	0.96476
42	46	21.58485	20.58697	0.98946	0.94163	0.96994	0.98946	0.93501	0.96641
42	47	21.58485	20.32000	0.98946	0.94486	0.97165	0.98946	0.93801	0.96802
42	48	21.58485	20.04764	0.98946	0.94798	0.97330	0.98946	0.94092	0.96956
42	49	21.58485	19.77090	0.98946	0.95098	0.97488	0.98946	0.94373	0.97105
42	50	21.58485	19.49116	0.98946	0.95386	0.97639	0.98946	0.94643	0.97248
42	51	21.58485	19.21029	0.98946	0.95661	0.97783	0.98946	0.94904	0.97385

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.15023	22.04614	0.99038	0.86430	0.92721	0.99038	0.86362	0.92682
19.15023	21.99389	0.99038	0.86597	0.92817	0.99038	0.86524	0.92775
19.15023	21.93952	0.99038	0.86770	0.92917	0.99038	0.86691	0.92871
19.15023	21.88305	0.99038	0.86950	0.93019	0.99038	0.86866	0.92971
19.15023	21.82476	0.99038	0.87136	0.93126	0.99038	0.87046	0.93074
19.15023	21.76485	0.99038	0.87329	0.93236	0.99038	0.87233	0.93181
19.15023	21.70276	0.99038	0.87528	0.93349	0.99038	0.87426	0.93291
19.15023	21.63792	0.99038	0.87734	0.93466	0.99038	0.87626	0.93405
19.15023	21.56986	0.99038	0.87948	0.93587	0.99038	0.87833	0.93523
19.15023	21.49836	0.99038	0.88168	0.93712	0.99038	0.88046	0.93643
19.15023	21.42306	0.99038	0.88397	0.93841	0.99038	0.88266	0.93767
19.15023	21.34391	0.99038	0.88632	0.93974	0.99038	0.88493	0.93895
19.15023	21.26064	0.99038	0.88875	0.94110	0.99038	0.88725	0.94026
19.15023	21.17342	0.99038	0.89125	0.94250	0.99038	0.88964	0.94160
19.15023	21.08250	0.99038	0.89382	0.94393	0.99038	0.89209	0.94297
19.15023	20.98768	0.99038	0.89644	0.94539	0.99038	0.89459	0.94437
19.15023	20.88895	0.99038	0.89913	0.94689	0.99038	0.89715	0.94579
19.15023	20.78588	0.99038	0.90187	0.94841	0.99038	0.89976	0.94724
19.15023	20.67862	0.99038	0.90467	0.94995	0.99038	0.90241	0.94870
19.15023	20.56684	0.99038	0.90751	0.95151	0.99038	0.90511	0.95019
19.15023	20.45044	0.99038	0.91039	0.95310	0.99038	0.90783	0.95169
19.15023	20.32903	0.99038	0.91331	0.95469	0.99038	0.91059	0.95320
19.15023	20.20243	0.99038	0.91625	0.95630	0.99038	0.91336	0.95472
19.15023	20.07055	0.99038	0.91922	0.95791	0.99038	0.91615	0.95624
19.15023	19.93297	0.99038	0.92220	0.95952	0.99038	0.91894	0.95776
19.15023	19.78951	0.99038	0.92518	0.96113	0.99038	0.92174	0.95927
19.15023	19.63978	0.99038	0.92815	0.96274	0.99038	0.92452	0.96078
19.15023	19.48352	0.99038	0.93111	0.96433	0.99038	0.92728	0.96227
19.15023	19.32040	0.99038	0.93406	0.96590	0.99038	0.93002	0.96374
19.15023	19.15023	0.99038	0.93697	0.96746	0.99038	0.93273	0.96519
19.15023	18.97251	0.99038	0.93984	0.96899	0.99038	0.93539	0.96662
19.15023	18.78697	0.99038	0.94267	0.97049	0.99038	0.93801	0.96801
19.15023	18.59337	0.99038	0.94544	0.97196	0.99038	0.94057	0.96937
19.15023	18.39367	0.99038	0.94815	0.97339	0.99038	0.94307	0.97070
19.15023	18.18814	0.99038	0.95079	0.97478	0.99038	0.94551	0.97199
19.15023	17.97738	0.99038	0.95335	0.97612	0.99038	0.94788	0.97324
19.15023	17.76227	0.99038	0.95583	0.97742	0.99038	0.95018	0.97445
19.15023	17.54401	0.99038	0.95822	0.97867	0.99038	0.95241	0.97563
19.15023	17.32430	0.99038	0.96052	0.97986	0.99038	0.95457	0.97676

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
42	52	21.58485	18.92146	0.98946	0.95926	0.97920	0.98946	0.95155	0.97517	19.15023	17.09693	0.99038	0.96274	0.98102	0.99038	0.95666	0.97785
42	53	21.58485	18.62485	0.98946	0.96179	0.98052	0.98946	0.95395	0.97643	19.15023	16.86201	0.99038	0.96489	0.98213	0.99038	0.95867	0.97890
42	54	21.58485	18.32038	0.98946	0.96421	0.98178	0.98946	0.95626	0.97764	19.15023	16.61938	0.99038	0.96695	0.98320	0.99038	0.96061	0.97991
42	55	21.58485	18.00819	0.98946	0.96652	0.98297	0.98946	0.95848	0.97880	19.15023	16.36911	0.99038	0.96893	0.98422	0.99038	0.96248	0.98088
42	56	21.58485	17.68820	0.98946	0.96872	0.98411	0.98946	0.96060	0.97990	19.15023	16.11103	0.99038	0.97083	0.98520	0.99038	0.96428	0.98182
42	57	21.58485	17.36037	0.98946	0.97082	0.98519	0.98946	0.96263	0.98096	19.15023	15.84506	0.99038	0.97265	0.98614	0.99038	0.96602	0.98271
42	58	21.58485	17.02468	0.98946	0.97282	0.98622	0.98946	0.96457	0.98197	19.15023	15.57108	0.99038	0.97440	0.98703	0.99038	0.96769	0.98358
42	59	21.58485	16.68091	0.98946	0.97471	0.98719	0.98946	0.96643	0.98293	19.15023	15.28882	0.99038	0.97607	0.98789	0.99038	0.96929	0.98441
42	60	21.58485	16.32913	0.98946	0.97652	0.98812	0.98946	0.96821	0.98385	19.15023	14.99826	0.99038	0.97767	0.98871	0.99038	0.97083	0.98520
42	61	21.58485	15.96913	0.98946	0.97823	0.98899	0.98946	0.96991	0.98473	19.15023	14.69911	0.99038	0.97920	0.98949	0.99038	0.97232	0.98597
42	62	21.58485	15.60088	0.98946	0.97985	0.98982	0.98946	0.97155	0.98557	19.15023	14.39128	0.99038	0.98065	0.99023	0.99038	0.97375	0.98670
42	63	21.58485	15.22446	0.98946	0.98139	0.99061	0.98946	0.97311	0.98637	19.15023	14.07472	0.99038	0.98205	0.99094	0.99038	0.97512	0.98741
42	64	21.58485	14.83980	0.98946	0.98284	0.99135	0.98946	0.97460	0.98714	19.15023	13.74931	0.99038	0.98337	0.99162	0.99038	0.97645	0.98808
42	65	21.58485	14.44688	0.98946	0.98422	0.99204	0.98946	0.97604	0.98787	19.15023	13.41490	0.99038	0.98463	0.99226	0.99038	0.97772	0.98874
42	66	21.58485	14.04613	0.98946	0.98551	0.99270	0.98946	0.97741	0.98858	19.15023	13.07182	0.99038	0.98583	0.99287	0.99038	0.97895	0.98936
42	67	21.58485	13.63788	0.98946	0.98674	0.99332	0.98946	0.97873	0.98925	19.15023	12.72027	0.99038	0.98697	0.99344	0.99038	0.98013	0.98996
42	68	21.58485	13.22255	0.98946	0.98789	0.99391	0.98946	0.97999	0.98989	19.15023	12.36057	0.99038	0.98805	0.99399	0.99038	0.98126	0.99054
42	69	21.58485	12.80079	0.98946	0.98897	0.99445	0.98946	0.98119	0.99051	19.15023	11.99324	0.99038	0.98907	0.99450	0.99038	0.98235	0.99110
42	70	21.58485	12.37331	0.98946	0.98998	0.99497	0.98946	0.98235	0.99110	19.15023	11.61885	0.99038	0.99003	0.99499	0.99038	0.98340	0.99163
42	71	21.58485	11.94070	0.98946	0.99093	0.99545	0.98946	0.98346	0.99166	19.15023	11.23789	0.99038	0.99094	0.99545	0.99038	0.98441	0.99214
42	72	21.58485	11.50357	0.98946	0.99182	0.99589	0.98946	0.98452	0.99220	19.15023	10.85087	0.99038	0.99178	0.99588	0.99038	0.98538	0.99264
42	73	21.58485	11.06278	0.98946	0.99264	0.99631	0.98946	0.98553	0.99271	19.15023	10.45855	0.99038	0.99258	0.99628	0.99038	0.98631	0.99311
42	74	21.58485	10.61910	0.98946	0.99340	0.99669	0.98946	0.98650	0.99320	19.15023	10.06159	0.99038	0.99332	0.99665	0.99038	0.98720	0.99356
42	75	21.58485	10.17356	0.98946	0.99411	0.99704	0.98946	0.98742	0.99367	19.15023	9.66092	0.99038	0.99401	0.99700	0.99038	0.98805	0.99399
42	76	21.58485	9.72734	0.98946	0.99476	0.99737	0.98946	0.98830	0.99412	19.15023	9.25762	0.99038	0.99465	0.99732	0.99038	0.98887	0.99440
42	77	21.58485	9.28160	0.98946	0.99535	0.99767	0.98946	0.98914	0.99454	19.15023	8.85278	0.99038	0.99524	0.99761	0.99038	0.98965	0.99480
42	78	21.58485	8.83768	0.98946	0.99589	0.99794	0.98946	0.98993	0.99494	19.15023	8.44766	0.99038	0.99578	0.99788	0.99038	0.99039	0.99517
42	79	21.58485	8.39698	0.98946	0.99639	0.99819	0.98946	0.99068	0.99532	19.15023	8.04359	0.99038	0.99627	0.99813	0.99038	0.99109	0.99552
42	80	21.58485	7.96110	0.98946	0.99683	0.99841	0.98946	0.99139	0.99568	19.15023	7.64214	0.99038	0.99672	0.99836	0.99038	0.99175	0.99586
42	81	21.58485	7.53168	0.98946	0.99724	0.99862	0.98946	0.99206	0.99601	19.15023	7.24488	0.99038	0.99713	0.99856	0.99038	0.99238	0.99618
42	82	21.58485	7.11054	0.98946	0.99760	0.99880	0.98946	0.99269	0.99633	19.15023	6.85364	0.99038	0.99749	0.99874	0.99038	0.99297	0.99647
42	83	21.58485	6.69952	0.98946	0.99792	0.99896	0.98946	0.99327	0.99662	19.15023	6.47024	0.99038	0.99782	0.99891	0.99038	0.99352	0.99675
42	84	21.58485	6.30023	0.98946	0.99820	0.99910	0.98946	0.99382	0.99690	19.15023	6.09632	0.99038	0.99811	0.99905	0.99038	0.99404	0.99701
42	85	21.58485	5.91444	0.98946	0.99845	0.99922	0.98946	0.99433	0.99715	19.15023	5.73370	0.99038	0.99836	0.99918	0.99038	0.99452	0.99725
42	86	21.58485	5.54396	0.98946	0.99867	0.99933	0.98946	0.99480	0.99739	19.15023	5.38421	0.99038	0.99859	0.99929	0.99038	0.99497	0.99748
42	87	21.58485	5.19034	0.98946	0.99885	0.99943	0.98946	0.99523	0.99761	19.15023	5.04951	0.99038	0.99878	0.99939	0.99038	0.99538	0.99768
42	88	21.58485	4.85473	0.98946	0.99902	0.99951	0.98946	0.99563	0.99781	19.15023	4.73086	0.99038	0.99895	0.99948	0.99038	0.99576	0.99787
42	89	21.58485	4.53813	0.98946	0.99916	0.99958	0.98946	0.99599	0.99799	19.15023	4.42936	0.99038	0.99910	0.99955	0.99038	0.99611	0.99805
42	90	21.58485	4.24126	0.98946	0.99928	0.99964	0.98946	0.99633	0.99816	19.15023	4.14588	0.99038	0.99923	0.99961	0.99038	0.99642	0.99821

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
42	91	21.58485	3.96420	0.98946	0.99938	0.99969	0.98946	0.99663	0.99831
42	92	21.58485	3.70604	0.98946	0.99947	0.99973	0.98946	0.99691	0.99845
42	93	21.58485	3.46525	0.98946	0.99955	0.99977	0.98946	0.99717	0.99858
42	94	21.58485	3.23968	0.98946	0.99961	0.99980	0.98946	0.99740	0.99870
42	95	21.58485	3.02715	0.98946	0.99967	0.99983	0.98946	0.99761	0.99880
42	96	21.58485	2.82535	0.98946	0.99971	0.99986	0.98946	0.99780	0.99890
42	97	21.58485	2.63737	0.98946	0.99975	0.99988	0.98946	0.99798	0.99899
42	98	21.58485	2.46279	0.98946	0.99979	0.99989	0.98946	0.99814	0.99907
42	99	21.58485	2.30125	0.98946	0.99982	0.99991	0.98946	0.99828	0.99914
42	100	21.58485	2.15258	0.98946	0.99984	0.99992	0.98946	0.99841	0.99920
42	101	21.58485	2.01649	0.98946	0.99986	0.99993	0.98946	0.99852	0.99926
42	102	21.58485	1.89293	0.98946	0.99988	0.99994	0.98946	0.99863	0.99931
42	103	21.58485	1.78083	0.98946	0.99989	0.99995	0.98946	0.99872	0.99936
42	104	21.58485	1.67943	0.98946	0.99991	0.99995	0.98946	0.99881	0.99940
42	105	21.58485	1.58804	0.98946	0.99992	0.99996	0.98946	0.99888	0.99944
42	106	21.58485	1.50600	0.98946	0.99993	0.99996	0.98946	0.99895	0.99947
42	107	21.58485	1.43298	0.98946	0.99993	0.99997	0.98946	0.99900	0.99950
42	108	21.58485	1.36894	0.98946	0.99994	0.99997	0.98946	0.99905	0.99953
42	109	21.58485	1.31458	0.98946	0.99994	0.99997	0.98946	0.99909	0.99954
42	110	21.58485	1.27298	0.98946	0.99995	0.99997	0.98946	0.99912	0.99956
43	1	21.34779	26.62178	0.98823	0.80010	0.88895	0.98823	0.79965	0.88867
43	2	21.34779	26.56961	0.98823	0.80161	0.88988	0.98823	0.80115	0.88960
43	3	21.34779	26.51422	0.98823	0.80319	0.89085	0.98823	0.80271	0.89056
43	4	21.34779	26.45593	0.98823	0.80483	0.89186	0.98823	0.80432	0.89155
43	5	21.34779	26.39526	0.98823	0.80653	0.89290	0.98823	0.80599	0.89257
43	6	21.34779	26.33222	0.98823	0.80830	0.89399	0.98823	0.80772	0.89364
43	7	21.34779	26.26662	0.98823	0.81013	0.89511	0.98823	0.80952	0.89473
43	8	21.34779	26.19847	0.98823	0.81203	0.89627	0.98823	0.81138	0.89587
43	9	21.34779	26.12745	0.98823	0.81401	0.89747	0.98823	0.81331	0.89704
43	10	21.34779	26.05351	0.98823	0.81605	0.89871	0.98823	0.81530	0.89826
43	11	21.34779	25.97700	0.98823	0.81817	0.89999	0.98823	0.81737	0.89951
43	12	21.34779	25.89730	0.98823	0.82037	0.90132	0.98823	0.81950	0.90080
43	13	21.34779	25.81474	0.98823	0.82264	0.90269	0.98823	0.82171	0.90213
43	14	21.34779	25.72901	0.98823	0.82500	0.90411	0.98823	0.82400	0.90351
43	15	21.34779	25.64035	0.98823	0.82743	0.90557	0.98823	0.82636	0.90492
43	16	21.34779	25.54880	0.98823	0.82995	0.90707	0.98823	0.82879	0.90638
43	17	21.34779	25.45467	0.98823	0.83254	0.90862	0.98823	0.83131	0.90789
43	18	21.34779	25.35821	0.98823	0.83522	0.91021	0.98823	0.83391	0.90943
43	19	21.34779	25.25875	0.98823	0.83798	0.91185	0.98823	0.83659	0.91102

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19.15023	3.88065	0.99038	0.99934	0.99967	0.99038	0.99672	0.99836
19.15023	3.63292	0.99038	0.99943	0.99971	0.99038	0.99699	0.99849
19.15023	3.40133	0.99038	0.99951	0.99975	0.99038	0.99723	0.99861
19.15023	3.18390	0.99038	0.99958	0.99979	0.99038	0.99745	0.99873
19.15023	2.97857	0.99038	0.99964	0.99982	0.99038	0.99766	0.99883
19.15023	2.78314	0.99038	0.99969	0.99984	0.99038	0.99785	0.99892
19.15023	2.60073	0.99038	0.99973	0.99987	0.99038	0.99801	0.99901
19.15023	2.43099	0.99038	0.99977	0.99988	0.99038	0.99817	0.99908
19.15023	2.27364	0.99038	0.99980	0.99990	0.99038	0.99831	0.99915
19.15023	2.12860	0.99038	0.99983	0.99991	0.99038	0.99843	0.99922
19.15023	1.99561	0.99038	0.99985	0.99992	0.99038	0.99855	0.99927
19.15023	1.87471	0.99038	0.99987	0.99993	0.99038	0.99865	0.99931
19.15023	1.76487	0.99038	0.99988	0.99994	0.99038	0.99874	0.99937
19.15023	1.66540	0.99038	0.99990	0.99995	0.99038	0.99882	0.99941
19.15023	1.57565	0.99038	0.99991	0.99995	0.99038	0.99889	0.99945
19.15023	1.49500	0.99038	0.99992	0.99996	0.99038	0.99896	0.99948
19.15023	1.42313	0.99038	0.99993	0.99996	0.99038	0.99901	0.99951
19.15023	1.36003	0.99038	0.99993	0.99997	0.99038	0.99906	0.99953
19.15023	1.30641	0.99038	0.99994	0.99997	0.99038	0.99910	0.99955
19.15023	1.26533	0.99038	0.99994	0.99997	0.99038	0.99913	0.99956
18.97251	22.51412	0.98921	0.84093	0.91359	0.98921	0.84060	0.91340
18.97251	22.48584	0.98921	0.84194	0.91419	0.98921	0.84160	0.91399
18.97251	22.45520	0.98921	0.84300	0.91481	0.98921	0.84264	0.91460
18.97251	22.42249	0.98921	0.84411	0.91546	0.98921	0.84373	0.91524
18.97251	22.38814	0.98921	0.84526	0.91614	0.98921	0.84487	0.91591
18.97251	22.35215	0.98921	0.84647	0.91685	0.98921	0.84605	0.91661
18.97251	22.31437	0.98921	0.84773	0.91759	0.98921	0.84728	0.91733
18.97251	22.27480	0.98921	0.84905	0.91836	0.98921	0.84857	0.91808
18.97251	22.23319	0.98921	0.85042	0.91916	0.98921	0.84990	0.91886
18.97251	22.18946	0.98921	0.85185	0.92000	0.98921	0.85129	0.91968
18.97251	22.14392	0.98921	0.85333	0.92086	0.98921	0.85274	0.92052
18.97251	22.09606	0.98921	0.85488	0.92176	0.98921	0.85424	0.92139
18.97251	22.04614	0.98921	0.85649	0.92270	0.98921	0.85581	0.92230
18.97251	21.99389	0.98921	0.85817	0.92367	0.98921	0.85743	0.92324
18.97251	21.93952	0.98921	0.85991	0.92468	0.98921	0.85912	0.92422
18.97251	21.88305	0.98921	0.86171	0.92572	0.98921	0.86086	0.92523
18.97251	21.82476	0.98921	0.86358	0.92680	0.98921	0.86268	0.92628
18.97251	21.76485	0.98921	0.86552	0.92791	0.98921	0.86456	0.92736
18.97251	21.70276	0.98921	0.86752	0.92906	0.98921	0.86650	0.92848

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
43	20	21.34779	25.15564	0.98823	0.84082	0.91353	0.98823	0.83935	0.91266
43	21	21.34779	25.04833	0.98823	0.84376	0.91526	0.98823	0.84219	0.91434
43	22	21.34779	24.93660	0.98823	0.84680	0.91704	0.98823	0.84511	0.91606
43	23	21.34779	24.82004	0.98823	0.84992	0.91887	0.98823	0.84812	0.91782
43	24	21.34779	24.69862	0.98823	0.85313	0.92075	0.98823	0.85121	0.91962
43	25	21.34779	24.57203	0.98823	0.85644	0.92267	0.98823	0.85437	0.92147
43	26	21.34779	24.44053	0.98823	0.85983	0.92463	0.98823	0.85761	0.92335
43	27	21.34779	24.30438	0.98823	0.86331	0.92664	0.98823	0.86093	0.92527
43	28	21.34779	24.16342	0.98823	0.86686	0.92868	0.98823	0.86431	0.92722
43	29	21.34779	24.01762	0.98823	0.87049	0.93076	0.98823	0.86776	0.92920
43	30	21.34779	23.86654	0.98823	0.87419	0.93287	0.98823	0.87127	0.93121
43	31	21.34779	23.71037	0.98823	0.87795	0.93501	0.98823	0.87484	0.93324
43	32	21.34779	23.54876	0.98823	0.88177	0.93717	0.98823	0.87845	0.93529
43	33	21.34779	23.38162	0.98823	0.88564	0.93935	0.98823	0.88210	0.93736
43	34	21.34779	23.20856	0.98823	0.88955	0.94155	0.98823	0.88579	0.93944
43	35	21.34779	23.02940	0.98823	0.89349	0.94375	0.98823	0.88950	0.94152
43	36	21.34779	22.84408	0.98823	0.89746	0.94596	0.98823	0.89323	0.94360
43	37	21.34779	22.65215	0.98823	0.90144	0.94817	0.98823	0.89696	0.94568
43	38	21.34779	22.45348	0.98823	0.90542	0.95036	0.98823	0.90068	0.94775
43	39	21.34779	22.24766	0.98823	0.90939	0.95254	0.98823	0.90439	0.94980
43	40	21.34779	22.03447	0.98823	0.91334	0.95471	0.98823	0.90807	0.95182
43	41	21.34779	21.81357	0.98823	0.91725	0.95684	0.98823	0.91171	0.95382
43	42	21.34779	21.58485	0.98823	0.92112	0.95894	0.98823	0.91531	0.95578
43	43	21.34779	21.34779	0.98823	0.92494	0.96100	0.98823	0.91884	0.95771
43	44	21.34779	21.10218	0.98823	0.92868	0.96302	0.98823	0.92231	0.95959
43	45	21.34779	20.84782	0.98823	0.93235	0.96499	0.98823	0.92570	0.96142
43	46	21.34779	20.58697	0.98823	0.93593	0.96690	0.98823	0.92901	0.96320
43	47	21.34779	20.32000	0.98823	0.93940	0.96875	0.98823	0.93223	0.96493
43	48	21.34779	20.04764	0.98823	0.94276	0.97054	0.98823	0.93535	0.96660
43	49	21.34779	19.77090	0.98823	0.94601	0.97226	0.98823	0.93837	0.96821
43	50	21.34779	19.49116	0.98823	0.94913	0.97390	0.98823	0.94130	0.96976
43	51	21.34779	19.21029	0.98823	0.95212	0.97547	0.98823	0.94412	0.97125
43	52	21.34779	18.92146	0.98823	0.95499	0.97698	0.98823	0.94683	0.97269
43	53	21.34779	18.62485	0.98823	0.95775	0.97842	0.98823	0.94944	0.97407
43	54	21.34779	18.32038	0.98823	0.96040	0.97980	0.98823	0.95195	0.97538
43	55	21.34779	18.00819	0.98823	0.96292	0.98111	0.98823	0.95436	0.97665
43	56	21.34779	17.68820	0.98823	0.96534	0.98236	0.98823	0.95666	0.97785
43	57	21.34779	17.36037	0.98823	0.96764	0.98355	0.98823	0.95887	0.97901
43	58	21.34779	17.02468	0.98823	0.96983	0.98468	0.98823	0.96099	0.98011

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.97251	21.63792	0.98921	0.86960	0.93025	0.98921	0.86852	0.92963
18.97251	21.56986	0.98921	0.87176	0.93148	0.98921	0.87060	0.93083
18.97251	21.49836	0.98921	0.87399	0.93276	0.98921	0.87276	0.93206
18.97251	21.42306	0.98921	0.87630	0.93407	0.98921	0.87498	0.93332
18.97251	21.34391	0.98921	0.87868	0.93542	0.98921	0.87727	0.93462
18.97251	21.26064	0.98921	0.88115	0.93682	0.98921	0.87963	0.93596
18.97251	21.17342	0.98921	0.88368	0.93825	0.98921	0.88206	0.93733
18.97251	21.08250	0.98921	0.88629	0.93972	0.98921	0.88455	0.93874
18.97251	20.98768	0.98921	0.88897	0.94122	0.98921	0.88710	0.94017
18.97251	20.88895	0.98921	0.89172	0.94276	0.98921	0.88971	0.94164
18.97251	20.78588	0.98921	0.89453	0.94433	0.98921	0.89238	0.94313
18.97251	20.67862	0.98921	0.89740	0.94593	0.98921	0.89510	0.94465
18.97251	20.56684	0.98921	0.90032	0.94755	0.98921	0.89787	0.94619
18.97251	20.45044	0.98921	0.90330	0.94919	0.98921	0.90068	0.94775
18.97251	20.32903	0.98921	0.90631	0.95085	0.98921	0.90353	0.94932
18.97251	20.20243	0.98921	0.90937	0.95253	0.98921	0.90640	0.95090
18.97251	20.07055	0.98921	0.91245	0.95422	0.98921	0.90930	0.95250
18.97251	19.93297	0.98921	0.91556	0.95592	0.98921	0.91221	0.95409
18.97251	19.78951	0.98921	0.91868	0.95761	0.98921	0.91513	0.95569
18.97251	19.63978	0.98921	0.92180	0.95931	0.98921	0.91805	0.95727
18.97251	19.48352	0.98921	0.92492	0.96100	0.98921	0.92096	0.95885
18.97251	19.32040	0.98921	0.92803	0.96267	0.98921	0.92385	0.96042
18.97251	19.15023	0.98921	0.93112	0.96433	0.98921	0.92671	0.96196
18.97251	18.97251	0.98921	0.93417	0.96597	0.98921	0.92954	0.96348
18.97251	18.78697	0.98921	0.93719	0.96758	0.98921	0.93232	0.96498
18.97251	18.59337	0.98921	0.94016	0.96916	0.98921	0.93506	0.96644
18.97251	18.39367	0.98921	0.94307	0.97070	0.98921	0.93773	0.96787
18.97251	18.18814	0.98921	0.94591	0.97220	0.98921	0.94035	0.96926
18.97251	17.97738	0.98921	0.94867	0.97366	0.98921	0.94290	0.97061
18.97251	17.76227	0.98921	0.95136	0.97507	0.98921	0.94538	0.97193
18.97251	17.54401	0.98921	0.95395	0.97643	0.98921	0.94779	0.97320
18.97251	17.32430	0.98921	0.95645	0.97774	0.98921	0.95013	0.97443
18.97251	17.09693	0.98921	0.95886	0.97900	0.98921	0.95239	0.97562
18.97251	16.86201	0.98921	0.96120	0.98021	0.98921	0.95458	0.97676
18.97251	16.61938	0.98921	0.96345	0.98138	0.98921	0.95669	0.97786
18.97251	16.36911	0.98921	0.96561	0.98250	0.98921	0.95872	0.97893
18.97251	16.11103	0.98921	0.96769	0.98358	0.98921	0.96068	0.97995
18.97251	15.84506	0.98921	0.96969	0.98461	0.98921	0.96257	0.98093
18.97251	15.57108	0.98921	0.97160	0.98560	0.98921	0.96439	0.98187

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
43	59	21.34779	16.68091	0.98823	0.97191	0.98576	0.98823	0.96302	0.98116
43	60	21.34779	16.32913	0.98823	0.97389	0.98677	0.98823	0.96496	0.98217
43	61	21.34779	15.96913	0.98823	0.97578	0.98774	0.98823	0.96681	0.98313
43	62	21.34779	15.60088	0.98823	0.97756	0.98865	0.98823	0.96859	0.98404
43	63	21.34779	15.22446	0.98823	0.97925	0.98952	0.98823	0.97029	0.98492
43	64	21.34779	14.83980	0.98823	0.98085	0.99033	0.98823	0.97192	0.98576
43	65	21.34779	14.44688	0.98823	0.98237	0.99111	0.98823	0.97348	0.98656
43	66	21.34779	14.04613	0.98823	0.98380	0.99183	0.98823	0.97498	0.98733
43	67	21.34779	13.63788	0.98823	0.98515	0.99252	0.98823	0.97641	0.98806
43	68	21.34779	13.22255	0.98823	0.98642	0.99317	0.98823	0.97778	0.98877
43	69	21.34779	12.80079	0.98823	0.98762	0.99377	0.98823	0.97910	0.98944
43	70	21.34779	12.37331	0.98823	0.98874	0.99434	0.98823	0.98036	0.99008
43	71	21.34779	11.94070	0.98823	0.98979	0.99487	0.98823	0.98156	0.99069
43	72	21.34779	11.50357	0.98823	0.99077	0.99536	0.98823	0.98272	0.99128
43	73	21.34779	11.06278	0.98823	0.99169	0.99583	0.98823	0.98382	0.99185
43	74	21.34779	10.61910	0.98823	0.99253	0.99625	0.98823	0.98488	0.99238
43	75	21.34779	10.17356	0.98823	0.99332	0.99665	0.98823	0.98589	0.99289
43	76	21.34779	9.72734	0.98823	0.99405	0.99701	0.98823	0.98685	0.99338
43	77	21.34779	9.28160	0.98823	0.99471	0.99735	0.98823	0.98777	0.99385
43	78	21.34779	8.83768	0.98823	0.99532	0.99766	0.98823	0.98865	0.99429
43	79	21.34779	8.39698	0.98823	0.99588	0.99793	0.98823	0.98947	0.99471
43	80	21.34779	7.96110	0.98823	0.99638	0.99819	0.98823	0.99026	0.99511
43	81	21.34779	7.53168	0.98823	0.99683	0.99841	0.98823	0.99100	0.99548
43	82	21.34779	7.11054	0.98823	0.99724	0.99862	0.98823	0.99170	0.99583
43	83	21.34779	6.69952	0.98823	0.99761	0.99880	0.98823	0.99235	0.99616
43	84	21.34779	6.30023	0.98823	0.99793	0.99896	0.98823	0.99296	0.99647
43	85	21.34779	5.91444	0.98823	0.99821	0.99911	0.98823	0.99354	0.99676
43	86	21.34779	5.54396	0.98823	0.99846	0.99923	0.98823	0.99407	0.99702
43	87	21.34779	5.19034	0.98823	0.99868	0.99934	0.98823	0.99456	0.99727
43	88	21.34779	4.85473	0.98823	0.99887	0.99943	0.98823	0.99501	0.99750
43	89	21.34779	4.53813	0.98823	0.99903	0.99951	0.98823	0.99543	0.99771
43	90	21.34779	4.24126	0.98823	0.99917	0.99958	0.98823	0.99581	0.99790
43	91	21.34779	3.96420	0.98823	0.99929	0.99964	0.98823	0.99616	0.99808
43	92	21.34779	3.70604	0.98823	0.99939	0.99970	0.98823	0.99649	0.99824
43	93	21.34779	3.46525	0.98823	0.99948	0.99974	0.98823	0.99678	0.99839
43	94	21.34779	3.23968	0.98823	0.99955	0.99978	0.98823	0.99705	0.99852
43	95	21.34779	3.02715	0.98823	0.99962	0.99981	0.98823	0.99730	0.99865
43	96	21.34779	2.82535	0.98823	0.99967	0.99984	0.98823	0.99752	0.99876
43	97	21.34779	2.63737	0.98823	0.99972	0.99986	0.98823	0.99773	0.99886

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.97251	15.28882	0.98921	0.97344	0.98654	0.98921	0.96614	0.98278
18.97251	14.99826	0.98921	0.97519	0.98744	0.98921	0.96782	0.98365
18.97251	14.69911	0.98921	0.97687	0.98830	0.98921	0.96944	0.98448
18.97251	14.39128	0.98921	0.97847	0.98912	0.98921	0.97099	0.98528
18.97251	14.07472	0.98921	0.98000	0.98990	0.98921	0.97249	0.98605
18.97251	13.74931	0.98921	0.98146	0.99064	0.98921	0.97393	0.98679
18.97251	13.41490	0.98921	0.98285	0.99135	0.98921	0.97532	0.98751
18.97251	13.07182	0.98921	0.98417	0.99202	0.98921	0.97665	0.98819
18.97251	12.72027	0.98921	0.98542	0.99266	0.98921	0.97794	0.98885
18.97251	12.36057	0.98921	0.98661	0.99326	0.98921	0.97917	0.98948
18.97251	11.99324	0.98921	0.98774	0.99383	0.98921	0.98036	0.99008
18.97251	11.61885	0.98921	0.98880	0.99437	0.98921	0.98151	0.99067
18.97251	11.23789	0.98921	0.98980	0.99488	0.98921	0.98261	0.99123
18.97251	10.85087	0.98921	0.99074	0.99535	0.98921	0.98366	0.99176
18.97251	10.45855	0.98921	0.99163	0.99580	0.98921	0.98468	0.99228
18.97251	10.06159	0.98921	0.99245	0.99621	0.98921	0.98565	0.99278
18.97251	9.66092	0.98921	0.99322	0.99660	0.98921	0.98659	0.99325
18.97251	9.25762	0.98921	0.99393	0.99696	0.98921	0.98748	0.99370
18.97251	8.85278	0.98921	0.99459	0.99729	0.98921	0.98834	0.99413
18.97251	8.44766	0.98921	0.99519	0.99759	0.98921	0.98915	0.99455
18.97251	8.04359	0.98921	0.99575	0.99787	0.98921	0.98993	0.99494
18.97251	7.64214	0.98921	0.99625	0.99812	0.98921	0.99066	0.99531
18.97251	7.24488	0.98921	0.99671	0.99835	0.98921	0.99136	0.99566
18.97251	6.85364	0.98921	0.99712	0.99856	0.98921	0.99202	0.99599
18.97251	6.47024	0.98921	0.99749	0.99875	0.98921	0.99263	0.99630
18.97251	6.09632	0.98921	0.99782	0.99891	0.98921	0.99321	0.99660
18.97251	5.73370	0.98921	0.99812	0.99906	0.98921	0.99376	0.99687
18.97251	5.38421	0.98921	0.99837	0.99919	0.98921	0.99426	0.99712
18.97251	5.04951	0.98921	0.99860	0.99930	0.98921	0.99473	0.99736
18.97251	4.73086	0.98921	0.99879	0.99940	0.98921	0.99516	0.99757
18.97251	4.42936	0.98921	0.99896	0.99948	0.98921	0.99556	0.99777
18.97251	4.14588	0.98921	0.99911	0.99956	0.98921	0.99593	0.99796
18.97251	3.88065	0.98921	0.99924	0.99962	0.98921	0.99626	0.99813
18.97251	3.63292	0.98921	0.99934	0.99967	0.98921	0.99657	0.99828
18.97251	3.40133	0.98921	0.99944	0.99972	0.98921	0.99686	0.99843
18.97251	3.18390	0.98921	0.99952	0.99976	0.98921	0.99712	0.99856
18.97251	2.97857	0.98921	0.99959	0.99979	0.98921	0.99736	0.99868
18.97251	2.78314	0.98921	0.99964	0.99982	0.98921	0.99757	0.99879
18.97251	2.60073	0.98921	0.99969	0.99985	0.98921	0.99777	0.99888

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
43	98	21.34779	2.46279	0.98823	0.99976	0.99988	0.98823	0.99791	0.99896
43	99	21.34779	2.30125	0.98823	0.99979	0.99990	0.98823	0.99808	0.99904
43	100	21.34779	2.15258	0.98823	0.99982	0.99991	0.98823	0.99823	0.99911
43	101	21.34779	2.01649	0.98823	0.99985	0.99992	0.98823	0.99837	0.99918
43	102	21.34779	1.89293	0.98823	0.99987	0.99993	0.98823	0.99849	0.99924
43	103	21.34779	1.78083	0.98823	0.99988	0.99994	0.98823	0.99859	0.99930
43	104	21.34779	1.67943	0.98823	0.99990	0.99995	0.98823	0.99869	0.99934
43	105	21.34779	1.58804	0.98823	0.99991	0.99995	0.98823	0.99878	0.99939
43	106	21.34779	1.50600	0.98823	0.99992	0.99996	0.98823	0.99885	0.99942
43	107	21.34779	1.43298	0.98823	0.99993	0.99996	0.98823	0.99892	0.99946
43	108	21.34779	1.36894	0.98823	0.99993	0.99997	0.98823	0.99897	0.99948
43	109	21.34779	1.31458	0.98823	0.99994	0.99997	0.98823	0.99901	0.99951
43	110	21.34779	1.27298	0.98823	0.99994	0.99997	0.98823	0.99904	0.99952
44	1	21.10218	26.62178	0.98682	0.79098	0.88329	0.98682	0.79053	0.88301
44	2	21.10218	26.56961	0.98682	0.79248	0.88423	0.98682	0.79202	0.88394
44	3	21.10218	26.51422	0.98682	0.79404	0.88520	0.98682	0.79357	0.88490
44	4	21.10218	26.45593	0.98682	0.79567	0.88621	0.98682	0.79517	0.88590
44	5	21.10218	26.39526	0.98682	0.79737	0.88726	0.98682	0.79683	0.88693
44	6	21.10218	26.33222	0.98682	0.79912	0.88835	0.98682	0.79856	0.88800
44	7	21.10218	26.26662	0.98682	0.80095	0.88947	0.98682	0.80034	0.88910
44	8	21.10218	26.19847	0.98682	0.80284	0.89064	0.98682	0.80219	0.89024
44	9	21.10218	26.12745	0.98682	0.80481	0.89185	0.98682	0.80411	0.89142
44	10	21.10218	26.05351	0.98682	0.80685	0.89310	0.98682	0.80610	0.89264
44	11	21.10218	25.97700	0.98682	0.80896	0.89439	0.98682	0.80816	0.89390
44	12	21.10218	25.89730	0.98682	0.81115	0.89573	0.98682	0.81029	0.89520
44	13	21.10218	25.81474	0.98682	0.81342	0.89711	0.98682	0.81249	0.89655
44	14	21.10218	25.72901	0.98682	0.81577	0.89854	0.98682	0.81478	0.89794
44	15	21.10218	25.64035	0.98682	0.81820	0.90001	0.98682	0.81713	0.89936
44	16	21.10218	25.54880	0.98682	0.82071	0.90153	0.98682	0.81957	0.90084
44	17	21.10218	25.45467	0.98682	0.82331	0.90309	0.98682	0.82209	0.90236
44	18	21.10218	25.35821	0.98682	0.82599	0.90470	0.98682	0.82469	0.90392
44	19	21.10218	25.25875	0.98682	0.82875	0.90636	0.98682	0.82737	0.90553
44	20	21.10218	25.15564	0.98682	0.83161	0.90806	0.98682	0.83014	0.90719
44	21	21.10218	25.04833	0.98682	0.83456	0.90982	0.98682	0.83299	0.90889
44	22	21.10218	24.93660	0.98682	0.83760	0.91163	0.98682	0.83593	0.91063
44	23	21.10218	24.82004	0.98682	0.84075	0.91348	0.98682	0.83895	0.91243
44	24	21.10218	24.69862	0.98682	0.84399	0.91539	0.98682	0.84206	0.91426
44	25	21.10218	24.57203	0.98682	0.84732	0.91735	0.98682	0.84525	0.91614
44	26	21.10218	24.44053	0.98682	0.85075	0.91936	0.98682	0.84853	0.91806

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.97251	2.43099	0.98921	0.99974	0.99987	0.98921	0.99795	0.99897
18.97251	2.27364	0.98921	0.99977	0.99989	0.98921	0.99811	0.99906
18.97251	2.12860	0.98921	0.99980	0.99990	0.98921	0.99826	0.99913
18.97251	1.99561	0.98921	0.99983	0.99992	0.98921	0.99839	0.99919
18.97251	1.87471	0.98921	0.99985	0.99993	0.98921	0.99851	0.99925
18.97251	1.76487	0.98921	0.99987	0.99994	0.98921	0.99861	0.99931
18.97251	1.66540	0.98921	0.99989	0.99994	0.98921	0.99871	0.99935
18.97251	1.57565	0.98921	0.99990	0.99995	0.98921	0.99879	0.99939
18.97251	1.49500	0.98921	0.99991	0.99996	0.98921	0.99886	0.99943
18.97251	1.42313	0.98921	0.99992	0.99996	0.98921	0.99893	0.99946
18.97251	1.36003	0.98921	0.99993	0.99996	0.98921	0.99898	0.99949
18.97251	1.30641	0.98921	0.99993	0.99997	0.98921	0.99902	0.99951
18.97251	1.26533	0.98921	0.99994	0.99997	0.98921	0.99906	0.99953
18.78697	22.51412	0.98787	0.83278	0.90876	0.98787	0.83244	0.90856
18.78697	22.48584	0.98787	0.83378	0.90936	0.98787	0.83344	0.90915
18.78697	22.45520	0.98787	0.83484	0.90998	0.98787	0.83448	0.90977
18.78697	22.42249	0.98787	0.83594	0.91064	0.98787	0.83557	0.91042
18.78697	22.38814	0.98787	0.83710	0.91133	0.98787	0.83670	0.91109
18.78697	22.35215	0.98787	0.83830	0.91204	0.98787	0.83788	0.91179
18.78697	22.31437	0.98787	0.83956	0.91278	0.98787	0.83911	0.91252
18.78697	22.27480	0.98787	0.84087	0.91356	0.98787	0.84039	0.91328
18.78697	22.23319	0.98787	0.84224	0.91437	0.98787	0.84173	0.91406
18.78697	22.18946	0.98787	0.84367	0.91521	0.98787	0.84312	0.91488
18.78697	22.14392	0.98787	0.84516	0.91608	0.98787	0.84456	0.91573
18.78697	22.09606	0.98787	0.84671	0.91699	0.98787	0.84607	0.91662
18.78697	22.04614	0.98787	0.84832	0.91794	0.98787	0.84763	0.91753
18.78697	21.99389	0.98787	0.85000	0.91892	0.98787	0.84926	0.91849
18.78697	21.93952	0.98787	0.85174	0.91994	0.98787	0.85095	0.91947
18.78697	21.88305	0.98787	0.85355	0.92099	0.98787	0.85270	0.92049
18.78697	21.82476	0.98787	0.85543	0.92208	0.98787	0.85452	0.92155
18.78697	21.76485	0.98787	0.85737	0.92321	0.98787	0.85641	0.92265
18.78697	21.70276	0.98787	0.85939	0.92438	0.98787	0.85836	0.92379
18.78697	21.63792	0.98787	0.86148	0.92559	0.98787	0.86039	0.92496
18.78697	21.56986	0.98787	0.86365	0.92684	0.98787	0.86249	0.92617
18.78697	21.49836	0.98787	0.86590	0.92813	0.98787	0.86466	0.92742
18.78697	21.42306	0.98787	0.86823	0.92947	0.98787	0.86691	0.92871
18.78697	21.34391	0.98787	0.87064	0.93085	0.98787	0.86922	0.93004
18.78697	21.26064	0.98787	0.87314	0.93227	0.98787	0.87161	0.93140
18.78697	21.17342	0.98787	0.87571	0.93374	0.98787	0.87407	0.93280

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
44	27	21.10218	24.30438	0.98682	0.85427	0.92141	0.98682	0.85188	0.92002
44	28	21.10218	24.16342	0.98682	0.85787	0.92350	0.98682	0.85531	0.92201
44	29	21.10218	24.01762	0.98682	0.86155	0.92563	0.98682	0.85881	0.92404
44	30	21.10218	23.86654	0.98682	0.86532	0.92780	0.98682	0.86239	0.92611
44	31	21.10218	23.71037	0.98682	0.86916	0.93000	0.98682	0.86602	0.92820
44	32	21.10218	23.54876	0.98682	0.87306	0.93223	0.98682	0.86971	0.93032
44	33	21.10218	23.38162	0.98682	0.87703	0.93449	0.98682	0.87346	0.93246
44	34	21.10218	23.20856	0.98682	0.88105	0.93677	0.98682	0.87725	0.93461
44	35	21.10218	23.02940	0.98682	0.88512	0.93906	0.98682	0.88107	0.93677
44	36	21.10218	22.84408	0.98682	0.88922	0.94136	0.98682	0.88492	0.93895
44	37	21.10218	22.65215	0.98682	0.89335	0.94367	0.98682	0.88878	0.94112
44	38	21.10218	22.45348	0.98682	0.89749	0.94597	0.98682	0.89265	0.94328
44	39	21.10218	22.24766	0.98682	0.90163	0.94827	0.98682	0.89652	0.94543
44	40	21.10218	22.03447	0.98682	0.90577	0.95055	0.98682	0.90036	0.94757
44	41	21.10218	21.81357	0.98682	0.90988	0.95281	0.98682	0.90419	0.94968
44	42	21.10218	21.58485	0.98682	0.91396	0.95505	0.98682	0.90797	0.95176
44	43	21.10218	21.34779	0.98682	0.91800	0.95725	0.98682	0.91170	0.95381
44	44	21.10218	21.10218	0.98682	0.92198	0.95940	0.98682	0.91537	0.95582
44	45	21.10218	20.84782	0.98682	0.92589	0.96152	0.98682	0.91898	0.95778
44	46	21.10218	20.58697	0.98682	0.92971	0.96357	0.98682	0.92250	0.95969
44	47	21.10218	20.32000	0.98682	0.93343	0.96557	0.98682	0.92594	0.96155
44	48	21.10218	20.04764	0.98682	0.93705	0.96750	0.98682	0.92928	0.96335
44	49	21.10218	19.77090	0.98682	0.94055	0.96936	0.98682	0.93253	0.96509
44	50	21.10218	19.49116	0.98682	0.94392	0.97115	0.98682	0.93568	0.96677
44	51	21.10218	19.21029	0.98682	0.94716	0.97286	0.98682	0.93872	0.96839
44	52	21.10218	18.92146	0.98682	0.95029	0.97451	0.98682	0.94165	0.96995
44	53	21.10218	18.62485	0.98682	0.95329	0.97609	0.98682	0.94448	0.97145
44	54	21.10218	18.32038	0.98682	0.95617	0.97760	0.98682	0.94720	0.97289
44	55	21.10218	18.00819	0.98682	0.95893	0.97904	0.98682	0.94982	0.97426
44	56	21.10218	17.68820	0.98682	0.96157	0.98041	0.98682	0.95232	0.97558
44	57	21.10218	17.36037	0.98682	0.96409	0.98172	0.98682	0.95473	0.97684
44	58	21.10218	17.02468	0.98682	0.96650	0.98296	0.98682	0.95703	0.97804
44	59	21.10218	16.68091	0.98682	0.96878	0.98414	0.98682	0.95924	0.97920
44	60	21.10218	16.32913	0.98682	0.97096	0.98527	0.98682	0.96135	0.98029
44	61	21.10218	15.96913	0.98682	0.97303	0.98633	0.98682	0.96337	0.98134
44	62	21.10218	15.60088	0.98682	0.97499	0.98734	0.98682	0.96531	0.98235
44	63	21.10218	15.22446	0.98682	0.97686	0.98829	0.98682	0.96716	0.98331
44	64	21.10218	14.83980	0.98682	0.97862	0.98919	0.98682	0.96893	0.98422
44	65	21.10218	14.44688	0.98682	0.98029	0.99005	0.98682	0.97063	0.98510

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.78697	21.08250	0.98787	0.87836	0.93524	0.98787	0.87660	0.93424
18.78697	20.98768	0.98787	0.88109	0.93679	0.98787	0.87919	0.93571
18.78697	20.88895	0.98787	0.88389	0.93837	0.98787	0.88185	0.93722
18.78697	20.78588	0.98787	0.88676	0.93998	0.98787	0.88458	0.93875
18.78697	20.67862	0.98787	0.88970	0.94163	0.98787	0.88736	0.94032
18.78697	20.56684	0.98787	0.89270	0.94331	0.98787	0.89020	0.94191
18.78697	20.45044	0.98787	0.89575	0.94501	0.98787	0.89309	0.94352
18.78697	20.32903	0.98787	0.89886	0.94674	0.98787	0.89602	0.94516
18.78697	20.20243	0.98787	0.90202	0.94849	0.98787	0.89899	0.94681
18.78697	20.07055	0.98787	0.90522	0.95025	0.98787	0.90199	0.94847
18.78697	19.93297	0.98787	0.90845	0.95203	0.98787	0.90502	0.95014
18.78697	19.78951	0.98787	0.91170	0.95381	0.98787	0.90806	0.95181
18.78697	19.63978	0.98787	0.91497	0.95560	0.98787	0.91111	0.95349
18.78697	19.48352	0.98787	0.91825	0.95738	0.98787	0.91416	0.95515
18.78697	19.32040	0.98787	0.92153	0.95916	0.98787	0.91719	0.95681
18.78697	19.15023	0.98787	0.92479	0.96092	0.98787	0.92021	0.95845
18.78697	18.97251	0.98787	0.92803	0.96267	0.98787	0.92320	0.96007
18.78697	18.78697	0.98787	0.93124	0.96439	0.98787	0.92616	0.96166
18.78697	18.59337	0.98787	0.93440	0.96609	0.98787	0.92907	0.96323
18.78697	18.39367	0.98787	0.93752	0.96775	0.98787	0.93193	0.96476
18.78697	18.18814	0.98787	0.94056	0.96937	0.98787	0.93473	0.96626
18.78697	17.97738	0.98787	0.94354	0.97095	0.98787	0.93747	0.96772
18.78697	17.76227	0.98787	0.94643	0.97248	0.98787	0.94013	0.96914
18.78697	17.54401	0.98787	0.94923	0.97396	0.98787	0.94273	0.97052
18.78697	17.32430	0.98787	0.95194	0.97538	0.98787	0.94525	0.97186
18.78697	17.09693	0.98787	0.95457	0.97676	0.98787	0.94770	0.97315
18.78697	16.86201	0.98787	0.95711	0.97808	0.98787	0.95007	0.97440
18.78697	16.61938	0.98787	0.95956	0.97936	0.98787	0.95236	0.97560
18.78697	16.36911	0.98787	0.96192	0.98059	0.98787	0.95457	0.97676
18.78697	16.11103	0.98787	0.96420	0.98177	0.98787	0.95670	0.97787
18.78697	15.84506	0.98787	0.96638	0.98290	0.98787	0.95875	0.97894
18.78697	15.57108	0.98787	0.96848	0.98399	0.98787	0.96073	0.97997
18.78697	15.28882	0.98787	0.97049	0.98502	0.98787	0.96264	0.98096
18.78697	14.99826	0.98787	0.97242	0.98602	0.98787	0.96447	0.98191
18.78697	14.69911	0.98787	0.97426	0.98696	0.98787	0.96623	0.98283
18.78697	14.39128	0.98787	0.97602	0.98786	0.98787	0.96793	0.98370
18.78697	14.07472	0.98787	0.97770	0.98873	0.98787	0.96956	0.98454
18.78697	13.74931	0.98787	0.97931	0.98954	0.98787	0.97113	0.98535
18.78697	13.41490	0.98787	0.98084	0.99032	0.98787	0.97264	0.98613

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
44	66	21.10218	14.04613	0.98682	0.98187	0.99085	0.98682	0.97226	0.98593	18.78697	13.07182	0.98787	0.98229	0.99107	0.98787	0.97409	0.98687
44	67	21.10218	13.63788	0.98682	0.98336	0.99161	0.98682	0.97382	0.98673	18.78697	12.72027	0.98787	0.98367	0.99177	0.98787	0.97549	0.98759
44	68	21.10218	13.22255	0.98682	0.98476	0.99232	0.98682	0.97531	0.98750	18.78697	12.36057	0.98787	0.98498	0.99244	0.98787	0.97683	0.98828
44	69	21.10218	12.80079	0.98682	0.98609	0.99299	0.98682	0.97674	0.98823	18.78697	11.99324	0.98787	0.98623	0.99307	0.98787	0.97812	0.98894
44	70	21.10218	12.37331	0.98682	0.98733	0.99362	0.98682	0.97811	0.98893	18.78697	11.61885	0.98787	0.98740	0.99366	0.98787	0.97937	0.98958
44	71	21.10218	11.94070	0.98682	0.98849	0.99421	0.98682	0.97942	0.98960	18.78697	11.23789	0.98787	0.98851	0.99422	0.98787	0.98057	0.99019
44	72	21.10218	11.50357	0.98682	0.98958	0.99476	0.98682	0.98068	0.99025	18.78697	10.85087	0.98787	0.98955	0.99475	0.98787	0.98172	0.99077
44	73	21.10218	11.06278	0.98682	0.99059	0.99527	0.98682	0.98188	0.99086	18.78697	10.45855	0.98787	0.99053	0.99524	0.98787	0.98282	0.99134
44	74	21.10218	10.61910	0.98682	0.99154	0.99575	0.98682	0.98304	0.99145	18.78697	10.06159	0.98787	0.99144	0.99570	0.98787	0.98388	0.99188
44	75	21.10218	10.17356	0.98682	0.99241	0.99619	0.98682	0.98414	0.99201	18.78697	9.66092	0.98787	0.99230	0.99613	0.98787	0.98490	0.99239
44	76	21.10218	9.72734	0.98682	0.99322	0.99660	0.98682	0.98519	0.99254	18.78697	9.25762	0.98787	0.99309	0.99653	0.98787	0.98588	0.99289
44	77	21.10218	9.28160	0.98682	0.99396	0.99697	0.98682	0.98620	0.99305	18.78697	8.85278	0.98787	0.99383	0.99690	0.98787	0.98682	0.99336
44	78	21.10218	8.83768	0.98682	0.99465	0.99732	0.98682	0.98715	0.99353	18.78697	8.44766	0.98787	0.99450	0.99724	0.98787	0.98771	0.99382
44	79	21.10218	8.39698	0.98682	0.99527	0.99763	0.98682	0.98806	0.99400	18.78697	8.04359	0.98787	0.99513	0.99756	0.98787	0.98856	0.99425
44	80	21.10218	7.96110	0.98682	0.99584	0.99792	0.98682	0.98893	0.99443	18.78697	7.64214	0.98787	0.99570	0.99784	0.98787	0.98937	0.99466
44	81	21.10218	7.53168	0.98682	0.99635	0.99817	0.98682	0.98974	0.99485	18.78697	7.24488	0.98787	0.99621	0.99810	0.98787	0.99014	0.99505
44	82	21.10218	7.11054	0.98682	0.99681	0.99840	0.98682	0.99052	0.99524	18.78697	6.85364	0.98787	0.99668	0.99834	0.98787	0.99087	0.99542
44	83	21.10218	6.69952	0.98682	0.99723	0.99861	0.98682	0.99124	0.99560	18.78697	6.47024	0.98787	0.99710	0.99855	0.98787	0.99156	0.99576
44	84	21.10218	6.30023	0.98682	0.99760	0.99880	0.98682	0.99193	0.99595	18.78697	6.09632	0.98787	0.99748	0.99874	0.98787	0.99221	0.99609
44	85	21.10218	5.91444	0.98682	0.99792	0.99896	0.98682	0.99257	0.99627	18.78697	5.73370	0.98787	0.99781	0.99890	0.98787	0.99282	0.99639
44	86	21.10218	5.54396	0.98682	0.99821	0.99910	0.98682	0.99316	0.99657	18.78697	5.38421	0.98787	0.99811	0.99905	0.98787	0.99338	0.99668
44	87	21.10218	5.19034	0.98682	0.99846	0.99923	0.98682	0.99372	0.99685	18.78697	5.04951	0.98787	0.99837	0.99918	0.98787	0.99391	0.99695
44	88	21.10218	4.85473	0.98682	0.99867	0.99934	0.98682	0.99423	0.99711	18.78697	4.73086	0.98787	0.99859	0.99930	0.98787	0.99440	0.99719
44	89	21.10218	4.53813	0.98682	0.99886	0.99943	0.98682	0.99471	0.99735	18.78697	4.42936	0.98787	0.99879	0.99939	0.98787	0.99485	0.99742
44	90	21.10218	4.24126	0.98682	0.99902	0.99951	0.98682	0.99514	0.99757	18.78697	4.14588	0.98787	0.99896	0.99948	0.98787	0.99527	0.99763
44	91	21.10218	3.96420	0.98682	0.99916	0.99958	0.98682	0.99555	0.99777	18.78697	3.88065	0.98787	0.99910	0.99955	0.98787	0.99566	0.99783
44	92	21.10218	3.70604	0.98682	0.99928	0.99964	0.98682	0.99592	0.99796	18.78697	3.63292	0.98787	0.99923	0.99962	0.98787	0.99602	0.99801
44	93	21.10218	3.46525	0.98682	0.99939	0.99969	0.98682	0.99626	0.99813	18.78697	3.40133	0.98787	0.99934	0.99967	0.98787	0.99635	0.99817
44	94	21.10218	3.23968	0.98682	0.99947	0.99974	0.98682	0.99658	0.99828	18.78697	3.18390	0.98787	0.99943	0.99972	0.98787	0.99665	0.99832
44	95	21.10218	3.02715	0.98682	0.99955	0.99978	0.98682	0.99686	0.99843	18.78697	2.97857	0.98787	0.99951	0.99976	0.98787	0.99693	0.99846
44	96	21.10218	2.82535	0.98682	0.99962	0.99981	0.98682	0.99713	0.99856	18.78697	2.78314	0.98787	0.99958	0.99979	0.98787	0.99719	0.99859
44	97	21.10218	2.63737	0.98682	0.99967	0.99984	0.98682	0.99737	0.99868	18.78697	2.60073	0.98787	0.99964	0.99982	0.98787	0.99742	0.99871
44	98	21.10218	2.46279	0.98682	0.99972	0.99986	0.98682	0.99759	0.99879	18.78697	2.43099	0.98787	0.99969	0.99985	0.98787	0.99763	0.99881
44	99	21.10218	2.30125	0.98682	0.99976	0.99988	0.98682	0.99778	0.99889	18.78697	2.27364	0.98787	0.99974	0.99987	0.98787	0.99782	0.99891
44	100	21.10218	2.15258	0.98682	0.99979	0.99990	0.98682	0.99796	0.99898	18.78697	2.12860	0.98787	0.99977	0.99989	0.98787	0.99799	0.99900
44	101	21.10218	2.01649	0.98682	0.99982	0.99991	0.98682	0.99812	0.99906	18.78697	1.99561	0.98787	0.99980	0.99990	0.98787	0.99815	0.99907
44	102	21.10218	1.89293	0.98682	0.99984	0.99992	0.98682	0.99826	0.99913	18.78697	1.87471	0.98787	0.99983	0.99991	0.98787	0.99829	0.99914
44	103	21.10218	1.78083	0.98682	0.99986	0.99993	0.98682	0.99839	0.99920	18.78697	1.76487	0.98787	0.99985	0.99993	0.98787	0.99841	0.99921
44	104	21.10218	1.67943	0.98682	0.99988	0.99994	0.98682	0.99851	0.99925	18.78697	1.66540	0.98787	0.99987	0.99993	0.98787	0.99853	0.99926

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
44	105	21.10218	1.58804	0.98682	0.99990	0.99995	0.98682	0.99861	0.99930
44	106	21.10218	1.50600	0.98682	0.99991	0.99995	0.98682	0.99870	0.99935
44	107	21.10218	1.43298	0.98682	0.99992	0.99996	0.98682	0.99877	0.99939
44	108	21.10218	1.36894	0.98682	0.99992	0.99996	0.98682	0.99884	0.99942
44	109	21.10218	1.31458	0.98682	0.99993	0.99997	0.98682	0.99889	0.99944
44	110	21.10218	1.27298	0.98682	0.99994	0.99997	0.98682	0.99892	0.99946
45	1	20.84782	26.62178	0.98522	0.78152	0.87736	0.98522	0.78108	0.87708
45	2	20.84782	26.56961	0.98522	0.78301	0.87830	0.98522	0.78255	0.87801
45	3	20.84782	26.51422	0.98522	0.78456	0.87928	0.98522	0.78409	0.87898
45	4	20.84782	26.45593	0.98522	0.78618	0.88029	0.98522	0.78568	0.87998
45	5	20.84782	26.39526	0.98522	0.78786	0.88135	0.98522	0.78733	0.88101
45	6	20.84782	26.33222	0.98522	0.78961	0.88244	0.98522	0.78905	0.88209
45	7	20.84782	26.26662	0.98522	0.79142	0.88357	0.98522	0.79082	0.88320
45	8	20.84782	26.19847	0.98522	0.79331	0.88474	0.98522	0.79267	0.88434
45	9	20.84782	26.12745	0.98522	0.79526	0.88596	0.98522	0.79457	0.88553
45	10	20.84782	26.05351	0.98522	0.79729	0.88721	0.98522	0.79655	0.88676
45	11	20.84782	25.97700	0.98522	0.79939	0.88852	0.98522	0.79860	0.88803
45	12	20.84782	25.89730	0.98522	0.80158	0.88986	0.98522	0.80073	0.88934
45	13	20.84782	25.81474	0.98522	0.80384	0.89125	0.98522	0.80292	0.89069
45	14	20.84782	25.72901	0.98522	0.80618	0.89269	0.98522	0.80520	0.89209
45	15	20.84782	25.64035	0.98522	0.80861	0.89418	0.98522	0.80755	0.89353
45	16	20.84782	25.54880	0.98522	0.81112	0.89571	0.98522	0.80998	0.89502
45	17	20.84782	25.45467	0.98522	0.81371	0.89729	0.98522	0.81250	0.89655
45	18	20.84782	25.35821	0.98522	0.81639	0.89891	0.98522	0.81510	0.89813
45	19	20.84782	25.25875	0.98522	0.81915	0.90059	0.98522	0.81778	0.89976
45	20	20.84782	25.15564	0.98522	0.82201	0.90231	0.98522	0.82055	0.90143
45	21	20.84782	25.04833	0.98522	0.82497	0.90409	0.98522	0.82341	0.90316
45	22	20.84782	24.93660	0.98522	0.82803	0.90592	0.98522	0.82636	0.90493
45	23	20.84782	24.82004	0.98522	0.83118	0.90781	0.98522	0.82940	0.90674
45	24	20.84782	24.69862	0.98522	0.83444	0.90975	0.98522	0.83252	0.90861
45	25	20.84782	24.57203	0.98522	0.83780	0.91174	0.98522	0.83574	0.91052
45	26	20.84782	24.44053	0.98522	0.84125	0.91378	0.98522	0.83904	0.91248
45	27	20.84782	24.30438	0.98522	0.84481	0.91588	0.98522	0.84242	0.91447
45	28	20.84782	24.16342	0.98522	0.84845	0.91801	0.98522	0.84589	0.91651
45	29	20.84782	24.01762	0.98522	0.85219	0.92020	0.98522	0.84944	0.91859
45	30	20.84782	23.86654	0.98522	0.85601	0.92242	0.98522	0.85307	0.92071
45	31	20.84782	23.71037	0.98522	0.85992	0.92468	0.98522	0.85676	0.92286
45	32	20.84782	23.54876	0.98522	0.86390	0.92698	0.98522	0.86053	0.92504
45	33	20.84782	23.38162	0.98522	0.86795	0.92931	0.98522	0.86435	0.92724

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.78697	1.57565	0.98787	0.99988	0.99994	0.98787	0.99863	0.99931
18.78697	1.49500	0.98787	0.99990	0.99995	0.98787	0.99871	0.99936
18.78697	1.42313	0.98787	0.99991	0.99995	0.98787	0.99879	0.99939
18.78697	1.36003	0.98787	0.99992	0.99996	0.98787	0.99885	0.99942
18.78697	1.30641	0.98787	0.99992	0.99996	0.98787	0.99890	0.99945
18.78697	1.26533	0.98787	0.99993	0.99996	0.98787	0.99894	0.99947
18.59337	22.51412	0.98632	0.82426	0.90367	0.98632	0.82393	0.90346
18.59337	22.48584	0.98632	0.82526	0.90427	0.98632	0.82492	0.90406
18.59337	22.45520	0.98632	0.82631	0.90490	0.98632	0.82595	0.90468
18.59337	22.42249	0.98632	0.82742	0.90556	0.98632	0.82704	0.90533
18.59337	22.38814	0.98632	0.82857	0.90625	0.98632	0.82817	0.90601
18.59337	22.35215	0.98632	0.82977	0.90697	0.98632	0.82934	0.90671
18.59337	22.31437	0.98632	0.83102	0.90771	0.98632	0.83057	0.90744
18.59337	22.27480	0.98632	0.83233	0.90849	0.98632	0.83185	0.90821
18.59337	22.23319	0.98632	0.83370	0.90931	0.98632	0.83318	0.90900
18.59337	22.18946	0.98632	0.83513	0.91016	0.98632	0.83457	0.90983
18.59337	22.14392	0.98632	0.83661	0.91104	0.98632	0.83602	0.91068
18.59337	22.09606	0.98632	0.83816	0.91196	0.98632	0.83752	0.91158
18.59337	22.04614	0.98632	0.83977	0.91291	0.98632	0.83908	0.91250
18.59337	21.99389	0.98632	0.84145	0.91390	0.98632	0.84071	0.91346
18.59337	21.93952	0.98632	0.84320	0.91493	0.98632	0.84240	0.91446
18.59337	21.88305	0.98632	0.84501	0.91600	0.98632	0.84416	0.91549
18.59337	21.82476	0.98632	0.84689	0.91710	0.98632	0.84598	0.91656
18.59337	21.76485	0.98632	0.84884	0.91824	0.98632	0.84787	0.91767
18.59337	21.70276	0.98632	0.85087	0.91942	0.98632	0.84984	0.91882
18.59337	21.63792	0.98632	0.85297	0.92065	0.98632	0.85188	0.92001
18.59337	21.56986	0.98632	0.85515	0.92192	0.98632	0.85399	0.92124
18.59337	21.49836	0.98632	0.85741	0.92323	0.98632	0.85617	0.92251
18.59337	21.42306	0.98632	0.85976	0.92459	0.98632	0.85843	0.92382
18.59337	21.34391	0.98632	0.86220	0.92600	0.98632	0.86077	0.92518
18.59337	21.26064	0.98632	0.86472	0.92745	0.98632	0.86318	0.92657
18.59337	21.17342	0.98632	0.86732	0.92895	0.98632	0.86567	0.92800
18.59337	21.08250	0.98632	0.87001	0.93049	0.98632	0.86823	0.92947
18.59337	20.98768	0.98632	0.87278	0.93207	0.98632	0.87086	0.93097
18.59337	20.88895	0.98632	0.87562	0.93369	0.98632	0.87357	0.93252
18.59337	20.78588	0.98632	0.87855	0.93535	0.98632	0.87634	0.93410
18.59337	20.67862	0.98632	0.88155	0.93704	0.98632	0.87918	0.93571
18.59337	20.56684	0.98632	0.88462	0.93878	0.98632	0.88208	0.93735
18.59337	20.45044	0.98632	0.88775	0.94054	0.98632	0.88504	0.93902

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
45	34	20.84782	23.20856	0.98522	0.87207	0.93167	0.98522	0.86823	0.92947
45	35	20.84782	23.02940	0.98522	0.87625	0.93405	0.98522	0.87215	0.93171
45	36	20.84782	22.84408	0.98522	0.88048	0.93644	0.98522	0.87612	0.93397
45	37	20.84782	22.65215	0.98522	0.88474	0.93885	0.98522	0.88011	0.93623
45	38	20.84782	22.45348	0.98522	0.88904	0.94126	0.98522	0.88411	0.93849
45	39	20.84782	22.24766	0.98522	0.89335	0.94367	0.98522	0.88813	0.94075
45	40	20.84782	22.03447	0.98522	0.89766	0.94607	0.98522	0.89214	0.94299
45	41	20.84782	21.81357	0.98522	0.90197	0.94846	0.98522	0.89613	0.94522
45	42	20.84782	21.58485	0.98522	0.90626	0.95083	0.98522	0.90010	0.94742
45	43	20.84782	21.34779	0.98522	0.91052	0.95316	0.98522	0.90402	0.94959
45	44	20.84782	21.10218	0.98522	0.91472	0.95546	0.98522	0.90790	0.95173
45	45	20.84782	20.84782	0.98522	0.91888	0.95772	0.98522	0.91171	0.95382
45	46	20.84782	20.58697	0.98522	0.92295	0.95993	0.98522	0.91546	0.95586
45	47	20.84782	20.32000	0.98522	0.92693	0.96208	0.98522	0.91912	0.95785
45	48	20.84782	20.04764	0.98522	0.93080	0.96416	0.98522	0.92269	0.95979
45	49	20.84782	19.77090	0.98522	0.93456	0.96618	0.98522	0.92617	0.96167
45	50	20.84782	19.49116	0.98522	0.93820	0.96812	0.98522	0.92955	0.96349
45	51	20.84782	19.21029	0.98522	0.94171	0.96998	0.98522	0.93282	0.96524
45	52	20.84782	18.92146	0.98522	0.94509	0.97177	0.98522	0.93599	0.96694
45	53	20.84782	18.62485	0.98522	0.94836	0.97349	0.98522	0.93904	0.96856
45	54	20.84782	18.32038	0.98522	0.95150	0.97514	0.98522	0.94199	0.97013
45	55	20.84782	18.00819	0.98522	0.95451	0.97672	0.98522	0.94482	0.97163
45	56	20.84782	17.68820	0.98522	0.95739	0.97823	0.98522	0.94755	0.97307
45	57	20.84782	17.36037	0.98522	0.96015	0.97967	0.98522	0.95016	0.97444
45	58	20.84782	17.02468	0.98522	0.96278	0.98104	0.98522	0.95266	0.97576
45	59	20.84782	16.68091	0.98522	0.96529	0.98234	0.98522	0.95506	0.97702
45	60	20.84782	16.32913	0.98522	0.96768	0.98358	0.98522	0.95736	0.97822
45	61	20.84782	15.96913	0.98522	0.96996	0.98475	0.98522	0.95956	0.97936
45	62	20.84782	15.60088	0.98522	0.97212	0.98586	0.98522	0.96167	0.98046
45	63	20.84782	15.22446	0.98522	0.97417	0.98691	0.98522	0.96369	0.98151
45	64	20.84782	14.83980	0.98522	0.97611	0.98791	0.98522	0.96562	0.98251
45	65	20.84782	14.44688	0.98522	0.97795	0.98885	0.98522	0.96746	0.98346
45	66	20.84782	14.04613	0.98522	0.97969	0.98974	0.98522	0.96923	0.98438
45	67	20.84782	13.63788	0.98522	0.98134	0.99058	0.98522	0.97093	0.98525
45	68	20.84782	13.22255	0.98522	0.98289	0.99137	0.98522	0.97255	0.98608
45	69	20.84782	12.80079	0.98522	0.98435	0.99211	0.98522	0.97410	0.98688
45	70	20.84782	12.37331	0.98522	0.98572	0.99281	0.98522	0.97559	0.98764
45	71	20.84782	11.94070	0.98522	0.98701	0.99346	0.98522	0.97702	0.98838
45	72	20.84782	11.50357	0.98522	0.98821	0.99407	0.98522	0.97838	0.98907

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.59337	20.32903	0.98632	0.89095	0.94233	0.98632	0.88805	0.94071
18.59337	20.20243	0.98632	0.89421	0.94415	0.98632	0.89111	0.94242
18.59337	20.07055	0.98632	0.89751	0.94599	0.98632	0.89421	0.94415
18.59337	19.93297	0.98632	0.90086	0.94784	0.98632	0.89734	0.94590
18.59337	19.78951	0.98632	0.90424	0.94971	0.98632	0.90050	0.94765
18.59337	19.63978	0.98632	0.90765	0.95159	0.98632	0.90368	0.94940
18.59337	19.48352	0.98632	0.91108	0.95347	0.98632	0.90686	0.95116
18.59337	19.32040	0.98632	0.91452	0.95535	0.98632	0.91004	0.95290
18.59337	19.15023	0.98632	0.91795	0.95722	0.98632	0.91322	0.95464
18.59337	18.97251	0.98632	0.92137	0.95908	0.98632	0.91637	0.95636
18.59337	18.78697	0.98632	0.92478	0.96092	0.98632	0.91949	0.95806
18.59337	18.59337	0.98632	0.92814	0.96273	0.98632	0.92258	0.95973
18.59337	18.39367	0.98632	0.93146	0.96452	0.98632	0.92562	0.96137
18.59337	18.18814	0.98632	0.93472	0.96626	0.98632	0.92861	0.96298
18.59337	17.97738	0.98632	0.93792	0.96796	0.98632	0.93154	0.96456
18.59337	17.76227	0.98632	0.94103	0.96962	0.98632	0.93440	0.96609
18.59337	17.54401	0.98632	0.94405	0.97122	0.98632	0.93719	0.96758
18.59337	17.32430	0.98632	0.94698	0.97277	0.98632	0.93991	0.96902
18.59337	17.09693	0.98632	0.94983	0.97427	0.98632	0.94255	0.97043
18.59337	16.86201	0.98632	0.95258	0.97572	0.98632	0.94511	0.97178
18.59337	16.61938	0.98632	0.95525	0.97711	0.98632	0.94759	0.97309
18.59337	16.36911	0.98632	0.95783	0.97846	0.98632	0.94999	0.97435
18.59337	16.11103	0.98632	0.96031	0.97976	0.98632	0.95231	0.97557
18.59337	15.84506	0.98632	0.96270	0.98100	0.98632	0.95454	0.97674
18.59337	15.57108	0.98632	0.96500	0.98219	0.98632	0.95669	0.97787
18.59337	15.28882	0.98632	0.96720	0.98333	0.98632	0.95876	0.97895
18.59337	14.99826	0.98632	0.96932	0.98442	0.98632	0.96076	0.97999
18.59337	14.69911	0.98632	0.97134	0.98546	0.98632	0.96267	0.98098
18.59337	14.39128	0.98632	0.97327	0.98646	0.98632	0.96452	0.98194
18.59337	14.07472	0.98632	0.97512	0.98740	0.98632	0.96630	0.98286
18.59337	13.74931	0.98632	0.97689	0.98831	0.98632	0.96800	0.98374
18.59337	13.41490	0.98632	0.97857	0.98917	0.98632	0.96964	0.98459
18.59337	13.07182	0.98632	0.98017	0.98999	0.98632	0.97122	0.98540
18.59337	12.72027	0.98632	0.98169	0.99076	0.98632	0.97274	0.98618
18.59337	12.36057	0.98632	0.98314	0.99150	0.98632	0.97420	0.98693
18.59337	11.99324	0.98632	0.98451	0.99220	0.98632	0.97561	0.98765
18.59337	11.61885	0.98632	0.98581	0.99285	0.98632	0.97696	0.98835
18.59337	11.23789	0.98632	0.98703	0.99347	0.98632	0.97826	0.98901
18.59337	10.85087	0.98632	0.98819	0.99406	0.98632	0.97951	0.98965

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
45	73	20.84782	11.06278	0.98522	0.98934	0.99464	0.98522	0.97969	0.98974
45	74	20.84782	10.61910	0.98522	0.99039	0.99517	0.98522	0.98095	0.99038
45	75	20.84782	10.17356	0.98522	0.99136	0.99566	0.98522	0.98214	0.99099
45	76	20.84782	9.72734	0.98522	0.99226	0.99612	0.98522	0.98329	0.99158
45	77	20.84782	9.28160	0.98522	0.99310	0.99654	0.98522	0.98439	0.99213
45	78	20.84782	8.83768	0.98522	0.99386	0.99692	0.98522	0.98543	0.99266
45	79	20.84782	8.39698	0.98522	0.99456	0.99727	0.98522	0.98643	0.99317
45	80	20.84782	7.96110	0.98522	0.99520	0.99759	0.98522	0.98737	0.99365
45	81	20.84782	7.53168	0.98522	0.99578	0.99789	0.98522	0.98827	0.99410
45	82	20.84782	7.11054	0.98522	0.99630	0.99815	0.98522	0.98912	0.99453
45	83	20.84782	6.69952	0.98522	0.99677	0.99838	0.98522	0.98992	0.99494
45	84	20.84782	6.30023	0.98522	0.99719	0.99859	0.98522	0.99068	0.99532
45	85	20.84782	5.91444	0.98522	0.99756	0.99878	0.98522	0.99139	0.99568
45	86	20.84782	5.54396	0.98522	0.99789	0.99894	0.98522	0.99205	0.99601
45	87	20.84782	5.19034	0.98522	0.99818	0.99909	0.98522	0.99267	0.99632
45	88	20.84782	4.85473	0.98522	0.99843	0.99921	0.98522	0.99325	0.99661
45	89	20.84782	4.53813	0.98522	0.99865	0.99932	0.98522	0.99379	0.99688
45	90	20.84782	4.24126	0.98522	0.99884	0.99942	0.98522	0.99428	0.99713
45	91	20.84782	3.96420	0.98522	0.99900	0.99950	0.98522	0.99474	0.99736
45	92	20.84782	3.70604	0.98522	0.99914	0.99957	0.98522	0.99516	0.99758
45	93	20.84782	3.46525	0.98522	0.99926	0.99963	0.98522	0.99556	0.99777
45	94	20.84782	3.23968	0.98522	0.99937	0.99968	0.98522	0.99592	0.99796
45	95	20.84782	3.02715	0.98522	0.99946	0.99973	0.98522	0.99626	0.99812
45	96	20.84782	2.82535	0.98522	0.99953	0.99977	0.98522	0.99656	0.99828
45	97	20.84782	2.63737	0.98522	0.99960	0.99980	0.98522	0.99685	0.99842
45	98	20.84782	2.46279	0.98522	0.99966	0.99983	0.98522	0.99710	0.99855
45	99	20.84782	2.30125	0.98522	0.99971	0.99985	0.98522	0.99734	0.99867
45	100	20.84782	2.15258	0.98522	0.99975	0.99987	0.98522	0.99755	0.99877
45	101	20.84782	2.01649	0.98522	0.99978	0.99989	0.98522	0.99774	0.99887
45	102	20.84782	1.89293	0.98522	0.99981	0.99990	0.98522	0.99791	0.99895
45	103	20.84782	1.78083	0.98522	0.99983	0.99992	0.98522	0.99806	0.99903
45	104	20.84782	1.67943	0.98522	0.99985	0.99993	0.98522	0.99820	0.99910
45	105	20.84782	1.58804	0.98522	0.99987	0.99994	0.98522	0.99832	0.99916
45	106	20.84782	1.50600	0.98522	0.99989	0.99994	0.98522	0.99843	0.99921
45	107	20.84782	1.43298	0.98522	0.99990	0.99995	0.98522	0.99852	0.99926
45	108	20.84782	1.36894	0.98522	0.99991	0.99995	0.98522	0.99860	0.99930
45	109	20.84782	1.31458	0.98522	0.99992	0.99996	0.98522	0.99866	0.99933
45	110	20.84782	1.27298	0.98522	0.99992	0.99996	0.98522	0.99870	0.99935
46	1	20.58697	26.62178	0.98351	0.77182	0.87121	0.98351	0.77137	0.87093

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.59337	10.45855	0.98632	0.98927	0.99461	0.98632	0.98072	0.99026
18.59337	10.06159	0.98632	0.99029	0.99512	0.98632	0.98187	0.99085
18.59337	9.66092	0.98632	0.99124	0.99560	0.98632	0.98298	0.99142
18.59337	9.25762	0.98632	0.99212	0.99604	0.98632	0.98405	0.99196
18.59337	8.85278	0.98632	0.99294	0.99646	0.98632	0.98507	0.99248
18.59337	8.44766	0.98632	0.99370	0.99684	0.98632	0.98604	0.99297
18.59337	8.04359	0.98632	0.99440	0.99719	0.98632	0.98698	0.99345
18.59337	7.64214	0.98632	0.99504	0.99751	0.98632	0.98787	0.99390
18.59337	7.24488	0.98632	0.99562	0.99781	0.98632	0.98871	0.99432
18.59337	6.85364	0.98632	0.99615	0.99807	0.98632	0.98952	0.99473
18.59337	6.47024	0.98632	0.99663	0.99831	0.98632	0.99028	0.99511
18.59337	6.09632	0.98632	0.99706	0.99853	0.98632	0.99099	0.99548
18.59337	5.73370	0.98632	0.99744	0.99872	0.98632	0.99167	0.99582
18.59337	5.38421	0.98632	0.99778	0.99889	0.98632	0.99230	0.99614
18.59337	5.04951	0.98632	0.99807	0.99904	0.98632	0.99289	0.99643
18.59337	4.73086	0.98632	0.99833	0.99917	0.98632	0.99344	0.99671
18.59337	4.42936	0.98632	0.99856	0.99928	0.98632	0.99395	0.99697
18.59337	4.14588	0.98632	0.99876	0.99938	0.98632	0.99443	0.99721
18.59337	3.88065	0.98632	0.99893	0.99947	0.98632	0.99487	0.99743
18.59337	3.63292	0.98632	0.99908	0.99954	0.98632	0.99528	0.99763
18.59337	3.40133	0.98632	0.99921	0.99960	0.98632	0.99566	0.99782
18.59337	3.18390	0.98632	0.99932	0.99966	0.98632	0.99601	0.99800
18.59337	2.97857	0.98632	0.99941	0.99971	0.98632	0.99633	0.99816
18.59337	2.78314	0.98632	0.99950	0.99975	0.98632	0.99663	0.99831
18.59337	2.60073	0.98632	0.99957	0.99978	0.98632	0.99690	0.99845
18.59337	2.43099	0.98632	0.99963	0.99981	0.98632	0.99715	0.99857
18.59337	2.27364	0.98632	0.99968	0.99984	0.98632	0.99738	0.99869
18.59337	2.12860	0.98632	0.99972	0.99986	0.98632	0.99759	0.99879
18.59337	1.99561	0.98632	0.99976	0.99988	0.98632	0.99777	0.99888
18.59337	1.87471	0.98632	0.99979	0.99990	0.98632	0.99794	0.99897
18.59337	1.76487	0.98632	0.99982	0.99991	0.98632	0.99809	0.99904
18.59337	1.66540	0.98632	0.99984	0.99992	0.98632	0.99822	0.99911
18.59337	1.57565	0.98632	0.99986	0.99993	0.98632	0.99834	0.99917
18.59337	1.49500	0.98632	0.99988	0.99994	0.98632	0.99845	0.99922
18.59337	1.42313	0.98632	0.99989	0.99994	0.98632	0.99854	0.99927
18.59337	1.36003	0.98632	0.99990	0.99995	0.98632	0.99861	0.99931
18.59337	1.30641	0.98632	0.99991	0.99995	0.98632	0.99867	0.99934
18.59337	1.26533	0.98632	0.99991	0.99996	0.98632	0.99872	0.99936
18.39367	22.51412	0.98469	0.81548	0.89836	0.98469	0.81514	0.89815

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
46	2	20.58697	26.56961	0.98351	0.77329	0.87215	0.98351	0.77284	0.87187
46	3	20.58697	26.51422	0.98351	0.77483	0.87313	0.98351	0.77436	0.87283
46	4	20.58697	26.45593	0.98351	0.77644	0.87415	0.98351	0.77594	0.87384
46	5	20.58697	26.39526	0.98351	0.77811	0.87521	0.98351	0.77758	0.87488
46	6	20.58697	26.33222	0.98351	0.77984	0.87630	0.98351	0.77928	0.87595
46	7	20.58697	26.26662	0.98351	0.78164	0.87744	0.98351	0.78105	0.87707
46	8	20.58697	26.19847	0.98351	0.78351	0.87862	0.98351	0.78288	0.87822
46	9	20.58697	26.12745	0.98351	0.78546	0.87984	0.98351	0.78478	0.87941
46	10	20.58697	26.05351	0.98351	0.78748	0.88110	0.98351	0.78675	0.88065
46	11	20.58697	25.97700	0.98351	0.78957	0.88241	0.98351	0.78878	0.88192
46	12	20.58697	25.89730	0.98351	0.79174	0.88377	0.98351	0.79090	0.88324
46	13	20.58697	25.81474	0.98351	0.79399	0.88517	0.98351	0.79309	0.88460
46	14	20.58697	25.72901	0.98351	0.79633	0.88662	0.98351	0.79535	0.88601
46	15	20.58697	25.64035	0.98351	0.79875	0.88811	0.98351	0.79770	0.88747
46	16	20.58697	25.54880	0.98351	0.80125	0.88966	0.98351	0.80012	0.88897
46	17	20.58697	25.45467	0.98351	0.80384	0.89125	0.98351	0.80263	0.89051
46	18	20.58697	25.35821	0.98351	0.80651	0.89289	0.98351	0.80523	0.89211
46	19	20.58697	25.25875	0.98351	0.80927	0.89458	0.98351	0.80791	0.89375
46	20	20.58697	25.15564	0.98351	0.81213	0.89633	0.98351	0.81069	0.89545
46	21	20.58697	25.04833	0.98351	0.81509	0.89813	0.98351	0.81355	0.89719
46	22	20.58697	24.93660	0.98351	0.81815	0.89998	0.98351	0.81650	0.89898
46	23	20.58697	24.82004	0.98351	0.82132	0.90189	0.98351	0.81955	0.90083
46	24	20.58697	24.69862	0.98351	0.82459	0.90386	0.98351	0.82269	0.90272
46	25	20.58697	24.57203	0.98351	0.82796	0.90589	0.98351	0.82591	0.90466
46	26	20.58697	24.44053	0.98351	0.83144	0.90796	0.98351	0.82924	0.90665
46	27	20.58697	24.30438	0.98351	0.83502	0.91010	0.98351	0.83265	0.90868
46	28	20.58697	24.16342	0.98351	0.83870	0.91228	0.98351	0.83615	0.91076
46	29	20.58697	24.01762	0.98351	0.84248	0.91451	0.98351	0.83973	0.91289
46	30	20.58697	23.86654	0.98351	0.84635	0.91678	0.98351	0.84340	0.91505
46	31	20.58697	23.71037	0.98351	0.85032	0.91910	0.98351	0.84716	0.91725
46	32	20.58697	23.54876	0.98351	0.85437	0.92147	0.98351	0.85098	0.91949
46	33	20.58697	23.38162	0.98351	0.85850	0.92386	0.98351	0.85488	0.92176
46	34	20.58697	23.20856	0.98351	0.86271	0.92630	0.98351	0.85884	0.92406
46	35	20.58697	23.02940	0.98351	0.86699	0.92876	0.98351	0.86286	0.92638
46	36	20.58697	22.84408	0.98351	0.87133	0.93124	0.98351	0.86692	0.92872
46	37	20.58697	22.65215	0.98351	0.87573	0.93375	0.98351	0.87103	0.93107
46	38	20.58697	22.45348	0.98351	0.88016	0.93626	0.98351	0.87517	0.93343
46	39	20.58697	22.24766	0.98351	0.88463	0.93878	0.98351	0.87932	0.93579
46	40	20.58697	22.03447	0.98351	0.88912	0.94131	0.98351	0.88348	0.93814

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.39367	22.48584	0.98469	0.81647	0.89896	0.98469	0.81612	0.89875
18.39367	22.45520	0.98469	0.81751	0.89960	0.98469	0.81715	0.89938
18.39367	22.42249	0.98469	0.81861	0.90026	0.98469	0.81823	0.90003
18.39367	22.38814	0.98469	0.81976	0.90095	0.98469	0.81936	0.90071
18.39367	22.35215	0.98469	0.82095	0.90167	0.98469	0.82053	0.90142
18.39367	22.31437	0.98469	0.82220	0.90243	0.98469	0.82175	0.90216
18.39367	22.27480	0.98469	0.82351	0.90321	0.98469	0.82303	0.90292
18.39367	22.23319	0.98469	0.82487	0.90403	0.98469	0.82436	0.90372
18.39367	22.18946	0.98469	0.82630	0.90489	0.98469	0.82574	0.90455
18.39367	22.14392	0.98469	0.82778	0.90577	0.98469	0.82718	0.90542
18.39367	22.09606	0.98469	0.82932	0.90670	0.98469	0.82868	0.90632
18.39367	22.04614	0.98469	0.83094	0.90766	0.98469	0.83025	0.90725
18.39367	21.99389	0.98469	0.83261	0.90866	0.98469	0.83187	0.90822
18.39367	21.93952	0.98469	0.83436	0.90970	0.98469	0.83356	0.90923
18.39367	21.88305	0.98469	0.83618	0.91078	0.98469	0.83532	0.91027
18.39367	21.82476	0.98469	0.83806	0.91190	0.98469	0.83715	0.91135
18.39367	21.76485	0.98469	0.84001	0.91305	0.98469	0.83904	0.91248
18.39367	21.70276	0.98469	0.84204	0.91425	0.98469	0.84101	0.91364
18.39367	21.63792	0.98469	0.84415	0.91549	0.98469	0.84306	0.91485
18.39367	21.56986	0.98469	0.84634	0.91678	0.98469	0.84518	0.91609
18.39367	21.49836	0.98469	0.84862	0.91811	0.98469	0.84737	0.91738
18.39367	21.42306	0.98469	0.85098	0.91949	0.98469	0.84965	0.91871
18.39367	21.34391	0.98469	0.85343	0.92092	0.98469	0.85200	0.92009
18.39367	21.26064	0.98469	0.85598	0.92240	0.98469	0.85443	0.92150
18.39367	21.17342	0.98469	0.85861	0.92393	0.98469	0.85694	0.92296
18.39367	21.08250	0.98469	0.86133	0.92550	0.98469	0.85953	0.92446
18.39367	20.98768	0.98469	0.86413	0.92711	0.98469	0.86220	0.92600
18.39367	20.88895	0.98469	0.86702	0.92877	0.98469	0.86494	0.92758
18.39367	20.78588	0.98469	0.86999	0.93048	0.98469	0.86776	0.92920
18.39367	20.67862	0.98469	0.87304	0.93222	0.98469	0.87065	0.93085
18.39367	20.56684	0.98469	0.87618	0.93400	0.98469	0.87361	0.93254
18.39367	20.45044	0.98469	0.87938	0.93582	0.98469	0.87664	0.93426
18.39367	20.32903	0.98469	0.88266	0.93768	0.98469	0.87972	0.93601
18.39367	20.20243	0.98469	0.88601	0.93956	0.98469	0.88286	0.93779
18.39367	20.07055	0.98469	0.88941	0.94147	0.98469	0.88605	0.93958
18.39367	19.93297	0.98469	0.89287	0.94341	0.98469	0.88929	0.94140
18.39367	19.78951	0.98469	0.89638	0.94536	0.98469	0.89256	0.94323
18.39367	19.63978	0.98469	0.89992	0.94733	0.98469	0.89585	0.94506
18.39367	19.48352	0.98469	0.90350	0.94930	0.98469	0.89917	0.94691

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
46	41	20.58697	21.81357	0.98351	0.89361	0.94382	0.98351	0.88764	0.94048
46	42	20.58697	21.58485	0.98351	0.89810	0.94632	0.98351	0.89179	0.94280
46	43	20.58697	21.34779	0.98351	0.90257	0.94879	0.98351	0.89590	0.94509
46	44	20.58697	21.10218	0.98351	0.90701	0.95124	0.98351	0.89998	0.94736
46	45	20.58697	20.84782	0.98351	0.91140	0.95365	0.98351	0.90400	0.94958
46	46	20.58697	20.58697	0.98351	0.91572	0.95601	0.98351	0.90796	0.95176
46	47	20.58697	20.32000	0.98351	0.91996	0.95831	0.98351	0.91185	0.95389
46	48	20.58697	20.04764	0.98351	0.92410	0.96055	0.98351	0.91565	0.95597
46	49	20.58697	19.77090	0.98351	0.92813	0.96273	0.98351	0.91937	0.95799
46	50	20.58697	19.49116	0.98351	0.93204	0.96482	0.98351	0.92299	0.95995
46	51	20.58697	19.21029	0.98351	0.93582	0.96684	0.98351	0.92650	0.96185
46	52	20.58697	18.92146	0.98351	0.93948	0.96879	0.98351	0.92991	0.96368
46	53	20.58697	18.62485	0.98351	0.94301	0.97067	0.98351	0.93320	0.96545
46	54	20.58697	18.32038	0.98351	0.94642	0.97247	0.98351	0.93639	0.96715
46	55	20.58697	18.00819	0.98351	0.94970	0.97420	0.98351	0.93945	0.96878
46	56	20.58697	17.68820	0.98351	0.95285	0.97586	0.98351	0.94241	0.97035
46	57	20.58697	17.36037	0.98351	0.95586	0.97743	0.98351	0.94524	0.97185
46	58	20.58697	17.02468	0.98351	0.95874	0.97894	0.98351	0.94796	0.97329
46	59	20.58697	16.68091	0.98351	0.96149	0.98037	0.98351	0.95057	0.97466
46	60	20.58697	16.32913	0.98351	0.96411	0.98173	0.98351	0.95307	0.97597
46	61	20.58697	15.96913	0.98351	0.96661	0.98302	0.98351	0.95547	0.97723
46	62	20.58697	15.60088	0.98351	0.96898	0.98425	0.98351	0.95776	0.97842
46	63	20.58697	15.22446	0.98351	0.97124	0.98541	0.98351	0.95995	0.97957
46	64	20.58697	14.83980	0.98351	0.97337	0.98651	0.98351	0.96205	0.98066
46	65	20.58697	14.44688	0.98351	0.97540	0.98755	0.98351	0.96406	0.98170
46	66	20.58697	14.04613	0.98351	0.97732	0.98853	0.98351	0.96599	0.98270
46	67	20.58697	13.63788	0.98351	0.97913	0.98946	0.98351	0.96783	0.98365
46	68	20.58697	13.22255	0.98351	0.98084	0.99033	0.98351	0.96959	0.98456
46	69	20.58697	12.80079	0.98351	0.98245	0.99115	0.98351	0.97128	0.98543
46	70	20.58697	12.37331	0.98351	0.98397	0.99192	0.98351	0.97289	0.98626
46	71	20.58697	11.94070	0.98351	0.98539	0.99264	0.98351	0.97444	0.98706
46	72	20.58697	11.50357	0.98351	0.98673	0.99332	0.98351	0.97592	0.98782
46	73	20.58697	11.06278	0.98351	0.98797	0.99395	0.98351	0.97734	0.98854
46	74	20.58697	10.61910	0.98351	0.98913	0.99454	0.98351	0.97870	0.98924
46	75	20.58697	10.17356	0.98351	0.99022	0.99508	0.98351	0.98001	0.98990
46	76	20.58697	9.72734	0.98351	0.99122	0.99559	0.98351	0.98125	0.99054
46	77	20.58697	9.28160	0.98351	0.99215	0.99606	0.98351	0.98244	0.99114
46	78	20.58697	8.83768	0.98351	0.99300	0.99649	0.98351	0.98358	0.99172
46	79	20.58697	8.39698	0.98351	0.99378	0.99688	0.98351	0.98466	0.99227

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.39367	19.32040	0.98469	0.90709	0.95128	0.98469	0.90249	0.94875
18.39367	19.15023	0.98469	0.91070	0.95326	0.98469	0.90581	0.95058
18.39367	18.97251	0.98469	0.91430	0.95523	0.98469	0.90912	0.95240
18.39367	18.78697	0.98469	0.91789	0.95719	0.98469	0.91242	0.95420
18.39367	18.59337	0.98469	0.92146	0.95912	0.98469	0.91568	0.95598
18.39367	18.39367	0.98469	0.92499	0.96103	0.98469	0.91890	0.95774
18.39367	18.18814	0.98469	0.92846	0.96291	0.98469	0.92208	0.95946
18.39367	17.97738	0.98469	0.93188	0.96474	0.98469	0.92520	0.96115
18.39367	17.76227	0.98469	0.93522	0.96652	0.98469	0.92827	0.96280
18.39367	17.54401	0.98469	0.93847	0.96826	0.98469	0.93126	0.96441
18.39367	17.32430	0.98469	0.94163	0.96994	0.98469	0.93418	0.96597
18.39367	17.09693	0.98469	0.94470	0.97157	0.98469	0.93703	0.96749
18.39367	16.86201	0.98469	0.94769	0.97314	0.98469	0.93979	0.96896
18.39367	16.61938	0.98469	0.95059	0.97467	0.98469	0.94247	0.97038
18.39367	16.36911	0.98469	0.95339	0.97614	0.98469	0.94507	0.97176
18.39367	16.11103	0.98469	0.95610	0.97756	0.98469	0.94758	0.97308
18.39367	15.84506	0.98469	0.95871	0.97892	0.98469	0.95000	0.97436
18.39367	15.57108	0.98469	0.96122	0.98023	0.98469	0.95234	0.97559
18.39367	15.28882	0.98469	0.96363	0.98148	0.98469	0.95460	0.97677
18.39367	14.99826	0.98469	0.96595	0.98268	0.98469	0.95676	0.97790
18.39367	14.69911	0.98469	0.96816	0.98382	0.98469	0.95885	0.97899
18.39367	14.39128	0.98469	0.97029	0.98492	0.98469	0.96086	0.98004
18.39367	14.07472	0.98469	0.97232	0.98596	0.98469	0.96279	0.98104
18.39367	13.74931	0.98469	0.97425	0.98696	0.98469	0.96465	0.98201
18.39367	13.41490	0.98469	0.97610	0.98791	0.98469	0.96643	0.98293
18.39367	13.07182	0.98469	0.97787	0.98881	0.98469	0.96815	0.98382
18.39367	12.72027	0.98469	0.97954	0.98967	0.98469	0.96980	0.98467
18.39367	12.36057	0.98469	0.98114	0.99048	0.98469	0.97139	0.98549
18.39367	11.99324	0.98469	0.98265	0.99125	0.98469	0.97292	0.98627
18.39367	11.61885	0.98469	0.98408	0.99197	0.98469	0.97439	0.98703
18.39367	11.23789	0.98469	0.98543	0.99266	0.98469	0.97580	0.98775
18.39367	10.85087	0.98469	0.98670	0.99331	0.98469	0.97715	0.98845
18.39367	10.45855	0.98469	0.98790	0.99391	0.98469	0.97846	0.98911
18.39367	10.06159	0.98469	0.98903	0.99448	0.98469	0.97971	0.98975
18.39367	9.66092	0.98469	0.99008	0.99501	0.98469	0.98092	0.99037
18.39367	9.25762	0.98469	0.99106	0.99551	0.98469	0.98208	0.99096
18.39367	8.85278	0.98469	0.99197	0.99597	0.98469	0.98319	0.99152
18.39367	8.44766	0.98469	0.99282	0.99640	0.98469	0.98425	0.99206
18.39367	8.04359	0.98469	0.99360	0.99679	0.98469	0.98526	0.99258

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
46	80	20.58697	7.96110	0.98351	0.99450	0.99724	0.98351	0.98569	0.99279
46	81	20.58697	7.53168	0.98351	0.99515	0.99757	0.98351	0.98667	0.99329
46	82	20.58697	7.11054	0.98351	0.99574	0.99786	0.98351	0.98760	0.99376
46	83	20.58697	6.69952	0.98351	0.99627	0.99813	0.98351	0.98848	0.99421
46	84	20.58697	6.30023	0.98351	0.99674	0.99837	0.98351	0.98931	0.99463
46	85	20.58697	5.91444	0.98351	0.99716	0.99858	0.98351	0.99010	0.99502
46	86	20.58697	5.54396	0.98351	0.99754	0.99877	0.98351	0.99083	0.99539
46	87	20.58697	5.19034	0.98351	0.99787	0.99893	0.98351	0.99152	0.99574
46	88	20.58697	4.85473	0.98351	0.99815	0.99908	0.98351	0.99216	0.99606
46	89	20.58697	4.53813	0.98351	0.99841	0.99920	0.98351	0.99275	0.99636
46	90	20.58697	4.24126	0.98351	0.99862	0.99931	0.98351	0.99331	0.99664
46	91	20.58697	3.96420	0.98351	0.99881	0.99941	0.98351	0.99383	0.99690
46	92	20.58697	3.70604	0.98351	0.99898	0.99949	0.98351	0.99431	0.99714
46	93	20.58697	3.46525	0.98351	0.99912	0.99956	0.98351	0.99475	0.99737
46	94	20.58697	3.23968	0.98351	0.99924	0.99962	0.98351	0.99517	0.99758
46	95	20.58697	3.02715	0.98351	0.99935	0.99967	0.98351	0.99555	0.99777
46	96	20.58697	2.82535	0.98351	0.99944	0.99972	0.98351	0.99590	0.99795
46	97	20.58697	2.63737	0.98351	0.99952	0.99976	0.98351	0.99623	0.99811
46	98	20.58697	2.46279	0.98351	0.99958	0.99979	0.98351	0.99653	0.99826
46	99	20.58697	2.30125	0.98351	0.99964	0.99982	0.98351	0.99680	0.99840
46	100	20.58697	2.15258	0.98351	0.99969	0.99985	0.98351	0.99705	0.99852
46	101	20.58697	2.01649	0.98351	0.99973	0.99987	0.98351	0.99727	0.99863
46	102	20.58697	1.89293	0.98351	0.99977	0.99988	0.98351	0.99748	0.99874
46	103	20.58697	1.78083	0.98351	0.99980	0.99990	0.98351	0.99766	0.99883
46	104	20.58697	1.67943	0.98351	0.99982	0.99991	0.98351	0.99782	0.99891
46	105	20.58697	1.58804	0.98351	0.99984	0.99992	0.98351	0.99797	0.99898
46	106	20.58697	1.50600	0.98351	0.99986	0.99993	0.98351	0.99810	0.99905
46	107	20.58697	1.43298	0.98351	0.99988	0.99994	0.98351	0.99821	0.99910
46	108	20.58697	1.36894	0.98351	0.99989	0.99994	0.98351	0.99830	0.99915
46	109	20.58697	1.31458	0.98351	0.99990	0.99995	0.98351	0.99837	0.99919
46	110	20.58697	1.27298	0.98351	0.99990	0.99995	0.98351	0.99843	0.99921
47	1	20.32000	26.62178	0.98173	0.76188	0.86485	0.98173	0.76144	0.86456
47	2	20.32000	26.56961	0.98173	0.76334	0.86579	0.98173	0.76289	0.86550
47	3	20.32000	26.51422	0.98173	0.76486	0.86677	0.98173	0.76440	0.86647
47	4	20.32000	26.45593	0.98173	0.76646	0.86779	0.98173	0.76596	0.86747
47	5	20.32000	26.39526	0.98173	0.76811	0.86885	0.98173	0.76759	0.86852
47	6	20.32000	26.33222	0.98173	0.76983	0.86995	0.98173	0.76928	0.86960
47	7	20.32000	26.26662	0.98173	0.77162	0.87109	0.98173	0.77103	0.87072
47	8	20.32000	26.19847	0.98173	0.77348	0.87227	0.98173	0.77285	0.87187

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.39367	7.64214	0.98469	0.99431	0.99715	0.98469	0.98623	0.99307
18.39367	7.24488	0.98469	0.99497	0.99748	0.98469	0.98716	0.99354
18.39367	6.85364	0.98469	0.99556	0.99778	0.98469	0.98804	0.99398
18.39367	6.47024	0.98469	0.99610	0.99805	0.98469	0.98887	0.99440
18.39367	6.09632	0.98469	0.99658	0.99829	0.98469	0.98966	0.99480
18.39367	5.73370	0.98469	0.99702	0.99851	0.98469	0.99040	0.99518
18.39367	5.38421	0.98469	0.99740	0.99870	0.98469	0.99110	0.99553
18.39367	5.04951	0.98469	0.99774	0.99887	0.98469	0.99176	0.99586
18.39367	4.73086	0.98469	0.99804	0.99902	0.98469	0.99237	0.99617
18.39367	4.42936	0.98469	0.99830	0.99915	0.98469	0.99295	0.99646
18.39367	4.14588	0.98469	0.99853	0.99927	0.98469	0.99348	0.99673
18.39367	3.88065	0.98469	0.99873	0.99936	0.98469	0.99397	0.99698
18.39367	3.63292	0.98469	0.99890	0.99945	0.98469	0.99444	0.99721
18.39367	3.40133	0.98469	0.99905	0.99953	0.98469	0.99487	0.99743
18.39367	3.18390	0.98469	0.99918	0.99959	0.98469	0.99527	0.99763
18.39367	2.97857	0.98469	0.99929	0.99965	0.98469	0.99564	0.99781
18.39367	2.78314	0.98469	0.99939	0.99970	0.98469	0.99598	0.99799
18.39367	2.60073	0.98469	0.99948	0.99974	0.98469	0.99630	0.99815
18.39367	2.43099	0.98469	0.99955	0.99977	0.98469	0.99659	0.99829
18.39367	2.27364	0.98469	0.99961	0.99981	0.98469	0.99685	0.99842
18.39367	2.12860	0.98469	0.99966	0.99983	0.98469	0.99710	0.99855
18.39367	1.99561	0.98469	0.99971	0.99985	0.98469	0.99731	0.99866
18.39367	1.87471	0.98469	0.99975	0.99987	0.98469	0.99751	0.99875
18.39367	1.76487	0.98469	0.99978	0.99989	0.98469	0.99769	0.99884
18.39367	1.66540	0.98469	0.99981	0.99990	0.98469	0.99785	0.99892
18.39367	1.57565	0.98469	0.99983	0.99991	0.98469	0.99799	0.99900
18.39367	1.49500	0.98469	0.99985	0.99992	0.98469	0.99812	0.99906
18.39367	1.42313	0.98469	0.99986	0.99993	0.98469	0.99823	0.99911
18.39367	1.36003	0.98469	0.99988	0.99994	0.98469	0.99832	0.99916
18.39367	1.30641	0.98469	0.99989	0.99994	0.98469	0.99839	0.99920
18.39367	1.26533	0.98469	0.99989	0.99995	0.98469	0.99844	0.99922
18.18814	22.51412	0.98298	0.80643	0.89284	0.98298	0.80608	0.89263
18.18814	22.48584	0.98298	0.80741	0.89345	0.98298	0.80707	0.89323
18.18814	22.45520	0.98298	0.80845	0.89408	0.98298	0.80809	0.89386
18.18814	22.42249	0.98298	0.80954	0.89475	0.98298	0.80916	0.89452
18.18814	22.38814	0.98298	0.81068	0.89544	0.98298	0.81028	0.89520
18.18814	22.35215	0.98298	0.81187	0.89617	0.98298	0.81145	0.89591
18.18814	22.31437	0.98298	0.81312	0.89693	0.98298	0.81266	0.89665
18.18814	22.27480	0.98298	0.81442	0.89772	0.98298	0.81393	0.89742

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
47	9	20.32000	26.12745	0.98173	0.77541	0.87350	0.98173	0.77474	0.87307
47	10	20.32000	26.05351	0.98173	0.77741	0.87477	0.98173	0.77669	0.87431
47	11	20.32000	25.97700	0.98173	0.77949	0.87608	0.98173	0.77872	0.87560
47	12	20.32000	25.89730	0.98173	0.78165	0.87745	0.98173	0.78082	0.87692
47	13	20.32000	25.81474	0.98173	0.78389	0.87886	0.98173	0.78300	0.87829
47	14	20.32000	25.72901	0.98173	0.78622	0.88032	0.98173	0.78525	0.87971
47	15	20.32000	25.64035	0.98173	0.78863	0.88182	0.98173	0.78759	0.88117
47	16	20.32000	25.54880	0.98173	0.79112	0.88338	0.98173	0.79001	0.88269
47	17	20.32000	25.45467	0.98173	0.79370	0.88499	0.98173	0.79251	0.88425
47	18	20.32000	25.35821	0.98173	0.79637	0.88664	0.98173	0.79510	0.88586
47	19	20.32000	25.25875	0.98173	0.79912	0.88835	0.98173	0.79778	0.88752
47	20	20.32000	25.15564	0.98173	0.80198	0.89011	0.98173	0.80055	0.88923
47	21	20.32000	25.04833	0.98173	0.80494	0.89193	0.98173	0.80341	0.89099
47	22	20.32000	24.93660	0.98173	0.80800	0.89380	0.98173	0.80637	0.89280
47	23	20.32000	24.82004	0.98173	0.81117	0.89574	0.98173	0.80942	0.89467
47	24	20.32000	24.69862	0.98173	0.81445	0.89773	0.98173	0.81256	0.89659
47	25	20.32000	24.57203	0.98173	0.81783	0.89979	0.98173	0.81580	0.89856
47	26	20.32000	24.44053	0.98173	0.82133	0.90190	0.98173	0.81914	0.90058
47	27	20.32000	24.30438	0.98173	0.82493	0.90407	0.98173	0.82257	0.90265
47	28	20.32000	24.16342	0.98173	0.82864	0.90629	0.98173	0.82610	0.90477
47	29	20.32000	24.01762	0.98173	0.83245	0.90856	0.98173	0.82971	0.90693
47	30	20.32000	23.86654	0.98173	0.83636	0.91089	0.98173	0.83342	0.90914
47	31	20.32000	23.71037	0.98173	0.84038	0.91327	0.98173	0.83722	0.91140
47	32	20.32000	23.54876	0.98173	0.84449	0.91569	0.98173	0.84110	0.91369
47	33	20.32000	23.38162	0.98173	0.84869	0.91815	0.98173	0.84506	0.91602
47	34	20.32000	23.20856	0.98173	0.85298	0.92066	0.98173	0.84909	0.91839
47	35	20.32000	23.02940	0.98173	0.85735	0.92320	0.98173	0.85319	0.92078
47	36	20.32000	22.84408	0.98173	0.86180	0.92577	0.98173	0.85735	0.92320
47	37	20.32000	22.65215	0.98173	0.86631	0.92837	0.98173	0.86157	0.92564
47	38	20.32000	22.45348	0.98173	0.87088	0.93098	0.98173	0.86582	0.92809
47	39	20.32000	22.24766	0.98173	0.87549	0.93361	0.98173	0.87011	0.93054
47	40	20.32000	22.03447	0.98173	0.88014	0.93625	0.98173	0.87442	0.93300
47	41	20.32000	21.81357	0.98173	0.88482	0.93889	0.98173	0.87873	0.93545
47	42	20.32000	21.58485	0.98173	0.88950	0.94152	0.98173	0.88305	0.93789
47	43	20.32000	21.34779	0.98173	0.89417	0.94413	0.98173	0.88735	0.94031
47	44	20.32000	21.10218	0.98173	0.89883	0.94672	0.98173	0.89162	0.94270
47	45	20.32000	20.84782	0.98173	0.90346	0.94928	0.98173	0.89585	0.94506
47	46	20.32000	20.58697	0.98173	0.90803	0.95180	0.98173	0.90002	0.94738
47	47	20.32000	20.32000	0.98173	0.91252	0.95426	0.98173	0.90414	0.94966

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.18814	22.23319	0.98298	0.81578	0.89854	0.98298	0.81526	0.89823
18.18814	22.18946	0.98298	0.81719	0.89940	0.98298	0.81664	0.89907
18.18814	22.14392	0.98298	0.81867	0.90030	0.98298	0.81808	0.89994
18.18814	22.09606	0.98298	0.82022	0.90123	0.98298	0.81958	0.90084
18.18814	22.04614	0.98298	0.82182	0.90220	0.98298	0.82113	0.90178
18.18814	21.99389	0.98298	0.82350	0.90321	0.98298	0.82276	0.90276
18.18814	21.93952	0.98298	0.82525	0.90426	0.98298	0.82445	0.90378
18.18814	21.88305	0.98298	0.82706	0.90535	0.98298	0.82620	0.90483
18.18814	21.82476	0.98298	0.82894	0.90647	0.98298	0.82803	0.90593
18.18814	21.76485	0.98298	0.83090	0.90764	0.98298	0.82993	0.90706
18.18814	21.70276	0.98298	0.83293	0.90885	0.98298	0.83190	0.90824
18.18814	21.63792	0.98298	0.83504	0.91011	0.98298	0.83395	0.90946
18.18814	21.56986	0.98298	0.83724	0.91141	0.98298	0.83608	0.91072
18.18814	21.49836	0.98298	0.83953	0.91276	0.98298	0.83828	0.91203
18.18814	21.42306	0.98298	0.84190	0.91417	0.98298	0.84057	0.91338
18.18814	21.34391	0.98298	0.84437	0.91562	0.98298	0.84294	0.91478
18.18814	21.26064	0.98298	0.84693	0.91712	0.98298	0.84538	0.91622
18.18814	21.17342	0.98298	0.84958	0.91868	0.98298	0.84792	0.91770
18.18814	21.08250	0.98298	0.85233	0.92028	0.98298	0.85053	0.91923
18.18814	20.98768	0.98298	0.85516	0.92193	0.98298	0.85322	0.92080
18.18814	20.88895	0.98298	0.85809	0.92362	0.98298	0.85600	0.92241
18.18814	20.78588	0.98298	0.86110	0.92537	0.98298	0.85886	0.92407
18.18814	20.67862	0.98298	0.86421	0.92716	0.98298	0.86179	0.92577
18.18814	20.56684	0.98298	0.86739	0.92899	0.98298	0.86480	0.92750
18.18814	20.45044	0.98298	0.87067	0.93086	0.98298	0.86789	0.92927
18.18814	20.32903	0.98298	0.87402	0.93277	0.98298	0.87104	0.93108
18.18814	20.20243	0.98298	0.87745	0.93472	0.98298	0.87426	0.93291
18.18814	20.07055	0.98298	0.88094	0.93670	0.98298	0.87753	0.93477
18.18814	19.93297	0.98298	0.88451	0.93872	0.98298	0.88086	0.93666
18.18814	19.78951	0.98298	0.88813	0.94075	0.98298	0.88423	0.93856
18.18814	19.63978	0.98298	0.89180	0.94281	0.98298	0.88764	0.94048
18.18814	19.48352	0.98298	0.89551	0.94488	0.98298	0.89108	0.94240
18.18814	19.32040	0.98298	0.89926	0.94696	0.98298	0.89454	0.94433
18.18814	19.15023	0.98298	0.90303	0.94904	0.98298	0.89801	0.94626
18.18814	18.97251	0.98298	0.90680	0.95112	0.98298	0.90148	0.94819
18.18814	18.78697	0.98298	0.91058	0.95320	0.98298	0.90493	0.95009
18.18814	18.59337	0.98298	0.91435	0.95526	0.98298	0.90837	0.95199
18.18814	18.39367	0.98298	0.91809	0.95730	0.98298	0.91178	0.95385
18.18814	18.18814	0.98298	0.92178	0.95930	0.98298	0.91515	0.95569

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
47	48	20.32000	20.04764	0.98173	0.91693	0.95667	0.98173	0.90818	0.95188
47	49	20.32000	19.77090	0.98173	0.92124	0.95900	0.98173	0.91213	0.95405
47	50	20.32000	19.49116	0.98173	0.92543	0.96127	0.98173	0.91599	0.95615
47	51	20.32000	19.21029	0.98173	0.92949	0.96345	0.98173	0.91975	0.95820
47	52	20.32000	18.92146	0.98173	0.93343	0.96557	0.98173	0.92341	0.96018
47	53	20.32000	18.62485	0.98173	0.93725	0.96761	0.98173	0.92696	0.96210
47	54	20.32000	18.32038	0.98173	0.94095	0.96958	0.98173	0.93039	0.96394
47	55	20.32000	18.00819	0.98173	0.94451	0.97146	0.98173	0.93371	0.96572
47	56	20.32000	17.68820	0.98173	0.94793	0.97327	0.98173	0.93690	0.96742
47	57	20.32000	17.36037	0.98173	0.95122	0.97500	0.98173	0.93997	0.96906
47	58	20.32000	17.02468	0.98173	0.95436	0.97665	0.98173	0.94293	0.97062
47	59	20.32000	16.68091	0.98173	0.95737	0.97822	0.98173	0.94576	0.97212
47	60	20.32000	16.32913	0.98173	0.96024	0.97972	0.98173	0.94848	0.97356
47	61	20.32000	15.96913	0.98173	0.96298	0.98114	0.98173	0.95108	0.97493
47	62	20.32000	15.60088	0.98173	0.96558	0.98249	0.98173	0.95358	0.97624
47	63	20.32000	15.22446	0.98173	0.96806	0.98377	0.98173	0.95596	0.97749
47	64	20.32000	14.83980	0.98173	0.97041	0.98498	0.98173	0.95825	0.97868
47	65	20.32000	14.44688	0.98173	0.97264	0.98613	0.98173	0.96043	0.97982
47	66	20.32000	14.04613	0.98173	0.97475	0.98721	0.98173	0.96252	0.98090
47	67	20.32000	13.63788	0.98173	0.97674	0.98824	0.98173	0.96452	0.98194
47	68	20.32000	13.22255	0.98173	0.97863	0.98920	0.98173	0.96644	0.98293
47	69	20.32000	12.80079	0.98173	0.98040	0.99011	0.98173	0.96827	0.98388
47	70	20.32000	12.37331	0.98173	0.98208	0.99096	0.98173	0.97003	0.98479
47	71	20.32000	11.94070	0.98173	0.98365	0.99176	0.98173	0.97171	0.98565
47	72	20.32000	11.50357	0.98173	0.98512	0.99250	0.98173	0.97331	0.98648
47	73	20.32000	11.06278	0.98173	0.98649	0.99320	0.98173	0.97485	0.98727
47	74	20.32000	10.61910	0.98173	0.98778	0.99385	0.98173	0.97633	0.98802
47	75	20.32000	10.17356	0.98173	0.98898	0.99446	0.98173	0.97774	0.98874
47	76	20.32000	9.72734	0.98173	0.99009	0.99502	0.98173	0.97909	0.98943
47	77	20.32000	9.28160	0.98173	0.99112	0.99554	0.98173	0.98038	0.99009
47	78	20.32000	8.83768	0.98173	0.99206	0.99602	0.98173	0.98161	0.99072
47	79	20.32000	8.39698	0.98173	0.99294	0.99646	0.98173	0.98278	0.99132
47	80	20.32000	7.96110	0.98173	0.99373	0.99686	0.98173	0.98390	0.99189
47	81	20.32000	7.53168	0.98173	0.99446	0.99722	0.98173	0.98497	0.99243
47	82	20.32000	7.11054	0.98173	0.99512	0.99755	0.98173	0.98598	0.99294
47	83	20.32000	6.69952	0.98173	0.99571	0.99785	0.98173	0.98694	0.99343
47	84	20.32000	6.30023	0.98173	0.99625	0.99812	0.98173	0.98784	0.99389
47	85	20.32000	5.91444	0.98173	0.99672	0.99836	0.98173	0.98870	0.99432
47	86	20.32000	5.54396	0.98173	0.99714	0.99857	0.98173	0.98950	0.99472

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
18.18814	17.97738	0.98298	0.92542	0.96127	0.98298	0.91847	0.95750
18.18814	17.76227	0.98298	0.92899	0.96319	0.98298	0.92173	0.95927
18.18814	17.54401	0.98298	0.93248	0.96506	0.98298	0.92493	0.96100
18.18814	17.32430	0.98298	0.93587	0.96687	0.98298	0.92806	0.96269
18.18814	17.09693	0.98298	0.93919	0.96864	0.98298	0.93112	0.96433
18.18814	16.86201	0.98298	0.94242	0.97036	0.98298	0.93410	0.96593
18.18814	16.61938	0.98298	0.94556	0.97202	0.98298	0.93699	0.96747
18.18814	16.36911	0.98298	0.94861	0.97363	0.98298	0.93980	0.96897
18.18814	16.11103	0.98298	0.95155	0.97517	0.98298	0.94252	0.97041
18.18814	15.84506	0.98298	0.95439	0.97666	0.98298	0.94515	0.97180
18.18814	15.57108	0.98298	0.95713	0.97810	0.98298	0.94769	0.97314
18.18814	15.28882	0.98298	0.95977	0.97947	0.98298	0.95013	0.97443
18.18814	14.99826	0.98298	0.96230	0.98079	0.98298	0.95249	0.97567
18.18814	14.69911	0.98298	0.96473	0.98205	0.98298	0.95476	0.97686
18.18814	14.39128	0.98298	0.96706	0.98325	0.98298	0.95695	0.97800
18.18814	14.07472	0.98298	0.96928	0.98440	0.98298	0.95905	0.97909
18.18814	13.74931	0.98298	0.97141	0.98550	0.98298	0.96107	0.98015
18.18814	13.41490	0.98298	0.97344	0.98654	0.98298	0.96301	0.98116
18.18814	13.07182	0.98298	0.97538	0.98754	0.98298	0.96487	0.98212
18.18814	12.72027	0.98298	0.97722	0.98848	0.98298	0.96667	0.98305
18.18814	12.36057	0.98298	0.97897	0.98937	0.98298	0.96839	0.98394
18.18814	11.99324	0.98298	0.98063	0.99022	0.98298	0.97005	0.98480
18.18814	11.61885	0.98298	0.98221	0.99102	0.98298	0.97164	0.98562
18.18814	11.23789	0.98298	0.98370	0.99178	0.98298	0.97318	0.98641
18.18814	10.85087	0.98298	0.98510	0.99249	0.98298	0.97465	0.98716
18.18814	10.45855	0.98298	0.98642	0.99316	0.98298	0.97606	0.98789
18.18814	10.06159	0.98298	0.98766	0.99379	0.98298	0.97742	0.98858
18.18814	9.66092	0.98298	0.98883	0.99438	0.98298	0.97873	0.98925
18.18814	9.25762	0.98298	0.98991	0.99493	0.98298	0.97998	0.98989
18.18814	8.85278	0.98298	0.99092	0.99544	0.98298	0.98118	0.99050
18.18814	8.44766	0.98298	0.99186	0.99591	0.98298	0.98234	0.99109
18.18814	8.04359	0.98298	0.99273	0.99635	0.98298	0.98344	0.99165
18.18814	7.64214	0.98298	0.99353	0.99675	0.98298	0.98449	0.99219
18.18814	7.24488	0.98298	0.99426	0.99712	0.98298	0.98550	0.99270
18.18814	6.85364	0.98298	0.99492	0.99745	0.98298	0.98645	0.99318
18.18814	6.47024	0.98298	0.99552	0.99776	0.98298	0.98736	0.99364
18.18814	6.09632	0.98298	0.99607	0.99803	0.98298	0.98822	0.99408
18.18814	5.73370	0.98298	0.99656	0.99828	0.98298	0.98904	0.99449
18.18814	5.38421	0.98298	0.99699	0.99849	0.98298	0.98981	0.99488

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
47	87	20.32000	5.19034	0.98173	0.99752	0.99876	0.98173	0.99026	0.99511	18.18814	5.04951	0.98298	0.99738	0.99869	0.98298	0.99053	0.99524
47	88	20.32000	4.85473	0.98173	0.99785	0.99892	0.98173	0.99096	0.99546	18.18814	4.73086	0.98298	0.99772	0.99886	0.98298	0.99120	0.99558
47	89	20.32000	4.53813	0.98173	0.99813	0.99907	0.98173	0.99162	0.99579	18.18814	4.42936	0.98298	0.99802	0.99901	0.98298	0.99184	0.99590
47	90	20.32000	4.24126	0.98173	0.99838	0.99919	0.98173	0.99224	0.99610	18.18814	4.14588	0.98298	0.99828	0.99914	0.98298	0.99243	0.99620
47	91	20.32000	3.96420	0.98173	0.99860	0.99930	0.98173	0.99281	0.99639	18.18814	3.88065	0.98298	0.99850	0.99925	0.98298	0.99298	0.99648
47	92	20.32000	3.70604	0.98173	0.99879	0.99939	0.98173	0.99335	0.99666	18.18814	3.63292	0.98298	0.99870	0.99935	0.98298	0.99349	0.99674
47	93	20.32000	3.46525	0.98173	0.99895	0.99948	0.98173	0.99385	0.99691	18.18814	3.40133	0.98298	0.99887	0.99944	0.98298	0.99398	0.99698
47	94	20.32000	3.23968	0.98173	0.99909	0.99955	0.98173	0.99431	0.99715	18.18814	3.18390	0.98298	0.99903	0.99951	0.98298	0.99443	0.99721
47	95	20.32000	3.02715	0.98173	0.99922	0.99961	0.98173	0.99475	0.99737	18.18814	2.97857	0.98298	0.99916	0.99958	0.98298	0.99485	0.99742
47	96	20.32000	2.82535	0.98173	0.99933	0.99966	0.98173	0.99515	0.99757	18.18814	2.78314	0.98298	0.99927	0.99964	0.98298	0.99524	0.99761
47	97	20.32000	2.63737	0.98173	0.99942	0.99971	0.98173	0.99552	0.99776	18.18814	2.60073	0.98298	0.99937	0.99969	0.98298	0.99560	0.99779
47	98	20.32000	2.46279	0.98173	0.99950	0.99975	0.98173	0.99586	0.99793	18.18814	2.43099	0.98298	0.99946	0.99973	0.98298	0.99593	0.99796
47	99	20.32000	2.30125	0.98173	0.99957	0.99978	0.98173	0.99618	0.99808	18.18814	2.27364	0.98298	0.99953	0.99976	0.98298	0.99624	0.99811
47	100	20.32000	2.15258	0.98173	0.99963	0.99981	0.98173	0.99646	0.99823	18.18814	2.12860	0.98298	0.99959	0.99980	0.98298	0.99652	0.99826
47	101	20.32000	2.01649	0.98173	0.99968	0.99984	0.98173	0.99672	0.99836	18.18814	1.99561	0.98298	0.99965	0.99982	0.98298	0.99677	0.99838
47	102	20.32000	1.89293	0.98173	0.99972	0.99986	0.98173	0.99696	0.99848	18.18814	1.87471	0.98298	0.99969	0.99985	0.98298	0.99700	0.99850
47	103	20.32000	1.78083	0.98173	0.99975	0.99988	0.98173	0.99718	0.99859	18.18814	1.76487	0.98298	0.99973	0.99986	0.98298	0.99721	0.99860
47	104	20.32000	1.67943	0.98173	0.99978	0.99989	0.98173	0.99737	0.99868	18.18814	1.66540	0.98298	0.99976	0.99988	0.98298	0.99740	0.99870
47	105	20.32000	1.58804	0.98173	0.99981	0.99990	0.98173	0.99754	0.99877	18.18814	1.57565	0.98298	0.99979	0.99989	0.98298	0.99757	0.99878
47	106	20.32000	1.50600	0.98173	0.99983	0.99991	0.98173	0.99769	0.99885	18.18814	1.49500	0.98298	0.99981	0.99991	0.98298	0.99772	0.99886
47	107	20.32000	1.43298	0.98173	0.99985	0.99992	0.98173	0.99783	0.99891	18.18814	1.42313	0.98298	0.99983	0.99992	0.98298	0.99785	0.99893
47	108	20.32000	1.36894	0.98173	0.99986	0.99993	0.98173	0.99794	0.99897	18.18814	1.36003	0.98298	0.99985	0.99992	0.98298	0.99796	0.99898
47	109	20.32000	1.31458	0.98173	0.99987	0.99994	0.98173	0.99803	0.99901	18.18814	1.30641	0.98298	0.99986	0.99993	0.98298	0.99805	0.99902
47	110	20.32000	1.27298	0.98173	0.99988	0.99994	0.98173	0.99809	0.99904	18.18814	1.26533	0.98298	0.99987	0.99993	0.98298	0.99811	0.99906
48	1	20.04764	26.62178	0.97990	0.75173	0.85827	0.97990	0.75129	0.85799	17.97738	22.51412	0.98122	0.79714	0.88712	0.98122	0.79680	0.88691
48	2	20.04764	26.56961	0.97990	0.75318	0.85921	0.97990	0.75273	0.85892	17.97738	22.48584	0.98122	0.79812	0.88773	0.98122	0.79777	0.88751
48	3	20.04764	26.51422	0.97990	0.75469	0.86020	0.97990	0.75423	0.85990	17.97738	22.45520	0.98122	0.79915	0.88836	0.98122	0.79879	0.88814
48	4	20.04764	26.45593	0.97990	0.75626	0.86122	0.97990	0.75578	0.86090	17.97738	22.42249	0.98122	0.80023	0.88903	0.98122	0.79985	0.88880
48	5	20.04764	26.39526	0.97990	0.75791	0.86228	0.97990	0.75739	0.86195	17.97738	22.38814	0.98122	0.80137	0.88973	0.98122	0.80097	0.88948
48	6	20.04764	26.33222	0.97990	0.75961	0.86338	0.97990	0.75906	0.86303	17.97738	22.35215	0.98122	0.80255	0.89046	0.98122	0.80213	0.89020
48	7	20.04764	26.26662	0.97990	0.76138	0.86453	0.97990	0.76080	0.86415	17.97738	22.31437	0.98122	0.80379	0.89122	0.98122	0.80334	0.89095
48	8	20.04764	26.19847	0.97990	0.76323	0.86572	0.97990	0.76261	0.86532	17.97738	22.27480	0.98122	0.80508	0.89202	0.98122	0.80460	0.89172
48	9	20.04764	26.12745	0.97990	0.76514	0.86695	0.97990	0.76448	0.86652	17.97738	22.23319	0.98122	0.80644	0.89285	0.98122	0.80592	0.89253
48	10	20.04764	26.05351	0.97990	0.76713	0.86822	0.97990	0.76642	0.86777	17.97738	22.18946	0.98122	0.80785	0.89371	0.98122	0.80730	0.89337
48	11	20.04764	25.97700	0.97990	0.76920	0.86954	0.97990	0.76843	0.86906	17.97738	22.14392	0.98122	0.80932	0.89461	0.98122	0.80873	0.89425
48	12	20.04764	25.89730	0.97990	0.77135	0.87092	0.97990	0.77052	0.87039	17.97738	22.09606	0.98122	0.81086	0.89555	0.98122	0.81022	0.89516
48	13	20.04764	25.81474	0.97990	0.77357	0.87233	0.97990	0.77269	0.87177	17.97738	22.04614	0.98122	0.81246	0.89653	0.98122	0.81178	0.89611
48	14	20.04764	25.72901	0.97990	0.77588	0.87380	0.97990	0.77493	0.87320	17.97738	21.99389	0.98122	0.81414	0.89755	0.98122	0.81340	0.89710
48	15	20.04764	25.64035	0.97990	0.77828	0.87532	0.97990	0.77726	0.87467	17.97738	21.93952	0.98122	0.81588	0.89861	0.98122	0.81508	0.89812

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
48	16	20.04764	25.54880	0.97990	0.78076	0.87689	0.97990	0.77966	0.87619
48	17	20.04764	25.45467	0.97990	0.78333	0.87850	0.97990	0.78216	0.87776
48	18	20.04764	25.35821	0.97990	0.78599	0.88017	0.97990	0.78474	0.87939
48	19	20.04764	25.25875	0.97990	0.78873	0.88189	0.97990	0.78741	0.88106
48	20	20.04764	25.15564	0.97990	0.79158	0.88367	0.97990	0.79017	0.88279
48	21	20.04764	25.04833	0.97990	0.79453	0.88550	0.97990	0.79303	0.88457
48	22	20.04764	24.93660	0.97990	0.79759	0.88740	0.97990	0.79598	0.88640
48	23	20.04764	24.82004	0.97990	0.80076	0.88936	0.97990	0.79903	0.88829
48	24	20.04764	24.69862	0.97990	0.80404	0.89138	0.97990	0.80218	0.89023
48	25	20.04764	24.57203	0.97990	0.80744	0.89346	0.97990	0.80543	0.89223
48	26	20.04764	24.44053	0.97990	0.81095	0.89561	0.97990	0.80878	0.89428
48	27	20.04764	24.30438	0.97990	0.81457	0.89781	0.97990	0.81222	0.89638
48	28	20.04764	24.16342	0.97990	0.81829	0.90007	0.97990	0.81577	0.89854
48	29	20.04764	24.01762	0.97990	0.82213	0.90238	0.97990	0.81941	0.90074
48	30	20.04764	23.86654	0.97990	0.82608	0.90476	0.97990	0.82315	0.90300
48	31	20.04764	23.71037	0.97990	0.83013	0.90718	0.97990	0.82699	0.90530
48	32	20.04764	23.54876	0.97990	0.83429	0.90966	0.97990	0.83091	0.90765
48	33	20.04764	23.38162	0.97990	0.83856	0.91219	0.97990	0.83493	0.91004
48	34	20.04764	23.20856	0.97990	0.84292	0.91476	0.97990	0.83902	0.91247
48	35	20.04764	23.02940	0.97990	0.84737	0.91738	0.97990	0.84320	0.91493
48	36	20.04764	22.84408	0.97990	0.85191	0.92003	0.97990	0.84744	0.91742
48	37	20.04764	22.65215	0.97990	0.85653	0.92272	0.97990	0.85175	0.91994
48	38	20.04764	22.45348	0.97990	0.86122	0.92543	0.97990	0.85612	0.92248
48	39	20.04764	22.24766	0.97990	0.86597	0.92817	0.97990	0.86053	0.92504
48	40	20.04764	22.03447	0.97990	0.87077	0.93092	0.97990	0.86497	0.92760
48	41	20.04764	21.81357	0.97990	0.87561	0.93368	0.97990	0.86943	0.93016
48	42	20.04764	21.58485	0.97990	0.88047	0.93644	0.97990	0.87391	0.93271
48	43	20.04764	21.34779	0.97990	0.88535	0.93919	0.97990	0.87839	0.93526
48	44	20.04764	21.10218	0.97990	0.89022	0.94192	0.97990	0.88284	0.93778
48	45	20.04764	20.84782	0.97990	0.89508	0.94463	0.97990	0.88728	0.94027
48	46	20.04764	20.58697	0.97990	0.89989	0.94731	0.97990	0.89167	0.94273
48	47	20.04764	20.32000	0.97990	0.90464	0.94993	0.97990	0.89600	0.94515
48	48	20.04764	20.04764	0.97990	0.90932	0.95251	0.97990	0.90027	0.94752
48	49	20.04764	19.77090	0.97990	0.91390	0.95501	0.97990	0.90447	0.94984
48	50	20.04764	19.49116	0.97990	0.91837	0.95745	0.97990	0.90858	0.95210
48	51	20.04764	19.21029	0.97990	0.92272	0.95981	0.97990	0.91260	0.95430
48	52	20.04764	18.92146	0.97990	0.92696	0.96210	0.97990	0.91651	0.95644
48	53	20.04764	18.62485	0.97990	0.93108	0.96431	0.97990	0.92032	0.95851
48	54	20.04764	18.32038	0.97990	0.93507	0.96644	0.97990	0.92401	0.96051

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.97738	21.88305	0.98122	0.81769	0.89970	0.98122	0.81684	0.89919
17.97738	21.82476	0.98122	0.81957	0.90084	0.98122	0.81866	0.90029
17.97738	21.76485	0.98122	0.82153	0.90202	0.98122	0.82056	0.90144
17.97738	21.70276	0.98122	0.82356	0.90324	0.98122	0.82253	0.90263
17.97738	21.63792	0.98122	0.82567	0.90451	0.98122	0.82459	0.90386
17.97738	21.56986	0.98122	0.82788	0.90583	0.98122	0.82672	0.90514
17.97738	21.49836	0.98122	0.83017	0.90720	0.98122	0.82893	0.90646
17.97738	21.42306	0.98122	0.83255	0.90863	0.98122	0.83122	0.90783
17.97738	21.34391	0.98122	0.83503	0.91010	0.98122	0.83360	0.90925
17.97738	21.26064	0.98122	0.83761	0.91163	0.98122	0.83606	0.91071
17.97738	21.17342	0.98122	0.84028	0.91321	0.98122	0.83861	0.91222
17.97738	21.08250	0.98122	0.84304	0.91484	0.98122	0.84124	0.91378
17.97738	20.98768	0.98122	0.84590	0.91652	0.98122	0.84396	0.91538
17.97738	20.88895	0.98122	0.84886	0.91825	0.98122	0.84677	0.91703
17.97738	20.78588	0.98122	0.85191	0.92003	0.98122	0.84966	0.91872
17.97738	20.67862	0.98122	0.85506	0.92187	0.98122	0.85263	0.92045
17.97738	20.56684	0.98122	0.85830	0.92374	0.98122	0.85569	0.92223
17.97738	20.45044	0.98122	0.86163	0.92567	0.98122	0.85882	0.92405
17.97738	20.32903	0.98122	0.86504	0.92764	0.98122	0.86204	0.92591
17.97738	20.20243	0.98122	0.86855	0.92965	0.98122	0.86532	0.92780
17.97738	20.07055	0.98122	0.87213	0.93170	0.98122	0.86867	0.92972
17.97738	19.93297	0.98122	0.87579	0.93378	0.98122	0.87209	0.93167
17.97738	19.78951	0.98122	0.87952	0.93590	0.98122	0.87556	0.93365
17.97738	19.63978	0.98122	0.88331	0.93804	0.98122	0.87907	0.93565
17.97738	19.48352	0.98122	0.88715	0.94020	0.98122	0.88263	0.93766
17.97738	19.32040	0.98122	0.89104	0.94238	0.98122	0.88622	0.93968
17.97738	19.15023	0.98122	0.89497	0.94457	0.98122	0.88983	0.94170
17.97738	18.97251	0.98122	0.89892	0.94677	0.98122	0.89345	0.94373
17.97738	18.78697	0.98122	0.90288	0.94896	0.98122	0.89707	0.94574
17.97738	18.59337	0.98122	0.90684	0.95115	0.98122	0.90068	0.94774
17.97738	18.39367	0.98122	0.91079	0.95331	0.98122	0.90427	0.94973
17.97738	18.18814	0.98122	0.91470	0.95545	0.98122	0.90782	0.95169
17.97738	17.97738	0.98122	0.91856	0.95755	0.98122	0.91134	0.95362
17.97738	17.76227	0.98122	0.92237	0.95961	0.98122	0.91481	0.95551
17.97738	17.54401	0.98122	0.92609	0.96163	0.98122	0.91822	0.95737
17.97738	17.32430	0.98122	0.92973	0.96359	0.98122	0.92157	0.95919
17.97738	17.09693	0.98122	0.93330	0.96550	0.98122	0.92485	0.96096
17.97738	16.86201	0.98122	0.93678	0.96736	0.98122	0.92805	0.96268
17.97738	16.61938	0.98122	0.94017	0.96916	0.98122	0.93117	0.96436

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
48	55	20.04764	18.00819	0.97990	0.93893	0.96850	0.97990	0.92759	0.96243
48	56	20.04764	17.68820	0.97990	0.94264	0.97047	0.97990	0.93104	0.96429
48	57	20.04764	17.36037	0.97990	0.94622	0.97237	0.97990	0.93436	0.96607
48	58	20.04764	17.02468	0.97990	0.94965	0.97417	0.97990	0.93756	0.96778
48	59	20.04764	16.68091	0.97990	0.95293	0.97590	0.97990	0.94064	0.96941
48	60	20.04764	16.32913	0.97990	0.95607	0.97754	0.97990	0.94359	0.97098
48	61	20.04764	15.96913	0.97990	0.95907	0.97911	0.97990	0.94642	0.97247
48	62	20.04764	15.60088	0.97990	0.96192	0.98059	0.97990	0.94913	0.97390
48	63	20.04764	15.22446	0.97990	0.96464	0.98200	0.97990	0.95173	0.97527
48	64	20.04764	14.83980	0.97990	0.96722	0.98334	0.97990	0.95421	0.97657
48	65	20.04764	14.44688	0.97990	0.96967	0.98460	0.97990	0.95659	0.97781
48	66	20.04764	14.04613	0.97990	0.97199	0.98579	0.97990	0.95886	0.97900
48	67	20.04764	13.63788	0.97990	0.97418	0.98692	0.97990	0.96104	0.98013
48	68	20.04764	13.22255	0.97990	0.97625	0.98798	0.97990	0.96312	0.98121
48	69	20.04764	12.80079	0.97990	0.97821	0.98898	0.97990	0.96511	0.98224
48	70	20.04764	12.37331	0.97990	0.98005	0.98992	0.97990	0.96701	0.98323
48	71	20.04764	11.94070	0.97990	0.98178	0.99080	0.97990	0.96883	0.98417
48	72	20.04764	11.50357	0.97990	0.98340	0.99163	0.97990	0.97058	0.98507
48	73	20.04764	11.06278	0.97990	0.98491	0.99240	0.97990	0.97224	0.98593
48	74	20.04764	10.61910	0.97990	0.98633	0.99312	0.97990	0.97384	0.98675
48	75	20.04764	10.17356	0.97990	0.98765	0.99379	0.97990	0.97537	0.98753
48	76	20.04764	9.72734	0.97990	0.98888	0.99441	0.97990	0.97683	0.98828
48	77	20.04764	9.28160	0.97990	0.99002	0.99498	0.97990	0.97822	0.98899
48	78	20.04764	8.83768	0.97990	0.99107	0.99551	0.97990	0.97955	0.98967
48	79	20.04764	8.39698	0.97990	0.99203	0.99600	0.97990	0.98083	0.99032
48	80	20.04764	7.96110	0.97990	0.99292	0.99645	0.97990	0.98204	0.99094
48	81	20.04764	7.53168	0.97990	0.99372	0.99685	0.97990	0.98319	0.99152
48	82	20.04764	7.11054	0.97990	0.99446	0.99722	0.97990	0.98429	0.99208
48	83	20.04764	6.69952	0.97990	0.99512	0.99755	0.97990	0.98533	0.99261
48	84	20.04764	6.30023	0.97990	0.99572	0.99785	0.97990	0.98631	0.99311
48	85	20.04764	5.91444	0.97990	0.99625	0.99812	0.97990	0.98724	0.99358
48	86	20.04764	5.54396	0.97990	0.99672	0.99836	0.97990	0.98811	0.99402
48	87	20.04764	5.19034	0.97990	0.99714	0.99857	0.97990	0.98894	0.99444
48	88	20.04764	4.85473	0.97990	0.99751	0.99876	0.97990	0.98971	0.99483
48	89	20.04764	4.53813	0.97990	0.99784	0.99892	0.97990	0.99043	0.99519
48	90	20.04764	4.24126	0.97990	0.99812	0.99906	0.97990	0.99110	0.99553
48	91	20.04764	3.96420	0.97990	0.99837	0.99918	0.97990	0.99173	0.99585
48	92	20.04764	3.70604	0.97990	0.99858	0.99929	0.97990	0.99232	0.99615
48	93	20.04764	3.46525	0.97990	0.99877	0.99938	0.97990	0.99287	0.99642

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.97738	16.36911	0.98122	0.94347	0.97091	0.98122	0.93420	0.96598
17.97738	16.11103	0.98122	0.94667	0.97260	0.98122	0.93713	0.96755
17.97738	15.84506	0.98122	0.94976	0.97423	0.98122	0.93998	0.96906
17.97738	15.57108	0.98122	0.95274	0.97580	0.98122	0.94273	0.97052
17.97738	15.28882	0.98122	0.95562	0.97730	0.98122	0.94539	0.97193
17.97738	14.99826	0.98122	0.95838	0.97875	0.98122	0.94795	0.97328
17.97738	14.69911	0.98122	0.96104	0.98013	0.98122	0.95042	0.97458
17.97738	14.39128	0.98122	0.96359	0.98145	0.98122	0.95279	0.97583
17.97738	14.07472	0.98122	0.96602	0.98272	0.98122	0.95508	0.97702
17.97738	13.74931	0.98122	0.96836	0.98392	0.98122	0.95727	0.97817
17.97738	13.41490	0.98122	0.97058	0.98507	0.98122	0.95939	0.97927
17.97738	13.07182	0.98122	0.97271	0.98617	0.98122	0.96142	0.98033
17.97738	12.72027	0.98122	0.97473	0.98720	0.98122	0.96336	0.98134
17.97738	12.36057	0.98122	0.97666	0.98819	0.98122	0.96524	0.98231
17.97738	11.99324	0.98122	0.97848	0.98912	0.98122	0.96704	0.98324
17.97738	11.61885	0.98122	0.98021	0.99001	0.98122	0.96877	0.98414
17.97738	11.23789	0.98122	0.98185	0.99084	0.98122	0.97043	0.98499
17.97738	10.85087	0.98122	0.98339	0.99163	0.98122	0.97202	0.98581
17.97738	10.45855	0.98122	0.98485	0.99237	0.98122	0.97356	0.98660
17.97738	10.06159	0.98122	0.98622	0.99306	0.98122	0.97503	0.98736
17.97738	9.66092	0.98122	0.98750	0.99371	0.98122	0.97644	0.98808
17.97738	9.25762	0.98122	0.98870	0.99432	0.98122	0.97780	0.98877
17.97738	8.85278	0.98122	0.98981	0.99488	0.98122	0.97910	0.98944
17.97738	8.44766	0.98122	0.99085	0.99540	0.98122	0.98034	0.99007
17.97738	8.04359	0.98122	0.99181	0.99589	0.98122	0.98154	0.99068
17.97738	7.64214	0.98122	0.99269	0.99633	0.98122	0.98268	0.99126
17.97738	7.24488	0.98122	0.99350	0.99674	0.98122	0.98376	0.99182
17.97738	6.85364	0.98122	0.99424	0.99711	0.98122	0.98480	0.99234
17.97738	6.47024	0.98122	0.99491	0.99745	0.98122	0.98579	0.99284
17.97738	6.09632	0.98122	0.99552	0.99775	0.98122	0.98672	0.99332
17.97738	5.73370	0.98122	0.99606	0.99803	0.98122	0.98761	0.99376
17.97738	5.38421	0.98122	0.99655	0.99827	0.98122	0.98844	0.99419
17.97738	5.04951	0.98122	0.99698	0.99849	0.98122	0.98923	0.99459
17.97738	4.73086	0.98122	0.99737	0.99868	0.98122	0.98997	0.99496
17.97738	4.42936	0.98122	0.99770	0.99885	0.98122	0.99066	0.99531
17.97738	4.14588	0.98122	0.99800	0.99900	0.98122	0.99131	0.99563
17.97738	3.88065	0.98122	0.99826	0.99913	0.98122	0.99191	0.99594
17.97738	3.63292	0.98122	0.99848	0.99924	0.98122	0.99248	0.99623
17.97738	3.40133	0.98122	0.99868	0.99934	0.98122	0.99302	0.99650

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
48	94	20.04764	3.23968	0.97990	0.99893	0.99947	0.97990	0.99339	0.99668
48	95	20.04764	3.02715	0.97990	0.99908	0.99954	0.97990	0.99387	0.99693
48	96	20.04764	2.82535	0.97990	0.99920	0.99960	0.97990	0.99432	0.99715
48	97	20.04764	2.63737	0.97990	0.99931	0.99965	0.97990	0.99474	0.99736
48	98	20.04764	2.46279	0.97990	0.99940	0.99970	0.97990	0.99512	0.99755
48	99	20.04764	2.30125	0.97990	0.99948	0.99974	0.97990	0.99548	0.99773
48	100	20.04764	2.15258	0.97990	0.99955	0.99977	0.97990	0.99580	0.99790
48	101	20.04764	2.01649	0.97990	0.99961	0.99980	0.97990	0.99610	0.99805
48	102	20.04764	1.89293	0.97990	0.99966	0.99983	0.97990	0.99637	0.99818
48	103	20.04764	1.78083	0.97990	0.99970	0.99985	0.97990	0.99662	0.99831
48	104	20.04764	1.67943	0.97990	0.99974	0.99987	0.97990	0.99684	0.99842
48	105	20.04764	1.58804	0.97990	0.99977	0.99988	0.97990	0.99704	0.99852
48	106	20.04764	1.50600	0.97990	0.99979	0.99990	0.97990	0.99722	0.99861
48	107	20.04764	1.43298	0.97990	0.99981	0.99991	0.97990	0.99738	0.99869
48	108	20.04764	1.36894	0.97990	0.99983	0.99992	0.97990	0.99751	0.99875
48	109	20.04764	1.31458	0.97990	0.99984	0.99992	0.97990	0.99762	0.99881
48	110	20.04764	1.27298	0.97990	0.99985	0.99993	0.97990	0.99769	0.99884
49	1	19.77090	26.62178	0.97810	0.74141	0.85151	0.97810	0.74098	0.85122
49	2	19.77090	26.56961	0.97810	0.74284	0.85245	0.97810	0.74240	0.85216
49	3	19.77090	26.51422	0.97810	0.74434	0.85343	0.97810	0.74388	0.85313
49	4	19.77090	26.45593	0.97810	0.74590	0.85446	0.97810	0.74542	0.85414
49	5	19.77090	26.39526	0.97810	0.74753	0.85553	0.97810	0.74702	0.85519
49	6	19.77090	26.33222	0.97810	0.74922	0.85663	0.97810	0.74868	0.85628
49	7	19.77090	26.26662	0.97810	0.75097	0.85778	0.97810	0.75040	0.85740
49	8	19.77090	26.19847	0.97810	0.75280	0.85897	0.97810	0.75219	0.85857
49	9	19.77090	26.12745	0.97810	0.75470	0.86020	0.97810	0.75405	0.85978
49	10	19.77090	26.05351	0.97810	0.75667	0.86148	0.97810	0.75597	0.86103
49	11	19.77090	25.97700	0.97810	0.75872	0.86281	0.97810	0.75797	0.86232
49	12	19.77090	25.89730	0.97810	0.76086	0.86419	0.97810	0.76004	0.86367
49	13	19.77090	25.81474	0.97810	0.76307	0.86561	0.97810	0.76219	0.86505
49	14	19.77090	25.72901	0.97810	0.76536	0.86709	0.97810	0.76442	0.86649
49	15	19.77090	25.64035	0.97810	0.76775	0.86862	0.97810	0.76674	0.86797
49	16	19.77090	25.54880	0.97810	0.77021	0.87019	0.97810	0.76913	0.86950
49	17	19.77090	25.45467	0.97810	0.77277	0.87182	0.97810	0.77161	0.87108
49	18	19.77090	25.35821	0.97810	0.77541	0.87350	0.97810	0.77418	0.87272
49	19	19.77090	25.25875	0.97810	0.77815	0.87523	0.97810	0.77684	0.87441
49	20	19.77090	25.15564	0.97810	0.78099	0.87703	0.97810	0.77960	0.87615
49	21	19.77090	25.04833	0.97810	0.78393	0.87888	0.97810	0.78245	0.87795
49	22	19.77090	24.93660	0.97810	0.78698	0.88079	0.97810	0.78539	0.87980

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.97738	3.18390	0.98122	0.99885	0.99943	0.98122	0.99351	0.99675
17.97738	2.97857	0.98122	0.99900	0.99950	0.98122	0.99398	0.99698
17.97738	2.78314	0.98122	0.99914	0.99957	0.98122	0.99442	0.99720
17.97738	2.60073	0.98122	0.99925	0.99963	0.98122	0.99482	0.99741
17.97738	2.43099	0.98122	0.99935	0.99968	0.98122	0.99520	0.99759
17.97738	2.27364	0.98122	0.99944	0.99972	0.98122	0.99554	0.99777
17.97738	2.12860	0.98122	0.99951	0.99976	0.98122	0.99586	0.99793
17.97738	1.99561	0.98122	0.99957	0.99979	0.98122	0.99615	0.99807
17.97738	1.87471	0.98122	0.99963	0.99981	0.98122	0.99642	0.99821
17.97738	1.76487	0.98122	0.99967	0.99984	0.98122	0.99666	0.99833
17.97738	1.66540	0.98122	0.99971	0.99986	0.98122	0.99688	0.99844
17.97738	1.57565	0.98122	0.99974	0.99987	0.98122	0.99708	0.99854
17.97738	1.49500	0.98122	0.99977	0.99989	0.98122	0.99725	0.99863
17.97738	1.42313	0.98122	0.99979	0.99990	0.98122	0.99741	0.99870
17.97738	1.36003	0.98122	0.99981	0.99991	0.98122	0.99754	0.99877
17.97738	1.30641	0.98122	0.99983	0.99991	0.98122	0.99764	0.99882
17.97738	1.26533	0.98122	0.99984	0.99992	0.98122	0.99772	0.99886
17.76227	22.51412	0.97947	0.78766	0.88122	0.97947	0.78731	0.88100
17.76227	22.48584	0.97947	0.78863	0.88183	0.97947	0.78828	0.88161
17.76227	22.45520	0.97947	0.78965	0.88247	0.97947	0.78929	0.88224
17.76227	22.42249	0.97947	0.79073	0.88314	0.97947	0.79035	0.88290
17.76227	22.38814	0.97947	0.79185	0.88384	0.97947	0.79145	0.88359
17.76227	22.35215	0.97947	0.79303	0.88457	0.97947	0.79261	0.88431
17.76227	22.31437	0.97947	0.79426	0.88534	0.97947	0.79381	0.88506
17.76227	22.27480	0.97947	0.79555	0.88613	0.97947	0.79507	0.88584
17.76227	22.23319	0.97947	0.79689	0.88697	0.97947	0.79638	0.88665
17.76227	22.18946	0.97947	0.79830	0.88784	0.97947	0.79775	0.88750
17.76227	22.14392	0.97947	0.79977	0.88874	0.97947	0.79917	0.88838
17.76227	22.09606	0.97947	0.80130	0.88969	0.97947	0.80066	0.88930
17.76227	22.04614	0.97947	0.80290	0.89067	0.97947	0.80221	0.89025
17.76227	21.99389	0.97947	0.80456	0.89170	0.97947	0.80383	0.89125
17.76227	21.93952	0.97947	0.80630	0.89277	0.97947	0.80551	0.89228
17.76227	21.88305	0.97947	0.80811	0.89387	0.97947	0.80726	0.89335
17.76227	21.82476	0.97947	0.80999	0.89502	0.97947	0.80908	0.89447
17.76227	21.76485	0.97947	0.81194	0.89621	0.97947	0.81098	0.89562
17.76227	21.70276	0.97947	0.81397	0.89745	0.97947	0.81295	0.89683
17.76227	21.63792	0.97947	0.81608	0.89873	0.97947	0.81500	0.89807
17.76227	21.56986	0.97947	0.81829	0.90006	0.97947	0.81713	0.89937
17.76227	21.49836	0.97947	0.82058	0.90145	0.97947	0.81935	0.90071

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
49	23	19.77090	24.82004	0.97810	0.79015	0.88277	0.97810	0.78844	0.88171
49	24	19.77090	24.69862	0.97810	0.79343	0.88482	0.97810	0.79159	0.88367
49	25	19.77090	24.57203	0.97810	0.79683	0.88693	0.97810	0.79484	0.88569
49	26	19.77090	24.44053	0.97810	0.80034	0.88910	0.97810	0.79819	0.88777
49	27	19.77090	24.30438	0.97810	0.80397	0.89133	0.97810	0.80165	0.88991
49	28	19.77090	24.16342	0.97810	0.80771	0.89363	0.97810	0.80521	0.89209
49	29	19.77090	24.01762	0.97810	0.81157	0.89598	0.97810	0.80887	0.89434
49	30	19.77090	23.86654	0.97810	0.81554	0.89840	0.97810	0.81263	0.89663
49	31	19.77090	23.71037	0.97810	0.81963	0.90088	0.97810	0.81650	0.89898
49	32	19.77090	23.54876	0.97810	0.82383	0.90341	0.97810	0.82046	0.90138
49	33	19.77090	23.38162	0.97810	0.82814	0.90599	0.97810	0.82453	0.90382
49	34	19.77090	23.20856	0.97810	0.83256	0.90863	0.97810	0.82868	0.90631
49	35	19.77090	23.02940	0.97810	0.83709	0.91132	0.97810	0.83292	0.90884
49	36	19.77090	22.84408	0.97810	0.84171	0.91405	0.97810	0.83724	0.91141
49	37	19.77090	22.65215	0.97810	0.84642	0.91682	0.97810	0.84163	0.91401
49	38	19.77090	22.45348	0.97810	0.85122	0.91963	0.97810	0.84610	0.91663
49	39	19.77090	22.24766	0.97810	0.85609	0.92247	0.97810	0.85062	0.91928
49	40	19.77090	22.03447	0.97810	0.86103	0.92533	0.97810	0.85518	0.92194
49	41	19.77090	21.81357	0.97810	0.86603	0.92820	0.97810	0.85979	0.92461
49	42	19.77090	21.58485	0.97810	0.87106	0.93109	0.97810	0.86442	0.92728
49	43	19.77090	21.34779	0.97810	0.87613	0.93398	0.97810	0.86906	0.92994
49	44	19.77090	21.10218	0.97810	0.88121	0.93685	0.97810	0.87370	0.93259
49	45	19.77090	20.84782	0.97810	0.88629	0.93972	0.97810	0.87833	0.93522
49	46	19.77090	20.58697	0.97810	0.89134	0.94255	0.97810	0.88292	0.93782
49	47	19.77090	20.32000	0.97810	0.89634	0.94534	0.97810	0.88748	0.94039
49	48	19.77090	20.04764	0.97810	0.90128	0.94808	0.97810	0.89198	0.94291
49	49	19.77090	19.77090	0.97810	0.90614	0.95076	0.97810	0.89642	0.94538
49	50	19.77090	19.49116	0.97810	0.91090	0.95337	0.97810	0.90078	0.94780
49	51	19.77090	19.21029	0.97810	0.91554	0.95591	0.97810	0.90506	0.95016
49	52	19.77090	18.92146	0.97810	0.92008	0.95838	0.97810	0.90924	0.95246
49	53	19.77090	18.62485	0.97810	0.92450	0.96077	0.97810	0.91331	0.95469
49	54	19.77090	18.32038	0.97810	0.92880	0.96309	0.97810	0.91728	0.95685
49	55	19.77090	18.00819	0.97810	0.93297	0.96532	0.97810	0.92112	0.95894
49	56	19.77090	17.68820	0.97810	0.93699	0.96747	0.97810	0.92484	0.96095
49	57	19.77090	17.36037	0.97810	0.94087	0.96954	0.97810	0.92843	0.96289
49	58	19.77090	17.02468	0.97810	0.94460	0.97151	0.97810	0.93190	0.96475
49	59	19.77090	16.68091	0.97810	0.94818	0.97340	0.97810	0.93523	0.96653
49	60	19.77090	16.32913	0.97810	0.95161	0.97521	0.97810	0.93843	0.96824
49	61	19.77090	15.96913	0.97810	0.95489	0.97692	0.97810	0.94151	0.96987

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.76227	21.42306	0.97947	0.82297	0.90289	0.97947	0.82165	0.90209
17.76227	21.34391	0.97947	0.82546	0.90438	0.97947	0.82403	0.90353
17.76227	21.26064	0.97947	0.82804	0.90593	0.97947	0.82651	0.90501
17.76227	21.17342	0.97947	0.83073	0.90754	0.97947	0.82907	0.90655
17.76227	21.08250	0.97947	0.83351	0.90920	0.97947	0.83172	0.90813
17.76227	20.98768	0.97947	0.83640	0.91091	0.97947	0.83445	0.90976
17.76227	20.88895	0.97947	0.83938	0.91268	0.97947	0.83728	0.91144
17.76227	20.78588	0.97947	0.84246	0.91449	0.97947	0.84020	0.91316
17.76227	20.67862	0.97947	0.84564	0.91637	0.97947	0.84321	0.91494
17.76227	20.56684	0.97947	0.84892	0.91829	0.97947	0.84631	0.91676
17.76227	20.45044	0.97947	0.85231	0.92026	0.97947	0.84949	0.91862
17.76227	20.32903	0.97947	0.85578	0.92229	0.97947	0.85276	0.92053
17.76227	20.20243	0.97947	0.85935	0.92436	0.97947	0.85610	0.92247
17.76227	20.07055	0.97947	0.86301	0.92647	0.97947	0.85953	0.92446
17.76227	19.93297	0.97947	0.86676	0.92863	0.97947	0.86302	0.92647
17.76227	19.78951	0.97947	0.87059	0.93082	0.97947	0.86658	0.92852
17.76227	19.63978	0.97947	0.87449	0.93304	0.97947	0.87019	0.93059
17.76227	19.48352	0.97947	0.87846	0.93530	0.97947	0.87386	0.93269
17.76227	19.32040	0.97947	0.88248	0.93757	0.97947	0.87757	0.93479
17.76227	19.15023	0.97947	0.88656	0.93987	0.97947	0.88131	0.93691
17.76227	18.97251	0.97947	0.89067	0.94217	0.97947	0.88508	0.93904
17.76227	18.78697	0.97947	0.89481	0.94448	0.97947	0.88886	0.94116
17.76227	18.59337	0.97947	0.89896	0.94679	0.97947	0.89263	0.94327
17.76227	18.39367	0.97947	0.90311	0.94909	0.97947	0.89640	0.94537
17.76227	18.18814	0.97947	0.90724	0.95136	0.97947	0.90015	0.94745
17.76227	17.97738	0.97947	0.91133	0.95361	0.97947	0.90387	0.94951
17.76227	17.76227	0.97947	0.91537	0.95581	0.97947	0.90754	0.95153
17.76227	17.54401	0.97947	0.91934	0.95797	0.97947	0.91117	0.95352
17.76227	17.32430	0.97947	0.92322	0.96008	0.97947	0.91474	0.95547
17.76227	17.09693	0.97947	0.92704	0.96214	0.97947	0.91824	0.95738
17.76227	16.86201	0.97947	0.93079	0.96415	0.97947	0.92167	0.95924
17.76227	16.61938	0.97947	0.93444	0.96611	0.97947	0.92502	0.96105
17.76227	16.36911	0.97947	0.93800	0.96801	0.97947	0.92828	0.96281
17.76227	16.11103	0.97947	0.94146	0.96985	0.97947	0.93145	0.96451
17.76227	15.84506	0.97947	0.94482	0.97163	0.97947	0.93453	0.96616
17.76227	15.57108	0.97947	0.94806	0.97334	0.97947	0.93751	0.96775
17.76227	15.28882	0.97947	0.95119	0.97499	0.97947	0.94039	0.96928
17.76227	14.99826	0.97947	0.95421	0.97657	0.97947	0.94317	0.97075
17.76227	14.69911	0.97947	0.95711	0.97808	0.97947	0.94585	0.97217

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
49	62	19.77090	15.60088	0.97810	0.95801	0.97855	0.97810	0.94445	0.97143
49	63	19.77090	15.22446	0.97810	0.96098	0.98010	0.97810	0.94728	0.97292
49	64	19.77090	14.83980	0.97810	0.96381	0.98157	0.97810	0.94998	0.97435
49	65	19.77090	14.44688	0.97810	0.96650	0.98296	0.97810	0.95257	0.97571
49	66	19.77090	14.04613	0.97810	0.96905	0.98428	0.97810	0.95504	0.97700
49	67	19.77090	13.63788	0.97810	0.97146	0.98552	0.97810	0.95740	0.97824
49	68	19.77090	13.22255	0.97810	0.97373	0.98669	0.97810	0.95966	0.97942
49	69	19.77090	12.80079	0.97810	0.97588	0.98779	0.97810	0.96183	0.98054
49	70	19.77090	12.37331	0.97810	0.97790	0.98883	0.97810	0.96389	0.98161
49	71	19.77090	11.94070	0.97810	0.97980	0.98980	0.97810	0.96587	0.98264
49	72	19.77090	11.50357	0.97810	0.98159	0.99071	0.97810	0.96776	0.98361
49	73	19.77090	11.06278	0.97810	0.98326	0.99156	0.97810	0.96956	0.98455
49	74	19.77090	10.61910	0.97810	0.98481	0.99235	0.97810	0.97129	0.98544
49	75	19.77090	10.17356	0.97810	0.98627	0.99309	0.97810	0.97294	0.98629
49	76	19.77090	9.72734	0.97810	0.98762	0.99377	0.97810	0.97452	0.98710
49	77	19.77090	9.28160	0.97810	0.98887	0.99441	0.97810	0.97603	0.98787
49	78	19.77090	8.83768	0.97810	0.99003	0.99499	0.97810	0.97747	0.98861
49	79	19.77090	8.39698	0.97810	0.99109	0.99553	0.97810	0.97884	0.98931
49	80	19.77090	7.96110	0.97810	0.99207	0.99602	0.97810	0.98015	0.98998
49	81	19.77090	7.53168	0.97810	0.99296	0.99647	0.97810	0.98140	0.99061
49	82	19.77090	7.11054	0.97810	0.99377	0.99688	0.97810	0.98258	0.99121
49	83	19.77090	6.69952	0.97810	0.99451	0.99725	0.97810	0.98370	0.99178
49	84	19.77090	6.30023	0.97810	0.99517	0.99758	0.97810	0.98476	0.99232
49	85	19.77090	5.91444	0.97810	0.99576	0.99788	0.97810	0.98577	0.99283
49	86	19.77090	5.54396	0.97810	0.99629	0.99814	0.97810	0.98671	0.99331
49	87	19.77090	5.19034	0.97810	0.99676	0.99838	0.97810	0.98760	0.99376
49	88	19.77090	4.85473	0.97810	0.99717	0.99858	0.97810	0.98844	0.99419
49	89	19.77090	4.53813	0.97810	0.99753	0.99876	0.97810	0.98922	0.99458
49	90	19.77090	4.24126	0.97810	0.99785	0.99892	0.97810	0.98995	0.99495
49	91	19.77090	3.96420	0.97810	0.99813	0.99906	0.97810	0.99064	0.99530
49	92	19.77090	3.70604	0.97810	0.99837	0.99918	0.97810	0.99128	0.99562
49	93	19.77090	3.46525	0.97810	0.99858	0.99929	0.97810	0.99188	0.99592
49	94	19.77090	3.23968	0.97810	0.99876	0.99938	0.97810	0.99244	0.99621
49	95	19.77090	3.02715	0.97810	0.99892	0.99946	0.97810	0.99297	0.99647
49	96	19.77090	2.82535	0.97810	0.99907	0.99953	0.97810	0.99346	0.99672
49	97	19.77090	2.63737	0.97810	0.99919	0.99959	0.97810	0.99392	0.99695
49	98	19.77090	2.46279	0.97810	0.99930	0.99965	0.97810	0.99435	0.99717
49	99	19.77090	2.30125	0.97810	0.99939	0.99969	0.97810	0.99474	0.99736
49	100	19.77090	2.15258	0.97810	0.99947	0.99973	0.97810	0.99510	0.99754

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.76227	14.39128	0.97947	0.95989	0.97954	0.97947	0.94843	0.97353
17.76227	14.07472	0.97947	0.96256	0.98092	0.97947	0.95091	0.97484
17.76227	13.74931	0.97947	0.96511	0.98225	0.97947	0.95330	0.97609
17.76227	13.41490	0.97947	0.96756	0.98351	0.97947	0.95560	0.97730
17.76227	13.07182	0.97947	0.96988	0.98471	0.97947	0.95781	0.97845
17.76227	12.72027	0.97947	0.97210	0.98585	0.97947	0.95993	0.97955
17.76227	12.36057	0.97947	0.97421	0.98694	0.97947	0.96196	0.98061
17.76227	11.99324	0.97947	0.97621	0.98796	0.97947	0.96392	0.98163
17.76227	11.61885	0.97947	0.97811	0.98894	0.97947	0.96579	0.98260
17.76227	11.23789	0.97947	0.97991	0.98985	0.97947	0.96759	0.98353
17.76227	10.85087	0.97947	0.98160	0.99072	0.97947	0.96932	0.98442
17.76227	10.45855	0.97947	0.98320	0.99153	0.97947	0.97098	0.98528
17.76227	10.06159	0.97947	0.98470	0.99229	0.97947	0.97258	0.98610
17.76227	9.66092	0.97947	0.98611	0.99301	0.97947	0.97410	0.98688
17.76227	9.25762	0.97947	0.98743	0.99367	0.97947	0.97557	0.98763
17.76227	8.85278	0.97947	0.98866	0.99430	0.97947	0.97698	0.98835
17.76227	8.44766	0.97947	0.98980	0.99487	0.97947	0.97832	0.98904
17.76227	8.04359	0.97947	0.99085	0.99540	0.97947	0.97961	0.98970
17.76227	7.64214	0.97947	0.99182	0.99590	0.97947	0.98084	0.99033
17.76227	7.24488	0.97947	0.99272	0.99635	0.97947	0.98202	0.99093
17.76227	6.85364	0.97947	0.99353	0.99676	0.97947	0.98314	0.99150
17.76227	6.47024	0.97947	0.99428	0.99713	0.97947	0.98420	0.99204
17.76227	6.09632	0.97947	0.99495	0.99747	0.97947	0.98521	0.99255
17.76227	5.73370	0.97947	0.99555	0.99777	0.97947	0.98617	0.99303
17.76227	5.38421	0.97947	0.99610	0.99804	0.97947	0.98707	0.99349
17.76227	5.04951	0.97947	0.99658	0.99829	0.97947	0.98792	0.99392
17.76227	4.73086	0.97947	0.99700	0.99850	0.97947	0.98872	0.99433
17.76227	4.42936	0.97947	0.99738	0.99869	0.97947	0.98947	0.99471
17.76227	4.14588	0.97947	0.99771	0.99885	0.97947	0.99018	0.99506
17.76227	3.88065	0.97947	0.99800	0.99900	0.97947	0.99084	0.99540
17.76227	3.63292	0.97947	0.99826	0.99913	0.97947	0.99145	0.99571
17.76227	3.40133	0.97947	0.99848	0.99924	0.97947	0.99203	0.99600
17.76227	3.18390	0.97947	0.99867	0.99934	0.97947	0.99258	0.99628
17.76227	2.97857	0.97947	0.99884	0.99942	0.97947	0.99309	0.99653
17.76227	2.78314	0.97947	0.99899	0.99950	0.97947	0.99357	0.99678
17.76227	2.60073	0.97947	0.99912	0.99956	0.97947	0.99402	0.99700
17.76227	2.43099	0.97947	0.99924	0.99962	0.97947	0.99443	0.99721
17.76227	2.27364	0.97947	0.99934	0.99967	0.97947	0.99482	0.99740
17.76227	2.12860	0.97947	0.99942	0.99971	0.97947	0.99517	0.99758

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
49	101	19.77090	2.01649	0.97810	0.99953	0.99977	0.97810	0.99543	0.99771
49	102	19.77090	1.89293	0.97810	0.99959	0.99980	0.97810	0.99574	0.99786
49	103	19.77090	1.78083	0.97810	0.99964	0.99982	0.97810	0.99602	0.99800
49	104	19.77090	1.67943	0.97810	0.99968	0.99984	0.97810	0.99627	0.99813
49	105	19.77090	1.58804	0.97810	0.99972	0.99986	0.97810	0.99650	0.99825
49	106	19.77090	1.50600	0.97810	0.99975	0.99987	0.97810	0.99670	0.99835
49	107	19.77090	1.43298	0.97810	0.99977	0.99989	0.97810	0.99688	0.99844
49	108	19.77090	1.36894	0.97810	0.99979	0.99990	0.97810	0.99703	0.99851
49	109	19.77090	1.31458	0.97810	0.99981	0.99991	0.97810	0.99715	0.99857
49	110	19.77090	1.27298	0.97810	0.99982	0.99991	0.97810	0.99724	0.99862
50	1	19.49116	26.62178	0.97641	0.73098	0.84459	0.97641	0.73055	0.84430
50	2	19.49116	26.56961	0.97641	0.73240	0.84553	0.97641	0.73196	0.84524
50	3	19.49116	26.51422	0.97641	0.73387	0.84651	0.97641	0.73342	0.84621
50	4	19.49116	26.45593	0.97641	0.73542	0.84754	0.97641	0.73494	0.84723
50	5	19.49116	26.39526	0.97641	0.73703	0.84861	0.97641	0.73653	0.84827
50	6	19.49116	26.33222	0.97641	0.73870	0.84972	0.97641	0.73817	0.84936
50	7	19.49116	26.26662	0.97641	0.74044	0.85087	0.97641	0.73987	0.85049
50	8	19.49116	26.19847	0.97641	0.74225	0.85206	0.97641	0.74165	0.85166
50	9	19.49116	26.12745	0.97641	0.74413	0.85330	0.97641	0.74349	0.85287
50	10	19.49116	26.05351	0.97641	0.74609	0.85458	0.97641	0.74540	0.85413
50	11	19.49116	25.97700	0.97641	0.74812	0.85591	0.97641	0.74738	0.85543
50	12	19.49116	25.89730	0.97641	0.75024	0.85730	0.97641	0.74944	0.85678
50	13	19.49116	25.81474	0.97641	0.75243	0.85873	0.97641	0.75157	0.85817
50	14	19.49116	25.72901	0.97641	0.75471	0.86021	0.97641	0.75379	0.85961
50	15	19.49116	25.64035	0.97641	0.75708	0.86175	0.97641	0.75608	0.86110
50	16	19.49116	25.54880	0.97641	0.75953	0.86333	0.97641	0.75846	0.86264
50	17	19.49116	25.45467	0.97641	0.76207	0.86497	0.97641	0.76093	0.86424
50	18	19.49116	25.35821	0.97641	0.76470	0.86666	0.97641	0.76349	0.86588
50	19	19.49116	25.25875	0.97641	0.76742	0.86841	0.97641	0.76613	0.86758
50	20	19.49116	25.15564	0.97641	0.77024	0.87021	0.97641	0.76888	0.86934
50	21	19.49116	25.04833	0.97641	0.77318	0.87208	0.97641	0.77172	0.87115
50	22	19.49116	24.93660	0.97641	0.77622	0.87401	0.97641	0.77466	0.87302
50	23	19.49116	24.82004	0.97641	0.77938	0.87601	0.97641	0.77770	0.87495
50	24	19.49116	24.69862	0.97641	0.78265	0.87808	0.97641	0.78084	0.87694
50	25	19.49116	24.57203	0.97641	0.78605	0.88021	0.97641	0.78409	0.87898
50	26	19.49116	24.44053	0.97641	0.78956	0.88241	0.97641	0.78745	0.88109
50	27	19.49116	24.30438	0.97641	0.79319	0.88467	0.97641	0.79091	0.88325
50	28	19.49116	24.16342	0.97641	0.79694	0.88700	0.97641	0.79447	0.88547
50	29	19.49116	24.01762	0.97641	0.80082	0.88939	0.97641	0.79815	0.88775

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.76227	1.99561	0.97947	0.99949	0.99975	0.97947	0.99549	0.99774
17.76227	1.87471	0.97947	0.99956	0.99978	0.97947	0.99579	0.99789
17.76227	1.76487	0.97947	0.99961	0.99980	0.97947	0.99606	0.99803
17.76227	1.66540	0.97947	0.99965	0.99983	0.97947	0.99631	0.99815
17.76227	1.57565	0.97947	0.99969	0.99985	0.97947	0.99654	0.99826
17.76227	1.49500	0.97947	0.99973	0.99986	0.97947	0.99674	0.99837
17.76227	1.42313	0.97947	0.99975	0.99988	0.97947	0.99691	0.99845
17.76227	1.36003	0.97947	0.99978	0.99989	0.97947	0.99706	0.99853
17.76227	1.30641	0.97947	0.99979	0.99990	0.97947	0.99718	0.99859
17.76227	1.26533	0.97947	0.99981	0.99990	0.97947	0.99727	0.99863
17.54401	22.51412	0.97783	0.77804	0.87516	0.97783	0.77769	0.87494
17.54401	22.48584	0.97783	0.77900	0.87577	0.97783	0.77865	0.87555
17.54401	22.45520	0.97783	0.78001	0.87641	0.97783	0.77965	0.87618
17.54401	22.42249	0.97783	0.78108	0.87709	0.97783	0.78070	0.87685
17.54401	22.38814	0.97783	0.78220	0.87779	0.97783	0.78180	0.87754
17.54401	22.35215	0.97783	0.78336	0.87852	0.97783	0.78294	0.87826
17.54401	22.31437	0.97783	0.78459	0.87929	0.97783	0.78414	0.87901
17.54401	22.27480	0.97783	0.78586	0.88009	0.97783	0.78539	0.87979
17.54401	22.23319	0.97783	0.78720	0.88093	0.97783	0.78669	0.88061
17.54401	22.18946	0.97783	0.78860	0.88181	0.97783	0.78805	0.88146
17.54401	22.14392	0.97783	0.79006	0.88272	0.97783	0.78947	0.88235
17.54401	22.09606	0.97783	0.79158	0.88367	0.97783	0.79095	0.88328
17.54401	22.04614	0.97783	0.79318	0.88466	0.97783	0.79249	0.88424
17.54401	21.99389	0.97783	0.79484	0.88569	0.97783	0.79410	0.88524
17.54401	21.93952	0.97783	0.79657	0.88677	0.97783	0.79578	0.88628
17.54401	21.88305	0.97783	0.79837	0.88788	0.97783	0.79753	0.88736
17.54401	21.82476	0.97783	0.80025	0.88904	0.97783	0.79934	0.88848
17.54401	21.76485	0.97783	0.80219	0.89024	0.97783	0.80124	0.88965
17.54401	21.70276	0.97783	0.80422	0.89149	0.97783	0.80321	0.89086
17.54401	21.63792	0.97783	0.80633	0.89278	0.97783	0.80526	0.89212
17.54401	21.56986	0.97783	0.80853	0.89413	0.97783	0.80739	0.89343
17.54401	21.49836	0.97783	0.81083	0.89553	0.97783	0.80960	0.89479
17.54401	21.42306	0.97783	0.81322	0.89699	0.97783	0.81191	0.89619
17.54401	21.34391	0.97783	0.81571	0.89850	0.97783	0.81430	0.89764
17.54401	21.26064	0.97783	0.81830	0.90007	0.97783	0.81678	0.89915
17.54401	21.17342	0.97783	0.82100	0.90170	0.97783	0.81935	0.90070
17.54401	21.08250	0.97783	0.82380	0.90339	0.97783	0.82201	0.90231
17.54401	20.98768	0.97783	0.82670	0.90513	0.97783	0.82476	0.90397
17.54401	20.88895	0.97783	0.82970	0.90692	0.97783	0.82761	0.90568

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
50	30	19.49116	23.86654	0.97641	0.80481	0.89185	0.97641	0.80193	0.89008
50	31	19.49116	23.71037	0.97641	0.80892	0.89437	0.97641	0.80582	0.89247
50	32	19.49116	23.54876	0.97641	0.81316	0.89695	0.97641	0.80982	0.89492
50	33	19.49116	23.38162	0.97641	0.81751	0.89959	0.97641	0.81392	0.89741
50	34	19.49116	23.20856	0.97641	0.82198	0.90229	0.97641	0.81812	0.89996
50	35	19.49116	23.02940	0.97641	0.82657	0.90505	0.97641	0.82241	0.90255
50	36	19.49116	22.84408	0.97641	0.83126	0.90785	0.97641	0.82680	0.90519
50	37	19.49116	22.65215	0.97641	0.83606	0.91071	0.97641	0.83127	0.90786
50	38	19.49116	22.45348	0.97641	0.84095	0.91361	0.97641	0.83582	0.91057
50	39	19.49116	22.24766	0.97641	0.84594	0.91654	0.97641	0.84044	0.91331
50	40	19.49116	22.03447	0.97641	0.85100	0.91951	0.97641	0.84513	0.91606
50	41	19.49116	21.81357	0.97641	0.85614	0.92250	0.97641	0.84986	0.91884
50	42	19.49116	21.58485	0.97641	0.86134	0.92550	0.97641	0.85463	0.92162
50	43	19.49116	21.34779	0.97641	0.86658	0.92852	0.97641	0.85943	0.92440
50	44	19.49116	21.10218	0.97641	0.87186	0.93154	0.97641	0.86424	0.92718
50	45	19.49116	20.84782	0.97641	0.87715	0.93455	0.97641	0.86906	0.92994
50	46	19.49116	20.58697	0.97641	0.88243	0.93754	0.97641	0.87386	0.93268
50	47	19.49116	20.32000	0.97641	0.88768	0.94050	0.97641	0.87863	0.93539
50	48	19.49116	20.04764	0.97641	0.89288	0.94341	0.97641	0.88336	0.93807
50	49	19.49116	19.77090	0.97641	0.89801	0.94627	0.97641	0.88804	0.94070
50	50	19.49116	19.49116	0.97641	0.90306	0.94906	0.97641	0.89265	0.94328
50	51	19.49116	19.21029	0.97641	0.90799	0.95178	0.97641	0.89719	0.94581
50	52	19.49116	18.92146	0.97641	0.91283	0.95443	0.97641	0.90163	0.94827
50	53	19.49116	18.62485	0.97641	0.91757	0.95701	0.97641	0.90598	0.95067
50	54	19.49116	18.32038	0.97641	0.92218	0.95952	0.97641	0.91023	0.95300
50	55	19.49116	18.00819	0.97641	0.92667	0.96194	0.97641	0.91435	0.95526
50	56	19.49116	17.68820	0.97641	0.93102	0.96428	0.97641	0.91835	0.95744
50	57	19.49116	17.36037	0.97641	0.93522	0.96652	0.97641	0.92223	0.95954
50	58	19.49116	17.02468	0.97641	0.93927	0.96868	0.97641	0.92597	0.96156
50	59	19.49116	16.68091	0.97641	0.94316	0.97075	0.97641	0.92958	0.96350
50	60	19.49116	16.32913	0.97641	0.94689	0.97272	0.97641	0.93305	0.96537
50	61	19.49116	15.96913	0.97641	0.95046	0.97460	0.97641	0.93639	0.96715
50	62	19.49116	15.60088	0.97641	0.95388	0.97639	0.97641	0.93959	0.96885
50	63	19.49116	15.22446	0.97641	0.95713	0.97810	0.97641	0.94266	0.97048
50	64	19.49116	14.83980	0.97641	0.96023	0.97971	0.97641	0.94560	0.97204
50	65	19.49116	14.44688	0.97641	0.96317	0.98124	0.97641	0.94841	0.97352
50	66	19.49116	14.04613	0.97641	0.96596	0.98269	0.97641	0.95110	0.97494
50	67	19.49116	13.63788	0.97641	0.96860	0.98405	0.97641	0.95367	0.97629
50	68	19.49116	13.22255	0.97641	0.97110	0.98534	0.97641	0.95613	0.97757

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.54401	20.78588	0.97783	0.83281	0.90878	0.97783	0.83055	0.90743
17.54401	20.67862	0.97783	0.83602	0.91069	0.97783	0.83359	0.90924
17.54401	20.56684	0.97783	0.83934	0.91265	0.97783	0.83672	0.91110
17.54401	20.45044	0.97783	0.84277	0.91468	0.97783	0.83995	0.91301
17.54401	20.32903	0.97783	0.84629	0.91675	0.97783	0.84326	0.91497
17.54401	20.20243	0.97783	0.84993	0.91888	0.97783	0.84666	0.91696
17.54401	20.07055	0.97783	0.85366	0.92105	0.97783	0.85015	0.91901
17.54401	19.93297	0.97783	0.85748	0.92327	0.97783	0.85371	0.92108
17.54401	19.78951	0.97783	0.86140	0.92554	0.97783	0.85735	0.92320
17.54401	19.63978	0.97783	0.86540	0.92784	0.97783	0.86106	0.92535
17.54401	19.48352	0.97783	0.86948	0.93019	0.97783	0.86484	0.92752
17.54401	19.32040	0.97783	0.87364	0.93256	0.97783	0.86866	0.92971
17.54401	19.15023	0.97783	0.87785	0.93495	0.97783	0.87253	0.93193
17.54401	18.97251	0.97783	0.88212	0.93737	0.97783	0.87643	0.93415
17.54401	18.78697	0.97783	0.88643	0.93980	0.97783	0.88036	0.93637
17.54401	18.59337	0.97783	0.89077	0.94223	0.97783	0.88430	0.93860
17.54401	18.39367	0.97783	0.89512	0.94466	0.97783	0.88824	0.94081
17.54401	18.18814	0.97783	0.89946	0.94707	0.97783	0.89218	0.94302
17.54401	17.97738	0.97783	0.90377	0.94945	0.97783	0.89609	0.94520
17.54401	17.76227	0.97783	0.90804	0.95180	0.97783	0.89997	0.94735
17.54401	17.54401	0.97783	0.91225	0.95411	0.97783	0.90381	0.94948
17.54401	17.32430	0.97783	0.91639	0.95637	0.97783	0.90761	0.95157
17.54401	17.09693	0.97783	0.92047	0.95859	0.97783	0.91134	0.95361
17.54401	16.86201	0.97783	0.92448	0.96076	0.97783	0.91501	0.95562
17.54401	16.61938	0.97783	0.92841	0.96287	0.97783	0.91860	0.95757
17.54401	16.36911	0.97783	0.93224	0.96493	0.97783	0.92210	0.95947
17.54401	16.11103	0.97783	0.93598	0.96693	0.97783	0.92552	0.96132
17.54401	15.84506	0.97783	0.93961	0.96886	0.97783	0.92884	0.96311
17.54401	15.57108	0.97783	0.94313	0.97073	0.97783	0.93206	0.96483
17.54401	15.28882	0.97783	0.94653	0.97253	0.97783	0.93518	0.96650
17.54401	14.99826	0.97783	0.94981	0.97426	0.97783	0.93819	0.96811
17.54401	14.69911	0.97783	0.95297	0.97592	0.97783	0.94110	0.96966
17.54401	14.39128	0.97783	0.95601	0.97751	0.97783	0.94391	0.97114
17.54401	14.07472	0.97783	0.95893	0.97903	0.97783	0.94661	0.97257
17.54401	13.74931	0.97783	0.96172	0.98048	0.97783	0.94921	0.97394
17.54401	13.41490	0.97783	0.96439	0.98187	0.97783	0.95171	0.97526
17.54401	13.07182	0.97783	0.96694	0.98319	0.97783	0.95411	0.97651
17.54401	12.72027	0.97783	0.96936	0.98444	0.97783	0.95641	0.97772
17.54401	12.36057	0.97783	0.97167	0.98563	0.97783	0.95862	0.97887

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
50	69	19.49116	12.80079	0.97641	0.97346	0.98655	0.97641	0.95848	0.97880
50	70	19.49116	12.37331	0.97641	0.97568	0.98769	0.97641	0.96073	0.97997
50	71	19.49116	11.94070	0.97641	0.97776	0.98876	0.97641	0.96287	0.98109
50	72	19.49116	11.50357	0.97641	0.97972	0.98975	0.97641	0.96492	0.98215
50	73	19.49116	11.06278	0.97641	0.98155	0.99069	0.97641	0.96688	0.98316
50	74	19.49116	10.61910	0.97641	0.98326	0.99156	0.97641	0.96875	0.98413
50	75	19.49116	10.17356	0.97641	0.98486	0.99237	0.97641	0.97054	0.98505
50	76	19.49116	9.72734	0.97641	0.98634	0.99312	0.97641	0.97225	0.98593
50	77	19.49116	9.28160	0.97641	0.98771	0.99382	0.97641	0.97388	0.98677
50	78	19.49116	8.83768	0.97641	0.98898	0.99446	0.97641	0.97543	0.98756
50	79	19.49116	8.39698	0.97641	0.99015	0.99505	0.97641	0.97691	0.98832
50	80	19.49116	7.96110	0.97641	0.99122	0.99559	0.97641	0.97832	0.98904
50	81	19.49116	7.53168	0.97641	0.99220	0.99609	0.97641	0.97967	0.98973
50	82	19.49116	7.11054	0.97641	0.99310	0.99654	0.97641	0.98094	0.99038
50	83	19.49116	6.69952	0.97641	0.99390	0.99694	0.97641	0.98215	0.99099
50	84	19.49116	6.30023	0.97641	0.99463	0.99731	0.97641	0.98329	0.99158
50	85	19.49116	5.91444	0.97641	0.99528	0.99764	0.97641	0.98438	0.99213
50	86	19.49116	5.54396	0.97641	0.99586	0.99793	0.97641	0.98540	0.99264
50	87	19.49116	5.19034	0.97641	0.99638	0.99819	0.97641	0.98635	0.99313
50	88	19.49116	4.85473	0.97641	0.99683	0.99841	0.97641	0.98725	0.99359
50	89	19.49116	4.53813	0.97641	0.99724	0.99862	0.97641	0.98810	0.99401
50	90	19.49116	4.24126	0.97641	0.99759	0.99879	0.97641	0.98888	0.99441
50	91	19.49116	3.96420	0.97641	0.99789	0.99895	0.97641	0.98962	0.99478
50	92	19.49116	3.70604	0.97641	0.99816	0.99908	0.97641	0.99031	0.99513
50	93	19.49116	3.46525	0.97641	0.99840	0.99920	0.97641	0.99096	0.99546
50	94	19.49116	3.23968	0.97641	0.99860	0.99930	0.97641	0.99157	0.99577
50	95	19.49116	3.02715	0.97641	0.99878	0.99939	0.97641	0.99214	0.99606
50	96	19.49116	2.82535	0.97641	0.99894	0.99947	0.97641	0.99268	0.99632
50	97	19.49116	2.63737	0.97641	0.99908	0.99954	0.97641	0.99317	0.99657
50	98	19.49116	2.46279	0.97641	0.99920	0.99960	0.97641	0.99363	0.99681
50	99	19.49116	2.30125	0.97641	0.99930	0.99965	0.97641	0.99406	0.99702
50	100	19.49116	2.15258	0.97641	0.99939	0.99969	0.97641	0.99445	0.99722
50	101	19.49116	2.01649	0.97641	0.99946	0.99973	0.97641	0.99482	0.99740
50	102	19.49116	1.89293	0.97641	0.99953	0.99976	0.97641	0.99515	0.99757
50	103	19.49116	1.78083	0.97641	0.99958	0.99979	0.97641	0.99545	0.99772
50	104	19.49116	1.67943	0.97641	0.99963	0.99982	0.97641	0.99573	0.99786
50	105	19.49116	1.58804	0.97641	0.99967	0.99984	0.97641	0.99598	0.99799
50	106	19.49116	1.50600	0.97641	0.99971	0.99985	0.97641	0.99620	0.99810
50	107	19.49116	1.43298	0.97641	0.99974	0.99987	0.97641	0.99640	0.99820

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.54401	11.99324	0.97783	0.97387	0.98676	0.97783	0.96075	0.97998
17.54401	11.61885	0.97783	0.97595	0.98783	0.97783	0.96278	0.98104
17.54401	11.23789	0.97783	0.97791	0.98883	0.97783	0.96474	0.98205
17.54401	10.85087	0.97783	0.97977	0.98978	0.97783	0.96661	0.98302
17.54401	10.45855	0.97783	0.98152	0.99067	0.97783	0.96841	0.98395
17.54401	10.06159	0.97783	0.98316	0.99151	0.97783	0.97014	0.98484
17.54401	9.66092	0.97783	0.98471	0.99229	0.97783	0.97179	0.98569
17.54401	9.25762	0.97783	0.98615	0.99303	0.97783	0.97338	0.98651
17.54401	8.85278	0.97783	0.98749	0.99371	0.97783	0.97490	0.98729
17.54401	8.44766	0.97783	0.98874	0.99434	0.97783	0.97635	0.98803
17.54401	8.04359	0.97783	0.98990	0.99492	0.97783	0.97774	0.98875
17.54401	7.64214	0.97783	0.99096	0.99546	0.97783	0.97907	0.98942
17.54401	7.24488	0.97783	0.99194	0.99596	0.97783	0.98033	0.99007
17.54401	6.85364	0.97783	0.99284	0.99641	0.97783	0.98154	0.99068
17.54401	6.47024	0.97783	0.99366	0.99682	0.97783	0.98269	0.99127
17.54401	6.09632	0.97783	0.99439	0.99719	0.97783	0.98378	0.99182
17.54401	5.73370	0.97783	0.99506	0.99752	0.97783	0.98481	0.99234
17.54401	5.38421	0.97783	0.99565	0.99782	0.97783	0.98578	0.99284
17.54401	5.04951	0.97783	0.99619	0.99809	0.97783	0.98670	0.99330
17.54401	4.73086	0.97783	0.99666	0.99833	0.97783	0.98756	0.99374
17.54401	4.42936	0.97783	0.99707	0.99853	0.97783	0.98837	0.99415
17.54401	4.14588	0.97783	0.99744	0.99872	0.97783	0.98913	0.99453
17.54401	3.88065	0.97783	0.99776	0.99888	0.97783	0.98984	0.99489
17.54401	3.63292	0.97783	0.99804	0.99902	0.97783	0.99050	0.99523
17.54401	3.40133	0.97783	0.99828	0.99914	0.97783	0.99113	0.99555
17.54401	3.18390	0.97783	0.99850	0.99925	0.97783	0.99172	0.99584
17.54401	2.97857	0.97783	0.99869	0.99934	0.97783	0.99227	0.99612
17.54401	2.78314	0.97783	0.99886	0.99943	0.97783	0.99279	0.99638
17.54401	2.60073	0.97783	0.99900	0.99950	0.97783	0.99328	0.99663
17.54401	2.43099	0.97783	0.99913	0.99957	0.97783	0.99373	0.99685
17.54401	2.27364	0.97783	0.99924	0.99962	0.97783	0.99414	0.99706
17.54401	2.12860	0.97783	0.99934	0.99967	0.97783	0.99453	0.99726
17.54401	1.99561	0.97783	0.99942	0.99971	0.97783	0.99488	0.99743
17.54401	1.87471	0.97783	0.99949	0.99974	0.97783	0.99521	0.99760
17.54401	1.76487	0.97783	0.99955	0.99977	0.97783	0.99551	0.99775
17.54401	1.66540	0.97783	0.99960	0.99980	0.97783	0.99578	0.99788
17.54401	1.57565	0.97783	0.99964	0.99982	0.97783	0.99602	0.99801
17.54401	1.49500	0.97783	0.99968	0.99984	0.97783	0.99624	0.99812
17.54401	1.42313	0.97783	0.99971	0.99986	0.97783	0.99644	0.99822

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
50	108	19.49116	1.36894	0.97641	0.99976	0.99988	0.97641	0.99657	0.99828
50	109	19.49116	1.31458	0.97641	0.99978	0.99989	0.97641	0.99671	0.99835
50	110	19.49116	1.27298	0.97641	0.99979	0.99990	0.97641	0.99680	0.99840
51	1	19.21029	26.62178	0.97495	0.72050	0.83755	0.97495	0.72008	0.83726
51	2	19.21029	26.56961	0.97495	0.72190	0.83849	0.97495	0.72147	0.83820
51	3	19.21029	26.51422	0.97495	0.72336	0.83948	0.97495	0.72292	0.83918
51	4	19.21029	26.45593	0.97495	0.72489	0.84051	0.97495	0.72442	0.84019
51	5	19.21029	26.39526	0.97495	0.72648	0.84157	0.97495	0.72599	0.84124
51	6	19.21029	26.33222	0.97495	0.72813	0.84268	0.97495	0.72761	0.84233
51	7	19.21029	26.26662	0.97495	0.72986	0.84383	0.97495	0.72930	0.84346
51	8	19.21029	26.19847	0.97495	0.73165	0.84503	0.97495	0.73106	0.84464
51	9	19.21029	26.12745	0.97495	0.73351	0.84627	0.97495	0.73288	0.84585
51	10	19.21029	26.05351	0.97495	0.73545	0.84756	0.97495	0.73477	0.84711
51	11	19.21029	25.97700	0.97495	0.73747	0.84890	0.97495	0.73674	0.84841
51	12	19.21029	25.89730	0.97495	0.73956	0.85028	0.97495	0.73878	0.84977
51	13	19.21029	25.81474	0.97495	0.74174	0.85172	0.97495	0.74089	0.85117
51	14	19.21029	25.72901	0.97495	0.74400	0.85321	0.97495	0.74309	0.85261
51	15	19.21029	25.64035	0.97495	0.74635	0.85475	0.97495	0.74537	0.85411
51	16	19.21029	25.54880	0.97495	0.74878	0.85635	0.97495	0.74773	0.85566
51	17	19.21029	25.45467	0.97495	0.75130	0.85799	0.97495	0.75019	0.85726
51	18	19.21029	25.35821	0.97495	0.75392	0.85969	0.97495	0.75273	0.85892
51	19	19.21029	25.25875	0.97495	0.75662	0.86145	0.97495	0.75536	0.86063
51	20	19.21029	25.15564	0.97495	0.75943	0.86327	0.97495	0.75809	0.86240
51	21	19.21029	25.04833	0.97495	0.76235	0.86515	0.97495	0.76092	0.86423
51	22	19.21029	24.93660	0.97495	0.76538	0.86710	0.97495	0.76385	0.86612
51	23	19.21029	24.82004	0.97495	0.76853	0.86912	0.97495	0.76688	0.86806
51	24	19.21029	24.69862	0.97495	0.77179	0.87120	0.97495	0.77002	0.87007
51	25	19.21029	24.57203	0.97495	0.77518	0.87335	0.97495	0.77326	0.87214
51	26	19.21029	24.44053	0.97495	0.77869	0.87558	0.97495	0.77662	0.87426
51	27	19.21029	24.30438	0.97495	0.78232	0.87787	0.97495	0.78008	0.87645
51	28	19.21029	24.16342	0.97495	0.78608	0.88023	0.97495	0.78365	0.87870
51	29	19.21029	24.01762	0.97495	0.78996	0.88266	0.97495	0.78733	0.88101
51	30	19.21029	23.86654	0.97495	0.79397	0.88515	0.97495	0.79113	0.88339
51	31	19.21029	23.71037	0.97495	0.79810	0.88771	0.97495	0.79504	0.88582
51	32	19.21029	23.54876	0.97495	0.80236	0.89034	0.97495	0.79906	0.88831
51	33	19.21029	23.38162	0.97495	0.80674	0.89304	0.97495	0.80319	0.89085
51	34	19.21029	23.20856	0.97495	0.81126	0.89579	0.97495	0.80742	0.89345
51	35	19.21029	23.02940	0.97495	0.81589	0.89861	0.97495	0.81177	0.89611
51	36	19.21029	22.84408	0.97495	0.82064	0.90149	0.97495	0.81621	0.89881

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.54401	1.36003	0.97783	0.99974	0.99987	0.97783	0.99661	0.99830
17.54401	1.30641	0.97783	0.99976	0.99988	0.97783	0.99674	0.99837
17.54401	1.26533	0.97783	0.99977	0.99989	0.97783	0.99684	0.99842
17.32430	22.51412	0.97641	0.76834	0.86900	0.97641	0.76800	0.86878
17.32430	22.48584	0.97641	0.76930	0.86961	0.97641	0.76895	0.86938
17.32430	22.45520	0.97641	0.77030	0.87025	0.97641	0.76994	0.87002
17.32430	22.42249	0.97641	0.77136	0.87092	0.97641	0.77098	0.87068
17.32430	22.38814	0.97641	0.77247	0.87163	0.97641	0.77207	0.87138
17.32430	22.35215	0.97641	0.77363	0.87237	0.97641	0.77321	0.87210
17.32430	22.31437	0.97641	0.77484	0.87314	0.97641	0.77439	0.87286
17.32430	22.27480	0.97641	0.77611	0.87394	0.97641	0.77564	0.87364
17.32430	22.23319	0.97641	0.77744	0.87478	0.97641	0.77693	0.87446
17.32430	22.18946	0.97641	0.77883	0.87566	0.97641	0.77828	0.87532
17.32430	22.14392	0.97641	0.78028	0.87658	0.97641	0.77969	0.87621
17.32430	22.09606	0.97641	0.78179	0.87754	0.97641	0.78117	0.87714
17.32430	22.04614	0.97641	0.78338	0.87853	0.97641	0.78270	0.87811
17.32430	21.99389	0.97641	0.78503	0.87957	0.97641	0.78430	0.87911
17.32430	21.93952	0.97641	0.78675	0.88065	0.97641	0.78597	0.88016
17.32430	21.88305	0.97641	0.78855	0.88178	0.97641	0.78771	0.88125
17.32430	21.82476	0.97641	0.79042	0.88294	0.97641	0.78952	0.88238
17.32430	21.76485	0.97641	0.79236	0.88415	0.97641	0.79141	0.88356
17.32430	21.70276	0.97641	0.79438	0.88541	0.97641	0.79338	0.88479
17.32430	21.63792	0.97641	0.79649	0.88672	0.97641	0.79543	0.88606
17.32430	21.56986	0.97641	0.79869	0.88808	0.97641	0.79756	0.88738
17.32430	21.49836	0.97641	0.80098	0.88949	0.97641	0.79977	0.88875
17.32430	21.42306	0.97641	0.80337	0.89097	0.97641	0.80207	0.89017
17.32430	21.34391	0.97641	0.80587	0.89250	0.97641	0.80447	0.89164
17.32430	21.26064	0.97641	0.80846	0.89409	0.97641	0.80695	0.89316
17.32430	21.17342	0.97641	0.81117	0.89574	0.97641	0.80953	0.89474
17.32430	21.08250	0.97641	0.81397	0.89745	0.97641	0.81220	0.89637
17.32430	20.98768	0.97641	0.81689	0.89922	0.97641	0.81497	0.89805
17.32430	20.88895	0.97641	0.81991	0.90104	0.97641	0.81783	0.89979
17.32430	20.78588	0.97641	0.82304	0.90293	0.97641	0.82080	0.90158
17.32430	20.67862	0.97641	0.82628	0.90488	0.97641	0.82386	0.90342
17.32430	20.56684	0.97641	0.82963	0.90688	0.97641	0.82702	0.90532
17.32430	20.45044	0.97641	0.83309	0.90895	0.97641	0.83028	0.90727
17.32430	20.32903	0.97641	0.83666	0.91107	0.97641	0.83363	0.90927
17.32430	20.20243	0.97641	0.84035	0.91325	0.97641	0.83708	0.91132
17.32430	20.07055	0.97641	0.84414	0.91548	0.97641	0.84063	0.91341

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
51	37	19.21029	22.65215	0.97495	0.82552	0.90442	0.97495	0.82075	0.90155
51	38	19.21029	22.45348	0.97495	0.83050	0.90740	0.97495	0.82538	0.90434
51	39	19.21029	22.24766	0.97495	0.83558	0.91043	0.97495	0.83009	0.90716
51	40	19.21029	22.03447	0.97495	0.84076	0.91349	0.97495	0.83488	0.91001
51	41	19.21029	21.81357	0.97495	0.84603	0.91660	0.97495	0.83973	0.91288
51	42	19.21029	21.58485	0.97495	0.85138	0.91972	0.97495	0.84464	0.91578
51	43	19.21029	21.34779	0.97495	0.85679	0.92287	0.97495	0.84958	0.91868
51	44	19.21029	21.10218	0.97495	0.86224	0.92603	0.97495	0.85456	0.92158
51	45	19.21029	20.84782	0.97495	0.86774	0.92919	0.97495	0.85955	0.92447
51	46	19.21029	20.58697	0.97495	0.87324	0.93233	0.97495	0.86454	0.92735
51	47	19.21029	20.32000	0.97495	0.87873	0.93545	0.97495	0.86953	0.93021
51	48	19.21029	20.04764	0.97495	0.88418	0.93853	0.97495	0.87448	0.93304
51	49	19.21029	19.77090	0.97495	0.88958	0.94156	0.97495	0.87940	0.93583
51	50	19.21029	19.49116	0.97495	0.89491	0.94454	0.97495	0.88426	0.93857
51	51	19.21029	19.21029	0.97495	0.90014	0.94744	0.97495	0.88906	0.94127
51	52	19.21029	18.92146	0.97495	0.90528	0.95029	0.97495	0.89378	0.94391
51	53	19.21029	18.62485	0.97495	0.91033	0.95306	0.97495	0.89841	0.94648
51	54	19.21029	18.32038	0.97495	0.91527	0.95576	0.97495	0.90293	0.94899
51	55	19.21029	18.00819	0.97495	0.92009	0.95838	0.97495	0.90735	0.95143
51	56	19.21029	17.68820	0.97495	0.92477	0.96091	0.97495	0.91165	0.95378
51	57	19.21029	17.36037	0.97495	0.92930	0.96336	0.97495	0.91582	0.95606
51	58	19.21029	17.02468	0.97495	0.93368	0.96570	0.97495	0.91985	0.95825
51	59	19.21029	16.68091	0.97495	0.93790	0.96796	0.97495	0.92375	0.96037
51	60	19.21029	16.32913	0.97495	0.94196	0.97011	0.97495	0.92751	0.96239
51	61	19.21029	15.96913	0.97495	0.94585	0.97217	0.97495	0.93113	0.96434
51	62	19.21029	15.60088	0.97495	0.94957	0.97413	0.97495	0.93461	0.96620
51	63	19.21029	15.22446	0.97495	0.95312	0.97600	0.97495	0.93794	0.96798
51	64	19.21029	14.83980	0.97495	0.95651	0.97777	0.97495	0.94114	0.96968
51	65	19.21029	14.44688	0.97495	0.95973	0.97945	0.97495	0.94420	0.97130
51	66	19.21029	14.04613	0.97495	0.96278	0.98104	0.97495	0.94713	0.97285
51	67	19.21029	13.63788	0.97495	0.96568	0.98254	0.97495	0.94993	0.97432
51	68	19.21029	13.22255	0.97495	0.96841	0.98395	0.97495	0.95261	0.97573
51	69	19.21029	12.80079	0.97495	0.97099	0.98528	0.97495	0.95516	0.97707
51	70	19.21029	12.37331	0.97495	0.97342	0.98653	0.97495	0.95761	0.97834
51	71	19.21029	11.94070	0.97495	0.97570	0.98770	0.97495	0.95994	0.97956
51	72	19.21029	11.50357	0.97495	0.97785	0.98880	0.97495	0.96217	0.98072
51	73	19.21029	11.06278	0.97495	0.97985	0.98982	0.97495	0.96429	0.98182
51	74	19.21029	10.61910	0.97495	0.98172	0.99078	0.97495	0.96632	0.98287
51	75	19.21029	10.17356	0.97495	0.98347	0.99167	0.97495	0.96826	0.98387

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.32430	19.93297	0.97641	0.84804	0.91777	0.97641	0.84426	0.91555
17.32430	19.78951	0.97641	0.85204	0.92011	0.97641	0.84797	0.91773
17.32430	19.63978	0.97641	0.85613	0.92249	0.97641	0.85177	0.91995
17.32430	19.48352	0.97641	0.86032	0.92492	0.97641	0.85563	0.92220
17.32430	19.32040	0.97641	0.86459	0.92738	0.97641	0.85957	0.92448
17.32430	19.15023	0.97641	0.86894	0.92987	0.97641	0.86355	0.92678
17.32430	18.97251	0.97641	0.87336	0.93240	0.97641	0.86759	0.92910
17.32430	18.78697	0.97641	0.87783	0.93494	0.97641	0.87166	0.93143
17.32430	18.59337	0.97641	0.88234	0.93750	0.97641	0.87576	0.93376
17.32430	18.39367	0.97641	0.88688	0.94005	0.97641	0.87987	0.93610
17.32430	18.18814	0.97641	0.89142	0.94260	0.97641	0.88399	0.93842
17.32430	17.97738	0.97641	0.89596	0.94512	0.97641	0.88809	0.94073
17.32430	17.76227	0.97641	0.90046	0.94762	0.97641	0.89218	0.94302
17.32430	17.54401	0.97641	0.90492	0.95008	0.97641	0.89624	0.94528
17.32430	17.32430	0.97641	0.90931	0.95250	0.97641	0.90026	0.94751
17.32430	17.09693	0.97641	0.91365	0.95488	0.97641	0.90423	0.94971
17.32430	16.86201	0.97641	0.91793	0.95721	0.97641	0.90814	0.95186
17.32430	16.61938	0.97641	0.92213	0.95949	0.97641	0.91197	0.95396
17.32430	16.36911	0.97641	0.92625	0.96171	0.97641	0.91573	0.95601
17.32430	16.11103	0.97641	0.93027	0.96388	0.97641	0.91940	0.95801
17.32430	15.84506	0.97641	0.93419	0.96598	0.97641	0.92298	0.95995
17.32430	15.57108	0.97641	0.93800	0.96801	0.97641	0.92646	0.96183
17.32430	15.28882	0.97641	0.94169	0.96997	0.97641	0.92983	0.96364
17.32430	14.99826	0.97641	0.94525	0.97185	0.97641	0.93310	0.96539
17.32430	14.69911	0.97641	0.94869	0.97367	0.97641	0.93625	0.96708
17.32430	14.39128	0.97641	0.95200	0.97541	0.97641	0.93930	0.96870
17.32430	14.07472	0.97641	0.95518	0.97707	0.97641	0.94224	0.97026
17.32430	13.74931	0.97641	0.95822	0.97867	0.97641	0.94506	0.97176
17.32430	13.41490	0.97641	0.96114	0.98018	0.97641	0.94778	0.97319
17.32430	13.07182	0.97641	0.96392	0.98163	0.97641	0.95039	0.97457
17.32430	12.72027	0.97641	0.96658	0.98300	0.97641	0.95290	0.97588
17.32430	12.36057	0.97641	0.96910	0.98431	0.97641	0.95531	0.97715
17.32430	11.99324	0.97641	0.97150	0.98554	0.97641	0.95762	0.97835
17.32430	11.61885	0.97641	0.97377	0.98671	0.97641	0.95984	0.97951
17.32430	11.23789	0.97641	0.97592	0.98781	0.97641	0.96196	0.98061
17.32430	10.85087	0.97641	0.97795	0.98885	0.97641	0.96400	0.98167
17.32430	10.45855	0.97641	0.97986	0.98983	0.97641	0.96595	0.98268
17.32430	10.06159	0.97641	0.98165	0.99074	0.97641	0.96782	0.98365
17.32430	9.66092	0.97641	0.98334	0.99160	0.97641	0.96961	0.98457

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Retiree Annuity</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>						
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>						
51	76	19.21029	9.72734	0.97495	0.98509	0.99249	0.97495	0.97011	0.98483	17.32430	9.25762	0.97641	0.98491	0.99240	0.97641	0.97133	0.98546	17.32430	8.85278	0.97641	0.98638	0.99314	0.97641	0.97297	0.98630
51	77	19.21029	9.28160	0.97495	0.98659	0.99325	0.97495	0.97187	0.98573	17.32430	8.44766	0.97641	0.98774	0.99383	0.97641	0.97454	0.98711	17.32430	8.04359	0.97641	0.98900	0.99447	0.97641	0.97605	0.98788
51	78	19.21029	8.83768	0.97495	0.98798	0.99395	0.97495	0.97355	0.98660	17.32430	7.64214	0.97641	0.99016	0.99506	0.97641	0.97748	0.98861	17.32430	7.24488	0.97641	0.99123	0.99560	0.97641	0.97884	0.98931
51	79	19.21029	8.39698	0.97495	0.98926	0.99460	0.97495	0.97515	0.98742	17.32430	6.85364	0.97641	0.99221	0.99609	0.97641	0.98014	0.98997	17.32430	6.47024	0.97641	0.99309	0.99653	0.97641	0.98138	0.99060
51	80	19.21029	7.96110	0.97495	0.99043	0.99519	0.97495	0.97668	0.98820	17.32430	6.09632	0.97641	0.99390	0.99694	0.97641	0.98255	0.99120	17.32430	5.73370	0.97641	0.99462	0.99730	0.97641	0.98366	0.99176
51	81	19.21029	7.53168	0.97495	0.99150	0.99573	0.97495	0.97812	0.98894	17.32430	5.38421	0.97641	0.99527	0.99763	0.97641	0.98471	0.99230	17.32430	5.04951	0.97641	0.99585	0.99792	0.97641	0.98570	0.99280
51	82	19.21029	7.11054	0.97495	0.99247	0.99622	0.97495	0.97950	0.98964	17.32430	4.73086	0.97641	0.99636	0.99818	0.97641	0.98662	0.99327	17.32430	4.42936	0.97641	0.99681	0.99840	0.97641	0.98749	0.99371
51	83	19.21029	6.69952	0.97495	0.99335	0.99666	0.97495	0.98080	0.99031	17.32430	4.14588	0.97641	0.99721	0.99860	0.97641	0.98831	0.99412	17.32430	3.88065	0.97641	0.99756	0.99878	0.97641	0.98907	0.99451
51	84	19.21029	6.30023	0.97495	0.99414	0.99706	0.97495	0.98203	0.99094	17.32430	3.63292	0.97641	0.99786	0.99893	0.97641	0.98979	0.99487	17.32430	3.40133	0.97641	0.99813	0.99907	0.97641	0.99047	0.99521
51	85	19.21029	5.91444	0.97495	0.99485	0.99742	0.97495	0.98320	0.99153	17.32430	3.18390	0.97641	0.99837	0.99918	0.97641	0.99110	0.99553	17.32430	2.97857	0.97641	0.99857	0.99929	0.97641	0.99170	0.99583
51	86	19.21029	5.54396	0.97495	0.99549	0.99774	0.97495	0.98430	0.99209	17.32430	2.78314	0.97641	0.99876	0.99938	0.97641	0.99225	0.99611	17.32430	2.60073	0.97641	0.99892	0.99946	0.97641	0.99278	0.99637
51	87	19.21029	5.19034	0.97495	0.99605	0.99802	0.97495	0.98533	0.99261	17.32430	2.43099	0.97641	0.99905	0.99953	0.97641	0.99326	0.99662	17.32430	2.43099	0.97641	0.99905	0.99953	0.97641	0.99326	0.99662
51	88	19.21029	4.85473	0.97495	0.99655	0.99827	0.97495	0.98629	0.99310	17.32430	2.27364	0.97641	0.99917	0.99959	0.97641	0.99371	0.99684	17.32430	2.27364	0.97641	0.99917	0.99959	0.97641	0.99371	0.99684
51	89	19.21029	4.53813	0.97495	0.99699	0.99849	0.97495	0.98720	0.99356	17.32430	2.12860	0.97641	0.99928	0.99964	0.97641	0.99412	0.99705	17.32430	2.12860	0.97641	0.99928	0.99964	0.97641	0.99412	0.99705
51	90	19.21029	4.24126	0.97495	0.99737	0.99868	0.97495	0.98805	0.99399	17.32430	1.99561	0.97641	0.99937	0.99968	0.97641	0.99450	0.99724	17.32430	1.99561	0.97641	0.99937	0.99968	0.97641	0.99450	0.99724
51	91	19.21029	3.96420	0.97495	0.99770	0.99885	0.97495	0.98884	0.99439	17.32430	1.87471	0.97641	0.99944	0.99972	0.97641	0.99485	0.99742	17.32430	1.87471	0.97641	0.99944	0.99972	0.97641	0.99485	0.99742
51	92	19.21029	3.70604	0.97495	0.99800	0.99900	0.97495	0.98959	0.99477	17.32430	1.76487	0.97641	0.99951	0.99975	0.97641	0.99517	0.99758	17.32430	1.76487	0.97641	0.99951	0.99975	0.97641	0.99517	0.99758
51	93	19.21029	3.46525	0.97495	0.99825	0.99912	0.97495	0.99028	0.99512	17.32430	1.66540	0.97641	0.99956	0.99978	0.97641	0.99546	0.99773	17.32430	1.66540	0.97641	0.99956	0.99978	0.97641	0.99546	0.99773
51	94	19.21029	3.23968	0.97495	0.99847	0.99924	0.97495	0.99094	0.99545	17.32430	1.57565	0.97641	0.99961	0.99981	0.97641	0.99573	0.99786	17.32430	1.57565	0.97641	0.99961	0.99981	0.97641	0.99573	0.99786
51	95	19.21029	3.02715	0.97495	0.99867	0.99933	0.97495	0.99155	0.99576	17.32430	1.49500	0.97641	0.99965	0.99983	0.97641	0.99597	0.99798	17.32430	1.49500	0.97641	0.99965	0.99983	0.97641	0.99597	0.99798
51	96	19.21029	2.82535	0.97495	0.99884	0.99942	0.97495	0.99213	0.99605	17.32430	1.42313	0.97641	0.99969	0.99984	0.97641	0.99618	0.99808	17.32430	1.42313	0.97641	0.99969	0.99984	0.97641	0.99618	0.99808
51	97	19.21029	2.63737	0.97495	0.99899	0.99950	0.97495	0.99266	0.99632	17.32430	1.36003	0.97641	0.99971	0.99986	0.97641	0.99636	0.99817	17.32430	1.36003	0.97641	0.99971	0.99986	0.97641	0.99636	0.99817
51	98	19.21029	2.46279	0.97495	0.99912	0.99956	0.97495	0.99316	0.99657	17.32430	1.30641	0.97641	0.99974	0.99987	0.97641	0.99650	0.99825	17.32430	1.30641	0.97641	0.99974	0.99987	0.97641	0.99650	0.99825
51	99	19.21029	2.30125	0.97495	0.99924	0.99962	0.97495	0.99362	0.99680	17.32430	1.26533	0.97641	0.99975	0.99988	0.97641	0.99660	0.99830	17.32430	1.26533	0.97641	0.99975	0.99988	0.97641	0.99660	0.99830
51	100	19.21029	2.15258	0.97495	0.99933	0.99967	0.97495	0.99404	0.99701	17.32430	1.251412	0.97489	0.75831	0.86254	0.97489	0.75796	0.86232	17.09693	22.51412	0.97489	0.75831	0.86254	0.97489	0.75796	0.86232
51	101	19.21029	2.01649	0.97495	0.99942	0.99971	0.97495	0.99443	0.99721	17.32430	22.48584	0.97489	0.75925	0.86315	0.97489	0.75891	0.86293	17.09693	22.48584	0.97489	0.75925	0.86315	0.97489	0.75891	0.86293
51	102	19.21029	1.89293	0.97495	0.99949	0.99974	0.97495	0.99479	0.99739	17.32430	22.45520	0.97489	0.76025	0.86380	0.97489	0.75989	0.86357	17.09693	22.45520	0.97489	0.76025	0.86380	0.97489	0.75989	0.86357
51	103	19.21029	1.78083	0.97495	0.99955	0.99977	0.97495	0.99512	0.99755	17.32430	22.42249	0.97489	0.76130	0.86447	0.97489	0.76092	0.86423	17.09693	22.42249	0.97489	0.76130	0.86447	0.97489	0.76092	0.86423
51	104	19.21029	1.67943	0.97495	0.99960	0.99980	0.97495	0.99541	0.99770	17.32430															
51	105	19.21029	1.58804	0.97495	0.99964	0.99982	0.97495	0.99568	0.99784	17.32430															
51	106	19.21029	1.50600	0.97495	0.99968	0.99984	0.97495	0.99592	0.99796	17.32430															
51	107	19.21029	1.43298	0.97495	0.99971	0.99986	0.97495	0.99614	0.99806	17.32430															
51	108	19.21029	1.36894	0.97495	0.99974	0.99987	0.97495	0.99632	0.99816	17.32430															
51	109	19.21029	1.31458	0.97495	0.99976	0.99988	0.97495	0.99646	0.99823	17.32430															
51	110	19.21029	1.27298	0.97495	0.99977	0.99989	0.97495	0.99657	0.99828	17.32430															
52	1	18.92146	26.62178	0.97336	0.70972	0.83022	0.97336	0.70930	0.82993	17.09693															
52	2	18.92146	26.56961	0.97336	0.71110	0.83116	0.97336	0.71068	0.83087	17.09693															
52	3	18.92146	26.51422	0.97336	0.71255	0.83215	0.97336	0.71211	0.83185	17.09693															
52	4	18.92146	26.45593	0.97336	0.71405	0.83318	0.97336	0.71359	0.83286	17.09693															

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
52	5	18.92146	26.39526	0.97336	0.71563	0.83424	0.97336	0.71514	0.83391
52	6	18.92146	26.33222	0.97336	0.71726	0.83535	0.97336	0.71675	0.83501
52	7	18.92146	26.26662	0.97336	0.71896	0.83651	0.97336	0.71842	0.83614
52	8	18.92146	26.19847	0.97336	0.72073	0.83771	0.97336	0.72015	0.83731
52	9	18.92146	26.12745	0.97336	0.72258	0.83895	0.97336	0.72196	0.83853
52	10	18.92146	26.05351	0.97336	0.72450	0.84024	0.97336	0.72383	0.83979
52	11	18.92146	25.97700	0.97336	0.72649	0.84158	0.97336	0.72578	0.84110
52	12	18.92146	25.89730	0.97336	0.72857	0.84297	0.97336	0.72780	0.84246
52	13	18.92146	25.81474	0.97336	0.73073	0.84441	0.97336	0.72990	0.84386
52	14	18.92146	25.72901	0.97336	0.73297	0.84591	0.97336	0.73208	0.84532
52	15	18.92146	25.64035	0.97336	0.73529	0.84746	0.97336	0.73434	0.84682
52	16	18.92146	25.54880	0.97336	0.73771	0.84906	0.97336	0.73668	0.84838
52	17	18.92146	25.45467	0.97336	0.74021	0.85071	0.97336	0.73911	0.84999
52	18	18.92146	25.35821	0.97336	0.74280	0.85242	0.97336	0.74164	0.85166
52	19	18.92146	25.25875	0.97336	0.74549	0.85419	0.97336	0.74426	0.85338
52	20	18.92146	25.15564	0.97336	0.74828	0.85602	0.97336	0.74697	0.85516
52	21	18.92146	25.04833	0.97336	0.75118	0.85791	0.97336	0.74978	0.85700
52	22	18.92146	24.93660	0.97336	0.75420	0.85988	0.97336	0.75270	0.85890
52	23	18.92146	24.82004	0.97336	0.75733	0.86191	0.97336	0.75572	0.86087
52	24	18.92146	24.69862	0.97336	0.76058	0.86401	0.97336	0.75885	0.86289
52	25	18.92146	24.57203	0.97336	0.76396	0.86619	0.97336	0.76208	0.86498
52	26	18.92146	24.44053	0.97336	0.76746	0.86843	0.97336	0.76542	0.86713
52	27	18.92146	24.30438	0.97336	0.77109	0.87075	0.97336	0.76888	0.86934
52	28	18.92146	24.16342	0.97336	0.77484	0.87314	0.97336	0.77245	0.87162
52	29	18.92146	24.01762	0.97336	0.77872	0.87560	0.97336	0.77614	0.87396
52	30	18.92146	23.86654	0.97336	0.78274	0.87813	0.97336	0.77994	0.87637
52	31	18.92146	23.71037	0.97336	0.78688	0.88073	0.97336	0.78386	0.87884
52	32	18.92146	23.54876	0.97336	0.79116	0.88340	0.97336	0.78790	0.88137
52	33	18.92146	23.38162	0.97336	0.79557	0.88614	0.97336	0.79205	0.88396
52	34	18.92146	23.20856	0.97336	0.80011	0.88896	0.97336	0.79632	0.88661
52	35	18.92146	23.02940	0.97336	0.80478	0.89183	0.97336	0.80070	0.88932
52	36	18.92146	22.84408	0.97336	0.80959	0.89478	0.97336	0.80519	0.89208
52	37	18.92146	22.65215	0.97336	0.81452	0.89778	0.97336	0.80979	0.89490
52	38	18.92146	22.45348	0.97336	0.81957	0.90084	0.97336	0.81448	0.89776
52	39	18.92146	22.24766	0.97336	0.82475	0.90396	0.97336	0.81927	0.90066
52	40	18.92146	22.03447	0.97336	0.83003	0.90712	0.97336	0.82415	0.90360
52	41	18.92146	21.81357	0.97336	0.83541	0.91033	0.97336	0.82911	0.90657
52	42	18.92146	21.58485	0.97336	0.84089	0.91357	0.97336	0.83413	0.90957
52	43	18.92146	21.34779	0.97336	0.84645	0.91684	0.97336	0.83922	0.91258

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.09693	22.38814	0.97489	0.76239	0.86518	0.97489	0.76200	0.86493
17.09693	22.35215	0.97489	0.76354	0.86592	0.97489	0.76313	0.86565
17.09693	22.31437	0.97489	0.76475	0.86669	0.97489	0.76430	0.86641
17.09693	22.27480	0.97489	0.76601	0.86750	0.97489	0.76553	0.86720
17.09693	22.23319	0.97489	0.76732	0.86835	0.97489	0.76682	0.86802
17.09693	22.18946	0.97489	0.76870	0.86923	0.97489	0.76816	0.86888
17.09693	22.14392	0.97489	0.77014	0.87015	0.97489	0.76956	0.86978
17.09693	22.09606	0.97489	0.77165	0.87111	0.97489	0.77103	0.87071
17.09693	22.04614	0.97489	0.77322	0.87211	0.97489	0.77256	0.87169
17.09693	21.99389	0.97489	0.77487	0.87316	0.97489	0.77415	0.87270
17.09693	21.93952	0.97489	0.77658	0.87424	0.97489	0.77581	0.87375
17.09693	21.88305	0.97489	0.77837	0.87537	0.97489	0.77754	0.87485
17.09693	21.82476	0.97489	0.78023	0.87655	0.97489	0.77934	0.87599
17.09693	21.76485	0.97489	0.78216	0.87777	0.97489	0.78123	0.87718
17.09693	21.70276	0.97489	0.78418	0.87903	0.97489	0.78319	0.87841
17.09693	21.63792	0.97489	0.78628	0.88035	0.97489	0.78523	0.87969
17.09693	21.56986	0.97489	0.78847	0.88173	0.97489	0.78735	0.88103
17.09693	21.49836	0.97489	0.79076	0.88315	0.97489	0.78957	0.88241
17.09693	21.42306	0.97489	0.79315	0.88464	0.97489	0.79187	0.88385
17.09693	21.34391	0.97489	0.79564	0.88619	0.97489	0.79426	0.88533
17.09693	21.26064	0.97489	0.79824	0.88780	0.97489	0.79674	0.88688
17.09693	21.17342	0.97489	0.80095	0.88947	0.97489	0.79932	0.88847
17.09693	21.08250	0.97489	0.80376	0.89120	0.97489	0.80200	0.89012
17.09693	20.98768	0.97489	0.80668	0.89300	0.97489	0.80478	0.89183
17.09693	20.88895	0.97489	0.80971	0.89485	0.97489	0.80765	0.89359
17.09693	20.78588	0.97489	0.81286	0.89677	0.97489	0.81063	0.89541
17.09693	20.67862	0.97489	0.81612	0.89875	0.97489	0.81371	0.89729
17.09693	20.56684	0.97489	0.81950	0.90079	0.97489	0.81690	0.89922
17.09693	20.45044	0.97489	0.82299	0.90290	0.97489	0.82019	0.90121
17.09693	20.32903	0.97489	0.82660	0.90507	0.97489	0.82358	0.90325
17.09693	20.20243	0.97489	0.83033	0.90730	0.97489	0.82707	0.90535
17.09693	20.07055	0.97489	0.83417	0.90959	0.97489	0.83066	0.90750
17.09693	19.93297	0.97489	0.83813	0.91194	0.97489	0.83435	0.90970
17.09693	19.78951	0.97489	0.84220	0.91434	0.97489	0.83813	0.91194
17.09693	19.63978	0.97489	0.84638	0.91680	0.97489	0.84200	0.91422
17.09693	19.48352	0.97489	0.85067	0.91931	0.97489	0.84596	0.91655
17.09693	19.32040	0.97489	0.85505	0.92186	0.97489	0.84998	0.91891
17.09693	19.15023	0.97489	0.85952	0.92445	0.97489	0.85408	0.92130
17.09693	18.97251	0.97489	0.86407	0.92708	0.97489	0.85824	0.92371

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
52	44	18.92146	21.10218	0.97336	0.85208	0.92013	0.97336	0.84434	0.91560
52	45	18.92146	20.84782	0.97336	0.85776	0.92344	0.97336	0.84950	0.91863
52	46	18.92146	20.58697	0.97336	0.86347	0.92674	0.97336	0.85468	0.92165
52	47	18.92146	20.32000	0.97336	0.86919	0.93002	0.97336	0.85986	0.92465
52	48	18.92146	20.04764	0.97336	0.87489	0.93327	0.97336	0.86503	0.92763
52	49	18.92146	19.77090	0.97336	0.88055	0.93648	0.97336	0.87017	0.93058
52	50	18.92146	19.49116	0.97336	0.88615	0.93964	0.97336	0.87528	0.93349
52	51	18.92146	19.21029	0.97336	0.89167	0.94273	0.97336	0.88034	0.93636
52	52	18.92146	18.92146	0.97336	0.89713	0.94577	0.97336	0.88533	0.93918
52	53	18.92146	18.62485	0.97336	0.90249	0.94875	0.97336	0.89024	0.94193
52	54	18.92146	18.32038	0.97336	0.90776	0.95165	0.97336	0.89506	0.94462
52	55	18.92146	18.00819	0.97336	0.91292	0.95448	0.97336	0.89977	0.94724
52	56	18.92146	17.68820	0.97336	0.91794	0.95722	0.97336	0.90437	0.94979
52	57	18.92146	17.36037	0.97336	0.92283	0.95986	0.97336	0.90885	0.95225
52	58	18.92146	17.02468	0.97336	0.92756	0.96242	0.97336	0.91320	0.95463
52	59	18.92146	16.68091	0.97336	0.93212	0.96487	0.97336	0.91740	0.95692
52	60	18.92146	16.32913	0.97336	0.93653	0.96722	0.97336	0.92146	0.95913
52	61	18.92146	15.96913	0.97336	0.94076	0.96947	0.97336	0.92538	0.96125
52	62	18.92146	15.60088	0.97336	0.94481	0.97162	0.97336	0.92915	0.96328
52	63	18.92146	15.22446	0.97336	0.94869	0.97367	0.97336	0.93278	0.96522
52	64	18.92146	14.83980	0.97336	0.95238	0.97561	0.97336	0.93625	0.96708
52	65	18.92146	14.44688	0.97336	0.95590	0.97745	0.97336	0.93958	0.96885
52	66	18.92146	14.04613	0.97336	0.95925	0.97920	0.97336	0.94277	0.97054
52	67	18.92146	13.63788	0.97336	0.96242	0.98085	0.97336	0.94582	0.97216
52	68	18.92146	13.22255	0.97336	0.96541	0.98240	0.97336	0.94873	0.97369
52	69	18.92146	12.80079	0.97336	0.96824	0.98386	0.97336	0.95152	0.97516
52	70	18.92146	12.37331	0.97336	0.97091	0.98524	0.97336	0.95418	0.97655
52	71	18.92146	11.94070	0.97336	0.97341	0.98653	0.97336	0.95671	0.97788
52	72	18.92146	11.50357	0.97336	0.97576	0.98773	0.97336	0.95914	0.97914
52	73	18.92146	11.06278	0.97336	0.97796	0.98885	0.97336	0.96145	0.98034
52	74	18.92146	10.61910	0.97336	0.98001	0.98990	0.97336	0.96365	0.98149
52	75	18.92146	10.17356	0.97336	0.98192	0.99088	0.97336	0.96575	0.98258
52	76	18.92146	9.72734	0.97336	0.98369	0.99178	0.97336	0.96776	0.98361
52	77	18.92146	9.28160	0.97336	0.98534	0.99262	0.97336	0.96967	0.98460
52	78	18.92146	8.83768	0.97336	0.98686	0.99339	0.97336	0.97149	0.98554
52	79	18.92146	8.39698	0.97336	0.98825	0.99409	0.97336	0.97322	0.98643
52	80	18.92146	7.96110	0.97336	0.98954	0.99474	0.97336	0.97487	0.98727
52	81	18.92146	7.53168	0.97336	0.99071	0.99533	0.97336	0.97643	0.98807
52	82	18.92146	7.11054	0.97336	0.99177	0.99587	0.97336	0.97791	0.98883

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
17.09693	18.78697	0.97489	0.86870	0.92974	0.97489	0.86245	0.92614
17.09693	18.59337	0.97489	0.87338	0.93241	0.97489	0.86669	0.92859
17.09693	18.39367	0.97489	0.87810	0.93510	0.97489	0.87097	0.93103
17.09693	18.18814	0.97489	0.88284	0.93778	0.97489	0.87526	0.93348
17.09693	17.97738	0.97489	0.88759	0.94045	0.97489	0.87955	0.93592
17.09693	17.76227	0.97489	0.89232	0.94310	0.97489	0.88384	0.93834
17.09693	17.54401	0.97489	0.89701	0.94571	0.97489	0.88812	0.94074
17.09693	17.32430	0.97489	0.90166	0.94829	0.97489	0.89236	0.94312
17.09693	17.09693	0.97489	0.90626	0.95083	0.97489	0.89657	0.94546
17.09693	16.86201	0.97489	0.91082	0.95333	0.97489	0.90072	0.94777
17.09693	16.61938	0.97489	0.91531	0.95578	0.97489	0.90481	0.95003
17.09693	16.36911	0.97489	0.91972	0.95818	0.97489	0.90883	0.95224
17.09693	16.11103	0.97489	0.92404	0.96052	0.97489	0.91276	0.95439
17.09693	15.84506	0.97489	0.92826	0.96279	0.97489	0.91661	0.95649
17.09693	15.57108	0.97489	0.93237	0.96500	0.97489	0.92035	0.95852
17.09693	15.28882	0.97489	0.93636	0.96713	0.97489	0.92399	0.96050
17.09693	14.99826	0.97489	0.94022	0.96919	0.97489	0.92753	0.96240
17.09693	14.69911	0.97489	0.94396	0.97117	0.97489	0.93095	0.96424
17.09693	14.39128	0.97489	0.94756	0.97307	0.97489	0.93425	0.96601
17.09693	14.07472	0.97489	0.95102	0.97490	0.97489	0.93744	0.96771
17.09693	13.74931	0.97489	0.95435	0.97664	0.97489	0.94052	0.96935
17.09693	13.41490	0.97489	0.95753	0.97831	0.97489	0.94347	0.97092
17.09693	13.07182	0.97489	0.96057	0.97989	0.97489	0.94632	0.97242
17.09693	12.72027	0.97489	0.96348	0.98140	0.97489	0.94905	0.97386
17.09693	12.36057	0.97489	0.96624	0.98283	0.97489	0.95167	0.97524
17.09693	11.99324	0.97489	0.96886	0.98419	0.97489	0.95419	0.97656
17.09693	11.61885	0.97489	0.97135	0.98547	0.97489	0.95660	0.97782
17.09693	11.23789	0.97489	0.97370	0.98668	0.97489	0.95891	0.97902
17.09693	10.85087	0.97489	0.97592	0.98781	0.97489	0.96112	0.98018
17.09693	10.45855	0.97489	0.97801	0.98888	0.97489	0.96324	0.98128
17.09693	10.06159	0.97489	0.97997	0.98989	0.97489	0.96528	0.98233
17.09693	9.66092	0.97489	0.98181	0.99082	0.97489	0.96722	0.98334
17.09693	9.25762	0.97489	0.98353	0.99170	0.97489	0.96908	0.98430
17.09693	8.85278	0.97489	0.98514	0.99251	0.97489	0.97086	0.98521
17.09693	8.44766	0.97489	0.98662	0.99327	0.97489	0.97256	0.98609
17.09693	8.04359	0.97489	0.98800	0.99396	0.97489	0.97418	0.98692
17.09693	7.64214	0.97489	0.98927	0.99461	0.97489	0.97573	0.98772
17.09693	7.24488	0.97489	0.99043	0.99519	0.97489	0.97721	0.98847
17.09693	6.85364	0.97489	0.99150	0.99573	0.97489	0.97861	0.98919

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
52	83	18.92146	6.69952	0.97336	0.99273	0.99635	0.97336	0.97932	0.98955	17.09693	6.47024	0.97489	0.99247	0.99622	0.97489	0.97994	0.98987
52	84	18.92146	6.30023	0.97336	0.99360	0.99679	0.97336	0.98065	0.99023	17.09693	6.09632	0.97489	0.99334	0.99666	0.97489	0.98121	0.99051
52	85	18.92146	5.91444	0.97336	0.99438	0.99718	0.97336	0.98190	0.99087	17.09693	5.73370	0.97489	0.99413	0.99706	0.97489	0.98240	0.99112
52	86	18.92146	5.54396	0.97336	0.99507	0.99753	0.97336	0.98309	0.99147	17.09693	5.38421	0.97489	0.99484	0.99741	0.97489	0.98353	0.99170
52	87	18.92146	5.19034	0.97336	0.99568	0.99784	0.97336	0.98420	0.99204	17.09693	5.04951	0.97489	0.99547	0.99773	0.97489	0.98459	0.99224
52	88	18.92146	4.85473	0.97336	0.99623	0.99811	0.97336	0.98524	0.99256	17.09693	4.73086	0.97489	0.99603	0.99801	0.97489	0.98559	0.99274
52	89	18.92146	4.53813	0.97336	0.99670	0.99835	0.97336	0.98621	0.99306	17.09693	4.42936	0.97489	0.99652	0.99826	0.97489	0.98653	0.99322
52	90	18.92146	4.24126	0.97336	0.99712	0.99856	0.97336	0.98713	0.99352	17.09693	4.14588	0.97489	0.99696	0.99848	0.97489	0.98741	0.99366
52	91	18.92146	3.96420	0.97336	0.99749	0.99874	0.97336	0.98798	0.99395	17.09693	3.88065	0.97489	0.99734	0.99867	0.97489	0.98823	0.99408
52	92	18.92146	3.70604	0.97336	0.99781	0.99890	0.97336	0.98878	0.99436	17.09693	3.63292	0.97489	0.99767	0.99883	0.97489	0.98900	0.99447
52	93	18.92146	3.46525	0.97336	0.99809	0.99904	0.97336	0.98953	0.99474	17.09693	3.40133	0.97489	0.99796	0.99898	0.97489	0.98973	0.99484
52	94	18.92146	3.23968	0.97336	0.99833	0.99917	0.97336	0.99024	0.99510	17.09693	3.18390	0.97489	0.99822	0.99911	0.97489	0.99041	0.99518
52	95	18.92146	3.02715	0.97336	0.99855	0.99927	0.97336	0.99090	0.99543	17.09693	2.97857	0.97489	0.99844	0.99922	0.97489	0.99105	0.99551
52	96	18.92146	2.82535	0.97336	0.99874	0.99937	0.97336	0.99152	0.99574	17.09693	2.78314	0.97489	0.99864	0.99932	0.97489	0.99165	0.99581
52	97	18.92146	2.63737	0.97336	0.99890	0.99945	0.97336	0.99209	0.99603	17.09693	2.60073	0.97489	0.99882	0.99941	0.97489	0.99221	0.99609
52	98	18.92146	2.46279	0.97336	0.99904	0.99952	0.97336	0.99263	0.99630	17.09693	2.43099	0.97489	0.99897	0.99948	0.97489	0.99274	0.99635
52	99	18.92146	2.30125	0.97336	0.99916	0.99958	0.97336	0.99312	0.99655	17.09693	2.27364	0.97489	0.99910	0.99955	0.97489	0.99322	0.99660
52	100	18.92146	2.15258	0.97336	0.99927	0.99963	0.97336	0.99358	0.99678	17.09693	2.12860	0.97489	0.99921	0.99961	0.97489	0.99366	0.99682
52	101	18.92146	2.01649	0.97336	0.99936	0.99968	0.97336	0.99400	0.99699	17.09693	1.99561	0.97489	0.99931	0.99965	0.97489	0.99407	0.99703
52	102	18.92146	1.89293	0.97336	0.99944	0.99972	0.97336	0.99438	0.99718	17.09693	1.87471	0.97489	0.99939	0.99970	0.97489	0.99445	0.99722
52	103	18.92146	1.78083	0.97336	0.99950	0.99975	0.97336	0.99474	0.99736	17.09693	1.76487	0.97489	0.99946	0.99973	0.97489	0.99480	0.99739
52	104	18.92146	1.67943	0.97336	0.99956	0.99978	0.97336	0.99506	0.99752	17.09693	1.66540	0.97489	0.99952	0.99976	0.97489	0.99511	0.99755
52	105	18.92146	1.58804	0.97336	0.99961	0.99980	0.97336	0.99535	0.99767	17.09693	1.57565	0.97489	0.99958	0.99979	0.97489	0.99540	0.99769
52	106	18.92146	1.50600	0.97336	0.99965	0.99983	0.97336	0.99561	0.99780	17.09693	1.49500	0.97489	0.99962	0.99981	0.97489	0.99565	0.99782
52	107	18.92146	1.43298	0.97336	0.99968	0.99984	0.97336	0.99584	0.99791	17.09693	1.42313	0.97489	0.99966	0.99983	0.97489	0.99588	0.99793
52	108	18.92146	1.36894	0.97336	0.99971	0.99986	0.97336	0.99603	0.99801	17.09693	1.36003	0.97489	0.99969	0.99984	0.97489	0.99607	0.99803
52	109	18.92146	1.31458	0.97336	0.99974	0.99987	0.97336	0.99619	0.99809	17.09693	1.30641	0.97489	0.99971	0.99986	0.97489	0.99623	0.99811
52	110	18.92146	1.27298	0.97336	0.99975	0.99988	0.97336	0.99630	0.99815	17.09693	1.26533	0.97489	0.99973	0.99986	0.97489	0.99634	0.99817
53	1	18.62485	26.62178	0.97165	0.69865	0.82259	0.97165	0.69823	0.82230	16.86201	22.51412	0.97328	0.74793	0.85579	0.97328	0.74759	0.85557
53	2	18.62485	26.56961	0.97165	0.70001	0.82353	0.97165	0.69959	0.82324	16.86201	22.48584	0.97328	0.74887	0.85640	0.97328	0.74852	0.85618
53	3	18.62485	26.51422	0.97165	0.70143	0.82452	0.97165	0.70100	0.82422	16.86201	22.45520	0.97328	0.74985	0.85705	0.97328	0.74950	0.85682
53	4	18.62485	26.45593	0.97165	0.70292	0.82555	0.97165	0.70247	0.82523	16.86201	22.42249	0.97328	0.75089	0.85772	0.97328	0.75052	0.85748
53	5	18.62485	26.39526	0.97165	0.70447	0.82662	0.97165	0.70399	0.82629	16.86201	22.38814	0.97328	0.75198	0.85843	0.97328	0.75159	0.85818
53	6	18.62485	26.33222	0.97165	0.70609	0.82773	0.97165	0.70558	0.82738	16.86201	22.35215	0.97328	0.75312	0.85917	0.97328	0.75270	0.85891
53	7	18.62485	26.26662	0.97165	0.70777	0.82888	0.97165	0.70723	0.82851	16.86201	22.31437	0.97328	0.75431	0.85995	0.97328	0.75387	0.85966
53	8	18.62485	26.19847	0.97165	0.70952	0.83008	0.97165	0.70895	0.82969	16.86201	22.27480	0.97328	0.75556	0.86076	0.97328	0.75509	0.86046
53	9	18.62485	26.12745	0.97165	0.71134	0.83133	0.97165	0.71073	0.83091	16.86201	22.23319	0.97328	0.75686	0.86161	0.97328	0.75637	0.86128
53	10	18.62485	26.05351	0.97165	0.71324	0.83262	0.97165	0.71259	0.83217	16.86201	22.18946	0.97328	0.75823	0.86249	0.97328	0.75770	0.86215
53	11	18.62485	25.97700	0.97165	0.71521	0.83396	0.97165	0.71451	0.83349	16.86201	22.14392	0.97328	0.75966	0.86342	0.97328	0.75909	0.86305

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
53	12	18.62485	25.89730	0.97165	0.71727	0.83536	0.97165	0.71651	0.83485
53	13	18.62485	25.81474	0.97165	0.71940	0.83680	0.97165	0.71859	0.83625
53	14	18.62485	25.72901	0.97165	0.72162	0.83830	0.97165	0.72075	0.83771
53	15	18.62485	25.64035	0.97165	0.72393	0.83986	0.97165	0.72299	0.83922
53	16	18.62485	25.54880	0.97165	0.72632	0.84146	0.97165	0.72531	0.84079
53	17	18.62485	25.45467	0.97165	0.72880	0.84313	0.97165	0.72772	0.84241
53	18	18.62485	25.35821	0.97165	0.73137	0.84484	0.97165	0.73023	0.84408
53	19	18.62485	25.25875	0.97165	0.73403	0.84662	0.97165	0.73283	0.84582
53	20	18.62485	25.15564	0.97165	0.73680	0.84846	0.97165	0.73552	0.84761
53	21	18.62485	25.04833	0.97165	0.73968	0.85036	0.97165	0.73832	0.84946
53	22	18.62485	24.93660	0.97165	0.74267	0.85234	0.97165	0.74121	0.85138
53	23	18.62485	24.82004	0.97165	0.74579	0.85439	0.97165	0.74422	0.85335
53	24	18.62485	24.69862	0.97165	0.74902	0.85651	0.97165	0.74733	0.85540
53	25	18.62485	24.57203	0.97165	0.75239	0.85870	0.97165	0.75055	0.85750
53	26	18.62485	24.44053	0.97165	0.75588	0.86097	0.97165	0.75388	0.85967
53	27	18.62485	24.30438	0.97165	0.75949	0.86331	0.97165	0.75733	0.86191
53	28	18.62485	24.16342	0.97165	0.76324	0.86572	0.97165	0.76090	0.86421
53	29	18.62485	24.01762	0.97165	0.76711	0.86821	0.97165	0.76458	0.86658
53	30	18.62485	23.86654	0.97165	0.77113	0.87077	0.97165	0.76838	0.86902
53	31	18.62485	23.71037	0.97165	0.77527	0.87341	0.97165	0.77230	0.87153
53	32	18.62485	23.54876	0.97165	0.77956	0.87613	0.97165	0.77635	0.87410
53	33	18.62485	23.38162	0.97165	0.78398	0.87891	0.97165	0.78052	0.87673
53	34	18.62485	23.20856	0.97165	0.78855	0.88177	0.97165	0.78481	0.87943
53	35	18.62485	23.02940	0.97165	0.79325	0.88471	0.97165	0.78922	0.88219
53	36	18.62485	22.84408	0.97165	0.79810	0.88771	0.97165	0.79374	0.88501
53	37	18.62485	22.65215	0.97165	0.80308	0.89079	0.97165	0.79839	0.88789
53	38	18.62485	22.45348	0.97165	0.80819	0.89392	0.97165	0.80314	0.89082
53	39	18.62485	22.24766	0.97165	0.81344	0.89712	0.97165	0.80800	0.89380
53	40	18.62485	22.03447	0.97165	0.81881	0.90038	0.97165	0.81295	0.89683
53	41	18.62485	21.81357	0.97165	0.82430	0.90369	0.97165	0.81800	0.89989
53	42	18.62485	21.58485	0.97165	0.82989	0.90704	0.97165	0.82314	0.90299
53	43	18.62485	21.34779	0.97165	0.83559	0.91043	0.97165	0.82834	0.90611
53	44	18.62485	21.10218	0.97165	0.84138	0.91386	0.97165	0.83360	0.90925
53	45	18.62485	20.84782	0.97165	0.84723	0.91730	0.97165	0.83892	0.91240
53	46	18.62485	20.58697	0.97165	0.85314	0.92075	0.97165	0.84426	0.91556
53	47	18.62485	20.32000	0.97165	0.85907	0.92419	0.97165	0.84963	0.91870
53	48	18.62485	20.04764	0.97165	0.86500	0.92761	0.97165	0.85500	0.92184
53	49	18.62485	19.77090	0.97165	0.87091	0.93100	0.97165	0.86037	0.92495
53	50	18.62485	19.49116	0.97165	0.87679	0.93435	0.97165	0.86572	0.92803

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.86201	22.09606	0.97328	0.76116	0.86438	0.97328	0.76054	0.86399
16.86201	22.04614	0.97328	0.76272	0.86539	0.97328	0.76206	0.86496
16.86201	21.99389	0.97328	0.76435	0.86644	0.97328	0.76364	0.86598
16.86201	21.93952	0.97328	0.76606	0.86753	0.97328	0.76529	0.86704
16.86201	21.88305	0.97328	0.76783	0.86867	0.97328	0.76701	0.86815
16.86201	21.82476	0.97328	0.76968	0.86985	0.97328	0.76881	0.86929
16.86201	21.76485	0.97328	0.77161	0.87108	0.97328	0.77068	0.87049
16.86201	21.70276	0.97328	0.77361	0.87236	0.97328	0.77263	0.87173
16.86201	21.63792	0.97328	0.77570	0.87368	0.97328	0.77466	0.87303
16.86201	21.56986	0.97328	0.77788	0.87507	0.97328	0.77678	0.87437
16.86201	21.49836	0.97328	0.78017	0.87651	0.97328	0.77899	0.87577
16.86201	21.42306	0.97328	0.78255	0.87801	0.97328	0.78129	0.87722
16.86201	21.34391	0.97328	0.78504	0.87958	0.97328	0.78367	0.87872
16.86201	21.26064	0.97328	0.78763	0.88120	0.97328	0.78616	0.88028
16.86201	21.17342	0.97328	0.79034	0.88289	0.97328	0.78874	0.88189
16.86201	21.08250	0.97328	0.79315	0.88465	0.97328	0.79142	0.88357
16.86201	20.98768	0.97328	0.79608	0.88646	0.97328	0.79420	0.88530
16.86201	20.88895	0.97328	0.79912	0.88834	0.97328	0.79708	0.88708
16.86201	20.78588	0.97328	0.80228	0.89029	0.97328	0.80007	0.88893
16.86201	20.67862	0.97328	0.80555	0.89230	0.97328	0.80317	0.89084
16.86201	20.56684	0.97328	0.80895	0.89438	0.97328	0.80637	0.89281
16.86201	20.45044	0.97328	0.81246	0.89653	0.97328	0.80968	0.89483
16.86201	20.32903	0.97328	0.81611	0.89874	0.97328	0.81310	0.89692
16.86201	20.20243	0.97328	0.81987	0.90102	0.97328	0.81663	0.89906
16.86201	20.07055	0.97328	0.82376	0.90337	0.97328	0.82026	0.90126
16.86201	19.93297	0.97328	0.82778	0.90577	0.97328	0.82400	0.90351
16.86201	19.78951	0.97328	0.83191	0.90824	0.97328	0.82784	0.90581
16.86201	19.63978	0.97328	0.83616	0.91077	0.97328	0.83177	0.90816
16.86201	19.48352	0.97328	0.84053	0.91336	0.97328	0.83580	0.91056
16.86201	19.32040	0.97328	0.84501	0.91600	0.97328	0.83992	0.91300
16.86201	19.15023	0.97328	0.84959	0.91868	0.97328	0.84412	0.91547
16.86201	18.97251	0.97328	0.85427	0.92141	0.97328	0.84839	0.91798
16.86201	18.78697	0.97328	0.85904	0.92418	0.97328	0.85272	0.92051
16.86201	18.59337	0.97328	0.86388	0.92697	0.97328	0.85711	0.92306
16.86201	18.39367	0.97328	0.86878	0.92978	0.97328	0.86153	0.92562
16.86201	18.18814	0.97328	0.87371	0.93260	0.97328	0.86599	0.92818
16.86201	17.97738	0.97328	0.87866	0.93541	0.97328	0.87047	0.93075
16.86201	17.76227	0.97328	0.88361	0.93821	0.97328	0.87495	0.93331
16.86201	17.54401	0.97328	0.88854	0.94098	0.97328	0.87944	0.93585

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
53	51	18.62485	19.21029	0.97165	0.88259	0.93763	0.97165	0.87103	0.93107
53	52	18.62485	18.92146	0.97165	0.88835	0.94087	0.97165	0.87628	0.93406
53	53	18.62485	18.62485	0.97165	0.89404	0.94405	0.97165	0.88148	0.93701
53	54	18.62485	18.32038	0.97165	0.89964	0.94717	0.97165	0.88659	0.93989
53	55	18.62485	18.00819	0.97165	0.90514	0.95021	0.97165	0.89161	0.94270
53	56	18.62485	17.68820	0.97165	0.91051	0.95316	0.97165	0.89652	0.94543
53	57	18.62485	17.36037	0.97165	0.91576	0.95603	0.97165	0.90131	0.94809
53	58	18.62485	17.02468	0.97165	0.92085	0.95880	0.97165	0.90597	0.95067
53	59	18.62485	16.68091	0.97165	0.92579	0.96146	0.97165	0.91050	0.95315
53	60	18.62485	16.32913	0.97165	0.93055	0.96403	0.97165	0.91488	0.95555
53	61	18.62485	15.96913	0.97165	0.93515	0.96649	0.97165	0.91912	0.95785
53	62	18.62485	15.60088	0.97165	0.93956	0.96884	0.97165	0.92320	0.96007
53	63	18.62485	15.22446	0.97165	0.94378	0.97108	0.97165	0.92713	0.96219
53	64	18.62485	14.83980	0.97165	0.94782	0.97321	0.97165	0.93090	0.96422
53	65	18.62485	14.44688	0.97165	0.95167	0.97523	0.97165	0.93452	0.96615
53	66	18.62485	14.04613	0.97165	0.95533	0.97715	0.97165	0.93799	0.96801
53	67	18.62485	13.63788	0.97165	0.95880	0.97897	0.97165	0.94131	0.96977
53	68	18.62485	13.22255	0.97165	0.96208	0.98068	0.97165	0.94449	0.97145
53	69	18.62485	12.80079	0.97165	0.96519	0.98229	0.97165	0.94752	0.97305
53	70	18.62485	12.37331	0.97165	0.96811	0.98380	0.97165	0.95042	0.97458
53	71	18.62485	11.94070	0.97165	0.97086	0.98521	0.97165	0.95318	0.97603
53	72	18.62485	11.50357	0.97165	0.97344	0.98654	0.97165	0.95582	0.97741
53	73	18.62485	11.06278	0.97165	0.97585	0.98778	0.97165	0.95833	0.97872
53	74	18.62485	10.61910	0.97165	0.97810	0.98893	0.97165	0.96073	0.97997
53	75	18.62485	10.17356	0.97165	0.98020	0.99000	0.97165	0.96301	0.98116
53	76	18.62485	9.72734	0.97165	0.98214	0.99099	0.97165	0.96519	0.98229
53	77	18.62485	9.28160	0.97165	0.98395	0.99191	0.97165	0.96726	0.98336
53	78	18.62485	8.83768	0.97165	0.98561	0.99275	0.97165	0.96924	0.98438
53	79	18.62485	8.39698	0.97165	0.98714	0.99353	0.97165	0.97111	0.98534
53	80	18.62485	7.96110	0.97165	0.98855	0.99424	0.97165	0.97289	0.98626
53	81	18.62485	7.53168	0.97165	0.98983	0.99489	0.97165	0.97459	0.98713
53	82	18.62485	7.11054	0.97165	0.99099	0.99548	0.97165	0.97619	0.98795
53	83	18.62485	6.69952	0.97165	0.99205	0.99601	0.97165	0.97771	0.98873
53	84	18.62485	6.30023	0.97165	0.99299	0.99648	0.97165	0.97914	0.98946
53	85	18.62485	5.91444	0.97165	0.99384	0.99691	0.97165	0.98050	0.99015
53	86	18.62485	5.54396	0.97165	0.99460	0.99729	0.97165	0.98177	0.99080
53	87	18.62485	5.19034	0.97165	0.99528	0.99763	0.97165	0.98297	0.99141
53	88	18.62485	4.85473	0.97165	0.99587	0.99793	0.97165	0.98409	0.99198
53	89	18.62485	4.53813	0.97165	0.99639	0.99819	0.97165	0.98514	0.99252

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.86201	17.32430	0.97328	0.89343	0.94372	0.97328	0.88390	0.93837
16.86201	17.09693	0.97328	0.89830	0.94643	0.97328	0.88834	0.94087
16.86201	16.86201	0.97328	0.90313	0.94910	0.97328	0.89274	0.94333
16.86201	16.61938	0.97328	0.90791	0.95173	0.97328	0.89709	0.94575
16.86201	16.36911	0.97328	0.91262	0.95431	0.97328	0.90137	0.94813
16.86201	16.11103	0.97328	0.91725	0.95684	0.97328	0.90558	0.95045
16.86201	15.84506	0.97328	0.92178	0.95930	0.97328	0.90970	0.95271
16.86201	15.57108	0.97328	0.92621	0.96169	0.97328	0.91372	0.95492
16.86201	15.28882	0.97328	0.93052	0.96401	0.97328	0.91765	0.95705
16.86201	14.99826	0.97328	0.93470	0.96625	0.97328	0.92146	0.95912
16.86201	14.69911	0.97328	0.93876	0.96841	0.97328	0.92516	0.96113
16.86201	14.39128	0.97328	0.94267	0.97049	0.97328	0.92874	0.96305
16.86201	14.07472	0.97328	0.94644	0.97248	0.97328	0.93220	0.96491
16.86201	13.74931	0.97328	0.95007	0.97439	0.97328	0.93554	0.96670
16.86201	13.41490	0.97328	0.95354	0.97622	0.97328	0.93876	0.96841
16.86201	13.07182	0.97328	0.95687	0.97796	0.97328	0.94185	0.97006
16.86201	12.72027	0.97328	0.96004	0.97961	0.97328	0.94483	0.97163
16.86201	12.36057	0.97328	0.96307	0.98119	0.97328	0.94768	0.97314
16.86201	11.99324	0.97328	0.96594	0.98267	0.97328	0.95042	0.97458
16.86201	11.61885	0.97328	0.96866	0.98408	0.97328	0.95305	0.97596
16.86201	11.23789	0.97328	0.97124	0.98541	0.97328	0.95557	0.97728
16.86201	10.85087	0.97328	0.97367	0.98666	0.97328	0.95798	0.97854
16.86201	10.45855	0.97328	0.97596	0.98783	0.97328	0.96028	0.97974
16.86201	10.06159	0.97328	0.97811	0.98893	0.97328	0.96249	0.98089
16.86201	9.66092	0.97328	0.98012	0.98996	0.97328	0.96460	0.98198
16.86201	9.25762	0.97328	0.98201	0.99092	0.97328	0.96662	0.98303
16.86201	8.85278	0.97328	0.98376	0.99181	0.97328	0.96855	0.98403
16.86201	8.44766	0.97328	0.98539	0.99264	0.97328	0.97040	0.98498
16.86201	8.04359	0.97328	0.98689	0.99340	0.97328	0.97215	0.98588
16.86201	7.64214	0.97328	0.98828	0.99410	0.97328	0.97383	0.98674
16.86201	7.24488	0.97328	0.98955	0.99475	0.97328	0.97542	0.98756
16.86201	6.85364	0.97328	0.99071	0.99534	0.97328	0.97694	0.98834
16.86201	6.47024	0.97328	0.99177	0.99587	0.97328	0.97838	0.98907
16.86201	6.09632	0.97328	0.99273	0.99635	0.97328	0.97974	0.98977
16.86201	5.73370	0.97328	0.99359	0.99679	0.97328	0.98103	0.99043
16.86201	5.38421	0.97328	0.99436	0.99717	0.97328	0.98225	0.99105
16.86201	5.04951	0.97328	0.99505	0.99752	0.97328	0.98340	0.99163
16.86201	4.73086	0.97328	0.99566	0.99783	0.97328	0.98447	0.99217
16.86201	4.42936	0.97328	0.99620	0.99810	0.97328	0.98548	0.99269

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
53	90	18.62485	4.24126	0.97165	0.99685	0.99842	0.97165	0.98613	0.99301
53	91	18.62485	3.96420	0.97165	0.99725	0.99862	0.97165	0.98705	0.99348
53	92	18.62485	3.70604	0.97165	0.99760	0.99880	0.97165	0.98791	0.99392
53	93	18.62485	3.46525	0.97165	0.99791	0.99895	0.97165	0.98872	0.99433
53	94	18.62485	3.23968	0.97165	0.99817	0.99909	0.97165	0.98948	0.99471
53	95	18.62485	3.02715	0.97165	0.99841	0.99920	0.97165	0.99019	0.99507
53	96	18.62485	2.82535	0.97165	0.99861	0.99931	0.97165	0.99085	0.99541
53	97	18.62485	2.63737	0.97165	0.99879	0.99940	0.97165	0.99147	0.99572
53	98	18.62485	2.46279	0.97165	0.99895	0.99947	0.97165	0.99205	0.99601
53	99	18.62485	2.30125	0.97165	0.99908	0.99954	0.97165	0.99258	0.99628
53	100	18.62485	2.15258	0.97165	0.99920	0.99960	0.97165	0.99307	0.99652
53	101	18.62485	2.01649	0.97165	0.99930	0.99965	0.97165	0.99353	0.99675
53	102	18.62485	1.89293	0.97165	0.99938	0.99969	0.97165	0.99394	0.99696
53	103	18.62485	1.78083	0.97165	0.99946	0.99973	0.97165	0.99432	0.99715
53	104	18.62485	1.67943	0.97165	0.99952	0.99976	0.97165	0.99467	0.99733
53	105	18.62485	1.58804	0.97165	0.99957	0.99979	0.97165	0.99498	0.99748
53	106	18.62485	1.50600	0.97165	0.99962	0.99981	0.97165	0.99526	0.99762
53	107	18.62485	1.43298	0.97165	0.99965	0.99983	0.97165	0.99551	0.99775
53	108	18.62485	1.36894	0.97165	0.99969	0.99984	0.97165	0.99572	0.99785
53	109	18.62485	1.31458	0.97165	0.99971	0.99985	0.97165	0.99589	0.99794
53	110	18.62485	1.27298	0.97165	0.99973	0.99986	0.97165	0.99601	0.99800
54	1	18.32038	26.62178	0.96984	0.68727	0.81465	0.96984	0.68686	0.81437
54	2	18.32038	26.56961	0.96984	0.68861	0.81560	0.96984	0.68820	0.81531
54	3	18.32038	26.51422	0.96984	0.69002	0.81658	0.96984	0.68959	0.81628
54	4	18.32038	26.45593	0.96984	0.69149	0.81761	0.96984	0.69104	0.81730
54	5	18.32038	26.39526	0.96984	0.69302	0.81868	0.96984	0.69255	0.81835
54	6	18.32038	26.33222	0.96984	0.69461	0.81979	0.96984	0.69411	0.81944
54	7	18.32038	26.26662	0.96984	0.69627	0.82094	0.96984	0.69574	0.82058
54	8	18.32038	26.19847	0.96984	0.69800	0.82214	0.96984	0.69744	0.82175
54	9	18.32038	26.12745	0.96984	0.69980	0.82339	0.96984	0.69920	0.82298
54	10	18.32038	26.05351	0.96984	0.70167	0.82469	0.96984	0.70103	0.82424
54	11	18.32038	25.97700	0.96984	0.70362	0.82603	0.96984	0.70293	0.82556
54	12	18.32038	25.89730	0.96984	0.70565	0.82743	0.96984	0.70491	0.82692
54	13	18.32038	25.81474	0.96984	0.70776	0.82888	0.96984	0.70697	0.82833
54	14	18.32038	25.72901	0.96984	0.70996	0.83038	0.96984	0.70910	0.82979
54	15	18.32038	25.64035	0.96984	0.71224	0.83194	0.96984	0.71132	0.83131
54	16	18.32038	25.54880	0.96984	0.71460	0.83355	0.96984	0.71362	0.83288
54	17	18.32038	25.45467	0.96984	0.71706	0.83522	0.96984	0.71601	0.83450
54	18	18.32038	25.35821	0.96984	0.71960	0.83694	0.96984	0.71849	0.83619

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.86201	4.14588	0.97328	0.99667	0.99833	0.97328	0.98643	0.99317
16.86201	3.88065	0.97328	0.99709	0.99854	0.97328	0.98731	0.99362
16.86201	3.63292	0.97328	0.99745	0.99872	0.97328	0.98815	0.99404
16.86201	3.40133	0.97328	0.99777	0.99888	0.97328	0.98893	0.99443
16.86201	3.18390	0.97328	0.99805	0.99902	0.97328	0.98966	0.99480
16.86201	2.97857	0.97328	0.99830	0.99915	0.97328	0.99035	0.99515
16.86201	2.78314	0.97328	0.99852	0.99926	0.97328	0.99100	0.99548
16.86201	2.60073	0.97328	0.99871	0.99935	0.97328	0.99160	0.99578
16.86201	2.43099	0.97328	0.99887	0.99944	0.97328	0.99216	0.99607
16.86201	2.27364	0.97328	0.99901	0.99951	0.97328	0.99268	0.99633
16.86201	2.12860	0.97328	0.99914	0.99957	0.97328	0.99317	0.99657
16.86201	1.99561	0.97328	0.99924	0.99962	0.97328	0.99361	0.99679
16.86201	1.87471	0.97328	0.99933	0.99967	0.97328	0.99401	0.99700
16.86201	1.76487	0.97328	0.99941	0.99971	0.97328	0.99439	0.99719
16.86201	1.66540	0.97328	0.99948	0.99974	0.97328	0.99473	0.99736
16.86201	1.57565	0.97328	0.99954	0.99977	0.97328	0.99503	0.99751
16.86201	1.49500	0.97328	0.99958	0.99979	0.97328	0.99531	0.99765
16.86201	1.42313	0.97328	0.99962	0.99981	0.97328	0.99555	0.99777
16.86201	1.36003	0.97328	0.99966	0.99983	0.97328	0.99576	0.99788
16.86201	1.30641	0.97328	0.99968	0.99984	0.97328	0.99593	0.99796
16.86201	1.26533	0.97328	0.99970	0.99985	0.97328	0.99605	0.99802
16.61938	22.51412	0.97155	0.73722	0.84873	0.97155	0.73688	0.84851
16.61938	22.48584	0.97155	0.73814	0.84934	0.97155	0.73780	0.84912
16.61938	22.45520	0.97155	0.73911	0.84999	0.97155	0.73876	0.84976
16.61938	22.42249	0.97155	0.74014	0.85067	0.97155	0.73977	0.85042
16.61938	22.38814	0.97155	0.74122	0.85138	0.97155	0.74083	0.85112
16.61938	22.35215	0.97155	0.74234	0.85212	0.97155	0.74193	0.85185
16.61938	22.31437	0.97155	0.74352	0.85290	0.97155	0.74309	0.85261
16.61938	22.27480	0.97155	0.74476	0.85371	0.97155	0.74430	0.85341
16.61938	22.23319	0.97155	0.74605	0.85456	0.97155	0.74556	0.85424
16.61938	22.18946	0.97155	0.74741	0.85545	0.97155	0.74688	0.85510
16.61938	22.14392	0.97155	0.74883	0.85638	0.97155	0.74826	0.85600
16.61938	22.09606	0.97155	0.75031	0.85734	0.97155	0.74970	0.85695
16.61938	22.04614	0.97155	0.75186	0.85836	0.97155	0.75120	0.85793
16.61938	21.99389	0.97155	0.75348	0.85941	0.97155	0.75277	0.85895
16.61938	21.93952	0.97155	0.75517	0.86051	0.97155	0.75441	0.86002
16.61938	21.88305	0.97155	0.75693	0.86165	0.97155	0.75612	0.86113
16.61938	21.82476	0.97155	0.75877	0.86284	0.97155	0.75791	0.86228
16.61938	21.76485	0.97155	0.76068	0.86408	0.97155	0.75977	0.86349

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	19	18.32038	25.25875	0.96984	0.72224	0.83872	0.96984	0.72107	0.83793
54	20	18.32038	25.15564	0.96984	0.72499	0.84057	0.96984	0.72374	0.83973
54	21	18.32038	25.04833	0.96984	0.72784	0.84249	0.96984	0.72651	0.84160
54	22	18.32038	24.93660	0.96984	0.73081	0.84447	0.96984	0.72939	0.84352
54	23	18.32038	24.82004	0.96984	0.73391	0.84654	0.96984	0.73238	0.84552
54	24	18.32038	24.69862	0.96984	0.73712	0.84867	0.96984	0.73547	0.84757
54	25	18.32038	24.57203	0.96984	0.74046	0.85088	0.96984	0.73867	0.84970
54	26	18.32038	24.44053	0.96984	0.74394	0.85317	0.96984	0.74199	0.85189
54	27	18.32038	24.30438	0.96984	0.74754	0.85553	0.96984	0.74542	0.85415
54	28	18.32038	24.16342	0.96984	0.75127	0.85797	0.96984	0.74898	0.85647
54	29	18.32038	24.01762	0.96984	0.75513	0.86048	0.96984	0.75265	0.85887
54	30	18.32038	23.86654	0.96984	0.75914	0.86308	0.96984	0.75645	0.86134
54	31	18.32038	23.71037	0.96984	0.76328	0.86575	0.96984	0.76037	0.86387
54	32	18.32038	23.54876	0.96984	0.76757	0.86850	0.96984	0.76442	0.86648
54	33	18.32038	23.38162	0.96984	0.77200	0.87133	0.96984	0.76859	0.86916
54	34	18.32038	23.20856	0.96984	0.77658	0.87424	0.96984	0.77289	0.87190
54	35	18.32038	23.02940	0.96984	0.78130	0.87722	0.96984	0.77732	0.87471
54	36	18.32038	22.84408	0.96984	0.78617	0.88029	0.96984	0.78187	0.87759
54	37	18.32038	22.65215	0.96984	0.79119	0.88342	0.96984	0.78655	0.88052
54	38	18.32038	22.45348	0.96984	0.79635	0.88663	0.96984	0.79135	0.88352
54	39	18.32038	22.24766	0.96984	0.80166	0.88991	0.96984	0.79626	0.88658
54	40	18.32038	22.03447	0.96984	0.80710	0.89326	0.96984	0.80129	0.88968
54	41	18.32038	21.81357	0.96984	0.81268	0.89666	0.96984	0.80642	0.89283
54	42	18.32038	21.58485	0.96984	0.81838	0.90012	0.96984	0.81164	0.89603
54	43	18.32038	21.34779	0.96984	0.82420	0.90363	0.96984	0.81695	0.89925
54	44	18.32038	21.10218	0.96984	0.83012	0.90718	0.96984	0.82234	0.90251
54	45	18.32038	20.84782	0.96984	0.83614	0.91076	0.96984	0.82779	0.90578
54	46	18.32038	20.58697	0.96984	0.84222	0.91436	0.96984	0.83329	0.90907
54	47	18.32038	20.32000	0.96984	0.84835	0.91796	0.96984	0.83884	0.91235
54	48	18.32038	20.04764	0.96984	0.85451	0.92155	0.96984	0.84440	0.91564
54	49	18.32038	19.77090	0.96984	0.86066	0.92511	0.96984	0.84998	0.91891
54	50	18.32038	19.49116	0.96984	0.86679	0.92864	0.96984	0.85555	0.92215
54	51	18.32038	19.21029	0.96984	0.87287	0.93212	0.96984	0.86111	0.92537
54	52	18.32038	18.92146	0.96984	0.87893	0.93556	0.96984	0.86663	0.92855
54	53	18.32038	18.62485	0.96984	0.88493	0.93895	0.96984	0.87210	0.93168
54	54	18.32038	18.32038	0.96984	0.89087	0.94228	0.96984	0.87750	0.93475
54	55	18.32038	18.00819	0.96984	0.89671	0.94554	0.96984	0.88282	0.93776
54	56	18.32038	17.68820	0.96984	0.90245	0.94872	0.96984	0.88804	0.94070
54	57	18.32038	17.36037	0.96984	0.90806	0.95182	0.96984	0.89316	0.94356

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.61938	21.70276	0.97155	0.76267	0.86536	0.97155	0.76171	0.86474
16.61938	21.63792	0.97155	0.76475	0.86670	0.97155	0.76373	0.86604
16.61938	21.56986	0.97155	0.76693	0.86809	0.97155	0.76584	0.86740
16.61938	21.49836	0.97155	0.76920	0.86954	0.97155	0.76804	0.86880
16.61938	21.42306	0.97155	0.77157	0.87106	0.97155	0.77033	0.87027
16.61938	21.34391	0.97155	0.77405	0.87264	0.97155	0.77271	0.87178
16.61938	21.26064	0.97155	0.77664	0.87428	0.97155	0.77519	0.87336
16.61938	21.17342	0.97155	0.77934	0.87599	0.97155	0.77777	0.87499
16.61938	21.08250	0.97155	0.78216	0.87776	0.97155	0.78044	0.87669
16.61938	20.98768	0.97155	0.78508	0.87960	0.97155	0.78323	0.87844
16.61938	20.88895	0.97155	0.78812	0.88151	0.97155	0.78611	0.88025
16.61938	20.78588	0.97155	0.79129	0.88348	0.97155	0.78911	0.88212
16.61938	20.67862	0.97155	0.79457	0.88553	0.97155	0.79221	0.88406
16.61938	20.56684	0.97155	0.79798	0.88764	0.97155	0.79543	0.88606
16.61938	20.45044	0.97155	0.80152	0.88982	0.97155	0.79875	0.88812
16.61938	20.32903	0.97155	0.80518	0.89208	0.97155	0.80219	0.89024
16.61938	20.20243	0.97155	0.80898	0.89440	0.97155	0.80575	0.89243
16.61938	20.07055	0.97155	0.81290	0.89680	0.97155	0.80942	0.89467
16.61938	19.93297	0.97155	0.81696	0.89926	0.97155	0.81319	0.89697
16.61938	19.78951	0.97155	0.82115	0.90179	0.97155	0.81708	0.89933
16.61938	19.63978	0.97155	0.82546	0.90439	0.97155	0.82108	0.90175
16.61938	19.48352	0.97155	0.82991	0.90705	0.97155	0.82518	0.90422
16.61938	19.32040	0.97155	0.83447	0.90977	0.97155	0.82937	0.90673
16.61938	19.15023	0.97155	0.83916	0.91255	0.97155	0.83366	0.90928
16.61938	18.97251	0.97155	0.84395	0.91537	0.97155	0.83803	0.91188
16.61938	18.78697	0.97155	0.84885	0.91825	0.97155	0.84248	0.91451
16.61938	18.59337	0.97155	0.85384	0.92116	0.97155	0.84699	0.91716
16.61938	18.39367	0.97155	0.85889	0.92409	0.97155	0.85156	0.91983
16.61938	18.18814	0.97155	0.86401	0.92704	0.97155	0.85618	0.92252
16.61938	17.97738	0.97155	0.86915	0.93000	0.97155	0.86083	0.92521
16.61938	17.76227	0.97155	0.87432	0.93294	0.97155	0.86550	0.92790
16.61938	17.54401	0.97155	0.87948	0.93587	0.97155	0.87018	0.93059
16.61938	17.32430	0.97155	0.88461	0.93877	0.97155	0.87487	0.93326
16.61938	17.09693	0.97155	0.88974	0.94165	0.97155	0.87954	0.93591
16.61938	16.86201	0.97155	0.89485	0.94451	0.97155	0.88418	0.93853
16.61938	16.61938	0.97155	0.89992	0.94732	0.97155	0.88878	0.94112
16.61938	16.36911	0.97155	0.90493	0.95009	0.97155	0.89333	0.94366
16.61938	16.11103	0.97155	0.90987	0.95281	0.97155	0.89782	0.94616
16.61938	15.84506	0.97155	0.91472	0.95546	0.97155	0.90222	0.94860

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	58	18.32038	17.02468	0.96984	0.91353	0.95481	0.96984	0.89815	0.94634
54	59	18.32038	16.68091	0.96984	0.91885	0.95771	0.96984	0.90301	0.94903
54	60	18.32038	16.32913	0.96984	0.92400	0.96050	0.96984	0.90772	0.95163
54	61	18.32038	15.96913	0.96984	0.92898	0.96318	0.96984	0.91229	0.95413
54	62	18.32038	15.60088	0.96984	0.93377	0.96575	0.96984	0.91670	0.95654
54	63	18.32038	15.22446	0.96984	0.93837	0.96820	0.96984	0.92096	0.95885
54	64	18.32038	14.83980	0.96984	0.94277	0.97054	0.96984	0.92506	0.96107
54	65	18.32038	14.44688	0.96984	0.94697	0.97276	0.96984	0.92899	0.96319
54	66	18.32038	14.04613	0.96984	0.95098	0.97487	0.96984	0.93276	0.96521
54	67	18.32038	13.63788	0.96984	0.95478	0.97687	0.96984	0.93638	0.96714
54	68	18.32038	13.22255	0.96984	0.95838	0.97875	0.96984	0.93984	0.96898
54	69	18.32038	12.80079	0.96984	0.96179	0.98052	0.96984	0.94314	0.97074
54	70	18.32038	12.37331	0.96984	0.96500	0.98219	0.96984	0.94630	0.97241
54	71	18.32038	11.94070	0.96984	0.96802	0.98375	0.96984	0.94931	0.97399
54	72	18.32038	11.50357	0.96984	0.97085	0.98521	0.96984	0.95218	0.97550
54	73	18.32038	11.06278	0.96984	0.97350	0.98657	0.96984	0.95492	0.97694
54	74	18.32038	10.61910	0.96984	0.97597	0.98784	0.96984	0.95753	0.97830
54	75	18.32038	10.17356	0.96984	0.97828	0.98902	0.96984	0.96002	0.97960
54	76	18.32038	9.72734	0.96984	0.98042	0.99011	0.96984	0.96238	0.98083
54	77	18.32038	9.28160	0.96984	0.98240	0.99112	0.96984	0.96463	0.98200
54	78	18.32038	8.83768	0.96984	0.98423	0.99205	0.96984	0.96678	0.98311
54	79	18.32038	8.39698	0.96984	0.98591	0.99290	0.96984	0.96881	0.98416
54	80	18.32038	7.96110	0.96984	0.98745	0.99368	0.96984	0.97074	0.98515
54	81	18.32038	7.53168	0.96984	0.98885	0.99439	0.96984	0.97258	0.98610
54	82	18.32038	7.11054	0.96984	0.99013	0.99504	0.96984	0.97431	0.98699
54	83	18.32038	6.69952	0.96984	0.99128	0.99562	0.96984	0.97595	0.98783
54	84	18.32038	6.30023	0.96984	0.99232	0.99615	0.96984	0.97750	0.98862
54	85	18.32038	5.91444	0.96984	0.99326	0.99662	0.96984	0.97897	0.98937
54	86	18.32038	5.54396	0.96984	0.99409	0.99703	0.96984	0.98034	0.99007
54	87	18.32038	5.19034	0.96984	0.99482	0.99741	0.96984	0.98163	0.99073
54	88	18.32038	4.85473	0.96984	0.99547	0.99773	0.96984	0.98284	0.99135
54	89	18.32038	4.53813	0.96984	0.99605	0.99802	0.96984	0.98398	0.99192
54	90	18.32038	4.24126	0.96984	0.99655	0.99827	0.96984	0.98504	0.99246
54	91	18.32038	3.96420	0.96984	0.99699	0.99849	0.96984	0.98603	0.99297
54	92	18.32038	3.70604	0.96984	0.99737	0.99868	0.96984	0.98696	0.99344
54	93	18.32038	3.46525	0.96984	0.99770	0.99885	0.96984	0.98783	0.99388
54	94	18.32038	3.23968	0.96984	0.99800	0.99900	0.96984	0.98865	0.99429
54	95	18.32038	3.02715	0.96984	0.99825	0.99913	0.96984	0.98941	0.99468
54	96	18.32038	2.82535	0.96984	0.99848	0.99924	0.96984	0.99013	0.99504

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.61938	15.57108	0.97155	0.91948	0.95805	0.97155	0.90653	0.95098
16.61938	15.28882	0.97155	0.92412	0.96057	0.97155	0.91075	0.95329
16.61938	14.99826	0.97155	0.92865	0.96300	0.97155	0.91486	0.95554
16.61938	14.69911	0.97155	0.93303	0.96536	0.97155	0.91885	0.95771
16.61938	14.39128	0.97155	0.93728	0.96763	0.97155	0.92273	0.95981
16.61938	14.07472	0.97155	0.94139	0.96981	0.97155	0.92648	0.96184
16.61938	13.74931	0.97155	0.94533	0.97190	0.97155	0.93010	0.96379
16.61938	13.41490	0.97155	0.94913	0.97390	0.97155	0.93360	0.96566
16.61938	13.07182	0.97155	0.95276	0.97581	0.97155	0.93697	0.96746
16.61938	12.72027	0.97155	0.95624	0.97763	0.97155	0.94020	0.96918
16.61938	12.36057	0.97155	0.95955	0.97935	0.97155	0.94331	0.97083
16.61938	11.99324	0.97155	0.96269	0.98099	0.97155	0.94630	0.97241
16.61938	11.61885	0.97155	0.96568	0.98254	0.97155	0.94916	0.97392
16.61938	11.23789	0.97155	0.96850	0.98400	0.97155	0.95190	0.97536
16.61938	10.85087	0.97155	0.97117	0.98537	0.97155	0.95453	0.97673
16.61938	10.45855	0.97155	0.97368	0.98666	0.97155	0.95704	0.97805
16.61938	10.06159	0.97155	0.97603	0.98787	0.97155	0.95944	0.97930
16.61938	9.66092	0.97155	0.97824	0.98900	0.97155	0.96174	0.98050
16.61938	9.25762	0.97155	0.98031	0.99006	0.97155	0.96394	0.98164
16.61938	8.85278	0.97155	0.98223	0.99103	0.97155	0.96603	0.98272
16.61938	8.44766	0.97155	0.98401	0.99194	0.97155	0.96803	0.98376
16.61938	8.04359	0.97155	0.98566	0.99278	0.97155	0.96994	0.98474
16.61938	7.64214	0.97155	0.98718	0.99355	0.97155	0.97176	0.98568
16.61938	7.24488	0.97155	0.98857	0.99425	0.97155	0.97348	0.98656
16.61938	6.85364	0.97155	0.98985	0.99490	0.97155	0.97512	0.98741
16.61938	6.47024	0.97155	0.99100	0.99548	0.97155	0.97668	0.98820
16.61938	6.09632	0.97155	0.99205	0.99601	0.97155	0.97815	0.98896
16.61938	5.73370	0.97155	0.99299	0.99648	0.97155	0.97955	0.98967
16.61938	5.38421	0.97155	0.99384	0.99691	0.97155	0.98086	0.99034
16.61938	5.04951	0.97155	0.99459	0.99729	0.97155	0.98209	0.99097
16.61938	4.73086	0.97155	0.99526	0.99762	0.97155	0.98326	0.99156
16.61938	4.42936	0.97155	0.99584	0.99792	0.97155	0.98434	0.99211
16.61938	4.14588	0.97155	0.99636	0.99818	0.97155	0.98536	0.99263
16.61938	3.88065	0.97155	0.99682	0.99841	0.97155	0.98632	0.99311
16.61938	3.63292	0.97155	0.99721	0.99860	0.97155	0.98722	0.99357
16.61938	3.40133	0.97155	0.99756	0.99878	0.97155	0.98806	0.99399
16.61938	3.18390	0.97155	0.99787	0.99893	0.97155	0.98885	0.99439
16.61938	2.97857	0.97155	0.99814	0.99907	0.97155	0.98959	0.99477
16.61938	2.78314	0.97155	0.99838	0.99919	0.97155	0.99029	0.99512

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	97	18.32038	2.63737	0.96984	0.99868	0.99934	0.96984	0.99080	0.99538
54	98	18.32038	2.46279	0.96984	0.99885	0.99942	0.96984	0.99142	0.99569
54	99	18.32038	2.30125	0.96984	0.99900	0.99950	0.96984	0.99199	0.99598
54	100	18.32038	2.15258	0.96984	0.99912	0.99956	0.96984	0.99252	0.99625
54	101	18.32038	2.01649	0.96984	0.99923	0.99962	0.96984	0.99301	0.99649
54	102	18.32038	1.89293	0.96984	0.99932	0.99966	0.96984	0.99346	0.99672
54	103	18.32038	1.78083	0.96984	0.99940	0.99970	0.96984	0.99387	0.99692
54	104	18.32038	1.67943	0.96984	0.99947	0.99974	0.96984	0.99424	0.99711
54	105	18.32038	1.58804	0.96984	0.99953	0.99977	0.96984	0.99458	0.99728
54	106	18.32038	1.50600	0.96984	0.99958	0.99979	0.96984	0.99488	0.99743
54	107	18.32038	1.43298	0.96984	0.99962	0.99981	0.96984	0.99515	0.99757
54	108	18.32038	1.36894	0.96984	0.99965	0.99983	0.96984	0.99537	0.99768
54	109	18.32038	1.31458	0.96984	0.99968	0.99984	0.96984	0.99556	0.99777
54	110	18.32038	1.27298	0.96984	0.99970	0.99985	0.96984	0.99569	0.99784
55	1	18.00819	26.62178	0.96792	0.67561	0.80640	0.96792	0.67520	0.80611
55	2	18.00819	26.56961	0.96792	0.67693	0.80734	0.96792	0.67652	0.80705
55	3	18.00819	26.51422	0.96792	0.67831	0.80832	0.96792	0.67789	0.80803
55	4	18.00819	26.45593	0.96792	0.67976	0.80935	0.96792	0.67932	0.80904
55	5	18.00819	26.39526	0.96792	0.68126	0.81042	0.96792	0.68080	0.81009
55	6	18.00819	26.33222	0.96792	0.68284	0.81153	0.96792	0.68235	0.81119
55	7	18.00819	26.26662	0.96792	0.68447	0.81268	0.96792	0.68396	0.81232
55	8	18.00819	26.19847	0.96792	0.68618	0.81388	0.96792	0.68563	0.81350
55	9	18.00819	26.12745	0.96792	0.68795	0.81513	0.96792	0.68737	0.81472
55	10	18.00819	26.05351	0.96792	0.68980	0.81643	0.96792	0.68917	0.81599
55	11	18.00819	25.97700	0.96792	0.69173	0.81777	0.96792	0.69105	0.81730
55	12	18.00819	25.89730	0.96792	0.69373	0.81917	0.96792	0.69301	0.81867
55	13	18.00819	25.81474	0.96792	0.69581	0.82062	0.96792	0.69504	0.82008
55	14	18.00819	25.72901	0.96792	0.69798	0.82213	0.96792	0.69714	0.82155
55	15	18.00819	25.64035	0.96792	0.70024	0.82369	0.96792	0.69934	0.82307
55	16	18.00819	25.54880	0.96792	0.70258	0.82531	0.96792	0.70161	0.82464
55	17	18.00819	25.45467	0.96792	0.70501	0.82698	0.96792	0.70398	0.82628
55	18	18.00819	25.35821	0.96792	0.70752	0.82871	0.96792	0.70643	0.82797
55	19	18.00819	25.25875	0.96792	0.71013	0.83050	0.96792	0.70898	0.82971
55	20	18.00819	25.15564	0.96792	0.71285	0.83236	0.96792	0.71163	0.83153
55	21	18.00819	25.04833	0.96792	0.71568	0.83428	0.96792	0.71438	0.83340
55	22	18.00819	24.93660	0.96792	0.71862	0.83628	0.96792	0.71724	0.83534
55	23	18.00819	24.82004	0.96792	0.72169	0.83835	0.96792	0.72020	0.83734
55	24	18.00819	24.69862	0.96792	0.72488	0.84050	0.96792	0.72327	0.83942
55	25	18.00819	24.57203	0.96792	0.72820	0.84272	0.96792	0.72645	0.84155

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.61938	2.60073	0.97155	0.99858	0.99929	0.97155	0.99094	0.99545
16.61938	2.43099	0.97155	0.99876	0.99938	0.97155	0.99154	0.99575
16.61938	2.27364	0.97155	0.99892	0.99946	0.97155	0.99210	0.99604
16.61938	2.12860	0.97155	0.99906	0.99953	0.97155	0.99262	0.99630
16.61938	1.99561	0.97155	0.99917	0.99959	0.97155	0.99310	0.99654
16.61938	1.87471	0.97155	0.99927	0.99964	0.97155	0.99354	0.99676
16.61938	1.76487	0.97155	0.99936	0.99968	0.97155	0.99394	0.99696
16.61938	1.66540	0.97155	0.99943	0.99971	0.97155	0.99430	0.99714
16.61938	1.57565	0.97155	0.99949	0.99975	0.97155	0.99464	0.99731
16.61938	1.49500	0.97155	0.99954	0.99977	0.97155	0.99493	0.99746
16.61938	1.42313	0.97155	0.99959	0.99979	0.97155	0.99520	0.99759
16.61938	1.36003	0.97155	0.99963	0.99981	0.97155	0.99542	0.99771
16.61938	1.30641	0.97155	0.99965	0.99983	0.97155	0.99560	0.99780
16.61938	1.26533	0.97155	0.99968	0.99984	0.97155	0.99573	0.99786
16.36911	22.51412	0.96969	0.72616	0.84136	0.96969	0.72582	0.84113
16.36911	22.48584	0.96969	0.72707	0.84197	0.96969	0.72673	0.84174
16.36911	22.45520	0.96969	0.72803	0.84261	0.96969	0.72768	0.84238
16.36911	22.42249	0.96969	0.72905	0.84329	0.96969	0.72868	0.84305
16.36911	22.38814	0.96969	0.73011	0.84400	0.96969	0.72972	0.84375
16.36911	22.35215	0.96969	0.73122	0.84475	0.96969	0.73082	0.84448
16.36911	22.31437	0.96969	0.73239	0.84553	0.96969	0.73196	0.84524
16.36911	22.27480	0.96969	0.73361	0.84634	0.96969	0.73316	0.84604
16.36911	22.23319	0.96969	0.73489	0.84719	0.96969	0.73441	0.84687
16.36911	22.18946	0.96969	0.73624	0.84808	0.96969	0.73571	0.84773
16.36911	22.14392	0.96969	0.73764	0.84901	0.96969	0.73708	0.84864
16.36911	22.09606	0.96969	0.73911	0.84998	0.96969	0.73850	0.84959
16.36911	22.04614	0.96969	0.74064	0.85100	0.96969	0.73999	0.85057
16.36911	21.99389	0.96969	0.74225	0.85206	0.96969	0.74155	0.85160
16.36911	21.93952	0.96969	0.74393	0.85316	0.96969	0.74318	0.85267
16.36911	21.88305	0.96969	0.74567	0.85431	0.96969	0.74487	0.85378
16.36911	21.82476	0.96969	0.74750	0.85551	0.96969	0.74664	0.85495
16.36911	21.76485	0.96969	0.74939	0.85675	0.96969	0.74849	0.85616
16.36911	21.70276	0.96969	0.75137	0.85804	0.96969	0.75042	0.85742
16.36911	21.63792	0.96969	0.75344	0.85938	0.96969	0.75243	0.85873
16.36911	21.56986	0.96969	0.75560	0.86079	0.96969	0.75453	0.86009
16.36911	21.49836	0.96969	0.75785	0.86225	0.96969	0.75672	0.86151
16.36911	21.42306	0.96969	0.76022	0.86378	0.96969	0.75900	0.86299
16.36911	21.34391	0.96969	0.76269	0.86537	0.96969	0.76137	0.86452
16.36911	21.26064	0.96969	0.76527	0.86703	0.96969	0.76384	0.86611

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
55	26	18.00819	24.44053	0.96792	0.73165	0.84503	0.96792	0.72975	0.84376
55	27	18.00819	24.30438	0.96792	0.73522	0.84741	0.96792	0.73316	0.84604
55	28	18.00819	24.16342	0.96792	0.73884	0.84987	0.96792	0.73670	0.84839
55	29	18.00819	24.01762	0.96792	0.74279	0.85241	0.96792	0.74036	0.85081
55	30	18.00819	23.86654	0.96792	0.74678	0.85503	0.96792	0.74414	0.85331
55	31	18.00819	23.71037	0.96792	0.75091	0.85774	0.96792	0.74806	0.85587
55	32	18.00819	23.54876	0.96792	0.75519	0.86052	0.96792	0.75210	0.85851
55	33	18.00819	23.38162	0.96792	0.75962	0.86339	0.96792	0.75627	0.86123
55	34	18.00819	23.20856	0.96792	0.76420	0.86634	0.96792	0.76058	0.86401
55	35	18.00819	23.02940	0.96792	0.76894	0.86938	0.96792	0.76502	0.86687
55	36	18.00819	22.84408	0.96792	0.77382	0.87249	0.96792	0.76959	0.86979
55	37	18.00819	22.65215	0.96792	0.77887	0.87569	0.96792	0.77429	0.87279
55	38	18.00819	22.45348	0.96792	0.78407	0.87897	0.96792	0.77912	0.87585
55	39	18.00819	22.24766	0.96792	0.78942	0.88232	0.96792	0.78408	0.87897
55	40	18.00819	22.03447	0.96792	0.79492	0.88575	0.96792	0.78916	0.88216
55	41	18.00819	21.81357	0.96792	0.80057	0.88924	0.96792	0.79435	0.88539
55	42	18.00819	21.58485	0.96792	0.80636	0.89280	0.96792	0.79966	0.88868
55	43	18.00819	21.34779	0.96792	0.81229	0.89642	0.96792	0.80506	0.89200
55	44	18.00819	21.10218	0.96792	0.81834	0.90009	0.96792	0.81056	0.89537
55	45	18.00819	20.84782	0.96792	0.82450	0.90381	0.96792	0.81613	0.89876
55	46	18.00819	20.58697	0.96792	0.83074	0.90755	0.96792	0.82178	0.90217
55	47	18.00819	20.32000	0.96792	0.83705	0.91130	0.96792	0.82748	0.90560
55	48	18.00819	20.04764	0.96792	0.84341	0.91505	0.96792	0.83322	0.90902
55	49	18.00819	19.77090	0.96792	0.84979	0.91880	0.96792	0.83900	0.91245
55	50	18.00819	19.49116	0.96792	0.85617	0.92251	0.96792	0.84478	0.91586
55	51	18.00819	19.21029	0.96792	0.86251	0.92618	0.96792	0.85057	0.91925
55	52	18.00819	18.92146	0.96792	0.86886	0.92983	0.96792	0.85635	0.92261
55	53	18.00819	18.62485	0.96792	0.87517	0.93343	0.96792	0.86209	0.92594
55	54	18.00819	18.32038	0.96792	0.88143	0.93698	0.96792	0.86778	0.92921
55	55	18.00819	18.00819	0.96792	0.88762	0.94047	0.96792	0.87340	0.93242
55	56	18.00819	17.68820	0.96792	0.89372	0.94388	0.96792	0.87894	0.93557
55	57	18.00819	17.36037	0.96792	0.89971	0.94721	0.96792	0.88437	0.93864
55	58	18.00819	17.02468	0.96792	0.90557	0.95045	0.96792	0.88970	0.94163
55	59	18.00819	16.68091	0.96792	0.91128	0.95358	0.96792	0.89490	0.94454
55	60	18.00819	16.32913	0.96792	0.91683	0.95661	0.96792	0.89996	0.94735
55	61	18.00819	15.96913	0.96792	0.92221	0.95953	0.96792	0.90488	0.95006
55	62	18.00819	15.60088	0.96792	0.92740	0.96233	0.96792	0.90964	0.95268
55	63	18.00819	15.22446	0.96792	0.93240	0.96502	0.96792	0.91424	0.95520
55	64	18.00819	14.83980	0.96792	0.93719	0.96758	0.96792	0.91868	0.95762

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.36911	21.17342	0.96969	0.76796	0.86875	0.96969	0.76641	0.86776
16.36911	21.08250	0.96969	0.77077	0.87055	0.96969	0.76908	0.86947
16.36911	20.98768	0.96969	0.77369	0.87241	0.96969	0.77186	0.87124
16.36911	20.88895	0.96969	0.77673	0.87434	0.96969	0.77475	0.87308
16.36911	20.78588	0.96969	0.77989	0.87634	0.96969	0.77774	0.87498
16.36911	20.67862	0.96969	0.78318	0.87841	0.96969	0.78085	0.87694
16.36911	20.56684	0.96969	0.78660	0.88055	0.96969	0.78407	0.87897
16.36911	20.45044	0.96969	0.79014	0.88277	0.96969	0.78741	0.88106
16.36911	20.32903	0.96969	0.79382	0.88506	0.96969	0.79087	0.88322
16.36911	20.20243	0.96969	0.79764	0.88743	0.96969	0.79444	0.88545
16.36911	20.07055	0.96969	0.80160	0.88987	0.96969	0.79814	0.88774
16.36911	19.93297	0.96969	0.80569	0.89239	0.96969	0.80195	0.89009
16.36911	19.78951	0.96969	0.80992	0.89498	0.96969	0.80588	0.89250
16.36911	19.63978	0.96969	0.81429	0.89764	0.96969	0.80992	0.89498
16.36911	19.48352	0.96969	0.81880	0.90037	0.96969	0.81407	0.89751
16.36911	19.32040	0.96969	0.82344	0.90317	0.96969	0.81834	0.90009
16.36911	19.15023	0.96969	0.82821	0.90604	0.96969	0.82270	0.90273
16.36911	18.97251	0.96969	0.83311	0.90896	0.96969	0.82717	0.90541
16.36911	18.78697	0.96969	0.83812	0.91193	0.96969	0.83172	0.90813
16.36911	18.59337	0.96969	0.84325	0.91496	0.96969	0.83635	0.91088
16.36911	18.39367	0.96969	0.84846	0.91802	0.96969	0.84105	0.91366
16.36911	18.18814	0.96969	0.85373	0.92110	0.96969	0.84581	0.91646
16.36911	17.97738	0.96969	0.85907	0.92419	0.96969	0.85062	0.91928
16.36911	17.76227	0.96969	0.86443	0.92729	0.96969	0.85547	0.92211
16.36911	17.54401	0.96969	0.86981	0.93037	0.96969	0.86035	0.92493
16.36911	17.32430	0.96969	0.87518	0.93344	0.96969	0.86524	0.92775
16.36911	17.09693	0.96969	0.88056	0.93649	0.96969	0.87014	0.93056
16.36911	16.86201	0.96969	0.88594	0.93952	0.96969	0.87502	0.93335
16.36911	16.61938	0.96969	0.89130	0.94253	0.96969	0.87988	0.93610
16.36911	16.36911	0.96969	0.89662	0.94549	0.96969	0.88470	0.93882
16.36911	16.11103	0.96969	0.90188	0.94841	0.96969	0.88946	0.94149
16.36911	15.84506	0.96969	0.90706	0.95127	0.96969	0.89415	0.94412
16.36911	15.57108	0.96969	0.91215	0.95406	0.96969	0.89876	0.94668
16.36911	15.28882	0.96969	0.91714	0.95678	0.96969	0.90328	0.94918
16.36911	14.99826	0.96969	0.92202	0.95943	0.96969	0.90769	0.95161
16.36911	14.69911	0.96969	0.92676	0.96199	0.96969	0.91199	0.95397
16.36911	14.39128	0.96969	0.93136	0.96446	0.96969	0.91618	0.95626
16.36911	14.07472	0.96969	0.93582	0.96685	0.96969	0.92024	0.95846
16.36911	13.74931	0.96969	0.94012	0.96913	0.96969	0.92417	0.96059

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
55	65	18.00819	14.44688	0.96792	0.94178	0.97002	0.96792	0.92295	0.95993
55	66	18.00819	14.04613	0.96792	0.94616	0.97234	0.96792	0.92705	0.96214
55	67	18.00819	13.63788	0.96792	0.95033	0.97453	0.96792	0.93098	0.96426
55	68	18.00819	13.22255	0.96792	0.95428	0.97660	0.96792	0.93474	0.96627
55	69	18.00819	12.80079	0.96792	0.95801	0.97856	0.96792	0.93834	0.96819
55	70	18.00819	12.37331	0.96792	0.96154	0.98039	0.96792	0.94178	0.97002
55	71	18.00819	11.94070	0.96792	0.96486	0.98211	0.96792	0.94507	0.97176
55	72	18.00819	11.50357	0.96792	0.96797	0.98372	0.96792	0.94820	0.97341
55	73	18.00819	11.06278	0.96792	0.97089	0.98523	0.96792	0.95119	0.97498
55	74	18.00819	10.61910	0.96792	0.97361	0.98663	0.96792	0.95403	0.97647
55	75	18.00819	10.17356	0.96792	0.97614	0.98793	0.96792	0.95674	0.97789
55	76	18.00819	9.72734	0.96792	0.97850	0.98913	0.96792	0.95932	0.97924
55	77	18.00819	9.28160	0.96792	0.98067	0.99024	0.96792	0.96177	0.98051
55	78	18.00819	8.83768	0.96792	0.98268	0.99127	0.96792	0.96410	0.98172
55	79	18.00819	8.39698	0.96792	0.98453	0.99221	0.96792	0.96631	0.98286
55	80	18.00819	7.96110	0.96792	0.98622	0.99306	0.96792	0.96840	0.98395
55	81	18.00819	7.53168	0.96792	0.98777	0.99385	0.96792	0.97039	0.98497
55	82	18.00819	7.11054	0.96792	0.98917	0.99456	0.96792	0.97227	0.98594
55	83	18.00819	6.69952	0.96792	0.99044	0.99520	0.96792	0.97405	0.98685
55	84	18.00819	6.30023	0.96792	0.99158	0.99577	0.96792	0.97573	0.98772
55	85	18.00819	5.91444	0.96792	0.99260	0.99629	0.96792	0.97731	0.98853
55	86	18.00819	5.54396	0.96792	0.99352	0.99675	0.96792	0.97880	0.98929
55	87	18.00819	5.19034	0.96792	0.99432	0.99715	0.96792	0.98019	0.99000
55	88	18.00819	4.85473	0.96792	0.99504	0.99751	0.96792	0.98150	0.99066
55	89	18.00819	4.53813	0.96792	0.99566	0.99783	0.96792	0.98272	0.99129
55	90	18.00819	4.24126	0.96792	0.99621	0.99810	0.96792	0.98387	0.99187
55	91	18.00819	3.96420	0.96792	0.99669	0.99834	0.96792	0.98494	0.99241
55	92	18.00819	3.70604	0.96792	0.99711	0.99856	0.96792	0.98594	0.99292
55	93	18.00819	3.46525	0.96792	0.99748	0.99874	0.96792	0.98688	0.99339
55	94	18.00819	3.23968	0.96792	0.99780	0.99890	0.96792	0.98776	0.99384
55	95	18.00819	3.02715	0.96792	0.99808	0.99904	0.96792	0.98858	0.99426
55	96	18.00819	2.82535	0.96792	0.99833	0.99917	0.96792	0.98935	0.99465
55	97	18.00819	2.63737	0.96792	0.99855	0.99927	0.96792	0.99007	0.99501
55	98	18.00819	2.46279	0.96792	0.99874	0.99937	0.96792	0.99074	0.99535
55	99	18.00819	2.30125	0.96792	0.99890	0.99945	0.96792	0.99136	0.99566
55	100	18.00819	2.15258	0.96792	0.99904	0.99952	0.96792	0.99193	0.99595
55	101	18.00819	2.01649	0.96792	0.99916	0.99958	0.96792	0.99246	0.99621
55	102	18.00819	1.89293	0.96792	0.99926	0.99963	0.96792	0.99294	0.99646
55	103	18.00819	1.78083	0.96792	0.99935	0.99967	0.96792	0.99338	0.99668

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.36911	13.41490	0.96969	0.94425	0.97133	0.96969	0.92796	0.96263
16.36911	13.07182	0.96969	0.94822	0.97342	0.96969	0.93162	0.96460
16.36911	12.72027	0.96969	0.95202	0.97542	0.96969	0.93514	0.96648
16.36911	12.36057	0.96969	0.95564	0.97732	0.96969	0.93853	0.96829
16.36911	11.99324	0.96969	0.95909	0.97912	0.96969	0.94178	0.97002
16.36911	11.61885	0.96969	0.96236	0.98082	0.96969	0.94490	0.97167
16.36911	11.23789	0.96969	0.96546	0.98243	0.96969	0.94789	0.97325
16.36911	10.85087	0.96969	0.96839	0.98394	0.96969	0.95075	0.97476
16.36911	10.45855	0.96969	0.97114	0.98536	0.96969	0.95349	0.97619
16.36911	10.06159	0.96969	0.97373	0.98669	0.96969	0.95611	0.97756
16.36911	9.66092	0.96969	0.97616	0.98793	0.96969	0.95861	0.97887
16.36911	9.25762	0.96969	0.97842	0.98909	0.96969	0.96100	0.98011
16.36911	8.85278	0.96969	0.98053	0.99017	0.96969	0.96328	0.98130
16.36911	8.44766	0.96969	0.98249	0.99117	0.96969	0.96546	0.98243
16.36911	8.04359	0.96969	0.98430	0.99209	0.96969	0.96753	0.98350
16.36911	7.64214	0.96969	0.98596	0.99293	0.96969	0.96950	0.98451
16.36911	7.24488	0.96969	0.98749	0.99370	0.96969	0.97137	0.98548
16.36911	6.85364	0.96969	0.98888	0.99441	0.96969	0.97315	0.98639
16.36911	6.47024	0.96969	0.99015	0.99505	0.96969	0.97484	0.98726
16.36911	6.09632	0.96969	0.99130	0.99563	0.96969	0.97643	0.98807
16.36911	5.73370	0.96969	0.99233	0.99615	0.96969	0.97794	0.98885
16.36911	5.38421	0.96969	0.99326	0.99662	0.96969	0.97936	0.98957
16.36911	5.04951	0.96969	0.99408	0.99703	0.96969	0.98069	0.99025
16.36911	4.73086	0.96969	0.99481	0.99740	0.96969	0.98194	0.99089
16.36911	4.42936	0.96969	0.99545	0.99772	0.96969	0.98312	0.99149
16.36911	4.14588	0.96969	0.99602	0.99801	0.96969	0.98422	0.99205
16.36911	3.88065	0.96969	0.99651	0.99825	0.96969	0.98525	0.99257
16.36911	3.63292	0.96969	0.99695	0.99847	0.96969	0.98621	0.99306
16.36911	3.40133	0.96969	0.99733	0.99866	0.96969	0.98712	0.99352
16.36911	3.18390	0.96969	0.99767	0.99883	0.96969	0.98797	0.99395
16.36911	2.97857	0.96969	0.99796	0.99898	0.96969	0.98877	0.99436
16.36911	2.78314	0.96969	0.99822	0.99911	0.96969	0.98953	0.99474
16.36911	2.60073	0.96969	0.99845	0.99922	0.96969	0.99023	0.99509
16.36911	2.43099	0.96969	0.99865	0.99932	0.96969	0.99088	0.99542
16.36911	2.27364	0.96969	0.99882	0.99941	0.96969	0.99148	0.99572
16.36911	2.12860	0.96969	0.99897	0.99948	0.96969	0.99204	0.99600
16.36911	1.99561	0.96969	0.99909	0.99955	0.96969	0.99255	0.99626
16.36911	1.87471	0.96969	0.99920	0.99960	0.96969	0.99302	0.99650
16.36911	1.76487	0.96969	0.99930	0.99965	0.96969	0.99346	0.99672

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
55	104	18.00819	1.67943	0.96792	0.99942	0.99971	0.96792	0.99378	0.99688
55	105	18.00819	1.58804	0.96792	0.99948	0.99974	0.96792	0.99415	0.99706
55	106	18.00819	1.50600	0.96792	0.99954	0.99977	0.96792	0.99447	0.99723
55	107	18.00819	1.43298	0.96792	0.99958	0.99979	0.96792	0.99476	0.99737
55	108	18.00819	1.36894	0.96792	0.99962	0.99981	0.96792	0.99501	0.99750
55	109	18.00819	1.31458	0.96792	0.99965	0.99982	0.96792	0.99520	0.99760
55	110	18.00819	1.27298	0.96792	0.99967	0.99984	0.96792	0.99535	0.99767
56	1	17.68820	26.62178	0.96591	0.66364	0.79782	0.96591	0.66325	0.79753
56	2	17.68820	26.56961	0.96591	0.66494	0.79876	0.96591	0.66454	0.79847
56	3	17.68820	26.51422	0.96591	0.66630	0.79974	0.96591	0.66589	0.79944
56	4	17.68820	26.45593	0.96591	0.66773	0.80076	0.96591	0.66730	0.80046
56	5	17.68820	26.39526	0.96591	0.66921	0.80183	0.96591	0.66876	0.80151
56	6	17.68820	26.33222	0.96591	0.67076	0.80294	0.96591	0.67028	0.80260
56	7	17.68820	26.26662	0.96591	0.67237	0.80409	0.96591	0.67187	0.80373
56	8	17.68820	26.19847	0.96591	0.67405	0.80529	0.96591	0.67351	0.80491
56	9	17.68820	26.12745	0.96591	0.67580	0.80654	0.96591	0.67523	0.80613
56	10	17.68820	26.05351	0.96591	0.67762	0.80784	0.96591	0.67701	0.80740
56	11	17.68820	25.97700	0.96591	0.67952	0.80918	0.96591	0.67886	0.80872
56	12	17.68820	25.89730	0.96591	0.68150	0.81058	0.96591	0.68079	0.81008
56	13	17.68820	25.81474	0.96591	0.68355	0.81204	0.96591	0.68279	0.81150
56	14	17.68820	25.72901	0.96591	0.68569	0.81355	0.96591	0.68488	0.81297
56	15	17.68820	25.64035	0.96591	0.68792	0.81511	0.96591	0.68704	0.81449
56	16	17.68820	25.54880	0.96591	0.69023	0.81673	0.96591	0.68929	0.81607
56	17	17.68820	25.45467	0.96591	0.69263	0.81841	0.96591	0.69163	0.81771
56	18	17.68820	25.35821	0.96591	0.69512	0.82014	0.96591	0.69406	0.81940
56	19	17.68820	25.25875	0.96591	0.69770	0.82193	0.96591	0.69658	0.82116
56	20	17.68820	25.15564	0.96591	0.70038	0.82380	0.96591	0.69920	0.82298
56	21	17.68820	25.04833	0.96591	0.70318	0.82573	0.96591	0.70192	0.82486
56	22	17.68820	24.93660	0.96591	0.70610	0.82773	0.96591	0.70475	0.82681
56	23	17.68820	24.82004	0.96591	0.70913	0.82982	0.96591	0.70769	0.82882
56	24	17.68820	24.69862	0.96591	0.71229	0.83198	0.96591	0.71073	0.83091
56	25	17.68820	24.57203	0.96591	0.71558	0.83422	0.96591	0.71389	0.83306
56	26	17.68820	24.44053	0.96591	0.71900	0.83654	0.96591	0.71716	0.83529
56	27	17.68820	24.30438	0.96591	0.72256	0.83894	0.96591	0.72055	0.83758
56	28	17.68820	24.16342	0.96591	0.72625	0.84142	0.96591	0.72407	0.83995
56	29	17.68820	24.01762	0.96591	0.73007	0.84398	0.96591	0.72771	0.84240
56	30	17.68820	23.86654	0.96591	0.73404	0.84663	0.96591	0.73147	0.84492
56	31	17.68820	23.71037	0.96591	0.73816	0.84936	0.96591	0.73537	0.84751
56	32	17.68820	23.54876	0.96591	0.74242	0.85217	0.96591	0.73940	0.85018

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.36911	1.66540	0.96969	0.99937	0.99969	0.96969	0.99385	0.99692
16.36911	1.57565	0.96969	0.99944	0.99972	0.96969	0.99421	0.99710
16.36911	1.49500	0.96969	0.99950	0.99975	0.96969	0.99453	0.99726
16.36911	1.42313	0.96969	0.99955	0.99977	0.96969	0.99481	0.99740
16.36911	1.36003	0.96969	0.99959	0.99979	0.96969	0.99506	0.99752
16.36911	1.30641	0.96969	0.99962	0.99981	0.96969	0.99525	0.99762
16.36911	1.26533	0.96969	0.99964	0.99982	0.96969	0.99539	0.99769
16.11103	22.51412	0.96771	0.71475	0.83365	0.96771	0.71442	0.83342
16.11103	22.48584	0.96771	0.71565	0.83426	0.96771	0.71531	0.83403
16.11103	22.45520	0.96771	0.71660	0.83491	0.96771	0.71625	0.83467
16.11103	22.42249	0.96771	0.71760	0.83559	0.96771	0.71724	0.83534
16.11103	22.38814	0.96771	0.71865	0.83630	0.96771	0.71827	0.83604
16.11103	22.35215	0.96771	0.71975	0.83704	0.96771	0.71935	0.83677
16.11103	22.31437	0.96771	0.72090	0.83782	0.96771	0.72048	0.83753
16.11103	22.27480	0.96771	0.72211	0.83864	0.96771	0.72166	0.83833
16.11103	22.23319	0.96771	0.72338	0.83949	0.96771	0.72290	0.83916
16.11103	22.18946	0.96771	0.72471	0.84038	0.96771	0.72419	0.84003
16.11103	22.14392	0.96771	0.72609	0.84131	0.96771	0.72554	0.84094
16.11103	22.09606	0.96771	0.72755	0.84229	0.96771	0.72695	0.84189
16.11103	22.04614	0.96771	0.72907	0.84331	0.96771	0.72843	0.84288
16.11103	21.99389	0.96771	0.73066	0.84437	0.96771	0.72997	0.84391
16.11103	21.93952	0.96771	0.73232	0.84548	0.96771	0.73158	0.84498
16.11103	21.88305	0.96771	0.73405	0.84663	0.96771	0.73326	0.84610
16.11103	21.82476	0.96771	0.73586	0.84783	0.96771	0.73501	0.84727
16.11103	21.76485	0.96771	0.73774	0.84908	0.96771	0.73685	0.84849
16.11103	21.70276	0.96771	0.73970	0.85037	0.96771	0.73876	0.84976
16.11103	21.63792	0.96771	0.74174	0.85173	0.96771	0.74076	0.85108
16.11103	21.56986	0.96771	0.74389	0.85314	0.96771	0.74284	0.85245
16.11103	21.49836	0.96771	0.74613	0.85461	0.96771	0.74502	0.85388
16.11103	21.42306	0.96771	0.74848	0.85615	0.96771	0.74728	0.85537
16.11103	21.34391	0.96771	0.75094	0.85775	0.96771	0.74965	0.85691
16.11103	21.26064	0.96771	0.75351	0.85943	0.96771	0.75211	0.85852
16.11103	21.17342	0.96771	0.75619	0.86117	0.96771	0.75466	0.86018
16.11103	21.08250	0.96771	0.75898	0.86298	0.96771	0.75733	0.86191
16.11103	20.98768	0.96771	0.76189	0.86486	0.96771	0.76010	0.86370
16.11103	20.88895	0.96771	0.76493	0.86681	0.96771	0.76298	0.86556
16.11103	20.78588	0.96771	0.76809	0.86883	0.96771	0.76597	0.86748
16.11103	20.67862	0.96771	0.77137	0.87093	0.96771	0.76908	0.86947
16.11103	20.56684	0.96771	0.77479	0.87311	0.96771	0.77230	0.87152

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
56	33	17.68820	23.38162	0.96591	0.74684	0.85508	0.96591	0.74357	0.85293
56	34	17.68820	23.20856	0.96591	0.75142	0.85807	0.96591	0.74787	0.85575
56	35	17.68820	23.02940	0.96591	0.75616	0.86115	0.96591	0.75231	0.85865
56	36	17.68820	22.84408	0.96591	0.76105	0.86432	0.96591	0.75689	0.86163
56	37	17.68820	22.65215	0.96591	0.76611	0.86757	0.96591	0.76161	0.86467
56	38	17.68820	22.45348	0.96591	0.77133	0.87091	0.96591	0.76646	0.86779
56	39	17.68820	22.24766	0.96591	0.77672	0.87433	0.96591	0.77145	0.87098
56	40	17.68820	22.03447	0.96591	0.78227	0.87784	0.96591	0.77657	0.87423
56	41	17.68820	21.81357	0.96591	0.78798	0.88142	0.96591	0.78182	0.87755
56	42	17.68820	21.58485	0.96591	0.79384	0.88507	0.96591	0.78718	0.88092
56	43	17.68820	21.34779	0.96591	0.79985	0.88880	0.96591	0.79267	0.88434
56	44	17.68820	21.10218	0.96591	0.80601	0.89258	0.96591	0.79825	0.88781
56	45	17.68820	20.84782	0.96591	0.81229	0.89643	0.96591	0.80394	0.89132
56	46	17.68820	20.58697	0.96591	0.81868	0.90030	0.96591	0.80971	0.89485
56	47	17.68820	20.32000	0.96591	0.82516	0.90420	0.96591	0.81555	0.89841
56	48	17.68820	20.04764	0.96591	0.83170	0.90812	0.96591	0.82146	0.90198
56	49	17.68820	19.77090	0.96591	0.83829	0.91203	0.96591	0.82742	0.90556
56	50	17.68820	19.49116	0.96591	0.84490	0.91593	0.96591	0.83341	0.90913
56	51	17.68820	19.21029	0.96591	0.85150	0.91979	0.96591	0.83942	0.91270
56	52	17.68820	18.92146	0.96591	0.85811	0.92364	0.96591	0.84543	0.91624
56	53	17.68820	18.62485	0.96591	0.86473	0.92746	0.96591	0.85143	0.91975
56	54	17.68820	18.32038	0.96591	0.87131	0.93123	0.96591	0.85740	0.92323
56	55	17.68820	18.00819	0.96591	0.87784	0.93495	0.96591	0.86332	0.92665
56	56	17.68820	17.68820	0.96591	0.88430	0.93860	0.96591	0.86917	0.93000
56	57	17.68820	17.36037	0.96591	0.89067	0.94217	0.96591	0.87493	0.93330
56	58	17.68820	17.02468	0.96591	0.89692	0.94566	0.96591	0.88060	0.93651
56	59	17.68820	16.68091	0.96591	0.90304	0.94905	0.96591	0.88614	0.93964
56	60	17.68820	16.32913	0.96591	0.90900	0.95233	0.96591	0.89156	0.94267
56	61	17.68820	15.96913	0.96591	0.91480	0.95550	0.96591	0.89684	0.94561
56	62	17.68820	15.60088	0.96591	0.92041	0.95856	0.96591	0.90196	0.94845
56	63	17.68820	15.22446	0.96591	0.92583	0.96149	0.96591	0.90693	0.95119
56	64	17.68820	14.83980	0.96591	0.93105	0.96429	0.96591	0.91172	0.95382
56	65	17.68820	14.44688	0.96591	0.93605	0.96697	0.96591	0.91635	0.95635
56	66	17.68820	14.04613	0.96591	0.94083	0.96951	0.96591	0.92080	0.95877
56	67	17.68820	13.63788	0.96591	0.94538	0.97192	0.96591	0.92507	0.96108
56	68	17.68820	13.22255	0.96591	0.94971	0.97421	0.96591	0.92917	0.96328
56	69	17.68820	12.80079	0.96591	0.95381	0.97636	0.96591	0.93309	0.96539
56	70	17.68820	12.37331	0.96591	0.95769	0.97839	0.96591	0.93684	0.96739
56	71	17.68820	11.94070	0.96591	0.96133	0.98029	0.96591	0.94042	0.96930

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.11103	20.45044	0.96771	0.77834	0.87536	0.96771	0.77565	0.87365
16.11103	20.32903	0.96771	0.78203	0.87769	0.96771	0.77911	0.87584
16.11103	20.20243	0.96771	0.78586	0.88009	0.96771	0.78270	0.87811
16.11103	20.07055	0.96771	0.78984	0.88258	0.96771	0.78641	0.88044
16.11103	19.93297	0.96771	0.79396	0.88515	0.96771	0.79025	0.88284
16.11103	19.78951	0.96771	0.79823	0.88779	0.96771	0.79421	0.88530
16.11103	19.63978	0.96771	0.80264	0.89052	0.96771	0.79829	0.88783
16.11103	19.48352	0.96771	0.80720	0.89332	0.96771	0.80250	0.89043
16.11103	19.32040	0.96771	0.81191	0.89619	0.96771	0.80682	0.89308
16.11103	19.15023	0.96771	0.81676	0.89914	0.96771	0.81125	0.89579
16.11103	18.97251	0.96771	0.82174	0.90215	0.96771	0.81579	0.89855
16.11103	18.78697	0.96771	0.82686	0.90523	0.96771	0.82043	0.90136
16.11103	18.59337	0.96771	0.83211	0.90836	0.96771	0.82517	0.90421
16.11103	18.39367	0.96771	0.83745	0.91154	0.96771	0.82999	0.90710
16.11103	18.18814	0.96771	0.84288	0.91474	0.96771	0.83488	0.91001
16.11103	17.97738	0.96771	0.84839	0.91798	0.96771	0.83984	0.91295
16.11103	17.76227	0.96771	0.85394	0.92122	0.96771	0.84486	0.91591
16.11103	17.54401	0.96771	0.85953	0.92446	0.96771	0.84992	0.91887
16.11103	17.32430	0.96771	0.86512	0.92769	0.96771	0.85502	0.92184
16.11103	17.09693	0.96771	0.87075	0.93091	0.96771	0.86013	0.92481
16.11103	16.86201	0.96771	0.87640	0.93413	0.96771	0.86525	0.92776
16.11103	16.61938	0.96771	0.88204	0.93732	0.96771	0.87035	0.93068
16.11103	16.36911	0.96771	0.88766	0.94049	0.96771	0.87543	0.93358
16.11103	16.11103	0.96771	0.89323	0.94361	0.96771	0.88047	0.93644
16.11103	15.84506	0.96771	0.89875	0.94668	0.96771	0.88545	0.93925
16.11103	15.57108	0.96771	0.90419	0.94969	0.96771	0.89037	0.94200
16.11103	15.28882	0.96771	0.90954	0.95263	0.96771	0.89519	0.94470
16.11103	14.99826	0.96771	0.91478	0.95549	0.96771	0.89992	0.94733
16.11103	14.69911	0.96771	0.91989	0.95827	0.96771	0.90455	0.94988
16.11103	14.39128	0.96771	0.92487	0.96097	0.96771	0.90906	0.95236
16.11103	14.07472	0.96771	0.92969	0.96357	0.96771	0.91344	0.95476
16.11103	13.74931	0.96771	0.93436	0.96607	0.96771	0.91769	0.95708
16.11103	13.41490	0.96771	0.93887	0.96847	0.96771	0.92180	0.95931
16.11103	13.07182	0.96771	0.94320	0.97077	0.96771	0.92578	0.96146
16.11103	12.72027	0.96771	0.94735	0.97296	0.96771	0.92961	0.96352
16.11103	12.36057	0.96771	0.95131	0.97505	0.96771	0.93329	0.96550
16.11103	11.99324	0.96771	0.95509	0.97703	0.96771	0.93684	0.96739
16.11103	11.61885	0.96771	0.95868	0.97890	0.96771	0.94024	0.96920
16.11103	11.23789	0.96771	0.96208	0.98067	0.96771	0.94350	0.97093

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
56	72	17.68820	11.50357	0.96591	0.96476	0.98206	0.96591	0.94384	0.97111
56	73	17.68820	11.06278	0.96591	0.96797	0.98372	0.96591	0.94709	0.97283
56	74	17.68820	10.61910	0.96591	0.97097	0.98527	0.96591	0.95020	0.97446
56	75	17.68820	10.17356	0.96591	0.97376	0.98671	0.96591	0.95315	0.97601
56	76	17.68820	9.72734	0.96591	0.97635	0.98804	0.96591	0.95596	0.97748
56	77	17.68820	9.28160	0.96591	0.97875	0.98926	0.96591	0.95863	0.97888
56	78	17.68820	8.83768	0.96591	0.98097	0.99039	0.96591	0.96116	0.98020
56	79	17.68820	8.39698	0.96591	0.98300	0.99143	0.96591	0.96357	0.98145
56	80	17.68820	7.96110	0.96591	0.98486	0.99237	0.96591	0.96585	0.98263
56	81	17.68820	7.53168	0.96591	0.98656	0.99324	0.96591	0.96801	0.98375
56	82	17.68820	7.11054	0.96591	0.98810	0.99402	0.96591	0.97005	0.98480
56	83	17.68820	6.69952	0.96591	0.98950	0.99472	0.96591	0.97198	0.98579
56	84	17.68820	6.30023	0.96591	0.99075	0.99536	0.96591	0.97380	0.98673
56	85	17.68820	5.91444	0.96591	0.99188	0.99592	0.96591	0.97551	0.98761
56	86	17.68820	5.54396	0.96591	0.99288	0.99643	0.96591	0.97712	0.98843
56	87	17.68820	5.19034	0.96591	0.99377	0.99687	0.96591	0.97863	0.98920
56	88	17.68820	4.85473	0.96591	0.99455	0.99727	0.96591	0.98004	0.98992
56	89	17.68820	4.53813	0.96591	0.99524	0.99762	0.96591	0.98137	0.99060
56	90	17.68820	4.24126	0.96591	0.99585	0.99792	0.96591	0.98260	0.99122
56	91	17.68820	3.96420	0.96591	0.99637	0.99818	0.96591	0.98375	0.99181
56	92	17.68820	3.70604	0.96591	0.99683	0.99841	0.96591	0.98483	0.99236
56	93	17.68820	3.46525	0.96591	0.99723	0.99862	0.96591	0.98585	0.99287
56	94	17.68820	3.23968	0.96591	0.99759	0.99879	0.96591	0.98680	0.99335
56	95	17.68820	3.02715	0.96591	0.99790	0.99895	0.96591	0.98769	0.99381
56	96	17.68820	2.82535	0.96591	0.99817	0.99908	0.96591	0.98852	0.99423
56	97	17.68820	2.63737	0.96591	0.99841	0.99920	0.96591	0.98929	0.99462
56	98	17.68820	2.46279	0.96591	0.99861	0.99931	0.96591	0.99001	0.99498
56	99	17.68820	2.30125	0.96591	0.99879	0.99939	0.96591	0.99068	0.99532
56	100	17.68820	2.15258	0.96591	0.99894	0.99947	0.96591	0.99130	0.99563
56	101	17.68820	2.01649	0.96591	0.99907	0.99954	0.96591	0.99186	0.99591
56	102	17.68820	1.89293	0.96591	0.99919	0.99959	0.96591	0.99238	0.99618
56	103	17.68820	1.78083	0.96591	0.99928	0.99964	0.96591	0.99286	0.99642
56	104	17.68820	1.67943	0.96591	0.99936	0.99968	0.96591	0.99329	0.99663
56	105	17.68820	1.58804	0.96591	0.99943	0.99972	0.96591	0.99368	0.99683
56	106	17.68820	1.50600	0.96591	0.99949	0.99975	0.96591	0.99403	0.99701
56	107	17.68820	1.43298	0.96591	0.99954	0.99977	0.96591	0.99434	0.99716
56	108	17.68820	1.36894	0.96591	0.99958	0.99979	0.96591	0.99461	0.99730
56	109	17.68820	1.31458	0.96591	0.99962	0.99981	0.96591	0.99482	0.99740
56	110	17.68820	1.27298	0.96591	0.99964	0.99982	0.96591	0.99498	0.99748

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
16.11103	10.85087	0.96771	0.96530	0.98234	0.96771	0.94662	0.97258
16.11103	10.45855	0.96771	0.96832	0.98391	0.96771	0.94961	0.97415
16.11103	10.06159	0.96771	0.97117	0.98537	0.96771	0.95246	0.97565
16.11103	9.66092	0.96771	0.97383	0.98674	0.96771	0.95519	0.97708
16.11103	9.25762	0.96771	0.97632	0.98802	0.96771	0.95780	0.97844
16.11103	8.85278	0.96771	0.97864	0.98920	0.96771	0.96028	0.97974
16.11103	8.44766	0.96771	0.98079	0.99030	0.96771	0.96265	0.98097
16.11103	8.04359	0.96771	0.98278	0.99131	0.96771	0.96490	0.98214
16.11103	7.64214	0.96771	0.98461	0.99224	0.96771	0.96704	0.98324
16.11103	7.24488	0.96771	0.98628	0.99309	0.96771	0.96908	0.98429
16.11103	6.85364	0.96771	0.98782	0.99387	0.96771	0.97101	0.98529
16.11103	6.47024	0.96771	0.98921	0.99457	0.96771	0.97283	0.98623
16.11103	6.09632	0.96771	0.99047	0.99521	0.96771	0.97456	0.98712
16.11103	5.73370	0.96771	0.99160	0.99578	0.96771	0.97619	0.98795
16.11103	5.38421	0.96771	0.99261	0.99629	0.96771	0.97773	0.98874
16.11103	5.04951	0.96771	0.99351	0.99675	0.96771	0.97917	0.98947
16.11103	4.73086	0.96771	0.99431	0.99715	0.96771	0.98052	0.99017
16.11103	4.42936	0.96771	0.99502	0.99750	0.96771	0.98179	0.99081
16.11103	4.14588	0.96771	0.99564	0.99781	0.96771	0.98298	0.99142
16.11103	3.88065	0.96771	0.99618	0.99809	0.96771	0.98409	0.99198
16.11103	3.63292	0.96771	0.99666	0.99833	0.96771	0.98513	0.99251
16.11103	3.40133	0.96771	0.99708	0.99854	0.96771	0.98611	0.99301
16.11103	3.18390	0.96771	0.99744	0.99872	0.96771	0.98703	0.99347
16.11103	2.97857	0.96771	0.99777	0.99888	0.96771	0.98789	0.99391
16.11103	2.78314	0.96771	0.99805	0.99903	0.96771	0.98870	0.99432
16.11103	2.60073	0.96771	0.99830	0.99915	0.96771	0.98946	0.99470
16.11103	2.43099	0.96771	0.99852	0.99926	0.96771	0.99016	0.99506
16.11103	2.27364	0.96771	0.99870	0.99935	0.96771	0.99081	0.99538
16.11103	2.12860	0.96771	0.99887	0.99943	0.96771	0.99141	0.99569
16.11103	1.99561	0.96771	0.99901	0.99950	0.96771	0.99197	0.99597
16.11103	1.87471	0.96771	0.99912	0.99956	0.96771	0.99247	0.99622
16.11103	1.76487	0.96771	0.99923	0.99961	0.96771	0.99294	0.99646
16.11103	1.66540	0.96771	0.99931	0.99966	0.96771	0.99336	0.99667
16.11103	1.57565	0.96771	0.99939	0.99969	0.96771	0.99375	0.99687
16.11103	1.49500	0.96771	0.99945	0.99973	0.96771	0.99410	0.99704
16.11103	1.42313	0.96771	0.99951	0.99975	0.96771	0.99440	0.99719
16.11103	1.36003	0.96771	0.99955	0.99977	0.96771	0.99466	0.99732
16.11103	1.30641	0.96771	0.99958	0.99979	0.96771	0.99487	0.99743
16.11103	1.26533	0.96771	0.99961	0.99980	0.96771	0.99502	0.99751

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
57	1	17.36037	26.62178	0.96372	0.65138	0.78889	0.96372	0.65099	0.78861
57	2	17.36037	26.56961	0.96372	0.65266	0.78983	0.96372	0.65227	0.78954
57	3	17.36037	26.51422	0.96372	0.65400	0.79081	0.96372	0.65360	0.79052
57	4	17.36037	26.45593	0.96372	0.65540	0.79183	0.96372	0.65498	0.79153
57	5	17.36037	26.39526	0.96372	0.65686	0.79290	0.96372	0.65642	0.79258
57	6	17.36037	26.33222	0.96372	0.65838	0.79401	0.96372	0.65792	0.79367
57	7	17.36037	26.26662	0.96372	0.65997	0.79516	0.96372	0.65948	0.79480
57	8	17.36037	26.19847	0.96372	0.66162	0.79636	0.96372	0.66110	0.79598
57	9	17.36037	26.12745	0.96372	0.66334	0.79760	0.96372	0.66278	0.79720
57	10	17.36037	26.05351	0.96372	0.66514	0.79890	0.96372	0.66454	0.79847
57	11	17.36037	25.97700	0.96372	0.66701	0.80025	0.96372	0.66636	0.79978
57	12	17.36037	25.89730	0.96372	0.66896	0.80165	0.96372	0.66826	0.80115
57	13	17.36037	25.81474	0.96372	0.67098	0.80310	0.96372	0.67024	0.80257
57	14	17.36037	25.72901	0.96372	0.67309	0.80461	0.96372	0.67229	0.80404
57	15	17.36037	25.64035	0.96372	0.67529	0.80617	0.96372	0.67443	0.80556
57	16	17.36037	25.54880	0.96372	0.67757	0.80780	0.96372	0.67665	0.80714
57	17	17.36037	25.45467	0.96372	0.67993	0.80948	0.96372	0.67896	0.80878
57	18	17.36037	25.35821	0.96372	0.68239	0.81121	0.96372	0.68135	0.81048
57	19	17.36037	25.25875	0.96372	0.68494	0.81301	0.96372	0.68385	0.81224
57	20	17.36037	25.15564	0.96372	0.68759	0.81488	0.96372	0.68644	0.81407
57	21	17.36037	25.04833	0.96372	0.69035	0.81682	0.96372	0.68913	0.81596
57	22	17.36037	24.93660	0.96372	0.69323	0.81883	0.96372	0.69193	0.81792
57	23	17.36037	24.82004	0.96372	0.69624	0.82092	0.96372	0.69483	0.81994
57	24	17.36037	24.69862	0.96372	0.69936	0.82309	0.96372	0.69785	0.82204
57	25	17.36037	24.57203	0.96372	0.70262	0.82534	0.96372	0.70098	0.82421
57	26	17.36037	24.44053	0.96372	0.70601	0.82768	0.96372	0.70422	0.82644
57	27	17.36037	24.30438	0.96372	0.70954	0.83009	0.96372	0.70759	0.82876
57	28	17.36037	24.16342	0.96372	0.71319	0.83259	0.96372	0.71108	0.83115
57	29	17.36037	24.01762	0.96372	0.71699	0.83517	0.96372	0.71469	0.83361
57	30	17.36037	23.86654	0.96372	0.72094	0.83784	0.96372	0.71844	0.83615
57	31	17.36037	23.71037	0.96372	0.72503	0.84060	0.96372	0.72231	0.83877
57	32	17.36037	23.54876	0.96372	0.72927	0.84345	0.96372	0.72633	0.84147
57	33	17.36037	23.38162	0.96372	0.73368	0.84638	0.96372	0.73048	0.84425
57	34	17.36037	23.20856	0.96372	0.73824	0.84941	0.96372	0.73477	0.84711
57	35	17.36037	23.02940	0.96372	0.74297	0.85253	0.96372	0.73921	0.85005
57	36	17.36037	22.84408	0.96372	0.74786	0.85574	0.96372	0.74378	0.85307
57	37	17.36037	22.65215	0.96372	0.75292	0.85905	0.96372	0.74850	0.85616
57	38	17.36037	22.45348	0.96372	0.75816	0.86245	0.96372	0.75337	0.85934
57	39	17.36037	22.24766	0.96372	0.76356	0.86593	0.96372	0.75838	0.86259

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
15.84506	22.51412	0.96562	0.70299	0.82560	0.96562	0.70266	0.82537
15.84506	22.48584	0.96562	0.70388	0.82621	0.96562	0.70354	0.82598
15.84506	22.45520	0.96562	0.70481	0.82685	0.96562	0.70447	0.82662
15.84506	22.42249	0.96562	0.70580	0.82753	0.96562	0.70544	0.82729
15.84506	22.38814	0.96562	0.70684	0.82824	0.96562	0.70646	0.82798
15.84506	22.35215	0.96562	0.70792	0.82899	0.96562	0.70753	0.82872
15.84506	22.31437	0.96562	0.70906	0.82977	0.96562	0.70864	0.82948
15.84506	22.27480	0.96562	0.71025	0.83058	0.96562	0.70981	0.83028
15.84506	22.23319	0.96562	0.71150	0.83144	0.96562	0.71103	0.83111
15.84506	22.18946	0.96562	0.71281	0.83233	0.96562	0.71230	0.83198
15.84506	22.14392	0.96562	0.71418	0.83326	0.96562	0.71364	0.83289
15.84506	22.09606	0.96562	0.71562	0.83424	0.96562	0.71503	0.83384
15.84506	22.04614	0.96562	0.71712	0.83526	0.96562	0.71649	0.83483
15.84506	21.99389	0.96562	0.71870	0.83633	0.96562	0.71802	0.83587
15.84506	21.93952	0.96562	0.72034	0.83744	0.96562	0.71961	0.83695
15.84506	21.88305	0.96562	0.72205	0.83860	0.96562	0.72127	0.83807
15.84506	21.82476	0.96562	0.72384	0.83980	0.96562	0.72301	0.83924
15.84506	21.76485	0.96562	0.72570	0.84105	0.96562	0.72483	0.84047
15.84506	21.70276	0.96562	0.72764	0.84235	0.96562	0.72673	0.84174
15.84506	21.63792	0.96562	0.72967	0.84371	0.96562	0.72871	0.84307
15.84506	21.56986	0.96562	0.73180	0.84513	0.96562	0.73078	0.84445
15.84506	21.49836	0.96562	0.73403	0.84661	0.96562	0.73293	0.84589
15.84506	21.42306	0.96562	0.73636	0.84816	0.96562	0.73519	0.84739
15.84506	21.34391	0.96562	0.73880	0.84978	0.96562	0.73753	0.84894
15.84506	21.26064	0.96562	0.74135	0.85146	0.96562	0.73998	0.85056
15.84506	21.17342	0.96562	0.74401	0.85322	0.96562	0.74252	0.85224
15.84506	21.08250	0.96562	0.74680	0.85505	0.96562	0.74518	0.85398
15.84506	20.98768	0.96562	0.74970	0.85694	0.96562	0.74793	0.85579
15.84506	20.88895	0.96562	0.75272	0.85891	0.96562	0.75080	0.85767
15.84506	20.78588	0.96562	0.75587	0.86096	0.96562	0.75379	0.85961
15.84506	20.67862	0.96562	0.75915	0.86308	0.96562	0.75689	0.86162
15.84506	20.56684	0.96562	0.76256	0.86529	0.96562	0.76011	0.86371
15.84506	20.45044	0.96562	0.76611	0.86757	0.96562	0.76346	0.86586
15.84506	20.32903	0.96562	0.76980	0.86993	0.96562	0.76692	0.86809
15.84506	20.20243	0.96562	0.77364	0.87238	0.96562	0.77052	0.87039
15.84506	20.07055	0.96562	0.77763	0.87491	0.96562	0.77424	0.87276
15.84506	19.93297	0.96562	0.78177	0.87752	0.96562	0.77810	0.87520
15.84506	19.78951	0.96562	0.78606	0.88022	0.96562	0.78208	0.87772
15.84506	19.63978	0.96562	0.79051	0.88300	0.96562	0.78619	0.88030

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree Age</u>	<u>Beneficiary Age</u>	<u>Retiree Annuity Value</u>	<u>Beneficiary Annuity Value</u>	<u>Option 1 Factor</u>	<u>Option 2 Factor</u>	<u>Option 3 Factor</u>	<u>Option 4 Factor</u>	<u>Option 5 Factor</u>	<u>Option 6 Factor</u>
57	40	17.36037	22.03447	0.96372	0.76914	0.86951	0.96372	0.76352	0.86591
57	41	17.36037	21.81357	0.96372	0.77490	0.87317	0.96372	0.76881	0.86930
57	42	17.36037	21.58485	0.96372	0.78081	0.87692	0.96372	0.77423	0.87275
57	43	17.36037	21.34779	0.96372	0.78690	0.88074	0.96372	0.77977	0.87626
57	44	17.36037	21.10218	0.96372	0.79314	0.88464	0.96372	0.78544	0.87983
57	45	17.36037	20.84782	0.96372	0.79953	0.88860	0.96372	0.79121	0.88344
57	46	17.36037	20.58697	0.96372	0.80605	0.89261	0.96372	0.79709	0.88709
57	47	17.36037	20.32000	0.96372	0.81267	0.89666	0.96372	0.80306	0.89078
57	48	17.36037	20.04764	0.96372	0.81938	0.90073	0.96372	0.80912	0.89449
57	49	17.36037	19.77090	0.96372	0.82616	0.90481	0.96372	0.81524	0.89821
57	50	17.36037	19.49116	0.96372	0.83298	0.90888	0.96372	0.82141	0.90195
57	51	17.36037	19.21029	0.96372	0.83981	0.91293	0.96372	0.82763	0.90568
57	52	17.36037	18.92146	0.96372	0.84669	0.91698	0.96372	0.83387	0.90941
57	53	17.36037	18.62485	0.96372	0.85359	0.92101	0.96372	0.84012	0.91311
57	54	17.36037	18.32038	0.96372	0.86048	0.92501	0.96372	0.84635	0.91678
57	55	17.36037	18.00819	0.96372	0.86735	0.92896	0.96372	0.85256	0.92041
57	56	17.36037	17.68820	0.96372	0.87416	0.93286	0.96372	0.85872	0.92399
57	57	17.36037	17.36037	0.96372	0.88091	0.93668	0.96372	0.86481	0.92750
57	58	17.36037	17.02468	0.96372	0.88755	0.94043	0.96372	0.87081	0.93094
57	59	17.36037	16.68091	0.96372	0.89408	0.94408	0.96372	0.87671	0.93430
57	60	17.36037	16.32913	0.96372	0.90047	0.94763	0.96372	0.88249	0.93758
57	61	17.36037	15.96913	0.96372	0.90670	0.95107	0.96372	0.88813	0.94075
57	62	17.36037	15.60088	0.96372	0.91275	0.95439	0.96372	0.89363	0.94383
57	63	17.36037	15.22446	0.96372	0.91861	0.95758	0.96372	0.89897	0.94680
57	64	17.36037	14.83980	0.96372	0.92427	0.96064	0.96372	0.90415	0.94966
57	65	17.36037	14.44688	0.96372	0.92971	0.96357	0.96372	0.90915	0.95241
57	66	17.36037	14.04613	0.96372	0.93492	0.96637	0.96372	0.91397	0.95505
57	67	17.36037	13.63788	0.96372	0.93990	0.96902	0.96372	0.91861	0.95758
57	68	17.36037	13.22255	0.96372	0.94464	0.97153	0.96372	0.92306	0.95999
57	69	17.36037	12.80079	0.96372	0.94914	0.97391	0.96372	0.92733	0.96229
57	70	17.36037	12.37331	0.96372	0.95340	0.97614	0.96372	0.93142	0.96449
57	71	17.36037	11.94070	0.96372	0.95741	0.97824	0.96372	0.93532	0.96658
57	72	17.36037	11.50357	0.96372	0.96118	0.98021	0.96372	0.93905	0.96857
57	73	17.36037	11.06278	0.96372	0.96471	0.98204	0.96372	0.94260	0.97045
57	74	17.36037	10.61910	0.96372	0.96802	0.98375	0.96372	0.94599	0.97225
57	75	17.36037	10.17356	0.96372	0.97110	0.98534	0.96372	0.94921	0.97395
57	76	17.36037	9.72734	0.96372	0.97396	0.98681	0.96372	0.95228	0.97556
57	77	17.36037	9.28160	0.96372	0.97660	0.98816	0.96372	0.95519	0.97708
57	78	17.36037	8.83768	0.96372	0.97905	0.98941	0.96372	0.95796	0.97853

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity Value</u>	<u>Beneficiary Annuity Value</u>	<u>Option 1 Factor</u>	<u>Option 2 Factor</u>	<u>Option 3 Factor</u>	<u>Option 4 Factor</u>	<u>Option 5 Factor</u>	<u>Option 6 Factor</u>
15.84506	19.48352	0.96562	0.79511	0.88586	0.96562	0.79043	0.88295
15.84506	19.32040	0.96562	0.79987	0.88881	0.96562	0.79480	0.88567
15.84506	19.15023	0.96562	0.80478	0.89183	0.96562	0.79929	0.88845
15.84506	18.97251	0.96562	0.80984	0.89493	0.96562	0.80390	0.89129
15.84506	18.78697	0.96562	0.81505	0.89810	0.96562	0.80862	0.89418
15.84506	18.59337	0.96562	0.82040	0.90134	0.96562	0.81345	0.89713
15.84506	18.39367	0.96562	0.82587	0.90463	0.96562	0.81837	0.90012
15.84506	18.18814	0.96562	0.83144	0.90797	0.96562	0.82339	0.90314
15.84506	17.97738	0.96562	0.83711	0.91133	0.96562	0.82849	0.90620
15.84506	17.76227	0.96562	0.84284	0.91472	0.96562	0.83366	0.90928
15.84506	17.54401	0.96562	0.84862	0.91811	0.96562	0.83889	0.91239
15.84506	17.32430	0.96562	0.85443	0.92150	0.96562	0.84417	0.91550
15.84506	17.09693	0.96562	0.86029	0.92490	0.96562	0.84949	0.91862
15.84506	16.86201	0.96562	0.86619	0.92830	0.96562	0.85483	0.92174
15.84506	16.61938	0.96562	0.87211	0.93168	0.96562	0.86018	0.92484
15.84506	16.36911	0.96562	0.87802	0.93505	0.96562	0.86552	0.92791
15.84506	16.11103	0.96562	0.88391	0.93838	0.96562	0.87084	0.93096
15.84506	15.84506	0.96562	0.88977	0.94167	0.96562	0.87611	0.93396
15.84506	15.57108	0.96562	0.89556	0.94490	0.96562	0.88132	0.93692
15.84506	15.28882	0.96562	0.90127	0.94807	0.96562	0.88646	0.93982
15.84506	14.99826	0.96562	0.90688	0.95117	0.96562	0.89152	0.94265
15.84506	14.69911	0.96562	0.91238	0.95418	0.96562	0.89647	0.94541
15.84506	14.39128	0.96562	0.91774	0.95711	0.96562	0.90132	0.94810
15.84506	14.07472	0.96562	0.92296	0.95994	0.96562	0.90604	0.95070
15.84506	13.74931	0.96562	0.92803	0.96267	0.96562	0.91063	0.95322
15.84506	13.41490	0.96562	0.93293	0.96530	0.96562	0.91508	0.95566
15.84506	13.07182	0.96562	0.93764	0.96782	0.96562	0.91939	0.95800
15.84506	12.72027	0.96562	0.94217	0.97023	0.96562	0.92355	0.96025
15.84506	12.36057	0.96562	0.94651	0.97252	0.96562	0.92756	0.96242
15.84506	11.99324	0.96562	0.95065	0.97470	0.96562	0.93141	0.96449
15.84506	11.61885	0.96562	0.95459	0.97677	0.96562	0.93512	0.96647
15.84506	11.23789	0.96562	0.95832	0.97872	0.96562	0.93868	0.96837
15.84506	10.85087	0.96562	0.96185	0.98055	0.96562	0.94208	0.97018
15.84506	10.45855	0.96562	0.96518	0.98228	0.96562	0.94534	0.97190
15.84506	10.06159	0.96562	0.96831	0.98390	0.96562	0.94846	0.97355
15.84506	9.66092	0.96562	0.97124	0.98541	0.96562	0.95144	0.97511
15.84506	9.25762	0.96562	0.97398	0.98682	0.96562	0.95428	0.97660
15.84506	8.85278	0.96562	0.97653	0.98813	0.96562	0.95699	0.97802
15.84506	8.44766	0.96562	0.97890	0.98934	0.96562	0.95957	0.97937

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
57	79	17.36037	8.39698	0.96372	0.98129	0.99056	0.96372	0.96058	0.97989
57	80	17.36037	7.96110	0.96372	0.98334	0.99160	0.96372	0.96306	0.98118
57	81	17.36037	7.53168	0.96372	0.98522	0.99255	0.96372	0.96541	0.98240
57	82	17.36037	7.11054	0.96372	0.98692	0.99342	0.96372	0.96763	0.98355
57	83	17.36037	6.69952	0.96372	0.98845	0.99419	0.96372	0.96973	0.98463
57	84	17.36037	6.30023	0.96372	0.98984	0.99489	0.96372	0.97170	0.98565
57	85	17.36037	5.91444	0.96372	0.99107	0.99552	0.96372	0.97356	0.98660
57	86	17.36037	5.54396	0.96372	0.99218	0.99607	0.96372	0.97531	0.98750
57	87	17.36037	5.19034	0.96372	0.99315	0.99656	0.96372	0.97694	0.98834
57	88	17.36037	4.85473	0.96372	0.99402	0.99700	0.96372	0.97847	0.98912
57	89	17.36037	4.53813	0.96372	0.99477	0.99738	0.96372	0.97990	0.98985
57	90	17.36037	4.24126	0.96372	0.99544	0.99771	0.96372	0.98123	0.99053
57	91	17.36037	3.96420	0.96372	0.99602	0.99800	0.96372	0.98248	0.99116
57	92	17.36037	3.70604	0.96372	0.99652	0.99826	0.96372	0.98365	0.99176
57	93	17.36037	3.46525	0.96372	0.99696	0.99848	0.96372	0.98474	0.99231
57	94	17.36037	3.23968	0.96372	0.99735	0.99867	0.96372	0.98576	0.99283
57	95	17.36037	3.02715	0.96372	0.99769	0.99884	0.96372	0.98672	0.99332
57	96	17.36037	2.82535	0.96372	0.99799	0.99899	0.96372	0.98762	0.99377
57	97	17.36037	2.63737	0.96372	0.99825	0.99912	0.96372	0.98846	0.99420
57	98	17.36037	2.46279	0.96372	0.99847	0.99924	0.96372	0.98923	0.99459
57	99	17.36037	2.30125	0.96372	0.99867	0.99933	0.96372	0.98995	0.99495
57	100	17.36037	2.15258	0.96372	0.99884	0.99942	0.96372	0.99062	0.99529
57	101	17.36037	2.01649	0.96372	0.99898	0.99949	0.96372	0.99123	0.99559
57	102	17.36037	1.89293	0.96372	0.99911	0.99955	0.96372	0.99178	0.99588
57	103	17.36037	1.78083	0.96372	0.99921	0.99961	0.96372	0.99230	0.99613
57	104	17.36037	1.67943	0.96372	0.99930	0.99965	0.96372	0.99276	0.99637
57	105	17.36037	1.58804	0.96372	0.99938	0.99969	0.96372	0.99319	0.99658
57	106	17.36037	1.50600	0.96372	0.99944	0.99972	0.96372	0.99356	0.99677
57	107	17.36037	1.43298	0.96372	0.99950	0.99975	0.96372	0.99390	0.99694
57	108	17.36037	1.36894	0.96372	0.99954	0.99977	0.96372	0.99418	0.99708
57	109	17.36037	1.31458	0.96372	0.99958	0.99979	0.96372	0.99441	0.99720
57	110	17.36037	1.27298	0.96372	0.99960	0.99980	0.96372	0.99458	0.99728
58	1	17.02468	26.62178	0.96138	0.63883	0.77961	0.96138	0.63844	0.77933
58	2	17.02468	26.56961	0.96138	0.64008	0.78055	0.96138	0.63970	0.78026
58	3	17.02468	26.51422	0.96138	0.64139	0.78152	0.96138	0.64100	0.78123
58	4	17.02468	26.45593	0.96138	0.64277	0.78255	0.96138	0.64236	0.78224
58	5	17.02468	26.39526	0.96138	0.64421	0.78361	0.96138	0.64378	0.78329
58	6	17.02468	26.33222	0.96138	0.64570	0.78471	0.96138	0.64525	0.78438
58	7	17.02468	26.26662	0.96138	0.64726	0.78586	0.96138	0.64678	0.78551

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
15.84506	8.04359	0.96562	0.98109	0.99045	0.96562	0.96202	0.98064
15.84506	7.64214	0.96562	0.98310	0.99148	0.96562	0.96435	0.98185
15.84506	7.24488	0.96562	0.98494	0.99241	0.96562	0.96657	0.98300
15.84506	6.85364	0.96562	0.98663	0.99327	0.96562	0.96867	0.98408
15.84506	6.47024	0.96562	0.98816	0.99404	0.96562	0.97065	0.98511
15.84506	6.09632	0.96562	0.98954	0.99474	0.96562	0.97253	0.98607
15.84506	5.73370	0.96562	0.99078	0.99537	0.96562	0.97429	0.98698
15.84506	5.38421	0.96562	0.99190	0.99593	0.96562	0.97596	0.98783
15.84506	5.04951	0.96562	0.99289	0.99643	0.96562	0.97752	0.98863
15.84506	4.73086	0.96562	0.99377	0.99687	0.96562	0.97899	0.98938
15.84506	4.42936	0.96562	0.99454	0.99726	0.96562	0.98036	0.99008
15.84506	4.14588	0.96562	0.99522	0.99760	0.96562	0.98164	0.99074
15.84506	3.88065	0.96562	0.99582	0.99790	0.96562	0.98284	0.99135
15.84506	3.63292	0.96562	0.99634	0.99817	0.96562	0.98397	0.99192
15.84506	3.40133	0.96562	0.99680	0.99840	0.96562	0.98502	0.99246
15.84506	3.18390	0.96562	0.99720	0.99860	0.96562	0.98602	0.99296
15.84506	2.97857	0.96562	0.99755	0.99877	0.96562	0.98695	0.99343
15.84506	2.78314	0.96562	0.99787	0.99893	0.96562	0.98782	0.99387
15.84506	2.60073	0.96562	0.99814	0.99907	0.96562	0.98863	0.99428
15.84506	2.43099	0.96562	0.99837	0.99919	0.96562	0.98939	0.99467
15.84506	2.27364	0.96562	0.99858	0.99929	0.96562	0.99009	0.99502
15.84506	2.12860	0.96562	0.99876	0.99938	0.96562	0.99074	0.99535
15.84506	1.99561	0.96562	0.99891	0.99945	0.96562	0.99134	0.99565
15.84506	1.87471	0.96562	0.99904	0.99952	0.96562	0.99188	0.99593
15.84506	1.76487	0.96562	0.99915	0.99958	0.96562	0.99239	0.99618
15.84506	1.66540	0.96562	0.99925	0.99962	0.96562	0.99284	0.99641
15.84506	1.57565	0.96562	0.99933	0.99966	0.96562	0.99326	0.99662
15.84506	1.49500	0.96562	0.99940	0.99970	0.96562	0.99363	0.99681
15.84506	1.42313	0.96562	0.99946	0.99973	0.96562	0.99396	0.99697
15.84506	1.36003	0.96562	0.99951	0.99975	0.96562	0.99424	0.99711
15.84506	1.30641	0.96562	0.99954	0.99977	0.96562	0.99447	0.99723
15.84506	1.26533	0.96562	0.99957	0.99979	0.96562	0.99463	0.99731
15.57108	22.51412	0.96341	0.69088	0.81718	0.96341	0.69055	0.81695
15.57108	22.48584	0.96341	0.69175	0.81779	0.96341	0.69142	0.81756
15.57108	22.45520	0.96341	0.69267	0.81843	0.96341	0.69233	0.81820
15.57108	22.42249	0.96341	0.69364	0.81911	0.96341	0.69329	0.81887
15.57108	22.38814	0.96341	0.69466	0.81982	0.96341	0.69429	0.81957
15.57108	22.35215	0.96341	0.69573	0.82057	0.96341	0.69534	0.82030
15.57108	22.31437	0.96341	0.69685	0.82135	0.96341	0.69644	0.82106

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
58	8	17.02468	26.19847	0.96138	0.64889	0.78706	0.96138	0.64838	0.78668
58	9	17.02468	26.12745	0.96138	0.65058	0.78831	0.96138	0.65004	0.78790
58	10	17.02468	26.05351	0.96138	0.65235	0.78960	0.96138	0.65176	0.78917
58	11	17.02468	25.97700	0.96138	0.65419	0.79095	0.96138	0.65356	0.79049
58	12	17.02468	25.89730	0.96138	0.65610	0.79235	0.96138	0.65543	0.79185
58	13	17.02468	25.81474	0.96138	0.65810	0.79380	0.96138	0.65737	0.79327
58	14	17.02468	25.72901	0.96138	0.66018	0.79531	0.96138	0.65940	0.79474
58	15	17.02468	25.64035	0.96138	0.66234	0.79688	0.96138	0.66150	0.79627
58	16	17.02468	25.54880	0.96138	0.66458	0.79850	0.96138	0.66369	0.79785
58	17	17.02468	25.45467	0.96138	0.66692	0.80018	0.96138	0.66596	0.79949
58	18	17.02468	25.35821	0.96138	0.66933	0.80192	0.96138	0.66833	0.80120
58	19	17.02468	25.25875	0.96138	0.67185	0.80372	0.96138	0.67079	0.80296
58	20	17.02468	25.15564	0.96138	0.67446	0.80559	0.96138	0.67335	0.80479
58	21	17.02468	25.04833	0.96138	0.67719	0.80753	0.96138	0.67601	0.80669
58	22	17.02468	24.93660	0.96138	0.68004	0.80955	0.96138	0.67877	0.80865
58	23	17.02468	24.82004	0.96138	0.68300	0.81165	0.96138	0.68165	0.81069
58	24	17.02468	24.69862	0.96138	0.68609	0.81383	0.96138	0.68463	0.81279
58	25	17.02468	24.57203	0.96138	0.68932	0.81609	0.96138	0.68772	0.81497
58	26	17.02468	24.44053	0.96138	0.69267	0.81844	0.96138	0.69094	0.81722
58	27	17.02468	24.30438	0.96138	0.69616	0.82086	0.96138	0.69427	0.81955
58	28	17.02468	24.16342	0.96138	0.69978	0.82338	0.96138	0.69773	0.82196
58	29	17.02468	24.01762	0.96138	0.70355	0.82598	0.96138	0.70131	0.82444
58	30	17.02468	23.86654	0.96138	0.70746	0.82867	0.96138	0.70503	0.82700
58	31	17.02468	23.71037	0.96138	0.71152	0.83145	0.96138	0.70888	0.82964
58	32	17.02468	23.54876	0.96138	0.71574	0.83432	0.96138	0.71287	0.83237
58	33	17.02468	23.38162	0.96138	0.72011	0.83729	0.96138	0.71700	0.83518
58	34	17.02468	23.20856	0.96138	0.72466	0.84035	0.96138	0.72128	0.83807
58	35	17.02468	23.02940	0.96138	0.72937	0.84351	0.96138	0.72569	0.84105
58	36	17.02468	22.84408	0.96138	0.73425	0.84676	0.96138	0.73026	0.84411
58	37	17.02468	22.65215	0.96138	0.73930	0.85011	0.96138	0.73498	0.84725
58	38	17.02468	22.45348	0.96138	0.74454	0.85356	0.96138	0.73984	0.85047
58	39	17.02468	22.24766	0.96138	0.74995	0.85711	0.96138	0.74486	0.85378
58	40	17.02468	22.03447	0.96138	0.75555	0.86076	0.96138	0.75002	0.85716
58	41	17.02468	21.81357	0.96138	0.76133	0.86450	0.96138	0.75533	0.86062
58	42	17.02468	21.58485	0.96138	0.76729	0.86832	0.96138	0.76079	0.86415
58	43	17.02468	21.34779	0.96138	0.77343	0.87224	0.96138	0.76638	0.86774
58	44	17.02468	21.10218	0.96138	0.77974	0.87624	0.96138	0.77211	0.87140
58	45	17.02468	20.84782	0.96138	0.78622	0.88032	0.96138	0.77796	0.87512
58	46	17.02468	20.58697	0.96138	0.79285	0.88445	0.96138	0.78393	0.87888

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
15.57108	22.27480	0.96341	0.69803	0.82216	0.96341	0.69759	0.82186
15.57108	22.23319	0.96341	0.69926	0.82302	0.96341	0.69880	0.82270
15.57108	22.18946	0.96341	0.70056	0.82391	0.96341	0.70005	0.82357
15.57108	22.14392	0.96341	0.70191	0.82485	0.96341	0.70137	0.82448
15.57108	22.09606	0.96341	0.70333	0.82583	0.96341	0.70275	0.82543
15.57108	22.04614	0.96341	0.70481	0.82685	0.96341	0.70419	0.82642
15.57108	21.99389	0.96341	0.70637	0.82792	0.96341	0.70570	0.82746
15.57108	21.93952	0.96341	0.70799	0.82903	0.96341	0.70727	0.82854
15.57108	21.88305	0.96341	0.70968	0.83019	0.96341	0.70892	0.82967
15.57108	21.82476	0.96341	0.71145	0.83140	0.96341	0.71064	0.83084
15.57108	21.76485	0.96341	0.71329	0.83266	0.96341	0.71243	0.83207
15.57108	21.70276	0.96341	0.71521	0.83396	0.96341	0.71431	0.83335
15.57108	21.63792	0.96341	0.71722	0.83533	0.96341	0.71627	0.83469
15.57108	21.56986	0.96341	0.71933	0.83675	0.96341	0.71832	0.83608
15.57108	21.49836	0.96341	0.72153	0.83824	0.96341	0.72046	0.83752
15.57108	21.42306	0.96341	0.72384	0.83980	0.96341	0.72270	0.83903
15.57108	21.34391	0.96341	0.72626	0.84143	0.96341	0.72503	0.84060
15.57108	21.26064	0.96341	0.72879	0.84312	0.96341	0.72745	0.84223
15.57108	21.17342	0.96341	0.73144	0.84489	0.96341	0.72998	0.84392
15.57108	21.08250	0.96341	0.73420	0.84673	0.96341	0.73262	0.84568
15.57108	20.98768	0.96341	0.73709	0.84865	0.96341	0.73536	0.84750
15.57108	20.88895	0.96341	0.74009	0.85064	0.96341	0.73822	0.84940
15.57108	20.78588	0.96341	0.74323	0.85270	0.96341	0.74119	0.85136
15.57108	20.67862	0.96341	0.74649	0.85485	0.96341	0.74428	0.85340
15.57108	20.56684	0.96341	0.74990	0.85708	0.96341	0.74750	0.85551
15.57108	20.45044	0.96341	0.75344	0.85939	0.96341	0.75083	0.85769
15.57108	20.32903	0.96341	0.75713	0.86178	0.96341	0.75430	0.85994
15.57108	20.20243	0.96341	0.76097	0.86426	0.96341	0.75790	0.86228
15.57108	20.07055	0.96341	0.76496	0.86683	0.96341	0.76162	0.86468
15.57108	19.93297	0.96341	0.76911	0.86949	0.96341	0.76549	0.86717
15.57108	19.78951	0.96341	0.77342	0.87223	0.96341	0.76949	0.86973
15.57108	19.63978	0.96341	0.77789	0.87507	0.96341	0.77362	0.87236
15.57108	19.48352	0.96341	0.78252	0.87799	0.96341	0.77789	0.87507
15.57108	19.32040	0.96341	0.78732	0.88101	0.96341	0.78229	0.87785
15.57108	19.15023	0.96341	0.79228	0.88411	0.96341	0.78683	0.88070
15.57108	18.97251	0.96341	0.79741	0.88729	0.96341	0.79149	0.88361
15.57108	18.78697	0.96341	0.80270	0.89055	0.96341	0.79628	0.88659
15.57108	18.59337	0.96341	0.80814	0.89389	0.96341	0.80118	0.88962
15.57108	18.39367	0.96341	0.81372	0.89729	0.96341	0.80620	0.89270

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
58	47	17.02468	20.32000	0.96138	0.79959	0.88864	0.96138	0.79001	0.88269
58	48	17.02468	20.04764	0.96138	0.80645	0.89286	0.96138	0.79619	0.88653
58	49	17.02468	19.77090	0.96138	0.81340	0.89710	0.96138	0.80245	0.89040
58	50	17.02468	19.49116	0.96138	0.82041	0.90135	0.96138	0.80880	0.89429
58	51	17.02468	19.21029	0.96138	0.82746	0.90558	0.96138	0.81520	0.89819
58	52	17.02468	18.92146	0.96138	0.83457	0.90983	0.96138	0.82165	0.90210
58	53	17.02468	18.62485	0.96138	0.84174	0.91407	0.96138	0.82813	0.90599
58	54	17.02468	18.32038	0.96138	0.84893	0.91829	0.96138	0.83463	0.90986
58	55	17.02468	18.00819	0.96138	0.85611	0.92248	0.96138	0.84111	0.91370
58	56	17.02468	17.68820	0.96138	0.86328	0.92662	0.96138	0.84756	0.91749
58	57	17.02468	17.36037	0.96138	0.87039	0.93070	0.96138	0.85397	0.92123
58	58	17.02468	17.02468	0.96138	0.87743	0.93471	0.96138	0.86031	0.92491
58	59	17.02468	16.68091	0.96138	0.88437	0.93864	0.96138	0.86656	0.92851
58	60	17.02468	16.32913	0.96138	0.89119	0.94246	0.96138	0.87270	0.93202
58	61	17.02468	15.96913	0.96138	0.89786	0.94618	0.96138	0.87872	0.93545
58	62	17.02468	15.60088	0.96138	0.90437	0.94978	0.96138	0.88460	0.93877
58	63	17.02468	15.22446	0.96138	0.91069	0.95326	0.96138	0.89034	0.94199
58	64	17.02468	14.83980	0.96138	0.91681	0.95660	0.96138	0.89590	0.94509
58	65	17.02468	14.44688	0.96138	0.92272	0.95981	0.96138	0.90130	0.94809
58	66	17.02468	14.04613	0.96138	0.92839	0.96287	0.96138	0.90651	0.95096
58	67	17.02468	13.63788	0.96138	0.93383	0.96578	0.96138	0.91154	0.95372
58	68	17.02468	13.22255	0.96138	0.93901	0.96855	0.96138	0.91638	0.95636
58	69	17.02468	12.80079	0.96138	0.94394	0.97116	0.96138	0.92102	0.95889
58	70	17.02468	12.37331	0.96138	0.94861	0.97363	0.96138	0.92547	0.96129
58	71	17.02468	11.94070	0.96138	0.95302	0.97595	0.96138	0.92972	0.96358
58	72	17.02468	11.50357	0.96138	0.95718	0.97812	0.96138	0.93379	0.96576
58	73	17.02468	11.06278	0.96138	0.96107	0.98015	0.96138	0.93767	0.96783
58	74	17.02468	10.61910	0.96138	0.96472	0.98204	0.96138	0.94137	0.96980
58	75	17.02468	10.17356	0.96138	0.96812	0.98380	0.96138	0.94489	0.97166
58	76	17.02468	9.72734	0.96138	0.97127	0.98543	0.96138	0.94824	0.97343
58	77	17.02468	9.28160	0.96138	0.97420	0.98693	0.96138	0.95142	0.97510
58	78	17.02468	8.83768	0.96138	0.97689	0.98831	0.96138	0.95444	0.97669
58	79	17.02468	8.39698	0.96138	0.97937	0.98958	0.96138	0.95730	0.97818
58	80	17.02468	7.96110	0.96138	0.98164	0.99074	0.96138	0.96001	0.97960
58	81	17.02468	7.53168	0.96138	0.98371	0.99179	0.96138	0.96257	0.98093
58	82	17.02468	7.11054	0.96138	0.98559	0.99274	0.96138	0.96499	0.98218
58	83	17.02468	6.69952	0.96138	0.98728	0.99360	0.96138	0.96727	0.98336
58	84	17.02468	6.30023	0.96138	0.98881	0.99437	0.96138	0.96942	0.98447
58	85	17.02468	5.91444	0.96138	0.99017	0.99506	0.96138	0.97144	0.98551

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
15.57108	18.18814	0.96341	0.81941	0.90074	0.96341	0.81132	0.89584
15.57108	17.97738	0.96341	0.82522	0.90424	0.96341	0.81655	0.89901
15.57108	17.76227	0.96341	0.83111	0.90776	0.96341	0.82185	0.90222
15.57108	17.54401	0.96341	0.83707	0.91131	0.96341	0.82724	0.90545
15.57108	17.32430	0.96341	0.84307	0.91486	0.96341	0.83270	0.90871
15.57108	17.09693	0.96341	0.84916	0.91843	0.96341	0.83821	0.91199
15.57108	16.86201	0.96341	0.85530	0.92201	0.96341	0.84377	0.91527
15.57108	16.61938	0.96341	0.86148	0.92559	0.96341	0.84935	0.91854
15.57108	16.36911	0.96341	0.86769	0.92916	0.96341	0.85494	0.92180
15.57108	16.11103	0.96341	0.87389	0.93270	0.96341	0.86053	0.92503
15.57108	15.84506	0.96341	0.88007	0.93621	0.96341	0.86608	0.92824
15.57108	15.57108	0.96341	0.88621	0.93967	0.96341	0.87160	0.93140
15.57108	15.28882	0.96341	0.89229	0.94308	0.96341	0.87706	0.93450
15.57108	14.99826	0.96341	0.89828	0.94642	0.96341	0.88244	0.93755
15.57108	14.69911	0.96341	0.90417	0.94968	0.96341	0.88773	0.94053
15.57108	14.39128	0.96341	0.90995	0.95285	0.96341	0.89292	0.94343
15.57108	14.07472	0.96341	0.91558	0.95593	0.96341	0.89799	0.94625
15.57108	13.74931	0.96341	0.92106	0.95891	0.96341	0.90294	0.94899
15.57108	13.41490	0.96341	0.92637	0.96178	0.96341	0.90774	0.95164
15.57108	13.07182	0.96341	0.93150	0.96454	0.96341	0.91241	0.95420
15.57108	12.72027	0.96341	0.93644	0.96718	0.96341	0.91692	0.95666
15.57108	12.36057	0.96341	0.94118	0.96970	0.96341	0.92127	0.95902
15.57108	11.99324	0.96341	0.94571	0.97210	0.96341	0.92547	0.96129
15.57108	11.61885	0.96341	0.95003	0.97437	0.96341	0.92951	0.96347
15.57108	11.23789	0.96341	0.95413	0.97653	0.96341	0.93338	0.96554
15.57108	10.85087	0.96341	0.95801	0.97855	0.96341	0.93710	0.96753
15.57108	10.45855	0.96341	0.96167	0.98046	0.96341	0.94066	0.96942
15.57108	10.06159	0.96341	0.96512	0.98225	0.96341	0.94406	0.97123
15.57108	9.66092	0.96341	0.96835	0.98392	0.96341	0.94732	0.97295
15.57108	9.25762	0.96341	0.97137	0.98548	0.96341	0.95042	0.97458
15.57108	8.85278	0.96341	0.97418	0.98692	0.96341	0.95338	0.97613
15.57108	8.44766	0.96341	0.97679	0.98826	0.96341	0.95619	0.97761
15.57108	8.04359	0.96341	0.97920	0.98949	0.96341	0.95887	0.97900
15.57108	7.64214	0.96341	0.98141	0.99062	0.96341	0.96141	0.98033
15.57108	7.24488	0.96341	0.98345	0.99165	0.96341	0.96383	0.98158
15.57108	6.85364	0.96341	0.98530	0.99260	0.96341	0.96611	0.98276
15.57108	6.47024	0.96341	0.98699	0.99345	0.96341	0.96827	0.98388
15.57108	6.09632	0.96341	0.98851	0.99422	0.96341	0.97031	0.98493
15.57108	5.73370	0.96341	0.98988	0.99491	0.96341	0.97223	0.98592

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
58	86	17.02468	5.54396	0.96138	0.99139	0.99568	0.96138	0.97333	0.98649
58	87	17.02468	5.19034	0.96138	0.99247	0.99622	0.96138	0.97510	0.98740
58	88	17.02468	4.85473	0.96138	0.99342	0.99670	0.96138	0.97676	0.98825
58	89	17.02468	4.53813	0.96138	0.99425	0.99712	0.96138	0.97831	0.98904
58	90	17.02468	4.24126	0.96138	0.99498	0.99748	0.96138	0.97976	0.98978
58	91	17.02468	3.96420	0.96138	0.99562	0.99781	0.96138	0.98111	0.99046
58	92	17.02468	3.70604	0.96138	0.99618	0.99808	0.96138	0.98237	0.99111
58	93	17.02468	3.46525	0.96138	0.99666	0.99833	0.96138	0.98355	0.99171
58	94	17.02468	3.23968	0.96138	0.99709	0.99854	0.96138	0.98465	0.99227
58	95	17.02468	3.02715	0.96138	0.99746	0.99873	0.96138	0.98569	0.99279
58	96	17.02468	2.82535	0.96138	0.99779	0.99889	0.96138	0.98666	0.99329
58	97	17.02468	2.63737	0.96138	0.99808	0.99904	0.96138	0.98756	0.99374
58	98	17.02468	2.46279	0.96138	0.99832	0.99916	0.96138	0.98840	0.99417
58	99	17.02468	2.30125	0.96138	0.99854	0.99927	0.96138	0.98917	0.99456
58	100	17.02468	2.15258	0.96138	0.99872	0.99936	0.96138	0.98989	0.99492
58	101	17.02468	2.01649	0.96138	0.99888	0.99944	0.96138	0.99055	0.99525
58	102	17.02468	1.89293	0.96138	0.99902	0.99951	0.96138	0.99115	0.99555
58	103	17.02468	1.78083	0.96138	0.99913	0.99957	0.96138	0.99170	0.99583
58	104	17.02468	1.67943	0.96138	0.99923	0.99962	0.96138	0.99220	0.99609
58	105	17.02468	1.58804	0.96138	0.99932	0.99966	0.96138	0.99266	0.99632
58	106	17.02468	1.50600	0.96138	0.99939	0.99969	0.96138	0.99307	0.99652
58	107	17.02468	1.43298	0.96138	0.99945	0.99972	0.96138	0.99343	0.99670
58	108	17.02468	1.36894	0.96138	0.99950	0.99975	0.96138	0.99374	0.99686
58	109	17.02468	1.31458	0.96138	0.99954	0.99977	0.96138	0.99398	0.99698
58	110	17.02468	1.27298	0.96138	0.99956	0.99978	0.96138	0.99416	0.99707
59	1	16.68091	26.62178	0.95889	0.62596	0.76996	0.95889	0.62559	0.76968
59	2	16.68091	26.56961	0.95889	0.62719	0.77089	0.95889	0.62682	0.77061
59	3	16.68091	26.51422	0.95889	0.62848	0.77186	0.95889	0.62810	0.77157
59	4	16.68091	26.45593	0.95889	0.62984	0.77288	0.95889	0.62943	0.77258
59	5	16.68091	26.39526	0.95889	0.63124	0.77394	0.95889	0.63082	0.77363
59	6	16.68091	26.33222	0.95889	0.63271	0.77505	0.95889	0.63227	0.77471
59	7	16.68091	26.26662	0.95889	0.63425	0.77619	0.95889	0.63377	0.77584
59	8	16.68091	26.19847	0.95889	0.63584	0.77739	0.95889	0.63534	0.77701
59	9	16.68091	26.12745	0.95889	0.63751	0.77863	0.95889	0.63697	0.77823
59	10	16.68091	26.05351	0.95889	0.63924	0.77992	0.95889	0.63867	0.77950
59	11	16.68091	25.97700	0.95889	0.64105	0.78127	0.95889	0.64044	0.78081
59	12	16.68091	25.89730	0.95889	0.64293	0.78266	0.95889	0.64228	0.78218
59	13	16.68091	25.81474	0.95889	0.64489	0.78412	0.95889	0.64419	0.78359
59	14	16.68091	25.72901	0.95889	0.64694	0.78563	0.95889	0.64618	0.78506

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
15.57108	5.38421	0.96341	0.99110	0.99553	0.96341	0.97404	0.98685
15.57108	5.04951	0.96341	0.99219	0.99608	0.96341	0.97573	0.98772
15.57108	4.73086	0.96341	0.99316	0.99657	0.96341	0.97732	0.98853
15.57108	4.42936	0.96341	0.99401	0.99700	0.96341	0.97881	0.98929
15.57108	4.14588	0.96341	0.99476	0.99737	0.96341	0.98020	0.99000
15.57108	3.88065	0.96341	0.99541	0.99770	0.96341	0.98150	0.99066
15.57108	3.63292	0.96341	0.99598	0.99799	0.96341	0.98272	0.99128
15.57108	3.40133	0.96341	0.99649	0.99824	0.96341	0.98386	0.99186
15.57108	3.18390	0.96341	0.99693	0.99846	0.96341	0.98493	0.99241
15.57108	2.97857	0.96341	0.99732	0.99866	0.96341	0.98593	0.99292
15.57108	2.78314	0.96341	0.99766	0.99883	0.96341	0.98688	0.99339
15.57108	2.60073	0.96341	0.99796	0.99898	0.96341	0.98775	0.99384
15.57108	2.43099	0.96341	0.99822	0.99911	0.96341	0.98857	0.99425
15.57108	2.27364	0.96341	0.99844	0.99922	0.96341	0.98932	0.99463
15.57108	2.12860	0.96341	0.99864	0.99932	0.96341	0.99002	0.99499
15.57108	1.99561	0.96341	0.99881	0.99940	0.96341	0.99067	0.99531
15.57108	1.87471	0.96341	0.99895	0.99947	0.96341	0.99126	0.99561
15.57108	1.76487	0.96341	0.99907	0.99954	0.96341	0.99180	0.99588
15.57108	1.66540	0.96341	0.99918	0.99959	0.96341	0.99229	0.99613
15.57108	1.57565	0.96341	0.99927	0.99963	0.96341	0.99274	0.99636
15.57108	1.49500	0.96341	0.99934	0.99967	0.96341	0.99314	0.99656
15.57108	1.42313	0.96341	0.99941	0.99970	0.96341	0.99349	0.99674
15.57108	1.36003	0.96341	0.99946	0.99973	0.96341	0.99380	0.99689
15.57108	1.30641	0.96341	0.99950	0.99975	0.96341	0.99404	0.99701
15.57108	1.26533	0.96341	0.99953	0.99977	0.96341	0.99422	0.99710
15.28882	22.51412	0.96104	0.67839	0.80838	0.96104	0.67806	0.80815
15.28882	22.48584	0.96104	0.67925	0.80899	0.96104	0.67892	0.80876
15.28882	22.45520	0.96104	0.68015	0.80963	0.96104	0.67982	0.80940
15.28882	22.42249	0.96104	0.68111	0.81031	0.96104	0.68076	0.81007
15.28882	22.38814	0.96104	0.68212	0.81102	0.96104	0.68175	0.81076
15.28882	22.35215	0.96104	0.68317	0.81177	0.96104	0.68279	0.81149
15.28882	22.31437	0.96104	0.68427	0.81255	0.96104	0.68387	0.81226
15.28882	22.27480	0.96104	0.68543	0.81336	0.96104	0.68500	0.81306
15.28882	22.23319	0.96104	0.68665	0.81422	0.96104	0.68619	0.81389
15.28882	22.18946	0.96104	0.68792	0.81511	0.96104	0.68743	0.81476
15.28882	22.14392	0.96104	0.68926	0.81605	0.96104	0.68873	0.81568
15.28882	22.09606	0.96104	0.69065	0.81703	0.96104	0.69009	0.81663
15.28882	22.04614	0.96104	0.69212	0.81805	0.96104	0.69151	0.81762
15.28882	21.99389	0.96104	0.69365	0.81912	0.96104	0.69299	0.81866

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	15	16.68091	25.64035	0.95889	0.64906	0.78719	0.95889	0.64825	0.78659
59	16	16.68091	25.54880	0.95889	0.65127	0.78881	0.95889	0.65040	0.78817
59	17	16.68091	25.45467	0.95889	0.65357	0.79050	0.95889	0.65264	0.78982
59	18	16.68091	25.35821	0.95889	0.65595	0.79223	0.95889	0.65497	0.79152
59	19	16.68091	25.25875	0.95889	0.65843	0.79404	0.95889	0.65740	0.79329
59	20	16.68091	25.15564	0.95889	0.66100	0.79591	0.95889	0.65992	0.79513
59	21	16.68091	25.04833	0.95889	0.66369	0.79785	0.95889	0.66255	0.79703
59	22	16.68091	24.93660	0.95889	0.66650	0.79988	0.95889	0.66528	0.79900
59	23	16.68091	24.82004	0.95889	0.66942	0.80198	0.95889	0.66811	0.80104
59	24	16.68091	24.69862	0.95889	0.67247	0.80417	0.95889	0.67106	0.80315
59	25	16.68091	24.57203	0.95889	0.67566	0.80644	0.95889	0.67412	0.80534
59	26	16.68091	24.44053	0.95889	0.67897	0.80879	0.95889	0.67730	0.80760
59	27	16.68091	24.30438	0.95889	0.68242	0.81123	0.95889	0.68059	0.80994
59	28	16.68091	24.16342	0.95889	0.68600	0.81376	0.95889	0.68402	0.81236
59	29	16.68091	24.01762	0.95889	0.68973	0.81638	0.95889	0.68757	0.81486
59	30	16.68091	23.86654	0.95889	0.69360	0.81909	0.95889	0.69125	0.81744
59	31	16.68091	23.71037	0.95889	0.69763	0.82189	0.95889	0.69507	0.82011
59	32	16.68091	23.54876	0.95889	0.70181	0.82478	0.95889	0.69903	0.82286
59	33	16.68091	23.38162	0.95889	0.70615	0.82777	0.95889	0.70313	0.82569
59	34	16.68091	23.20856	0.95889	0.71067	0.83086	0.95889	0.70738	0.82861
59	35	16.68091	23.02940	0.95889	0.71535	0.83406	0.95889	0.71178	0.83162
59	36	16.68091	22.84408	0.95889	0.72021	0.83735	0.95889	0.71632	0.83472
59	37	16.68091	22.65215	0.95889	0.72525	0.84075	0.95889	0.72103	0.83790
59	38	16.68091	22.45348	0.95889	0.73047	0.84425	0.95889	0.72588	0.84117
59	39	16.68091	22.24766	0.95889	0.73588	0.84785	0.95889	0.73089	0.84453
59	40	16.68091	22.03447	0.95889	0.74149	0.85156	0.95889	0.73606	0.84797
59	41	16.68091	21.81357	0.95889	0.74728	0.85536	0.95889	0.74139	0.85149
59	42	16.68091	21.58485	0.95889	0.75326	0.85927	0.95889	0.74686	0.85509
59	43	16.68091	21.34779	0.95889	0.75944	0.86328	0.95889	0.75249	0.85877
59	44	16.68091	21.10218	0.95889	0.76581	0.86737	0.95889	0.75826	0.86251
59	45	16.68091	20.84782	0.95889	0.77236	0.87156	0.95889	0.76417	0.86632
59	46	16.68091	20.58697	0.95889	0.77906	0.87581	0.95889	0.77022	0.87019
59	47	16.68091	20.32000	0.95889	0.78592	0.88013	0.95889	0.77638	0.87412
59	48	16.68091	20.04764	0.95889	0.79290	0.88449	0.95889	0.78267	0.87809
59	49	16.68091	19.77090	0.95889	0.79999	0.88888	0.95889	0.78906	0.88210
59	50	16.68091	19.49116	0.95889	0.80717	0.89330	0.95889	0.79555	0.88614
59	51	16.68091	19.21029	0.95889	0.81441	0.89771	0.95889	0.80212	0.89020
59	52	16.68091	18.92146	0.95889	0.82175	0.90215	0.95889	0.80877	0.89428
59	53	16.68091	18.62485	0.95889	0.82916	0.90660	0.95889	0.81547	0.89835

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
15.28882	21.93952	0.96104	0.69525	0.82024	0.96104	0.69455	0.81974
15.28882	21.88305	0.96104	0.69693	0.82140	0.96104	0.69617	0.82087
15.28882	21.82476	0.96104	0.69867	0.82261	0.96104	0.69787	0.82205
15.28882	21.76485	0.96104	0.70049	0.82387	0.96104	0.69965	0.82329
15.28882	21.70276	0.96104	0.70239	0.82518	0.96104	0.70151	0.82457
15.28882	21.63792	0.96104	0.70437	0.82655	0.96104	0.70345	0.82591
15.28882	21.56986	0.96104	0.70645	0.82798	0.96104	0.70548	0.82731
15.28882	21.49836	0.96104	0.70863	0.82947	0.96104	0.70759	0.82876
15.28882	21.42306	0.96104	0.71092	0.83104	0.96104	0.70981	0.83028
15.28882	21.34391	0.96104	0.71332	0.83267	0.96104	0.71212	0.83185
15.28882	21.26064	0.96104	0.71583	0.83438	0.96104	0.71452	0.83349
15.28882	21.17342	0.96104	0.71845	0.83616	0.96104	0.71703	0.83520
15.28882	21.08250	0.96104	0.72119	0.83802	0.96104	0.71965	0.83697
15.28882	20.98768	0.96104	0.72406	0.83994	0.96104	0.72238	0.83881
15.28882	20.88895	0.96104	0.72704	0.84195	0.96104	0.72521	0.84072
15.28882	20.78588	0.96104	0.73016	0.84404	0.96104	0.72817	0.84271
15.28882	20.67862	0.96104	0.73341	0.84620	0.96104	0.73125	0.84476
15.28882	20.56684	0.96104	0.73679	0.84845	0.96104	0.73445	0.84689
15.28882	20.45044	0.96104	0.74033	0.85079	0.96104	0.73777	0.84910
15.28882	20.32903	0.96104	0.74400	0.85321	0.96104	0.74123	0.85139
15.28882	20.20243	0.96104	0.74784	0.85573	0.96104	0.74482	0.85375
15.28882	20.07055	0.96104	0.75182	0.85833	0.96104	0.74855	0.85619
15.28882	19.93297	0.96104	0.75597	0.86103	0.96104	0.75241	0.85871
15.28882	19.78951	0.96104	0.76029	0.86382	0.96104	0.75641	0.86132
15.28882	19.63978	0.96104	0.76477	0.86671	0.96104	0.76056	0.86400
15.28882	19.48352	0.96104	0.76943	0.86969	0.96104	0.76485	0.86676
15.28882	19.32040	0.96104	0.77425	0.87277	0.96104	0.76928	0.86959
15.28882	19.15023	0.96104	0.77926	0.87594	0.96104	0.77384	0.87251
15.28882	18.97251	0.96104	0.78443	0.87920	0.96104	0.77855	0.87549
15.28882	18.78697	0.96104	0.78978	0.88255	0.96104	0.78339	0.87854
15.28882	18.59337	0.96104	0.79530	0.88598	0.96104	0.78836	0.88166
15.28882	18.39367	0.96104	0.80097	0.88949	0.96104	0.79346	0.88484
15.28882	18.18814	0.96104	0.80677	0.89305	0.96104	0.79867	0.88807
15.28882	17.97738	0.96104	0.81270	0.89667	0.96104	0.80400	0.89135
15.28882	17.76227	0.96104	0.81874	0.90034	0.96104	0.80944	0.89468
15.28882	17.54401	0.96104	0.82486	0.90402	0.96104	0.81496	0.89805
15.28882	17.32430	0.96104	0.83104	0.90773	0.96104	0.82058	0.90145
15.28882	17.09693	0.96104	0.83733	0.91147	0.96104	0.82628	0.90488
15.28882	16.86201	0.96104	0.84370	0.91523	0.96104	0.83203	0.90832

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	54	16.68091	18.32038	0.95889	0.83662	0.91105	0.95889	0.82220	0.90242
59	55	16.68091	18.00819	0.95889	0.84412	0.91547	0.95889	0.82894	0.90647
59	56	16.68091	17.68820	0.95889	0.85161	0.91986	0.95889	0.83568	0.91049
59	57	16.68091	17.36037	0.95889	0.85909	0.92420	0.95889	0.84239	0.91446
59	58	16.68091	17.02468	0.95889	0.86651	0.92848	0.95889	0.84906	0.91837
59	59	16.68091	16.68091	0.95889	0.87386	0.93269	0.95889	0.85565	0.92221
59	60	16.68091	16.32913	0.95889	0.88111	0.93680	0.95889	0.86216	0.92598
59	61	16.68091	15.96913	0.95889	0.88823	0.94081	0.95889	0.86856	0.92966
59	62	16.68091	15.60088	0.95889	0.89521	0.94471	0.95889	0.87483	0.93324
59	63	16.68091	15.22446	0.95889	0.90201	0.94848	0.95889	0.88097	0.93672
59	64	16.68091	14.83980	0.95889	0.90861	0.95212	0.95889	0.88694	0.94008
59	65	16.68091	14.44688	0.95889	0.91501	0.95562	0.95889	0.89275	0.94333
59	66	16.68091	14.04613	0.95889	0.92117	0.95897	0.95889	0.89837	0.94647
59	67	16.68091	13.63788	0.95889	0.92709	0.96217	0.95889	0.90381	0.94947
59	68	16.68091	13.22255	0.95889	0.93275	0.96521	0.95889	0.90905	0.95236
59	69	16.68091	12.80079	0.95889	0.93815	0.96809	0.95889	0.91409	0.95512
59	70	16.68091	12.37331	0.95889	0.94327	0.97081	0.95889	0.91893	0.95775
59	71	16.68091	11.94070	0.95889	0.94812	0.97337	0.95889	0.92356	0.96026
59	72	16.68091	11.50357	0.95889	0.95269	0.97577	0.95889	0.92800	0.96265
59	73	16.68091	11.06278	0.95889	0.95699	0.97802	0.95889	0.93223	0.96493
59	74	16.68091	10.61910	0.95889	0.96101	0.98012	0.95889	0.93627	0.96709
59	75	16.68091	10.17356	0.95889	0.96477	0.98207	0.95889	0.94012	0.96914
59	76	16.68091	9.72734	0.95889	0.96826	0.98387	0.95889	0.94378	0.97108
59	77	16.68091	9.28160	0.95889	0.97149	0.98554	0.95889	0.94726	0.97291
59	78	16.68091	8.83768	0.95889	0.97447	0.98707	0.95889	0.95055	0.97465
59	79	16.68091	8.39698	0.95889	0.97721	0.98848	0.95889	0.95368	0.97629
59	80	16.68091	7.96110	0.95889	0.97973	0.98976	0.95889	0.95664	0.97784
59	81	16.68091	7.53168	0.95889	0.98201	0.99093	0.95889	0.95943	0.97930
59	82	16.68091	7.11054	0.95889	0.98409	0.99198	0.95889	0.96207	0.98067
59	83	16.68091	6.69952	0.95889	0.98597	0.99293	0.95889	0.96456	0.98196
59	84	16.68091	6.30023	0.95889	0.98765	0.99379	0.95889	0.96690	0.98317
59	85	16.68091	5.91444	0.95889	0.98916	0.99455	0.95889	0.96910	0.98431
59	86	16.68091	5.54396	0.95889	0.99051	0.99523	0.95889	0.97116	0.98537
59	87	16.68091	5.19034	0.95889	0.99170	0.99583	0.95889	0.97309	0.98636
59	88	16.68091	4.85473	0.95889	0.99275	0.99636	0.95889	0.97489	0.98729
59	89	16.68091	4.53813	0.95889	0.99367	0.99682	0.95889	0.97657	0.98815
59	90	16.68091	4.24126	0.95889	0.99447	0.99723	0.95889	0.97814	0.98895
59	91	16.68091	3.96420	0.95889	0.99518	0.99758	0.95889	0.97961	0.98970
59	92	16.68091	3.70604	0.95889	0.99579	0.99789	0.95889	0.98097	0.99039

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
15.28882	16.61938	0.96104	0.85014	0.91900	0.96104	0.83783	0.91176
15.28882	16.36911	0.96104	0.85662	0.92277	0.96104	0.84366	0.91520
15.28882	16.11103	0.96104	0.86312	0.92653	0.96104	0.84951	0.91863
15.28882	15.84506	0.96104	0.86963	0.93027	0.96104	0.85534	0.92203
15.28882	15.57108	0.96104	0.87611	0.93397	0.96104	0.86116	0.92540
15.28882	15.28882	0.96104	0.88256	0.93761	0.96104	0.86693	0.92872
15.28882	14.99826	0.96104	0.88894	0.94120	0.96104	0.87264	0.93199
15.28882	14.69911	0.96104	0.89523	0.94472	0.96104	0.87827	0.93519
15.28882	14.39128	0.96104	0.90142	0.94815	0.96104	0.88382	0.93832
15.28882	14.07472	0.96104	0.90748	0.95149	0.96104	0.88925	0.94138
15.28882	13.74931	0.96104	0.91339	0.95474	0.96104	0.89456	0.94435
15.28882	13.41490	0.96104	0.91914	0.95787	0.96104	0.89974	0.94722
15.28882	13.07182	0.96104	0.92471	0.96088	0.96104	0.90478	0.95001
15.28882	12.72027	0.96104	0.93009	0.96378	0.96104	0.90966	0.95269
15.28882	12.36057	0.96104	0.93526	0.96655	0.96104	0.91438	0.95528
15.28882	11.99324	0.96104	0.94022	0.96919	0.96104	0.91894	0.95776
15.28882	11.61885	0.96104	0.94495	0.97169	0.96104	0.92334	0.96014
15.28882	11.23789	0.96104	0.94944	0.97407	0.96104	0.92756	0.96242
15.28882	10.85087	0.96104	0.95371	0.97631	0.96104	0.93161	0.96460
15.28882	10.45855	0.96104	0.95774	0.97841	0.96104	0.93550	0.96667
15.28882	10.06159	0.96104	0.96154	0.98039	0.96104	0.93922	0.96866
15.28882	9.66092	0.96104	0.96510	0.98224	0.96104	0.94277	0.97054
15.28882	9.25762	0.96104	0.96843	0.98396	0.96104	0.94616	0.97234
15.28882	8.85278	0.96104	0.97153	0.98556	0.96104	0.94939	0.97404
15.28882	8.44766	0.96104	0.97441	0.98704	0.96104	0.95247	0.97566
15.28882	8.04359	0.96104	0.97707	0.98840	0.96104	0.95540	0.97719
15.28882	7.64214	0.96104	0.97952	0.98965	0.96104	0.95817	0.97864
15.28882	7.24488	0.96104	0.98177	0.99080	0.96104	0.96081	0.98001
15.28882	6.85364	0.96104	0.98381	0.99184	0.96104	0.96330	0.98131
15.28882	6.47024	0.96104	0.98567	0.99278	0.96104	0.96565	0.98253
15.28882	6.09632	0.96104	0.98735	0.99364	0.96104	0.96787	0.98368
15.28882	5.73370	0.96104	0.98886	0.99440	0.96104	0.96997	0.98475
15.28882	5.38421	0.96104	0.99021	0.99508	0.96104	0.97193	0.98577
15.28882	5.04951	0.96104	0.99141	0.99569	0.96104	0.97377	0.98671
15.28882	4.73086	0.96104	0.99248	0.99622	0.96104	0.97550	0.98760
15.28882	4.42936	0.96104	0.99341	0.99670	0.96104	0.97711	0.98842
15.28882	4.14588	0.96104	0.99424	0.99711	0.96104	0.97862	0.98919
15.28882	3.88065	0.96104	0.99496	0.99747	0.96104	0.98003	0.98991
15.28882	3.63292	0.96104	0.99559	0.99779	0.96104	0.98135	0.99059

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	93	16.68091	3.46525	0.95889	0.99633	0.99816	0.95889	0.98225	0.99105
59	94	16.68091	3.23968	0.95889	0.99680	0.99840	0.95889	0.98345	0.99165
59	95	16.68091	3.02715	0.95889	0.99721	0.99860	0.95889	0.98457	0.99222
59	96	16.68091	2.82535	0.95889	0.99757	0.99878	0.95889	0.98562	0.99276
59	97	16.68091	2.63737	0.95889	0.99788	0.99894	0.95889	0.98659	0.99325
59	98	16.68091	2.46279	0.95889	0.99816	0.99908	0.95889	0.98749	0.99371
59	99	16.68091	2.30125	0.95889	0.99839	0.99920	0.95889	0.98833	0.99413
59	100	16.68091	2.15258	0.95889	0.99860	0.99930	0.95889	0.98910	0.99452
59	101	16.68091	2.01649	0.95889	0.99877	0.99938	0.95889	0.98981	0.99488
59	102	16.68091	1.89293	0.95889	0.99892	0.99946	0.95889	0.99046	0.99521
59	103	16.68091	1.78083	0.95889	0.99905	0.99952	0.95889	0.99105	0.99551
59	104	16.68091	1.67943	0.95889	0.99915	0.99958	0.95889	0.99160	0.99578
59	105	16.68091	1.58804	0.95889	0.99925	0.99962	0.95889	0.99209	0.99603
59	106	16.68091	1.50600	0.95889	0.99933	0.99966	0.95889	0.99253	0.99625
59	107	16.68091	1.43298	0.95889	0.99939	0.99970	0.95889	0.99292	0.99645
59	108	16.68091	1.36894	0.95889	0.99945	0.99972	0.95889	0.99325	0.99661
59	109	16.68091	1.31458	0.95889	0.99949	0.99974	0.95889	0.99351	0.99675
59	110	16.68091	1.27298	0.95889	0.99952	0.99976	0.95889	0.99371	0.99684
60	1	16.32913	26.62178	0.95625	0.61280	0.75992	0.95625	0.61243	0.75964
60	2	16.32913	26.56961	0.95625	0.61400	0.76084	0.95625	0.61364	0.76056
60	3	16.32913	26.51422	0.95625	0.61527	0.76181	0.95625	0.61489	0.76153
60	4	16.32913	26.45593	0.95625	0.61659	0.76283	0.95625	0.61620	0.76253
60	5	16.32913	26.39526	0.95625	0.61798	0.76389	0.95625	0.61756	0.76357
60	6	16.32913	26.33222	0.95625	0.61942	0.76499	0.95625	0.61898	0.76466
60	7	16.32913	26.26662	0.95625	0.62092	0.76613	0.95625	0.62046	0.76578
60	8	16.32913	26.19847	0.95625	0.62248	0.76732	0.95625	0.62200	0.76695
60	9	16.32913	26.12745	0.95625	0.62412	0.76856	0.95625	0.62360	0.76817
60	10	16.32913	26.05351	0.95625	0.62582	0.76985	0.95625	0.62527	0.76943
60	11	16.32913	25.97700	0.95625	0.62760	0.77119	0.95625	0.62700	0.77074
60	12	16.32913	25.89730	0.95625	0.62945	0.77259	0.95625	0.62881	0.77211
60	13	16.32913	25.81474	0.95625	0.63137	0.77404	0.95625	0.63068	0.77352
60	14	16.32913	25.72901	0.95625	0.63338	0.77555	0.95625	0.63264	0.77499
60	15	16.32913	25.64035	0.95625	0.63547	0.77711	0.95625	0.63468	0.77652
60	16	16.32913	25.54880	0.95625	0.63764	0.77873	0.95625	0.63679	0.77810
60	17	16.32913	25.45467	0.95625	0.63990	0.78041	0.95625	0.63900	0.77974
60	18	16.32913	25.35821	0.95625	0.64224	0.78215	0.95625	0.64129	0.78145
60	19	16.32913	25.25875	0.95625	0.64467	0.78395	0.95625	0.64368	0.78322
60	20	16.32913	25.15564	0.95625	0.64721	0.78582	0.95625	0.64616	0.78505
60	21	16.32913	25.04833	0.95625	0.64985	0.78777	0.95625	0.64875	0.78696

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
15.28882	3.40133	0.96104	0.99614	0.99807	0.96104	0.98258	0.99121
15.28882	3.18390	0.96104	0.99663	0.99831	0.96104	0.98374	0.99180
15.28882	2.97857	0.96104	0.99705	0.99852	0.96104	0.98483	0.99236
15.28882	2.78314	0.96104	0.99743	0.99871	0.96104	0.98585	0.99287
15.28882	2.60073	0.96104	0.99776	0.99888	0.96104	0.98679	0.99335
15.28882	2.43099	0.96104	0.99804	0.99902	0.96104	0.98767	0.99380
15.28882	2.27364	0.96104	0.99829	0.99914	0.96104	0.98849	0.99421
15.28882	2.12860	0.96104	0.99850	0.99925	0.96104	0.98924	0.99459
15.28882	1.99561	0.96104	0.99869	0.99934	0.96104	0.98994	0.99494
15.28882	1.87471	0.96104	0.99885	0.99942	0.96104	0.99057	0.99527
15.28882	1.76487	0.96104	0.99898	0.99949	0.96104	0.99116	0.99556
15.28882	1.66540	0.96104	0.99910	0.99955	0.96104	0.99169	0.99583
15.28882	1.57565	0.96104	0.99919	0.99960	0.96104	0.99217	0.99607
15.28882	1.49500	0.96104	0.99928	0.99964	0.96104	0.99261	0.99629
15.28882	1.42313	0.96104	0.99935	0.99967	0.96104	0.99299	0.99648
15.28882	1.36003	0.96104	0.99941	0.99970	0.96104	0.99331	0.99665
15.28882	1.30641	0.96104	0.99945	0.99973	0.96104	0.99358	0.99678
15.28882	1.26533	0.96104	0.99948	0.99974	0.96104	0.99377	0.99687
14.99826	22.51412	0.95843	0.66553	0.79918	0.95843	0.66521	0.79895
14.99826	22.48584	0.95843	0.66637	0.79979	0.95843	0.66605	0.79956
14.99826	22.45520	0.95843	0.66726	0.80043	0.95843	0.66694	0.80020
14.99826	22.42249	0.95843	0.66821	0.80111	0.95843	0.66787	0.80086
14.99826	22.38814	0.95843	0.66920	0.80182	0.95843	0.66884	0.80156
14.99826	22.35215	0.95843	0.67023	0.80256	0.95843	0.66985	0.80229
14.99826	22.31437	0.95843	0.67132	0.80334	0.95843	0.67092	0.80305
14.99826	22.27480	0.95843	0.67246	0.80416	0.95843	0.67203	0.80385
14.99826	22.23319	0.95843	0.67365	0.80501	0.95843	0.67320	0.80469
14.99826	22.18946	0.95843	0.67491	0.80591	0.95843	0.67442	0.80556
14.99826	22.14392	0.95843	0.67622	0.80684	0.95843	0.67570	0.80647
14.99826	22.09606	0.95843	0.67760	0.80782	0.95843	0.67704	0.80742
14.99826	22.04614	0.95843	0.67904	0.80884	0.95843	0.67844	0.80842
14.99826	21.99389	0.95843	0.68055	0.80992	0.95843	0.67991	0.80946
14.99826	21.93952	0.95843	0.68213	0.81103	0.95843	0.68144	0.81054
14.99826	21.88305	0.95843	0.68378	0.81220	0.95843	0.68304	0.81168
14.99826	21.82476	0.95843	0.68550	0.81341	0.95843	0.68472	0.81286
14.99826	21.76485	0.95843	0.68729	0.81467	0.95843	0.68647	0.81409
14.99826	21.70276	0.95843	0.68917	0.81598	0.95843	0.68831	0.81538
14.99826	21.63792	0.95843	0.69113	0.81736	0.95843	0.69022	0.81672
14.99826	21.56986	0.95843	0.69318	0.81879	0.95843	0.69223	0.81813

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
60	22	16.32913	24.93660	0.95625	0.65262	0.78980	0.95625	0.65144	0.78894
60	23	16.32913	24.82004	0.95625	0.65550	0.79190	0.95625	0.65424	0.79098
60	24	16.32913	24.69862	0.95625	0.65851	0.79410	0.95625	0.65714	0.79310
60	25	16.32913	24.57203	0.95625	0.66164	0.79637	0.95625	0.66016	0.79530
60	26	16.32913	24.44053	0.95625	0.66491	0.79874	0.95625	0.66330	0.79757
60	27	16.32913	24.30438	0.95625	0.66832	0.80119	0.95625	0.66656	0.79992
60	28	16.32913	24.16342	0.95625	0.67186	0.80373	0.95625	0.66994	0.80235
60	29	16.32913	24.01762	0.95625	0.67554	0.80635	0.95625	0.67345	0.80487
60	30	16.32913	23.86654	0.95625	0.67937	0.80908	0.95625	0.67710	0.80747
60	31	16.32913	23.71037	0.95625	0.68335	0.81190	0.95625	0.68088	0.81015
60	32	16.32913	23.54876	0.95625	0.68750	0.81481	0.95625	0.68480	0.81292
60	33	16.32913	23.38162	0.95625	0.69180	0.81783	0.95625	0.68887	0.81578
60	34	16.32913	23.20856	0.95625	0.69627	0.82095	0.95625	0.69309	0.81873
60	35	16.32913	23.02940	0.95625	0.70092	0.82417	0.95625	0.69745	0.82176
60	36	16.32913	22.84408	0.95625	0.70575	0.82750	0.95625	0.70197	0.82489
60	37	16.32913	22.65215	0.95625	0.71076	0.83093	0.95625	0.70665	0.82812
60	38	16.32913	22.45348	0.95625	0.71596	0.83447	0.95625	0.71149	0.83143
60	39	16.32913	22.24766	0.95625	0.72136	0.83813	0.95625	0.71649	0.83483
60	40	16.32913	22.03447	0.95625	0.72695	0.84189	0.95625	0.72165	0.83832
60	41	16.32913	21.81357	0.95625	0.73275	0.84576	0.95625	0.72697	0.84191
60	42	16.32913	21.58485	0.95625	0.73874	0.84974	0.95625	0.73246	0.84557
60	43	16.32913	21.34779	0.95625	0.74494	0.85383	0.95625	0.73810	0.84932
60	44	16.32913	21.10218	0.95625	0.75134	0.85802	0.95625	0.74390	0.85315
60	45	16.32913	20.84782	0.95625	0.75794	0.86231	0.95625	0.74986	0.85705
60	46	16.32913	20.58697	0.95625	0.76471	0.86667	0.95625	0.75596	0.86102
60	47	16.32913	20.32000	0.95625	0.77165	0.87111	0.95625	0.76220	0.86505
60	48	16.32913	20.04764	0.95625	0.77874	0.87561	0.95625	0.76857	0.86914
60	49	16.32913	19.77090	0.95625	0.78595	0.88015	0.95625	0.77507	0.87328
60	50	16.32913	19.49116	0.95625	0.79328	0.88472	0.95625	0.78168	0.87747
60	51	16.32913	19.21029	0.95625	0.80069	0.88931	0.95625	0.78840	0.88168
60	52	16.32913	18.92146	0.95625	0.80822	0.89394	0.95625	0.79522	0.88593
60	53	16.32913	18.62485	0.95625	0.81585	0.89859	0.95625	0.80211	0.89019
60	54	16.32913	18.32038	0.95625	0.82357	0.90325	0.95625	0.80906	0.89445
60	55	16.32913	18.00819	0.95625	0.83135	0.90791	0.95625	0.81605	0.89871
60	56	16.32913	17.68820	0.95625	0.83916	0.91255	0.95625	0.82306	0.90294
60	57	16.32913	17.36037	0.95625	0.84698	0.91715	0.95625	0.83006	0.90714
60	58	16.32913	17.02468	0.95625	0.85478	0.92170	0.95625	0.83705	0.91130
60	59	16.32913	16.68091	0.95625	0.86253	0.92619	0.95625	0.84398	0.91539
60	60	16.32913	16.32913	0.95625	0.87020	0.93060	0.95625	0.85085	0.91941

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.99826	21.49836	0.95843	0.69534	0.82029	0.95843	0.69432	0.81959
14.99826	21.42306	0.95843	0.69760	0.82186	0.95843	0.69651	0.82111
14.99826	21.34391	0.95843	0.69997	0.82351	0.95843	0.69880	0.82270
14.99826	21.26064	0.95843	0.70245	0.82522	0.95843	0.70118	0.82435
14.99826	21.17342	0.95843	0.70505	0.82701	0.95843	0.70367	0.82606
14.99826	21.08250	0.95843	0.70777	0.82888	0.95843	0.70626	0.82785
14.99826	20.98768	0.95843	0.71060	0.83082	0.95843	0.70897	0.82970
14.99826	20.88895	0.95843	0.71356	0.83284	0.95843	0.71178	0.83163
14.99826	20.78588	0.95843	0.71666	0.83495	0.95843	0.71472	0.83363
14.99826	20.67862	0.95843	0.71988	0.83713	0.95843	0.71778	0.83570
14.99826	20.56684	0.95843	0.72325	0.83940	0.95843	0.72096	0.83786
14.99826	20.45044	0.95843	0.72676	0.84176	0.95843	0.72427	0.84009
14.99826	20.32903	0.95843	0.73042	0.84421	0.95843	0.72771	0.84240
14.99826	20.20243	0.95843	0.73424	0.84676	0.95843	0.73129	0.84479
14.99826	20.07055	0.95843	0.73822	0.84940	0.95843	0.73501	0.84727
14.99826	19.93297	0.95843	0.74236	0.85213	0.95843	0.73886	0.84982
14.99826	19.78951	0.95843	0.74667	0.85497	0.95843	0.74287	0.85247
14.99826	19.63978	0.95843	0.75116	0.85790	0.95843	0.74702	0.85519
14.99826	19.48352	0.95843	0.75582	0.86093	0.95843	0.75131	0.85800
14.99826	19.32040	0.95843	0.76067	0.86407	0.95843	0.75576	0.86089
14.99826	19.15023	0.95843	0.76570	0.86730	0.95843	0.76035	0.86386
14.99826	18.97251	0.95843	0.77091	0.87064	0.95843	0.76509	0.86691
14.99826	18.78697	0.95843	0.77631	0.87407	0.95843	0.76997	0.87004
14.99826	18.59337	0.95843	0.78189	0.87760	0.95843	0.77499	0.87323
14.99826	18.39367	0.95843	0.78764	0.88120	0.95843	0.78015	0.87650
14.99826	18.18814	0.95843	0.79353	0.88488	0.95843	0.78544	0.87983
14.99826	17.97738	0.95843	0.79956	0.88862	0.95843	0.79086	0.88322
14.99826	17.76227	0.95843	0.80572	0.89241	0.95843	0.79640	0.88666
14.99826	17.54401	0.95843	0.81199	0.89624	0.95843	0.80205	0.89016
14.99826	17.32430	0.95843	0.81834	0.90009	0.95843	0.80781	0.89369
14.99826	17.09693	0.95843	0.82481	0.90400	0.95843	0.81367	0.89726
14.99826	16.86201	0.95843	0.83139	0.90793	0.95843	0.81961	0.90086
14.99826	16.61938	0.95843	0.83806	0.91190	0.95843	0.82562	0.90448
14.99826	16.36911	0.95843	0.84480	0.91587	0.95843	0.83168	0.90810
14.99826	16.11103	0.95843	0.85159	0.91985	0.95843	0.83777	0.91172
14.99826	15.84506	0.95843	0.85841	0.92381	0.95843	0.84387	0.91533
14.99826	15.57108	0.95843	0.86524	0.92775	0.95843	0.84998	0.91890
14.99826	15.28882	0.95843	0.87204	0.93165	0.95843	0.85606	0.92245
14.99826	14.99826	0.95843	0.87881	0.93549	0.95843	0.86209	0.92594

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
60	61	16.32913	15.96913	0.95625	0.87778	0.93491	0.95625	0.85762	0.92335
60	62	16.32913	15.60088	0.95625	0.88522	0.93912	0.95625	0.86429	0.92720
60	63	16.32913	15.22446	0.95625	0.89251	0.94320	0.95625	0.87082	0.93095
60	64	16.32913	14.83980	0.95625	0.89962	0.94716	0.95625	0.87722	0.93459
60	65	16.32913	14.44688	0.95625	0.90652	0.95097	0.95625	0.88344	0.93812
60	66	16.32913	14.04613	0.95625	0.91320	0.95463	0.95625	0.88950	0.94152
60	67	16.32913	13.63788	0.95625	0.91963	0.95813	0.95625	0.89536	0.94479
60	68	16.32913	13.22255	0.95625	0.92580	0.96147	0.95625	0.90103	0.94794
60	69	16.32913	12.80079	0.95625	0.93170	0.96464	0.95625	0.90649	0.95095
60	70	16.32913	12.37331	0.95625	0.93732	0.96765	0.95625	0.91175	0.95384
60	71	16.32913	11.94070	0.95625	0.94264	0.97048	0.95625	0.91679	0.95659
60	72	16.32913	11.50357	0.95625	0.94767	0.97313	0.95625	0.92162	0.95921
60	73	16.32913	11.06278	0.95625	0.95241	0.97562	0.95625	0.92624	0.96171
60	74	16.32913	10.61910	0.95625	0.95685	0.97795	0.95625	0.93066	0.96408
60	75	16.32913	10.17356	0.95625	0.96100	0.98011	0.95625	0.93486	0.96633
60	76	16.32913	9.72734	0.95625	0.96486	0.98212	0.95625	0.93886	0.96847
60	77	16.32913	9.28160	0.95625	0.96844	0.98397	0.95625	0.94266	0.97048
60	78	16.32913	8.83768	0.95625	0.97174	0.98567	0.95625	0.94627	0.97239
60	79	16.32913	8.39698	0.95625	0.97478	0.98723	0.95625	0.94969	0.97420
60	80	16.32913	7.96110	0.95625	0.97756	0.98865	0.95625	0.95292	0.97589
60	81	16.32913	7.53168	0.95625	0.98010	0.98995	0.95625	0.95598	0.97750
60	82	16.32913	7.11054	0.95625	0.98240	0.99112	0.95625	0.95887	0.97900
60	83	16.32913	6.69952	0.95625	0.98448	0.99218	0.95625	0.96158	0.98042
60	84	16.32913	6.30023	0.95625	0.98635	0.99313	0.95625	0.96414	0.98174
60	85	16.32913	5.91444	0.95625	0.98803	0.99398	0.95625	0.96654	0.98298
60	86	16.32913	5.54396	0.95625	0.98951	0.99473	0.95625	0.96878	0.98414
60	87	16.32913	5.19034	0.95625	0.99083	0.99539	0.95625	0.97089	0.98523
60	88	16.32913	4.85473	0.95625	0.99199	0.99598	0.95625	0.97285	0.98624
60	89	16.32913	4.53813	0.95625	0.99301	0.99649	0.95625	0.97468	0.98718
60	90	16.32913	4.24126	0.95625	0.99390	0.99694	0.95625	0.97638	0.98805
60	91	16.32913	3.96420	0.95625	0.99468	0.99733	0.95625	0.97797	0.98886
60	92	16.32913	3.70604	0.95625	0.99536	0.99767	0.95625	0.97945	0.98962
60	93	16.32913	3.46525	0.95625	0.99595	0.99797	0.95625	0.98084	0.99033
60	94	16.32913	3.23968	0.95625	0.99647	0.99823	0.95625	0.98214	0.99099
60	95	16.32913	3.02715	0.95625	0.99692	0.99846	0.95625	0.98335	0.99161
60	96	16.32913	2.82535	0.95625	0.99732	0.99866	0.95625	0.98448	0.99218
60	97	16.32913	2.63737	0.95625	0.99767	0.99883	0.95625	0.98554	0.99272
60	98	16.32913	2.46279	0.95625	0.99797	0.99898	0.95625	0.98652	0.99321
60	99	16.32913	2.30125	0.95625	0.99823	0.99911	0.95625	0.98742	0.99367

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.99826	14.69911	0.95843	0.88551	0.93928	0.95843	0.86807	0.92938
14.99826	14.39128	0.95843	0.89212	0.94298	0.95843	0.87397	0.93275
14.99826	14.07472	0.95843	0.89861	0.94660	0.95843	0.87977	0.93604
14.99826	13.74931	0.95843	0.90498	0.95012	0.95843	0.88546	0.93925
14.99826	13.41490	0.95843	0.91119	0.95353	0.95843	0.89102	0.94237
14.99826	13.07182	0.95843	0.91722	0.95682	0.95843	0.89645	0.94540
14.99826	12.72027	0.95843	0.92306	0.95999	0.95843	0.90172	0.94832
14.99826	12.36057	0.95843	0.92870	0.96303	0.95843	0.90684	0.95114
14.99826	11.99324	0.95843	0.93411	0.96593	0.95843	0.91178	0.95386
14.99826	11.61885	0.95843	0.93928	0.96869	0.95843	0.91656	0.95646
14.99826	11.23789	0.95843	0.94422	0.97131	0.95843	0.92115	0.95896
14.99826	10.85087	0.95843	0.94890	0.97378	0.95843	0.92557	0.96135
14.99826	10.45855	0.95843	0.95334	0.97611	0.95843	0.92981	0.96363
14.99826	10.06159	0.95843	0.95752	0.97830	0.95843	0.93387	0.96581
14.99826	9.66092	0.95843	0.96145	0.98035	0.95843	0.93776	0.96788
14.99826	9.25762	0.95843	0.96513	0.98226	0.95843	0.94146	0.96985
14.99826	8.85278	0.95843	0.96856	0.98403	0.95843	0.94500	0.97172
14.99826	8.44766	0.95843	0.97174	0.98567	0.95843	0.94837	0.97350
14.99826	8.04359	0.95843	0.97468	0.98718	0.95843	0.95156	0.97518
14.99826	7.64214	0.95843	0.97739	0.98857	0.95843	0.95460	0.97677
14.99826	7.24488	0.95843	0.97987	0.98983	0.95843	0.95748	0.97828
14.99826	6.85364	0.95843	0.98214	0.99099	0.95843	0.96020	0.97970
14.99826	6.47024	0.95843	0.98419	0.99203	0.95843	0.96277	0.98103
14.99826	6.09632	0.95843	0.98605	0.99298	0.95843	0.96520	0.98229
14.99826	5.73370	0.95843	0.98772	0.99382	0.95843	0.96748	0.98347
14.99826	5.38421	0.95843	0.98921	0.99458	0.95843	0.96962	0.98458
14.99826	5.04951	0.95843	0.99054	0.99525	0.95843	0.97163	0.98561
14.99826	4.73086	0.95843	0.99171	0.99584	0.95843	0.97351	0.98658
14.99826	4.42936	0.95843	0.99275	0.99636	0.95843	0.97526	0.98748
14.99826	4.14588	0.95843	0.99366	0.99682	0.95843	0.97690	0.98831
14.99826	3.88065	0.95843	0.99445	0.99722	0.95843	0.97843	0.98910
14.99826	3.63292	0.95843	0.99515	0.99757	0.95843	0.97986	0.98983
14.99826	3.40133	0.95843	0.99575	0.99787	0.95843	0.98120	0.99051
14.99826	3.18390	0.95843	0.99629	0.99814	0.95843	0.98246	0.99115
14.99826	2.97857	0.95843	0.99676	0.99838	0.95843	0.98363	0.99175
14.99826	2.78314	0.95843	0.99718	0.99859	0.95843	0.98473	0.99231
14.99826	2.60073	0.95843	0.99754	0.99877	0.95843	0.98576	0.99283
14.99826	2.43099	0.95843	0.99785	0.99892	0.95843	0.98671	0.99331
14.99826	2.27364	0.95843	0.99812	0.99906	0.95843	0.98759	0.99376

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
60	100	16.32913	2.15258	0.95625	0.99845	0.99923	0.95625	0.98825	0.99409
60	101	16.32913	2.01649	0.95625	0.99865	0.99932	0.95625	0.98902	0.99448
60	102	16.32913	1.89293	0.95625	0.99881	0.99940	0.95625	0.98972	0.99483
60	103	16.32913	1.78083	0.95625	0.99895	0.99947	0.95625	0.99036	0.99516
60	104	16.32913	1.67943	0.95625	0.99907	0.99953	0.95625	0.99095	0.99545
60	105	16.32913	1.58804	0.95625	0.99917	0.99959	0.95625	0.99148	0.99572
60	106	16.32913	1.50600	0.95625	0.99926	0.99963	0.95625	0.99195	0.99596
60	107	16.32913	1.43298	0.95625	0.99933	0.99967	0.95625	0.99237	0.99617
60	108	16.32913	1.36894	0.95625	0.99939	0.99970	0.95625	0.99273	0.99635
60	109	16.32913	1.31458	0.95625	0.99944	0.99972	0.95625	0.99301	0.99649
60	110	16.32913	1.27298	0.95625	0.99947	0.99974	0.95625	0.99322	0.99660
61	1	15.96913	26.62178	0.95338	0.59932	0.74947	0.95338	0.59896	0.74919
61	2	15.96913	26.56961	0.95338	0.60050	0.75039	0.95338	0.60014	0.75011
61	3	15.96913	26.51422	0.95338	0.60174	0.75136	0.95338	0.60138	0.75107
61	4	15.96913	26.45593	0.95338	0.60304	0.75237	0.95338	0.60266	0.75207
61	5	15.96913	26.39526	0.95338	0.60439	0.75342	0.95338	0.60399	0.75311
61	6	15.96913	26.33222	0.95338	0.60580	0.75452	0.95338	0.60538	0.75419
61	7	15.96913	26.26662	0.95338	0.60728	0.75566	0.95338	0.60683	0.75531
61	8	15.96913	26.19847	0.95338	0.60881	0.75684	0.95338	0.60834	0.75648
61	9	15.96913	26.12745	0.95338	0.61041	0.75808	0.95338	0.60991	0.75769
61	10	15.96913	26.05351	0.95338	0.61208	0.75937	0.95338	0.61154	0.75895
61	11	15.96913	25.97700	0.95338	0.61382	0.76071	0.95338	0.61324	0.76026
61	12	15.96913	25.89730	0.95338	0.61564	0.76210	0.95338	0.61501	0.76162
61	13	15.96913	25.81474	0.95338	0.61753	0.76354	0.95338	0.61686	0.76303
61	14	15.96913	25.72901	0.95338	0.61950	0.76505	0.95338	0.61878	0.76450
61	15	15.96913	25.64035	0.95338	0.62155	0.76661	0.95338	0.62077	0.76602
61	16	15.96913	25.54880	0.95338	0.62368	0.76823	0.95338	0.62285	0.76760
61	17	15.96913	25.45467	0.95338	0.62589	0.76991	0.95338	0.62502	0.76925
61	18	15.96913	25.35821	0.95338	0.62819	0.77164	0.95338	0.62727	0.77095
61	19	15.96913	25.25875	0.95338	0.63058	0.77344	0.95338	0.62962	0.77272
61	20	15.96913	25.15564	0.95338	0.63307	0.77532	0.95338	0.63207	0.77456
61	21	15.96913	25.04833	0.95338	0.63567	0.77726	0.95338	0.63461	0.77647
61	22	15.96913	24.93660	0.95338	0.63839	0.77929	0.95338	0.63726	0.77844
61	23	15.96913	24.82004	0.95338	0.64123	0.78140	0.95338	0.64001	0.78050
61	24	15.96913	24.69862	0.95338	0.64419	0.78359	0.95338	0.64287	0.78262
61	25	15.96913	24.57203	0.95338	0.64728	0.78587	0.95338	0.64585	0.78482
61	26	15.96913	24.44053	0.95338	0.65050	0.78824	0.95338	0.64895	0.78710
61	27	15.96913	24.30438	0.95338	0.65385	0.79070	0.95338	0.65216	0.78946
61	28	15.96913	24.16342	0.95338	0.65734	0.79325	0.95338	0.65550	0.79191

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.99826	2.12860	0.95843	0.99836	0.99918	0.95843	0.98841	0.99417
14.99826	1.99561	0.95843	0.99856	0.99928	0.95843	0.98916	0.99455
14.99826	1.87471	0.95843	0.99873	0.99937	0.95843	0.98984	0.99490
14.99826	1.76487	0.95843	0.99888	0.99944	0.95843	0.99047	0.99521
14.99826	1.66540	0.95843	0.99901	0.99950	0.95843	0.99105	0.99550
14.99826	1.57565	0.95843	0.99911	0.99956	0.95843	0.99157	0.99577
14.99826	1.49500	0.95843	0.99921	0.99960	0.95843	0.99203	0.99600
14.99826	1.42313	0.95843	0.99928	0.99964	0.95843	0.99245	0.99621
14.99826	1.36003	0.95843	0.99935	0.99967	0.95843	0.99280	0.99639
14.99826	1.30641	0.95843	0.99940	0.99970	0.95843	0.99308	0.99653
14.99826	1.26533	0.95843	0.99943	0.99972	0.95843	0.99329	0.99663
14.69911	22.51412	0.95562	0.65229	0.78956	0.95562	0.65197	0.78933
14.69911	22.48584	0.95562	0.65312	0.79016	0.95562	0.65280	0.78993
14.69911	22.45520	0.95562	0.65399	0.79080	0.95562	0.65367	0.79057
14.69911	22.42249	0.95562	0.65492	0.79148	0.95562	0.65458	0.79124
14.69911	22.38814	0.95562	0.65589	0.79219	0.95562	0.65554	0.79193
14.69911	22.35215	0.95562	0.65691	0.79293	0.95562	0.65654	0.79266
14.69911	22.31437	0.95562	0.65798	0.79371	0.95562	0.65759	0.79343
14.69911	22.27480	0.95562	0.65910	0.79452	0.95562	0.65868	0.79422
14.69911	22.23319	0.95562	0.66027	0.79538	0.95562	0.65983	0.79506
14.69911	22.18946	0.95562	0.66151	0.79627	0.95562	0.66103	0.79593
14.69911	22.14392	0.95562	0.66280	0.79721	0.95562	0.66229	0.79684
14.69911	22.09606	0.95562	0.66415	0.79819	0.95562	0.66361	0.79779
14.69911	22.04614	0.95562	0.66557	0.79921	0.95562	0.66498	0.79879
14.69911	21.99389	0.95562	0.66706	0.80028	0.95562	0.66642	0.79983
14.69911	21.93952	0.95562	0.66861	0.80140	0.95562	0.66793	0.80091
14.69911	21.88305	0.95562	0.67024	0.80257	0.95562	0.66951	0.80204
14.69911	21.82476	0.95562	0.67193	0.80378	0.95562	0.67116	0.80323
14.69911	21.76485	0.95562	0.67370	0.80504	0.95562	0.67289	0.80447
14.69911	21.70276	0.95562	0.67554	0.80636	0.95562	0.67470	0.80576
14.69911	21.63792	0.95562	0.67747	0.80773	0.95562	0.67659	0.80710
14.69911	21.56986	0.95562	0.67950	0.80917	0.95562	0.67857	0.80851
14.69911	21.49836	0.95562	0.68163	0.81067	0.95562	0.68064	0.80998
14.69911	21.42306	0.95562	0.68386	0.81225	0.95562	0.68280	0.81151
14.69911	21.34391	0.95562	0.68620	0.81390	0.95562	0.68506	0.81310
14.69911	21.26064	0.95562	0.68865	0.81562	0.95562	0.68742	0.81476
14.69911	21.17342	0.95562	0.69122	0.81742	0.95562	0.68988	0.81649
14.69911	21.08250	0.95562	0.69391	0.81930	0.95562	0.69245	0.81828
14.69911	20.98768	0.95562	0.69672	0.82125	0.95562	0.69513	0.82015

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
61	29	15.96913	24.01762	0.95338	0.66098	0.79589	0.95338	0.65897	0.79443
61	30	15.96913	23.86654	0.95338	0.66476	0.79863	0.95338	0.66257	0.79704
61	31	15.96913	23.71037	0.95338	0.66869	0.80146	0.95338	0.66631	0.79974
61	32	15.96913	23.54876	0.95338	0.67279	0.80439	0.95338	0.67019	0.80253
61	33	15.96913	23.38162	0.95338	0.67705	0.80743	0.95338	0.67422	0.80541
61	34	15.96913	23.20856	0.95338	0.68147	0.81057	0.95338	0.67839	0.80838
61	35	15.96913	23.02940	0.95338	0.68608	0.81382	0.95338	0.68272	0.81145
61	36	15.96913	22.84408	0.95338	0.69087	0.81718	0.95338	0.68721	0.81461
61	37	15.96913	22.65215	0.95338	0.69584	0.82065	0.95338	0.69185	0.81786
61	38	15.96913	22.45348	0.95338	0.70101	0.82423	0.95338	0.69666	0.82122
61	39	15.96913	22.24766	0.95338	0.70638	0.82793	0.95338	0.70164	0.82466
61	40	15.96913	22.03447	0.95338	0.71195	0.83174	0.95338	0.70678	0.82820
61	41	15.96913	21.81357	0.95338	0.71773	0.83567	0.95338	0.71209	0.83184
61	42	15.96913	21.58485	0.95338	0.72372	0.83972	0.95338	0.71757	0.83557
61	43	15.96913	21.34779	0.95338	0.72993	0.84388	0.95338	0.72322	0.83938
61	44	15.96913	21.10218	0.95338	0.73634	0.84815	0.95338	0.72903	0.84328
61	45	15.96913	20.84782	0.95338	0.74297	0.85253	0.95338	0.73501	0.84727
61	46	15.96913	20.58697	0.95338	0.74979	0.85701	0.95338	0.74115	0.85133
61	47	15.96913	20.32000	0.95338	0.75679	0.86156	0.95338	0.74744	0.85547
61	48	15.96913	20.04764	0.95338	0.76395	0.86618	0.95338	0.75388	0.85967
61	49	15.96913	19.77090	0.95338	0.77127	0.87087	0.95338	0.76046	0.86394
61	50	15.96913	19.49116	0.95338	0.77872	0.87559	0.95338	0.76718	0.86826
61	51	15.96913	19.21029	0.95338	0.78627	0.88035	0.95338	0.77403	0.87262
61	52	15.96913	18.92146	0.95338	0.79397	0.88515	0.95338	0.78099	0.87703
61	53	15.96913	18.62485	0.95338	0.80180	0.89000	0.95338	0.78806	0.88147
61	54	15.96913	18.32038	0.95338	0.80975	0.89488	0.95338	0.79521	0.88592
61	55	15.96913	18.00819	0.95338	0.81779	0.89976	0.95338	0.80242	0.89038
61	56	15.96913	17.68820	0.95338	0.82589	0.90465	0.95338	0.80968	0.89483
61	57	15.96913	17.36037	0.95338	0.83404	0.90951	0.95338	0.81696	0.89926
61	58	15.96913	17.02468	0.95338	0.84219	0.91434	0.95338	0.82424	0.90365
61	59	15.96913	16.68091	0.95338	0.85033	0.91911	0.95338	0.83150	0.90800
61	60	15.96913	16.32913	0.95338	0.85843	0.92382	0.95338	0.83871	0.91228
61	61	15.96913	15.96913	0.95338	0.86645	0.92845	0.95338	0.84586	0.91649
61	62	15.96913	15.60088	0.95338	0.87436	0.93297	0.95338	0.85292	0.92062
61	63	15.96913	15.22446	0.95338	0.88214	0.93738	0.95338	0.85986	0.92465
61	64	15.96913	14.83980	0.95338	0.88976	0.94166	0.95338	0.86667	0.92857
61	65	15.96913	14.44688	0.95338	0.89719	0.94581	0.95338	0.87333	0.93238
61	66	15.96913	14.04613	0.95338	0.90440	0.94980	0.95338	0.87983	0.93607
61	67	15.96913	13.63788	0.95338	0.91138	0.95363	0.95338	0.88614	0.93963

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.69911	20.88895	0.95562	0.69965	0.82329	0.95562	0.69792	0.82209
14.69911	20.78588	0.95562	0.70271	0.82540	0.95562	0.70083	0.82410
14.69911	20.67862	0.95562	0.70591	0.82761	0.95562	0.70386	0.82620
14.69911	20.56684	0.95562	0.70925	0.82990	0.95562	0.70702	0.82837
14.69911	20.45044	0.95562	0.71274	0.83228	0.95562	0.71031	0.83062
14.69911	20.32903	0.95562	0.71638	0.83475	0.95562	0.71373	0.83296
14.69911	20.20243	0.95562	0.72017	0.83733	0.95562	0.71729	0.83538
14.69911	20.07055	0.95562	0.72413	0.84000	0.95562	0.72099	0.83788
14.69911	19.93297	0.95562	0.72826	0.84277	0.95562	0.72484	0.84047
14.69911	19.78951	0.95562	0.73256	0.84564	0.95562	0.72883	0.84315
14.69911	19.63978	0.95562	0.73704	0.84862	0.95562	0.73297	0.84592
14.69911	19.48352	0.95562	0.74170	0.85170	0.95562	0.73727	0.84877
14.69911	19.32040	0.95562	0.74656	0.85489	0.95562	0.74172	0.85171
14.69911	19.15023	0.95562	0.75160	0.85819	0.95562	0.74632	0.85474
14.69911	18.97251	0.95562	0.75684	0.86159	0.95562	0.75108	0.85785
14.69911	18.78697	0.95562	0.76227	0.86510	0.95562	0.75599	0.86104
14.69911	18.59337	0.95562	0.76790	0.86871	0.95562	0.76105	0.86431
14.69911	18.39367	0.95562	0.77370	0.87241	0.95562	0.76626	0.86766
14.69911	18.18814	0.95562	0.77967	0.87619	0.95562	0.77161	0.87108
14.69911	17.97738	0.95562	0.78579	0.88005	0.95562	0.77710	0.87457
14.69911	17.76227	0.95562	0.79205	0.88396	0.95562	0.78273	0.87813
14.69911	17.54401	0.95562	0.79844	0.88793	0.95562	0.78849	0.88174
14.69911	17.32430	0.95562	0.80493	0.89193	0.95562	0.79438	0.88541
14.69911	17.09693	0.95562	0.81157	0.89599	0.95562	0.80038	0.88913
14.69911	16.86201	0.95562	0.81834	0.90010	0.95562	0.80649	0.89288
14.69911	16.61938	0.95562	0.82523	0.90425	0.95562	0.81268	0.89666
14.69911	16.36911	0.95562	0.83221	0.90842	0.95562	0.81895	0.90047
14.69911	16.11103	0.95562	0.83927	0.91261	0.95562	0.82528	0.90428
14.69911	15.84506	0.95562	0.84639	0.91681	0.95562	0.83164	0.90808
14.69911	15.57108	0.95562	0.85354	0.92098	0.95562	0.83802	0.91187
14.69911	15.28882	0.95562	0.86070	0.92514	0.95562	0.84440	0.91564
14.69911	14.99826	0.95562	0.86784	0.92925	0.95562	0.85076	0.91936
14.69911	14.69911	0.95562	0.87495	0.93330	0.95562	0.85707	0.92304
14.69911	14.39128	0.95562	0.88198	0.93729	0.95562	0.86333	0.92665
14.69911	14.07472	0.95562	0.88892	0.94120	0.95562	0.86950	0.93020
14.69911	13.74931	0.95562	0.89575	0.94501	0.95562	0.87558	0.93366
14.69911	13.41490	0.95562	0.90243	0.94871	0.95562	0.88154	0.93704
14.69911	13.07182	0.95562	0.90895	0.95230	0.95562	0.88736	0.94032
14.69911	12.72027	0.95562	0.91528	0.95577	0.95562	0.89304	0.94350

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
61	68	15.96913	13.22255	0.95338	0.91809	0.95730	0.95338	0.89225	0.94306
61	69	15.96913	12.80079	0.95338	0.92453	0.96078	0.95338	0.89816	0.94635
61	70	15.96913	12.37331	0.95338	0.93067	0.96409	0.95338	0.90386	0.94950
61	71	15.96913	11.94070	0.95338	0.93651	0.96722	0.95338	0.90934	0.95252
61	72	15.96913	11.50357	0.95338	0.94204	0.97016	0.95338	0.91460	0.95539
61	73	15.96913	11.06278	0.95338	0.94726	0.97292	0.95338	0.91963	0.95813
61	74	15.96913	10.61910	0.95338	0.95216	0.97549	0.95338	0.92445	0.96074
61	75	15.96913	10.17356	0.95338	0.95675	0.97790	0.95338	0.92904	0.96321
61	76	15.96913	9.72734	0.95338	0.96102	0.98012	0.95338	0.93341	0.96556
61	77	15.96913	9.28160	0.95338	0.96499	0.98218	0.95338	0.93757	0.96778
61	78	15.96913	8.83768	0.95338	0.96865	0.98408	0.95338	0.94152	0.96988
61	79	15.96913	8.39698	0.95338	0.97202	0.98581	0.95338	0.94526	0.97186
61	80	15.96913	7.96110	0.95338	0.97511	0.98740	0.95338	0.94880	0.97373
61	81	15.96913	7.53168	0.95338	0.97793	0.98884	0.95338	0.95215	0.97549
61	82	15.96913	7.11054	0.95338	0.98049	0.99015	0.95338	0.95531	0.97714
61	83	15.96913	6.69952	0.95338	0.98280	0.99132	0.95338	0.95828	0.97870
61	84	15.96913	6.30023	0.95338	0.98487	0.99238	0.95338	0.96107	0.98015
61	85	15.96913	5.91444	0.95338	0.98673	0.99332	0.95338	0.96370	0.98151
61	86	15.96913	5.54396	0.95338	0.98838	0.99416	0.95338	0.96615	0.98278
61	87	15.96913	5.19034	0.95338	0.98985	0.99490	0.95338	0.96844	0.98397
61	88	15.96913	4.85473	0.95338	0.99114	0.99555	0.95338	0.97058	0.98507
61	89	15.96913	4.53813	0.95338	0.99227	0.99612	0.95338	0.97258	0.98610
61	90	15.96913	4.24126	0.95338	0.99326	0.99662	0.95338	0.97443	0.98705
61	91	15.96913	3.96420	0.95338	0.99412	0.99705	0.95338	0.97616	0.98794
61	92	15.96913	3.70604	0.95338	0.99487	0.99743	0.95338	0.97778	0.98876
61	93	15.96913	3.46525	0.95338	0.99553	0.99776	0.95338	0.97929	0.98953
61	94	15.96913	3.23968	0.95338	0.99610	0.99805	0.95338	0.98070	0.99025
61	95	15.96913	3.02715	0.95338	0.99660	0.99830	0.95338	0.98201	0.99093
61	96	15.96913	2.82535	0.95338	0.99704	0.99852	0.95338	0.98324	0.99155
61	97	15.96913	2.63737	0.95338	0.99743	0.99871	0.95338	0.98439	0.99213
61	98	15.96913	2.46279	0.95338	0.99776	0.99888	0.95338	0.98544	0.99267
61	99	15.96913	2.30125	0.95338	0.99805	0.99902	0.95338	0.98642	0.99316
61	100	15.96913	2.15258	0.95338	0.99829	0.99915	0.95338	0.98732	0.99362
61	101	15.96913	2.01649	0.95338	0.99851	0.99925	0.95338	0.98815	0.99404
61	102	15.96913	1.89293	0.95338	0.99869	0.99934	0.95338	0.98891	0.99442
61	103	15.96913	1.78083	0.95338	0.99884	0.99942	0.95338	0.98961	0.99478
61	104	15.96913	1.67943	0.95338	0.99897	0.99949	0.95338	0.99024	0.99509
61	105	15.96913	1.58804	0.95338	0.99909	0.99954	0.95338	0.99081	0.99538
61	106	15.96913	1.50600	0.95338	0.99918	0.99959	0.95338	0.99132	0.99564

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.69911	12.36057	0.95562	0.92141	0.95910	0.95562	0.89856	0.94657
14.69911	11.99324	0.95562	0.92730	0.96228	0.95562	0.90392	0.94954
14.69911	11.61885	0.95562	0.93296	0.96532	0.95562	0.90910	0.95238
14.69911	11.23789	0.95562	0.93837	0.96821	0.95562	0.91409	0.95512
14.69911	10.85087	0.95562	0.94352	0.97094	0.95562	0.91891	0.95774
14.69911	10.45855	0.95562	0.94840	0.97352	0.95562	0.92353	0.96024
14.69911	10.06159	0.95562	0.95301	0.97594	0.95562	0.92796	0.96264
14.69911	9.66092	0.95562	0.95734	0.97821	0.95562	0.93221	0.96491
14.69911	9.25762	0.95562	0.96141	0.98032	0.95562	0.93626	0.96708
14.69911	8.85278	0.95562	0.96520	0.98229	0.95562	0.94013	0.96914
14.69911	8.44766	0.95562	0.96872	0.98411	0.95562	0.94381	0.97109
14.69911	8.04359	0.95562	0.97198	0.98579	0.95562	0.94731	0.97294
14.69911	7.64214	0.95562	0.97498	0.98733	0.95562	0.95064	0.97469
14.69911	7.24488	0.95562	0.97773	0.98874	0.95562	0.95379	0.97635
14.69911	6.85364	0.95562	0.98024	0.99002	0.95562	0.95677	0.97791
14.69911	6.47024	0.95562	0.98252	0.99118	0.95562	0.95958	0.97937
14.69911	6.09632	0.95562	0.98458	0.99223	0.95562	0.96223	0.98075
14.69911	5.73370	0.95562	0.98643	0.99317	0.95562	0.96472	0.98205
14.69911	5.38421	0.95562	0.98808	0.99400	0.95562	0.96706	0.98326
14.69911	5.04951	0.95562	0.98955	0.99475	0.95562	0.96925	0.98439
14.69911	4.73086	0.95562	0.99085	0.99540	0.95562	0.97130	0.98544
14.69911	4.42936	0.95562	0.99199	0.99598	0.95562	0.97322	0.98643
14.69911	4.14588	0.95562	0.99300	0.99649	0.95562	0.97500	0.98734
14.69911	3.88065	0.95562	0.99388	0.99693	0.95562	0.97667	0.98819
14.69911	3.63292	0.95562	0.99465	0.99732	0.95562	0.97822	0.98899
14.69911	3.40133	0.95562	0.99532	0.99765	0.95562	0.97968	0.98973
14.69911	3.18390	0.95562	0.99591	0.99795	0.95562	0.98104	0.99043
14.69911	2.97857	0.95562	0.99643	0.99821	0.95562	0.98232	0.99108
14.69911	2.78314	0.95562	0.99689	0.99844	0.95562	0.98351	0.99169
14.69911	2.60073	0.95562	0.99729	0.99864	0.95562	0.98463	0.99225
14.69911	2.43099	0.95562	0.99763	0.99882	0.95562	0.98566	0.99278
14.69911	2.27364	0.95562	0.99793	0.99897	0.95562	0.98661	0.99326
14.69911	2.12860	0.95562	0.99819	0.99910	0.95562	0.98749	0.99371
14.69911	1.99561	0.95562	0.99841	0.99921	0.95562	0.98830	0.99412
14.69911	1.87471	0.95562	0.99860	0.99930	0.95562	0.98905	0.99449
14.69911	1.76487	0.95562	0.99877	0.99938	0.95562	0.98973	0.99484
14.69911	1.66540	0.95562	0.99891	0.99945	0.95562	0.99035	0.99515
14.69911	1.57565	0.95562	0.99903	0.99951	0.95562	0.99091	0.99543
14.69911	1.49500	0.95562	0.99913	0.99956	0.95562	0.99141	0.99569

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
61	107	15.96913	1.43298	0.95338	0.99926	0.99963	0.95338	0.99177	0.99587
61	108	15.96913	1.36894	0.95338	0.99933	0.99966	0.95338	0.99216	0.99606
61	109	15.96913	1.31458	0.95338	0.99938	0.99969	0.95338	0.99247	0.99622
61	110	15.96913	1.27298	0.95338	0.99942	0.99971	0.95338	0.99269	0.99633
62	1	15.60088	26.62178	0.95020	0.58553	0.73859	0.95020	0.58518	0.73832
62	2	15.60088	26.56961	0.95020	0.58668	0.73951	0.95020	0.58634	0.73924
62	3	15.60088	26.51422	0.95020	0.58790	0.74047	0.95020	0.58754	0.74019
62	4	15.60088	26.45593	0.95020	0.58917	0.74148	0.95020	0.58880	0.74119
62	5	15.60088	26.39526	0.95020	0.59049	0.74253	0.95020	0.59011	0.74222
62	6	15.60088	26.33222	0.95020	0.59187	0.74362	0.95020	0.59147	0.74330
62	7	15.60088	26.26662	0.95020	0.59331	0.74476	0.95020	0.59288	0.74442
62	8	15.60088	26.19847	0.95020	0.59482	0.74594	0.95020	0.59436	0.74558
62	9	15.60088	26.12745	0.95020	0.59638	0.74717	0.95020	0.59590	0.74679
62	10	15.60088	26.05351	0.95020	0.59802	0.74845	0.95020	0.59750	0.74804
62	11	15.60088	25.97700	0.95020	0.59972	0.74978	0.95020	0.59916	0.74935
62	12	15.60088	25.89730	0.95020	0.60150	0.75117	0.95020	0.60090	0.75070
62	13	15.60088	25.81474	0.95020	0.60335	0.75261	0.95020	0.60270	0.75211
62	14	15.60088	25.72901	0.95020	0.60528	0.75411	0.95020	0.60459	0.75357
62	15	15.60088	25.64035	0.95020	0.60729	0.75567	0.95020	0.60654	0.75509
62	16	15.60088	25.54880	0.95020	0.60938	0.75729	0.95020	0.60858	0.75667
62	17	15.60088	25.45467	0.95020	0.61156	0.75896	0.95020	0.61071	0.75831
62	18	15.60088	25.35821	0.95020	0.61381	0.76070	0.95020	0.61292	0.76001
62	19	15.60088	25.25875	0.95020	0.61615	0.76249	0.95020	0.61523	0.76178
62	20	15.60088	25.15564	0.95020	0.61860	0.76436	0.95020	0.61763	0.76362
62	21	15.60088	25.04833	0.95020	0.62115	0.76631	0.95020	0.62013	0.76553
62	22	15.60088	24.93660	0.95020	0.62382	0.76833	0.95020	0.62273	0.76751
62	23	15.60088	24.82004	0.95020	0.62660	0.77044	0.95020	0.62544	0.76956
62	24	15.60088	24.69862	0.95020	0.62951	0.77264	0.95020	0.62825	0.77169
62	25	15.60088	24.57203	0.95020	0.63255	0.77492	0.95020	0.63118	0.77390
62	26	15.60088	24.44053	0.95020	0.63572	0.77730	0.95020	0.63423	0.77618
62	27	15.60088	24.30438	0.95020	0.63902	0.77976	0.95020	0.63740	0.77855
62	28	15.60088	24.16342	0.95020	0.64246	0.78231	0.95020	0.64069	0.78100
62	29	15.60088	24.01762	0.95020	0.64604	0.78496	0.95020	0.64411	0.78354
62	30	15.60088	23.86654	0.95020	0.64977	0.78771	0.95020	0.64766	0.78616
62	31	15.60088	23.71037	0.95020	0.65365	0.79055	0.95020	0.65135	0.78887
62	32	15.60088	23.54876	0.95020	0.65769	0.79350	0.95020	0.65519	0.79168
62	33	15.60088	23.38162	0.95020	0.66189	0.79655	0.95020	0.65917	0.79458
62	34	15.60088	23.20856	0.95020	0.66627	0.79971	0.95020	0.66330	0.79757
62	35	15.60088	23.02940	0.95020	0.67082	0.80299	0.95020	0.66758	0.80066

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.69911	1.42313	0.95562	0.99921	0.99961	0.95562	0.99186	0.99591
14.69911	1.36003	0.95562	0.99928	0.99964	0.95562	0.99224	0.99610
14.69911	1.30641	0.95562	0.99934	0.99967	0.95562	0.99254	0.99626
14.69911	1.26533	0.95562	0.99938	0.99969	0.95562	0.99276	0.99637
14.39128	22.51412	0.95261	0.63866	0.77949	0.95261	0.63835	0.77926
14.39128	22.48584	0.95261	0.63947	0.78009	0.95261	0.63917	0.77987
14.39128	22.45520	0.95261	0.64033	0.78073	0.95261	0.64002	0.78050
14.39128	22.42249	0.95261	0.64124	0.78141	0.95261	0.64091	0.78117
14.39128	22.38814	0.95261	0.64219	0.78212	0.95261	0.64185	0.78186
14.39128	22.35215	0.95261	0.64319	0.78286	0.95261	0.64283	0.78259
14.39128	22.31437	0.95261	0.64424	0.78363	0.95261	0.64386	0.78335
14.39128	22.27480	0.95261	0.64534	0.78445	0.95261	0.64493	0.78415
14.39128	22.23319	0.95261	0.64650	0.78530	0.95261	0.64606	0.78498
14.39128	22.18946	0.95261	0.64771	0.78619	0.95261	0.64724	0.78585
14.39128	22.14392	0.95261	0.64898	0.78713	0.95261	0.64848	0.78676
14.39128	22.09606	0.95261	0.65031	0.78810	0.95261	0.64977	0.78771
14.39128	22.04614	0.95261	0.65170	0.78913	0.95261	0.65112	0.78870
14.39128	21.99389	0.95261	0.65316	0.79020	0.95261	0.65254	0.78974
14.39128	21.93952	0.95261	0.65469	0.79132	0.95261	0.65403	0.79083
14.39128	21.88305	0.95261	0.65629	0.79248	0.95261	0.65558	0.79196
14.39128	21.82476	0.95261	0.65796	0.79369	0.95261	0.65720	0.79315
14.39128	21.76485	0.95261	0.65969	0.79496	0.95261	0.65890	0.79438
14.39128	21.70276	0.95261	0.66151	0.79627	0.95261	0.66069	0.79568
14.39128	21.63792	0.95261	0.66341	0.79765	0.95261	0.66255	0.79703
14.39128	21.56986	0.95261	0.66540	0.79909	0.95261	0.66450	0.79844
14.39128	21.49836	0.95261	0.66750	0.80060	0.95261	0.66654	0.79991
14.39128	21.42306	0.95261	0.66970	0.80218	0.95261	0.66867	0.80144
14.39128	21.34391	0.95261	0.67200	0.80383	0.95261	0.67090	0.80304
14.39128	21.26064	0.95261	0.67443	0.80556	0.95261	0.67323	0.80471
14.39128	21.17342	0.95261	0.67696	0.80737	0.95261	0.67567	0.80644
14.39128	21.08250	0.95261	0.67962	0.80925	0.95261	0.67820	0.80825
14.39128	20.98768	0.95261	0.68239	0.81122	0.95261	0.68085	0.81013
14.39128	20.88895	0.95261	0.68529	0.81326	0.95261	0.68361	0.81208
14.39128	20.78588	0.95261	0.68832	0.81539	0.95261	0.68650	0.81411
14.39128	20.67862	0.95261	0.69149	0.81761	0.95261	0.68950	0.81622
14.39128	20.56684	0.95261	0.69480	0.81992	0.95261	0.69263	0.81841
14.39128	20.45044	0.95261	0.69825	0.82232	0.95261	0.69589	0.82068
14.39128	20.32903	0.95261	0.70186	0.82482	0.95261	0.69929	0.82304
14.39128	20.20243	0.95261	0.70563	0.82741	0.95261	0.70282	0.82548

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
62	36	15.60088	22.84408	0.95020	0.67556	0.80637	0.95020	0.67202	0.80384
62	37	15.60088	22.65215	0.95020	0.68049	0.80987	0.95020	0.67663	0.80713
62	38	15.60088	22.45348	0.95020	0.68562	0.81349	0.95020	0.68140	0.81052
62	39	15.60088	22.24766	0.95020	0.69095	0.81723	0.95020	0.68634	0.81400
62	40	15.60088	22.03447	0.95020	0.69648	0.82109	0.95020	0.69146	0.81759
62	41	15.60088	21.81357	0.95020	0.70224	0.82507	0.95020	0.69674	0.82127
62	42	15.60088	21.58485	0.95020	0.70821	0.82918	0.95020	0.70220	0.82505
62	43	15.60088	21.34779	0.95020	0.71440	0.83341	0.95020	0.70784	0.82893
62	44	15.60088	21.10218	0.95020	0.72081	0.83776	0.95020	0.71365	0.83290
62	45	15.60088	20.84782	0.95020	0.72746	0.84223	0.95020	0.71964	0.83696
62	46	15.60088	20.58697	0.95020	0.73430	0.84680	0.95020	0.72579	0.84111
62	47	15.60088	20.32000	0.95020	0.74134	0.85146	0.95020	0.73212	0.84534
62	48	15.60088	20.04764	0.95020	0.74856	0.85620	0.95020	0.73860	0.84965
62	49	15.60088	19.77090	0.95020	0.75595	0.86101	0.95020	0.74525	0.85403
62	50	15.60088	19.49116	0.95020	0.76349	0.86589	0.95020	0.75205	0.85848
62	51	15.60088	19.21029	0.95020	0.77116	0.87080	0.95020	0.75900	0.86299
62	52	15.60088	18.92146	0.95020	0.77900	0.87577	0.95020	0.76609	0.86756
62	53	15.60088	18.62485	0.95020	0.78701	0.88081	0.95020	0.77331	0.87216
62	54	15.60088	18.32038	0.95020	0.79516	0.88589	0.95020	0.78063	0.87680
62	55	15.60088	18.00819	0.95020	0.80343	0.89100	0.95020	0.78804	0.88146
62	56	15.60088	17.68820	0.95020	0.81180	0.89612	0.95020	0.79553	0.88612
62	57	15.60088	17.36037	0.95020	0.82024	0.90125	0.95020	0.80306	0.89077
62	58	15.60088	17.02468	0.95020	0.82873	0.90635	0.95020	0.81062	0.89541
62	59	15.60088	16.68091	0.95020	0.83724	0.91141	0.95020	0.81819	0.90001
62	60	15.60088	16.32913	0.95020	0.84574	0.91643	0.95020	0.82574	0.90456
62	61	15.60088	15.96913	0.95020	0.85420	0.92137	0.95020	0.83325	0.90904
62	62	15.60088	15.60088	0.95020	0.86258	0.92622	0.95020	0.84069	0.91345
62	63	15.60088	15.22446	0.95020	0.87085	0.93097	0.95020	0.84804	0.91777
62	64	15.60088	14.83980	0.95020	0.87899	0.93560	0.95020	0.85527	0.92199
62	65	15.60088	14.44688	0.95020	0.88695	0.94009	0.95020	0.86237	0.92610
62	66	15.60088	14.04613	0.95020	0.89472	0.94444	0.95020	0.86931	0.93009
62	67	15.60088	13.63788	0.95020	0.90226	0.94862	0.95020	0.87608	0.93395
62	68	15.60088	13.22255	0.95020	0.90954	0.95263	0.95020	0.88265	0.93767
62	69	15.60088	12.80079	0.95020	0.91655	0.95646	0.95020	0.88903	0.94126
62	70	15.60088	12.37331	0.95020	0.92326	0.96010	0.95020	0.89519	0.94470
62	71	15.60088	11.94070	0.95020	0.92965	0.96354	0.95020	0.90113	0.94800
62	72	15.60088	11.50357	0.95020	0.93573	0.96680	0.95020	0.90685	0.95115
62	73	15.60088	11.06278	0.95020	0.94147	0.96985	0.95020	0.91233	0.95415
62	74	15.60088	10.61910	0.95020	0.94688	0.97271	0.95020	0.91758	0.95702

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.39128	20.07055	0.95261	0.70956	0.83011	0.95261	0.70650	0.82801
14.39128	19.93297	0.95261	0.71367	0.83291	0.95261	0.71033	0.83063
14.39128	19.78951	0.95261	0.71795	0.83582	0.95261	0.71430	0.83335
14.39128	19.63978	0.95261	0.72241	0.83884	0.95261	0.71843	0.83615
14.39128	19.48352	0.95261	0.72706	0.84197	0.95261	0.72272	0.83904
14.39128	19.32040	0.95261	0.73191	0.84521	0.95261	0.72716	0.84203
14.39128	19.15023	0.95261	0.73696	0.84856	0.95261	0.73177	0.84511
14.39128	18.97251	0.95261	0.74220	0.85203	0.95261	0.73653	0.84828
14.39128	18.78697	0.95261	0.74766	0.85561	0.95261	0.74146	0.85154
14.39128	18.59337	0.95261	0.75331	0.85930	0.95261	0.74654	0.85488
14.39128	18.39367	0.95261	0.75916	0.86309	0.95261	0.75178	0.85830
14.39128	18.18814	0.95261	0.76518	0.86697	0.95261	0.75718	0.86181
14.39128	17.97738	0.95261	0.77137	0.87093	0.95261	0.76273	0.86540
14.39128	17.76227	0.95261	0.77772	0.87496	0.95261	0.76843	0.86906
14.39128	17.54401	0.95261	0.78421	0.87906	0.95261	0.77428	0.87278
14.39128	17.32430	0.95261	0.79082	0.88320	0.95261	0.78028	0.87658
14.39128	17.09693	0.95261	0.79761	0.88741	0.95261	0.78640	0.88043
14.39128	16.86201	0.95261	0.80454	0.89169	0.95261	0.79266	0.88434
14.39128	16.61938	0.95261	0.81162	0.89602	0.95261	0.79902	0.88828
14.39128	16.36911	0.95261	0.81883	0.90039	0.95261	0.80548	0.89226
14.39128	16.11103	0.95261	0.82614	0.90480	0.95261	0.81202	0.89626
14.39128	15.84506	0.95261	0.83354	0.90921	0.95261	0.81862	0.90027
14.39128	15.57108	0.95261	0.84100	0.91363	0.95261	0.82526	0.90427
14.39128	15.28882	0.95261	0.84850	0.91804	0.95261	0.83193	0.90826
14.39128	14.99826	0.95261	0.85601	0.92242	0.95261	0.83860	0.91222
14.39128	14.69911	0.95261	0.86351	0.92676	0.95261	0.84525	0.91613
14.39128	14.39128	0.95261	0.87097	0.93104	0.95261	0.85186	0.92000
14.39128	14.07472	0.95261	0.87836	0.93524	0.95261	0.85840	0.92381
14.39128	13.74931	0.95261	0.88565	0.93936	0.95261	0.86486	0.92753
14.39128	13.41490	0.95261	0.89282	0.94338	0.95261	0.87122	0.93118
14.39128	13.07182	0.95261	0.89984	0.94728	0.95261	0.87746	0.93473
14.39128	12.72027	0.95261	0.90668	0.95106	0.95261	0.88356	0.93818
14.39128	12.36057	0.95261	0.91333	0.95470	0.95261	0.88951	0.94152
14.39128	11.99324	0.95261	0.91974	0.95819	0.95261	0.89529	0.94475
14.39128	11.61885	0.95261	0.92592	0.96153	0.95261	0.90090	0.94787
14.39128	11.23789	0.95261	0.93183	0.96471	0.95261	0.90632	0.95086
14.39128	10.85087	0.95261	0.93748	0.96773	0.95261	0.91155	0.95373
14.39128	10.45855	0.95261	0.94285	0.97058	0.95261	0.91659	0.95648
14.39128	10.06159	0.95261	0.94792	0.97327	0.95261	0.92142	0.95910

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
62	75	15.60088	10.17356	0.95020	0.95195	0.97538	0.95020	0.92259	0.95974
62	76	15.60088	9.72734	0.95020	0.95668	0.97786	0.95020	0.92737	0.96232
62	77	15.60088	9.28160	0.95020	0.96107	0.98015	0.95020	0.93192	0.96476
62	78	15.60088	8.83768	0.95020	0.96514	0.98226	0.95020	0.93624	0.96707
62	79	15.60088	8.39698	0.95020	0.96889	0.98420	0.95020	0.94034	0.96925
62	80	15.60088	7.96110	0.95020	0.97232	0.98597	0.95020	0.94422	0.97131
62	81	15.60088	7.53168	0.95020	0.97546	0.98758	0.95020	0.94789	0.97325
62	82	15.60088	7.11054	0.95020	0.97831	0.98903	0.95020	0.95135	0.97507
62	83	15.60088	6.69952	0.95020	0.98088	0.99035	0.95020	0.95460	0.97677
62	84	15.60088	6.30023	0.95020	0.98319	0.99152	0.95020	0.95766	0.97837
62	85	15.60088	5.91444	0.95020	0.98526	0.99257	0.95020	0.96054	0.97987
62	86	15.60088	5.54396	0.95020	0.98710	0.99351	0.95020	0.96322	0.98127
62	87	15.60088	5.19034	0.95020	0.98873	0.99433	0.95020	0.96573	0.98257
62	88	15.60088	4.85473	0.95020	0.99016	0.99506	0.95020	0.96807	0.98378
62	89	15.60088	4.53813	0.95020	0.99142	0.99569	0.95020	0.97025	0.98490
62	90	15.60088	4.24126	0.95020	0.99252	0.99625	0.95020	0.97228	0.98594
62	91	15.60088	3.96420	0.95020	0.99348	0.99673	0.95020	0.97416	0.98691
62	92	15.60088	3.70604	0.95020	0.99431	0.99715	0.95020	0.97592	0.98782
62	93	15.60088	3.46525	0.95020	0.99504	0.99751	0.95020	0.97757	0.98866
62	94	15.60088	3.23968	0.95020	0.99568	0.99783	0.95020	0.97910	0.98944
62	95	15.60088	3.02715	0.95020	0.99624	0.99812	0.95020	0.98054	0.99017
62	96	15.60088	2.82535	0.95020	0.99673	0.99836	0.95020	0.98187	0.99085
62	97	15.60088	2.63737	0.95020	0.99715	0.99857	0.95020	0.98311	0.99149
62	98	15.60088	2.46279	0.95020	0.99752	0.99876	0.95020	0.98426	0.99207
62	99	15.60088	2.30125	0.95020	0.99784	0.99892	0.95020	0.98533	0.99261
62	100	15.60088	2.15258	0.95020	0.99811	0.99906	0.95020	0.98630	0.99311
62	101	15.60088	2.01649	0.95020	0.99835	0.99917	0.95020	0.98720	0.99356
62	102	15.60088	1.89293	0.95020	0.99855	0.99927	0.95020	0.98802	0.99398
62	103	15.60088	1.78083	0.95020	0.99872	0.99936	0.95020	0.98878	0.99436
62	104	15.60088	1.67943	0.95020	0.99887	0.99943	0.95020	0.98946	0.99470
62	105	15.60088	1.58804	0.95020	0.99899	0.99950	0.95020	0.99008	0.99501
62	106	15.60088	1.50600	0.95020	0.99910	0.99955	0.95020	0.99063	0.99529
62	107	15.60088	1.43298	0.95020	0.99919	0.99959	0.95020	0.99112	0.99554
62	108	15.60088	1.36894	0.95020	0.99926	0.99963	0.95020	0.99154	0.99575
62	109	15.60088	1.31458	0.95020	0.99932	0.99966	0.95020	0.99187	0.99592
62	110	15.60088	1.27298	0.95020	0.99936	0.99968	0.95020	0.99211	0.99604
63	1	15.22446	26.62178	0.94680	0.57143	0.72727	0.94680	0.57109	0.72700
63	2	15.22446	26.56961	0.94680	0.57256	0.72819	0.94680	0.57222	0.72792
63	3	15.22446	26.51422	0.94680	0.57374	0.72914	0.94680	0.57340	0.72887

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.39128	9.66092	0.95261	0.95271	0.97578	0.95261	0.92606	0.96161
14.39128	9.25762	0.95261	0.95720	0.97813	0.95261	0.93049	0.96399
14.39128	8.85278	0.95261	0.96139	0.98032	0.95261	0.93472	0.96626
14.39128	8.44766	0.95261	0.96530	0.98234	0.95261	0.93875	0.96841
14.39128	8.04359	0.95261	0.96891	0.98421	0.95261	0.94259	0.97045
14.39128	7.64214	0.95261	0.97224	0.98592	0.95261	0.94623	0.97237
14.39128	7.24488	0.95261	0.97529	0.98749	0.95261	0.94968	0.97419
14.39128	6.85364	0.95261	0.97808	0.98892	0.95261	0.95295	0.97591
14.39128	6.47024	0.95261	0.98061	0.99021	0.95261	0.95603	0.97752
14.39128	6.09632	0.95261	0.98290	0.99138	0.95261	0.95893	0.97903
14.39128	5.73370	0.95261	0.98495	0.99242	0.95261	0.96166	0.98046
14.39128	5.38421	0.95261	0.98679	0.99335	0.95261	0.96422	0.98178
14.39128	5.04951	0.95261	0.98842	0.99418	0.95261	0.96662	0.98302
14.39128	4.73086	0.95261	0.98987	0.99491	0.95261	0.96886	0.98418
14.39128	4.42936	0.95261	0.99114	0.99555	0.95261	0.97094	0.98526
14.39128	4.14588	0.95261	0.99225	0.99611	0.95261	0.97289	0.98626
14.39128	3.88065	0.95261	0.99323	0.99660	0.95261	0.97471	0.98719
14.39128	3.63292	0.95261	0.99408	0.99703	0.95261	0.97641	0.98806
14.39128	3.40133	0.95261	0.99483	0.99741	0.95261	0.97799	0.98887
14.39128	3.18390	0.95261	0.99548	0.99774	0.95261	0.97948	0.98963
14.39128	2.97857	0.95261	0.99606	0.99802	0.95261	0.98087	0.99034
14.39128	2.78314	0.95261	0.99656	0.99828	0.95261	0.98217	0.99100
14.39128	2.60073	0.95261	0.99700	0.99850	0.95261	0.98338	0.99162
14.39128	2.43099	0.95261	0.99739	0.99869	0.95261	0.98450	0.99219
14.39128	2.27364	0.95261	0.99772	0.99886	0.95261	0.98553	0.99271
14.39128	2.12860	0.95261	0.99801	0.99900	0.95261	0.98649	0.99320
14.39128	1.99561	0.95261	0.99825	0.99912	0.95261	0.98737	0.99364
14.39128	1.87471	0.95261	0.99846	0.99923	0.95261	0.98817	0.99405
14.39128	1.76487	0.95261	0.99864	0.99932	0.95261	0.98891	0.99442
14.39128	1.66540	0.95261	0.99880	0.99940	0.95261	0.98958	0.99476
14.39128	1.57565	0.95261	0.99893	0.99946	0.95261	0.99019	0.99507
14.39128	1.49500	0.95261	0.99904	0.99952	0.95261	0.99073	0.99534
14.39128	1.42313	0.95261	0.99913	0.99957	0.95261	0.99121	0.99559
14.39128	1.36003	0.95261	0.99921	0.99960	0.95261	0.99162	0.99579
14.39128	1.30641	0.95261	0.99927	0.99963	0.95261	0.99195	0.99596
14.39128	1.26533	0.95261	0.99931	0.99966	0.95261	0.99219	0.99608
14.07472	22.51412	0.94939	0.62464	0.76896	0.94939	0.62434	0.76873
14.07472	22.48584	0.94939	0.62544	0.76956	0.94939	0.62514	0.76933
14.07472	22.45520	0.94939	0.62628	0.77020	0.94939	0.62597	0.76997

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
63	4	15.22446	26.45593	0.94680	0.57498	0.73015	0.94680	0.57463	0.72986
63	5	15.22446	26.39526	0.94680	0.57628	0.73119	0.94680	0.57591	0.73089
63	6	15.22446	26.33222	0.94680	0.57763	0.73228	0.94680	0.57724	0.73196
63	7	15.22446	26.26662	0.94680	0.57904	0.73341	0.94680	0.57862	0.73307
63	8	15.22446	26.19847	0.94680	0.58051	0.73458	0.94680	0.58007	0.73423
63	9	15.22446	26.12745	0.94680	0.58204	0.73581	0.94680	0.58157	0.73543
63	10	15.22446	26.05351	0.94680	0.58364	0.73709	0.94680	0.58313	0.73668
63	11	15.22446	25.97700	0.94680	0.58531	0.73841	0.94680	0.58476	0.73798
63	12	15.22446	25.89730	0.94680	0.58705	0.73980	0.94680	0.58646	0.73933
63	13	15.22446	25.81474	0.94680	0.58886	0.74123	0.94680	0.58823	0.74074
63	14	15.22446	25.72901	0.94680	0.59075	0.74273	0.94680	0.59007	0.74219
63	15	15.22446	25.64035	0.94680	0.59271	0.74428	0.94680	0.59199	0.74371
63	16	15.22446	25.54880	0.94680	0.59476	0.74589	0.94680	0.59399	0.74528
63	17	15.22446	25.45467	0.94680	0.59689	0.74756	0.94680	0.59607	0.74692
63	18	15.22446	25.35821	0.94680	0.59909	0.74929	0.94680	0.59824	0.74862
63	19	15.22446	25.25875	0.94680	0.60139	0.75108	0.94680	0.60049	0.75039
63	20	15.22446	25.15564	0.94680	0.60378	0.75295	0.94680	0.60285	0.75222
63	21	15.22446	25.04833	0.94680	0.60629	0.75489	0.94680	0.60530	0.75413
63	22	15.22446	24.93660	0.94680	0.60890	0.75691	0.94680	0.60786	0.75611
63	23	15.22446	24.82004	0.94680	0.61163	0.75902	0.94680	0.61051	0.75816
63	24	15.22446	24.69862	0.94680	0.61449	0.76122	0.94680	0.61328	0.76029
63	25	15.22446	24.57203	0.94680	0.61747	0.76350	0.94680	0.61616	0.76250
63	26	15.22446	24.44053	0.94680	0.62058	0.76588	0.94680	0.61916	0.76479
63	27	15.22446	24.30438	0.94680	0.62383	0.76834	0.94680	0.62227	0.76716
63	28	15.22446	24.16342	0.94680	0.62721	0.77090	0.94680	0.62551	0.76962
63	29	15.22446	24.01762	0.94680	0.63073	0.77355	0.94680	0.62888	0.77216
63	30	15.22446	23.86654	0.94680	0.63440	0.77631	0.94680	0.63238	0.77480
63	31	15.22446	23.71037	0.94680	0.63822	0.77916	0.94680	0.63602	0.77752
63	32	15.22446	23.54876	0.94680	0.64220	0.78212	0.94680	0.63980	0.78034
63	33	15.22446	23.38162	0.94680	0.64634	0.78519	0.94680	0.64372	0.78325
63	34	15.22446	23.20856	0.94680	0.65066	0.78836	0.94680	0.64780	0.78626
63	35	15.22446	23.02940	0.94680	0.65516	0.79165	0.94680	0.65203	0.78937
63	36	15.22446	22.84408	0.94680	0.65984	0.79506	0.94680	0.65643	0.79258
63	37	15.22446	22.65215	0.94680	0.66471	0.79859	0.94680	0.66098	0.79589
63	38	15.22446	22.45348	0.94680	0.66978	0.80224	0.94680	0.66571	0.79931
63	39	15.22446	22.24766	0.94680	0.67506	0.80601	0.94680	0.67061	0.80283
63	40	15.22446	22.03447	0.94680	0.68055	0.80992	0.94680	0.67568	0.80646
63	41	15.22446	21.81357	0.94680	0.68627	0.81395	0.94680	0.68093	0.81018
63	42	15.22446	21.58485	0.94680	0.69220	0.81811	0.94680	0.68636	0.81402

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.07472	22.42249	0.94939	0.62717	0.77087	0.94939	0.62685	0.77063
14.07472	22.38814	0.94939	0.62810	0.77158	0.94939	0.62777	0.77132
14.07472	22.35215	0.94939	0.62908	0.77232	0.94939	0.62873	0.77205
14.07472	22.31437	0.94939	0.63011	0.77309	0.94939	0.62974	0.77281
14.07472	22.27480	0.94939	0.63119	0.77390	0.94939	0.63079	0.77360
14.07472	22.23319	0.94939	0.63232	0.77475	0.94939	0.63190	0.77443
14.07472	22.18946	0.94939	0.63351	0.77564	0.94939	0.63306	0.77530
14.07472	22.14392	0.94939	0.63476	0.77658	0.94939	0.63427	0.77621
14.07472	22.09606	0.94939	0.63606	0.77755	0.94939	0.63554	0.77716
14.07472	22.04614	0.94939	0.63743	0.77857	0.94939	0.63687	0.77815
14.07472	21.99389	0.94939	0.63886	0.77964	0.94939	0.63826	0.77919
14.07472	21.93952	0.94939	0.64037	0.78076	0.94939	0.63971	0.78028
14.07472	21.88305	0.94939	0.64193	0.78192	0.94939	0.64124	0.78141
14.07472	21.82476	0.94939	0.64357	0.78314	0.94939	0.64284	0.78259
14.07472	21.76485	0.94939	0.64528	0.78440	0.94939	0.64451	0.78383
14.07472	21.70276	0.94939	0.64706	0.78571	0.94939	0.64626	0.78512
14.07472	21.63792	0.94939	0.64893	0.78709	0.94939	0.64809	0.78648
14.07472	21.56986	0.94939	0.65089	0.78853	0.94939	0.65001	0.78789
14.07472	21.49836	0.94939	0.65295	0.79004	0.94939	0.65202	0.78936
14.07472	21.42306	0.94939	0.65511	0.79162	0.94939	0.65413	0.79090
14.07472	21.34391	0.94939	0.65739	0.79328	0.94939	0.65632	0.79251
14.07472	21.26064	0.94939	0.65977	0.79502	0.94939	0.65862	0.79418
14.07472	21.17342	0.94939	0.66227	0.79683	0.94939	0.66102	0.79592
14.07472	21.08250	0.94939	0.66489	0.79872	0.94939	0.66352	0.79773
14.07472	20.98768	0.94939	0.66763	0.80069	0.94939	0.66614	0.79962
14.07472	20.88895	0.94939	0.67049	0.80275	0.94939	0.66887	0.80158
14.07472	20.78588	0.94939	0.67348	0.80489	0.94939	0.67172	0.80362
14.07472	20.67862	0.94939	0.67661	0.80712	0.94939	0.67469	0.80575
14.07472	20.56684	0.94939	0.67988	0.80944	0.94939	0.67778	0.80795
14.07472	20.45044	0.94939	0.68330	0.81186	0.94939	0.68101	0.81024
14.07472	20.32903	0.94939	0.68687	0.81437	0.94939	0.68438	0.81262
14.07472	20.20243	0.94939	0.69061	0.81699	0.94939	0.68788	0.81508
14.07472	20.07055	0.94939	0.69451	0.81971	0.94939	0.69153	0.81764
14.07472	19.93297	0.94939	0.69858	0.82255	0.94939	0.69533	0.82029
14.07472	19.78951	0.94939	0.70283	0.82549	0.94939	0.69928	0.82303
14.07472	19.63978	0.94939	0.70727	0.82854	0.94939	0.70339	0.82587
14.07472	19.48352	0.94939	0.71190	0.83171	0.94939	0.70766	0.82881
14.07472	19.32040	0.94939	0.71673	0.83500	0.94939	0.71209	0.83184
14.07472	19.15023	0.94939	0.72177	0.83840	0.94939	0.71668	0.83496

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
63	43	15.22446	21.34779	0.94680	0.69837	0.82240	0.94680	0.69198	0.81795
63	44	15.22446	21.10218	0.94680	0.70477	0.82682	0.94680	0.69777	0.82198
63	45	15.22446	20.84782	0.94680	0.71140	0.83137	0.94680	0.70375	0.82612
63	46	15.22446	20.58697	0.94680	0.71825	0.83602	0.94680	0.70990	0.83034
63	47	15.22446	20.32000	0.94680	0.72530	0.84078	0.94680	0.71624	0.83466
63	48	15.22446	20.04764	0.94680	0.73256	0.84564	0.94680	0.72276	0.83907
63	49	15.22446	19.77090	0.94680	0.74000	0.85057	0.94680	0.72944	0.84356
63	50	15.22446	19.49116	0.94680	0.74761	0.85558	0.94680	0.73631	0.84813
63	51	15.22446	19.21029	0.94680	0.75537	0.86064	0.94680	0.74334	0.85277
63	52	15.22446	18.92146	0.94680	0.76333	0.86578	0.94680	0.75052	0.85748
63	53	15.22446	18.62485	0.94680	0.77147	0.87100	0.94680	0.75786	0.86225
63	54	15.22446	18.32038	0.94680	0.77979	0.87627	0.94680	0.76533	0.86707
63	55	15.22446	18.00819	0.94680	0.78827	0.88160	0.94680	0.77292	0.87192
63	56	15.22446	17.68820	0.94680	0.79688	0.88696	0.94680	0.78060	0.87678
63	57	15.22446	17.36037	0.94680	0.80559	0.89233	0.94680	0.78837	0.88166
63	58	15.22446	17.02468	0.94680	0.81439	0.89770	0.94680	0.79619	0.88653
63	59	15.22446	16.68091	0.94680	0.82325	0.90306	0.94680	0.80405	0.89138
63	60	15.22446	16.32913	0.94680	0.83213	0.90838	0.94680	0.81191	0.89619
63	61	15.22446	15.96913	0.94680	0.84101	0.91364	0.94680	0.81976	0.90096
63	62	15.22446	15.60088	0.94680	0.84984	0.91883	0.94680	0.82757	0.90565
63	63	15.22446	15.22446	0.94680	0.85860	0.92392	0.94680	0.83532	0.91027
63	64	15.22446	14.83980	0.94680	0.86725	0.92891	0.94680	0.84297	0.91479
63	65	15.22446	14.44688	0.94680	0.87576	0.93377	0.94680	0.85050	0.91921
63	66	15.22446	14.04613	0.94680	0.88409	0.93848	0.94680	0.85790	0.92351
63	67	15.22446	13.63788	0.94680	0.89221	0.94303	0.94680	0.86513	0.92769
63	68	15.22446	13.22255	0.94680	0.90008	0.94741	0.94680	0.87219	0.93173
63	69	15.22446	12.80079	0.94680	0.90769	0.95161	0.94680	0.87904	0.93563
63	70	15.22446	12.37331	0.94680	0.91500	0.95561	0.94680	0.88569	0.93938
63	71	15.22446	11.94070	0.94680	0.92199	0.95941	0.94680	0.89212	0.94298
63	72	15.22446	11.50357	0.94680	0.92865	0.96300	0.94680	0.89831	0.94643
63	73	15.22446	11.06278	0.94680	0.93496	0.96639	0.94680	0.90427	0.94973
63	74	15.22446	10.61910	0.94680	0.94092	0.96956	0.94680	0.90998	0.95287
63	75	15.22446	10.17356	0.94680	0.94652	0.97253	0.94680	0.91545	0.95586
63	76	15.22446	9.72734	0.94680	0.95176	0.97528	0.94680	0.92067	0.95870
63	77	15.22446	9.28160	0.94680	0.95664	0.97784	0.94680	0.92565	0.96139
63	78	15.22446	8.83768	0.94680	0.96116	0.98019	0.94680	0.93038	0.96393
63	79	15.22446	8.39698	0.94680	0.96532	0.98236	0.94680	0.93487	0.96634
63	80	15.22446	7.96110	0.94680	0.96915	0.98433	0.94680	0.93912	0.96860
63	81	15.22446	7.53168	0.94680	0.97264	0.98613	0.94680	0.94314	0.97074

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.07472	18.97251	0.94939	0.72701	0.84193	0.94939	0.72144	0.83818
14.07472	18.78697	0.94939	0.73247	0.84558	0.94939	0.72637	0.84150
14.07472	18.59337	0.94939	0.73814	0.84935	0.94939	0.73146	0.84491
14.07472	18.39367	0.94939	0.74401	0.85322	0.94939	0.73672	0.84841
14.07472	18.18814	0.94939	0.75007	0.85719	0.94939	0.74215	0.85199
14.07472	17.97738	0.94939	0.75631	0.86125	0.94939	0.74774	0.85567
14.07472	17.76227	0.94939	0.76273	0.86539	0.94939	0.75350	0.85942
14.07472	17.54401	0.94939	0.76930	0.86961	0.94939	0.75942	0.86326
14.07472	17.32430	0.94939	0.77601	0.87388	0.94939	0.76550	0.86718
14.07472	17.09693	0.94939	0.78291	0.87824	0.94939	0.77173	0.87116
14.07472	16.86201	0.94939	0.78999	0.88268	0.94939	0.77811	0.87521
14.07472	16.61938	0.94939	0.79725	0.88719	0.94939	0.78462	0.87931
14.07472	16.36911	0.94939	0.80465	0.89175	0.94939	0.79125	0.88346
14.07472	16.11103	0.94939	0.81219	0.89636	0.94939	0.79799	0.88764
14.07472	15.84506	0.94939	0.81984	0.90100	0.94939	0.80481	0.89185
14.07472	15.57108	0.94939	0.82759	0.90566	0.94939	0.81170	0.89606
14.07472	15.28882	0.94939	0.83541	0.91033	0.94939	0.81863	0.90027
14.07472	14.99826	0.94939	0.84328	0.91498	0.94939	0.82560	0.90447
14.07472	14.69911	0.94939	0.85116	0.91960	0.94939	0.83257	0.90863
14.07472	14.39128	0.94939	0.85904	0.92418	0.94939	0.83952	0.91276
14.07472	14.07472	0.94939	0.86687	0.92869	0.94939	0.84643	0.91683
14.07472	13.74931	0.94939	0.87464	0.93313	0.94939	0.85328	0.92083
14.07472	13.41490	0.94939	0.88230	0.93747	0.94939	0.86004	0.92475
14.07472	13.07182	0.94939	0.88983	0.94171	0.94939	0.86670	0.92859
14.07472	12.72027	0.94939	0.89720	0.94582	0.94939	0.87323	0.93232
14.07472	12.36057	0.94939	0.90438	0.94979	0.94939	0.87961	0.93595
14.07472	11.99324	0.94939	0.91135	0.95362	0.94939	0.88584	0.93947
14.07472	11.61885	0.94939	0.91807	0.95729	0.94939	0.89190	0.94286
14.07472	11.23789	0.94939	0.92453	0.96079	0.94939	0.89777	0.94613
14.07472	10.85087	0.94939	0.93072	0.96412	0.94939	0.90344	0.94927
14.07472	10.45855	0.94939	0.93661	0.96727	0.94939	0.90892	0.95229
14.07472	10.06159	0.94939	0.94220	0.97024	0.94939	0.91419	0.95517
14.07472	9.66092	0.94939	0.94748	0.97303	0.94939	0.91924	0.95792
14.07472	9.25762	0.94939	0.95244	0.97564	0.94939	0.92409	0.96055
14.07472	8.85278	0.94939	0.95709	0.97807	0.94939	0.92872	0.96304
14.07472	8.44766	0.94939	0.96141	0.98033	0.94939	0.93313	0.96541
14.07472	8.04359	0.94939	0.96542	0.98241	0.94939	0.93733	0.96765
14.07472	7.64214	0.94939	0.96912	0.98432	0.94939	0.94132	0.96978
14.07472	7.24488	0.94939	0.97252	0.98607	0.94939	0.94511	0.97178

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
63	82	15.22446	7.11054	0.94680	0.97582	0.98776	0.94680	0.94693	0.97274
63	83	15.22446	6.69952	0.94680	0.97868	0.98923	0.94680	0.95051	0.97462
63	84	15.22446	6.30023	0.94680	0.98126	0.99054	0.94680	0.95386	0.97639
63	85	15.22446	5.91444	0.94680	0.98357	0.99172	0.94680	0.95701	0.97803
63	86	15.22446	5.54396	0.94680	0.98563	0.99276	0.94680	0.95995	0.97957
63	87	15.22446	5.19034	0.94680	0.98744	0.99368	0.94680	0.96270	0.98100
63	88	15.22446	4.85473	0.94680	0.98905	0.99449	0.94680	0.96527	0.98233
63	89	15.22446	4.53813	0.94680	0.99045	0.99520	0.94680	0.96765	0.98356
63	90	15.22446	4.24126	0.94680	0.99168	0.99582	0.94680	0.96987	0.98471
63	91	15.22446	3.96420	0.94680	0.99275	0.99636	0.94680	0.97194	0.98577
63	92	15.22446	3.70604	0.94680	0.99368	0.99683	0.94680	0.97386	0.98676
63	93	15.22446	3.46525	0.94680	0.99449	0.99724	0.94680	0.97565	0.98768
63	94	15.22446	3.23968	0.94680	0.99520	0.99759	0.94680	0.97733	0.98854
63	95	15.22446	3.02715	0.94680	0.99582	0.99791	0.94680	0.97890	0.98934
63	96	15.22446	2.82535	0.94680	0.99637	0.99818	0.94680	0.98035	0.99008
63	97	15.22446	2.63737	0.94680	0.99684	0.99842	0.94680	0.98171	0.99077
63	98	15.22446	2.46279	0.94680	0.99725	0.99862	0.94680	0.98296	0.99141
63	99	15.22446	2.30125	0.94680	0.99760	0.99880	0.94680	0.98411	0.99199
63	100	15.22446	2.15258	0.94680	0.99791	0.99895	0.94680	0.98518	0.99253
63	101	15.22446	2.01649	0.94680	0.99817	0.99908	0.94680	0.98615	0.99303
63	102	15.22446	1.89293	0.94680	0.99839	0.99920	0.94680	0.98705	0.99348
63	103	15.22446	1.78083	0.94680	0.99858	0.99929	0.94680	0.98786	0.99389
63	104	15.22446	1.67943	0.94680	0.99874	0.99937	0.94680	0.98860	0.99427
63	105	15.22446	1.58804	0.94680	0.99888	0.99944	0.94680	0.98928	0.99461
63	106	15.22446	1.50600	0.94680	0.99900	0.99950	0.94680	0.98988	0.99491
63	107	15.22446	1.43298	0.94680	0.99910	0.99955	0.94680	0.99041	0.99518
63	108	15.22446	1.36894	0.94680	0.99918	0.99959	0.94680	0.99086	0.99541
63	109	15.22446	1.31458	0.94680	0.99924	0.99962	0.94680	0.99122	0.99559
63	110	15.22446	1.27298	0.94680	0.99929	0.99964	0.94680	0.99148	0.99572
64	1	14.83980	26.62178	0.94314	0.55702	0.71550	0.94314	0.55669	0.71523
64	2	14.83980	26.56961	0.94314	0.55812	0.71640	0.94314	0.55780	0.71614
64	3	14.83980	26.51422	0.94314	0.55928	0.71735	0.94314	0.55895	0.71708
64	4	14.83980	26.45593	0.94314	0.56049	0.71835	0.94314	0.56015	0.71807
64	5	14.83980	26.39526	0.94314	0.56175	0.71939	0.94314	0.56139	0.71909
64	6	14.83980	26.33222	0.94314	0.56307	0.72047	0.94314	0.56269	0.72016
64	7	14.83980	26.26662	0.94314	0.56445	0.72159	0.94314	0.56405	0.72126
64	8	14.83980	26.19847	0.94314	0.56588	0.72276	0.94314	0.56545	0.72242
64	9	14.83980	26.12745	0.94314	0.56738	0.72398	0.94314	0.56692	0.72361
64	10	14.83980	26.05351	0.94314	0.56894	0.72526	0.94314	0.56845	0.72486

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
14.07472	6.85364	0.94939	0.97562	0.98766	0.94939	0.94869	0.97367
14.07472	6.47024	0.94939	0.97844	0.98910	0.94939	0.95207	0.97544
14.07472	6.09632	0.94939	0.98099	0.99040	0.94939	0.95525	0.97711
14.07472	5.73370	0.94939	0.98327	0.99157	0.94939	0.95824	0.97868
14.07472	5.38421	0.94939	0.98532	0.99260	0.94939	0.96105	0.98014
14.07472	5.04951	0.94939	0.98713	0.99353	0.94939	0.96367	0.98150
14.07472	4.73086	0.94939	0.98874	0.99434	0.94939	0.96613	0.98277
14.07472	4.42936	0.94939	0.99016	0.99505	0.94939	0.96841	0.98395
14.07472	4.14588	0.94939	0.99140	0.99568	0.94939	0.97055	0.98505
14.07472	3.88065	0.94939	0.99248	0.99623	0.94939	0.97253	0.98607
14.07472	3.63292	0.94939	0.99343	0.99671	0.94939	0.97439	0.98703
14.07472	3.40133	0.94939	0.99426	0.99712	0.94939	0.97612	0.98792
14.07472	3.18390	0.94939	0.99499	0.99749	0.94939	0.97774	0.98875
14.07472	2.97857	0.94939	0.99563	0.99781	0.94939	0.97926	0.98952
14.07472	2.78314	0.94939	0.99619	0.99809	0.94939	0.98068	0.99024
14.07472	2.60073	0.94939	0.99668	0.99834	0.94939	0.98199	0.99091
14.07472	2.43099	0.94939	0.99711	0.99855	0.94939	0.98321	0.99153
14.07472	2.27364	0.94939	0.99748	0.99874	0.94939	0.98434	0.99211
14.07472	2.12860	0.94939	0.99779	0.99890	0.94939	0.98538	0.99263
14.07472	1.99561	0.94939	0.99807	0.99903	0.94939	0.98633	0.99312
14.07472	1.87471	0.94939	0.99830	0.99915	0.94939	0.98721	0.99356
14.07472	1.76487	0.94939	0.99850	0.99925	0.94939	0.98800	0.99397
14.07472	1.66540	0.94939	0.99867	0.99933	0.94939	0.98873	0.99433
14.07472	1.57565	0.94939	0.99881	0.99941	0.94939	0.98939	0.99467
14.07472	1.49500	0.94939	0.99894	0.99947	0.94939	0.98998	0.99497
14.07472	1.42313	0.94939	0.99904	0.99952	0.94939	0.99050	0.99523
14.07472	1.36003	0.94939	0.99913	0.99956	0.94939	0.99095	0.99545
14.07472	1.30641	0.94939	0.99919	0.99960	0.94939	0.99131	0.99563
14.07472	1.26533	0.94939	0.99924	0.99962	0.94939	0.99157	0.99576
13.74931	22.51412	0.94576	0.61023	0.75794	0.94576	0.60993	0.75771
13.74931	22.48584	0.94576	0.61101	0.75854	0.94576	0.61071	0.75831
13.74931	22.45520	0.94576	0.61183	0.75917	0.94576	0.61153	0.75895
13.74931	22.42249	0.94576	0.61270	0.75984	0.94576	0.61239	0.75961
13.74931	22.38814	0.94576	0.61362	0.76055	0.94576	0.61329	0.76030
13.74931	22.35215	0.94576	0.61458	0.76128	0.94576	0.61423	0.76102
13.74931	22.31437	0.94576	0.61558	0.76206	0.94576	0.61522	0.76178
13.74931	22.27480	0.94576	0.61664	0.76286	0.94576	0.61625	0.76257
13.74931	22.23319	0.94576	0.61775	0.76371	0.94576	0.61734	0.76340
13.74931	22.18946	0.94576	0.61891	0.76460	0.94576	0.61847	0.76426

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	11	14.83980	25.97700	0.94314	0.57057	0.72658	0.94314	0.57004	0.72615
64	12	14.83980	25.89730	0.94314	0.57227	0.72795	0.94314	0.57170	0.72750
64	13	14.83980	25.81474	0.94314	0.57404	0.72938	0.94314	0.57343	0.72889
64	14	14.83980	25.72901	0.94314	0.57588	0.73087	0.94314	0.57523	0.73034
64	15	14.83980	25.64035	0.94314	0.57781	0.73242	0.94314	0.57711	0.73185
64	16	14.83980	25.54880	0.94314	0.57981	0.73402	0.94314	0.57906	0.73342
64	17	14.83980	25.45467	0.94314	0.58189	0.73569	0.94314	0.58109	0.73505
64	18	14.83980	25.35821	0.94314	0.58404	0.73741	0.94314	0.58322	0.73675
64	19	14.83980	25.25875	0.94314	0.58629	0.73920	0.94314	0.58543	0.73851
64	20	14.83980	25.15564	0.94314	0.58863	0.74106	0.94314	0.58773	0.74034
64	21	14.83980	25.04833	0.94314	0.59108	0.74299	0.94314	0.59013	0.74224
64	22	14.83980	24.93660	0.94314	0.59364	0.74501	0.94314	0.59264	0.74422
64	23	14.83980	24.82004	0.94314	0.59632	0.74711	0.94314	0.59524	0.74627
64	24	14.83980	24.69862	0.94314	0.59911	0.74931	0.94314	0.59796	0.74840
64	25	14.83980	24.57203	0.94314	0.60204	0.75159	0.94314	0.60079	0.75061
64	26	14.83980	24.44053	0.94314	0.60509	0.75396	0.94314	0.60373	0.75290
64	27	14.83980	24.30438	0.94314	0.60827	0.75643	0.94314	0.60679	0.75528
64	28	14.83980	24.16342	0.94314	0.61159	0.75899	0.94314	0.60997	0.75774
64	29	14.83980	24.01762	0.94314	0.61505	0.76165	0.94314	0.61328	0.76029
64	30	14.83980	23.86654	0.94314	0.61865	0.76440	0.94314	0.61672	0.76293
64	31	14.83980	23.71037	0.94314	0.62241	0.76726	0.94314	0.62030	0.76566
64	32	14.83980	23.54876	0.94314	0.62632	0.77023	0.94314	0.62402	0.76849
64	33	14.83980	23.38162	0.94314	0.63040	0.77331	0.94314	0.62789	0.77142
64	34	14.83980	23.20856	0.94314	0.63465	0.77650	0.94314	0.63191	0.77444
64	35	14.83980	23.02940	0.94314	0.63908	0.77980	0.94314	0.63608	0.77757
64	36	14.83980	22.84408	0.94314	0.64370	0.78323	0.94314	0.64042	0.78080
64	37	14.83980	22.65215	0.94314	0.64850	0.78678	0.94314	0.64492	0.78414
64	38	14.83980	22.45348	0.94314	0.65351	0.79045	0.94314	0.64959	0.78758
64	39	14.83980	22.24766	0.94314	0.65873	0.79426	0.94314	0.65444	0.79113
64	40	14.83980	22.03447	0.94314	0.66417	0.79820	0.94314	0.65946	0.79479
64	41	14.83980	21.81357	0.94314	0.66983	0.80227	0.94314	0.66466	0.79856
64	42	14.83980	21.58485	0.94314	0.67571	0.80648	0.94314	0.67005	0.80243
64	43	14.83980	21.34779	0.94314	0.68184	0.81082	0.94314	0.67563	0.80642
64	44	14.83980	21.10218	0.94314	0.68820	0.81531	0.94314	0.68139	0.81051
64	45	14.83980	20.84782	0.94314	0.69481	0.81993	0.94314	0.68734	0.81470
64	46	14.83980	20.58697	0.94314	0.70164	0.82466	0.94314	0.69348	0.81900
64	47	14.83980	20.32000	0.94314	0.70870	0.82952	0.94314	0.69981	0.82340
64	48	14.83980	20.04764	0.94314	0.71596	0.83447	0.94314	0.70633	0.82790
64	49	14.83980	19.77090	0.94314	0.72343	0.83952	0.94314	0.71304	0.83249

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
13.74931	22.14392	0.94576	0.62013	0.76553	0.94576	0.61966	0.76517
13.74931	22.09606	0.94576	0.62141	0.76651	0.94576	0.62090	0.76612
13.74931	22.04614	0.94576	0.62275	0.76753	0.94576	0.62220	0.76711
13.74931	21.99389	0.94576	0.62416	0.76859	0.94576	0.62357	0.76814
13.74931	21.93952	0.94576	0.62563	0.76971	0.94576	0.62499	0.76923
13.74931	21.88305	0.94576	0.62717	0.77087	0.94576	0.62649	0.77036
13.74931	21.82476	0.94576	0.62877	0.77208	0.94576	0.62806	0.77154
13.74931	21.76485	0.94576	0.63045	0.77334	0.94576	0.62970	0.77278
13.74931	21.70276	0.94576	0.63219	0.77466	0.94576	0.63142	0.77407
13.74931	21.63792	0.94576	0.63403	0.77603	0.94576	0.63322	0.77542
13.74931	21.56986	0.94576	0.63595	0.77747	0.94576	0.63511	0.77684
13.74931	21.49836	0.94576	0.63798	0.77898	0.94576	0.63708	0.77831
13.74931	21.42306	0.94576	0.64010	0.78056	0.94576	0.63915	0.77985
13.74931	21.34391	0.94576	0.64234	0.78222	0.94576	0.64131	0.78146
13.74931	21.26064	0.94576	0.64468	0.78396	0.94576	0.64357	0.78314
13.74931	21.17342	0.94576	0.64715	0.78578	0.94576	0.64593	0.78489
13.74931	21.08250	0.94576	0.64972	0.78767	0.94576	0.64840	0.78671
13.74931	20.98768	0.94576	0.65242	0.78965	0.94576	0.65098	0.78860
13.74931	20.88895	0.94576	0.65524	0.79171	0.94576	0.65367	0.79057
13.74931	20.78588	0.94576	0.65819	0.79387	0.94576	0.65649	0.79262
13.74931	20.67862	0.94576	0.66128	0.79611	0.94576	0.65942	0.79476
13.74931	20.56684	0.94576	0.66450	0.79844	0.94576	0.66248	0.79698
13.74931	20.45044	0.94576	0.66788	0.80087	0.94576	0.66567	0.79928
13.74931	20.32903	0.94576	0.67141	0.80341	0.94576	0.66900	0.80168
13.74931	20.20243	0.94576	0.67510	0.80604	0.94576	0.67247	0.80416
13.74931	20.07055	0.94576	0.67896	0.80879	0.94576	0.67608	0.80674
13.74931	19.93297	0.94576	0.68300	0.81164	0.94576	0.67985	0.80942
13.74931	19.78951	0.94576	0.68721	0.81461	0.94576	0.68377	0.81219
13.74931	19.63978	0.94576	0.69162	0.81770	0.94576	0.68784	0.81506
13.74931	19.48352	0.94576	0.69622	0.82091	0.94576	0.69208	0.81803
13.74931	19.32040	0.94576	0.70102	0.82424	0.94576	0.69649	0.82109
13.74931	19.15023	0.94576	0.70603	0.82769	0.94576	0.70106	0.82426
13.74931	18.97251	0.94576	0.71126	0.83127	0.94576	0.70581	0.82753
13.74931	18.78697	0.94576	0.71671	0.83498	0.94576	0.71072	0.83090
13.74931	18.59337	0.94576	0.72238	0.83882	0.94576	0.71581	0.83437
13.74931	18.39367	0.94576	0.72826	0.84277	0.94576	0.72108	0.83794
13.74931	18.18814	0.94576	0.73434	0.84682	0.94576	0.72652	0.84160
13.74931	17.97738	0.94576	0.74061	0.85098	0.94576	0.73213	0.84535
13.74931	17.76227	0.94576	0.74707	0.85523	0.94576	0.73793	0.84920

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	50	14.83980	19.49116	0.94314	0.73108	0.84465	0.94314	0.71994	0.83717
64	51	14.83980	19.21029	0.94314	0.73890	0.84985	0.94314	0.72702	0.84194
64	52	14.83980	18.92146	0.94314	0.74694	0.85514	0.94314	0.73429	0.84679
64	53	14.83980	18.62485	0.94314	0.75520	0.86053	0.94314	0.74172	0.85171
64	54	14.83980	18.32038	0.94314	0.76366	0.86599	0.94314	0.74931	0.85669
64	55	14.83980	18.00819	0.94314	0.77230	0.87152	0.94314	0.75704	0.86172
64	56	14.83980	17.68820	0.94314	0.78112	0.87711	0.94314	0.76490	0.86679
64	57	14.83980	17.36037	0.94314	0.79007	0.88273	0.94314	0.77287	0.87189
64	58	14.83980	17.02468	0.94314	0.79915	0.88837	0.94314	0.78093	0.87699
64	59	14.83980	16.68091	0.94314	0.80833	0.89400	0.94314	0.78905	0.88209
64	60	14.83980	16.32913	0.94314	0.81756	0.89963	0.94314	0.79721	0.88716
64	61	14.83980	15.96913	0.94314	0.82684	0.90521	0.94314	0.80538	0.89220
64	62	14.83980	15.60088	0.94314	0.83611	0.91074	0.94314	0.81354	0.89719
64	63	14.83980	15.22446	0.94314	0.84534	0.91619	0.94314	0.82167	0.90211
64	64	14.83980	14.83980	0.94314	0.85450	0.92154	0.94314	0.82973	0.90694
64	65	14.83980	14.44688	0.94314	0.86355	0.92678	0.94314	0.83769	0.91168
64	66	14.83980	14.04613	0.94314	0.87245	0.93188	0.94314	0.84554	0.91631
64	67	14.83980	13.63788	0.94314	0.88116	0.93682	0.94314	0.85324	0.92081
64	68	14.83980	13.22255	0.94314	0.88964	0.94160	0.94314	0.86078	0.92518
64	69	14.83980	12.80079	0.94314	0.89787	0.94619	0.94314	0.86814	0.92941
64	70	14.83980	12.37331	0.94314	0.90581	0.95058	0.94314	0.87529	0.93350
64	71	14.83980	11.94070	0.94314	0.91343	0.95476	0.94314	0.88222	0.93742
64	72	14.83980	11.50357	0.94314	0.92072	0.95872	0.94314	0.88892	0.94119
64	73	14.83980	11.06278	0.94314	0.92765	0.96247	0.94314	0.89538	0.94480
64	74	14.83980	10.61910	0.94314	0.93421	0.96599	0.94314	0.90159	0.94825
64	75	14.83980	10.17356	0.94314	0.94039	0.96928	0.94314	0.90754	0.95153
64	76	14.83980	9.72734	0.94314	0.94619	0.97235	0.94314	0.91324	0.95465
64	77	14.83980	9.28160	0.94314	0.95160	0.97520	0.94314	0.91867	0.95761
64	78	14.83980	8.83768	0.94314	0.95662	0.97783	0.94314	0.92385	0.96042
64	79	14.83980	8.39698	0.94314	0.96125	0.98024	0.94314	0.92876	0.96307
64	80	14.83980	7.96110	0.94314	0.96552	0.98246	0.94314	0.93342	0.96557
64	81	14.83980	7.53168	0.94314	0.96941	0.98447	0.94314	0.93783	0.96792
64	82	14.83980	7.11054	0.94314	0.97296	0.98629	0.94314	0.94200	0.97013
64	83	14.83980	6.69952	0.94314	0.97617	0.98794	0.94314	0.94592	0.97221
64	84	14.83980	6.30023	0.94314	0.97905	0.98941	0.94314	0.94960	0.97415
64	85	14.83980	5.91444	0.94314	0.98163	0.99073	0.94314	0.95306	0.97596
64	86	14.83980	5.54396	0.94314	0.98393	0.99190	0.94314	0.95629	0.97766
64	87	14.83980	5.19034	0.94314	0.98597	0.99293	0.94314	0.95931	0.97923
64	88	14.83980	4.85473	0.94314	0.98776	0.99384	0.94314	0.96212	0.98069

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
13.74931	17.54401	0.94576	0.75370	0.85955	0.94576	0.74390	0.85314
13.74931	17.32430	0.94576	0.76049	0.86395	0.94576	0.75004	0.85717
13.74931	17.09693	0.94576	0.76748	0.86845	0.94576	0.75636	0.86128
13.74931	16.86201	0.94576	0.77469	0.87304	0.94576	0.76284	0.86547
13.74931	16.61938	0.94576	0.78208	0.87772	0.94576	0.76948	0.86972
13.74931	16.36911	0.94576	0.78966	0.88247	0.94576	0.77626	0.87404
13.74931	16.11103	0.94576	0.79740	0.88728	0.94576	0.78316	0.87840
13.74931	15.84506	0.94576	0.80528	0.89214	0.94576	0.79018	0.88280
13.74931	15.57108	0.94576	0.81330	0.89704	0.94576	0.79730	0.88722
13.74931	15.28882	0.94576	0.82142	0.90195	0.94576	0.80448	0.89165
13.74931	14.99826	0.94576	0.82962	0.90687	0.94576	0.81173	0.89608
13.74931	14.69911	0.94576	0.83787	0.91178	0.94576	0.81900	0.90049
13.74931	14.39128	0.94576	0.84615	0.91666	0.94576	0.82628	0.90488
13.74931	14.07472	0.94576	0.85442	0.92149	0.94576	0.83355	0.90922
13.74931	13.74931	0.94576	0.86265	0.92626	0.94576	0.84078	0.91350
13.74931	13.41490	0.94576	0.87080	0.93094	0.94576	0.84794	0.91771
13.74931	13.07182	0.94576	0.87886	0.93552	0.94576	0.85501	0.92184
13.74931	12.72027	0.94576	0.88677	0.93999	0.94576	0.86198	0.92587
13.74931	12.36057	0.94576	0.89451	0.94432	0.94576	0.86882	0.92980
13.74931	11.99324	0.94576	0.90204	0.94850	0.94576	0.87550	0.93362
13.74931	11.61885	0.94576	0.90934	0.95252	0.94576	0.88202	0.93731
13.74931	11.23789	0.94576	0.91638	0.95637	0.94576	0.88836	0.94088
13.74931	10.85087	0.94576	0.92314	0.96004	0.94576	0.89451	0.94432
13.74931	10.45855	0.94576	0.92960	0.96352	0.94576	0.90045	0.94762
13.74931	10.06159	0.94576	0.93575	0.96681	0.94576	0.90618	0.95078
13.74931	9.66092	0.94576	0.94157	0.96991	0.94576	0.91169	0.95380
13.74931	9.25762	0.94576	0.94706	0.97281	0.94576	0.91697	0.95669
13.74931	8.85278	0.94576	0.95220	0.97551	0.94576	0.92203	0.95943
13.74931	8.44766	0.94576	0.95700	0.97803	0.94576	0.92686	0.96204
13.74931	8.04359	0.94576	0.96145	0.98035	0.94576	0.93147	0.96452
13.74931	7.64214	0.94576	0.96557	0.98248	0.94576	0.93584	0.96686
13.74931	7.24488	0.94576	0.96935	0.98444	0.94576	0.93999	0.96907
13.74931	6.85364	0.94576	0.97281	0.98622	0.94576	0.94392	0.97115
13.74931	6.47024	0.94576	0.97595	0.98783	0.94576	0.94763	0.97311
13.74931	6.09632	0.94576	0.97879	0.98928	0.94576	0.95112	0.97495
13.74931	5.73370	0.94576	0.98134	0.99058	0.94576	0.95441	0.97667
13.74931	5.38421	0.94576	0.98363	0.99175	0.94576	0.95749	0.97828
13.74931	5.04951	0.94576	0.98565	0.99278	0.94576	0.96037	0.97978
13.74931	4.73086	0.94576	0.98745	0.99369	0.94576	0.96306	0.98118

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	89	14.83980	4.53813	0.94314	0.98933	0.99464	0.94314	0.96474	0.98205
64	90	14.83980	4.24126	0.94314	0.99070	0.99533	0.94314	0.96717	0.98331
64	91	14.83980	3.96420	0.94314	0.99190	0.99593	0.94314	0.96943	0.98448
64	92	14.83980	3.70604	0.94314	0.99294	0.99646	0.94314	0.97154	0.98557
64	93	14.83980	3.46525	0.94314	0.99385	0.99692	0.94314	0.97351	0.98658
64	94	14.83980	3.23968	0.94314	0.99465	0.99732	0.94314	0.97534	0.98752
64	95	14.83980	3.02715	0.94314	0.99534	0.99767	0.94314	0.97706	0.98839
64	96	14.83980	2.82535	0.94314	0.99595	0.99797	0.94314	0.97865	0.98921
64	97	14.83980	2.63737	0.94314	0.99648	0.99824	0.94314	0.98013	0.98996
64	98	14.83980	2.46279	0.94314	0.99694	0.99847	0.94314	0.98149	0.99066
64	99	14.83980	2.30125	0.94314	0.99733	0.99866	0.94314	0.98276	0.99130
64	100	14.83980	2.15258	0.94314	0.99767	0.99883	0.94314	0.98392	0.99189
64	101	14.83980	2.01649	0.94314	0.99796	0.99898	0.94314	0.98498	0.99243
64	102	14.83980	1.89293	0.94314	0.99821	0.99910	0.94314	0.98595	0.99293
64	103	14.83980	1.78083	0.94314	0.99842	0.99921	0.94314	0.98684	0.99338
64	104	14.83980	1.67943	0.94314	0.99860	0.99930	0.94314	0.98765	0.99379
64	105	14.83980	1.58804	0.94314	0.99876	0.99938	0.94314	0.98838	0.99416
64	106	14.83980	1.50600	0.94314	0.99889	0.99944	0.94314	0.98903	0.99449
64	107	14.83980	1.43298	0.94314	0.99900	0.99950	0.94314	0.98961	0.99478
64	108	14.83980	1.36894	0.94314	0.99909	0.99954	0.94314	0.99010	0.99502
64	109	14.83980	1.31458	0.94314	0.99916	0.99958	0.94314	0.99049	0.99522
64	110	14.83980	1.27298	0.94314	0.99921	0.99960	0.94314	0.99078	0.99537
65	1	14.44688	26.62178	0.93911	0.54230	0.70323	0.93911	0.54198	0.70297
65	2	14.44688	26.56961	0.93911	0.54337	0.70413	0.93911	0.54306	0.70387
65	3	14.44688	26.51422	0.93911	0.54449	0.70508	0.93911	0.54418	0.70481
65	4	14.44688	26.45593	0.93911	0.54568	0.70607	0.93911	0.54535	0.70579
65	5	14.44688	26.39526	0.93911	0.54691	0.70710	0.93911	0.54656	0.70681
65	6	14.44688	26.33222	0.93911	0.54820	0.70817	0.93911	0.54783	0.70787
65	7	14.44688	26.26662	0.93911	0.54954	0.70929	0.93911	0.54915	0.70897
65	8	14.44688	26.19847	0.93911	0.55094	0.71046	0.93911	0.55052	0.71011
65	9	14.44688	26.12745	0.93911	0.55240	0.71167	0.93911	0.55196	0.71130
65	10	14.44688	26.05351	0.93911	0.55392	0.71293	0.93911	0.55345	0.71254
65	11	14.44688	25.97700	0.93911	0.55551	0.71425	0.93911	0.55500	0.71383
65	12	14.44688	25.89730	0.93911	0.55717	0.71562	0.93911	0.55662	0.71517
65	13	14.44688	25.81474	0.93911	0.55889	0.71704	0.93911	0.55831	0.71656
65	14	14.44688	25.72901	0.93911	0.56070	0.71852	0.93911	0.56006	0.71800
65	15	14.44688	25.64035	0.93911	0.56257	0.72006	0.93911	0.56189	0.71950
65	16	14.44688	25.54880	0.93911	0.56452	0.72166	0.93911	0.56380	0.72106
65	17	14.44688	25.45467	0.93911	0.56655	0.72331	0.93911	0.56579	0.72269

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
13.74931	4.42936	0.94576	0.98903	0.99448	0.94576	0.96557	0.98248
13.74931	4.14588	0.94576	0.99042	0.99519	0.94576	0.96791	0.98369
13.74931	3.88065	0.94576	0.99163	0.99580	0.94576	0.97009	0.98482
13.74931	3.63292	0.94576	0.99269	0.99633	0.94576	0.97212	0.98586
13.74931	3.40133	0.94576	0.99361	0.99680	0.94576	0.97402	0.98684
13.74931	3.18390	0.94576	0.99443	0.99721	0.94576	0.97579	0.98775
13.74931	2.97857	0.94576	0.99514	0.99756	0.94576	0.97745	0.98860
13.74931	2.78314	0.94576	0.99577	0.99788	0.94576	0.97900	0.98939
13.74931	2.60073	0.94576	0.99631	0.99815	0.94576	0.98044	0.99012
13.74931	2.43099	0.94576	0.99679	0.99839	0.94576	0.98177	0.99080
13.74931	2.27364	0.94576	0.99720	0.99860	0.94576	0.98300	0.99143
13.74931	2.12860	0.94576	0.99755	0.99877	0.94576	0.98413	0.99200
13.74931	1.99561	0.94576	0.99785	0.99893	0.94576	0.98517	0.99253
13.74931	1.87471	0.94576	0.99811	0.99906	0.94576	0.98613	0.99301
13.74931	1.76487	0.94576	0.99833	0.99917	0.94576	0.98700	0.99346
13.74931	1.66540	0.94576	0.99852	0.99926	0.94576	0.98779	0.99386
13.74931	1.57565	0.94576	0.99868	0.99934	0.94576	0.98850	0.99422
13.74931	1.49500	0.94576	0.99882	0.99941	0.94576	0.98915	0.99454
13.74931	1.42313	0.94576	0.99894	0.99947	0.94576	0.98971	0.99483
13.74931	1.36003	0.94576	0.99903	0.99952	0.94576	0.99020	0.99507
13.74931	1.30641	0.94576	0.99911	0.99955	0.94576	0.99059	0.99527
13.74931	1.26533	0.94576	0.99916	0.99958	0.94576	0.99087	0.99541
13.41490	22.51412	0.94178	0.59542	0.74641	0.94178	0.59513	0.74618
13.41490	22.48584	0.94178	0.59617	0.74700	0.94178	0.59589	0.74678
13.41490	22.45520	0.94178	0.59698	0.74764	0.94178	0.59669	0.74741
13.41490	22.42249	0.94178	0.59783	0.74830	0.94178	0.59753	0.74807
13.41490	22.38814	0.94178	0.59872	0.74900	0.94178	0.59841	0.74876
13.41490	22.35215	0.94178	0.59966	0.74974	0.94178	0.59933	0.74948
13.41490	22.31437	0.94178	0.60065	0.75051	0.94178	0.60029	0.75023
13.41490	22.27480	0.94178	0.60168	0.75131	0.94178	0.60131	0.75102
13.41490	22.23319	0.94178	0.60277	0.75216	0.94178	0.60237	0.75184
13.41490	22.18946	0.94178	0.60390	0.75304	0.94178	0.60347	0.75271
13.41490	22.14392	0.94178	0.60510	0.75397	0.94178	0.60464	0.75361
13.41490	22.09606	0.94178	0.60635	0.75494	0.94178	0.60585	0.75456
13.41490	22.04614	0.94178	0.60766	0.75596	0.94178	0.60713	0.75554
13.41490	21.99389	0.94178	0.60904	0.75702	0.94178	0.60846	0.75658
13.41490	21.93952	0.94178	0.61048	0.75813	0.94178	0.60986	0.75766
13.41490	21.88305	0.94178	0.61199	0.75929	0.94178	0.61132	0.75879
13.41490	21.82476	0.94178	0.61356	0.76050	0.94178	0.61286	0.75997

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
65	18	14.44688	25.35821	0.93911	0.56866	0.72503	0.93911	0.56786	0.72438
65	19	14.44688	25.25875	0.93911	0.57085	0.72681	0.93911	0.57002	0.72613
65	20	14.44688	25.15564	0.93911	0.57314	0.72866	0.93911	0.57228	0.72796
65	21	14.44688	25.04833	0.93911	0.57553	0.73059	0.93911	0.57463	0.72986
65	22	14.44688	24.93660	0.93911	0.57803	0.73260	0.93911	0.57708	0.73183
65	23	14.44688	24.82004	0.93911	0.58065	0.73470	0.93911	0.57963	0.73388
65	24	14.44688	24.69862	0.93911	0.58339	0.73688	0.93911	0.58229	0.73601
65	25	14.44688	24.57203	0.93911	0.58625	0.73916	0.93911	0.58506	0.73821
65	26	14.44688	24.44053	0.93911	0.58924	0.74154	0.93911	0.58794	0.74050
65	27	14.44688	24.30438	0.93911	0.59236	0.74400	0.93911	0.59094	0.74288
65	28	14.44688	24.16342	0.93911	0.59561	0.74656	0.93911	0.59406	0.74534
65	29	14.44688	24.01762	0.93911	0.59899	0.74921	0.93911	0.59731	0.74789
65	30	14.44688	23.86654	0.93911	0.60253	0.75197	0.93911	0.60069	0.75054
65	31	14.44688	23.71037	0.93911	0.60621	0.75484	0.93911	0.60421	0.75328
65	32	14.44688	23.54876	0.93911	0.61006	0.75781	0.93911	0.60786	0.75611
65	33	14.44688	23.38162	0.93911	0.61406	0.76089	0.93911	0.61167	0.75905
65	34	14.44688	23.20856	0.93911	0.61824	0.76409	0.93911	0.61562	0.76209
65	35	14.44688	23.02940	0.93911	0.62260	0.76741	0.93911	0.61973	0.76523
65	36	14.44688	22.84408	0.93911	0.62714	0.77085	0.93911	0.62400	0.76847
65	37	14.44688	22.65215	0.93911	0.63187	0.77441	0.93911	0.62844	0.77183
65	38	14.44688	22.45348	0.93911	0.63681	0.77811	0.93911	0.63304	0.77529
65	39	14.44688	22.24766	0.93911	0.64196	0.78194	0.93911	0.63783	0.77887
65	40	14.44688	22.03447	0.93911	0.64732	0.78591	0.93911	0.64279	0.78256
65	41	14.44688	21.81357	0.93911	0.65292	0.79002	0.93911	0.64793	0.78636
65	42	14.44688	21.58485	0.93911	0.65874	0.79427	0.93911	0.65327	0.79028
65	43	14.44688	21.34779	0.93911	0.66481	0.79866	0.93911	0.65879	0.79430
65	44	14.44688	21.10218	0.93911	0.67112	0.80320	0.93911	0.66451	0.79844
65	45	14.44688	20.84782	0.93911	0.67769	0.80788	0.93911	0.67042	0.80270
65	46	14.44688	20.58697	0.93911	0.68449	0.81269	0.93911	0.67653	0.80706
65	47	14.44688	20.32000	0.93911	0.69152	0.81763	0.93911	0.68284	0.81153
65	48	14.44688	20.04764	0.93911	0.69877	0.82268	0.93911	0.68934	0.81611
65	49	14.44688	19.77090	0.93911	0.70624	0.82783	0.93911	0.69605	0.82079
65	50	14.44688	19.49116	0.93911	0.71390	0.83307	0.93911	0.70296	0.82558
65	51	14.44688	19.21029	0.93911	0.72175	0.83839	0.93911	0.71008	0.83046
65	52	14.44688	18.92146	0.93911	0.72985	0.84383	0.93911	0.71739	0.83544
65	53	14.44688	18.62485	0.93911	0.73819	0.84938	0.93911	0.72489	0.84051
65	54	14.44688	18.32038	0.93911	0.74675	0.85502	0.93911	0.73257	0.84565
65	55	14.44688	18.00819	0.93911	0.75554	0.86075	0.93911	0.74042	0.85085
65	56	14.44688	17.68820	0.93911	0.76452	0.86655	0.93911	0.74843	0.85612

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
13.41490	21.76485	0.94178	0.61519	0.76176	0.94178	0.61447	0.76120
13.41490	21.70276	0.94178	0.61691	0.76307	0.94178	0.61615	0.76249
13.41490	21.63792	0.94178	0.61870	0.76444	0.94178	0.61792	0.76384
13.41490	21.56986	0.94178	0.62059	0.76588	0.94178	0.61977	0.76526
13.41490	21.49836	0.94178	0.62257	0.76739	0.94178	0.62171	0.76673
13.41490	21.42306	0.94178	0.62466	0.76897	0.94178	0.62374	0.76828
13.41490	21.34391	0.94178	0.62685	0.77063	0.94178	0.62586	0.76988
13.41490	21.26064	0.94178	0.62916	0.77237	0.94178	0.62809	0.77156
13.41490	21.17342	0.94178	0.63157	0.77419	0.94178	0.63041	0.77331
13.41490	21.08250	0.94178	0.63411	0.77609	0.94178	0.63284	0.77514
13.41490	20.98768	0.94178	0.63676	0.77807	0.94178	0.63538	0.77704
13.41490	20.88895	0.94178	0.63953	0.78014	0.94178	0.63803	0.77902
13.41490	20.78588	0.94178	0.64244	0.78230	0.94178	0.64080	0.78108
13.41490	20.67862	0.94178	0.64548	0.78455	0.94178	0.64369	0.78322
13.41490	20.56684	0.94178	0.64866	0.78689	0.94178	0.64671	0.78545
13.41490	20.45044	0.94178	0.65198	0.78934	0.94178	0.64986	0.78777
13.41490	20.32903	0.94178	0.65547	0.79188	0.94178	0.65314	0.79018
13.41490	20.20243	0.94178	0.65911	0.79454	0.94178	0.65657	0.79269
13.41490	20.07055	0.94178	0.66292	0.79730	0.94178	0.66014	0.79528
13.41490	19.93297	0.94178	0.66691	0.80017	0.94178	0.66387	0.79798
13.41490	19.78951	0.94178	0.67108	0.80317	0.94178	0.66775	0.80078
13.41490	19.63978	0.94178	0.67544	0.80628	0.94178	0.67179	0.80367
13.41490	19.48352	0.94178	0.68000	0.80952	0.94178	0.67599	0.80667
13.41490	19.32040	0.94178	0.68477	0.81289	0.94178	0.68036	0.80978
13.41490	19.15023	0.94178	0.68974	0.81639	0.94178	0.68490	0.81299
13.41490	18.97251	0.94178	0.69494	0.82002	0.94178	0.68962	0.81630
13.41490	18.78697	0.94178	0.70037	0.82378	0.94178	0.69451	0.81972
13.41490	18.59337	0.94178	0.70603	0.82768	0.94178	0.69959	0.82324
13.41490	18.39367	0.94178	0.71189	0.83170	0.94178	0.70484	0.82687
13.41490	18.18814	0.94178	0.71797	0.83584	0.94178	0.71028	0.83060
13.41490	17.97738	0.94178	0.72426	0.84008	0.94178	0.71590	0.83443
13.41490	17.76227	0.94178	0.73074	0.84443	0.94178	0.72171	0.83837
13.41490	17.54401	0.94178	0.73741	0.84886	0.94178	0.72771	0.84240
13.41490	17.32430	0.94178	0.74425	0.85337	0.94178	0.73391	0.84653
13.41490	17.09693	0.94178	0.75132	0.85800	0.94178	0.74029	0.85076
13.41490	16.86201	0.94178	0.75861	0.86274	0.94178	0.74685	0.85508
13.41490	16.61938	0.94178	0.76612	0.86757	0.94178	0.75359	0.85948
13.41490	16.36911	0.94178	0.77384	0.87250	0.94178	0.76049	0.86395
13.41490	16.11103	0.94178	0.78175	0.87751	0.94178	0.76754	0.86848

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
65	57	14.44688	17.36037	0.93911	0.77368	0.87240	0.93911	0.75657	0.86142	13.41490	15.84506	0.94178	0.78984	0.88258	0.94178	0.77473	0.87307
65	58	14.44688	17.02468	0.93911	0.78300	0.87830	0.93911	0.76483	0.86675	13.41490	15.57108	0.94178	0.79809	0.88771	0.94178	0.78205	0.87769
65	59	14.44688	16.68091	0.93911	0.79246	0.88422	0.93911	0.77318	0.87208	13.41490	15.28882	0.94178	0.80649	0.89288	0.94178	0.78946	0.88235
65	60	14.44688	16.32913	0.93911	0.80203	0.89014	0.93911	0.78161	0.87742	13.41490	14.99826	0.94178	0.81499	0.89807	0.94178	0.79696	0.88701
65	61	14.44688	15.96913	0.93911	0.81166	0.89604	0.93911	0.79008	0.88273	13.41490	14.69911	0.94178	0.82359	0.90326	0.94178	0.80452	0.89167
65	62	14.44688	15.60088	0.93911	0.82135	0.90191	0.93911	0.79858	0.88801	13.41490	14.39128	0.94178	0.83225	0.90845	0.94178	0.81211	0.89632
65	63	14.44688	15.22446	0.93911	0.83103	0.90772	0.93911	0.80706	0.89323	13.41490	14.07472	0.94178	0.84094	0.91360	0.94178	0.81972	0.90093
65	64	14.44688	14.83980	0.93911	0.84069	0.91345	0.93911	0.81551	0.89838	13.41490	13.74931	0.94178	0.84962	0.91870	0.94178	0.82731	0.90550
65	65	14.44688	14.44688	0.93911	0.85027	0.91907	0.93911	0.82390	0.90345	13.41490	13.41490	0.94178	0.85827	0.92373	0.94178	0.83487	0.91000
65	66	14.44688	14.04613	0.93911	0.85973	0.92457	0.93911	0.83219	0.90841	13.41490	13.07182	0.94178	0.86685	0.92867	0.94178	0.84236	0.91444
65	67	14.44688	13.63788	0.93911	0.86904	0.92993	0.93911	0.84036	0.91326	13.41490	12.72027	0.94178	0.87531	0.93351	0.94178	0.84976	0.91878
65	68	14.44688	13.22255	0.93911	0.87814	0.93512	0.93911	0.84838	0.91797	13.41490	12.36057	0.94178	0.88361	0.93821	0.94178	0.85705	0.92302
65	69	14.44688	12.80079	0.93911	0.88701	0.94012	0.93911	0.85624	0.92255	13.41490	11.99324	0.94178	0.89174	0.94277	0.94178	0.86420	0.92716
65	70	14.44688	12.37331	0.93911	0.89561	0.94493	0.93911	0.86390	0.92698	13.41490	11.61885	0.94178	0.89964	0.94717	0.94178	0.87120	0.93117
65	71	14.44688	11.94070	0.93911	0.90389	0.94952	0.93911	0.87136	0.93126	13.41490	11.23789	0.94178	0.90729	0.95139	0.94178	0.87803	0.93505
65	72	14.44688	11.50357	0.93911	0.91184	0.95389	0.93911	0.87858	0.93537	13.41490	10.85087	0.94178	0.91467	0.95543	0.94178	0.88466	0.93880
65	73	14.44688	11.06278	0.93911	0.91943	0.95803	0.93911	0.88557	0.93931	13.41490	10.45855	0.94178	0.92174	0.95928	0.94178	0.89109	0.94241
65	74	14.44688	10.61910	0.93911	0.92664	0.96193	0.93911	0.89230	0.94309	13.41490	10.06159	0.94178	0.92849	0.96292	0.94178	0.89731	0.94588
65	75	14.44688	10.17356	0.93911	0.93346	0.96558	0.93911	0.89877	0.94669	13.41490	9.66092	0.94178	0.93490	0.96635	0.94178	0.90330	0.94920
65	76	14.44688	9.72734	0.93911	0.93987	0.96900	0.93911	0.90498	0.95012	13.41490	9.25762	0.94178	0.94095	0.96958	0.94178	0.90906	0.95237
65	77	14.44688	9.28160	0.93911	0.94586	0.97218	0.93911	0.91091	0.95338	13.41490	8.85278	0.94178	0.94664	0.97259	0.94178	0.91459	0.95539
65	78	14.44688	8.83768	0.93911	0.95144	0.97511	0.93911	0.91656	0.95647	13.41490	8.44766	0.94178	0.95196	0.97539	0.94178	0.91987	0.95826
65	79	14.44688	8.39698	0.93911	0.95660	0.97782	0.93911	0.92195	0.95939	13.41490	8.04359	0.94178	0.95692	0.97798	0.94178	0.92491	0.96099
65	80	14.44688	7.96110	0.93911	0.96136	0.98030	0.93911	0.92705	0.96215	13.41490	7.64214	0.94178	0.96150	0.98037	0.94178	0.92970	0.96357
65	81	14.44688	7.53168	0.93911	0.96571	0.98256	0.93911	0.93189	0.96474	13.41490	7.24488	0.94178	0.96571	0.98256	0.94178	0.93426	0.96601
65	82	14.44688	7.11054	0.93911	0.96967	0.98460	0.93911	0.93646	0.96719	13.41490	6.85364	0.94178	0.96957	0.98455	0.94178	0.93857	0.96831
65	83	14.44688	6.69952	0.93911	0.97326	0.98645	0.93911	0.94076	0.96948	13.41490	6.47024	0.94178	0.97308	0.98636	0.94178	0.94264	0.97047
65	84	14.44688	6.30023	0.93911	0.97650	0.98811	0.93911	0.94481	0.97162	13.41490	6.09632	0.94178	0.97626	0.98799	0.94178	0.94648	0.97251
65	85	14.44688	5.91444	0.93911	0.97939	0.98959	0.93911	0.94861	0.97363	13.41490	5.73370	0.94178	0.97911	0.98945	0.94178	0.95009	0.97441
65	86	14.44688	5.54396	0.93911	0.98197	0.99090	0.93911	0.95216	0.97549	13.41490	5.38421	0.94178	0.98167	0.99075	0.94178	0.95348	0.97619
65	87	14.44688	5.19034	0.93911	0.98426	0.99207	0.93911	0.95548	0.97723	13.41490	5.04951	0.94178	0.98394	0.99191	0.94178	0.95665	0.97784
65	88	14.44688	4.85473	0.93911	0.98627	0.99309	0.93911	0.95857	0.97885	13.41490	4.73086	0.94178	0.98595	0.99293	0.94178	0.95960	0.97939
65	89	14.44688	4.53813	0.93911	0.98803	0.99398	0.93911	0.96144	0.98034	13.41490	4.42936	0.94178	0.98772	0.99382	0.94178	0.96236	0.98082
65	90	14.44688	4.24126	0.93911	0.98958	0.99476	0.93911	0.96412	0.98173	13.41490	4.14588	0.94178	0.98928	0.99461	0.94178	0.96493	0.98215
65	91	14.44688	3.96420	0.93911	0.99092	0.99544	0.93911	0.96660	0.98302	13.41490	3.88065	0.94178	0.99064	0.99530	0.94178	0.96732	0.98339
65	92	14.44688	3.70604	0.93911	0.99209	0.99603	0.93911	0.96892	0.98421	13.41490	3.63292	0.94178	0.99182	0.99589	0.94178	0.96955	0.98454
65	93	14.44688	3.46525	0.93911	0.99311	0.99654	0.93911	0.97108	0.98533	13.41490	3.40133	0.94178	0.99286	0.99642	0.94178	0.97164	0.98561
65	94	14.44688	3.23968	0.93911	0.99400	0.99699	0.93911	0.97309	0.98636	13.41490	3.18390	0.94178	0.99377	0.99688	0.94178	0.97359	0.98662
65	95	14.44688	3.02715	0.93911	0.99478	0.99738	0.93911	0.97497	0.98733	13.41490	2.97857	0.94178	0.99457	0.99728	0.94178	0.97541	0.98755

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
65	96	14.44688	2.82535	0.93911	0.99547	0.99773	0.93911	0.97672	0.98822
65	97	14.44688	2.63737	0.93911	0.99606	0.99803	0.93911	0.97834	0.98905
65	98	14.44688	2.46279	0.93911	0.99657	0.99828	0.93911	0.97983	0.98981
65	99	14.44688	2.30125	0.93911	0.99702	0.99851	0.93911	0.98122	0.99052
65	100	14.44688	2.15258	0.93911	0.99740	0.99870	0.93911	0.98249	0.99117
65	101	14.44688	2.01649	0.93911	0.99772	0.99886	0.93911	0.98365	0.99176
65	102	14.44688	1.89293	0.93911	0.99800	0.99900	0.93911	0.98471	0.99230
65	103	14.44688	1.78083	0.93911	0.99824	0.99912	0.93911	0.98568	0.99279
65	104	14.44688	1.67943	0.93911	0.99844	0.99922	0.93911	0.98656	0.99324
65	105	14.44688	1.58804	0.93911	0.99861	0.99931	0.93911	0.98736	0.99364
65	106	14.44688	1.50600	0.93911	0.99876	0.99938	0.93911	0.98807	0.99400
65	107	14.44688	1.43298	0.93911	0.99888	0.99944	0.93911	0.98870	0.99432
65	108	14.44688	1.36894	0.93911	0.99898	0.99949	0.93911	0.98924	0.99459
65	109	14.44688	1.31458	0.93911	0.99906	0.99953	0.93911	0.98966	0.99481
65	110	14.44688	1.27298	0.93911	0.99912	0.99956	0.93911	0.98997	0.99496
66	1	14.04613	26.62178	0.93460	0.52728	0.69048	0.93460	0.52697	0.69022
66	2	14.04613	26.56961	0.93460	0.52832	0.69137	0.93460	0.52802	0.69112
66	3	14.04613	26.51422	0.93460	0.52942	0.69231	0.93460	0.52911	0.69205
66	4	14.04613	26.45593	0.93460	0.53057	0.69330	0.93460	0.53025	0.69302
66	5	14.04613	26.39526	0.93460	0.53177	0.69432	0.93460	0.53144	0.69404
66	6	14.04613	26.33222	0.93460	0.53302	0.69539	0.93460	0.53267	0.69509
66	7	14.04613	26.26662	0.93460	0.53433	0.69650	0.93460	0.53396	0.69618
66	8	14.04613	26.19847	0.93460	0.53569	0.69765	0.93460	0.53529	0.69732
66	9	14.04613	26.12745	0.93460	0.53711	0.69886	0.93460	0.53669	0.69850
66	10	14.04613	26.05351	0.93460	0.53860	0.70011	0.93460	0.53814	0.69973
66	11	14.04613	25.97700	0.93460	0.54014	0.70142	0.93460	0.53965	0.70101
66	12	14.04613	25.89730	0.93460	0.54176	0.70278	0.93460	0.54123	0.70234
66	13	14.04613	25.81474	0.93460	0.54344	0.70419	0.93460	0.54288	0.70372
66	14	14.04613	25.72901	0.93460	0.54520	0.70567	0.93460	0.54459	0.70516
66	15	14.04613	25.64035	0.93460	0.54702	0.70720	0.93460	0.54637	0.70665
66	16	14.04613	25.54880	0.93460	0.54893	0.70878	0.93460	0.54823	0.70820
66	17	14.04613	25.45467	0.93460	0.55091	0.71043	0.93460	0.55017	0.70982
66	18	14.04613	25.35821	0.93460	0.55296	0.71214	0.93460	0.55219	0.71150
66	19	14.04613	25.25875	0.93460	0.55510	0.71391	0.93460	0.55430	0.71325
66	20	14.04613	25.15564	0.93460	0.55733	0.71575	0.93460	0.55650	0.71507
66	21	14.04613	25.04833	0.93460	0.55966	0.71767	0.93460	0.55879	0.71696
66	22	14.04613	24.93660	0.93460	0.56210	0.71967	0.93460	0.56119	0.71892
66	23	14.04613	24.82004	0.93460	0.56466	0.72176	0.93460	0.56368	0.72097
66	24	14.04613	24.69862	0.93460	0.56733	0.72394	0.93460	0.56628	0.72309

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
13.41490	2.78314	0.94178	0.99527	0.99763	0.94178	0.97710	0.98842
13.41490	2.60073	0.94178	0.99588	0.99794	0.94178	0.97868	0.98922
13.41490	2.43099	0.94178	0.99641	0.99820	0.94178	0.98014	0.98997
13.41490	2.27364	0.94178	0.99687	0.99843	0.94178	0.98148	0.99065
13.41490	2.12860	0.94178	0.99727	0.99863	0.94178	0.98272	0.99129
13.41490	1.99561	0.94178	0.99760	0.99880	0.94178	0.98386	0.99186
13.41490	1.87471	0.94178	0.99789	0.99895	0.94178	0.98490	0.99239
13.41490	1.76487	0.94178	0.99814	0.99907	0.94178	0.98585	0.99288
13.41490	1.66540	0.94178	0.99835	0.99918	0.94178	0.98672	0.99331
13.41490	1.57565	0.94178	0.99853	0.99927	0.94178	0.98750	0.99371
13.41490	1.49500	0.94178	0.99869	0.99934	0.94178	0.98820	0.99407
13.41490	1.42313	0.94178	0.99882	0.99941	0.94178	0.98882	0.99438
13.41490	1.36003	0.94178	0.99892	0.99946	0.94178	0.98934	0.99464
13.41490	1.30641	0.94178	0.99900	0.99950	0.94178	0.98977	0.99486
13.41490	1.26533	0.94178	0.99906	0.99953	0.94178	0.99007	0.99501
13.07182	22.51412	0.93748	0.58021	0.73435	0.93748	0.57993	0.73412
13.07182	22.48584	0.93748	0.58095	0.73494	0.93748	0.58068	0.73472
13.07182	22.45520	0.93748	0.58174	0.73557	0.93748	0.58146	0.73534
13.07182	22.42249	0.93748	0.58257	0.73623	0.93748	0.58228	0.73600
13.07182	22.38814	0.93748	0.58344	0.73693	0.93748	0.58314	0.73669
13.07182	22.35215	0.93748	0.58436	0.73766	0.93748	0.58404	0.73740
13.07182	22.31437	0.93748	0.58532	0.73843	0.93748	0.58498	0.73815
13.07182	22.27480	0.93748	0.58633	0.73923	0.93748	0.58597	0.73894
13.07182	22.23319	0.93748	0.58739	0.74007	0.93748	0.58700	0.73976
13.07182	22.18946	0.93748	0.58850	0.74095	0.93748	0.58809	0.74062
13.07182	22.14392	0.93748	0.58967	0.74188	0.93748	0.58922	0.74152
13.07182	22.09606	0.93748	0.59089	0.74284	0.93748	0.59041	0.74246
13.07182	22.04614	0.93748	0.59217	0.74386	0.93748	0.59165	0.74345
13.07182	21.99389	0.93748	0.59352	0.74492	0.93748	0.59296	0.74448
13.07182	21.93952	0.93748	0.59493	0.74602	0.93748	0.59433	0.74555
13.07182	21.88305	0.93748	0.59640	0.74718	0.93748	0.59576	0.74668
13.07182	21.82476	0.93748	0.59794	0.74839	0.93748	0.59726	0.74785
13.07182	21.76485	0.93748	0.59954	0.74964	0.93748	0.59883	0.74909
13.07182	21.70276	0.93748	0.60121	0.75095	0.93748	0.60048	0.75038
13.07182	21.63792	0.93748	0.60297	0.75231	0.93748	0.60221	0.75172
13.07182	21.56986	0.93748	0.60481	0.75375	0.93748	0.60402	0.75314
13.07182	21.49836	0.93748	0.60675	0.75526	0.93748	0.60592	0.75461
13.07182	21.42306	0.93748	0.60880	0.75684	0.93748	0.60791	0.75615
13.07182	21.34391	0.93748	0.61095	0.75849	0.93748	0.61000	0.75776

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
66	25	14.04613	24.57203	0.93460	0.57012	0.72622	0.93460	0.56899	0.72529
66	26	14.04613	24.44053	0.93460	0.57305	0.72858	0.93460	0.57181	0.72758
66	27	14.04613	24.30438	0.93460	0.57609	0.73104	0.93460	0.57475	0.72995
66	28	14.04613	24.16342	0.93460	0.57927	0.73360	0.93460	0.57780	0.73242
66	29	14.04613	24.01762	0.93460	0.58259	0.73625	0.93460	0.58099	0.73497
66	30	14.04613	23.86654	0.93460	0.58605	0.73901	0.93460	0.58430	0.73761
66	31	14.04613	23.71037	0.93460	0.58966	0.74187	0.93460	0.58775	0.74036
66	32	14.04613	23.54876	0.93460	0.59342	0.74484	0.93460	0.59134	0.74320
66	33	14.04613	23.38162	0.93460	0.59735	0.74793	0.93460	0.59507	0.74614
66	34	14.04613	23.20856	0.93460	0.60145	0.75113	0.93460	0.59895	0.74918
66	35	14.04613	23.02940	0.93460	0.60572	0.75446	0.93460	0.60299	0.75233
66	36	14.04613	22.84408	0.93460	0.61018	0.75791	0.93460	0.60719	0.75559
66	37	14.04613	22.65215	0.93460	0.61484	0.76149	0.93460	0.61156	0.75896
66	38	14.04613	22.45348	0.93460	0.61969	0.76520	0.93460	0.61609	0.76245
66	39	14.04613	22.24766	0.93460	0.62476	0.76905	0.93460	0.62080	0.76604
66	40	14.04613	22.03447	0.93460	0.63005	0.77304	0.93460	0.62570	0.76976
66	41	14.04613	21.81357	0.93460	0.63556	0.77718	0.93460	0.63077	0.77359
66	42	14.04613	21.58485	0.93460	0.64131	0.78146	0.93460	0.63604	0.77754
66	43	14.04613	21.34779	0.93460	0.64731	0.78590	0.93460	0.64150	0.78160
66	44	14.04613	21.10218	0.93460	0.65356	0.79049	0.93460	0.64716	0.78579
66	45	14.04613	20.84782	0.93460	0.66006	0.79523	0.93460	0.65302	0.79009
66	46	14.04613	20.58697	0.93460	0.66681	0.80010	0.93460	0.65908	0.79451
66	47	14.04613	20.32000	0.93460	0.67379	0.80511	0.93460	0.66534	0.79904
66	48	14.04613	20.04764	0.93460	0.68101	0.81024	0.93460	0.67182	0.80370
66	49	14.04613	19.77090	0.93460	0.68845	0.81548	0.93460	0.67850	0.80846
66	50	14.04613	19.49116	0.93460	0.69611	0.82083	0.93460	0.68540	0.81334
66	51	14.04613	19.21029	0.93460	0.70396	0.82627	0.93460	0.69252	0.81833
66	52	14.04613	18.92146	0.93460	0.71209	0.83183	0.93460	0.69985	0.82343
66	53	14.04613	18.62485	0.93460	0.72047	0.83753	0.93460	0.70740	0.82863
66	54	14.04613	18.32038	0.93460	0.72911	0.84334	0.93460	0.71514	0.83392
66	55	14.04613	18.00819	0.93460	0.73799	0.84925	0.93460	0.72308	0.83929
66	56	14.04613	17.68820	0.93460	0.74711	0.85525	0.93460	0.73120	0.84473
66	57	14.04613	17.36037	0.93460	0.75644	0.86133	0.93460	0.73948	0.85023
66	58	14.04613	17.02468	0.93460	0.76597	0.86748	0.93460	0.74791	0.85578
66	59	14.04613	16.68091	0.93460	0.77567	0.87366	0.93460	0.75647	0.86135
66	60	14.04613	16.32913	0.93460	0.78552	0.87988	0.93460	0.76513	0.86694
66	61	14.04613	15.96913	0.93460	0.79549	0.88610	0.93460	0.77388	0.87253
66	62	14.04613	15.60088	0.93460	0.80555	0.89231	0.93460	0.78267	0.87809
66	63	14.04613	15.22446	0.93460	0.81567	0.89848	0.93460	0.79150	0.88362

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
13.07182	21.26064	0.93748	0.61321	0.76023	0.93748	0.61218	0.75944
13.07182	21.17342	0.93748	0.61558	0.76205	0.93748	0.61446	0.76119
13.07182	21.08250	0.93748	0.61806	0.76395	0.93748	0.61684	0.76302
13.07182	20.98768	0.93748	0.62066	0.76594	0.93748	0.61934	0.76493
13.07182	20.88895	0.93748	0.62339	0.76801	0.93748	0.62194	0.76691
13.07182	20.78588	0.93748	0.62624	0.77017	0.93748	0.62467	0.76898
13.07182	20.67862	0.93748	0.62923	0.77243	0.93748	0.62751	0.77113
13.07182	20.56684	0.93748	0.63236	0.77478	0.93748	0.63048	0.77337
13.07182	20.45044	0.93748	0.63563	0.77723	0.93748	0.63359	0.77570
13.07182	20.32903	0.93748	0.63906	0.77979	0.93748	0.63683	0.77812
13.07182	20.20243	0.93748	0.64265	0.78245	0.93748	0.64021	0.78064
13.07182	20.07055	0.93748	0.64641	0.78523	0.93748	0.64373	0.78326
13.07182	19.93297	0.93748	0.65034	0.78813	0.93748	0.64741	0.78597
13.07182	19.78951	0.93748	0.65446	0.79114	0.93748	0.65124	0.78879
13.07182	19.63978	0.93748	0.65876	0.79428	0.93748	0.65523	0.79171
13.07182	19.48352	0.93748	0.66327	0.79755	0.93748	0.65939	0.79474
13.07182	19.32040	0.93748	0.66799	0.80095	0.93748	0.66372	0.79788
13.07182	19.15023	0.93748	0.67292	0.80449	0.93748	0.66822	0.80112
13.07182	18.97251	0.93748	0.67808	0.80816	0.93748	0.67290	0.80447
13.07182	18.78697	0.93748	0.68347	0.81198	0.93748	0.67776	0.80794
13.07182	18.59337	0.93748	0.68910	0.81593	0.93748	0.68281	0.81151
13.07182	18.39367	0.93748	0.69494	0.82002	0.93748	0.68804	0.81519
13.07182	18.18814	0.93748	0.70100	0.82422	0.93748	0.69346	0.81898
13.07182	17.97738	0.93748	0.70728	0.82855	0.93748	0.69907	0.82289
13.07182	17.76227	0.93748	0.71377	0.83298	0.93748	0.70488	0.82690
13.07182	17.54401	0.93748	0.72045	0.83751	0.93748	0.71089	0.83102
13.07182	17.32430	0.93748	0.72731	0.84213	0.93748	0.71711	0.83525
13.07182	17.09693	0.93748	0.73443	0.84688	0.93748	0.72353	0.83959
13.07182	16.86201	0.93748	0.74179	0.85175	0.93748	0.73015	0.84403
13.07182	16.61938	0.93748	0.74939	0.85674	0.93748	0.73696	0.84856
13.07182	16.36911	0.93748	0.75722	0.86184	0.93748	0.74396	0.85319
13.07182	16.11103	0.93748	0.76527	0.86703	0.93748	0.75114	0.85788
13.07182	15.84506	0.93748	0.77353	0.87231	0.93748	0.75847	0.86265
13.07182	15.57108	0.93748	0.78199	0.87766	0.93748	0.76596	0.86747
13.07182	15.28882	0.93748	0.79062	0.88307	0.93748	0.77358	0.87234
13.07182	14.99826	0.93748	0.79941	0.88852	0.93748	0.78131	0.87723
13.07182	14.69911	0.93748	0.80832	0.89400	0.93748	0.78912	0.88213
13.07182	14.39128	0.93748	0.81734	0.89949	0.93748	0.79701	0.88704
13.07182	14.07472	0.93748	0.82643	0.90497	0.93748	0.80494	0.89193

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
66	64	14.04613	14.83980	0.93460	0.82579	0.90458	0.93460	0.80032	0.88908
66	65	14.04613	14.44688	0.93460	0.83588	0.91060	0.93460	0.80910	0.89448
66	66	14.04613	14.04613	0.93460	0.84590	0.91652	0.93460	0.81783	0.89979
66	67	14.04613	13.63788	0.93460	0.85580	0.92230	0.93460	0.82646	0.90498
66	68	14.04613	13.22255	0.93460	0.86553	0.92792	0.93460	0.83496	0.91006
66	69	14.04613	12.80079	0.93460	0.87505	0.93336	0.93460	0.84332	0.91500
66	70	14.04613	12.37331	0.93460	0.88432	0.93861	0.93460	0.85151	0.91980
66	71	14.04613	11.94070	0.93460	0.89330	0.94364	0.93460	0.85949	0.92444
66	72	14.04613	11.50357	0.93460	0.90195	0.94845	0.93460	0.86726	0.92891
66	73	14.04613	11.06278	0.93460	0.91024	0.95301	0.93460	0.87479	0.93322
66	74	14.04613	10.61910	0.93460	0.91814	0.95733	0.93460	0.88207	0.93734
66	75	14.04613	10.17356	0.93460	0.92564	0.96139	0.93460	0.88909	0.94129
66	76	14.04613	9.72734	0.93460	0.93272	0.96519	0.93460	0.89584	0.94506
66	77	14.04613	9.28160	0.93460	0.93935	0.96873	0.93460	0.90230	0.94864
66	78	14.04613	8.83768	0.93460	0.94555	0.97201	0.93460	0.90847	0.95204
66	79	14.04613	8.39698	0.93460	0.95129	0.97504	0.93460	0.91435	0.95526
66	80	14.04613	7.96110	0.93460	0.95659	0.97782	0.93460	0.91994	0.95830
66	81	14.04613	7.53168	0.93460	0.96146	0.98035	0.93460	0.92524	0.96117
66	82	14.04613	7.11054	0.93460	0.96590	0.98265	0.93460	0.93025	0.96387
66	83	14.04613	6.69952	0.93460	0.96992	0.98473	0.93460	0.93498	0.96640
66	84	14.04613	6.30023	0.93460	0.97355	0.98660	0.93460	0.93943	0.96877
66	85	14.04613	5.91444	0.93460	0.97681	0.98827	0.93460	0.94361	0.97099
66	86	14.04613	5.54396	0.93460	0.97970	0.98975	0.93460	0.94751	0.97305
66	87	14.04613	5.19034	0.93460	0.98227	0.99106	0.93460	0.95116	0.97497
66	88	14.04613	4.85473	0.93460	0.98454	0.99221	0.93460	0.95457	0.97675
66	89	14.04613	4.53813	0.93460	0.98653	0.99322	0.93460	0.95773	0.97841
66	90	14.04613	4.24126	0.93460	0.98826	0.99410	0.93460	0.96067	0.97994
66	91	14.04613	3.96420	0.93460	0.98978	0.99486	0.93460	0.96341	0.98136
66	92	14.04613	3.70604	0.93460	0.99110	0.99553	0.93460	0.96596	0.98268
66	93	14.04613	3.46525	0.93460	0.99225	0.99611	0.93460	0.96833	0.98391
66	94	14.04613	3.23968	0.93460	0.99325	0.99661	0.93460	0.97054	0.98505
66	95	14.04613	3.02715	0.93460	0.99413	0.99706	0.93460	0.97261	0.98611
66	96	14.04613	2.82535	0.93460	0.99490	0.99745	0.93460	0.97453	0.98710
66	97	14.04613	2.63737	0.93460	0.99557	0.99778	0.93460	0.97631	0.98801
66	98	14.04613	2.46279	0.93460	0.99615	0.99807	0.93460	0.97795	0.98885
66	99	14.04613	2.30125	0.93460	0.99665	0.99832	0.93460	0.97947	0.98963
66	100	14.04613	2.15258	0.93460	0.99708	0.99854	0.93460	0.98086	0.99034
66	101	14.04613	2.01649	0.93460	0.99744	0.99872	0.93460	0.98214	0.99099
66	102	14.04613	1.89293	0.93460	0.99776	0.99888	0.93460	0.98331	0.99158

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
13.07182	13.74931	0.93748	0.83555	0.91041	0.93748	0.81288	0.89679
13.07182	13.41490	0.93748	0.84468	0.91580	0.93748	0.82082	0.90159
13.07182	13.07182	0.93748	0.85376	0.92111	0.93748	0.82871	0.90634
13.07182	12.72027	0.93748	0.86277	0.92633	0.93748	0.83655	0.91100
13.07182	12.36057	0.93748	0.87166	0.93143	0.93748	0.84429	0.91557
13.07182	11.99324	0.93748	0.88038	0.93639	0.93748	0.85191	0.92003
13.07182	11.61885	0.93748	0.88891	0.94119	0.93748	0.85939	0.92438
13.07182	11.23789	0.93748	0.89719	0.94581	0.93748	0.86672	0.92860
13.07182	10.85087	0.93748	0.90521	0.95025	0.93748	0.87386	0.93268
13.07182	10.45855	0.93748	0.91293	0.95449	0.93748	0.88080	0.93662
13.07182	10.06159	0.93748	0.92033	0.95851	0.93748	0.88753	0.94041
13.07182	9.66092	0.93748	0.92737	0.96232	0.93748	0.89404	0.94405
13.07182	9.25762	0.93748	0.93405	0.96590	0.93748	0.90030	0.94754
13.07182	8.85278	0.93748	0.94034	0.96925	0.93748	0.90632	0.95086
13.07182	8.44766	0.93748	0.94624	0.97238	0.93748	0.91209	0.95402
13.07182	8.04359	0.93748	0.95174	0.97528	0.93748	0.91760	0.95703
13.07182	7.64214	0.93748	0.95684	0.97795	0.93748	0.92285	0.95988
13.07182	7.24488	0.93748	0.96155	0.98040	0.93748	0.92784	0.96257
13.07182	6.85364	0.93748	0.96586	0.98263	0.93748	0.93258	0.96511
13.07182	6.47024	0.93748	0.96978	0.98466	0.93748	0.93705	0.96750
13.07182	6.09632	0.93748	0.97334	0.98649	0.93748	0.94127	0.96975
13.07182	5.73370	0.93748	0.97654	0.98813	0.93748	0.94524	0.97185
13.07182	5.38421	0.93748	0.97941	0.98960	0.93748	0.94897	0.97381
13.07182	5.04951	0.93748	0.98196	0.99090	0.93748	0.95245	0.97565
13.07182	4.73086	0.93748	0.98422	0.99205	0.93748	0.95571	0.97735
13.07182	4.42936	0.93748	0.98621	0.99306	0.93748	0.95874	0.97894
13.07182	4.14588	0.93748	0.98796	0.99394	0.93748	0.96157	0.98041
13.07182	3.88065	0.93748	0.98948	0.99471	0.93748	0.96420	0.98177
13.07182	3.63292	0.93748	0.99082	0.99539	0.93748	0.96665	0.98304
13.07182	3.40133	0.93748	0.99198	0.99598	0.93748	0.96895	0.98423
13.07182	3.18390	0.93748	0.99301	0.99649	0.93748	0.97109	0.98533
13.07182	2.97857	0.93748	0.99391	0.99694	0.93748	0.97309	0.98636
13.07182	2.78314	0.93748	0.99470	0.99734	0.93748	0.97495	0.98732
13.07182	2.60073	0.93748	0.99538	0.99769	0.93748	0.97668	0.98820
13.07182	2.43099	0.93748	0.99598	0.99798	0.93748	0.97828	0.98902
13.07182	2.27364	0.93748	0.99649	0.99824	0.93748	0.97976	0.98978
13.07182	2.12860	0.93748	0.99694	0.99847	0.93748	0.98112	0.99047
13.07182	1.99561	0.93748	0.99732	0.99866	0.93748	0.98237	0.99111
13.07182	1.87471	0.93748	0.99764	0.99882	0.93748	0.98351	0.99169

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
66	103	14.04613	1.78083	0.93460	0.99802	0.99901	0.93460	0.98437	0.99212
66	104	14.04613	1.67943	0.93460	0.99825	0.99912	0.93460	0.98533	0.99261
66	105	14.04613	1.58804	0.93460	0.99844	0.99922	0.93460	0.98621	0.99306
66	106	14.04613	1.50600	0.93460	0.99861	0.99930	0.93460	0.98699	0.99345
66	107	14.04613	1.43298	0.93460	0.99874	0.99937	0.93460	0.98767	0.99380
66	108	14.04613	1.36894	0.93460	0.99886	0.99943	0.93460	0.98826	0.99409
66	109	14.04613	1.31458	0.93460	0.99895	0.99947	0.93460	0.98873	0.99433
66	110	14.04613	1.27298	0.93460	0.99901	0.99950	0.93460	0.98907	0.99450
67	1	13.63788	26.62178	0.92977	0.51197	0.67723	0.92977	0.51168	0.67697
67	2	13.63788	26.56961	0.92977	0.51299	0.67811	0.92977	0.51270	0.67786
67	3	13.63788	26.51422	0.92977	0.51405	0.67904	0.92977	0.51376	0.67879
67	4	13.63788	26.45593	0.92977	0.51517	0.68002	0.92977	0.51487	0.67975
67	5	13.63788	26.39526	0.92977	0.51634	0.68103	0.92977	0.51602	0.68076
67	6	13.63788	26.33222	0.92977	0.51756	0.68209	0.92977	0.51722	0.68180
67	7	13.63788	26.26662	0.92977	0.51883	0.68319	0.92977	0.51847	0.68289
67	8	13.63788	26.19847	0.92977	0.52015	0.68434	0.92977	0.51977	0.68401
67	9	13.63788	26.12745	0.92977	0.52153	0.68554	0.92977	0.52113	0.68519
67	10	13.63788	26.05351	0.92977	0.52298	0.68678	0.92977	0.52254	0.68641
67	11	13.63788	25.97700	0.92977	0.52448	0.68808	0.92977	0.52402	0.68768
67	12	13.63788	25.89730	0.92977	0.52605	0.68943	0.92977	0.52555	0.68900
67	13	13.63788	25.81474	0.92977	0.52769	0.69084	0.92977	0.52715	0.69037
67	14	13.63788	25.72901	0.92977	0.52940	0.69230	0.92977	0.52881	0.69180
67	15	13.63788	25.64035	0.92977	0.53118	0.69382	0.92977	0.53055	0.69328
67	16	13.63788	25.54880	0.92977	0.53303	0.69540	0.92977	0.53236	0.69482
67	17	13.63788	25.45467	0.92977	0.53496	0.69703	0.92977	0.53425	0.69643
67	18	13.63788	25.35821	0.92977	0.53695	0.69872	0.92977	0.53622	0.69810
67	19	13.63788	25.25875	0.92977	0.53903	0.70048	0.92977	0.53827	0.69984
67	20	13.63788	25.15564	0.92977	0.54121	0.70231	0.92977	0.54041	0.70165
67	21	13.63788	25.04833	0.92977	0.54348	0.70423	0.92977	0.54265	0.70353
67	22	13.63788	24.93660	0.92977	0.54586	0.70622	0.92977	0.54498	0.70549
67	23	13.63788	24.82004	0.92977	0.54834	0.70830	0.92977	0.54742	0.70752
67	24	13.63788	24.69862	0.92977	0.55095	0.71047	0.92977	0.54995	0.70964
67	25	13.63788	24.57203	0.92977	0.55368	0.71273	0.92977	0.55260	0.71184
67	26	13.63788	24.44053	0.92977	0.55653	0.71509	0.92977	0.55535	0.71412
67	27	13.63788	24.30438	0.92977	0.55950	0.71754	0.92977	0.55822	0.71649
67	28	13.63788	24.16342	0.92977	0.56261	0.72009	0.92977	0.56121	0.71895
67	29	13.63788	24.01762	0.92977	0.56585	0.72274	0.92977	0.56433	0.72149
67	30	13.63788	23.86654	0.92977	0.56923	0.72549	0.92977	0.56757	0.72414
67	31	13.63788	23.71037	0.92977	0.57276	0.72835	0.92977	0.57094	0.72688

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
13.07182	1.76487	0.93748	0.99792	0.99896	0.93748	0.98455	0.99222
13.07182	1.66540	0.93748	0.99816	0.99908	0.93748	0.98550	0.99270
13.07182	1.57565	0.93748	0.99836	0.99918	0.93748	0.98636	0.99313
13.07182	1.49500	0.93748	0.99853	0.99926	0.93748	0.98713	0.99352
13.07182	1.42313	0.93748	0.99867	0.99934	0.93748	0.98780	0.99386
13.07182	1.36003	0.93748	0.99879	0.99940	0.93748	0.98838	0.99415
13.07182	1.30641	0.93748	0.99889	0.99944	0.93748	0.98884	0.99439
13.07182	1.26533	0.93748	0.99895	0.99948	0.93748	0.98917	0.99456
12.72027	22.51412	0.93288	0.56463	0.72175	0.93288	0.56436	0.72152
12.72027	22.48584	0.93288	0.56535	0.72233	0.93288	0.56509	0.72212
12.72027	22.45520	0.93288	0.56612	0.72296	0.93288	0.56585	0.72274
12.72027	22.42249	0.93288	0.56693	0.72362	0.93288	0.56665	0.72339
12.72027	22.38814	0.93288	0.56778	0.72431	0.93288	0.56749	0.72407
12.72027	22.35215	0.93288	0.56867	0.72504	0.93288	0.56836	0.72479
12.72027	22.31437	0.93288	0.56961	0.72580	0.93288	0.56928	0.72553
12.72027	22.27480	0.93288	0.57060	0.72660	0.93288	0.57025	0.72631
12.72027	22.23319	0.93288	0.57163	0.72744	0.93288	0.57126	0.72713
12.72027	22.18946	0.93288	0.57272	0.72831	0.93288	0.57231	0.72799
12.72027	22.14392	0.93288	0.57385	0.72923	0.93288	0.57342	0.72888
12.72027	22.09606	0.93288	0.57505	0.73020	0.93288	0.57458	0.72982
12.72027	22.04614	0.93288	0.57630	0.73120	0.93288	0.57579	0.73080
12.72027	21.99389	0.93288	0.57761	0.73226	0.93288	0.57707	0.73182
12.72027	21.93952	0.93288	0.57899	0.73336	0.93288	0.57840	0.73290
12.72027	21.88305	0.93288	0.58042	0.73452	0.93288	0.57980	0.73402
12.72027	21.82476	0.93288	0.58192	0.73571	0.93288	0.58126	0.73519
12.72027	21.76485	0.93288	0.58348	0.73696	0.93288	0.58280	0.73642
12.72027	21.70276	0.93288	0.58512	0.73826	0.93288	0.58441	0.73770
12.72027	21.63792	0.93288	0.58683	0.73963	0.93288	0.58610	0.73905
12.72027	21.56986	0.93288	0.58864	0.74106	0.93288	0.58787	0.74045
12.72027	21.49836	0.93288	0.59053	0.74256	0.93288	0.58973	0.74193
12.72027	21.42306	0.93288	0.59253	0.74414	0.93288	0.59168	0.74347
12.72027	21.34391	0.93288	0.59463	0.74579	0.93288	0.59372	0.74507
12.72027	21.26064	0.93288	0.59684	0.74753	0.93288	0.59586	0.74675
12.72027	21.17342	0.93288	0.59916	0.74935	0.93288	0.59809	0.74851
12.72027	21.08250	0.93288	0.60160	0.75125	0.93288	0.60043	0.75034
12.72027	20.98768	0.93288	0.60415	0.75323	0.93288	0.60288	0.75224
12.72027	20.88895	0.93288	0.60682	0.75530	0.93288	0.60543	0.75423
12.72027	20.78588	0.93288	0.60961	0.75747	0.93288	0.60811	0.75630
12.72027	20.67862	0.93288	0.61254	0.75972	0.93288	0.61090	0.75846

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
67	32	13.63788	23.54876	0.92977	0.57644	0.73132	0.92977	0.57446	0.72972
67	33	13.63788	23.38162	0.92977	0.58028	0.73440	0.92977	0.57812	0.73267
67	34	13.63788	23.20856	0.92977	0.58429	0.73761	0.92977	0.58192	0.73572
67	35	13.63788	23.02940	0.92977	0.58848	0.74094	0.92977	0.58589	0.73887
67	36	13.63788	22.84408	0.92977	0.59285	0.74439	0.92977	0.59001	0.74214
67	37	13.63788	22.65215	0.92977	0.59742	0.74798	0.92977	0.59429	0.74553
67	38	13.63788	22.45348	0.92977	0.60218	0.75170	0.92977	0.59875	0.74902
67	39	13.63788	22.24766	0.92977	0.60716	0.75557	0.92977	0.60338	0.75264
67	40	13.63788	22.03447	0.92977	0.61236	0.75958	0.92977	0.60820	0.75637
67	41	13.63788	21.81357	0.92977	0.61778	0.76374	0.92977	0.61319	0.76022
67	42	13.63788	21.58485	0.92977	0.62345	0.76805	0.92977	0.61839	0.76420
67	43	13.63788	21.34779	0.92977	0.62936	0.77252	0.92977	0.62377	0.76830
67	44	13.63788	21.10218	0.92977	0.63552	0.77715	0.92977	0.62936	0.77252
67	45	13.63788	20.84782	0.92977	0.64195	0.78194	0.92977	0.63514	0.77687
67	46	13.63788	20.58697	0.92977	0.64863	0.78687	0.92977	0.64114	0.78133
67	47	13.63788	20.32000	0.92977	0.65555	0.79194	0.92977	0.64735	0.78593
67	48	13.63788	20.04764	0.92977	0.66271	0.79714	0.92977	0.65377	0.79064
67	49	13.63788	19.77090	0.92977	0.67011	0.80247	0.92977	0.66041	0.79548
67	50	13.63788	19.49116	0.92977	0.67773	0.80791	0.92977	0.66728	0.80044
67	51	13.63788	19.21029	0.92977	0.68556	0.81345	0.92977	0.67438	0.80553
67	52	13.63788	18.92146	0.92977	0.69367	0.81913	0.92977	0.68171	0.81074
67	53	13.63788	18.62485	0.92977	0.70207	0.82496	0.92977	0.68927	0.81606
67	54	13.63788	18.32038	0.92977	0.71075	0.83092	0.92977	0.69705	0.82148
67	55	13.63788	18.00819	0.92977	0.71970	0.83700	0.92977	0.70504	0.82701
67	56	13.63788	17.68820	0.92977	0.72891	0.84320	0.92977	0.71324	0.83262
67	57	13.63788	17.36037	0.92977	0.73836	0.84949	0.92977	0.72163	0.83831
67	58	13.63788	17.02468	0.92977	0.74806	0.85587	0.92977	0.73020	0.84407
67	59	13.63788	16.68091	0.92977	0.75796	0.86232	0.92977	0.73893	0.84987
67	60	13.63788	16.32913	0.92977	0.76806	0.86882	0.92977	0.74779	0.85570
67	61	13.63788	15.96913	0.92977	0.77833	0.87535	0.92977	0.75677	0.86155
67	62	13.63788	15.60088	0.92977	0.78873	0.88189	0.92977	0.76584	0.86740
67	63	13.63788	15.22446	0.92977	0.79923	0.88841	0.92977	0.77497	0.87322
67	64	13.63788	14.83980	0.92977	0.80979	0.89490	0.92977	0.78414	0.87901
67	65	13.63788	14.44688	0.92977	0.82037	0.90132	0.92977	0.79330	0.88474
67	66	13.63788	14.04613	0.92977	0.83092	0.90766	0.92977	0.80243	0.89039
67	67	13.63788	13.63788	0.92977	0.84140	0.91387	0.92977	0.81151	0.89595
67	68	13.63788	13.22255	0.92977	0.85175	0.91994	0.92977	0.82049	0.90139
67	69	13.63788	12.80079	0.92977	0.86193	0.92585	0.92977	0.82934	0.90671
67	70	13.63788	12.37331	0.92977	0.87189	0.93156	0.92977	0.83805	0.91189

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
12.72027	20.56684	0.93288	0.61561	0.76208	0.93288	0.61382	0.76071
12.72027	20.45044	0.93288	0.61883	0.76454	0.93288	0.61687	0.76305
12.72027	20.32903	0.93288	0.62220	0.76711	0.93288	0.62006	0.76548
12.72027	20.20243	0.93288	0.62573	0.76978	0.93288	0.62339	0.76801
12.72027	20.07055	0.93288	0.62942	0.77257	0.93288	0.62686	0.77064
12.72027	19.93297	0.93288	0.63330	0.77548	0.93288	0.63048	0.77337
12.72027	19.78951	0.93288	0.63735	0.77851	0.93288	0.63426	0.77621
12.72027	19.63978	0.93288	0.64160	0.78168	0.93288	0.63820	0.77915
12.72027	19.48352	0.93288	0.64605	0.78497	0.93288	0.64231	0.78220
12.72027	19.32040	0.93288	0.65071	0.78840	0.93288	0.64658	0.78536
12.72027	19.15023	0.93288	0.65558	0.79197	0.93288	0.65104	0.78864
12.72027	18.97251	0.93288	0.66069	0.79568	0.93288	0.65567	0.79203
12.72027	18.78697	0.93288	0.66602	0.79954	0.93288	0.66048	0.79553
12.72027	18.59337	0.93288	0.67161	0.80355	0.93288	0.66548	0.79915
12.72027	18.39367	0.93288	0.67741	0.80769	0.93288	0.67067	0.80288
12.72027	18.18814	0.93288	0.68344	0.81196	0.93288	0.67606	0.80673
12.72027	17.97738	0.93288	0.68969	0.81635	0.93288	0.68165	0.81069
12.72027	17.76227	0.93288	0.69616	0.82087	0.93288	0.68744	0.81477
12.72027	17.54401	0.93288	0.70284	0.82549	0.93288	0.69344	0.81898
12.72027	17.32430	0.93288	0.70970	0.83021	0.93288	0.69966	0.82330
12.72027	17.09693	0.93288	0.71684	0.83507	0.93288	0.70610	0.82774
12.72027	16.86201	0.93288	0.72423	0.84006	0.93288	0.71275	0.83229
12.72027	16.61938	0.93288	0.73189	0.84519	0.93288	0.71962	0.83695
12.72027	16.36911	0.93288	0.73980	0.85045	0.93288	0.72669	0.84172
12.72027	16.11103	0.93288	0.74797	0.85581	0.93288	0.73396	0.84657
12.72027	15.84506	0.93288	0.75637	0.86129	0.93288	0.74142	0.85151
12.72027	15.57108	0.93288	0.76500	0.86685	0.93288	0.74905	0.85652
12.72027	15.28882	0.93288	0.77383	0.87250	0.93288	0.75683	0.86159
12.72027	14.99826	0.93288	0.78286	0.87821	0.93288	0.76477	0.86671
12.72027	14.69911	0.93288	0.79206	0.88397	0.93288	0.77282	0.87185
12.72027	14.39128	0.93288	0.80141	0.88976	0.93288	0.78097	0.87702
12.72027	14.07472	0.93288	0.81086	0.89555	0.93288	0.78919	0.88218
12.72027	13.74931	0.93288	0.82040	0.90134	0.93288	0.79747	0.88732
12.72027	13.41490	0.93288	0.82998	0.90709	0.93288	0.80576	0.89243
12.72027	13.07182	0.93288	0.83957	0.91279	0.93288	0.81405	0.89749
12.72027	12.72027	0.93288	0.84911	0.91840	0.93288	0.82230	0.90248
12.72027	12.36057	0.93288	0.85857	0.92390	0.93288	0.83048	0.90739
12.72027	11.99324	0.93288	0.86790	0.92928	0.93288	0.83857	0.91220
12.72027	11.61885	0.93288	0.87706	0.93451	0.93288	0.84655	0.91690

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
67	71	13.63788	11.94070	0.92977	0.88157	0.93706	0.92977	0.84657	0.91691	12.72027	11.23789	0.93288	0.88601	0.93956	0.93288	0.85437	0.92147
67	72	13.63788	11.50357	0.92977	0.89095	0.94233	0.92977	0.85489	0.92177	12.72027	10.85087	0.93288	0.89470	0.94443	0.93288	0.86203	0.92591
67	73	13.63788	11.06278	0.92977	0.89998	0.94735	0.92977	0.86299	0.92646	12.72027	10.45855	0.93288	0.90310	0.94909	0.93288	0.86951	0.93020
67	74	13.63788	10.61910	0.92977	0.90862	0.95212	0.92977	0.87084	0.93096	12.72027	10.06159	0.93288	0.91118	0.95353	0.93288	0.87677	0.93434
67	75	13.63788	10.17356	0.92977	0.91685	0.95662	0.92977	0.87843	0.93528	12.72027	9.66092	0.93288	0.91891	0.95774	0.93288	0.88381	0.93832
67	76	13.63788	9.72734	0.92977	0.92464	0.96085	0.92977	0.88574	0.93941	12.72027	9.25762	0.93288	0.92626	0.96172	0.93288	0.89061	0.94214
67	77	13.63788	9.28160	0.92977	0.93198	0.96479	0.92977	0.89276	0.94334	12.72027	8.85278	0.93288	0.93321	0.96545	0.93288	0.89716	0.94579
67	78	13.63788	8.83768	0.92977	0.93885	0.96846	0.92977	0.89948	0.94708	12.72027	8.44766	0.93288	0.93974	0.96893	0.93288	0.90345	0.94927
67	79	13.63788	8.39698	0.92977	0.94524	0.97185	0.92977	0.90590	0.95063	12.72027	8.04359	0.93288	0.94585	0.97217	0.93288	0.90947	0.95259
67	80	13.63788	7.96110	0.92977	0.95115	0.97496	0.92977	0.91202	0.95398	12.72027	7.64214	0.93288	0.95153	0.97516	0.93288	0.91521	0.95573
67	81	13.63788	7.53168	0.92977	0.95659	0.97781	0.92977	0.91782	0.95715	12.72027	7.24488	0.93288	0.95678	0.97791	0.93288	0.92068	0.95870
67	82	13.63788	7.11054	0.92977	0.96156	0.98040	0.92977	0.92332	0.96013	12.72027	6.85364	0.93288	0.96159	0.98042	0.93288	0.92587	0.96151
67	83	13.63788	6.69952	0.92977	0.96607	0.98274	0.92977	0.92851	0.96293	12.72027	6.47024	0.93288	0.96599	0.98270	0.93288	0.93078	0.96415
67	84	13.63788	6.30023	0.92977	0.97015	0.98485	0.92977	0.93340	0.96555	12.72027	6.09632	0.93288	0.96998	0.98476	0.93288	0.93542	0.96663
67	85	13.63788	5.91444	0.92977	0.97381	0.98673	0.92977	0.93799	0.96800	12.72027	5.73370	0.93288	0.97358	0.98661	0.93288	0.93979	0.96896
67	86	13.63788	5.54396	0.92977	0.97708	0.98841	0.92977	0.94229	0.97029	12.72027	5.38421	0.93288	0.97680	0.98826	0.93288	0.94389	0.97113
67	87	13.63788	5.19034	0.92977	0.97997	0.98989	0.92977	0.94631	0.97241	12.72027	5.04951	0.93288	0.97967	0.98973	0.93288	0.94772	0.97316
67	88	13.63788	4.85473	0.92977	0.98253	0.99119	0.92977	0.95005	0.97439	12.72027	4.73086	0.93288	0.98221	0.99103	0.93288	0.95131	0.97505
67	89	13.63788	4.53813	0.92977	0.98478	0.99233	0.92977	0.95354	0.97622	12.72027	4.42936	0.93288	0.98445	0.99217	0.93288	0.95465	0.97680
67	90	13.63788	4.24126	0.92977	0.98674	0.99332	0.92977	0.95678	0.97791	12.72027	4.14588	0.93288	0.98642	0.99316	0.93288	0.95777	0.97843
67	91	13.63788	3.96420	0.92977	0.98845	0.99419	0.92977	0.95980	0.97949	12.72027	3.88065	0.93288	0.98814	0.99404	0.93288	0.96067	0.97994
67	92	13.63788	3.70604	0.92977	0.98994	0.99494	0.92977	0.96260	0.98095	12.72027	3.63292	0.93288	0.98965	0.99480	0.93288	0.96337	0.98134
67	93	13.63788	3.46525	0.92977	0.99124	0.99560	0.92977	0.96522	0.98230	12.72027	3.40133	0.93288	0.99096	0.99546	0.93288	0.96590	0.98265
67	94	13.63788	3.23968	0.92977	0.99238	0.99617	0.92977	0.96766	0.98356	12.72027	3.18390	0.93288	0.99212	0.99604	0.93288	0.96826	0.98387
67	95	13.63788	3.02715	0.92977	0.99337	0.99667	0.92977	0.96993	0.98474	12.72027	2.97857	0.93288	0.99313	0.99655	0.93288	0.97046	0.98501
67	96	13.63788	2.82535	0.92977	0.99424	0.99711	0.92977	0.97205	0.98583	12.72027	2.78314	0.93288	0.99402	0.99700	0.93288	0.97251	0.98607
67	97	13.63788	2.63737	0.92977	0.99500	0.99749	0.92977	0.97401	0.98683	12.72027	2.60073	0.93288	0.99480	0.99739	0.93288	0.97442	0.98704
67	98	13.63788	2.46279	0.92977	0.99565	0.99782	0.92977	0.97582	0.98776	12.72027	2.43099	0.93288	0.99547	0.99773	0.93288	0.97618	0.98795
67	99	13.63788	2.30125	0.92977	0.99622	0.99810	0.92977	0.97749	0.98861	12.72027	2.27364	0.93288	0.99605	0.99802	0.93288	0.97781	0.98878
67	100	13.63788	2.15258	0.92977	0.99670	0.99835	0.92977	0.97902	0.98940	12.72027	2.12860	0.93288	0.99655	0.99827	0.93288	0.97931	0.98954
67	101	13.63788	2.01649	0.92977	0.99711	0.99855	0.92977	0.98042	0.99011	12.72027	1.99561	0.93288	0.99698	0.99849	0.93288	0.98068	0.99024
67	102	13.63788	1.89293	0.92977	0.99747	0.99873	0.92977	0.98170	0.99077	12.72027	1.87471	0.93288	0.99734	0.99867	0.93288	0.98193	0.99088
67	103	13.63788	1.78083	0.92977	0.99777	0.99888	0.92977	0.98287	0.99136	12.72027	1.76487	0.93288	0.99766	0.99883	0.93288	0.98308	0.99147
67	104	13.63788	1.67943	0.92977	0.99803	0.99901	0.92977	0.98394	0.99190	12.72027	1.66540	0.93288	0.99793	0.99896	0.93288	0.98412	0.99200
67	105	13.63788	1.58804	0.92977	0.99824	0.99912	0.92977	0.98489	0.99239	12.72027	1.57565	0.93288	0.99815	0.99908	0.93288	0.98506	0.99247
67	106	13.63788	1.50600	0.92977	0.99843	0.99921	0.92977	0.98575	0.99282	12.72027	1.49500	0.93288	0.99835	0.99917	0.93288	0.98590	0.99290
67	107	13.63788	1.43298	0.92977	0.99858	0.99929	0.92977	0.98650	0.99321	12.72027	1.42313	0.93288	0.99851	0.99925	0.93288	0.98664	0.99328
67	108	13.63788	1.36894	0.92977	0.99871	0.99936	0.92977	0.98714	0.99353	12.72027	1.36003	0.93288	0.99864	0.99932	0.93288	0.98728	0.99360
67	109	13.63788	1.31458	0.92977	0.99881	0.99941	0.92977	0.98766	0.99379	12.72027	1.30641	0.93288	0.99875	0.99937	0.93288	0.98778	0.99385

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
67	110	13.63788	1.27298	0.92977	0.99888	0.99944	0.92977	0.98803	0.99398
68	1	13.22255	26.62178	0.92463	0.49640	0.66346	0.92463	0.49612	0.66321
68	2	13.22255	26.56961	0.92463	0.49739	0.66434	0.92463	0.49711	0.66409
68	3	13.22255	26.51422	0.92463	0.49842	0.66526	0.92463	0.49814	0.66501
68	4	13.22255	26.45593	0.92463	0.49951	0.66623	0.92463	0.49922	0.66597
68	5	13.22255	26.39526	0.92463	0.50064	0.66723	0.92463	0.50034	0.66696
68	6	13.22255	26.33222	0.92463	0.50182	0.66828	0.92463	0.50150	0.66800
68	7	13.22255	26.26662	0.92463	0.50305	0.66938	0.92463	0.50272	0.66908
68	8	13.22255	26.19847	0.92463	0.50434	0.67051	0.92463	0.50398	0.67020
68	9	13.22255	26.12745	0.92463	0.50568	0.67170	0.92463	0.50530	0.67136
68	10	13.22255	26.05351	0.92463	0.50709	0.67294	0.92463	0.50667	0.67257
68	11	13.22255	25.97700	0.92463	0.50855	0.67422	0.92463	0.50810	0.67383
68	12	13.22255	25.89730	0.92463	0.51007	0.67556	0.92463	0.50959	0.67514
68	13	13.22255	25.81474	0.92463	0.51166	0.67695	0.92463	0.51114	0.67650
68	14	13.22255	25.72901	0.92463	0.51332	0.67841	0.92463	0.51276	0.67792
68	15	13.22255	25.64035	0.92463	0.51505	0.67991	0.92463	0.51445	0.67939
68	16	13.22255	25.54880	0.92463	0.51685	0.68148	0.92463	0.51621	0.68092
68	17	13.22255	25.45467	0.92463	0.51872	0.68310	0.92463	0.51804	0.68251
68	18	13.22255	25.35821	0.92463	0.52066	0.68478	0.92463	0.51996	0.68417
68	19	13.22255	25.25875	0.92463	0.52268	0.68653	0.92463	0.52195	0.68590
68	20	13.22255	25.15564	0.92463	0.52480	0.68835	0.92463	0.52404	0.68770
68	21	13.22255	25.04833	0.92463	0.52700	0.69025	0.92463	0.52622	0.68957
68	22	13.22255	24.93660	0.92463	0.52932	0.69223	0.92463	0.52849	0.69152
68	23	13.22255	24.82004	0.92463	0.53174	0.69429	0.92463	0.53086	0.69354
68	24	13.22255	24.69862	0.92463	0.53427	0.69645	0.92463	0.53333	0.69565
68	25	13.22255	24.57203	0.92463	0.53693	0.69870	0.92463	0.53591	0.69784
68	26	13.22255	24.44053	0.92463	0.53970	0.70105	0.92463	0.53859	0.70011
68	27	13.22255	24.30438	0.92463	0.54260	0.70349	0.92463	0.54139	0.70247
68	28	13.22255	24.16342	0.92463	0.54563	0.70603	0.92463	0.54431	0.70492
68	29	13.22255	24.01762	0.92463	0.54879	0.70867	0.92463	0.54735	0.70747
68	30	13.22255	23.86654	0.92463	0.55208	0.71141	0.92463	0.55051	0.71011
68	31	13.22255	23.71037	0.92463	0.55553	0.71426	0.92463	0.55381	0.71284
68	32	13.22255	23.54876	0.92463	0.55912	0.71723	0.92463	0.55725	0.71568
68	33	13.22255	23.38162	0.92463	0.56287	0.72031	0.92463	0.56083	0.71863
68	34	13.22255	23.20856	0.92463	0.56679	0.72351	0.92463	0.56455	0.72168
68	35	13.22255	23.02940	0.92463	0.57089	0.72684	0.92463	0.56843	0.72484
68	36	13.22255	22.84408	0.92463	0.57516	0.73029	0.92463	0.57247	0.72811
68	37	13.22255	22.65215	0.92463	0.57963	0.73388	0.92463	0.57667	0.73150
68	38	13.22255	22.45348	0.92463	0.58430	0.73761	0.92463	0.58104	0.73501

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
12.72027	1.26533	0.93288	0.99882	0.99941	0.93288	0.98815	0.99404
12.36057	22.51412	0.92769	0.54869	0.70859	0.92769	0.54842	0.70836
12.36057	22.48584	0.92769	0.54939	0.70917	0.92769	0.54913	0.70895
12.36057	22.45520	0.92769	0.55014	0.70979	0.92769	0.54987	0.70957
12.36057	22.42249	0.92769	0.55092	0.71045	0.92769	0.55065	0.71022
12.36057	22.38814	0.92769	0.55175	0.71114	0.92769	0.55147	0.71090
12.36057	22.35215	0.92769	0.55262	0.71186	0.92769	0.55232	0.71161
12.36057	22.31437	0.92769	0.55354	0.71261	0.92769	0.55322	0.71235
12.36057	22.27480	0.92769	0.55449	0.71341	0.92769	0.55416	0.71313
12.36057	22.23319	0.92769	0.55550	0.71424	0.92769	0.55514	0.71394
12.36057	22.18946	0.92769	0.55656	0.71511	0.92769	0.55617	0.71479
12.36057	22.14392	0.92769	0.55767	0.71603	0.92769	0.55725	0.71568
12.36057	22.09606	0.92769	0.55883	0.71699	0.92769	0.55838	0.71661
12.36057	22.04614	0.92769	0.56005	0.71799	0.92769	0.55956	0.71759
12.36057	21.99389	0.92769	0.56133	0.71904	0.92769	0.56080	0.71861
12.36057	21.93952	0.92769	0.56267	0.72014	0.92769	0.56210	0.71967
12.36057	21.88305	0.92769	0.56407	0.72128	0.92769	0.56346	0.72079
12.36057	21.82476	0.92769	0.56553	0.72248	0.92769	0.56489	0.72196
12.36057	21.76485	0.92769	0.56705	0.72372	0.92769	0.56639	0.72318
12.36057	21.70276	0.92769	0.56864	0.72501	0.92769	0.56796	0.72446
12.36057	21.63792	0.92769	0.57031	0.72637	0.92769	0.56961	0.72580
12.36057	21.56986	0.92769	0.57207	0.72779	0.92769	0.57134	0.72720
12.36057	21.49836	0.92769	0.57392	0.72929	0.92769	0.57315	0.72867
12.36057	21.42306	0.92769	0.57587	0.73086	0.92769	0.57506	0.73020
12.36057	21.34391	0.92769	0.57792	0.73251	0.92769	0.57705	0.73181
12.36057	21.26064	0.92769	0.58008	0.73424	0.92769	0.57914	0.73349
12.36057	21.17342	0.92769	0.58235	0.73606	0.92769	0.58132	0.73524
12.36057	21.08250	0.92769	0.58473	0.73795	0.92769	0.58361	0.73707
12.36057	20.98768	0.92769	0.58722	0.73994	0.92769	0.58601	0.73897
12.36057	20.88895	0.92769	0.58983	0.74200	0.92769	0.58851	0.74096
12.36057	20.78588	0.92769	0.59257	0.74417	0.92769	0.59113	0.74303
12.36057	20.67862	0.92769	0.59544	0.74643	0.92769	0.59387	0.74520
12.36057	20.56684	0.92769	0.59845	0.74879	0.92769	0.59674	0.74745
12.36057	20.45044	0.92769	0.60160	0.75125	0.92769	0.59973	0.74979
12.36057	20.32903	0.92769	0.60490	0.75382	0.92769	0.60286	0.75223
12.36057	20.20243	0.92769	0.60836	0.75650	0.92769	0.60613	0.75477
12.36057	20.07055	0.92769	0.61199	0.75930	0.92769	0.60954	0.75741
12.36057	19.93297	0.92769	0.61580	0.76222	0.92769	0.61311	0.76016
12.36057	19.78951	0.92769	0.61978	0.76527	0.92769	0.61682	0.76301

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

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
68	39	13.22255	22.24766	0.92463	0.58918	0.74149	0.92463	0.58558	0.73863
68	40	13.22255	22.03447	0.92463	0.59428	0.74551	0.92463	0.59031	0.74238
68	41	13.22255	21.81357	0.92463	0.59960	0.74969	0.92463	0.59522	0.74626
68	42	13.22255	21.58485	0.92463	0.60517	0.75402	0.92463	0.60033	0.75025
68	43	13.22255	21.34779	0.92463	0.61098	0.75852	0.92463	0.60562	0.75438
68	44	13.22255	21.10218	0.92463	0.61705	0.76318	0.92463	0.61112	0.75863
68	45	13.22255	20.84782	0.92463	0.62339	0.76801	0.92463	0.61683	0.76301
68	46	13.22255	20.58697	0.92463	0.62997	0.77299	0.92463	0.62275	0.76752
68	47	13.22255	20.32000	0.92463	0.63681	0.77811	0.92463	0.62888	0.77216
68	48	13.22255	20.04764	0.92463	0.64389	0.78338	0.92463	0.63523	0.77693
68	49	13.22255	19.77090	0.92463	0.65122	0.78878	0.92463	0.64181	0.78183
68	50	13.22255	19.49116	0.92463	0.65878	0.79430	0.92463	0.64863	0.78687
68	51	13.22255	19.21029	0.92463	0.66656	0.79992	0.92463	0.65569	0.79204
68	52	13.22255	18.92146	0.92463	0.67464	0.80572	0.92463	0.66299	0.79734
68	53	13.22255	18.62485	0.92463	0.68302	0.81166	0.92463	0.67053	0.80278
68	54	13.22255	18.32038	0.92463	0.69170	0.81776	0.92463	0.67832	0.80833
68	55	13.22255	18.00819	0.92463	0.70068	0.82400	0.92463	0.68634	0.81400
68	56	13.22255	17.68820	0.92463	0.70994	0.83037	0.92463	0.69458	0.81977
68	57	13.22255	17.36037	0.92463	0.71949	0.83686	0.92463	0.70305	0.82564
68	58	13.22255	17.02468	0.92463	0.72930	0.84346	0.92463	0.71172	0.83159
68	59	13.22255	16.68091	0.92463	0.73937	0.85016	0.92463	0.72058	0.83760
68	60	13.22255	16.32913	0.92463	0.74967	0.85693	0.92463	0.72961	0.84367
68	61	13.22255	15.96913	0.92463	0.76019	0.86376	0.92463	0.73879	0.84977
68	62	13.22255	15.60088	0.92463	0.77088	0.87062	0.92463	0.74810	0.85590
68	63	13.22255	15.22446	0.92463	0.78173	0.87749	0.92463	0.75750	0.86202
68	64	13.22255	14.83980	0.92463	0.79269	0.88436	0.92463	0.76697	0.86812
68	65	13.22255	14.44688	0.92463	0.80372	0.89118	0.92463	0.77649	0.87418
68	66	13.22255	14.04613	0.92463	0.81478	0.89794	0.92463	0.78601	0.88018
68	67	13.22255	13.63788	0.92463	0.82582	0.90460	0.92463	0.79550	0.88610
68	68	13.22255	13.22255	0.92463	0.83677	0.91113	0.92463	0.80493	0.89193
68	69	13.22255	12.80079	0.92463	0.84760	0.91751	0.92463	0.81427	0.89763
68	70	13.22255	12.37331	0.92463	0.85824	0.92371	0.92463	0.82349	0.90320
68	71	13.22255	11.94070	0.92463	0.86865	0.92971	0.92463	0.83255	0.90863
68	72	13.22255	11.50357	0.92463	0.87877	0.93547	0.92463	0.84143	0.91389
68	73	13.22255	11.06278	0.92463	0.88856	0.94099	0.92463	0.85010	0.91898
68	74	13.22255	10.61910	0.92463	0.89798	0.94625	0.92463	0.85853	0.92388
68	75	13.22255	10.17356	0.92463	0.90699	0.95122	0.92463	0.86671	0.92860
68	76	13.22255	9.72734	0.92463	0.91555	0.95591	0.92463	0.87461	0.93311
68	77	13.22255	9.28160	0.92463	0.92364	0.96031	0.92463	0.88223	0.93743

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
12.36057	19.63978	0.92769	0.62396	0.76844	0.92769	0.62070	0.76597
12.36057	19.48352	0.92769	0.62834	0.77176	0.92769	0.62475	0.76904
12.36057	19.32040	0.92769	0.63293	0.77521	0.92769	0.62897	0.77223
12.36057	19.15023	0.92769	0.63774	0.77880	0.92769	0.63336	0.77553
12.36057	18.97251	0.92769	0.64278	0.78255	0.92769	0.63793	0.77895
12.36057	18.78697	0.92769	0.64805	0.78645	0.92769	0.64269	0.78248
12.36057	18.59337	0.92769	0.65358	0.79050	0.92769	0.64764	0.78614
12.36057	18.39367	0.92769	0.65933	0.79469	0.92769	0.65278	0.78991
12.36057	18.18814	0.92769	0.66530	0.79902	0.92769	0.65812	0.79381
12.36057	17.97738	0.92769	0.67151	0.80348	0.92769	0.66366	0.79783
12.36057	17.76227	0.92769	0.67794	0.80806	0.92769	0.66942	0.80198
12.36057	17.54401	0.92769	0.68459	0.81277	0.92769	0.67539	0.80625
12.36057	17.32430	0.92769	0.69144	0.81757	0.92769	0.68160	0.81065
12.36057	17.09693	0.92769	0.69856	0.82253	0.92769	0.68803	0.81519
12.36057	16.86201	0.92769	0.70597	0.82765	0.92769	0.69469	0.81985
12.36057	16.61938	0.92769	0.71366	0.83290	0.92769	0.70158	0.82462
12.36057	16.36911	0.92769	0.72162	0.83830	0.92769	0.70870	0.82952
12.36057	16.11103	0.92769	0.72986	0.84384	0.92769	0.71603	0.83452
12.36057	15.84506	0.92769	0.73836	0.84949	0.92769	0.72358	0.83962
12.36057	15.57108	0.92769	0.74713	0.85526	0.92769	0.73132	0.84481
12.36057	15.28882	0.92769	0.75613	0.86113	0.92769	0.73925	0.85008
12.36057	14.99826	0.92769	0.76537	0.86709	0.92769	0.74735	0.85541
12.36057	14.69911	0.92769	0.77482	0.87312	0.92769	0.75561	0.86079
12.36057	14.39128	0.92769	0.78445	0.87921	0.92769	0.76399	0.86621
12.36057	14.07472	0.92769	0.79424	0.88532	0.92769	0.77249	0.87164
12.36057	13.74931	0.92769	0.80416	0.89145	0.92769	0.78106	0.87707
12.36057	13.41490	0.92769	0.81417	0.89757	0.92769	0.78969	0.88249
12.36057	13.07182	0.92769	0.82423	0.90365	0.92769	0.79835	0.88787
12.36057	12.72027	0.92769	0.83429	0.90966	0.92769	0.80700	0.89319
12.36057	12.36057	0.92769	0.84432	0.91559	0.92769	0.81561	0.89844
12.36057	11.99324	0.92769	0.85426	0.92140	0.92769	0.82417	0.90361
12.36057	11.61885	0.92769	0.86405	0.92707	0.92769	0.83262	0.90867
12.36057	11.23789	0.92769	0.87367	0.93258	0.92769	0.84096	0.91361
12.36057	10.85087	0.92769	0.88305	0.93790	0.92769	0.84914	0.91842
12.36057	10.45855	0.92769	0.89217	0.94301	0.92769	0.85715	0.92308
12.36057	10.06159	0.92769	0.90097	0.94790	0.92769	0.86497	0.92759
12.36057	9.66092	0.92769	0.90942	0.95256	0.92769	0.87256	0.93195
12.36057	9.25762	0.92769	0.91749	0.95697	0.92769	0.87992	0.93613
12.36057	8.85278	0.92769	0.92514	0.96112	0.92769	0.88703	0.94013

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
68	78	13.22255	8.83768	0.92463	0.93124	0.96440	0.92463	0.88954	0.94154
68	79	13.22255	8.39698	0.92463	0.93834	0.96819	0.92463	0.89653	0.94544
68	80	13.22255	7.96110	0.92463	0.94493	0.97169	0.92463	0.90321	0.94914
68	81	13.22255	7.53168	0.92463	0.95101	0.97489	0.92463	0.90955	0.95263
68	82	13.22255	7.11054	0.92463	0.95657	0.97780	0.92463	0.91557	0.95593
68	83	13.22255	6.69952	0.92463	0.96164	0.98044	0.92463	0.92127	0.95902
68	84	13.22255	6.30023	0.92463	0.96623	0.98282	0.92463	0.92664	0.96192
68	85	13.22255	5.91444	0.92463	0.97035	0.98495	0.92463	0.93169	0.96464
68	86	13.22255	5.54396	0.92463	0.97403	0.98685	0.92463	0.93642	0.96717
68	87	13.22255	5.19034	0.92463	0.97731	0.98852	0.92463	0.94084	0.96952
68	88	13.22255	4.85473	0.92463	0.98020	0.99000	0.92463	0.94497	0.97171
68	89	13.22255	4.53813	0.92463	0.98274	0.99129	0.92463	0.94881	0.97373
68	90	13.22255	4.24126	0.92463	0.98496	0.99242	0.92463	0.95239	0.97561
68	91	13.22255	3.96420	0.92463	0.98690	0.99341	0.92463	0.95571	0.97736
68	92	13.22255	3.70604	0.92463	0.98859	0.99426	0.92463	0.95881	0.97897
68	93	13.22255	3.46525	0.92463	0.99006	0.99501	0.92463	0.96170	0.98047
68	94	13.22255	3.23968	0.92463	0.99135	0.99566	0.92463	0.96439	0.98187
68	95	13.22255	3.02715	0.92463	0.99248	0.99623	0.92463	0.96690	0.98317
68	96	13.22255	2.82535	0.92463	0.99347	0.99672	0.92463	0.96923	0.98438
68	97	13.22255	2.63737	0.92463	0.99433	0.99716	0.92463	0.97139	0.98549
68	98	13.22255	2.46279	0.92463	0.99507	0.99753	0.92463	0.97339	0.98652
68	99	13.22255	2.30125	0.92463	0.99571	0.99785	0.92463	0.97523	0.98746
68	100	13.22255	2.15258	0.92463	0.99626	0.99812	0.92463	0.97692	0.98833
68	101	13.22255	2.01649	0.92463	0.99673	0.99836	0.92463	0.97847	0.98912
68	102	13.22255	1.89293	0.92463	0.99713	0.99856	0.92463	0.97988	0.98984
68	103	13.22255	1.78083	0.92463	0.99747	0.99873	0.92463	0.98117	0.99050
68	104	13.22255	1.67943	0.92463	0.99776	0.99888	0.92463	0.98234	0.99109
68	105	13.22255	1.58804	0.92463	0.99801	0.99900	0.92463	0.98339	0.99163
68	106	13.22255	1.50600	0.92463	0.99822	0.99911	0.92463	0.98434	0.99211
68	107	13.22255	1.43298	0.92463	0.99840	0.99920	0.92463	0.98517	0.99253
68	108	13.22255	1.36894	0.92463	0.99854	0.99927	0.92463	0.98587	0.99289
68	109	13.22255	1.31458	0.92463	0.99865	0.99933	0.92463	0.98644	0.99317
68	110	13.22255	1.27298	0.92463	0.99874	0.99937	0.92463	0.98685	0.99338
69	1	12.80079	26.62178	0.91886	0.48059	0.64919	0.91886	0.48032	0.64894
69	2	12.80079	26.56961	0.91886	0.48154	0.65005	0.91886	0.48128	0.64982
69	3	12.80079	26.51422	0.91886	0.48254	0.65097	0.91886	0.48228	0.65073
69	4	12.80079	26.45593	0.91886	0.48360	0.65192	0.91886	0.48332	0.65167
69	5	12.80079	26.39526	0.91886	0.48469	0.65292	0.91886	0.48440	0.65266
69	6	12.80079	26.33222	0.91886	0.48584	0.65396	0.91886	0.48553	0.65368

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
12.36057	8.44766	0.92769	0.93237	0.96500	0.92769	0.89387	0.94396
12.36057	8.04359	0.92769	0.93915	0.96862	0.92769	0.90043	0.94761
12.36057	7.64214	0.92769	0.94546	0.97197	0.92769	0.90670	0.95107
12.36057	7.24488	0.92769	0.95132	0.97505	0.92769	0.91269	0.95435
12.36057	6.85364	0.92769	0.95670	0.97787	0.92769	0.91838	0.95745
12.36057	6.47024	0.92769	0.96163	0.98044	0.92769	0.92377	0.96037
12.36057	6.09632	0.92769	0.96611	0.98276	0.92769	0.92887	0.96312
12.36057	5.73370	0.92769	0.97015	0.98485	0.92769	0.93367	0.96570
12.36057	5.38421	0.92769	0.97378	0.98671	0.92769	0.93818	0.96810
12.36057	5.04951	0.92769	0.97701	0.98837	0.92769	0.94240	0.97035
12.36057	4.73086	0.92769	0.97988	0.98984	0.92769	0.94635	0.97244
12.36057	4.42936	0.92769	0.98241	0.99113	0.92769	0.95004	0.97438
12.36057	4.14588	0.92769	0.98463	0.99226	0.92769	0.95347	0.97618
12.36057	3.88065	0.92769	0.98658	0.99324	0.92769	0.95667	0.97786
12.36057	3.63292	0.92769	0.98828	0.99411	0.92769	0.95966	0.97941
12.36057	3.40133	0.92769	0.98977	0.99486	0.92769	0.96244	0.98086
12.36057	3.18390	0.92769	0.99108	0.99552	0.92769	0.96505	0.98221
12.36057	2.97857	0.92769	0.99222	0.99610	0.92769	0.96748	0.98347
12.36057	2.78314	0.92769	0.99323	0.99661	0.92769	0.96975	0.98464
12.36057	2.60073	0.92769	0.99411	0.99705	0.92769	0.97185	0.98572
12.36057	2.43099	0.92769	0.99487	0.99743	0.92769	0.97379	0.98672
12.36057	2.27364	0.92769	0.99553	0.99776	0.92769	0.97559	0.98764
12.36057	2.12860	0.92769	0.99610	0.99804	0.92769	0.97724	0.98849
12.36057	1.99561	0.92769	0.99658	0.99829	0.92769	0.97875	0.98926
12.36057	1.87471	0.92769	0.99700	0.99850	0.92769	0.98013	0.98997
12.36057	1.76487	0.92769	0.99735	0.99867	0.92769	0.98139	0.99061
12.36057	1.66540	0.92769	0.99765	0.99883	0.92769	0.98254	0.99119
12.36057	1.57565	0.92769	0.99791	0.99895	0.92769	0.98358	0.99172
12.36057	1.49500	0.92769	0.99813	0.99906	0.92769	0.98451	0.99219
12.36057	1.42313	0.92769	0.99831	0.99916	0.92769	0.98532	0.99261
12.36057	1.36003	0.92769	0.99846	0.99923	0.92769	0.98602	0.99296
12.36057	1.30641	0.92769	0.99858	0.99929	0.92769	0.98658	0.99324
12.36057	1.26533	0.92769	0.99867	0.99933	0.92769	0.98698	0.99345
11.99324	22.51412	0.92205	0.53241	0.69486	0.92205	0.53215	0.69464
11.99324	22.48584	0.92205	0.53309	0.69544	0.92205	0.53284	0.69523
11.99324	22.45520	0.92205	0.53381	0.69606	0.92205	0.53356	0.69584
11.99324	22.42249	0.92205	0.53458	0.69671	0.92205	0.53432	0.69649
11.99324	22.38814	0.92205	0.53538	0.69739	0.92205	0.53511	0.69716
11.99324	22.35215	0.92205	0.53623	0.69811	0.92205	0.53594	0.69787

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
69	7	12.80079	26.26662	0.91886	0.48703	0.65504	0.91886	0.48671	0.65475
69	8	12.80079	26.19847	0.91886	0.48828	0.65617	0.91886	0.48794	0.65586
69	9	12.80079	26.12745	0.91886	0.48958	0.65734	0.91886	0.48922	0.65701
69	10	12.80079	26.05351	0.91886	0.49094	0.65857	0.91886	0.49055	0.65821
69	11	12.80079	25.97700	0.91886	0.49236	0.65984	0.91886	0.49193	0.65946
69	12	12.80079	25.89730	0.91886	0.49384	0.66117	0.91886	0.49338	0.66076
69	13	12.80079	25.81474	0.91886	0.49538	0.66255	0.91886	0.49489	0.66211
69	14	12.80079	25.72901	0.91886	0.49699	0.66399	0.91886	0.49646	0.66351
69	15	12.80079	25.64035	0.91886	0.49867	0.66548	0.91886	0.49809	0.66497
69	16	12.80079	25.54880	0.91886	0.50042	0.66704	0.91886	0.49980	0.66649
69	17	12.80079	25.45467	0.91886	0.50223	0.66865	0.91886	0.50158	0.66807
69	18	12.80079	25.35821	0.91886	0.50411	0.67031	0.91886	0.50344	0.66971
69	19	12.80079	25.25875	0.91886	0.50607	0.67204	0.91886	0.50538	0.67143
69	20	12.80079	25.15564	0.91886	0.50812	0.67385	0.91886	0.50740	0.67321
69	21	12.80079	25.04833	0.91886	0.51026	0.67573	0.91886	0.50951	0.67507
69	22	12.80079	24.93660	0.91886	0.51251	0.67769	0.91886	0.51172	0.67701
69	23	12.80079	24.82004	0.91886	0.51486	0.67975	0.91886	0.51402	0.67902
69	24	12.80079	24.69862	0.91886	0.51732	0.68189	0.91886	0.51643	0.68111
69	25	12.80079	24.57203	0.91886	0.51990	0.68413	0.91886	0.51894	0.68329
69	26	12.80079	24.44053	0.91886	0.52260	0.68646	0.91886	0.52155	0.68555
69	27	12.80079	24.30438	0.91886	0.52542	0.68889	0.91886	0.52428	0.68790
69	28	12.80079	24.16342	0.91886	0.52836	0.69141	0.91886	0.52712	0.69034
69	29	12.80079	24.01762	0.91886	0.53144	0.69404	0.91886	0.53008	0.69288
69	30	12.80079	23.86654	0.91886	0.53465	0.69677	0.91886	0.53317	0.69551
69	31	12.80079	23.71037	0.91886	0.53800	0.69961	0.91886	0.53638	0.69824
69	32	12.80079	23.54876	0.91886	0.54150	0.70256	0.91886	0.53974	0.70108
69	33	12.80079	23.38162	0.91886	0.54516	0.70563	0.91886	0.54323	0.70402
69	34	12.80079	23.20856	0.91886	0.54898	0.70883	0.91886	0.54687	0.70706
69	35	12.80079	23.02940	0.91886	0.55298	0.71215	0.91886	0.55066	0.71022
69	36	12.80079	22.84408	0.91886	0.55715	0.71560	0.91886	0.55460	0.71350
69	37	12.80079	22.65215	0.91886	0.56151	0.71919	0.91886	0.55871	0.71689
69	38	12.80079	22.45348	0.91886	0.56608	0.72292	0.91886	0.56299	0.72040
69	39	12.80079	22.24766	0.91886	0.57085	0.72680	0.91886	0.56744	0.72403
69	40	12.80079	22.03447	0.91886	0.57583	0.73083	0.91886	0.57207	0.72779
69	41	12.80079	21.81357	0.91886	0.58105	0.73502	0.91886	0.57689	0.73168
69	42	12.80079	21.58485	0.91886	0.58650	0.73937	0.91886	0.58189	0.73569
69	43	12.80079	21.34779	0.91886	0.59221	0.74388	0.91886	0.58710	0.73984
69	44	12.80079	21.10218	0.91886	0.59817	0.74857	0.91886	0.59250	0.74411
69	45	12.80079	20.84782	0.91886	0.60440	0.75343	0.91886	0.59811	0.74852

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.99324	22.31437	0.92205	0.53711	0.69886	0.92205	0.53681	0.69860
11.99324	22.27480	0.92205	0.53805	0.69965	0.92205	0.53772	0.69938
11.99324	22.23319	0.92205	0.53902	0.70048	0.92205	0.53868	0.70018
11.99324	22.18946	0.92205	0.54005	0.70134	0.92205	0.53968	0.70103
11.99324	22.14392	0.92205	0.54113	0.70225	0.92205	0.54073	0.70191
11.99324	22.09606	0.92205	0.54226	0.70320	0.92205	0.54183	0.70284
11.99324	22.04614	0.92205	0.54345	0.70420	0.92205	0.54298	0.70381
11.99324	21.99389	0.92205	0.54469	0.70524	0.92205	0.54418	0.70482
11.99324	21.93952	0.92205	0.54599	0.70633	0.92205	0.54545	0.70588
11.99324	21.88305	0.92205	0.54736	0.70747	0.92205	0.54677	0.70699
11.99324	21.82476	0.92205	0.54878	0.70866	0.92205	0.54816	0.70815
11.99324	21.76485	0.92205	0.55026	0.70989	0.92205	0.54962	0.70936
11.99324	21.70276	0.92205	0.55181	0.71118	0.92205	0.55115	0.71063
11.99324	21.63792	0.92205	0.55343	0.71253	0.92205	0.55276	0.71197
11.99324	21.56986	0.92205	0.55514	0.71394	0.92205	0.55444	0.71336
11.99324	21.49836	0.92205	0.55694	0.71543	0.92205	0.55621	0.71483
11.99324	21.42306	0.92205	0.55884	0.71700	0.92205	0.55806	0.71636
11.99324	21.34391	0.92205	0.56084	0.71864	0.92205	0.56001	0.71796
11.99324	21.26064	0.92205	0.56295	0.72037	0.92205	0.56205	0.71963
11.99324	21.17342	0.92205	0.56516	0.72217	0.92205	0.56418	0.72138
11.99324	21.08250	0.92205	0.56748	0.72407	0.92205	0.56642	0.72320
11.99324	20.98768	0.92205	0.56991	0.72604	0.92205	0.56876	0.72511
11.99324	20.88895	0.92205	0.57246	0.72811	0.92205	0.57121	0.72709
11.99324	20.78588	0.92205	0.57514	0.73027	0.92205	0.57377	0.72917
11.99324	20.67862	0.92205	0.57794	0.73253	0.92205	0.57645	0.73133
11.99324	20.56684	0.92205	0.58088	0.73488	0.92205	0.57926	0.73358
11.99324	20.45044	0.92205	0.58396	0.73734	0.92205	0.58219	0.73593
11.99324	20.32903	0.92205	0.58720	0.73992	0.92205	0.58525	0.73837
11.99324	20.20243	0.92205	0.59059	0.74260	0.92205	0.58846	0.74092
11.99324	20.07055	0.92205	0.59414	0.74540	0.92205	0.59181	0.74357
11.99324	19.93297	0.92205	0.59787	0.74833	0.92205	0.59531	0.74632
11.99324	19.78951	0.92205	0.60178	0.75139	0.92205	0.59896	0.74919
11.99324	19.63978	0.92205	0.60588	0.75458	0.92205	0.60277	0.75216
11.99324	19.48352	0.92205	0.61018	0.75790	0.92205	0.60675	0.75525
11.99324	19.32040	0.92205	0.61469	0.76138	0.92205	0.61090	0.75845
11.99324	19.15023	0.92205	0.61943	0.76499	0.92205	0.61522	0.76178
11.99324	18.97251	0.92205	0.62439	0.76877	0.92205	0.61972	0.76522
11.99324	18.78697	0.92205	0.62959	0.77270	0.92205	0.62441	0.76879
11.99324	18.59337	0.92205	0.63504	0.77679	0.92205	0.62930	0.77248

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
69	46	12.80079	20.58697	0.91886	0.61088	0.75844	0.91886	0.60393	0.75306
69	47	12.80079	20.32000	0.91886	0.61762	0.76361	0.91886	0.60997	0.75774
69	48	12.80079	20.04764	0.91886	0.62460	0.76893	0.91886	0.61624	0.76256
69	49	12.80079	19.77090	0.91886	0.63184	0.77439	0.91886	0.62274	0.76752
69	50	12.80079	19.49116	0.91886	0.63932	0.77998	0.91886	0.62948	0.77262
69	51	12.80079	19.21029	0.91886	0.64702	0.78569	0.91886	0.63647	0.77786
69	52	12.80079	18.92146	0.91886	0.65504	0.79157	0.91886	0.64372	0.78325
69	53	12.80079	18.62485	0.91886	0.66337	0.79762	0.91886	0.65123	0.78878
69	54	12.80079	18.32038	0.91886	0.67202	0.80384	0.91886	0.65899	0.79445
69	55	12.80079	18.00819	0.91886	0.68099	0.81022	0.91886	0.66700	0.80024
69	56	12.80079	17.68820	0.91886	0.69027	0.81675	0.91886	0.67527	0.80616
69	57	12.80079	17.36037	0.91886	0.69986	0.82343	0.91886	0.68377	0.81219
69	58	12.80079	17.02468	0.91886	0.70975	0.83024	0.91886	0.69251	0.81832
69	59	12.80079	16.68091	0.91886	0.71993	0.83716	0.91886	0.70146	0.82454
69	60	12.80079	16.32913	0.91886	0.73038	0.84419	0.91886	0.71062	0.83083
69	61	12.80079	15.96913	0.91886	0.74110	0.85130	0.91886	0.71996	0.83718
69	62	12.80079	15.60088	0.91886	0.75204	0.85847	0.91886	0.72946	0.84357
69	63	12.80079	15.22446	0.91886	0.76319	0.86569	0.91886	0.73910	0.84998
69	64	12.80079	14.83980	0.91886	0.77450	0.87292	0.91886	0.74885	0.85639
69	65	12.80079	14.44688	0.91886	0.78595	0.88014	0.91886	0.75868	0.86278
69	66	12.80079	14.04613	0.91886	0.79747	0.88733	0.91886	0.76855	0.86913
69	67	12.80079	13.63788	0.91886	0.80903	0.89443	0.91886	0.77844	0.87542
69	68	12.80079	13.22255	0.91886	0.82056	0.90144	0.91886	0.78830	0.88162
69	69	12.80079	12.80079	0.91886	0.83202	0.90831	0.91886	0.79811	0.88772
69	70	12.80079	12.37331	0.91886	0.84334	0.91501	0.91886	0.80782	0.89370
69	71	12.80079	11.94070	0.91886	0.85447	0.92152	0.91886	0.81741	0.89953
69	72	12.80079	11.50357	0.91886	0.86534	0.92781	0.91886	0.82684	0.90522
69	73	12.80079	11.06278	0.91886	0.87592	0.93386	0.91886	0.83609	0.91073
69	74	12.80079	10.61910	0.91886	0.88614	0.93963	0.91886	0.84511	0.91606
69	75	12.80079	10.17356	0.91886	0.89596	0.94513	0.91886	0.85390	0.92119
69	76	12.80079	9.72734	0.91886	0.90534	0.95032	0.91886	0.86241	0.92613
69	77	12.80079	9.28160	0.91886	0.91425	0.95520	0.91886	0.87064	0.93085
69	78	12.80079	8.83768	0.91886	0.92265	0.95977	0.91886	0.87856	0.93536
69	79	12.80079	8.39698	0.91886	0.93052	0.96401	0.91886	0.88617	0.93965
69	80	12.80079	7.96110	0.91886	0.93785	0.96793	0.91886	0.89344	0.94372
69	81	12.80079	7.53168	0.91886	0.94463	0.97152	0.91886	0.90037	0.94757
69	82	12.80079	7.11054	0.91886	0.95086	0.97481	0.91886	0.90696	0.95121
69	83	12.80079	6.69952	0.91886	0.95654	0.97779	0.91886	0.91319	0.95463
69	84	12.80079	6.30023	0.91886	0.96170	0.98048	0.91886	0.91909	0.95784

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.99324	18.39367	0.92205	0.64072	0.78102	0.92205	0.63437	0.77629
11.99324	18.18814	0.92205	0.64663	0.78540	0.92205	0.63965	0.78023
11.99324	17.97738	0.92205	0.65277	0.78991	0.92205	0.64514	0.78430
11.99324	17.76227	0.92205	0.65915	0.79456	0.92205	0.65084	0.78850
11.99324	17.54401	0.92205	0.66574	0.79934	0.92205	0.65677	0.79284
11.99324	17.32430	0.92205	0.67255	0.80422	0.92205	0.66294	0.79731
11.99324	17.09693	0.92205	0.67964	0.80927	0.92205	0.66935	0.80193
11.99324	16.86201	0.92205	0.68703	0.81449	0.92205	0.67600	0.80668
11.99324	16.61938	0.92205	0.69472	0.81986	0.92205	0.68289	0.81157
11.99324	16.36911	0.92205	0.70270	0.82540	0.92205	0.69002	0.81658
11.99324	16.11103	0.92205	0.71098	0.83108	0.92205	0.69739	0.82172
11.99324	15.84506	0.92205	0.71955	0.83691	0.92205	0.70499	0.82698
11.99324	15.57108	0.92205	0.72841	0.84287	0.92205	0.71282	0.83234
11.99324	15.28882	0.92205	0.73755	0.84895	0.92205	0.72086	0.83779
11.99324	14.99826	0.92205	0.74695	0.85515	0.92205	0.72910	0.84333
11.99324	14.69911	0.92205	0.75660	0.86144	0.92205	0.73752	0.84894
11.99324	14.39128	0.92205	0.76648	0.86781	0.92205	0.74611	0.85460
11.99324	14.07472	0.92205	0.77657	0.87424	0.92205	0.75484	0.86029
11.99324	13.74931	0.92205	0.78683	0.88070	0.92205	0.76368	0.86601
11.99324	13.41490	0.92205	0.79724	0.88718	0.92205	0.77262	0.87173
11.99324	13.07182	0.92205	0.80774	0.89365	0.92205	0.78162	0.87742
11.99324	12.72027	0.92205	0.81830	0.90007	0.92205	0.79064	0.88308
11.99324	12.36057	0.92205	0.82887	0.90643	0.92205	0.79967	0.88869
11.99324	11.99324	0.92205	0.83940	0.91269	0.92205	0.80867	0.89421
11.99324	11.61885	0.92205	0.84983	0.91882	0.92205	0.81760	0.89965
11.99324	11.23789	0.92205	0.86012	0.92480	0.92205	0.82643	0.90497
11.99324	10.85087	0.92205	0.87021	0.93060	0.92205	0.83514	0.91017
11.99324	10.45855	0.92205	0.88005	0.93620	0.92205	0.84370	0.91522
11.99324	10.06159	0.92205	0.88960	0.94157	0.92205	0.85207	0.92013
11.99324	9.66092	0.92205	0.89881	0.94671	0.92205	0.86024	0.92487
11.99324	9.25762	0.92205	0.90765	0.95159	0.92205	0.86818	0.92944
11.99324	8.85278	0.92205	0.91606	0.95619	0.92205	0.87587	0.93383
11.99324	8.44766	0.92205	0.92404	0.96052	0.92205	0.88329	0.93803
11.99324	8.04359	0.92205	0.93154	0.96456	0.92205	0.89043	0.94204
11.99324	7.64214	0.92205	0.93856	0.96831	0.92205	0.89727	0.94585
11.99324	7.24488	0.92205	0.94508	0.97177	0.92205	0.90381	0.94947
11.99324	6.85364	0.92205	0.95110	0.97494	0.92205	0.91003	0.95290
11.99324	6.47024	0.92205	0.95662	0.97783	0.92205	0.91594	0.95613
11.99324	6.09632	0.92205	0.96165	0.98045	0.92205	0.92154	0.95917

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
69	85	12.80079	5.91444	0.91886	0.96635	0.98289	0.91886	0.92463	0.96084
69	86	12.80079	5.54396	0.91886	0.97051	0.98503	0.91886	0.92984	0.96364
69	87	12.80079	5.19034	0.91886	0.97421	0.98694	0.91886	0.93471	0.96625
69	88	12.80079	4.85473	0.91886	0.97748	0.98861	0.91886	0.93926	0.96868
69	89	12.80079	4.53813	0.91886	0.98036	0.99008	0.91886	0.94350	0.97093
69	90	12.80079	4.24126	0.91886	0.98288	0.99137	0.91886	0.94744	0.97301
69	91	12.80079	3.96420	0.91886	0.98509	0.99249	0.91886	0.95111	0.97494
69	92	12.80079	3.70604	0.91886	0.98701	0.99346	0.91886	0.95453	0.97674
69	93	12.80079	3.46525	0.91886	0.98868	0.99431	0.91886	0.95772	0.97840
69	94	12.80079	3.23968	0.91886	0.99015	0.99505	0.91886	0.96069	0.97995
69	95	12.80079	3.02715	0.91886	0.99143	0.99570	0.91886	0.96346	0.98139
69	96	12.80079	2.82535	0.91886	0.99256	0.99627	0.91886	0.96604	0.98273
69	97	12.80079	2.63737	0.91886	0.99354	0.99676	0.91886	0.96843	0.98396
69	98	12.80079	2.46279	0.91886	0.99438	0.99718	0.91886	0.97064	0.98510
69	99	12.80079	2.30125	0.91886	0.99511	0.99755	0.91886	0.97267	0.98615
69	100	12.80079	2.15258	0.91886	0.99574	0.99786	0.91886	0.97454	0.98710
69	101	12.80079	2.01649	0.91886	0.99627	0.99813	0.91886	0.97625	0.98798
69	102	12.80079	1.89293	0.91886	0.99673	0.99836	0.91886	0.97781	0.98878
69	103	12.80079	1.78083	0.91886	0.99712	0.99856	0.91886	0.97923	0.98951
69	104	12.80079	1.67943	0.91886	0.99745	0.99872	0.91886	0.98052	0.99017
69	105	12.80079	1.58804	0.91886	0.99773	0.99887	0.91886	0.98169	0.99076
69	106	12.80079	1.50600	0.91886	0.99797	0.99899	0.91886	0.98273	0.99129
69	107	12.80079	1.43298	0.91886	0.99817	0.99909	0.91886	0.98365	0.99176
69	108	12.80079	1.36894	0.91886	0.99834	0.99917	0.91886	0.98442	0.99215
69	109	12.80079	1.31458	0.91886	0.99847	0.99923	0.91886	0.98505	0.99247
69	110	12.80079	1.27298	0.91886	0.99856	0.99928	0.91886	0.98550	0.99270
70	1	12.37331	26.62178	0.91262	0.46456	0.63440	0.91262	0.46430	0.63416
70	2	12.37331	26.56961	0.91262	0.46548	0.63526	0.91262	0.46523	0.63503
70	3	12.37331	26.51422	0.91262	0.46645	0.63616	0.91262	0.46620	0.63593
70	4	12.37331	26.45593	0.91262	0.46747	0.63711	0.91262	0.46720	0.63686
70	5	12.37331	26.39526	0.91262	0.46853	0.63809	0.91262	0.46825	0.63784
70	6	12.37331	26.33222	0.91262	0.46964	0.63912	0.91262	0.46935	0.63885
70	7	12.37331	26.26662	0.91262	0.47079	0.64019	0.91262	0.47049	0.63991
70	8	12.37331	26.19847	0.91262	0.47200	0.64131	0.91262	0.47168	0.64101
70	9	12.37331	26.12745	0.91262	0.47326	0.64247	0.91262	0.47291	0.64215
70	10	12.37331	26.05351	0.91262	0.47458	0.64368	0.91262	0.47420	0.64333
70	11	12.37331	25.97700	0.91262	0.47595	0.64494	0.91262	0.47554	0.64457
70	12	12.37331	25.89730	0.91262	0.47738	0.64626	0.91262	0.47694	0.64585
70	13	12.37331	25.81474	0.91262	0.47888	0.64762	0.91262	0.47840	0.64719

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.99324	5.73370	0.92205	0.96620	0.98281	0.92205	0.92682	0.96202
11.99324	5.38421	0.92205	0.97028	0.98492	0.92205	0.93178	0.96469
11.99324	5.04951	0.92205	0.97393	0.98679	0.92205	0.93643	0.96717
11.99324	4.73086	0.92205	0.97718	0.98846	0.92205	0.94079	0.96949
11.99324	4.42936	0.92205	0.98004	0.98992	0.92205	0.94485	0.97164
11.99324	4.14588	0.92205	0.98255	0.99120	0.92205	0.94864	0.97364
11.99324	3.88065	0.92205	0.98476	0.99232	0.92205	0.95217	0.97550
11.99324	3.63292	0.92205	0.98669	0.99330	0.92205	0.95547	0.97723
11.99324	3.40133	0.92205	0.98838	0.99416	0.92205	0.95854	0.97883
11.99324	3.18390	0.92205	0.98986	0.99491	0.92205	0.96142	0.98033
11.99324	2.97857	0.92205	0.99116	0.99556	0.92205	0.96411	0.98173
11.99324	2.78314	0.92205	0.99231	0.99614	0.92205	0.96661	0.98302
11.99324	2.60073	0.92205	0.99331	0.99664	0.92205	0.96893	0.98422
11.99324	2.43099	0.92205	0.99417	0.99708	0.92205	0.97108	0.98533
11.99324	2.27364	0.92205	0.99492	0.99745	0.92205	0.97306	0.98635
11.99324	2.12860	0.92205	0.99556	0.99778	0.92205	0.97489	0.98728
11.99324	1.99561	0.92205	0.99611	0.99805	0.92205	0.97656	0.98814
11.99324	1.87471	0.92205	0.99659	0.99829	0.92205	0.97808	0.98892
11.99324	1.76487	0.92205	0.99699	0.99849	0.92205	0.97948	0.98963
11.99324	1.66540	0.92205	0.99733	0.99866	0.92205	0.98075	0.99028
11.99324	1.57565	0.92205	0.99763	0.99881	0.92205	0.98189	0.99086
11.99324	1.49500	0.92205	0.99787	0.99894	0.92205	0.98292	0.99138
11.99324	1.42313	0.92205	0.99808	0.99904	0.92205	0.98382	0.99184
11.99324	1.36003	0.92205	0.99825	0.99913	0.92205	0.98458	0.99223
11.99324	1.30641	0.92205	0.99839	0.99919	0.92205	0.98520	0.99255
11.99324	1.26533	0.92205	0.99849	0.99924	0.92205	0.98565	0.99277
11.61885	22.51412	0.91606	0.51581	0.68057	0.91606	0.51556	0.68035
11.61885	22.48584	0.91606	0.51646	0.68114	0.91606	0.51623	0.68094
11.61885	22.45520	0.91606	0.51717	0.68175	0.91606	0.51693	0.68154
11.61885	22.42249	0.91606	0.51791	0.68240	0.91606	0.51766	0.68218
11.61885	22.38814	0.91606	0.51869	0.68308	0.91606	0.51843	0.68285
11.61885	22.35215	0.91606	0.51951	0.68379	0.91606	0.51924	0.68355
11.61885	22.31437	0.91606	0.52037	0.68453	0.91606	0.52008	0.68428
11.61885	22.27480	0.91606	0.52128	0.68532	0.91606	0.52097	0.68505
11.61885	22.23319	0.91606	0.52223	0.68614	0.91606	0.52190	0.68585
11.61885	22.18946	0.91606	0.52323	0.68700	0.91606	0.52287	0.68669
11.61885	22.14392	0.91606	0.52427	0.68790	0.91606	0.52389	0.68757
11.61885	22.09606	0.91606	0.52537	0.68884	0.91606	0.52495	0.68849
11.61885	22.04614	0.91606	0.52652	0.68983	0.91606	0.52607	0.68945

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
70	14	12.37331	25.72901	0.91262	0.48044	0.64905	0.91262	0.47992	0.64858
70	15	12.37331	25.64035	0.91262	0.48206	0.65053	0.91262	0.48151	0.65002
70	16	12.37331	25.54880	0.91262	0.48375	0.65206	0.91262	0.48316	0.65153
70	17	12.37331	25.45467	0.91262	0.48551	0.65366	0.91262	0.48488	0.65309
70	18	12.37331	25.35821	0.91262	0.48733	0.65531	0.91262	0.48668	0.65472
70	19	12.37331	25.25875	0.91262	0.48923	0.65702	0.91262	0.48856	0.65642
70	20	12.37331	25.15564	0.91262	0.49121	0.65881	0.91262	0.49053	0.65819
70	21	12.37331	25.04833	0.91262	0.49329	0.66067	0.91262	0.49258	0.66003
70	22	12.37331	24.93660	0.91262	0.49546	0.66262	0.91262	0.49472	0.66195
70	23	12.37331	24.82004	0.91262	0.49774	0.66465	0.91262	0.49695	0.66395
70	24	12.37331	24.69862	0.91262	0.50013	0.66678	0.91262	0.49928	0.66603
70	25	12.37331	24.57203	0.91262	0.50263	0.66900	0.91262	0.50172	0.66819
70	26	12.37331	24.44053	0.91262	0.50525	0.67132	0.91262	0.50426	0.67044
70	27	12.37331	24.30438	0.91262	0.50798	0.67373	0.91262	0.50691	0.67278
70	28	12.37331	24.16342	0.91262	0.51084	0.67624	0.91262	0.50967	0.67521
70	29	12.37331	24.01762	0.91262	0.51383	0.67884	0.91262	0.51255	0.67773
70	30	12.37331	23.86654	0.91262	0.51695	0.68156	0.91262	0.51555	0.68035
70	31	12.37331	23.71037	0.91262	0.52020	0.68439	0.91262	0.51868	0.68307
70	32	12.37331	23.54876	0.91262	0.52361	0.68733	0.91262	0.52195	0.68590
70	33	12.37331	23.38162	0.91262	0.52717	0.69039	0.91262	0.52535	0.68883
70	34	12.37331	23.20856	0.91262	0.53089	0.69357	0.91262	0.52890	0.69187
70	35	12.37331	23.02940	0.91262	0.53478	0.69688	0.91262	0.53260	0.69502
70	36	12.37331	22.84408	0.91262	0.53884	0.70032	0.91262	0.53645	0.69829
70	37	12.37331	22.65215	0.91262	0.54310	0.70390	0.91262	0.54046	0.70168
70	38	12.37331	22.45348	0.91262	0.54754	0.70763	0.91262	0.54463	0.70520
70	39	12.37331	22.24766	0.91262	0.55220	0.71151	0.91262	0.54898	0.70883
70	40	12.37331	22.03447	0.91262	0.55707	0.71554	0.91262	0.55351	0.71259
70	41	12.37331	21.81357	0.91262	0.56217	0.71973	0.91262	0.55822	0.71649
70	42	12.37331	21.58485	0.91262	0.56750	0.72408	0.91262	0.56312	0.72051
70	43	12.37331	21.34779	0.91262	0.57308	0.72861	0.91262	0.56822	0.72467
70	44	12.37331	21.10218	0.91262	0.57892	0.73331	0.91262	0.57352	0.72896
70	45	12.37331	20.84782	0.91262	0.58503	0.73820	0.91262	0.57902	0.73339
70	46	12.37331	20.58697	0.91262	0.59139	0.74324	0.91262	0.58473	0.73796
70	47	12.37331	20.32000	0.91262	0.59801	0.74844	0.91262	0.59067	0.74267
70	48	12.37331	20.04764	0.91262	0.60488	0.75380	0.91262	0.59684	0.74752
70	49	12.37331	19.77090	0.91262	0.61200	0.75931	0.91262	0.60324	0.75252
70	50	12.37331	19.49116	0.91262	0.61938	0.76496	0.91262	0.60989	0.75768
70	51	12.37331	19.21029	0.91262	0.62698	0.77073	0.91262	0.61679	0.76298
70	52	12.37331	18.92146	0.91262	0.63490	0.77669	0.91262	0.62396	0.76845

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.61885	21.99389	0.91606	0.52773	0.69087	0.91606	0.52724	0.69045
11.61885	21.93952	0.91606	0.52900	0.69195	0.91606	0.52847	0.69150
11.61885	21.88305	0.91606	0.53032	0.69308	0.91606	0.52976	0.69260
11.61885	21.82476	0.91606	0.53170	0.69426	0.91606	0.53111	0.69376
11.61885	21.76485	0.91606	0.53314	0.69548	0.91606	0.53252	0.69496
11.61885	21.70276	0.91606	0.53464	0.69676	0.91606	0.53401	0.69623
11.61885	21.63792	0.91606	0.53622	0.69810	0.91606	0.53557	0.69755
11.61885	21.56986	0.91606	0.53788	0.69951	0.91606	0.53721	0.69894
11.61885	21.49836	0.91606	0.53963	0.70099	0.91606	0.53893	0.70040
11.61885	21.42306	0.91606	0.54148	0.70254	0.91606	0.54073	0.70192
11.61885	21.34391	0.91606	0.54342	0.70418	0.91606	0.54263	0.70351
11.61885	21.26064	0.91606	0.54547	0.70589	0.91606	0.54461	0.70518
11.61885	21.17342	0.91606	0.54762	0.70769	0.91606	0.54669	0.70692
11.61885	21.08250	0.91606	0.54988	0.70958	0.91606	0.54887	0.70874
11.61885	20.98768	0.91606	0.55225	0.71155	0.91606	0.55115	0.71064
11.61885	20.88895	0.91606	0.55473	0.71361	0.91606	0.55354	0.71262
11.61885	20.78588	0.91606	0.55734	0.71576	0.91606	0.55604	0.71469
11.61885	20.67862	0.91606	0.56008	0.71801	0.91606	0.55866	0.71685
11.61885	20.56684	0.91606	0.56295	0.72037	0.91606	0.56140	0.71910
11.61885	20.45044	0.91606	0.56595	0.72282	0.91606	0.56427	0.72145
11.61885	20.32903	0.91606	0.56911	0.72539	0.91606	0.56727	0.72390
11.61885	20.20243	0.91606	0.57242	0.72808	0.91606	0.57041	0.72644
11.61885	20.07055	0.91606	0.57590	0.73088	0.91606	0.57368	0.72910
11.61885	19.93297	0.91606	0.57954	0.73381	0.91606	0.57711	0.73186
11.61885	19.78951	0.91606	0.58337	0.73687	0.91606	0.58069	0.73473
11.61885	19.63978	0.91606	0.58739	0.74007	0.91606	0.58443	0.73772
11.61885	19.48352	0.91606	0.59160	0.74341	0.91606	0.58833	0.74082
11.61885	19.32040	0.91606	0.59603	0.74689	0.91606	0.59240	0.74404
11.61885	19.15023	0.91606	0.60067	0.75053	0.91606	0.59665	0.74738
11.61885	18.97251	0.91606	0.60555	0.75432	0.91606	0.60108	0.75084
11.61885	18.78697	0.91606	0.61066	0.75827	0.91606	0.60569	0.75443
11.61885	18.59337	0.91606	0.61602	0.76239	0.91606	0.61050	0.75815
11.61885	18.39367	0.91606	0.62162	0.76666	0.91606	0.61550	0.76199
11.61885	18.18814	0.91606	0.62745	0.77108	0.91606	0.62070	0.76597
11.61885	17.97738	0.91606	0.63352	0.77565	0.91606	0.62612	0.77008
11.61885	17.76227	0.91606	0.63981	0.78035	0.91606	0.63175	0.77433
11.61885	17.54401	0.91606	0.64634	0.78518	0.91606	0.63762	0.77872
11.61885	17.32430	0.91606	0.65308	0.79013	0.91606	0.64373	0.78326
11.61885	17.09693	0.91606	0.66012	0.79527	0.91606	0.65009	0.78795

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
70	53	12.37331	18.62485	0.91262	0.64316	0.78283	0.91262	0.63140	0.77406
70	54	12.37331	18.32038	0.91262	0.65175	0.78916	0.91262	0.63911	0.77983
70	55	12.37331	18.00819	0.91262	0.66067	0.79566	0.91262	0.64709	0.78574
70	56	12.37331	17.68820	0.91262	0.66992	0.80234	0.91262	0.65534	0.79179
70	57	12.37331	17.36037	0.91262	0.67952	0.80918	0.91262	0.66385	0.79797
70	58	12.37331	17.02468	0.91262	0.68944	0.81618	0.91262	0.67262	0.80427
70	59	12.37331	16.68091	0.91262	0.69969	0.82331	0.91262	0.68163	0.81068
70	60	12.37331	16.32913	0.91262	0.71025	0.83058	0.91262	0.69087	0.81718
70	61	12.37331	15.96913	0.91262	0.72111	0.83796	0.91262	0.70033	0.82376
70	62	12.37331	15.60088	0.91262	0.73225	0.84543	0.91262	0.70999	0.83040
70	63	12.37331	15.22446	0.91262	0.74364	0.85298	0.91262	0.71983	0.83709
70	64	12.37331	14.83980	0.91262	0.75526	0.86057	0.91262	0.72981	0.84380
70	65	12.37331	14.44688	0.91262	0.76706	0.86818	0.91262	0.73991	0.85051
70	66	12.37331	14.04613	0.91262	0.77900	0.87578	0.91262	0.75010	0.85721
70	67	12.37331	13.63788	0.91262	0.79104	0.88333	0.91262	0.76034	0.86386
70	68	12.37331	13.22255	0.91262	0.80312	0.89081	0.91262	0.77060	0.87044
70	69	12.37331	12.80079	0.91262	0.81518	0.89818	0.91262	0.78085	0.87694
70	70	12.37331	12.37331	0.91262	0.82715	0.90540	0.91262	0.79104	0.88333
70	71	12.37331	11.94070	0.91262	0.83899	0.91245	0.91262	0.80114	0.88959
70	72	12.37331	11.50357	0.91262	0.85062	0.91928	0.91262	0.81111	0.89571
70	73	12.37331	11.06278	0.91262	0.86199	0.92588	0.91262	0.82093	0.90166
70	74	12.37331	10.61910	0.91262	0.87304	0.93221	0.91262	0.83055	0.90743
70	75	12.37331	10.17356	0.91262	0.88370	0.93826	0.91262	0.83994	0.91301
70	76	12.37331	9.72734	0.91262	0.89394	0.94400	0.91262	0.84909	0.91839
70	77	12.37331	9.28160	0.91262	0.90370	0.94942	0.91262	0.85795	0.92354
70	78	12.37331	8.83768	0.91262	0.91295	0.95450	0.91262	0.86651	0.92848
70	79	12.37331	8.39698	0.91262	0.92166	0.95923	0.91262	0.87475	0.93319
70	80	12.37331	7.96110	0.91262	0.92980	0.96362	0.91262	0.88265	0.93767
70	81	12.37331	7.53168	0.91262	0.93735	0.96766	0.91262	0.89020	0.94191
70	82	12.37331	7.11054	0.91262	0.94432	0.97136	0.91262	0.89739	0.94592
70	83	12.37331	6.69952	0.91262	0.95070	0.97473	0.91262	0.90422	0.94970
70	84	12.37331	6.30023	0.91262	0.95650	0.97776	0.91262	0.91068	0.95325
70	85	12.37331	5.91444	0.91262	0.96174	0.98050	0.91262	0.91677	0.95658
70	86	12.37331	5.54396	0.91262	0.96644	0.98293	0.91262	0.92249	0.95968
70	87	12.37331	5.19034	0.91262	0.97062	0.98509	0.91262	0.92785	0.96257
70	88	12.37331	4.85473	0.91262	0.97433	0.98700	0.91262	0.93286	0.96526
70	89	12.37331	4.53813	0.91262	0.97760	0.98867	0.91262	0.93753	0.96776
70	90	12.37331	4.24126	0.91262	0.98047	0.99014	0.91262	0.94189	0.97007
70	91	12.37331	3.96420	0.91262	0.98297	0.99141	0.91262	0.94594	0.97222

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.61885	16.86201	0.91606	0.66746	0.80057	0.91606	0.65670	0.79278
11.61885	16.61938	0.91606	0.67512	0.80605	0.91606	0.66357	0.79777
11.61885	16.36911	0.91606	0.68309	0.81171	0.91606	0.67070	0.80289
11.61885	16.11103	0.91606	0.69138	0.81753	0.91606	0.67807	0.80816
11.61885	15.84506	0.91606	0.69998	0.82351	0.91606	0.68570	0.81355
11.61885	15.57108	0.91606	0.70889	0.82965	0.91606	0.69358	0.81907
11.61885	15.28882	0.91606	0.71812	0.83594	0.91606	0.70170	0.82470
11.61885	14.99826	0.91606	0.72764	0.84235	0.91606	0.71004	0.83044
11.61885	14.69911	0.91606	0.73746	0.84889	0.91606	0.71859	0.83626
11.61885	14.39128	0.91606	0.74754	0.85554	0.91606	0.72734	0.84215
11.61885	14.07472	0.91606	0.75788	0.86227	0.91606	0.73627	0.84811
11.61885	13.74931	0.91606	0.76844	0.86906	0.91606	0.74535	0.85410
11.61885	13.41490	0.91606	0.77919	0.87590	0.91606	0.75456	0.86011
11.61885	13.07182	0.91606	0.79010	0.88275	0.91606	0.76387	0.86613
11.61885	12.72027	0.91606	0.80112	0.88958	0.91606	0.77325	0.87212
11.61885	12.36057	0.91606	0.81221	0.89637	0.91606	0.78266	0.87808
11.61885	11.99324	0.91606	0.82330	0.90309	0.91606	0.79208	0.88398
11.61885	11.61885	0.91606	0.83435	0.90970	0.91606	0.80146	0.88979
11.61885	11.23789	0.91606	0.84530	0.91617	0.91606	0.81079	0.89551
11.61885	10.85087	0.91606	0.85610	0.92247	0.91606	0.82001	0.90111
11.61885	10.45855	0.91606	0.86669	0.92858	0.91606	0.82911	0.90657
11.61885	10.06159	0.91606	0.87701	0.93447	0.91606	0.83805	0.91189
11.61885	9.66092	0.91606	0.88701	0.94012	0.91606	0.84680	0.91705
11.61885	9.25762	0.91606	0.89665	0.94551	0.91606	0.85534	0.92203
11.61885	8.85278	0.91606	0.90587	0.95061	0.91606	0.86363	0.92682
11.61885	8.44766	0.91606	0.91465	0.95542	0.91606	0.87165	0.93143
11.61885	8.04359	0.91606	0.92294	0.95993	0.91606	0.87940	0.93583
11.61885	7.64214	0.91606	0.93072	0.96412	0.91606	0.88684	0.94003
11.61885	7.24488	0.91606	0.93798	0.96800	0.91606	0.89396	0.94401
11.61885	6.85364	0.91606	0.94470	0.97156	0.91606	0.90077	0.94779
11.61885	6.47024	0.91606	0.95088	0.97482	0.91606	0.90724	0.95136
11.61885	6.09632	0.91606	0.95652	0.97778	0.91606	0.91337	0.95472
11.61885	5.73370	0.91606	0.96164	0.98045	0.91606	0.91917	0.95788
11.61885	5.38421	0.91606	0.96625	0.98284	0.91606	0.92463	0.96084
11.61885	5.04951	0.91606	0.97037	0.98496	0.91606	0.92975	0.96360
11.61885	4.73086	0.91606	0.97404	0.98685	0.91606	0.93455	0.96617
11.61885	4.42936	0.91606	0.97728	0.98851	0.91606	0.93903	0.96855
11.61885	4.14588	0.91606	0.98014	0.98997	0.91606	0.94321	0.97077
11.61885	3.88065	0.91606	0.98264	0.99124	0.91606	0.94711	0.97284

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
70	92	12.37331	3.70604	0.91262	0.98516	0.99253	0.91262	0.94972	0.97421
70	93	12.37331	3.46525	0.91262	0.98707	0.99349	0.91262	0.95324	0.97606
70	94	12.37331	3.23968	0.91262	0.98875	0.99434	0.91262	0.95652	0.97778
70	95	12.37331	3.02715	0.91262	0.99021	0.99508	0.91262	0.95959	0.97938
70	96	12.37331	2.82535	0.91262	0.99150	0.99573	0.91262	0.96244	0.98086
70	97	12.37331	2.63737	0.91262	0.99261	0.99629	0.91262	0.96509	0.98223
70	98	12.37331	2.46279	0.91262	0.99358	0.99678	0.91262	0.96753	0.98350
70	99	12.37331	2.30125	0.91262	0.99441	0.99720	0.91262	0.96978	0.98466
70	100	12.37331	2.15258	0.91262	0.99513	0.99756	0.91262	0.97184	0.98572
70	101	12.37331	2.01649	0.91262	0.99574	0.99786	0.91262	0.97374	0.98669
70	102	12.37331	1.89293	0.91262	0.99626	0.99813	0.91262	0.97546	0.98758
70	103	12.37331	1.78083	0.91262	0.99671	0.99835	0.91262	0.97704	0.98839
70	104	12.37331	1.67943	0.91262	0.99709	0.99854	0.91262	0.97847	0.98912
70	105	12.37331	1.58804	0.91262	0.99741	0.99870	0.91262	0.97976	0.98977
70	106	12.37331	1.50600	0.91262	0.99768	0.99884	0.91262	0.98091	0.99036
70	107	12.37331	1.43298	0.91262	0.99791	0.99895	0.91262	0.98192	0.99088
70	108	12.37331	1.36894	0.91262	0.99810	0.99905	0.91262	0.98278	0.99132
70	109	12.37331	1.31458	0.91262	0.99825	0.99912	0.91262	0.98348	0.99167
70	110	12.37331	1.27298	0.91262	0.99835	0.99918	0.91262	0.98397	0.99192
71	1	11.94070	26.62178	0.90603	0.44833	0.61910	0.90603	0.44809	0.61887
71	2	11.94070	26.56961	0.90603	0.44922	0.61995	0.90603	0.44898	0.61972
71	3	11.94070	26.51422	0.90603	0.45016	0.62084	0.90603	0.44992	0.62061
71	4	11.94070	26.45593	0.90603	0.45114	0.62177	0.90603	0.45089	0.62154
71	5	11.94070	26.39526	0.90603	0.45217	0.62275	0.90603	0.45191	0.62250
71	6	11.94070	26.33222	0.90603	0.45324	0.62376	0.90603	0.45297	0.62350
71	7	11.94070	26.26662	0.90603	0.45436	0.62482	0.90603	0.45407	0.62455
71	8	11.94070	26.19847	0.90603	0.45552	0.62592	0.90603	0.45521	0.62563
71	9	11.94070	26.12745	0.90603	0.45674	0.62707	0.90603	0.45641	0.62676
71	10	11.94070	26.05351	0.90603	0.45801	0.62827	0.90603	0.45766	0.62793
71	11	11.94070	25.97700	0.90603	0.45934	0.62952	0.90603	0.45895	0.62915
71	12	11.94070	25.89730	0.90603	0.46072	0.63082	0.90603	0.46031	0.63043
71	13	11.94070	25.81474	0.90603	0.46217	0.63217	0.90603	0.46172	0.63175
71	14	11.94070	25.72901	0.90603	0.46367	0.63358	0.90603	0.46319	0.63312
71	15	11.94070	25.64035	0.90603	0.46524	0.63504	0.90603	0.46472	0.63455
71	16	11.94070	25.54880	0.90603	0.46688	0.63656	0.90603	0.46632	0.63604
71	17	11.94070	25.45467	0.90603	0.46857	0.63814	0.90603	0.46798	0.63759
71	18	11.94070	25.35821	0.90603	0.47034	0.63977	0.90603	0.46972	0.63920
71	19	11.94070	25.25875	0.90603	0.47217	0.64146	0.90603	0.47154	0.64088
71	20	11.94070	25.15564	0.90603	0.47409	0.64323	0.90603	0.47344	0.64263

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.61885	3.63292	0.91606	0.98483	0.99236	0.91606	0.95075	0.97475
11.61885	3.40133	0.91606	0.98676	0.99333	0.91606	0.95415	0.97654
11.61885	3.18390	0.91606	0.98844	0.99419	0.91606	0.95733	0.97820
11.61885	2.97857	0.91606	0.98993	0.99494	0.91606	0.96030	0.97975
11.61885	2.78314	0.91606	0.99123	0.99560	0.91606	0.96307	0.98119
11.61885	2.60073	0.91606	0.99237	0.99617	0.91606	0.96564	0.98252
11.61885	2.43099	0.91606	0.99335	0.99667	0.91606	0.96802	0.98375
11.61885	2.27364	0.91606	0.99420	0.99709	0.91606	0.97021	0.98488
11.61885	2.12860	0.91606	0.99494	0.99746	0.91606	0.97223	0.98592
11.61885	1.99561	0.91606	0.99557	0.99778	0.91606	0.97408	0.98687
11.61885	1.87471	0.91606	0.99611	0.99805	0.91606	0.97577	0.98774
11.61885	1.76487	0.91606	0.99657	0.99828	0.91606	0.97731	0.98853
11.61885	1.66540	0.91606	0.99696	0.99848	0.91606	0.97871	0.98924
11.61885	1.57565	0.91606	0.99729	0.99864	0.91606	0.97998	0.98989
11.61885	1.49500	0.91606	0.99758	0.99879	0.91606	0.98111	0.99047
11.61885	1.42313	0.91606	0.99781	0.99891	0.91606	0.98211	0.99098
11.61885	1.36003	0.91606	0.99801	0.99900	0.91606	0.98296	0.99141
11.61885	1.30641	0.91606	0.99816	0.99908	0.91606	0.98364	0.99175
11.61885	1.26533	0.91606	0.99828	0.99914	0.91606	0.98414	0.99200
11.23789	22.51412	0.90966	0.49891	0.66570	0.90966	0.49867	0.66549
11.23789	22.48584	0.90966	0.49955	0.66627	0.90966	0.49932	0.66606
11.23789	22.45520	0.90966	0.50023	0.66687	0.90966	0.50000	0.66667
11.23789	22.42249	0.90966	0.50095	0.66751	0.90966	0.50071	0.66730
11.23789	22.38814	0.90966	0.50171	0.66818	0.90966	0.50146	0.66796
11.23789	22.35215	0.90966	0.50250	0.66889	0.90966	0.50224	0.66865
11.23789	22.31437	0.90966	0.50334	0.66963	0.90966	0.50306	0.66938
11.23789	22.27480	0.90966	0.50421	0.67040	0.90966	0.50392	0.67014
11.23789	22.23319	0.90966	0.50513	0.67121	0.90966	0.50482	0.67094
11.23789	22.18946	0.90966	0.50610	0.67207	0.90966	0.50576	0.67177
11.23789	22.14392	0.90966	0.50711	0.67296	0.90966	0.50675	0.67264
11.23789	22.09606	0.90966	0.50818	0.67390	0.90966	0.50778	0.67355
11.23789	22.04614	0.90966	0.50930	0.67488	0.90966	0.50886	0.67450
11.23789	21.99389	0.90966	0.51047	0.67591	0.90966	0.51000	0.67550
11.23789	21.93952	0.90966	0.51169	0.67698	0.90966	0.51119	0.67654
11.23789	21.88305	0.90966	0.51298	0.67810	0.90966	0.51244	0.67763
11.23789	21.82476	0.90966	0.51431	0.67927	0.90966	0.51374	0.67877
11.23789	21.76485	0.90966	0.51571	0.68048	0.90966	0.51512	0.67997
11.23789	21.70276	0.90966	0.51716	0.68175	0.90966	0.51656	0.68123
11.23789	21.63792	0.90966	0.51869	0.68308	0.90966	0.51807	0.68254

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
71	21	11.94070	25.04833	0.90603	0.47610	0.64507	0.90603	0.47542	0.64446
71	22	11.94070	24.93660	0.90603	0.47820	0.64700	0.90603	0.47750	0.64636
71	23	11.94070	24.82004	0.90603	0.48040	0.64902	0.90603	0.47966	0.64834
71	24	11.94070	24.69862	0.90603	0.48271	0.65112	0.90603	0.48192	0.65040
71	25	11.94070	24.57203	0.90603	0.48514	0.65332	0.90603	0.48428	0.65254
71	26	11.94070	24.44053	0.90603	0.48767	0.65562	0.90603	0.48674	0.65478
71	27	11.94070	24.30438	0.90603	0.49032	0.65801	0.90603	0.48931	0.65710
71	28	11.94070	24.16342	0.90603	0.49309	0.66050	0.90603	0.49199	0.65951
71	29	11.94070	24.01762	0.90603	0.49598	0.66309	0.90603	0.49478	0.66201
71	30	11.94070	23.86654	0.90603	0.49901	0.66579	0.90603	0.49770	0.66462
71	31	11.94070	23.71037	0.90603	0.50217	0.66859	0.90603	0.50074	0.66733
71	32	11.94070	23.54876	0.90603	0.50547	0.67151	0.90603	0.50392	0.67014
71	33	11.94070	23.38162	0.90603	0.50893	0.67455	0.90603	0.50723	0.67306
71	34	11.94070	23.20856	0.90603	0.51254	0.67772	0.90603	0.51068	0.67609
71	35	11.94070	23.02940	0.90603	0.51632	0.68101	0.90603	0.51427	0.67924
71	36	11.94070	22.84408	0.90603	0.52027	0.68444	0.90603	0.51802	0.68250
71	37	11.94070	22.65215	0.90603	0.52441	0.68801	0.90603	0.52193	0.68588
71	38	11.94070	22.45348	0.90603	0.52873	0.69173	0.90603	0.52600	0.68939
71	39	11.94070	22.24766	0.90603	0.53327	0.69559	0.90603	0.53024	0.69302
71	40	11.94070	22.03447	0.90603	0.53801	0.69962	0.90603	0.53466	0.69678
71	41	11.94070	21.81357	0.90603	0.54298	0.70381	0.90603	0.53926	0.70068
71	42	11.94070	21.58485	0.90603	0.54818	0.70816	0.90603	0.54405	0.70470
71	43	11.94070	21.34779	0.90603	0.55363	0.71269	0.90603	0.54903	0.70887
71	44	11.94070	21.10218	0.90603	0.55934	0.71740	0.90603	0.55421	0.71317
71	45	11.94070	20.84782	0.90603	0.56531	0.72230	0.90603	0.55959	0.71761
71	46	11.94070	20.58697	0.90603	0.57154	0.72736	0.90603	0.56519	0.72220
71	47	11.94070	20.32000	0.90603	0.57802	0.73259	0.90603	0.57101	0.72693
71	48	11.94070	20.04764	0.90603	0.58476	0.73798	0.90603	0.57705	0.73181
71	49	11.94070	19.77090	0.90603	0.59175	0.74353	0.90603	0.58334	0.73685
71	50	11.94070	19.49116	0.90603	0.59900	0.74922	0.90603	0.58988	0.74204
71	51	11.94070	19.21029	0.90603	0.60648	0.75504	0.90603	0.59668	0.74740
71	52	11.94070	18.92146	0.90603	0.61429	0.76106	0.90603	0.60375	0.75292
71	53	11.94070	18.62485	0.90603	0.62243	0.76728	0.90603	0.61110	0.75861
71	54	11.94070	18.32038	0.90603	0.63093	0.77370	0.90603	0.61873	0.76446
71	55	11.94070	18.00819	0.90603	0.63977	0.78032	0.90603	0.62665	0.77048
71	56	11.94070	17.68820	0.90603	0.64896	0.78712	0.90603	0.63485	0.77664
71	57	11.94070	17.36037	0.90603	0.65852	0.79410	0.90603	0.64333	0.78296
71	58	11.94070	17.02468	0.90603	0.66843	0.80127	0.90603	0.65209	0.78941
71	59	11.94070	16.68091	0.90603	0.67870	0.80860	0.90603	0.66111	0.79599

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.23789	21.56986	0.90966	0.52031	0.68447	0.90966	0.51967	0.68392
11.23789	21.49836	0.90966	0.52200	0.68594	0.90966	0.52134	0.68537
11.23789	21.42306	0.90966	0.52379	0.68749	0.90966	0.52309	0.68688
11.23789	21.34391	0.90966	0.52568	0.68911	0.90966	0.52493	0.68846
11.23789	21.26064	0.90966	0.52767	0.69082	0.90966	0.52686	0.69012
11.23789	21.17342	0.90966	0.52976	0.69261	0.90966	0.52888	0.69185
11.23789	21.08250	0.90966	0.53196	0.69448	0.90966	0.53100	0.69366
11.23789	20.98768	0.90966	0.53426	0.69644	0.90966	0.53322	0.69556
11.23789	20.88895	0.90966	0.53667	0.69849	0.90966	0.53555	0.69753
11.23789	20.78588	0.90966	0.53921	0.70063	0.90966	0.53798	0.69960
11.23789	20.67862	0.90966	0.54187	0.70288	0.90966	0.54054	0.70175
11.23789	20.56684	0.90966	0.54467	0.70522	0.90966	0.54321	0.70400
11.23789	20.45044	0.90966	0.54760	0.70767	0.90966	0.54601	0.70634
11.23789	20.32903	0.90966	0.55067	0.71024	0.90966	0.54893	0.70879
11.23789	20.20243	0.90966	0.55390	0.71292	0.90966	0.55200	0.71134
11.23789	20.07055	0.90966	0.55729	0.71572	0.90966	0.55520	0.71399
11.23789	19.93297	0.90966	0.56085	0.71865	0.90966	0.55855	0.71676
11.23789	19.78951	0.90966	0.56458	0.72171	0.90966	0.56205	0.71963
11.23789	19.63978	0.90966	0.56851	0.72490	0.90966	0.56571	0.72262
11.23789	19.48352	0.90966	0.57263	0.72825	0.90966	0.56953	0.72573
11.23789	19.32040	0.90966	0.57696	0.73174	0.90966	0.57352	0.72896
11.23789	19.15023	0.90966	0.58151	0.73538	0.90966	0.57768	0.73232
11.23789	18.97251	0.90966	0.58629	0.73919	0.90966	0.58202	0.73580
11.23789	18.78697	0.90966	0.59130	0.74317	0.90966	0.58655	0.73940
11.23789	18.59337	0.90966	0.59657	0.74731	0.90966	0.59127	0.74314
11.23789	18.39367	0.90966	0.60206	0.75161	0.90966	0.59618	0.74701
11.23789	18.18814	0.90966	0.60780	0.75606	0.90966	0.60130	0.75101
11.23789	17.97738	0.90966	0.61377	0.76066	0.90966	0.60663	0.75516
11.23789	17.76227	0.90966	0.61997	0.76541	0.90966	0.61218	0.75944
11.23789	17.54401	0.90966	0.62641	0.77029	0.90966	0.61797	0.76388
11.23789	17.32430	0.90966	0.63306	0.77530	0.90966	0.62400	0.76848
11.23789	17.09693	0.90966	0.64002	0.78050	0.90966	0.63029	0.77323
11.23789	16.86201	0.90966	0.64729	0.78589	0.90966	0.63685	0.77814
11.23789	16.61938	0.90966	0.65489	0.79146	0.90966	0.64367	0.78321
11.23789	16.36911	0.90966	0.66282	0.79722	0.90966	0.65076	0.78843
11.23789	16.11103	0.90966	0.67108	0.80317	0.90966	0.65811	0.79381
11.23789	15.84506	0.90966	0.67967	0.80929	0.90966	0.66574	0.79933
11.23789	15.57108	0.90966	0.68861	0.81559	0.90966	0.67364	0.80500
11.23789	15.28882	0.90966	0.69788	0.82206	0.90966	0.68179	0.81079

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
71	60	11.94070	16.32913	0.90603	0.68931	0.81608	0.90603	0.67041	0.80269
71	61	11.94070	15.96913	0.90603	0.70026	0.82371	0.90603	0.67994	0.80948
71	62	11.94070	15.60088	0.90603	0.71154	0.83146	0.90603	0.68972	0.81637
71	63	11.94070	15.22446	0.90603	0.72312	0.83932	0.90603	0.69970	0.82332
71	64	11.94070	14.83980	0.90603	0.73498	0.84725	0.90603	0.70987	0.83032
71	65	11.94070	14.44688	0.90603	0.74709	0.85524	0.90603	0.72020	0.83734
71	66	11.94070	14.04613	0.90603	0.75940	0.86325	0.90603	0.73066	0.84437
71	67	11.94070	13.63788	0.90603	0.77187	0.87125	0.90603	0.74122	0.85138
71	68	11.94070	13.22255	0.90603	0.78444	0.87920	0.90603	0.75184	0.85834
71	69	11.94070	12.80079	0.90603	0.79706	0.88707	0.90603	0.76249	0.86524
71	70	11.94070	12.37331	0.90603	0.80966	0.89482	0.90603	0.77313	0.87205
71	71	11.94070	11.94070	0.90603	0.82217	0.90241	0.90603	0.78371	0.87874
71	72	11.94070	11.50357	0.90603	0.83455	0.90981	0.90603	0.79421	0.88530
71	73	11.94070	11.06278	0.90603	0.84671	0.91699	0.90603	0.80458	0.89171
71	74	11.94070	10.61910	0.90603	0.85858	0.92391	0.90603	0.81479	0.89795
71	75	11.94070	10.17356	0.90603	0.87012	0.93055	0.90603	0.82480	0.90399
71	76	11.94070	9.72734	0.90603	0.88124	0.93687	0.90603	0.83458	0.90983
71	77	11.94070	9.28160	0.90603	0.89191	0.94287	0.90603	0.84409	0.91545
71	78	11.94070	8.83768	0.90603	0.90206	0.94851	0.90603	0.85331	0.92085
71	79	11.94070	8.39698	0.90603	0.91166	0.95379	0.90603	0.86221	0.92601
71	80	11.94070	7.96110	0.90603	0.92067	0.95870	0.90603	0.87077	0.93092
71	81	11.94070	7.53168	0.90603	0.92908	0.96323	0.90603	0.87897	0.93559
71	82	11.94070	7.11054	0.90603	0.93685	0.96740	0.90603	0.88681	0.94001
71	83	11.94070	6.69952	0.90603	0.94400	0.97119	0.90603	0.89426	0.94418
71	84	11.94070	6.30023	0.90603	0.95051	0.97463	0.90603	0.90133	0.94810
71	85	11.94070	5.91444	0.90603	0.95642	0.97772	0.90603	0.90800	0.95178
71	86	11.94070	5.54396	0.90603	0.96173	0.98049	0.90603	0.91428	0.95522
71	87	11.94070	5.19034	0.90603	0.96647	0.98295	0.90603	0.92018	0.95843
71	88	11.94070	4.85473	0.90603	0.97068	0.98512	0.90603	0.92570	0.96141
71	89	11.94070	4.53813	0.90603	0.97439	0.98703	0.90603	0.93085	0.96419
71	90	11.94070	4.24126	0.90603	0.97765	0.98870	0.90603	0.93565	0.96676
71	91	11.94070	3.96420	0.90603	0.98051	0.99016	0.90603	0.94013	0.96914
71	92	11.94070	3.70604	0.90603	0.98301	0.99143	0.90603	0.94430	0.97135
71	93	11.94070	3.46525	0.90603	0.98519	0.99254	0.90603	0.94819	0.97341
71	94	11.94070	3.23968	0.90603	0.98710	0.99351	0.90603	0.95183	0.97532
71	95	11.94070	3.02715	0.90603	0.98878	0.99436	0.90603	0.95522	0.97710
71	96	11.94070	2.82535	0.90603	0.99025	0.99510	0.90603	0.95838	0.97875
71	97	11.94070	2.63737	0.90603	0.99153	0.99575	0.90603	0.96131	0.98027
71	98	11.94070	2.46279	0.90603	0.99263	0.99630	0.90603	0.96401	0.98168

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.23789	14.99826	0.90966	0.70748	0.82869	0.90966	0.69020	0.81671
11.23789	14.69911	0.90966	0.71741	0.83546	0.90966	0.69885	0.82273
11.23789	14.39128	0.90966	0.72765	0.84236	0.90966	0.70773	0.82885
11.23789	14.07472	0.90966	0.73819	0.84938	0.90966	0.71682	0.83505
11.23789	13.74931	0.90966	0.74900	0.85649	0.90966	0.72609	0.84132
11.23789	13.41490	0.90966	0.76006	0.86367	0.90966	0.73554	0.84762
11.23789	13.07182	0.90966	0.77132	0.87090	0.90966	0.74512	0.85395
11.23789	12.72027	0.90966	0.78276	0.87814	0.90966	0.75481	0.86027
11.23789	12.36057	0.90966	0.79432	0.88537	0.90966	0.76457	0.86658
11.23789	11.99324	0.90966	0.80594	0.89255	0.90966	0.77438	0.87285
11.23789	11.61885	0.90966	0.81759	0.89964	0.90966	0.78420	0.87905
11.23789	11.23789	0.90966	0.82918	0.90662	0.90966	0.79399	0.88517
11.23789	10.85087	0.90966	0.84068	0.91344	0.90966	0.80372	0.89118
11.23789	10.45855	0.90966	0.85201	0.92009	0.90966	0.81336	0.89707
11.23789	10.06159	0.90966	0.86311	0.92653	0.90966	0.82286	0.90282
11.23789	9.66092	0.90966	0.87393	0.93272	0.90966	0.83219	0.90841
11.23789	9.25762	0.90966	0.88440	0.93865	0.90966	0.84133	0.91383
11.23789	8.85278	0.90966	0.89447	0.94430	0.90966	0.85024	0.91906
11.23789	8.44766	0.90966	0.90410	0.94963	0.90966	0.85889	0.92409
11.23789	8.04359	0.90966	0.91324	0.95465	0.90966	0.86726	0.92891
11.23789	7.64214	0.90966	0.92185	0.95934	0.90966	0.87533	0.93352
11.23789	7.24488	0.90966	0.92991	0.96368	0.90966	0.88308	0.93791
11.23789	6.85364	0.90966	0.93740	0.96769	0.90966	0.89050	0.94208
11.23789	6.47024	0.90966	0.94431	0.97136	0.90966	0.89757	0.94602
11.23789	6.09632	0.90966	0.95064	0.97469	0.90966	0.90428	0.94974
11.23789	5.73370	0.90966	0.95640	0.97771	0.90966	0.91064	0.95323
11.23789	5.38421	0.90966	0.96159	0.98042	0.90966	0.91664	0.95651
11.23789	5.04951	0.90966	0.96625	0.98284	0.90966	0.92227	0.95956
11.23789	4.73086	0.90966	0.97041	0.98498	0.90966	0.92755	0.96242
11.23789	4.42936	0.90966	0.97408	0.98687	0.90966	0.93250	0.96507
11.23789	4.14588	0.90966	0.97733	0.98853	0.90966	0.93711	0.96753
11.23789	3.88065	0.90966	0.98017	0.98999	0.90966	0.94142	0.96983
11.23789	3.63292	0.90966	0.98267	0.99126	0.90966	0.94544	0.97196
11.23789	3.40133	0.90966	0.98486	0.99237	0.90966	0.94920	0.97394
11.23789	3.18390	0.90966	0.98678	0.99335	0.90966	0.95272	0.97579
11.23789	2.97857	0.90966	0.98848	0.99420	0.90966	0.95601	0.97751
11.23789	2.78314	0.90966	0.98997	0.99496	0.90966	0.95908	0.97911
11.23789	2.60073	0.90966	0.99127	0.99561	0.90966	0.96192	0.98059
11.23789	2.43099	0.90966	0.99239	0.99618	0.90966	0.96456	0.98196

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
71	99	11.94070	2.30125	0.90603	0.99359	0.99678	0.90603	0.96651	0.98297
71	100	11.94070	2.15258	0.90603	0.99441	0.99720	0.90603	0.96880	0.98415
71	101	11.94070	2.01649	0.90603	0.99511	0.99755	0.90603	0.97089	0.98523
71	102	11.94070	1.89293	0.90603	0.99571	0.99785	0.90603	0.97281	0.98622
71	103	11.94070	1.78083	0.90603	0.99622	0.99811	0.90603	0.97455	0.98711
71	104	11.94070	1.67943	0.90603	0.99665	0.99832	0.90603	0.97614	0.98792
71	105	11.94070	1.58804	0.90603	0.99703	0.99851	0.90603	0.97757	0.98866
71	106	11.94070	1.50600	0.90603	0.99734	0.99867	0.90603	0.97885	0.98931
71	107	11.94070	1.43298	0.90603	0.99760	0.99880	0.90603	0.97997	0.98988
71	108	11.94070	1.36894	0.90603	0.99782	0.99891	0.90603	0.98092	0.99037
71	109	11.94070	1.31458	0.90603	0.99799	0.99899	0.90603	0.98169	0.99076
71	110	11.94070	1.27298	0.90603	0.99811	0.99905	0.90603	0.98224	0.99104
72	1	11.50357	26.62178	0.89887	0.43193	0.60329	0.89887	0.43170	0.60306
72	2	11.50357	26.56961	0.89887	0.43279	0.60412	0.89887	0.43257	0.60390
72	3	11.50357	26.51422	0.89887	0.43369	0.60500	0.89887	0.43347	0.60478
72	4	11.50357	26.45593	0.89887	0.43464	0.60592	0.89887	0.43441	0.60570
72	5	11.50357	26.39526	0.89887	0.43563	0.60688	0.89887	0.43539	0.60665
72	6	11.50357	26.33222	0.89887	0.43666	0.60789	0.89887	0.43641	0.60764
72	7	11.50357	26.26662	0.89887	0.43774	0.60893	0.89887	0.43747	0.60867
72	8	11.50357	26.19847	0.89887	0.43887	0.61002	0.89887	0.43858	0.60974
72	9	11.50357	26.12745	0.89887	0.44004	0.61115	0.89887	0.43973	0.61085
72	10	11.50357	26.05351	0.89887	0.44127	0.61234	0.89887	0.44093	0.61201
72	11	11.50357	25.97700	0.89887	0.44255	0.61357	0.89887	0.44219	0.61322
72	12	11.50357	25.89730	0.89887	0.44389	0.61485	0.89887	0.44349	0.61447
72	13	11.50357	25.81474	0.89887	0.44528	0.61618	0.89887	0.44485	0.61577
72	14	11.50357	25.72901	0.89887	0.44673	0.61757	0.89887	0.44627	0.61713
72	15	11.50357	25.64035	0.89887	0.44825	0.61902	0.89887	0.44775	0.61854
72	16	11.50357	25.54880	0.89887	0.44982	0.62052	0.89887	0.44929	0.62001
72	17	11.50357	25.45467	0.89887	0.45146	0.62208	0.89887	0.45090	0.62154
72	18	11.50357	25.35821	0.89887	0.45316	0.62369	0.89887	0.45258	0.62314
72	19	11.50357	25.25875	0.89887	0.45493	0.62536	0.89887	0.45433	0.62480
72	20	11.50357	25.15564	0.89887	0.45678	0.62711	0.89887	0.45617	0.62653
72	21	11.50357	25.04833	0.89887	0.45872	0.62893	0.89887	0.45808	0.62834
72	22	11.50357	24.93660	0.89887	0.46075	0.63084	0.89887	0.46009	0.63022
72	23	11.50357	24.82004	0.89887	0.46288	0.63283	0.89887	0.46218	0.63218
72	24	11.50357	24.69862	0.89887	0.46511	0.63491	0.89887	0.46436	0.63422
72	25	11.50357	24.57203	0.89887	0.46745	0.63709	0.89887	0.46664	0.63634
72	26	11.50357	24.44053	0.89887	0.46990	0.63936	0.89887	0.46902	0.63855
72	27	11.50357	24.30438	0.89887	0.47246	0.64173	0.89887	0.47151	0.64085

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
11.23789	2.27364	0.90966	0.99337	0.99667	0.90966	0.96699	0.98322
11.23789	2.12860	0.90966	0.99420	0.99709	0.90966	0.96922	0.98437
11.23789	1.99561	0.90966	0.99492	0.99746	0.90966	0.97127	0.98543
11.23789	1.87471	0.90966	0.99554	0.99777	0.90966	0.97315	0.98639
11.23789	1.76487	0.90966	0.99607	0.99803	0.90966	0.97486	0.98727
11.23789	1.66540	0.90966	0.99652	0.99826	0.90966	0.97641	0.98806
11.23789	1.57565	0.90966	0.99690	0.99845	0.90966	0.97782	0.98878
11.23789	1.49500	0.90966	0.99722	0.99861	0.90966	0.97907	0.98943
11.23789	1.42313	0.90966	0.99750	0.99875	0.90966	0.98018	0.98999
11.23789	1.36003	0.90966	0.99772	0.99886	0.90966	0.98112	0.99047
11.23789	1.30641	0.90966	0.99790	0.99895	0.90966	0.98188	0.99085
11.23789	1.26533	0.90966	0.99802	0.99901	0.90966	0.98242	0.99113
10.85087	22.51412	0.90239	0.48175	0.65024	0.90239	0.48152	0.65003
10.85087	22.48584	0.90239	0.48236	0.65080	0.90239	0.48215	0.65060
10.85087	22.45520	0.90239	0.48302	0.65140	0.90239	0.48280	0.65120
10.85087	22.42249	0.90239	0.48372	0.65203	0.90239	0.48349	0.65183
10.85087	22.38814	0.90239	0.48445	0.65270	0.90239	0.48421	0.65248
10.85087	22.35215	0.90239	0.48522	0.65340	0.90239	0.48497	0.65317
10.85087	22.31437	0.90239	0.48602	0.65413	0.90239	0.48576	0.65389
10.85087	22.27480	0.90239	0.48687	0.65489	0.90239	0.48659	0.65464
10.85087	22.23319	0.90239	0.48776	0.65570	0.90239	0.48746	0.65543
10.85087	22.18946	0.90239	0.48870	0.65655	0.90239	0.48837	0.65625
10.85087	22.14392	0.90239	0.48968	0.65743	0.90239	0.48933	0.65711
10.85087	22.09606	0.90239	0.49071	0.65836	0.90239	0.49033	0.65802
10.85087	22.04614	0.90239	0.49179	0.65933	0.90239	0.49138	0.65896
10.85087	21.99389	0.90239	0.49292	0.66035	0.90239	0.49248	0.65995
10.85087	21.93952	0.90239	0.49411	0.66141	0.90239	0.49363	0.66098
10.85087	21.88305	0.90239	0.49535	0.66252	0.90239	0.49483	0.66206
10.85087	21.82476	0.90239	0.49664	0.66368	0.90239	0.49610	0.66319
10.85087	21.76485	0.90239	0.49799	0.66488	0.90239	0.49743	0.66438
10.85087	21.70276	0.90239	0.49940	0.66613	0.90239	0.49883	0.66562
10.85087	21.63792	0.90239	0.50088	0.66745	0.90239	0.50029	0.66693
10.85087	21.56986	0.90239	0.50244	0.66883	0.90239	0.50183	0.66829
10.85087	21.49836	0.90239	0.50409	0.67029	0.90239	0.50345	0.66973
10.85087	21.42306	0.90239	0.50582	0.67182	0.90239	0.50515	0.67123
10.85087	21.34391	0.90239	0.50765	0.67343	0.90239	0.50693	0.67280
10.85087	21.26064	0.90239	0.50957	0.67512	0.90239	0.50881	0.67445
10.85087	21.17342	0.90239	0.51160	0.67690	0.90239	0.51077	0.67617
10.85087	21.08250	0.90239	0.51373	0.67876	0.90239	0.51283	0.67797

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
72	28	11.50357	24.16342	0.89887	0.47514	0.64419	0.89887	0.47411	0.64324
72	29	11.50357	24.01762	0.89887	0.47794	0.64676	0.89887	0.47681	0.64573
72	30	11.50357	23.86654	0.89887	0.48086	0.64944	0.89887	0.47964	0.64832
72	31	11.50357	23.71037	0.89887	0.48392	0.65222	0.89887	0.48259	0.65101
72	32	11.50357	23.54876	0.89887	0.48712	0.65512	0.89887	0.48567	0.65380
72	33	11.50357	23.38162	0.89887	0.49046	0.65814	0.89887	0.48888	0.65671
72	34	11.50357	23.20856	0.89887	0.49396	0.66128	0.89887	0.49223	0.65972
72	35	11.50357	23.02940	0.89887	0.49763	0.66455	0.89887	0.49572	0.66285
72	36	11.50357	22.84408	0.89887	0.50146	0.66796	0.89887	0.49936	0.66610
72	37	11.50357	22.65215	0.89887	0.50547	0.67151	0.89887	0.50316	0.66947
72	38	11.50357	22.45348	0.89887	0.50968	0.67521	0.89887	0.50712	0.67297
72	39	11.50357	22.24766	0.89887	0.51408	0.67906	0.89887	0.51125	0.67659
72	40	11.50357	22.03447	0.89887	0.51869	0.68307	0.89887	0.51555	0.68035
72	41	11.50357	21.81357	0.89887	0.52352	0.68725	0.89887	0.52003	0.68424
72	42	11.50357	21.58485	0.89887	0.52858	0.69160	0.89887	0.52470	0.68826
72	43	11.50357	21.34779	0.89887	0.53389	0.69613	0.89887	0.52955	0.69243
72	44	11.50357	21.10218	0.89887	0.53945	0.70084	0.89887	0.53460	0.69673
72	45	11.50357	20.84782	0.89887	0.54528	0.70574	0.89887	0.53986	0.70118
72	46	11.50357	20.58697	0.89887	0.55136	0.71081	0.89887	0.54533	0.70577
72	47	11.50357	20.32000	0.89887	0.55769	0.71605	0.89887	0.55101	0.71052
72	48	11.50357	20.04764	0.89887	0.56428	0.72146	0.89887	0.55693	0.71542
72	49	11.50357	19.77090	0.89887	0.57113	0.72703	0.89887	0.56308	0.72048
72	50	11.50357	19.49116	0.89887	0.57822	0.73275	0.89887	0.56949	0.72570
72	51	11.50357	19.21029	0.89887	0.58556	0.73861	0.89887	0.57617	0.73110
72	52	11.50357	18.92146	0.89887	0.59323	0.74469	0.89887	0.58312	0.73667
72	53	11.50357	18.62485	0.89887	0.60124	0.75097	0.89887	0.59036	0.74242
72	54	11.50357	18.32038	0.89887	0.60961	0.75746	0.89887	0.59788	0.74835
72	55	11.50357	18.00819	0.89887	0.61834	0.76416	0.89887	0.60571	0.75444
72	56	11.50357	17.68820	0.89887	0.62743	0.77107	0.89887	0.61383	0.76071
72	57	11.50357	17.36037	0.89887	0.63691	0.77819	0.89887	0.62224	0.76714
72	58	11.50357	17.02468	0.89887	0.64676	0.78550	0.89887	0.63096	0.77373
72	59	11.50357	16.68091	0.89887	0.65700	0.79300	0.89887	0.63997	0.78047
72	60	11.50357	16.32913	0.89887	0.66762	0.80069	0.89887	0.64927	0.78734
72	61	11.50357	15.96913	0.89887	0.67861	0.80854	0.89887	0.65884	0.79434
72	62	11.50357	15.60088	0.89887	0.68997	0.81655	0.89887	0.66868	0.80145
72	63	11.50357	15.22446	0.89887	0.70168	0.82469	0.89887	0.67876	0.80865
72	64	11.50357	14.83980	0.89887	0.71372	0.83295	0.89887	0.68907	0.81592
72	65	11.50357	14.44688	0.89887	0.72607	0.84130	0.89887	0.69959	0.82324
72	66	11.50357	14.04613	0.89887	0.73868	0.84970	0.89887	0.71027	0.83060

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
10.85087	20.98768	0.90239	0.51596	0.68071	0.90239	0.51498	0.67985
10.85087	20.88895	0.90239	0.51831	0.68274	0.90239	0.51724	0.68182
10.85087	20.78588	0.90239	0.52077	0.68488	0.90239	0.51961	0.68387
10.85087	20.67862	0.90239	0.52335	0.68711	0.90239	0.52209	0.68602
10.85087	20.56684	0.90239	0.52607	0.68944	0.90239	0.52469	0.68826
10.85087	20.45044	0.90239	0.52891	0.69188	0.90239	0.52742	0.69060
10.85087	20.32903	0.90239	0.53190	0.69444	0.90239	0.53027	0.69304
10.85087	20.20243	0.90239	0.53505	0.69711	0.90239	0.53325	0.69558
10.85087	20.07055	0.90239	0.53834	0.69990	0.90239	0.53638	0.69824
10.85087	19.93297	0.90239	0.54181	0.70282	0.90239	0.53964	0.70100
10.85087	19.78951	0.90239	0.54545	0.70588	0.90239	0.54306	0.70387
10.85087	19.63978	0.90239	0.54927	0.70907	0.90239	0.54663	0.70687
10.85087	19.48352	0.90239	0.55330	0.71242	0.90239	0.55037	0.70998
10.85087	19.32040	0.90239	0.55752	0.71591	0.90239	0.55426	0.71322
10.85087	19.15023	0.90239	0.56196	0.71956	0.90239	0.55833	0.71658
10.85087	18.97251	0.90239	0.56663	0.72338	0.90239	0.56258	0.72007
10.85087	18.78697	0.90239	0.57154	0.72736	0.90239	0.56701	0.72369
10.85087	18.59337	0.90239	0.57669	0.73152	0.90239	0.57163	0.72744
10.85087	18.39367	0.90239	0.58208	0.73584	0.90239	0.57645	0.73132
10.85087	18.18814	0.90239	0.58770	0.74032	0.90239	0.58147	0.73535
10.85087	17.97738	0.90239	0.59356	0.74495	0.90239	0.58670	0.73952
10.85087	17.76227	0.90239	0.59966	0.74973	0.90239	0.59215	0.74384
10.85087	17.54401	0.90239	0.60598	0.75466	0.90239	0.59785	0.74831
10.85087	17.32430	0.90239	0.61253	0.75971	0.90239	0.60379	0.75295
10.85087	17.09693	0.90239	0.61938	0.76496	0.90239	0.60999	0.75776
10.85087	16.86201	0.90239	0.62657	0.77042	0.90239	0.61647	0.76273
10.85087	16.61938	0.90239	0.63408	0.77607	0.90239	0.62321	0.76788
10.85087	16.36911	0.90239	0.64193	0.78192	0.90239	0.63024	0.77319
10.85087	16.11103	0.90239	0.65013	0.78798	0.90239	0.63755	0.77867
10.85087	15.84506	0.90239	0.65869	0.79423	0.90239	0.64515	0.78430
10.85087	15.57108	0.90239	0.66760	0.80067	0.90239	0.65303	0.79010
10.85087	15.28882	0.90239	0.67687	0.80730	0.90239	0.66119	0.79604
10.85087	14.99826	0.90239	0.68651	0.81412	0.90239	0.66963	0.80213
10.85087	14.69911	0.90239	0.69650	0.82111	0.90239	0.67834	0.80834
10.85087	14.39128	0.90239	0.70685	0.82825	0.90239	0.68730	0.81467
10.85087	14.07472	0.90239	0.71753	0.83554	0.90239	0.69651	0.82111
10.85087	13.74931	0.90239	0.72854	0.84295	0.90239	0.70594	0.82762
10.85087	13.41490	0.90239	0.73984	0.85047	0.90239	0.71557	0.83421
10.85087	13.07182	0.90239	0.75142	0.85807	0.90239	0.72539	0.84084

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
72	67	11.50357	13.63788	0.89887	0.75152	0.85813	0.89887	0.72110	0.83795
72	68	11.50357	13.22255	0.89887	0.76453	0.86655	0.89887	0.73204	0.84529
72	69	11.50357	12.80079	0.89887	0.77765	0.87492	0.89887	0.74305	0.85259
72	70	11.50357	12.37331	0.89887	0.79083	0.88320	0.89887	0.75410	0.85981
72	71	11.50357	11.94070	0.89887	0.80400	0.89135	0.89887	0.76514	0.86694
72	72	11.50357	11.50357	0.89887	0.81708	0.89933	0.89887	0.77613	0.87396
72	73	11.50357	11.06278	0.89887	0.83001	0.90711	0.89887	0.78704	0.88083
72	74	11.50357	10.61910	0.89887	0.84272	0.91465	0.89887	0.79782	0.88754
72	75	11.50357	10.17356	0.89887	0.85512	0.92191	0.89887	0.80843	0.89407
72	76	11.50357	9.72734	0.89887	0.86716	0.92885	0.89887	0.81884	0.90040
72	77	11.50357	9.28160	0.89887	0.87876	0.93547	0.89887	0.82900	0.90651
72	78	11.50357	8.83768	0.89887	0.88986	0.94172	0.89887	0.83889	0.91239
72	79	11.50357	8.39698	0.89887	0.90041	0.94759	0.89887	0.84847	0.91802
72	80	11.50357	7.96110	0.89887	0.91036	0.95308	0.89887	0.85772	0.92341
72	81	11.50357	7.53168	0.89887	0.91968	0.95816	0.89887	0.86660	0.92853
72	82	11.50357	7.11054	0.89887	0.92834	0.96284	0.89887	0.87511	0.93340
72	83	11.50357	6.69952	0.89887	0.93632	0.96712	0.89887	0.88323	0.93799
72	84	11.50357	6.30023	0.89887	0.94364	0.97100	0.89887	0.89094	0.94233
72	85	11.50357	5.91444	0.89887	0.95029	0.97451	0.89887	0.89825	0.94640
72	86	11.50357	5.54396	0.89887	0.95628	0.97765	0.89887	0.90514	0.95021
72	87	11.50357	5.19034	0.89887	0.96165	0.98045	0.89887	0.91161	0.95376
72	88	11.50357	4.85473	0.89887	0.96643	0.98293	0.89887	0.91768	0.95707
72	89	11.50357	4.53813	0.89887	0.97065	0.98511	0.89887	0.92336	0.96015
72	90	11.50357	4.24126	0.89887	0.97437	0.98702	0.89887	0.92865	0.96301
72	91	11.50357	3.96420	0.89887	0.97763	0.98869	0.89887	0.93359	0.96566
72	92	11.50357	3.70604	0.89887	0.98048	0.99014	0.89887	0.93821	0.96812
72	93	11.50357	3.46525	0.89887	0.98298	0.99142	0.89887	0.94251	0.97041
72	94	11.50357	3.23968	0.89887	0.98517	0.99253	0.89887	0.94654	0.97253
72	95	11.50357	3.02715	0.89887	0.98709	0.99350	0.89887	0.95030	0.97451
72	96	11.50357	2.82535	0.89887	0.98878	0.99436	0.89887	0.95380	0.97635
72	97	11.50357	2.63737	0.89887	0.99025	0.99510	0.89887	0.95704	0.97805
72	98	11.50357	2.46279	0.89887	0.99152	0.99574	0.89887	0.96004	0.97961
72	99	11.50357	2.30125	0.89887	0.99261	0.99629	0.89887	0.96280	0.98105
72	100	11.50357	2.15258	0.89887	0.99356	0.99677	0.89887	0.96534	0.98237
72	101	11.50357	2.01649	0.89887	0.99436	0.99717	0.89887	0.96767	0.98357
72	102	11.50357	1.89293	0.89887	0.99505	0.99752	0.89887	0.96980	0.98467
72	103	11.50357	1.78083	0.89887	0.99564	0.99782	0.89887	0.97173	0.98566
72	104	11.50357	1.67943	0.89887	0.99615	0.99807	0.89887	0.97349	0.98657
72	105	11.50357	1.58804	0.89887	0.99657	0.99828	0.89887	0.97508	0.98738

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
10.85087	12.72027	0.90239	0.76321	0.86571	0.90239	0.73535	0.84749
10.85087	12.36057	0.90239	0.77520	0.87337	0.90239	0.74543	0.85415
10.85087	11.99324	0.90239	0.78732	0.88100	0.90239	0.75560	0.86079
10.85087	11.61885	0.90239	0.79951	0.88859	0.90239	0.76581	0.86738
10.85087	11.23789	0.90239	0.81173	0.89608	0.90239	0.77605	0.87390
10.85087	10.85087	0.90239	0.82390	0.90345	0.90239	0.78625	0.88034
10.85087	10.45855	0.90239	0.83596	0.91065	0.90239	0.79640	0.88666
10.85087	10.06159	0.90239	0.84784	0.91766	0.90239	0.80645	0.89286
10.85087	9.66092	0.90239	0.85948	0.92443	0.90239	0.81637	0.89890
10.85087	9.25762	0.90239	0.87081	0.93094	0.90239	0.82611	0.90478
10.85087	8.85278	0.90239	0.88176	0.93717	0.90239	0.83564	0.91046
10.85087	8.44766	0.90239	0.89228	0.94307	0.90239	0.84493	0.91595
10.85087	8.04359	0.90239	0.90232	0.94865	0.90239	0.85396	0.92123
10.85087	7.64214	0.90239	0.91182	0.95387	0.90239	0.86268	0.92628
10.85087	7.24488	0.90239	0.92075	0.95874	0.90239	0.87108	0.93110
10.85087	6.85364	0.90239	0.92908	0.96324	0.90239	0.87915	0.93569
10.85087	6.47024	0.90239	0.93680	0.96737	0.90239	0.88685	0.94003
10.85087	6.09632	0.90239	0.94389	0.97113	0.90239	0.89419	0.94414
10.85087	5.73370	0.90239	0.95036	0.97455	0.90239	0.90115	0.94800
10.85087	5.38421	0.90239	0.95622	0.97762	0.90239	0.90773	0.95163
10.85087	5.04951	0.90239	0.96148	0.98036	0.90239	0.91392	0.95502
10.85087	4.73086	0.90239	0.96619	0.98280	0.90239	0.91973	0.95819
10.85087	4.42936	0.90239	0.97036	0.98496	0.90239	0.92518	0.96113
10.85087	4.14588	0.90239	0.97405	0.98685	0.90239	0.93027	0.96387
10.85087	3.88065	0.90239	0.97729	0.98851	0.90239	0.93502	0.96642
10.85087	3.63292	0.90239	0.98014	0.98997	0.90239	0.93947	0.96879
10.85087	3.40133	0.90239	0.98264	0.99124	0.90239	0.94363	0.97100
10.85087	3.18390	0.90239	0.98484	0.99236	0.90239	0.94753	0.97306
10.85087	2.97857	0.90239	0.98677	0.99334	0.90239	0.95117	0.97497
10.85087	2.78314	0.90239	0.98848	0.99421	0.90239	0.95457	0.97676
10.85087	2.60073	0.90239	0.98997	0.99496	0.90239	0.95772	0.97840
10.85087	2.43099	0.90239	0.99126	0.99561	0.90239	0.96064	0.97993
10.85087	2.27364	0.90239	0.99238	0.99617	0.90239	0.96334	0.98133
10.85087	2.12860	0.90239	0.99334	0.99666	0.90239	0.96582	0.98261
10.85087	1.99561	0.90239	0.99417	0.99707	0.90239	0.96809	0.98379
10.85087	1.87471	0.90239	0.99487	0.99743	0.90239	0.97017	0.98486
10.85087	1.76487	0.90239	0.99548	0.99773	0.90239	0.97207	0.98584
10.85087	1.66540	0.90239	0.99599	0.99799	0.90239	0.97380	0.98672
10.85087	1.57565	0.90239	0.99643	0.99821	0.90239	0.97536	0.98752

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
72	106	11.50357	1.50600	0.89887	0.99693	0.99846	0.89887	0.97650	0.98811
72	107	11.50357	1.43298	0.89887	0.99724	0.99862	0.89887	0.97775	0.98875
72	108	11.50357	1.36894	0.89887	0.99748	0.99874	0.89887	0.97881	0.98929
72	109	11.50357	1.31458	0.89887	0.99768	0.99884	0.89887	0.97966	0.98973
72	110	11.50357	1.27298	0.89887	0.99782	0.99891	0.89887	0.98027	0.99004
73	1	11.06278	26.62178	0.89092	0.41540	0.58697	0.89092	0.41518	0.58675
73	2	11.06278	26.56961	0.89092	0.41622	0.58779	0.89092	0.41601	0.58758
73	3	11.06278	26.51422	0.89092	0.41709	0.58866	0.89092	0.41688	0.58845
73	4	11.06278	26.45593	0.89092	0.41800	0.58956	0.89092	0.41778	0.58935
73	5	11.06278	26.39526	0.89092	0.41896	0.59051	0.89092	0.41873	0.59028
73	6	11.06278	26.33222	0.89092	0.41995	0.59150	0.89092	0.41971	0.59126
73	7	11.06278	26.26662	0.89092	0.42099	0.59253	0.89092	0.42073	0.59228
73	8	11.06278	26.19847	0.89092	0.42207	0.59360	0.89092	0.42180	0.59333
73	9	11.06278	26.12745	0.89092	0.42320	0.59472	0.89092	0.42291	0.59443
73	10	11.06278	26.05351	0.89092	0.42438	0.59588	0.89092	0.42407	0.59557
73	11	11.06278	25.97700	0.89092	0.42562	0.59710	0.89092	0.42527	0.59676
73	12	11.06278	25.89730	0.89092	0.42690	0.59836	0.89092	0.42653	0.59800
73	13	11.06278	25.81474	0.89092	0.42824	0.59968	0.89092	0.42784	0.59928
73	14	11.06278	25.72901	0.89092	0.42964	0.60105	0.89092	0.42921	0.60062
73	15	11.06278	25.64035	0.89092	0.43110	0.60248	0.89092	0.43063	0.60202
73	16	11.06278	25.54880	0.89092	0.43262	0.60396	0.89092	0.43212	0.60347
73	17	11.06278	25.45467	0.89092	0.43420	0.60549	0.89092	0.43367	0.60498
73	18	11.06278	25.35821	0.89092	0.43583	0.60708	0.89092	0.43528	0.60655
73	19	11.06278	25.25875	0.89092	0.43754	0.60873	0.89092	0.43698	0.60819
73	20	11.06278	25.15564	0.89092	0.43932	0.61046	0.89092	0.43874	0.60990
73	21	11.06278	25.04833	0.89092	0.44119	0.61225	0.89092	0.44059	0.61168
73	22	11.06278	24.93660	0.89092	0.44314	0.61414	0.89092	0.44252	0.61354
73	23	11.06278	24.82004	0.89092	0.44519	0.61610	0.89092	0.44454	0.61547
73	24	11.06278	24.69862	0.89092	0.44735	0.61816	0.89092	0.44665	0.61749
73	25	11.06278	24.57203	0.89092	0.44960	0.62031	0.89092	0.44885	0.61959
73	26	11.06278	24.44053	0.89092	0.45197	0.62256	0.89092	0.45115	0.62178
73	27	11.06278	24.30438	0.89092	0.45444	0.62490	0.89092	0.45355	0.62406
73	28	11.06278	24.16342	0.89092	0.45702	0.62733	0.89092	0.45605	0.62642
73	29	11.06278	24.01762	0.89092	0.45972	0.62987	0.89092	0.45867	0.62889
73	30	11.06278	23.86654	0.89092	0.46254	0.63252	0.89092	0.46140	0.63145
73	31	11.06278	23.71037	0.89092	0.46550	0.63528	0.89092	0.46426	0.63412
73	32	11.06278	23.54876	0.89092	0.46859	0.63815	0.89092	0.46723	0.63689
73	33	11.06278	23.38162	0.89092	0.47182	0.64114	0.89092	0.47034	0.63977
73	34	11.06278	23.20856	0.89092	0.47520	0.64426	0.89092	0.47359	0.64277

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
10.85087	1.49500	0.90239	0.99681	0.99840	0.90239	0.97675	0.98824
10.85087	1.42313	0.90239	0.99712	0.99856	0.90239	0.97798	0.98887
10.85087	1.36003	0.90239	0.99738	0.99869	0.90239	0.97903	0.98940
10.85087	1.30641	0.90239	0.99758	0.99879	0.90239	0.97987	0.98983
10.85087	1.26533	0.90239	0.99773	0.99886	0.90239	0.98047	0.99014
10.45855	22.51412	0.89471	0.46434	0.63420	0.89471	0.46413	0.63400
10.45855	22.48584	0.89471	0.46494	0.63475	0.89471	0.46473	0.63456
10.45855	22.45520	0.89471	0.46557	0.63534	0.89471	0.46537	0.63515
10.45855	22.42249	0.89471	0.46624	0.63597	0.89471	0.46603	0.63577
10.45855	22.38814	0.89471	0.46695	0.63663	0.89471	0.46673	0.63642
10.45855	22.35215	0.89471	0.46769	0.63732	0.89471	0.46746	0.63710
10.45855	22.31437	0.89471	0.46847	0.63804	0.89471	0.46822	0.63781
10.45855	22.27480	0.89471	0.46929	0.63880	0.89471	0.46903	0.63855
10.45855	22.23319	0.89471	0.47015	0.63960	0.89471	0.46987	0.63933
10.45855	22.18946	0.89471	0.47106	0.64043	0.89471	0.47075	0.64015
10.45855	22.14392	0.89471	0.47200	0.64131	0.89471	0.47167	0.64100
10.45855	22.09606	0.89471	0.47300	0.64222	0.89471	0.47264	0.64189
10.45855	22.04614	0.89471	0.47404	0.64318	0.89471	0.47365	0.64282
10.45855	21.99389	0.89471	0.47514	0.64419	0.89471	0.47471	0.64380
10.45855	21.93952	0.89471	0.47628	0.64524	0.89471	0.47582	0.64482
10.45855	21.88305	0.89471	0.47748	0.64634	0.89471	0.47699	0.64589
10.45855	21.82476	0.89471	0.47873	0.64749	0.89471	0.47821	0.64701
10.45855	21.76485	0.89471	0.48003	0.64868	0.89471	0.47949	0.64818
10.45855	21.70276	0.89471	0.48139	0.64992	0.89471	0.48084	0.64942
10.45855	21.63792	0.89471	0.48282	0.65122	0.89471	0.48226	0.65071
10.45855	21.56986	0.89471	0.48433	0.65259	0.89471	0.48375	0.65206
10.45855	21.49836	0.89471	0.48591	0.65403	0.89471	0.48531	0.65348
10.45855	21.42306	0.89471	0.48759	0.65554	0.89471	0.48696	0.65497
10.45855	21.34391	0.89471	0.48936	0.65714	0.89471	0.48868	0.65653
10.45855	21.26064	0.89471	0.49122	0.65882	0.89471	0.49049	0.65816
10.45855	21.17342	0.89471	0.49318	0.66058	0.89471	0.49239	0.65987
10.45855	21.08250	0.89471	0.49524	0.66242	0.89471	0.49439	0.66166
10.45855	20.98768	0.89471	0.49740	0.66435	0.89471	0.49648	0.66353
10.45855	20.88895	0.89471	0.49967	0.66637	0.89471	0.49867	0.66548
10.45855	20.78588	0.89471	0.50206	0.66849	0.89471	0.50097	0.66752
10.45855	20.67862	0.89471	0.50456	0.67071	0.89471	0.50337	0.66966
10.45855	20.56684	0.89471	0.50719	0.67303	0.89471	0.50590	0.67189
10.45855	20.45044	0.89471	0.50995	0.67545	0.89471	0.50854	0.67422
10.45855	20.32903	0.89471	0.51285	0.67799	0.89471	0.51132	0.67665

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
73	35	11.06278	23.02940	0.89092	0.47875	0.64750	0.89092	0.47697	0.64588
73	36	11.06278	22.84408	0.89092	0.48246	0.65089	0.89092	0.48051	0.64911
73	37	11.06278	22.65215	0.89092	0.48634	0.65441	0.89092	0.48419	0.65247
73	38	11.06278	22.45348	0.89092	0.49041	0.65809	0.89092	0.48804	0.65595
73	39	11.06278	22.24766	0.89092	0.49468	0.66192	0.89092	0.49204	0.65956
73	40	11.06278	22.03447	0.89092	0.49915	0.66591	0.89092	0.49622	0.66330
73	41	11.06278	21.81357	0.89092	0.50384	0.67007	0.89092	0.50057	0.66718
73	42	11.06278	21.58485	0.89092	0.50875	0.67440	0.89092	0.50511	0.67119
73	43	11.06278	21.34779	0.89092	0.51391	0.67892	0.89092	0.50983	0.67535
73	44	11.06278	21.10218	0.89092	0.51932	0.68362	0.89092	0.51475	0.67965
73	45	11.06278	20.84782	0.89092	0.52499	0.68851	0.89092	0.51987	0.68410
73	46	11.06278	20.58697	0.89092	0.53090	0.69358	0.89092	0.52519	0.68869
73	47	11.06278	20.32000	0.89092	0.53707	0.69883	0.89092	0.53074	0.69344
73	48	11.06278	20.04764	0.89092	0.54350	0.70424	0.89092	0.53651	0.69835
73	49	11.06278	19.77090	0.89092	0.55018	0.70983	0.89092	0.54252	0.70342
73	50	11.06278	19.49116	0.89092	0.55711	0.71557	0.89092	0.54878	0.70866
73	51	11.06278	19.21029	0.89092	0.56427	0.72145	0.89092	0.55531	0.71409
73	52	11.06278	18.92146	0.89092	0.57178	0.72756	0.89092	0.56213	0.71969
73	53	11.06278	18.62485	0.89092	0.57963	0.73388	0.89092	0.56923	0.72549
73	54	11.06278	18.32038	0.89092	0.58785	0.74043	0.89092	0.57663	0.73147
73	55	11.06278	18.00819	0.89092	0.59643	0.74721	0.89092	0.58433	0.73764
73	56	11.06278	17.68820	0.89092	0.60540	0.75420	0.89092	0.59234	0.74399
73	57	11.06278	17.36037	0.89092	0.61476	0.76142	0.89092	0.60067	0.75052
73	58	11.06278	17.02468	0.89092	0.62451	0.76886	0.89092	0.60931	0.75723
73	59	11.06278	16.68091	0.89092	0.63468	0.77652	0.89092	0.61826	0.76410
73	60	11.06278	16.32913	0.89092	0.64525	0.78438	0.89092	0.62752	0.77114
73	61	11.06278	15.96913	0.89092	0.65622	0.79243	0.89092	0.63708	0.77832
73	62	11.06278	15.60088	0.89092	0.66761	0.80068	0.89092	0.64694	0.78563
73	63	11.06278	15.22446	0.89092	0.67939	0.80909	0.89092	0.65708	0.79306
73	64	11.06278	14.83980	0.89092	0.69154	0.81765	0.89092	0.66748	0.80059
73	65	11.06278	14.44688	0.89092	0.70406	0.82633	0.89092	0.67813	0.80820
73	66	11.06278	14.04613	0.89092	0.71691	0.83511	0.89092	0.68899	0.81586
73	67	11.06278	13.63788	0.89092	0.73004	0.84396	0.89092	0.70004	0.82356
73	68	11.06278	13.22255	0.89092	0.74342	0.85283	0.89092	0.71124	0.83126
73	69	11.06278	12.80079	0.89092	0.75699	0.86169	0.89092	0.72257	0.83894
73	70	11.06278	12.37331	0.89092	0.77069	0.87050	0.89092	0.73398	0.84658
73	71	11.06278	11.94070	0.89092	0.78445	0.87921	0.89092	0.74543	0.85415
73	72	11.06278	11.50357	0.89092	0.79821	0.88778	0.89092	0.75688	0.86162
73	73	11.06278	11.06278	0.89092	0.81188	0.89617	0.89092	0.76829	0.86897

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
10.45855	20.20243	0.89471	0.51590	0.68065	0.89471	0.51422	0.67919
10.45855	20.07055	0.89471	0.51910	0.68343	0.89471	0.51726	0.68183
10.45855	19.93297	0.89471	0.52247	0.68634	0.89471	0.52044	0.68459
10.45855	19.78951	0.89471	0.52600	0.68939	0.89471	0.52376	0.68746
10.45855	19.63978	0.89471	0.52972	0.69257	0.89471	0.52724	0.69045
10.45855	19.48352	0.89471	0.53364	0.69591	0.89471	0.53088	0.69356
10.45855	19.32040	0.89471	0.53775	0.69940	0.89471	0.53468	0.69680
10.45855	19.15023	0.89471	0.54208	0.70305	0.89471	0.53866	0.70016
10.45855	18.97251	0.89471	0.54663	0.70687	0.89471	0.54280	0.70366
10.45855	18.78697	0.89471	0.55142	0.71086	0.89471	0.54713	0.70728
10.45855	18.59337	0.89471	0.55645	0.71503	0.89471	0.55164	0.71104
10.45855	18.39367	0.89471	0.56172	0.71936	0.89471	0.55635	0.71494
10.45855	18.18814	0.89471	0.56721	0.72385	0.89471	0.56126	0.71898
10.45855	17.97738	0.89471	0.57295	0.72850	0.89471	0.56638	0.72317
10.45855	17.76227	0.89471	0.57892	0.73331	0.89471	0.57172	0.72751
10.45855	17.54401	0.89471	0.58511	0.73826	0.89471	0.57730	0.73201
10.45855	17.32430	0.89471	0.59153	0.74335	0.89471	0.58314	0.73669
10.45855	17.09693	0.89471	0.59827	0.74865	0.89471	0.58924	0.74153
10.45855	16.86201	0.89471	0.60533	0.75415	0.89471	0.59561	0.74656
10.45855	16.61938	0.89471	0.61273	0.75987	0.89471	0.60226	0.75177
10.45855	16.36911	0.89471	0.62048	0.76580	0.89471	0.60921	0.75715
10.45855	16.11103	0.89471	0.62859	0.77194	0.89471	0.61644	0.76271
10.45855	15.84506	0.89471	0.63707	0.77830	0.89471	0.62397	0.76845
10.45855	15.57108	0.89471	0.64592	0.78487	0.89471	0.63181	0.77437
10.45855	15.28882	0.89471	0.65516	0.79166	0.89471	0.63994	0.78044
10.45855	14.99826	0.89471	0.66478	0.79864	0.89471	0.64837	0.78668
10.45855	14.69911	0.89471	0.67479	0.80582	0.89471	0.65710	0.79307
10.45855	14.39128	0.89471	0.68519	0.81319	0.89471	0.66611	0.79960
10.45855	14.07472	0.89471	0.69597	0.82073	0.89471	0.67539	0.80625
10.45855	13.74931	0.89471	0.70711	0.82843	0.89471	0.68493	0.81301
10.45855	13.41490	0.89471	0.71861	0.83627	0.89471	0.69472	0.81986
10.45855	13.07182	0.89471	0.73042	0.84421	0.89471	0.70471	0.82678
10.45855	12.72027	0.89471	0.74253	0.85224	0.89471	0.71490	0.83375
10.45855	12.36057	0.89471	0.75488	0.86032	0.89471	0.72526	0.84075
10.45855	11.99324	0.89471	0.76744	0.86842	0.89471	0.73574	0.84775
10.45855	11.61885	0.89471	0.78013	0.87649	0.89471	0.74631	0.85473
10.45855	11.23789	0.89471	0.79292	0.88450	0.89471	0.75695	0.86166
10.45855	10.85087	0.89471	0.80573	0.89242	0.89471	0.76761	0.86853
10.45855	10.45855	0.89471	0.81850	0.90019	0.89471	0.77825	0.87530

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
73	74	11.06278	10.61910	0.89092	0.82539	0.90435	0.89092	0.77962	0.87616
73	75	11.06278	10.17356	0.89092	0.83867	0.91226	0.89092	0.79082	0.88319
73	76	11.06278	9.72734	0.89092	0.85162	0.91986	0.89092	0.80185	0.89003
73	77	11.06278	9.28160	0.89092	0.86417	0.92714	0.89092	0.81266	0.89665
73	78	11.06278	8.83768	0.89092	0.87625	0.93404	0.89092	0.82322	0.90304
73	79	11.06278	8.39698	0.89092	0.88779	0.94056	0.89092	0.83349	0.90918
73	80	11.06278	7.96110	0.89092	0.89874	0.94667	0.89092	0.84343	0.91507
73	81	11.06278	7.53168	0.89092	0.90904	0.95235	0.89092	0.85303	0.92068
73	82	11.06278	7.11054	0.89092	0.91866	0.95761	0.89092	0.86224	0.92603
73	83	11.06278	6.69952	0.89092	0.92757	0.96242	0.89092	0.87106	0.93109
73	84	11.06278	6.30023	0.89092	0.93576	0.96682	0.89092	0.87946	0.93587
73	85	11.06278	5.91444	0.89092	0.94324	0.97079	0.89092	0.88744	0.94036
73	86	11.06278	5.54396	0.89092	0.95000	0.97436	0.89092	0.89497	0.94458
73	87	11.06278	5.19034	0.89092	0.95607	0.97754	0.89092	0.90207	0.94852
73	88	11.06278	4.85473	0.89092	0.96149	0.98037	0.89092	0.90874	0.95219
73	89	11.06278	4.53813	0.89092	0.96630	0.98286	0.89092	0.91498	0.95560
73	90	11.06278	4.24126	0.89092	0.97054	0.98505	0.89092	0.92082	0.95878
73	91	11.06278	3.96420	0.89092	0.97426	0.98696	0.89092	0.92627	0.96172
73	92	11.06278	3.70604	0.89092	0.97752	0.98863	0.89092	0.93137	0.96446
73	93	11.06278	3.46525	0.89092	0.98039	0.99010	0.89092	0.93613	0.96701
73	94	11.06278	3.23968	0.89092	0.98290	0.99138	0.89092	0.94058	0.96938
73	95	11.06278	3.02715	0.89092	0.98511	0.99250	0.89092	0.94475	0.97159
73	96	11.06278	2.82535	0.89092	0.98705	0.99348	0.89092	0.94863	0.97364
73	97	11.06278	2.63737	0.89092	0.98874	0.99434	0.89092	0.95223	0.97553
73	98	11.06278	2.46279	0.89092	0.99020	0.99508	0.89092	0.95555	0.97727
73	99	11.06278	2.30125	0.89092	0.99147	0.99571	0.89092	0.95862	0.97887
73	100	11.06278	2.15258	0.89092	0.99255	0.99626	0.89092	0.96144	0.98034
73	101	11.06278	2.01649	0.89092	0.99349	0.99673	0.89092	0.96403	0.98169
73	102	11.06278	1.89293	0.89092	0.99428	0.99713	0.89092	0.96639	0.98291
73	103	11.06278	1.78083	0.89092	0.99496	0.99747	0.89092	0.96855	0.98402
73	104	11.06278	1.67943	0.89092	0.99554	0.99777	0.89092	0.97050	0.98503
73	105	11.06278	1.58804	0.89092	0.99603	0.99801	0.89092	0.97227	0.98594
73	106	11.06278	1.50600	0.89092	0.99645	0.99822	0.89092	0.97385	0.98675
73	107	11.06278	1.43298	0.89092	0.99680	0.99840	0.89092	0.97523	0.98746
73	108	11.06278	1.36894	0.89092	0.99709	0.99854	0.89092	0.97641	0.98807
73	109	11.06278	1.31458	0.89092	0.99732	0.99866	0.89092	0.97736	0.98855
73	110	11.06278	1.27298	0.89092	0.99748	0.99874	0.89092	0.97804	0.98890
74	1	10.61910	26.62178	0.88257	0.39875	0.57015	0.88257	0.39854	0.56994
74	2	10.61910	26.56961	0.88257	0.39954	0.57096	0.88257	0.39934	0.57076

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
10.45855	10.06159	0.89471	0.83115	0.90779	0.89471	0.78883	0.88195
10.45855	9.66092	0.89471	0.84361	0.91517	0.89471	0.79931	0.88846
10.45855	9.25762	0.89471	0.85580	0.92230	0.89471	0.80964	0.89481
10.45855	8.85278	0.89471	0.86766	0.92914	0.89471	0.81980	0.90098
10.45855	8.44766	0.89471	0.87910	0.93566	0.89471	0.82974	0.90695
10.45855	8.04359	0.89471	0.89008	0.94184	0.89471	0.83942	0.91270
10.45855	7.64214	0.89471	0.90052	0.94766	0.89471	0.84882	0.91823
10.45855	7.24488	0.89471	0.91038	0.95309	0.89471	0.85790	0.92352
10.45855	6.85364	0.89471	0.91963	0.95813	0.89471	0.86664	0.92855
10.45855	6.47024	0.89471	0.92823	0.96278	0.89471	0.87501	0.93334
10.45855	6.09632	0.89471	0.93616	0.96703	0.89471	0.88301	0.93787
10.45855	5.73370	0.89471	0.94342	0.97089	0.89471	0.89062	0.94214
10.45855	5.38421	0.89471	0.95002	0.97437	0.89471	0.89782	0.94616
10.45855	5.04951	0.89471	0.95597	0.97749	0.89471	0.90461	0.94992
10.45855	4.73086	0.89471	0.96130	0.98027	0.89471	0.91100	0.95343
10.45855	4.42936	0.89471	0.96604	0.98273	0.89471	0.91699	0.95670
10.45855	4.14588	0.89471	0.97023	0.98489	0.89471	0.92260	0.95974
10.45855	3.88065	0.89471	0.97393	0.98679	0.89471	0.92785	0.96258
10.45855	3.63292	0.89471	0.97718	0.98846	0.89471	0.93277	0.96521
10.45855	3.40133	0.89471	0.98004	0.98992	0.89471	0.93737	0.96767
10.45855	3.18390	0.89471	0.98256	0.99120	0.89471	0.94168	0.96996
10.45855	2.97857	0.89471	0.98478	0.99233	0.89471	0.94572	0.97210
10.45855	2.78314	0.89471	0.98674	0.99332	0.89471	0.94948	0.97409
10.45855	2.60073	0.89471	0.98844	0.99419	0.89471	0.95298	0.97592
10.45855	2.43099	0.89471	0.98993	0.99494	0.89471	0.95622	0.97762
10.45855	2.27364	0.89471	0.99121	0.99559	0.89471	0.95922	0.97918
10.45855	2.12860	0.89471	0.99232	0.99615	0.89471	0.96197	0.98062
10.45855	1.99561	0.89471	0.99327	0.99662	0.89471	0.96450	0.98193
10.45855	1.87471	0.89471	0.99409	0.99703	0.89471	0.96681	0.98313
10.45855	1.76487	0.89471	0.99478	0.99738	0.89471	0.96892	0.98422
10.45855	1.66540	0.89471	0.99538	0.99768	0.89471	0.97084	0.98520
10.45855	1.57565	0.89471	0.99589	0.99794	0.89471	0.97257	0.98610
10.45855	1.49500	0.89471	0.99632	0.99815	0.89471	0.97413	0.98689
10.45855	1.42313	0.89471	0.99668	0.99834	0.89471	0.97549	0.98759
10.45855	1.36003	0.89471	0.99697	0.99848	0.89471	0.97666	0.98819
10.45855	1.30641	0.89471	0.99721	0.99860	0.89471	0.97759	0.98867
10.45855	1.26533	0.89471	0.99738	0.99869	0.89471	0.97826	0.98901
10.06159	22.51412	0.88665	0.44673	0.61758	0.88665	0.44653	0.61738
10.06159	22.48584	0.88665	0.44731	0.61812	0.88665	0.44711	0.61793

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
74	3	10.61910	26.51422	0.88257	0.40037	0.57181	0.88257	0.40018	0.57161
74	4	10.61910	26.45593	0.88257	0.40125	0.57270	0.88257	0.40105	0.57250
74	5	10.61910	26.39526	0.88257	0.40217	0.57364	0.88257	0.40195	0.57342
74	6	10.61910	26.33222	0.88257	0.40312	0.57461	0.88257	0.40290	0.57438
74	7	10.61910	26.26662	0.88257	0.40412	0.57562	0.88257	0.40388	0.57538
74	8	10.61910	26.19847	0.88257	0.40516	0.57668	0.88257	0.40491	0.57642
74	9	10.61910	26.12745	0.88257	0.40625	0.57778	0.88257	0.40598	0.57750
74	10	10.61910	26.05351	0.88257	0.40738	0.57892	0.88257	0.40709	0.57863
74	11	10.61910	25.97700	0.88257	0.40857	0.58012	0.88257	0.40825	0.57980
74	12	10.61910	25.89730	0.88257	0.40981	0.58136	0.88257	0.40946	0.58101
74	13	10.61910	25.81474	0.88257	0.41109	0.58266	0.88257	0.41072	0.58228
74	14	10.61910	25.72901	0.88257	0.41244	0.58401	0.88257	0.41203	0.58360
74	15	10.61910	25.64035	0.88257	0.41384	0.58542	0.88257	0.41340	0.58497
74	16	10.61910	25.54880	0.88257	0.41530	0.58687	0.88257	0.41483	0.58640
74	17	10.61910	25.45467	0.88257	0.41682	0.58839	0.88257	0.41632	0.58789
74	18	10.61910	25.35821	0.88257	0.41839	0.58995	0.88257	0.41787	0.58943
74	19	10.61910	25.25875	0.88257	0.42003	0.59158	0.88257	0.41950	0.59105
74	20	10.61910	25.15564	0.88257	0.42174	0.59327	0.88257	0.42120	0.59274
74	21	10.61910	25.04833	0.88257	0.42353	0.59505	0.88257	0.42297	0.59449
74	22	10.61910	24.93660	0.88257	0.42541	0.59690	0.88257	0.42483	0.59633
74	23	10.61910	24.82004	0.88257	0.42739	0.59884	0.88257	0.42677	0.59824
74	24	10.61910	24.69862	0.88257	0.42946	0.60087	0.88257	0.42880	0.60023
74	25	10.61910	24.57203	0.88257	0.43163	0.60299	0.88257	0.43092	0.60230
74	26	10.61910	24.44053	0.88257	0.43390	0.60520	0.88257	0.43314	0.60446
74	27	10.61910	24.30438	0.88257	0.43628	0.60751	0.88257	0.43545	0.60671
74	28	10.61910	24.16342	0.88257	0.43877	0.60992	0.88257	0.43787	0.60905
74	29	10.61910	24.01762	0.88257	0.44137	0.61243	0.88257	0.44039	0.61149
74	30	10.61910	23.86654	0.88257	0.44409	0.61504	0.88257	0.44303	0.61402
74	31	10.61910	23.71037	0.88257	0.44693	0.61777	0.88257	0.44578	0.61666
74	32	10.61910	23.54876	0.88257	0.44991	0.62061	0.88257	0.44866	0.61941
74	33	10.61910	23.38162	0.88257	0.45303	0.62357	0.88257	0.45166	0.62227
74	34	10.61910	23.20856	0.88257	0.45629	0.62665	0.88257	0.45480	0.62524
74	35	10.61910	23.02940	0.88257	0.45971	0.62987	0.88257	0.45807	0.62832
74	36	10.61910	22.84408	0.88257	0.46329	0.63322	0.88257	0.46149	0.63153
74	37	10.61910	22.65215	0.88257	0.46705	0.63672	0.88257	0.46505	0.63486
74	38	10.61910	22.45348	0.88257	0.47098	0.64036	0.88257	0.46878	0.63832
74	39	10.61910	22.24766	0.88257	0.47510	0.64416	0.88257	0.47266	0.64191
74	40	10.61910	22.03447	0.88257	0.47943	0.64813	0.88257	0.47671	0.64564
74	41	10.61910	21.81357	0.88257	0.48396	0.65226	0.88257	0.48093	0.64950

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
10.06159	22.45520	0.88665	0.44792	0.61870	0.88665	0.44772	0.61852
10.06159	22.42249	0.88665	0.44856	0.61932	0.88665	0.44836	0.61913
10.06159	22.38814	0.88665	0.44924	0.61997	0.88665	0.44903	0.61977
10.06159	22.35215	0.88665	0.44996	0.62065	0.88665	0.44974	0.62044
10.06159	22.31437	0.88665	0.45071	0.62136	0.88665	0.45048	0.62114
10.06159	22.27480	0.88665	0.45150	0.62211	0.88665	0.45125	0.62188
10.06159	22.23319	0.88665	0.45233	0.62290	0.88665	0.45206	0.62265
10.06159	22.18946	0.88665	0.45320	0.62373	0.88665	0.45291	0.62345
10.06159	22.14392	0.88665	0.45411	0.62459	0.88665	0.45380	0.62429
10.06159	22.09606	0.88665	0.45507	0.62550	0.88665	0.45473	0.62517
10.06159	22.04614	0.88665	0.45608	0.62645	0.88665	0.45570	0.62610
10.06159	21.99389	0.88665	0.45713	0.62744	0.88665	0.45673	0.62706
10.06159	21.93952	0.88665	0.45824	0.62848	0.88665	0.45780	0.62807
10.06159	21.88305	0.88665	0.45939	0.62957	0.88665	0.45892	0.62912
10.06159	21.82476	0.88665	0.46060	0.63070	0.88665	0.46010	0.63023
10.06159	21.76485	0.88665	0.46185	0.63187	0.88665	0.46134	0.63139
10.06159	21.70276	0.88665	0.46316	0.63309	0.88665	0.46264	0.63261
10.06159	21.63792	0.88665	0.46454	0.63438	0.88665	0.46401	0.63388
10.06159	21.56986	0.88665	0.46599	0.63573	0.88665	0.46544	0.63522
10.06159	21.49836	0.88665	0.46752	0.63716	0.88665	0.46695	0.63663
10.06159	21.42306	0.88665	0.46913	0.63865	0.88665	0.46854	0.63810
10.06159	21.34391	0.88665	0.47084	0.64023	0.88665	0.47020	0.63965
10.06159	21.26064	0.88665	0.47264	0.64189	0.88665	0.47195	0.64126
10.06159	21.17342	0.88665	0.47453	0.64364	0.88665	0.47379	0.64295
10.06159	21.08250	0.88665	0.47652	0.64546	0.88665	0.47572	0.64473
10.06159	20.98768	0.88665	0.47861	0.64737	0.88665	0.47774	0.64658
10.06159	20.88895	0.88665	0.48080	0.64938	0.88665	0.47986	0.64852
10.06159	20.78588	0.88665	0.48310	0.65148	0.88665	0.48208	0.65054
10.06159	20.67862	0.88665	0.48552	0.65367	0.88665	0.48441	0.65266
10.06159	20.56684	0.88665	0.48806	0.65597	0.88665	0.48686	0.65488
10.06159	20.45044	0.88665	0.49073	0.65838	0.88665	0.48942	0.65720
10.06159	20.32903	0.88665	0.49354	0.66090	0.88665	0.49211	0.65961
10.06159	20.20243	0.88665	0.49649	0.66354	0.88665	0.49492	0.66214
10.06159	20.07055	0.88665	0.49959	0.66630	0.88665	0.49787	0.66477
10.06159	19.93297	0.88665	0.50285	0.66920	0.88665	0.50096	0.66752
10.06159	19.78951	0.88665	0.50628	0.67223	0.88665	0.50419	0.67038
10.06159	19.63978	0.88665	0.50989	0.67540	0.88665	0.50758	0.67337
10.06159	19.48352	0.88665	0.51369	0.67873	0.88665	0.51111	0.67647
10.06159	19.32040	0.88665	0.51769	0.68221	0.88665	0.51481	0.67971

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
74	42	10.61910	21.58485	0.88257	0.48872	0.65657	0.88257	0.48533	0.65350
74	43	10.61910	21.34779	0.88257	0.49372	0.66106	0.88257	0.48991	0.65764
74	44	10.61910	21.10218	0.88257	0.49896	0.66574	0.88257	0.49469	0.66193
74	45	10.61910	20.84782	0.88257	0.50447	0.67063	0.88257	0.49966	0.66636
74	46	10.61910	20.58697	0.88257	0.51021	0.67568	0.88257	0.50483	0.67095
74	47	10.61910	20.32000	0.88257	0.51621	0.68092	0.88257	0.51022	0.67569
74	48	10.61910	20.04764	0.88257	0.52245	0.68633	0.88257	0.51584	0.68060
74	49	10.61910	19.77090	0.88257	0.52895	0.69191	0.88257	0.52169	0.68567
74	50	10.61910	19.49116	0.88257	0.53570	0.69766	0.88257	0.52779	0.69092
74	51	10.61910	19.21029	0.88257	0.54268	0.70355	0.88257	0.53417	0.69636
74	52	10.61910	18.92146	0.88257	0.55000	0.70968	0.88257	0.54082	0.70199
74	53	10.61910	18.62485	0.88257	0.55767	0.71603	0.88257	0.54777	0.70782
74	54	10.61910	18.32038	0.88257	0.56571	0.72262	0.88257	0.55502	0.71384
74	55	10.61910	18.00819	0.88257	0.57412	0.72945	0.88257	0.56257	0.72006
74	56	10.61910	17.68820	0.88257	0.58292	0.73651	0.88257	0.57045	0.72648
74	57	10.61910	17.36037	0.88257	0.59212	0.74382	0.88257	0.57865	0.73309
74	58	10.61910	17.02468	0.88257	0.60174	0.75136	0.88257	0.58718	0.73990
74	59	10.61910	16.68091	0.88257	0.61178	0.75914	0.88257	0.59603	0.74689
74	60	10.61910	16.32913	0.88257	0.62226	0.76715	0.88257	0.60522	0.75407
74	61	10.61910	15.96913	0.88257	0.63317	0.77538	0.88257	0.61473	0.76141
74	62	10.61910	15.60088	0.88257	0.64451	0.78384	0.88257	0.62457	0.76890
74	63	10.61910	15.22446	0.88257	0.65630	0.79249	0.88257	0.63472	0.77655
74	64	10.61910	14.83980	0.88257	0.66850	0.80132	0.88257	0.64516	0.78431
74	65	10.61910	14.44688	0.88257	0.68112	0.81032	0.88257	0.65588	0.79218
74	66	10.61910	14.04613	0.88257	0.69413	0.81945	0.88257	0.66686	0.80014
74	67	10.61910	13.63788	0.88257	0.70749	0.82869	0.88257	0.67808	0.80816
74	68	10.61910	13.22255	0.88257	0.72117	0.83800	0.88257	0.68949	0.81621
74	69	10.61910	12.80079	0.88257	0.73511	0.84734	0.88257	0.70108	0.82428
74	70	10.61910	12.37331	0.88257	0.74926	0.85666	0.88257	0.71280	0.83232
74	71	10.61910	11.94070	0.88257	0.76356	0.86593	0.88257	0.72461	0.84032
74	72	10.61910	11.50357	0.88257	0.77792	0.87509	0.88257	0.73648	0.84824
74	73	10.61910	11.06278	0.88257	0.79229	0.88411	0.88257	0.74835	0.85607
74	74	10.61910	10.61910	0.88257	0.80658	0.89293	0.88257	0.76019	0.86376
74	75	10.61910	10.17356	0.88257	0.82069	0.90152	0.88257	0.77195	0.87130
74	76	10.61910	9.72734	0.88257	0.83455	0.90981	0.88257	0.78357	0.87865
74	77	10.61910	9.28160	0.88257	0.84806	0.91778	0.88257	0.79502	0.88581
74	78	10.61910	8.83768	0.88257	0.86114	0.92539	0.88257	0.80624	0.89273
74	79	10.61910	8.39698	0.88257	0.87371	0.93260	0.88257	0.81720	0.89941
74	80	10.61910	7.96110	0.88257	0.88570	0.93938	0.88257	0.82786	0.90582

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
10.06159	19.15023	0.88665	0.52189	0.68585	0.88665	0.51868	0.68307
10.06159	18.97251	0.88665	0.52632	0.68966	0.88665	0.52272	0.68656
10.06159	18.78697	0.88665	0.53098	0.69365	0.88665	0.52693	0.69018
10.06159	18.59337	0.88665	0.53588	0.69782	0.88665	0.53133	0.69395
10.06159	18.39367	0.88665	0.54101	0.70215	0.88665	0.53592	0.69785
10.06159	18.18814	0.88665	0.54637	0.70665	0.88665	0.54071	0.70189
10.06159	17.97738	0.88665	0.55197	0.71131	0.88665	0.54570	0.70609
10.06159	17.76227	0.88665	0.55779	0.71613	0.88665	0.55092	0.71045
10.06159	17.54401	0.88665	0.56385	0.72110	0.88665	0.55638	0.71497
10.06159	17.32430	0.88665	0.57012	0.72622	0.88665	0.56209	0.71966
10.06159	17.09693	0.88665	0.57672	0.73154	0.88665	0.56807	0.72454
10.06159	16.86201	0.88665	0.58364	0.73709	0.88665	0.57432	0.72961
10.06159	16.61938	0.88665	0.59090	0.74285	0.88665	0.58086	0.73487
10.06159	16.36911	0.88665	0.59852	0.74885	0.88665	0.58769	0.74031
10.06159	16.11103	0.88665	0.60651	0.75506	0.88665	0.59483	0.74595
10.06159	15.84506	0.88665	0.61487	0.76151	0.88665	0.60227	0.75177
10.06159	15.57108	0.88665	0.62363	0.76819	0.88665	0.61003	0.75779
10.06159	15.28882	0.88665	0.63279	0.77510	0.88665	0.61810	0.76398
10.06159	14.99826	0.88665	0.64235	0.78224	0.88665	0.62649	0.77036
10.06159	14.69911	0.88665	0.65234	0.78959	0.88665	0.63519	0.77690
10.06159	14.39128	0.88665	0.66274	0.79716	0.88665	0.64421	0.78361
10.06159	14.07472	0.88665	0.67355	0.80494	0.88665	0.65352	0.79046
10.06159	13.74931	0.88665	0.68477	0.81290	0.88665	0.66313	0.79745
10.06159	13.41490	0.88665	0.69639	0.82103	0.88665	0.67301	0.80455
10.06159	13.07182	0.88665	0.70839	0.82931	0.88665	0.68315	0.81175
10.06159	12.72027	0.88665	0.72074	0.83771	0.88665	0.69351	0.81902
10.06159	12.36057	0.88665	0.73339	0.84619	0.88665	0.70409	0.82635
10.06159	11.99324	0.88665	0.74632	0.85473	0.88665	0.71484	0.83371
10.06159	11.61885	0.88665	0.75946	0.86329	0.88665	0.72573	0.84107
10.06159	11.23789	0.88665	0.77277	0.87182	0.88665	0.73673	0.84841
10.06159	10.85087	0.88665	0.78617	0.88029	0.88665	0.74779	0.85570
10.06159	10.45855	0.88665	0.79960	0.88864	0.88665	0.75889	0.86292
10.06159	10.06159	0.88665	0.81299	0.89685	0.88665	0.76997	0.87003
10.06159	9.66092	0.88665	0.82625	0.90486	0.88665	0.78099	0.87703
10.06159	9.25762	0.88665	0.83930	0.91263	0.88665	0.79190	0.88387
10.06159	8.85278	0.88665	0.85206	0.92012	0.88665	0.80267	0.89054
10.06159	8.44766	0.88665	0.86446	0.92730	0.88665	0.81325	0.89701
10.06159	8.04359	0.88665	0.87641	0.93413	0.88665	0.82360	0.90327
10.06159	7.64214	0.88665	0.88784	0.94059	0.88665	0.83368	0.90930

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
74	81	10.61910	7.53168	0.88257	0.89704	0.94573	0.88257	0.83818	0.91196
74	82	10.61910	7.11054	0.88257	0.90769	0.95161	0.88257	0.84812	0.91782
74	83	10.61910	6.69952	0.88257	0.91760	0.95703	0.88257	0.85766	0.92338
74	84	10.61910	6.30023	0.88257	0.92675	0.96198	0.88257	0.86678	0.92864
74	85	10.61910	5.91444	0.88257	0.93514	0.96648	0.88257	0.87547	0.93360
74	86	10.61910	5.54396	0.88257	0.94276	0.97054	0.88257	0.88370	0.93826
74	87	10.61910	5.19034	0.88257	0.94962	0.97416	0.88257	0.89147	0.94262
74	88	10.61910	4.85473	0.88257	0.95577	0.97738	0.88257	0.89878	0.94669
74	89	10.61910	4.53813	0.88257	0.96124	0.98023	0.88257	0.90563	0.95048
74	90	10.61910	4.24126	0.88257	0.96607	0.98274	0.88257	0.91206	0.95401
74	91	10.61910	3.96420	0.88257	0.97032	0.98494	0.88257	0.91807	0.95728
74	92	10.61910	3.70604	0.88257	0.97406	0.98686	0.88257	0.92369	0.96033
74	93	10.61910	3.46525	0.88257	0.97734	0.98854	0.88257	0.92896	0.96317
74	94	10.61910	3.23968	0.88257	0.98023	0.99002	0.88257	0.93389	0.96581
74	95	10.61910	3.02715	0.88257	0.98277	0.99131	0.88257	0.93850	0.96827
74	96	10.61910	2.82535	0.88257	0.98501	0.99245	0.88257	0.94280	0.97056
74	97	10.61910	2.63737	0.88257	0.98696	0.99344	0.88257	0.94679	0.97267
74	98	10.61910	2.46279	0.88257	0.98865	0.99429	0.88257	0.95049	0.97461
74	99	10.61910	2.30125	0.88257	0.99011	0.99503	0.88257	0.95390	0.97640
74	100	10.61910	2.15258	0.88257	0.99137	0.99566	0.88257	0.95703	0.97804
74	101	10.61910	2.01649	0.88257	0.99244	0.99621	0.88257	0.95991	0.97954
74	102	10.61910	1.89293	0.88257	0.99337	0.99667	0.88257	0.96254	0.98091
74	103	10.61910	1.78083	0.88257	0.99415	0.99707	0.88257	0.96493	0.98215
74	104	10.61910	1.67943	0.88257	0.99483	0.99741	0.88257	0.96711	0.98328
74	105	10.61910	1.58804	0.88257	0.99540	0.99769	0.88257	0.96908	0.98430
74	106	10.61910	1.50600	0.88257	0.99588	0.99794	0.88257	0.97083	0.98520
74	107	10.61910	1.43298	0.88257	0.99629	0.99814	0.88257	0.97238	0.98600
74	108	10.61910	1.36894	0.88257	0.99662	0.99831	0.88257	0.97369	0.98667
74	109	10.61910	1.31458	0.88257	0.99688	0.99844	0.88257	0.97475	0.98721
74	110	10.61910	1.27298	0.88257	0.99707	0.99853	0.88257	0.97551	0.98760
75	1	10.17356	26.62178	0.87384	0.38203	0.55285	0.87384	0.38184	0.55265
75	2	10.17356	26.56961	0.87384	0.38279	0.55365	0.87384	0.38260	0.55345
75	3	10.17356	26.51422	0.87384	0.38359	0.55448	0.87384	0.38340	0.55429
75	4	10.17356	26.45593	0.87384	0.38443	0.55536	0.87384	0.38424	0.55516
75	5	10.17356	26.39526	0.87384	0.38531	0.55628	0.87384	0.38511	0.55607
75	6	10.17356	26.33222	0.87384	0.38622	0.55723	0.87384	0.38601	0.55701
75	7	10.17356	26.26662	0.87384	0.38718	0.55823	0.87384	0.38696	0.55800
75	8	10.17356	26.19847	0.87384	0.38818	0.55926	0.87384	0.38794	0.55902
75	9	10.17356	26.12745	0.87384	0.38922	0.56034	0.87384	0.38897	0.56008

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
10.06159	7.24488	0.88665	0.89870	0.94665	0.88665	0.84346	0.91508
10.06159	6.85364	0.88665	0.90892	0.95229	0.88665	0.85290	0.92061
10.06159	6.47024	0.88665	0.91847	0.95751	0.88665	0.86197	0.92587
10.06159	6.09632	0.88665	0.92733	0.96229	0.88665	0.87066	0.93086
10.06159	5.73370	0.88665	0.93547	0.96666	0.88665	0.87895	0.93557
10.06159	5.38421	0.88665	0.94289	0.97061	0.88665	0.88681	0.94001
10.06159	5.04951	0.88665	0.94960	0.97415	0.88665	0.89425	0.94417
10.06159	4.73086	0.88665	0.95563	0.97731	0.88665	0.90126	0.94807
10.06159	4.42936	0.88665	0.96101	0.98012	0.88665	0.90785	0.95170
10.06159	4.14588	0.88665	0.96579	0.98260	0.88665	0.91402	0.95508
10.06159	3.88065	0.88665	0.97000	0.98477	0.88665	0.91981	0.95823
10.06159	3.63292	0.88665	0.97372	0.98668	0.88665	0.92524	0.96117
10.06159	3.40133	0.88665	0.97699	0.98836	0.88665	0.93033	0.96391
10.06159	3.18390	0.88665	0.97988	0.98984	0.88665	0.93510	0.96646
10.06159	2.97857	0.88665	0.98243	0.99113	0.88665	0.93957	0.96884
10.06159	2.78314	0.88665	0.98468	0.99228	0.88665	0.94375	0.97106
10.06159	2.60073	0.88665	0.98664	0.99328	0.88665	0.94763	0.97311
10.06159	2.43099	0.88665	0.98835	0.99414	0.88665	0.95123	0.97501
10.06159	2.27364	0.88665	0.98984	0.99489	0.88665	0.95455	0.97675
10.06159	2.12860	0.88665	0.99111	0.99554	0.88665	0.95762	0.97835
10.06159	1.99561	0.88665	0.99221	0.99609	0.88665	0.96043	0.97982
10.06159	1.87471	0.88665	0.99315	0.99657	0.88665	0.96300	0.98115
10.06159	1.76487	0.88665	0.99396	0.99697	0.88665	0.96535	0.98237
10.06159	1.66540	0.88665	0.99465	0.99732	0.88665	0.96749	0.98347
10.06159	1.57565	0.88665	0.99523	0.99761	0.88665	0.96942	0.98447
10.06159	1.49500	0.88665	0.99573	0.99786	0.88665	0.97115	0.98536
10.06159	1.42313	0.88665	0.99615	0.99807	0.88665	0.97267	0.98614
10.06159	1.36003	0.88665	0.99649	0.99824	0.88665	0.97396	0.98681
10.06159	1.30641	0.88665	0.99677	0.99838	0.88665	0.97500	0.98734
10.06159	1.26533	0.88665	0.99696	0.99848	0.88665	0.97576	0.98773
9.66092	22.51412	0.87766	0.42896	0.60038	0.87766	0.42876	0.60019
9.66092	22.48584	0.87766	0.42951	0.60091	0.87766	0.42932	0.60073
9.66092	22.45520	0.87766	0.43009	0.60149	0.87766	0.42991	0.60131
9.66092	22.42249	0.87766	0.43072	0.60210	0.87766	0.43053	0.60191
9.66092	22.38814	0.87766	0.43137	0.60274	0.87766	0.43117	0.60254
9.66092	22.35215	0.87766	0.43206	0.60341	0.87766	0.43185	0.60321
9.66092	22.31437	0.87766	0.43278	0.60411	0.87766	0.43256	0.60390
9.66092	22.27480	0.87766	0.43354	0.60485	0.87766	0.43330	0.60462
9.66092	22.23319	0.87766	0.43433	0.60563	0.87766	0.43408	0.60538

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
75	10	10.17356	26.05351	0.87384	0.39031	0.56147	0.87384	0.39003	0.56119	9.66092	22.18946	0.87766	0.43517	0.60644	0.87766	0.43490	0.60618
75	11	10.17356	25.97700	0.87384	0.39145	0.56265	0.87384	0.39115	0.56234	9.66092	22.14392	0.87766	0.43605	0.60729	0.87766	0.43576	0.60700
75	12	10.17356	25.89730	0.87384	0.39263	0.56387	0.87384	0.39231	0.56354	9.66092	22.09606	0.87766	0.43697	0.60819	0.87766	0.43665	0.60787
75	13	10.17356	25.81474	0.87384	0.39387	0.56514	0.87384	0.39351	0.56478	9.66092	22.04614	0.87766	0.43794	0.60912	0.87766	0.43759	0.60878
75	14	10.17356	25.72901	0.87384	0.39516	0.56647	0.87384	0.39477	0.56608	9.66092	21.99389	0.87766	0.43896	0.61010	0.87766	0.43857	0.60973
75	15	10.17356	25.64035	0.87384	0.39651	0.56785	0.87384	0.39609	0.56743	9.66092	21.93952	0.87766	0.44002	0.61113	0.87766	0.43960	0.61073
75	16	10.17356	25.54880	0.87384	0.39790	0.56929	0.87384	0.39746	0.56883	9.66092	21.88305	0.87766	0.44113	0.61220	0.87766	0.44068	0.61177
75	17	10.17356	25.45467	0.87384	0.39936	0.57077	0.87384	0.39889	0.57029	9.66092	21.82476	0.87766	0.44229	0.61331	0.87766	0.44182	0.61286
75	18	10.17356	25.35821	0.87384	0.40087	0.57231	0.87384	0.40038	0.57182	9.66092	21.76485	0.87766	0.44349	0.61447	0.87766	0.44301	0.61401
75	19	10.17356	25.25875	0.87384	0.40244	0.57391	0.87384	0.40194	0.57341	9.66092	21.70276	0.87766	0.44475	0.61568	0.87766	0.44426	0.61521
75	20	10.17356	25.15564	0.87384	0.40408	0.57558	0.87384	0.40357	0.57506	9.66092	21.63792	0.87766	0.44608	0.61695	0.87766	0.44557	0.61647
75	21	10.17356	25.04833	0.87384	0.40580	0.57732	0.87384	0.40528	0.57679	9.66092	21.56986	0.87766	0.44747	0.61828	0.87766	0.44696	0.61779
75	22	10.17356	24.93660	0.87384	0.40760	0.57915	0.87384	0.40706	0.57860	9.66092	21.49836	0.87766	0.44895	0.61969	0.87766	0.44841	0.61918
75	23	10.17356	24.82004	0.87384	0.40950	0.58105	0.87384	0.40893	0.58048	9.66092	21.42306	0.87766	0.45050	0.62116	0.87766	0.44994	0.62063
75	24	10.17356	24.69862	0.87384	0.41148	0.58305	0.87384	0.41088	0.58244	9.66092	21.34391	0.87766	0.45214	0.62272	0.87766	0.45155	0.62216
75	25	10.17356	24.57203	0.87384	0.41357	0.58514	0.87384	0.41291	0.58448	9.66092	21.26064	0.87766	0.45387	0.62436	0.87766	0.45323	0.62376
75	26	10.17356	24.44053	0.87384	0.41575	0.58732	0.87384	0.41504	0.58661	9.66092	21.17342	0.87766	0.45569	0.62608	0.87766	0.45500	0.62543
75	27	10.17356	24.30438	0.87384	0.41804	0.58960	0.87384	0.41727	0.58883	9.66092	21.08250	0.87766	0.45761	0.62789	0.87766	0.45686	0.62718
75	28	10.17356	24.16342	0.87384	0.42043	0.59197	0.87384	0.41959	0.59114	9.66092	20.98768	0.87766	0.45962	0.62978	0.87766	0.45881	0.62902
75	29	10.17356	24.01762	0.87384	0.42292	0.59444	0.87384	0.42202	0.59355	9.66092	20.88895	0.87766	0.46173	0.63176	0.87766	0.46085	0.63093
75	30	10.17356	23.86654	0.87384	0.42554	0.59702	0.87384	0.42455	0.59605	9.66092	20.78588	0.87766	0.46395	0.63384	0.87766	0.46300	0.63294
75	31	10.17356	23.71037	0.87384	0.42828	0.59971	0.87384	0.42721	0.59866	9.66092	20.67862	0.87766	0.46629	0.63601	0.87766	0.46525	0.63504
75	32	10.17356	23.54876	0.87384	0.43114	0.60251	0.87384	0.42998	0.60138	9.66092	20.56684	0.87766	0.46874	0.63829	0.87766	0.46761	0.63724
75	33	10.17356	23.38162	0.87384	0.43414	0.60543	0.87384	0.43287	0.60420	9.66092	20.45044	0.87766	0.47132	0.64067	0.87766	0.47009	0.63954
75	34	10.17356	23.20856	0.87384	0.43728	0.60848	0.87384	0.43590	0.60714	9.66092	20.32903	0.87766	0.47402	0.64317	0.87766	0.47269	0.64194
75	35	10.17356	23.02940	0.87384	0.44057	0.61166	0.87384	0.43905	0.61020	9.66092	20.20243	0.87766	0.47687	0.64579	0.87766	0.47541	0.64445
75	36	10.17356	22.84408	0.87384	0.44402	0.61498	0.87384	0.44235	0.61338	9.66092	20.07055	0.87766	0.47987	0.64853	0.87766	0.47827	0.64707
75	37	10.17356	22.65215	0.87384	0.44763	0.61843	0.87384	0.44580	0.61668	9.66092	19.93297	0.87766	0.48302	0.65140	0.87766	0.48126	0.64980
75	38	10.17356	22.45348	0.87384	0.45142	0.62204	0.87384	0.44939	0.62011	9.66092	19.78951	0.87766	0.48634	0.65441	0.87766	0.48440	0.65265
75	39	10.17356	22.24766	0.87384	0.45540	0.62581	0.87384	0.45314	0.62367	9.66092	19.63978	0.87766	0.48983	0.65757	0.87766	0.48768	0.65562
75	40	10.17356	22.03447	0.87384	0.45957	0.62974	0.87384	0.45706	0.62737	9.66092	19.48352	0.87766	0.49351	0.66087	0.87766	0.49111	0.65872
75	41	10.17356	21.81357	0.87384	0.46395	0.63384	0.87384	0.46114	0.63121	9.66092	19.32040	0.87766	0.49738	0.66434	0.87766	0.49470	0.66194
75	42	10.17356	21.58485	0.87384	0.46855	0.63811	0.87384	0.46540	0.63519	9.66092	19.15023	0.87766	0.50146	0.66796	0.87766	0.49845	0.66529
75	43	10.17356	21.34779	0.87384	0.47338	0.64258	0.87384	0.46984	0.63931	9.66092	18.97251	0.87766	0.50575	0.67176	0.87766	0.50238	0.66878
75	44	10.17356	21.10218	0.87384	0.47845	0.64723	0.87384	0.47446	0.64357	9.66092	18.78697	0.87766	0.51027	0.67574	0.87766	0.50647	0.67240
75	45	10.17356	20.84782	0.87384	0.48378	0.65209	0.87384	0.47928	0.64799	9.66092	18.59337	0.87766	0.51504	0.67990	0.87766	0.51075	0.67615
75	46	10.17356	20.58697	0.87384	0.48934	0.65712	0.87384	0.48429	0.65256	9.66092	18.39367	0.87766	0.52002	0.68423	0.87766	0.51521	0.68005
75	47	10.17356	20.32000	0.87384	0.49515	0.66234	0.87384	0.48952	0.65729	9.66092	18.18814	0.87766	0.52523	0.68872	0.87766	0.51987	0.68410
75	48	10.17356	20.04764	0.87384	0.50120	0.66774	0.87384	0.49497	0.66218	9.66092	17.97738	0.87766	0.53067	0.69339	0.87766	0.52473	0.68829

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
75	49	10.17356	19.77090	0.87384	0.50751	0.67331	0.87384	0.50065	0.66724
75	50	10.17356	19.49116	0.87384	0.51405	0.67904	0.87384	0.50658	0.67249
75	51	10.17356	19.21029	0.87384	0.52083	0.68493	0.87384	0.51278	0.67793
75	52	10.17356	18.92146	0.87384	0.52795	0.69106	0.87384	0.51926	0.68357
75	53	10.17356	18.62485	0.87384	0.53542	0.69742	0.87384	0.52603	0.68941
75	54	10.17356	18.32038	0.87384	0.54325	0.70403	0.87384	0.53311	0.69546
75	55	10.17356	18.00819	0.87384	0.55146	0.71089	0.87384	0.54050	0.70172
75	56	10.17356	17.68820	0.87384	0.56007	0.71801	0.87384	0.54821	0.70819
75	57	10.17356	17.36037	0.87384	0.56909	0.72537	0.87384	0.55626	0.71487
75	58	10.17356	17.02468	0.87384	0.57852	0.73299	0.87384	0.56464	0.72175
75	59	10.17356	16.68091	0.87384	0.58840	0.74087	0.87384	0.57337	0.72885
75	60	10.17356	16.32913	0.87384	0.59873	0.74901	0.87384	0.58245	0.73613
75	61	10.17356	15.96913	0.87384	0.60952	0.75739	0.87384	0.59187	0.74361
75	62	10.17356	15.60088	0.87384	0.62078	0.76602	0.87384	0.60163	0.75128
75	63	10.17356	15.22446	0.87384	0.63250	0.77489	0.87384	0.61174	0.75910
75	64	10.17356	14.83980	0.87384	0.64469	0.78397	0.87384	0.62217	0.76709
75	65	10.17356	14.44688	0.87384	0.65735	0.79325	0.87384	0.63292	0.77520
75	66	10.17356	14.04613	0.87384	0.67044	0.80271	0.87384	0.64397	0.78343
75	67	10.17356	13.63788	0.87384	0.68395	0.81232	0.87384	0.65529	0.79175
75	68	10.17356	13.22255	0.87384	0.69784	0.82204	0.87384	0.66686	0.80014
75	69	10.17356	12.80079	0.87384	0.71208	0.83183	0.87384	0.67864	0.80856
75	70	10.17356	12.37331	0.87384	0.72660	0.84165	0.87384	0.69062	0.81700
75	71	10.17356	11.94070	0.87384	0.74135	0.85146	0.87384	0.70274	0.82542
75	72	10.17356	11.50357	0.87384	0.75626	0.86122	0.87384	0.71496	0.83379
75	73	10.17356	11.06278	0.87384	0.77126	0.87086	0.87384	0.72725	0.84209
75	74	10.17356	10.61910	0.87384	0.78626	0.88034	0.87384	0.73956	0.85028
75	75	10.17356	10.17356	0.87384	0.80117	0.88961	0.87384	0.75183	0.85834
75	76	10.17356	9.72734	0.87384	0.81591	0.89862	0.87384	0.76402	0.86623
75	77	10.17356	9.28160	0.87384	0.83037	0.90732	0.87384	0.77608	0.87392
75	78	10.17356	8.83768	0.87384	0.84445	0.91567	0.87384	0.78795	0.88140
75	79	10.17356	8.39698	0.87384	0.85807	0.92361	0.87384	0.79959	0.88864
75	80	10.17356	7.96110	0.87384	0.87113	0.93113	0.87384	0.81096	0.89561
75	81	10.17356	7.53168	0.87384	0.88357	0.93818	0.87384	0.82200	0.90231
75	82	10.17356	7.11054	0.87384	0.89530	0.94476	0.87384	0.83269	0.90871
75	83	10.17356	6.69952	0.87384	0.90629	0.95084	0.87384	0.84298	0.91480
75	84	10.17356	6.30023	0.87384	0.91648	0.95642	0.87384	0.85285	0.92058
75	85	10.17356	5.91444	0.87384	0.92587	0.96151	0.87384	0.86227	0.92604
75	86	10.17356	5.54396	0.87384	0.93443	0.96610	0.87384	0.87123	0.93118
75	87	10.17356	5.19034	0.87384	0.94218	0.97023	0.87384	0.87971	0.93600

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
9.66092	17.76227	0.87766	0.53635	0.69821	0.87766	0.52982	0.69265
9.66092	17.54401	0.87766	0.54225	0.70319	0.87766	0.53513	0.69718
9.66092	17.32430	0.87766	0.54836	0.70831	0.87766	0.54071	0.70189
9.66092	17.09693	0.87766	0.55479	0.71365	0.87766	0.54654	0.70679
9.66092	16.86201	0.87766	0.56155	0.71922	0.87766	0.55266	0.71189
9.66092	16.61938	0.87766	0.56866	0.72502	0.87766	0.55906	0.71718
9.66092	16.36911	0.87766	0.57612	0.73106	0.87766	0.56577	0.72267
9.66092	16.11103	0.87766	0.58396	0.73734	0.87766	0.57278	0.72836
9.66092	15.84506	0.87766	0.59218	0.74386	0.87766	0.58010	0.73426
9.66092	15.57108	0.87766	0.60080	0.75063	0.87766	0.58775	0.74036
9.66092	15.28882	0.87766	0.60984	0.75764	0.87766	0.59573	0.74666
9.66092	14.99826	0.87766	0.61931	0.76490	0.87766	0.60404	0.75315
9.66092	14.69911	0.87766	0.62921	0.77241	0.87766	0.61269	0.75983
9.66092	14.39128	0.87766	0.63956	0.78016	0.87766	0.62167	0.76670
9.66092	14.07472	0.87766	0.65035	0.78814	0.87766	0.63097	0.77374
9.66092	13.74931	0.87766	0.66159	0.79634	0.87766	0.64059	0.78093
9.66092	13.41490	0.87766	0.67328	0.80474	0.87766	0.65053	0.78827
9.66092	13.07182	0.87766	0.68539	0.81333	0.87766	0.66075	0.79572
9.66092	12.72027	0.87766	0.69790	0.82208	0.87766	0.67124	0.80329
9.66092	12.36057	0.87766	0.71079	0.83095	0.87766	0.68199	0.81093
9.66092	11.99324	0.87766	0.72402	0.83992	0.87766	0.69295	0.81863
9.66092	11.61885	0.87766	0.73754	0.84895	0.87766	0.70411	0.82636
9.66092	11.23789	0.87766	0.75129	0.85799	0.87766	0.71541	0.83410
9.66092	10.85087	0.87766	0.76523	0.86700	0.87766	0.72684	0.84182
9.66092	10.45855	0.87766	0.77927	0.87594	0.87766	0.73835	0.84948
9.66092	10.06159	0.87766	0.79334	0.88477	0.87766	0.74989	0.85707
9.66092	9.66092	0.87766	0.80737	0.89342	0.87766	0.76141	0.86455
9.66092	9.25762	0.87766	0.82126	0.90186	0.87766	0.77288	0.87189
9.66092	8.85278	0.87766	0.83493	0.91004	0.87766	0.78425	0.87908
9.66092	8.44766	0.87766	0.84828	0.91791	0.87766	0.79545	0.88608
9.66092	8.04359	0.87766	0.86122	0.92544	0.87766	0.80646	0.89286
9.66092	7.64214	0.87766	0.87368	0.93258	0.87766	0.81723	0.89942
9.66092	7.24488	0.87766	0.88558	0.93932	0.87766	0.82770	0.90573
9.66092	6.85364	0.87766	0.89684	0.94561	0.87766	0.83786	0.91178
9.66092	6.47024	0.87766	0.90742	0.95146	0.87766	0.84766	0.91755
9.66092	6.09632	0.87766	0.91727	0.95685	0.87766	0.85707	0.92303
9.66092	5.73370	0.87766	0.92637	0.96178	0.87766	0.86607	0.92823
9.66092	5.38421	0.87766	0.93469	0.96625	0.87766	0.87464	0.93313
9.66092	5.04951	0.87766	0.94226	0.97027	0.87766	0.88276	0.93773

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
75	88	10.17356	4.85473	0.87384	0.94914	0.97391	0.87384	0.88770	0.94051
75	89	10.17356	4.53813	0.87384	0.95535	0.97716	0.87384	0.89522	0.94472
75	90	10.17356	4.24126	0.87384	0.96086	0.98004	0.87384	0.90228	0.94863
75	91	10.17356	3.96420	0.87384	0.96572	0.98256	0.87384	0.90890	0.95227
75	92	10.17356	3.70604	0.87384	0.97000	0.98477	0.87384	0.91510	0.95567
75	93	10.17356	3.46525	0.87384	0.97377	0.98671	0.87384	0.92091	0.95883
75	94	10.17356	3.23968	0.87384	0.97709	0.98841	0.87384	0.92636	0.96177
75	95	10.17356	3.02715	0.87384	0.98002	0.98991	0.87384	0.93147	0.96452
75	96	10.17356	2.82535	0.87384	0.98260	0.99122	0.87384	0.93624	0.96707
75	97	10.17356	2.63737	0.87384	0.98485	0.99237	0.87384	0.94067	0.96943
75	98	10.17356	2.46279	0.87384	0.98681	0.99336	0.87384	0.94477	0.97160
75	99	10.17356	2.30125	0.87384	0.98850	0.99422	0.87384	0.94856	0.97360
75	100	10.17356	2.15258	0.87384	0.98996	0.99495	0.87384	0.95205	0.97544
75	101	10.17356	2.01649	0.87384	0.99121	0.99558	0.87384	0.95525	0.97711
75	102	10.17356	1.89293	0.87384	0.99228	0.99612	0.87384	0.95817	0.97864
75	103	10.17356	1.78083	0.87384	0.99319	0.99658	0.87384	0.96084	0.98003
75	104	10.17356	1.67943	0.87384	0.99397	0.99698	0.87384	0.96327	0.98129
75	105	10.17356	1.58804	0.87384	0.99464	0.99731	0.87384	0.96546	0.98243
75	106	10.17356	1.50600	0.87384	0.99520	0.99759	0.87384	0.96742	0.98344
75	107	10.17356	1.43298	0.87384	0.99567	0.99783	0.87384	0.96915	0.98433
75	108	10.17356	1.36894	0.87384	0.99606	0.99803	0.87384	0.97061	0.98509
75	109	10.17356	1.31458	0.87384	0.99637	0.99818	0.87384	0.97179	0.98569
75	110	10.17356	1.27298	0.87384	0.99659	0.99829	0.87384	0.97264	0.98613
76	1	9.72734	26.62178	0.86383	0.36528	0.53510	0.86383	0.36510	0.53491
76	2	9.72734	26.56961	0.86383	0.36601	0.53588	0.86383	0.36584	0.53570
76	3	9.72734	26.51422	0.86383	0.36677	0.53670	0.86383	0.36660	0.53652
76	4	9.72734	26.45593	0.86383	0.36758	0.53756	0.86383	0.36740	0.53737
76	5	9.72734	26.39526	0.86383	0.36842	0.53846	0.86383	0.36823	0.53826
76	6	9.72734	26.33222	0.86383	0.36930	0.53939	0.86383	0.36910	0.53919
76	7	9.72734	26.26662	0.86383	0.37021	0.54037	0.86383	0.37001	0.54015
76	8	9.72734	26.19847	0.86383	0.37117	0.54139	0.86383	0.37095	0.54116
76	9	9.72734	26.12745	0.86383	0.37216	0.54245	0.86383	0.37193	0.54220
76	10	9.72734	26.05351	0.86383	0.37321	0.54356	0.86383	0.37295	0.54328
76	11	9.72734	25.97700	0.86383	0.37429	0.54471	0.86383	0.37402	0.54441
76	12	9.72734	25.89730	0.86383	0.37543	0.54591	0.86383	0.37513	0.54559
76	13	9.72734	25.81474	0.86383	0.37661	0.54716	0.86383	0.37628	0.54681
76	14	9.72734	25.72901	0.86383	0.37785	0.54846	0.86383	0.37749	0.54808
76	15	9.72734	25.64035	0.86383	0.37914	0.54982	0.86383	0.37875	0.54941
76	16	9.72734	25.54880	0.86383	0.38048	0.55123	0.86383	0.38006	0.55079

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
9.66092	4.73086	0.87766	0.94908	0.97387	0.87766	0.89043	0.94204
9.66092	4.42936	0.87766	0.95518	0.97708	0.87766	0.89766	0.94607
9.66092	4.14588	0.87766	0.96061	0.97991	0.87766	0.90445	0.94983
9.66092	3.88065	0.87766	0.96542	0.98240	0.87766	0.91082	0.95333
9.66092	3.63292	0.87766	0.96967	0.98460	0.87766	0.91681	0.95660
9.66092	3.40133	0.87766	0.97342	0.98653	0.87766	0.92243	0.95965
9.66092	3.18390	0.87766	0.97673	0.98823	0.87766	0.92771	0.96250
9.66092	2.97857	0.87766	0.97966	0.98973	0.87766	0.93266	0.96516
9.66092	2.78314	0.87766	0.98226	0.99105	0.87766	0.93729	0.96763
9.66092	2.60073	0.87766	0.98452	0.99220	0.87766	0.94160	0.96992
9.66092	2.43099	0.87766	0.98650	0.99320	0.87766	0.94560	0.97204
9.66092	2.27364	0.87766	0.98821	0.99407	0.87766	0.94929	0.97399
9.66092	2.12860	0.87766	0.98969	0.99482	0.87766	0.95270	0.97578
9.66092	1.99561	0.87766	0.99096	0.99546	0.87766	0.95583	0.97742
9.66092	1.87471	0.87766	0.99205	0.99601	0.87766	0.95869	0.97891
9.66092	1.76487	0.87766	0.99298	0.99648	0.87766	0.96131	0.98027
9.66092	1.66540	0.87766	0.99378	0.99688	0.87766	0.96369	0.98151
9.66092	1.57565	0.87766	0.99446	0.99722	0.87766	0.96584	0.98262
9.66092	1.49500	0.87766	0.99504	0.99751	0.87766	0.96777	0.98362
9.66092	1.42313	0.87766	0.99552	0.99776	0.87766	0.96947	0.98450
9.66092	1.36003	0.87766	0.99592	0.99796	0.87766	0.97091	0.98524
9.66092	1.30641	0.87766	0.99624	0.99812	0.87766	0.97207	0.98584
9.66092	1.26533	0.87766	0.99646	0.99823	0.87766	0.97291	0.98627
9.25762	22.51412	0.86795	0.41106	0.58263	0.86795	0.41088	0.58244
9.25762	22.48584	0.86795	0.41159	0.58316	0.86795	0.41141	0.58298
9.25762	22.45520	0.86795	0.41215	0.58372	0.86795	0.41198	0.58355
9.25762	22.42249	0.86795	0.41275	0.58432	0.86795	0.41257	0.58414
9.25762	22.38814	0.86795	0.41338	0.58495	0.86795	0.41319	0.58476
9.25762	22.35215	0.86795	0.41404	0.58561	0.86795	0.41384	0.58541
9.25762	22.31437	0.86795	0.41473	0.58630	0.86795	0.41452	0.58610
9.25762	22.27480	0.86795	0.41546	0.58703	0.86795	0.41524	0.58681
9.25762	22.23319	0.86795	0.41622	0.58779	0.86795	0.41599	0.58756
9.25762	22.18946	0.86795	0.41703	0.58859	0.86795	0.41677	0.58834
9.25762	22.14392	0.86795	0.41787	0.58943	0.86795	0.41759	0.58916
9.25762	22.09606	0.86795	0.41875	0.59031	0.86795	0.41845	0.59001
9.25762	22.04614	0.86795	0.41968	0.59123	0.86795	0.41935	0.59091
9.25762	21.99389	0.86795	0.42066	0.59220	0.86795	0.42030	0.59184
9.25762	21.93952	0.86795	0.42168	0.59321	0.86795	0.42129	0.59282
9.25762	21.88305	0.86795	0.42274	0.59426	0.86795	0.42232	0.59385

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
76	17	9.72734	25.45467	0.86383	0.38187	0.55269	0.86383	0.38143	0.55222
76	18	9.72734	25.35821	0.86383	0.38331	0.55420	0.86383	0.38286	0.55372
76	19	9.72734	25.25875	0.86383	0.38482	0.55576	0.86383	0.38435	0.55528
76	20	9.72734	25.15564	0.86383	0.38639	0.55740	0.86383	0.38591	0.55691
76	21	9.72734	25.04833	0.86383	0.38803	0.55911	0.86383	0.38755	0.55861
76	22	9.72734	24.93660	0.86383	0.38976	0.56090	0.86383	0.38926	0.56038
76	23	9.72734	24.82004	0.86383	0.39157	0.56278	0.86383	0.39104	0.56223
76	24	9.72734	24.69862	0.86383	0.39348	0.56474	0.86383	0.39291	0.56416
76	25	9.72734	24.57203	0.86383	0.39547	0.56679	0.86383	0.39487	0.56617
76	26	9.72734	24.44053	0.86383	0.39757	0.56894	0.86383	0.39691	0.56826
76	27	9.72734	24.30438	0.86383	0.39975	0.57118	0.86383	0.39904	0.57045
76	28	9.72734	24.16342	0.86383	0.40204	0.57351	0.86383	0.40127	0.57272
76	29	9.72734	24.01762	0.86383	0.40444	0.57594	0.86383	0.40360	0.57509
76	30	9.72734	23.86654	0.86383	0.40695	0.57848	0.86383	0.40604	0.57756
76	31	9.72734	23.71037	0.86383	0.40957	0.58113	0.86383	0.40858	0.58013
76	32	9.72734	23.54876	0.86383	0.41232	0.58389	0.86383	0.41125	0.58281
76	33	9.72734	23.38162	0.86383	0.41520	0.58677	0.86383	0.41403	0.58560
76	34	9.72734	23.20856	0.86383	0.41821	0.58977	0.86383	0.41694	0.58851
76	35	9.72734	23.02940	0.86383	0.42137	0.59291	0.86383	0.41998	0.59153
76	36	9.72734	22.84408	0.86383	0.42468	0.59618	0.86383	0.42315	0.59467
76	37	9.72734	22.65215	0.86383	0.42816	0.59960	0.86383	0.42647	0.59794
76	38	9.72734	22.45348	0.86383	0.43180	0.60316	0.86383	0.42994	0.60134
76	39	9.72734	22.24766	0.86383	0.43563	0.60688	0.86383	0.43356	0.60487
76	40	9.72734	22.03447	0.86383	0.43965	0.61077	0.86383	0.43733	0.60853
76	41	9.72734	21.81357	0.86383	0.44386	0.61483	0.86383	0.44127	0.61234
76	42	9.72734	21.58485	0.86383	0.44829	0.61906	0.86383	0.44538	0.61628
76	43	9.72734	21.34779	0.86383	0.45295	0.62349	0.86383	0.44967	0.62038
76	44	9.72734	21.10218	0.86383	0.45784	0.62811	0.86383	0.45414	0.62461
76	45	9.72734	20.84782	0.86383	0.46298	0.63293	0.86383	0.45879	0.62900
76	46	9.72734	20.58697	0.86383	0.46835	0.63793	0.86383	0.46364	0.63354
76	47	9.72734	20.32000	0.86383	0.47396	0.64311	0.86383	0.46870	0.63825
76	48	9.72734	20.04764	0.86383	0.47982	0.64848	0.86383	0.47397	0.64312
76	49	9.72734	19.77090	0.86383	0.48591	0.65403	0.86383	0.47947	0.64816
76	50	9.72734	19.49116	0.86383	0.49225	0.65974	0.86383	0.48521	0.65339
76	51	9.72734	19.21029	0.86383	0.49881	0.66561	0.86383	0.49122	0.65882
76	52	9.72734	18.92146	0.86383	0.50571	0.67172	0.86383	0.49752	0.66445
76	53	9.72734	18.62485	0.86383	0.51295	0.67808	0.86383	0.50410	0.67030
76	54	9.72734	18.32038	0.86383	0.52056	0.68470	0.86383	0.51098	0.67636
76	55	9.72734	18.00819	0.86383	0.52855	0.69157	0.86383	0.51819	0.68264

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
9.25762	21.82476	0.86795	0.42385	0.59536	0.86795	0.42341	0.59492
9.25762	21.76485	0.86795	0.42501	0.59650	0.86795	0.42455	0.59605
9.25762	21.70276	0.86795	0.42622	0.59769	0.86795	0.42575	0.59723
9.25762	21.63792	0.86795	0.42749	0.59894	0.86795	0.42702	0.59848
9.25762	21.56986	0.86795	0.42883	0.60025	0.86795	0.42835	0.59978
9.25762	21.49836	0.86795	0.43024	0.60164	0.86795	0.42974	0.60115
9.25762	21.42306	0.86795	0.43174	0.60309	0.86795	0.43121	0.60258
9.25762	21.34391	0.86795	0.43331	0.60463	0.86795	0.43275	0.60409
9.25762	21.26064	0.86795	0.43497	0.60625	0.86795	0.43438	0.60566
9.25762	21.17342	0.86795	0.43673	0.60795	0.86795	0.43608	0.60732
9.25762	21.08250	0.86795	0.43857	0.60973	0.86795	0.43786	0.60905
9.25762	20.98768	0.86795	0.44050	0.61159	0.86795	0.43974	0.61086
9.25762	20.88895	0.86795	0.44253	0.61355	0.86795	0.44171	0.61275
9.25762	20.78588	0.86795	0.44467	0.61560	0.86795	0.44377	0.61474
9.25762	20.67862	0.86795	0.44691	0.61774	0.86795	0.44594	0.61682
9.25762	20.56684	0.86795	0.44927	0.61999	0.86795	0.44822	0.61900
9.25762	20.45044	0.86795	0.45175	0.62235	0.86795	0.45061	0.62127
9.25762	20.32903	0.86795	0.45436	0.62482	0.86795	0.45312	0.62365
9.25762	20.20243	0.86795	0.45710	0.62741	0.86795	0.45575	0.62614
9.25762	20.07055	0.86795	0.45999	0.63013	0.86795	0.45851	0.62874
9.25762	19.93297	0.86795	0.46303	0.63298	0.86795	0.46140	0.63145
9.25762	19.78951	0.86795	0.46623	0.63596	0.86795	0.46443	0.63428
9.25762	19.63978	0.86795	0.46960	0.63909	0.86795	0.46760	0.63724
9.25762	19.48352	0.86795	0.47315	0.64237	0.86795	0.47093	0.64031
9.25762	19.32040	0.86795	0.47689	0.64581	0.86795	0.47440	0.64352
9.25762	19.15023	0.86795	0.48083	0.64941	0.86795	0.47804	0.64686
9.25762	18.97251	0.86795	0.48499	0.65319	0.86795	0.48184	0.65033
9.25762	18.78697	0.86795	0.48936	0.65714	0.86795	0.48581	0.65393
9.25762	18.59337	0.86795	0.49398	0.66129	0.86795	0.48996	0.65768
9.25762	18.39367	0.86795	0.49881	0.66560	0.86795	0.49428	0.66157
9.25762	18.18814	0.86795	0.50386	0.67009	0.86795	0.49880	0.66560
9.25762	17.97738	0.86795	0.50914	0.67474	0.86795	0.50353	0.66979
9.25762	17.76227	0.86795	0.51464	0.67956	0.86795	0.50846	0.67415
9.25762	17.54401	0.86795	0.52037	0.68453	0.86795	0.51363	0.67868
9.25762	17.32430	0.86795	0.52631	0.68965	0.86795	0.51905	0.68339
9.25762	17.09693	0.86795	0.53256	0.69500	0.86795	0.52474	0.68830
9.25762	16.86201	0.86795	0.53914	0.70058	0.86795	0.53070	0.69341
9.25762	16.61938	0.86795	0.54607	0.70640	0.86795	0.53695	0.69872
9.25762	16.36911	0.86795	0.55335	0.71246	0.86795	0.54350	0.70424

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
76	56	9.72734	17.68820	0.86383	0.53693	0.69870	0.86383	0.52571	0.68914
76	57	9.72734	17.36037	0.86383	0.54573	0.70611	0.86383	0.53358	0.69586
76	58	9.72734	17.02468	0.86383	0.55493	0.71379	0.86383	0.54179	0.70281
76	59	9.72734	16.68091	0.86383	0.56463	0.72174	0.86383	0.55036	0.70998
76	60	9.72734	16.32913	0.86383	0.57477	0.72997	0.86383	0.55928	0.71736
76	61	9.72734	15.96913	0.86383	0.58539	0.73848	0.86383	0.56857	0.72496
76	62	9.72734	15.60088	0.86383	0.59650	0.74726	0.86383	0.57823	0.73276
76	63	9.72734	15.22446	0.86383	0.60811	0.75630	0.86383	0.58824	0.74075
76	64	9.72734	14.83980	0.86383	0.62022	0.76560	0.86383	0.59862	0.74892
76	65	9.72734	14.44688	0.86383	0.63283	0.77513	0.86383	0.60934	0.75725
76	66	9.72734	14.04613	0.86383	0.64593	0.78488	0.86383	0.62039	0.76573
76	67	9.72734	13.63788	0.86383	0.65951	0.79482	0.86383	0.63176	0.77433
76	68	9.72734	13.22255	0.86383	0.67354	0.80493	0.86383	0.64342	0.78303
76	69	9.72734	12.80079	0.86383	0.68797	0.81515	0.86383	0.65535	0.79180
76	70	9.72734	12.37331	0.86383	0.70278	0.82545	0.86383	0.66751	0.80061
76	71	9.72734	11.94070	0.86383	0.71789	0.83578	0.86383	0.67988	0.80944
76	72	9.72734	11.50357	0.86383	0.73327	0.84611	0.86383	0.69240	0.81825
76	73	9.72734	11.06278	0.86383	0.74882	0.85637	0.86383	0.70505	0.82701
76	74	9.72734	10.61910	0.86383	0.76447	0.86651	0.86383	0.71777	0.83570
76	75	9.72734	10.17356	0.86383	0.78012	0.87648	0.86383	0.73051	0.84427
76	76	9.72734	9.72734	0.86383	0.79569	0.88622	0.86383	0.74322	0.85270
76	77	9.72734	9.28160	0.86383	0.81106	0.89567	0.86383	0.75585	0.86095
76	78	9.72734	8.83768	0.86383	0.82613	0.90479	0.86383	0.76834	0.86900
76	79	9.72734	8.39698	0.86383	0.84079	0.91351	0.86383	0.78065	0.87681
76	80	9.72734	7.96110	0.86383	0.85495	0.92181	0.86383	0.79271	0.88437
76	81	9.72734	7.53168	0.86383	0.86851	0.92963	0.86383	0.80447	0.89164
76	82	9.72734	7.11054	0.86383	0.88139	0.93696	0.86383	0.81590	0.89862
76	83	9.72734	6.69952	0.86383	0.89351	0.94376	0.86383	0.82695	0.90528
76	84	9.72734	6.30023	0.86383	0.90482	0.95003	0.86383	0.83759	0.91162
76	85	9.72734	5.91444	0.86383	0.91529	0.95577	0.86383	0.84778	0.91762
76	86	9.72734	5.54396	0.86383	0.92488	0.96098	0.86383	0.85749	0.92328
76	87	9.72734	5.19034	0.86383	0.93360	0.96566	0.86383	0.86672	0.92860
76	88	9.72734	4.85473	0.86383	0.94147	0.96985	0.86383	0.87544	0.93359
76	89	9.72734	4.53813	0.86383	0.94852	0.97358	0.86383	0.88367	0.93824
76	90	9.72734	4.24126	0.86383	0.95479	0.97687	0.86383	0.89141	0.94259
76	91	9.72734	3.96420	0.86383	0.96034	0.97977	0.86383	0.89867	0.94663
76	92	9.72734	3.70604	0.86383	0.96525	0.98232	0.86383	0.90550	0.95041
76	93	9.72734	3.46525	0.86383	0.96957	0.98455	0.86383	0.91191	0.95393
76	94	9.72734	3.23968	0.86383	0.97340	0.98652	0.86383	0.91793	0.95721

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
9.25762	16.11103	0.86795	0.56101	0.71878	0.86795	0.55036	0.70998
9.25762	15.84506	0.86795	0.56906	0.72535	0.86795	0.55755	0.71593
9.25762	15.57108	0.86795	0.57752	0.73218	0.86795	0.56506	0.72210
9.25762	15.28882	0.86795	0.58640	0.73928	0.86795	0.57292	0.72848
9.25762	14.99826	0.86795	0.59572	0.74665	0.86795	0.58112	0.73507
9.25762	14.69911	0.86795	0.60550	0.75428	0.86795	0.58967	0.74187
9.25762	14.39128	0.86795	0.61575	0.76218	0.86795	0.59857	0.74888
9.25762	14.07472	0.86795	0.62647	0.77034	0.86795	0.60782	0.75608
9.25762	13.74931	0.86795	0.63767	0.77875	0.86795	0.61741	0.76346
9.25762	13.41490	0.86795	0.64935	0.78740	0.86795	0.62735	0.77100
9.25762	13.07182	0.86795	0.66150	0.79627	0.86795	0.63760	0.77870
9.25762	12.72027	0.86795	0.67412	0.80534	0.86795	0.64817	0.78653
9.25762	12.36057	0.86795	0.68716	0.81458	0.86795	0.65903	0.79448
9.25762	11.99324	0.86795	0.70062	0.82396	0.86795	0.67015	0.80250
9.25762	11.61885	0.86795	0.71443	0.83343	0.86795	0.68151	0.81059
9.25762	11.23789	0.86795	0.72856	0.84297	0.86795	0.69308	0.81872
9.25762	10.85087	0.86795	0.74295	0.85252	0.86795	0.70481	0.82685
9.25762	10.45855	0.86795	0.75753	0.86204	0.86795	0.71668	0.83496
9.25762	10.06159	0.86795	0.77224	0.87148	0.86795	0.72863	0.84301
9.25762	9.66092	0.86795	0.78698	0.88079	0.86795	0.74062	0.85098
9.25762	9.25762	0.86795	0.80167	0.88992	0.86795	0.75260	0.85884
9.25762	8.85278	0.86795	0.81621	0.89881	0.86795	0.76453	0.86655
9.25762	8.44766	0.86795	0.83050	0.90740	0.86795	0.77634	0.87409
9.25762	8.04359	0.86795	0.84445	0.91566	0.86795	0.78799	0.88142
9.25762	7.64214	0.86795	0.85795	0.92354	0.86795	0.79943	0.88854
9.25762	7.24488	0.86795	0.87092	0.93101	0.86795	0.81061	0.89540
9.25762	6.85364	0.86795	0.88327	0.93802	0.86795	0.82148	0.90199
9.25762	6.47024	0.86795	0.89493	0.94455	0.86795	0.83201	0.90831
9.25762	6.09632	0.86795	0.90585	0.95060	0.86795	0.84217	0.91432
9.25762	5.73370	0.86795	0.91599	0.95615	0.86795	0.85191	0.92003
9.25762	5.38421	0.86795	0.92531	0.96121	0.86795	0.86121	0.92543
9.25762	5.04951	0.86795	0.93381	0.96577	0.86795	0.87005	0.93051
9.25762	4.73086	0.86795	0.94151	0.96987	0.86795	0.87843	0.93528
9.25762	4.42936	0.86795	0.94842	0.97353	0.86795	0.88634	0.93975
9.25762	4.14588	0.86795	0.95459	0.97677	0.86795	0.89379	0.94392
9.25762	3.88065	0.86795	0.96008	0.97963	0.86795	0.90080	0.94781
9.25762	3.63292	0.86795	0.96493	0.98215	0.86795	0.90739	0.95145
9.25762	3.40133	0.86795	0.96923	0.98437	0.86795	0.91359	0.95484
9.25762	3.18390	0.86795	0.97303	0.98633	0.86795	0.91942	0.95802

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
76	95	9.72734	3.02715	0.86383	0.97677	0.98825	0.86383	0.92358	0.96027
76	96	9.72734	2.82535	0.86383	0.97976	0.98978	0.86383	0.92887	0.96312
76	97	9.72734	2.63737	0.86383	0.98236	0.99110	0.86383	0.93378	0.96576
76	98	9.72734	2.46279	0.86383	0.98463	0.99225	0.86383	0.93833	0.96819
76	99	9.72734	2.30125	0.86383	0.98659	0.99325	0.86383	0.94255	0.97042
76	100	9.72734	2.15258	0.86383	0.98828	0.99411	0.86383	0.94643	0.97248
76	101	9.72734	2.01649	0.86383	0.98974	0.99484	0.86383	0.94999	0.97435
76	102	9.72734	1.89293	0.86383	0.99098	0.99547	0.86383	0.95325	0.97606
76	103	9.72734	1.78083	0.86383	0.99205	0.99601	0.86383	0.95622	0.97762
76	104	9.72734	1.67943	0.86383	0.99296	0.99647	0.86383	0.95893	0.97903
76	105	9.72734	1.58804	0.86383	0.99373	0.99686	0.86383	0.96137	0.98031
76	106	9.72734	1.50600	0.86383	0.99439	0.99719	0.86383	0.96356	0.98144
76	107	9.72734	1.43298	0.86383	0.99494	0.99746	0.86383	0.96548	0.98244
76	108	9.72734	1.36894	0.86383	0.99539	0.99769	0.86383	0.96712	0.98329
76	109	9.72734	1.31458	0.86383	0.99575	0.99787	0.86383	0.96844	0.98397
76	110	9.72734	1.27298	0.86383	0.99601	0.99800	0.86383	0.96939	0.98446
77	1	9.28160	26.62178	0.85345	0.34855	0.51693	0.85345	0.34838	0.51674
77	2	9.28160	26.56961	0.85345	0.34925	0.51769	0.85345	0.34908	0.51751
77	3	9.28160	26.51422	0.85345	0.34998	0.51849	0.85345	0.34982	0.51832
77	4	9.28160	26.45593	0.85345	0.35074	0.51933	0.85345	0.35058	0.51916
77	5	9.28160	26.39526	0.85345	0.35155	0.52021	0.85345	0.35138	0.52003
77	6	9.28160	26.33222	0.85345	0.35238	0.52113	0.85345	0.35221	0.52093
77	7	9.28160	26.26662	0.85345	0.35326	0.52209	0.85345	0.35307	0.52188
77	8	9.28160	26.19847	0.85345	0.35417	0.52308	0.85345	0.35397	0.52286
77	9	9.28160	26.12745	0.85345	0.35512	0.52412	0.85345	0.35491	0.52388
77	10	9.28160	26.05351	0.85345	0.35612	0.52521	0.85345	0.35588	0.52495
77	11	9.28160	25.97700	0.85345	0.35716	0.52633	0.85345	0.35690	0.52605
77	12	9.28160	25.89730	0.85345	0.35824	0.52751	0.85345	0.35796	0.52721
77	13	9.28160	25.81474	0.85345	0.35937	0.52874	0.85345	0.35907	0.52840
77	14	9.28160	25.72901	0.85345	0.36056	0.53001	0.85345	0.36022	0.52965
77	15	9.28160	25.64035	0.85345	0.36179	0.53134	0.85345	0.36142	0.53095
77	16	9.28160	25.54880	0.85345	0.36307	0.53272	0.85345	0.36267	0.53230
77	17	9.28160	25.45467	0.85345	0.36439	0.53415	0.85345	0.36398	0.53370
77	18	9.28160	25.35821	0.85345	0.36577	0.53563	0.85345	0.36535	0.53517
77	19	9.28160	25.25875	0.85345	0.36721	0.53717	0.85345	0.36677	0.53670
77	20	9.28160	25.15564	0.85345	0.36871	0.53877	0.85345	0.36827	0.53830
77	21	9.28160	25.04833	0.85345	0.37028	0.54045	0.85345	0.36983	0.53996
77	22	9.28160	24.93660	0.85345	0.37193	0.54220	0.85345	0.37146	0.54170
77	23	9.28160	24.82004	0.85345	0.37366	0.54404	0.85345	0.37317	0.54352

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
9.25762	2.97857	0.86795	0.97641	0.98806	0.86795	0.92490	0.96099
9.25762	2.78314	0.86795	0.97940	0.98959	0.86795	0.93003	0.96375
9.25762	2.60073	0.86795	0.98202	0.99093	0.86795	0.93481	0.96631
9.25762	2.43099	0.86795	0.98430	0.99209	0.86795	0.93925	0.96867
9.25762	2.27364	0.86795	0.98628	0.99309	0.86795	0.94336	0.97086
9.25762	2.12860	0.86795	0.98799	0.99396	0.86795	0.94715	0.97286
9.25762	1.99561	0.86795	0.98947	0.99471	0.86795	0.95063	0.97469
9.25762	1.87471	0.86795	0.99074	0.99535	0.86795	0.95382	0.97637
9.25762	1.76487	0.86795	0.99182	0.99589	0.86795	0.95674	0.97789
9.25762	1.66540	0.86795	0.99275	0.99636	0.86795	0.95939	0.97928
9.25762	1.57565	0.86795	0.99354	0.99676	0.86795	0.96180	0.98053
9.25762	1.49500	0.86795	0.99421	0.99710	0.86795	0.96395	0.98164
9.25762	1.42313	0.86795	0.99478	0.99738	0.86795	0.96584	0.98262
9.25762	1.36003	0.86795	0.99524	0.99762	0.86795	0.96746	0.98346
9.25762	1.30641	0.86795	0.99561	0.99780	0.86795	0.96875	0.98413
9.25762	1.26533	0.86795	0.99587	0.99793	0.86795	0.96969	0.98461
8.85278	22.51412	0.85787	0.39310	0.56435	0.85787	0.39292	0.56417
8.85278	22.48584	0.85787	0.39360	0.56487	0.85787	0.39344	0.56470
8.85278	22.45520	0.85787	0.39414	0.56542	0.85787	0.39398	0.56526
8.85278	22.42249	0.85787	0.39471	0.56601	0.85787	0.39454	0.56584
8.85278	22.38814	0.85787	0.39531	0.56663	0.85787	0.39514	0.56645
8.85278	22.35215	0.85787	0.39594	0.56728	0.85787	0.39576	0.56709
8.85278	22.31437	0.85787	0.39661	0.56796	0.85787	0.39642	0.56776
8.85278	22.27480	0.85787	0.39730	0.56867	0.85787	0.39710	0.56846
8.85278	22.23319	0.85787	0.39803	0.56942	0.85787	0.39782	0.56920
8.85278	22.18946	0.85787	0.39881	0.57021	0.85787	0.39857	0.56997
8.85278	22.14392	0.85787	0.39961	0.57103	0.85787	0.39935	0.57077
8.85278	22.09606	0.85787	0.40046	0.57190	0.85787	0.40018	0.57161
8.85278	22.04614	0.85787	0.40135	0.57281	0.85787	0.40104	0.57249
8.85278	21.99389	0.85787	0.40228	0.57376	0.85787	0.40195	0.57341
8.85278	21.93952	0.85787	0.40326	0.57475	0.85787	0.40289	0.57438
8.85278	21.88305	0.85787	0.40428	0.57578	0.85787	0.40389	0.57538
8.85278	21.82476	0.85787	0.40535	0.57686	0.85787	0.40493	0.57644
8.85278	21.76485	0.85787	0.40645	0.57798	0.85787	0.40602	0.57755
8.85278	21.70276	0.85787	0.40761	0.57915	0.85787	0.40717	0.57871
8.85278	21.63792	0.85787	0.40883	0.58038	0.85787	0.40838	0.57993
8.85278	21.56986	0.85787	0.41011	0.58167	0.85787	0.40966	0.58122
8.85278	21.49836	0.85787	0.41146	0.58303	0.85787	0.41100	0.58256
8.85278	21.42306	0.85787	0.41289	0.58446	0.85787	0.41240	0.58397

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
77	24	9.28160	24.69862	0.85345	0.37548	0.54596	0.85345	0.37496	0.54541
77	25	9.28160	24.57203	0.85345	0.37739	0.54798	0.85345	0.37683	0.54739
77	26	9.28160	24.44053	0.85345	0.37939	0.55008	0.85345	0.37878	0.54944
77	27	9.28160	24.30438	0.85345	0.38148	0.55228	0.85345	0.38082	0.55159
77	28	9.28160	24.16342	0.85345	0.38367	0.55457	0.85345	0.38296	0.55382
77	29	9.28160	24.01762	0.85345	0.38596	0.55696	0.85345	0.38519	0.55615
77	30	9.28160	23.86654	0.85345	0.38836	0.55945	0.85345	0.38752	0.55858
77	31	9.28160	23.71037	0.85345	0.39087	0.56205	0.85345	0.38996	0.56111
77	32	9.28160	23.54876	0.85345	0.39350	0.56477	0.85345	0.39252	0.56375
77	33	9.28160	23.38162	0.85345	0.39626	0.56760	0.85345	0.39519	0.56650
77	34	9.28160	23.20856	0.85345	0.39915	0.57056	0.85345	0.39798	0.56936
77	35	9.28160	23.02940	0.85345	0.40217	0.57364	0.85345	0.40090	0.57234
77	36	9.28160	22.84408	0.85345	0.40535	0.57686	0.85345	0.40395	0.57544
77	37	9.28160	22.65215	0.85345	0.40868	0.58023	0.85345	0.40713	0.57867
77	38	9.28160	22.45348	0.85345	0.41217	0.58374	0.85345	0.41047	0.58203
77	39	9.28160	22.24766	0.85345	0.41584	0.58742	0.85345	0.41395	0.58552
77	40	9.28160	22.03447	0.85345	0.41970	0.59125	0.85345	0.41758	0.58915
77	41	9.28160	21.81357	0.85345	0.42375	0.59526	0.85345	0.42138	0.59291
77	42	9.28160	21.58485	0.85345	0.42801	0.59945	0.85345	0.42533	0.59682
77	43	9.28160	21.34779	0.85345	0.43248	0.60382	0.85345	0.42946	0.60087
77	44	9.28160	21.10218	0.85345	0.43719	0.60839	0.85345	0.43377	0.60508
77	45	9.28160	20.84782	0.85345	0.44213	0.61317	0.85345	0.43826	0.60943
77	46	9.28160	20.58697	0.85345	0.44731	0.61812	0.85345	0.44293	0.61393
77	47	9.28160	20.32000	0.85345	0.45271	0.62327	0.85345	0.44781	0.61860
77	48	9.28160	20.04764	0.85345	0.45836	0.62859	0.85345	0.45289	0.62344
77	49	9.28160	19.77090	0.85345	0.46423	0.63410	0.85345	0.45820	0.62845
77	50	9.28160	19.49116	0.85345	0.47034	0.63977	0.85345	0.46376	0.63365
77	51	9.28160	19.21029	0.85345	0.47668	0.64561	0.85345	0.46957	0.63905
77	52	9.28160	18.92146	0.85345	0.48334	0.65169	0.85345	0.47565	0.64467
77	53	9.28160	18.62485	0.85345	0.49035	0.65803	0.85345	0.48203	0.65050
77	54	9.28160	18.32038	0.85345	0.49771	0.66463	0.85345	0.48871	0.65655
77	55	9.28160	18.00819	0.85345	0.50545	0.67149	0.85345	0.49570	0.66284
77	56	9.28160	17.68820	0.85345	0.51358	0.67863	0.85345	0.50303	0.66935
77	57	9.28160	17.36037	0.85345	0.52213	0.68606	0.85345	0.51069	0.67610
77	58	9.28160	17.02468	0.85345	0.53112	0.69376	0.85345	0.51870	0.68308
77	59	9.28160	16.68091	0.85345	0.54056	0.70177	0.85345	0.52707	0.69030
77	60	9.28160	16.32913	0.85345	0.55047	0.71007	0.85345	0.53582	0.69776
77	61	9.28160	15.96913	0.85345	0.56087	0.71866	0.85345	0.54494	0.70545
77	62	9.28160	15.60088	0.85345	0.57178	0.72756	0.85345	0.55444	0.71336

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
8.85278	21.34391	0.85787	0.41440	0.58597	0.85787	0.41388	0.58546
8.85278	21.26064	0.85787	0.41600	0.58757	0.85787	0.41544	0.58701
8.85278	21.17342	0.85787	0.41767	0.58924	0.85787	0.41707	0.58864
8.85278	21.08250	0.85787	0.41944	0.59099	0.85787	0.41878	0.59034
8.85278	20.98768	0.85787	0.42129	0.59283	0.85787	0.42058	0.59213
8.85278	20.88895	0.85787	0.42324	0.59476	0.85787	0.42247	0.59400
8.85278	20.78588	0.85787	0.42529	0.59678	0.85787	0.42446	0.59596
8.85278	20.67862	0.85787	0.42744	0.59889	0.85787	0.42655	0.59801
8.85278	20.56684	0.85787	0.42971	0.60111	0.85787	0.42874	0.60016
8.85278	20.45044	0.85787	0.43209	0.60344	0.85787	0.43104	0.60241
8.85278	20.32903	0.85787	0.43459	0.60588	0.85787	0.43345	0.60476
8.85278	20.20243	0.85787	0.43723	0.60844	0.85787	0.43598	0.60723
8.85278	20.07055	0.85787	0.44001	0.61112	0.85787	0.43864	0.60980
8.85278	19.93297	0.85787	0.44293	0.61393	0.85787	0.44143	0.61249
8.85278	19.78951	0.85787	0.44601	0.61688	0.85787	0.44435	0.61530
8.85278	19.63978	0.85787	0.44926	0.61998	0.85787	0.44741	0.61823
8.85278	19.48352	0.85787	0.45268	0.62323	0.85787	0.45062	0.62128
8.85278	19.32040	0.85787	0.45628	0.62664	0.85787	0.45398	0.62447
8.85278	19.15023	0.85787	0.46008	0.63021	0.85787	0.45749	0.62778
8.85278	18.97251	0.85787	0.46409	0.63396	0.85787	0.46117	0.63123
8.85278	18.78697	0.85787	0.46831	0.63789	0.85787	0.46501	0.63482
8.85278	18.59337	0.85787	0.47276	0.64201	0.85787	0.46902	0.63854
8.85278	18.39367	0.85787	0.47743	0.64630	0.85787	0.47320	0.64241
8.85278	18.18814	0.85787	0.48232	0.65076	0.85787	0.47758	0.64643
8.85278	17.97738	0.85787	0.48742	0.65539	0.85787	0.48215	0.65061
8.85278	17.76227	0.85787	0.49275	0.66019	0.85787	0.48693	0.65495
8.85278	17.54401	0.85787	0.49829	0.66515	0.85787	0.49194	0.65946
8.85278	17.32430	0.85787	0.50404	0.67025	0.85787	0.49719	0.66417
8.85278	17.09693	0.85787	0.51010	0.67559	0.85787	0.50271	0.66907
8.85278	16.86201	0.85787	0.51649	0.68116	0.85787	0.50850	0.67418
8.85278	16.61938	0.85787	0.52321	0.68698	0.85787	0.51458	0.67951
8.85278	16.36911	0.85787	0.53029	0.69306	0.85787	0.52097	0.68505
8.85278	16.11103	0.85787	0.53775	0.69940	0.85787	0.52766	0.69081
8.85278	15.84506	0.85787	0.54560	0.70600	0.85787	0.53468	0.69680
8.85278	15.57108	0.85787	0.55386	0.71288	0.85787	0.54203	0.70301
8.85278	15.28882	0.85787	0.56255	0.72004	0.85787	0.54973	0.70946
8.85278	14.99826	0.85787	0.57169	0.72749	0.85787	0.55779	0.71613
8.85278	14.69911	0.85787	0.58131	0.73522	0.85787	0.56621	0.72303
8.85278	14.39128	0.85787	0.59140	0.74325	0.85787	0.57499	0.73015

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
77	63	9.28160	15.22446	0.85345	0.58321	0.73675	0.85345	0.56432	0.72149
77	64	9.28160	14.83980	0.85345	0.59518	0.74622	0.85345	0.57459	0.72982
77	65	9.28160	14.44688	0.85345	0.60768	0.75597	0.85345	0.58523	0.73835
77	66	9.28160	14.04613	0.85345	0.62072	0.76598	0.85345	0.59623	0.74705
77	67	9.28160	13.63788	0.85345	0.63428	0.77622	0.85345	0.60759	0.75590
77	68	9.28160	13.22255	0.85345	0.64835	0.78667	0.85345	0.61928	0.76488
77	69	9.28160	12.80079	0.85345	0.66290	0.79728	0.85345	0.63129	0.77397
77	70	9.28160	12.37331	0.85345	0.67790	0.80803	0.85345	0.64357	0.78314
77	71	9.28160	11.94070	0.85345	0.69329	0.81887	0.85345	0.65612	0.79236
77	72	9.28160	11.50357	0.85345	0.70902	0.82974	0.85345	0.66888	0.80159
77	73	9.28160	11.06278	0.85345	0.72503	0.84060	0.85345	0.68181	0.81081
77	74	9.28160	10.61910	0.85345	0.74124	0.85140	0.85345	0.69488	0.81998
77	75	9.28160	10.17356	0.85345	0.75756	0.86206	0.85345	0.70804	0.82906
77	76	9.28160	9.72734	0.85345	0.77389	0.87254	0.85345	0.72122	0.83803
77	77	9.28160	9.28160	0.85345	0.79012	0.88276	0.85345	0.73437	0.84684
77	78	9.28160	8.83768	0.85345	0.80614	0.89267	0.85345	0.74744	0.85547
77	79	9.28160	8.39698	0.85345	0.82183	0.90220	0.85345	0.76037	0.86387
77	80	9.28160	7.96110	0.85345	0.83708	0.91132	0.85345	0.77310	0.87203
77	81	9.28160	7.53168	0.85345	0.85179	0.91996	0.85345	0.78557	0.87991
77	82	9.28160	7.11054	0.85345	0.86584	0.92809	0.85345	0.79773	0.88749
77	83	9.28160	6.69952	0.85345	0.87914	0.93568	0.85345	0.80954	0.89475
77	84	9.28160	6.30023	0.85345	0.89164	0.94271	0.85345	0.82096	0.90168
77	85	9.28160	5.91444	0.85345	0.90326	0.94917	0.85345	0.83193	0.90825
77	86	9.28160	5.54396	0.85345	0.91398	0.95505	0.85345	0.84242	0.91447
77	87	9.28160	5.19034	0.85345	0.92376	0.96037	0.85345	0.85242	0.92033
77	88	9.28160	4.85473	0.85345	0.93264	0.96514	0.85345	0.86191	0.92583
77	89	9.28160	4.53813	0.85345	0.94062	0.96940	0.85345	0.87088	0.93098
77	90	9.28160	4.24126	0.85345	0.94774	0.97317	0.85345	0.87934	0.93579
77	91	9.28160	3.96420	0.85345	0.95408	0.97650	0.85345	0.88730	0.94028
77	92	9.28160	3.70604	0.85345	0.95969	0.97943	0.85345	0.89480	0.94448
77	93	9.28160	3.46525	0.85345	0.96465	0.98201	0.85345	0.90186	0.94840
77	94	9.28160	3.23968	0.85345	0.96905	0.98428	0.85345	0.90850	0.95206
77	95	9.28160	3.02715	0.85345	0.97295	0.98629	0.85345	0.91474	0.95547
77	96	9.28160	2.82535	0.85345	0.97640	0.98806	0.85345	0.92059	0.95865
77	97	9.28160	2.63737	0.85345	0.97941	0.98960	0.85345	0.92603	0.96159
77	98	9.28160	2.46279	0.85345	0.98204	0.99094	0.85345	0.93109	0.96431
77	99	9.28160	2.30125	0.85345	0.98432	0.99210	0.85345	0.93577	0.96682
77	100	9.28160	2.15258	0.85345	0.98629	0.99310	0.85345	0.94008	0.96912
77	101	9.28160	2.01649	0.85345	0.98799	0.99396	0.85345	0.94405	0.97122

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
8.85278	14.07472	0.85787	0.60199	0.75155	0.85787	0.58415	0.73749
8.85278	13.74931	0.85787	0.61309	0.76015	0.85787	0.59367	0.74503
8.85278	13.41490	0.85787	0.62471	0.76901	0.85787	0.60356	0.75277
8.85278	13.07182	0.85787	0.63684	0.77813	0.85787	0.61380	0.76069
8.85278	12.72027	0.85787	0.64947	0.78749	0.85787	0.62438	0.76876
8.85278	12.36057	0.85787	0.66260	0.79706	0.85787	0.63530	0.77698
8.85278	11.99324	0.85787	0.67619	0.80682	0.85787	0.64652	0.78532
8.85278	11.61885	0.85787	0.69021	0.81672	0.85787	0.65803	0.79375
8.85278	11.23789	0.85787	0.70463	0.82673	0.85787	0.66979	0.80224
8.85278	10.85087	0.85787	0.71939	0.83680	0.85787	0.68177	0.81077
8.85278	10.45855	0.85787	0.73444	0.84689	0.85787	0.69393	0.81931
8.85278	10.06159	0.85787	0.74970	0.85694	0.85787	0.70624	0.82783
8.85278	9.66092	0.85787	0.76509	0.86691	0.85787	0.71864	0.83629
8.85278	9.25762	0.85787	0.78052	0.87673	0.85787	0.73109	0.84466
8.85278	8.85278	0.85787	0.79588	0.88634	0.85787	0.74353	0.85290
8.85278	8.44766	0.85787	0.81108	0.89569	0.85787	0.75591	0.86099
8.85278	8.04359	0.85787	0.82601	0.90472	0.85787	0.76818	0.86889
8.85278	7.64214	0.85787	0.84056	0.91338	0.85787	0.78027	0.87658
8.85278	7.24488	0.85787	0.85462	0.92161	0.85787	0.79214	0.88401
8.85278	6.85364	0.85787	0.86810	0.92939	0.85787	0.80373	0.89119
8.85278	6.47024	0.85787	0.88089	0.93668	0.85787	0.81500	0.89807
8.85278	6.09632	0.85787	0.89295	0.94345	0.85787	0.82590	0.90465
8.85278	5.73370	0.85787	0.90420	0.94969	0.85787	0.83641	0.91092
8.85278	5.38421	0.85787	0.91460	0.95539	0.85787	0.84646	0.91685
8.85278	5.04951	0.85787	0.92413	0.96057	0.85787	0.85606	0.92245
8.85278	4.73086	0.85787	0.93279	0.96523	0.85787	0.86517	0.92771
8.85278	4.42936	0.85787	0.94061	0.96940	0.85787	0.87380	0.93265
8.85278	4.14588	0.85787	0.94761	0.97310	0.85787	0.88195	0.93727
8.85278	3.88065	0.85787	0.95385	0.97638	0.85787	0.88963	0.94159
8.85278	3.63292	0.85787	0.95940	0.97928	0.85787	0.89688	0.94564
8.85278	3.40133	0.85787	0.96432	0.98184	0.85787	0.90371	0.94942
8.85278	3.18390	0.85787	0.96869	0.98410	0.85787	0.91014	0.95296
8.85278	2.97857	0.85787	0.97258	0.98610	0.85787	0.91620	0.95627
8.85278	2.78314	0.85787	0.97603	0.98787	0.85787	0.92188	0.95935
8.85278	2.60073	0.85787	0.97905	0.98942	0.85787	0.92718	0.96221
8.85278	2.43099	0.85787	0.98170	0.99076	0.85787	0.93211	0.96486
8.85278	2.27364	0.85787	0.98400	0.99193	0.85787	0.93667	0.96730
8.85278	2.12860	0.85787	0.98599	0.99294	0.85787	0.94089	0.96954
8.85278	1.99561	0.85787	0.98770	0.99381	0.85787	0.94476	0.97160

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
77	102	9.28160	1.89293	0.85345	0.98944	0.99469	0.85345	0.94768	0.97313
77	103	9.28160	1.78083	0.85345	0.99068	0.99532	0.85345	0.95099	0.97488
77	104	9.28160	1.67943	0.85345	0.99175	0.99586	0.85345	0.95401	0.97646
77	105	9.28160	1.58804	0.85345	0.99265	0.99631	0.85345	0.95674	0.97789
77	106	9.28160	1.50600	0.85345	0.99342	0.99670	0.85345	0.95918	0.97917
77	107	9.28160	1.43298	0.85345	0.99407	0.99702	0.85345	0.96133	0.98029
77	108	9.28160	1.36894	0.85345	0.99460	0.99729	0.85345	0.96316	0.98124
77	109	9.28160	1.31458	0.85345	0.99502	0.99750	0.85345	0.96463	0.98200
77	110	9.28160	1.27298	0.85345	0.99532	0.99765	0.85345	0.96570	0.98255
78	1	8.83768	26.62178	0.84281	0.33189	0.49838	0.84281	0.33173	0.49820
78	2	8.83768	26.56961	0.84281	0.33255	0.49912	0.84281	0.33240	0.49895
78	3	8.83768	26.51422	0.84281	0.33325	0.49990	0.84281	0.33310	0.49974
78	4	8.83768	26.45593	0.84281	0.33398	0.50072	0.84281	0.33383	0.50056
78	5	8.83768	26.39526	0.84281	0.33474	0.50158	0.84281	0.33459	0.50141
78	6	8.83768	26.33222	0.84281	0.33554	0.50248	0.84281	0.33538	0.50229
78	7	8.83768	26.26662	0.84281	0.33637	0.50341	0.84281	0.33620	0.50322
78	8	8.83768	26.19847	0.84281	0.33724	0.50438	0.84281	0.33706	0.50418
78	9	8.83768	26.12745	0.84281	0.33815	0.50540	0.84281	0.33795	0.50518
78	10	8.83768	26.05351	0.84281	0.33910	0.50646	0.84281	0.33888	0.50622
78	11	8.83768	25.97700	0.84281	0.34009	0.50756	0.84281	0.33985	0.50730
78	12	8.83768	25.89730	0.84281	0.34112	0.50871	0.84281	0.34087	0.50843
78	13	8.83768	25.81474	0.84281	0.34220	0.50991	0.84281	0.34192	0.50960
78	14	8.83768	25.72901	0.84281	0.34333	0.51116	0.84281	0.34302	0.51082
78	15	8.83768	25.64035	0.84281	0.34450	0.51246	0.84281	0.34416	0.51208
78	16	8.83768	25.54880	0.84281	0.34572	0.51381	0.84281	0.34536	0.51340
78	17	8.83768	25.45467	0.84281	0.34699	0.51521	0.84281	0.34660	0.51478
78	18	8.83768	25.35821	0.84281	0.34830	0.51665	0.84281	0.34790	0.51621
78	19	8.83768	25.25875	0.84281	0.34967	0.51816	0.84281	0.34927	0.51771
78	20	8.83768	25.15564	0.84281	0.35110	0.51972	0.84281	0.35069	0.51927
78	21	8.83768	25.04833	0.84281	0.35260	0.52136	0.84281	0.35218	0.52091
78	22	8.83768	24.93660	0.84281	0.35417	0.52308	0.84281	0.35374	0.52261
78	23	8.83768	24.82004	0.84281	0.35582	0.52488	0.84281	0.35537	0.52439
78	24	8.83768	24.69862	0.84281	0.35755	0.52676	0.84281	0.35707	0.52624
78	25	8.83768	24.57203	0.84281	0.35937	0.52874	0.84281	0.35886	0.52818
78	26	8.83768	24.44053	0.84281	0.36128	0.53080	0.84281	0.36072	0.53019
78	27	8.83768	24.30438	0.84281	0.36328	0.53295	0.84281	0.36267	0.53229
78	28	8.83768	24.16342	0.84281	0.36537	0.53519	0.84281	0.36471	0.53449
78	29	8.83768	24.01762	0.84281	0.36755	0.53753	0.84281	0.36684	0.53677
78	30	8.83768	23.86654	0.84281	0.36984	0.53998	0.84281	0.36907	0.53916

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
8.85278	1.87471	0.85787	0.98917	0.99456	0.85787	0.94832	0.97347
8.85278	1.76487	0.85787	0.99044	0.99520	0.85787	0.95157	0.97518
8.85278	1.66540	0.85787	0.99152	0.99574	0.85787	0.95453	0.97674
8.85278	1.57565	0.85787	0.99244	0.99621	0.85787	0.95721	0.97814
8.85278	1.49500	0.85787	0.99323	0.99660	0.85787	0.95962	0.97939
8.85278	1.42313	0.85787	0.99389	0.99693	0.85787	0.96173	0.98049
8.85278	1.36003	0.85787	0.99443	0.99721	0.85787	0.96354	0.98143
8.85278	1.30641	0.85787	0.99486	0.99742	0.85787	0.96549	0.98218
8.85278	1.26533	0.85787	0.99517	0.99758	0.85787	0.96604	0.98272
8.44766	22.51412	0.84706	0.37512	0.54558	0.84706	0.37495	0.54541
8.44766	22.48584	0.84706	0.37560	0.54609	0.84706	0.37544	0.54592
8.44766	22.45520	0.84706	0.37611	0.54663	0.84706	0.37596	0.54647
8.44766	22.42249	0.84706	0.37666	0.54721	0.84706	0.37650	0.54704
8.44766	22.38814	0.84706	0.37723	0.54781	0.84706	0.37707	0.54764
8.44766	22.35215	0.84706	0.37783	0.54845	0.84706	0.37767	0.54827
8.44766	22.31437	0.84706	0.37847	0.54911	0.84706	0.37829	0.54893
8.44766	22.27480	0.84706	0.37913	0.54981	0.84706	0.37895	0.54962
8.44766	22.23319	0.84706	0.37983	0.55055	0.84706	0.37963	0.55034
8.44766	22.18946	0.84706	0.38057	0.55132	0.84706	0.38035	0.55109
8.44766	22.14392	0.84706	0.38134	0.55213	0.84706	0.38110	0.55188
8.44766	22.09606	0.84706	0.38215	0.55298	0.84706	0.38189	0.55271
8.44766	22.04614	0.84706	0.38300	0.55387	0.84706	0.38272	0.55357
8.44766	21.99389	0.84706	0.38390	0.55480	0.84706	0.38358	0.55447
8.44766	21.93952	0.84706	0.38483	0.55578	0.84706	0.38449	0.55542
8.44766	21.88305	0.84706	0.38580	0.55679	0.84706	0.38543	0.55641
8.44766	21.82476	0.84706	0.38682	0.55785	0.84706	0.38643	0.55745
8.44766	21.76485	0.84706	0.38788	0.55895	0.84706	0.38748	0.55853
8.44766	21.70276	0.84706	0.38898	0.56010	0.84706	0.38858	0.55968
8.44766	21.63792	0.84706	0.39015	0.56130	0.84706	0.38973	0.56087
8.44766	21.56986	0.84706	0.39137	0.56257	0.84706	0.39095	0.56213
8.44766	21.49836	0.84706	0.39266	0.56390	0.84706	0.39223	0.56346
8.44766	21.42306	0.84706	0.39403	0.56531	0.84706	0.39358	0.56484
8.44766	21.34391	0.84706	0.39547	0.56679	0.84706	0.39499	0.56630
8.44766	21.26064	0.84706	0.39700	0.56836	0.84706	0.39648	0.56783
8.44766	21.17342	0.84706	0.39860	0.57000	0.84706	0.39804	0.56943
8.44766	21.08250	0.84706	0.40029	0.57173	0.84706	0.39968	0.57111
8.44766	20.98768	0.84706	0.40206	0.57353	0.84706	0.40141	0.57286
8.44766	20.88895	0.84706	0.40393	0.57543	0.84706	0.40322	0.57470
8.44766	20.78588	0.84706	0.40589	0.57741	0.84706	0.40512	0.57664

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
78	31	8.83768	23.71037	0.84281	0.37224	0.54253	0.84281	0.37140	0.54164
78	32	8.83768	23.54876	0.84281	0.37475	0.54519	0.84281	0.37385	0.54423
78	33	8.83768	23.38162	0.84281	0.37738	0.54797	0.84281	0.37640	0.54693
78	34	8.83768	23.20856	0.84281	0.38014	0.55087	0.84281	0.37907	0.54975
78	35	8.83768	23.02940	0.84281	0.38303	0.55390	0.84281	0.38187	0.55268
78	36	8.83768	22.84408	0.84281	0.38607	0.55707	0.84281	0.38479	0.55574
78	37	8.83768	22.65215	0.84281	0.38925	0.56038	0.84281	0.38785	0.55892
78	38	8.83768	22.45348	0.84281	0.39260	0.56383	0.84281	0.39104	0.56223
78	39	8.83768	22.24766	0.84281	0.39611	0.56745	0.84281	0.39438	0.56567
78	40	8.83768	22.03447	0.84281	0.39980	0.57122	0.84281	0.39787	0.56925
78	41	8.83768	21.81357	0.84281	0.40368	0.57517	0.84281	0.40151	0.57297
78	42	8.83768	21.58485	0.84281	0.40776	0.57930	0.84281	0.40532	0.57683
78	43	8.83768	21.34779	0.84281	0.41205	0.58362	0.84281	0.40929	0.58084
78	44	8.83768	21.10218	0.84281	0.41656	0.58813	0.84281	0.41342	0.58500
78	45	8.83768	20.84782	0.84281	0.42131	0.59285	0.84281	0.41774	0.58930
78	46	8.83768	20.58697	0.84281	0.42628	0.59775	0.84281	0.42224	0.59376
78	47	8.83768	20.32000	0.84281	0.43147	0.60284	0.84281	0.42693	0.59839
78	48	8.83768	20.04764	0.84281	0.43690	0.60811	0.84281	0.43182	0.60318
78	49	8.83768	19.77090	0.84281	0.44255	0.61356	0.84281	0.43693	0.60815
78	50	8.83768	19.49116	0.84281	0.44842	0.61919	0.84281	0.44228	0.61331
78	51	8.83768	19.21029	0.84281	0.45452	0.62498	0.84281	0.44788	0.61867
78	52	8.83768	18.92146	0.84281	0.46093	0.63101	0.84281	0.45375	0.62425
78	53	8.83768	18.62485	0.84281	0.46768	0.63731	0.84281	0.45991	0.63005
78	54	8.83768	18.32038	0.84281	0.47479	0.64387	0.84281	0.46637	0.63609
78	55	8.83768	18.00819	0.84281	0.48226	0.65071	0.84281	0.47314	0.64235
78	56	8.83768	17.68820	0.84281	0.49013	0.65783	0.84281	0.48023	0.64886
78	57	8.83768	17.36037	0.84281	0.49840	0.66525	0.84281	0.48767	0.65561
78	58	8.83768	17.02468	0.84281	0.50712	0.67296	0.84281	0.49546	0.66262
78	59	8.83768	16.68091	0.84281	0.51628	0.68099	0.84281	0.50361	0.66987
78	60	8.83768	16.32913	0.84281	0.52593	0.68932	0.84281	0.51214	0.67737
78	61	8.83768	15.96913	0.84281	0.53607	0.69798	0.84281	0.52106	0.68513
78	62	8.83768	15.60088	0.84281	0.54674	0.70696	0.84281	0.53037	0.69313
78	63	8.83768	15.22446	0.84281	0.55794	0.71626	0.84281	0.54008	0.70136
78	64	8.83768	14.83980	0.84281	0.56970	0.72587	0.84281	0.55019	0.70983
78	65	8.83768	14.44688	0.84281	0.58203	0.73580	0.84281	0.56070	0.71852
78	66	8.83768	14.04613	0.84281	0.59493	0.74602	0.84281	0.57160	0.72741
78	67	8.83768	13.63788	0.84281	0.60840	0.75652	0.84281	0.58289	0.73649
78	68	8.83768	13.22255	0.84281	0.62242	0.76728	0.84281	0.59455	0.74573
78	69	8.83768	12.80079	0.84281	0.63700	0.77825	0.84281	0.60656	0.75511

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
8.44766	20.67862	0.84706	0.40795	0.57949	0.84706	0.40712	0.57866
8.44766	20.56684	0.84706	0.41012	0.58168	0.84706	0.40922	0.58078
8.44766	20.45044	0.84706	0.41240	0.58397	0.84706	0.41143	0.58299
8.44766	20.32903	0.84706	0.41480	0.58637	0.84706	0.41374	0.58532
8.44766	20.20243	0.84706	0.41733	0.58889	0.84706	0.41618	0.58775
8.44766	20.07055	0.84706	0.41999	0.59154	0.84706	0.41873	0.59029
8.44766	19.93297	0.84706	0.42279	0.59431	0.84706	0.42141	0.59295
8.44766	19.78951	0.84706	0.42575	0.59723	0.84706	0.42422	0.59573
8.44766	19.63978	0.84706	0.42886	0.60028	0.84706	0.42717	0.59863
8.44766	19.48352	0.84706	0.43215	0.60349	0.84706	0.43026	0.60166
8.44766	19.32040	0.84706	0.43561	0.60686	0.84706	0.43350	0.60481
8.44766	19.15023	0.84706	0.43926	0.61040	0.84706	0.43688	0.60810
8.44766	18.97251	0.84706	0.44312	0.61411	0.84706	0.44043	0.61152
8.44766	18.78697	0.84706	0.44718	0.61801	0.84706	0.44413	0.61508
8.44766	18.59337	0.84706	0.45147	0.62209	0.84706	0.44800	0.61878
8.44766	18.39367	0.84706	0.45597	0.62635	0.84706	0.45204	0.62262
8.44766	18.18814	0.84706	0.46068	0.63078	0.84706	0.45626	0.62662
8.44766	17.97738	0.84706	0.46560	0.63538	0.84706	0.46067	0.63076
8.44766	17.76227	0.84706	0.47074	0.64014	0.84706	0.46529	0.63508
8.44766	17.54401	0.84706	0.47609	0.64507	0.84706	0.47013	0.63957
8.44766	17.32430	0.84706	0.48164	0.65015	0.84706	0.47521	0.64426
8.44766	17.09693	0.84706	0.48749	0.65546	0.84706	0.48055	0.64915
8.44766	16.86201	0.84706	0.49367	0.66101	0.84706	0.48616	0.65425
8.44766	16.61938	0.84706	0.50017	0.66682	0.84706	0.49205	0.65957
8.44766	16.36911	0.84706	0.50704	0.67289	0.84706	0.49825	0.66511
8.44766	16.11103	0.84706	0.51427	0.67923	0.84706	0.50475	0.67088
8.44766	15.84506	0.84706	0.52189	0.68585	0.84706	0.51159	0.67689
8.44766	15.57108	0.84706	0.52993	0.69275	0.84706	0.51876	0.68313
8.44766	15.28882	0.84706	0.53840	0.69995	0.84706	0.52628	0.68962
8.44766	14.99826	0.84706	0.54733	0.70745	0.84706	0.53416	0.69636
8.44766	14.69911	0.84706	0.55673	0.71525	0.84706	0.54241	0.70333
8.44766	14.39128	0.84706	0.56663	0.72337	0.84706	0.55105	0.71055
8.44766	14.07472	0.84706	0.57704	0.73180	0.84706	0.56007	0.71800
8.44766	13.74931	0.84706	0.58798	0.74054	0.84706	0.56947	0.72568
8.44766	13.41490	0.84706	0.59947	0.74959	0.84706	0.57926	0.73359
8.44766	13.07182	0.84706	0.61151	0.75893	0.84706	0.58944	0.74169
8.44766	12.72027	0.84706	0.62409	0.76854	0.84706	0.59999	0.74999
8.44766	12.36057	0.84706	0.63722	0.77841	0.84706	0.61090	0.75846
8.44766	11.99324	0.84706	0.65086	0.78851	0.84706	0.62216	0.76708

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
78	70	8.83768	12.37331	0.84281	0.65208	0.78941	0.84281	0.61891	0.76460
78	71	8.83768	11.94070	0.84281	0.66764	0.80070	0.84281	0.63156	0.77418
78	72	8.83768	11.50357	0.84281	0.68364	0.81210	0.84281	0.64448	0.78381
78	73	8.83768	11.06278	0.84281	0.70001	0.82353	0.84281	0.65764	0.79347
78	74	8.83768	10.61910	0.84281	0.71668	0.83496	0.84281	0.67099	0.80311
78	75	8.83768	10.17356	0.84281	0.73357	0.84631	0.84281	0.68449	0.81269
78	76	8.83768	9.72734	0.84281	0.75057	0.85751	0.84281	0.69807	0.82219
78	77	8.83768	9.28160	0.84281	0.76758	0.86851	0.84281	0.71169	0.83156
78	78	8.83768	8.83768	0.84281	0.78449	0.87923	0.84281	0.72528	0.84077
78	79	8.83768	8.39698	0.84281	0.80117	0.88961	0.84281	0.73879	0.84978
78	80	8.83768	7.96110	0.84281	0.81748	0.89958	0.84281	0.75215	0.85855
78	81	8.83768	7.53168	0.84281	0.83332	0.90908	0.84281	0.76530	0.86705
78	82	8.83768	7.11054	0.84281	0.84856	0.91808	0.84281	0.77818	0.87526
78	83	8.83768	6.69952	0.84281	0.86309	0.92651	0.84281	0.79074	0.88314
78	84	8.83768	6.30023	0.84281	0.87681	0.93436	0.84281	0.80292	0.89069
78	85	8.83768	5.91444	0.84281	0.88966	0.94161	0.84281	0.81468	0.89788
78	86	8.83768	5.54396	0.84281	0.90158	0.94824	0.84281	0.82597	0.90469
78	87	8.83768	5.19034	0.84281	0.91252	0.95426	0.84281	0.83676	0.91113
78	88	8.83768	4.85473	0.84281	0.92249	0.95968	0.84281	0.84704	0.91718
78	89	8.83768	4.53813	0.84281	0.93150	0.96453	0.84281	0.85678	0.92287
78	90	8.83768	4.24126	0.84281	0.93958	0.96885	0.84281	0.86600	0.92819
78	91	8.83768	3.96420	0.84281	0.94679	0.97267	0.84281	0.87470	0.93316
78	92	8.83768	3.70604	0.84281	0.95320	0.97604	0.84281	0.88291	0.93781
78	93	8.83768	3.46525	0.84281	0.95889	0.97901	0.84281	0.89066	0.94217
78	94	8.83768	3.23968	0.84281	0.96395	0.98164	0.84281	0.89797	0.94624
78	95	8.83768	3.02715	0.84281	0.96844	0.98397	0.84281	0.90485	0.95005
78	96	8.83768	2.82535	0.84281	0.97243	0.98602	0.84281	0.91131	0.95360
78	97	8.83768	2.63737	0.84281	0.97593	0.98782	0.84281	0.91734	0.95689
78	98	8.83768	2.46279	0.84281	0.97898	0.98938	0.84281	0.92294	0.95993
78	99	8.83768	2.30125	0.84281	0.98163	0.99073	0.84281	0.92814	0.96273
78	100	8.83768	2.15258	0.84281	0.98393	0.99190	0.84281	0.93293	0.96530
78	101	8.83768	2.01649	0.84281	0.98591	0.99290	0.84281	0.93735	0.96766
78	102	8.83768	1.89293	0.84281	0.98760	0.99376	0.84281	0.94139	0.96981
78	103	8.83768	1.78083	0.84281	0.98906	0.99450	0.84281	0.94509	0.97177
78	104	8.83768	1.67943	0.84281	0.99030	0.99513	0.84281	0.94845	0.97354
78	105	8.83768	1.58804	0.84281	0.99136	0.99566	0.84281	0.95150	0.97515
78	106	8.83768	1.50600	0.84281	0.99226	0.99612	0.84281	0.95423	0.97658
78	107	8.83768	1.43298	0.84281	0.99302	0.99650	0.84281	0.95663	0.97784
78	108	8.83768	1.36894	0.84281	0.99364	0.99681	0.84281	0.95868	0.97891

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
8.44766	11.61885	0.84706	0.66501	0.79881	0.84706	0.63375	0.77582
8.44766	11.23789	0.84706	0.67962	0.80926	0.84706	0.64564	0.78467
8.44766	10.85087	0.84706	0.69466	0.81982	0.84706	0.65780	0.79358
8.44766	10.45855	0.84706	0.71008	0.83046	0.84706	0.67020	0.80254
8.44766	10.06159	0.84706	0.72580	0.84111	0.84706	0.68280	0.81151
8.44766	9.66092	0.84706	0.74175	0.85173	0.84706	0.69556	0.82045
8.44766	9.25762	0.84706	0.75784	0.86224	0.84706	0.70842	0.82932
8.44766	8.85278	0.84706	0.77397	0.87258	0.84706	0.72132	0.83810
8.44766	8.44766	0.84706	0.79003	0.88270	0.84706	0.73422	0.84675
8.44766	8.04359	0.84706	0.80590	0.89252	0.84706	0.74706	0.85522
8.44766	7.64214	0.84706	0.82148	0.90199	0.84706	0.75977	0.86349
8.44766	7.24488	0.84706	0.83663	0.91105	0.84706	0.77230	0.87152
8.44766	6.85364	0.84706	0.85124	0.91964	0.84706	0.78459	0.87930
8.44766	6.47024	0.84706	0.86521	0.92773	0.84706	0.79659	0.88678
8.44766	6.09632	0.84706	0.87844	0.93529	0.84706	0.80825	0.89396
8.44766	5.73370	0.84706	0.89087	0.94228	0.84706	0.81951	0.90081
8.44766	5.38421	0.84706	0.90242	0.94871	0.84706	0.83035	0.90731
8.44766	5.04951	0.84706	0.91306	0.95456	0.84706	0.84071	0.91346
8.44766	4.73086	0.84706	0.92279	0.95984	0.84706	0.85059	0.91926
8.44766	4.42936	0.84706	0.93160	0.96459	0.84706	0.85997	0.92472
8.44766	4.14588	0.84706	0.93953	0.96882	0.84706	0.86886	0.92983
8.44766	3.88065	0.84706	0.94663	0.97258	0.84706	0.87726	0.93462
8.44766	3.63292	0.84706	0.95295	0.97591	0.84706	0.88520	0.93910
8.44766	3.40133	0.84706	0.95859	0.97885	0.84706	0.89270	0.94331
8.44766	3.18390	0.84706	0.96360	0.98146	0.84706	0.89978	0.94725
8.44766	2.97857	0.84706	0.96807	0.98378	0.84706	0.90647	0.95094
8.44766	2.78314	0.84706	0.97206	0.98583	0.84706	0.91275	0.95438
8.44766	2.60073	0.84706	0.97556	0.98763	0.84706	0.91861	0.95758
8.44766	2.43099	0.84706	0.97862	0.98919	0.84706	0.92407	0.96054
8.44766	2.27364	0.84706	0.98129	0.99055	0.84706	0.92914	0.96327
8.44766	2.12860	0.84706	0.98360	0.99173	0.84706	0.93383	0.96578
8.44766	1.99561	0.84706	0.98560	0.99275	0.84706	0.93815	0.96809
8.44766	1.87471	0.84706	0.98731	0.99362	0.84706	0.94211	0.97019
8.44766	1.76487	0.84706	0.98879	0.99436	0.84706	0.94573	0.97211
8.44766	1.66540	0.84706	0.99005	0.99500	0.84706	0.94903	0.97385
8.44766	1.57565	0.84706	0.99113	0.99555	0.84706	0.95203	0.97542
8.44766	1.49500	0.84706	0.99205	0.99601	0.84706	0.95471	0.97683
8.44766	1.42313	0.84706	0.99282	0.99640	0.84706	0.95708	0.97807
8.44766	1.36003	0.84706	0.99346	0.99672	0.84706	0.95910	0.97912

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
78	109	8.83768	1.31458	0.84281	0.99413	0.99706	0.84281	0.96033	0.97976
78	110	8.83768	1.27298	0.84281	0.99449	0.99724	0.84281	0.96151	0.98038
79	1	8.39698	26.62178	0.83065	0.31535	0.47949	0.83065	0.31520	0.47932
79	2	8.39698	26.56961	0.83065	0.31597	0.48021	0.83065	0.31584	0.48005
79	3	8.39698	26.51422	0.83065	0.31663	0.48098	0.83065	0.31650	0.48082
79	4	8.39698	26.45593	0.83065	0.31733	0.48178	0.83065	0.31719	0.48162
79	5	8.39698	26.39526	0.83065	0.31806	0.48262	0.83065	0.31791	0.48245
79	6	8.39698	26.33222	0.83065	0.31882	0.48349	0.83065	0.31867	0.48332
79	7	8.39698	26.26662	0.83065	0.31961	0.48440	0.83065	0.31945	0.48422
79	8	8.39698	26.19847	0.83065	0.32043	0.48535	0.83065	0.32027	0.48515
79	9	8.39698	26.12745	0.83065	0.32130	0.48634	0.83065	0.32112	0.48613
79	10	8.39698	26.05351	0.83065	0.32220	0.48737	0.83065	0.32200	0.48715
79	11	8.39698	25.97700	0.83065	0.32314	0.48845	0.83065	0.32293	0.48820
79	12	8.39698	25.89730	0.83065	0.32413	0.48957	0.83065	0.32389	0.48930
79	13	8.39698	25.81474	0.83065	0.32515	0.49074	0.83065	0.32489	0.49044
79	14	8.39698	25.72901	0.83065	0.32623	0.49196	0.83065	0.32594	0.49163
79	15	8.39698	25.64035	0.83065	0.32734	0.49323	0.83065	0.32703	0.49287
79	16	8.39698	25.54880	0.83065	0.32850	0.49454	0.83065	0.32816	0.49416
79	17	8.39698	25.45467	0.83065	0.32970	0.49591	0.83065	0.32935	0.49550
79	18	8.39698	25.35821	0.83065	0.33095	0.49732	0.83065	0.33058	0.49690
79	19	8.39698	25.25875	0.83065	0.33225	0.49878	0.83065	0.33188	0.49836
79	20	8.39698	25.15564	0.83065	0.33361	0.50031	0.83065	0.33323	0.49989
79	21	8.39698	25.04833	0.83065	0.33504	0.50191	0.83065	0.33465	0.50148
79	22	8.39698	24.93660	0.83065	0.33653	0.50359	0.83065	0.33614	0.50315
79	23	8.39698	24.82004	0.83065	0.33810	0.50535	0.83065	0.33769	0.50488
79	24	8.39698	24.69862	0.83065	0.33975	0.50719	0.83065	0.33931	0.50669
79	25	8.39698	24.57203	0.83065	0.34148	0.50911	0.83065	0.34101	0.50859
79	26	8.39698	24.44053	0.83065	0.34330	0.51113	0.83065	0.34278	0.51056
79	27	8.39698	24.30438	0.83065	0.34520	0.51323	0.83065	0.34464	0.51261
79	28	8.39698	24.16342	0.83065	0.34719	0.51542	0.83065	0.34658	0.51476
79	29	8.39698	24.01762	0.83065	0.34927	0.51771	0.83065	0.34861	0.51700
79	30	8.39698	23.86654	0.83065	0.35145	0.52011	0.83065	0.35074	0.51933
79	31	8.39698	23.71037	0.83065	0.35373	0.52260	0.83065	0.35297	0.52177
79	32	8.39698	23.54876	0.83065	0.35612	0.52521	0.83065	0.35529	0.52430
79	33	8.39698	23.38162	0.83065	0.35863	0.52792	0.83065	0.35773	0.52695
79	34	8.39698	23.20856	0.83065	0.36125	0.53077	0.83065	0.36028	0.52972
79	35	8.39698	23.02940	0.83065	0.36401	0.53374	0.83065	0.36295	0.53260
79	36	8.39698	22.84408	0.83065	0.36691	0.53684	0.83065	0.36574	0.53560
79	37	8.39698	22.65215	0.83065	0.36994	0.54009	0.83065	0.36867	0.53872

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
8.44766	1.30641	0.84706	0.99396	0.99697	0.84706	0.96072	0.97997
8.44766	1.26533	0.84706	0.99432	0.99715	0.84706	0.96190	0.98058
8.04359	22.51412	0.83503	0.35718	0.52636	0.83503	0.35703	0.52619
8.04359	22.48584	0.83503	0.35764	0.52685	0.83503	0.35750	0.52670
8.04359	22.45520	0.83503	0.35813	0.52739	0.83503	0.35799	0.52724
8.04359	22.42249	0.83503	0.35865	0.52795	0.83503	0.35851	0.52780
8.04359	22.38814	0.83503	0.35920	0.52854	0.83503	0.35905	0.52838
8.04359	22.35215	0.83503	0.35977	0.52916	0.83503	0.35962	0.52900
8.04359	22.31437	0.83503	0.36038	0.52982	0.83503	0.36021	0.52964
8.04359	22.27480	0.83503	0.36101	0.53050	0.83503	0.36084	0.53032
8.04359	22.23319	0.83503	0.36168	0.53122	0.83503	0.36149	0.53102
8.04359	22.18946	0.83503	0.36238	0.53198	0.83503	0.36218	0.53176
8.04359	22.14392	0.83503	0.36312	0.53277	0.83503	0.36290	0.53254
8.04359	22.09606	0.83503	0.36389	0.53361	0.83503	0.36365	0.53335
8.04359	22.04614	0.83503	0.36470	0.53448	0.83503	0.36443	0.53419
8.04359	21.99389	0.83503	0.36555	0.53539	0.83503	0.36526	0.53508
8.04359	21.93952	0.83503	0.36644	0.53634	0.83503	0.36612	0.53600
8.04359	21.88305	0.83503	0.36737	0.53734	0.83503	0.36703	0.53697
8.04359	21.82476	0.83503	0.36834	0.53838	0.83503	0.36798	0.53799
8.04359	21.76485	0.83503	0.36935	0.53945	0.83503	0.36897	0.53905
8.04359	21.70276	0.83503	0.37040	0.54057	0.83503	0.37002	0.54017
8.04359	21.63792	0.83503	0.37151	0.54175	0.83503	0.37112	0.54134
8.04359	21.56986	0.83503	0.37268	0.54299	0.83503	0.37229	0.54258
8.04359	21.49836	0.83503	0.37391	0.54430	0.83503	0.37351	0.54387
8.04359	21.42306	0.83503	0.37521	0.54568	0.83503	0.37479	0.54524
8.04359	21.34391	0.83503	0.37659	0.54713	0.83503	0.37614	0.54666
8.04359	21.26064	0.83503	0.37804	0.54867	0.83503	0.37756	0.54816
8.04359	21.17342	0.83503	0.37957	0.55028	0.83503	0.37906	0.54973
8.04359	21.08250	0.83503	0.38118	0.55197	0.83503	0.38062	0.55138
8.04359	20.98768	0.83503	0.38288	0.55374	0.83503	0.38227	0.55310
8.04359	20.88895	0.83503	0.38465	0.55560	0.83503	0.38400	0.55491
8.04359	20.78588	0.83503	0.38653	0.55755	0.83503	0.38582	0.55681
8.04359	20.67862	0.83503	0.38850	0.55959	0.83503	0.38773	0.55880
8.04359	20.56684	0.83503	0.39057	0.56174	0.83503	0.38974	0.56088
8.04359	20.45044	0.83503	0.39274	0.56399	0.83503	0.39185	0.56306
8.04359	20.32903	0.83503	0.39504	0.56635	0.83503	0.39407	0.56535
8.04359	20.20243	0.83503	0.39745	0.56883	0.83503	0.39640	0.56775
8.04359	20.07055	0.83503	0.40000	0.57143	0.83503	0.39885	0.57025
8.04359	19.93297	0.83503	0.40268	0.57416	0.83503	0.40142	0.57288

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
79	38	8.39698	22.45348	0.83065	0.37313	0.54348	0.83065	0.37172	0.54198
79	39	8.39698	22.24766	0.83065	0.37649	0.54703	0.83065	0.37492	0.54537
79	40	8.39698	22.03447	0.83065	0.38001	0.55074	0.83065	0.37826	0.54890
79	41	8.39698	21.81357	0.83065	0.38372	0.55462	0.83065	0.38175	0.55256
79	42	8.39698	21.58485	0.83065	0.38762	0.55868	0.83065	0.38540	0.55637
79	43	8.39698	21.34779	0.83065	0.39172	0.56293	0.83065	0.38920	0.56032
79	44	8.39698	21.10218	0.83065	0.39604	0.56737	0.83065	0.39317	0.56442
79	45	8.39698	20.84782	0.83065	0.40058	0.57202	0.83065	0.39731	0.56868
79	46	8.39698	20.58697	0.83065	0.40534	0.57686	0.83065	0.40162	0.57308
79	47	8.39698	20.32000	0.83065	0.41032	0.58188	0.83065	0.40612	0.57765
79	48	8.39698	20.04764	0.83065	0.41551	0.58709	0.83065	0.41082	0.58238
79	49	8.39698	19.77090	0.83065	0.42093	0.59247	0.83065	0.41573	0.58730
79	50	8.39698	19.49116	0.83065	0.42657	0.59803	0.83065	0.42086	0.59241
79	51	8.39698	19.21029	0.83065	0.43241	0.60375	0.83065	0.42625	0.59772
79	52	8.39698	18.92146	0.83065	0.43857	0.60973	0.83065	0.43190	0.60325
79	53	8.39698	18.62485	0.83065	0.44505	0.61597	0.83065	0.43782	0.60901
79	54	8.39698	18.32038	0.83065	0.45188	0.62248	0.83065	0.44405	0.61500
79	55	8.39698	18.00819	0.83065	0.45907	0.62927	0.83065	0.45058	0.62124
79	56	8.39698	17.68820	0.83065	0.46665	0.63635	0.83065	0.45743	0.62772
79	57	8.39698	17.36037	0.83065	0.47464	0.64373	0.83065	0.46462	0.63446
79	58	8.39698	17.02468	0.83065	0.48305	0.65143	0.83065	0.47216	0.64145
79	59	8.39698	16.68091	0.83065	0.49192	0.65944	0.83065	0.48007	0.64871
79	60	8.39698	16.32913	0.83065	0.50126	0.66779	0.83065	0.48836	0.65624
79	61	8.39698	15.96913	0.83065	0.51111	0.67647	0.83065	0.49704	0.66403
79	62	8.39698	15.60088	0.83065	0.52149	0.68550	0.83065	0.50613	0.67209
79	63	8.39698	15.22446	0.83065	0.53242	0.69487	0.83065	0.51562	0.68041
79	64	8.39698	14.83980	0.83065	0.54392	0.70459	0.83065	0.52553	0.68898
79	65	8.39698	14.44688	0.83065	0.55601	0.71466	0.83065	0.53586	0.69780
79	66	8.39698	14.04613	0.83065	0.56870	0.72506	0.83065	0.54661	0.70685
79	67	8.39698	13.63788	0.83065	0.58199	0.73577	0.83065	0.55777	0.71612
79	68	8.39698	13.22255	0.83065	0.59589	0.74678	0.83065	0.56934	0.72558
79	69	8.39698	12.80079	0.83065	0.61039	0.75807	0.83065	0.58130	0.73522
79	70	8.39698	12.37331	0.83065	0.62547	0.76959	0.83065	0.59364	0.74501
79	71	8.39698	11.94070	0.83065	0.64110	0.78131	0.83065	0.60632	0.75492
79	72	8.39698	11.50357	0.83065	0.65725	0.79318	0.83065	0.61934	0.76493
79	73	8.39698	11.06278	0.83065	0.67386	0.80516	0.83065	0.63264	0.77499
79	74	8.39698	10.61910	0.83065	0.69088	0.81718	0.83065	0.64620	0.78508
79	75	8.39698	10.17356	0.83065	0.70822	0.82919	0.83065	0.65996	0.79515
79	76	8.39698	9.72734	0.83065	0.72580	0.84112	0.83065	0.67388	0.80517

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
8.04359	19.78951	0.83503	0.40551	0.57703	0.83503	0.40412	0.57562
8.04359	19.63978	0.83503	0.40849	0.58004	0.83503	0.40695	0.57848
8.04359	19.48352	0.83503	0.41164	0.58321	0.83503	0.40992	0.58148
8.04359	19.32040	0.83503	0.41496	0.58653	0.83503	0.41303	0.58460
8.04359	19.15023	0.83503	0.41846	0.59002	0.83503	0.41628	0.58785
8.04359	18.97251	0.83503	0.42216	0.59369	0.83503	0.41969	0.59124
8.04359	18.78697	0.83503	0.42606	0.59754	0.83503	0.42325	0.59477
8.04359	18.59337	0.83503	0.43018	0.60158	0.83503	0.42697	0.59843
8.04359	18.39367	0.83503	0.43450	0.60579	0.83503	0.43086	0.60224
8.04359	18.18814	0.83503	0.43903	0.61017	0.83503	0.43492	0.60619
8.04359	17.97738	0.83503	0.44376	0.61473	0.83503	0.43917	0.61031
8.04359	17.76227	0.83503	0.44870	0.61946	0.83503	0.44361	0.61459
8.04359	17.54401	0.83503	0.45385	0.62434	0.83503	0.44828	0.61905
8.04359	17.32430	0.83503	0.45919	0.62937	0.83503	0.45317	0.62370
8.04359	17.09693	0.83503	0.46482	0.63465	0.83503	0.45832	0.62856
8.04359	16.86201	0.83503	0.47077	0.64017	0.83503	0.46374	0.63364
8.04359	16.61938	0.83503	0.47705	0.64595	0.83503	0.46944	0.63894
8.04359	16.36911	0.83503	0.48367	0.65199	0.83503	0.47543	0.64447
8.04359	16.11103	0.83503	0.49066	0.65831	0.83503	0.48174	0.65023
8.04359	15.84506	0.83503	0.49804	0.66492	0.83503	0.48836	0.65624
8.04359	15.57108	0.83503	0.50583	0.67183	0.83503	0.49533	0.66250
8.04359	15.28882	0.83503	0.51405	0.67904	0.83503	0.50264	0.66901
8.04359	14.99826	0.83503	0.52272	0.68656	0.83503	0.51033	0.67578
8.04359	14.69911	0.83503	0.53188	0.69442	0.83503	0.51839	0.68281
8.04359	14.39128	0.83503	0.54154	0.70260	0.83503	0.52683	0.69010
8.04359	14.07472	0.83503	0.55173	0.71112	0.83503	0.53568	0.69764
8.04359	13.74931	0.83503	0.56247	0.71997	0.83503	0.54492	0.70544
8.04359	13.41490	0.83503	0.57377	0.72916	0.83503	0.55458	0.71348
8.04359	13.07182	0.83503	0.58564	0.73868	0.83503	0.56464	0.72175
8.04359	12.72027	0.83503	0.59810	0.74852	0.83503	0.57510	0.73024
8.04359	12.36057	0.83503	0.61115	0.75865	0.83503	0.58595	0.73893
8.04359	11.99324	0.83503	0.62476	0.76905	0.83503	0.59719	0.74780
8.04359	11.61885	0.83503	0.63894	0.77970	0.83503	0.60880	0.75683
8.04359	11.23789	0.83503	0.65365	0.79056	0.83503	0.62075	0.76600
8.04359	10.85087	0.83503	0.66887	0.80159	0.83503	0.63303	0.77528
8.04359	10.45855	0.83503	0.68455	0.81274	0.83503	0.64559	0.78463
8.04359	10.06159	0.83503	0.70063	0.82397	0.83503	0.65842	0.79403
8.04359	9.66092	0.83503	0.71705	0.83521	0.83503	0.67145	0.80344
8.04359	9.25762	0.83503	0.73371	0.84640	0.83503	0.68465	0.81281

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
79	77	8.39698	9.28160	0.83065	0.74350	0.85288	0.83065	0.68790	0.81509
79	78	8.39698	8.83768	0.83065	0.76121	0.86442	0.83065	0.70195	0.82488
79	79	8.39698	8.39698	0.83065	0.77881	0.87565	0.83065	0.71598	0.83449
79	80	8.39698	7.96110	0.83065	0.79614	0.88650	0.83065	0.72992	0.84388
79	81	8.39698	7.53168	0.83065	0.81308	0.89691	0.83065	0.74370	0.85302
79	82	8.39698	7.11054	0.83065	0.82950	0.90680	0.83065	0.75727	0.86187
79	83	8.39698	6.69952	0.83065	0.84526	0.91614	0.83065	0.77054	0.87040
79	84	8.39698	6.30023	0.83065	0.86025	0.92487	0.83065	0.78348	0.87860
79	85	8.39698	5.91444	0.83065	0.87437	0.93298	0.83065	0.79602	0.88643
79	86	8.39698	5.54396	0.83065	0.88755	0.94043	0.83065	0.80810	0.89387
79	87	8.39698	5.19034	0.83065	0.89973	0.94722	0.83065	0.81970	0.90092
79	88	8.39698	4.85473	0.83065	0.91088	0.95336	0.83065	0.83078	0.90757
79	89	8.39698	4.53813	0.83065	0.92101	0.95888	0.83065	0.84132	0.91382
79	90	8.39698	4.24126	0.83065	0.93015	0.96381	0.83065	0.85132	0.91969
79	91	8.39698	3.96420	0.83065	0.93833	0.96819	0.83065	0.86079	0.92519
79	92	8.39698	3.70604	0.83065	0.94564	0.97206	0.83065	0.86976	0.93034
79	93	8.39698	3.46525	0.83065	0.95216	0.97549	0.83065	0.87824	0.93517
79	94	8.39698	3.23968	0.83065	0.95796	0.97853	0.83065	0.88626	0.93970
79	95	8.39698	3.02715	0.83065	0.96314	0.98122	0.83065	0.89384	0.94394
79	96	8.39698	2.82535	0.83065	0.96775	0.98361	0.83065	0.90096	0.94790
79	97	8.39698	2.63737	0.83065	0.97180	0.98570	0.83065	0.90761	0.95157
79	98	8.39698	2.46279	0.83065	0.97535	0.98752	0.83065	0.91382	0.95497
79	99	8.39698	2.30125	0.83065	0.97843	0.98910	0.83065	0.91958	0.95810
79	100	8.39698	2.15258	0.83065	0.98111	0.99047	0.83065	0.92490	0.96099
79	101	8.39698	2.01649	0.83065	0.98342	0.99164	0.83065	0.92980	0.96363
79	102	8.39698	1.89293	0.83065	0.98541	0.99265	0.83065	0.93430	0.96604
79	103	8.39698	1.78083	0.83065	0.98711	0.99351	0.83065	0.93842	0.96823
79	104	8.39698	1.67943	0.83065	0.98857	0.99425	0.83065	0.94218	0.97023
79	105	8.39698	1.58804	0.83065	0.98981	0.99488	0.83065	0.94558	0.97203
79	106	8.39698	1.50600	0.83065	0.99087	0.99541	0.83065	0.94863	0.97364
79	107	8.39698	1.43298	0.83065	0.99176	0.99586	0.83065	0.95132	0.97505
79	108	8.39698	1.36894	0.83065	0.99249	0.99623	0.83065	0.95361	0.97625
79	109	8.39698	1.31458	0.83065	0.99307	0.99653	0.83065	0.95545	0.97722
79	110	8.39698	1.27298	0.83065	0.99349	0.99673	0.83065	0.95678	0.97791
80	1	7.96110	26.62178	0.81804	0.29899	0.46034	0.81804	0.29885	0.46017
80	2	7.96110	26.56961	0.81804	0.29958	0.46104	0.81804	0.29945	0.46089
80	3	7.96110	26.51422	0.81804	0.30020	0.46178	0.81804	0.30008	0.46163
80	4	7.96110	26.45593	0.81804	0.30086	0.46256	0.81804	0.30074	0.46241
80	5	7.96110	26.39526	0.81804	0.30155	0.46338	0.81804	0.30142	0.46322

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
8.04359	8.85278	0.83503	0.75051	0.85748	0.83503	0.69796	0.82212
8.04359	8.44766	0.83503	0.76736	0.86837	0.83503	0.71133	0.83132
8.04359	8.04359	0.83503	0.78412	0.87900	0.83503	0.72468	0.84037
8.04359	7.64214	0.83503	0.80067	0.88930	0.83503	0.73797	0.84923
8.04359	7.24488	0.83503	0.81689	0.89922	0.83503	0.75113	0.85788
8.04359	6.85364	0.83503	0.83263	0.90867	0.83503	0.76409	0.86627
8.04359	6.47024	0.83503	0.84778	0.91762	0.83503	0.77679	0.87438
8.04359	6.09632	0.83503	0.86223	0.92602	0.83503	0.78919	0.88217
8.04359	5.73370	0.83503	0.87589	0.93384	0.83503	0.80121	0.88964
8.04359	5.38421	0.83503	0.88866	0.94105	0.83503	0.81282	0.89675
8.04359	5.04951	0.83503	0.90049	0.94764	0.83503	0.82397	0.90349
8.04359	4.73086	0.83503	0.91136	0.95362	0.83503	0.83463	0.90986
8.04359	4.42936	0.83503	0.92126	0.95902	0.83503	0.84479	0.91587
8.04359	4.14588	0.83503	0.93021	0.96384	0.83503	0.85444	0.92151
8.04359	3.88065	0.83503	0.93825	0.96814	0.83503	0.86359	0.92680
8.04359	3.63292	0.83503	0.94545	0.97196	0.83503	0.87226	0.93177
8.04359	3.40133	0.83503	0.95189	0.97535	0.83503	0.88048	0.93644
8.04359	3.18390	0.83503	0.95764	0.97836	0.83503	0.88826	0.94082
8.04359	2.97857	0.83503	0.96278	0.98104	0.83503	0.89561	0.94493
8.04359	2.78314	0.83503	0.96738	0.98342	0.83503	0.90254	0.94877
8.04359	2.60073	0.83503	0.97142	0.98551	0.83503	0.90902	0.95234
8.04359	2.43099	0.83503	0.97497	0.98733	0.83503	0.91507	0.95565
8.04359	2.27364	0.83503	0.97807	0.98892	0.83503	0.92069	0.95871
8.04359	2.12860	0.83503	0.98077	0.99029	0.83503	0.92590	0.96152
8.04359	1.99561	0.83503	0.98310	0.99148	0.83503	0.93069	0.96410
8.04359	1.87471	0.83503	0.98510	0.99249	0.83503	0.93510	0.96646
8.04359	1.76487	0.83503	0.98682	0.99337	0.83503	0.93914	0.96862
8.04359	1.66540	0.83503	0.98830	0.99412	0.83503	0.94283	0.97057
8.04359	1.57565	0.83503	0.98957	0.99476	0.83503	0.94617	0.97234
8.04359	1.49500	0.83503	0.99064	0.99530	0.83503	0.94917	0.97392
8.04359	1.42313	0.83503	0.99155	0.99576	0.83503	0.95182	0.97531
8.04359	1.36003	0.83503	0.99230	0.99613	0.83503	0.95408	0.97650
8.04359	1.30641	0.83503	0.99289	0.99643	0.83503	0.95589	0.97745
8.04359	1.26533	0.83503	0.99331	0.99665	0.83503	0.95721	0.97814
7.64214	22.51412	0.82273	0.33936	0.50675	0.82273	0.33922	0.50659
7.64214	22.48584	0.82273	0.33980	0.50724	0.82273	0.33967	0.50709
7.64214	22.45520	0.82273	0.34026	0.50775	0.82273	0.34013	0.50761
7.64214	22.42249	0.82273	0.34076	0.50831	0.82273	0.34063	0.50816
7.64214	22.38814	0.82273	0.34128	0.50888	0.82273	0.34114	0.50873

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
80	6	7.96110	26.33222	0.81804	0.30227	0.46422	0.81804	0.30214	0.46406
80	7	7.96110	26.26662	0.81804	0.30303	0.46511	0.81804	0.30288	0.46494
80	8	7.96110	26.19847	0.81804	0.30381	0.46603	0.81804	0.30366	0.46585
80	9	7.96110	26.12745	0.81804	0.30463	0.46700	0.81804	0.30447	0.46680
80	10	7.96110	26.05351	0.81804	0.30549	0.46801	0.81804	0.30531	0.46779
80	11	7.96110	25.97700	0.81804	0.30638	0.46905	0.81804	0.30618	0.46882
80	12	7.96110	25.89730	0.81804	0.30731	0.47015	0.81804	0.30710	0.46989
80	13	7.96110	25.81474	0.81804	0.30829	0.47128	0.81804	0.30805	0.47100
80	14	7.96110	25.72901	0.81804	0.30930	0.47247	0.81804	0.30904	0.47216
80	15	7.96110	25.64035	0.81804	0.31036	0.47370	0.81804	0.31007	0.47337
80	16	7.96110	25.54880	0.81804	0.31146	0.47498	0.81804	0.31115	0.47462
80	17	7.96110	25.45467	0.81804	0.31261	0.47631	0.81804	0.31228	0.47593
80	18	7.96110	25.35821	0.81804	0.31379	0.47769	0.81804	0.31345	0.47729
80	19	7.96110	25.25875	0.81804	0.31502	0.47911	0.81804	0.31468	0.47872
80	20	7.96110	25.15564	0.81804	0.31631	0.48060	0.81804	0.31597	0.48020
80	21	7.96110	25.04833	0.81804	0.31767	0.48216	0.81804	0.31731	0.48176
80	22	7.96110	24.93660	0.81804	0.31908	0.48380	0.81804	0.31872	0.48338
80	23	7.96110	24.82004	0.81804	0.32057	0.48551	0.81804	0.32019	0.48507
80	24	7.96110	24.69862	0.81804	0.32214	0.48730	0.81804	0.32174	0.48684
80	25	7.96110	24.57203	0.81804	0.32378	0.48918	0.81804	0.32335	0.48868
80	26	7.96110	24.44053	0.81804	0.32551	0.49114	0.81804	0.32504	0.49061
80	27	7.96110	24.30438	0.81804	0.32731	0.49319	0.81804	0.32680	0.49262
80	28	7.96110	24.16342	0.81804	0.32920	0.49533	0.81804	0.32865	0.49471
80	29	7.96110	24.01762	0.81804	0.33117	0.49757	0.81804	0.33058	0.49689
80	30	7.96110	23.86654	0.81804	0.33324	0.49990	0.81804	0.33260	0.49917
80	31	7.96110	23.71037	0.81804	0.33541	0.50234	0.81804	0.33472	0.50155
80	32	7.96110	23.54876	0.81804	0.33768	0.50488	0.81804	0.33693	0.50404
80	33	7.96110	23.38162	0.81804	0.34007	0.50754	0.81804	0.33925	0.50663
80	34	7.96110	23.20856	0.81804	0.34256	0.51031	0.81804	0.34168	0.50933
80	35	7.96110	23.02940	0.81804	0.34519	0.51322	0.81804	0.34422	0.51215
80	36	7.96110	22.84408	0.81804	0.34794	0.51625	0.81804	0.34689	0.51509
80	37	7.96110	22.65215	0.81804	0.35083	0.51943	0.81804	0.34967	0.51816
80	38	7.96110	22.45348	0.81804	0.35386	0.52275	0.81804	0.35259	0.52136
80	39	7.96110	22.24766	0.81804	0.35706	0.52622	0.81804	0.35564	0.52468
80	40	7.96110	22.03447	0.81804	0.36041	0.52986	0.81804	0.35883	0.52815
80	41	7.96110	21.81357	0.81804	0.36394	0.53367	0.81804	0.36217	0.53175
80	42	7.96110	21.58485	0.81804	0.36766	0.53765	0.81804	0.36565	0.53550
80	43	7.96110	21.34779	0.81804	0.37157	0.54182	0.81804	0.36929	0.53939
80	44	7.96110	21.10218	0.81804	0.37569	0.54619	0.81804	0.37309	0.54343

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
7.64214	22.35215	0.82273	0.34182	0.50949	0.82273	0.34168	0.50934
7.64214	22.31437	0.82273	0.34240	0.51013	0.82273	0.34225	0.50997
7.64214	22.27480	0.82273	0.34300	0.51080	0.82273	0.34285	0.51063
7.64214	22.23319	0.82273	0.34364	0.51150	0.82273	0.34347	0.51132
7.64214	22.18946	0.82273	0.34431	0.51224	0.82273	0.34412	0.51204
7.64214	22.14392	0.82273	0.34501	0.51302	0.82273	0.34480	0.51279
7.64214	22.09606	0.82273	0.34574	0.51383	0.82273	0.34552	0.51358
7.64214	22.04614	0.82273	0.34651	0.51468	0.82273	0.34627	0.51441
7.64214	21.99389	0.82273	0.34732	0.51557	0.82273	0.34705	0.51528
7.64214	21.93952	0.82273	0.34817	0.51651	0.82273	0.34787	0.51618
7.64214	21.88305	0.82273	0.34905	0.51748	0.82273	0.34873	0.51713
7.64214	21.82476	0.82273	0.34998	0.51849	0.82273	0.34964	0.51812
7.64214	21.76485	0.82273	0.35093	0.51954	0.82273	0.35058	0.51916
7.64214	21.70276	0.82273	0.35194	0.52064	0.82273	0.35158	0.52025
7.64214	21.63792	0.82273	0.35299	0.52179	0.82273	0.35263	0.52140
7.64214	21.56986	0.82273	0.35410	0.52300	0.82273	0.35374	0.52261
7.64214	21.49836	0.82273	0.35527	0.52428	0.82273	0.35490	0.52388
7.64214	21.42306	0.82273	0.35651	0.52563	0.82273	0.35613	0.52521
7.64214	21.34391	0.82273	0.35782	0.52705	0.82273	0.35741	0.52661
7.64214	21.26064	0.82273	0.35920	0.52855	0.82273	0.35876	0.52807
7.64214	21.17342	0.82273	0.36066	0.53013	0.82273	0.36018	0.52961
7.64214	21.08250	0.82273	0.36219	0.53178	0.82273	0.36168	0.53122
7.64214	20.98768	0.82273	0.36381	0.53352	0.82273	0.36325	0.53291
7.64214	20.88895	0.82273	0.36550	0.53533	0.82273	0.36490	0.53469
7.64214	20.78588	0.82273	0.36728	0.53724	0.82273	0.36663	0.53655
7.64214	20.67862	0.82273	0.36916	0.53925	0.82273	0.36845	0.53850
7.64214	20.56684	0.82273	0.37113	0.54135	0.82273	0.37037	0.54054
7.64214	20.45044	0.82273	0.37320	0.54355	0.82273	0.37238	0.54268
7.64214	20.32903	0.82273	0.37539	0.54587	0.82273	0.37450	0.54493
7.64214	20.20243	0.82273	0.37769	0.54830	0.82273	0.37673	0.54728
7.64214	20.07055	0.82273	0.38012	0.55085	0.82273	0.37907	0.54975
7.64214	19.93297	0.82273	0.38268	0.55353	0.82273	0.38153	0.55233
7.64214	19.78951	0.82273	0.38538	0.55635	0.82273	0.38411	0.55503
7.64214	19.63978	0.82273	0.38823	0.55931	0.82273	0.38682	0.55786
7.64214	19.48352	0.82273	0.39123	0.56242	0.82273	0.38967	0.56081
7.64214	19.32040	0.82273	0.39440	0.56570	0.82273	0.39265	0.56389
7.64214	19.15023	0.82273	0.39775	0.56913	0.82273	0.39577	0.56710
7.64214	18.97251	0.82273	0.40129	0.57274	0.82273	0.39904	0.57045
7.64214	18.78697	0.82273	0.40503	0.57654	0.82273	0.40246	0.57393

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
80	45	7.96110	20.84782	0.81804	0.38003	0.55076	0.81804	0.37705	0.54762
80	46	7.96110	20.58697	0.81804	0.38458	0.55552	0.81804	0.38117	0.55196
80	47	7.96110	20.32000	0.81804	0.38933	0.56046	0.81804	0.38548	0.55646
80	48	7.96110	20.04764	0.81804	0.39430	0.56558	0.81804	0.38998	0.56113
80	49	7.96110	19.77090	0.81804	0.39947	0.57089	0.81804	0.39467	0.56597
80	50	7.96110	19.49116	0.81804	0.40486	0.57637	0.81804	0.39959	0.57101
80	51	7.96110	19.21029	0.81804	0.41045	0.58201	0.81804	0.40475	0.57626
80	52	7.96110	18.92146	0.81804	0.41634	0.58791	0.81804	0.41017	0.58173
80	53	7.96110	18.62485	0.81804	0.42255	0.59407	0.81804	0.41586	0.58743
80	54	7.96110	18.32038	0.81804	0.42909	0.60051	0.81804	0.42184	0.59337
80	55	7.96110	18.00819	0.81804	0.43599	0.60723	0.81804	0.42811	0.59955
80	56	7.96110	17.68820	0.81804	0.44327	0.61425	0.81804	0.43471	0.60599
80	57	7.96110	17.36037	0.81804	0.45094	0.62158	0.81804	0.44164	0.61269
80	58	7.96110	17.02468	0.81804	0.45904	0.62923	0.81804	0.44892	0.61966
80	59	7.96110	16.68091	0.81804	0.46758	0.63721	0.81804	0.45656	0.62691
80	60	7.96110	16.32913	0.81804	0.47660	0.64554	0.81804	0.46459	0.63443
80	61	7.96110	15.96913	0.81804	0.48612	0.65422	0.81804	0.47301	0.64223
80	62	7.96110	15.60088	0.81804	0.49618	0.66326	0.81804	0.48184	0.65032
80	63	7.96110	15.22446	0.81804	0.50678	0.67267	0.81804	0.49108	0.65869
80	64	7.96110	14.83980	0.81804	0.51797	0.68245	0.81804	0.50075	0.66734
80	65	7.96110	14.44688	0.81804	0.52976	0.69261	0.81804	0.51086	0.67625
80	66	7.96110	14.04613	0.81804	0.54218	0.70314	0.81804	0.52141	0.68543
80	67	7.96110	13.63788	0.81804	0.55523	0.71402	0.81804	0.53239	0.69485
80	68	7.96110	13.22255	0.81804	0.56893	0.72524	0.81804	0.54381	0.70450
80	69	7.96110	12.80079	0.81804	0.58327	0.73679	0.81804	0.55565	0.71436
80	70	7.96110	12.37331	0.81804	0.59824	0.74862	0.81804	0.56791	0.72441
80	71	7.96110	11.94070	0.81804	0.61383	0.76071	0.81804	0.58056	0.73462
80	72	7.96110	11.50357	0.81804	0.63002	0.77302	0.81804	0.59359	0.74497
80	73	7.96110	11.06278	0.81804	0.64676	0.78549	0.81804	0.60696	0.75541
80	74	7.96110	10.61910	0.81804	0.66400	0.79808	0.81804	0.62064	0.76592
80	75	7.96110	10.17356	0.81804	0.68169	0.81072	0.81804	0.63460	0.77646
80	76	7.96110	9.72734	0.81804	0.69971	0.82333	0.81804	0.64877	0.78697
80	77	7.96110	9.28160	0.81804	0.71799	0.83585	0.81804	0.66311	0.79743
80	78	7.96110	8.83768	0.81804	0.73640	0.84819	0.81804	0.67755	0.80778
80	79	7.96110	8.39698	0.81804	0.75481	0.86028	0.81804	0.69203	0.81799
80	80	7.96110	7.96110	0.81804	0.77309	0.87203	0.81804	0.70649	0.82800
80	81	7.96110	7.53168	0.81804	0.79108	0.88336	0.81804	0.72085	0.83778
80	82	7.96110	7.11054	0.81804	0.80864	0.89419	0.81804	0.73504	0.84729
80	83	7.96110	6.69952	0.81804	0.82561	0.90448	0.81804	0.74900	0.85649

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
7.64214	18.59337	0.82273	0.40897	0.58053	0.82273	0.40603	0.57755
7.64214	18.39367	0.82273	0.41311	0.58469	0.82273	0.40976	0.58132
7.64214	18.18814	0.82273	0.41745	0.58902	0.82273	0.41366	0.58523
7.64214	17.97738	0.82273	0.42199	0.59352	0.82273	0.41773	0.58930
7.64214	17.76227	0.82273	0.42673	0.59819	0.82273	0.42200	0.59353
7.64214	17.54401	0.82273	0.43166	0.60302	0.82273	0.42648	0.59795
7.64214	17.32430	0.82273	0.43678	0.60800	0.82273	0.43119	0.60256
7.64214	17.09693	0.82273	0.44219	0.61322	0.82273	0.43614	0.60738
7.64214	16.86201	0.82273	0.44790	0.61869	0.82273	0.44136	0.61242
7.64214	16.61938	0.82273	0.45394	0.62442	0.82273	0.44685	0.61768
7.64214	16.36911	0.82273	0.46031	0.63043	0.82273	0.45262	0.62318
7.64214	16.11103	0.82273	0.46704	0.63671	0.82273	0.45871	0.62892
7.64214	15.84506	0.82273	0.47415	0.64329	0.82273	0.46511	0.63492
7.64214	15.57108	0.82273	0.48167	0.65017	0.82273	0.47185	0.64117
7.64214	15.28882	0.82273	0.48962	0.65737	0.82273	0.47894	0.64768
7.64214	14.99826	0.82273	0.49801	0.66490	0.82273	0.48640	0.65447
7.64214	14.69911	0.82273	0.50690	0.67277	0.82273	0.49424	0.66153
7.64214	14.39128	0.82273	0.51628	0.68099	0.82273	0.50247	0.66886
7.64214	14.07472	0.82273	0.52620	0.68956	0.82273	0.51111	0.67647
7.64214	13.74931	0.82273	0.53668	0.69849	0.82273	0.52016	0.68435
7.64214	13.41490	0.82273	0.54774	0.70779	0.82273	0.52963	0.69249
7.64214	13.07182	0.82273	0.55940	0.71745	0.82273	0.53952	0.70090
7.64214	12.72027	0.82273	0.57166	0.72746	0.82273	0.54984	0.70955
7.64214	12.36057	0.82273	0.58455	0.73781	0.82273	0.56059	0.71843
7.64214	11.99324	0.82273	0.59805	0.74848	0.82273	0.57174	0.72753
7.64214	11.61885	0.82273	0.61217	0.75944	0.82273	0.58330	0.73682
7.64214	11.23789	0.82273	0.62689	0.77066	0.82273	0.59526	0.74628
7.64214	10.85087	0.82273	0.64218	0.78211	0.82273	0.60758	0.75589
7.64214	10.45855	0.82273	0.65802	0.79374	0.82273	0.62024	0.76561
7.64214	10.06159	0.82273	0.67435	0.80551	0.82273	0.63321	0.77542
7.64214	9.66092	0.82273	0.69111	0.81735	0.82273	0.64646	0.78527
7.64214	9.25762	0.82273	0.70823	0.82920	0.82273	0.65992	0.79513
7.64214	8.85278	0.82273	0.72561	0.84099	0.82273	0.67357	0.80495
7.64214	8.44766	0.82273	0.74314	0.85265	0.82273	0.68732	0.81469
7.64214	8.04359	0.82273	0.76071	0.86409	0.82273	0.70114	0.82432
7.64214	7.64214	0.82273	0.77818	0.87525	0.82273	0.71494	0.83378
7.64214	7.24488	0.82273	0.79540	0.88604	0.82273	0.72867	0.84304
7.64214	6.85364	0.82273	0.81225	0.89640	0.82273	0.74226	0.85206
7.64214	6.47024	0.82273	0.82857	0.90625	0.82273	0.75563	0.86081

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
80	84	7.96110	6.30023	0.81804	0.84187	0.91415	0.81804	0.76266	0.86535
80	85	7.96110	5.91444	0.81804	0.85730	0.92317	0.81804	0.77595	0.87384
80	86	7.96110	5.54396	0.81804	0.87179	0.93151	0.81804	0.78882	0.88195
80	87	7.96110	5.19034	0.81804	0.88527	0.93914	0.81804	0.80121	0.88964
80	88	7.96110	4.85473	0.81804	0.89769	0.94609	0.81804	0.81310	0.89692
80	89	7.96110	4.53813	0.81804	0.90903	0.95235	0.81804	0.82445	0.90378
80	90	7.96110	4.24126	0.81804	0.91931	0.95796	0.81804	0.83526	0.91023
80	91	7.96110	3.96420	0.81804	0.92857	0.96296	0.81804	0.84552	0.91630
80	92	7.96110	3.70604	0.81804	0.93688	0.96741	0.81804	0.85527	0.92199
80	93	7.96110	3.46525	0.81804	0.94432	0.97136	0.81804	0.86453	0.92734
80	94	7.96110	3.23968	0.81804	0.95097	0.97487	0.81804	0.87330	0.93237
80	95	7.96110	3.02715	0.81804	0.95692	0.97799	0.81804	0.88161	0.93708
80	96	7.96110	2.82535	0.81804	0.96224	0.98076	0.81804	0.88944	0.94148
80	97	7.96110	2.63737	0.81804	0.96693	0.98319	0.81804	0.89677	0.94558
80	98	7.96110	2.46279	0.81804	0.97105	0.98531	0.81804	0.90362	0.94937
80	99	7.96110	2.30125	0.81804	0.97464	0.98716	0.81804	0.90999	0.95288
80	100	7.96110	2.15258	0.81804	0.97776	0.98876	0.81804	0.91589	0.95610
80	101	7.96110	2.01649	0.81804	0.98046	0.99014	0.81804	0.92134	0.95906
80	102	7.96110	1.89293	0.81804	0.98279	0.99132	0.81804	0.92634	0.96176
80	103	7.96110	1.78083	0.81804	0.98478	0.99233	0.81804	0.93093	0.96423
80	104	7.96110	1.67943	0.81804	0.98650	0.99320	0.81804	0.93511	0.96647
80	105	7.96110	1.58804	0.81804	0.98796	0.99394	0.81804	0.93890	0.96849
80	106	7.96110	1.50600	0.81804	0.98920	0.99457	0.81804	0.94231	0.97030
80	107	7.96110	1.43298	0.81804	0.99025	0.99510	0.81804	0.94531	0.97189
80	108	7.96110	1.36894	0.81804	0.99112	0.99554	0.81804	0.94788	0.97324
80	109	7.96110	1.31458	0.81804	0.99180	0.99588	0.81804	0.94994	0.97433
80	110	7.96110	1.27298	0.81804	0.99229	0.99613	0.81804	0.95143	0.97511
81	1	7.53168	26.62178	0.80530	0.28286	0.44099	0.80530	0.28274	0.44083
81	2	7.53168	26.56961	0.80530	0.28342	0.44167	0.80530	0.28331	0.44153
81	3	7.53168	26.51422	0.80530	0.28402	0.44239	0.80530	0.28390	0.44225
81	4	7.53168	26.45593	0.80530	0.28464	0.44315	0.80530	0.28453	0.44301
81	5	7.53168	26.39526	0.80530	0.28529	0.44394	0.80530	0.28518	0.44379
81	6	7.53168	26.33222	0.80530	0.28598	0.44476	0.80530	0.28585	0.44461
81	7	7.53168	26.26662	0.80530	0.28669	0.44562	0.80530	0.28656	0.44546
81	8	7.53168	26.19847	0.80530	0.28743	0.44652	0.80530	0.28729	0.44635
81	9	7.53168	26.12745	0.80530	0.28821	0.44745	0.80530	0.28806	0.44727
81	10	7.53168	26.05351	0.80530	0.28902	0.44843	0.80530	0.28885	0.44823
81	11	7.53168	25.97700	0.80530	0.28986	0.44945	0.80530	0.28968	0.44923
81	12	7.53168	25.89730	0.80530	0.29075	0.45051	0.80530	0.29055	0.45027

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
7.64214	6.09632	0.82273	0.84425	0.91555	0.82273	0.76874	0.86925
7.64214	5.73370	0.82273	0.85916	0.92424	0.82273	0.78151	0.87736
7.64214	5.38421	0.82273	0.87319	0.93231	0.82273	0.79388	0.88510
7.64214	5.04951	0.82273	0.88628	0.93971	0.82273	0.80581	0.89246
7.64214	4.73086	0.82273	0.89837	0.94647	0.82273	0.81726	0.89944
7.64214	4.42936	0.82273	0.90945	0.95258	0.82273	0.82821	0.90603
7.64214	4.14588	0.82273	0.91951	0.95807	0.82273	0.83865	0.91224
7.64214	3.88065	0.82273	0.92860	0.96298	0.82273	0.84857	0.91808
7.64214	3.63292	0.82273	0.93677	0.96735	0.82273	0.85801	0.92358
7.64214	3.40133	0.82273	0.94410	0.97125	0.82273	0.86698	0.92875
7.64214	3.18390	0.82273	0.95068	0.97472	0.82273	0.87549	0.93361
7.64214	2.97857	0.82273	0.95659	0.97781	0.82273	0.88356	0.93818
7.64214	2.78314	0.82273	0.96188	0.98057	0.82273	0.89118	0.94246
7.64214	2.60073	0.82273	0.96656	0.98299	0.82273	0.89833	0.94644
7.64214	2.43099	0.82273	0.97067	0.98512	0.82273	0.90501	0.95014
7.64214	2.27364	0.82273	0.97427	0.98697	0.82273	0.91123	0.95355
7.64214	2.12860	0.82273	0.97740	0.98857	0.82273	0.91700	0.95670
7.64214	1.99561	0.82273	0.98012	0.98996	0.82273	0.92233	0.95959
7.64214	1.87471	0.82273	0.98246	0.99115	0.82273	0.92723	0.96224
7.64214	1.76487	0.82273	0.98448	0.99218	0.82273	0.93172	0.96466
7.64214	1.66540	0.82273	0.98621	0.99306	0.82273	0.93583	0.96685
7.64214	1.57565	0.82273	0.98769	0.99381	0.82273	0.93956	0.96884
7.64214	1.49500	0.82273	0.98896	0.99445	0.82273	0.94291	0.97062
7.64214	1.42313	0.82273	0.99002	0.99499	0.82273	0.94587	0.97218
7.64214	1.36003	0.82273	0.99090	0.99543	0.82273	0.94840	0.97352
7.64214	1.30641	0.82273	0.99160	0.99578	0.82273	0.95044	0.97459
7.64214	1.26533	0.82273	0.99210	0.99603	0.82273	0.95190	0.97536
7.24488	22.51412	0.81017	0.32173	0.48683	0.81017	0.32160	0.48668
7.24488	22.48584	0.81017	0.32214	0.48730	0.81017	0.32202	0.48716
7.24488	22.45520	0.81017	0.32258	0.48781	0.81017	0.32246	0.48767
7.24488	22.42249	0.81017	0.32305	0.48834	0.81017	0.32293	0.48821
7.24488	22.38814	0.81017	0.32354	0.48891	0.81017	0.32342	0.48876
7.24488	22.35215	0.81017	0.32406	0.48950	0.81017	0.32393	0.48935
7.24488	22.31437	0.81017	0.32461	0.49012	0.81017	0.32447	0.48997
7.24488	22.27480	0.81017	0.32518	0.49077	0.81017	0.32504	0.49061
7.24488	22.23319	0.81017	0.32578	0.49146	0.81017	0.32563	0.49128
7.24488	22.18946	0.81017	0.32642	0.49218	0.81017	0.32625	0.49199
7.24488	22.14392	0.81017	0.32708	0.49293	0.81017	0.32690	0.49273
7.24488	22.09606	0.81017	0.32778	0.49373	0.81017	0.32758	0.49350

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
81	13	7.53168	25.81474	0.80530	0.29167	0.45162	0.80530	0.29145	0.45135
81	14	7.53168	25.72901	0.80530	0.29263	0.45277	0.80530	0.29239	0.45248
81	15	7.53168	25.64035	0.80530	0.29363	0.45397	0.80530	0.29337	0.45365
81	16	7.53168	25.54880	0.80530	0.29468	0.45521	0.80530	0.29439	0.45487
81	17	7.53168	25.45467	0.80530	0.29576	0.45650	0.80530	0.29545	0.45614
81	18	7.53168	25.35821	0.80530	0.29688	0.45784	0.80530	0.29657	0.45746
81	19	7.53168	25.25875	0.80530	0.29805	0.45922	0.80530	0.29773	0.45885
81	20	7.53168	25.15564	0.80530	0.29927	0.46067	0.80530	0.29895	0.46029
81	21	7.53168	25.04833	0.80530	0.30055	0.46219	0.80530	0.30022	0.46180
81	22	7.53168	24.93660	0.80530	0.30189	0.46377	0.80530	0.30156	0.46338
81	23	7.53168	24.82004	0.80530	0.30330	0.46544	0.80530	0.30296	0.46503
81	24	7.53168	24.69862	0.80530	0.30478	0.46718	0.80530	0.30442	0.46675
81	25	7.53168	24.57203	0.80530	0.30634	0.46901	0.80530	0.30595	0.46854
81	26	7.53168	24.44053	0.80530	0.30797	0.47092	0.80530	0.30755	0.47042
81	27	7.53168	24.30438	0.80530	0.30968	0.47291	0.80530	0.30922	0.47237
81	28	7.53168	24.16342	0.80530	0.31147	0.47499	0.80530	0.31097	0.47441
81	29	7.53168	24.01762	0.80530	0.31334	0.47717	0.80530	0.31280	0.47654
81	30	7.53168	23.86654	0.80530	0.31530	0.47944	0.80530	0.31472	0.47876
81	31	7.53168	23.71037	0.80530	0.31736	0.48181	0.80530	0.31672	0.48108
81	32	7.53168	23.54876	0.80530	0.31951	0.48429	0.80530	0.31883	0.48350
81	33	7.53168	23.38162	0.80530	0.32177	0.48688	0.80530	0.32103	0.48603
81	34	7.53168	23.20856	0.80530	0.32414	0.48958	0.80530	0.32334	0.48867
81	35	7.53168	23.02940	0.80530	0.32662	0.49241	0.80530	0.32575	0.49143
81	36	7.53168	22.84408	0.80530	0.32923	0.49537	0.80530	0.32829	0.49430
81	37	7.53168	22.65215	0.80530	0.33198	0.49847	0.80530	0.33094	0.49730
81	38	7.53168	22.45348	0.80530	0.33486	0.50171	0.80530	0.33371	0.50043
81	39	7.53168	22.24766	0.80530	0.33789	0.50511	0.80530	0.33662	0.50369
81	40	7.53168	22.03447	0.80530	0.34108	0.50866	0.80530	0.33966	0.50709
81	41	7.53168	21.81357	0.80530	0.34444	0.51239	0.80530	0.34284	0.51062
81	42	7.53168	21.58485	0.80530	0.34797	0.51629	0.80530	0.34616	0.51430
81	43	7.53168	21.34779	0.80530	0.35169	0.52037	0.80530	0.34963	0.51812
81	44	7.53168	21.10218	0.80530	0.35561	0.52465	0.80530	0.35325	0.52208
81	45	7.53168	20.84782	0.80530	0.35974	0.52914	0.80530	0.35703	0.52620
81	46	7.53168	20.58697	0.80530	0.36407	0.53380	0.80530	0.36097	0.53046
81	47	7.53168	20.32000	0.80530	0.36860	0.53865	0.80530	0.36508	0.53489
81	48	7.53168	20.04764	0.80530	0.37333	0.54369	0.80530	0.36937	0.53948
81	49	7.53168	19.77090	0.80530	0.37827	0.54890	0.80530	0.37386	0.54425
81	50	7.53168	19.49116	0.80530	0.38340	0.55429	0.80530	0.37856	0.54921
81	51	7.53168	19.21029	0.80530	0.38873	0.55984	0.80530	0.38349	0.55438

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
7.24488	22.04614	0.81017	0.32851	0.49456	0.81017	0.32829	0.49430
7.24488	21.99389	0.81017	0.32928	0.49543	0.81017	0.32903	0.49515
7.24488	21.93952	0.81017	0.33009	0.49634	0.81017	0.32981	0.49603
7.24488	21.88305	0.81017	0.33093	0.49729	0.81017	0.33063	0.49695
7.24488	21.82476	0.81017	0.33180	0.49827	0.81017	0.33149	0.49792
7.24488	21.76485	0.81017	0.33271	0.49930	0.81017	0.33239	0.49893
7.24488	21.70276	0.81017	0.33366	0.50037	0.81017	0.33333	0.50000
7.24488	21.63792	0.81017	0.33466	0.50149	0.81017	0.33433	0.50112
7.24488	21.56986	0.81017	0.33571	0.50267	0.81017	0.33538	0.50230
7.24488	21.49836	0.81017	0.33682	0.50392	0.81017	0.33648	0.50354
7.24488	21.42306	0.81017	0.33800	0.50523	0.81017	0.33765	0.50484
7.24488	21.34391	0.81017	0.33924	0.50662	0.81017	0.33887	0.50620
7.24488	21.26064	0.81017	0.34056	0.50808	0.81017	0.34015	0.50764
7.24488	21.17342	0.81017	0.34194	0.50962	0.81017	0.34150	0.50914
7.24488	21.08250	0.81017	0.34340	0.51124	0.81017	0.34292	0.51071
7.24488	20.98768	0.81017	0.34493	0.51293	0.81017	0.34442	0.51236
7.24488	20.88895	0.81017	0.34654	0.51471	0.81017	0.34598	0.51410
7.24488	20.78588	0.81017	0.34823	0.51657	0.81017	0.34763	0.51592
7.24488	20.67862	0.81017	0.35001	0.51853	0.81017	0.34937	0.51782
7.24488	20.56684	0.81017	0.35188	0.52058	0.81017	0.35119	0.51982
7.24488	20.45044	0.81017	0.35386	0.52274	0.81017	0.35311	0.52192
7.24488	20.32903	0.81017	0.35593	0.52500	0.81017	0.35513	0.52412
7.24488	20.20243	0.81017	0.35813	0.52738	0.81017	0.35725	0.52643
7.24488	20.07055	0.81017	0.36043	0.52988	0.81017	0.35948	0.52885
7.24488	19.93297	0.81017	0.36287	0.53251	0.81017	0.36183	0.53139
7.24488	19.78951	0.81017	0.36544	0.53527	0.81017	0.36429	0.53404
7.24488	19.63978	0.81017	0.36815	0.53817	0.81017	0.36688	0.53682
7.24488	19.48352	0.81017	0.37101	0.54122	0.81017	0.36960	0.53972
7.24488	19.32040	0.81017	0.37404	0.54444	0.81017	0.37245	0.54275
7.24488	19.15023	0.81017	0.37723	0.54781	0.81017	0.37544	0.54591
7.24488	18.97251	0.81017	0.38061	0.55136	0.81017	0.37856	0.54921
7.24488	18.78697	0.81017	0.38417	0.55509	0.81017	0.38183	0.55265
7.24488	18.59337	0.81017	0.38794	0.55902	0.81017	0.38525	0.55622
7.24488	18.39367	0.81017	0.39190	0.56311	0.81017	0.38882	0.55993
7.24488	18.18814	0.81017	0.39604	0.56738	0.81017	0.39255	0.56379
7.24488	17.97738	0.81017	0.40038	0.57182	0.81017	0.39646	0.56780
7.24488	17.76227	0.81017	0.40491	0.57642	0.81017	0.40055	0.57198
7.24488	17.54401	0.81017	0.40963	0.58119	0.81017	0.40483	0.57634
7.24488	17.32430	0.81017	0.41452	0.58610	0.81017	0.40934	0.58090

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
81	52	7.53168	18.92146	0.80530	0.39435	0.56564	0.80530	0.38867	0.55977
81	53	7.53168	18.62485	0.80530	0.40027	0.57171	0.80530	0.39411	0.56539
81	54	7.53168	18.32038	0.80530	0.40653	0.57806	0.80530	0.39983	0.57126
81	55	7.53168	18.00819	0.80530	0.41312	0.58469	0.80530	0.40585	0.57738
81	56	7.53168	17.68820	0.80530	0.42008	0.59163	0.80530	0.41218	0.58375
81	57	7.53168	17.36037	0.80530	0.42743	0.59888	0.80530	0.41884	0.59039
81	58	7.53168	17.02468	0.80530	0.43519	0.60646	0.80530	0.42584	0.59732
81	59	7.53168	16.68091	0.80530	0.44339	0.61438	0.80530	0.43320	0.60452
81	60	7.53168	16.32913	0.80530	0.45206	0.62265	0.80530	0.44094	0.61202
81	61	7.53168	15.96913	0.80530	0.46123	0.63129	0.80530	0.44907	0.61981
81	62	7.53168	15.60088	0.80530	0.47093	0.64031	0.80530	0.45761	0.62790
81	63	7.53168	15.22446	0.80530	0.48117	0.64972	0.80530	0.46658	0.63628
81	64	7.53168	14.83980	0.80530	0.49201	0.65953	0.80530	0.47598	0.64497
81	65	7.53168	14.44688	0.80530	0.50346	0.66973	0.80530	0.48583	0.65395
81	66	7.53168	14.04613	0.80530	0.51554	0.68034	0.80530	0.49612	0.66321
81	67	7.53168	13.63788	0.80530	0.52829	0.69134	0.80530	0.50688	0.67275
81	68	7.53168	13.22255	0.80530	0.54170	0.70273	0.80530	0.51809	0.68255
81	69	7.53168	12.80079	0.80530	0.55580	0.71448	0.80530	0.52976	0.69260
81	70	7.53168	12.37331	0.80530	0.57057	0.72658	0.80530	0.54187	0.70287
81	71	7.53168	11.94070	0.80530	0.58602	0.73898	0.80530	0.55442	0.71334
81	72	7.53168	11.50357	0.80530	0.60214	0.75167	0.80530	0.56739	0.72399
81	73	7.53168	11.06278	0.80530	0.61889	0.76458	0.80530	0.58075	0.73478
81	74	7.53168	10.61910	0.80530	0.63623	0.77768	0.80530	0.59448	0.74567
81	75	7.53168	10.17356	0.80530	0.65412	0.79090	0.80530	0.60854	0.75664
81	76	7.53168	9.72734	0.80530	0.67247	0.80416	0.80530	0.62289	0.76763
81	77	7.53168	9.28160	0.80530	0.69119	0.81740	0.80530	0.63746	0.77860
81	78	7.53168	8.83768	0.80530	0.71018	0.83053	0.80530	0.65221	0.78950
81	79	7.53168	8.39698	0.80530	0.72930	0.84346	0.80530	0.66707	0.80029
81	80	7.53168	7.96110	0.80530	0.74841	0.85610	0.80530	0.68197	0.81092
81	81	7.53168	7.53168	0.80530	0.76736	0.86837	0.80530	0.69683	0.82133
81	82	7.53168	7.11054	0.80530	0.78599	0.88017	0.80530	0.71160	0.83150
81	83	7.53168	6.69952	0.80530	0.80414	0.89144	0.80530	0.72618	0.84137
81	84	7.53168	6.30023	0.80530	0.82166	0.90210	0.80530	0.74052	0.85092
81	85	7.53168	5.91444	0.80530	0.83839	0.91209	0.80530	0.75453	0.86010
81	86	7.53168	5.54396	0.80530	0.85422	0.92138	0.80530	0.76816	0.86888
81	87	7.53168	5.19034	0.80530	0.86904	0.92993	0.80530	0.78133	0.87724
81	88	7.53168	4.85473	0.80530	0.88279	0.93775	0.80530	0.79401	0.88518
81	89	7.53168	4.53813	0.80530	0.89542	0.94483	0.80530	0.80617	0.89268
81	90	7.53168	4.24126	0.80530	0.90694	0.95120	0.80530	0.81779	0.89976

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
7.24488	17.09693	0.81017	0.41970	0.59125	0.81017	0.41409	0.58567
7.24488	16.86201	0.81017	0.42517	0.59666	0.81017	0.41910	0.59065
7.24488	16.61938	0.81017	0.43095	0.60233	0.81017	0.42437	0.59587
7.24488	16.36911	0.81017	0.43706	0.60827	0.81017	0.42992	0.60133
7.24488	16.11103	0.81017	0.44352	0.61449	0.81017	0.43578	0.60703
7.24488	15.84506	0.81017	0.45035	0.62102	0.81017	0.44195	0.61299
7.24488	15.57108	0.81017	0.45758	0.62786	0.81017	0.44845	0.61921
7.24488	15.28882	0.81017	0.46523	0.63502	0.81017	0.45530	0.62571
7.24488	14.99826	0.81017	0.47333	0.64253	0.81017	0.46251	0.63249
7.24488	14.69911	0.81017	0.48190	0.65038	0.81017	0.47010	0.63955
7.24488	14.39128	0.81017	0.49098	0.65860	0.81017	0.47809	0.64690
7.24488	14.07472	0.81017	0.50060	0.66720	0.81017	0.48649	0.65455
7.24488	13.74931	0.81017	0.51078	0.67618	0.81017	0.49531	0.66248
7.24488	13.41490	0.81017	0.52154	0.68555	0.81017	0.50456	0.67071
7.24488	13.07182	0.81017	0.53292	0.69530	0.81017	0.51425	0.67921
7.24488	12.72027	0.81017	0.54494	0.70545	0.81017	0.52438	0.68799
7.24488	12.36057	0.81017	0.55759	0.71597	0.81017	0.53495	0.69703
7.24488	11.99324	0.81017	0.57091	0.72685	0.81017	0.54597	0.70632
7.24488	11.61885	0.81017	0.58487	0.73807	0.81017	0.55743	0.71583
7.24488	11.23789	0.81017	0.59950	0.74961	0.81017	0.56931	0.72555
7.24488	10.85087	0.81017	0.61476	0.76143	0.81017	0.58160	0.73546
7.24488	10.45855	0.81017	0.63064	0.77349	0.81017	0.59429	0.74552
7.24488	10.06159	0.81017	0.64711	0.78575	0.81017	0.60733	0.75570
7.24488	9.66092	0.81017	0.66411	0.79816	0.81017	0.62071	0.76597
7.24488	9.25762	0.81017	0.68157	0.81063	0.81017	0.63437	0.77629
7.24488	8.85278	0.81017	0.69940	0.82311	0.81017	0.64827	0.78660
7.24488	8.44766	0.81017	0.71751	0.83552	0.81017	0.66234	0.79688
7.24488	8.04359	0.81017	0.73577	0.84777	0.81017	0.67654	0.80707
7.24488	7.64214	0.81017	0.75406	0.85979	0.81017	0.69079	0.81712
7.24488	7.24488	0.81017	0.77222	0.87147	0.81017	0.70503	0.82700
7.24488	6.85364	0.81017	0.79011	0.88275	0.81017	0.71919	0.83666
7.24488	6.47024	0.81017	0.80757	0.89354	0.81017	0.73319	0.84606
7.24488	6.09632	0.81017	0.82445	0.90378	0.81017	0.74696	0.85515
7.24488	5.73370	0.81017	0.84063	0.91341	0.81017	0.76044	0.86392
7.24488	5.38421	0.81017	0.85595	0.92239	0.81017	0.77356	0.87232
7.24488	5.04951	0.81017	0.87034	0.93067	0.81017	0.78625	0.88034
7.24488	4.73086	0.81017	0.88371	0.93827	0.81017	0.79849	0.88795
7.24488	4.42936	0.81017	0.89604	0.94517	0.81017	0.81023	0.89517
7.24488	4.14588	0.81017	0.90730	0.95140	0.81017	0.82145	0.90198

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
81	91	7.53168	3.96420	0.80530	0.91737	0.95690	0.80530	0.82887	0.90643
81	92	7.53168	3.70604	0.80530	0.92677	0.96199	0.80530	0.83942	0.91270
81	93	7.53168	3.46525	0.80530	0.93523	0.96653	0.80530	0.84947	0.91861
81	94	7.53168	3.23968	0.80530	0.94283	0.97057	0.80530	0.85902	0.92417
81	95	7.53168	3.02715	0.80530	0.94966	0.97418	0.80530	0.86810	0.92939
81	96	7.53168	2.82535	0.80530	0.95578	0.97739	0.80530	0.87668	0.93429
81	97	7.53168	2.63737	0.80530	0.96120	0.98022	0.80530	0.88474	0.93884
81	98	7.53168	2.46279	0.80530	0.96598	0.98269	0.80530	0.89228	0.94307
81	99	7.53168	2.30125	0.80530	0.97015	0.98485	0.80530	0.89931	0.94699
81	100	7.53168	2.15258	0.80530	0.97379	0.98672	0.80530	0.90584	0.95059
81	101	7.53168	2.01649	0.80530	0.97695	0.98834	0.80530	0.91187	0.95390
81	102	7.53168	1.89293	0.80530	0.97967	0.98973	0.80530	0.91741	0.95693
81	103	7.53168	1.78083	0.80530	0.98201	0.99092	0.80530	0.92251	0.95969
81	104	7.53168	1.67943	0.80530	0.98402	0.99194	0.80530	0.92717	0.96221
81	105	7.53168	1.58804	0.80530	0.98574	0.99282	0.80530	0.93139	0.96448
81	106	7.53168	1.50600	0.80530	0.98721	0.99356	0.80530	0.93519	0.96651
81	107	7.53168	1.43298	0.80530	0.98844	0.99419	0.80530	0.93855	0.96830
81	108	7.53168	1.36894	0.80530	0.98946	0.99470	0.80530	0.94142	0.96982
81	109	7.53168	1.31458	0.80530	0.99027	0.99511	0.80530	0.94372	0.97105
81	110	7.53168	1.27298	0.80530	0.99085	0.99541	0.80530	0.94539	0.97193
82	1	7.11054	26.62178	0.79122	0.26705	0.42153	0.79122	0.26694	0.42139
82	2	7.11054	26.56961	0.79122	0.26758	0.42219	0.79122	0.26747	0.42206
82	3	7.11054	26.51422	0.79122	0.26814	0.42289	0.79122	0.26804	0.42276
82	4	7.11054	26.45593	0.79122	0.26873	0.42362	0.79122	0.26863	0.42349
82	5	7.11054	26.39526	0.79122	0.26935	0.42439	0.79122	0.26924	0.42425
82	6	7.11054	26.33222	0.79122	0.26999	0.42519	0.79122	0.26988	0.42505
82	7	7.11054	26.26662	0.79122	0.27066	0.42602	0.79122	0.27055	0.42587
82	8	7.11054	26.19847	0.79122	0.27136	0.42689	0.79122	0.27124	0.42673
82	9	7.11054	26.12745	0.79122	0.27210	0.42779	0.79122	0.27196	0.42763
82	10	7.11054	26.05351	0.79122	0.27287	0.42874	0.79122	0.27272	0.42856
82	11	7.11054	25.97700	0.79122	0.27366	0.42973	0.79122	0.27350	0.42953
82	12	7.11054	25.89730	0.79122	0.27450	0.43076	0.79122	0.27432	0.43054
82	13	7.11054	25.81474	0.79122	0.27537	0.43183	0.79122	0.27517	0.43158
82	14	7.11054	25.72901	0.79122	0.27628	0.43294	0.79122	0.27606	0.43268
82	15	7.11054	25.64035	0.79122	0.27723	0.43411	0.79122	0.27698	0.43381
82	16	7.11054	25.54880	0.79122	0.27821	0.43531	0.79122	0.27795	0.43499
82	17	7.11054	25.45467	0.79122	0.27923	0.43656	0.79122	0.27895	0.43622
82	18	7.11054	25.35821	0.79122	0.28029	0.43786	0.79122	0.28001	0.43751
82	19	7.11054	25.25875	0.79122	0.28139	0.43920	0.79122	0.28111	0.43885

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
7.24488	3.88065	0.81017	0.91752	0.95699	0.81017	0.83217	0.90840
7.24488	3.63292	0.81017	0.92676	0.96199	0.81017	0.84239	0.91446
7.24488	3.40133	0.81017	0.93509	0.96646	0.81017	0.85214	0.92017
7.24488	3.18390	0.81017	0.94259	0.97045	0.81017	0.86142	0.92555
7.24488	2.97857	0.81017	0.94936	0.97402	0.81017	0.87024	0.93062
7.24488	2.78314	0.81017	0.95544	0.97721	0.81017	0.87860	0.93537
7.24488	2.60073	0.81017	0.96083	0.98003	0.81017	0.88645	0.93981
7.24488	2.43099	0.81017	0.96559	0.98250	0.81017	0.89381	0.94393
7.24488	2.27364	0.81017	0.96977	0.98465	0.81017	0.90068	0.94774
7.24488	2.12860	0.81017	0.97342	0.98653	0.81017	0.90706	0.95126
7.24488	1.99561	0.81017	0.97659	0.98815	0.81017	0.91296	0.95450
7.24488	1.87471	0.81017	0.97932	0.98955	0.81017	0.91840	0.95746
7.24488	1.76487	0.81017	0.98168	0.99076	0.81017	0.92340	0.96017
7.24488	1.66540	0.81017	0.98371	0.99179	0.81017	0.92797	0.96264
7.24488	1.57565	0.81017	0.98545	0.99267	0.81017	0.93212	0.96487
7.24488	1.49500	0.81017	0.98694	0.99343	0.81017	0.93586	0.96687
7.24488	1.42313	0.81017	0.98819	0.99406	0.81017	0.93917	0.96863
7.24488	1.36003	0.81017	0.98923	0.99459	0.81017	0.94200	0.97013
7.24488	1.30641	0.81017	0.99005	0.99500	0.81017	0.94427	0.97134
7.24488	1.26533	0.81017	0.99064	0.99530	0.81017	0.94592	0.97221
6.85364	22.51412	0.79577	0.30436	0.46668	0.79577	0.30424	0.46654
6.85364	22.48584	0.79577	0.30475	0.46714	0.79577	0.30464	0.46701
6.85364	22.45520	0.79577	0.30517	0.46763	0.79577	0.30506	0.46750
6.85364	22.42249	0.79577	0.30561	0.46815	0.79577	0.30550	0.46802
6.85364	22.38814	0.79577	0.30608	0.46870	0.79577	0.30597	0.46857
6.85364	22.35215	0.79577	0.30657	0.46927	0.79577	0.30645	0.46914
6.85364	22.31437	0.79577	0.30709	0.46988	0.79577	0.30696	0.46974
6.85364	22.27480	0.79577	0.30763	0.47051	0.79577	0.30750	0.47036
6.85364	22.23319	0.79577	0.30820	0.47118	0.79577	0.30806	0.47102
6.85364	22.18946	0.79577	0.30880	0.47188	0.79577	0.30865	0.47170
6.85364	22.14392	0.79577	0.30943	0.47262	0.79577	0.30926	0.47242
6.85364	22.09606	0.79577	0.31009	0.47339	0.79577	0.30991	0.47317
6.85364	22.04614	0.79577	0.31078	0.47420	0.79577	0.31058	0.47396
6.85364	21.99389	0.79577	0.31151	0.47504	0.79577	0.31128	0.47478
6.85364	21.93952	0.79577	0.31227	0.47593	0.79577	0.31202	0.47564
6.85364	21.88305	0.79577	0.31307	0.47685	0.79577	0.31280	0.47653
6.85364	21.82476	0.79577	0.31390	0.47781	0.79577	0.31361	0.47747
6.85364	21.76485	0.79577	0.31476	0.47881	0.79577	0.31446	0.47846
6.85364	21.70276	0.79577	0.31566	0.47985	0.79577	0.31536	0.47950

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
82	20	7.11054	25.15564	0.79122	0.28255	0.44060	0.79122	0.28226	0.44025
82	21	7.11054	25.04833	0.79122	0.28376	0.44207	0.79122	0.28346	0.44171
82	22	7.11054	24.93660	0.79122	0.28502	0.44361	0.79122	0.28472	0.44325
82	23	7.11054	24.82004	0.79122	0.28636	0.44522	0.79122	0.28605	0.44484
82	24	7.11054	24.69862	0.79122	0.28776	0.44691	0.79122	0.28743	0.44651
82	25	7.11054	24.57203	0.79122	0.28923	0.44869	0.79122	0.28887	0.44826
82	26	7.11054	24.44053	0.79122	0.29077	0.45054	0.79122	0.29039	0.45008
82	27	7.11054	24.30438	0.79122	0.29239	0.45248	0.79122	0.29197	0.45197
82	28	7.11054	24.16342	0.79122	0.29408	0.45450	0.79122	0.29362	0.45396
82	29	7.11054	24.01762	0.79122	0.29585	0.45661	0.79122	0.29536	0.45602
82	30	7.11054	23.86654	0.79122	0.29770	0.45882	0.79122	0.29717	0.45818
82	31	7.11054	23.71037	0.79122	0.29965	0.46112	0.79122	0.29907	0.46044
82	32	7.11054	23.54876	0.79122	0.30168	0.46353	0.79122	0.30106	0.46279
82	33	7.11054	23.38162	0.79122	0.30382	0.46604	0.79122	0.30315	0.46526
82	34	7.11054	23.20856	0.79122	0.30606	0.46867	0.79122	0.30534	0.46783
82	35	7.11054	23.02940	0.79122	0.30841	0.47143	0.79122	0.30763	0.47051
82	36	7.11054	22.84408	0.79122	0.31088	0.47431	0.79122	0.31003	0.47331
82	37	7.11054	22.65215	0.79122	0.31348	0.47732	0.79122	0.31254	0.47624
82	38	7.11054	22.45348	0.79122	0.31620	0.48048	0.79122	0.31518	0.47930
82	39	7.11054	22.24766	0.79122	0.31908	0.48379	0.79122	0.31794	0.48248
82	40	7.11054	22.03447	0.79122	0.32210	0.48725	0.79122	0.32083	0.48580
82	41	7.11054	21.81357	0.79122	0.32528	0.49089	0.79122	0.32385	0.48926
82	42	7.11054	21.58485	0.79122	0.32863	0.49469	0.79122	0.32701	0.49286
82	43	7.11054	21.34779	0.79122	0.33216	0.49868	0.79122	0.33032	0.49660
82	44	7.11054	21.10218	0.79122	0.33588	0.50286	0.79122	0.33376	0.50048
82	45	7.11054	20.84782	0.79122	0.33981	0.50725	0.79122	0.33736	0.50451
82	46	7.11054	20.58697	0.79122	0.34392	0.51181	0.79122	0.34111	0.50870
82	47	7.11054	20.32000	0.79122	0.34822	0.51656	0.79122	0.34502	0.51304
82	48	7.11054	20.04764	0.79122	0.35272	0.52149	0.79122	0.34911	0.51754
82	49	7.11054	19.77090	0.79122	0.35741	0.52660	0.79122	0.35338	0.52222
82	50	7.11054	19.49116	0.79122	0.36229	0.53188	0.79122	0.35786	0.52709
82	51	7.11054	19.21029	0.79122	0.36735	0.53732	0.79122	0.36255	0.53217
82	52	7.11054	18.92146	0.79122	0.37270	0.54302	0.79122	0.36749	0.53747
82	53	7.11054	18.62485	0.79122	0.37834	0.54898	0.79122	0.37269	0.54300
82	54	7.11054	18.32038	0.79122	0.38429	0.55522	0.79122	0.37815	0.54878
82	55	7.11054	18.00819	0.79122	0.39057	0.56175	0.79122	0.38390	0.55481
82	56	7.11054	17.68820	0.79122	0.39721	0.56858	0.79122	0.38996	0.56110
82	57	7.11054	17.36037	0.79122	0.40423	0.57573	0.79122	0.39633	0.56767
82	58	7.11054	17.02468	0.79122	0.41164	0.58321	0.79122	0.40304	0.57452

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
6.85364	21.63792	0.79577	0.31660	0.48094	0.79577	0.31630	0.48059
6.85364	21.56986	0.79577	0.31760	0.48209	0.79577	0.31730	0.48174
6.85364	21.49836	0.79577	0.31865	0.48330	0.79577	0.31834	0.48294
6.85364	21.42306	0.79577	0.31977	0.48458	0.79577	0.31944	0.48421
6.85364	21.34391	0.79577	0.32094	0.48593	0.79577	0.32060	0.48554
6.85364	21.26064	0.79577	0.32219	0.48736	0.79577	0.32182	0.48694
6.85364	21.17342	0.79577	0.32350	0.48886	0.79577	0.32310	0.48840
6.85364	21.08250	0.79577	0.32488	0.49043	0.79577	0.32445	0.48994
6.85364	20.98768	0.79577	0.32633	0.49208	0.79577	0.32586	0.49155
6.85364	20.88895	0.79577	0.32785	0.49381	0.79577	0.32735	0.49324
6.85364	20.78588	0.79577	0.32946	0.49563	0.79577	0.32891	0.49501
6.85364	20.67862	0.79577	0.33115	0.49753	0.79577	0.33056	0.49687
6.85364	20.56684	0.79577	0.33292	0.49954	0.79577	0.33229	0.49883
6.85364	20.45044	0.79577	0.33479	0.50164	0.79577	0.33411	0.50088
6.85364	20.32903	0.79577	0.33676	0.50385	0.79577	0.33603	0.50303
6.85364	20.20243	0.79577	0.33884	0.50617	0.79577	0.33805	0.50528
6.85364	20.07055	0.79577	0.34103	0.50861	0.79577	0.34017	0.50765
6.85364	19.93297	0.79577	0.34334	0.51118	0.79577	0.34240	0.51013
6.85364	19.78951	0.79577	0.34578	0.51387	0.79577	0.34475	0.51273
6.85364	19.63978	0.79577	0.34836	0.51671	0.79577	0.34722	0.51546
6.85364	19.48352	0.79577	0.35108	0.51970	0.79577	0.34981	0.51830
6.85364	19.32040	0.79577	0.35395	0.52284	0.79577	0.35252	0.52128
6.85364	19.15023	0.79577	0.35699	0.52615	0.79577	0.35537	0.52439
6.85364	18.97251	0.79577	0.36020	0.52963	0.79577	0.35836	0.52763
6.85364	18.78697	0.79577	0.36360	0.53329	0.79577	0.36148	0.53101
6.85364	18.59337	0.79577	0.36719	0.53714	0.79577	0.36474	0.53452
6.85364	18.39367	0.79577	0.37096	0.54116	0.79577	0.36815	0.53817
6.85364	18.18814	0.79577	0.37491	0.54535	0.79577	0.37171	0.54197
6.85364	17.97738	0.79577	0.37904	0.54972	0.79577	0.37544	0.54592
6.85364	17.76227	0.79577	0.38336	0.55424	0.79577	0.37935	0.55004
6.85364	17.54401	0.79577	0.38786	0.55893	0.79577	0.38344	0.55433
6.85364	17.32430	0.79577	0.39253	0.56376	0.79577	0.38775	0.55882
6.85364	17.09693	0.79577	0.39746	0.56883	0.79577	0.39230	0.56352
6.85364	16.86201	0.79577	0.40268	0.57416	0.79577	0.39708	0.56845
6.85364	16.61938	0.79577	0.40820	0.57975	0.79577	0.40213	0.57360
6.85364	16.36911	0.79577	0.41404	0.58561	0.79577	0.40745	0.57899
6.85364	16.11103	0.79577	0.42022	0.59176	0.79577	0.41307	0.58464
6.85364	15.84506	0.79577	0.42676	0.59822	0.79577	0.41899	0.59054
6.85364	15.57108	0.79577	0.43368	0.60499	0.79577	0.42524	0.59672

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
82	59	7.11054	16.68091	0.79122	0.41949	0.59104	0.79122	0.41010	0.58166
82	60	7.11054	16.32913	0.79122	0.42779	0.59923	0.79122	0.41754	0.58910
82	61	7.11054	15.96913	0.79122	0.43658	0.60780	0.79122	0.42537	0.59685
82	62	7.11054	15.60088	0.79122	0.44589	0.61677	0.79122	0.43360	0.60491
82	63	7.11054	15.22446	0.79122	0.45575	0.62614	0.79122	0.44226	0.61329
82	64	7.11054	14.83980	0.79122	0.46620	0.63593	0.79122	0.45136	0.62198
82	65	7.11054	14.44688	0.79122	0.47726	0.64614	0.79122	0.46091	0.63099
82	66	7.11054	14.04613	0.79122	0.48896	0.65678	0.79122	0.47092	0.64031
82	67	7.11054	13.63788	0.79122	0.50134	0.66786	0.79122	0.48140	0.64993
82	68	7.11054	13.22255	0.79122	0.51440	0.67935	0.79122	0.49236	0.65984
82	69	7.11054	12.80079	0.79122	0.52818	0.69125	0.79122	0.50379	0.67003
82	70	7.11054	12.37331	0.79122	0.54267	0.70355	0.79122	0.51570	0.68048
82	71	7.11054	11.94070	0.79122	0.55788	0.71621	0.79122	0.52808	0.69117
82	72	7.11054	11.50357	0.79122	0.57382	0.72921	0.79122	0.54092	0.70208
82	73	7.11054	11.06278	0.79122	0.59046	0.74250	0.79122	0.55420	0.71317
82	74	7.11054	10.61910	0.79122	0.60779	0.75605	0.79122	0.56790	0.72441
82	75	7.11054	10.17356	0.79122	0.62575	0.76980	0.79122	0.58198	0.73576
82	76	7.11054	9.72734	0.79122	0.64428	0.78366	0.79122	0.59641	0.74719
82	77	7.11054	9.28160	0.79122	0.66331	0.79758	0.79122	0.61114	0.75864
82	78	7.11054	8.83768	0.79122	0.68273	0.81145	0.79122	0.62610	0.77007
82	79	7.11054	8.39698	0.79122	0.70242	0.82520	0.79122	0.64125	0.78142
82	80	7.11054	7.96110	0.79122	0.72224	0.83872	0.79122	0.65651	0.79264
82	81	7.11054	7.53168	0.79122	0.74204	0.85192	0.79122	0.67181	0.80369
82	82	7.11054	7.11054	0.79122	0.76166	0.86470	0.79122	0.68707	0.81451
82	83	7.11054	6.69952	0.79122	0.78090	0.87697	0.79122	0.70222	0.82506
82	84	7.11054	6.30023	0.79122	0.79962	0.88865	0.79122	0.71717	0.83529
82	85	7.11054	5.91444	0.79122	0.81764	0.89967	0.79122	0.73186	0.84517
82	86	7.11054	5.54396	0.79122	0.83480	0.90996	0.79122	0.74619	0.85465
82	87	7.11054	5.19034	0.79122	0.85099	0.91949	0.79122	0.76011	0.86371
82	88	7.11054	4.85473	0.79122	0.86610	0.92825	0.79122	0.77357	0.87233
82	89	7.11054	4.53813	0.79122	0.88009	0.93622	0.79122	0.78652	0.88050
82	90	7.11054	4.24126	0.79122	0.89291	0.94343	0.79122	0.79894	0.88823
82	91	7.11054	3.96420	0.79122	0.90460	0.94991	0.79122	0.81083	0.89553
82	92	7.11054	3.70604	0.79122	0.91519	0.95572	0.79122	0.82219	0.90242
82	93	7.11054	3.46525	0.79122	0.92476	0.96091	0.79122	0.83305	0.90892
82	94	7.11054	3.23968	0.79122	0.93341	0.96556	0.79122	0.84342	0.91506
82	95	7.11054	3.02715	0.79122	0.94121	0.96972	0.79122	0.85329	0.92084
82	96	7.11054	2.82535	0.79122	0.94825	0.97344	0.79122	0.86266	0.92626
82	97	7.11054	2.63737	0.79122	0.95450	0.97672	0.79122	0.87147	0.93132

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
6.85364	15.28882	0.79577	0.44102	0.61210	0.79577	0.43183	0.60318
6.85364	14.99826	0.79577	0.44880	0.61955	0.79577	0.43878	0.60993
6.85364	14.69911	0.79577	0.45705	0.62736	0.79577	0.44610	0.61697
6.85364	14.39128	0.79577	0.46580	0.63556	0.79577	0.45383	0.62432
6.85364	14.07472	0.79577	0.47508	0.64414	0.79577	0.46196	0.63197
6.85364	13.74931	0.79577	0.48492	0.65312	0.79577	0.47052	0.63993
6.85364	13.41490	0.79577	0.49535	0.66252	0.79577	0.47951	0.64820
6.85364	13.07182	0.79577	0.50641	0.67234	0.79577	0.48896	0.65678
6.85364	12.72027	0.79577	0.51810	0.68257	0.79577	0.49886	0.66565
6.85364	12.36057	0.79577	0.53047	0.69321	0.79577	0.50922	0.67481
6.85364	11.99324	0.79577	0.54352	0.70426	0.79577	0.52005	0.68425
6.85364	11.61885	0.79577	0.55725	0.71569	0.79577	0.53134	0.69395
6.85364	11.23789	0.79577	0.57169	0.72748	0.79577	0.54309	0.70390
6.85364	10.85087	0.79577	0.58683	0.73962	0.79577	0.55529	0.71406
6.85364	10.45855	0.79577	0.60265	0.75206	0.79577	0.56792	0.72443
6.85364	10.06159	0.79577	0.61913	0.76477	0.79577	0.58097	0.73495
6.85364	9.66092	0.79577	0.63624	0.77768	0.79577	0.59439	0.74560
6.85364	9.25762	0.79577	0.65390	0.79074	0.79577	0.60816	0.75635
6.85364	8.85278	0.79577	0.67206	0.80387	0.79577	0.62223	0.76713
6.85364	8.44766	0.79577	0.69061	0.81700	0.79577	0.63655	0.77791
6.85364	8.04359	0.79577	0.70945	0.83004	0.79577	0.65105	0.78865
6.85364	7.64214	0.79577	0.72844	0.84289	0.79577	0.66567	0.79929
6.85364	7.24488	0.79577	0.74744	0.85547	0.79577	0.68035	0.80977
6.85364	6.85364	0.79577	0.76629	0.86768	0.79577	0.69501	0.82006
6.85364	6.47024	0.79577	0.78481	0.87944	0.79577	0.70957	0.83011
6.85364	6.09632	0.79577	0.80286	0.89065	0.79577	0.72396	0.83988
6.85364	5.73370	0.79577	0.82027	0.90126	0.79577	0.73810	0.84932
6.85364	5.38421	0.79577	0.83690	0.91121	0.79577	0.75192	0.85839
6.85364	5.04951	0.79577	0.85260	0.92044	0.79577	0.76535	0.86708
6.85364	4.73086	0.79577	0.86730	0.92894	0.79577	0.77835	0.87536
6.85364	4.42936	0.79577	0.88093	0.93670	0.79577	0.79087	0.88322
6.85364	4.14588	0.79577	0.89346	0.94374	0.79577	0.80288	0.89067
6.85364	3.88065	0.79577	0.90490	0.95008	0.79577	0.81440	0.89771
6.85364	3.63292	0.79577	0.91530	0.95578	0.79577	0.82542	0.90436
6.85364	3.40133	0.79577	0.92472	0.96089	0.79577	0.83595	0.91065
6.85364	3.18390	0.79577	0.93324	0.96547	0.79577	0.84602	0.91659
6.85364	2.97857	0.79577	0.94096	0.96958	0.79577	0.85563	0.92220
6.85364	2.78314	0.79577	0.94794	0.97327	0.79577	0.86475	0.92747
6.85364	2.60073	0.79577	0.95414	0.97653	0.79577	0.87335	0.93239

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
82	98	7.11054	2.46279	0.79122	0.96002	0.97960	0.79122	0.87975	0.93603
82	99	7.11054	2.30125	0.79122	0.96486	0.98212	0.79122	0.88748	0.94039
82	100	7.11054	2.15258	0.79122	0.96910	0.98431	0.79122	0.89467	0.94441
82	101	7.11054	2.01649	0.79122	0.97278	0.98620	0.79122	0.90133	0.94811
82	102	7.11054	1.89293	0.79122	0.97596	0.98783	0.79122	0.90748	0.95149
82	103	7.11054	1.78083	0.79122	0.97871	0.98924	0.79122	0.91313	0.95459
82	104	7.11054	1.67943	0.79122	0.98107	0.99044	0.79122	0.91829	0.95741
82	105	7.11054	1.58804	0.79122	0.98309	0.99147	0.79122	0.92300	0.95996
82	106	7.11054	1.50600	0.79122	0.98482	0.99235	0.79122	0.92723	0.96224
82	107	7.11054	1.43298	0.79122	0.98628	0.99309	0.79122	0.93097	0.96425
82	108	7.11054	1.36894	0.79122	0.98748	0.99370	0.79122	0.93417	0.96596
82	109	7.11054	1.31458	0.79122	0.98844	0.99419	0.79122	0.93675	0.96734
82	110	7.11054	1.27298	0.79122	0.98913	0.99453	0.79122	0.93861	0.96833
83	1	6.69952	26.62178	0.77647	0.25162	0.40207	0.77647	0.25151	0.40193
83	2	6.69952	26.56961	0.77647	0.25212	0.40271	0.77647	0.25202	0.40258
83	3	6.69952	26.51422	0.77647	0.25264	0.40338	0.77647	0.25255	0.40326
83	4	6.69952	26.45593	0.77647	0.25320	0.40409	0.77647	0.25311	0.40397
83	5	6.69952	26.39526	0.77647	0.25378	0.40483	0.77647	0.25368	0.40470
83	6	6.69952	26.33222	0.77647	0.25439	0.40560	0.77647	0.25429	0.40547
83	7	6.69952	26.26662	0.77647	0.25502	0.40640	0.77647	0.25492	0.40627
83	8	6.69952	26.19847	0.77647	0.25568	0.40724	0.77647	0.25557	0.40710
83	9	6.69952	26.12745	0.77647	0.25638	0.40812	0.77647	0.25625	0.40797
83	10	6.69952	26.05351	0.77647	0.25710	0.40903	0.77647	0.25697	0.40887
83	11	6.69952	25.97700	0.77647	0.25785	0.40999	0.77647	0.25771	0.40980
83	12	6.69952	25.89730	0.77647	0.25864	0.41098	0.77647	0.25848	0.41078
83	13	6.69952	25.81474	0.77647	0.25946	0.41202	0.77647	0.25928	0.41179
83	14	6.69952	25.72901	0.77647	0.26032	0.41310	0.77647	0.26012	0.41285
83	15	6.69952	25.64035	0.77647	0.26121	0.41422	0.77647	0.26099	0.41395
83	16	6.69952	25.54880	0.77647	0.26214	0.41539	0.77647	0.26190	0.41509
83	17	6.69952	25.45467	0.77647	0.26310	0.41660	0.77647	0.26285	0.41628
83	18	6.69952	25.35821	0.77647	0.26410	0.41785	0.77647	0.26384	0.41752
83	19	6.69952	25.25875	0.77647	0.26514	0.41915	0.77647	0.26488	0.41882
83	20	6.69952	25.15564	0.77647	0.26623	0.42050	0.77647	0.26596	0.42017
83	21	6.69952	25.04833	0.77647	0.26737	0.42192	0.77647	0.26710	0.42159
83	22	6.69952	24.93660	0.77647	0.26856	0.42341	0.77647	0.26829	0.42307
83	23	6.69952	24.82004	0.77647	0.26982	0.42497	0.77647	0.26954	0.42462
83	24	6.69952	24.69862	0.77647	0.27114	0.42661	0.77647	0.27084	0.42624
83	25	6.69952	24.57203	0.77647	0.27253	0.42832	0.77647	0.27221	0.42793
83	26	6.69952	24.44053	0.77647	0.27398	0.43012	0.77647	0.27363	0.42969

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
6.85364	2.43099	0.79577	0.95964	0.97940	0.79577	0.88143	0.93698
6.85364	2.27364	0.79577	0.96448	0.98192	0.79577	0.88899	0.94123
6.85364	2.12860	0.79577	0.96872	0.98411	0.79577	0.89602	0.94516
6.85364	1.99561	0.79577	0.97241	0.98601	0.79577	0.90255	0.94878
6.85364	1.87471	0.79577	0.97560	0.98765	0.79577	0.90857	0.95209
6.85364	1.76487	0.79577	0.97836	0.98906	0.79577	0.91411	0.95513
6.85364	1.66540	0.79577	0.98074	0.99028	0.79577	0.91918	0.95789
6.85364	1.57565	0.79577	0.98278	0.99132	0.79577	0.92381	0.96039
6.85364	1.49500	0.79577	0.98453	0.99221	0.79577	0.92797	0.96264
6.85364	1.42313	0.79577	0.98601	0.99295	0.79577	0.93166	0.96462
6.85364	1.36003	0.79577	0.98723	0.99357	0.79577	0.93482	0.96631
6.85364	1.30641	0.79577	0.98820	0.99407	0.79577	0.93736	0.96767
6.85364	1.26533	0.79577	0.98890	0.99442	0.79577	0.93920	0.96865
6.47024	22.51412	0.78130	0.28734	0.44641	0.78130	0.28723	0.44627
6.47024	22.48584	0.78130	0.28771	0.44685	0.78130	0.28760	0.44673
6.47024	22.45520	0.78130	0.28810	0.44733	0.78130	0.28800	0.44721
6.47024	22.42249	0.78130	0.28852	0.44783	0.78130	0.28842	0.44771
6.47024	22.38814	0.78130	0.28896	0.44836	0.78130	0.28886	0.44824
6.47024	22.35215	0.78130	0.28943	0.44892	0.78130	0.28932	0.44879
6.47024	22.31437	0.78130	0.28991	0.44951	0.78130	0.28980	0.44938
6.47024	22.27480	0.78130	0.29043	0.45012	0.78130	0.29031	0.44998
6.47024	22.23319	0.78130	0.29097	0.45077	0.78130	0.29084	0.45062
6.47024	22.18946	0.78130	0.29153	0.45145	0.78130	0.29139	0.45129
6.47024	22.14392	0.78130	0.29213	0.45217	0.78130	0.29198	0.45198
6.47024	22.09606	0.78130	0.29275	0.45291	0.78130	0.29259	0.45271
6.47024	22.04614	0.78130	0.29341	0.45370	0.78130	0.29322	0.45347
6.47024	21.99389	0.78130	0.29410	0.45452	0.78130	0.29389	0.45427
6.47024	21.93952	0.78130	0.29482	0.45538	0.78130	0.29459	0.45510
6.47024	21.88305	0.78130	0.29557	0.45628	0.78130	0.29532	0.45598
6.47024	21.82476	0.78130	0.29635	0.45721	0.78130	0.29608	0.45689
6.47024	21.76485	0.78130	0.29716	0.45817	0.78130	0.29689	0.45785
6.47024	21.70276	0.78130	0.29801	0.45918	0.78130	0.29774	0.45885
6.47024	21.63792	0.78130	0.29891	0.46024	0.78130	0.29863	0.45991
6.47024	21.56986	0.78130	0.29985	0.46136	0.78130	0.29957	0.46103
6.47024	21.49836	0.78130	0.30084	0.46253	0.78130	0.30056	0.46220
6.47024	21.42306	0.78130	0.30190	0.46378	0.78130	0.30160	0.46343
6.47024	21.34391	0.78130	0.30301	0.46509	0.78130	0.30270	0.46472
6.47024	21.26064	0.78130	0.30418	0.46647	0.78130	0.30385	0.46608
6.47024	21.17342	0.78130	0.30542	0.46793	0.78130	0.30506	0.46751

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
83	27	6.69952	24.30438	0.77647	0.27551	0.43200	0.77647	0.27513	0.43153
83	28	6.69952	24.16342	0.77647	0.27710	0.43395	0.77647	0.27669	0.43345
83	29	6.69952	24.01762	0.77647	0.27877	0.43600	0.77647	0.27832	0.43545
83	30	6.69952	23.86654	0.77647	0.28052	0.43813	0.77647	0.28004	0.43755
83	31	6.69952	23.71037	0.77647	0.28235	0.44037	0.77647	0.28183	0.43974
83	32	6.69952	23.54876	0.77647	0.28427	0.44270	0.77647	0.28371	0.44202
83	33	6.69952	23.38162	0.77647	0.28629	0.44514	0.77647	0.28569	0.44441
83	34	6.69952	23.20856	0.77647	0.28840	0.44769	0.77647	0.28775	0.44691
83	35	6.69952	23.02940	0.77647	0.29062	0.45036	0.77647	0.28992	0.44952
83	36	6.69952	22.84408	0.77647	0.29296	0.45316	0.77647	0.29219	0.45224
83	37	6.69952	22.65215	0.77647	0.29541	0.45608	0.77647	0.29457	0.45509
83	38	6.69952	22.45348	0.77647	0.29798	0.45915	0.77647	0.29707	0.45806
83	39	6.69952	22.24766	0.77647	0.30070	0.46236	0.77647	0.29969	0.46117
83	40	6.69952	22.03447	0.77647	0.30355	0.46573	0.77647	0.30243	0.46440
83	41	6.69952	21.81357	0.77647	0.30656	0.46927	0.77647	0.30529	0.46778
83	42	6.69952	21.58485	0.77647	0.30973	0.47297	0.77647	0.30829	0.47129
83	43	6.69952	21.34779	0.77647	0.31308	0.47686	0.77647	0.31143	0.47494
83	44	6.69952	21.10218	0.77647	0.31660	0.48094	0.77647	0.31470	0.47874
83	45	6.69952	20.84782	0.77647	0.32032	0.48521	0.77647	0.31812	0.48268
83	46	6.69952	20.58697	0.77647	0.32421	0.48967	0.77647	0.32168	0.48677
83	47	6.69952	20.32000	0.77647	0.32829	0.49430	0.77647	0.32539	0.49101
83	48	6.69952	20.04764	0.77647	0.33255	0.49912	0.77647	0.32928	0.49542
83	49	6.69952	19.77090	0.77647	0.33700	0.50411	0.77647	0.33333	0.50000
83	50	6.69952	19.49116	0.77647	0.34162	0.50927	0.77647	0.33759	0.50477
83	51	6.69952	19.21029	0.77647	0.34643	0.51459	0.77647	0.34205	0.50974
83	52	6.69952	18.92146	0.77647	0.35150	0.52016	0.77647	0.34675	0.51494
83	53	6.69952	18.62485	0.77647	0.35685	0.52599	0.77647	0.35169	0.52037
83	54	6.69952	18.32038	0.77647	0.36250	0.53211	0.77647	0.35689	0.52604
83	55	6.69952	18.00819	0.77647	0.36847	0.53851	0.77647	0.36237	0.53197
83	56	6.69952	17.68820	0.77647	0.37478	0.54522	0.77647	0.36814	0.53817
83	57	6.69952	17.36037	0.77647	0.38145	0.55225	0.77647	0.37423	0.54464
83	58	6.69952	17.02468	0.77647	0.38851	0.55961	0.77647	0.38064	0.55139
83	59	6.69952	16.68091	0.77647	0.39599	0.56733	0.77647	0.38740	0.55845
83	60	6.69952	16.32913	0.77647	0.40391	0.57541	0.77647	0.39452	0.56581
83	61	6.69952	15.96913	0.77647	0.41231	0.58388	0.77647	0.40203	0.57349
83	62	6.69952	15.60088	0.77647	0.42122	0.59276	0.77647	0.40994	0.58150
83	63	6.69952	15.22446	0.77647	0.43067	0.60205	0.77647	0.41827	0.58983
83	64	6.69952	14.83980	0.77647	0.44070	0.61178	0.77647	0.42704	0.59850
83	65	6.69952	14.44688	0.77647	0.45134	0.62196	0.77647	0.43626	0.60750

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
6.47024	21.08250	0.78130	0.30673	0.46946	0.78130	0.30633	0.46900
6.47024	20.98768	0.78130	0.30810	0.47106	0.78130	0.30767	0.47057
6.47024	20.88895	0.78130	0.30954	0.47274	0.78130	0.30908	0.47221
6.47024	20.78588	0.78130	0.31106	0.47451	0.78130	0.31056	0.47394
6.47024	20.67862	0.78130	0.31265	0.47637	0.78130	0.31212	0.47575
6.47024	20.56684	0.78130	0.31433	0.47831	0.78130	0.31376	0.47765
6.47024	20.45044	0.78130	0.31610	0.48036	0.78130	0.31548	0.47965
6.47024	20.32903	0.78130	0.31797	0.48251	0.78130	0.31730	0.48174
6.47024	20.20243	0.78130	0.31993	0.48477	0.78130	0.31921	0.48395
6.47024	20.07055	0.78130	0.32201	0.48715	0.78130	0.32123	0.48626
6.47024	19.93297	0.78130	0.32419	0.48965	0.78130	0.32335	0.48868
6.47024	19.78951	0.78130	0.32650	0.49228	0.78130	0.32557	0.49122
6.47024	19.63978	0.78130	0.32894	0.49505	0.78130	0.32792	0.49388
6.47024	19.48352	0.78130	0.33152	0.49796	0.78130	0.33038	0.49667
6.47024	19.32040	0.78130	0.33425	0.50103	0.78130	0.33297	0.49959
6.47024	19.15023	0.78130	0.33713	0.50426	0.78130	0.33568	0.50263
6.47024	18.97251	0.78130	0.34018	0.50766	0.78130	0.33852	0.50581
6.47024	18.78697	0.78130	0.34340	0.51124	0.78130	0.34149	0.50912
6.47024	18.59337	0.78130	0.34681	0.51501	0.78130	0.34460	0.51257
6.47024	18.39367	0.78130	0.35039	0.51895	0.78130	0.34785	0.51615
6.47024	18.18814	0.78130	0.35415	0.52306	0.78130	0.35124	0.51988
6.47024	17.97738	0.78130	0.35808	0.52733	0.78130	0.35479	0.52376
6.47024	17.76227	0.78130	0.36218	0.53177	0.78130	0.35851	0.52780
6.47024	17.54401	0.78130	0.36646	0.53636	0.78130	0.36242	0.53202
6.47024	17.32430	0.78130	0.37090	0.54110	0.78130	0.36652	0.53643
6.47024	17.09693	0.78130	0.37559	0.54608	0.78130	0.37085	0.54106
6.47024	16.86201	0.78130	0.38056	0.55131	0.78130	0.37542	0.54590
6.47024	16.61938	0.78130	0.38582	0.55681	0.78130	0.38024	0.55098
6.47024	16.36911	0.78130	0.39138	0.56258	0.78130	0.38532	0.55630
6.47024	16.11103	0.78130	0.39727	0.56864	0.78130	0.39069	0.56187
6.47024	15.84506	0.78130	0.40351	0.57500	0.78130	0.39636	0.56770
6.47024	15.57108	0.78130	0.41012	0.58168	0.78130	0.40234	0.57382
6.47024	15.28882	0.78130	0.41714	0.58870	0.78130	0.40867	0.58022
6.47024	14.99826	0.78130	0.42458	0.59608	0.78130	0.41534	0.58691
6.47024	14.69911	0.78130	0.43248	0.60382	0.78130	0.42239	0.59391
6.47024	14.39128	0.78130	0.44088	0.61196	0.78130	0.42982	0.60123
6.47024	14.07472	0.78130	0.44979	0.62049	0.78130	0.43767	0.60886
6.47024	13.74931	0.78130	0.45927	0.62945	0.78130	0.44594	0.61682
6.47024	13.41490	0.78130	0.46933	0.63884	0.78130	0.45465	0.62510

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
83	66	6.69952	14.04613	0.77647	0.46262	0.63259	0.77647	0.44595	0.61683
83	67	6.69952	13.63788	0.77647	0.47458	0.64368	0.77647	0.45612	0.62649
83	68	6.69952	13.22255	0.77647	0.48724	0.65522	0.77647	0.46678	0.63647
83	69	6.69952	12.80079	0.77647	0.50062	0.66722	0.77647	0.47794	0.64676
83	70	6.69952	12.37331	0.77647	0.51475	0.67965	0.77647	0.48959	0.65735
83	71	6.69952	11.94070	0.77647	0.52964	0.69251	0.77647	0.50174	0.66821
83	72	6.69952	11.50357	0.77647	0.54530	0.70576	0.77647	0.51438	0.67933
83	73	6.69952	11.06278	0.77647	0.56173	0.71937	0.77647	0.52751	0.69068
83	74	6.69952	10.61910	0.77647	0.57891	0.73330	0.77647	0.54109	0.70222
83	75	6.69952	10.17356	0.77647	0.59681	0.74750	0.77647	0.55512	0.71392
83	76	6.69952	9.72734	0.77647	0.61539	0.76191	0.77647	0.56955	0.72575
83	77	6.69952	9.28160	0.77647	0.63457	0.77644	0.77647	0.58433	0.73764
83	78	6.69952	8.83768	0.77647	0.65427	0.79101	0.77647	0.59943	0.74955
83	79	6.69952	8.39698	0.77647	0.67439	0.80553	0.77647	0.61478	0.76144
83	80	6.69952	7.96110	0.77647	0.69478	0.81990	0.77647	0.63031	0.77324
83	81	6.69952	7.53168	0.77647	0.71529	0.83402	0.77647	0.64595	0.78490
83	82	6.69952	7.11054	0.77647	0.73576	0.84777	0.77647	0.66162	0.79636
83	83	6.69952	6.69952	0.77647	0.75600	0.86105	0.77647	0.67725	0.80757
83	84	6.69952	6.30023	0.77647	0.77583	0.87377	0.77647	0.69275	0.81849
83	85	6.69952	5.91444	0.77647	0.79507	0.88584	0.77647	0.70804	0.82907
83	86	6.69952	5.54396	0.77647	0.81354	0.89719	0.77647	0.72303	0.83926
83	87	6.69952	5.19034	0.77647	0.83108	0.90775	0.77647	0.73766	0.84902
83	88	6.69952	4.85473	0.77647	0.84759	0.91751	0.77647	0.75185	0.85835
83	89	6.69952	4.53813	0.77647	0.86296	0.92644	0.77647	0.76556	0.86722
83	90	6.69952	4.24126	0.77647	0.87715	0.93455	0.77647	0.77877	0.87563
83	91	6.69952	3.96420	0.77647	0.89015	0.94189	0.77647	0.79145	0.88359
83	92	6.69952	3.70604	0.77647	0.90201	0.94848	0.77647	0.80363	0.89112
83	93	6.69952	3.46525	0.77647	0.91280	0.95441	0.77647	0.81530	0.89825
83	94	6.69952	3.23968	0.77647	0.92259	0.95974	0.77647	0.82648	0.90500
83	95	6.69952	3.02715	0.77647	0.93147	0.96452	0.77647	0.83718	0.91137
83	96	6.69952	2.82535	0.77647	0.93952	0.96882	0.77647	0.84735	0.91737
83	97	6.69952	2.63737	0.77647	0.94669	0.97262	0.77647	0.85696	0.92297
83	98	6.69952	2.46279	0.77647	0.95305	0.97596	0.77647	0.86600	0.92819
83	99	6.69952	2.30125	0.77647	0.95866	0.97890	0.77647	0.87447	0.93303
83	100	6.69952	2.15258	0.77647	0.96358	0.98145	0.77647	0.88237	0.93751
83	101	6.69952	2.01649	0.77647	0.96787	0.98367	0.77647	0.88970	0.94163
83	102	6.69952	1.89293	0.77647	0.97158	0.98559	0.77647	0.89648	0.94541
83	103	6.69952	1.78083	0.77647	0.97479	0.98724	0.77647	0.90272	0.94887
83	104	6.69952	1.67943	0.77647	0.97756	0.98865	0.77647	0.90845	0.95203

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
6.47024	13.07182	0.78130	0.48002	0.64867	0.78130	0.46382	0.63371
6.47024	12.72027	0.78130	0.49136	0.65894	0.78130	0.47345	0.64264
6.47024	12.36057	0.78130	0.50337	0.66966	0.78130	0.48355	0.65189
6.47024	11.99324	0.78130	0.51609	0.68081	0.78130	0.49414	0.66144
6.47024	11.61885	0.78130	0.52952	0.69240	0.78130	0.50522	0.67129
6.47024	11.23789	0.78130	0.54369	0.70440	0.78130	0.51678	0.68141
6.47024	10.85087	0.78130	0.55860	0.71680	0.78130	0.52882	0.69180
6.47024	10.45855	0.78130	0.57425	0.72956	0.78130	0.54133	0.70242
6.47024	10.06159	0.78130	0.59064	0.74264	0.78130	0.55430	0.71325
6.47024	9.66092	0.78130	0.60773	0.75601	0.78130	0.56770	0.72425
6.47024	9.25762	0.78130	0.62547	0.76959	0.78130	0.58150	0.73538
6.47024	8.85278	0.78130	0.64382	0.78332	0.78130	0.59566	0.74660
6.47024	8.44766	0.78130	0.66268	0.79712	0.78130	0.61013	0.75786
6.47024	8.04359	0.78130	0.68195	0.81091	0.78130	0.62485	0.76912
6.47024	7.64214	0.78130	0.70151	0.82458	0.78130	0.63976	0.78031
6.47024	7.24488	0.78130	0.72122	0.83803	0.78130	0.65479	0.79139
6.47024	6.85364	0.78130	0.74091	0.85118	0.78130	0.66987	0.80230
6.47024	6.47024	0.78130	0.76041	0.86390	0.78130	0.68492	0.81300
6.47024	6.09632	0.78130	0.77955	0.87612	0.78130	0.69986	0.82343
6.47024	5.73370	0.78130	0.79814	0.88774	0.78130	0.71461	0.83355
6.47024	5.38421	0.78130	0.81603	0.89870	0.78130	0.72908	0.84331
6.47024	5.04951	0.78130	0.83305	0.90892	0.78130	0.74320	0.85269
6.47024	4.73086	0.78130	0.84909	0.91839	0.78130	0.75693	0.86165
6.47024	4.42936	0.78130	0.86407	0.92708	0.78130	0.77020	0.87018
6.47024	4.14588	0.78130	0.87792	0.93499	0.78130	0.78299	0.87829
6.47024	3.88065	0.78130	0.89064	0.94216	0.78130	0.79528	0.88597
6.47024	3.63292	0.78130	0.90227	0.94863	0.78130	0.80710	0.89325
6.47024	3.40133	0.78130	0.91287	0.95445	0.78130	0.81843	0.90015
6.47024	3.18390	0.78130	0.92251	0.95970	0.78130	0.82931	0.90669
6.47024	2.97857	0.78130	0.93128	0.96442	0.78130	0.83972	0.91288
6.47024	2.78314	0.78130	0.93925	0.96867	0.78130	0.84963	0.91870
6.47024	2.60073	0.78130	0.94637	0.97244	0.78130	0.85900	0.92415
6.47024	2.43099	0.78130	0.95269	0.97577	0.78130	0.86784	0.92924
6.47024	2.27364	0.78130	0.95828	0.97870	0.78130	0.87612	0.93397
6.47024	2.12860	0.78130	0.96320	0.98125	0.78130	0.88385	0.93835
6.47024	1.99561	0.78130	0.96749	0.98347	0.78130	0.89104	0.94238
6.47024	1.87471	0.78130	0.97121	0.98539	0.78130	0.89768	0.94608
6.47024	1.76487	0.78130	0.97443	0.98705	0.78130	0.90381	0.94947
6.47024	1.66540	0.78130	0.97722	0.98848	0.78130	0.90943	0.95257

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
83	105	6.69952	1.58804	0.77647	0.97995	0.98987	0.77647	0.91366	0.95488
83	106	6.69952	1.50600	0.77647	0.98198	0.99091	0.77647	0.91836	0.95744
83	107	6.69952	1.43298	0.77647	0.98370	0.99178	0.77647	0.92253	0.95970
83	108	6.69952	1.36894	0.77647	0.98512	0.99251	0.77647	0.92609	0.96163
83	109	6.69952	1.31458	0.77647	0.98625	0.99308	0.77647	0.92897	0.96318
83	110	6.69952	1.27298	0.77647	0.98707	0.99349	0.77647	0.93105	0.96429
84	1	6.30023	26.62178	0.76195	0.23663	0.38270	0.76195	0.23653	0.38257
84	2	6.30023	26.56961	0.76195	0.23709	0.38331	0.76195	0.23701	0.38319
84	3	6.30023	26.51422	0.76195	0.23759	0.38396	0.76195	0.23751	0.38385
84	4	6.30023	26.45593	0.76195	0.23811	0.38464	0.76195	0.23803	0.38453
84	5	6.30023	26.39526	0.76195	0.23866	0.38535	0.76195	0.23857	0.38524
84	6	6.30023	26.33222	0.76195	0.23923	0.38610	0.76195	0.23914	0.38598
84	7	6.30023	26.26662	0.76195	0.23983	0.38687	0.76195	0.23973	0.38675
84	8	6.30023	26.19847	0.76195	0.24045	0.38768	0.76195	0.24035	0.38755
84	9	6.30023	26.12745	0.76195	0.24110	0.38853	0.76195	0.24099	0.38839
84	10	6.30023	26.05351	0.76195	0.24178	0.38941	0.76195	0.24166	0.38926
84	11	6.30023	25.97700	0.76195	0.24249	0.39033	0.76195	0.24236	0.39016
84	12	6.30023	25.89730	0.76195	0.24323	0.39129	0.76195	0.24309	0.39110
84	13	6.30023	25.81474	0.76195	0.24400	0.39229	0.76195	0.24384	0.39208
84	14	6.30023	25.72901	0.76195	0.24481	0.39333	0.76195	0.24463	0.39310
84	15	6.30023	25.64035	0.76195	0.24565	0.39441	0.76195	0.24545	0.39416
84	16	6.30023	25.54880	0.76195	0.24652	0.39554	0.76195	0.24631	0.39526
84	17	6.30023	25.45467	0.76195	0.24743	0.39671	0.76195	0.24720	0.39641
84	18	6.30023	25.35821	0.76195	0.24837	0.39791	0.76195	0.24813	0.39761
84	19	6.30023	25.25875	0.76195	0.24935	0.39916	0.76195	0.24911	0.39886
84	20	6.30023	25.15564	0.76195	0.25037	0.40047	0.76195	0.25013	0.40017
84	21	6.30023	25.04833	0.76195	0.25144	0.40184	0.76195	0.25120	0.40153
84	22	6.30023	24.93660	0.76195	0.25257	0.40328	0.76195	0.25232	0.40297
84	23	6.30023	24.82004	0.76195	0.25375	0.40479	0.76195	0.25350	0.40446
84	24	6.30023	24.69862	0.76195	0.25499	0.40636	0.76195	0.25472	0.40602
84	25	6.30023	24.57203	0.76195	0.25630	0.40802	0.76195	0.25601	0.40766
84	26	6.30023	24.44053	0.76195	0.25767	0.40976	0.76195	0.25735	0.40936
84	27	6.30023	24.30438	0.76195	0.25910	0.41157	0.76195	0.25876	0.41114
84	28	6.30023	24.16342	0.76195	0.26060	0.41346	0.76195	0.26023	0.41299
84	29	6.30023	24.01762	0.76195	0.26217	0.41543	0.76195	0.26177	0.41493
84	30	6.30023	23.86654	0.76195	0.26382	0.41750	0.76195	0.26339	0.41696
84	31	6.30023	23.71037	0.76195	0.26555	0.41966	0.76195	0.26508	0.41907
84	32	6.30023	23.54876	0.76195	0.26736	0.42191	0.76195	0.26685	0.42129
84	33	6.30023	23.38162	0.76195	0.26925	0.42427	0.76195	0.26871	0.42360

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
6.47024	1.57565	0.78130	0.97962	0.98970	0.78130	0.91456	0.95537
6.47024	1.49500	0.78130	0.98167	0.99075	0.78130	0.91919	0.95789
6.47024	1.42313	0.78130	0.98341	0.99163	0.78130	0.92329	0.96012
6.47024	1.36003	0.78130	0.98485	0.99237	0.78130	0.92681	0.96202
6.47024	1.30641	0.78130	0.98600	0.99295	0.78130	0.92965	0.96354
6.47024	1.26533	0.78130	0.98682	0.99337	0.78130	0.93170	0.96464
6.09632	22.51412	0.76705	0.27074	0.42611	0.76705	0.27063	0.42598
6.09632	22.48584	0.76705	0.27108	0.42654	0.76705	0.27099	0.42642
6.09632	22.45520	0.76705	0.27145	0.42700	0.76705	0.27136	0.42689
6.09632	22.42249	0.76705	0.27185	0.42749	0.76705	0.27176	0.42738
6.09632	22.38814	0.76705	0.27227	0.42800	0.76705	0.27217	0.42789
6.09632	22.35215	0.76705	0.27270	0.42854	0.76705	0.27261	0.42842
6.09632	22.31437	0.76705	0.27316	0.42911	0.76705	0.27306	0.42899
6.09632	22.27480	0.76705	0.27365	0.42971	0.76705	0.27354	0.42958
6.09632	22.23319	0.76705	0.27416	0.43033	0.76705	0.27404	0.43019
6.09632	22.18946	0.76705	0.27469	0.43099	0.76705	0.27457	0.43084
6.09632	22.14392	0.76705	0.27525	0.43168	0.76705	0.27512	0.43152
6.09632	22.09606	0.76705	0.27584	0.43241	0.76705	0.27569	0.43222
6.09632	22.04614	0.76705	0.27646	0.43317	0.76705	0.27629	0.43296
6.09632	21.99389	0.76705	0.27711	0.43396	0.76705	0.27692	0.43373
6.09632	21.93952	0.76705	0.27779	0.43480	0.76705	0.27758	0.43454
6.09632	21.88305	0.76705	0.27850	0.43566	0.76705	0.27827	0.43538
6.09632	21.82476	0.76705	0.27924	0.43657	0.76705	0.27899	0.43627
6.09632	21.76485	0.76705	0.28000	0.43750	0.76705	0.27975	0.43719
6.09632	21.70276	0.76705	0.28080	0.43848	0.76705	0.28055	0.43817
6.09632	21.63792	0.76705	0.28164	0.43950	0.76705	0.28139	0.43920
6.09632	21.56986	0.76705	0.28253	0.44058	0.76705	0.28228	0.44028
6.09632	21.49836	0.76705	0.28347	0.44172	0.76705	0.28321	0.44141
6.09632	21.42306	0.76705	0.28446	0.44293	0.76705	0.28420	0.44261
6.09632	21.34391	0.76705	0.28551	0.44420	0.76705	0.28523	0.44386
6.09632	21.26064	0.76705	0.28662	0.44554	0.76705	0.28632	0.44518
6.09632	21.17342	0.76705	0.28779	0.44695	0.76705	0.28746	0.44656
6.09632	21.08250	0.76705	0.28902	0.44843	0.76705	0.28867	0.44801
6.09632	20.98768	0.76705	0.29031	0.44999	0.76705	0.28993	0.44953
6.09632	20.88895	0.76705	0.29167	0.45162	0.76705	0.29126	0.45112
6.09632	20.78588	0.76705	0.29311	0.45334	0.76705	0.29266	0.45280
6.09632	20.67862	0.76705	0.29461	0.45513	0.76705	0.29413	0.45456
6.09632	20.56684	0.76705	0.29620	0.45702	0.76705	0.29568	0.45640
6.09632	20.45044	0.76705	0.29787	0.45901	0.76705	0.29731	0.45835

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
84	34	6.30023	23.20856	0.76195	0.27124	0.42674	0.76195	0.27066	0.42602
84	35	6.30023	23.02940	0.76195	0.27334	0.42932	0.76195	0.27271	0.42855
84	36	6.30023	22.84408	0.76195	0.27553	0.43203	0.76195	0.27485	0.43119
84	37	6.30023	22.65215	0.76195	0.27784	0.43486	0.76195	0.27710	0.43395
84	38	6.30023	22.45348	0.76195	0.28027	0.43783	0.76195	0.27946	0.43684
84	39	6.30023	22.24766	0.76195	0.28283	0.44095	0.76195	0.28193	0.43986
84	40	6.30023	22.03447	0.76195	0.28553	0.44422	0.76195	0.28452	0.44300
84	41	6.30023	21.81357	0.76195	0.28836	0.44764	0.76195	0.28724	0.44629
84	42	6.30023	21.58485	0.76195	0.29136	0.45124	0.76195	0.29008	0.44971
84	43	6.30023	21.34779	0.76195	0.29451	0.45502	0.76195	0.29305	0.45327
84	44	6.30023	21.10218	0.76195	0.29784	0.45898	0.76195	0.29615	0.45697
84	45	6.30023	20.84782	0.76195	0.30135	0.46314	0.76195	0.29938	0.46081
84	46	6.30023	20.58697	0.76195	0.30503	0.46747	0.76195	0.30276	0.46480
84	47	6.30023	20.32000	0.76195	0.30889	0.47198	0.76195	0.30628	0.46894
84	48	6.30023	20.04764	0.76195	0.31292	0.47667	0.76195	0.30996	0.47324
84	49	6.30023	19.77090	0.76195	0.31712	0.48154	0.76195	0.31381	0.47771
84	50	6.30023	19.49116	0.76195	0.32150	0.48657	0.76195	0.31784	0.48236
84	51	6.30023	19.21029	0.76195	0.32604	0.49175	0.76195	0.32207	0.48722
84	52	6.30023	18.92146	0.76195	0.33084	0.49718	0.76195	0.32652	0.49230
84	53	6.30023	18.62485	0.76195	0.33590	0.50288	0.76195	0.33121	0.49761
84	54	6.30023	18.32038	0.76195	0.34125	0.50886	0.76195	0.33616	0.50317
84	55	6.30023	18.00819	0.76195	0.34691	0.51512	0.76195	0.34136	0.50898
84	56	6.30023	17.68820	0.76195	0.35289	0.52168	0.76195	0.34685	0.51505
84	57	6.30023	17.36037	0.76195	0.35922	0.52857	0.76195	0.35264	0.52141
84	58	6.30023	17.02468	0.76195	0.36592	0.53579	0.76195	0.35875	0.52806
84	59	6.30023	16.68091	0.76195	0.37303	0.54337	0.76195	0.36519	0.53500
84	60	6.30023	16.32913	0.76195	0.38056	0.55131	0.76195	0.37199	0.54226
84	61	6.30023	15.96913	0.76195	0.38856	0.55966	0.76195	0.37917	0.54985
84	62	6.30023	15.60088	0.76195	0.39705	0.56841	0.76195	0.38674	0.55777
84	63	6.30023	15.22446	0.76195	0.40607	0.57760	0.76195	0.39473	0.56603
84	64	6.30023	14.83980	0.76195	0.41566	0.58723	0.76195	0.40315	0.57464
84	65	6.30023	14.44688	0.76195	0.42585	0.59732	0.76195	0.41203	0.58360
84	66	6.30023	14.04613	0.76195	0.43667	0.60790	0.76195	0.42137	0.59291
84	67	6.30023	13.63788	0.76195	0.44818	0.61895	0.76195	0.43120	0.60257
84	68	6.30023	13.22255	0.76195	0.46038	0.63050	0.76195	0.44152	0.61258
84	69	6.30023	12.80079	0.76195	0.47333	0.64253	0.76195	0.45235	0.62292
84	70	6.30023	12.37331	0.76195	0.48703	0.65504	0.76195	0.46370	0.63360
84	71	6.30023	11.94070	0.76195	0.50152	0.66801	0.76195	0.47556	0.64458
84	72	6.30023	11.50357	0.76195	0.51681	0.68144	0.76195	0.48795	0.65587

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
6.09632	20.32903	0.76705	0.29963	0.46110	0.76705	0.29903	0.46038
6.09632	20.20243	0.76705	0.30148	0.46329	0.76705	0.30083	0.46253
6.09632	20.07055	0.76705	0.30344	0.46560	0.76705	0.30274	0.46477
6.09632	19.93297	0.76705	0.30551	0.46803	0.76705	0.30475	0.46713
6.09632	19.78951	0.76705	0.30769	0.47058	0.76705	0.30686	0.46961
6.09632	19.63978	0.76705	0.31000	0.47328	0.76705	0.30908	0.47221
6.09632	19.48352	0.76705	0.31243	0.47611	0.76705	0.31142	0.47493
6.09632	19.32040	0.76705	0.31501	0.47910	0.76705	0.31387	0.47778
6.09632	19.15023	0.76705	0.31774	0.48225	0.76705	0.31644	0.48076
6.09632	18.97251	0.76705	0.32062	0.48557	0.76705	0.31914	0.48386
6.09632	18.78697	0.76705	0.32368	0.48906	0.76705	0.32197	0.48710
6.09632	18.59337	0.76705	0.32691	0.49274	0.76705	0.32492	0.49048
6.09632	18.39367	0.76705	0.33030	0.49658	0.76705	0.32801	0.49399
6.09632	18.18814	0.76705	0.33386	0.50060	0.76705	0.33123	0.49763
6.09632	17.97738	0.76705	0.33759	0.50477	0.76705	0.33461	0.50143
6.09632	17.76227	0.76705	0.34148	0.50911	0.76705	0.33814	0.50539
6.09632	17.54401	0.76705	0.34554	0.51361	0.76705	0.34185	0.50952
6.09632	17.32430	0.76705	0.34975	0.51824	0.76705	0.34575	0.51384
6.09632	17.09693	0.76705	0.35420	0.52311	0.76705	0.34987	0.51838
6.09632	16.86201	0.76705	0.35891	0.52824	0.76705	0.35422	0.52313
6.09632	16.61938	0.76705	0.36390	0.53362	0.76705	0.35881	0.52812
6.09632	16.36911	0.76705	0.36919	0.53928	0.76705	0.36365	0.53335
6.09632	16.11103	0.76705	0.37479	0.54523	0.76705	0.36877	0.53883
6.09632	15.84506	0.76705	0.38072	0.55148	0.76705	0.37418	0.54458
6.09632	15.57108	0.76705	0.38702	0.55806	0.76705	0.37989	0.55061
6.09632	15.28882	0.76705	0.39370	0.56497	0.76705	0.38593	0.55693
6.09632	14.99826	0.76705	0.40080	0.57224	0.76705	0.39232	0.56355
6.09632	14.69911	0.76705	0.40834	0.57989	0.76705	0.39908	0.57049
6.09632	14.39128	0.76705	0.41637	0.58794	0.76705	0.40621	0.57774
6.09632	14.07472	0.76705	0.42490	0.59640	0.76705	0.41376	0.58533
6.09632	13.74931	0.76705	0.43399	0.60529	0.76705	0.42172	0.59325
6.09632	13.41490	0.76705	0.44365	0.61463	0.76705	0.43012	0.60152
6.09632	13.07182	0.76705	0.45394	0.62443	0.76705	0.43898	0.61013
6.09632	12.72027	0.76705	0.46487	0.63469	0.76705	0.44831	0.61908
6.09632	12.36057	0.76705	0.47649	0.64544	0.76705	0.45812	0.62837
6.09632	11.99324	0.76705	0.48882	0.65665	0.76705	0.46843	0.63800
6.09632	11.61885	0.76705	0.50188	0.66834	0.76705	0.47924	0.64795
6.09632	11.23789	0.76705	0.51570	0.68048	0.76705	0.49055	0.65822
6.09632	10.85087	0.76705	0.53030	0.69307	0.76705	0.50238	0.66878

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
84	73	6.30023	11.06278	0.76195	0.53291	0.69530	0.76195	0.50085	0.66742
84	74	6.30023	10.61910	0.76195	0.54984	0.70954	0.76195	0.51426	0.67922
84	75	6.30023	10.17356	0.76195	0.56755	0.72413	0.76195	0.52815	0.69122
84	76	6.30023	9.72734	0.76195	0.58604	0.73899	0.76195	0.54249	0.70340
84	77	6.30023	9.28160	0.76195	0.60523	0.75407	0.76195	0.55725	0.71569
84	78	6.30023	8.83768	0.76195	0.62506	0.76928	0.76195	0.57239	0.72805
84	79	6.30023	8.39698	0.76195	0.64544	0.78452	0.76195	0.58784	0.74043
84	80	6.30023	7.96110	0.76195	0.66624	0.79969	0.76195	0.60355	0.75277
84	81	6.30023	7.53168	0.76195	0.68731	0.81468	0.76195	0.61944	0.76501
84	82	6.30023	7.11054	0.76195	0.70849	0.82938	0.76195	0.63544	0.77709
84	83	6.30023	6.69952	0.76195	0.72959	0.84366	0.76195	0.65146	0.78895
84	84	6.30023	6.30023	0.76195	0.75043	0.85742	0.76195	0.66743	0.80055
84	85	6.30023	5.91444	0.76195	0.77080	0.87057	0.76195	0.68325	0.81182
84	86	6.30023	5.54396	0.76195	0.79050	0.88299	0.76195	0.69883	0.82272
84	87	6.30023	5.19034	0.76195	0.80936	0.89464	0.76195	0.71409	0.83320
84	88	6.30023	4.85473	0.76195	0.82723	0.90545	0.76195	0.72896	0.84324
84	89	6.30023	4.53813	0.76195	0.84400	0.91540	0.76195	0.74340	0.85281
84	90	6.30023	4.24126	0.76195	0.85959	0.92449	0.76195	0.75735	0.86192
84	91	6.30023	3.96420	0.76195	0.87396	0.93274	0.76195	0.77081	0.87057
84	92	6.30023	3.70604	0.76195	0.88716	0.94021	0.76195	0.78377	0.87878
84	93	6.30023	3.46525	0.76195	0.89923	0.94694	0.76195	0.79625	0.88657
84	94	6.30023	3.23968	0.76195	0.91025	0.95302	0.76195	0.80825	0.89396
84	95	6.30023	3.02715	0.76195	0.92030	0.95850	0.76195	0.81976	0.90096
84	96	6.30023	2.82535	0.76195	0.92946	0.96344	0.76195	0.83075	0.90755
84	97	6.30023	2.63737	0.76195	0.93766	0.96783	0.76195	0.84117	0.91374
84	98	6.30023	2.46279	0.76195	0.94496	0.97170	0.76195	0.85101	0.91951
84	99	6.30023	2.30125	0.76195	0.95143	0.97511	0.76195	0.86025	0.92488
84	100	6.30023	2.15258	0.76195	0.95713	0.97809	0.76195	0.86889	0.92985
84	101	6.30023	2.01649	0.76195	0.96210	0.98069	0.76195	0.87693	0.93443
84	102	6.30023	1.89293	0.76195	0.96643	0.98293	0.76195	0.88438	0.93864
84	103	6.30023	1.78083	0.76195	0.97018	0.98486	0.76195	0.89125	0.94250
84	104	6.30023	1.67943	0.76195	0.97342	0.98653	0.76195	0.89757	0.94602
84	105	6.30023	1.58804	0.76195	0.97622	0.98796	0.76195	0.90334	0.94922
84	106	6.30023	1.50600	0.76195	0.97861	0.98919	0.76195	0.90855	0.95208
84	107	6.30023	1.43298	0.76195	0.98063	0.99022	0.76195	0.91317	0.95461
84	108	6.30023	1.36894	0.76195	0.98231	0.99108	0.76195	0.91713	0.95678
84	109	6.30023	1.31458	0.76195	0.98365	0.99176	0.76195	0.92034	0.95852
84	110	6.30023	1.27298	0.76195	0.98461	0.99225	0.76195	0.92265	0.95977
85	1	5.91444	26.62178	0.74674	0.22214	0.36353	0.74674	0.22205	0.36341

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
6.09632	10.45855	0.76705	0.54569	0.70608	0.76705	0.51471	0.67961
6.09632	10.06159	0.76705	0.56187	0.71948	0.76705	0.52753	0.69070
6.09632	9.66092	0.76705	0.57882	0.73323	0.76705	0.54083	0.70200
6.09632	9.25762	0.76705	0.59652	0.74727	0.76705	0.55458	0.71348
6.09632	8.85278	0.76705	0.61491	0.76154	0.76705	0.56875	0.72510
6.09632	8.44766	0.76705	0.63393	0.77596	0.76705	0.58328	0.73680
6.09632	8.04359	0.76705	0.65350	0.79044	0.76705	0.59813	0.74854
6.09632	7.64214	0.76705	0.67348	0.80488	0.76705	0.61324	0.76026
6.09632	7.24488	0.76705	0.69375	0.81919	0.76705	0.62854	0.77191
6.09632	6.85364	0.76705	0.71415	0.83324	0.76705	0.64396	0.78342
6.09632	6.47024	0.76705	0.73450	0.84693	0.76705	0.65941	0.79475
6.09632	6.09632	0.76705	0.75462	0.86015	0.76705	0.67482	0.80584
6.09632	5.73370	0.76705	0.77432	0.87280	0.76705	0.69010	0.81664
6.09632	5.38421	0.76705	0.79340	0.88480	0.76705	0.70516	0.82709
6.09632	5.04951	0.76705	0.81170	0.89606	0.76705	0.71993	0.83716
6.09632	4.73086	0.76705	0.82907	0.90655	0.76705	0.73433	0.84681
6.09632	4.42936	0.76705	0.84540	0.91623	0.76705	0.74831	0.85604
6.09632	4.14588	0.76705	0.86061	0.92508	0.76705	0.76184	0.86482
6.09632	3.88065	0.76705	0.87467	0.93314	0.76705	0.77489	0.87317
6.09632	3.63292	0.76705	0.88759	0.94045	0.76705	0.78748	0.88111
6.09632	3.40133	0.76705	0.89944	0.94706	0.76705	0.79961	0.88865
6.09632	3.18390	0.76705	0.91029	0.95304	0.76705	0.81129	0.89581
6.09632	2.97857	0.76705	0.92020	0.95844	0.76705	0.82251	0.90261
6.09632	2.78314	0.76705	0.92925	0.96333	0.76705	0.83323	0.90903
6.09632	2.60073	0.76705	0.93738	0.96768	0.76705	0.84340	0.91505
6.09632	2.43099	0.76705	0.94463	0.97153	0.76705	0.85301	0.92068
6.09632	2.27364	0.76705	0.95107	0.97492	0.76705	0.86205	0.92592
6.09632	2.12860	0.76705	0.95674	0.97789	0.76705	0.87051	0.93077
6.09632	1.99561	0.76705	0.96172	0.98048	0.76705	0.87839	0.93526
6.09632	1.87471	0.76705	0.96604	0.98273	0.76705	0.88570	0.93938
6.09632	1.76487	0.76705	0.96980	0.98467	0.76705	0.89245	0.94317
6.09632	1.66540	0.76705	0.97306	0.98635	0.76705	0.89866	0.94662
6.09632	1.57565	0.76705	0.97587	0.98779	0.76705	0.90433	0.94976
6.09632	1.49500	0.76705	0.97828	0.98902	0.76705	0.90946	0.95258
6.09632	1.42313	0.76705	0.98032	0.99006	0.76705	0.91402	0.95508
6.09632	1.36003	0.76705	0.98202	0.99093	0.76705	0.91793	0.95721
6.09632	1.30641	0.76705	0.98337	0.99162	0.76705	0.92109	0.95893
6.09632	1.26533	0.76705	0.98435	0.99211	0.76705	0.92338	0.96016
5.73370	22.51412	0.75128	0.25464	0.40592	0.75128	0.25454	0.40579

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
85	2	5.91444	26.56961	0.74674	0.22258	0.36411	0.74674	0.22250	0.36401
85	3	5.91444	26.51422	0.74674	0.22304	0.36474	0.74674	0.22297	0.36464
85	4	5.91444	26.45593	0.74674	0.22354	0.36539	0.74674	0.22346	0.36529
85	5	5.91444	26.39526	0.74674	0.22405	0.36608	0.74674	0.22397	0.36597
85	6	5.91444	26.33222	0.74674	0.22459	0.36679	0.74674	0.22450	0.36669
85	7	5.91444	26.26662	0.74674	0.22515	0.36754	0.74674	0.22506	0.36743
85	8	5.91444	26.19847	0.74674	0.22573	0.36832	0.74674	0.22564	0.36820
85	9	5.91444	26.12745	0.74674	0.22634	0.36913	0.74674	0.22625	0.36901
85	10	5.91444	26.05351	0.74674	0.22698	0.36998	0.74674	0.22688	0.36984
85	11	5.91444	25.97700	0.74674	0.22765	0.37087	0.74674	0.22753	0.37071
85	12	5.91444	25.89730	0.74674	0.22834	0.37179	0.74674	0.22821	0.37162
85	13	5.91444	25.81474	0.74674	0.22907	0.37275	0.74674	0.22892	0.37256
85	14	5.91444	25.72901	0.74674	0.22983	0.37375	0.74674	0.22967	0.37354
85	15	5.91444	25.64035	0.74674	0.23062	0.37480	0.74674	0.23044	0.37456
85	16	5.91444	25.54880	0.74674	0.23144	0.37588	0.74674	0.23124	0.37562
85	17	5.91444	25.45467	0.74674	0.23229	0.37700	0.74674	0.23208	0.37673
85	18	5.91444	25.35821	0.74674	0.23317	0.37816	0.74674	0.23295	0.37788
85	19	5.91444	25.25875	0.74674	0.23409	0.37937	0.74674	0.23387	0.37908
85	20	5.91444	25.15564	0.74674	0.23505	0.38063	0.74674	0.23483	0.38034
85	21	5.91444	25.04833	0.74674	0.23605	0.38195	0.74674	0.23584	0.38166
85	22	5.91444	24.93660	0.74674	0.23711	0.38333	0.74674	0.23689	0.38304
85	23	5.91444	24.82004	0.74674	0.23822	0.38478	0.74674	0.23799	0.38448
85	24	5.91444	24.69862	0.74674	0.23939	0.38630	0.74674	0.23915	0.38599
85	25	5.91444	24.57203	0.74674	0.24067	0.38790	0.74674	0.24036	0.38756
85	26	5.91444	24.44053	0.74674	0.24190	0.38957	0.74674	0.24162	0.38920
85	27	5.91444	24.30438	0.74674	0.24325	0.39131	0.74674	0.24294	0.39092
85	28	5.91444	24.16342	0.74674	0.24466	0.39314	0.74674	0.24433	0.39271
85	29	5.91444	24.01762	0.74674	0.24614	0.39504	0.74674	0.24578	0.39458
85	30	5.91444	23.86654	0.74674	0.24769	0.39703	0.74674	0.24730	0.39653
85	31	5.91444	23.71037	0.74674	0.24931	0.39911	0.74674	0.24889	0.39857
85	32	5.91444	23.54876	0.74674	0.25101	0.40129	0.74674	0.25056	0.40071
85	33	5.91444	23.38162	0.74674	0.25279	0.40356	0.74674	0.25230	0.40294
85	34	5.91444	23.20856	0.74674	0.25466	0.40594	0.74674	0.25414	0.40528
85	35	5.91444	23.02940	0.74674	0.25663	0.40844	0.74674	0.25606	0.40772
85	36	5.91444	22.84408	0.74674	0.25869	0.41105	0.74674	0.25808	0.41028
85	37	5.91444	22.65215	0.74674	0.26087	0.41379	0.74674	0.26020	0.41296
85	38	5.91444	22.45348	0.74674	0.26315	0.41666	0.74674	0.26243	0.41575
85	39	5.91444	22.24766	0.74674	0.26556	0.41967	0.74674	0.26476	0.41868
85	40	5.91444	22.03447	0.74674	0.26809	0.42283	0.74674	0.26721	0.42173

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.73370	22.48584	0.75128	0.25496	0.40633	0.75128	0.25488	0.40622
5.73370	22.45520	0.75128	0.25531	0.40677	0.75128	0.25523	0.40667
5.73370	22.42249	0.75128	0.25568	0.40724	0.75128	0.25560	0.40714
5.73370	22.38814	0.75128	0.25608	0.40774	0.75128	0.25599	0.40763
5.73370	22.35215	0.75128	0.25649	0.40826	0.75128	0.25640	0.40815
5.73370	22.31437	0.75128	0.25692	0.40881	0.75128	0.25683	0.40870
5.73370	22.27480	0.75128	0.25737	0.40938	0.75128	0.25728	0.40927
5.73370	22.23319	0.75128	0.25785	0.40999	0.75128	0.25775	0.40986
5.73370	22.18946	0.75128	0.25836	0.41063	0.75128	0.25825	0.41049
5.73370	22.14392	0.75128	0.25889	0.41129	0.75128	0.25876	0.41114
5.73370	22.09606	0.75128	0.25944	0.41199	0.75128	0.25931	0.41182
5.73370	22.04614	0.75128	0.26002	0.41273	0.75128	0.25987	0.41254
5.73370	21.99389	0.75128	0.26063	0.41350	0.75128	0.26046	0.41328
5.73370	21.93952	0.75128	0.26127	0.41430	0.75128	0.26108	0.41406
5.73370	21.88305	0.75128	0.26194	0.41514	0.75128	0.26173	0.41488
5.73370	21.82476	0.75128	0.26264	0.41601	0.75128	0.26241	0.41573
5.73370	21.76485	0.75128	0.26336	0.41692	0.75128	0.26313	0.41663
5.73370	21.70276	0.75128	0.26411	0.41786	0.75128	0.26388	0.41757
5.73370	21.63792	0.75128	0.26490	0.41885	0.75128	0.26467	0.41856
5.73370	21.56986	0.75128	0.26574	0.41989	0.75128	0.26551	0.41961
5.73370	21.49836	0.75128	0.26662	0.42099	0.75128	0.26639	0.42070
5.73370	21.42306	0.75128	0.26755	0.42216	0.75128	0.26731	0.42186
5.73370	21.34391	0.75128	0.26854	0.42339	0.75128	0.26829	0.42307
5.73370	21.26064	0.75128	0.26959	0.42468	0.75128	0.26931	0.42435
5.73370	21.17342	0.75128	0.27069	0.42605	0.75128	0.27039	0.42568
5.73370	21.08250	0.75128	0.27185	0.42748	0.75128	0.27152	0.42709
5.73370	20.98768	0.75128	0.27306	0.42899	0.75128	0.27272	0.42856
5.73370	20.88895	0.75128	0.27434	0.43056	0.75128	0.27397	0.43010
5.73370	20.78588	0.75128	0.27569	0.43222	0.75128	0.27529	0.43172
5.73370	20.67862	0.75128	0.27711	0.43396	0.75128	0.27667	0.43343
5.73370	20.56684	0.75128	0.27860	0.43579	0.75128	0.27813	0.43522
5.73370	20.45044	0.75128	0.28017	0.43771	0.75128	0.27967	0.43710
5.73370	20.32903	0.75128	0.28183	0.43973	0.75128	0.28129	0.43908
5.73370	20.20243	0.75128	0.28358	0.44186	0.75128	0.28300	0.44115
5.73370	20.07055	0.75128	0.28543	0.44410	0.75128	0.28480	0.44334
5.73370	19.93297	0.75128	0.28737	0.44645	0.75128	0.28669	0.44563
5.73370	19.78951	0.75128	0.28943	0.44893	0.75128	0.28869	0.44804
5.73370	19.63978	0.75128	0.29161	0.45154	0.75128	0.29079	0.45056
5.73370	19.48352	0.75128	0.29391	0.45429	0.75128	0.29300	0.45321

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
85	41	5.91444	21.81357	0.74674	0.27077	0.42615	0.74674	0.26977	0.42491
85	42	5.91444	21.58485	0.74674	0.27358	0.42963	0.74674	0.27245	0.42823
85	43	5.91444	21.34779	0.74674	0.27656	0.43329	0.74674	0.27526	0.43169
85	44	5.91444	21.10218	0.74674	0.27969	0.43713	0.74674	0.27819	0.43529
85	45	5.91444	20.84782	0.74674	0.28300	0.44116	0.74674	0.28125	0.43903
85	46	5.91444	20.58697	0.74674	0.28648	0.44536	0.74674	0.28445	0.44291
85	47	5.91444	20.32000	0.74674	0.29011	0.44975	0.74674	0.28778	0.44693
85	48	5.91444	20.04764	0.74674	0.29391	0.45430	0.74674	0.29125	0.45112
85	49	5.91444	19.77090	0.74674	0.29788	0.45903	0.74674	0.29489	0.45547
85	50	5.91444	19.49116	0.74674	0.30201	0.46391	0.74674	0.29870	0.46000
85	51	5.91444	19.21029	0.74674	0.30629	0.46895	0.74674	0.30271	0.46473
85	52	5.91444	18.92146	0.74674	0.31082	0.47424	0.74674	0.30692	0.46969
85	53	5.91444	18.62485	0.74674	0.31560	0.47978	0.74674	0.31136	0.47487
85	54	5.91444	18.32038	0.74674	0.32066	0.48560	0.74674	0.31604	0.48029
85	55	5.91444	18.00819	0.74674	0.32600	0.49171	0.74674	0.32098	0.48597
85	56	5.91444	17.68820	0.74674	0.33166	0.49811	0.74674	0.32618	0.49191
85	57	5.91444	17.36037	0.74674	0.33765	0.50484	0.74674	0.33168	0.49814
85	58	5.91444	17.02468	0.74674	0.34399	0.51189	0.74674	0.33748	0.50465
85	59	5.91444	16.68091	0.74674	0.35072	0.51931	0.74674	0.34361	0.51147
85	60	5.91444	16.32913	0.74674	0.35786	0.52710	0.74674	0.35008	0.51861
85	61	5.91444	15.96913	0.74674	0.36545	0.53529	0.74674	0.35692	0.52608
85	62	5.91444	15.60088	0.74674	0.37352	0.54389	0.74674	0.36415	0.53388
85	63	5.91444	15.22446	0.74674	0.38210	0.55293	0.74674	0.37178	0.54204
85	64	5.91444	14.83980	0.74674	0.39123	0.56243	0.74674	0.37984	0.55056
85	65	5.91444	14.44688	0.74674	0.40096	0.57240	0.74674	0.38835	0.55944
85	66	5.91444	14.04613	0.74674	0.41131	0.58287	0.74674	0.39733	0.56870
85	67	5.91444	13.63788	0.74674	0.42232	0.59385	0.74674	0.40679	0.57832
85	68	5.91444	13.22255	0.74674	0.43404	0.60534	0.74674	0.41674	0.58831
85	69	5.91444	12.80079	0.74674	0.44649	0.61734	0.74674	0.42722	0.59867
85	70	5.91444	12.37331	0.74674	0.45971	0.62987	0.74674	0.43821	0.60939
85	71	5.91444	11.94070	0.74674	0.47373	0.64290	0.74674	0.44975	0.62045
85	72	5.91444	11.50357	0.74674	0.48858	0.65644	0.74674	0.46183	0.63185
85	73	5.91444	11.06278	0.74674	0.50428	0.67046	0.74674	0.47445	0.64356
85	74	5.91444	10.61910	0.74674	0.52084	0.68494	0.74674	0.48760	0.65556
85	75	5.91444	10.17356	0.74674	0.53826	0.69983	0.74674	0.50129	0.66781
85	76	5.91444	9.72734	0.74674	0.55652	0.71508	0.74674	0.51547	0.68028
85	77	5.91444	9.28160	0.74674	0.57558	0.73063	0.74674	0.53012	0.69292
85	78	5.91444	8.83768	0.74674	0.59539	0.74639	0.74674	0.54521	0.70568
85	79	5.91444	8.39698	0.74674	0.61587	0.76228	0.74674	0.56068	0.71851

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.73370	19.32040	0.75128	0.29634	0.45720	0.75128	0.29533	0.45599
5.73370	19.15023	0.75128	0.29892	0.46025	0.75128	0.29777	0.45889
5.73370	18.97251	0.75128	0.30164	0.46348	0.75128	0.30032	0.46192
5.73370	18.78697	0.75128	0.30453	0.46688	0.75128	0.30300	0.46508
5.73370	18.59337	0.75128	0.30758	0.47046	0.75128	0.30580	0.46838
5.73370	18.39367	0.75128	0.31079	0.47420	0.75128	0.30873	0.47180
5.73370	18.18814	0.75128	0.31416	0.47811	0.75128	0.31179	0.47536
5.73370	17.97738	0.75128	0.31768	0.48219	0.75128	0.31499	0.47907
5.73370	17.76227	0.75128	0.32137	0.48642	0.75128	0.31834	0.48294
5.73370	17.54401	0.75128	0.32520	0.49080	0.75128	0.32185	0.48697
5.73370	17.32430	0.75128	0.32918	0.49532	0.75128	0.32556	0.49120
5.73370	17.09693	0.75128	0.33340	0.50007	0.75128	0.32946	0.49563
5.73370	16.86201	0.75128	0.33786	0.50507	0.75128	0.33359	0.50029
5.73370	16.61938	0.75128	0.34258	0.51033	0.75128	0.33794	0.50517
5.73370	16.36911	0.75128	0.34759	0.51587	0.75128	0.34255	0.51029
5.73370	16.11103	0.75128	0.35290	0.52169	0.75128	0.34741	0.51567
5.73370	15.84506	0.75128	0.35853	0.52782	0.75128	0.35256	0.52132
5.73370	15.57108	0.75128	0.36450	0.53426	0.75128	0.35800	0.52725
5.73370	15.28882	0.75128	0.37085	0.54105	0.75128	0.36376	0.53347
5.73370	14.99826	0.75128	0.37760	0.54820	0.75128	0.36986	0.54000
5.73370	14.69911	0.75128	0.38478	0.55572	0.75128	0.37631	0.54684
5.73370	14.39128	0.75128	0.39242	0.56365	0.75128	0.38314	0.55401
5.73370	14.07472	0.75128	0.40056	0.57200	0.75128	0.39036	0.56153
5.73370	13.74931	0.75128	0.40924	0.58079	0.75128	0.39801	0.56939
5.73370	13.41490	0.75128	0.41849	0.59005	0.75128	0.40608	0.57761
5.73370	13.07182	0.75128	0.42834	0.59978	0.75128	0.41461	0.58618
5.73370	12.72027	0.75128	0.43884	0.60999	0.75128	0.42361	0.59512
5.73370	12.36057	0.75128	0.45002	0.62071	0.75128	0.43310	0.60442
5.73370	11.99324	0.75128	0.46192	0.63193	0.75128	0.44309	0.61409
5.73370	11.61885	0.75128	0.47455	0.64366	0.75128	0.45359	0.62410
5.73370	11.23789	0.75128	0.48796	0.65588	0.75128	0.46462	0.63446
5.73370	10.85087	0.75128	0.50218	0.66860	0.75128	0.47618	0.64515
5.73370	10.45855	0.75128	0.51721	0.68179	0.75128	0.48826	0.65615
5.73370	10.06159	0.75128	0.53309	0.69544	0.75128	0.50088	0.66745
5.73370	9.66092	0.75128	0.54979	0.70950	0.75128	0.51401	0.67900
5.73370	9.25762	0.75128	0.56732	0.72393	0.75128	0.52763	0.69078
5.73370	8.85278	0.75128	0.58562	0.73867	0.75128	0.54172	0.70274
5.73370	8.44766	0.75128	0.60466	0.75363	0.75128	0.55623	0.71484
5.73370	8.04359	0.75128	0.62436	0.76874	0.75128	0.57113	0.72703

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
85	80	5.91444	7.96110	0.74674	0.63691	0.77818	0.74674	0.57647	0.73134
85	81	5.91444	7.53168	0.74674	0.65837	0.79400	0.74674	0.59252	0.74413
85	82	5.91444	7.11054	0.74674	0.68010	0.80959	0.74674	0.60875	0.75680
85	83	5.91444	6.69952	0.74674	0.70190	0.82485	0.74674	0.62507	0.76929
85	84	5.91444	6.30023	0.74674	0.72360	0.83964	0.74674	0.64141	0.78154
85	85	5.91444	5.91444	0.74674	0.74498	0.85385	0.74674	0.65768	0.79349
85	86	5.91444	5.54396	0.74674	0.76581	0.86738	0.74674	0.67376	0.80509
85	87	5.91444	5.19034	0.74674	0.78591	0.88012	0.74674	0.68959	0.81628
85	88	5.91444	4.85473	0.74674	0.80510	0.89203	0.74674	0.70508	0.82704
85	89	5.91444	4.53813	0.74674	0.82324	0.90305	0.74674	0.72017	0.83733
85	90	5.91444	4.24126	0.74674	0.84022	0.91318	0.74674	0.73482	0.84715
85	91	5.91444	3.96420	0.74674	0.85600	0.92241	0.74674	0.74901	0.85650
85	92	5.91444	3.70604	0.74674	0.87057	0.93081	0.74674	0.76273	0.86540
85	93	5.91444	3.46525	0.74674	0.88398	0.93842	0.74674	0.77599	0.87387
85	94	5.91444	3.23968	0.74674	0.89630	0.94532	0.74674	0.78879	0.88192
85	95	5.91444	3.02715	0.74674	0.90761	0.95157	0.74674	0.80112	0.88958
85	96	5.91444	2.82535	0.74674	0.91797	0.95723	0.74674	0.81293	0.89681
85	97	5.91444	2.63737	0.74674	0.92729	0.96227	0.74674	0.82417	0.90361
85	98	5.91444	2.46279	0.74674	0.93564	0.96675	0.74674	0.83481	0.90997
85	99	5.91444	2.30125	0.74674	0.94307	0.97070	0.74674	0.84484	0.91589
85	100	5.91444	2.15258	0.74674	0.94962	0.97416	0.74674	0.85425	0.92139
85	101	5.91444	2.01649	0.74674	0.95538	0.97718	0.74674	0.86302	0.92648
85	102	5.91444	1.89293	0.74674	0.96040	0.97980	0.74674	0.87117	0.93115
85	103	5.91444	1.78083	0.74674	0.96477	0.98207	0.74674	0.87871	0.93544
85	104	5.91444	1.67943	0.74674	0.96855	0.98403	0.74674	0.88566	0.93936
85	105	5.91444	1.58804	0.74674	0.97182	0.98571	0.74674	0.89201	0.94292
85	106	5.91444	1.50600	0.74674	0.97463	0.98715	0.74674	0.89776	0.94613
85	107	5.91444	1.43298	0.74674	0.97701	0.98837	0.74674	0.90287	0.94896
85	108	5.91444	1.36894	0.74674	0.97899	0.98938	0.74674	0.90727	0.95138
85	109	5.91444	1.31458	0.74674	0.98056	0.99019	0.74674	0.91082	0.95333
85	110	5.91444	1.27298	0.74674	0.98170	0.99077	0.74674	0.91339	0.95474
86	1	5.54396	26.62178	0.73036	0.20823	0.34468	0.73036	0.20815	0.34457
86	2	5.54396	26.56961	0.73036	0.20864	0.34525	0.73036	0.20857	0.34515
86	3	5.54396	26.51422	0.73036	0.20908	0.34584	0.73036	0.20901	0.34575
86	4	5.54396	26.45593	0.73036	0.20954	0.34647	0.73036	0.20947	0.34638
86	5	5.54396	26.39526	0.73036	0.21002	0.34713	0.73036	0.20995	0.34704
86	6	5.54396	26.33222	0.73036	0.21052	0.34782	0.73036	0.21045	0.34772
86	7	5.54396	26.26662	0.73036	0.21104	0.34853	0.73036	0.21097	0.34843
86	8	5.54396	26.19847	0.73036	0.21159	0.34928	0.73036	0.21151	0.34917

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.73370	7.64214	0.75128	0.64461	0.78390	0.75128	0.58635	0.73924
5.73370	7.24488	0.75128	0.66528	0.79900	0.75128	0.60182	0.75142
5.73370	6.85364	0.75128	0.68623	0.81393	0.75128	0.61749	0.76351
5.73370	6.47024	0.75128	0.70729	0.82855	0.75128	0.63326	0.77545
5.73370	6.09632	0.75128	0.72826	0.84277	0.75128	0.64905	0.78718
5.73370	5.73370	0.75128	0.74894	0.85645	0.75128	0.66479	0.79865
5.73370	5.38421	0.75128	0.76914	0.86951	0.75128	0.68036	0.80978
5.73370	5.04951	0.75128	0.78865	0.88184	0.75128	0.69569	0.82054
5.73370	4.73086	0.75128	0.80730	0.89338	0.75128	0.71071	0.83089
5.73370	4.42936	0.75128	0.82497	0.90409	0.75128	0.72535	0.84081
5.73370	4.14588	0.75128	0.84153	0.91395	0.75128	0.73957	0.85029
5.73370	3.88065	0.75128	0.85694	0.92296	0.75128	0.75335	0.85932
5.73370	3.63292	0.75128	0.87121	0.93117	0.75128	0.76668	0.86794
5.73370	3.40133	0.75128	0.88436	0.93863	0.75128	0.77958	0.87614
5.73370	3.18390	0.75128	0.89648	0.94541	0.75128	0.79205	0.88396
5.73370	2.97857	0.75128	0.90762	0.95157	0.75128	0.80407	0.89139
5.73370	2.78314	0.75128	0.91784	0.95716	0.75128	0.81560	0.89843
5.73370	2.60073	0.75128	0.92707	0.96216	0.75128	0.82657	0.90505
5.73370	2.43099	0.75128	0.93535	0.96660	0.75128	0.83698	0.91126
5.73370	2.27364	0.75128	0.94273	0.97052	0.75128	0.84680	0.91704
5.73370	2.12860	0.75128	0.94926	0.97397	0.75128	0.85601	0.92242
5.73370	1.99561	0.75128	0.95500	0.97698	0.75128	0.86462	0.92740
5.73370	1.87471	0.75128	0.96002	0.97960	0.75128	0.87262	0.93198
5.73370	1.76487	0.75128	0.96439	0.98187	0.75128	0.88003	0.93618
5.73370	1.66540	0.75128	0.96818	0.98383	0.75128	0.88685	0.94003
5.73370	1.57565	0.75128	0.97146	0.98552	0.75128	0.89310	0.94353
5.73370	1.49500	0.75128	0.97428	0.98697	0.75128	0.89877	0.94669
5.73370	1.42313	0.75128	0.97668	0.98820	0.75128	0.90381	0.94947
5.73370	1.36003	0.75128	0.97868	0.98922	0.75128	0.90815	0.95186
5.73370	1.30641	0.75128	0.98027	0.99004	0.75128	0.91166	0.95379
5.73370	1.26533	0.75128	0.98142	0.99062	0.75128	0.91420	0.95518
5.38421	22.51412	0.73513	0.23912	0.38595	0.73513	0.23903	0.38584
5.38421	22.48584	0.73513	0.23942	0.38635	0.73513	0.23935	0.38625
5.38421	22.45520	0.73513	0.23975	0.38677	0.73513	0.23968	0.38668
5.38421	22.42249	0.73513	0.24010	0.38723	0.73513	0.24003	0.38713
5.38421	22.38814	0.73513	0.24047	0.38771	0.73513	0.24039	0.38761
5.38421	22.35215	0.73513	0.24086	0.38821	0.73513	0.24078	0.38811
5.38421	22.31437	0.73513	0.24126	0.38874	0.73513	0.24118	0.38863
5.38421	22.27480	0.73513	0.24169	0.38929	0.73513	0.24161	0.38918

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
86	9	5.54396	26.12745	0.73036	0.21217	0.35006	0.73036	0.21208	0.34995
86	10	5.54396	26.05351	0.73036	0.21277	0.35088	0.73036	0.21267	0.35075
86	11	5.54396	25.97700	0.73036	0.21339	0.35173	0.73036	0.21329	0.35159
86	12	5.54396	25.89730	0.73036	0.21404	0.35261	0.73036	0.21393	0.35246
86	13	5.54396	25.81474	0.73036	0.21472	0.35354	0.73036	0.21460	0.35336
86	14	5.54396	25.72901	0.73036	0.21544	0.35450	0.73036	0.21529	0.35430
86	15	5.54396	25.64035	0.73036	0.21618	0.35550	0.73036	0.21601	0.35528
86	16	5.54396	25.54880	0.73036	0.21695	0.35654	0.73036	0.21677	0.35630
86	17	5.54396	25.45467	0.73036	0.21774	0.35762	0.73036	0.21755	0.35736
86	18	5.54396	25.35821	0.73036	0.21857	0.35873	0.73036	0.21838	0.35847
86	19	5.54396	25.25875	0.73036	0.21943	0.35989	0.73036	0.21924	0.35963
86	20	5.54396	25.15564	0.73036	0.22033	0.36110	0.73036	0.22014	0.36084
86	21	5.54396	25.04833	0.73036	0.22127	0.36237	0.73036	0.22108	0.36210
86	22	5.54396	24.93660	0.73036	0.22227	0.36369	0.73036	0.22207	0.36343
86	23	5.54396	24.82004	0.73036	0.22331	0.36509	0.73036	0.22310	0.36482
86	24	5.54396	24.69862	0.73036	0.22440	0.36655	0.73036	0.22419	0.36626
86	25	5.54396	24.57203	0.73036	0.22555	0.36808	0.73036	0.22532	0.36778
86	26	5.54396	24.44053	0.73036	0.22676	0.36969	0.73036	0.22651	0.36935
86	27	5.54396	24.30438	0.73036	0.22802	0.37137	0.73036	0.22775	0.37100
86	28	5.54396	24.16342	0.73036	0.22935	0.37312	0.73036	0.22905	0.37273
86	29	5.54396	24.01762	0.73036	0.23073	0.37495	0.73036	0.23041	0.37453
86	30	5.54396	23.86654	0.73036	0.23218	0.37687	0.73036	0.23184	0.37641
86	31	5.54396	23.71037	0.73036	0.23371	0.37887	0.73036	0.23333	0.37837
86	32	5.54396	23.54876	0.73036	0.23530	0.38096	0.73036	0.23490	0.38043
86	33	5.54396	23.38162	0.73036	0.23697	0.38315	0.73036	0.23654	0.38258
86	34	5.54396	23.20856	0.73036	0.23873	0.38544	0.73036	0.23826	0.38484
86	35	5.54396	23.02940	0.73036	0.24057	0.38784	0.73036	0.24007	0.38719
86	36	5.54396	22.84408	0.73036	0.24251	0.39036	0.73036	0.24197	0.38966
86	37	5.54396	22.65215	0.73036	0.24455	0.39300	0.73036	0.24397	0.39224
86	38	5.54396	22.45348	0.73036	0.24670	0.39576	0.73036	0.24606	0.39494
86	39	5.54396	22.24766	0.73036	0.24896	0.39867	0.73036	0.24826	0.39777
86	40	5.54396	22.03447	0.73036	0.25134	0.40172	0.73036	0.25056	0.40072
86	41	5.54396	21.81357	0.73036	0.25385	0.40492	0.73036	0.25298	0.40380
86	42	5.54396	21.58485	0.73036	0.25650	0.40828	0.73036	0.25551	0.40702
86	43	5.54396	21.34779	0.73036	0.25930	0.41181	0.73036	0.25816	0.41037
86	44	5.54396	21.10218	0.73036	0.26225	0.41553	0.73036	0.26092	0.41386
86	45	5.54396	20.84782	0.73036	0.26536	0.41943	0.73036	0.26381	0.41749
86	46	5.54396	20.58697	0.73036	0.26863	0.42350	0.73036	0.26682	0.42125
86	47	5.54396	20.32000	0.73036	0.27205	0.42774	0.73036	0.26997	0.42516

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.38421	22.23319	0.73513	0.24214	0.38988	0.73513	0.24205	0.38976
5.38421	22.18946	0.73513	0.24262	0.39049	0.73513	0.24252	0.39036
5.38421	22.14392	0.73513	0.24311	0.39113	0.73513	0.24300	0.39099
5.38421	22.09606	0.73513	0.24363	0.39181	0.73513	0.24351	0.39165
5.38421	22.04614	0.73513	0.24418	0.39252	0.73513	0.24404	0.39234
5.38421	21.99389	0.73513	0.24476	0.39326	0.73513	0.24460	0.39306
5.38421	21.93952	0.73513	0.24536	0.39403	0.73513	0.24518	0.39381
5.38421	21.88305	0.73513	0.24598	0.39484	0.73513	0.24579	0.39460
5.38421	21.82476	0.73513	0.24664	0.39568	0.73513	0.24643	0.39542
5.38421	21.76485	0.73513	0.24731	0.39655	0.73513	0.24710	0.39628
5.38421	21.70276	0.73513	0.24802	0.39746	0.73513	0.24781	0.39719
5.38421	21.63792	0.73513	0.24876	0.39842	0.73513	0.24856	0.39815
5.38421	21.56986	0.73513	0.24955	0.39942	0.73513	0.24934	0.39916
5.38421	21.49836	0.73513	0.25038	0.40048	0.73513	0.25017	0.40022
5.38421	21.42306	0.73513	0.25126	0.40161	0.73513	0.25104	0.40133
5.38421	21.34391	0.73513	0.25218	0.40279	0.73513	0.25196	0.40250
5.38421	21.26064	0.73513	0.25317	0.40404	0.73513	0.25292	0.40373
5.38421	21.17342	0.73513	0.25420	0.40536	0.73513	0.25394	0.40502
5.38421	21.08250	0.73513	0.25529	0.40674	0.73513	0.25500	0.40638
5.38421	20.98768	0.73513	0.25643	0.40819	0.73513	0.25612	0.40780
5.38421	20.88895	0.73513	0.25764	0.40972	0.73513	0.25730	0.40929
5.38421	20.78588	0.73513	0.25890	0.41132	0.73513	0.25854	0.41086
5.38421	20.67862	0.73513	0.26024	0.41300	0.73513	0.25984	0.41250
5.38421	20.56684	0.73513	0.26164	0.41476	0.73513	0.26122	0.41423
5.38421	20.45044	0.73513	0.26312	0.41662	0.73513	0.26267	0.41605
5.38421	20.32903	0.73513	0.26468	0.41857	0.73513	0.26419	0.41796
5.38421	20.20243	0.73513	0.26632	0.42062	0.73513	0.26580	0.41997
5.38421	20.07055	0.73513	0.26806	0.42279	0.73513	0.26750	0.42209
5.38421	19.93297	0.73513	0.26989	0.42506	0.73513	0.26928	0.42431
5.38421	19.78951	0.73513	0.27183	0.42746	0.73513	0.27117	0.42664
5.38421	19.63978	0.73513	0.27388	0.42999	0.73513	0.27315	0.42909
5.38421	19.48352	0.73513	0.27604	0.43265	0.73513	0.27524	0.43167
5.38421	19.32040	0.73513	0.27833	0.43546	0.73513	0.27743	0.43436
5.38421	19.15023	0.73513	0.28076	0.43843	0.73513	0.27974	0.43718
5.38421	18.97251	0.73513	0.28333	0.44155	0.73513	0.28216	0.44013
5.38421	18.78697	0.73513	0.28605	0.44485	0.73513	0.28470	0.44321
5.38421	18.59337	0.73513	0.28893	0.44833	0.73513	0.28735	0.44642
5.38421	18.39367	0.73513	0.29196	0.45197	0.73513	0.29012	0.44975
5.38421	18.18814	0.73513	0.29514	0.45576	0.73513	0.29301	0.45322

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
86	48	5.54396	20.04764	0.73036	0.27563	0.43215	0.73036	0.27325	0.42922
86	49	5.54396	19.77090	0.73036	0.27937	0.43673	0.73036	0.27668	0.43344
86	50	5.54396	19.49116	0.73036	0.28326	0.44147	0.73036	0.28028	0.43784
86	51	5.54396	19.21029	0.73036	0.28729	0.44635	0.73036	0.28406	0.44244
86	52	5.54396	18.92146	0.73036	0.29155	0.45148	0.73036	0.28804	0.44726
86	53	5.54396	18.62485	0.73036	0.29606	0.45686	0.73036	0.29224	0.45230
86	54	5.54396	18.32038	0.73036	0.30082	0.46251	0.73036	0.29666	0.45758
86	55	5.54396	18.00819	0.73036	0.30586	0.46844	0.73036	0.30133	0.46311
86	56	5.54396	17.68820	0.73036	0.31120	0.47467	0.73036	0.30626	0.46891
86	57	5.54396	17.36037	0.73036	0.31685	0.48122	0.73036	0.31146	0.47498
86	58	5.54396	17.02468	0.73036	0.32284	0.48810	0.73036	0.31696	0.48135
86	59	5.54396	16.68091	0.73036	0.32920	0.49533	0.73036	0.32277	0.48802
86	60	5.54396	16.32913	0.73036	0.33595	0.50294	0.73036	0.32892	0.49501
86	61	5.54396	15.96913	0.73036	0.34313	0.51095	0.73036	0.33542	0.50234
86	62	5.54396	15.60088	0.73036	0.35078	0.51937	0.73036	0.34229	0.51001
86	63	5.54396	15.22446	0.73036	0.35891	0.52824	0.73036	0.34957	0.51804
86	64	5.54396	14.83980	0.73036	0.36758	0.53757	0.73036	0.35726	0.52644
86	65	5.54396	14.44688	0.73036	0.37683	0.54739	0.73036	0.36539	0.53522
86	66	5.54396	14.04613	0.73036	0.38669	0.55771	0.73036	0.37398	0.54438
86	67	5.54396	13.63788	0.73036	0.39719	0.56856	0.73036	0.38305	0.55392
86	68	5.54396	13.22255	0.73036	0.40839	0.57994	0.73036	0.39262	0.56386
86	69	5.54396	12.80079	0.73036	0.42032	0.59187	0.73036	0.40271	0.57419
86	70	5.54396	12.37331	0.73036	0.43302	0.60434	0.73036	0.41333	0.58490
86	71	5.54396	11.94070	0.73036	0.44652	0.61737	0.73036	0.42449	0.59599
86	72	5.54396	11.50357	0.73036	0.46086	0.63095	0.73036	0.43622	0.60745
86	73	5.54396	11.06278	0.73036	0.47608	0.64506	0.73036	0.44850	0.61926
86	74	5.54396	10.61910	0.73036	0.49219	0.65969	0.73036	0.46136	0.63141
86	75	5.54396	10.17356	0.73036	0.50921	0.67480	0.73036	0.47476	0.64385
86	76	5.54396	9.72734	0.73036	0.52712	0.69035	0.73036	0.48872	0.65656
86	77	5.54396	9.28160	0.73036	0.54592	0.70627	0.73036	0.50319	0.66949
86	78	5.54396	8.83768	0.73036	0.56557	0.72251	0.73036	0.51814	0.68260
86	79	5.54396	8.39698	0.73036	0.58599	0.73896	0.73036	0.53354	0.69582
86	80	5.54396	7.96110	0.73036	0.60710	0.75552	0.73036	0.54932	0.70911
86	81	5.54396	7.53168	0.73036	0.62878	0.77209	0.73036	0.56543	0.72239
86	82	5.54396	7.11054	0.73036	0.65088	0.78852	0.73036	0.58179	0.73561
86	83	5.54396	6.69952	0.73036	0.67322	0.80470	0.73036	0.59832	0.74869
86	84	5.54396	6.30023	0.73036	0.69561	0.82048	0.73036	0.61494	0.76157
86	85	5.54396	5.91444	0.73036	0.71784	0.83575	0.73036	0.63156	0.77418
86	86	5.54396	5.54396	0.73036	0.73968	0.85036	0.73036	0.64806	0.78645

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.38421	17.97738	0.73513	0.29847	0.45972	0.73513	0.29604	0.45684
5.38421	17.76227	0.73513	0.30194	0.46383	0.73513	0.29921	0.46060
5.38421	17.54401	0.73513	0.30556	0.46809	0.73513	0.30253	0.46453
5.38421	17.32430	0.73513	0.30932	0.47249	0.73513	0.30604	0.46865
5.38421	17.09693	0.73513	0.31330	0.47712	0.73513	0.30974	0.47297
5.38421	16.86201	0.73513	0.31751	0.48199	0.73513	0.31364	0.47752
5.38421	16.61938	0.73513	0.32198	0.48711	0.73513	0.31777	0.48229
5.38421	16.36911	0.73513	0.32671	0.49251	0.73513	0.32213	0.48729
5.38421	16.11103	0.73513	0.33172	0.49819	0.73513	0.32675	0.49256
5.38421	15.84506	0.73513	0.33705	0.50417	0.73513	0.33163	0.49809
5.38421	15.57108	0.73513	0.34271	0.51047	0.73513	0.33681	0.50390
5.38421	15.28882	0.73513	0.34872	0.51711	0.73513	0.34228	0.51000
5.38421	14.99826	0.73513	0.35512	0.52411	0.73513	0.34808	0.51641
5.38421	14.69911	0.73513	0.36193	0.53149	0.73513	0.35423	0.52315
5.38421	14.39128	0.73513	0.36919	0.53928	0.73513	0.36074	0.53022
5.38421	14.07472	0.73513	0.37693	0.54749	0.73513	0.36764	0.53763
5.38421	13.74931	0.73513	0.38519	0.55615	0.73513	0.37495	0.54540
5.38421	13.41490	0.73513	0.39400	0.56528	0.73513	0.38269	0.55354
5.38421	13.07182	0.73513	0.40341	0.57490	0.73513	0.39087	0.56206
5.38421	12.72027	0.73513	0.41346	0.58503	0.73513	0.39953	0.57095
5.38421	12.36057	0.73513	0.42417	0.59568	0.73513	0.40867	0.58022
5.38421	11.99324	0.73513	0.43560	0.60685	0.73513	0.41831	0.58987
5.38421	11.61885	0.73513	0.44776	0.61856	0.73513	0.42847	0.59990
5.38421	11.23789	0.73513	0.46071	0.63080	0.73513	0.43917	0.61031
5.38421	10.85087	0.73513	0.47448	0.64359	0.73513	0.45041	0.62108
5.38421	10.45855	0.73513	0.48909	0.65689	0.73513	0.46221	0.63221
5.38421	10.06159	0.73513	0.50456	0.67071	0.73513	0.47456	0.64366
5.38421	9.66092	0.73513	0.52092	0.68501	0.73513	0.48745	0.65542
5.38421	9.25762	0.73513	0.53816	0.69974	0.73513	0.50088	0.66745
5.38421	8.85278	0.73513	0.55625	0.71486	0.73513	0.51481	0.67971
5.38421	8.44766	0.73513	0.57517	0.73029	0.73513	0.52923	0.69215
5.38421	8.04359	0.73513	0.59485	0.74596	0.73513	0.54408	0.70473
5.38421	7.64214	0.73513	0.61520	0.76177	0.73513	0.55932	0.71739
5.38421	7.24488	0.73513	0.63612	0.77760	0.73513	0.57489	0.73007
5.38421	6.85364	0.73513	0.65746	0.79334	0.73513	0.59071	0.74270
5.38421	6.47024	0.73513	0.67906	0.80886	0.73513	0.60670	0.75521
5.38421	6.09632	0.73513	0.70072	0.82403	0.73513	0.62279	0.76756
5.38421	5.73370	0.73513	0.72226	0.83873	0.73513	0.63889	0.77966
5.38421	5.38421	0.73513	0.74343	0.85284	0.73513	0.65489	0.79146

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
86	87	5.54396	5.19034	0.73036	0.76091	0.86422	0.73036	0.66437	0.79835
86	88	5.54396	4.85473	0.73036	0.78133	0.87725	0.73036	0.68040	0.80981
86	89	5.54396	4.53813	0.73036	0.80078	0.88937	0.73036	0.69609	0.82081
86	90	5.54396	4.24126	0.73036	0.81913	0.90057	0.73036	0.71137	0.83135
86	91	5.54396	3.96420	0.73036	0.83629	0.91085	0.73036	0.72623	0.84140
86	92	5.54396	3.70604	0.73036	0.85225	0.92023	0.73036	0.74066	0.85101
86	93	5.54396	3.46525	0.73036	0.86704	0.92878	0.73036	0.75465	0.86017
86	94	5.54396	3.23968	0.73036	0.88071	0.93657	0.73036	0.76822	0.86892
86	95	5.54396	3.02715	0.73036	0.89334	0.94367	0.73036	0.78134	0.87725
86	96	5.54396	2.82535	0.73036	0.90497	0.95012	0.73036	0.79396	0.88515
86	97	5.54396	2.63737	0.73036	0.91551	0.95589	0.73036	0.80601	0.89258
86	98	5.54396	2.46279	0.73036	0.92499	0.96103	0.73036	0.81746	0.89956
86	99	5.54396	2.30125	0.73036	0.93346	0.96559	0.73036	0.82828	0.90608
86	100	5.54396	2.15258	0.73036	0.94098	0.96959	0.73036	0.83847	0.91214
86	101	5.54396	2.01649	0.73036	0.94761	0.97310	0.73036	0.84800	0.91775
86	102	5.54396	1.89293	0.73036	0.95341	0.97615	0.73036	0.85687	0.92292
86	103	5.54396	1.78083	0.73036	0.95847	0.97879	0.73036	0.86511	0.92768
86	104	5.54396	1.67943	0.73036	0.96287	0.98108	0.73036	0.87271	0.93203
86	105	5.54396	1.58804	0.73036	0.96668	0.98306	0.73036	0.87967	0.93599
86	106	5.54396	1.50600	0.73036	0.96996	0.98475	0.73036	0.88600	0.93955
86	107	5.54396	1.43298	0.73036	0.97275	0.98619	0.73036	0.89163	0.94271
86	108	5.54396	1.36894	0.73036	0.97508	0.98738	0.73036	0.89648	0.94541
86	109	5.54396	1.31458	0.73036	0.97693	0.98833	0.73036	0.90041	0.94760
86	110	5.54396	1.27298	0.73036	0.97827	0.98901	0.73036	0.90325	0.94917
87	1	5.19034	26.62178	0.71467	0.19495	0.32629	0.71467	0.19487	0.32618
87	2	5.19034	26.56961	0.71467	0.19533	0.32683	0.71467	0.19527	0.32673
87	3	5.19034	26.51422	0.71467	0.19574	0.32740	0.71467	0.19568	0.32731
87	4	5.19034	26.45593	0.71467	0.19617	0.32800	0.71467	0.19611	0.32791
87	5	5.19034	26.39526	0.71467	0.19662	0.32863	0.71467	0.19656	0.32854
87	6	5.19034	26.33222	0.71467	0.19709	0.32929	0.71467	0.19703	0.32920
87	7	5.19034	26.26662	0.71467	0.19759	0.32997	0.71467	0.19752	0.32988
87	8	5.19034	26.19847	0.71467	0.19810	0.33069	0.71467	0.19803	0.33059
87	9	5.19034	26.12745	0.71467	0.19864	0.33144	0.71467	0.19856	0.33133
87	10	5.19034	26.05351	0.71467	0.19920	0.33222	0.71467	0.19912	0.33210
87	11	5.19034	25.97700	0.71467	0.19978	0.33303	0.71467	0.19969	0.33291
87	12	5.19034	25.89730	0.71467	0.20039	0.33388	0.71467	0.20029	0.33374
87	13	5.19034	25.81474	0.71467	0.20103	0.33477	0.71467	0.20092	0.33461
87	14	5.19034	25.72901	0.71467	0.20170	0.33569	0.71467	0.20157	0.33551
87	15	5.19034	25.64035	0.71467	0.20239	0.33665	0.71467	0.20225	0.33645

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.38421	5.04951	0.73513	0.76405	0.86624	0.73513	0.67071	0.80290
5.38421	4.73086	0.73513	0.78391	0.87887	0.73513	0.68627	0.81395
5.38421	4.42936	0.73513	0.80285	0.89065	0.73513	0.70150	0.82457
5.38421	4.14588	0.73513	0.82074	0.90155	0.73513	0.71635	0.83474
5.38421	3.88065	0.73513	0.83750	0.91157	0.73513	0.73080	0.84446
5.38421	3.63292	0.73513	0.85312	0.92074	0.73513	0.74484	0.85376
5.38421	3.40133	0.73513	0.86762	0.92912	0.73513	0.75847	0.86265
5.38421	3.18390	0.73513	0.88105	0.93676	0.73513	0.77169	0.87113
5.38421	2.97857	0.73513	0.89348	0.94374	0.73513	0.78449	0.87923
5.38421	2.78314	0.73513	0.90496	0.95011	0.73513	0.79682	0.88692
5.38421	2.60073	0.73513	0.91537	0.95582	0.73513	0.80859	0.89417
5.38421	2.43099	0.73513	0.92476	0.96091	0.73513	0.81980	0.90098
5.38421	2.27364	0.73513	0.93317	0.96543	0.73513	0.83040	0.90734
5.38421	2.12860	0.73513	0.94064	0.96941	0.73513	0.84039	0.91327
5.38421	1.99561	0.73513	0.94724	0.97291	0.73513	0.84973	0.91876
5.38421	1.87471	0.73513	0.95303	0.97595	0.73513	0.85844	0.92383
5.38421	1.76487	0.73513	0.95809	0.97859	0.73513	0.86654	0.92850
5.38421	1.66540	0.73513	0.96249	0.98089	0.73513	0.87401	0.93277
5.38421	1.57565	0.73513	0.96631	0.98287	0.73513	0.88087	0.93666
5.38421	1.49500	0.73513	0.96960	0.98457	0.73513	0.88710	0.94017
5.38421	1.42313	0.73513	0.97241	0.98601	0.73513	0.89265	0.94328
5.38421	1.36003	0.73513	0.97475	0.98721	0.73513	0.89744	0.94595
5.38421	1.30641	0.73513	0.97662	0.98817	0.73513	0.90133	0.94810
5.38421	1.26533	0.73513	0.97797	0.98886	0.73513	0.90414	0.94966
5.04951	22.51412	0.71966	0.22426	0.36636	0.71966	0.22418	0.36625
5.04951	22.48584	0.71966	0.22454	0.36674	0.71966	0.22447	0.36664
5.04951	22.45520	0.71966	0.22485	0.36715	0.71966	0.22478	0.36706
5.04951	22.42249	0.71966	0.22518	0.36759	0.71966	0.22511	0.36750
5.04951	22.38814	0.71966	0.22552	0.36805	0.71966	0.22546	0.36796
5.04951	22.35215	0.71966	0.22589	0.36853	0.71966	0.22582	0.36844
5.04951	22.31437	0.71966	0.22627	0.36904	0.71966	0.22620	0.36894
5.04951	22.27480	0.71966	0.22667	0.36957	0.71966	0.22660	0.36947
5.04951	22.23319	0.71966	0.22709	0.37013	0.71966	0.22701	0.37002
5.04951	22.18946	0.71966	0.22754	0.37072	0.71966	0.22745	0.37060
5.04951	22.14392	0.71966	0.22800	0.37134	0.71966	0.22791	0.37121
5.04951	22.09606	0.71966	0.22849	0.37199	0.71966	0.22838	0.37185
5.04951	22.04614	0.71966	0.22901	0.37267	0.71966	0.22889	0.37251
5.04951	21.99389	0.71966	0.22955	0.37338	0.71966	0.22941	0.37320
5.04951	21.93952	0.71966	0.23011	0.37413	0.71966	0.22996	0.37392

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
87	16	5.19034	25.54880	0.71467	0.20311	0.33765	0.71467	0.20295	0.33742
87	17	5.19034	25.45467	0.71467	0.20386	0.33868	0.71467	0.20369	0.33844
87	18	5.19034	25.35821	0.71467	0.20464	0.33975	0.71467	0.20446	0.33950
87	19	5.19034	25.25875	0.71467	0.20544	0.34086	0.71467	0.20526	0.34061
87	20	5.19034	25.15564	0.71467	0.20628	0.34201	0.71467	0.20611	0.34177
87	21	5.19034	25.04833	0.71467	0.20717	0.34323	0.71467	0.20699	0.34299
87	22	5.19034	24.93660	0.71467	0.20809	0.34450	0.71467	0.20792	0.34426
87	23	5.19034	24.82004	0.71467	0.20907	0.34584	0.71467	0.20889	0.34559
87	24	5.19034	24.69862	0.71467	0.21010	0.34724	0.71467	0.20990	0.34698
87	25	5.19034	24.57203	0.71467	0.21117	0.34871	0.71467	0.21097	0.34843
87	26	5.19034	24.44053	0.71467	0.21231	0.35025	0.71467	0.21208	0.34995
87	27	5.19034	24.30438	0.71467	0.21349	0.35186	0.71467	0.21325	0.35153
87	28	5.19034	24.16342	0.71467	0.21473	0.35354	0.71467	0.21446	0.35318
87	29	5.19034	24.01762	0.71467	0.21603	0.35530	0.71467	0.21574	0.35491
87	30	5.19034	23.86654	0.71467	0.21739	0.35714	0.71467	0.21708	0.35672
87	31	5.19034	23.71037	0.71467	0.21881	0.35906	0.71467	0.21848	0.35861
87	32	5.19034	23.54876	0.71467	0.22031	0.36107	0.71467	0.21995	0.36058
87	33	5.19034	23.38162	0.71467	0.22187	0.36317	0.71467	0.22149	0.36265
87	34	5.19034	23.20856	0.71467	0.22352	0.36537	0.71467	0.22310	0.36482
87	35	5.19034	23.02940	0.71467	0.22525	0.36768	0.71467	0.22480	0.36708
87	36	5.19034	22.84408	0.71467	0.22707	0.37010	0.71467	0.22659	0.36946
87	37	5.19034	22.65215	0.71467	0.22898	0.37263	0.71467	0.22846	0.37194
87	38	5.19034	22.45348	0.71467	0.23099	0.37529	0.71467	0.23043	0.37455
87	39	5.19034	22.24766	0.71467	0.23311	0.37808	0.71467	0.23249	0.37727
87	40	5.19034	22.03447	0.71467	0.23534	0.38102	0.71467	0.23466	0.38012
87	41	5.19034	21.81357	0.71467	0.23770	0.38410	0.71467	0.23693	0.38310
87	42	5.19034	21.58485	0.71467	0.24019	0.38734	0.71467	0.23931	0.38620
87	43	5.19034	21.34779	0.71467	0.24281	0.39074	0.71467	0.24181	0.38945
87	44	5.19034	21.10218	0.71467	0.24558	0.39433	0.71467	0.24442	0.39282
87	45	5.19034	20.84782	0.71467	0.24851	0.39809	0.71467	0.24714	0.39633
87	46	5.19034	20.58697	0.71467	0.25158	0.40202	0.71467	0.24998	0.39997
87	47	5.19034	20.32000	0.71467	0.25480	0.40612	0.71467	0.25294	0.40376
87	48	5.19034	20.04764	0.71467	0.25816	0.41038	0.71467	0.25604	0.40769
87	49	5.19034	19.77090	0.71467	0.26167	0.41480	0.71467	0.25927	0.41178
87	50	5.19034	19.49116	0.71467	0.26533	0.41938	0.71467	0.26266	0.41604
87	51	5.19034	19.21029	0.71467	0.26912	0.42410	0.71467	0.26622	0.42050
87	52	5.19034	18.92146	0.71467	0.27313	0.42906	0.71467	0.26997	0.42517
87	53	5.19034	18.62485	0.71467	0.27736	0.43427	0.71467	0.27393	0.43006
87	54	5.19034	18.32038	0.71467	0.28184	0.43975	0.71467	0.27811	0.43518

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.04951	21.88305	0.71966	0.23070	0.37491	0.71966	0.23053	0.37468
5.04951	21.82476	0.71966	0.23131	0.37572	0.71966	0.23113	0.37547
5.04951	21.76485	0.71966	0.23195	0.37655	0.71966	0.23176	0.37630
5.04951	21.70276	0.71966	0.23261	0.37743	0.71966	0.23242	0.37718
5.04951	21.63792	0.71966	0.23331	0.37834	0.71966	0.23312	0.37810
5.04951	21.56986	0.71966	0.23404	0.37931	0.71966	0.23386	0.37907
5.04951	21.49836	0.71966	0.23482	0.38033	0.71966	0.23463	0.38009
5.04951	21.42306	0.71966	0.23565	0.38141	0.71966	0.23545	0.38116
5.04951	21.34391	0.71966	0.23652	0.38255	0.71966	0.23631	0.38229
5.04951	21.26064	0.71966	0.23744	0.38376	0.71966	0.23722	0.38347
5.04951	21.17342	0.71966	0.23841	0.38502	0.71966	0.23817	0.38472
5.04951	21.08250	0.71966	0.23943	0.38636	0.71966	0.23917	0.38602
5.04951	20.98768	0.71966	0.24051	0.38775	0.71966	0.24023	0.38739
5.04951	20.88895	0.71966	0.24163	0.38922	0.71966	0.24133	0.38883
5.04951	20.78588	0.71966	0.24282	0.39076	0.71966	0.24250	0.39034
5.04951	20.67862	0.71966	0.24408	0.39238	0.71966	0.24372	0.39193
5.04951	20.56684	0.71966	0.24539	0.39408	0.71966	0.24502	0.39359
5.04951	20.45044	0.71966	0.24678	0.39587	0.71966	0.24638	0.39535
5.04951	20.32903	0.71966	0.24825	0.39775	0.71966	0.24781	0.39719
5.04951	20.20243	0.71966	0.24979	0.39973	0.71966	0.24932	0.39913
5.04951	20.07055	0.71966	0.25142	0.40182	0.71966	0.25092	0.40117
5.04951	19.93297	0.71966	0.25314	0.40401	0.71966	0.25260	0.40332
5.04951	19.78951	0.71966	0.25496	0.40632	0.71966	0.25437	0.40558
5.04951	19.63978	0.71966	0.25688	0.40876	0.71966	0.25624	0.40795
5.04951	19.48352	0.71966	0.25892	0.41134	0.71966	0.25821	0.41044
5.04951	19.32040	0.71966	0.26108	0.41405	0.71966	0.26028	0.41305
5.04951	19.15023	0.71966	0.26336	0.41692	0.71966	0.26246	0.41579
5.04951	18.97251	0.71966	0.26578	0.41994	0.71966	0.26475	0.41865
5.04951	18.78697	0.71966	0.26834	0.42313	0.71966	0.26714	0.42164
5.04951	18.59337	0.71966	0.27105	0.42650	0.71966	0.26965	0.42476
5.04951	18.39367	0.71966	0.27390	0.43002	0.71966	0.27226	0.42800
5.04951	18.18814	0.71966	0.27690	0.43370	0.71966	0.27500	0.43137
5.04951	17.97738	0.71966	0.28003	0.43754	0.71966	0.27786	0.43488
5.04951	17.76227	0.71966	0.28331	0.44153	0.71966	0.28085	0.43854
5.04951	17.54401	0.71966	0.28672	0.44566	0.71966	0.28399	0.44236
5.04951	17.32430	0.71966	0.29026	0.44992	0.71966	0.28730	0.44636
5.04951	17.09693	0.71966	0.29401	0.45441	0.71966	0.29080	0.45057
5.04951	16.86201	0.71966	0.29798	0.45914	0.71966	0.29449	0.45499
5.04951	16.61938	0.71966	0.30219	0.46412	0.71966	0.29839	0.45963

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
87	55	5.19034	18.00819	0.71467	0.28658	0.44550	0.71467	0.28251	0.44056
87	56	5.19034	17.68820	0.71467	0.29161	0.45154	0.71467	0.28716	0.44620
87	57	5.19034	17.36037	0.71467	0.29693	0.45790	0.71467	0.29208	0.45211
87	58	5.19034	17.02468	0.71467	0.30257	0.46458	0.71467	0.29728	0.45831
87	59	5.19034	16.68091	0.71467	0.30857	0.47161	0.71467	0.30278	0.46482
87	60	5.19034	16.32913	0.71467	0.31494	0.47902	0.71467	0.30860	0.47165
87	61	5.19034	15.96913	0.71467	0.32172	0.48682	0.71467	0.31477	0.47882
87	62	5.19034	15.60088	0.71467	0.32894	0.49505	0.71467	0.32129	0.48633
87	63	5.19034	15.22446	0.71467	0.33664	0.50371	0.71467	0.32821	0.49421
87	64	5.19034	14.83980	0.71467	0.34485	0.51284	0.71467	0.33552	0.50246
87	65	5.19034	14.44688	0.71467	0.35361	0.52247	0.71467	0.34327	0.51110
87	66	5.19034	14.04613	0.71467	0.36297	0.53262	0.71467	0.35147	0.52014
87	67	5.19034	13.63788	0.71467	0.37296	0.54329	0.71467	0.36015	0.52957
87	68	5.19034	13.22255	0.71467	0.38363	0.55452	0.71467	0.36932	0.53942
87	69	5.19034	12.80079	0.71467	0.39501	0.56632	0.71467	0.37900	0.54967
87	70	5.19034	12.37331	0.71467	0.40716	0.57869	0.71467	0.38921	0.56034
87	71	5.19034	11.94070	0.71467	0.42010	0.59165	0.71467	0.39998	0.57141
87	72	5.19034	11.50357	0.71467	0.43389	0.60519	0.71467	0.41131	0.58288
87	73	5.19034	11.06278	0.71467	0.44856	0.61932	0.71467	0.42323	0.59474
87	74	5.19034	10.61910	0.71467	0.46415	0.63402	0.71467	0.43572	0.60698
87	75	5.19034	10.17356	0.71467	0.48068	0.64927	0.71467	0.44881	0.61955
87	76	5.19034	9.72734	0.71467	0.49815	0.66502	0.71467	0.46247	0.63245
87	77	5.19034	9.28160	0.71467	0.51658	0.68124	0.71467	0.47668	0.64561
87	78	5.19034	8.83768	0.71467	0.53592	0.69785	0.71467	0.49143	0.65900
87	79	5.19034	8.39698	0.71467	0.55614	0.71477	0.71467	0.50667	0.67257
87	80	5.19034	7.96110	0.71467	0.57716	0.73190	0.71467	0.52236	0.68625
87	81	5.19034	7.53168	0.71467	0.59889	0.74913	0.71467	0.53844	0.69998
87	82	5.19034	7.11054	0.71467	0.62118	0.76633	0.71467	0.55484	0.71370
87	83	5.19034	6.69952	0.71467	0.64387	0.78336	0.71467	0.57149	0.72732
87	84	5.19034	6.30023	0.71467	0.66678	0.80008	0.71467	0.58829	0.74078
87	85	5.19034	5.91444	0.71467	0.68969	0.81635	0.71467	0.60516	0.75402
87	86	5.19034	5.54396	0.71467	0.71237	0.83203	0.71467	0.62200	0.76695
87	87	5.19034	5.19034	0.71467	0.73459	0.84699	0.71467	0.63870	0.77952
87	88	5.19034	4.85473	0.71467	0.75613	0.86113	0.71467	0.65518	0.79167
87	89	5.19034	4.53813	0.71467	0.77680	0.87438	0.71467	0.67138	0.80338
87	90	5.19034	4.24126	0.71467	0.79644	0.88669	0.71467	0.68722	0.81462
87	91	5.19034	3.96420	0.71467	0.81494	0.89804	0.71467	0.70268	0.82538
87	92	5.19034	3.70604	0.71467	0.83227	0.90846	0.71467	0.71776	0.83569
87	93	5.19034	3.46525	0.71467	0.84844	0.91801	0.71467	0.73244	0.84556

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.04951	16.36911	0.71966	0.30665	0.46937	0.71966	0.30252	0.46452
5.04951	16.11103	0.71966	0.31139	0.47490	0.71966	0.30689	0.46965
5.04951	15.84506	0.71966	0.31641	0.48072	0.71966	0.31152	0.47505
5.04951	15.57108	0.71966	0.32176	0.48686	0.71966	0.31642	0.48073
5.04951	15.28882	0.71966	0.32744	0.49334	0.71966	0.32161	0.48670
5.04951	14.99826	0.71966	0.33349	0.50017	0.71966	0.32712	0.49298
5.04951	14.69911	0.71966	0.33993	0.50739	0.71966	0.33296	0.49958
5.04951	14.39128	0.71966	0.34681	0.51501	0.71966	0.33916	0.50653
5.04951	14.07472	0.71966	0.35415	0.52306	0.71966	0.34573	0.51382
5.04951	13.74931	0.71966	0.36199	0.53156	0.71966	0.35270	0.52148
5.04951	13.41490	0.71966	0.37037	0.54054	0.71966	0.36009	0.52951
5.04951	13.07182	0.71966	0.37932	0.55001	0.71966	0.36792	0.53793
5.04951	12.72027	0.71966	0.38890	0.56001	0.71966	0.37621	0.54674
5.04951	12.36057	0.71966	0.39913	0.57054	0.71966	0.38499	0.55595
5.04951	11.99324	0.71966	0.41006	0.58162	0.71966	0.39427	0.56555
5.04951	11.61885	0.71966	0.42172	0.59325	0.71966	0.40407	0.57556
5.04951	11.23789	0.71966	0.43417	0.60546	0.71966	0.41440	0.58598
5.04951	10.85087	0.71966	0.44743	0.61824	0.71966	0.42530	0.59678
5.04951	10.45855	0.71966	0.46155	0.63159	0.71966	0.43676	0.60798
5.04951	10.06159	0.71966	0.47657	0.64551	0.71966	0.44879	0.61954
5.04951	9.66092	0.71966	0.49249	0.65996	0.71966	0.46139	0.63144
5.04951	9.25762	0.71966	0.50934	0.67492	0.71966	0.47457	0.64367
5.04951	8.85278	0.71966	0.52711	0.69034	0.71966	0.48828	0.65617
5.04951	8.44766	0.71966	0.54578	0.70615	0.71966	0.50253	0.66891
5.04951	8.04359	0.71966	0.56530	0.72229	0.71966	0.51726	0.68184
5.04951	7.64214	0.71966	0.58561	0.73865	0.71966	0.53244	0.69489
5.04951	7.24488	0.71966	0.60661	0.75514	0.71966	0.54800	0.70801
5.04951	6.85364	0.71966	0.62817	0.77162	0.71966	0.56388	0.72113
5.04951	6.47024	0.71966	0.65013	0.78797	0.71966	0.58001	0.73419
5.04951	6.09632	0.71966	0.67232	0.80406	0.71966	0.59631	0.74711
5.04951	5.73370	0.71966	0.69454	0.81974	0.71966	0.61268	0.75983
5.04951	5.38421	0.71966	0.71655	0.83487	0.71966	0.62902	0.77227
5.04951	5.04951	0.71966	0.73814	0.84934	0.71966	0.64524	0.78437
5.04951	4.73086	0.71966	0.75909	0.86305	0.71966	0.66126	0.79610
5.04951	4.42936	0.71966	0.77923	0.87592	0.71966	0.67701	0.80740
5.04951	4.14588	0.71966	0.79838	0.88789	0.71966	0.69242	0.81826
5.04951	3.88065	0.71966	0.81645	0.89895	0.71966	0.70747	0.82868
5.04951	3.63292	0.71966	0.83340	0.90913	0.71966	0.72215	0.83866
5.04951	3.40133	0.71966	0.84924	0.91848	0.71966	0.73646	0.84823

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
87	94	5.19034	3.23968	0.71467	0.86349	0.92675	0.71467	0.74673	0.85500
87	95	5.19034	3.02715	0.71467	0.87748	0.93474	0.71467	0.76060	0.86403
87	96	5.19034	2.82535	0.71467	0.89045	0.94205	0.71467	0.77400	0.87260
87	97	5.19034	2.63737	0.71467	0.90227	0.94863	0.71467	0.78684	0.88070
87	98	5.19034	2.46279	0.71467	0.91296	0.95450	0.71467	0.79908	0.88832
87	99	5.19034	2.30125	0.71467	0.92257	0.95973	0.71467	0.81070	0.89546
87	100	5.19034	2.15258	0.71467	0.93113	0.96434	0.71467	0.82167	0.90210
87	101	5.19034	2.01649	0.71467	0.93871	0.96839	0.71467	0.83196	0.90827
87	102	5.19034	1.89293	0.71467	0.94537	0.97192	0.71467	0.84156	0.91397
87	103	5.19034	1.78083	0.71467	0.95121	0.97499	0.71467	0.85050	0.91921
87	104	5.19034	1.67943	0.71467	0.95630	0.97766	0.71467	0.85878	0.92402
87	105	5.19034	1.58804	0.71467	0.96072	0.97997	0.71467	0.86638	0.92841
87	106	5.19034	1.50600	0.71467	0.96454	0.98195	0.71467	0.87330	0.93236
87	107	5.19034	1.43298	0.71467	0.96780	0.98363	0.71467	0.87947	0.93587
87	108	5.19034	1.36894	0.71467	0.97051	0.98504	0.71467	0.88481	0.93888
87	109	5.19034	1.31458	0.71467	0.97269	0.98615	0.71467	0.88914	0.94132
87	110	5.19034	1.27298	0.71467	0.97426	0.98696	0.71467	0.89227	0.94307
88	1	4.85473	26.62178	0.70004	0.18234	0.30845	0.70004	0.18228	0.30835
88	2	4.85473	26.56961	0.70004	0.18270	0.30896	0.70004	0.18265	0.30888
88	3	4.85473	26.51422	0.70004	0.18309	0.30951	0.70004	0.18303	0.30943
88	4	4.85473	26.45593	0.70004	0.18349	0.31008	0.70004	0.18343	0.31000
88	5	4.85473	26.39526	0.70004	0.18391	0.31068	0.70004	0.18386	0.31061
88	6	4.85473	26.33222	0.70004	0.18435	0.31131	0.70004	0.18429	0.31123
88	7	4.85473	26.26662	0.70004	0.18481	0.31197	0.70004	0.18475	0.31188
88	8	4.85473	26.19847	0.70004	0.18529	0.31265	0.70004	0.18523	0.31256
88	9	4.85473	26.12745	0.70004	0.18579	0.31337	0.70004	0.18573	0.31327
88	10	4.85473	26.05351	0.70004	0.18632	0.31411	0.70004	0.18625	0.31401
88	11	4.85473	25.97700	0.70004	0.18687	0.31489	0.70004	0.18679	0.31478
88	12	4.85473	25.89730	0.70004	0.18744	0.31570	0.70004	0.18735	0.31558
88	13	4.85473	25.81474	0.70004	0.18804	0.31655	0.70004	0.18794	0.31641
88	14	4.85473	25.72901	0.70004	0.18866	0.31743	0.70004	0.18855	0.31727
88	15	4.85473	25.64035	0.70004	0.18931	0.31835	0.70004	0.18918	0.31817
88	16	4.85473	25.54880	0.70004	0.18998	0.31931	0.70004	0.18984	0.31910
88	17	4.85473	25.45467	0.70004	0.19068	0.32029	0.70004	0.19053	0.32008
88	18	4.85473	25.35821	0.70004	0.19141	0.32131	0.70004	0.19125	0.32109
88	19	4.85473	25.25875	0.70004	0.19216	0.32238	0.70004	0.19200	0.32215
88	20	4.85473	25.15564	0.70004	0.19295	0.32348	0.70004	0.19279	0.32326
88	21	4.85473	25.04833	0.70004	0.19378	0.32464	0.70004	0.19362	0.32442
88	22	4.85473	24.93660	0.70004	0.19464	0.32586	0.70004	0.19449	0.32564

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
5.04951	3.18390	0.71966	0.86402	0.92705	0.71966	0.75040	0.85741
5.04951	2.97857	0.71966	0.87778	0.93491	0.71966	0.76395	0.86618
5.04951	2.78314	0.71966	0.89056	0.94211	0.71966	0.77705	0.87454
5.04951	2.60073	0.71966	0.90223	0.94860	0.71966	0.78960	0.88243
5.04951	2.43099	0.71966	0.91281	0.95442	0.71966	0.80159	0.88987
5.04951	2.27364	0.71966	0.92233	0.95960	0.71966	0.81298	0.89684
5.04951	2.12860	0.71966	0.93083	0.96418	0.71966	0.82373	0.90335
5.04951	1.99561	0.71966	0.93838	0.96821	0.71966	0.83383	0.90939
5.04951	1.87471	0.71966	0.94501	0.97173	0.71966	0.84327	0.91497
5.04951	1.76487	0.71966	0.95083	0.97480	0.71966	0.85206	0.92012
5.04951	1.66540	0.71966	0.95592	0.97746	0.71966	0.86019	0.92484
5.04951	1.57565	0.71966	0.96035	0.97977	0.71966	0.86768	0.92915
5.04951	1.49500	0.71966	0.96417	0.98176	0.71966	0.87450	0.93305
5.04951	1.42313	0.71966	0.96744	0.98345	0.71966	0.88059	0.93650
5.04951	1.36003	0.71966	0.97017	0.98486	0.71966	0.88586	0.93948
5.04951	1.30641	0.71966	0.97236	0.98599	0.71966	0.89014	0.94188
5.04951	1.26533	0.71966	0.97395	0.98680	0.71966	0.89324	0.94361
4.73086	22.51412	0.70464	0.21011	0.34726	0.70464	0.21004	0.34716
4.73086	22.48584	0.70464	0.21038	0.34762	0.70464	0.21031	0.34753
4.73086	22.45520	0.70464	0.21066	0.34801	0.70464	0.21060	0.34793
4.73086	22.42249	0.70464	0.21097	0.34843	0.70464	0.21091	0.34835
4.73086	22.38814	0.70464	0.21129	0.34887	0.70464	0.21123	0.34879
4.73086	22.35215	0.70464	0.21163	0.34934	0.70464	0.21157	0.34925
4.73086	22.31437	0.70464	0.21199	0.34982	0.70464	0.21193	0.34974
4.73086	22.27480	0.70464	0.21237	0.35034	0.70464	0.21230	0.35025
4.73086	22.23319	0.70464	0.21276	0.35088	0.70464	0.21269	0.35078
4.73086	22.18946	0.70464	0.21318	0.35144	0.70464	0.21310	0.35134
4.73086	22.14392	0.70464	0.21362	0.35204	0.70464	0.21353	0.35192
4.73086	22.09606	0.70464	0.21408	0.35266	0.70464	0.21398	0.35253
4.73086	22.04614	0.70464	0.21456	0.35331	0.70464	0.21445	0.35317
4.73086	21.99389	0.70464	0.21507	0.35400	0.70464	0.21494	0.35383
4.73086	21.93952	0.70464	0.21559	0.35471	0.70464	0.21545	0.35453
4.73086	21.88305	0.70464	0.21615	0.35546	0.70464	0.21599	0.35525
4.73086	21.82476	0.70464	0.21672	0.35624	0.70464	0.21655	0.35601
4.73086	21.76485	0.70464	0.21731	0.35704	0.70464	0.21714	0.35681
4.73086	21.70276	0.70464	0.21794	0.35788	0.70464	0.21777	0.35765
4.73086	21.63792	0.70464	0.21859	0.35876	0.70464	0.21842	0.35853
4.73086	21.56986	0.70464	0.21928	0.35969	0.70464	0.21911	0.35946
4.73086	21.49836	0.70464	0.22001	0.36067	0.70464	0.21984	0.36044

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
88	23	4.85473	24.82004	0.70004	0.19556	0.32714	0.70004	0.19540	0.32691
88	24	4.85473	24.69862	0.70004	0.19652	0.32848	0.70004	0.19635	0.32824
88	25	4.85473	24.57203	0.70004	0.19753	0.32989	0.70004	0.19734	0.32964
88	26	4.85473	24.44053	0.70004	0.19858	0.33137	0.70004	0.19839	0.33109
88	27	4.85473	24.30438	0.70004	0.19969	0.33291	0.70004	0.19948	0.33261
88	28	4.85473	24.16342	0.70004	0.20085	0.33452	0.70004	0.20062	0.33419
88	29	4.85473	24.01762	0.70004	0.20207	0.33620	0.70004	0.20181	0.33585
88	30	4.85473	23.86654	0.70004	0.20334	0.33796	0.70004	0.20306	0.33758
88	31	4.85473	23.71037	0.70004	0.20467	0.33980	0.70004	0.20438	0.33939
88	32	4.85473	23.54876	0.70004	0.20607	0.34173	0.70004	0.20575	0.34128
88	33	4.85473	23.38162	0.70004	0.20754	0.34374	0.70004	0.20720	0.34327
88	34	4.85473	23.20856	0.70004	0.20908	0.34585	0.70004	0.20871	0.34535
88	35	4.85473	23.02940	0.70004	0.21070	0.34806	0.70004	0.21030	0.34752
88	36	4.85473	22.84408	0.70004	0.21240	0.35038	0.70004	0.21198	0.34980
88	37	4.85473	22.65215	0.70004	0.21419	0.35281	0.70004	0.21373	0.35219
88	38	4.85473	22.45348	0.70004	0.21608	0.35537	0.70004	0.21558	0.35469
88	39	4.85473	22.24766	0.70004	0.21806	0.35805	0.70004	0.21752	0.35731
88	40	4.85473	22.03447	0.70004	0.22015	0.36086	0.70004	0.21955	0.36005
88	41	4.85473	21.81357	0.70004	0.22236	0.36382	0.70004	0.22169	0.36292
88	42	4.85473	21.58485	0.70004	0.22469	0.36694	0.70004	0.22393	0.36592
88	43	4.85473	21.34779	0.70004	0.22715	0.37021	0.70004	0.22628	0.36905
88	44	4.85473	21.10218	0.70004	0.22975	0.37366	0.70004	0.22873	0.37230
88	45	4.85473	20.84782	0.70004	0.23250	0.37728	0.70004	0.23129	0.37569
88	46	4.85473	20.58697	0.70004	0.23538	0.38107	0.70004	0.23397	0.37921
88	47	4.85473	20.32000	0.70004	0.23840	0.38501	0.70004	0.23676	0.38286
88	48	4.85473	20.04764	0.70004	0.24156	0.38912	0.70004	0.23967	0.38666
88	49	4.85473	19.77090	0.70004	0.24485	0.39339	0.70004	0.24271	0.39061
88	50	4.85473	19.49116	0.70004	0.24829	0.39780	0.70004	0.24590	0.39473
88	51	4.85473	19.21029	0.70004	0.25184	0.40236	0.70004	0.24925	0.39904
88	52	4.85473	18.92146	0.70004	0.25560	0.40714	0.70004	0.25279	0.40356
88	53	4.85473	18.62485	0.70004	0.25958	0.41217	0.70004	0.25651	0.40829
88	54	4.85473	18.32038	0.70004	0.26379	0.41746	0.70004	0.26044	0.41326
88	55	4.85473	18.00819	0.70004	0.26825	0.42302	0.70004	0.26460	0.41847
88	56	4.85473	17.68820	0.70004	0.27297	0.42887	0.70004	0.26898	0.42394
88	57	4.85473	17.36037	0.70004	0.27797	0.43502	0.70004	0.27362	0.42968
88	58	4.85473	17.02468	0.70004	0.28328	0.44150	0.70004	0.27853	0.43571
88	59	4.85473	16.68091	0.70004	0.28892	0.44832	0.70004	0.28373	0.44204
88	60	4.85473	16.32913	0.70004	0.29492	0.45551	0.70004	0.28923	0.44869
88	61	4.85473	15.96913	0.70004	0.30131	0.46309	0.70004	0.29506	0.45568

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
4.73086	21.42306	0.70464	0.22078	0.36170	0.70464	0.22061	0.36147
4.73086	21.34391	0.70464	0.22160	0.36280	0.70464	0.22142	0.36256
4.73086	21.26064	0.70464	0.22246	0.36396	0.70464	0.22227	0.36370
4.73086	21.17342	0.70464	0.22337	0.36518	0.70464	0.22316	0.36489
4.73086	21.08250	0.70464	0.22433	0.36645	0.70464	0.22410	0.36615
4.73086	20.98768	0.70464	0.22534	0.36780	0.70464	0.22509	0.36746
4.73086	20.88895	0.70464	0.22640	0.36921	0.70464	0.22613	0.36885
4.73086	20.78588	0.70464	0.22751	0.37069	0.70464	0.22722	0.37030
4.73086	20.67862	0.70464	0.22869	0.37225	0.70464	0.22837	0.37183
4.73086	20.56684	0.70464	0.22992	0.37388	0.70464	0.22958	0.37343
4.73086	20.45044	0.70464	0.23122	0.37560	0.70464	0.23086	0.37512
4.73086	20.32903	0.70464	0.23260	0.37741	0.70464	0.23221	0.37690
4.73086	20.20243	0.70464	0.23405	0.37931	0.70464	0.23363	0.37877
4.73086	20.07055	0.70464	0.23557	0.38132	0.70464	0.23513	0.38073
4.73086	19.93297	0.70464	0.23719	0.38343	0.70464	0.23671	0.38280
4.73086	19.78951	0.70464	0.23890	0.38566	0.70464	0.23838	0.38498
4.73086	19.63978	0.70464	0.24070	0.38801	0.70464	0.24013	0.38727
4.73086	19.48352	0.70464	0.24261	0.39049	0.70464	0.24199	0.38968
4.73086	19.32040	0.70464	0.24464	0.39311	0.70464	0.24394	0.39220
4.73086	19.15023	0.70464	0.24678	0.39587	0.70464	0.24599	0.39485
4.73086	18.97251	0.70464	0.24905	0.39879	0.70464	0.24815	0.39762
4.73086	18.78697	0.70464	0.25146	0.40187	0.70464	0.25041	0.40052
4.73086	18.59337	0.70464	0.25401	0.40512	0.70464	0.25277	0.40354
4.73086	18.39367	0.70464	0.25670	0.40853	0.70464	0.25524	0.40668
4.73086	18.18814	0.70464	0.25951	0.41208	0.70464	0.25782	0.40995
4.73086	17.97738	0.70464	0.26246	0.41580	0.70464	0.26052	0.41335
4.73086	17.76227	0.70464	0.26555	0.41965	0.70464	0.26334	0.41689
4.73086	17.54401	0.70464	0.26875	0.42365	0.70464	0.26630	0.42060
4.73086	17.32430	0.70464	0.27208	0.42777	0.70464	0.26942	0.42448
4.73086	17.09693	0.70464	0.27561	0.43212	0.70464	0.27272	0.42856
4.73086	16.86201	0.70464	0.27935	0.43670	0.70464	0.27621	0.43286
4.73086	16.61938	0.70464	0.28331	0.44153	0.70464	0.27989	0.43737
4.73086	16.36911	0.70464	0.28751	0.44662	0.70464	0.28379	0.44212
4.73086	16.11103	0.70464	0.29197	0.45198	0.70464	0.28792	0.44711
4.73086	15.84506	0.70464	0.29671	0.45763	0.70464	0.29230	0.45237
4.73086	15.57108	0.70464	0.30174	0.46360	0.70464	0.29693	0.45790
4.73086	15.28882	0.70464	0.30710	0.46990	0.70464	0.30185	0.46373
4.73086	14.99826	0.70464	0.31281	0.47655	0.70464	0.30707	0.46986
4.73086	14.69911	0.70464	0.31890	0.48359	0.70464	0.31261	0.47632

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
88	62	4.85473	15.60088	0.70004	0.30812	0.47109	0.70004	0.30125	0.46301
88	63	4.85473	15.22446	0.70004	0.31538	0.47953	0.70004	0.30780	0.47072
88	64	4.85473	14.83980	0.70004	0.32314	0.48844	0.70004	0.31475	0.47880
88	65	4.85473	14.44688	0.70004	0.33143	0.49785	0.70004	0.32212	0.48727
88	66	4.85473	14.04613	0.70004	0.34028	0.50778	0.70004	0.32992	0.49615
88	67	4.85473	13.63788	0.70004	0.34976	0.51825	0.70004	0.33819	0.50545
88	68	4.85473	13.22255	0.70004	0.35988	0.52929	0.70004	0.34695	0.51516
88	69	4.85473	12.80079	0.70004	0.37071	0.54090	0.70004	0.35622	0.52531
88	70	4.85473	12.37331	0.70004	0.38228	0.55312	0.70004	0.36601	0.53588
88	71	4.85473	11.94070	0.70004	0.39465	0.56595	0.70004	0.37636	0.54689
88	72	4.85473	11.50357	0.70004	0.40785	0.57939	0.70004	0.38728	0.55833
88	73	4.85473	11.06278	0.70004	0.42194	0.59347	0.70004	0.39879	0.57019
88	74	4.85473	10.61910	0.70004	0.43695	0.60816	0.70004	0.41089	0.58246
88	75	4.85473	10.17356	0.70004	0.45292	0.62346	0.70004	0.42360	0.59511
88	76	4.85473	9.72734	0.70004	0.46987	0.63934	0.70004	0.43692	0.60813
88	77	4.85473	9.28160	0.70004	0.48781	0.65575	0.70004	0.45082	0.62147
88	78	4.85473	8.83768	0.70004	0.50674	0.67263	0.70004	0.46530	0.63509
88	79	4.85473	8.39698	0.70004	0.52663	0.68992	0.70004	0.48031	0.64894
88	80	4.85473	7.96110	0.70004	0.54742	0.70752	0.70004	0.49583	0.66295
88	81	4.85473	7.53168	0.70004	0.56902	0.72532	0.70004	0.51180	0.67707
88	82	4.85473	7.11054	0.70004	0.59133	0.74319	0.70004	0.52815	0.69123
88	83	4.85473	6.69952	0.70004	0.61419	0.76099	0.70004	0.54482	0.70535
88	84	4.85473	6.30023	0.70004	0.63744	0.77858	0.70004	0.56171	0.71936
88	85	4.85473	5.91444	0.70004	0.66085	0.79580	0.70004	0.57875	0.73317
88	86	4.85473	5.54396	0.70004	0.68420	0.81249	0.70004	0.59582	0.74672
88	87	4.85473	5.19034	0.70004	0.70724	0.82852	0.70004	0.61282	0.75993
88	88	4.85473	4.85473	0.70004	0.72975	0.84376	0.70004	0.62967	0.77276
88	89	4.85473	4.53813	0.70004	0.75152	0.85813	0.70004	0.64629	0.78515
88	90	4.85473	4.24126	0.70004	0.77235	0.87155	0.70004	0.66261	0.79707
88	91	4.85473	3.96420	0.70004	0.79212	0.88400	0.70004	0.67861	0.80854
88	92	4.85473	3.70604	0.70004	0.81077	0.89550	0.70004	0.69426	0.81954
88	93	4.85473	3.46525	0.70004	0.82829	0.90608	0.70004	0.70956	0.83011
88	94	4.85473	3.23968	0.70004	0.84471	0.91582	0.70004	0.72452	0.84025
88	95	4.85473	3.02715	0.70004	0.86008	0.92478	0.70004	0.73910	0.84998
88	96	4.85473	2.82535	0.70004	0.87442	0.93300	0.70004	0.75323	0.85925
88	97	4.85473	2.63737	0.70004	0.88757	0.94043	0.70004	0.76682	0.86802
88	98	4.85473	2.46279	0.70004	0.89953	0.94711	0.70004	0.77984	0.87630
88	99	4.85473	2.30125	0.70004	0.91034	0.95307	0.70004	0.79223	0.88407
88	100	4.85473	2.15258	0.70004	0.92003	0.95835	0.70004	0.80396	0.89133

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
4.73086	14.39128	0.70464	0.32540	0.49102	0.70464	0.31849	0.48312
4.73086	14.07472	0.70464	0.33234	0.49888	0.70464	0.32474	0.49027
4.73086	13.74931	0.70464	0.33976	0.50720	0.70464	0.33137	0.49779
4.73086	13.41490	0.70464	0.34770	0.51599	0.70464	0.33841	0.50569
4.73086	13.07182	0.70464	0.35620	0.52529	0.70464	0.34588	0.51399
4.73086	12.72027	0.70464	0.36530	0.53512	0.70464	0.35381	0.52268
4.73086	12.36057	0.70464	0.37504	0.54549	0.70464	0.36221	0.53179
4.73086	11.99324	0.70464	0.38546	0.55643	0.70464	0.37110	0.54132
4.73086	11.61885	0.70464	0.39660	0.56795	0.70464	0.38052	0.55127
4.73086	11.23789	0.70464	0.40852	0.58006	0.70464	0.39048	0.56164
4.73086	10.85087	0.70464	0.42125	0.59278	0.70464	0.40099	0.57244
4.73086	10.45855	0.70464	0.43484	0.60611	0.70464	0.41208	0.58365
4.73086	10.06159	0.70464	0.44933	0.62005	0.70464	0.42376	0.59527
4.73086	9.66092	0.70464	0.46475	0.63458	0.70464	0.43604	0.60728
4.73086	9.25762	0.70464	0.48113	0.64968	0.70464	0.44890	0.61964
4.73086	8.85278	0.70464	0.49848	0.66531	0.70464	0.46234	0.63233
4.73086	8.44766	0.70464	0.51678	0.68142	0.70464	0.47635	0.64531
4.73086	8.04359	0.70464	0.53602	0.69793	0.70464	0.49089	0.65852
4.73086	7.64214	0.70464	0.55614	0.71477	0.70464	0.50593	0.67191
4.73086	7.24488	0.70464	0.57706	0.73182	0.70464	0.52141	0.68543
4.73086	6.85364	0.70464	0.59867	0.74896	0.70464	0.53727	0.69899
4.73086	6.47024	0.70464	0.62083	0.76607	0.70464	0.55344	0.71254
4.73086	6.09632	0.70464	0.64338	0.78299	0.70464	0.56985	0.72599
4.73086	5.73370	0.70464	0.66610	0.79959	0.70464	0.58640	0.73929
4.73086	5.38421	0.70464	0.68878	0.81572	0.70464	0.60299	0.75234
4.73086	5.04951	0.70464	0.71119	0.83122	0.70464	0.61953	0.76508
4.73086	4.73086	0.70464	0.73310	0.84600	0.70464	0.63593	0.77745
4.73086	4.42936	0.70464	0.75431	0.85995	0.70464	0.65211	0.78943
4.73086	4.14588	0.70464	0.77463	0.87300	0.70464	0.66801	0.80096
4.73086	3.88065	0.70464	0.79394	0.88513	0.70464	0.68359	0.81206
4.73086	3.63292	0.70464	0.81218	0.89635	0.70464	0.69885	0.82273
4.73086	3.40133	0.70464	0.82934	0.90671	0.70464	0.71378	0.83299
4.73086	3.18390	0.70464	0.84545	0.91625	0.70464	0.72838	0.84285
4.73086	2.97857	0.70464	0.86055	0.92505	0.70464	0.74263	0.85231
4.73086	2.78314	0.70464	0.87468	0.93315	0.70464	0.75645	0.86134
4.73086	2.60073	0.70464	0.88765	0.94048	0.70464	0.76976	0.86990
4.73086	2.43099	0.70464	0.89947	0.94708	0.70464	0.78251	0.87798
4.73086	2.27364	0.70464	0.91018	0.95298	0.70464	0.79466	0.88558
4.73086	2.12860	0.70464	0.91978	0.95822	0.70464	0.80617	0.89268

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
88	101	4.85473	2.01649	0.70004	0.92864	0.96300	0.70004	0.81500	0.89807
88	102	4.85473	1.89293	0.70004	0.93624	0.96707	0.70004	0.82534	0.90432
88	103	4.85473	1.78083	0.70004	0.94293	0.97063	0.70004	0.83500	0.91008
88	104	4.85473	1.67943	0.70004	0.94878	0.97372	0.70004	0.84395	0.91537
88	105	4.85473	1.58804	0.70004	0.95388	0.97640	0.70004	0.85221	0.92021
88	106	4.85473	1.50600	0.70004	0.95830	0.97871	0.70004	0.85973	0.92458
88	107	4.85473	1.43298	0.70004	0.96208	0.98067	0.70004	0.86647	0.92846
88	108	4.85473	1.36894	0.70004	0.96524	0.98231	0.70004	0.87230	0.93180
88	109	4.85473	1.31458	0.70004	0.96778	0.98363	0.70004	0.87705	0.93450
88	110	4.85473	1.27298	0.70004	0.96962	0.98457	0.70004	0.88049	0.93645
89	1	4.53813	26.62178	0.68343	0.17045	0.29126	0.68343	0.17039	0.29117
89	2	4.53813	26.56961	0.68343	0.17079	0.29175	0.68343	0.17074	0.29168
89	3	4.53813	26.51422	0.68343	0.17115	0.29227	0.68343	0.17110	0.29220
89	4	4.53813	26.45593	0.68343	0.17153	0.29282	0.68343	0.17148	0.29275
89	5	4.53813	26.39526	0.68343	0.17192	0.29340	0.68343	0.17187	0.29333
89	6	4.53813	26.33222	0.68343	0.17233	0.29400	0.68343	0.17228	0.29392
89	7	4.53813	26.26662	0.68343	0.17276	0.29462	0.68343	0.17271	0.29455
89	8	4.53813	26.19847	0.68343	0.17321	0.29528	0.68343	0.17316	0.29520
89	9	4.53813	26.12745	0.68343	0.17368	0.29596	0.68343	0.17362	0.29587
89	10	4.53813	26.05351	0.68343	0.17417	0.29667	0.68343	0.17411	0.29658
89	11	4.53813	25.97700	0.68343	0.17468	0.29741	0.68343	0.17461	0.29731
89	12	4.53813	25.89730	0.68343	0.17522	0.29819	0.68343	0.17514	0.29808
89	13	4.53813	25.81474	0.68343	0.17578	0.29900	0.68343	0.17569	0.29887
89	14	4.53813	25.72901	0.68343	0.17636	0.29984	0.68343	0.17626	0.29969
89	15	4.53813	25.64035	0.68343	0.17697	0.30072	0.68343	0.17685	0.30055
89	16	4.53813	25.54880	0.68343	0.17760	0.30163	0.68343	0.17747	0.30144
89	17	4.53813	25.45467	0.68343	0.17825	0.30257	0.68343	0.17811	0.30237
89	18	4.53813	25.35821	0.68343	0.17893	0.30355	0.68343	0.17879	0.30334
89	19	4.53813	25.25875	0.68343	0.17963	0.30456	0.68343	0.17949	0.30435
89	20	4.53813	25.15564	0.68343	0.18037	0.30562	0.68343	0.18023	0.30541
89	21	4.53813	25.04833	0.68343	0.18114	0.30673	0.68343	0.18100	0.30653
89	22	4.53813	24.93660	0.68343	0.18196	0.30789	0.68343	0.18182	0.30769
89	23	4.53813	24.82004	0.68343	0.18281	0.30911	0.68343	0.18267	0.30890
89	24	4.53813	24.69862	0.68343	0.18371	0.31039	0.68343	0.18356	0.31018
89	25	4.53813	24.57203	0.68343	0.18465	0.31174	0.68343	0.18449	0.31151
89	26	4.53813	24.44053	0.68343	0.18564	0.31315	0.68343	0.18546	0.31290
89	27	4.53813	24.30438	0.68343	0.18668	0.31462	0.68343	0.18648	0.31435
89	28	4.53813	24.16342	0.68343	0.18776	0.31616	0.68343	0.18755	0.31586
89	29	4.53813	24.01762	0.68343	0.18890	0.31777	0.68343	0.18867	0.31745

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
4.73086	1.99561	0.70464	0.92834	0.96284	0.70464	0.81702	0.89929
4.73086	1.87471	0.70464	0.93591	0.96689	0.70464	0.82718	0.90542
4.73086	1.76487	0.70464	0.94257	0.97044	0.70464	0.83667	0.91107
4.73086	1.66540	0.70464	0.94841	0.97352	0.70464	0.84548	0.91627
4.73086	1.57565	0.70464	0.95351	0.97620	0.70464	0.85362	0.92103
4.73086	1.49500	0.70464	0.95793	0.97851	0.70464	0.86103	0.92533
4.73086	1.42313	0.70464	0.96172	0.98049	0.70464	0.86768	0.92915
4.73086	1.36003	0.70464	0.96490	0.98213	0.70464	0.87345	0.93245
4.73086	1.30641	0.70464	0.96745	0.98345	0.70464	0.87814	0.93512
4.73086	1.26533	0.70464	0.96929	0.98441	0.70464	0.88155	0.93705
4.42936	22.51412	0.68790	0.19672	0.32877	0.68790	0.19665	0.32867
4.42936	22.48584	0.68790	0.19697	0.32911	0.68790	0.19691	0.32903
4.42936	22.45520	0.68790	0.19724	0.32949	0.68790	0.19719	0.32942
4.42936	22.42249	0.68790	0.19753	0.32989	0.68790	0.19747	0.32982
4.42936	22.38814	0.68790	0.19783	0.33031	0.68790	0.19778	0.33024
4.42936	22.35215	0.68790	0.19815	0.33076	0.68790	0.19809	0.33068
4.42936	22.31437	0.68790	0.19848	0.33123	0.68790	0.19843	0.33115
4.42936	22.27480	0.68790	0.19884	0.33172	0.68790	0.19878	0.33163
4.42936	22.23319	0.68790	0.19921	0.33223	0.68790	0.19914	0.33214
4.42936	22.18946	0.68790	0.19960	0.33278	0.68790	0.19953	0.33268
4.42936	22.14392	0.68790	0.20001	0.33334	0.68790	0.19993	0.33324
4.42936	22.09606	0.68790	0.20044	0.33394	0.68790	0.20035	0.33382
4.42936	22.04614	0.68790	0.20089	0.33457	0.68790	0.20079	0.33443
4.42936	21.99389	0.68790	0.20136	0.33522	0.68790	0.20125	0.33507
4.42936	21.93952	0.68790	0.20186	0.33591	0.68790	0.20173	0.33574
4.42936	21.88305	0.68790	0.20238	0.33663	0.68790	0.20224	0.33643
4.42936	21.82476	0.68790	0.20291	0.33737	0.68790	0.20276	0.33716
4.42936	21.76485	0.68790	0.20347	0.33814	0.68790	0.20332	0.33793
4.42936	21.70276	0.68790	0.20405	0.33894	0.68790	0.20390	0.33873
4.42936	21.63792	0.68790	0.20466	0.33979	0.68790	0.20451	0.33958
4.42936	21.56986	0.68790	0.20531	0.34068	0.68790	0.20516	0.34047
4.42936	21.49836	0.68790	0.20599	0.34162	0.68790	0.20584	0.34141
4.42936	21.42306	0.68790	0.20672	0.34261	0.68790	0.20656	0.34240
4.42936	21.34391	0.68790	0.20748	0.34366	0.68790	0.20732	0.34344
4.42936	21.26064	0.68790	0.20829	0.34477	0.68790	0.20812	0.34453
4.42936	21.17342	0.68790	0.20914	0.34594	0.68790	0.20896	0.34568
4.42936	21.08250	0.68790	0.21004	0.34716	0.68790	0.20984	0.34688
4.42936	20.98768	0.68790	0.21099	0.34845	0.68790	0.21076	0.34815
4.42936	20.88895	0.68790	0.21198	0.34981	0.68790	0.21174	0.34948

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
89	30	4.53813	23.86654	0.68343	0.19009	0.31945	0.68343	0.18984	0.31911
89	31	4.53813	23.71037	0.68343	0.19134	0.32121	0.68343	0.19107	0.32084
89	32	4.53813	23.54876	0.68343	0.19264	0.32305	0.68343	0.19236	0.32265
89	33	4.53813	23.38162	0.68343	0.19402	0.32498	0.68343	0.19371	0.32455
89	34	4.53813	23.20856	0.68343	0.19546	0.32700	0.68343	0.19513	0.32654
89	35	4.53813	23.02940	0.68343	0.19697	0.32912	0.68343	0.19662	0.32863
89	36	4.53813	22.84408	0.68343	0.19856	0.33134	0.68343	0.19819	0.33081
89	37	4.53813	22.65215	0.68343	0.20024	0.33366	0.68343	0.19983	0.33310
89	38	4.53813	22.45348	0.68343	0.20200	0.33611	0.68343	0.20156	0.33550
89	39	4.53813	22.24766	0.68343	0.20386	0.33868	0.68343	0.20338	0.33802
89	40	4.53813	22.03447	0.68343	0.20582	0.34138	0.68343	0.20529	0.34065
89	41	4.53813	21.81357	0.68343	0.20789	0.34422	0.68343	0.20730	0.34341
89	42	4.53813	21.58485	0.68343	0.21007	0.34720	0.68343	0.20940	0.34629
89	43	4.53813	21.34779	0.68343	0.21237	0.35034	0.68343	0.21161	0.34930
89	44	4.53813	21.10218	0.68343	0.21481	0.35365	0.68343	0.21392	0.35244
89	45	4.53813	20.84782	0.68343	0.21738	0.35713	0.68343	0.21633	0.35570
89	46	4.53813	20.58697	0.68343	0.22009	0.36077	0.68343	0.21884	0.35910
89	47	4.53813	20.32000	0.68343	0.22292	0.36456	0.68343	0.22146	0.36262
89	48	4.53813	20.04764	0.68343	0.22588	0.36852	0.68343	0.22420	0.36628
89	49	4.53813	19.77090	0.68343	0.22897	0.37262	0.68343	0.22706	0.37009
89	50	4.53813	19.49116	0.68343	0.23219	0.37687	0.68343	0.23006	0.37406
89	51	4.53813	19.21029	0.68343	0.23552	0.38125	0.68343	0.23321	0.37822
89	52	4.53813	18.92146	0.68343	0.23905	0.38586	0.68343	0.23653	0.38258
89	53	4.53813	18.62485	0.68343	0.24278	0.39071	0.68343	0.24004	0.38715
89	54	4.53813	18.32038	0.68343	0.24673	0.39580	0.68343	0.24374	0.39195
89	55	4.53813	18.00819	0.68343	0.25091	0.40117	0.68343	0.24765	0.39699
89	56	4.53813	17.68820	0.68343	0.25534	0.40681	0.68343	0.25178	0.40228
89	57	4.53813	17.36037	0.68343	0.26004	0.41275	0.68343	0.25615	0.40784
89	58	4.53813	17.02468	0.68343	0.26503	0.41901	0.68343	0.26078	0.41368
89	59	4.53813	16.68091	0.68343	0.27033	0.42561	0.68343	0.26568	0.41982
89	60	4.53813	16.32913	0.68343	0.27597	0.43257	0.68343	0.27088	0.42628
89	61	4.53813	15.96913	0.68343	0.28198	0.43992	0.68343	0.27639	0.43308
89	62	4.53813	15.60088	0.68343	0.28839	0.44768	0.68343	0.28223	0.44022
89	63	4.53813	15.22446	0.68343	0.29523	0.45588	0.68343	0.28844	0.44773
89	64	4.53813	14.83980	0.68343	0.30255	0.46454	0.68343	0.29502	0.45563
89	65	4.53813	14.44688	0.68343	0.31037	0.47371	0.68343	0.30201	0.46392
89	66	4.53813	14.04613	0.68343	0.31873	0.48339	0.68343	0.30943	0.47262
89	67	4.53813	13.63788	0.68343	0.32769	0.49363	0.68343	0.31730	0.48174
89	68	4.53813	13.22255	0.68343	0.33729	0.50443	0.68343	0.32564	0.49130

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
4.42936	20.78588	0.68790	0.21302	0.35123	0.68790	0.21276	0.35087
4.42936	20.67862	0.68790	0.21412	0.35272	0.68790	0.21384	0.35234
4.42936	20.56684	0.68790	0.21528	0.35429	0.68790	0.21498	0.35388
4.42936	20.45044	0.68790	0.21650	0.35594	0.68790	0.21618	0.35550
4.42936	20.32903	0.68790	0.21779	0.35768	0.68790	0.21744	0.35721
4.42936	20.20243	0.68790	0.21914	0.35951	0.68790	0.21877	0.35901
4.42936	20.07055	0.68790	0.22058	0.36143	0.68790	0.22018	0.36090
4.42936	19.93297	0.68790	0.22209	0.36346	0.68790	0.22166	0.36289
4.42936	19.78951	0.68790	0.22369	0.36560	0.68790	0.22323	0.36499
4.42936	19.63978	0.68790	0.22538	0.36786	0.68790	0.22488	0.36719
4.42936	19.48352	0.68790	0.22718	0.37024	0.68790	0.22663	0.36951
4.42936	19.32040	0.68790	0.22908	0.37276	0.68790	0.22846	0.37195
4.42936	19.15023	0.68790	0.23109	0.37542	0.68790	0.23039	0.37451
4.42936	18.97251	0.68790	0.23322	0.37823	0.68790	0.23243	0.37718
4.42936	18.78697	0.68790	0.23548	0.38120	0.68790	0.23455	0.37998
4.42936	18.59337	0.68790	0.23788	0.38433	0.68790	0.23678	0.38290
4.42936	18.39367	0.68790	0.24040	0.38762	0.68790	0.23911	0.38594
4.42936	18.18814	0.68790	0.24305	0.39105	0.68790	0.24154	0.38910
4.42936	17.97738	0.68790	0.24582	0.39463	0.68790	0.24408	0.39239
4.42936	17.76227	0.68790	0.24872	0.39835	0.68790	0.24674	0.39582
4.42936	17.54401	0.68790	0.25173	0.40221	0.68790	0.24953	0.39940
4.42936	17.32430	0.68790	0.25486	0.40619	0.68790	0.25248	0.40316
4.42936	17.09693	0.68790	0.25817	0.41039	0.68790	0.25558	0.40712
4.42936	16.86201	0.68790	0.26168	0.41482	0.68790	0.25887	0.41127
4.42936	16.61938	0.68790	0.26541	0.41948	0.68790	0.26235	0.41565
4.42936	16.36911	0.68790	0.26936	0.42441	0.68790	0.26602	0.42025
4.42936	16.11103	0.68790	0.27356	0.42960	0.68790	0.26992	0.42510
4.42936	15.84506	0.68790	0.27802	0.43507	0.68790	0.27405	0.43020
4.42936	15.57108	0.68790	0.28276	0.44086	0.68790	0.27843	0.43558
4.42936	15.28882	0.68790	0.28780	0.44697	0.68790	0.28308	0.44125
4.42936	14.99826	0.68790	0.29318	0.45343	0.68790	0.28802	0.44723
4.42936	14.69911	0.68790	0.29892	0.46026	0.68790	0.29326	0.45353
4.42936	14.39128	0.68790	0.30505	0.46750	0.68790	0.29884	0.46016
4.42936	14.07472	0.68790	0.31161	0.47515	0.68790	0.30476	0.46715
4.42936	13.74931	0.68790	0.31862	0.48326	0.68790	0.31106	0.47452
4.42936	13.41490	0.68790	0.32613	0.49185	0.68790	0.31775	0.48227
4.42936	13.07182	0.68790	0.33418	0.50095	0.68790	0.32487	0.49041
4.42936	12.72027	0.68790	0.34280	0.51057	0.68790	0.33242	0.49897
4.42936	12.36057	0.68790	0.35204	0.52076	0.68790	0.34044	0.50796

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
89	69	4.53813	12.80079	0.68343	0.34756	0.51583	0.68343	0.33449	0.50130
89	70	4.53813	12.37331	0.68343	0.35855	0.52785	0.68343	0.34386	0.51175
89	71	4.53813	11.94070	0.68343	0.37032	0.54049	0.68343	0.35377	0.52265
89	72	4.53813	11.50357	0.68343	0.38292	0.55378	0.68343	0.36426	0.53401
89	73	4.53813	11.06278	0.68343	0.39639	0.56774	0.68343	0.37534	0.54581
89	74	4.53813	10.61910	0.68343	0.41079	0.58235	0.68343	0.38703	0.55807
89	75	4.53813	10.17356	0.68343	0.42615	0.59763	0.68343	0.39933	0.57075
89	76	4.53813	9.72734	0.68343	0.44252	0.61353	0.68343	0.41226	0.58383
89	77	4.53813	9.28160	0.68343	0.45990	0.63005	0.68343	0.42580	0.59728
89	78	4.53813	8.83768	0.68343	0.47832	0.64711	0.68343	0.43995	0.61107
89	79	4.53813	8.39698	0.68343	0.49776	0.66467	0.68343	0.45469	0.62513
89	80	4.53813	7.96110	0.68343	0.51818	0.68264	0.68343	0.46997	0.63943
89	81	4.53813	7.53168	0.68343	0.53953	0.70090	0.68343	0.48575	0.65388
89	82	4.53813	7.11054	0.68343	0.56169	0.71934	0.68343	0.50198	0.66842
89	83	4.53813	6.69952	0.68343	0.58455	0.73781	0.68343	0.51858	0.68298
89	84	4.53813	6.30023	0.68343	0.60794	0.75617	0.68343	0.53548	0.69747
89	85	4.53813	5.91444	0.68343	0.63167	0.77426	0.68343	0.55259	0.71183
89	86	4.53813	5.54396	0.68343	0.65550	0.79191	0.68343	0.56980	0.72595
89	87	4.53813	5.19034	0.68343	0.67919	0.80895	0.68343	0.58701	0.73977
89	88	4.53813	4.85473	0.68343	0.70251	0.82526	0.68343	0.60414	0.75323
89	89	4.53813	4.53813	0.68343	0.72522	0.84072	0.68343	0.62110	0.76627
89	90	4.53813	4.24126	0.68343	0.74711	0.85525	0.68343	0.63782	0.77887
89	91	4.53813	3.96420	0.68343	0.76804	0.86881	0.68343	0.65426	0.79100
89	92	4.53813	3.70604	0.68343	0.78793	0.88139	0.68343	0.67042	0.80269
89	93	4.53813	3.46525	0.68343	0.80674	0.89303	0.68343	0.68627	0.81395
89	94	4.53813	3.23968	0.68343	0.82450	0.90381	0.68343	0.70183	0.82479
89	95	4.53813	3.02715	0.68343	0.84123	0.91377	0.68343	0.71705	0.83521
89	96	4.53813	2.82535	0.68343	0.85695	0.92296	0.68343	0.73187	0.84518
89	97	4.53813	2.63737	0.68343	0.87145	0.93131	0.68343	0.74617	0.85464
89	98	4.53813	2.46279	0.68343	0.88473	0.93884	0.68343	0.75992	0.86358
89	99	4.53813	2.30125	0.68343	0.89679	0.94559	0.68343	0.77305	0.87200
89	100	4.53813	2.15258	0.68343	0.90766	0.95160	0.68343	0.78552	0.87988
89	101	4.53813	2.01649	0.68343	0.91738	0.95691	0.68343	0.79731	0.88722
89	102	4.53813	1.89293	0.68343	0.92598	0.96157	0.68343	0.80837	0.89403
89	103	4.53813	1.78083	0.68343	0.93359	0.96565	0.68343	0.81873	0.90033
89	104	4.53813	1.67943	0.68343	0.94028	0.96922	0.68343	0.82836	0.90612
89	105	4.53813	1.58804	0.68343	0.94612	0.97232	0.68343	0.83727	0.91143
89	106	4.53813	1.50600	0.68343	0.95120	0.97499	0.68343	0.84541	0.91623
89	107	4.53813	1.43298	0.68343	0.95556	0.97727	0.68343	0.85272	0.92050

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
4.42936	11.99324	0.68790	0.36195	0.53152	0.68790	0.34895	0.51737
4.42936	11.61885	0.68790	0.37256	0.54287	0.68790	0.35798	0.52722
4.42936	11.23789	0.68790	0.38393	0.55484	0.68790	0.36754	0.53752
4.42936	10.85087	0.68790	0.39610	0.56744	0.68790	0.37766	0.54826
4.42936	10.45855	0.68790	0.40913	0.58069	0.68790	0.38836	0.55945
4.42936	10.06159	0.68790	0.42306	0.59458	0.68790	0.39966	0.57108
4.42936	9.666092	0.68790	0.43793	0.60912	0.68790	0.41156	0.58313
4.42936	9.25762	0.68790	0.45378	0.62427	0.68790	0.42407	0.59558
4.42936	8.85278	0.68790	0.47062	0.64003	0.68790	0.43719	0.60840
4.42936	8.44766	0.68790	0.48847	0.65634	0.68790	0.45091	0.62155
4.42936	8.04359	0.68790	0.50731	0.67313	0.68790	0.46520	0.63500
4.42936	7.64214	0.68790	0.52711	0.69034	0.68790	0.48003	0.64868
4.42936	7.24488	0.68790	0.54782	0.70786	0.68790	0.49535	0.66252
4.42936	6.85364	0.68790	0.56933	0.72557	0.68790	0.51112	0.67648
4.42936	6.47024	0.68790	0.59152	0.74334	0.68790	0.52726	0.69046
4.42936	6.09632	0.68790	0.61424	0.76103	0.68790	0.54369	0.70441
4.42936	5.73370	0.68790	0.63730	0.77847	0.68790	0.56034	0.71823
4.42936	5.38421	0.68790	0.66047	0.79552	0.68790	0.57710	0.73185
4.42936	5.04951	0.68790	0.68353	0.81202	0.68790	0.59386	0.74519
4.42936	4.73086	0.68790	0.70623	0.82783	0.68790	0.61055	0.75819
4.42936	4.42936	0.68790	0.72837	0.84284	0.68790	0.62708	0.77080
4.42936	4.14588	0.68790	0.74974	0.85697	0.68790	0.64338	0.78300
4.42936	3.88065	0.68790	0.77018	0.87017	0.68790	0.65942	0.79476
4.42936	3.63292	0.68790	0.78963	0.88245	0.68790	0.67518	0.80610
4.42936	3.40133	0.68790	0.80805	0.89384	0.68790	0.69066	0.81703
4.42936	3.18390	0.68790	0.82547	0.90439	0.68790	0.70586	0.82757
4.42936	2.97857	0.68790	0.84191	0.91417	0.68790	0.72075	0.83772
4.42936	2.78314	0.68790	0.85738	0.92321	0.68790	0.73526	0.84743
4.42936	2.60073	0.68790	0.87167	0.93144	0.68790	0.74927	0.85667
4.42936	2.43099	0.68790	0.88479	0.93887	0.68790	0.76274	0.86540
4.42936	2.27364	0.68790	0.89672	0.94555	0.68790	0.77563	0.87364
4.42936	2.12860	0.68790	0.90749	0.95150	0.68790	0.78788	0.88135
4.42936	1.99561	0.68790	0.91713	0.95678	0.68790	0.79945	0.88855
4.42936	1.87471	0.68790	0.92569	0.96141	0.68790	0.81033	0.89523
4.42936	1.76487	0.68790	0.93326	0.96548	0.68790	0.82052	0.90141
4.42936	1.66540	0.68790	0.93992	0.96903	0.68790	0.83001	0.90711
4.42936	1.57565	0.68790	0.94576	0.97212	0.68790	0.83878	0.91232
4.42936	1.49500	0.68790	0.95084	0.97480	0.68790	0.84681	0.91705
4.42936	1.42313	0.68790	0.95520	0.97709	0.68790	0.85403	0.92127

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
89	108	4.53813	1.36894	0.68343	0.95922	0.97919	0.68343	0.85906	0.92419
89	109	4.53813	1.31458	0.68343	0.96216	0.98072	0.68343	0.86424	0.92718
89	110	4.53813	1.27298	0.68343	0.96429	0.98182	0.68343	0.86800	0.92934
90	1	4.24126	26.62178	0.66787	0.15931	0.27483	0.66787	0.15925	0.27475
90	2	4.24126	26.56961	0.66787	0.15962	0.27530	0.66787	0.15957	0.27523
90	3	4.24126	26.51422	0.66787	0.15995	0.27579	0.66787	0.15991	0.27573
90	4	4.24126	26.45593	0.66787	0.16031	0.27632	0.66787	0.16026	0.27625
90	5	4.24126	26.39526	0.66787	0.16067	0.27686	0.66787	0.16063	0.27680
90	6	4.24126	26.33222	0.66787	0.16106	0.27743	0.66787	0.16101	0.27737
90	7	4.24126	26.26662	0.66787	0.16146	0.27803	0.66787	0.16141	0.27796
90	8	4.24126	26.19847	0.66787	0.16188	0.27865	0.66787	0.16183	0.27858
90	9	4.24126	26.12745	0.66787	0.16232	0.27930	0.66787	0.16227	0.27923
90	10	4.24126	26.05351	0.66787	0.16278	0.27998	0.66787	0.16272	0.27990
90	11	4.24126	25.97700	0.66787	0.16326	0.28069	0.66787	0.16320	0.28060
90	12	4.24126	25.89730	0.66787	0.16376	0.28143	0.66787	0.16369	0.28133
90	13	4.24126	25.81474	0.66787	0.16428	0.28220	0.66787	0.16420	0.28209
90	14	4.24126	25.72901	0.66787	0.16483	0.28301	0.66787	0.16474	0.28287
90	15	4.24126	25.64035	0.66787	0.16539	0.28384	0.66787	0.16529	0.28369
90	16	4.24126	25.54880	0.66787	0.16598	0.28471	0.66787	0.16587	0.28454
90	17	4.24126	25.45467	0.66787	0.16660	0.28561	0.66787	0.16647	0.28543
90	18	4.24126	25.35821	0.66787	0.16723	0.28654	0.66787	0.16710	0.28635
90	19	4.24126	25.25875	0.66787	0.16789	0.28751	0.66787	0.16776	0.28732
90	20	4.24126	25.15564	0.66787	0.16858	0.28851	0.66787	0.16845	0.28833
90	21	4.24126	25.04833	0.66787	0.16930	0.28957	0.66787	0.16917	0.28939
90	22	4.24126	24.93660	0.66787	0.17006	0.29068	0.66787	0.16993	0.29050
90	23	4.24126	24.82004	0.66787	0.17085	0.29185	0.66787	0.17073	0.29166
90	24	4.24126	24.69862	0.66787	0.17169	0.29307	0.66787	0.17156	0.29287
90	25	4.24126	24.57203	0.66787	0.17258	0.29435	0.66787	0.17243	0.29415
90	26	4.24126	24.44053	0.66787	0.17350	0.29570	0.66787	0.17334	0.29547
90	27	4.24126	24.30438	0.66787	0.17447	0.29710	0.66787	0.17430	0.29686
90	28	4.24126	24.16342	0.66787	0.17548	0.29857	0.66787	0.17530	0.29831
90	29	4.24126	24.01762	0.66787	0.17655	0.30011	0.66787	0.17635	0.29982
90	30	4.24126	23.86654	0.66787	0.17766	0.30172	0.66787	0.17744	0.30140
90	31	4.24126	23.71037	0.66787	0.17883	0.30340	0.66787	0.17859	0.30306
90	32	4.24126	23.54876	0.66787	0.18005	0.30516	0.66787	0.17980	0.30479
90	33	4.24126	23.38162	0.66787	0.18133	0.30700	0.66787	0.18106	0.30661
90	34	4.24126	23.20856	0.66787	0.18268	0.30893	0.66787	0.18239	0.30851
90	35	4.24126	23.02940	0.66787	0.18410	0.31095	0.66787	0.18379	0.31051
90	36	4.24126	22.84408	0.66787	0.18559	0.31307	0.66787	0.18525	0.31260

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
4.42936	1.36003	0.68790	0.95887	0.97900	0.68790	0.86030	0.92490
4.42936	1.30641	0.68790	0.96182	0.98054	0.68790	0.86542	0.92786
4.42936	1.26533	0.68790	0.96397	0.98165	0.68790	0.86914	0.92999
4.14588	22.51412	0.67249	0.18413	0.31100	0.67249	0.18407	0.31091
4.14588	22.48584	0.67249	0.18437	0.31133	0.67249	0.18431	0.31126
4.14588	22.45520	0.67249	0.18462	0.31169	0.67249	0.18457	0.31162
4.14588	22.42249	0.67249	0.18489	0.31208	0.67249	0.18484	0.31201
4.14588	22.38814	0.67249	0.18517	0.31248	0.67249	0.18512	0.31241
4.14588	22.35215	0.67249	0.18547	0.31290	0.67249	0.18542	0.31283
4.14588	22.31437	0.67249	0.18578	0.31335	0.67249	0.18573	0.31328
4.14588	22.27480	0.67249	0.18611	0.31382	0.67249	0.18606	0.31375
4.14588	22.23319	0.67249	0.18646	0.31431	0.67249	0.18640	0.31423
4.14588	22.18946	0.67249	0.18683	0.31483	0.67249	0.18677	0.31475
4.14588	22.14392	0.67249	0.18721	0.31538	0.67249	0.18714	0.31528
4.14588	22.09606	0.67249	0.18761	0.31595	0.67249	0.18754	0.31584
4.14588	22.04614	0.67249	0.18804	0.31655	0.67249	0.18795	0.31643
4.14588	21.99389	0.67249	0.18848	0.31718	0.67249	0.18838	0.31704
4.14588	21.93952	0.67249	0.18894	0.31783	0.67249	0.18883	0.31768
4.14588	21.88305	0.67249	0.18943	0.31852	0.67249	0.18930	0.31834
4.14588	21.82476	0.67249	0.18993	0.31923	0.67249	0.18980	0.31904
4.14588	21.76485	0.67249	0.19045	0.31997	0.67249	0.19031	0.31977
4.14588	21.70276	0.67249	0.19100	0.32074	0.67249	0.19086	0.32054
4.14588	21.63792	0.67249	0.19157	0.32154	0.67249	0.19143	0.32135
4.14588	21.56986	0.67249	0.19218	0.32239	0.67249	0.19204	0.32220
4.14588	21.49836	0.67249	0.19281	0.32329	0.67249	0.19268	0.32310
4.14588	21.42306	0.67249	0.19349	0.32424	0.67249	0.19335	0.32405
4.14588	21.34391	0.67249	0.19421	0.32525	0.67249	0.19406	0.32505
4.14588	21.26064	0.67249	0.19497	0.32631	0.67249	0.19481	0.32610
4.14588	21.17342	0.67249	0.19577	0.32743	0.67249	0.19560	0.32720
4.14588	21.08250	0.67249	0.19661	0.32861	0.67249	0.19642	0.32835
4.14588	20.98768	0.67249	0.19749	0.32984	0.67249	0.19729	0.32956
4.14588	20.88895	0.67249	0.19842	0.33114	0.67249	0.19820	0.33084
4.14588	20.78588	0.67249	0.19940	0.33250	0.67249	0.19917	0.33217
4.14588	20.67862	0.67249	0.20043	0.33393	0.67249	0.20018	0.33358
4.14588	20.56684	0.67249	0.20151	0.33543	0.67249	0.20124	0.33506
4.14588	20.45044	0.67249	0.20266	0.33701	0.67249	0.20237	0.33661
4.14588	20.32903	0.67249	0.20386	0.33868	0.67249	0.20355	0.33825
4.14588	20.20243	0.67249	0.20513	0.34043	0.67249	0.20480	0.33998
4.14588	20.07055	0.67249	0.20647	0.34228	0.67249	0.20612	0.34179

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
90	37	4.24126	22.65215	0.66787	0.18715	0.31530	0.66787	0.18679	0.31479
90	38	4.24126	22.45348	0.66787	0.18880	0.31763	0.66787	0.18842	0.31709
90	39	4.24126	22.24766	0.66787	0.19054	0.32009	0.66787	0.19012	0.31950
90	40	4.24126	22.03447	0.66787	0.19237	0.32267	0.66787	0.19191	0.32202
90	41	4.24126	21.81357	0.66787	0.19431	0.32539	0.66787	0.19379	0.32467
90	42	4.24126	21.58485	0.66787	0.19635	0.32825	0.66787	0.19577	0.32744
90	43	4.24126	21.34779	0.66787	0.19851	0.33126	0.66787	0.19784	0.33033
90	44	4.24126	21.10218	0.66787	0.20079	0.33443	0.66787	0.20001	0.33335
90	45	4.24126	20.84782	0.66787	0.20320	0.33777	0.66787	0.20228	0.33649
90	46	4.24126	20.58697	0.66787	0.20573	0.34126	0.66787	0.20464	0.33975
90	47	4.24126	20.32000	0.66787	0.20839	0.34490	0.66787	0.20710	0.34314
90	48	4.24126	20.04764	0.66787	0.21116	0.34869	0.66787	0.20968	0.34667
90	49	4.24126	19.77090	0.66787	0.21406	0.35263	0.66787	0.21236	0.35033
90	50	4.24126	19.49116	0.66787	0.21707	0.35671	0.66787	0.21518	0.35415
90	51	4.24126	19.21029	0.66787	0.22020	0.36092	0.66787	0.21814	0.35816
90	52	4.24126	18.92146	0.66787	0.22351	0.36535	0.66787	0.22127	0.36235
90	53	4.24126	18.62485	0.66787	0.22700	0.37001	0.66787	0.22456	0.36676
90	54	4.24126	18.32038	0.66787	0.23071	0.37492	0.66787	0.22804	0.37139
90	55	4.24126	18.00819	0.66787	0.23463	0.38008	0.66787	0.23172	0.37625
90	56	4.24126	17.68820	0.66787	0.23878	0.38551	0.66787	0.23561	0.38136
90	57	4.24126	17.36037	0.66787	0.24319	0.39124	0.66787	0.23972	0.38674
90	58	4.24126	17.02468	0.66787	0.24787	0.39727	0.66787	0.24408	0.39239
90	59	4.24126	16.68091	0.66787	0.25285	0.40364	0.66787	0.24870	0.39834
90	60	4.24126	16.32913	0.66787	0.25815	0.41037	0.66787	0.25360	0.40460
90	61	4.24126	15.96913	0.66787	0.26380	0.41747	0.66787	0.25880	0.41119
90	62	4.24126	15.60088	0.66787	0.26983	0.42498	0.66787	0.26432	0.41813
90	63	4.24126	15.22446	0.66787	0.27626	0.43293	0.66787	0.27019	0.42543
90	64	4.24126	14.83980	0.66787	0.28315	0.44133	0.66787	0.27642	0.43312
90	65	4.24126	14.44688	0.66787	0.29052	0.45023	0.66787	0.28304	0.44120
90	66	4.24126	14.04613	0.66787	0.29841	0.45965	0.66787	0.29008	0.44971
90	67	4.24126	13.63788	0.66787	0.30687	0.46962	0.66787	0.29755	0.45863
90	68	4.24126	13.22255	0.66787	0.31593	0.48017	0.66787	0.30549	0.46801
90	69	4.24126	12.80079	0.66787	0.32566	0.49131	0.66787	0.31391	0.47783
90	70	4.24126	12.37331	0.66787	0.33608	0.50308	0.66787	0.32285	0.48812
90	71	4.24126	11.94070	0.66787	0.34726	0.51550	0.66787	0.33234	0.49888
90	72	4.24126	11.50357	0.66787	0.35924	0.52859	0.66787	0.34239	0.51012
90	73	4.24126	11.06278	0.66787	0.37209	0.54237	0.66787	0.35302	0.52183
90	74	4.24126	10.61910	0.66787	0.38585	0.55684	0.66787	0.36428	0.53402
90	75	4.24126	10.17356	0.66787	0.40057	0.57201	0.66787	0.37615	0.54667

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
4.14588	19.93297	0.67249	0.20789	0.34422	0.67249	0.20751	0.34370
4.14588	19.78951	0.67249	0.20939	0.34628	0.67249	0.20898	0.34572
4.14588	19.63978	0.67249	0.21098	0.34844	0.67249	0.21054	0.34784
4.14588	19.48352	0.67249	0.21266	0.35073	0.67249	0.21217	0.35007
4.14588	19.32040	0.67249	0.21444	0.35315	0.67249	0.21390	0.35242
4.14588	19.15023	0.67249	0.21633	0.35570	0.67249	0.21572	0.35488
4.14588	18.97251	0.67249	0.21833	0.35840	0.67249	0.21763	0.35747
4.14588	18.78697	0.67249	0.22045	0.36126	0.67249	0.21964	0.36017
4.14588	18.59337	0.67249	0.22270	0.36428	0.67249	0.22173	0.36298
4.14588	18.39367	0.67249	0.22507	0.36744	0.67249	0.22393	0.36592
4.14588	18.18814	0.67249	0.22755	0.37074	0.67249	0.22622	0.36897
4.14588	17.97738	0.67249	0.23016	0.37419	0.67249	0.22861	0.37215
4.14588	17.76227	0.67249	0.23288	0.37778	0.67249	0.23112	0.37546
4.14588	17.54401	0.67249	0.23571	0.38149	0.67249	0.23374	0.37892
4.14588	17.32430	0.67249	0.23864	0.38533	0.67249	0.23651	0.38255
4.14588	17.09693	0.67249	0.24175	0.38938	0.67249	0.23944	0.38637
4.14588	16.86201	0.67249	0.24505	0.39364	0.67249	0.24253	0.39039
4.14588	16.61938	0.67249	0.24855	0.39815	0.67249	0.24581	0.39462
4.14588	16.36911	0.67249	0.25227	0.40290	0.67249	0.24928	0.39907
4.14588	16.11103	0.67249	0.25621	0.40791	0.67249	0.25295	0.40377
4.14588	15.84506	0.67249	0.26040	0.41320	0.67249	0.25685	0.40872
4.14588	15.57108	0.67249	0.26486	0.41880	0.67249	0.26098	0.41394
4.14588	15.28882	0.67249	0.26961	0.42471	0.67249	0.26537	0.41944
4.14588	14.99826	0.67249	0.27467	0.43097	0.67249	0.27004	0.42524
4.14588	14.69911	0.67249	0.28007	0.43759	0.67249	0.27500	0.43137
4.14588	14.39128	0.67249	0.28585	0.44461	0.67249	0.28027	0.43783
4.14588	14.07472	0.67249	0.29203	0.45205	0.67249	0.28589	0.44465
4.14588	13.74931	0.67249	0.29864	0.45993	0.67249	0.29186	0.45184
4.14588	13.41490	0.67249	0.30574	0.46830	0.67249	0.29821	0.45942
4.14588	13.07182	0.67249	0.31334	0.47717	0.67249	0.30497	0.46740
4.14588	12.72027	0.67249	0.32150	0.48657	0.67249	0.31216	0.47580
4.14588	12.36057	0.67249	0.33026	0.49653	0.67249	0.31981	0.48463
4.14588	11.99324	0.67249	0.33965	0.50708	0.67249	0.32793	0.49390
4.14588	11.61885	0.67249	0.34974	0.51823	0.67249	0.33656	0.50362
4.14588	11.23789	0.67249	0.36055	0.53001	0.67249	0.34572	0.51381
4.14588	10.85087	0.67249	0.37216	0.54245	0.67249	0.35543	0.52446
4.14588	10.45855	0.67249	0.38461	0.55555	0.67249	0.36573	0.53558
4.14588	10.06159	0.67249	0.39795	0.56934	0.67249	0.37662	0.54717
4.14588	9.66092	0.67249	0.41224	0.58381	0.67249	0.38813	0.55922

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
90	76	4.24126	9.72734	0.66787	0.41630	0.58787	0.66787	0.38867	0.55977
90	77	4.24126	9.28160	0.66787	0.43307	0.60440	0.66787	0.40182	0.57328
90	78	4.24126	8.83768	0.66787	0.45091	0.62155	0.66787	0.41560	0.58717
90	79	4.24126	8.39698	0.66787	0.46981	0.63928	0.66787	0.43000	0.60139
90	80	4.24126	7.96110	0.66787	0.48976	0.65750	0.66787	0.44498	0.61590
90	81	4.24126	7.53168	0.66787	0.51072	0.67613	0.66787	0.46052	0.63062
90	82	4.24126	7.11054	0.66787	0.53260	0.69503	0.66787	0.47655	0.64549
90	83	4.24126	6.69952	0.66787	0.55530	0.71407	0.66787	0.49301	0.66043
90	84	4.24126	6.30023	0.66787	0.57867	0.73311	0.66787	0.50984	0.67536
90	85	4.24126	5.91444	0.66787	0.60253	0.75197	0.66787	0.52694	0.69019
90	86	4.24126	5.54396	0.66787	0.62665	0.77048	0.66787	0.54422	0.70484
90	87	4.24126	5.19034	0.66787	0.65081	0.78847	0.66787	0.56156	0.71923
90	88	4.24126	4.85473	0.66787	0.67475	0.80579	0.66787	0.57888	0.73328
90	89	4.24126	4.53813	0.66787	0.69824	0.82231	0.66787	0.59610	0.74694
90	90	4.24126	4.24126	0.66787	0.72105	0.83792	0.66787	0.61313	0.76018
90	91	4.24126	3.96420	0.66787	0.74301	0.85256	0.66787	0.62995	0.77297
90	92	4.24126	3.70604	0.66787	0.76402	0.86623	0.66787	0.64653	0.78532
90	93	4.24126	3.46525	0.66787	0.78403	0.87895	0.66787	0.66286	0.79725
90	94	4.24126	3.23968	0.66787	0.80306	0.89077	0.66787	0.67894	0.80878
90	95	4.24126	3.02715	0.66787	0.82111	0.90177	0.66787	0.69475	0.81989
90	96	4.24126	2.82535	0.66787	0.83818	0.91197	0.66787	0.71019	0.83054
90	97	4.24126	2.63737	0.66787	0.85404	0.92127	0.66787	0.72516	0.84068
90	98	4.24126	2.46279	0.66787	0.86865	0.92971	0.66787	0.73958	0.85030
90	99	4.24126	2.30125	0.66787	0.88200	0.93730	0.66787	0.75342	0.85937
90	100	4.24126	2.15258	0.66787	0.89409	0.94408	0.66787	0.76660	0.86788
90	101	4.24126	2.01649	0.66787	0.90495	0.95011	0.66787	0.77909	0.87583
90	102	4.24126	1.89293	0.66787	0.91463	0.95541	0.66787	0.79086	0.88322
90	103	4.24126	1.78083	0.66787	0.92321	0.96007	0.66787	0.80191	0.89006
90	104	4.24126	1.67943	0.66787	0.93079	0.96415	0.66787	0.81221	0.89637
90	105	4.24126	1.58804	0.66787	0.93744	0.96771	0.66787	0.82176	0.90216
90	106	4.24126	1.50600	0.66787	0.94323	0.97079	0.66787	0.83051	0.90741
90	107	4.24126	1.43298	0.66787	0.94822	0.97342	0.66787	0.83839	0.91209
90	108	4.24126	1.36894	0.66787	0.95243	0.97563	0.66787	0.84525	0.91614
90	109	4.24126	1.31458	0.66787	0.95582	0.97741	0.66787	0.85086	0.91942
90	110	4.24126	1.27298	0.66787	0.95828	0.97870	0.66787	0.85495	0.92180
91	1	3.96420	26.62178	0.65406	0.14890	0.25920	0.65406	0.14885	0.25913
91	2	3.96420	26.56961	0.65406	0.14919	0.25965	0.65406	0.14915	0.25958
91	3	3.96420	26.51422	0.65406	0.14951	0.26012	0.65406	0.14947	0.26006
91	4	3.96420	26.45593	0.65406	0.14983	0.26062	0.65406	0.14980	0.26056

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
4.14588	9.25762	0.67249	0.42750	0.59895	0.67249	0.40027	0.57170
4.14588	8.85278	0.67249	0.44378	0.61475	0.67249	0.41303	0.58460
4.14588	8.44766	0.67249	0.46110	0.63116	0.67249	0.42641	0.59788
4.14588	8.04359	0.67249	0.47946	0.64815	0.67249	0.44040	0.61150
4.14588	7.64214	0.67249	0.49884	0.66563	0.67249	0.45497	0.62540
4.14588	7.24488	0.67249	0.51920	0.68352	0.67249	0.47008	0.63953
4.14588	6.85364	0.67249	0.54047	0.70170	0.67249	0.48568	0.65381
4.14588	6.47024	0.67249	0.56254	0.72003	0.67249	0.50171	0.66818
4.14588	6.09632	0.67249	0.58527	0.73838	0.67249	0.51810	0.68256
4.14588	5.73370	0.67249	0.60849	0.75660	0.67249	0.53476	0.69687
4.14588	5.38421	0.67249	0.63198	0.77449	0.67249	0.55160	0.71101
4.14588	5.04951	0.67249	0.65551	0.79191	0.67249	0.56851	0.72490
4.14588	4.73086	0.67249	0.67884	0.80870	0.67249	0.58541	0.73849
4.14588	4.42936	0.67249	0.70176	0.82474	0.67249	0.60220	0.75172
4.14588	4.14588	0.67249	0.72402	0.83992	0.67249	0.61883	0.76454
4.14588	3.88065	0.67249	0.74548	0.85418	0.67249	0.63525	0.77694
4.14588	3.63292	0.67249	0.76603	0.86752	0.67249	0.65144	0.78894
4.14588	3.40133	0.67249	0.78563	0.87995	0.67249	0.66741	0.80053
4.14588	3.18390	0.67249	0.80429	0.89153	0.67249	0.68314	0.81174
4.14588	2.97857	0.67249	0.82201	0.90231	0.67249	0.69861	0.82257
4.14588	2.78314	0.67249	0.83881	0.91234	0.67249	0.71374	0.83296
4.14588	2.60073	0.67249	0.85443	0.92150	0.67249	0.72840	0.84286
4.14588	2.43099	0.67249	0.86884	0.92982	0.67249	0.74256	0.85226
4.14588	2.27364	0.67249	0.88204	0.93732	0.67249	0.75614	0.86114
4.14588	2.12860	0.67249	0.89401	0.94404	0.67249	0.76909	0.86948
4.14588	1.99561	0.67249	0.90478	0.95001	0.67249	0.78137	0.87727
4.14588	1.87471	0.67249	0.91439	0.95528	0.67249	0.79294	0.88452
4.14588	1.76487	0.67249	0.92292	0.95992	0.67249	0.80382	0.89124
4.14588	1.66540	0.67249	0.93047	0.96398	0.67249	0.81397	0.89744
4.14588	1.57565	0.67249	0.93710	0.96753	0.67249	0.82338	0.90314
4.14588	1.49500	0.67249	0.94288	0.97060	0.67249	0.83202	0.90831
4.14588	1.42313	0.67249	0.94787	0.97324	0.67249	0.83980	0.91292
4.14588	1.36003	0.67249	0.95208	0.97545	0.67249	0.84658	0.91692
4.14588	1.30641	0.67249	0.95548	0.97723	0.67249	0.85214	0.92017
4.14588	1.26533	0.67249	0.95795	0.97852	0.67249	0.85618	0.92252
3.88065	22.51412	0.65882	0.17235	0.29403	0.65882	0.17230	0.29395
3.88065	22.48584	0.65882	0.17257	0.29435	0.65882	0.17253	0.29428
3.88065	22.45520	0.65882	0.17281	0.29469	0.65882	0.17276	0.29463
3.88065	22.42249	0.65882	0.17306	0.29506	0.65882	0.17302	0.29500

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
91	5	3.96420	26.39526	0.65406	0.15018	0.26114	0.65406	0.15014	0.26108
91	6	3.96420	26.33222	0.65406	0.15054	0.26168	0.65406	0.15050	0.26162
91	7	3.96420	26.26662	0.65406	0.15091	0.26225	0.65406	0.15087	0.26219
91	8	3.96420	26.19847	0.65406	0.15131	0.26284	0.65406	0.15127	0.26278
91	9	3.96420	26.12745	0.65406	0.15172	0.26346	0.65406	0.15167	0.26340
91	10	3.96420	26.05351	0.65406	0.15215	0.26411	0.65406	0.15210	0.26404
91	11	3.96420	25.97700	0.65406	0.15259	0.26478	0.65406	0.15254	0.26470
91	12	3.96420	25.89730	0.65406	0.15306	0.26549	0.65406	0.15300	0.26540
91	13	3.96420	25.81474	0.65406	0.15355	0.26622	0.65406	0.15348	0.26612
91	14	3.96420	25.72901	0.65406	0.15406	0.26699	0.65406	0.15398	0.26687
91	15	3.96420	25.64035	0.65406	0.15459	0.26779	0.65406	0.15450	0.26765
91	16	3.96420	25.54880	0.65406	0.15514	0.26861	0.65406	0.15504	0.26846
91	17	3.96420	25.45467	0.65406	0.15572	0.26947	0.65406	0.15560	0.26930
91	18	3.96420	25.35821	0.65406	0.15631	0.27036	0.65406	0.15619	0.27018
91	19	3.96420	25.25875	0.65406	0.15692	0.27128	0.65406	0.15681	0.27110
91	20	3.96420	25.15564	0.65406	0.15757	0.27224	0.65406	0.15745	0.27207
91	21	3.96420	25.04833	0.65406	0.15824	0.27324	0.65406	0.15813	0.27308
91	22	3.96420	24.93660	0.65406	0.15895	0.27430	0.65406	0.15884	0.27414
91	23	3.96420	24.82004	0.65406	0.15970	0.27541	0.65406	0.15958	0.27524
91	24	3.96420	24.69862	0.65406	0.16048	0.27658	0.65406	0.16036	0.27640
91	25	3.96420	24.57203	0.65406	0.16131	0.27780	0.65406	0.16118	0.27761
91	26	3.96420	24.44053	0.65406	0.16217	0.27908	0.65406	0.16203	0.27888
91	27	3.96420	24.30438	0.65406	0.16308	0.28042	0.65406	0.16293	0.28020
91	28	3.96420	24.16342	0.65406	0.16403	0.28183	0.65406	0.16386	0.28158
91	29	3.96420	24.01762	0.65406	0.16502	0.28329	0.65406	0.16484	0.28303
91	30	3.96420	23.86654	0.65406	0.16606	0.28482	0.65406	0.16587	0.28454
91	31	3.96420	23.71037	0.65406	0.16715	0.28643	0.65406	0.16694	0.28612
91	32	3.96420	23.54876	0.65406	0.16829	0.28810	0.65406	0.16807	0.28777
91	33	3.96420	23.38162	0.65406	0.16949	0.28986	0.65406	0.16925	0.28951
91	34	3.96420	23.20856	0.65406	0.17075	0.29170	0.65406	0.17050	0.29133
91	35	3.96420	23.02940	0.65406	0.17208	0.29363	0.65406	0.17180	0.29323
91	36	3.96420	22.84408	0.65406	0.17347	0.29565	0.65406	0.17318	0.29523
91	37	3.96420	22.65215	0.65406	0.17494	0.29778	0.65406	0.17462	0.29732
91	38	3.96420	22.45348	0.65406	0.17648	0.30001	0.65406	0.17614	0.29952
91	39	3.96420	22.24766	0.65406	0.17811	0.30236	0.65406	0.17774	0.30183
91	40	3.96420	22.03447	0.65406	0.17982	0.30483	0.65406	0.17942	0.30425
91	41	3.96420	21.81357	0.65406	0.18163	0.30742	0.65406	0.18118	0.30678
91	42	3.96420	21.58485	0.65406	0.18354	0.31016	0.65406	0.18304	0.30944
91	43	3.96420	21.34779	0.65406	0.18556	0.31304	0.65406	0.18498	0.31221

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.88065	22.38814	0.65882	0.17333	0.29544	0.65882	0.17328	0.29538
3.88065	22.35215	0.65882	0.17360	0.29585	0.65882	0.17356	0.29579
3.88065	22.31437	0.65882	0.17390	0.29628	0.65882	0.17385	0.29621
3.88065	22.27480	0.65882	0.17421	0.29672	0.65882	0.17416	0.29666
3.88065	22.23319	0.65882	0.17453	0.29720	0.65882	0.17448	0.29712
3.88065	22.18946	0.65882	0.17488	0.29769	0.65882	0.17482	0.29761
3.88065	22.14392	0.65882	0.17523	0.29821	0.65882	0.17518	0.29813
3.88065	22.09606	0.65882	0.17561	0.29876	0.65882	0.17555	0.29866
3.88065	22.04614	0.65882	0.17601	0.29933	0.65882	0.17593	0.29922
3.88065	21.99389	0.65882	0.17642	0.29993	0.65882	0.17634	0.29981
3.88065	21.93952	0.65882	0.17686	0.30056	0.65882	0.17676	0.30042
3.88065	21.88305	0.65882	0.17731	0.30121	0.65882	0.17720	0.30105
3.88065	21.82476	0.65882	0.17778	0.30189	0.65882	0.17766	0.30172
3.88065	21.76485	0.65882	0.17827	0.30260	0.65882	0.17815	0.30242
3.88065	21.70276	0.65882	0.17878	0.30333	0.65882	0.17866	0.30315
3.88065	21.63792	0.65882	0.17932	0.30410	0.65882	0.17920	0.30393
3.88065	21.56986	0.65882	0.17988	0.30492	0.65882	0.17976	0.30474
3.88065	21.49836	0.65882	0.18048	0.30578	0.65882	0.18036	0.30561
3.88065	21.42306	0.65882	0.18112	0.30669	0.65882	0.18099	0.30651
3.88065	21.34391	0.65882	0.18179	0.30765	0.65882	0.18166	0.30747
3.88065	21.26064	0.65882	0.18250	0.30866	0.65882	0.18236	0.30847
3.88065	21.17342	0.65882	0.18325	0.30973	0.65882	0.18310	0.30952
3.88065	21.08250	0.65882	0.18403	0.31086	0.65882	0.18387	0.31063
3.88065	20.98768	0.65882	0.18486	0.31204	0.65882	0.18468	0.31179
3.88065	20.88895	0.65882	0.18573	0.31328	0.65882	0.18554	0.31301
3.88065	20.78588	0.65882	0.18665	0.31458	0.65882	0.18644	0.31429
3.88065	20.67862	0.65882	0.18761	0.31595	0.65882	0.18739	0.31563
3.88065	20.56684	0.65882	0.18863	0.31739	0.65882	0.18839	0.31705
3.88065	20.45044	0.65882	0.18970	0.31890	0.65882	0.18944	0.31854
3.88065	20.32903	0.65882	0.19083	0.32050	0.65882	0.19055	0.32011
3.88065	20.20243	0.65882	0.19202	0.32217	0.65882	0.19172	0.32176
3.88065	20.07055	0.65882	0.19328	0.32394	0.65882	0.19296	0.32350
3.88065	19.93297	0.65882	0.19460	0.32580	0.65882	0.19427	0.32533
3.88065	19.78951	0.65882	0.19601	0.32777	0.65882	0.19565	0.32727
3.88065	19.63978	0.65882	0.19750	0.32985	0.65882	0.19711	0.32930
3.88065	19.48352	0.65882	0.19907	0.33204	0.65882	0.19864	0.33145
3.88065	19.32040	0.65882	0.20074	0.33436	0.65882	0.20027	0.33370
3.88065	19.15023	0.65882	0.20251	0.33681	0.65882	0.20198	0.33607
3.88065	18.97251	0.65882	0.20438	0.33940	0.65882	0.20378	0.33856

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
91	44	3.96420	21.10218	0.65406	0.18770	0.31607	0.65406	0.18702	0.31511
91	45	3.96420	20.84782	0.65406	0.18996	0.31927	0.65406	0.18915	0.31813
91	46	3.96420	20.58697	0.65406	0.19233	0.32261	0.65406	0.19137	0.32126
91	47	3.96420	20.32000	0.65406	0.19482	0.32610	0.65406	0.19369	0.32452
91	48	3.96420	20.04764	0.65406	0.19742	0.32974	0.65406	0.19610	0.32790
91	49	3.96420	19.77090	0.65406	0.20013	0.33352	0.65406	0.19863	0.33143
91	50	3.96420	19.49116	0.65406	0.20296	0.33743	0.65406	0.20127	0.33510
91	51	3.96420	19.21029	0.65406	0.20588	0.34147	0.65406	0.20406	0.33895
91	52	3.96420	18.92146	0.65406	0.20898	0.34572	0.65406	0.20699	0.34299
91	53	3.96420	18.62485	0.65406	0.21226	0.35019	0.65406	0.21009	0.34723
91	54	3.96420	18.32038	0.65406	0.21573	0.35490	0.65406	0.21336	0.35168
91	55	3.96420	18.00819	0.65406	0.21941	0.35986	0.65406	0.21682	0.35637
91	56	3.96420	17.68820	0.65406	0.22330	0.36508	0.65406	0.22047	0.36129
91	57	3.96420	17.36037	0.65406	0.22744	0.37059	0.65406	0.22435	0.36648
91	58	3.96420	17.02468	0.65406	0.23183	0.37640	0.65406	0.22845	0.37193
91	59	3.96420	16.68091	0.65406	0.23650	0.38253	0.65406	0.23280	0.37768
91	60	3.96420	16.32913	0.65406	0.24148	0.38902	0.65406	0.23742	0.38373
91	61	3.96420	15.96913	0.65406	0.24678	0.39587	0.65406	0.24232	0.39011
91	62	3.96420	15.60088	0.65406	0.25244	0.40312	0.65406	0.24754	0.39684
91	63	3.96420	15.22446	0.65406	0.25849	0.41080	0.65406	0.25308	0.40393
91	64	3.96420	14.83980	0.65406	0.26497	0.41893	0.65406	0.25897	0.41140
91	65	3.96420	14.44688	0.65406	0.27191	0.42756	0.65406	0.26523	0.41927
91	66	3.96420	14.04613	0.65406	0.27934	0.43670	0.65406	0.27190	0.42755
91	67	3.96420	13.63788	0.65406	0.28732	0.44638	0.65406	0.27899	0.43627
91	68	3.96420	13.22255	0.65406	0.29588	0.45664	0.65406	0.28653	0.44543
91	69	3.96420	12.80079	0.65406	0.30507	0.46751	0.65406	0.29454	0.45505
91	70	3.96420	12.37331	0.65406	0.31493	0.47900	0.65406	0.30306	0.46515
91	71	3.96420	11.94070	0.65406	0.32552	0.49116	0.65406	0.31211	0.47574
91	72	3.96420	11.50357	0.65406	0.33690	0.50400	0.65406	0.32172	0.48682
91	73	3.96420	11.06278	0.65406	0.34911	0.51754	0.65406	0.33192	0.49841
91	74	3.96420	10.61910	0.65406	0.36223	0.53182	0.65406	0.34272	0.51049
91	75	3.96420	10.17356	0.65406	0.37630	0.54683	0.65406	0.35416	0.52307
91	76	3.96420	9.72734	0.65406	0.39137	0.56257	0.65406	0.36624	0.53613
91	77	3.96420	9.28160	0.65406	0.40749	0.57903	0.65406	0.37897	0.54964
91	78	3.96420	8.83768	0.65406	0.42469	0.59618	0.65406	0.39235	0.56358
91	79	3.96420	8.39698	0.65406	0.44299	0.61398	0.65406	0.40638	0.57791
91	80	3.96420	7.96110	0.65406	0.46238	0.63237	0.65406	0.42103	0.59257
91	81	3.96420	7.53168	0.65406	0.48284	0.65124	0.65406	0.43626	0.60750
91	82	3.96420	7.11054	0.65406	0.50432	0.67050	0.65406	0.45204	0.62263

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.88065	18.78697	0.65882	0.20638	0.34214	0.65882	0.20566	0.34116
3.88065	18.59337	0.65882	0.20849	0.34504	0.65882	0.20764	0.34388
3.88065	18.39367	0.65882	0.21071	0.34808	0.65882	0.20971	0.34671
3.88065	18.18814	0.65882	0.21304	0.35125	0.65882	0.21186	0.34965
3.88065	17.97738	0.65882	0.21549	0.35457	0.65882	0.21412	0.35271
3.88065	17.76227	0.65882	0.21804	0.35802	0.65882	0.21647	0.35590
3.88065	17.54401	0.65882	0.22070	0.36159	0.65882	0.21895	0.35924
3.88065	17.32430	0.65882	0.22345	0.36528	0.65882	0.22155	0.36274
3.88065	17.09693	0.65882	0.22637	0.36918	0.65882	0.22431	0.36642
3.88065	16.86201	0.65882	0.22947	0.37328	0.65882	0.22722	0.37030
3.88065	16.61938	0.65882	0.23276	0.37762	0.65882	0.23031	0.37439
3.88065	16.36911	0.65882	0.23625	0.38220	0.65882	0.23357	0.37869
3.88065	16.11103	0.65882	0.23995	0.38703	0.65882	0.23704	0.38323
3.88065	15.84506	0.65882	0.24389	0.39214	0.65882	0.24071	0.38802
3.88065	15.57108	0.65882	0.24808	0.39754	0.65882	0.24461	0.39307
3.88065	15.28882	0.65882	0.25254	0.40325	0.65882	0.24875	0.39840
3.88065	14.99826	0.65882	0.25730	0.40929	0.65882	0.25316	0.40403
3.88065	14.69911	0.65882	0.26239	0.41570	0.65882	0.25784	0.40998
3.88065	14.39128	0.65882	0.26783	0.42250	0.65882	0.26283	0.41626
3.88065	14.07472	0.65882	0.27365	0.42970	0.65882	0.26814	0.42289
3.88065	13.74931	0.65882	0.27988	0.43735	0.65882	0.27380	0.42990
3.88065	13.41490	0.65882	0.28657	0.44548	0.65882	0.27983	0.43729
3.88065	13.07182	0.65882	0.29375	0.45411	0.65882	0.28624	0.44508
3.88065	12.72027	0.65882	0.30146	0.46326	0.65882	0.29308	0.45330
3.88065	12.36057	0.65882	0.30974	0.47298	0.65882	0.30035	0.46195
3.88065	11.99324	0.65882	0.31864	0.48328	0.65882	0.30809	0.47106
3.88065	11.61885	0.65882	0.32820	0.49420	0.65882	0.31633	0.48062
3.88065	11.23789	0.65882	0.33847	0.50576	0.65882	0.32509	0.49067
3.88065	10.85087	0.65882	0.34951	0.51798	0.65882	0.33440	0.50120
3.88065	10.45855	0.65882	0.36138	0.53090	0.65882	0.34428	0.51221
3.88065	10.06159	0.65882	0.37412	0.54452	0.65882	0.35476	0.52373
3.88065	9.66092	0.65882	0.38779	0.55886	0.65882	0.36586	0.53573
3.88065	9.25762	0.65882	0.40245	0.57392	0.65882	0.37760	0.54820
3.88065	8.85278	0.65882	0.41812	0.58969	0.65882	0.38997	0.56112
3.88065	8.44766	0.65882	0.43486	0.60613	0.65882	0.40299	0.57447
3.88065	8.04359	0.65882	0.45266	0.62322	0.65882	0.41664	0.58821
3.88065	7.64214	0.65882	0.47154	0.64088	0.65882	0.43090	0.60228
3.88065	7.24488	0.65882	0.49146	0.65903	0.65882	0.44574	0.61663
3.88065	6.85364	0.65882	0.51237	0.67757	0.65882	0.46112	0.63119

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
91	83	3.96420	6.69952	0.65406	0.52672	0.69000	0.65406	0.46831	0.63789
91	84	3.96420	6.30023	0.65406	0.54991	0.70960	0.65406	0.48500	0.65320
91	85	3.96420	5.91444	0.65406	0.57374	0.72914	0.65406	0.50203	0.66847
91	86	3.96420	5.54396	0.65406	0.59799	0.74843	0.65406	0.51929	0.68359
91	87	3.96420	5.19034	0.65406	0.62243	0.76728	0.65406	0.53669	0.69850
91	88	3.96420	4.85473	0.65406	0.64682	0.78553	0.65406	0.55413	0.71310
91	89	3.96420	4.53813	0.65406	0.67091	0.80305	0.65406	0.57152	0.72735
91	90	3.96420	4.24126	0.65406	0.69447	0.81969	0.65406	0.58880	0.74119
91	91	3.96420	3.96420	0.65406	0.71731	0.83539	0.65406	0.60591	0.75460
91	92	3.96420	3.70604	0.65406	0.73932	0.85012	0.65406	0.62284	0.76759
91	93	3.96420	3.46525	0.65406	0.76042	0.86391	0.65406	0.63958	0.78018
91	94	3.96420	3.23968	0.65406	0.78063	0.87680	0.65406	0.65613	0.79236
91	95	3.96420	3.02715	0.65406	0.79992	0.88884	0.65406	0.67245	0.80415
91	96	3.96420	2.82535	0.65406	0.81830	0.90007	0.65406	0.68846	0.81549
91	97	3.96420	2.63737	0.65406	0.83548	0.91037	0.65406	0.70403	0.82631
91	98	3.96420	2.46279	0.65406	0.85141	0.91974	0.65406	0.71909	0.83659
91	99	3.96420	2.30125	0.65406	0.86606	0.92822	0.65406	0.73358	0.84632
91	100	3.96420	2.15258	0.65406	0.87940	0.93583	0.65406	0.74744	0.85547
91	101	3.96420	2.01649	0.65406	0.89145	0.94261	0.65406	0.76061	0.86403
91	102	3.96420	1.89293	0.65406	0.90222	0.94860	0.65406	0.77304	0.87200
91	103	3.96420	1.78083	0.65406	0.91183	0.95388	0.65406	0.78476	0.87940
91	104	3.96420	1.67943	0.65406	0.92035	0.95852	0.65406	0.79571	0.88623
91	105	3.96420	1.58804	0.65406	0.92785	0.96257	0.65406	0.80589	0.89251
91	106	3.96420	1.50600	0.65406	0.93441	0.96610	0.65406	0.81524	0.89822
91	107	3.96420	1.43298	0.65406	0.94008	0.96912	0.65406	0.82369	0.90332
91	108	3.96420	1.36894	0.65406	0.94488	0.97166	0.65406	0.83106	0.90774
91	109	3.96420	1.31458	0.65406	0.94875	0.97370	0.65406	0.83711	0.91133
91	110	3.96420	1.27298	0.65406	0.95157	0.97519	0.65406	0.84152	0.91394
92	1	3.70604	26.62178	0.64212	0.13920	0.24439	0.64212	0.13916	0.24432
92	2	3.70604	26.56961	0.64212	0.13948	0.24481	0.64212	0.13944	0.24475
92	3	3.70604	26.51422	0.64212	0.13977	0.24526	0.64212	0.13973	0.24521
92	4	3.70604	26.45593	0.64212	0.14008	0.24573	0.64212	0.14004	0.24568
92	5	3.70604	26.39526	0.64212	0.14040	0.24623	0.64212	0.14036	0.24618
92	6	3.70604	26.33222	0.64212	0.14074	0.24675	0.64212	0.14070	0.24669
92	7	3.70604	26.26662	0.64212	0.14109	0.24729	0.64212	0.14105	0.24723
92	8	3.70604	26.19847	0.64212	0.14145	0.24785	0.64212	0.14142	0.24779
92	9	3.70604	26.12745	0.64212	0.14184	0.24844	0.64212	0.14180	0.24838
92	10	3.70604	26.05351	0.64212	0.14224	0.24905	0.64212	0.14220	0.24899
92	11	3.70604	25.97700	0.64212	0.14266	0.24970	0.64212	0.14261	0.24962

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.88065	6.47024	0.65882	0.53418	0.69637	0.65882	0.47699	0.64589
3.88065	6.09632	0.65882	0.55677	0.71529	0.65882	0.49326	0.66065
3.88065	5.73370	0.65882	0.57999	0.73417	0.65882	0.50988	0.67539
3.88065	5.38421	0.65882	0.60363	0.75283	0.65882	0.52672	0.69000
3.88065	5.04951	0.65882	0.62746	0.77109	0.65882	0.54370	0.70442
3.88065	4.73086	0.65882	0.65125	0.78880	0.65882	0.56074	0.71855
3.88065	4.42936	0.65882	0.67477	0.80581	0.65882	0.57773	0.73236
3.88065	4.14588	0.65882	0.69779	0.82200	0.65882	0.59461	0.74577
3.88065	3.88065	0.65882	0.72011	0.83729	0.65882	0.61133	0.75879
3.88065	3.63292	0.65882	0.74164	0.85166	0.65882	0.62789	0.77141
3.88065	3.40133	0.65882	0.76231	0.86513	0.65882	0.64426	0.78365
3.88065	3.18390	0.65882	0.78212	0.87774	0.65882	0.66046	0.79552
3.88065	2.97857	0.65882	0.80107	0.88955	0.65882	0.67645	0.80700
3.88065	2.78314	0.65882	0.81914	0.90058	0.65882	0.69214	0.81807
3.88065	2.60073	0.65882	0.83606	0.91071	0.65882	0.70741	0.82864
3.88065	2.43099	0.65882	0.85177	0.91995	0.65882	0.72220	0.83869
3.88065	2.27364	0.65882	0.86623	0.92832	0.65882	0.73643	0.84821
3.88065	2.12860	0.65882	0.87943	0.93585	0.65882	0.75005	0.85718
3.88065	1.99561	0.65882	0.89137	0.94256	0.65882	0.76301	0.86557
3.88065	1.87471	0.65882	0.90206	0.94851	0.65882	0.77525	0.87340
3.88065	1.76487	0.65882	0.91160	0.95376	0.65882	0.78678	0.88067
3.88065	1.66540	0.65882	0.92007	0.95837	0.65882	0.79757	0.88739
3.88065	1.57565	0.65882	0.92755	0.96241	0.65882	0.80761	0.89357
3.88065	1.49500	0.65882	0.93409	0.96592	0.65882	0.81684	0.89919
3.88065	1.42313	0.65882	0.93975	0.96894	0.65882	0.82519	0.90422
3.88065	1.36003	0.65882	0.94455	0.97148	0.65882	0.83248	0.90858
3.88065	1.30641	0.65882	0.94843	0.97353	0.65882	0.83847	0.91214
3.88065	1.26533	0.65882	0.95125	0.97502	0.65882	0.84284	0.91472
3.63292	22.51412	0.64608	0.16135	0.27787	0.64608	0.16130	0.27780
3.63292	22.48584	0.64608	0.16156	0.27817	0.64608	0.16151	0.27811
3.63292	22.45520	0.64608	0.16178	0.27850	0.64608	0.16174	0.27844
3.63292	22.42249	0.64608	0.16201	0.27885	0.64608	0.16198	0.27879
3.63292	22.38814	0.64608	0.16226	0.27922	0.64608	0.16222	0.27916
3.63292	22.35215	0.64608	0.16252	0.27960	0.64608	0.16248	0.27955
3.63292	22.31437	0.64608	0.16280	0.28001	0.64608	0.16276	0.27995
3.63292	22.27480	0.64608	0.16309	0.28044	0.64608	0.16305	0.28038
3.63292	22.23319	0.64608	0.16339	0.28089	0.64608	0.16335	0.28083
3.63292	22.18946	0.64608	0.16371	0.28136	0.64608	0.16367	0.28129
3.63292	22.14392	0.64608	0.16405	0.28186	0.64608	0.16400	0.28178

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
92	12	3.70604	25.89730	0.64212	0.14310	0.25037	0.64212	0.14304	0.25029
92	13	3.70604	25.81474	0.64212	0.14355	0.25106	0.64212	0.14349	0.25097
92	14	3.70604	25.72901	0.64212	0.14403	0.25179	0.64212	0.14396	0.25169
92	15	3.70604	25.64035	0.64212	0.14453	0.25255	0.64212	0.14445	0.25243
92	16	3.70604	25.54880	0.64212	0.14504	0.25334	0.64212	0.14495	0.25320
92	17	3.70604	25.45467	0.64212	0.14558	0.25415	0.64212	0.14548	0.25400
92	18	3.70604	25.35821	0.64212	0.14613	0.25500	0.64212	0.14603	0.25484
92	19	3.70604	25.25875	0.64212	0.14671	0.25587	0.64212	0.14660	0.25572
92	20	3.70604	25.15564	0.64212	0.14731	0.25679	0.64212	0.14721	0.25663
92	21	3.70604	25.04833	0.64212	0.14794	0.25775	0.64212	0.14784	0.25760
92	22	3.70604	24.93660	0.64212	0.14860	0.25875	0.64212	0.14850	0.25860
92	23	3.70604	24.82004	0.64212	0.14930	0.25981	0.64212	0.14920	0.25966
92	24	3.70604	24.69862	0.64212	0.15003	0.26092	0.64212	0.14993	0.26076
92	25	3.70604	24.57203	0.64212	0.15080	0.26208	0.64212	0.15069	0.26192
92	26	3.70604	24.44053	0.64212	0.15161	0.26331	0.64212	0.15149	0.26312
92	27	3.70604	24.30438	0.64212	0.15246	0.26458	0.64212	0.15233	0.26438
92	28	3.70604	24.16342	0.64212	0.15335	0.26592	0.64212	0.15320	0.26570
92	29	3.70604	24.01762	0.64212	0.15428	0.26731	0.64212	0.15412	0.26708
92	30	3.70604	23.86654	0.64212	0.15525	0.26877	0.64212	0.15508	0.26852
92	31	3.70604	23.71037	0.64212	0.15627	0.27030	0.64212	0.15609	0.27003
92	32	3.70604	23.54876	0.64212	0.15734	0.27190	0.64212	0.15714	0.27160
92	33	3.70604	23.38162	0.64212	0.15846	0.27357	0.64212	0.15825	0.27326
92	34	3.70604	23.20856	0.64212	0.15964	0.27533	0.64212	0.15941	0.27499
92	35	3.70604	23.02940	0.64212	0.16088	0.27717	0.64212	0.16064	0.27681
92	36	3.70604	22.84408	0.64212	0.16218	0.27910	0.64212	0.16192	0.27871
92	37	3.70604	22.65215	0.64212	0.16355	0.28113	0.64212	0.16327	0.28071
92	38	3.70604	22.45348	0.64212	0.16500	0.28325	0.64212	0.16470	0.28281
92	39	3.70604	22.24766	0.64212	0.16652	0.28549	0.64212	0.16619	0.28502
92	40	3.70604	22.03447	0.64212	0.16812	0.28785	0.64212	0.16777	0.28733
92	41	3.70604	21.81357	0.64212	0.16982	0.29033	0.64212	0.16943	0.28976
92	42	3.70604	21.58485	0.64212	0.17161	0.29294	0.64212	0.17117	0.29230
92	43	3.70604	21.34779	0.64212	0.17350	0.29569	0.64212	0.17299	0.29496
92	44	3.70604	21.10218	0.64212	0.17550	0.29859	0.64212	0.17491	0.29774
92	45	3.70604	20.84782	0.64212	0.17761	0.30165	0.64212	0.17691	0.30063
92	46	3.70604	20.58697	0.64212	0.17983	0.30485	0.64212	0.17899	0.30364
92	47	3.70604	20.32000	0.64212	0.18216	0.30819	0.64212	0.18117	0.30676
92	48	3.70604	20.04764	0.64212	0.18460	0.31167	0.64212	0.18344	0.31001
92	49	3.70604	19.77090	0.64212	0.18714	0.31528	0.64212	0.18581	0.31339
92	50	3.70604	19.49116	0.64212	0.18979	0.31903	0.64212	0.18830	0.31692

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.63292	22.09606	0.64608	0.16440	0.28238	0.64608	0.16435	0.28230
3.63292	22.04614	0.64608	0.16477	0.28293	0.64608	0.16471	0.28283
3.63292	21.99389	0.64608	0.16516	0.28350	0.64608	0.16509	0.28339
3.63292	21.93952	0.64608	0.16557	0.28410	0.64608	0.16548	0.28397
3.63292	21.88305	0.64608	0.16600	0.28473	0.64608	0.16590	0.28458
3.63292	21.82476	0.64608	0.16644	0.28538	0.64608	0.16633	0.28522
3.63292	21.76485	0.64608	0.16689	0.28605	0.64608	0.16678	0.28588
3.63292	21.70276	0.64608	0.16737	0.28675	0.64608	0.16726	0.28659
3.63292	21.63792	0.64608	0.16787	0.28749	0.64608	0.16776	0.28733
3.63292	21.56986	0.64608	0.16840	0.28826	0.64608	0.16830	0.28810
3.63292	21.49836	0.64608	0.16896	0.28908	0.64608	0.16886	0.28893
3.63292	21.42306	0.64608	0.16956	0.28995	0.64608	0.16945	0.28979
3.63292	21.34391	0.64608	0.17019	0.29087	0.64608	0.17007	0.29071
3.63292	21.26064	0.64608	0.17085	0.29184	0.64608	0.17073	0.29166
3.63292	21.17342	0.64608	0.17155	0.29286	0.64608	0.17142	0.29267
3.63292	21.08250	0.64608	0.17229	0.29394	0.64608	0.17215	0.29373
3.63292	20.98768	0.64608	0.17307	0.29506	0.64608	0.17291	0.29484
3.63292	20.88895	0.64608	0.17388	0.29625	0.64608	0.17371	0.29600
3.63292	20.78588	0.64608	0.17474	0.29749	0.64608	0.17456	0.29723
3.63292	20.67862	0.64608	0.17564	0.29880	0.64608	0.17544	0.29852
3.63292	20.56684	0.64608	0.17659	0.30018	0.64608	0.17638	0.29987
3.63292	20.45044	0.64608	0.17760	0.30162	0.64608	0.17737	0.30130
3.63292	20.32903	0.64608	0.17865	0.30315	0.64608	0.17841	0.30280
3.63292	20.20243	0.64608	0.17977	0.30475	0.64608	0.17951	0.30438
3.63292	20.07055	0.64608	0.18095	0.30644	0.64608	0.18067	0.30604
3.63292	19.93297	0.64608	0.18219	0.30823	0.64608	0.18189	0.30780
3.63292	19.78951	0.64608	0.18351	0.31011	0.64608	0.18319	0.30965
3.63292	19.63978	0.64608	0.18490	0.31209	0.64608	0.18456	0.31160
3.63292	19.48352	0.64608	0.18638	0.31419	0.64608	0.18600	0.31366
3.63292	19.32040	0.64608	0.18794	0.31641	0.64608	0.18753	0.31583
3.63292	19.15023	0.64608	0.18960	0.31876	0.64608	0.18913	0.31810
3.63292	18.97251	0.64608	0.19136	0.32124	0.64608	0.19083	0.32049
3.63292	18.78697	0.64608	0.19323	0.32387	0.64608	0.19260	0.32300
3.63292	18.59337	0.64608	0.19521	0.32665	0.64608	0.19447	0.32561
3.63292	18.39367	0.64608	0.19729	0.32956	0.64608	0.19641	0.32833
3.63292	18.18814	0.64608	0.19948	0.33261	0.64608	0.19844	0.33117
3.63292	17.97738	0.64608	0.20178	0.33580	0.64608	0.20056	0.33412
3.63292	17.76227	0.64608	0.20417	0.33911	0.64608	0.20278	0.33719
3.63292	17.54401	0.64608	0.20667	0.34254	0.64608	0.20511	0.34040

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
92	51	3.70604	19.21029	0.64212	0.19253	0.32290	0.64212	0.19091	0.32061
92	52	3.70604	18.92146	0.64212	0.19544	0.32697	0.64212	0.19367	0.32449
92	53	3.70604	18.62485	0.64212	0.19851	0.33126	0.64212	0.19658	0.32857
92	54	3.70604	18.32038	0.64212	0.20176	0.33577	0.64212	0.19965	0.33285
92	55	3.70604	18.00819	0.64212	0.20520	0.34053	0.64212	0.20290	0.33736
92	56	3.70604	17.68820	0.64212	0.20886	0.34554	0.64212	0.20634	0.34210
92	57	3.70604	17.36037	0.64212	0.21273	0.35083	0.64212	0.20999	0.34709
92	58	3.70604	17.02468	0.64212	0.21685	0.35642	0.64212	0.21385	0.35235
92	59	3.70604	16.68091	0.64212	0.22124	0.36232	0.64212	0.21794	0.35789
92	60	3.70604	16.32913	0.64212	0.22591	0.36855	0.64212	0.22230	0.36373
92	61	3.70604	15.96913	0.64212	0.23088	0.37515	0.64212	0.22692	0.36990
92	62	3.70604	15.60088	0.64212	0.23620	0.38214	0.64212	0.23183	0.37640
92	63	3.70604	15.22446	0.64212	0.24189	0.38955	0.64212	0.23706	0.38327
92	64	3.70604	14.83980	0.64212	0.24797	0.39740	0.64212	0.24263	0.39051
92	65	3.70604	14.44688	0.64212	0.25450	0.40574	0.64212	0.24856	0.39815
92	66	3.70604	14.04613	0.64212	0.26150	0.41458	0.64212	0.25487	0.40620
92	67	3.70604	13.63788	0.64212	0.26901	0.42397	0.64212	0.26158	0.41469
92	68	3.70604	13.22255	0.64212	0.27708	0.43393	0.64212	0.26874	0.42363
92	69	3.70604	12.80079	0.64212	0.28575	0.44449	0.64212	0.27635	0.43303
92	70	3.70604	12.37331	0.64212	0.29507	0.45569	0.64212	0.28446	0.44292
92	71	3.70604	11.94070	0.64212	0.30510	0.46755	0.64212	0.29308	0.45331
92	72	3.70604	11.50357	0.64212	0.31588	0.48010	0.64212	0.30226	0.46420
92	73	3.70604	11.06278	0.64212	0.32747	0.49338	0.64212	0.31201	0.47562
92	74	3.70604	10.61910	0.64212	0.33994	0.50740	0.64212	0.32237	0.48756
92	75	3.70604	10.17356	0.64212	0.35335	0.52219	0.64212	0.33335	0.50002
92	76	3.70604	9.72734	0.64212	0.36775	0.53775	0.64212	0.34499	0.51300
92	77	3.70604	9.28160	0.64212	0.38319	0.55407	0.64212	0.35728	0.52647
92	78	3.70604	8.83768	0.64212	0.39972	0.57114	0.64212	0.37024	0.54041
92	79	3.70604	8.39698	0.64212	0.41736	0.58893	0.64212	0.38387	0.55478
92	80	3.70604	7.96110	0.64212	0.43614	0.60737	0.64212	0.39815	0.56953
92	81	3.70604	7.53168	0.64212	0.45603	0.62640	0.64212	0.41305	0.58462
92	82	3.70604	7.11054	0.64212	0.47700	0.64590	0.64212	0.42853	0.59996
92	83	3.70604	6.69952	0.64212	0.49898	0.66576	0.64212	0.44455	0.61549
92	84	3.70604	6.30023	0.64212	0.52186	0.68582	0.64212	0.46104	0.63112
92	85	3.70604	5.91444	0.64212	0.54551	0.70592	0.64212	0.47793	0.64676
92	86	3.70604	5.54396	0.64212	0.56971	0.72588	0.64212	0.49512	0.66231
92	87	3.70604	5.19034	0.64212	0.59427	0.74550	0.64212	0.51250	0.67768
92	88	3.70604	4.85473	0.64212	0.61893	0.76462	0.64212	0.52999	0.69280
92	89	3.70604	4.53813	0.64212	0.64346	0.78305	0.64212	0.54749	0.70759

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.63292	17.32430	0.64608	0.20925	0.34609	0.64608	0.20756	0.34377
3.63292	17.09693	0.64608	0.21199	0.34983	0.64608	0.21015	0.34732
3.63292	16.86201	0.64608	0.21490	0.35378	0.64608	0.21290	0.35105
3.63292	16.61938	0.64608	0.21799	0.35795	0.64608	0.21580	0.35499
3.63292	16.36911	0.64608	0.22126	0.36235	0.64608	0.21888	0.35915
3.63292	16.11103	0.64608	0.22474	0.36700	0.64608	0.22214	0.36353
3.63292	15.84506	0.64608	0.22844	0.37192	0.64608	0.22560	0.36815
3.63292	15.57108	0.64608	0.23237	0.37712	0.64608	0.22928	0.37303
3.63292	15.28882	0.64608	0.23657	0.38262	0.64608	0.23319	0.37819
3.63292	14.99826	0.64608	0.24105	0.38846	0.64608	0.23734	0.38364
3.63292	14.69911	0.64608	0.24583	0.39464	0.64608	0.24177	0.38940
3.63292	14.39128	0.64608	0.25094	0.40121	0.64608	0.24648	0.39549
3.63292	14.07472	0.64608	0.25642	0.40818	0.64608	0.25151	0.40192
3.63292	13.74931	0.64608	0.26229	0.41558	0.64608	0.25686	0.40873
3.63292	13.41490	0.64608	0.26860	0.42346	0.64608	0.26257	0.41593
3.63292	13.07182	0.64608	0.27537	0.43183	0.64608	0.26865	0.42352
3.63292	12.72027	0.64608	0.28264	0.44072	0.64608	0.27514	0.43154
3.63292	12.36057	0.64608	0.29047	0.45017	0.64608	0.28205	0.44000
3.63292	11.99324	0.64608	0.29888	0.46021	0.64608	0.28942	0.44892
3.63292	11.61885	0.64608	0.30793	0.47087	0.64608	0.29728	0.45831
3.63292	11.23789	0.64608	0.31767	0.48217	0.64608	0.30564	0.46818
3.63292	10.85087	0.64608	0.32815	0.49415	0.64608	0.31454	0.47855
3.63292	10.45855	0.64608	0.33944	0.50683	0.64608	0.32401	0.48944
3.63292	10.06159	0.64608	0.35158	0.52025	0.64608	0.33407	0.50083
3.63292	9.66092	0.64608	0.36464	0.53441	0.64608	0.34476	0.51275
3.63292	9.25762	0.64608	0.37866	0.54932	0.64608	0.35608	0.52516
3.63292	8.85278	0.64608	0.39371	0.56498	0.64608	0.36805	0.53807
3.63292	8.44766	0.64608	0.40982	0.58138	0.64608	0.38068	0.55144
3.63292	8.04359	0.64608	0.42702	0.59848	0.64608	0.39396	0.56524
3.63292	7.64214	0.64608	0.44532	0.61622	0.64608	0.40788	0.57943
3.63292	7.24488	0.64608	0.46472	0.63455	0.64608	0.42242	0.59394
3.63292	6.85364	0.64608	0.48517	0.65335	0.64608	0.43753	0.60872
3.63292	6.47024	0.64608	0.50661	0.67252	0.64608	0.45317	0.62370
3.63292	6.09632	0.64608	0.52893	0.69190	0.64608	0.46928	0.63879
3.63292	5.73370	0.64608	0.55200	0.71134	0.64608	0.48578	0.65390
3.63292	5.38421	0.64608	0.57563	0.73067	0.64608	0.50257	0.66895
3.63292	5.04951	0.64608	0.59960	0.74969	0.64608	0.51956	0.68383
3.63292	4.73086	0.64608	0.62369	0.76823	0.64608	0.53666	0.69848
3.63292	4.42936	0.64608	0.64765	0.78615	0.64608	0.55378	0.71281

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
92	90	3.70604	4.24126	0.64212	0.66760	0.80068	0.64212	0.56494	0.72199
92	91	3.70604	3.96420	0.64212	0.69117	0.81739	0.64212	0.58228	0.73600
92	92	3.70604	3.70604	0.64212	0.71403	0.83316	0.64212	0.59949	0.74960
92	93	3.70604	3.46525	0.64212	0.73610	0.84799	0.64212	0.61658	0.76282
92	94	3.70604	3.23968	0.64212	0.75737	0.86194	0.64212	0.63352	0.77565
92	95	3.70604	3.02715	0.64212	0.77783	0.87503	0.64212	0.65031	0.78810
92	96	3.70604	2.82535	0.64212	0.79745	0.88731	0.64212	0.66682	0.80011
92	97	3.70604	2.63737	0.64212	0.81591	0.89862	0.64212	0.68294	0.81160
92	98	3.70604	2.46279	0.64212	0.83313	0.90897	0.64212	0.69859	0.82255
92	99	3.70604	2.30125	0.64212	0.84905	0.91837	0.64212	0.71369	0.83293
92	100	3.70604	2.15258	0.64212	0.86365	0.92684	0.64212	0.72818	0.84272
92	101	3.70604	2.01649	0.64212	0.87690	0.93441	0.64212	0.74200	0.85189
92	102	3.70604	1.89293	0.64212	0.88881	0.94113	0.64212	0.75508	0.86045
92	103	3.70604	1.78083	0.64212	0.89948	0.94708	0.64212	0.76743	0.86841
92	104	3.70604	1.67943	0.64212	0.90897	0.95232	0.64212	0.77901	0.87578
92	105	3.70604	1.58804	0.64212	0.91737	0.95691	0.64212	0.78981	0.88256
92	106	3.70604	1.50600	0.64212	0.92475	0.96090	0.64212	0.79975	0.88873
92	107	3.70604	1.43298	0.64212	0.93114	0.96434	0.64212	0.80875	0.89426
92	108	3.70604	1.36894	0.64212	0.93656	0.96724	0.64212	0.81663	0.89906
92	109	3.70604	1.31458	0.64212	0.94096	0.96958	0.64212	0.82311	0.90298
92	110	3.70604	1.27298	0.64212	0.94417	0.97128	0.64212	0.82785	0.90582
93	1	3.46525	26.62178	0.62759	0.13016	0.23034	0.62759	0.13012	0.23028
93	2	3.46525	26.56961	0.62759	0.13042	0.23074	0.62759	0.13038	0.23069
93	3	3.46525	26.51422	0.62759	0.13069	0.23117	0.62759	0.13066	0.23112
93	4	3.46525	26.45593	0.62759	0.13098	0.23162	0.62759	0.13095	0.23157
93	5	3.46525	26.39526	0.62759	0.13128	0.23209	0.62759	0.13125	0.23204
93	6	3.46525	26.33222	0.62759	0.13159	0.23258	0.62759	0.13156	0.23253
93	7	3.46525	26.26662	0.62759	0.13192	0.23309	0.62759	0.13189	0.23304
93	8	3.46525	26.19847	0.62759	0.13226	0.23363	0.62759	0.13223	0.23358
93	9	3.46525	26.12745	0.62759	0.13262	0.23419	0.62759	0.13259	0.23413
93	10	3.46525	26.05351	0.62759	0.13300	0.23477	0.62759	0.13296	0.23472
93	11	3.46525	25.97700	0.62759	0.13339	0.23538	0.62759	0.13335	0.23532
93	12	3.46525	25.89730	0.62759	0.13380	0.23602	0.62759	0.13375	0.23595
93	13	3.46525	25.81474	0.62759	0.13423	0.23668	0.62759	0.13417	0.23660
93	14	3.46525	25.72901	0.62759	0.13467	0.23738	0.62759	0.13461	0.23728
93	15	3.46525	25.64035	0.62759	0.13514	0.23810	0.62759	0.13507	0.23799
93	16	3.46525	25.54880	0.62759	0.13562	0.23885	0.62759	0.13554	0.23872
93	17	3.46525	25.45467	0.62759	0.13612	0.23962	0.62759	0.13603	0.23949
93	18	3.46525	25.35821	0.62759	0.13664	0.24042	0.62759	0.13655	0.24028

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.63292	4.14588	0.64608	0.67125	0.80329	0.64608	0.57084	0.72680
3.63292	3.88065	0.64608	0.69430	0.81957	0.64608	0.58780	0.74040
3.63292	3.63292	0.64608	0.71667	0.83495	0.64608	0.60465	0.75362
3.63292	3.40133	0.64608	0.73829	0.84944	0.64608	0.62138	0.76648
3.63292	3.18390	0.64608	0.75914	0.86308	0.64608	0.63798	0.77898
3.63292	2.97857	0.64608	0.77922	0.87592	0.64608	0.65443	0.79112
3.63292	2.78314	0.64608	0.79852	0.88797	0.64608	0.67063	0.80285
3.63292	2.60073	0.64608	0.81669	0.89909	0.64608	0.68645	0.81408
3.63292	2.43099	0.64608	0.83366	0.90929	0.64608	0.70182	0.82479
3.63292	2.27364	0.64608	0.84939	0.91856	0.64608	0.71667	0.83495
3.63292	2.12860	0.64608	0.86381	0.92693	0.64608	0.73092	0.84455
3.63292	1.99561	0.64608	0.87693	0.93443	0.64608	0.74451	0.85355
3.63292	1.87471	0.64608	0.88874	0.94109	0.64608	0.75739	0.86195
3.63292	1.76487	0.64608	0.89932	0.94699	0.64608	0.76956	0.86978
3.63292	1.66540	0.64608	0.90876	0.95220	0.64608	0.78098	0.87702
3.63292	1.57565	0.64608	0.91712	0.95677	0.64608	0.79163	0.88370
3.63292	1.49500	0.64608	0.92446	0.96075	0.64608	0.80145	0.88978
3.63292	1.42313	0.64608	0.93084	0.96418	0.64608	0.81034	0.89523
3.63292	1.36003	0.64608	0.93626	0.96708	0.64608	0.81814	0.89997
3.63292	1.30641	0.64608	0.94065	0.96942	0.64608	0.82456	0.90384
3.63292	1.26533	0.64608	0.94387	0.97112	0.64608	0.82925	0.90665
3.40133	22.51412	0.63166	0.15107	0.26248	0.63166	0.15102	0.26241
3.40133	22.48584	0.63166	0.15126	0.26277	0.63166	0.15122	0.26271
3.40133	22.45520	0.63166	0.15147	0.26308	0.63166	0.15143	0.26303
3.40133	22.42249	0.63166	0.15169	0.26342	0.63166	0.15165	0.26336
3.40133	22.38814	0.63166	0.15192	0.26377	0.63166	0.15189	0.26372
3.40133	22.35215	0.63166	0.15216	0.26414	0.63166	0.15213	0.26408
3.40133	22.31437	0.63166	0.15242	0.26452	0.63166	0.15239	0.26447
3.40133	22.27480	0.63166	0.15269	0.26493	0.63166	0.15266	0.26488
3.40133	22.23319	0.63166	0.15298	0.26536	0.63166	0.15294	0.26530
3.40133	22.18946	0.63166	0.15328	0.26581	0.63166	0.15324	0.26575
3.40133	22.14392	0.63166	0.15359	0.26629	0.63166	0.15355	0.26622
3.40133	22.09606	0.63166	0.15392	0.26678	0.63166	0.15387	0.26671
3.40133	22.04614	0.63166	0.15427	0.26731	0.63166	0.15421	0.26722
3.40133	21.99389	0.63166	0.15464	0.26785	0.63166	0.15457	0.26775
3.40133	21.93952	0.63166	0.15502	0.26843	0.63166	0.15494	0.26831
3.40133	21.88305	0.63166	0.15542	0.26902	0.63166	0.15533	0.26889
3.40133	21.82476	0.63166	0.15583	0.26964	0.63166	0.15573	0.26950
3.40133	21.76485	0.63166	0.15626	0.27028	0.63166	0.15616	0.27013

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
93	19	3.46525	25.25875	0.62759	0.13718	0.24126	0.62759	0.13708	0.24112
93	20	3.46525	25.15564	0.62759	0.13774	0.24213	0.62759	0.13765	0.24199
93	21	3.46525	25.04833	0.62759	0.13833	0.24304	0.62759	0.13824	0.24290
93	22	3.46525	24.93660	0.62759	0.13895	0.24399	0.62759	0.13886	0.24386
93	23	3.46525	24.82004	0.62759	0.13960	0.24500	0.62759	0.13951	0.24486
93	24	3.46525	24.69862	0.62759	0.14029	0.24605	0.62759	0.14020	0.24591
93	25	3.46525	24.57203	0.62759	0.14101	0.24716	0.62759	0.14091	0.24701
93	26	3.46525	24.44053	0.62759	0.14177	0.24833	0.62759	0.14166	0.24816
93	27	3.46525	24.30438	0.62759	0.14256	0.24954	0.62759	0.14244	0.24936
93	28	3.46525	24.16342	0.62759	0.14339	0.25081	0.62759	0.14326	0.25062
93	29	3.46525	24.01762	0.62759	0.14426	0.25214	0.62759	0.14412	0.25193
93	30	3.46525	23.86654	0.62759	0.14517	0.25353	0.62759	0.14502	0.25330
93	31	3.46525	23.71037	0.62759	0.14612	0.25498	0.62759	0.14596	0.25474
93	32	3.46525	23.54876	0.62759	0.14712	0.25651	0.62759	0.14695	0.25624
93	33	3.46525	23.38162	0.62759	0.14817	0.25810	0.62759	0.14798	0.25781
93	34	3.46525	23.20856	0.62759	0.14927	0.25977	0.62759	0.14907	0.25947
93	35	3.46525	23.02940	0.62759	0.15043	0.26152	0.62759	0.15022	0.26120
93	36	3.46525	22.84408	0.62759	0.15165	0.26336	0.62759	0.15142	0.26301
93	37	3.46525	22.65215	0.62759	0.15293	0.26529	0.62759	0.15269	0.26492
93	38	3.46525	22.45348	0.62759	0.15428	0.26732	0.62759	0.15402	0.26693
93	39	3.46525	22.24766	0.62759	0.15571	0.26946	0.62759	0.15542	0.26903
93	40	3.46525	22.03447	0.62759	0.15721	0.27170	0.62759	0.15690	0.27124
93	41	3.46525	21.81357	0.62759	0.15879	0.27407	0.62759	0.15845	0.27356
93	42	3.46525	21.58485	0.62759	0.16047	0.27656	0.62759	0.16009	0.27599
93	43	3.46525	21.34779	0.62759	0.16224	0.27918	0.62759	0.16180	0.27853
93	44	3.46525	21.10218	0.62759	0.16411	0.28195	0.62759	0.16360	0.28119
93	45	3.46525	20.84782	0.62759	0.16609	0.28487	0.62759	0.16548	0.28397
93	46	3.46525	20.58697	0.62759	0.16817	0.28793	0.62759	0.16744	0.28685
93	47	3.46525	20.32000	0.62759	0.17036	0.29112	0.62759	0.16948	0.28984
93	48	3.46525	20.04764	0.62759	0.17264	0.29444	0.62759	0.17162	0.29296
93	49	3.46525	19.77090	0.62759	0.17502	0.29790	0.62759	0.17385	0.29620
93	50	3.46525	19.49116	0.62759	0.17750	0.30149	0.62759	0.17618	0.29958
93	51	3.46525	19.21029	0.62759	0.18007	0.30518	0.62759	0.17863	0.30312
93	52	3.46525	18.92146	0.62759	0.18279	0.30908	0.62759	0.18122	0.30684
93	53	3.46525	18.62485	0.62759	0.18567	0.31318	0.62759	0.18396	0.31075
93	54	3.46525	18.32038	0.62759	0.18871	0.31751	0.62759	0.18685	0.31486
93	55	3.46525	18.00819	0.62759	0.19194	0.32207	0.62759	0.18990	0.31919
93	56	3.46525	17.68820	0.62759	0.19537	0.32687	0.62759	0.19313	0.32374
93	57	3.46525	17.36037	0.62759	0.19900	0.33194	0.62759	0.19656	0.32854

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.40133	21.70276	0.63166	0.15670	0.27095	0.63166	0.15660	0.27080
3.40133	21.63792	0.63166	0.15717	0.27165	0.63166	0.15708	0.27151
3.40133	21.56986	0.63166	0.15767	0.27239	0.63166	0.15757	0.27225
3.40133	21.49836	0.63166	0.15820	0.27318	0.63166	0.15810	0.27303
3.40133	21.42306	0.63166	0.15875	0.27400	0.63166	0.15866	0.27386
3.40133	21.34391	0.63166	0.15934	0.27488	0.63166	0.15924	0.27473
3.40133	21.26064	0.63166	0.15996	0.27581	0.63166	0.15986	0.27565
3.40133	21.17342	0.63166	0.16062	0.27678	0.63166	0.16050	0.27661
3.40133	21.08250	0.63166	0.16131	0.27781	0.63166	0.16118	0.27762
3.40133	20.98768	0.63166	0.16204	0.27888	0.63166	0.16190	0.27868
3.40133	20.88895	0.63166	0.16280	0.28001	0.63166	0.16265	0.27979
3.40133	20.78588	0.63166	0.16360	0.28120	0.63166	0.16344	0.28096
3.40133	20.67862	0.63166	0.16445	0.28245	0.63166	0.16427	0.28219
3.40133	20.56684	0.63166	0.16534	0.28377	0.63166	0.16515	0.28349
3.40133	20.45044	0.63166	0.16628	0.28515	0.63166	0.16608	0.28485
3.40133	20.32903	0.63166	0.16727	0.28660	0.63166	0.16705	0.28628
3.40133	20.20243	0.63166	0.16832	0.28813	0.63166	0.16808	0.28779
3.40133	20.07055	0.63166	0.16942	0.28975	0.63166	0.16917	0.28939
3.40133	19.93297	0.63166	0.17058	0.29145	0.63166	0.17032	0.29107
3.40133	19.78951	0.63166	0.17182	0.29325	0.63166	0.17154	0.29284
3.40133	19.63978	0.63166	0.17312	0.29515	0.63166	0.17282	0.29471
3.40133	19.48352	0.63166	0.17451	0.29716	0.63166	0.17418	0.29668
3.40133	19.32040	0.63166	0.17597	0.29928	0.63166	0.17561	0.29876
3.40133	19.15023	0.63166	0.17753	0.30152	0.63166	0.17712	0.30094
3.40133	18.97251	0.63166	0.17918	0.30390	0.63166	0.17871	0.30323
3.40133	18.78697	0.63166	0.18093	0.30642	0.63166	0.18039	0.30564
3.40133	18.59337	0.63166	0.18279	0.30908	0.63166	0.18214	0.30815
3.40133	18.39367	0.63166	0.18474	0.31187	0.63166	0.18397	0.31077
3.40133	18.18814	0.63166	0.18680	0.31479	0.63166	0.18588	0.31349
3.40133	17.97738	0.63166	0.18895	0.31784	0.63166	0.18788	0.31633
3.40133	17.76227	0.63166	0.19120	0.32102	0.63166	0.18997	0.31928
3.40133	17.54401	0.63166	0.19354	0.32431	0.63166	0.19215	0.32237
3.40133	17.32430	0.63166	0.19597	0.32771	0.63166	0.19446	0.32561
3.40133	17.09693	0.63166	0.19854	0.33130	0.63166	0.19690	0.32902
3.40133	16.86201	0.63166	0.20127	0.33509	0.63166	0.19948	0.33261
3.40133	16.61938	0.63166	0.20416	0.33909	0.63166	0.20222	0.33641
3.40133	16.36911	0.63166	0.20724	0.34332	0.63166	0.20511	0.34041
3.40133	16.11103	0.63166	0.21050	0.34779	0.63166	0.20819	0.34463
3.40133	15.84506	0.63166	0.21397	0.35252	0.63166	0.21145	0.34908

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
93	58	3.46525	17.02468	0.62759	0.20286	0.33730	0.62759	0.20019	0.33360
93	59	3.46525	16.68091	0.62759	0.20697	0.34296	0.62759	0.20405	0.33894
93	60	3.46525	16.32913	0.62759	0.21135	0.34895	0.62759	0.20815	0.34457
93	61	3.46525	15.96913	0.62759	0.21603	0.35530	0.62759	0.21250	0.35052
93	62	3.46525	15.60088	0.62759	0.22102	0.36202	0.62759	0.21714	0.35680
93	63	3.46525	15.22446	0.62759	0.22636	0.36915	0.62759	0.22207	0.36343
93	64	3.46525	14.83980	0.62759	0.23207	0.37672	0.62759	0.22732	0.37044
93	65	3.46525	14.44688	0.62759	0.23821	0.38476	0.62759	0.23292	0.37784
93	66	3.46525	14.04613	0.62759	0.24479	0.39331	0.62759	0.23889	0.38565
93	67	3.46525	13.63788	0.62759	0.25186	0.40238	0.62759	0.24525	0.39390
93	68	3.46525	13.22255	0.62759	0.25947	0.41203	0.62759	0.25203	0.40260
93	69	3.46525	12.80079	0.62759	0.26764	0.42227	0.62759	0.25926	0.41177
93	70	3.46525	12.37331	0.62759	0.27644	0.43314	0.62759	0.26696	0.42142
93	71	3.46525	11.94070	0.62759	0.28591	0.44468	0.62759	0.27517	0.43158
93	72	3.46525	11.50357	0.62759	0.29610	0.45691	0.62759	0.28392	0.44226
93	73	3.46525	11.06278	0.62759	0.30709	0.46988	0.62759	0.29323	0.45348
93	74	3.46525	10.61910	0.62759	0.31893	0.48362	0.62759	0.30314	0.46524
93	75	3.46525	10.17356	0.62759	0.33168	0.49814	0.62759	0.31367	0.47755
93	76	3.46525	9.72734	0.62759	0.34540	0.51345	0.62759	0.32486	0.49040
93	77	3.46525	9.28160	0.62759	0.36015	0.52957	0.62759	0.33670	0.50378
93	78	3.46525	8.83768	0.62759	0.37598	0.54649	0.62759	0.34923	0.51767
93	79	3.46525	8.39698	0.62759	0.39293	0.56418	0.62759	0.36243	0.53203
93	80	3.46525	7.96110	0.62759	0.41103	0.58260	0.62759	0.37630	0.54683
93	81	3.46525	7.53168	0.62759	0.43029	0.60168	0.62759	0.39083	0.56201
93	82	3.46525	7.11054	0.62759	0.45067	0.62133	0.62759	0.40598	0.57750
93	83	3.46525	6.69952	0.62759	0.47213	0.64143	0.62759	0.42170	0.59324
93	84	3.46525	6.30023	0.62759	0.49459	0.66184	0.62759	0.43795	0.60913
93	85	3.46525	5.91444	0.62759	0.51792	0.68241	0.62759	0.45465	0.62510
93	86	3.46525	5.54396	0.62759	0.54194	0.70293	0.62759	0.47169	0.64102
93	87	3.46525	5.19034	0.62759	0.56645	0.72323	0.62759	0.48900	0.65682
93	88	3.46525	4.85473	0.62759	0.59122	0.74310	0.62759	0.50648	0.67240
93	89	3.46525	4.53813	0.62759	0.61601	0.76239	0.62759	0.52403	0.68769
93	90	3.46525	4.24126	0.62759	0.64058	0.78092	0.62759	0.54158	0.70263
93	91	3.46525	3.96420	0.62759	0.66471	0.79859	0.62759	0.55908	0.71719
93	92	3.46525	3.70604	0.62759	0.68827	0.81536	0.62759	0.57652	0.73138
93	93	3.46525	3.46525	0.62759	0.71118	0.83121	0.62759	0.59388	0.74520
93	94	3.46525	3.23968	0.62759	0.73339	0.84619	0.62759	0.61116	0.75866
93	95	3.46525	3.02715	0.62759	0.75490	0.86034	0.62759	0.62834	0.77176
93	96	3.46525	2.82535	0.62759	0.77568	0.87367	0.62759	0.64531	0.78443

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.40133	15.57108	0.63166	0.21767	0.35752	0.63166	0.21491	0.35379
3.40133	15.28882	0.63166	0.22161	0.36282	0.63166	0.21860	0.35877
3.40133	14.99826	0.63166	0.22582	0.36844	0.63166	0.22252	0.36403
3.40133	14.69911	0.63166	0.23031	0.37440	0.63166	0.22669	0.36960
3.40133	14.39128	0.63166	0.23512	0.38073	0.63166	0.23115	0.37550
3.40133	14.07472	0.63166	0.24028	0.38746	0.63166	0.23589	0.38174
3.40133	13.74931	0.63166	0.24580	0.39461	0.63166	0.24095	0.38834
3.40133	13.41490	0.63166	0.25174	0.40222	0.63166	0.24636	0.39532
3.40133	13.07182	0.63166	0.25812	0.41032	0.63166	0.25212	0.40271
3.40133	12.72027	0.63166	0.26498	0.41895	0.63166	0.25828	0.41052
3.40133	12.36057	0.63166	0.27236	0.42812	0.63166	0.26484	0.41877
3.40133	11.99324	0.63166	0.28031	0.43788	0.63166	0.27185	0.42748
3.40133	11.61885	0.63166	0.28887	0.44825	0.63166	0.27932	0.43667
3.40133	11.23789	0.63166	0.29808	0.45927	0.63166	0.28729	0.44635
3.40133	10.85087	0.63166	0.30802	0.47097	0.63166	0.29579	0.45654
3.40133	10.45855	0.63166	0.31873	0.48339	0.63166	0.30485	0.46726
3.40133	10.06159	0.63166	0.33027	0.49655	0.63166	0.31450	0.47851
3.40133	9.66092	0.63166	0.34271	0.51048	0.63166	0.32476	0.49029
3.40133	9.25762	0.63166	0.35610	0.52519	0.63166	0.33566	0.50261
3.40133	8.85278	0.63166	0.37050	0.54068	0.63166	0.34721	0.51545
3.40133	8.44766	0.63166	0.38596	0.55696	0.63166	0.35943	0.52880
3.40133	8.04359	0.63166	0.40252	0.57399	0.63166	0.37232	0.54261
3.40133	7.64214	0.63166	0.42020	0.59175	0.63166	0.38587	0.55686
3.40133	7.24488	0.63166	0.43901	0.61015	0.63166	0.40006	0.57149
3.40133	6.85364	0.63166	0.45892	0.62912	0.63166	0.41487	0.58644
3.40133	6.47024	0.63166	0.47988	0.64854	0.63166	0.43024	0.60163
3.40133	6.09632	0.63166	0.50183	0.66829	0.63166	0.44613	0.61700
3.40133	5.73370	0.63166	0.52462	0.68820	0.63166	0.46246	0.63244
3.40133	5.38421	0.63166	0.54809	0.70809	0.63166	0.47914	0.64786
3.40133	5.04951	0.63166	0.57205	0.72777	0.63166	0.49608	0.66317
3.40133	4.73086	0.63166	0.59627	0.74708	0.63166	0.51318	0.67828
3.40133	4.42936	0.63166	0.62051	0.76582	0.63166	0.53036	0.69312
3.40133	4.14588	0.63166	0.64454	0.78385	0.63166	0.54755	0.70763
3.40133	3.88065	0.63166	0.66816	0.80107	0.63166	0.56469	0.72179
3.40133	3.63292	0.63166	0.69122	0.81742	0.63166	0.58177	0.73559
3.40133	3.40133	0.63166	0.71366	0.83291	0.63166	0.59878	0.74905
3.40133	3.18390	0.63166	0.73545	0.84756	0.63166	0.61573	0.76217
3.40133	2.97857	0.63166	0.75657	0.86142	0.63166	0.63258	0.77495
3.40133	2.78314	0.63166	0.77700	0.87450	0.63166	0.64924	0.78732

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
93	97	3.46525	2.63737	0.62759	0.79535	0.88601	0.62759	0.66193	0.79658
93	98	3.46525	2.46279	0.62759	0.81383	0.89736	0.62759	0.67812	0.80819
93	99	3.46525	2.30125	0.62759	0.83102	0.90771	0.62759	0.69380	0.81922
93	100	3.46525	2.15258	0.62759	0.84686	0.91708	0.62759	0.70889	0.82965
93	101	3.46525	2.01649	0.62759	0.86132	0.92549	0.62759	0.72331	0.83944
93	102	3.46525	1.89293	0.62759	0.87438	0.93298	0.62759	0.73701	0.84860
93	103	3.46525	1.78083	0.62759	0.88614	0.93963	0.62759	0.74998	0.85713
93	104	3.46525	1.67943	0.62759	0.89665	0.94551	0.62759	0.76217	0.86504
93	105	3.46525	1.58804	0.62759	0.90598	0.95067	0.62759	0.77356	0.87233
93	106	3.46525	1.50600	0.62759	0.91421	0.95518	0.62759	0.78408	0.87897
93	107	3.46525	1.43298	0.62759	0.92137	0.95908	0.62759	0.79363	0.88494
93	108	3.46525	1.36894	0.62759	0.92746	0.96236	0.62759	0.80201	0.89013
93	109	3.46525	1.31458	0.62759	0.93241	0.96502	0.62759	0.80893	0.89437
93	110	3.46525	1.27298	0.62759	0.93604	0.96696	0.62759	0.81398	0.89745
94	1	3.23968	26.62178	0.61458	0.12169	0.21697	0.61458	0.12165	0.21692
94	2	3.23968	26.56961	0.61458	0.12193	0.21735	0.61458	0.12190	0.21731
94	3	3.23968	26.51422	0.61458	0.12218	0.21776	0.61458	0.12215	0.21771
94	4	3.23968	26.45593	0.61458	0.12245	0.21819	0.61458	0.12242	0.21814
94	5	3.23968	26.39526	0.61458	0.12273	0.21863	0.61458	0.12271	0.21859
94	6	3.23968	26.33222	0.61458	0.12303	0.21910	0.61458	0.12300	0.21906
94	7	3.23968	26.26662	0.61458	0.12333	0.21959	0.61458	0.12331	0.21954
94	8	3.23968	26.19847	0.61458	0.12366	0.22009	0.61458	0.12363	0.22005
94	9	3.23968	26.12745	0.61458	0.12399	0.22063	0.61458	0.12396	0.22058
94	10	3.23968	26.05351	0.61458	0.12434	0.22118	0.61458	0.12431	0.22113
94	11	3.23968	25.97700	0.61458	0.12471	0.22176	0.61458	0.12467	0.22170
94	12	3.23968	25.89730	0.61458	0.12509	0.22237	0.61458	0.12505	0.22230
94	13	3.23968	25.81474	0.61458	0.12549	0.22300	0.61458	0.12544	0.22292
94	14	3.23968	25.72901	0.61458	0.12591	0.22366	0.61458	0.12585	0.22357
94	15	3.23968	25.64035	0.61458	0.12634	0.22434	0.61458	0.12628	0.22424
94	16	3.23968	25.54880	0.61458	0.12679	0.22505	0.61458	0.12672	0.22494
94	17	3.23968	25.45467	0.61458	0.12726	0.22579	0.61458	0.12718	0.22566
94	18	3.23968	25.35821	0.61458	0.12774	0.22655	0.61458	0.12766	0.22642
94	19	3.23968	25.25875	0.61458	0.12825	0.22734	0.61458	0.12817	0.22721
94	20	3.23968	25.15564	0.61458	0.12877	0.22817	0.61458	0.12869	0.22804
94	21	3.23968	25.04833	0.61458	0.12933	0.22903	0.61458	0.12925	0.22891
94	22	3.23968	24.93660	0.61458	0.12991	0.22994	0.61458	0.12983	0.22982
94	23	3.23968	24.82004	0.61458	0.13052	0.23089	0.61458	0.13044	0.23077
94	24	3.23968	24.69862	0.61458	0.13116	0.23190	0.61458	0.13108	0.23177
94	25	3.23968	24.57203	0.61458	0.13183	0.23295	0.61458	0.13174	0.23282

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.40133	2.60073	0.63166	0.79636	0.88664	0.63166	0.66556	0.79921
3.40133	2.43099	0.63166	0.81456	0.89781	0.63166	0.68148	0.81057
3.40133	2.27364	0.63166	0.83152	0.90801	0.63166	0.69689	0.82138
3.40133	2.12860	0.63166	0.84717	0.91726	0.63166	0.71174	0.83160
3.40133	1.99561	0.63166	0.86148	0.92558	0.63166	0.72594	0.84121
3.40133	1.87471	0.63166	0.87442	0.93300	0.63166	0.73943	0.85020
3.40133	1.76487	0.63166	0.88608	0.93960	0.63166	0.75222	0.85859
3.40133	1.66540	0.63166	0.89651	0.94543	0.63166	0.76424	0.86637
3.40133	1.57565	0.63166	0.90579	0.95057	0.63166	0.77548	0.87354
3.40133	1.49500	0.63166	0.91398	0.95506	0.63166	0.78587	0.88010
3.40133	1.42313	0.63166	0.92111	0.95894	0.63166	0.79531	0.88598
3.40133	1.36003	0.63166	0.92719	0.96222	0.63166	0.80360	0.89111
3.40133	1.30641	0.63166	0.93214	0.96488	0.63166	0.81045	0.89530
3.40133	1.26533	0.63166	0.93576	0.96681	0.63166	0.81547	0.89835
3.18390	22.51412	0.61876	0.14141	0.24778	0.61876	0.14137	0.24772
3.18390	22.48584	0.61876	0.14159	0.24806	0.61876	0.14156	0.24801
3.18390	22.45520	0.61876	0.14178	0.24835	0.61876	0.14175	0.24831
3.18390	22.42249	0.61876	0.14199	0.24867	0.61876	0.14196	0.24863
3.18390	22.38814	0.61876	0.14221	0.24901	0.61876	0.14218	0.24896
3.18390	22.35215	0.61876	0.14244	0.24936	0.61876	0.14241	0.24931
3.18390	22.31437	0.61876	0.14268	0.24973	0.61876	0.14265	0.24968
3.18390	22.27480	0.61876	0.14293	0.25011	0.61876	0.14290	0.25007
3.18390	22.23319	0.61876	0.14320	0.25052	0.61876	0.14317	0.25047
3.18390	22.18946	0.61876	0.14348	0.25095	0.61876	0.14344	0.25090
3.18390	22.14392	0.61876	0.14378	0.25141	0.61876	0.14374	0.25134
3.18390	22.09606	0.61876	0.14409	0.25188	0.61876	0.14404	0.25181
3.18390	22.04614	0.61876	0.14441	0.25238	0.61876	0.14436	0.25230
3.18390	21.99389	0.61876	0.14475	0.25290	0.61876	0.14469	0.25281
3.18390	21.93952	0.61876	0.14511	0.25344	0.61876	0.14504	0.25334
3.18390	21.88305	0.61876	0.14548	0.25401	0.61876	0.14540	0.25389
3.18390	21.82476	0.61876	0.14587	0.25460	0.61876	0.14578	0.25447
3.18390	21.76485	0.61876	0.14627	0.25521	0.61876	0.14618	0.25508
3.18390	21.70276	0.61876	0.14669	0.25585	0.61876	0.14660	0.25571
3.18390	21.63792	0.61876	0.14713	0.25652	0.61876	0.14704	0.25638
3.18390	21.56986	0.61876	0.14759	0.25722	0.61876	0.14751	0.25709
3.18390	21.49836	0.61876	0.14808	0.25797	0.61876	0.14800	0.25784
3.18390	21.42306	0.61876	0.14861	0.25876	0.61876	0.14852	0.25863
3.18390	21.34391	0.61876	0.14916	0.25959	0.61876	0.14907	0.25946
3.18390	21.26064	0.61876	0.14974	0.26047	0.61876	0.14964	0.26033

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
94	26	3.23968	24.44053	0.61458	0.13254	0.23406	0.61458	0.13244	0.23391
94	27	3.23968	24.30438	0.61458	0.13328	0.23521	0.61458	0.13318	0.23505
94	28	3.23968	24.16342	0.61458	0.13406	0.23642	0.61458	0.13394	0.23624
94	29	3.23968	24.01762	0.61458	0.13487	0.23768	0.61458	0.13475	0.23749
94	30	3.23968	23.86654	0.61458	0.13572	0.23900	0.61458	0.13559	0.23880
94	31	3.23968	23.71037	0.61458	0.13661	0.24039	0.61458	0.13647	0.24016
94	32	3.23968	23.54876	0.61458	0.13755	0.24183	0.61458	0.13739	0.24159
94	33	3.23968	23.38162	0.61458	0.13853	0.24335	0.61458	0.13836	0.24309
94	34	3.23968	23.20856	0.61458	0.13956	0.24494	0.61458	0.13938	0.24466
94	35	3.23968	23.02940	0.61458	0.14064	0.24661	0.61458	0.14045	0.24631
94	36	3.23968	22.84408	0.61458	0.14178	0.24835	0.61458	0.14158	0.24804
94	37	3.23968	22.65215	0.61458	0.14298	0.25019	0.61458	0.14277	0.24986
94	38	3.23968	22.45348	0.61458	0.14424	0.25212	0.61458	0.14401	0.25177
94	39	3.23968	22.24766	0.61458	0.14558	0.25415	0.61458	0.14533	0.25377
94	40	3.23968	22.03447	0.61458	0.14698	0.25629	0.61458	0.14671	0.25588
94	41	3.23968	21.81357	0.61458	0.14846	0.25854	0.61458	0.14817	0.25809
94	42	3.23968	21.58485	0.61458	0.15003	0.26092	0.61458	0.14970	0.26042
94	43	3.23968	21.34779	0.61458	0.15169	0.26342	0.61458	0.15131	0.26285
94	44	3.23968	21.10218	0.61458	0.15344	0.26606	0.61458	0.15300	0.26539
94	45	3.23968	20.84782	0.61458	0.15530	0.26884	0.61458	0.15476	0.26804
94	46	3.23968	20.58697	0.61458	0.15725	0.27176	0.61458	0.15660	0.27080
94	47	3.23968	20.32000	0.61458	0.15929	0.27480	0.61458	0.15853	0.27367
94	48	3.23968	20.04764	0.61458	0.16143	0.27798	0.61458	0.16053	0.27665
94	49	3.23968	19.77090	0.61458	0.16366	0.28128	0.61458	0.16262	0.27975
94	50	3.23968	19.49116	0.61458	0.16598	0.28470	0.61458	0.16481	0.28298
94	51	3.23968	19.21029	0.61458	0.16839	0.28824	0.61458	0.16711	0.28637
94	52	3.23968	18.92146	0.61458	0.17093	0.29196	0.61458	0.16955	0.28993
94	53	3.23968	18.62485	0.61458	0.17363	0.29588	0.61458	0.17211	0.29368
94	54	3.23968	18.32038	0.61458	0.17648	0.30001	0.61458	0.17483	0.29762
94	55	3.23968	18.00819	0.61458	0.17950	0.30437	0.61458	0.17770	0.30177
94	56	3.23968	17.68820	0.61458	0.18271	0.30897	0.61458	0.18074	0.30614
94	57	3.23968	17.36037	0.61458	0.18612	0.31383	0.61458	0.18396	0.31075
94	58	3.23968	17.02468	0.61458	0.18974	0.31896	0.61458	0.18737	0.31561
94	59	3.23968	16.68091	0.61458	0.19359	0.32439	0.61458	0.19100	0.32074
94	60	3.23968	16.32913	0.61458	0.19770	0.33013	0.61458	0.19485	0.32616
94	61	3.23968	15.96913	0.61458	0.20208	0.33622	0.61458	0.19895	0.33188
94	62	3.23968	15.60088	0.61458	0.20676	0.34267	0.61458	0.20332	0.33793
94	63	3.23968	15.22446	0.61458	0.21177	0.34953	0.61458	0.20797	0.34433
94	64	3.23968	14.83980	0.61458	0.21714	0.35681	0.61458	0.21293	0.35110

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.18390	21.17342	0.61876	0.15035	0.26141	0.61876	0.15025	0.26125
3.18390	21.08250	0.61876	0.15100	0.26238	0.61876	0.15089	0.26221
3.18390	20.98768	0.61876	0.15168	0.26341	0.61876	0.15156	0.26322
3.18390	20.88895	0.61876	0.15240	0.26449	0.61876	0.15226	0.26429
3.18390	20.78588	0.61876	0.15315	0.26562	0.61876	0.15301	0.26540
3.18390	20.67862	0.61876	0.15394	0.26681	0.61876	0.15379	0.26658
3.18390	20.56684	0.61876	0.15478	0.26806	0.61876	0.15461	0.26781
3.18390	20.45044	0.61876	0.15566	0.26938	0.61876	0.15548	0.26911
3.18390	20.32903	0.61876	0.15658	0.27077	0.61876	0.15639	0.27048
3.18390	20.20243	0.61876	0.15756	0.27223	0.61876	0.15736	0.27192
3.18390	20.07055	0.61876	0.15859	0.27377	0.61876	0.15838	0.27344
3.18390	19.93297	0.61876	0.15969	0.27540	0.61876	0.15945	0.27505
3.18390	19.78951	0.61876	0.16084	0.27711	0.61876	0.16059	0.27674
3.18390	19.63978	0.61876	0.16206	0.27892	0.61876	0.16180	0.27853
3.18390	19.48352	0.61876	0.16336	0.28084	0.61876	0.16307	0.28041
3.18390	19.32040	0.61876	0.16473	0.28287	0.61876	0.16442	0.28240
3.18390	19.15023	0.61876	0.16619	0.28501	0.61876	0.16584	0.28449
3.18390	18.97251	0.61876	0.16774	0.28728	0.61876	0.16733	0.28669
3.18390	18.78697	0.61876	0.16938	0.28969	0.61876	0.16891	0.28900
3.18390	18.59337	0.61876	0.17112	0.29224	0.61876	0.17055	0.29141
3.18390	18.39367	0.61876	0.17296	0.29491	0.61876	0.17228	0.29392
3.18390	18.18814	0.61876	0.17488	0.29770	0.61876	0.17408	0.29654
3.18390	17.97738	0.61876	0.17690	0.30062	0.61876	0.17596	0.29926
3.18390	17.76227	0.61876	0.17901	0.30367	0.61876	0.17792	0.30209
3.18390	17.54401	0.61876	0.18121	0.30682	0.61876	0.17998	0.30505
3.18390	17.32430	0.61876	0.18348	0.31007	0.61876	0.18215	0.30816
3.18390	17.09693	0.61876	0.18589	0.31351	0.61876	0.18444	0.31144
3.18390	16.86201	0.61876	0.18845	0.31714	0.61876	0.18687	0.31489
3.18390	16.61938	0.61876	0.19117	0.32098	0.61876	0.18944	0.31854
3.18390	16.36911	0.61876	0.19405	0.32503	0.61876	0.19217	0.32238
3.18390	16.11103	0.61876	0.19712	0.32932	0.61876	0.19506	0.32644
3.18390	15.84506	0.61876	0.20038	0.33386	0.61876	0.19813	0.33073
3.18390	15.57108	0.61876	0.20385	0.33866	0.61876	0.20139	0.33527
3.18390	15.28882	0.61876	0.20755	0.34375	0.61876	0.20486	0.34006
3.18390	14.99826	0.61876	0.21150	0.34915	0.61876	0.20856	0.34514
3.18390	14.69911	0.61876	0.21572	0.35488	0.61876	0.21250	0.35051
3.18390	14.39128	0.61876	0.22024	0.36098	0.61876	0.21670	0.35621
3.18390	14.07472	0.61876	0.22508	0.36745	0.61876	0.22118	0.36224
3.18390	13.74931	0.61876	0.23028	0.37435	0.61876	0.22596	0.36863

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
94	65	3.23968	14.44688	0.61458	0.22290	0.36455	0.61458	0.21821	0.35825
94	66	3.23968	14.04613	0.61458	0.22909	0.37278	0.61458	0.22385	0.36582
94	67	3.23968	13.63788	0.61458	0.23574	0.38154	0.61458	0.22987	0.37381
94	68	3.23968	13.22255	0.61458	0.24289	0.39085	0.61458	0.23629	0.38225
94	69	3.23968	12.80079	0.61458	0.25059	0.40076	0.61458	0.24314	0.39117
94	70	3.23968	12.37331	0.61458	0.25888	0.41129	0.61458	0.25044	0.40057
94	71	3.23968	11.94070	0.61458	0.26781	0.42248	0.61458	0.25824	0.41048
94	72	3.23968	11.50357	0.61458	0.27745	0.43438	0.61458	0.26657	0.42093
94	73	3.23968	11.06278	0.61458	0.28784	0.44701	0.61458	0.27545	0.43192
94	74	3.23968	10.61910	0.61458	0.29905	0.46041	0.61458	0.28491	0.44347
94	75	3.23968	10.17356	0.61458	0.31114	0.47462	0.61458	0.29499	0.45559
94	76	3.23968	9.72734	0.61458	0.32419	0.48964	0.61458	0.30572	0.46827
94	77	3.23968	9.28160	0.61458	0.33824	0.50550	0.61458	0.31710	0.48152
94	78	3.23968	8.83768	0.61458	0.35336	0.52220	0.61458	0.32917	0.49531
94	79	3.23968	8.39698	0.61458	0.36960	0.53972	0.61458	0.34193	0.50961
94	80	3.23968	7.96110	0.61458	0.38699	0.55802	0.61458	0.35538	0.52440
94	81	3.23968	7.53168	0.61458	0.40555	0.57707	0.61458	0.36950	0.53961
94	82	3.23968	7.11054	0.61458	0.42528	0.59676	0.61458	0.38427	0.55520
94	83	3.23968	6.69952	0.61458	0.44614	0.61700	0.61458	0.39966	0.57108
94	84	3.23968	6.30023	0.61458	0.46806	0.63766	0.61458	0.41561	0.58719
94	85	3.23968	5.91444	0.61458	0.49096	0.65858	0.61458	0.43206	0.60341
94	86	3.23968	5.54396	0.61458	0.51465	0.67957	0.61458	0.44892	0.61966
94	87	3.23968	5.19034	0.61458	0.53897	0.70043	0.61458	0.46609	0.63583
94	88	3.23968	4.85473	0.61458	0.56370	0.72098	0.61458	0.48349	0.65182
94	89	3.23968	4.53813	0.61458	0.58859	0.74102	0.61458	0.50102	0.66757
94	90	3.23968	4.24126	0.61458	0.61342	0.76039	0.61458	0.51861	0.68301
94	91	3.23968	3.96420	0.61458	0.63795	0.77896	0.61458	0.53621	0.69809
94	92	3.23968	3.70604	0.61458	0.66206	0.79668	0.61458	0.55380	0.71283
94	93	3.23968	3.46525	0.61458	0.68565	0.81352	0.61458	0.57138	0.72723
94	94	3.23968	3.23968	0.61458	0.70869	0.82951	0.61458	0.58894	0.74130
94	95	3.23968	3.02715	0.61458	0.73114	0.84469	0.61458	0.60646	0.75503
94	96	3.23968	2.82535	0.61458	0.75298	0.85909	0.61458	0.62383	0.76835
94	97	3.23968	2.63737	0.61458	0.77379	0.87247	0.61458	0.64090	0.78116
94	98	3.23968	2.46279	0.61458	0.79346	0.88484	0.61458	0.65759	0.79343
94	99	3.23968	2.30125	0.61458	0.81188	0.89617	0.61458	0.67380	0.80512
94	100	3.23968	2.15258	0.61458	0.82895	0.90648	0.61458	0.68945	0.81618
94	101	3.23968	2.01649	0.61458	0.84462	0.91577	0.61458	0.70445	0.82660
94	102	3.23968	1.89293	0.61458	0.85886	0.92407	0.61458	0.71875	0.83636
94	103	3.23968	1.78083	0.61458	0.87173	0.93147	0.61458	0.73231	0.84548

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.18390	13.41490	0.61876	0.23586	0.38170	0.61876	0.23107	0.37540
3.18390	13.07182	0.61876	0.24187	0.38952	0.61876	0.23653	0.38257
3.18390	12.72027	0.61876	0.24833	0.39786	0.61876	0.24236	0.39016
3.18390	12.36057	0.61876	0.25529	0.40674	0.61876	0.24858	0.39818
3.18390	11.99324	0.61876	0.26278	0.41620	0.61876	0.25523	0.40667
3.18390	11.61885	0.61876	0.27086	0.42626	0.61876	0.26234	0.41564
3.18390	11.23789	0.61876	0.27957	0.43698	0.61876	0.26992	0.42510
3.18390	10.85087	0.61876	0.28897	0.44838	0.61876	0.27803	0.43509
3.18390	10.45855	0.61876	0.29912	0.46050	0.61876	0.28668	0.44561
3.18390	10.06159	0.61876	0.31007	0.47337	0.61876	0.29590	0.45668
3.18390	9.66092	0.61876	0.32190	0.48702	0.61876	0.30574	0.46830
3.18390	9.25762	0.61876	0.33465	0.50148	0.61876	0.31621	0.48048
3.18390	8.85278	0.61876	0.34839	0.51675	0.61876	0.32733	0.49322
3.18390	8.44766	0.61876	0.36318	0.53284	0.61876	0.33913	0.50649
3.18390	8.04359	0.61876	0.37906	0.54974	0.61876	0.35160	0.52027
3.18390	7.64214	0.61876	0.39608	0.56742	0.61876	0.36475	0.53453
3.18390	7.24488	0.61876	0.41424	0.58581	0.61876	0.37857	0.54922
3.18390	6.85364	0.61876	0.43354	0.60486	0.61876	0.39303	0.56428
3.18390	6.47024	0.61876	0.45395	0.62444	0.61876	0.40809	0.57964
3.18390	6.09632	0.61876	0.47541	0.64445	0.61876	0.42371	0.59522
3.18390	5.73370	0.61876	0.49781	0.66472	0.61876	0.43982	0.61094
3.18390	5.38421	0.61876	0.52100	0.68508	0.61876	0.45633	0.62669
3.18390	5.04951	0.61876	0.54480	0.70533	0.61876	0.47316	0.64237
3.18390	4.73086	0.61876	0.56899	0.72530	0.61876	0.49020	0.65790
3.18390	4.42936	0.61876	0.59336	0.74479	0.61876	0.50739	0.67320
3.18390	4.14588	0.61876	0.61766	0.76365	0.61876	0.52463	0.68820
3.18390	3.88065	0.61876	0.64169	0.78175	0.61876	0.54188	0.70288
3.18390	3.63292	0.61876	0.66531	0.79903	0.61876	0.55913	0.71723
3.18390	3.40133	0.61876	0.68844	0.81547	0.61876	0.57637	0.73126
3.18390	3.18390	0.61876	0.71103	0.83112	0.61876	0.59360	0.74498
3.18390	2.97857	0.61876	0.73308	0.84599	0.61876	0.61080	0.75838
3.18390	2.78314	0.61876	0.75455	0.86011	0.61876	0.62786	0.77140
3.18390	2.60073	0.61876	0.77503	0.87326	0.61876	0.64464	0.78393
3.18390	2.43099	0.61876	0.79441	0.88543	0.61876	0.66105	0.79594
3.18390	2.27364	0.61876	0.81258	0.89660	0.61876	0.67700	0.80740
3.18390	2.12860	0.61876	0.82943	0.90677	0.61876	0.69241	0.81825
3.18390	1.99561	0.61876	0.84493	0.91595	0.61876	0.70719	0.82848
3.18390	1.87471	0.61876	0.85902	0.92416	0.61876	0.72127	0.83807
3.18390	1.76487	0.61876	0.87177	0.93150	0.61876	0.73465	0.84703

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
94	104	3.23968	1.67943	0.61458	0.88328	0.93803	0.61458	0.74510	0.85394
94	105	3.23968	1.58804	0.61458	0.89359	0.94381	0.61458	0.75708	0.86175
94	106	3.23968	1.50600	0.61458	0.90271	0.94887	0.61458	0.76817	0.86889
94	107	3.23968	1.43298	0.61458	0.91068	0.95325	0.61458	0.77826	0.87530
94	108	3.23968	1.36894	0.61458	0.91748	0.95696	0.61458	0.78714	0.88089
94	109	3.23968	1.31458	0.61458	0.92303	0.95997	0.61458	0.79449	0.88547
94	110	3.23968	1.27298	0.61458	0.92709	0.96217	0.61458	0.79987	0.88881
95	1	3.02715	26.62178	0.60302	0.11371	0.20419	0.60302	0.11367	0.20414
95	2	3.02715	26.56961	0.60302	0.11393	0.20455	0.60302	0.11390	0.20451
95	3	3.02715	26.51422	0.60302	0.11417	0.20494	0.60302	0.11414	0.20490
95	4	3.02715	26.45593	0.60302	0.11442	0.20534	0.60302	0.11439	0.20530
95	5	3.02715	26.39526	0.60302	0.11468	0.20577	0.60302	0.11466	0.20573
95	6	3.02715	26.33222	0.60302	0.11496	0.20621	0.60302	0.11493	0.20617
95	7	3.02715	26.26662	0.60302	0.11524	0.20667	0.60302	0.11522	0.20663
95	8	3.02715	26.19847	0.60302	0.11554	0.20715	0.60302	0.11552	0.20711
95	9	3.02715	26.12745	0.60302	0.11586	0.20766	0.60302	0.11583	0.20761
95	10	3.02715	26.05351	0.60302	0.11619	0.20818	0.60302	0.11616	0.20814
95	11	3.02715	25.97700	0.60302	0.11653	0.20873	0.60302	0.11650	0.20868
95	12	3.02715	25.89730	0.60302	0.11689	0.20931	0.60302	0.11685	0.20925
95	13	3.02715	25.81474	0.60302	0.11726	0.20990	0.60302	0.11722	0.20984
95	14	3.02715	25.72901	0.60302	0.11765	0.21053	0.60302	0.11760	0.21045
95	15	3.02715	25.64035	0.60302	0.11805	0.21118	0.60302	0.11800	0.21109
95	16	3.02715	25.54880	0.60302	0.11848	0.21185	0.60302	0.11841	0.21175
95	17	3.02715	25.45467	0.60302	0.11891	0.21255	0.60302	0.11884	0.21244
95	18	3.02715	25.35821	0.60302	0.11937	0.21327	0.60302	0.11929	0.21316
95	19	3.02715	25.25875	0.60302	0.11984	0.21402	0.60302	0.11976	0.21391
95	20	3.02715	25.15564	0.60302	0.12033	0.21481	0.60302	0.12026	0.21469
95	21	3.02715	25.04833	0.60302	0.12084	0.21563	0.60302	0.12077	0.21552
95	22	3.02715	24.93660	0.60302	0.12138	0.21649	0.60302	0.12132	0.21638
95	23	3.02715	24.82004	0.60302	0.12195	0.21740	0.60302	0.12189	0.21729
95	24	3.02715	24.69862	0.60302	0.12255	0.21835	0.60302	0.12248	0.21824
95	25	3.02715	24.57203	0.60302	0.12318	0.21935	0.60302	0.12311	0.21923
95	26	3.02715	24.44053	0.60302	0.12385	0.22040	0.60302	0.12376	0.22027
95	27	3.02715	24.30438	0.60302	0.12454	0.22149	0.60302	0.12445	0.22135
95	28	3.02715	24.16342	0.60302	0.12526	0.22264	0.60302	0.12517	0.22248
95	29	3.02715	24.01762	0.60302	0.12602	0.22384	0.60302	0.12592	0.22367
95	30	3.02715	23.86654	0.60302	0.12682	0.22509	0.60302	0.12670	0.22491
95	31	3.02715	23.71037	0.60302	0.12765	0.22641	0.60302	0.12753	0.22621
95	32	3.02715	23.54876	0.60302	0.12853	0.22778	0.60302	0.12839	0.22757

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
3.18390	1.66540	0.61876	0.88324	0.93800	0.61876	0.74727	0.85536
3.18390	1.57565	0.61876	0.89348	0.94374	0.61876	0.75909	0.86305
3.18390	1.49500	0.61876	0.90255	0.94878	0.61876	0.77005	0.87009
3.18390	1.42313	0.61876	0.91048	0.95314	0.61876	0.78002	0.87642
3.18390	1.36003	0.61876	0.91726	0.95684	0.61876	0.78882	0.88194
3.18390	1.30641	0.61876	0.92279	0.95985	0.61876	0.79610	0.88647
3.18390	1.26533	0.61876	0.92686	0.96204	0.61876	0.80143	0.88977
2.97857	22.51412	0.60731	0.13229	0.23367	0.60731	0.13226	0.23361
2.97857	22.48584	0.60731	0.13246	0.23393	0.60731	0.13243	0.23389
2.97857	22.45520	0.60731	0.13264	0.23421	0.60731	0.13261	0.23417
2.97857	22.42249	0.60731	0.13283	0.23452	0.60731	0.13281	0.23447
2.97857	22.38814	0.60731	0.13304	0.23483	0.60731	0.13301	0.23479
2.97857	22.35215	0.60731	0.13325	0.23517	0.60731	0.13322	0.23513
2.97857	22.31437	0.60731	0.13348	0.23552	0.60731	0.13345	0.23548
2.97857	22.27480	0.60731	0.13371	0.23589	0.60731	0.13369	0.23584
2.97857	22.23319	0.60731	0.13396	0.23628	0.60731	0.13394	0.23623
2.97857	22.18946	0.60731	0.13423	0.23669	0.60731	0.13420	0.23664
2.97857	22.14392	0.60731	0.13450	0.23712	0.60731	0.13447	0.23706
2.97857	22.09606	0.60731	0.13479	0.23757	0.60731	0.13476	0.23751
2.97857	22.04614	0.60731	0.13510	0.23804	0.60731	0.13505	0.23797
2.97857	21.99389	0.60731	0.13542	0.23854	0.60731	0.13537	0.23846
2.97857	21.93952	0.60731	0.13575	0.23905	0.60731	0.13569	0.23896
2.97857	21.88305	0.60731	0.13610	0.23959	0.60731	0.13603	0.23949
2.97857	21.82476	0.60731	0.13646	0.24016	0.60731	0.13639	0.24004
2.97857	21.76485	0.60731	0.13684	0.24074	0.60731	0.13676	0.24061
2.97857	21.70276	0.60731	0.13723	0.24134	0.60731	0.13715	0.24122
2.97857	21.63792	0.60731	0.13764	0.24198	0.60731	0.13756	0.24186
2.97857	21.56986	0.60731	0.13808	0.24265	0.60731	0.13800	0.24253
2.97857	21.49836	0.60731	0.13854	0.24336	0.60731	0.13846	0.24324
2.97857	21.42306	0.60731	0.13902	0.24411	0.60731	0.13895	0.24399
2.97857	21.34391	0.60731	0.13954	0.24490	0.60731	0.13946	0.24478
2.97857	21.26064	0.60731	0.14008	0.24574	0.60731	0.14000	0.24562
2.97857	21.17342	0.60731	0.14066	0.24663	0.60731	0.14057	0.24649
2.97857	21.08250	0.60731	0.14127	0.24756	0.60731	0.14117	0.24741
2.97857	20.98768	0.60731	0.14190	0.24854	0.60731	0.14179	0.24837
2.97857	20.88895	0.60731	0.14257	0.24956	0.60731	0.14245	0.24938
2.97857	20.78588	0.60731	0.14328	0.25064	0.60731	0.14315	0.25045
2.97857	20.67862	0.60731	0.14402	0.25178	0.60731	0.14388	0.25156
2.97857	20.56684	0.60731	0.14480	0.25297	0.60731	0.14465	0.25274

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
95	33	3.02715	23.38162	0.60302	0.12945	0.22922	0.60302	0.12930	0.22899
95	34	3.02715	23.20856	0.60302	0.13041	0.23073	0.60302	0.13025	0.23048
95	35	3.02715	23.02940	0.60302	0.13142	0.23231	0.60302	0.13125	0.23205
95	36	3.02715	22.84408	0.60302	0.13249	0.23397	0.60302	0.13231	0.23369
95	37	3.02715	22.65215	0.60302	0.13361	0.23572	0.60302	0.13342	0.23542
95	38	3.02715	22.45348	0.60302	0.13479	0.23755	0.60302	0.13458	0.23724
95	39	3.02715	22.24766	0.60302	0.13603	0.23949	0.60302	0.13581	0.23915
95	40	3.02715	22.03447	0.60302	0.13734	0.24152	0.60302	0.13711	0.24115
95	41	3.02715	21.81357	0.60302	0.13873	0.24366	0.60302	0.13847	0.24326
95	42	3.02715	21.58485	0.60302	0.14020	0.24592	0.60302	0.13991	0.24547
95	43	3.02715	21.34779	0.60302	0.14175	0.24830	0.60302	0.14142	0.24779
95	44	3.02715	21.10218	0.60302	0.14339	0.25081	0.60302	0.14300	0.25022
95	45	3.02715	20.84782	0.60302	0.14512	0.25346	0.60302	0.14466	0.25275
95	46	3.02715	20.58697	0.60302	0.14695	0.25624	0.60302	0.14639	0.25539
95	47	3.02715	20.32000	0.60302	0.14886	0.25914	0.60302	0.14819	0.25813
95	48	3.02715	20.04764	0.60302	0.15086	0.26217	0.60302	0.15007	0.26098
95	49	3.02715	19.77090	0.60302	0.15295	0.26531	0.60302	0.15203	0.26394
95	50	3.02715	19.49116	0.60302	0.15512	0.26858	0.60302	0.15409	0.26703
95	51	3.02715	19.21029	0.60302	0.15737	0.27194	0.60302	0.15625	0.27027
95	52	3.02715	18.92146	0.60302	0.15975	0.27549	0.60302	0.15853	0.27367
95	53	3.02715	18.62485	0.60302	0.16227	0.27924	0.60302	0.16094	0.27725
95	54	3.02715	18.32038	0.60302	0.16495	0.28318	0.60302	0.16348	0.28103
95	55	3.02715	18.00819	0.60302	0.16778	0.28734	0.60302	0.16618	0.28500
95	56	3.02715	17.68820	0.60302	0.17078	0.29174	0.60302	0.16903	0.28918
95	57	3.02715	17.36037	0.60302	0.17397	0.29638	0.60302	0.17206	0.29360
95	58	3.02715	17.02468	0.60302	0.17736	0.30128	0.60302	0.17527	0.29826
95	59	3.02715	16.68091	0.60302	0.18097	0.30647	0.60302	0.17867	0.30318
95	60	3.02715	16.32913	0.60302	0.18481	0.31197	0.60302	0.18230	0.30838
95	61	3.02715	15.96913	0.60302	0.18892	0.31780	0.60302	0.18615	0.31388
95	62	3.02715	15.60088	0.60302	0.19331	0.32399	0.60302	0.19026	0.31970
95	63	3.02715	15.22446	0.60302	0.19800	0.33056	0.60302	0.19464	0.32585
95	64	3.02715	14.83980	0.60302	0.20304	0.33754	0.60302	0.19931	0.33237
95	65	3.02715	14.44688	0.60302	0.20844	0.34498	0.60302	0.20429	0.33927
95	66	3.02715	14.04613	0.60302	0.21425	0.35289	0.60302	0.20961	0.34658
95	67	3.02715	13.63788	0.60302	0.22049	0.36132	0.60302	0.21529	0.35431
95	68	3.02715	13.22255	0.60302	0.22722	0.37030	0.60302	0.22136	0.36248
95	69	3.02715	12.80079	0.60302	0.23446	0.37985	0.60302	0.22784	0.37112
95	70	3.02715	12.37331	0.60302	0.24226	0.39003	0.60302	0.23477	0.38026
95	71	3.02715	11.94070	0.60302	0.25067	0.40086	0.60302	0.24216	0.38991

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.97857	20.45044	0.60731	0.14562	0.25422	0.60731	0.14546	0.25398
2.97857	20.32903	0.60731	0.14649	0.25554	0.60731	0.14632	0.25528
2.97857	20.20243	0.60731	0.14740	0.25694	0.60731	0.14722	0.25666
2.97857	20.07055	0.60731	0.14837	0.25840	0.60731	0.14818	0.25811
2.97857	19.93297	0.60731	0.14939	0.25995	0.60731	0.14919	0.25964
2.97857	19.78951	0.60731	0.15047	0.26159	0.60731	0.15025	0.26125
2.97857	19.63978	0.60731	0.15162	0.26331	0.60731	0.15138	0.26296
2.97857	19.48352	0.60731	0.15283	0.26514	0.60731	0.15258	0.26476
2.97857	19.32040	0.60731	0.15412	0.26707	0.60731	0.15384	0.26666
2.97857	19.15023	0.60731	0.15548	0.26912	0.60731	0.15517	0.26866
2.97857	18.97251	0.60731	0.15693	0.27129	0.60731	0.15658	0.27076
2.97857	18.78697	0.60731	0.15847	0.27358	0.60731	0.15806	0.27297
2.97857	18.59337	0.60731	0.16010	0.27601	0.60731	0.15961	0.27528
2.97857	18.39367	0.60731	0.16182	0.27856	0.60731	0.16123	0.27769
2.97857	18.18814	0.60731	0.16363	0.28124	0.60731	0.16292	0.28019
2.97857	17.97738	0.60731	0.16552	0.28403	0.60731	0.16469	0.28280
2.97857	17.76227	0.60731	0.16750	0.28693	0.60731	0.16653	0.28552
2.97857	17.54401	0.60731	0.16955	0.28995	0.60731	0.16847	0.28835
2.97857	17.32430	0.60731	0.17168	0.29306	0.60731	0.17050	0.29133
2.97857	17.09693	0.60731	0.17395	0.29634	0.60731	0.17266	0.29447
2.97857	16.86201	0.60731	0.17634	0.29982	0.60731	0.17494	0.29778
2.97857	16.61938	0.60731	0.17889	0.30349	0.60731	0.17736	0.30128
2.97857	16.36911	0.60731	0.18159	0.30737	0.60731	0.17992	0.30497
2.97857	16.11103	0.60731	0.18446	0.31147	0.60731	0.18264	0.30887
2.97857	15.84506	0.60731	0.18752	0.31582	0.60731	0.18553	0.31299
2.97857	15.57108	0.60731	0.19078	0.32042	0.60731	0.18860	0.31734
2.97857	15.28882	0.60731	0.19425	0.32530	0.60731	0.19186	0.32196
2.97857	14.99826	0.60731	0.19795	0.33048	0.60731	0.19534	0.32684
2.97857	14.69911	0.60731	0.20191	0.33599	0.60731	0.19905	0.33202
2.97857	14.39128	0.60731	0.20615	0.34184	0.60731	0.20301	0.33750
2.97857	14.07472	0.60731	0.21070	0.34806	0.60731	0.20724	0.34332
2.97857	13.74931	0.60731	0.21558	0.35470	0.60731	0.21175	0.34949
2.97857	13.41490	0.60731	0.22083	0.36177	0.60731	0.21657	0.35604
2.97857	13.07182	0.60731	0.22647	0.36931	0.60731	0.22173	0.36298
2.97857	12.72027	0.60731	0.23255	0.37735	0.60731	0.22724	0.37033
2.97857	12.36057	0.60731	0.23910	0.38592	0.60731	0.23314	0.37812
2.97857	11.99324	0.60731	0.24616	0.39507	0.60731	0.23944	0.38637
2.97857	11.61885	0.60731	0.25377	0.40482	0.60731	0.24618	0.39510
2.97857	11.23789	0.60731	0.26199	0.41520	0.60731	0.25339	0.40433

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
95	72	3.02715	11.50357	0.60302	0.25975	0.41238	0.60302	0.25007	0.40009
95	73	3.02715	11.06278	0.60302	0.26956	0.42465	0.60302	0.25851	0.41083
95	74	3.02715	10.61910	0.60302	0.28015	0.43769	0.60302	0.26753	0.42213
95	75	3.02715	10.17356	0.60302	0.29160	0.45154	0.60302	0.27716	0.43403
95	76	3.02715	9.72734	0.60302	0.30397	0.46622	0.60302	0.28742	0.44650
95	77	3.02715	9.28160	0.60302	0.31732	0.48177	0.60302	0.29834	0.45957
95	78	3.02715	8.83768	0.60302	0.33172	0.49818	0.60302	0.30994	0.47321
95	79	3.02715	8.39698	0.60302	0.34722	0.51546	0.60302	0.32223	0.48741
95	80	3.02715	7.96110	0.60302	0.36386	0.53358	0.60302	0.33522	0.50212
95	81	3.02715	7.53168	0.60302	0.38169	0.55249	0.60302	0.34891	0.51732
95	82	3.02715	7.11054	0.60302	0.40070	0.57214	0.60302	0.36327	0.53294
95	83	3.02715	6.69952	0.60302	0.42088	0.59242	0.60302	0.37827	0.54891
95	84	3.02715	6.30023	0.60302	0.44219	0.61322	0.60302	0.39388	0.56516
95	85	3.02715	5.91444	0.60302	0.46454	0.63438	0.60302	0.41003	0.58159
95	86	3.02715	5.54396	0.60302	0.48779	0.65572	0.60302	0.42663	0.59810
95	87	3.02715	5.19034	0.60302	0.51177	0.67705	0.60302	0.44360	0.61458
95	88	3.02715	4.85473	0.60302	0.53630	0.69817	0.60302	0.46086	0.63094
95	89	3.02715	4.53813	0.60302	0.56114	0.71888	0.60302	0.47831	0.64710
95	90	3.02715	4.24126	0.60302	0.58605	0.73901	0.60302	0.49587	0.66299
95	91	3.02715	3.96420	0.60302	0.61084	0.75841	0.60302	0.51350	0.67856
95	92	3.02715	3.70604	0.60302	0.63534	0.77701	0.60302	0.53118	0.69382
95	93	3.02715	3.46525	0.60302	0.65946	0.79479	0.60302	0.54890	0.70876
95	94	3.02715	3.23968	0.60302	0.68318	0.81177	0.60302	0.56668	0.72341
95	95	3.02715	3.02715	0.60302	0.70645	0.82798	0.60302	0.58447	0.73775
95	96	3.02715	2.82535	0.60302	0.72924	0.84342	0.60302	0.60219	0.75171
95	97	3.02715	2.63737	0.60302	0.75110	0.85786	0.60302	0.61965	0.76517
95	98	3.02715	2.46279	0.60302	0.77190	0.87127	0.60302	0.63678	0.77809
95	99	3.02715	2.30125	0.60302	0.79150	0.88362	0.60302	0.65349	0.79043
95	100	3.02715	2.15258	0.60302	0.80978	0.89489	0.60302	0.66966	0.80215
95	101	3.02715	2.01649	0.60302	0.82666	0.90510	0.60302	0.68522	0.81321
95	102	3.02715	1.89293	0.60302	0.84207	0.91427	0.60302	0.70008	0.82358
95	103	3.02715	1.78083	0.60302	0.85608	0.92246	0.60302	0.71422	0.83329
95	104	3.02715	1.67943	0.60302	0.86871	0.92974	0.60302	0.72759	0.84232
95	105	3.02715	1.58804	0.60302	0.88003	0.93619	0.60302	0.74014	0.85067
95	106	3.02715	1.50600	0.60302	0.89009	0.94185	0.60302	0.75180	0.85832
95	107	3.02715	1.43298	0.60302	0.89891	0.94676	0.60302	0.76243	0.86520
95	108	3.02715	1.36894	0.60302	0.90646	0.95094	0.60302	0.77182	0.87121
95	109	3.02715	1.31458	0.60302	0.91265	0.95433	0.60302	0.77960	0.87615
95	110	3.02715	1.27298	0.60302	0.91720	0.95681	0.60302	0.78531	0.87975

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.97857	10.85087	0.60731	0.27087	0.42627	0.60731	0.26110	0.41408
2.97857	10.45855	0.60731	0.28046	0.43806	0.60731	0.26934	0.42438
2.97857	10.06159	0.60731	0.29083	0.45061	0.60731	0.27814	0.43523
2.97857	9.66092	0.60731	0.30204	0.46395	0.60731	0.28755	0.44666
2.97857	9.25762	0.60731	0.31415	0.47811	0.60731	0.29758	0.45867
2.97857	8.85278	0.60731	0.32723	0.49310	0.60731	0.30826	0.47125
2.97857	8.44766	0.60731	0.34133	0.50895	0.60731	0.31961	0.48440
2.97857	8.04359	0.60731	0.35652	0.52564	0.60731	0.33165	0.49810
2.97857	7.64214	0.60731	0.37284	0.54316	0.60731	0.34437	0.51232
2.97857	7.24488	0.60731	0.39031	0.56147	0.60731	0.35778	0.52701
2.97857	6.85364	0.60731	0.40894	0.58049	0.60731	0.37185	0.54212
2.97857	6.47024	0.60731	0.42872	0.60014	0.60731	0.38656	0.55758
2.97857	6.09632	0.60731	0.44960	0.62031	0.60731	0.40186	0.57333
2.97857	5.73370	0.60731	0.47149	0.64084	0.60731	0.41770	0.58927
2.97857	5.38421	0.60731	0.49428	0.66156	0.60731	0.43398	0.60528
2.97857	5.04951	0.60731	0.51778	0.68228	0.60731	0.45063	0.62129
2.97857	4.73086	0.60731	0.54181	0.70282	0.60731	0.46756	0.63719
2.97857	4.42936	0.60731	0.56615	0.72298	0.60731	0.48468	0.65291
2.97857	4.14588	0.60731	0.59056	0.74258	0.60731	0.50191	0.66836
2.97857	3.88065	0.60731	0.61485	0.76150	0.60731	0.51921	0.68352
2.97857	3.63292	0.60731	0.63887	0.77965	0.60731	0.53656	0.69839
2.97857	3.40133	0.60731	0.66253	0.79702	0.60731	0.55395	0.71296
2.97857	3.18390	0.60731	0.68581	0.81362	0.60731	0.57141	0.72726
2.97857	2.97857	0.60731	0.70866	0.82949	0.60731	0.58889	0.74126
2.97857	2.78314	0.60731	0.73107	0.84464	0.60731	0.60631	0.75491
2.97857	2.60073	0.60731	0.75258	0.85883	0.60731	0.62348	0.76808
2.97857	2.43099	0.60731	0.77307	0.87202	0.60731	0.64034	0.78074
2.97857	2.27364	0.60731	0.79240	0.88418	0.60731	0.65679	0.79284
2.97857	2.12860	0.60731	0.81045	0.89530	0.60731	0.67272	0.80434
2.97857	1.99561	0.60731	0.82713	0.90539	0.60731	0.68805	0.81520
2.97857	1.87471	0.60731	0.84238	0.91445	0.60731	0.70270	0.82540
2.97857	1.76487	0.60731	0.85625	0.92256	0.60731	0.71666	0.83494
2.97857	1.66540	0.60731	0.86877	0.92978	0.60731	0.72985	0.84383
2.97857	1.57565	0.60731	0.88001	0.93618	0.60731	0.74225	0.85206
2.97857	1.49500	0.60731	0.89001	0.94180	0.60731	0.75377	0.85960
2.97857	1.42313	0.60731	0.89878	0.94669	0.60731	0.76428	0.86639
2.97857	1.36003	0.60731	0.90630	0.95085	0.60731	0.77358	0.87233
2.97857	1.30641	0.60731	0.91247	0.95423	0.60731	0.78129	0.87722
2.97857	1.26533	0.60731	0.91701	0.95671	0.60731	0.78696	0.88078

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
96	1	2.82535	26.62178	0.59281	0.10613	0.19189	0.59281	0.10610	0.19184
96	2	2.82535	26.56961	0.59281	0.10633	0.19223	0.59281	0.10631	0.19219
96	3	2.82535	26.51422	0.59281	0.10656	0.19259	0.59281	0.10654	0.19256
96	4	2.82535	26.45593	0.59281	0.10679	0.19298	0.59281	0.10677	0.19294
96	5	2.82535	26.39526	0.59281	0.10704	0.19338	0.59281	0.10702	0.19334
96	6	2.82535	26.33222	0.59281	0.10729	0.19379	0.59281	0.10727	0.19376
96	7	2.82535	26.26662	0.59281	0.10756	0.19423	0.59281	0.10754	0.19420
96	8	2.82535	26.19847	0.59281	0.10784	0.19469	0.59281	0.10782	0.19465
96	9	2.82535	26.12745	0.59281	0.10813	0.19516	0.59281	0.10811	0.19513
96	10	2.82535	26.05351	0.59281	0.10844	0.19566	0.59281	0.10842	0.19562
96	11	2.82535	25.97700	0.59281	0.10876	0.19618	0.59281	0.10873	0.19614
96	12	2.82535	25.89730	0.59281	0.10909	0.19673	0.59281	0.10906	0.19668
96	13	2.82535	25.81474	0.59281	0.10944	0.19729	0.59281	0.10941	0.19724
96	14	2.82535	25.72901	0.59281	0.10981	0.19788	0.59281	0.10977	0.19782
96	15	2.82535	25.64035	0.59281	0.11019	0.19850	0.59281	0.11014	0.19842
96	16	2.82535	25.54880	0.59281	0.11058	0.19914	0.59281	0.11052	0.19905
96	17	2.82535	25.45467	0.59281	0.11099	0.19980	0.59281	0.11093	0.19970
96	18	2.82535	25.35821	0.59281	0.11141	0.20048	0.59281	0.11135	0.20038
96	19	2.82535	25.25875	0.59281	0.11185	0.20119	0.59281	0.11178	0.20109
96	20	2.82535	25.15564	0.59281	0.11231	0.20193	0.59281	0.11224	0.20183
96	21	2.82535	25.04833	0.59281	0.11279	0.20271	0.59281	0.11273	0.20261
96	22	2.82535	24.93660	0.59281	0.11329	0.20353	0.59281	0.11323	0.20343
96	23	2.82535	24.82004	0.59281	0.11383	0.20439	0.59281	0.11377	0.20429
96	24	2.82535	24.69862	0.59281	0.11439	0.20529	0.59281	0.11432	0.20519
96	25	2.82535	24.57203	0.59281	0.11497	0.20624	0.59281	0.11491	0.20613
96	26	2.82535	24.44053	0.59281	0.11559	0.20723	0.59281	0.11552	0.20711
96	27	2.82535	24.30438	0.59281	0.11624	0.20827	0.59281	0.11616	0.20814
96	28	2.82535	24.16342	0.59281	0.11692	0.20935	0.59281	0.11683	0.20921
96	29	2.82535	24.01762	0.59281	0.11762	0.21049	0.59281	0.11753	0.21034
96	30	2.82535	23.86654	0.59281	0.11837	0.21168	0.59281	0.11826	0.21151
96	31	2.82535	23.71037	0.59281	0.11915	0.21292	0.59281	0.11903	0.21275
96	32	2.82535	23.54876	0.59281	0.11996	0.21423	0.59281	0.11984	0.21403
96	33	2.82535	23.38162	0.59281	0.12082	0.21559	0.59281	0.12069	0.21539
96	34	2.82535	23.20856	0.59281	0.12172	0.21702	0.59281	0.12158	0.21680
96	35	2.82535	23.02940	0.59281	0.12266	0.21852	0.59281	0.12252	0.21829
96	36	2.82535	22.84408	0.59281	0.12366	0.22010	0.59281	0.12350	0.21985
96	37	2.82535	22.65215	0.59281	0.12470	0.22175	0.59281	0.12454	0.22149
96	38	2.82535	22.45348	0.59281	0.12581	0.22349	0.59281	0.12563	0.22321
96	39	2.82535	22.24766	0.59281	0.12697	0.22533	0.59281	0.12678	0.22503

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.78314	22.51412	0.59724	0.12361	0.22003	0.59724	0.12358	0.21998
2.78314	22.48584	0.59724	0.12377	0.22028	0.59724	0.12374	0.22023
2.78314	22.45520	0.59724	0.12394	0.22054	0.59724	0.12391	0.22050
2.78314	22.42249	0.59724	0.12412	0.22083	0.59724	0.12410	0.22079
2.78314	22.38814	0.59724	0.12431	0.22113	0.59724	0.12429	0.22109
2.78314	22.35215	0.59724	0.12451	0.22145	0.59724	0.12449	0.22141
2.78314	22.31437	0.59724	0.12472	0.22178	0.59724	0.12470	0.22174
2.78314	22.27480	0.59724	0.12494	0.22213	0.59724	0.12492	0.22209
2.78314	22.23319	0.59724	0.12518	0.22250	0.59724	0.12515	0.22246
2.78314	22.18946	0.59724	0.12542	0.22289	0.59724	0.12539	0.22285
2.78314	22.14392	0.59724	0.12568	0.22330	0.59724	0.12565	0.22325
2.78314	22.09606	0.59724	0.12595	0.22372	0.59724	0.12592	0.22367
2.78314	22.04614	0.59724	0.12624	0.22417	0.59724	0.12620	0.22411
2.78314	21.99389	0.59724	0.12654	0.22464	0.59724	0.12649	0.22457
2.78314	21.93952	0.59724	0.12685	0.22514	0.59724	0.12679	0.22505
2.78314	21.88305	0.59724	0.12717	0.22565	0.59724	0.12711	0.22555
2.78314	21.82476	0.59724	0.12751	0.22618	0.59724	0.12744	0.22608
2.78314	21.76485	0.59724	0.12786	0.22673	0.59724	0.12779	0.22662
2.78314	21.70276	0.59724	0.12823	0.22731	0.59724	0.12816	0.22720
2.78314	21.63792	0.59724	0.12861	0.22791	0.59724	0.12854	0.22780
2.78314	21.56986	0.59724	0.12902	0.22855	0.59724	0.12895	0.22844
2.78314	21.49836	0.59724	0.12945	0.22922	0.59724	0.12938	0.22912
2.78314	21.42306	0.59724	0.12990	0.22994	0.59724	0.12984	0.22983
2.78314	21.34391	0.59724	0.13038	0.23069	0.59724	0.13032	0.23058
2.78314	21.26064	0.59724	0.13089	0.23149	0.59724	0.13082	0.23138
2.78314	21.17342	0.59724	0.13143	0.23233	0.59724	0.13135	0.23221
2.78314	21.08250	0.59724	0.13200	0.23321	0.59724	0.13191	0.23308
2.78314	20.98768	0.59724	0.13259	0.23414	0.59724	0.13250	0.23399
2.78314	20.88895	0.59724	0.13322	0.23512	0.59724	0.13312	0.23496
2.78314	20.78588	0.59724	0.13388	0.23614	0.59724	0.13377	0.23597
2.78314	20.67862	0.59724	0.13457	0.23722	0.59724	0.13445	0.23703
2.78314	20.56684	0.59724	0.13530	0.23835	0.59724	0.13517	0.23815
2.78314	20.45044	0.59724	0.13607	0.23955	0.59724	0.13593	0.23933
2.78314	20.32903	0.59724	0.13688	0.24080	0.59724	0.13673	0.24057
2.78314	20.20243	0.59724	0.13774	0.24212	0.59724	0.13758	0.24188
2.78314	20.07055	0.59724	0.13864	0.24352	0.59724	0.13847	0.24326
2.78314	19.93297	0.59724	0.13960	0.24499	0.59724	0.13941	0.24471
2.78314	19.78951	0.59724	0.14061	0.24655	0.59724	0.14041	0.24625
2.78314	19.63978	0.59724	0.14168	0.24819	0.59724	0.14147	0.24787

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
96	40	2.82535	22.03447	0.59281	0.12819	0.22725	0.59281	0.12799	0.22693
96	41	2.82535	21.81357	0.59281	0.12949	0.22929	0.59281	0.12926	0.22893
96	42	2.82535	21.58485	0.59281	0.13086	0.23143	0.59281	0.13061	0.23104
96	43	2.82535	21.34779	0.59281	0.13231	0.23369	0.59281	0.13202	0.23325
96	44	2.82535	21.10218	0.59281	0.13384	0.23608	0.59281	0.13350	0.23556
96	45	2.82535	20.84782	0.59281	0.13546	0.23860	0.59281	0.13506	0.23797
96	46	2.82535	20.58697	0.59281	0.13716	0.24124	0.59281	0.13668	0.24049
96	47	2.82535	20.32000	0.59281	0.13895	0.24400	0.59281	0.13837	0.24310
96	48	2.82535	20.04764	0.59281	0.14082	0.24687	0.59281	0.14013	0.24582
96	49	2.82535	19.77090	0.59281	0.14277	0.24987	0.59281	0.14197	0.24864
96	50	2.82535	19.49116	0.59281	0.14480	0.25297	0.59281	0.14389	0.25159
96	51	2.82535	19.21029	0.59281	0.14690	0.25618	0.59281	0.14592	0.25467
96	52	2.82535	18.92146	0.59281	0.14913	0.25955	0.59281	0.14805	0.25792
96	53	2.82535	18.62485	0.59281	0.15149	0.26312	0.59281	0.15031	0.26134
96	54	2.82535	18.32038	0.59281	0.15398	0.26687	0.59281	0.15270	0.26494
96	55	2.82535	18.00819	0.59281	0.15663	0.27084	0.59281	0.15522	0.26873
96	56	2.82535	17.68820	0.59281	0.15944	0.27503	0.59281	0.15790	0.27273
96	57	2.82535	17.36037	0.59281	0.16242	0.27945	0.59281	0.16073	0.27695
96	58	2.82535	17.02468	0.59281	0.16559	0.28413	0.59281	0.16374	0.28141
96	59	2.82535	16.68091	0.59281	0.16896	0.28908	0.59281	0.16694	0.28612
96	60	2.82535	16.32913	0.59281	0.17256	0.29433	0.59281	0.17034	0.29110
96	61	2.82535	15.96913	0.59281	0.17640	0.29990	0.59281	0.17396	0.29637
96	62	2.82535	15.60088	0.59281	0.18051	0.30582	0.59281	0.17782	0.30195
96	63	2.82535	15.22446	0.59281	0.18491	0.31210	0.59281	0.18193	0.30786
96	64	2.82535	14.83980	0.59281	0.18962	0.31879	0.59281	0.18633	0.31412
96	65	2.82535	14.44688	0.59281	0.19468	0.32591	0.59281	0.19102	0.32076
96	66	2.82535	14.04613	0.59281	0.20012	0.33350	0.59281	0.19602	0.32779
96	67	2.82535	13.63788	0.59281	0.20598	0.34159	0.59281	0.20138	0.33525
96	68	2.82535	13.22255	0.59281	0.21228	0.35022	0.59281	0.20710	0.34314
96	69	2.82535	12.80079	0.59281	0.21907	0.35941	0.59281	0.21322	0.35150
96	70	2.82535	12.37331	0.59281	0.22640	0.36921	0.59281	0.21977	0.36034
96	71	2.82535	11.94070	0.59281	0.23431	0.37966	0.59281	0.22677	0.36970
96	72	2.82535	11.50357	0.59281	0.24285	0.39080	0.59281	0.23426	0.37959
96	73	2.82535	11.06278	0.59281	0.25209	0.40266	0.59281	0.24227	0.39005
96	74	2.82535	10.61910	0.59281	0.26207	0.41531	0.59281	0.25084	0.40108
96	75	2.82535	10.17356	0.59281	0.27288	0.42876	0.59281	0.26001	0.41271
96	76	2.82535	9.72734	0.59281	0.28457	0.44306	0.59281	0.26979	0.42494
96	77	2.82535	9.28160	0.59281	0.29722	0.45824	0.59281	0.28023	0.43778
96	78	2.82535	8.83768	0.59281	0.31088	0.47431	0.59281	0.29134	0.45122

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.78314	19.48352	0.59724	0.14281	0.24993	0.59724	0.14259	0.24959
2.78314	19.32040	0.59724	0.14401	0.25177	0.59724	0.14377	0.25140
2.78314	19.15023	0.59724	0.14529	0.25371	0.59724	0.14502	0.25330
2.78314	18.97251	0.59724	0.14664	0.25578	0.59724	0.14634	0.25531
2.78314	18.78697	0.59724	0.14808	0.25796	0.59724	0.14773	0.25742
2.78314	18.59337	0.59724	0.14961	0.26028	0.59724	0.14918	0.25963
2.78314	18.39367	0.59724	0.15122	0.26271	0.59724	0.15070	0.26193
2.78314	18.18814	0.59724	0.15291	0.26526	0.59724	0.15229	0.26433
2.78314	17.97738	0.59724	0.15468	0.26792	0.59724	0.15395	0.26682
2.78314	17.76227	0.59724	0.15653	0.27069	0.59724	0.15568	0.26942
2.78314	17.54401	0.59724	0.15846	0.27357	0.59724	0.15749	0.27213
2.78314	17.32430	0.59724	0.16045	0.27653	0.59724	0.15941	0.27498
2.78314	17.09693	0.59724	0.16257	0.27967	0.59724	0.16143	0.27798
2.78314	16.86201	0.59724	0.16481	0.28298	0.59724	0.16357	0.28115
2.78314	16.61938	0.59724	0.16719	0.28649	0.59724	0.16584	0.28450
2.78314	16.36911	0.59724	0.16972	0.29019	0.59724	0.16824	0.28803
2.78314	16.11103	0.59724	0.17241	0.29411	0.59724	0.17080	0.29176
2.78314	15.84506	0.59724	0.17527	0.29827	0.59724	0.17351	0.29571
2.78314	15.57108	0.59724	0.17832	0.30267	0.59724	0.17639	0.29989
2.78314	15.28882	0.59724	0.18157	0.30734	0.59724	0.17946	0.30431
2.78314	14.99826	0.59724	0.18504	0.31229	0.59724	0.18273	0.30900
2.78314	14.69911	0.59724	0.18875	0.31756	0.59724	0.18622	0.31397
2.78314	14.39128	0.59724	0.19273	0.32317	0.59724	0.18994	0.31925
2.78314	14.07472	0.59724	0.19699	0.32914	0.59724	0.19392	0.32485
2.78314	13.74931	0.59724	0.20156	0.33550	0.59724	0.19817	0.33079
2.78314	13.41490	0.59724	0.20649	0.34229	0.59724	0.20272	0.33710
2.78314	13.07182	0.59724	0.21178	0.34954	0.59724	0.20758	0.34379
2.78314	12.72027	0.59724	0.21749	0.35727	0.59724	0.21278	0.35090
2.78314	12.36057	0.59724	0.22364	0.36553	0.59724	0.21835	0.35844
2.78314	11.99324	0.59724	0.23028	0.37435	0.59724	0.22431	0.36643
2.78314	11.61885	0.59724	0.23744	0.38376	0.59724	0.23069	0.37490
2.78314	11.23789	0.59724	0.24517	0.39380	0.59724	0.23752	0.38387
2.78314	10.85087	0.59724	0.25354	0.40451	0.59724	0.24484	0.39336
2.78314	10.45855	0.59724	0.26258	0.41594	0.59724	0.25267	0.40341
2.78314	10.06159	0.59724	0.27237	0.42813	0.59724	0.26105	0.41402
2.78314	9.66092	0.59724	0.28297	0.44112	0.59724	0.27002	0.42522
2.78314	9.25762	0.59724	0.29444	0.45493	0.59724	0.27960	0.43701
2.78314	8.85278	0.59724	0.30684	0.46960	0.59724	0.28982	0.44940
2.78314	8.44766	0.59724	0.32025	0.48514	0.59724	0.30071	0.46238

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
96	79	2.82535	8.39698	0.59281	0.32562	0.49127	0.59281	0.30315	0.46525
96	80	2.82535	7.96110	0.59281	0.34149	0.50913	0.59281	0.31566	0.47985
96	81	2.82535	7.53168	0.59281	0.35854	0.52783	0.59281	0.32887	0.49496
96	82	2.82535	7.11054	0.59281	0.37678	0.54734	0.59281	0.34277	0.51055
96	83	2.82535	6.69952	0.59281	0.39622	0.56756	0.59281	0.35735	0.52654
96	84	2.82535	6.30023	0.59281	0.41682	0.58838	0.59281	0.37255	0.54286
96	85	2.82535	5.91444	0.59281	0.43852	0.60968	0.59281	0.38834	0.55943
96	86	2.82535	5.54396	0.59281	0.46120	0.63126	0.59281	0.40462	0.57613
96	87	2.82535	5.19034	0.59281	0.48472	0.65294	0.59281	0.42133	0.59286
96	88	2.82535	4.85473	0.59281	0.50889	0.67453	0.59281	0.43836	0.60953
96	89	2.82535	4.53813	0.59281	0.53352	0.69581	0.59281	0.45565	0.62604
96	90	2.82535	4.24126	0.59281	0.55836	0.71660	0.59281	0.47310	0.64232
96	91	2.82535	3.96420	0.59281	0.58322	0.73675	0.59281	0.49068	0.65833
96	92	2.82535	3.70604	0.59281	0.60794	0.75618	0.59281	0.50836	0.67406
96	93	2.82535	3.46525	0.59281	0.63244	0.77484	0.59281	0.52615	0.68951
96	94	2.82535	3.23968	0.59281	0.65668	0.79277	0.59281	0.54405	0.70471
96	95	2.82535	3.02715	0.59281	0.68063	0.80997	0.59281	0.56204	0.71963
96	96	2.82535	2.82535	0.59281	0.70423	0.82645	0.59281	0.58002	0.73419
96	97	2.82535	2.63737	0.59281	0.72704	0.84195	0.59281	0.59781	0.74828
96	98	2.82535	2.46279	0.59281	0.74888	0.85641	0.59281	0.61532	0.76185
96	99	2.82535	2.30125	0.59281	0.76960	0.86980	0.59281	0.63245	0.77484
96	100	2.82535	2.15258	0.59281	0.78905	0.88209	0.59281	0.64909	0.78721
96	101	2.82535	2.01649	0.59281	0.80711	0.89326	0.59281	0.66515	0.79891
96	102	2.82535	1.89293	0.59281	0.82370	0.90333	0.59281	0.68054	0.80991
96	103	2.82535	1.78083	0.59281	0.83886	0.91237	0.59281	0.69523	0.82022
96	104	2.82535	1.67943	0.59281	0.85260	0.92044	0.59281	0.70915	0.82983
96	105	2.82535	1.58804	0.59281	0.86497	0.92760	0.59281	0.72226	0.83874
96	106	2.82535	1.50600	0.59281	0.87601	0.93391	0.59281	0.73447	0.84691
96	107	2.82535	1.43298	0.59281	0.88573	0.93940	0.59281	0.74563	0.85428
96	108	2.82535	1.36894	0.59281	0.89409	0.94408	0.59281	0.75552	0.86074
96	109	2.82535	1.31458	0.59281	0.90096	0.94790	0.59281	0.76375	0.86605
96	110	2.82535	1.27298	0.59281	0.90603	0.95070	0.59281	0.76980	0.86993
97	1	2.63737	26.62178	0.58036	0.09907	0.18027	0.58036	0.09904	0.18023
97	2	2.63737	26.56961	0.58036	0.09926	0.18059	0.58036	0.09924	0.18056
97	3	2.63737	26.51422	0.58036	0.09947	0.18094	0.58036	0.09945	0.18091
97	4	2.63737	26.45593	0.58036	0.09969	0.18130	0.58036	0.09967	0.18127
97	5	2.63737	26.39526	0.58036	0.09992	0.18168	0.58036	0.09990	0.18165
97	6	2.63737	26.33222	0.58036	0.10016	0.18208	0.58036	0.10014	0.18204
97	7	2.63737	26.26662	0.58036	0.10041	0.18249	0.58036	0.10039	0.18246

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.78314	8.04359	0.59724	0.33472	0.50156	0.59724	0.31229	0.47594
2.78314	7.64214	0.59724	0.35030	0.51885	0.59724	0.32455	0.49006
2.78314	7.24488	0.59724	0.36704	0.53698	0.59724	0.33752	0.50469
2.78314	6.85364	0.59724	0.38494	0.55589	0.59724	0.35116	0.51979
2.78314	6.47024	0.59724	0.40401	0.57551	0.59724	0.36546	0.53530
2.78314	6.09632	0.59724	0.42423	0.59573	0.59724	0.38039	0.55114
2.78314	5.73370	0.59724	0.44552	0.61642	0.59724	0.39589	0.56722
2.78314	5.38421	0.59724	0.46778	0.63740	0.59724	0.41188	0.58345
2.78314	5.04951	0.59724	0.49085	0.65849	0.59724	0.42828	0.59972
2.78314	4.73086	0.59724	0.51457	0.67949	0.59724	0.44502	0.61593
2.78314	4.42936	0.59724	0.53872	0.70022	0.59724	0.46199	0.63200
2.78314	4.14588	0.59724	0.56309	0.72049	0.59724	0.47913	0.64786
2.78314	3.88065	0.59724	0.58748	0.74014	0.59724	0.49640	0.66346
2.78314	3.63292	0.59724	0.61173	0.75910	0.59724	0.51377	0.67879
2.78314	3.40133	0.59724	0.63578	0.77734	0.59724	0.53124	0.69387
2.78314	3.18390	0.59724	0.65957	0.79487	0.59724	0.54884	0.70871
2.78314	2.97857	0.59724	0.68310	0.81172	0.59724	0.56653	0.72329
2.78314	2.78314	0.59724	0.70632	0.82789	0.59724	0.58421	0.73754
2.78314	2.60073	0.59724	0.72877	0.84311	0.59724	0.60172	0.75134
2.78314	2.43099	0.59724	0.75028	0.85733	0.59724	0.61896	0.76464
2.78314	2.27364	0.59724	0.77071	0.87051	0.59724	0.63583	0.77738
2.78314	2.12860	0.59724	0.78991	0.88262	0.59724	0.65224	0.78952
2.78314	1.99561	0.59724	0.80775	0.89365	0.59724	0.66807	0.80101
2.78314	1.87471	0.59724	0.82416	0.90360	0.59724	0.68325	0.81183
2.78314	1.76487	0.59724	0.83916	0.91255	0.59724	0.69775	0.82197
2.78314	1.66540	0.59724	0.85278	0.92054	0.59724	0.71150	0.83144
2.78314	1.57565	0.59724	0.86505	0.92764	0.59724	0.72445	0.84021
2.78314	1.49500	0.59724	0.87602	0.93391	0.59724	0.73652	0.84827
2.78314	1.42313	0.59724	0.88568	0.93937	0.59724	0.74757	0.85555
2.78314	1.36003	0.59724	0.89400	0.94403	0.59724	0.75736	0.86193
2.78314	1.30641	0.59724	0.90085	0.94784	0.59724	0.76552	0.86719
2.78314	1.26533	0.59724	0.90590	0.95063	0.59724	0.77153	0.87103
2.60073	22.51412	0.58385	0.11551	0.20710	0.58385	0.11548	0.20705
2.60073	22.48584	0.58385	0.11566	0.20734	0.58385	0.11563	0.20730
2.60073	22.45520	0.58385	0.11582	0.20759	0.58385	0.11579	0.20755
2.60073	22.42249	0.58385	0.11598	0.20786	0.58385	0.11596	0.20783
2.60073	22.38814	0.58385	0.11616	0.20815	0.58385	0.11614	0.20811
2.60073	22.35215	0.58385	0.11635	0.20845	0.58385	0.11633	0.20841
2.60073	22.31437	0.58385	0.11655	0.20876	0.58385	0.11653	0.20873

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
97	8	2.63737	26.19847	0.58036	0.10067	0.18292	0.58036	0.10065	0.18289
97	9	2.63737	26.12745	0.58036	0.10094	0.18337	0.58036	0.10092	0.18334
97	10	2.63737	26.05351	0.58036	0.10123	0.18384	0.58036	0.10120	0.18381
97	11	2.63737	25.97700	0.58036	0.10152	0.18433	0.58036	0.10150	0.18430
97	12	2.63737	25.89730	0.58036	0.10184	0.18485	0.58036	0.10181	0.18481
97	13	2.63737	25.81474	0.58036	0.10216	0.18538	0.58036	0.10213	0.18533
97	14	2.63737	25.72901	0.58036	0.10250	0.18594	0.58036	0.10247	0.18589
97	15	2.63737	25.64035	0.58036	0.10286	0.18653	0.58036	0.10281	0.18646
97	16	2.63737	25.54880	0.58036	0.10322	0.18713	0.58036	0.10317	0.18705
97	17	2.63737	25.45467	0.58036	0.10360	0.18776	0.58036	0.10355	0.18767
97	18	2.63737	25.35821	0.58036	0.10400	0.18840	0.58036	0.10394	0.18831
97	19	2.63737	25.25875	0.58036	0.10441	0.18907	0.58036	0.10435	0.18898
97	20	2.63737	25.15564	0.58036	0.10484	0.18978	0.58036	0.10478	0.18968
97	21	2.63737	25.04833	0.58036	0.10528	0.19051	0.58036	0.10523	0.19042
97	22	2.63737	24.93660	0.58036	0.10576	0.19128	0.58036	0.10570	0.19120
97	23	2.63737	24.82004	0.58036	0.10625	0.19210	0.58036	0.10620	0.19201
97	24	2.63737	24.69862	0.58036	0.10678	0.19295	0.58036	0.10672	0.19286
97	25	2.63737	24.57203	0.58036	0.10733	0.19385	0.58036	0.10727	0.19375
97	26	2.63737	24.44053	0.58036	0.10790	0.19479	0.58036	0.10784	0.19468
97	27	2.63737	24.30438	0.58036	0.10851	0.19577	0.58036	0.10844	0.19566
97	28	2.63737	24.16342	0.58036	0.10914	0.19680	0.58036	0.10906	0.19667
97	29	2.63737	24.01762	0.58036	0.10980	0.19787	0.58036	0.10972	0.19774
97	30	2.63737	23.86654	0.58036	0.11049	0.19900	0.58036	0.11040	0.19885
97	31	2.63737	23.71037	0.58036	0.11122	0.20018	0.58036	0.11112	0.20002
97	32	2.63737	23.54876	0.58036	0.11198	0.20141	0.58036	0.11188	0.20124
97	33	2.63737	23.38162	0.58036	0.11278	0.20270	0.58036	0.11267	0.20252
97	34	2.63737	23.20856	0.58036	0.11362	0.20406	0.58036	0.11350	0.20386
97	35	2.63737	23.02940	0.58036	0.11451	0.20548	0.58036	0.11438	0.20527
97	36	2.63737	22.84408	0.58036	0.11543	0.20697	0.58036	0.11529	0.20675
97	37	2.63737	22.65215	0.58036	0.11641	0.20854	0.58036	0.11626	0.20831
97	38	2.63737	22.45348	0.58036	0.11744	0.21019	0.58036	0.11728	0.20994
97	39	2.63737	22.24766	0.58036	0.11852	0.21193	0.58036	0.11836	0.21166
97	40	2.63737	22.03447	0.58036	0.11967	0.21376	0.58036	0.11949	0.21347
97	41	2.63737	21.81357	0.58036	0.12088	0.21568	0.58036	0.12068	0.21537
97	42	2.63737	21.58485	0.58036	0.12216	0.21772	0.58036	0.12194	0.21737
97	43	2.63737	21.34779	0.58036	0.12351	0.21986	0.58036	0.12326	0.21947
97	44	2.63737	21.10218	0.58036	0.12494	0.22213	0.58036	0.12465	0.22167
97	45	2.63737	20.84782	0.58036	0.12646	0.22452	0.58036	0.12611	0.22397
97	46	2.63737	20.58697	0.58036	0.12805	0.22702	0.58036	0.12763	0.22636

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.60073	22.27480	0.58385	0.11675	0.20909	0.58385	0.11673	0.20906
2.60073	22.23319	0.58385	0.11697	0.20944	0.58385	0.11695	0.20941
2.60073	22.18946	0.58385	0.11720	0.20981	0.58385	0.11718	0.20977
2.60073	22.14392	0.58385	0.11744	0.21020	0.58385	0.11742	0.21016
2.60073	22.09606	0.58385	0.11770	0.21061	0.58385	0.11767	0.21056
2.60073	22.04614	0.58385	0.11796	0.21103	0.58385	0.11793	0.21098
2.60073	21.99389	0.58385	0.11824	0.21148	0.58385	0.11820	0.21142
2.60073	21.93952	0.58385	0.11853	0.21195	0.58385	0.11849	0.21187
2.60073	21.88305	0.58385	0.11884	0.21243	0.58385	0.11879	0.21235
2.60073	21.82476	0.58385	0.11916	0.21294	0.58385	0.11910	0.21284
2.60073	21.76485	0.58385	0.11948	0.21346	0.58385	0.11942	0.21336
2.60073	21.70276	0.58385	0.11983	0.21401	0.58385	0.11976	0.21391
2.60073	21.63792	0.58385	0.12018	0.21458	0.58385	0.12012	0.21448
2.60073	21.56986	0.58385	0.12056	0.21518	0.58385	0.12050	0.21509
2.60073	21.49836	0.58385	0.12097	0.21582	0.58385	0.12091	0.21573
2.60073	21.42306	0.58385	0.12139	0.21650	0.58385	0.12133	0.21641
2.60073	21.34391	0.58385	0.12184	0.21722	0.58385	0.12178	0.21712
2.60073	21.26064	0.58385	0.12232	0.21797	0.58385	0.12225	0.21787
2.60073	21.17342	0.58385	0.12282	0.21877	0.58385	0.12275	0.21866
2.60073	21.08250	0.58385	0.12335	0.21961	0.58385	0.12327	0.21949
2.60073	20.98768	0.58385	0.12390	0.22049	0.58385	0.12382	0.22036
2.60073	20.88895	0.58385	0.12449	0.22142	0.58385	0.12440	0.22127
2.60073	20.78588	0.58385	0.12511	0.22239	0.58385	0.12501	0.22223
2.60073	20.67862	0.58385	0.12575	0.22341	0.58385	0.12565	0.22324
2.60073	20.56684	0.58385	0.12644	0.22449	0.58385	0.12632	0.22431
2.60073	20.45044	0.58385	0.12715	0.22562	0.58385	0.12703	0.22543
2.60073	20.32903	0.58385	0.12791	0.22681	0.58385	0.12778	0.22660
2.60073	20.20243	0.58385	0.12871	0.22807	0.58385	0.12857	0.22785
2.60073	20.07055	0.58385	0.12956	0.22939	0.58385	0.12941	0.22916
2.60073	19.93297	0.58385	0.13045	0.23079	0.58385	0.13029	0.23054
2.60073	19.78951	0.58385	0.13139	0.23227	0.58385	0.13122	0.23200
2.60073	19.63978	0.58385	0.13239	0.23383	0.58385	0.13221	0.23355
2.60073	19.48352	0.58385	0.13345	0.23548	0.58385	0.13326	0.23518
2.60073	19.32040	0.58385	0.13458	0.23723	0.58385	0.13437	0.23690
2.60073	19.15023	0.58385	0.13577	0.23908	0.58385	0.13554	0.23872
2.60073	18.97251	0.58385	0.13704	0.24104	0.58385	0.13677	0.24063
2.60073	18.78697	0.58385	0.13838	0.24312	0.58385	0.13808	0.24265
2.60073	18.59337	0.58385	0.13981	0.24533	0.58385	0.13944	0.24475
2.60073	18.39367	0.58385	0.14132	0.24764	0.58385	0.14087	0.24695

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
97	47	2.63737	20.32000	0.58036	0.12972	0.22964	0.58036	0.12921	0.22885
97	48	2.63737	20.04764	0.58036	0.13146	0.23238	0.58036	0.13086	0.23144
97	49	2.63737	19.77090	0.58036	0.13329	0.23522	0.58036	0.13259	0.23413
97	50	2.63737	19.49116	0.58036	0.13519	0.23817	0.58036	0.13439	0.23693
97	51	2.63737	19.21029	0.58036	0.13715	0.24122	0.58036	0.13628	0.23987
97	52	2.63737	18.92146	0.58036	0.13923	0.24443	0.58036	0.13828	0.24297
97	53	2.63737	18.62485	0.58036	0.14143	0.24782	0.58036	0.14040	0.24623
97	54	2.63737	18.32038	0.58036	0.14377	0.25139	0.58036	0.14263	0.24966
97	55	2.63737	18.00819	0.58036	0.14624	0.25517	0.58036	0.14500	0.25328
97	56	2.63737	17.68820	0.58036	0.14887	0.25915	0.58036	0.14751	0.25709
97	57	2.63737	17.36037	0.58036	0.15165	0.26337	0.58036	0.15017	0.26112
97	58	2.63737	17.02468	0.58036	0.15462	0.26782	0.58036	0.15299	0.26538
97	59	2.63737	16.68091	0.58036	0.15777	0.27254	0.58036	0.15599	0.26988
97	60	2.63737	16.32913	0.58036	0.16114	0.27755	0.58036	0.15918	0.27464
97	61	2.63737	15.96913	0.58036	0.16473	0.28286	0.58036	0.16258	0.27968
97	62	2.63737	15.60088	0.58036	0.16857	0.28851	0.58036	0.16620	0.28503
97	63	2.63737	15.22446	0.58036	0.17269	0.29451	0.58036	0.17006	0.29069
97	64	2.63737	14.83980	0.58036	0.17710	0.30090	0.58036	0.17419	0.29670
97	65	2.63737	14.44688	0.58036	0.18184	0.30772	0.58036	0.17860	0.30307
97	66	2.63737	14.04613	0.58036	0.18693	0.31499	0.58036	0.18332	0.30984
97	67	2.63737	13.63788	0.58036	0.19242	0.32274	0.58036	0.18836	0.31701
97	68	2.63737	13.22255	0.58036	0.19833	0.33101	0.58036	0.19375	0.32461
97	69	2.63737	12.80079	0.58036	0.20470	0.33984	0.58036	0.19953	0.33268
97	70	2.63737	12.37331	0.58036	0.21158	0.34926	0.58036	0.20571	0.34122
97	71	2.63737	11.94070	0.58036	0.21900	0.35931	0.58036	0.21233	0.35028
97	72	2.63737	11.50357	0.58036	0.22703	0.37005	0.58036	0.21942	0.35987
97	73	2.63737	11.06278	0.58036	0.23572	0.38150	0.58036	0.22701	0.37002
97	74	2.63737	10.61910	0.58036	0.24512	0.39373	0.58036	0.23515	0.38076
97	75	2.63737	10.17356	0.58036	0.25531	0.40677	0.58036	0.24386	0.39210
97	76	2.63737	9.72734	0.58036	0.26635	0.42065	0.58036	0.25317	0.40405
97	77	2.63737	9.28160	0.58036	0.27830	0.43542	0.58036	0.26313	0.41663
97	78	2.63737	8.83768	0.58036	0.29124	0.45110	0.58036	0.27376	0.42984
97	79	2.63737	8.39698	0.58036	0.30523	0.46770	0.58036	0.28507	0.44366
97	80	2.63737	7.96110	0.58036	0.32033	0.48522	0.58036	0.29708	0.45808
97	81	2.63737	7.53168	0.58036	0.33659	0.50365	0.58036	0.30981	0.47306
97	82	2.63737	7.11054	0.58036	0.35403	0.52293	0.58036	0.32324	0.48856
97	83	2.63737	6.69952	0.58036	0.37268	0.54300	0.58036	0.33735	0.50451
97	84	2.63737	6.30023	0.58036	0.39252	0.56375	0.58036	0.35213	0.52085
97	85	2.63737	5.91444	0.58036	0.41350	0.58507	0.58036	0.36751	0.53749

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.60073	18.18814	0.58385	0.14290	0.25007	0.58385	0.14236	0.24924
2.60073	17.97738	0.58385	0.14456	0.25260	0.58385	0.14392	0.25162
2.60073	17.76227	0.58385	0.14629	0.25524	0.58385	0.14554	0.25410
2.60073	17.54401	0.58385	0.14809	0.25798	0.58385	0.14724	0.25669
2.60073	17.32430	0.58385	0.14996	0.26081	0.58385	0.14904	0.25941
2.60073	17.09693	0.58385	0.15194	0.26379	0.58385	0.15093	0.26228
2.60073	16.86201	0.58385	0.15404	0.26695	0.58385	0.15294	0.26531
2.60073	16.61938	0.58385	0.15627	0.27029	0.58385	0.15507	0.26850
2.60073	16.36911	0.58385	0.15863	0.27383	0.58385	0.15733	0.27188
2.60073	16.11103	0.58385	0.16115	0.27757	0.58385	0.15972	0.27545
2.60073	15.84506	0.58385	0.16383	0.28153	0.58385	0.16227	0.27923
2.60073	15.57108	0.58385	0.16668	0.28574	0.58385	0.16498	0.28323
2.60073	15.28882	0.58385	0.16973	0.29020	0.58385	0.16786	0.28747
2.60073	14.99826	0.58385	0.17297	0.29493	0.58385	0.17093	0.29196
2.60073	14.69911	0.58385	0.17645	0.29997	0.58385	0.17421	0.29673
2.60073	14.39128	0.58385	0.18017	0.30533	0.58385	0.17771	0.30179
2.60073	14.07472	0.58385	0.18417	0.31105	0.58385	0.18145	0.30717
2.60073	13.74931	0.58385	0.18846	0.31714	0.58385	0.18545	0.31288
2.60073	13.41490	0.58385	0.19307	0.32365	0.58385	0.18973	0.31895
2.60073	13.07182	0.58385	0.19804	0.33060	0.58385	0.19432	0.32540
2.60073	12.72027	0.58385	0.20339	0.33803	0.58385	0.19923	0.33226
2.60073	12.36057	0.58385	0.20917	0.34597	0.58385	0.20448	0.33953
2.60073	11.99324	0.58385	0.21540	0.35445	0.58385	0.21011	0.34726
2.60073	11.61885	0.58385	0.22213	0.36351	0.58385	0.21615	0.35546
2.60073	11.23789	0.58385	0.22940	0.37319	0.58385	0.22261	0.36416
2.60073	10.85087	0.58385	0.23727	0.38354	0.58385	0.22955	0.37338
2.60073	10.45855	0.58385	0.24580	0.39460	0.58385	0.23698	0.38316
2.60073	10.06159	0.58385	0.25503	0.40641	0.58385	0.24494	0.39350
2.60073	9.66092	0.58385	0.26503	0.41902	0.58385	0.25348	0.40444
2.60073	9.25762	0.58385	0.27588	0.43245	0.58385	0.26262	0.41599
2.60073	8.85278	0.58385	0.28762	0.44675	0.58385	0.27238	0.42815
2.60073	8.44766	0.58385	0.30034	0.46194	0.58385	0.28281	0.44092
2.60073	8.04359	0.58385	0.31409	0.47803	0.58385	0.29391	0.45430
2.60073	7.64214	0.58385	0.32893	0.49503	0.58385	0.30571	0.46827
2.60073	7.24488	0.58385	0.34492	0.51292	0.58385	0.31821	0.48279
2.60073	6.85364	0.58385	0.36207	0.53164	0.58385	0.33141	0.49783
2.60073	6.47024	0.58385	0.38039	0.55114	0.58385	0.34528	0.51332
2.60073	6.09632	0.58385	0.39989	0.57132	0.58385	0.35980	0.52919
2.60073	5.73370	0.58385	0.42051	0.59205	0.58385	0.37492	0.54537

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
97	86	2.63737	5.54396	0.58036	0.43553	0.60678	0.58036	0.38343	0.55432
97	87	2.63737	5.19034	0.58036	0.45847	0.62870	0.58036	0.39982	0.57124
97	88	2.63737	4.85473	0.58036	0.48218	0.65063	0.58036	0.41658	0.58815
97	89	2.63737	4.53813	0.58036	0.50645	0.67238	0.58036	0.43364	0.60495
97	90	2.63737	4.24126	0.58036	0.53107	0.69373	0.58036	0.45093	0.62157
97	91	2.63737	3.96420	0.58036	0.55585	0.71453	0.58036	0.46839	0.63796
97	92	2.63737	3.70604	0.58036	0.58063	0.73468	0.58036	0.48601	0.65411
97	93	2.63737	3.46525	0.58036	0.60534	0.75416	0.58036	0.50379	0.67003
97	94	2.63737	3.23968	0.58036	0.62993	0.77296	0.58036	0.52175	0.68572
97	95	2.63737	3.02715	0.58036	0.65439	0.79110	0.58036	0.53986	0.70118
97	96	2.63737	2.82535	0.58036	0.67867	0.80858	0.58036	0.55803	0.71633
97	97	2.63737	2.63737	0.58036	0.70228	0.82511	0.58036	0.57607	0.73102
97	98	2.63737	2.46279	0.58036	0.72505	0.84061	0.58036	0.59390	0.74521
97	99	2.63737	2.30125	0.58036	0.74678	0.85504	0.58036	0.61139	0.75884
97	100	2.63737	2.15258	0.58036	0.76731	0.86834	0.58036	0.62845	0.77184
97	101	2.63737	2.01649	0.58036	0.78650	0.88049	0.58036	0.64496	0.78417
97	102	2.63737	1.89293	0.58036	0.80423	0.89149	0.58036	0.66083	0.79578
97	103	2.63737	1.78083	0.58036	0.82051	0.90141	0.58036	0.67603	0.80670
97	104	2.63737	1.67943	0.58036	0.83535	0.91029	0.58036	0.69047	0.81690
97	105	2.63737	1.58804	0.58036	0.84878	0.91820	0.58036	0.70411	0.82636
97	106	2.63737	1.50600	0.58036	0.86081	0.92520	0.58036	0.71684	0.83507
97	107	2.63737	1.43298	0.58036	0.87146	0.93131	0.58036	0.72852	0.84294
97	108	2.63737	1.36894	0.58036	0.88065	0.93654	0.58036	0.73890	0.84985
97	109	2.63737	1.31458	0.58036	0.88824	0.94081	0.58036	0.74756	0.85555
97	110	2.63737	1.27298	0.58036	0.89385	0.94395	0.58036	0.75395	0.85972
98	1	2.46279	26.62178	0.56723	0.09251	0.16935	0.56723	0.09248	0.16931
98	2	2.46279	26.56961	0.56723	0.09269	0.16965	0.56723	0.09267	0.16962
98	3	2.46279	26.51422	0.56723	0.09288	0.16998	0.56723	0.09287	0.16995
98	4	2.46279	26.45593	0.56723	0.09309	0.17032	0.56723	0.09307	0.17029
98	5	2.46279	26.39526	0.56723	0.09330	0.17068	0.56723	0.09329	0.17065
98	6	2.46279	26.33222	0.56723	0.09353	0.17105	0.56723	0.09351	0.17103
98	7	2.46279	26.26662	0.56723	0.09376	0.17144	0.56723	0.09374	0.17142
98	8	2.46279	26.19847	0.56723	0.09400	0.17185	0.56723	0.09399	0.17182
98	9	2.46279	26.12745	0.56723	0.09426	0.17228	0.56723	0.09424	0.17225
98	10	2.46279	26.05351	0.56723	0.09453	0.17273	0.56723	0.09451	0.17269
98	11	2.46279	25.97700	0.56723	0.09480	0.17319	0.56723	0.09478	0.17316
98	12	2.46279	25.89730	0.56723	0.09510	0.17368	0.56723	0.09507	0.17364
98	13	2.46279	25.81474	0.56723	0.09540	0.17418	0.56723	0.09537	0.17414
98	14	2.46279	25.72901	0.56723	0.09572	0.17471	0.56723	0.09569	0.17466

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.60073	5.38421	0.58385	0.44215	0.61318	0.58385	0.39057	0.56174
2.60073	5.04951	0.58385	0.46469	0.63452	0.58385	0.40668	0.57821
2.60073	4.73086	0.58385	0.48797	0.65589	0.58385	0.42316	0.59468
2.60073	4.42936	0.58385	0.51181	0.67708	0.58385	0.43994	0.61105
2.60073	4.14588	0.58385	0.53599	0.69790	0.58385	0.45693	0.62725
2.60073	3.88065	0.58385	0.56031	0.71820	0.58385	0.47409	0.64323
2.60073	3.63292	0.58385	0.58465	0.73789	0.58385	0.49142	0.65899
2.60073	3.40133	0.58385	0.60891	0.75692	0.58385	0.50890	0.67453
2.60073	3.18390	0.58385	0.63307	0.77532	0.58385	0.52657	0.68987
2.60073	2.97857	0.58385	0.65712	0.79308	0.58385	0.54439	0.70499
2.60073	2.78314	0.58385	0.68100	0.81023	0.58385	0.56228	0.71982
2.60073	2.60073	0.58385	0.70425	0.82646	0.58385	0.58005	0.73421
2.60073	2.43099	0.58385	0.72668	0.84171	0.58385	0.59761	0.74813
2.60073	2.27364	0.58385	0.74811	0.85591	0.58385	0.61486	0.76150
2.60073	2.12860	0.58385	0.76837	0.86901	0.58385	0.63168	0.77427
2.60073	1.99561	0.58385	0.78732	0.88101	0.58385	0.64797	0.78638
2.60073	1.87471	0.58385	0.80485	0.89187	0.58385	0.66363	0.79781
2.60073	1.76487	0.58385	0.82096	0.90168	0.58385	0.67863	0.80855
2.60073	1.66540	0.58385	0.83566	0.91048	0.58385	0.69290	0.81860
2.60073	1.57565	0.58385	0.84898	0.91832	0.58385	0.70638	0.82793
2.60073	1.49500	0.58385	0.86092	0.92526	0.58385	0.71897	0.83651
2.60073	1.42313	0.58385	0.87150	0.93134	0.58385	0.73053	0.84429
2.60073	1.36003	0.58385	0.88064	0.93653	0.58385	0.74082	0.85111
2.60073	1.30641	0.58385	0.88820	0.94079	0.58385	0.74941	0.85676
2.60073	1.26533	0.58385	0.89379	0.94392	0.58385	0.75575	0.86089
2.43099	22.51412	0.57080	0.10797	0.19490	0.57080	0.10795	0.19486
2.43099	22.48584	0.57080	0.10811	0.19512	0.57080	0.10809	0.19509
2.43099	22.45520	0.57080	0.10826	0.19536	0.57080	0.10824	0.19533
2.43099	22.42249	0.57080	0.10842	0.19562	0.57080	0.10840	0.19559
2.43099	22.38814	0.57080	0.10858	0.19589	0.57080	0.10856	0.19586
2.43099	22.35215	0.57080	0.10876	0.19618	0.57080	0.10874	0.19615
2.43099	22.31437	0.57080	0.10894	0.19648	0.57080	0.10892	0.19645
2.43099	22.27480	0.57080	0.10913	0.19679	0.57080	0.10912	0.19676
2.43099	22.23319	0.57080	0.10934	0.19712	0.57080	0.10932	0.19709
2.43099	22.18946	0.57080	0.10955	0.19747	0.57080	0.10953	0.19744
2.43099	22.14392	0.57080	0.10978	0.19784	0.57080	0.10976	0.19780
2.43099	22.09606	0.57080	0.11002	0.19822	0.57080	0.10999	0.19818
2.43099	22.04614	0.57080	0.11026	0.19863	0.57080	0.11024	0.19858
2.43099	21.99389	0.57080	0.11053	0.19905	0.57080	0.11049	0.19900

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
98	15	2.46279	25.64035	0.56723	0.09605	0.17526	0.56723	0.09601	0.17520
98	16	2.46279	25.54880	0.56723	0.09639	0.17583	0.56723	0.09635	0.17576
98	17	2.46279	25.45467	0.56723	0.09675	0.17643	0.56723	0.09670	0.17635
98	18	2.46279	25.35821	0.56723	0.09711	0.17704	0.56723	0.09706	0.17695
98	19	2.46279	25.25875	0.56723	0.09750	0.17767	0.56723	0.09745	0.17759
98	20	2.46279	25.15564	0.56723	0.09790	0.17833	0.56723	0.09785	0.17825
98	21	2.46279	25.04833	0.56723	0.09832	0.17903	0.56723	0.09827	0.17895
98	22	2.46279	24.93660	0.56723	0.09876	0.17976	0.56723	0.09871	0.17968
98	23	2.46279	24.82004	0.56723	0.09922	0.18053	0.56723	0.09917	0.18045
98	24	2.46279	24.69862	0.56723	0.09971	0.18134	0.56723	0.09966	0.18126
98	25	2.46279	24.57203	0.56723	0.10022	0.18218	0.56723	0.10017	0.18210
98	26	2.46279	24.44053	0.56723	0.10076	0.18307	0.56723	0.10070	0.18298
98	27	2.46279	24.30438	0.56723	0.10132	0.18400	0.56723	0.10126	0.18390
98	28	2.46279	24.16342	0.56723	0.10191	0.18498	0.56723	0.10185	0.18487
98	29	2.46279	24.01762	0.56723	0.10253	0.18599	0.56723	0.10246	0.18588
98	30	2.46279	23.86654	0.56723	0.10318	0.18706	0.56723	0.10310	0.18693
98	31	2.46279	23.71037	0.56723	0.10386	0.18818	0.56723	0.10377	0.18803
98	32	2.46279	23.54876	0.56723	0.10457	0.18934	0.56723	0.10448	0.18919
98	33	2.46279	23.38162	0.56723	0.10532	0.19057	0.56723	0.10522	0.19040
98	34	2.46279	23.20856	0.56723	0.10610	0.19185	0.56723	0.10600	0.19168
98	35	2.46279	23.02940	0.56723	0.10693	0.19320	0.56723	0.10681	0.19301
98	36	2.46279	22.84408	0.56723	0.10779	0.19461	0.56723	0.10767	0.19441
98	37	2.46279	22.65215	0.56723	0.10871	0.19610	0.56723	0.10858	0.19589
98	38	2.46279	22.45348	0.56723	0.10967	0.19766	0.56723	0.10953	0.19743
98	39	2.46279	22.24766	0.56723	0.11068	0.19930	0.56723	0.11053	0.19906
98	40	2.46279	22.03447	0.56723	0.11175	0.20103	0.56723	0.11159	0.20078
98	41	2.46279	21.81357	0.56723	0.11288	0.20286	0.56723	0.11271	0.20258
98	42	2.46279	21.58485	0.56723	0.11407	0.20479	0.56723	0.11389	0.20448
98	43	2.46279	21.34779	0.56723	0.11534	0.20682	0.56723	0.11512	0.20648
98	44	2.46279	21.10218	0.56723	0.11667	0.20897	0.56723	0.11643	0.20857
98	45	2.46279	20.84782	0.56723	0.11809	0.21124	0.56723	0.11779	0.21075
98	46	2.46279	20.58697	0.56723	0.11958	0.21361	0.56723	0.11921	0.21303
98	47	2.46279	20.32000	0.56723	0.12114	0.21610	0.56723	0.12070	0.21540
98	48	2.46279	20.04764	0.56723	0.12277	0.21870	0.56723	0.12225	0.21786
98	49	2.46279	19.77090	0.56723	0.12448	0.22140	0.56723	0.12386	0.22042
98	50	2.46279	19.49116	0.56723	0.12625	0.22420	0.56723	0.12555	0.22309
98	51	2.46279	19.21029	0.56723	0.12809	0.22709	0.56723	0.12732	0.22589
98	52	2.46279	18.92146	0.56723	0.13003	0.23014	0.56723	0.12920	0.22883
98	53	2.46279	18.62485	0.56723	0.13209	0.23336	0.56723	0.13118	0.23193

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.43099	21.93952	0.57080	0.11080	0.19949	0.57080	0.11076	0.19943
2.43099	21.88305	0.57080	0.11108	0.19996	0.57080	0.11104	0.19988
2.43099	21.82476	0.57080	0.11138	0.20044	0.57080	0.11133	0.20035
2.43099	21.76485	0.57080	0.11169	0.20093	0.57080	0.11163	0.20084
2.43099	21.70276	0.57080	0.11201	0.20145	0.57080	0.11195	0.20136
2.43099	21.63792	0.57080	0.11234	0.20199	0.57080	0.11229	0.20190
2.43099	21.56986	0.57080	0.11270	0.20256	0.57080	0.11264	0.20248
2.43099	21.49836	0.57080	0.11307	0.20317	0.57080	0.11302	0.20309
2.43099	21.42306	0.57080	0.11347	0.20381	0.57080	0.11342	0.20373
2.43099	21.34391	0.57080	0.11389	0.20449	0.57080	0.11384	0.20440
2.43099	21.26064	0.57080	0.11433	0.20521	0.57080	0.11428	0.20512
2.43099	21.17342	0.57080	0.11481	0.20596	0.57080	0.11474	0.20587
2.43099	21.08250	0.57080	0.11530	0.20676	0.57080	0.11523	0.20665
2.43099	20.98768	0.57080	0.11582	0.20760	0.57080	0.11575	0.20748
2.43099	20.88895	0.57080	0.11637	0.20847	0.57080	0.11629	0.20835
2.43099	20.78588	0.57080	0.11694	0.20940	0.57080	0.11686	0.20926
2.43099	20.67862	0.57080	0.11755	0.21037	0.57080	0.11745	0.21022
2.43099	20.56684	0.57080	0.11819	0.21139	0.57080	0.11808	0.21123
2.43099	20.45044	0.57080	0.11886	0.21246	0.57080	0.11875	0.21229
2.43099	20.32903	0.57080	0.11957	0.21359	0.57080	0.11945	0.21341
2.43099	20.20243	0.57080	0.12031	0.21479	0.57080	0.12019	0.21459
2.43099	20.07055	0.57080	0.12110	0.21604	0.57080	0.12097	0.21583
2.43099	19.93297	0.57080	0.12194	0.21737	0.57080	0.12180	0.21715
2.43099	19.78951	0.57080	0.12282	0.21877	0.57080	0.12267	0.21854
2.43099	19.63978	0.57080	0.12376	0.22025	0.57080	0.12360	0.22000
2.43099	19.48352	0.57080	0.12475	0.22182	0.57080	0.12458	0.22155
2.43099	19.32040	0.57080	0.12580	0.22348	0.57080	0.12561	0.22319
2.43099	19.15023	0.57080	0.12691	0.22524	0.57080	0.12671	0.22492
2.43099	18.97251	0.57080	0.12810	0.22711	0.57080	0.12787	0.22675
2.43099	18.78697	0.57080	0.12936	0.22908	0.57080	0.12909	0.22866
2.43099	18.59337	0.57080	0.13070	0.23118	0.57080	0.13037	0.23067
2.43099	18.39367	0.57080	0.13210	0.23338	0.57080	0.13171	0.23277
2.43099	18.18814	0.57080	0.13359	0.23569	0.57080	0.13311	0.23495
2.43099	17.97738	0.57080	0.13514	0.23810	0.57080	0.13458	0.23723
2.43099	17.76227	0.57080	0.13676	0.24061	0.57080	0.13610	0.23959
2.43099	17.54401	0.57080	0.13844	0.24322	0.57080	0.13770	0.24206
2.43099	17.32430	0.57080	0.14019	0.24591	0.57080	0.13938	0.24465
2.43099	17.09693	0.57080	0.14204	0.24875	0.57080	0.14116	0.24739
2.43099	16.86201	0.57080	0.14401	0.25176	0.57080	0.14304	0.25028

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
98	54	2.46279	18.32038	0.56723	0.13427	0.23676	0.56723	0.13328	0.23520
98	55	2.46279	18.00819	0.56723	0.13659	0.24034	0.56723	0.13549	0.23865
98	56	2.46279	17.68820	0.56723	0.13904	0.24414	0.56723	0.13784	0.24229
98	57	2.46279	17.36037	0.56723	0.14165	0.24814	0.56723	0.14034	0.24613
98	58	2.46279	17.02468	0.56723	0.14442	0.25239	0.56723	0.14298	0.25019
98	59	2.46279	16.68091	0.56723	0.14737	0.25688	0.56723	0.14579	0.25449
98	60	2.46279	16.32913	0.56723	0.15052	0.26165	0.56723	0.14879	0.25903
98	61	2.46279	15.96913	0.56723	0.15388	0.26671	0.56723	0.15198	0.26385
98	62	2.46279	15.60088	0.56723	0.15747	0.27209	0.56723	0.15538	0.26896
98	63	2.46279	15.22446	0.56723	0.16132	0.27782	0.56723	0.15901	0.27439
98	64	2.46279	14.83980	0.56723	0.16545	0.28392	0.56723	0.16289	0.28014
98	65	2.46279	14.44688	0.56723	0.16989	0.29043	0.56723	0.16703	0.28625
98	66	2.46279	14.04613	0.56723	0.17466	0.29738	0.56723	0.17147	0.29274
98	67	2.46279	13.63788	0.56723	0.17980	0.30480	0.56723	0.17622	0.29963
98	68	2.46279	13.22255	0.56723	0.18534	0.31272	0.56723	0.18130	0.30695
98	69	2.46279	12.80079	0.56723	0.19131	0.32118	0.56723	0.18674	0.31472
98	70	2.46279	12.37331	0.56723	0.19776	0.33022	0.56723	0.19258	0.32296
98	71	2.46279	11.94070	0.56723	0.20473	0.33988	0.56723	0.19883	0.33171
98	72	2.46279	11.50357	0.56723	0.21227	0.35021	0.56723	0.20553	0.34098
98	73	2.46279	11.06278	0.56723	0.22044	0.36124	0.56723	0.21272	0.35082
98	74	2.46279	10.61910	0.56723	0.22929	0.37304	0.56723	0.22044	0.36124
98	75	2.46279	10.17356	0.56723	0.23888	0.38564	0.56723	0.22871	0.37227
98	76	2.46279	9.72734	0.56723	0.24929	0.39909	0.56723	0.23757	0.38393
98	77	2.46279	9.28160	0.56723	0.26058	0.41342	0.56723	0.24706	0.39622
98	78	2.46279	8.83768	0.56723	0.27281	0.42867	0.56723	0.25720	0.40916
98	79	2.46279	8.39698	0.56723	0.28606	0.44487	0.56723	0.26802	0.42273
98	80	2.46279	7.96110	0.56723	0.30040	0.46201	0.56723	0.27954	0.43694
98	81	2.46279	7.53168	0.56723	0.31586	0.48009	0.56723	0.29177	0.45173
98	82	2.46279	7.11054	0.56723	0.33251	0.49907	0.56723	0.30471	0.46709
98	83	2.46279	6.69952	0.56723	0.35035	0.51890	0.56723	0.31835	0.48295
98	84	2.46279	6.30023	0.56723	0.36939	0.53950	0.56723	0.33266	0.49925
98	85	2.46279	5.91444	0.56723	0.38960	0.56074	0.56723	0.34762	0.51590
98	86	2.46279	5.54396	0.56723	0.41091	0.58247	0.56723	0.36314	0.53280
98	87	2.46279	5.19034	0.56723	0.43320	0.60452	0.56723	0.37916	0.54984
98	88	2.46279	4.85473	0.56723	0.45633	0.62668	0.56723	0.39561	0.56693
98	89	2.46279	4.53813	0.56723	0.48013	0.64877	0.56723	0.41240	0.58397
98	90	2.46279	4.24126	0.56723	0.50440	0.67057	0.56723	0.42946	0.60087
98	91	2.46279	3.96420	0.56723	0.52895	0.69191	0.56723	0.44674	0.61758
98	92	2.46279	3.70604	0.56723	0.55364	0.71270	0.56723	0.46424	0.63410

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.43099	16.61938	0.57080	0.14609	0.25494	0.57080	0.14504	0.25333
2.43099	16.36911	0.57080	0.14831	0.25831	0.57080	0.14716	0.25656
2.43099	16.11103	0.57080	0.15067	0.26188	0.57080	0.14940	0.25997
2.43099	15.84506	0.57080	0.15317	0.26566	0.57080	0.15179	0.26358
2.43099	15.57108	0.57080	0.15584	0.26966	0.57080	0.15434	0.26740
2.43099	15.28882	0.57080	0.15869	0.27392	0.57080	0.15704	0.27146
2.43099	14.99826	0.57080	0.16174	0.27844	0.57080	0.15993	0.27576
2.43099	14.69911	0.57080	0.16499	0.28325	0.57080	0.16301	0.28033
2.43099	14.39128	0.57080	0.16848	0.28837	0.57080	0.16630	0.28518
2.43099	14.07472	0.57080	0.17222	0.29384	0.57080	0.16982	0.29034
2.43099	13.74931	0.57080	0.17624	0.29967	0.57080	0.17358	0.29582
2.43099	13.41490	0.57080	0.18057	0.30590	0.57080	0.17762	0.30165
2.43099	13.07182	0.57080	0.18522	0.31255	0.57080	0.18193	0.30786
2.43099	12.72027	0.57080	0.19025	0.31967	0.57080	0.18656	0.31445
2.43099	12.36057	0.57080	0.19566	0.32729	0.57080	0.19152	0.32147
2.43099	11.99324	0.57080	0.20152	0.33544	0.57080	0.19683	0.32893
2.43099	11.61885	0.57080	0.20784	0.34415	0.57080	0.20254	0.33685
2.43099	11.23789	0.57080	0.21467	0.35347	0.57080	0.20865	0.34527
2.43099	10.85087	0.57080	0.22208	0.36344	0.57080	0.21522	0.35421
2.43099	10.45855	0.57080	0.23010	0.37411	0.57080	0.22226	0.36369
2.43099	10.06159	0.57080	0.23880	0.38553	0.57080	0.22983	0.37376
2.43099	9.66092	0.57080	0.24823	0.39774	0.57080	0.23794	0.38442
2.43099	9.25762	0.57080	0.25847	0.41077	0.57080	0.24664	0.39569
2.43099	8.85278	0.57080	0.26958	0.42467	0.57080	0.25596	0.40759
2.43099	8.44766	0.57080	0.28162	0.43947	0.57080	0.26592	0.42012
2.43099	8.04359	0.57080	0.29466	0.45520	0.57080	0.27656	0.43329
2.43099	7.64214	0.57080	0.30877	0.47185	0.57080	0.28789	0.44707
2.43099	7.24488	0.57080	0.32400	0.48943	0.57080	0.29991	0.46144
2.43099	6.85364	0.57080	0.34038	0.50789	0.57080	0.31264	0.47636
2.43099	6.47024	0.57080	0.35794	0.52719	0.57080	0.32606	0.49178
2.43099	6.09632	0.57080	0.37668	0.54723	0.57080	0.34015	0.50763
2.43099	5.73370	0.57080	0.39657	0.56792	0.57080	0.35486	0.52384
2.43099	5.38421	0.57080	0.41753	0.58910	0.57080	0.37014	0.54030
2.43099	5.04951	0.57080	0.43945	0.61058	0.57080	0.38591	0.55691
2.43099	4.73086	0.57080	0.46220	0.63220	0.57080	0.40210	0.57357
2.43099	4.42936	0.57080	0.48560	0.65374	0.57080	0.41862	0.59018
2.43099	4.14588	0.57080	0.50946	0.67502	0.57080	0.43541	0.60667
2.43099	3.88065	0.57080	0.53358	0.69586	0.57080	0.45241	0.62298
2.43099	3.63292	0.57080	0.55785	0.71618	0.57080	0.46963	0.63911

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
98	93	2.46279	3.46525	0.56723	0.57840	0.73289	0.56723	0.48195	0.65043
98	94	2.46279	3.23968	0.56723	0.60319	0.75248	0.56723	0.49990	0.66657
98	95	2.46279	3.02715	0.56723	0.62799	0.77149	0.56723	0.51807	0.68253
98	96	2.46279	2.82535	0.56723	0.65278	0.78992	0.56723	0.53636	0.69822
98	97	2.46279	2.63737	0.56723	0.67705	0.80743	0.56723	0.55458	0.71348
98	98	2.46279	2.46279	0.56723	0.70060	0.82395	0.56723	0.57265	0.72826
98	99	2.46279	2.30125	0.56723	0.72323	0.83939	0.56723	0.59045	0.74250
98	100	2.46279	2.15258	0.56723	0.74475	0.85370	0.56723	0.60787	0.75612
98	101	2.46279	2.01649	0.56723	0.76498	0.86684	0.56723	0.62478	0.76906
98	102	2.46279	1.89293	0.56723	0.78378	0.87878	0.56723	0.64108	0.78129
98	103	2.46279	1.78083	0.56723	0.80114	0.88959	0.56723	0.65673	0.79280
98	104	2.46279	1.67943	0.56723	0.81705	0.89932	0.56723	0.67165	0.80358
98	105	2.46279	1.58804	0.56723	0.83152	0.90801	0.56723	0.68578	0.81361
98	106	2.46279	1.50600	0.56723	0.84455	0.91573	0.56723	0.69901	0.82284
98	107	2.46279	1.43298	0.56723	0.85613	0.92249	0.56723	0.71118	0.83122
98	108	2.46279	1.36894	0.56723	0.86617	0.92829	0.56723	0.72204	0.83858
98	109	2.46279	1.31458	0.56723	0.87449	0.93305	0.56723	0.73113	0.84468
98	110	2.46279	1.27298	0.56723	0.88067	0.93655	0.56723	0.73785	0.84915
99	1	2.30125	26.62178	0.55579	0.08644	0.15913	0.55579	0.08642	0.15909
99	2	2.30125	26.56961	0.55579	0.08661	0.15941	0.55579	0.08659	0.15939
99	3	2.30125	26.51422	0.55579	0.08679	0.15972	0.55579	0.08678	0.15969
99	4	2.30125	26.45593	0.55579	0.08698	0.16004	0.55579	0.08697	0.16002
99	5	2.30125	26.39526	0.55579	0.08718	0.16038	0.55579	0.08717	0.16036
99	6	2.30125	26.33222	0.55579	0.08739	0.16074	0.55579	0.08738	0.16071
99	7	2.30125	26.26662	0.55579	0.08761	0.16110	0.55579	0.08759	0.16108
99	8	2.30125	26.19847	0.55579	0.08784	0.16149	0.55579	0.08782	0.16147
99	9	2.30125	26.12745	0.55579	0.08808	0.16189	0.55579	0.08806	0.16187
99	10	2.30125	26.05351	0.55579	0.08833	0.16232	0.55579	0.08831	0.16229
99	11	2.30125	25.97700	0.55579	0.08859	0.16275	0.55579	0.08857	0.16272
99	12	2.30125	25.89730	0.55579	0.08886	0.16321	0.55579	0.08884	0.16318
99	13	2.30125	25.81474	0.55579	0.08914	0.16369	0.55579	0.08912	0.16365
99	14	2.30125	25.72901	0.55579	0.08944	0.16419	0.55579	0.08941	0.16415
99	15	2.30125	25.64035	0.55579	0.08975	0.16471	0.55579	0.08972	0.16466
99	16	2.30125	25.54880	0.55579	0.09007	0.16525	0.55579	0.09003	0.16519
99	17	2.30125	25.45467	0.55579	0.09040	0.16581	0.55579	0.09036	0.16574
99	18	2.30125	25.35821	0.55579	0.09075	0.16639	0.55579	0.09070	0.16632
99	19	2.30125	25.25875	0.55579	0.09110	0.16699	0.55579	0.09106	0.16692
99	20	2.30125	25.15564	0.55579	0.09148	0.16762	0.55579	0.09143	0.16755
99	21	2.30125	25.04833	0.55579	0.09187	0.16828	0.55579	0.09183	0.16821

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.43099	3.40133	0.57080	0.58218	0.73592	0.57080	0.48706	0.65507
2.43099	3.18390	0.57080	0.60655	0.75510	0.57080	0.50473	0.67086
2.43099	2.97857	0.57080	0.63095	0.77372	0.57080	0.52262	0.68648
2.43099	2.78314	0.57080	0.65535	0.79180	0.57080	0.54064	0.70184
2.43099	2.60073	0.57080	0.67925	0.80899	0.57080	0.55861	0.71680
2.43099	2.43099	0.57080	0.70246	0.82523	0.57080	0.57642	0.73130
2.43099	2.27364	0.57080	0.72477	0.84043	0.57080	0.59398	0.74528
2.43099	2.12860	0.57080	0.74601	0.85453	0.57080	0.61116	0.75866
2.43099	1.99561	0.57080	0.76599	0.86749	0.57080	0.62785	0.77139
2.43099	1.87471	0.57080	0.78457	0.87928	0.57080	0.64395	0.78342
2.43099	1.76487	0.57080	0.80175	0.88997	0.57080	0.65941	0.79475
2.43099	1.66540	0.57080	0.81751	0.89959	0.57080	0.67416	0.80537
2.43099	1.57565	0.57080	0.83185	0.90821	0.57080	0.68813	0.81526
2.43099	1.49500	0.57080	0.84478	0.91586	0.57080	0.70122	0.82437
2.43099	1.42313	0.57080	0.85627	0.92257	0.57080	0.71327	0.83264
2.43099	1.36003	0.57080	0.86625	0.92834	0.57080	0.72403	0.83993
2.43099	1.30641	0.57080	0.87454	0.93307	0.57080	0.73305	0.84596
2.43099	1.26533	0.57080	0.88069	0.93656	0.57080	0.73972	0.85039
2.27364	22.51412	0.55948	0.10098	0.18344	0.55948	0.10096	0.18341
2.27364	22.48584	0.55948	0.10111	0.18365	0.55948	0.10109	0.18362
2.27364	22.45520	0.55948	0.10125	0.18388	0.55948	0.10123	0.18385
2.27364	22.42249	0.55948	0.10140	0.18413	0.55948	0.10138	0.18410
2.27364	22.38814	0.55948	0.10155	0.18438	0.55948	0.10154	0.18436
2.27364	22.35215	0.55948	0.10172	0.18465	0.55948	0.10170	0.18462
2.27364	22.31437	0.55948	0.10189	0.18494	0.55948	0.10187	0.18491
2.27364	22.27480	0.55948	0.10207	0.18523	0.55948	0.10205	0.18521
2.27364	22.23319	0.55948	0.10226	0.18555	0.55948	0.10224	0.18552
2.27364	22.18946	0.55948	0.10246	0.18588	0.55948	0.10244	0.18585
2.27364	22.14392	0.55948	0.10267	0.18623	0.55948	0.10265	0.18619
2.27364	22.09606	0.55948	0.10290	0.18659	0.55948	0.10287	0.18656
2.27364	22.04614	0.55948	0.10313	0.18697	0.55948	0.10310	0.18693
2.27364	21.99389	0.55948	0.10337	0.18738	0.55948	0.10334	0.18733
2.27364	21.93952	0.55948	0.10363	0.18780	0.55948	0.10359	0.18774
2.27364	21.88305	0.55948	0.10389	0.18823	0.55948	0.10385	0.18816
2.27364	21.82476	0.55948	0.10417	0.18869	0.55948	0.10412	0.18861
2.27364	21.76485	0.55948	0.10446	0.18916	0.55948	0.10441	0.18908
2.27364	21.70276	0.55948	0.10476	0.18965	0.55948	0.10471	0.18956
2.27364	21.63792	0.55948	0.10507	0.19016	0.55948	0.10502	0.19008
2.27364	21.56986	0.55948	0.10540	0.19070	0.55948	0.10536	0.19063

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
99	22	2.30125	24.93660	0.55579	0.09228	0.16897	0.55579	0.09224	0.16890
99	23	2.30125	24.82004	0.55579	0.09271	0.16969	0.55579	0.09267	0.16962
99	24	2.30125	24.69862	0.55579	0.09317	0.17046	0.55579	0.09313	0.17039
99	25	2.30125	24.57203	0.55579	0.09365	0.17126	0.55579	0.09360	0.17118
99	26	2.30125	24.44053	0.55579	0.09415	0.17210	0.55579	0.09410	0.17202
99	27	2.30125	24.30438	0.55579	0.09468	0.17298	0.55579	0.09463	0.17289
99	28	2.30125	24.16342	0.55579	0.09523	0.17390	0.55579	0.09517	0.17380
99	29	2.30125	24.01762	0.55579	0.09581	0.17486	0.55579	0.09574	0.17476
99	30	2.30125	23.86654	0.55579	0.09641	0.17587	0.55579	0.09634	0.17576
99	31	2.30125	23.71037	0.55579	0.09705	0.17693	0.55579	0.09697	0.17680
99	32	2.30125	23.54876	0.55579	0.09771	0.17803	0.55579	0.09763	0.17790
99	33	2.30125	23.38162	0.55579	0.09841	0.17919	0.55579	0.09832	0.17904
99	34	2.30125	23.20856	0.55579	0.09914	0.18040	0.55579	0.09905	0.18025
99	35	2.30125	23.02940	0.55579	0.09992	0.18168	0.55579	0.09981	0.18151
99	36	2.30125	22.84408	0.55579	0.10073	0.18302	0.55579	0.10062	0.18284
99	37	2.30125	22.65215	0.55579	0.10158	0.18442	0.55579	0.10146	0.18423
99	38	2.30125	22.45348	0.55579	0.10248	0.18590	0.55579	0.10235	0.18570
99	39	2.30125	22.24766	0.55579	0.10342	0.18746	0.55579	0.10329	0.18725
99	40	2.30125	22.03447	0.55579	0.10442	0.18910	0.55579	0.10428	0.18887
99	41	2.30125	21.81357	0.55579	0.10548	0.19083	0.55579	0.10533	0.19058
99	42	2.30125	21.58485	0.55579	0.10659	0.19265	0.55579	0.10643	0.19239
99	43	2.30125	21.34779	0.55579	0.10778	0.19458	0.55579	0.10759	0.19428
99	44	2.30125	21.10218	0.55579	0.10903	0.19662	0.55579	0.10881	0.19627
99	45	2.30125	20.84782	0.55579	0.11035	0.19877	0.55579	0.11009	0.19834
99	46	2.30125	20.58697	0.55579	0.11174	0.20102	0.55579	0.11142	0.20051
99	47	2.30125	20.32000	0.55579	0.11320	0.20338	0.55579	0.11282	0.20276
99	48	2.30125	20.04764	0.55579	0.11473	0.20584	0.55579	0.11427	0.20510
99	49	2.30125	19.77090	0.55579	0.11632	0.20841	0.55579	0.11578	0.20754
99	50	2.30125	19.49116	0.55579	0.11798	0.21106	0.55579	0.11736	0.21007
99	51	2.30125	19.21029	0.55579	0.11970	0.21381	0.55579	0.11903	0.21273
99	52	2.30125	18.92146	0.55579	0.12152	0.21670	0.55579	0.12078	0.21554
99	53	2.30125	18.62485	0.55579	0.12344	0.21976	0.55579	0.12264	0.21849
99	54	2.30125	18.32038	0.55579	0.12549	0.22299	0.55579	0.12461	0.22160
99	55	2.30125	18.00819	0.55579	0.12765	0.22640	0.55579	0.12668	0.22488
99	56	2.30125	17.68820	0.55579	0.12994	0.23000	0.55579	0.12889	0.22835
99	57	2.30125	17.36037	0.55579	0.13238	0.23381	0.55579	0.13123	0.23201
99	58	2.30125	17.02468	0.55579	0.13497	0.23784	0.55579	0.13371	0.23588
99	59	2.30125	16.68091	0.55579	0.13774	0.24212	0.55579	0.13635	0.23997
99	60	2.30125	16.32913	0.55579	0.14068	0.24666	0.55579	0.13916	0.24431

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.27364	21.49836	0.55948	0.10575	0.19128	0.55948	0.10571	0.19120
2.27364	21.42306	0.55948	0.10613	0.19189	0.55948	0.10608	0.19181
2.27364	21.34391	0.55948	0.10652	0.19253	0.55948	0.10647	0.19245
2.27364	21.26064	0.55948	0.10694	0.19321	0.55948	0.10689	0.19313
2.27364	21.17342	0.55948	0.10738	0.19393	0.55948	0.10732	0.19384
2.27364	21.08250	0.55948	0.10784	0.19468	0.55948	0.10778	0.19459
2.27364	20.98768	0.55948	0.10832	0.19547	0.55948	0.10826	0.19537
2.27364	20.88895	0.55948	0.10884	0.19631	0.55948	0.10877	0.19619
2.27364	20.78588	0.55948	0.10937	0.19718	0.55948	0.10930	0.19706
2.27364	20.67862	0.55948	0.10994	0.19810	0.55948	0.10986	0.19797
2.27364	20.56684	0.55948	0.11054	0.19907	0.55948	0.11045	0.19893
2.27364	20.45044	0.55948	0.11117	0.20009	0.55948	0.11107	0.19993
2.27364	20.32903	0.55948	0.11183	0.20116	0.55948	0.11173	0.20100
2.27364	20.20243	0.55948	0.11253	0.20229	0.55948	0.11242	0.20212
2.27364	20.07055	0.55948	0.11327	0.20349	0.55948	0.11315	0.20330
2.27364	19.93297	0.55948	0.11405	0.20475	0.55948	0.11392	0.20455
2.27364	19.78951	0.55948	0.11487	0.20608	0.55948	0.11474	0.20586
2.27364	19.63978	0.55948	0.11575	0.20748	0.55948	0.11561	0.20726
2.27364	19.48352	0.55948	0.11668	0.20897	0.55948	0.11653	0.20873
2.27364	19.32040	0.55948	0.11766	0.21055	0.55948	0.11750	0.21029
2.27364	19.15023	0.55948	0.11870	0.21222	0.55948	0.11853	0.21193
2.27364	18.97251	0.55948	0.11981	0.21399	0.55948	0.11961	0.21367
2.27364	18.78697	0.55948	0.12099	0.21586	0.55948	0.12076	0.21549
2.27364	18.59337	0.55948	0.12224	0.21786	0.55948	0.12196	0.21741
2.27364	18.39367	0.55948	0.12356	0.21995	0.55948	0.12322	0.21941
2.27364	18.18814	0.55948	0.12495	0.22214	0.55948	0.12454	0.22149
2.27364	17.97738	0.55948	0.12640	0.22443	0.55948	0.12591	0.22366
2.27364	17.76227	0.55948	0.12792	0.22682	0.55948	0.12734	0.22591
2.27364	17.54401	0.55948	0.12950	0.22930	0.55948	0.12884	0.22827
2.27364	17.32430	0.55948	0.13113	0.23186	0.55948	0.13041	0.23074
2.27364	17.09693	0.55948	0.13287	0.23457	0.55948	0.13208	0.23335
2.27364	16.86201	0.55948	0.13471	0.23743	0.55948	0.13385	0.23610
2.27364	16.61938	0.55948	0.13666	0.24046	0.55948	0.13573	0.23901
2.27364	16.36911	0.55948	0.13873	0.24366	0.55948	0.13772	0.24209
2.27364	16.11103	0.55948	0.14094	0.24706	0.55948	0.13983	0.24535
2.27364	15.84506	0.55948	0.14329	0.25066	0.55948	0.14207	0.24879
2.27364	15.57108	0.55948	0.14579	0.25448	0.55948	0.14446	0.25245
2.27364	15.28882	0.55948	0.14846	0.25854	0.55948	0.14700	0.25632
2.27364	14.99826	0.55948	0.15131	0.26285	0.55948	0.14971	0.26044

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
99	61	2.30125	15.96913	0.55579	0.14382	0.25148	0.55579	0.14215	0.24892
99	62	2.30125	15.60088	0.55579	0.14719	0.25661	0.55579	0.14534	0.25380
99	63	2.30125	15.22446	0.55579	0.15079	0.26207	0.55579	0.14875	0.25898
99	64	2.30125	14.83980	0.55579	0.15466	0.26789	0.55579	0.15240	0.26449
99	65	2.30125	14.44688	0.55579	0.15882	0.27410	0.55579	0.15630	0.27034
99	66	2.30125	14.04613	0.55579	0.16329	0.28073	0.55579	0.16047	0.27656
99	67	2.30125	13.63788	0.55579	0.16810	0.28782	0.55579	0.16494	0.28317
99	68	2.30125	13.22255	0.55579	0.17329	0.29540	0.55579	0.16973	0.29020
99	69	2.30125	12.80079	0.55579	0.17889	0.30350	0.55579	0.17486	0.29767
99	70	2.30125	12.37331	0.55579	0.18495	0.31216	0.55579	0.18036	0.30561
99	71	2.30125	11.94070	0.55579	0.19149	0.32143	0.55579	0.18627	0.31404
99	72	2.30125	11.50357	0.55579	0.19857	0.33134	0.55579	0.19261	0.32300
99	73	2.30125	11.06278	0.55579	0.20624	0.34196	0.55579	0.19941	0.33251
99	74	2.30125	10.61910	0.55579	0.21456	0.35332	0.55579	0.20672	0.34261
99	75	2.30125	10.17356	0.55579	0.22360	0.36548	0.55579	0.21456	0.35332
99	76	2.30125	9.72734	0.55579	0.23340	0.37847	0.55579	0.22298	0.36465
99	77	2.30125	9.28160	0.55579	0.24405	0.39235	0.55579	0.23201	0.37664
99	78	2.30125	8.83768	0.55579	0.25561	0.40715	0.55579	0.24168	0.38928
99	79	2.30125	8.39698	0.55579	0.26815	0.42290	0.55579	0.25202	0.40258
99	80	2.30125	7.96110	0.55579	0.28173	0.43961	0.55579	0.26304	0.41652
99	81	2.30125	7.53168	0.55579	0.29642	0.45729	0.55579	0.27478	0.43110
99	82	2.30125	7.11054	0.55579	0.31227	0.47592	0.55579	0.28722	0.44627
99	83	2.30125	6.69952	0.55579	0.32930	0.49544	0.55579	0.30038	0.46198
99	84	2.30125	6.30023	0.55579	0.34752	0.51580	0.55579	0.31422	0.47818
99	85	2.30125	5.91444	0.55579	0.36694	0.53687	0.55579	0.32872	0.49479
99	86	2.30125	5.54396	0.55579	0.38747	0.55853	0.55579	0.34381	0.51170
99	87	2.30125	5.19034	0.55579	0.40904	0.58059	0.55579	0.35944	0.52881
99	88	2.30125	4.85473	0.55579	0.43152	0.60289	0.55579	0.37553	0.54602
99	89	2.30125	4.53813	0.55579	0.45476	0.62520	0.55579	0.39201	0.56322
99	90	2.30125	4.24126	0.55579	0.47856	0.64733	0.55579	0.40879	0.58035
99	91	2.30125	3.96420	0.55579	0.50275	0.66911	0.55579	0.42585	0.59733
99	92	2.30125	3.70604	0.55579	0.52722	0.69043	0.55579	0.44316	0.61416
99	93	2.30125	3.46525	0.55579	0.55187	0.71123	0.55579	0.46075	0.63084
99	94	2.30125	3.23968	0.55579	0.57670	0.73153	0.55579	0.47862	0.64739
99	95	2.30125	3.02715	0.55579	0.60170	0.75133	0.55579	0.49678	0.66380
99	96	2.30125	2.82535	0.55579	0.62684	0.77062	0.55579	0.51513	0.67998
99	97	2.30125	2.63737	0.55579	0.65161	0.78906	0.55579	0.53347	0.69577
99	98	2.30125	2.46279	0.55579	0.67579	0.80654	0.55579	0.55173	0.71111
99	99	2.30125	2.30125	0.55579	0.69919	0.82297	0.55579	0.56977	0.72592

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.27364	14.69911	0.55948	0.15436	0.26744	0.55948	0.15261	0.26480
2.27364	14.39128	0.55948	0.15763	0.27233	0.55948	0.15570	0.26945
2.27364	14.07472	0.55948	0.16113	0.27754	0.55948	0.15901	0.27439
2.27364	13.74931	0.55948	0.16490	0.28312	0.55948	0.16255	0.27965
2.27364	13.41490	0.55948	0.16896	0.28907	0.55948	0.16635	0.28525
2.27364	13.07182	0.55948	0.17332	0.29544	0.55948	0.17041	0.29120
2.27364	12.72027	0.55948	0.17804	0.30226	0.55948	0.17478	0.29755
2.27364	12.36057	0.55948	0.18312	0.30956	0.55948	0.17945	0.30430
2.27364	11.99324	0.55948	0.18861	0.31737	0.55948	0.18447	0.31148
2.27364	11.61885	0.55948	0.19455	0.32573	0.55948	0.18986	0.31912
2.27364	11.23789	0.55948	0.20098	0.33469	0.55948	0.19564	0.32726
2.27364	10.85087	0.55948	0.20794	0.34429	0.55948	0.20185	0.33590
2.27364	10.45855	0.55948	0.21549	0.35457	0.55948	0.20853	0.34510
2.27364	10.06159	0.55948	0.22368	0.36558	0.55948	0.21570	0.35486
2.27364	9.66092	0.55948	0.23257	0.37737	0.55948	0.22341	0.36523
2.27364	9.25762	0.55948	0.24223	0.38999	0.55948	0.23169	0.37621
2.27364	8.85278	0.55948	0.25272	0.40347	0.55948	0.24056	0.38783
2.27364	8.44766	0.55948	0.26411	0.41786	0.55948	0.25007	0.40009
2.27364	8.04359	0.55948	0.27647	0.43318	0.55948	0.26025	0.41301
2.27364	7.64214	0.55948	0.28986	0.44944	0.55948	0.27110	0.42656
2.27364	7.24488	0.55948	0.30434	0.46666	0.55948	0.28266	0.44074
2.27364	6.85364	0.55948	0.31996	0.48480	0.55948	0.29491	0.45550
2.27364	6.47024	0.55948	0.33674	0.50382	0.55948	0.30787	0.47079
2.27364	6.09632	0.55948	0.35470	0.52366	0.55948	0.32151	0.48657
2.27364	5.73370	0.55948	0.37383	0.54422	0.55948	0.33579	0.50276
2.27364	5.38421	0.55948	0.39406	0.56534	0.55948	0.35066	0.51924
2.27364	5.04951	0.55948	0.41530	0.58687	0.55948	0.36606	0.53593
2.27364	4.73086	0.55948	0.43743	0.60863	0.55948	0.38191	0.55273
2.27364	4.42936	0.55948	0.46030	0.63042	0.55948	0.39814	0.56953
2.27364	4.14588	0.55948	0.48372	0.65204	0.55948	0.41467	0.58625
2.27364	3.88065	0.55948	0.50752	0.67332	0.55948	0.43147	0.60284
2.27364	3.63292	0.55948	0.53158	0.69416	0.55948	0.44852	0.61928
2.27364	3.40133	0.55948	0.55584	0.71452	0.55948	0.46584	0.63560
2.27364	3.18390	0.55948	0.58027	0.73439	0.55948	0.48345	0.65179
2.27364	2.97857	0.55948	0.60487	0.75379	0.55948	0.50135	0.66786
2.27364	2.78314	0.55948	0.62962	0.77272	0.55948	0.51943	0.68372
2.27364	2.60073	0.55948	0.65402	0.79083	0.55948	0.53753	0.69921
2.27364	2.43099	0.55948	0.67786	0.80801	0.55948	0.55553	0.71427
2.27364	2.27364	0.55948	0.70094	0.82418	0.55948	0.57334	0.72882

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
99	100	2.30125	2.15258	0.55579	0.72156	0.83827	0.55579	0.58747	0.74013
99	101	2.30125	2.01649	0.55579	0.74274	0.85238	0.55579	0.60472	0.75368
99	102	2.30125	1.89293	0.55579	0.76253	0.86527	0.55579	0.62140	0.76650
99	103	2.30125	1.78083	0.55579	0.78091	0.87698	0.55579	0.63746	0.77860
99	104	2.30125	1.67943	0.55579	0.79785	0.88756	0.55579	0.65282	0.78994
99	105	2.30125	1.58804	0.55579	0.81333	0.89705	0.55579	0.66740	0.80053
99	106	2.30125	1.50600	0.55579	0.82733	0.90551	0.55579	0.68109	0.81030
99	107	2.30125	1.43298	0.55579	0.83983	0.91295	0.55579	0.69373	0.81918
99	108	2.30125	1.36894	0.55579	0.85073	0.91934	0.55579	0.70504	0.82700
99	109	2.30125	1.31458	0.55579	0.85979	0.92461	0.55579	0.71454	0.83350
99	110	2.30125	1.27298	0.55579	0.86654	0.92850	0.55579	0.72158	0.83828
100	1	2.15258	26.62178	0.54637	0.08086	0.14962	0.54637	0.08084	0.14958
100	2	2.15258	26.56961	0.54637	0.08102	0.14989	0.54637	0.08100	0.14986
100	3	2.15258	26.51422	0.54637	0.08118	0.15018	0.54637	0.08117	0.15015
100	4	2.15258	26.45593	0.54637	0.08136	0.15048	0.54637	0.08135	0.15046
100	5	2.15258	26.39526	0.54637	0.08155	0.15080	0.54637	0.08154	0.15078
100	6	2.15258	26.33222	0.54637	0.08175	0.15114	0.54637	0.08173	0.15111
100	7	2.15258	26.26662	0.54637	0.08195	0.15149	0.54637	0.08194	0.15146
100	8	2.15258	26.19847	0.54637	0.08216	0.15185	0.54637	0.08215	0.15183
100	9	2.15258	26.12745	0.54637	0.08239	0.15223	0.54637	0.08237	0.15221
100	10	2.15258	26.05351	0.54637	0.08262	0.15263	0.54637	0.08261	0.15261
100	11	2.15258	25.97700	0.54637	0.08286	0.15305	0.54637	0.08285	0.15302
100	12	2.15258	25.89730	0.54637	0.08312	0.15348	0.54637	0.08310	0.15345
100	13	2.15258	25.81474	0.54637	0.08338	0.15393	0.54637	0.08336	0.15390
100	14	2.15258	25.72901	0.54637	0.08366	0.15441	0.54637	0.08364	0.15437
100	15	2.15258	25.64035	0.54637	0.08395	0.15490	0.54637	0.08392	0.15485
100	16	2.15258	25.54880	0.54637	0.08425	0.15541	0.54637	0.08422	0.15535
100	17	2.15258	25.45467	0.54637	0.08456	0.15594	0.54637	0.08452	0.15587
100	18	2.15258	25.35821	0.54637	0.08488	0.15648	0.54637	0.08484	0.15642
100	19	2.15258	25.25875	0.54637	0.08522	0.15705	0.54637	0.08518	0.15698
100	20	2.15258	25.15564	0.54637	0.08557	0.15764	0.54637	0.08553	0.15758
100	21	2.15258	25.04833	0.54637	0.08593	0.15827	0.54637	0.08590	0.15820
100	22	2.15258	24.93660	0.54637	0.08632	0.15892	0.54637	0.08628	0.15886
100	23	2.15258	24.82004	0.54637	0.08672	0.15961	0.54637	0.08669	0.15955
100	24	2.15258	24.69862	0.54637	0.08715	0.16033	0.54637	0.08711	0.16027
100	25	2.15258	24.57203	0.54637	0.08760	0.16109	0.54637	0.08756	0.16102
100	26	2.15258	24.44053	0.54637	0.08807	0.16188	0.54637	0.08803	0.16181
100	27	2.15258	24.30438	0.54637	0.08856	0.16272	0.54637	0.08852	0.16264
100	28	2.15258	24.16342	0.54637	0.08908	0.16359	0.54637	0.08903	0.16350

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.27364	2.12860	0.55948	0.72303	0.83925	0.55948	0.59082	0.74279
2.27364	1.99561	0.55948	0.74394	0.85317	0.55948	0.60785	0.75610
2.27364	1.87471	0.55948	0.76350	0.86589	0.55948	0.62433	0.76872
2.27364	1.76487	0.55948	0.78169	0.87747	0.55948	0.64021	0.78064
2.27364	1.66540	0.55948	0.79845	0.88793	0.55948	0.65539	0.79183
2.27364	1.57565	0.55948	0.81379	0.89734	0.55948	0.66982	0.80226
2.27364	1.49500	0.55948	0.82768	0.90572	0.55948	0.68337	0.81191
2.27364	1.42313	0.55948	0.84009	0.91310	0.55948	0.69589	0.82068
2.27364	1.36003	0.55948	0.85091	0.91945	0.55948	0.70709	0.82842
2.27364	1.30641	0.55948	0.85993	0.92469	0.55948	0.71652	0.83485
2.27364	1.26533	0.55948	0.86665	0.92856	0.55948	0.72352	0.83958
2.12860	22.51412	0.55009	0.09454	0.17275	0.55009	0.09452	0.17272
2.12860	22.48584	0.55009	0.09466	0.17295	0.55009	0.09464	0.17292
2.12860	22.45520	0.55009	0.09479	0.17317	0.55009	0.09478	0.17314
2.12860	22.42249	0.55009	0.09493	0.17340	0.55009	0.09491	0.17337
2.12860	22.38814	0.55009	0.09508	0.17364	0.55009	0.09506	0.17362
2.12860	22.35215	0.55009	0.09523	0.17390	0.55009	0.09521	0.17387
2.12860	22.31437	0.55009	0.09539	0.17417	0.55009	0.09537	0.17414
2.12860	22.27480	0.55009	0.09556	0.17445	0.55009	0.09554	0.17442
2.12860	22.23319	0.55009	0.09574	0.17475	0.55009	0.09572	0.17472
2.12860	22.18946	0.55009	0.09593	0.17506	0.55009	0.09591	0.17503
2.12860	22.14392	0.55009	0.09612	0.17539	0.55009	0.09611	0.17536
2.12860	22.09606	0.55009	0.09633	0.17573	0.55009	0.09631	0.17570
2.12860	22.04614	0.55009	0.09655	0.17610	0.55009	0.09653	0.17606
2.12860	21.99389	0.55009	0.09678	0.17648	0.55009	0.09675	0.17643
2.12860	21.93952	0.55009	0.09702	0.17688	0.55009	0.09699	0.17682
2.12860	21.88305	0.55009	0.09727	0.17729	0.55009	0.09723	0.17723
2.12860	21.82476	0.55009	0.09753	0.17772	0.55009	0.09748	0.17765
2.12860	21.76485	0.55009	0.09779	0.17817	0.55009	0.09775	0.17809
2.12860	21.70276	0.55009	0.09807	0.17863	0.55009	0.09803	0.17856
2.12860	21.63792	0.55009	0.09837	0.17912	0.55009	0.09833	0.17905
2.12860	21.56986	0.55009	0.09868	0.17963	0.55009	0.09864	0.17956
2.12860	21.49836	0.55009	0.09901	0.18018	0.55009	0.09897	0.18011
2.12860	21.42306	0.55009	0.09936	0.18075	0.55009	0.09932	0.18069
2.12860	21.34391	0.55009	0.09972	0.18136	0.55009	0.09968	0.18129
2.12860	21.26064	0.55009	0.10011	0.18201	0.55009	0.10007	0.18194
2.12860	21.17342	0.55009	0.10053	0.18269	0.55009	0.10048	0.18261
2.12860	21.08250	0.55009	0.10096	0.18340	0.55009	0.10091	0.18332
2.12860	20.98768	0.55009	0.10141	0.18415	0.55009	0.10136	0.18406

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
100	29	2.15258	24.01762	0.54637	0.08962	0.16450	0.54637	0.08956	0.16440
100	30	2.15258	23.86654	0.54637	0.09019	0.16545	0.54637	0.09013	0.16535
100	31	2.15258	23.71037	0.54637	0.09078	0.16645	0.54637	0.09071	0.16634
100	32	2.15258	23.54876	0.54637	0.09140	0.16750	0.54637	0.09133	0.16737
100	33	2.15258	23.38162	0.54637	0.09206	0.16859	0.54637	0.09198	0.16846
100	34	2.15258	23.20856	0.54637	0.09274	0.16974	0.54637	0.09266	0.16960
100	35	2.15258	23.02940	0.54637	0.09346	0.17095	0.54637	0.09337	0.17080
100	36	2.15258	22.84408	0.54637	0.09422	0.17221	0.54637	0.09413	0.17206
100	37	2.15258	22.65215	0.54637	0.09502	0.17354	0.54637	0.09492	0.17338
100	38	2.15258	22.45348	0.54637	0.09586	0.17494	0.54637	0.09575	0.17477
100	39	2.15258	22.24766	0.54637	0.09674	0.17642	0.54637	0.09663	0.17623
100	40	2.15258	22.03447	0.54637	0.09768	0.17797	0.54637	0.09756	0.17777
100	41	2.15258	21.81357	0.54637	0.09867	0.17961	0.54637	0.09854	0.17939
100	42	2.15258	21.58485	0.54637	0.09971	0.18134	0.54637	0.09957	0.18110
100	43	2.15258	21.34779	0.54637	0.10082	0.18317	0.54637	0.10066	0.18290
100	44	2.15258	21.10218	0.54637	0.10199	0.18510	0.54637	0.10180	0.18479
100	45	2.15258	20.84782	0.54637	0.10323	0.18713	0.54637	0.10300	0.18676
100	46	2.15258	20.58697	0.54637	0.10453	0.18927	0.54637	0.10425	0.18882
100	47	2.15258	20.32000	0.54637	0.10589	0.19151	0.54637	0.10556	0.19096
100	48	2.15258	20.04764	0.54637	0.10732	0.19385	0.54637	0.10692	0.19319
100	49	2.15258	19.77090	0.54637	0.10882	0.19628	0.54637	0.10834	0.19550
100	50	2.15258	19.49116	0.54637	0.11037	0.19880	0.54637	0.10983	0.19792
100	51	2.15258	19.21029	0.54637	0.11198	0.20140	0.54637	0.11139	0.20045
100	52	2.15258	18.92146	0.54637	0.11368	0.20415	0.54637	0.11303	0.20311
100	53	2.15258	18.62485	0.54637	0.11548	0.20706	0.54637	0.11478	0.20592
100	54	2.15258	18.32038	0.54637	0.11739	0.21012	0.54637	0.11662	0.20888
100	55	2.15258	18.00819	0.54637	0.11942	0.21336	0.54637	0.11857	0.21200
100	56	2.15258	17.68820	0.54637	0.12157	0.21678	0.54637	0.12064	0.21530
100	57	2.15258	17.36037	0.54637	0.12385	0.22040	0.54637	0.12283	0.21879
100	58	2.15258	17.02468	0.54637	0.12628	0.22424	0.54637	0.12516	0.22248
100	59	2.15258	16.68091	0.54637	0.12886	0.22831	0.54637	0.12764	0.22638
100	60	2.15258	16.32913	0.54637	0.13162	0.23262	0.54637	0.13028	0.23052
100	61	2.15258	15.96913	0.54637	0.13457	0.23721	0.54637	0.13309	0.23491
100	62	2.15258	15.60088	0.54637	0.13772	0.24210	0.54637	0.13609	0.23957
100	63	2.15258	15.22446	0.54637	0.14109	0.24730	0.54637	0.13929	0.24453
100	64	2.15258	14.83980	0.54637	0.14472	0.25284	0.54637	0.14272	0.24979
100	65	2.15258	14.44688	0.54637	0.14861	0.25877	0.54637	0.14639	0.25539
100	66	2.15258	14.04613	0.54637	0.15280	0.26510	0.54637	0.15032	0.26135
100	67	2.15258	13.63788	0.54637	0.15732	0.27187	0.54637	0.15453	0.26769

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.12860	20.88895	0.55009	0.10189	0.18494	0.55009	0.10183	0.18484
2.12860	20.78588	0.55009	0.10240	0.18577	0.55009	0.10233	0.18566
2.12860	20.67862	0.55009	0.10293	0.18665	0.55009	0.10286	0.18653
2.12860	20.56684	0.55009	0.10349	0.18756	0.55009	0.10341	0.18743
2.12860	20.45044	0.55009	0.10408	0.18853	0.55009	0.10399	0.18839
2.12860	20.32903	0.55009	0.10470	0.18955	0.55009	0.10461	0.18940
2.12860	20.20243	0.55009	0.10535	0.19062	0.55009	0.10525	0.19046
2.12860	20.07055	0.55009	0.10604	0.19175	0.55009	0.10594	0.19158
2.12860	19.93297	0.55009	0.10677	0.19295	0.55009	0.10666	0.19277
2.12860	19.78951	0.55009	0.10755	0.19421	0.55009	0.10743	0.19402
2.12860	19.63978	0.55009	0.10837	0.19554	0.55009	0.10824	0.19534
2.12860	19.48352	0.55009	0.10923	0.19696	0.55009	0.10910	0.19674
2.12860	19.32040	0.55009	0.11016	0.19845	0.55009	0.11001	0.19822
2.12860	19.15023	0.55009	0.11113	0.20004	0.55009	0.11098	0.19978
2.12860	18.97251	0.55009	0.11217	0.20172	0.55009	0.11200	0.20144
2.12860	18.78697	0.55009	0.11328	0.20350	0.55009	0.11307	0.20317
2.12860	18.59337	0.55009	0.11445	0.20539	0.55009	0.11420	0.20500
2.12860	18.39367	0.55009	0.11569	0.20738	0.55009	0.11539	0.20690
2.12860	18.18814	0.55009	0.11698	0.20946	0.55009	0.11662	0.20889
2.12860	17.97738	0.55009	0.11835	0.21164	0.55009	0.11791	0.21095
2.12860	17.76227	0.55009	0.11977	0.21392	0.55009	0.11926	0.21310
2.12860	17.54401	0.55009	0.12125	0.21627	0.55009	0.12067	0.21535
2.12860	17.32430	0.55009	0.12278	0.21871	0.55009	0.12215	0.21770
2.12860	17.09693	0.55009	0.12440	0.22128	0.55009	0.12371	0.22019
2.12860	16.86201	0.55009	0.12613	0.22400	0.55009	0.12537	0.22281
2.12860	16.61938	0.55009	0.12796	0.22688	0.55009	0.12713	0.22559
2.12860	16.36911	0.55009	0.12990	0.22994	0.55009	0.12900	0.22852
2.12860	16.11103	0.55009	0.13197	0.23317	0.55009	0.13099	0.23163
2.12860	15.84506	0.55009	0.13417	0.23660	0.55009	0.13309	0.23492
2.12860	15.57108	0.55009	0.13652	0.24024	0.55009	0.13534	0.23841
2.12860	15.28882	0.55009	0.13902	0.24410	0.55009	0.13773	0.24211
2.12860	14.99826	0.55009	0.14169	0.24821	0.55009	0.14028	0.24604
2.12860	14.69911	0.55009	0.14455	0.25259	0.55009	0.14300	0.25022
2.12860	14.39128	0.55009	0.14761	0.25725	0.55009	0.14591	0.25466
2.12860	14.07472	0.55009	0.15090	0.26223	0.55009	0.14902	0.25939
2.12860	13.74931	0.55009	0.15444	0.26755	0.55009	0.15236	0.26443
2.12860	13.41490	0.55009	0.15824	0.27324	0.55009	0.15593	0.26980
2.12860	13.07182	0.55009	0.16234	0.27933	0.55009	0.15976	0.27551
2.12860	12.72027	0.55009	0.16676	0.28585	0.55009	0.16388	0.28160

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

Retiree		Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
100	68	2.15258	13.22255	0.54637	0.16219	0.27911	0.54637	0.15904	0.27443		2.12860	12.36057	0.55009	0.17154	0.29284	0.55009	0.16829	0.28809
100	69	2.15258	12.80079	0.54637	0.16744	0.28685	0.54637	0.16388	0.28161		2.12860	11.99324	0.55009	0.17670	0.30032	0.55009	0.17303	0.29501
100	70	2.15258	12.37331	0.54637	0.17312	0.29515	0.54637	0.16907	0.28924		2.12860	11.61885	0.55009	0.18227	0.30835	0.55009	0.17811	0.30237
100	71	2.15258	11.94070	0.54637	0.17926	0.30403	0.54637	0.17465	0.29736		2.12860	11.23789	0.55009	0.18831	0.31694	0.55009	0.18358	0.31022
100	72	2.15258	11.50357	0.54637	0.18592	0.31354	0.54637	0.18064	0.30600		2.12860	10.85087	0.55009	0.19486	0.32617	0.55009	0.18946	0.31857
100	73	2.15258	11.06278	0.54637	0.19313	0.32374	0.54637	0.18708	0.31519		2.12860	10.45855	0.55009	0.20196	0.33606	0.55009	0.19579	0.32746
100	74	2.15258	10.61910	0.54637	0.20096	0.33466	0.54637	0.19400	0.32496		2.12860	10.06159	0.55009	0.20968	0.34667	0.55009	0.20259	0.33692
100	75	2.15258	10.17356	0.54637	0.20946	0.34637	0.54637	0.20144	0.33533		2.12860	9.66092	0.55009	0.21806	0.35804	0.55009	0.20991	0.34698
100	76	2.15258	9.72734	0.54637	0.21870	0.35891	0.54637	0.20944	0.34634		2.12860	9.25762	0.55009	0.22717	0.37023	0.55009	0.21778	0.35766
100	77	2.15258	9.28160	0.54637	0.22874	0.37232	0.54637	0.21802	0.35799		2.12860	8.85278	0.55009	0.23707	0.38328	0.55009	0.22623	0.36899
100	78	2.15258	8.83768	0.54637	0.23965	0.38665	0.54637	0.22723	0.37032		2.12860	8.44766	0.55009	0.24784	0.39723	0.55009	0.23530	0.38096
100	79	2.15258	8.39698	0.54637	0.25151	0.40193	0.54637	0.23710	0.38332		2.12860	8.04359	0.55009	0.25954	0.41212	0.55009	0.24502	0.39360
100	80	2.15258	7.96110	0.54637	0.26438	0.41819	0.54637	0.24765	0.39698		2.12860	7.64214	0.55009	0.27224	0.42797	0.55009	0.25542	0.40690
100	81	2.15258	7.53168	0.54637	0.27831	0.43544	0.54637	0.25889	0.41130		2.12860	7.24488	0.55009	0.28600	0.44479	0.55009	0.26650	0.42084
100	82	2.15258	7.11054	0.54637	0.29338	0.45366	0.54637	0.27085	0.42624		2.12860	6.85364	0.55009	0.30086	0.46256	0.55009	0.27829	0.43540
100	83	2.15258	6.69952	0.54637	0.30960	0.47282	0.54637	0.28351	0.44177		2.12860	6.47024	0.55009	0.31687	0.48125	0.55009	0.29077	0.45054
100	84	2.15258	6.30023	0.54637	0.32702	0.49286	0.54637	0.29687	0.45783		2.12860	6.09632	0.55009	0.33406	0.50081	0.55009	0.30395	0.46620
100	85	2.15258	5.91444	0.54637	0.34562	0.51370	0.54637	0.31091	0.47434		2.12860	5.73370	0.55009	0.35241	0.52115	0.55009	0.31779	0.48231
100	86	2.15258	5.54396	0.54637	0.36536	0.53519	0.54637	0.32556	0.49120		2.12860	5.38421	0.55009	0.37187	0.54214	0.55009	0.33224	0.49877
100	87	2.15258	5.19034	0.54637	0.38617	0.55717	0.54637	0.34077	0.50832		2.12860	5.04951	0.55009	0.39239	0.56362	0.55009	0.34724	0.51548
100	88	2.15258	4.85473	0.54637	0.40794	0.57948	0.54637	0.35647	0.52559		2.12860	4.73086	0.55009	0.41385	0.58542	0.55009	0.36273	0.53235
100	89	2.15258	4.53813	0.54637	0.43053	0.60192	0.54637	0.37260	0.54291		2.12860	4.42936	0.55009	0.43611	0.60735	0.55009	0.37863	0.54928
100	90	2.15258	4.24126	0.54637	0.45378	0.62428	0.54637	0.38908	0.56019		2.12860	4.14588	0.55009	0.45901	0.62920	0.55009	0.39487	0.56617
100	91	2.15258	3.96420	0.54637	0.47752	0.64638	0.54637	0.40586	0.57739		2.12860	3.88065	0.55009	0.48238	0.65082	0.55009	0.41142	0.58298
100	92	2.15258	3.70604	0.54637	0.50163	0.66812	0.54637	0.42295	0.59447		2.12860	3.63292	0.55009	0.50612	0.67209	0.55009	0.42826	0.59970
100	93	2.15258	3.46525	0.54637	0.52606	0.68944	0.54637	0.44035	0.61145		2.12860	3.40133	0.55009	0.53017	0.69296	0.55009	0.44541	0.61631
100	94	2.15258	3.23968	0.54637	0.55079	0.71034	0.54637	0.45810	0.62835		2.12860	3.18390	0.55009	0.55452	0.71343	0.55009	0.46291	0.63286
100	95	2.15258	3.02715	0.54637	0.57583	0.73083	0.54637	0.47619	0.64516		2.12860	2.97857	0.55009	0.57918	0.73352	0.55009	0.48075	0.64933
100	96	2.15258	2.82535	0.54637	0.60116	0.75091	0.54637	0.49453	0.66179		2.12860	2.78314	0.55009	0.60413	0.75322	0.55009	0.49884	0.66564
100	97	2.15258	2.63737	0.54637	0.62627	0.77019	0.54637	0.51293	0.67806		2.12860	2.60073	0.55009	0.62888	0.77216	0.55009	0.51700	0.68161
100	98	2.15258	2.46279	0.54637	0.65094	0.78857	0.54637	0.53130	0.69392		2.12860	2.43099	0.55009	0.65321	0.79023	0.55009	0.53514	0.69719
100	99	2.15258	2.30125	0.54637	0.67495	0.80593	0.54637	0.54952	0.70928		2.12860	2.27364	0.55009	0.67690	0.80732	0.55009	0.55313	0.71228
100	100	2.15258	2.15258	0.54637	0.69806	0.82218	0.54637	0.56746	0.72405		2.12860	2.12860	0.55009	0.69971	0.82333	0.55009	0.57085	0.72680
100	101	2.15258	2.01649	0.54637	0.72006	0.83725	0.54637	0.58498	0.73816		2.12860	1.99561	0.55009	0.72145	0.83819	0.55009	0.58817	0.74069
100	102	2.15258	1.89293	0.54637	0.74074	0.85106	0.54637	0.60199	0.75155		2.12860	1.87471	0.55009	0.74189	0.85182	0.55009	0.60497	0.75387
100	103	2.15258	1.78083	0.54637	0.76006	0.86367	0.54637	0.61841	0.76422		2.12860	1.76487	0.55009	0.76100	0.86428	0.55009	0.62121	0.76635
100	104	2.15258	1.67943	0.54637	0.77795	0.87511	0.54637	0.63415	0.77612		2.12860	1.66540	0.55009	0.77871	0.87559	0.55009	0.63678	0.77809
100	105	2.15258	1.58804	0.54637	0.79438	0.88541	0.54637	0.64915	0.78725		2.12860	1.57565	0.55009	0.79499	0.88579	0.55009	0.65162	0.78907
100	106	2.15258	1.50600	0.54637	0.80933	0.89462	0.54637	0.66326	0.79754		2.12860	1.49500	0.55009	0.80981	0.89491	0.55009	0.66560	0.79923

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
100	107	2.15258	1.43298	0.54637	0.82273	0.90275	0.54637	0.67634	0.80692
100	108	2.15258	1.36894	0.54637	0.83446	0.90976	0.54637	0.68806	0.81521
100	109	2.15258	1.31458	0.54637	0.84427	0.91556	0.54637	0.69796	0.82211
100	110	2.15258	1.27298	0.54637	0.85159	0.91985	0.54637	0.70532	0.82720
101	1	2.01649	26.62178	0.53913	0.07574	0.14082	0.53913	0.07573	0.14079
101	2	2.01649	26.56961	0.53913	0.07589	0.14108	0.53913	0.07588	0.14106
101	3	2.01649	26.51422	0.53913	0.07605	0.14135	0.53913	0.07604	0.14133
101	4	2.01649	26.45593	0.53913	0.07622	0.14164	0.53913	0.07621	0.14162
101	5	2.01649	26.39526	0.53913	0.07639	0.14195	0.53913	0.07638	0.14193
101	6	2.01649	26.33222	0.53913	0.07658	0.14226	0.53913	0.07657	0.14224
101	7	2.01649	26.26662	0.53913	0.07677	0.14259	0.53913	0.07676	0.14257
101	8	2.01649	26.19847	0.53913	0.07697	0.14294	0.53913	0.07696	0.14292
101	9	2.01649	26.12745	0.53913	0.07718	0.14330	0.53913	0.07717	0.14328
101	10	2.01649	26.05351	0.53913	0.07740	0.14367	0.53913	0.07738	0.14365
101	11	2.01649	25.97700	0.53913	0.07762	0.14407	0.53913	0.07761	0.14404
101	12	2.01649	25.89730	0.53913	0.07786	0.14448	0.53913	0.07785	0.14445
101	13	2.01649	25.81474	0.53913	0.07811	0.14491	0.53913	0.07810	0.14488
101	14	2.01649	25.72901	0.53913	0.07837	0.14535	0.53913	0.07835	0.14532
101	15	2.01649	25.64035	0.53913	0.07864	0.14582	0.53913	0.07862	0.14578
101	16	2.01649	25.54880	0.53913	0.07892	0.14630	0.53913	0.07890	0.14625
101	17	2.01649	25.45467	0.53913	0.07922	0.14680	0.53913	0.07918	0.14675
101	18	2.01649	25.35821	0.53913	0.07952	0.14732	0.53913	0.07948	0.14726
101	19	2.01649	25.25875	0.53913	0.07983	0.14786	0.53913	0.07979	0.14780
101	20	2.01649	25.15564	0.53913	0.08016	0.14842	0.53913	0.08012	0.14836
101	21	2.01649	25.04833	0.53913	0.08050	0.14901	0.53913	0.08047	0.14895
101	22	2.01649	24.93660	0.53913	0.08086	0.14962	0.53913	0.08083	0.14957
101	23	2.01649	24.82004	0.53913	0.08124	0.15027	0.53913	0.08121	0.15022
101	24	2.01649	24.69862	0.53913	0.08164	0.15096	0.53913	0.08161	0.15090
101	25	2.01649	24.57203	0.53913	0.08206	0.15168	0.53913	0.08203	0.15162
101	26	2.01649	24.44053	0.53913	0.08250	0.15243	0.53913	0.08246	0.15236
101	27	2.01649	24.30438	0.53913	0.08296	0.15322	0.53913	0.08292	0.15315
101	28	2.01649	24.16342	0.53913	0.08345	0.15404	0.53913	0.08340	0.15396
101	29	2.01649	24.01762	0.53913	0.08395	0.15490	0.53913	0.08391	0.15482
101	30	2.01649	23.86654	0.53913	0.08449	0.15581	0.53913	0.08443	0.15572
101	31	2.01649	23.71037	0.53913	0.08504	0.15675	0.53913	0.08498	0.15665
101	32	2.01649	23.54876	0.53913	0.08562	0.15774	0.53913	0.08556	0.15764
101	33	2.01649	23.38162	0.53913	0.08624	0.15878	0.53913	0.08617	0.15866
101	34	2.01649	23.20856	0.53913	0.08688	0.15987	0.53913	0.08681	0.15975
101	35	2.01649	23.02940	0.53913	0.08755	0.16101	0.53913	0.08748	0.16088

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
2.12860	1.42313	0.55009	0.82310	0.90297	0.55009	0.67855	0.80850
2.12860	1.36003	0.55009	0.83476	0.90994	0.55009	0.69018	0.81670
2.12860	1.30641	0.55009	0.84451	0.91570	0.55009	0.70000	0.82353
2.12860	1.26533	0.55009	0.85180	0.91997	0.55009	0.70732	0.82857
1.99561	22.51412	0.54293	0.08864	0.16284	0.54293	0.08862	0.16281
1.99561	22.48584	0.54293	0.08875	0.16303	0.54293	0.08873	0.16300
1.99561	22.45520	0.54293	0.08887	0.16323	0.54293	0.08886	0.16321
1.99561	22.42249	0.54293	0.08900	0.16345	0.54293	0.08899	0.16343
1.99561	22.38814	0.54293	0.08914	0.16368	0.54293	0.08912	0.16366
1.99561	22.35215	0.54293	0.08928	0.16392	0.54293	0.08927	0.16390
1.99561	22.31437	0.54293	0.08943	0.16418	0.54293	0.08942	0.16416
1.99561	22.27480	0.54293	0.08959	0.16445	0.54293	0.08958	0.16442
1.99561	22.23319	0.54293	0.08976	0.16473	0.54293	0.08974	0.16471
1.99561	22.18946	0.54293	0.08993	0.16503	0.54293	0.08992	0.16500
1.99561	22.14392	0.54293	0.09012	0.16534	0.54293	0.09010	0.16531
1.99561	22.09606	0.54293	0.09031	0.16567	0.54293	0.09030	0.16564
1.99561	22.04614	0.54293	0.09052	0.16601	0.54293	0.09050	0.16598
1.99561	21.99389	0.54293	0.09073	0.16637	0.54293	0.09071	0.16633
1.99561	21.93952	0.54293	0.09096	0.16675	0.54293	0.09093	0.16670
1.99561	21.88305	0.54293	0.09119	0.16714	0.54293	0.09116	0.16709
1.99561	21.82476	0.54293	0.09143	0.16755	0.54293	0.09140	0.16749
1.99561	21.76485	0.54293	0.09169	0.16797	0.54293	0.09165	0.16790
1.99561	21.70276	0.54293	0.09195	0.16841	0.54293	0.09191	0.16834
1.99561	21.63792	0.54293	0.09222	0.16887	0.54293	0.09218	0.16881
1.99561	21.56986	0.54293	0.09251	0.16936	0.54293	0.09248	0.16930
1.99561	21.49836	0.54293	0.09282	0.16988	0.54293	0.09279	0.16982
1.99561	21.42306	0.54293	0.09315	0.17042	0.54293	0.09311	0.17036
1.99561	21.34391	0.54293	0.09349	0.17100	0.54293	0.09346	0.17094
1.99561	21.26064	0.54293	0.09386	0.17161	0.54293	0.09382	0.17155
1.99561	21.17342	0.54293	0.09425	0.17226	0.54293	0.09420	0.17219
1.99561	21.08250	0.54293	0.09465	0.17294	0.54293	0.09461	0.17286
1.99561	20.98768	0.54293	0.09508	0.17365	0.54293	0.09503	0.17356
1.99561	20.88895	0.54293	0.09553	0.17440	0.54293	0.09547	0.17431
1.99561	20.78588	0.54293	0.09600	0.17519	0.54293	0.09594	0.17509
1.99561	20.67862	0.54293	0.09650	0.17601	0.54293	0.09643	0.17591
1.99561	20.56684	0.54293	0.09702	0.17688	0.54293	0.09695	0.17677
1.99561	20.45044	0.54293	0.09757	0.17780	0.54293	0.09750	0.17768
1.99561	20.32903	0.54293	0.09816	0.17877	0.54293	0.09808	0.17863
1.99561	20.20243	0.54293	0.09877	0.17979	0.54293	0.09869	0.17964

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
101	36	2.01649	22.84408	0.53913	0.08826	0.16221	0.53913	0.08818	0.16207
101	37	2.01649	22.65215	0.53913	0.08901	0.16347	0.53913	0.08892	0.16332
101	38	2.01649	22.45348	0.53913	0.08980	0.16480	0.53913	0.08970	0.16464
101	39	2.01649	22.24766	0.53913	0.09063	0.16619	0.53913	0.09053	0.16603
101	40	2.01649	22.03447	0.53913	0.09150	0.16767	0.53913	0.09140	0.16749
101	41	2.01649	21.81357	0.53913	0.09243	0.16922	0.53913	0.09232	0.16903
101	42	2.01649	21.58485	0.53913	0.09341	0.17086	0.53913	0.09328	0.17065
101	43	2.01649	21.34779	0.53913	0.09444	0.17259	0.53913	0.09430	0.17236
101	44	2.01649	21.10218	0.53913	0.09554	0.17442	0.53913	0.09538	0.17415
101	45	2.01649	20.84782	0.53913	0.09670	0.17635	0.53913	0.09651	0.17602
101	46	2.01649	20.58697	0.53913	0.09792	0.17838	0.53913	0.09768	0.17798
101	47	2.01649	20.32000	0.53913	0.09920	0.18050	0.53913	0.09891	0.18002
101	48	2.01649	20.04764	0.53913	0.10055	0.18272	0.53913	0.10019	0.18214
101	49	2.01649	19.77090	0.53913	0.10195	0.18503	0.53913	0.10153	0.18434
101	50	2.01649	19.49116	0.53913	0.10340	0.18742	0.53913	0.10292	0.18663
101	51	2.01649	19.21029	0.53913	0.10491	0.18989	0.53913	0.10438	0.18904
101	52	2.01649	18.92146	0.53913	0.10650	0.19250	0.53913	0.10593	0.19157
101	53	2.01649	18.62485	0.53913	0.10819	0.19526	0.53913	0.10757	0.19424
101	54	2.01649	18.32038	0.53913	0.10998	0.19817	0.53913	0.10930	0.19706
101	55	2.01649	18.00819	0.53913	0.11188	0.20125	0.53913	0.11113	0.20003
101	56	2.01649	17.68820	0.53913	0.11390	0.20450	0.53913	0.11307	0.20317
101	57	2.01649	17.36037	0.53913	0.11604	0.20794	0.53913	0.11514	0.20650
101	58	2.01649	17.02468	0.53913	0.11831	0.21159	0.53913	0.11733	0.21001
101	59	2.01649	16.68091	0.53913	0.12074	0.21546	0.53913	0.11965	0.21373
101	60	2.01649	16.32913	0.53913	0.12332	0.21957	0.53913	0.12213	0.21768
101	61	2.01649	15.96913	0.53913	0.12609	0.22394	0.53913	0.12478	0.22187
101	62	2.01649	15.60088	0.53913	0.12904	0.22859	0.53913	0.12760	0.22632
101	63	2.01649	15.22446	0.53913	0.13221	0.23354	0.53913	0.13062	0.23105
101	64	2.01649	14.83980	0.53913	0.13561	0.23883	0.53913	0.13384	0.23609
101	65	2.01649	14.44688	0.53913	0.13926	0.24448	0.53913	0.13730	0.24145
101	66	2.01649	14.04613	0.53913	0.14319	0.25052	0.53913	0.14100	0.24715
101	67	2.01649	13.63788	0.53913	0.14743	0.25698	0.53913	0.14496	0.25322
101	68	2.01649	13.22255	0.53913	0.15200	0.26390	0.53913	0.14922	0.25969
101	69	2.01649	12.80079	0.53913	0.15694	0.27130	0.53913	0.15379	0.26658
101	70	2.01649	12.37331	0.53913	0.16228	0.27924	0.53913	0.15869	0.27391
101	71	2.01649	11.94070	0.53913	0.16805	0.28774	0.53913	0.16396	0.28173
101	72	2.01649	11.50357	0.53913	0.17430	0.29686	0.53913	0.16963	0.29005
101	73	2.01649	11.06278	0.53913	0.18109	0.30665	0.53913	0.17572	0.29892
101	74	2.01649	10.61910	0.53913	0.18846	0.31715	0.53913	0.18228	0.30835

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.99561	20.07055	0.54293	0.09942	0.18086	0.54293	0.09933	0.18071
1.99561	19.93297	0.54293	0.10011	0.18199	0.54293	0.10001	0.18183
1.99561	19.78951	0.54293	0.10083	0.18319	0.54293	0.10073	0.18302
1.99561	19.63978	0.54293	0.10160	0.18446	0.54293	0.10149	0.18428
1.99561	19.48352	0.54293	0.10241	0.18580	0.54293	0.10230	0.18561
1.99561	19.32040	0.54293	0.10328	0.18722	0.54293	0.10315	0.18701
1.99561	19.15023	0.54293	0.10419	0.18872	0.54293	0.10406	0.18850
1.99561	18.97251	0.54293	0.10517	0.19032	0.54293	0.10502	0.19007
1.99561	18.78697	0.54293	0.10620	0.19201	0.54293	0.10603	0.19173
1.99561	18.59337	0.54293	0.10730	0.19381	0.54293	0.10709	0.19346
1.99561	18.39367	0.54293	0.10846	0.19570	0.54293	0.10820	0.19528
1.99561	18.18814	0.54293	0.10968	0.19768	0.54293	0.10937	0.19717
1.99561	17.97738	0.54293	0.11096	0.19975	0.54293	0.11058	0.19914
1.99561	17.76227	0.54293	0.11229	0.20191	0.54293	0.11185	0.20119
1.99561	17.54401	0.54293	0.11368	0.20416	0.54293	0.11317	0.20332
1.99561	17.32430	0.54293	0.11512	0.20647	0.54293	0.11456	0.20557
1.99561	17.09693	0.54293	0.11664	0.20892	0.54293	0.11603	0.20794
1.99561	16.86201	0.54293	0.11826	0.21151	0.54293	0.11759	0.21044
1.99561	16.61938	0.54293	0.11998	0.21425	0.54293	0.11925	0.21309
1.99561	16.36911	0.54293	0.12180	0.21716	0.54293	0.12101	0.21589
1.99561	16.11103	0.54293	0.12374	0.22023	0.54293	0.12287	0.21885
1.99561	15.84506	0.54293	0.12581	0.22350	0.54293	0.12485	0.22199
1.99561	15.57108	0.54293	0.12801	0.22696	0.54293	0.12697	0.22532
1.99561	15.28882	0.54293	0.13036	0.23065	0.54293	0.12921	0.22886
1.99561	14.99826	0.54293	0.13286	0.23456	0.54293	0.13161	0.23261
1.99561	14.69911	0.54293	0.13555	0.23874	0.54293	0.13418	0.23661
1.99561	14.39128	0.54293	0.13843	0.24319	0.54293	0.13692	0.24086
1.99561	14.07472	0.54293	0.14151	0.24794	0.54293	0.13985	0.24538
1.99561	13.74931	0.54293	0.14483	0.25302	0.54293	0.14299	0.25020
1.99561	13.41490	0.54293	0.14840	0.25845	0.54293	0.14636	0.25535
1.99561	13.07182	0.54293	0.15226	0.26427	0.54293	0.14997	0.26083
1.99561	12.72027	0.54293	0.15641	0.27051	0.54293	0.15385	0.26668
1.99561	12.36057	0.54293	0.16090	0.27720	0.54293	0.15802	0.27291
1.99561	11.99324	0.54293	0.16575	0.28436	0.54293	0.16249	0.27956
1.99561	11.61885	0.54293	0.17100	0.29205	0.54293	0.16730	0.28665
1.99561	11.23789	0.54293	0.17668	0.30030	0.54293	0.17248	0.29421
1.99561	10.85087	0.54293	0.18284	0.30915	0.54293	0.17804	0.30227
1.99561	10.45855	0.54293	0.18953	0.31866	0.54293	0.18404	0.31086
1.99561	10.06159	0.54293	0.19680	0.32887	0.54293	0.19049	0.32002

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
101	75	2.01649	10.17356	0.53913	0.19647	0.32841	0.53913	0.18934	0.31839
101	76	2.01649	9.72734	0.53913	0.20517	0.34049	0.53913	0.19693	0.32906
101	77	2.01649	9.28160	0.53913	0.21465	0.35343	0.53913	0.20510	0.34039
101	78	2.01649	8.83768	0.53913	0.22495	0.36729	0.53913	0.21387	0.35238
101	79	2.01649	8.39698	0.53913	0.23616	0.38209	0.53913	0.22329	0.36506
101	80	2.01649	7.96110	0.53913	0.24834	0.39788	0.53913	0.23337	0.37842
101	81	2.01649	7.53168	0.53913	0.26156	0.41466	0.53913	0.24414	0.39246
101	82	2.01649	7.11054	0.53913	0.27587	0.43245	0.53913	0.25561	0.40715
101	83	2.01649	6.69952	0.53913	0.29132	0.45120	0.53913	0.26779	0.42245
101	84	2.01649	6.30023	0.53913	0.30794	0.47087	0.53913	0.28068	0.43833
101	85	2.01649	5.91444	0.53913	0.32573	0.49140	0.53913	0.29424	0.45469
101	86	2.01649	5.54396	0.53913	0.34467	0.51265	0.53913	0.30844	0.47146
101	87	2.01649	5.19034	0.53913	0.36470	0.53448	0.53913	0.32322	0.48854
101	88	2.01649	4.85473	0.53913	0.38573	0.55671	0.53913	0.33853	0.50582
101	89	2.01649	4.53813	0.53913	0.40763	0.57917	0.53913	0.35428	0.52320
101	90	2.01649	4.24126	0.53913	0.43026	0.60165	0.53913	0.37042	0.54059
101	91	2.01649	3.96420	0.53913	0.45346	0.62397	0.53913	0.38690	0.55794
101	92	2.01649	3.70604	0.53913	0.47713	0.64602	0.53913	0.40373	0.57522
101	93	2.01649	3.46525	0.53913	0.50122	0.66775	0.53913	0.42091	0.59245
101	94	2.01649	3.23968	0.53913	0.52572	0.68915	0.53913	0.43848	0.60964
101	95	2.01649	3.02715	0.53913	0.55067	0.71023	0.53913	0.45645	0.62679
101	96	2.01649	2.82535	0.53913	0.57605	0.73100	0.53913	0.47473	0.64382
101	97	2.01649	2.63737	0.53913	0.60135	0.75105	0.53913	0.49313	0.66053
101	98	2.01649	2.46279	0.53913	0.62635	0.77025	0.53913	0.51156	0.67686
101	99	2.01649	2.30125	0.53913	0.65083	0.78849	0.53913	0.52989	0.69272
101	100	2.01649	2.15258	0.53913	0.67453	0.80564	0.53913	0.54800	0.70801
101	101	2.01649	2.01649	0.53913	0.69723	0.82161	0.53913	0.56575	0.72266
101	102	2.01649	1.89293	0.53913	0.71869	0.83632	0.53913	0.58302	0.73659
101	103	2.01649	1.78083	0.53913	0.73884	0.84981	0.53913	0.59975	0.74980
101	104	2.01649	1.67943	0.53913	0.75760	0.86209	0.53913	0.61583	0.76225
101	105	2.01649	1.58804	0.53913	0.77492	0.87319	0.53913	0.63119	0.77390
101	106	2.01649	1.50600	0.53913	0.79076	0.88315	0.53913	0.64569	0.78471
101	107	2.01649	1.43298	0.53913	0.80502	0.89198	0.53913	0.65916	0.79457
101	108	2.01649	1.36894	0.53913	0.81755	0.89962	0.53913	0.67128	0.80331
101	109	2.01649	1.31458	0.53913	0.82808	0.90596	0.53913	0.68154	0.81062
101	110	2.01649	1.27298	0.53913	0.83598	0.91066	0.53913	0.68920	0.81601
102	1	1.89293	26.62178	0.53202	0.07110	0.13277	0.53202	0.07109	0.13274
102	2	1.89293	26.56961	0.53202	0.07124	0.13301	0.53202	0.07123	0.13299
102	3	1.89293	26.51422	0.53202	0.07139	0.13327	0.53202	0.07138	0.13325

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.99561	9.66092	0.54293	0.20470	0.33983	0.54293	0.19744	0.32977
1.99561	9.25762	0.54293	0.21329	0.35160	0.54293	0.20492	0.34014
1.99561	8.85278	0.54293	0.22265	0.36421	0.54293	0.21297	0.35116
1.99561	8.44766	0.54293	0.23283	0.37772	0.54293	0.22162	0.36283
1.99561	8.04359	0.54293	0.24391	0.39216	0.54293	0.23091	0.37518
1.99561	7.64214	0.54293	0.25594	0.40757	0.54293	0.24085	0.38820
1.99561	7.24488	0.54293	0.26900	0.42396	0.54293	0.25148	0.40189
1.99561	6.85364	0.54293	0.28314	0.44132	0.54293	0.26280	0.41622
1.99561	6.47024	0.54293	0.29840	0.45964	0.54293	0.27482	0.43115
1.99561	6.09632	0.54293	0.31482	0.47887	0.54293	0.28754	0.44665
1.99561	5.73370	0.54293	0.33239	0.49894	0.54293	0.30093	0.46264
1.99561	5.38421	0.54293	0.35109	0.51971	0.54293	0.31495	0.47903
1.99561	5.04951	0.54293	0.37085	0.54106	0.54293	0.32954	0.49572
1.99561	4.73086	0.54293	0.39160	0.56281	0.54293	0.34464	0.51261
1.99561	4.42936	0.54293	0.41321	0.58478	0.54293	0.36019	0.52961
1.99561	4.14588	0.54293	0.43552	0.60677	0.54293	0.37611	0.54663
1.99561	3.88065	0.54293	0.45838	0.62862	0.54293	0.39237	0.56360
1.99561	3.63292	0.54293	0.48171	0.65021	0.54293	0.40897	0.58052
1.99561	3.40133	0.54293	0.50544	0.67149	0.54293	0.42592	0.59739
1.99561	3.18390	0.54293	0.52959	0.69246	0.54293	0.44325	0.61424
1.99561	2.97857	0.54293	0.55417	0.71314	0.54293	0.46099	0.63106
1.99561	2.78314	0.54293	0.57919	0.73353	0.54293	0.47903	0.64776
1.99561	2.60073	0.54293	0.60414	0.75322	0.54293	0.49720	0.66418
1.99561	2.43099	0.54293	0.62881	0.77211	0.54293	0.51541	0.68022
1.99561	2.27364	0.54293	0.65297	0.79006	0.54293	0.53352	0.69581
1.99561	2.12860	0.54293	0.67637	0.80695	0.54293	0.55142	0.71086
1.99561	1.99561	0.54293	0.69880	0.82270	0.54293	0.56897	0.72528
1.99561	1.87471	0.54293	0.72001	0.83722	0.54293	0.58605	0.73900
1.99561	1.76487	0.54293	0.73994	0.85054	0.54293	0.60260	0.75202
1.99561	1.66540	0.54293	0.75852	0.86268	0.54293	0.61851	0.76430
1.99561	1.57565	0.54293	0.77567	0.87367	0.54293	0.63372	0.77580
1.99561	1.49500	0.54293	0.79137	0.88353	0.54293	0.64808	0.78647
1.99561	1.42313	0.54293	0.80551	0.89228	0.54293	0.66143	0.79622
1.99561	1.36003	0.54293	0.81797	0.89987	0.54293	0.67345	0.80487
1.99561	1.30641	0.54293	0.82843	0.90617	0.54293	0.68365	0.81210
1.99561	1.26533	0.54293	0.83629	0.91085	0.54293	0.69126	0.81745
1.87471	22.51412	0.53481	0.08327	0.15373	0.53481	0.08325	0.15370
1.87471	22.48584	0.53481	0.08337	0.15391	0.53481	0.08336	0.15389
1.87471	22.45520	0.53481	0.08349	0.15411	0.53481	0.08347	0.15408

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
102	4	1.89293	26.45593	0.53202	0.07155	0.13354	0.53202	0.07154	0.13353
102	5	1.89293	26.39526	0.53202	0.07171	0.13383	0.53202	0.07170	0.13381
102	6	1.89293	26.33222	0.53202	0.07189	0.13413	0.53202	0.07188	0.13411
102	7	1.89293	26.26662	0.53202	0.07207	0.13444	0.53202	0.07206	0.13442
102	8	1.89293	26.19847	0.53202	0.07225	0.13477	0.53202	0.07224	0.13475
102	9	1.89293	26.12745	0.53202	0.07245	0.13511	0.53202	0.07244	0.13509
102	10	1.89293	26.05351	0.53202	0.07265	0.13547	0.53202	0.07264	0.13545
102	11	1.89293	25.97700	0.53202	0.07287	0.13584	0.53202	0.07286	0.13582
102	12	1.89293	25.89730	0.53202	0.07309	0.13623	0.53202	0.07308	0.13621
102	13	1.89293	25.81474	0.53202	0.07333	0.13663	0.53202	0.07331	0.13661
102	14	1.89293	25.72901	0.53202	0.07357	0.13706	0.53202	0.07355	0.13703
102	15	1.89293	25.64035	0.53202	0.07382	0.13750	0.53202	0.07380	0.13746
102	16	1.89293	25.54880	0.53202	0.07409	0.13796	0.53202	0.07406	0.13791
102	17	1.89293	25.45467	0.53202	0.07436	0.13843	0.53202	0.07433	0.13838
102	18	1.89293	25.35821	0.53202	0.07465	0.13892	0.53202	0.07461	0.13887
102	19	1.89293	25.25875	0.53202	0.07494	0.13943	0.53202	0.07491	0.13938
102	20	1.89293	25.15564	0.53202	0.07525	0.13996	0.53202	0.07522	0.13991
102	21	1.89293	25.04833	0.53202	0.07557	0.14052	0.53202	0.07554	0.14047
102	22	1.89293	24.93660	0.53202	0.07591	0.14110	0.53202	0.07588	0.14105
102	23	1.89293	24.82004	0.53202	0.07626	0.14172	0.53202	0.07624	0.14167
102	24	1.89293	24.69862	0.53202	0.07664	0.14237	0.53202	0.07661	0.14232
102	25	1.89293	24.57203	0.53202	0.07703	0.14305	0.53202	0.07700	0.14300
102	26	1.89293	24.44053	0.53202	0.07745	0.14376	0.53202	0.07741	0.14370
102	27	1.89293	24.30438	0.53202	0.07788	0.14451	0.53202	0.07784	0.14445
102	28	1.89293	24.16342	0.53202	0.07834	0.14529	0.53202	0.07830	0.14522
102	29	1.89293	24.01762	0.53202	0.07881	0.14611	0.53202	0.07877	0.14603
102	30	1.89293	23.86654	0.53202	0.07931	0.14696	0.53202	0.07926	0.14688
102	31	1.89293	23.71037	0.53202	0.07983	0.14786	0.53202	0.07978	0.14777
102	32	1.89293	23.54876	0.53202	0.08038	0.14880	0.53202	0.08032	0.14870
102	33	1.89293	23.38162	0.53202	0.08095	0.14978	0.53202	0.08089	0.14968
102	34	1.89293	23.20856	0.53202	0.08156	0.15081	0.53202	0.08149	0.15070
102	35	1.89293	23.02940	0.53202	0.08219	0.15190	0.53202	0.08212	0.15178
102	36	1.89293	22.84408	0.53202	0.08286	0.15303	0.53202	0.08278	0.15291
102	37	1.89293	22.65215	0.53202	0.08356	0.15423	0.53202	0.08348	0.15410
102	38	1.89293	22.45348	0.53202	0.08430	0.15549	0.53202	0.08421	0.15535
102	39	1.89293	22.24766	0.53202	0.08508	0.15681	0.53202	0.08499	0.15666
102	40	1.89293	22.03447	0.53202	0.08590	0.15821	0.53202	0.08580	0.15805
102	41	1.89293	21.81357	0.53202	0.08677	0.15968	0.53202	0.08667	0.15951
102	42	1.89293	21.58485	0.53202	0.08769	0.16124	0.53202	0.08758	0.16105

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.87471	22.42249	0.53481	0.08361	0.15431	0.53481	0.08360	0.15429
1.87471	22.38814	0.53481	0.08374	0.15453	0.53481	0.08372	0.15451
1.87471	22.35215	0.53481	0.08387	0.15476	0.53481	0.08386	0.15474
1.87471	22.31437	0.53481	0.08401	0.15500	0.53481	0.08400	0.15498
1.87471	22.27480	0.53481	0.08416	0.15526	0.53481	0.08415	0.15524
1.87471	22.23319	0.53481	0.08432	0.15552	0.53481	0.08431	0.15550
1.87471	22.18946	0.53481	0.08449	0.15581	0.53481	0.08447	0.15579
1.87471	22.14392	0.53481	0.08466	0.15610	0.53481	0.08465	0.15608
1.87471	22.09606	0.53481	0.08484	0.15641	0.53481	0.08483	0.15639
1.87471	22.04614	0.53481	0.08503	0.15674	0.53481	0.08502	0.15671
1.87471	21.99389	0.53481	0.08524	0.15708	0.53481	0.08522	0.15705
1.87471	21.93952	0.53481	0.08545	0.15744	0.53481	0.08542	0.15740
1.87471	21.88305	0.53481	0.08567	0.15781	0.53481	0.08564	0.15776
1.87471	21.82476	0.53481	0.08590	0.15820	0.53481	0.08586	0.15815
1.87471	21.76485	0.53481	0.08613	0.15860	0.53481	0.08610	0.15854
1.87471	21.70276	0.53481	0.08638	0.15902	0.53481	0.08634	0.15896
1.87471	21.63792	0.53481	0.08664	0.15946	0.53481	0.08660	0.15940
1.87471	21.56986	0.53481	0.08691	0.15992	0.53481	0.08688	0.15986
1.87471	21.49836	0.53481	0.08720	0.16041	0.53481	0.08717	0.16036
1.87471	21.42306	0.53481	0.08751	0.16093	0.53481	0.08747	0.16088
1.87471	21.34391	0.53481	0.08783	0.16148	0.53481	0.08780	0.16142
1.87471	21.26064	0.53481	0.08817	0.16206	0.53481	0.08814	0.16200
1.87471	21.17342	0.53481	0.08854	0.16267	0.53481	0.08850	0.16261
1.87471	21.08250	0.53481	0.08892	0.16332	0.53481	0.08888	0.16325
1.87471	20.98768	0.53481	0.08932	0.16399	0.53481	0.08928	0.16392
1.87471	20.88895	0.53481	0.08974	0.16470	0.53481	0.08969	0.16462
1.87471	20.78588	0.53481	0.09019	0.16545	0.53481	0.09013	0.16536
1.87471	20.67862	0.53481	0.09065	0.16624	0.53481	0.09060	0.16614
1.87471	20.56684	0.53481	0.09115	0.16706	0.53481	0.09108	0.16696
1.87471	20.45044	0.53481	0.09166	0.16793	0.53481	0.09160	0.16782
1.87471	20.32903	0.53481	0.09221	0.16885	0.53481	0.09214	0.16873
1.87471	20.20243	0.53481	0.09279	0.16982	0.53481	0.09271	0.16969
1.87471	20.07055	0.53481	0.09340	0.17084	0.53481	0.09332	0.17070
1.87471	19.93297	0.53481	0.09404	0.17192	0.53481	0.09396	0.17177
1.87471	19.78951	0.53481	0.09472	0.17305	0.53481	0.09463	0.17290
1.87471	19.63978	0.53481	0.09544	0.17426	0.53481	0.09535	0.17410
1.87471	19.48352	0.53481	0.09621	0.17553	0.53481	0.09611	0.17536
1.87471	19.32040	0.53481	0.09702	0.17688	0.53481	0.09691	0.17670
1.87471	19.15023	0.53481	0.09788	0.17831	0.53481	0.09776	0.17811

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
102	43	1.89293	21.34779	0.53202	0.08866	0.16288	0.53202	0.08854	0.16267
102	44	1.89293	21.10218	0.53202	0.08969	0.16461	0.53202	0.08955	0.16438
102	45	1.89293	20.84782	0.53202	0.09078	0.16645	0.53202	0.09061	0.16616
102	46	1.89293	20.58697	0.53202	0.09193	0.16838	0.53202	0.09172	0.16802
102	47	1.89293	20.32000	0.53202	0.09313	0.17039	0.53202	0.09287	0.16996
102	48	1.89293	20.04764	0.53202	0.09439	0.17250	0.53202	0.09408	0.17198
102	49	1.89293	19.77090	0.53202	0.09570	0.17469	0.53202	0.09534	0.17408
102	50	1.89293	19.49116	0.53202	0.09707	0.17697	0.53202	0.09665	0.17626
102	51	1.89293	19.21029	0.53202	0.09849	0.17931	0.53202	0.09802	0.17855
102	52	1.89293	18.92146	0.53202	0.09999	0.18179	0.53202	0.09948	0.18096
102	53	1.89293	18.62485	0.53202	0.10157	0.18441	0.53202	0.10102	0.18350
102	54	1.89293	18.32038	0.53202	0.10325	0.18718	0.53202	0.10265	0.18618
102	55	1.89293	18.00819	0.53202	0.10504	0.19011	0.53202	0.10437	0.18902
102	56	1.89293	17.68820	0.53202	0.10693	0.19320	0.53202	0.10620	0.19201
102	57	1.89293	17.36037	0.53202	0.10894	0.19648	0.53202	0.10814	0.19518
102	58	1.89293	17.02468	0.53202	0.11108	0.19995	0.53202	0.11020	0.19853
102	59	1.89293	16.68091	0.53202	0.11336	0.20363	0.53202	0.11240	0.20208
102	60	1.89293	16.32913	0.53202	0.11579	0.20754	0.53202	0.11473	0.20585
102	61	1.89293	15.96913	0.53202	0.11838	0.21170	0.53202	0.11722	0.20985
102	62	1.89293	15.60088	0.53202	0.12116	0.21613	0.53202	0.11988	0.21410
102	63	1.89293	15.22446	0.53202	0.12414	0.22085	0.53202	0.12272	0.21862
102	64	1.89293	14.83980	0.53202	0.12733	0.22590	0.53202	0.12577	0.22343
102	65	1.89293	14.44688	0.53202	0.13077	0.23129	0.53202	0.12902	0.22856
102	66	1.89293	14.04613	0.53202	0.13446	0.23705	0.53202	0.13252	0.23402
102	67	1.89293	13.63788	0.53202	0.13845	0.24322	0.53202	0.13626	0.23984
102	68	1.89293	13.22255	0.53202	0.14275	0.24983	0.53202	0.14028	0.24604
102	69	1.89293	12.80079	0.53202	0.14739	0.25692	0.53202	0.14459	0.25266
102	70	1.89293	12.37331	0.53202	0.15241	0.26451	0.53202	0.14923	0.25971
102	71	1.89293	11.94070	0.53202	0.15785	0.27266	0.53202	0.15422	0.26722
102	72	1.89293	11.50357	0.53202	0.16374	0.28140	0.53202	0.15958	0.27524
102	73	1.89293	11.06278	0.53202	0.17013	0.29079	0.53202	0.16536	0.28379
102	74	1.89293	10.61910	0.53202	0.17707	0.30087	0.53202	0.17158	0.29290
102	75	1.89293	10.17356	0.53202	0.18463	0.31170	0.53202	0.17828	0.30261
102	76	1.89293	9.72734	0.53202	0.19284	0.32334	0.53202	0.18550	0.31295
102	77	1.89293	9.28160	0.53202	0.20179	0.33582	0.53202	0.19327	0.32394
102	78	1.89293	8.83768	0.53202	0.21153	0.34920	0.53202	0.20163	0.33560
102	79	1.89293	8.39698	0.53202	0.22214	0.36353	0.53202	0.21062	0.34795
102	80	1.89293	7.96110	0.53202	0.23368	0.37883	0.53202	0.22026	0.36100
102	81	1.89293	7.53168	0.53202	0.24622	0.39515	0.53202	0.23057	0.37474

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.87471	18.97251	0.53481	0.09880	0.17983	0.53481	0.09866	0.17961
1.87471	18.78697	0.53481	0.09977	0.18144	0.53481	0.09962	0.18118
1.87471	18.59337	0.53481	0.10081	0.18315	0.53481	0.10062	0.18284
1.87471	18.39367	0.53481	0.10190	0.18495	0.53481	0.10167	0.18457
1.87471	18.18814	0.53481	0.10304	0.18683	0.53481	0.10276	0.18638
1.87471	17.97738	0.53481	0.10424	0.18880	0.53481	0.10391	0.18826
1.87471	17.76227	0.53481	0.10550	0.19086	0.53481	0.10510	0.19021
1.87471	17.54401	0.53481	0.10680	0.19299	0.53481	0.10635	0.19225
1.87471	17.32430	0.53481	0.10815	0.19519	0.53481	0.10766	0.19438
1.87471	17.09693	0.53481	0.10958	0.19752	0.53481	0.10904	0.19664
1.87471	16.86201	0.53481	0.11111	0.19999	0.53481	0.11051	0.19903
1.87471	16.61938	0.53481	0.11272	0.20260	0.53481	0.11207	0.20156
1.87471	16.36911	0.53481	0.11444	0.20537	0.53481	0.11373	0.20423
1.87471	16.11103	0.53481	0.11626	0.20830	0.53481	0.11549	0.20706
1.87471	15.84506	0.53481	0.11820	0.21141	0.53481	0.11735	0.21006
1.87471	15.57108	0.53481	0.12027	0.21472	0.53481	0.11934	0.21324
1.87471	15.28882	0.53481	0.12248	0.21823	0.53481	0.12146	0.21662
1.87471	14.99826	0.53481	0.12484	0.22196	0.53481	0.12373	0.22021
1.87471	14.69911	0.53481	0.12736	0.22595	0.53481	0.12614	0.22402
1.87471	14.39128	0.53481	0.13007	0.23019	0.53481	0.12873	0.22809
1.87471	14.07472	0.53481	0.13297	0.23473	0.53481	0.13149	0.23242
1.87471	13.74931	0.53481	0.13609	0.23958	0.53481	0.13446	0.23704
1.87471	13.41490	0.53481	0.13945	0.24477	0.53481	0.13764	0.24197
1.87471	13.07182	0.53481	0.14308	0.25034	0.53481	0.14105	0.24723
1.87471	12.72027	0.53481	0.14699	0.25630	0.53481	0.14472	0.25284
1.87471	12.36057	0.53481	0.15121	0.26270	0.53481	0.14865	0.25883
1.87471	11.99324	0.53481	0.15578	0.26957	0.53481	0.15289	0.26523
1.87471	11.61885	0.53481	0.16072	0.27693	0.53481	0.15744	0.27205
1.87471	11.23789	0.53481	0.16608	0.28485	0.53481	0.16234	0.27933
1.87471	10.85087	0.53481	0.17188	0.29335	0.53481	0.16762	0.28711
1.87471	10.45855	0.53481	0.17819	0.30248	0.53481	0.17330	0.29541
1.87471	10.06159	0.53481	0.18505	0.31230	0.53481	0.17943	0.30426
1.87471	9.66092	0.53481	0.19251	0.32286	0.53481	0.18603	0.31371
1.87471	9.25762	0.53481	0.20063	0.33421	0.53481	0.19315	0.32377
1.87471	8.85278	0.53481	0.20947	0.34639	0.53481	0.20082	0.33447
1.87471	8.44766	0.53481	0.21911	0.35945	0.53481	0.20907	0.34584
1.87471	8.04359	0.53481	0.22960	0.37345	0.53481	0.21794	0.35789
1.87471	7.64214	0.53481	0.24101	0.38841	0.53481	0.22746	0.37062
1.87471	7.24488	0.53481	0.25341	0.40436	0.53481	0.23765	0.38403

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
102	82	1.89293	7.11054	0.53202	0.25982	0.41247	0.53202	0.24158	0.38915
102	83	1.89293	6.69952	0.53202	0.27452	0.43078	0.53202	0.25330	0.40421
102	84	1.89293	6.30023	0.53202	0.29037	0.45005	0.53202	0.26572	0.41987
102	85	1.89293	5.91444	0.53202	0.30738	0.47022	0.53202	0.27882	0.43606
102	86	1.89293	5.54396	0.53202	0.32553	0.49117	0.53202	0.29257	0.45270
102	87	1.89293	5.19034	0.53202	0.34478	0.51277	0.53202	0.30692	0.46969
102	88	1.89293	4.85473	0.53202	0.36505	0.53486	0.53202	0.32181	0.48693
102	89	1.89293	4.53813	0.53202	0.38624	0.55725	0.53202	0.33719	0.50432
102	90	1.89293	4.24126	0.53202	0.40821	0.57976	0.53202	0.35297	0.52177
102	91	1.89293	3.96420	0.53202	0.43082	0.60220	0.53202	0.36913	0.53922
102	92	1.89293	3.70604	0.53202	0.45398	0.62446	0.53202	0.38567	0.55666
102	93	1.89293	3.46525	0.53202	0.47764	0.64649	0.53202	0.40260	0.57408
102	94	1.89293	3.23968	0.53202	0.50183	0.66829	0.53202	0.41996	0.59151
102	95	1.89293	3.02715	0.53202	0.52656	0.68987	0.53202	0.43777	0.60896
102	96	1.89293	2.82535	0.53202	0.55186	0.71123	0.53202	0.45595	0.62632
102	97	1.89293	2.63737	0.53202	0.57722	0.73195	0.53202	0.47430	0.64343
102	98	1.89293	2.46279	0.53202	0.60242	0.75189	0.53202	0.49274	0.66018
102	99	1.89293	2.30125	0.53202	0.62723	0.77092	0.53202	0.51114	0.67650
102	100	1.89293	2.15258	0.53202	0.65139	0.78890	0.53202	0.52937	0.69227
102	101	1.89293	2.01649	0.53202	0.67465	0.80572	0.53202	0.54730	0.70742
102	102	1.89293	1.89293	0.53202	0.69676	0.82128	0.53202	0.56478	0.72187
102	103	1.89293	1.78083	0.53202	0.71764	0.83561	0.53202	0.58177	0.73559
102	104	1.89293	1.67943	0.53202	0.73717	0.84870	0.53202	0.59814	0.74854
102	105	1.89293	1.58804	0.53202	0.75530	0.86059	0.53202	0.61382	0.76070
102	106	1.89293	1.50600	0.53202	0.77194	0.87129	0.53202	0.62866	0.77200
102	107	1.89293	1.43298	0.53202	0.78700	0.88081	0.53202	0.64248	0.78233
102	108	1.89293	1.36894	0.53202	0.80031	0.88908	0.53202	0.65497	0.79152
102	109	1.89293	1.31458	0.53202	0.81153	0.89596	0.53202	0.66558	0.79921
102	110	1.89293	1.27298	0.53202	0.81997	0.90108	0.53202	0.67352	0.80491
103	1	1.78083	26.62178	0.52094	0.06689	0.12540	0.52094	0.06688	0.12537
103	2	1.78083	26.56961	0.52094	0.06702	0.12563	0.52094	0.06701	0.12561
103	3	1.78083	26.51422	0.52094	0.06716	0.12587	0.52094	0.06715	0.12586
103	4	1.78083	26.45593	0.52094	0.06731	0.12613	0.52094	0.06730	0.12612
103	5	1.78083	26.39526	0.52094	0.06747	0.12641	0.52094	0.06746	0.12639
103	6	1.78083	26.33222	0.52094	0.06763	0.12669	0.52094	0.06762	0.12667
103	7	1.78083	26.26662	0.52094	0.06780	0.12699	0.52094	0.06779	0.12697
103	8	1.78083	26.19847	0.52094	0.06797	0.12729	0.52094	0.06796	0.12728
103	9	1.78083	26.12745	0.52094	0.06816	0.12762	0.52094	0.06815	0.12760
103	10	1.78083	26.05351	0.52094	0.06835	0.12796	0.52094	0.06834	0.12794

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.87471	6.85364	0.53481	0.26686	0.42129	0.53481	0.24852	0.39811
1.87471	6.47024	0.53481	0.28140	0.43921	0.53481	0.26010	0.41282
1.87471	6.09632	0.53481	0.29707	0.45807	0.53481	0.27236	0.42812
1.87471	5.73370	0.53481	0.31389	0.47780	0.53481	0.28531	0.44396
1.87471	5.38421	0.53481	0.33183	0.49831	0.53481	0.29890	0.46023
1.87471	5.04951	0.53481	0.35085	0.51945	0.53481	0.31307	0.47686
1.87471	4.73086	0.53481	0.37087	0.54108	0.53481	0.32779	0.49373
1.87471	4.42936	0.53481	0.39179	0.56301	0.53481	0.34297	0.51076
1.87471	4.14588	0.53481	0.41347	0.58505	0.53481	0.35856	0.52785
1.87471	3.88065	0.53481	0.43578	0.60703	0.53481	0.37452	0.54494
1.87471	3.63292	0.53481	0.45862	0.62884	0.53481	0.39084	0.56202
1.87471	3.40133	0.53481	0.48195	0.65043	0.53481	0.40755	0.57909
1.87471	3.18390	0.53481	0.50580	0.67180	0.53481	0.42469	0.59619
1.87471	2.97857	0.53481	0.53019	0.69297	0.53481	0.44228	0.61331
1.87471	2.78314	0.53481	0.55515	0.71395	0.53481	0.46024	0.63036
1.87471	2.60073	0.53481	0.58017	0.73431	0.53481	0.47837	0.64716
1.87471	2.43099	0.53481	0.60504	0.75393	0.53481	0.49659	0.66363
1.87471	2.27364	0.53481	0.62954	0.77266	0.53481	0.51478	0.67968
1.87471	2.12860	0.53481	0.65340	0.79037	0.53481	0.53281	0.69521
1.87471	1.99561	0.53481	0.67639	0.80696	0.53481	0.55054	0.71013
1.87471	1.87471	0.53481	0.69825	0.82232	0.53481	0.56784	0.72436
1.87471	1.76487	0.53481	0.71890	0.83647	0.53481	0.58465	0.73789
1.87471	1.66540	0.53481	0.73824	0.84941	0.53481	0.60086	0.75067
1.87471	1.57565	0.53481	0.75619	0.86117	0.53481	0.61639	0.76267
1.87471	1.49500	0.53481	0.77269	0.87177	0.53481	0.63110	0.77383
1.87471	1.42313	0.53481	0.78763	0.88120	0.53481	0.64480	0.78405
1.87471	1.36003	0.53481	0.80083	0.88940	0.53481	0.65719	0.79314
1.87471	1.30641	0.53481	0.81199	0.89624	0.53481	0.66773	0.80076
1.87471	1.26533	0.53481	0.82038	0.90133	0.53481	0.67562	0.80641
1.76487	22.51412	0.52378	0.07839	0.14538	0.52378	0.07837	0.14535
1.76487	22.48584	0.52378	0.07849	0.14555	0.52378	0.07847	0.14553
1.76487	22.45520	0.52378	0.07859	0.14573	0.52378	0.07858	0.14572
1.76487	22.42249	0.52378	0.07871	0.14593	0.52378	0.07870	0.14591
1.76487	22.38814	0.52378	0.07883	0.14614	0.52378	0.07882	0.14612
1.76487	22.35215	0.52378	0.07896	0.14636	0.52378	0.07895	0.14634
1.76487	22.31437	0.52378	0.07909	0.14659	0.52378	0.07908	0.14657
1.76487	22.27480	0.52378	0.07923	0.14683	0.52378	0.07922	0.14681
1.76487	22.23319	0.52378	0.07938	0.14708	0.52378	0.07937	0.14706
1.76487	22.18946	0.52378	0.07954	0.14735	0.52378	0.07952	0.14733

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
103	11	1.78083	25.97700	0.52094	0.06855	0.12831	0.52094	0.06854	0.12829
103	12	1.78083	25.89730	0.52094	0.06876	0.12868	0.52094	0.06875	0.12866
103	13	1.78083	25.81474	0.52094	0.06898	0.12906	0.52094	0.06897	0.12904
103	14	1.78083	25.72901	0.52094	0.06921	0.12947	0.52094	0.06920	0.12944
103	15	1.78083	25.64035	0.52094	0.06945	0.12988	0.52094	0.06943	0.12985
103	16	1.78083	25.54880	0.52094	0.06970	0.13032	0.52094	0.06968	0.13028
103	17	1.78083	25.45467	0.52094	0.06996	0.13077	0.52094	0.06993	0.13072
103	18	1.78083	25.35821	0.52094	0.07022	0.13123	0.52094	0.07020	0.13119
103	19	1.78083	25.25875	0.52094	0.07050	0.13172	0.52094	0.07047	0.13167
103	20	1.78083	25.15564	0.52094	0.07079	0.13222	0.52094	0.07076	0.13217
103	21	1.78083	25.04833	0.52094	0.07109	0.13275	0.52094	0.07107	0.13270
103	22	1.78083	24.93660	0.52094	0.07141	0.13330	0.52094	0.07139	0.13326
103	23	1.78083	24.82004	0.52094	0.07175	0.13389	0.52094	0.07172	0.13385
103	24	1.78083	24.69862	0.52094	0.07210	0.13450	0.52094	0.07207	0.13446
103	25	1.78083	24.57203	0.52094	0.07247	0.13515	0.52094	0.07244	0.13510
103	26	1.78083	24.44053	0.52094	0.07286	0.13583	0.52094	0.07283	0.13577
103	27	1.78083	24.30438	0.52094	0.07327	0.13653	0.52094	0.07324	0.13648
103	28	1.78083	24.16342	0.52094	0.07370	0.13728	0.52094	0.07366	0.13721
103	29	1.78083	24.01762	0.52094	0.07414	0.13805	0.52094	0.07411	0.13798
103	30	1.78083	23.86654	0.52094	0.07461	0.13886	0.52094	0.07457	0.13879
103	31	1.78083	23.71037	0.52094	0.07510	0.13971	0.52094	0.07506	0.13964
103	32	1.78083	23.54876	0.52094	0.07562	0.14061	0.52094	0.07557	0.14052
103	33	1.78083	23.38162	0.52094	0.07616	0.14154	0.52094	0.07611	0.14145
103	34	1.78083	23.20856	0.52094	0.07673	0.14252	0.52094	0.07667	0.14242
103	35	1.78083	23.02940	0.52094	0.07732	0.14355	0.52094	0.07726	0.14344
103	36	1.78083	22.84408	0.52094	0.07795	0.14463	0.52094	0.07788	0.14451
103	37	1.78083	22.65215	0.52094	0.07861	0.14576	0.52094	0.07854	0.14564
103	38	1.78083	22.45348	0.52094	0.07931	0.14696	0.52094	0.07923	0.14683
103	39	1.78083	22.24766	0.52094	0.08004	0.14821	0.52094	0.07996	0.14808
103	40	1.78083	22.03447	0.52094	0.08081	0.14954	0.52094	0.08073	0.14940
103	41	1.78083	21.81357	0.52094	0.08163	0.15094	0.52094	0.08154	0.15079
103	42	1.78083	21.58485	0.52094	0.08249	0.15242	0.52094	0.08240	0.15225
103	43	1.78083	21.34779	0.52094	0.08341	0.15398	0.52094	0.08330	0.15379
103	44	1.78083	21.10218	0.52094	0.08438	0.15563	0.52094	0.08426	0.15542
103	45	1.78083	20.84782	0.52094	0.08541	0.15737	0.52094	0.08525	0.15711
103	46	1.78083	20.58697	0.52094	0.08649	0.15920	0.52094	0.08630	0.15889
103	47	1.78083	20.32000	0.52094	0.08762	0.16112	0.52094	0.08739	0.16074
103	48	1.78083	20.04764	0.52094	0.08880	0.16312	0.52094	0.08853	0.16266
103	49	1.78083	19.77090	0.52094	0.09004	0.16521	0.52094	0.08971	0.16466

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.76487	22.14392	0.52378	0.07970	0.14763	0.52378	0.07969	0.14761
1.76487	22.09606	0.52378	0.07987	0.14793	0.52378	0.07986	0.14791
1.76487	22.04614	0.52378	0.08005	0.14824	0.52378	0.08004	0.14821
1.76487	21.99389	0.52378	0.08024	0.14856	0.52378	0.08022	0.14853
1.76487	21.93952	0.52378	0.08044	0.14890	0.52378	0.08042	0.14887
1.76487	21.88305	0.52378	0.08065	0.14926	0.52378	0.08062	0.14921
1.76487	21.82476	0.52378	0.08086	0.14963	0.52378	0.08083	0.14958
1.76487	21.76485	0.52378	0.08109	0.15001	0.52378	0.08105	0.14995
1.76487	21.70276	0.52378	0.08132	0.15040	0.52378	0.08129	0.15035
1.76487	21.63792	0.52378	0.08156	0.15082	0.52378	0.08153	0.15077
1.76487	21.56986	0.52378	0.08182	0.15126	0.52378	0.08179	0.15121
1.76487	21.49836	0.52378	0.08209	0.15173	0.52378	0.08206	0.15168
1.76487	21.42306	0.52378	0.08238	0.15222	0.52378	0.08235	0.15217
1.76487	21.34391	0.52378	0.08268	0.15274	0.52378	0.08266	0.15269
1.76487	21.26064	0.52378	0.08301	0.15329	0.52378	0.08298	0.15324
1.76487	21.17342	0.52378	0.08335	0.15387	0.52378	0.08332	0.15382
1.76487	21.08250	0.52378	0.08371	0.15449	0.52378	0.08367	0.15443
1.76487	20.98768	0.52378	0.08409	0.15513	0.52378	0.08405	0.15506
1.76487	20.88895	0.52378	0.08448	0.15581	0.52378	0.08444	0.15573
1.76487	20.78588	0.52378	0.08490	0.15652	0.52378	0.08486	0.15644
1.76487	20.67862	0.52378	0.08534	0.15726	0.52378	0.08529	0.15718
1.76487	20.56684	0.52378	0.08581	0.15805	0.52378	0.08575	0.15796
1.76487	20.45044	0.52378	0.08629	0.15888	0.52378	0.08624	0.15878
1.76487	20.32903	0.52378	0.08681	0.15975	0.52378	0.08675	0.15964
1.76487	20.20243	0.52378	0.08735	0.16067	0.52378	0.08728	0.16056
1.76487	20.07055	0.52378	0.08793	0.16164	0.52378	0.08785	0.16152
1.76487	19.93297	0.52378	0.08853	0.16266	0.52378	0.08846	0.16254
1.76487	19.78951	0.52378	0.08917	0.16375	0.52378	0.08909	0.16361
1.76487	19.63978	0.52378	0.08985	0.16489	0.52378	0.08977	0.16475
1.76487	19.48352	0.52378	0.09057	0.16610	0.52378	0.09048	0.16595
1.76487	19.32040	0.52378	0.09134	0.16739	0.52378	0.09124	0.16722
1.76487	19.15023	0.52378	0.09215	0.16875	0.52378	0.09204	0.16857
1.76487	18.97251	0.52378	0.09301	0.17019	0.52378	0.09289	0.17000
1.76487	18.78697	0.52378	0.09393	0.17172	0.52378	0.09379	0.17150
1.76487	18.59337	0.52378	0.09490	0.17335	0.52378	0.09474	0.17308
1.76487	18.39367	0.52378	0.09593	0.17506	0.52378	0.09573	0.17473
1.76487	18.18814	0.52378	0.09701	0.17686	0.52378	0.09676	0.17645
1.76487	17.97738	0.52378	0.09814	0.17874	0.52378	0.09784	0.17825
1.76487	17.76227	0.52378	0.09932	0.18070	0.52378	0.09897	0.18011

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
103	50	1.78083	19.49116	0.52094	0.09133	0.16737	0.52094	0.09095	0.16674
103	51	1.78083	19.21029	0.52094	0.09266	0.16960	0.52094	0.09225	0.16892
103	52	1.78083	18.92146	0.52094	0.09407	0.17196	0.52094	0.09362	0.17121
103	53	1.78083	18.62485	0.52094	0.09556	0.17446	0.52094	0.09507	0.17364
103	54	1.78083	18.32038	0.52094	0.09715	0.17709	0.52094	0.09661	0.17620
103	55	1.78083	18.00819	0.52094	0.09883	0.17987	0.52094	0.09824	0.17890
103	56	1.78083	17.68820	0.52094	0.10061	0.18282	0.52094	0.09996	0.18175
103	57	1.78083	17.36037	0.52094	0.10250	0.18594	0.52094	0.10179	0.18477
103	58	1.78083	17.02468	0.52094	0.10451	0.18925	0.52094	0.10373	0.18797
103	59	1.78083	16.68091	0.52094	0.10666	0.19275	0.52094	0.10580	0.19136
103	60	1.78083	16.32913	0.52094	0.10894	0.19648	0.52094	0.10801	0.19496
103	61	1.78083	15.96913	0.52094	0.11139	0.20045	0.52094	0.11036	0.19878
103	62	1.78083	15.60088	0.52094	0.11400	0.20467	0.52094	0.11287	0.20284
103	63	1.78083	15.22446	0.52094	0.11681	0.20918	0.52094	0.11555	0.20717
103	64	1.78083	14.83980	0.52094	0.11981	0.21399	0.52094	0.11842	0.21177
103	65	1.78083	14.44688	0.52094	0.12305	0.21914	0.52094	0.12150	0.21668
103	66	1.78083	14.04613	0.52094	0.12653	0.22464	0.52094	0.12480	0.22191
103	67	1.78083	13.63788	0.52094	0.13029	0.23054	0.52094	0.12834	0.22749
103	68	1.78083	13.22255	0.52094	0.13434	0.23686	0.52094	0.13215	0.23344
103	69	1.78083	12.80079	0.52094	0.13872	0.24364	0.52094	0.13623	0.23979
103	70	1.78083	12.37331	0.52094	0.14345	0.25091	0.52094	0.14062	0.24657
103	71	1.78083	11.94070	0.52094	0.14858	0.25871	0.52094	0.14534	0.25380
103	72	1.78083	11.50357	0.52094	0.15413	0.26710	0.52094	0.15043	0.26152
103	73	1.78083	11.06278	0.52094	0.16016	0.27611	0.52094	0.15591	0.26976
103	74	1.78083	10.61910	0.52094	0.16672	0.28579	0.52094	0.16182	0.27856
103	75	1.78083	10.17356	0.52094	0.17385	0.29621	0.52094	0.16819	0.28795
103	76	1.78083	9.72734	0.52094	0.18162	0.30741	0.52094	0.17506	0.29796
103	77	1.78083	9.28160	0.52094	0.19008	0.31944	0.52094	0.18246	0.30862
103	78	1.78083	8.83768	0.52094	0.19930	0.33236	0.52094	0.19044	0.31995
103	79	1.78083	8.39698	0.52094	0.20935	0.34621	0.52094	0.19902	0.33197
103	80	1.78083	7.96110	0.52094	0.22029	0.36104	0.52094	0.20824	0.34470
103	81	1.78083	7.53168	0.52094	0.23219	0.37687	0.52094	0.21812	0.35813
103	82	1.78083	7.11054	0.52094	0.24512	0.39372	0.52094	0.22869	0.37225
103	83	1.78083	6.69952	0.52094	0.25911	0.41158	0.52094	0.23996	0.38704
103	84	1.78083	6.30023	0.52094	0.27423	0.43043	0.52094	0.25192	0.40246
103	85	1.78083	5.91444	0.52094	0.29049	0.45020	0.52094	0.26458	0.41845
103	86	1.78083	5.54396	0.52094	0.30788	0.47081	0.52094	0.27789	0.43492
103	87	1.78083	5.19034	0.52094	0.32636	0.49212	0.52094	0.29181	0.45179
103	88	1.78083	4.85473	0.52094	0.34589	0.51399	0.52094	0.30630	0.46895

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.76487	17.54401	0.52378	0.10055	0.18273	0.52378	0.10014	0.18206
1.76487	17.32430	0.52378	0.10182	0.18483	0.52378	0.10138	0.18410
1.76487	17.09693	0.52378	0.10317	0.18705	0.52378	0.10269	0.18625
1.76487	16.86201	0.52378	0.10460	0.18940	0.52378	0.10408	0.18853
1.76487	16.61938	0.52378	0.10613	0.19189	0.52378	0.10555	0.19095
1.76487	16.36911	0.52378	0.10774	0.19452	0.52378	0.10711	0.19350
1.76487	16.11103	0.52378	0.10946	0.19732	0.52378	0.10877	0.19620
1.76487	15.84506	0.52378	0.11129	0.20029	0.52378	0.11053	0.19907
1.76487	15.57108	0.52378	0.11324	0.20344	0.52378	0.11241	0.20211
1.76487	15.28882	0.52378	0.11532	0.20679	0.52378	0.11441	0.20534
1.76487	14.99826	0.52378	0.11754	0.21035	0.52378	0.11655	0.20877
1.76487	14.69911	0.52378	0.11992	0.21416	0.52378	0.11883	0.21242
1.76487	14.39128	0.52378	0.12247	0.21821	0.52378	0.12127	0.21631
1.76487	14.07472	0.52378	0.12520	0.22255	0.52378	0.12389	0.22046
1.76487	13.74931	0.52378	0.12815	0.22718	0.52378	0.12669	0.22489
1.76487	13.41490	0.52378	0.13132	0.23215	0.52378	0.12970	0.22962
1.76487	13.07182	0.52378	0.13473	0.23747	0.52378	0.13293	0.23466
1.76487	12.72027	0.52378	0.13842	0.24318	0.52378	0.13640	0.24005
1.76487	12.36057	0.52378	0.14240	0.24931	0.52378	0.14013	0.24581
1.76487	11.99324	0.52378	0.14671	0.25588	0.52378	0.14414	0.25196
1.76487	11.61885	0.52378	0.15138	0.26295	0.52378	0.14845	0.25852
1.76487	11.23789	0.52378	0.15643	0.27054	0.52378	0.15310	0.26554
1.76487	10.85087	0.52378	0.16191	0.27870	0.52378	0.15811	0.27304
1.76487	10.45855	0.52378	0.16787	0.28748	0.52378	0.16350	0.28106
1.76487	10.06159	0.52378	0.17435	0.29693	0.52378	0.16933	0.28962
1.76487	9.66092	0.52378	0.18140	0.30709	0.52378	0.17561	0.29876
1.76487	9.25762	0.52378	0.18908	0.31803	0.52378	0.18239	0.30851
1.76487	8.85278	0.52378	0.19745	0.32979	0.52378	0.18970	0.31891
1.76487	8.44766	0.52378	0.20658	0.34242	0.52378	0.19758	0.32997
1.76487	8.04359	0.52378	0.21652	0.35597	0.52378	0.20606	0.34171
1.76487	7.64214	0.52378	0.22735	0.37048	0.52378	0.21517	0.35414
1.76487	7.24488	0.52378	0.23914	0.38598	0.52378	0.22494	0.36727
1.76487	6.85364	0.52378	0.25194	0.40247	0.52378	0.23539	0.38108
1.76487	6.47024	0.52378	0.26579	0.41996	0.52378	0.24653	0.39555
1.76487	6.09632	0.52378	0.28076	0.43842	0.52378	0.25836	0.41063
1.76487	5.73370	0.52378	0.29684	0.45779	0.52378	0.27088	0.42628
1.76487	5.38421	0.52378	0.31405	0.47798	0.52378	0.28404	0.44241
1.76487	5.04951	0.52378	0.33233	0.49887	0.52378	0.29780	0.45894
1.76487	4.73086	0.52378	0.35163	0.52030	0.52378	0.31212	0.47575

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
103	89	1.78083	4.53813	0.52094	0.36635	0.53625	0.52094	0.32128	0.48632	1.76487	4.42936	0.52378	0.37186	0.54212	0.52378	0.32694	0.49277
103	90	1.78083	4.24126	0.52094	0.38764	0.55870	0.52094	0.33671	0.50378	1.76487	4.14588	0.52378	0.39288	0.56413	0.52378	0.34218	0.50989
103	91	1.78083	3.96420	0.52094	0.40962	0.58118	0.52094	0.35253	0.52129	1.76487	3.88065	0.52378	0.41458	0.58616	0.52378	0.35782	0.52705
103	92	1.78083	3.70604	0.52094	0.43222	0.60356	0.52094	0.36877	0.53883	1.76487	3.63292	0.52378	0.43689	0.60811	0.52378	0.37385	0.54424
103	93	1.78083	3.46525	0.52094	0.45540	0.62580	0.52094	0.38542	0.55640	1.76487	3.40133	0.52378	0.45976	0.62992	0.52378	0.39031	0.56147
103	94	1.78083	3.23968	0.52094	0.47918	0.64790	0.52094	0.40255	0.57402	1.76487	3.18390	0.52378	0.48323	0.65159	0.52378	0.40723	0.57876
103	95	1.78083	3.02715	0.52094	0.50362	0.66987	0.52094	0.42017	0.59171	1.76487	2.97857	0.52378	0.50735	0.67316	0.52378	0.42463	0.59613
103	96	1.78083	2.82535	0.52094	0.52873	0.69173	0.52094	0.43820	0.60938	1.76487	2.78314	0.52378	0.53214	0.69463	0.52378	0.44246	0.61348
103	97	1.78083	2.63737	0.52094	0.55403	0.71302	0.52094	0.45647	0.62682	1.76487	2.60073	0.52378	0.55711	0.71557	0.52378	0.46052	0.63063
103	98	1.78083	2.46279	0.52094	0.57930	0.73362	0.52094	0.47488	0.64395	1.76487	2.43099	0.52378	0.58206	0.73583	0.52378	0.47872	0.64748
103	99	1.78083	2.30125	0.52094	0.60431	0.75336	0.52094	0.49330	0.66068	1.76487	2.27364	0.52378	0.60677	0.75527	0.52378	0.49695	0.66395
103	100	1.78083	2.15258	0.52094	0.62879	0.77210	0.52094	0.51161	0.67690	1.76487	2.12860	0.52378	0.63096	0.77373	0.52378	0.51506	0.67992
103	101	1.78083	2.01649	0.52094	0.65249	0.78971	0.52094	0.52966	0.69252	1.76487	1.99561	0.52378	0.65439	0.79109	0.52378	0.53292	0.69530
103	102	1.78083	1.89293	0.52094	0.67513	0.80607	0.52094	0.54731	0.70744	1.76487	1.87471	0.52378	0.67678	0.80724	0.52378	0.55040	0.71001
103	103	1.78083	1.78083	0.52094	0.69662	0.82119	0.52094	0.56451	0.72164	1.76487	1.76487	0.52378	0.69804	0.82217	0.52378	0.56742	0.72402
103	104	1.78083	1.67943	0.52094	0.71683	0.83506	0.52094	0.58113	0.73508	1.76487	1.66540	0.52378	0.71805	0.83589	0.52378	0.58388	0.73728
103	105	1.78083	1.58804	0.52094	0.73567	0.84771	0.52094	0.59708	0.74771	1.76487	1.57565	0.52378	0.73671	0.84839	0.52378	0.59969	0.74975
103	106	1.78083	1.50600	0.52094	0.75305	0.85913	0.52094	0.61222	0.75948	1.76487	1.49500	0.52378	0.75393	0.85970	0.52378	0.61470	0.76138
103	107	1.78083	1.43298	0.52094	0.76885	0.86932	0.52094	0.62637	0.77027	1.76487	1.42313	0.52378	0.76960	0.86980	0.52378	0.62873	0.77205
103	108	1.78083	1.36894	0.52094	0.78286	0.87821	0.52094	0.63918	0.77988	1.76487	1.36003	0.52378	0.78351	0.87862	0.52378	0.64144	0.78156
103	109	1.78083	1.31458	0.52094	0.79473	0.88563	0.52094	0.65011	0.78796	1.76487	1.30641	0.52378	0.79531	0.88598	0.52378	0.65230	0.78957
103	110	1.78083	1.27298	0.52094	0.80370	0.89117	0.52094	0.65831	0.79395	1.76487	1.26533	0.52378	0.80422	0.89149	0.52378	0.66046	0.79551
104	1	1.67943	26.62178	0.51158	0.06308	0.11868	0.51158	0.06307	0.11866	1.66540	22.51412	0.51448	0.07397	0.13775	0.51448	0.07396	0.13773
104	2	1.67943	26.56961	0.51158	0.06321	0.11890	0.51158	0.06320	0.11888	1.66540	22.48584	0.51448	0.07406	0.13791	0.51448	0.07405	0.13789
104	3	1.67943	26.51422	0.51158	0.06334	0.11913	0.51158	0.06333	0.11912	1.66540	22.45520	0.51448	0.07416	0.13809	0.51448	0.07415	0.13807
104	4	1.67943	26.45593	0.51158	0.06348	0.11938	0.51158	0.06347	0.11937	1.66540	22.42249	0.51448	0.07427	0.13828	0.51448	0.07426	0.13826
104	5	1.67943	26.39526	0.51158	0.06363	0.11964	0.51158	0.06362	0.11962	1.66540	22.38814	0.51448	0.07439	0.13847	0.51448	0.07438	0.13846
104	6	1.67943	26.33222	0.51158	0.06378	0.11991	0.51158	0.06377	0.11989	1.66540	22.35215	0.51448	0.07451	0.13868	0.51448	0.07450	0.13866
104	7	1.67943	26.26662	0.51158	0.06394	0.12019	0.51158	0.06393	0.12018	1.66540	22.31437	0.51448	0.07463	0.13890	0.51448	0.07462	0.13888
104	8	1.67943	26.19847	0.51158	0.06410	0.12048	0.51158	0.06410	0.12047	1.66540	22.27480	0.51448	0.07477	0.13913	0.51448	0.07476	0.13911
104	9	1.67943	26.12745	0.51158	0.06428	0.12079	0.51158	0.06427	0.12078	1.66540	22.23319	0.51448	0.07491	0.13937	0.51448	0.07490	0.13936
104	10	1.67943	26.05351	0.51158	0.06446	0.12111	0.51158	0.06445	0.12110	1.66540	22.18946	0.51448	0.07505	0.13963	0.51448	0.07504	0.13961
104	11	1.67943	25.97700	0.51158	0.06465	0.12145	0.51158	0.06464	0.12143	1.66540	22.14392	0.51448	0.07521	0.13989	0.51448	0.07520	0.13988
104	12	1.67943	25.89730	0.51158	0.06485	0.12180	0.51158	0.06484	0.12178	1.66540	22.09606	0.51448	0.07537	0.14017	0.51448	0.07536	0.14015
104	13	1.67943	25.81474	0.51158	0.06506	0.12216	0.51158	0.06504	0.12214	1.66540	22.04614	0.51448	0.07554	0.14047	0.51448	0.07553	0.14045
104	14	1.67943	25.72901	0.51158	0.06527	0.12255	0.51158	0.06526	0.12252	1.66540	21.99389	0.51448	0.07572	0.14078	0.51448	0.07570	0.14075
104	15	1.67943	25.64035	0.51158	0.06550	0.12294	0.51158	0.06548	0.12291	1.66540	21.93952	0.51448	0.07591	0.14110	0.51448	0.07589	0.14107
104	16	1.67943	25.54880	0.51158	0.06573	0.12336	0.51158	0.06571	0.12332	1.66540	21.88305	0.51448	0.07610	0.14144	0.51448	0.07608	0.14140
104	17	1.67943	25.45467	0.51158	0.06598	0.12378	0.51158	0.06595	0.12374	1.66540	21.82476	0.51448	0.07631	0.14179	0.51448	0.07628	0.14175

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
104	18	1.67943	25.35821	0.51158	0.06623	0.12423	0.51158	0.06620	0.12418
104	19	1.67943	25.25875	0.51158	0.06649	0.12468	0.51158	0.06646	0.12464
104	20	1.67943	25.15564	0.51158	0.06676	0.12516	0.51158	0.06674	0.12512
104	21	1.67943	25.04833	0.51158	0.06705	0.12567	0.51158	0.06702	0.12562
104	22	1.67943	24.93660	0.51158	0.06735	0.12619	0.51158	0.06732	0.12615
104	23	1.67943	24.82004	0.51158	0.06766	0.12675	0.51158	0.06764	0.12671
104	24	1.67943	24.69862	0.51158	0.06800	0.12733	0.51158	0.06797	0.12729
104	25	1.67943	24.57203	0.51158	0.06835	0.12795	0.51158	0.06832	0.12790
104	26	1.67943	24.44053	0.51158	0.06871	0.12859	0.51158	0.06869	0.12854
104	27	1.67943	24.30438	0.51158	0.06910	0.12926	0.51158	0.06907	0.12921
104	28	1.67943	24.16342	0.51158	0.06950	0.12997	0.51158	0.06947	0.12991
104	29	1.67943	24.01762	0.51158	0.06992	0.13071	0.51158	0.06989	0.13065
104	30	1.67943	23.86654	0.51158	0.07036	0.13148	0.51158	0.07033	0.13141
104	31	1.67943	23.71037	0.51158	0.07083	0.13229	0.51158	0.07079	0.13222
104	32	1.67943	23.54876	0.51158	0.07131	0.13313	0.51158	0.07127	0.13306
104	33	1.67943	23.38162	0.51158	0.07182	0.13402	0.51158	0.07178	0.13394
104	34	1.67943	23.20856	0.51158	0.07236	0.13495	0.51158	0.07231	0.13486
104	35	1.67943	23.02940	0.51158	0.07292	0.13593	0.51158	0.07287	0.13584
104	36	1.67943	22.84408	0.51158	0.07351	0.13696	0.51158	0.07345	0.13686
104	37	1.67943	22.65215	0.51158	0.07414	0.13804	0.51158	0.07407	0.13793
104	38	1.67943	22.45348	0.51158	0.07479	0.13917	0.51158	0.07473	0.13906
104	39	1.67943	22.24766	0.51158	0.07548	0.14037	0.51158	0.07541	0.14025
104	40	1.67943	22.03447	0.51158	0.07621	0.14163	0.51158	0.07614	0.14150
104	41	1.67943	21.81357	0.51158	0.07698	0.14296	0.51158	0.07690	0.14282
104	42	1.67943	21.58485	0.51158	0.07780	0.14437	0.51158	0.07771	0.14422
104	43	1.67943	21.34779	0.51158	0.07866	0.14585	0.51158	0.07857	0.14569
104	44	1.67943	21.10218	0.51158	0.07958	0.14742	0.51158	0.07947	0.14723
104	45	1.67943	20.84782	0.51158	0.08054	0.14908	0.51158	0.08041	0.14885
104	46	1.67943	20.58697	0.51158	0.08156	0.15082	0.51158	0.08140	0.15055
104	47	1.67943	20.32000	0.51158	0.08263	0.15265	0.51158	0.08243	0.15231
104	48	1.67943	20.04764	0.51158	0.08375	0.15456	0.51158	0.08351	0.15414
104	49	1.67943	19.77090	0.51158	0.08492	0.15654	0.51158	0.08463	0.15605
104	50	1.67943	19.49116	0.51158	0.08613	0.15860	0.51158	0.08580	0.15803
104	51	1.67943	19.21029	0.51158	0.08739	0.16073	0.51158	0.08702	0.16011
104	52	1.67943	18.92146	0.51158	0.08872	0.16298	0.51158	0.08832	0.16230
104	53	1.67943	18.62485	0.51158	0.09013	0.16535	0.51158	0.08969	0.16462
104	54	1.67943	18.32038	0.51158	0.09162	0.16786	0.51158	0.09114	0.16706
104	55	1.67943	18.00819	0.51158	0.09321	0.17052	0.51158	0.09268	0.16964
104	56	1.67943	17.68820	0.51158	0.09489	0.17333	0.51158	0.09431	0.17236

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.66540	21.76485	0.51448	0.07652	0.14215	0.51448	0.07649	0.14211
1.66540	21.70276	0.51448	0.07673	0.14253	0.51448	0.07671	0.14248
1.66540	21.63792	0.51448	0.07696	0.14293	0.51448	0.07694	0.14288
1.66540	21.56986	0.51448	0.07721	0.14335	0.51448	0.07718	0.14330
1.66540	21.49836	0.51448	0.07746	0.14379	0.51448	0.07744	0.14375
1.66540	21.42306	0.51448	0.07774	0.14426	0.51448	0.07771	0.14422
1.66540	21.34391	0.51448	0.07802	0.14476	0.51448	0.07800	0.14471
1.66540	21.26064	0.51448	0.07833	0.14528	0.51448	0.07830	0.14523
1.66540	21.17342	0.51448	0.07865	0.14584	0.51448	0.07862	0.14578
1.66540	21.08250	0.51448	0.07899	0.14642	0.51448	0.07896	0.14636
1.66540	20.98768	0.51448	0.07935	0.14703	0.51448	0.07931	0.14697
1.66540	20.88895	0.51448	0.07972	0.14767	0.51448	0.07968	0.14761
1.66540	20.78588	0.51448	0.08012	0.14835	0.51448	0.08008	0.14828
1.66540	20.67862	0.51448	0.08053	0.14906	0.51448	0.08049	0.14898
1.66540	20.56684	0.51448	0.08097	0.14981	0.51448	0.08092	0.14973
1.66540	20.45044	0.51448	0.08143	0.15060	0.51448	0.08138	0.15051
1.66540	20.32903	0.51448	0.08192	0.15143	0.51448	0.08186	0.15133
1.66540	20.20243	0.51448	0.08243	0.15231	0.51448	0.08237	0.15220
1.66540	20.07055	0.51448	0.08297	0.15323	0.51448	0.08291	0.15312
1.66540	19.93297	0.51448	0.08354	0.15420	0.51448	0.08348	0.15409
1.66540	19.78951	0.51448	0.08415	0.15524	0.51448	0.08408	0.15511
1.66540	19.63978	0.51448	0.08479	0.15633	0.51448	0.08471	0.15620
1.66540	19.48352	0.51448	0.08547	0.15748	0.51448	0.08539	0.15734
1.66540	19.32040	0.51448	0.08619	0.15870	0.51448	0.08610	0.15856
1.66540	19.15023	0.51448	0.08696	0.16000	0.51448	0.08686	0.15984
1.66540	18.97251	0.51448	0.08777	0.16138	0.51448	0.08767	0.16120
1.66540	18.78697	0.51448	0.08863	0.16284	0.51448	0.08852	0.16264
1.66540	18.59337	0.51448	0.08956	0.16439	0.51448	0.08941	0.16414
1.66540	18.39367	0.51448	0.09052	0.16602	0.51448	0.09035	0.16572
1.66540	18.18814	0.51448	0.09154	0.16773	0.51448	0.09133	0.16737
1.66540	17.97738	0.51448	0.09261	0.16952	0.51448	0.09235	0.16908
1.66540	17.76227	0.51448	0.09373	0.17139	0.51448	0.09341	0.17087
1.66540	17.54401	0.51448	0.09489	0.17333	0.51448	0.09453	0.17273
1.66540	17.32430	0.51448	0.09609	0.17533	0.51448	0.09569	0.17467
1.66540	17.09693	0.51448	0.09736	0.17745	0.51448	0.09693	0.17673
1.66540	16.86201	0.51448	0.09872	0.17969	0.51448	0.09825	0.17891
1.66540	16.61938	0.51448	0.10015	0.18207	0.51448	0.09964	0.18122
1.66540	16.36911	0.51448	0.10168	0.18459	0.51448	0.10111	0.18366
1.66540	16.11103	0.51448	0.10330	0.18726	0.51448	0.10268	0.18624

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Retiree Annuity	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Age	Age	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor
104	57	1.67943	17.36037	0.51158	0.09667	0.17630	0.51158	0.09604	0.17525	1.66540	15.84506	0.51448	0.10503	0.19009	0.51448	0.10435	0.18899
104	58	1.67943	17.02468	0.51158	0.09857	0.17945	0.51158	0.09788	0.17830	1.66540	15.57108	0.51448	0.10687	0.19310	0.51448	0.10613	0.19189
104	59	1.67943	16.68091	0.51158	0.10059	0.18280	0.51158	0.09983	0.18154	1.66540	15.28882	0.51448	0.10883	0.19630	0.51448	0.10802	0.19499
104	60	1.67943	16.32913	0.51158	0.10275	0.18636	0.51158	0.10192	0.18498	1.66540	14.99826	0.51448	0.11093	0.19971	0.51448	0.11005	0.19827
104	61	1.67943	15.96913	0.51158	0.10506	0.19014	0.51158	0.10414	0.18864	1.66540	14.69911	0.51448	0.11318	0.20334	0.51448	0.11221	0.20177
104	62	1.67943	15.60088	0.51158	0.10753	0.19418	0.51158	0.10652	0.19252	1.66540	14.39128	0.51448	0.11558	0.20722	0.51448	0.11452	0.20550
104	63	1.67943	15.22446	0.51158	0.11017	0.19848	0.51158	0.10905	0.19666	1.66540	14.07472	0.51448	0.11817	0.21136	0.51448	0.11699	0.20948
104	64	1.67943	14.83980	0.51158	0.11301	0.20308	0.51158	0.11177	0.20107	1.66540	13.74931	0.51448	0.12095	0.21579	0.51448	0.11965	0.21372
104	65	1.67943	14.44688	0.51158	0.11607	0.20799	0.51158	0.11469	0.20577	1.66540	13.41490	0.51448	0.12394	0.22055	0.51448	0.12250	0.21826
104	66	1.67943	14.04613	0.51158	0.11936	0.21326	0.51158	0.11781	0.21079	1.66540	13.07182	0.51448	0.12717	0.22564	0.51448	0.12556	0.22310
104	67	1.67943	13.63788	0.51158	0.12290	0.21890	0.51158	0.12117	0.21614	1.66540	12.72027	0.51448	0.13065	0.23111	0.51448	0.12885	0.22828
104	68	1.67943	13.22255	0.51158	0.12673	0.22495	0.51158	0.12477	0.22186	1.66540	12.36057	0.51448	0.13442	0.23698	0.51448	0.13238	0.23381
104	69	1.67943	12.80079	0.51158	0.13086	0.23144	0.51158	0.12864	0.22796	1.66540	11.99324	0.51448	0.13849	0.24329	0.51448	0.13619	0.23973
104	70	1.67943	12.37331	0.51158	0.13533	0.23840	0.51158	0.13281	0.23447	1.66540	11.61885	0.51448	0.14290	0.25007	0.51448	0.14029	0.24605
104	71	1.67943	11.94070	0.51158	0.14018	0.24589	0.51158	0.13729	0.24144	1.66540	11.23789	0.51448	0.14768	0.25735	0.51448	0.14470	0.25282
104	72	1.67943	11.50357	0.51158	0.14543	0.25393	0.51158	0.14212	0.24887	1.66540	10.85087	0.51448	0.15287	0.26519	0.51448	0.14946	0.26005
104	73	1.67943	11.06278	0.51158	0.15113	0.26258	0.51158	0.14733	0.25682	1.66540	10.45855	0.51448	0.15850	0.27363	0.51448	0.15459	0.26779
104	74	1.67943	10.61910	0.51158	0.15733	0.27189	0.51158	0.15295	0.26532	1.66540	10.06159	0.51448	0.16463	0.28272	0.51448	0.16014	0.27607
104	75	1.67943	10.17356	0.51158	0.16408	0.28191	0.51158	0.15901	0.27440	1.66540	9.66092	0.51448	0.17131	0.29251	0.51448	0.16613	0.28492
104	76	1.67943	9.72734	0.51158	0.17143	0.29269	0.51158	0.16556	0.28409	1.66540	9.25762	0.51448	0.17859	0.30306	0.51448	0.17259	0.29437
104	77	1.67943	9.28160	0.51158	0.17945	0.30429	0.51158	0.17262	0.29442	1.66540	8.85278	0.51448	0.18653	0.31441	0.51448	0.17957	0.30446
104	78	1.67943	8.83768	0.51158	0.18819	0.31676	0.51158	0.18023	0.30542	1.66540	8.44766	0.51448	0.19518	0.32662	0.51448	0.18710	0.31522
104	79	1.67943	8.39698	0.51158	0.19772	0.33016	0.51158	0.18844	0.31712	1.66540	8.04359	0.51448	0.20462	0.33973	0.51448	0.19521	0.32665
104	80	1.67943	7.96110	0.51158	0.20811	0.34452	0.51158	0.19727	0.32953	1.66540	7.64214	0.51448	0.21492	0.35380	0.51448	0.20394	0.33879
104	81	1.67943	7.53168	0.51158	0.21942	0.35987	0.51158	0.20674	0.34264	1.66540	7.24488	0.51448	0.22613	0.36885	0.51448	0.21331	0.35162
104	82	1.67943	7.11054	0.51158	0.23172	0.37625	0.51158	0.21689	0.35647	1.66540	6.85364	0.51448	0.23831	0.38490	0.51448	0.22336	0.36515
104	83	1.67943	6.69952	0.51158	0.24506	0.39365	0.51158	0.22773	0.37098	1.66540	6.47024	0.51448	0.25153	0.40196	0.51448	0.23408	0.37936
104	84	1.67943	6.30023	0.51158	0.25948	0.41205	0.51158	0.23926	0.38614	1.66540	6.09632	0.51448	0.26582	0.42000	0.51448	0.24550	0.39421
104	85	1.67943	5.91444	0.51158	0.27502	0.43140	0.51158	0.25149	0.40190	1.66540	5.73370	0.51448	0.28122	0.43898	0.51448	0.25759	0.40966
104	86	1.67943	5.54396	0.51158	0.29168	0.45163	0.51158	0.26437	0.41818	1.66540	5.38421	0.51448	0.29771	0.45882	0.51448	0.27034	0.42562
104	87	1.67943	5.19034	0.51158	0.30943	0.47262	0.51158	0.27787	0.43490	1.66540	5.04951	0.51448	0.31528	0.47941	0.51448	0.28370	0.44201
104	88	1.67943	4.85473	0.51158	0.32822	0.49422	0.51158	0.29195	0.45196	1.66540	4.73086	0.51448	0.33387	0.50060	0.51448	0.29764	0.45873
104	89	1.67943	4.53813	0.51158	0.34797	0.51629	0.51158	0.30655	0.46925	1.66540	4.42936	0.51448	0.35340	0.52224	0.51448	0.31208	0.47570
104	90	1.67943	4.24126	0.51158	0.36857	0.53862	0.51158	0.32161	0.48670	1.66540	4.14588	0.51448	0.37377	0.54415	0.51448	0.32697	0.49281
104	91	1.67943	3.96420	0.51158	0.38990	0.56105	0.51158	0.33710	0.50423	1.66540	3.88065	0.51448	0.39485	0.56616	0.51448	0.34228	0.51000
104	92	1.67943	3.70604	0.51158	0.41191	0.58348	0.51158	0.35302	0.52182	1.66540	3.63292	0.51448	0.41659	0.58816	0.51448	0.35802	0.52726
104	93	1.67943	3.46525	0.51158	0.43456	0.60584	0.51158	0.36939	0.53949	1.66540	3.40133	0.51448	0.43896	0.61011	0.51448	0.37420	0.54460
104	94	1.67943	3.23968	0.51158	0.45789	0.62815	0.51158	0.38626	0.55727	1.66540	3.18390	0.51448	0.46200	0.63201	0.51448	0.39087	0.56205
104	95	1.67943	3.02715	0.51158	0.48195	0.65043	0.51158	0.40366	0.57515	1.66540	2.97857	0.51448	0.48576	0.65388	0.51448	0.40808	0.57963

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
104	96	1.67943	2.82535	0.51158	0.50680	0.67268	0.51158	0.42153	0.59307
104	97	1.67943	2.63737	0.51158	0.53194	0.69446	0.51158	0.43968	0.61080
104	98	1.67943	2.46279	0.51158	0.55717	0.71562	0.51158	0.45801	0.62827
104	99	1.67943	2.30125	0.51158	0.58226	0.73599	0.51158	0.47642	0.64537
104	100	1.67943	2.15258	0.51158	0.60695	0.75541	0.51158	0.49476	0.66199
104	101	1.67943	2.01649	0.51158	0.63097	0.77373	0.51158	0.51289	0.67803
104	102	1.67943	1.89293	0.51158	0.65403	0.79083	0.51158	0.53068	0.69339
104	103	1.67943	1.78083	0.51158	0.67602	0.80670	0.51158	0.54804	0.70804
104	104	1.67943	1.67943	0.51158	0.69680	0.82131	0.51158	0.56486	0.72193
104	105	1.67943	1.58804	0.51158	0.71625	0.83467	0.51158	0.58105	0.73502
104	106	1.67943	1.50600	0.51158	0.73428	0.84679	0.51158	0.59646	0.74723
104	107	1.67943	1.43298	0.51158	0.75074	0.85763	0.51158	0.61089	0.75845
104	108	1.67943	1.36894	0.51158	0.76541	0.86712	0.51158	0.62399	0.76847
104	109	1.67943	1.31458	0.51158	0.77788	0.87507	0.51158	0.63521	0.77691
104	110	1.67943	1.27298	0.51158	0.78734	0.88102	0.51158	0.64366	0.78320
105	1	1.58804	26.62178	0.50395	0.05965	0.11259	0.50395	0.05964	0.11257
105	2	1.58804	26.56961	0.50395	0.05977	0.11280	0.50395	0.05976	0.11278
105	3	1.58804	26.51422	0.50395	0.05989	0.11302	0.50395	0.05989	0.11300
105	4	1.58804	26.45593	0.50395	0.06003	0.11325	0.50395	0.06002	0.11324
105	5	1.58804	26.39526	0.50395	0.06016	0.11350	0.50395	0.06016	0.11349
105	6	1.58804	26.33222	0.50395	0.06031	0.11375	0.50395	0.06030	0.11374
105	7	1.58804	26.26662	0.50395	0.06046	0.11402	0.50395	0.06045	0.11401
105	8	1.58804	26.19847	0.50395	0.06062	0.11430	0.50395	0.06061	0.11429
105	9	1.58804	26.12745	0.50395	0.06078	0.11460	0.50395	0.06077	0.11458
105	10	1.58804	26.05351	0.50395	0.06095	0.11490	0.50395	0.06094	0.11489
105	11	1.58804	25.97700	0.50395	0.06113	0.11522	0.50395	0.06112	0.11521
105	12	1.58804	25.89730	0.50395	0.06132	0.11555	0.50395	0.06131	0.11554
105	13	1.58804	25.81474	0.50395	0.06152	0.11590	0.50395	0.06151	0.11588
105	14	1.58804	25.72901	0.50395	0.06172	0.11627	0.50395	0.06171	0.11624
105	15	1.58804	25.64035	0.50395	0.06193	0.11664	0.50395	0.06192	0.11662
105	16	1.58804	25.54880	0.50395	0.06216	0.11704	0.50395	0.06214	0.11701
105	17	1.58804	25.45467	0.50395	0.06239	0.11744	0.50395	0.06236	0.11741
105	18	1.58804	25.35821	0.50395	0.06262	0.11786	0.50395	0.06260	0.11782
105	19	1.58804	25.25875	0.50395	0.06287	0.11830	0.50395	0.06285	0.11826
105	20	1.58804	25.15564	0.50395	0.06313	0.11876	0.50395	0.06310	0.11872
105	21	1.58804	25.04833	0.50395	0.06340	0.11924	0.50395	0.06338	0.11920
105	22	1.58804	24.93660	0.50395	0.06368	0.11974	0.50395	0.06366	0.11970
105	23	1.58804	24.82004	0.50395	0.06398	0.12027	0.50395	0.06396	0.12023
105	24	1.58804	24.69862	0.50395	0.06430	0.12082	0.50395	0.06428	0.12079

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.66540	2.78314	0.51448	0.51029	0.67575	0.51448	0.42575	0.59723
1.66540	2.60073	0.51448	0.53513	0.69717	0.51448	0.44371	0.61468
1.66540	2.43099	0.51448	0.56005	0.71799	0.51448	0.46185	0.63187
1.66540	2.27364	0.51448	0.58485	0.73805	0.51448	0.48006	0.64870
1.66540	2.12860	0.51448	0.60926	0.75719	0.51448	0.49822	0.66508
1.66540	1.99561	0.51448	0.63301	0.77526	0.51448	0.51617	0.68088
1.66540	1.87471	0.51448	0.65582	0.79214	0.51448	0.53378	0.69603
1.66540	1.76487	0.51448	0.67758	0.80780	0.51448	0.55097	0.71049
1.66540	1.66540	0.51448	0.69815	0.82225	0.51448	0.56764	0.72420
1.66540	1.57565	0.51448	0.71742	0.83546	0.51448	0.58369	0.73712
1.66540	1.49500	0.51448	0.73529	0.84746	0.51448	0.59896	0.74919
1.66540	1.42313	0.51448	0.75162	0.85820	0.51448	0.61328	0.76029
1.66540	1.36003	0.51448	0.76617	0.86761	0.51448	0.62629	0.77021
1.66540	1.30641	0.51448	0.77857	0.87550	0.51448	0.63744	0.77858
1.66540	1.26533	0.51448	0.78797	0.88141	0.51448	0.64584	0.78482
1.57565	22.51412	0.50691	0.06998	0.13081	0.50691	0.06997	0.13079
1.57565	22.48584	0.50691	0.07007	0.13097	0.50691	0.07006	0.13095
1.57565	22.45520	0.50691	0.07017	0.13113	0.50691	0.07016	0.13112
1.57565	22.42249	0.50691	0.07027	0.13131	0.50691	0.07026	0.13130
1.57565	22.38814	0.50691	0.07038	0.13150	0.50691	0.07037	0.13149
1.57565	22.35215	0.50691	0.07049	0.13170	0.50691	0.07048	0.13168
1.57565	22.31437	0.50691	0.07061	0.13191	0.50691	0.07060	0.13189
1.57565	22.27480	0.50691	0.07074	0.13213	0.50691	0.07073	0.13211
1.57565	22.23319	0.50691	0.07087	0.13236	0.50691	0.07086	0.13234
1.57565	22.18946	0.50691	0.07101	0.13260	0.50691	0.07100	0.13258
1.57565	22.14392	0.50691	0.07115	0.13286	0.50691	0.07114	0.13284
1.57565	22.09606	0.50691	0.07131	0.13312	0.50691	0.07130	0.13311
1.57565	22.04614	0.50691	0.07147	0.13340	0.50691	0.07146	0.13338
1.57565	21.99389	0.50691	0.07164	0.13370	0.50691	0.07163	0.13368
1.57565	21.93952	0.50691	0.07182	0.13401	0.50691	0.07180	0.13398
1.57565	21.88305	0.50691	0.07200	0.13433	0.50691	0.07198	0.13430
1.57565	21.82476	0.50691	0.07219	0.13467	0.50691	0.07217	0.13462
1.57565	21.76485	0.50691	0.07239	0.13501	0.50691	0.07237	0.13497
1.57565	21.70276	0.50691	0.07260	0.13537	0.50691	0.07257	0.13533
1.57565	21.63792	0.50691	0.07282	0.13575	0.50691	0.07279	0.13571
1.57565	21.56986	0.50691	0.07305	0.13615	0.50691	0.07302	0.13611
1.57565	21.49836	0.50691	0.07329	0.13657	0.50691	0.07327	0.13653
1.57565	21.42306	0.50691	0.07355	0.13702	0.50691	0.07352	0.13698
1.57565	21.34391	0.50691	0.07382	0.13749	0.50691	0.07380	0.13745

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
105	25	1.58804	24.57203	0.50395	0.06463	0.12141	0.50395	0.06461	0.12137
105	26	1.58804	24.44053	0.50395	0.06497	0.12202	0.50395	0.06495	0.12198
105	27	1.58804	24.30438	0.50395	0.06534	0.12266	0.50395	0.06531	0.12262
105	28	1.58804	24.16342	0.50395	0.06572	0.12333	0.50395	0.06569	0.12328
105	29	1.58804	24.01762	0.50395	0.06612	0.12403	0.50395	0.06609	0.12398
105	30	1.58804	23.86654	0.50395	0.06654	0.12477	0.50395	0.06650	0.12471
105	31	1.58804	23.71037	0.50395	0.06697	0.12554	0.50395	0.06694	0.12548
105	32	1.58804	23.54876	0.50395	0.06743	0.12635	0.50395	0.06739	0.12628
105	33	1.58804	23.38162	0.50395	0.06792	0.12719	0.50395	0.06787	0.12712
105	34	1.58804	23.20856	0.50395	0.06842	0.12808	0.50395	0.06838	0.12800
105	35	1.58804	23.02940	0.50395	0.06895	0.12901	0.50395	0.06890	0.12893
105	36	1.58804	22.84408	0.50395	0.06951	0.12999	0.50395	0.06946	0.12990
105	37	1.58804	22.65215	0.50395	0.07010	0.13102	0.50395	0.07005	0.13092
105	38	1.58804	22.45348	0.50395	0.07072	0.13210	0.50395	0.07066	0.13200
105	39	1.58804	22.24766	0.50395	0.07138	0.13324	0.50395	0.07131	0.13313
105	40	1.58804	22.03447	0.50395	0.07207	0.13444	0.50395	0.07200	0.13433
105	41	1.58804	21.81357	0.50395	0.07279	0.13571	0.50395	0.07272	0.13559
105	42	1.58804	21.58485	0.50395	0.07357	0.13705	0.50395	0.07349	0.13692
105	43	1.58804	21.34779	0.50395	0.07438	0.13847	0.50395	0.07430	0.13832
105	44	1.58804	21.10218	0.50395	0.07525	0.13996	0.50395	0.07515	0.13979
105	45	1.58804	20.84782	0.50395	0.07616	0.14155	0.50395	0.07604	0.14134
105	46	1.58804	20.58697	0.50395	0.07713	0.14321	0.50395	0.07698	0.14296
105	47	1.58804	20.32000	0.50395	0.07814	0.14495	0.50395	0.07796	0.14464
105	48	1.58804	20.04764	0.50395	0.07919	0.14677	0.50395	0.07898	0.14640
105	49	1.58804	19.77090	0.50395	0.08030	0.14866	0.50395	0.08004	0.14822
105	50	1.58804	19.49116	0.50395	0.08145	0.15063	0.50395	0.08115	0.15011
105	51	1.58804	19.21029	0.50395	0.08264	0.15266	0.50395	0.08231	0.15210
105	52	1.58804	18.92146	0.50395	0.08390	0.15480	0.50395	0.08354	0.15419
105	53	1.58804	18.62485	0.50395	0.08523	0.15707	0.50395	0.08484	0.15640
105	54	1.58804	18.32038	0.50395	0.08664	0.15947	0.50395	0.08621	0.15874
105	55	1.58804	18.00819	0.50395	0.08814	0.16200	0.50395	0.08767	0.16120
105	56	1.58804	17.68820	0.50395	0.08973	0.16468	0.50395	0.08921	0.16381
105	57	1.58804	17.36037	0.50395	0.09142	0.16752	0.50395	0.09085	0.16657
105	58	1.58804	17.02468	0.50395	0.09321	0.17053	0.50395	0.09259	0.16949
105	59	1.58804	16.68091	0.50395	0.09513	0.17373	0.50395	0.09445	0.17259
105	60	1.58804	16.32913	0.50395	0.09717	0.17713	0.50395	0.09642	0.17589
105	61	1.58804	15.96913	0.50395	0.09935	0.18075	0.50395	0.09853	0.17939
105	62	1.58804	15.60088	0.50395	0.10169	0.18461	0.50395	0.10078	0.18311
105	63	1.58804	15.22446	0.50395	0.10419	0.18872	0.50395	0.10319	0.18708

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.57565	21.26064	0.50691	0.07411	0.13799	0.50691	0.07409	0.13795
1.57565	21.17342	0.50691	0.07441	0.13852	0.50691	0.07439	0.13847
1.57565	21.08250	0.50691	0.07473	0.13908	0.50691	0.07471	0.13903
1.57565	20.98768	0.50691	0.07507	0.13966	0.50691	0.07504	0.13961
1.57565	20.88895	0.50691	0.07543	0.14027	0.50691	0.07539	0.14021
1.57565	20.78588	0.50691	0.07580	0.14092	0.50691	0.07576	0.14085
1.57565	20.67862	0.50691	0.07619	0.14160	0.50691	0.07615	0.14153
1.57565	20.56684	0.50691	0.07661	0.14231	0.50691	0.07656	0.14224
1.57565	20.45044	0.50691	0.07704	0.14306	0.50691	0.07700	0.14298
1.57565	20.32903	0.50691	0.07750	0.14386	0.50691	0.07745	0.14377
1.57565	20.20243	0.50691	0.07799	0.14469	0.50691	0.07793	0.14460
1.57565	20.07055	0.50691	0.07850	0.14557	0.50691	0.07844	0.14547
1.57565	19.93297	0.50691	0.07904	0.14650	0.50691	0.07898	0.14640
1.57565	19.78951	0.50691	0.07961	0.14749	0.50691	0.07955	0.14738
1.57565	19.63978	0.50691	0.08022	0.14853	0.50691	0.08015	0.14841
1.57565	19.48352	0.50691	0.08086	0.14963	0.50691	0.08079	0.14950
1.57565	19.32040	0.50691	0.08155	0.15080	0.50691	0.08147	0.15066
1.57565	19.15023	0.50691	0.08227	0.15203	0.50691	0.08219	0.15189
1.57565	18.97251	0.50691	0.08304	0.15335	0.50691	0.08295	0.15319
1.57565	18.78697	0.50691	0.08386	0.15474	0.50691	0.08375	0.15456
1.57565	18.59337	0.50691	0.08473	0.15622	0.50691	0.08460	0.15601
1.57565	18.39367	0.50691	0.08565	0.15778	0.50691	0.08549	0.15752
1.57565	18.18814	0.50691	0.08661	0.15942	0.50691	0.08642	0.15909
1.57565	17.97738	0.50691	0.08762	0.16113	0.50691	0.08739	0.16073
1.57565	17.76227	0.50691	0.08868	0.16291	0.50691	0.08840	0.16244
1.57565	17.54401	0.50691	0.08978	0.16477	0.50691	0.08945	0.16422
1.57565	17.32430	0.50691	0.09091	0.16668	0.50691	0.09056	0.16608
1.57565	17.09693	0.50691	0.09212	0.16870	0.50691	0.09174	0.16805
1.57565	16.86201	0.50691	0.09340	0.17084	0.50691	0.09298	0.17014
1.57565	16.61938	0.50691	0.09476	0.17312	0.50691	0.09430	0.17235
1.57565	16.36911	0.50691	0.09620	0.17552	0.50691	0.09570	0.17468
1.57565	16.11103	0.50691	0.09774	0.17807	0.50691	0.09719	0.17716
1.57565	15.84506	0.50691	0.09937	0.18078	0.50691	0.09877	0.17978
1.57565	15.57108	0.50691	0.10112	0.18366	0.50691	0.10046	0.18257
1.57565	15.28882	0.50691	0.10298	0.18672	0.50691	0.10225	0.18553
1.57565	14.99826	0.50691	0.10496	0.18998	0.50691	0.10417	0.18868
1.57565	14.69911	0.50691	0.10709	0.19346	0.50691	0.10622	0.19204
1.57565	14.39128	0.50691	0.10937	0.19717	0.50691	0.10841	0.19562
1.57565	14.07472	0.50691	0.11182	0.20114	0.50691	0.11076	0.19943

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
105	64	1.58804	14.83980	0.50395	0.10688	0.19312	0.50395	0.10577	0.19130
105	65	1.58804	14.44688	0.50395	0.10977	0.19783	0.50395	0.10853	0.19581
105	66	1.58804	14.04613	0.50395	0.11288	0.20287	0.50395	0.11150	0.20063
105	67	1.58804	13.63788	0.50395	0.11624	0.20827	0.50395	0.11468	0.20577
105	68	1.58804	13.22255	0.50395	0.11986	0.21407	0.50395	0.11811	0.21126
105	69	1.58804	12.80079	0.50395	0.12378	0.22029	0.50395	0.12179	0.21713
105	70	1.58804	12.37331	0.50395	0.12801	0.22697	0.50395	0.12575	0.22340
105	71	1.58804	11.94070	0.50395	0.13260	0.23415	0.50395	0.13001	0.23010
105	72	1.58804	11.50357	0.50395	0.13757	0.24187	0.50395	0.13461	0.23728
105	73	1.58804	11.06278	0.50395	0.14298	0.25019	0.50395	0.13957	0.24495
105	74	1.58804	10.61910	0.50395	0.14886	0.25914	0.50395	0.14492	0.25315
105	75	1.58804	10.17356	0.50395	0.15526	0.26878	0.50395	0.15070	0.26193
105	76	1.58804	9.72734	0.50395	0.16223	0.27917	0.50395	0.15695	0.27132
105	77	1.58804	9.28160	0.50395	0.16984	0.29036	0.50395	0.16369	0.28133
105	78	1.58804	8.83768	0.50395	0.17814	0.30240	0.50395	0.17097	0.29202
105	79	1.58804	8.39698	0.50395	0.18719	0.31536	0.50395	0.17883	0.30340
105	80	1.58804	7.96110	0.50395	0.19707	0.32926	0.50395	0.18729	0.31549
105	81	1.58804	7.53168	0.50395	0.20784	0.34415	0.50395	0.19638	0.32829
105	82	1.58804	7.11054	0.50395	0.21956	0.36006	0.50395	0.20614	0.34182
105	83	1.58804	6.69952	0.50395	0.23228	0.37700	0.50395	0.21657	0.35604
105	84	1.58804	6.30023	0.50395	0.24607	0.39495	0.50395	0.22770	0.37093
105	85	1.58804	5.91444	0.50395	0.26094	0.41388	0.50395	0.23951	0.38646
105	86	1.58804	5.54396	0.50395	0.27690	0.43371	0.50395	0.25198	0.40253
105	87	1.58804	5.19034	0.50395	0.29394	0.45434	0.50395	0.26508	0.41907
105	88	1.58804	4.85473	0.50395	0.31203	0.47564	0.50395	0.27877	0.43599
105	89	1.58804	4.53813	0.50395	0.33108	0.49746	0.50395	0.29299	0.45319
105	90	1.58804	4.24126	0.50395	0.35100	0.51962	0.50395	0.30769	0.47058
105	91	1.58804	3.96420	0.50395	0.37169	0.54195	0.50395	0.32283	0.48810
105	92	1.58804	3.70604	0.50395	0.39309	0.56435	0.50395	0.33843	0.50571
105	93	1.58804	3.46525	0.50395	0.41519	0.58676	0.50395	0.35450	0.52345
105	94	1.58804	3.23968	0.50395	0.43803	0.60920	0.50395	0.37111	0.54133
105	95	1.58804	3.02715	0.50395	0.46167	0.63170	0.50395	0.38828	0.55937
105	96	1.58804	2.82535	0.50395	0.48617	0.65426	0.50395	0.40596	0.57748
105	97	1.58804	2.63737	0.50395	0.51107	0.67644	0.50395	0.42396	0.59547
105	98	1.58804	2.46279	0.50395	0.53618	0.69807	0.50395	0.44220	0.61323
105	99	1.58804	2.30125	0.50395	0.56126	0.71898	0.50395	0.46056	0.63066
105	100	1.58804	2.15258	0.50395	0.58605	0.73900	0.50395	0.47890	0.64764
105	101	1.58804	2.01649	0.50395	0.61027	0.75797	0.50395	0.49708	0.66406
105	102	1.58804	1.89293	0.50395	0.63364	0.77574	0.50395	0.51495	0.67982

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.57565	13.74931	0.50691	0.11445	0.20539	0.50691	0.11328	0.20351
1.57565	13.41490	0.50691	0.11728	0.20994	0.50691	0.11599	0.20786
1.57565	13.07182	0.50691	0.12034	0.21483	0.50691	0.11889	0.21252
1.57565	12.72027	0.50691	0.12364	0.22007	0.50691	0.12202	0.21750
1.57565	12.36057	0.50691	0.12721	0.22570	0.50691	0.12538	0.22282
1.57565	11.99324	0.50691	0.13107	0.23176	0.50691	0.12900	0.22852
1.57565	11.61885	0.50691	0.13524	0.23826	0.50691	0.13290	0.23461
1.57565	11.23789	0.50691	0.13977	0.24527	0.50691	0.13710	0.24114
1.57565	10.85087	0.50691	0.14469	0.25280	0.50691	0.14163	0.24812
1.57565	10.45855	0.50691	0.15004	0.26092	0.50691	0.14652	0.25560
1.57565	10.06159	0.50691	0.15585	0.26968	0.50691	0.15181	0.26360
1.57565	9.66092	0.50691	0.16219	0.27911	0.50691	0.15752	0.27217
1.57565	9.25762	0.50691	0.16910	0.28928	0.50691	0.16370	0.28134
1.57565	8.85278	0.50691	0.17664	0.30024	0.50691	0.17037	0.29114
1.57565	8.44766	0.50691	0.18486	0.31204	0.50691	0.17757	0.30159
1.57565	8.04359	0.50691	0.19384	0.32474	0.50691	0.18534	0.31273
1.57565	7.64214	0.50691	0.20364	0.33838	0.50691	0.19372	0.32456
1.57565	7.24488	0.50691	0.21432	0.35299	0.50691	0.20272	0.33711
1.57565	6.85364	0.50691	0.22594	0.36860	0.50691	0.21238	0.35036
1.57565	6.47024	0.50691	0.23856	0.38522	0.50691	0.22272	0.36430
1.57565	6.09632	0.50691	0.25222	0.40284	0.50691	0.23373	0.37890
1.57565	5.73370	0.50691	0.26696	0.42142	0.50691	0.24543	0.39413
1.57565	5.38421	0.50691	0.28278	0.44089	0.50691	0.25778	0.40990
1.57565	5.04951	0.50691	0.29967	0.46114	0.50691	0.27075	0.42613
1.57565	4.73086	0.50691	0.31757	0.48206	0.50691	0.28430	0.44274
1.57565	4.42936	0.50691	0.33643	0.50348	0.50691	0.29838	0.45962
1.57565	4.14588	0.50691	0.35615	0.52523	0.50691	0.31293	0.47669
1.57565	3.88065	0.50691	0.37661	0.54715	0.50691	0.32791	0.49388
1.57565	3.63292	0.50691	0.39777	0.56915	0.50691	0.34334	0.51117
1.57565	3.40133	0.50691	0.41960	0.59116	0.50691	0.35924	0.52859
1.57565	3.18390	0.50691	0.44216	0.61320	0.50691	0.37566	0.54615
1.57565	2.97857	0.50691	0.46552	0.63530	0.50691	0.39265	0.56389
1.57565	2.78314	0.50691	0.48974	0.65748	0.50691	0.41014	0.58170
1.57565	2.60073	0.50691	0.51435	0.67930	0.50691	0.42796	0.59940
1.57565	2.43099	0.50691	0.53916	0.70059	0.50691	0.44601	0.61689
1.57565	2.27364	0.50691	0.56396	0.72120	0.50691	0.46419	0.63405
1.57565	2.12860	0.50691	0.58847	0.74093	0.50691	0.48235	0.65079
1.57565	1.99561	0.50691	0.61244	0.75964	0.50691	0.50035	0.66698
1.57565	1.87471	0.50691	0.63556	0.77718	0.50691	0.51806	0.68253

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
105	103	1.58804	1.78083	0.50395	0.65603	0.79229	0.50395	0.53244	0.69489
105	104	1.58804	1.67943	0.50395	0.67728	0.80759	0.50395	0.54943	0.70920
105	105	1.58804	1.58804	0.50395	0.69726	0.82163	0.50395	0.56582	0.72271
105	106	1.58804	1.50600	0.50395	0.71586	0.83440	0.50395	0.58145	0.73534
105	107	1.58804	1.43298	0.50395	0.73290	0.84587	0.50395	0.59613	0.74697
105	108	1.58804	1.36894	0.50395	0.74815	0.85594	0.50395	0.60950	0.75738
105	109	1.58804	1.31458	0.50395	0.76118	0.86440	0.50395	0.62098	0.76618
105	110	1.58804	1.27298	0.50395	0.77109	0.87075	0.50395	0.62966	0.77275
106	1	1.50600	26.62178	0.49803	0.05657	0.10708	0.49803	0.05656	0.10706
106	2	1.50600	26.56961	0.49803	0.05668	0.10728	0.49803	0.05667	0.10727
106	3	1.50600	26.51422	0.49803	0.05680	0.10749	0.49803	0.05679	0.10748
106	4	1.50600	26.45593	0.49803	0.05692	0.10772	0.49803	0.05692	0.10771
106	5	1.50600	26.39526	0.49803	0.05706	0.10795	0.49803	0.05705	0.10794
106	6	1.50600	26.33222	0.49803	0.05719	0.10820	0.49803	0.05719	0.10818
106	7	1.50600	26.26662	0.49803	0.05733	0.10845	0.49803	0.05733	0.10844
106	8	1.50600	26.19847	0.49803	0.05748	0.10872	0.49803	0.05748	0.10871
106	9	1.50600	26.12745	0.49803	0.05764	0.10900	0.49803	0.05763	0.10899
106	10	1.50600	26.05351	0.49803	0.05780	0.10929	0.49803	0.05780	0.10928
106	11	1.50600	25.97700	0.49803	0.05797	0.10959	0.49803	0.05797	0.10958
106	12	1.50600	25.89730	0.49803	0.05815	0.10991	0.49803	0.05814	0.10990
106	13	1.50600	25.81474	0.49803	0.05834	0.11025	0.49803	0.05833	0.11023
106	14	1.50600	25.72901	0.49803	0.05853	0.11059	0.49803	0.05852	0.11057
106	15	1.50600	25.64035	0.49803	0.05873	0.11095	0.49803	0.05872	0.11093
106	16	1.50600	25.54880	0.49803	0.05895	0.11133	0.49803	0.05893	0.11130
106	17	1.50600	25.45467	0.49803	0.05916	0.11172	0.49803	0.05914	0.11168
106	18	1.50600	25.35821	0.49803	0.05939	0.11212	0.49803	0.05937	0.11208
106	19	1.50600	25.25875	0.49803	0.05962	0.11253	0.49803	0.05960	0.11250
106	20	1.50600	25.15564	0.49803	0.05987	0.11297	0.49803	0.05985	0.11293
106	21	1.50600	25.04833	0.49803	0.06012	0.11343	0.49803	0.06010	0.11339
106	22	1.50600	24.93660	0.49803	0.06039	0.11391	0.49803	0.06037	0.11387
106	23	1.50600	24.82004	0.49803	0.06068	0.11441	0.49803	0.06066	0.11438
106	24	1.50600	24.69862	0.49803	0.06097	0.11494	0.49803	0.06096	0.11491
106	25	1.50600	24.57203	0.49803	0.06129	0.11550	0.49803	0.06127	0.11546
106	26	1.50600	24.44053	0.49803	0.06162	0.11608	0.49803	0.06160	0.11605
106	27	1.50600	24.30438	0.49803	0.06196	0.11669	0.49803	0.06194	0.11665
106	28	1.50600	24.16342	0.49803	0.06232	0.11734	0.49803	0.06230	0.11729
106	29	1.50600	24.01762	0.49803	0.06270	0.11801	0.49803	0.06267	0.11796
106	30	1.50600	23.86654	0.49803	0.06310	0.11871	0.49803	0.06307	0.11865
106	31	1.50600	23.71037	0.49803	0.06351	0.11944	0.49803	0.06348	0.11938

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.57565	1.76487	0.50691	0.65772	0.79352	0.50691	0.53539	0.69740
1.57565	1.66540	0.50691	0.67876	0.80864	0.50691	0.55223	0.71153
1.57565	1.57565	0.50691	0.69856	0.82253	0.50691	0.56848	0.72488
1.57565	1.49500	0.50691	0.71699	0.83517	0.50691	0.58399	0.73736
1.57565	1.42313	0.50691	0.73390	0.84653	0.50691	0.59855	0.74887
1.57565	1.36003	0.50691	0.74903	0.85651	0.50691	0.61183	0.75917
1.57565	1.30641	0.50691	0.76198	0.86491	0.50691	0.62324	0.76790
1.57565	1.26533	0.50691	0.77183	0.87122	0.50691	0.63187	0.77441
1.49500	22.51412	0.50105	0.06640	0.12453	0.50105	0.06639	0.12451
1.49500	22.48584	0.50105	0.06649	0.12468	0.50105	0.06648	0.12467
1.49500	22.45520	0.50105	0.06658	0.12484	0.50105	0.06657	0.12483
1.49500	22.42249	0.50105	0.06667	0.12501	0.50105	0.06667	0.12500
1.49500	22.38814	0.50105	0.06678	0.12519	0.50105	0.06677	0.12518
1.49500	22.35215	0.50105	0.06688	0.12538	0.50105	0.06688	0.12537
1.49500	22.31437	0.50105	0.06700	0.12558	0.50105	0.06699	0.12557
1.49500	22.27480	0.50105	0.06712	0.12579	0.50105	0.06711	0.12578
1.49500	22.23319	0.50105	0.06724	0.12601	0.50105	0.06723	0.12600
1.49500	22.18946	0.50105	0.06737	0.12624	0.50105	0.06737	0.12623
1.49500	22.14392	0.50105	0.06751	0.12648	0.50105	0.06750	0.12647
1.49500	22.09606	0.50105	0.06766	0.12674	0.50105	0.06765	0.12673
1.49500	22.04614	0.50105	0.06781	0.12701	0.50105	0.06780	0.12699
1.49500	21.99389	0.50105	0.06797	0.12729	0.50105	0.06796	0.12727
1.49500	21.93952	0.50105	0.06814	0.12759	0.50105	0.06813	0.12756
1.49500	21.88305	0.50105	0.06832	0.12790	0.50105	0.06830	0.12786
1.49500	21.82476	0.50105	0.06850	0.12821	0.50105	0.06848	0.12818
1.49500	21.76485	0.50105	0.06869	0.12854	0.50105	0.06866	0.12850
1.49500	21.70276	0.50105	0.06888	0.12889	0.50105	0.06886	0.12885
1.49500	21.63792	0.50105	0.06909	0.12925	0.50105	0.06907	0.12921
1.49500	21.56986	0.50105	0.06931	0.12963	0.50105	0.06929	0.12959
1.49500	21.49836	0.50105	0.06954	0.13003	0.50105	0.06952	0.13000
1.49500	21.42306	0.50105	0.06978	0.13046	0.50105	0.06976	0.13043
1.49500	21.34391	0.50105	0.07004	0.13091	0.50105	0.07002	0.13088
1.49500	21.26064	0.50105	0.07032	0.13139	0.50105	0.07029	0.13136
1.49500	21.17342	0.50105	0.07061	0.13190	0.50105	0.07058	0.13186
1.49500	21.08250	0.50105	0.07091	0.13243	0.50105	0.07088	0.13238
1.49500	20.98768	0.50105	0.07123	0.13299	0.50105	0.07120	0.13294
1.49500	20.88895	0.50105	0.07157	0.13357	0.50105	0.07154	0.13352
1.49500	20.78588	0.50105	0.07192	0.13419	0.50105	0.07189	0.13413
1.49500	20.67862	0.50105	0.07229	0.13484	0.50105	0.07226	0.13478

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
106	32	1.50600	23.54876	0.49803	0.06395	0.12021	0.49803	0.06391	0.12015	1.49500	20.56684	0.50105	0.07269	0.13552	0.50105	0.07265	0.13545
106	33	1.50600	23.38162	0.49803	0.06441	0.12102	0.49803	0.06437	0.12095	1.49500	20.45044	0.50105	0.07310	0.13624	0.50105	0.07306	0.13617
106	34	1.50600	23.20856	0.49803	0.06489	0.12187	0.49803	0.06485	0.12179	1.49500	20.32903	0.50105	0.07354	0.13700	0.50105	0.07349	0.13692
106	35	1.50600	23.02940	0.49803	0.06539	0.12276	0.49803	0.06535	0.12268	1.49500	20.20243	0.50105	0.07400	0.13780	0.50105	0.07395	0.13771
106	36	1.50600	22.84408	0.49803	0.06592	0.12369	0.49803	0.06588	0.12361	1.49500	20.07055	0.50105	0.07448	0.13864	0.50105	0.07443	0.13855
106	37	1.50600	22.65215	0.49803	0.06648	0.12467	0.49803	0.06643	0.12458	1.49500	19.93297	0.50105	0.07500	0.13953	0.50105	0.07494	0.13943
106	38	1.50600	22.45348	0.49803	0.06707	0.12571	0.49803	0.06702	0.12561	1.49500	19.78951	0.50105	0.07554	0.14047	0.50105	0.07548	0.14037
106	39	1.50600	22.24766	0.49803	0.06769	0.12679	0.49803	0.06763	0.12670	1.49500	19.63978	0.50105	0.07612	0.14146	0.50105	0.07605	0.14136
106	40	1.50600	22.03447	0.49803	0.06834	0.12794	0.49803	0.06828	0.12784	1.49500	19.48352	0.50105	0.07673	0.14252	0.50105	0.07666	0.14240
106	41	1.50600	21.81357	0.49803	0.06904	0.12915	0.49803	0.06897	0.12904	1.49500	19.32040	0.50105	0.07737	0.14363	0.50105	0.07730	0.14351
106	42	1.50600	21.58485	0.49803	0.06977	0.13043	0.49803	0.06970	0.13031	1.49500	19.15023	0.50105	0.07806	0.14482	0.50105	0.07799	0.14469
106	43	1.50600	21.34779	0.49803	0.07054	0.13178	0.49803	0.07047	0.13165	1.49500	18.97251	0.50105	0.07879	0.14607	0.50105	0.07871	0.14593
106	44	1.50600	21.10218	0.49803	0.07136	0.13321	0.49803	0.07127	0.13306	1.49500	18.78697	0.50105	0.07957	0.14741	0.50105	0.07947	0.14725
106	45	1.50600	20.84782	0.49803	0.07223	0.13473	0.49803	0.07212	0.13454	1.49500	18.59337	0.50105	0.08039	0.14882	0.50105	0.08028	0.14863
106	46	1.50600	20.58697	0.49803	0.07314	0.13632	0.49803	0.07301	0.13609	1.49500	18.39367	0.50105	0.08127	0.15032	0.50105	0.08112	0.15007
106	47	1.50600	20.32000	0.49803	0.07410	0.13798	0.49803	0.07394	0.13770	1.49500	18.18814	0.50105	0.08218	0.15188	0.50105	0.08201	0.15159
106	48	1.50600	20.04764	0.49803	0.07511	0.13972	0.49803	0.07491	0.13938	1.49500	17.97738	0.50105	0.08314	0.15352	0.50105	0.08293	0.15316
106	49	1.50600	19.77090	0.49803	0.07615	0.14153	0.49803	0.07592	0.14113	1.49500	17.76227	0.50105	0.08414	0.15523	0.50105	0.08389	0.15480
106	50	1.50600	19.49116	0.49803	0.07724	0.14341	0.49803	0.07697	0.14294	1.49500	17.54401	0.50105	0.08519	0.15700	0.50105	0.08489	0.15650
106	51	1.50600	19.21029	0.49803	0.07837	0.14535	0.49803	0.07808	0.14484	1.49500	17.32430	0.50105	0.08626	0.15883	0.50105	0.08595	0.15829
106	52	1.50600	18.92146	0.49803	0.07956	0.14740	0.49803	0.07924	0.14685	1.49500	17.09693	0.50105	0.08741	0.16077	0.50105	0.08706	0.16018
106	53	1.50600	18.62485	0.49803	0.08083	0.14957	0.49803	0.08048	0.14896	1.49500	16.86201	0.50105	0.08862	0.16282	0.50105	0.08824	0.16218
106	54	1.50600	18.32038	0.49803	0.08217	0.15186	0.49803	0.08178	0.15120	1.49500	16.61938	0.50105	0.08991	0.16499	0.50105	0.08950	0.16429
106	55	1.50600	18.00819	0.49803	0.08359	0.15428	0.49803	0.08317	0.15356	1.49500	16.36911	0.50105	0.09128	0.16730	0.50105	0.09083	0.16653
106	56	1.50600	17.68820	0.49803	0.08510	0.15685	0.49803	0.08463	0.15606	1.49500	16.11103	0.50105	0.09274	0.16974	0.50105	0.09225	0.16891
106	57	1.50600	17.36037	0.49803	0.08670	0.15957	0.49803	0.08619	0.15870	1.49500	15.84506	0.50105	0.09429	0.17234	0.50105	0.09375	0.17143
106	58	1.50600	17.02468	0.49803	0.08841	0.16245	0.49803	0.08785	0.16151	1.49500	15.57108	0.50105	0.09595	0.17510	0.50105	0.09535	0.17410
106	59	1.50600	16.68091	0.49803	0.09022	0.16551	0.49803	0.08961	0.16448	1.49500	15.28882	0.50105	0.09771	0.17803	0.50105	0.09706	0.17695
106	60	1.50600	16.32913	0.49803	0.09216	0.16877	0.49803	0.09149	0.16764	1.49500	14.99826	0.50105	0.09960	0.18115	0.50105	0.09888	0.17997
106	61	1.50600	15.96913	0.49803	0.09423	0.17223	0.49803	0.09349	0.17099	1.49500	14.69911	0.50105	0.10162	0.18449	0.50105	0.10083	0.18319
106	62	1.50600	15.60088	0.49803	0.09645	0.17592	0.49803	0.09563	0.17456	1.49500	14.39128	0.50105	0.10378	0.18805	0.50105	0.10292	0.18663
106	63	1.50600	15.22446	0.49803	0.09882	0.17987	0.49803	0.09792	0.17837	1.49500	14.07472	0.50105	0.10611	0.19185	0.50105	0.10515	0.19030
106	64	1.50600	14.83980	0.49803	0.10137	0.18408	0.49803	0.10037	0.18243	1.49500	13.74931	0.50105	0.10860	0.19593	0.50105	0.10755	0.19422
106	65	1.50600	14.44688	0.49803	0.10411	0.18859	0.49803	0.10300	0.18677	1.49500	13.41490	0.50105	0.11130	0.20030	0.50105	0.11013	0.19841
106	66	1.50600	14.04613	0.49803	0.10707	0.19343	0.49803	0.10582	0.19139	1.49500	13.07182	0.50105	0.11420	0.20499	0.50105	0.11290	0.20289
106	67	1.50600	13.63788	0.49803	0.11025	0.19861	0.49803	0.10885	0.19634	1.49500	12.72027	0.50105	0.11733	0.21003	0.50105	0.11587	0.20768
106	68	1.50600	13.22255	0.49803	0.11369	0.20417	0.49803	0.11211	0.20162	1.49500	12.36057	0.50105	0.12072	0.21544	0.50105	0.11907	0.21281
106	69	1.50600	12.80079	0.49803	0.11741	0.21015	0.49803	0.11562	0.20727	1.49500	11.99324	0.50105	0.12439	0.22126	0.50105	0.12252	0.21830
106	70	1.50600	12.37331	0.49803	0.12143	0.21657	0.49803	0.11939	0.21331	1.49500	11.61885	0.50105	0.12836	0.22751	0.50105	0.12624	0.22418

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
106	71	1.50600	11.94070	0.49803	0.12579	0.22347	0.49803	0.12346	0.21978	1.49500	11.23789	0.50105	0.13266	0.23425	0.50105	0.13025	0.23048
106	72	1.50600	11.50357	0.49803	0.13051	0.23089	0.49803	0.12784	0.22670	1.49500	10.85087	0.50105	0.13734	0.24151	0.50105	0.13457	0.23722
106	73	1.50600	11.06278	0.49803	0.13565	0.23889	0.49803	0.13257	0.23411	1.49500	10.45855	0.50105	0.14242	0.24933	0.50105	0.13925	0.24445
106	74	1.50600	10.61910	0.49803	0.14124	0.24751	0.49803	0.13768	0.24204	1.49500	10.06159	0.50105	0.14795	0.25776	0.50105	0.14430	0.25220
106	75	1.50600	10.17356	0.49803	0.14732	0.25681	0.49803	0.14321	0.25054	1.49500	9.66092	0.50105	0.15398	0.26687	0.50105	0.14976	0.26051
106	76	1.50600	9.72734	0.49803	0.15395	0.26683	0.49803	0.14918	0.25963	1.49500	9.25762	0.50105	0.16055	0.27668	0.50105	0.15567	0.26940
106	77	1.50600	9.28160	0.49803	0.16119	0.27763	0.49803	0.15563	0.26935	1.49500	8.85278	0.50105	0.16773	0.28727	0.50105	0.16205	0.27891
106	78	1.50600	8.83768	0.49803	0.16909	0.28927	0.49803	0.16261	0.27973	1.49500	8.44766	0.50105	0.17556	0.29869	0.50105	0.16896	0.28907
106	79	1.50600	8.39698	0.49803	0.17771	0.30179	0.49803	0.17014	0.29080	1.49500	8.04359	0.50105	0.18412	0.31099	0.50105	0.17641	0.29992
106	80	1.50600	7.96110	0.49803	0.18713	0.31526	0.49803	0.17826	0.30258	1.49500	7.64214	0.50105	0.19346	0.32421	0.50105	0.18446	0.31146
106	81	1.50600	7.53168	0.49803	0.19740	0.32971	0.49803	0.18700	0.31508	1.49500	7.24488	0.50105	0.20366	0.33840	0.50105	0.19312	0.32372
106	82	1.50600	7.11054	0.49803	0.20858	0.34517	0.49803	0.19639	0.32830	1.49500	6.85364	0.50105	0.21476	0.35358	0.50105	0.20242	0.33669
106	83	1.50600	6.69952	0.49803	0.22074	0.36165	0.49803	0.20644	0.34223	1.49500	6.47024	0.50105	0.22682	0.36977	0.50105	0.21239	0.35036
106	84	1.50600	6.30023	0.49803	0.23393	0.37916	0.49803	0.21718	0.35686	1.49500	6.09632	0.50105	0.23990	0.38697	0.50105	0.22303	0.36471
106	85	1.50600	5.91444	0.49803	0.24817	0.39766	0.49803	0.22860	0.37213	1.49500	5.73370	0.50105	0.25403	0.40515	0.50105	0.23434	0.37971
106	86	1.50600	5.54396	0.49803	0.26349	0.41708	0.49803	0.24068	0.38798	1.49500	5.38421	0.50105	0.26922	0.42423	0.50105	0.24631	0.39527
106	87	1.50600	5.19034	0.49803	0.27987	0.43734	0.49803	0.25339	0.40433	1.49500	5.04951	0.50105	0.28546	0.44414	0.50105	0.25891	0.41132
106	88	1.50600	4.85473	0.49803	0.29728	0.45831	0.49803	0.26670	0.42109	1.49500	4.73086	0.50105	0.30272	0.46475	0.50105	0.27209	0.42779
106	89	1.50600	4.53813	0.49803	0.31566	0.47985	0.49803	0.28055	0.43818	1.49500	4.42936	0.50105	0.32093	0.48591	0.50105	0.28582	0.44457
106	90	1.50600	4.24126	0.49803	0.33493	0.50179	0.49803	0.29490	0.45548	1.49500	4.14588	0.50105	0.34000	0.50746	0.50105	0.30002	0.46157
106	91	1.50600	3.96420	0.49803	0.35498	0.52397	0.49803	0.30971	0.47295	1.49500	3.88065	0.50105	0.35985	0.52925	0.50105	0.31468	0.47872
106	92	1.50600	3.70604	0.49803	0.37579	0.54628	0.49803	0.32499	0.49055	1.49500	3.63292	0.50105	0.38043	0.55118	0.50105	0.32981	0.49602
106	93	1.50600	3.46525	0.49803	0.39732	0.56869	0.49803	0.34076	0.50831	1.49500	3.40133	0.50105	0.40172	0.57319	0.50105	0.34542	0.51347
106	94	1.50600	3.23968	0.49803	0.41964	0.59119	0.49803	0.35709	0.52626	1.49500	3.18390	0.50105	0.42379	0.59530	0.50105	0.36157	0.53111
106	95	1.50600	3.02715	0.49803	0.44282	0.61383	0.49803	0.37402	0.54442	1.49500	2.97857	0.50105	0.44671	0.61755	0.50105	0.37833	0.54897
106	96	1.50600	2.82535	0.49803	0.46694	0.63662	0.49803	0.39149	0.56270	1.49500	2.78314	0.50105	0.47056	0.63998	0.50105	0.39563	0.56696
106	97	1.50600	2.63737	0.49803	0.49155	0.65911	0.49803	0.40933	0.58089	1.49500	2.60073	0.50105	0.49489	0.66211	0.50105	0.41329	0.58486
106	98	1.50600	2.46279	0.49803	0.51645	0.68113	0.49803	0.42745	0.59890	1.49500	2.43099	0.50105	0.51952	0.68379	0.50105	0.43123	0.60260
106	99	1.50600	2.30125	0.49803	0.54143	0.70250	0.49803	0.44573	0.61661	1.49500	2.27364	0.50105	0.54423	0.70485	0.50105	0.44934	0.62006
106	100	1.50600	2.15258	0.49803	0.56623	0.72305	0.49803	0.46404	0.63391	1.49500	2.12860	0.50105	0.56876	0.72511	0.50105	0.46748	0.63712
106	101	1.50600	2.01649	0.49803	0.59057	0.74259	0.49803	0.48223	0.65068	1.49500	1.99561	0.50105	0.59285	0.74439	0.50105	0.48550	0.65366
106	102	1.50600	1.89293	0.49803	0.61415	0.76096	0.49803	0.50016	0.66681	1.49500	1.87471	0.50105	0.61618	0.76252	0.50105	0.50327	0.66957
106	103	1.50600	1.78083	0.49803	0.63684	0.77813	0.49803	0.51774	0.68225	1.49500	1.76487	0.50105	0.63864	0.77948	0.50105	0.52070	0.68482
106	104	1.50600	1.67943	0.49803	0.65846	0.79406	0.49803	0.53486	0.69695	1.49500	1.66540	0.50105	0.66006	0.79522	0.50105	0.53768	0.69934
106	105	1.50600	1.58804	0.49803	0.67888	0.80873	0.49803	0.55142	0.71085	1.49500	1.57565	0.50105	0.68029	0.80973	0.50105	0.55409	0.71308
106	106	1.50600	1.50600	0.49803	0.69795	0.82211	0.49803	0.56724	0.72387	1.49500	1.49500	0.50105	0.69920	0.82298	0.50105	0.56979	0.72595
106	107	1.50600	1.43298	0.49803	0.71551	0.83417	0.49803	0.58213	0.73588	1.49500	1.42313	0.50105	0.71661	0.83492	0.50105	0.58458	0.73783
106	108	1.50600	1.36894	0.49803	0.73128	0.84478	0.49803	0.59574	0.74666	1.49500	1.36003	0.50105	0.73227	0.84544	0.50105	0.59809	0.74851
106	109	1.50600	1.31458	0.49803	0.74480	0.85374	0.49803	0.60746	0.75580	1.49500	1.30641	0.50105	0.74570	0.85433	0.50105	0.60975	0.75757

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
106	110	1.50600	1.27298	0.49803	0.75512	0.86048	0.49803	0.61634	0.76264
107	1	1.43298	26.62178	0.49354	0.05383	0.10215	0.49354	0.05382	0.10214
107	2	1.43298	26.56961	0.49354	0.05393	0.10235	0.49354	0.05393	0.10233
107	3	1.43298	26.51422	0.49354	0.05405	0.10255	0.49354	0.05404	0.10254
107	4	1.43298	26.45593	0.49354	0.05416	0.10276	0.49354	0.05416	0.10275
107	5	1.43298	26.39526	0.49354	0.05429	0.10299	0.49354	0.05428	0.10298
107	6	1.43298	26.33222	0.49354	0.05442	0.10322	0.49354	0.05441	0.10321
107	7	1.43298	26.26662	0.49354	0.05455	0.10347	0.49354	0.05455	0.10345
107	8	1.43298	26.19847	0.49354	0.05470	0.10372	0.49354	0.05469	0.10371
107	9	1.43298	26.12745	0.49354	0.05485	0.10399	0.49354	0.05484	0.10398
107	10	1.43298	26.05351	0.49354	0.05500	0.10427	0.49354	0.05499	0.10426
107	11	1.43298	25.97700	0.49354	0.05516	0.10456	0.49354	0.05516	0.10455
107	12	1.43298	25.89730	0.49354	0.05533	0.10486	0.49354	0.05533	0.10485
107	13	1.43298	25.81474	0.49354	0.05551	0.10518	0.49354	0.05550	0.10517
107	14	1.43298	25.72901	0.49354	0.05569	0.10551	0.49354	0.05568	0.10549
107	15	1.43298	25.64035	0.49354	0.05589	0.10586	0.49354	0.05588	0.10584
107	16	1.43298	25.54880	0.49354	0.05609	0.10622	0.49354	0.05607	0.10619
107	17	1.43298	25.45467	0.49354	0.05629	0.10659	0.49354	0.05628	0.10656
107	18	1.43298	25.35821	0.49354	0.05651	0.10697	0.49354	0.05649	0.10694
107	19	1.43298	25.25875	0.49354	0.05673	0.10737	0.49354	0.05671	0.10734
107	20	1.43298	25.15564	0.49354	0.05696	0.10779	0.49354	0.05695	0.10775
107	21	1.43298	25.04833	0.49354	0.05721	0.10822	0.49354	0.05719	0.10819
107	22	1.43298	24.93660	0.49354	0.05746	0.10868	0.49354	0.05745	0.10865
107	23	1.43298	24.82004	0.49354	0.05773	0.10917	0.49354	0.05772	0.10914
107	24	1.43298	24.69862	0.49354	0.05802	0.10967	0.49354	0.05800	0.10964
107	25	1.43298	24.57203	0.49354	0.05832	0.11021	0.49354	0.05830	0.11018
107	26	1.43298	24.44053	0.49354	0.05863	0.11077	0.49354	0.05861	0.11073
107	27	1.43298	24.30438	0.49354	0.05896	0.11135	0.49354	0.05894	0.11131
107	28	1.43298	24.16342	0.49354	0.05930	0.11196	0.49354	0.05928	0.11192
107	29	1.43298	24.01762	0.49354	0.05966	0.11261	0.49354	0.05964	0.11256
107	30	1.43298	23.86654	0.49354	0.06004	0.11328	0.49354	0.06001	0.11323
107	31	1.43298	23.71037	0.49354	0.06043	0.11398	0.49354	0.06041	0.11393
107	32	1.43298	23.54876	0.49354	0.06085	0.11472	0.49354	0.06082	0.11466
107	33	1.43298	23.38162	0.49354	0.06128	0.11549	0.49354	0.06125	0.11543
107	34	1.43298	23.20856	0.49354	0.06174	0.11630	0.49354	0.06170	0.11624
107	35	1.43298	23.02940	0.49354	0.06222	0.11715	0.49354	0.06218	0.11708
107	36	1.43298	22.84408	0.49354	0.06273	0.11805	0.49354	0.06268	0.11797
107	37	1.43298	22.65215	0.49354	0.06326	0.11899	0.49354	0.06321	0.11891
107	38	1.43298	22.45348	0.49354	0.06382	0.11998	0.49354	0.06377	0.11989

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.49500	1.26533	0.50105	0.75596	0.86102	0.50105	0.61858	0.76435
1.42313	22.51412	0.49664	0.06321	0.11890	0.49664	0.06320	0.11888
1.42313	22.48584	0.49664	0.06329	0.11904	0.49664	0.06328	0.11903
1.42313	22.45520	0.49664	0.06338	0.11920	0.49664	0.06337	0.11918
1.42313	22.42249	0.49664	0.06347	0.11936	0.49664	0.06346	0.11935
1.42313	22.38814	0.49664	0.06357	0.11953	0.49664	0.06356	0.11952
1.42313	22.35215	0.49664	0.06367	0.11971	0.49664	0.06366	0.11970
1.42313	22.31437	0.49664	0.06378	0.11990	0.49664	0.06377	0.11989
1.42313	22.27480	0.49664	0.06389	0.12010	0.49664	0.06388	0.12009
1.42313	22.23319	0.49664	0.06401	0.12032	0.49664	0.06400	0.12030
1.42313	22.18946	0.49664	0.06413	0.12054	0.49664	0.06413	0.12053
1.42313	22.14392	0.49664	0.06427	0.12077	0.49664	0.06426	0.12076
1.42313	22.09606	0.49664	0.06441	0.12102	0.49664	0.06440	0.12100
1.42313	22.04614	0.49664	0.06455	0.12127	0.49664	0.06454	0.12126
1.42313	21.99389	0.49664	0.06470	0.12154	0.49664	0.06469	0.12153
1.42313	21.93952	0.49664	0.06486	0.12183	0.49664	0.06485	0.12180
1.42313	21.88305	0.49664	0.06503	0.12212	0.49664	0.06502	0.12209
1.42313	21.82476	0.49664	0.06521	0.12243	0.49664	0.06519	0.12239
1.42313	21.76485	0.49664	0.06538	0.12274	0.49664	0.06536	0.12271
1.42313	21.70276	0.49664	0.06557	0.12307	0.49664	0.06555	0.12304
1.42313	21.63792	0.49664	0.06577	0.12342	0.49664	0.06575	0.12338
1.42313	21.56986	0.49664	0.06598	0.12379	0.49664	0.06596	0.12375
1.42313	21.49836	0.49664	0.06620	0.12417	0.49664	0.06618	0.12414
1.42313	21.42306	0.49664	0.06643	0.12458	0.49664	0.06641	0.12455
1.42313	21.34391	0.49664	0.06667	0.12501	0.49664	0.06666	0.12498
1.42313	21.26064	0.49664	0.06694	0.12547	0.49664	0.06692	0.12544
1.42313	21.17342	0.49664	0.06721	0.12596	0.49664	0.06719	0.12592
1.42313	21.08250	0.49664	0.06750	0.12647	0.49664	0.06748	0.12642
1.42313	20.98768	0.49664	0.06781	0.12700	0.49664	0.06778	0.12696
1.42313	20.88895	0.49664	0.06813	0.12756	0.49664	0.06810	0.12751
1.42313	20.78588	0.49664	0.06846	0.12815	0.49664	0.06843	0.12810
1.42313	20.67862	0.49664	0.06882	0.12878	0.49664	0.06879	0.12872
1.42313	20.56684	0.49664	0.06919	0.12943	0.49664	0.06916	0.12937
1.42313	20.45044	0.49664	0.06959	0.13012	0.49664	0.06955	0.13005
1.42313	20.32903	0.49664	0.07000	0.13084	0.49664	0.06996	0.13077
1.42313	20.20243	0.49664	0.07044	0.13161	0.49664	0.07040	0.13153
1.42313	20.07055	0.49664	0.07090	0.13242	0.49664	0.07086	0.13233
1.42313	19.93297	0.49664	0.07139	0.13327	0.49664	0.07134	0.13318
1.42313	19.78951	0.49664	0.07191	0.13417	0.49664	0.07186	0.13408

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
107	39	1.43298	22.24766	0.49354	0.06441	0.12102	0.49354	0.06436	0.12093
107	40	1.43298	22.03447	0.49354	0.06503	0.12212	0.49354	0.06498	0.12202
107	41	1.43298	21.81357	0.49354	0.06569	0.12328	0.49354	0.06563	0.12318
107	42	1.43298	21.58485	0.49354	0.06638	0.12450	0.49354	0.06632	0.12439
107	43	1.43298	21.34779	0.49354	0.06712	0.12580	0.49354	0.06705	0.12568
107	44	1.43298	21.10218	0.49354	0.06790	0.12717	0.49354	0.06782	0.12703
107	45	1.43298	20.84782	0.49354	0.06873	0.12862	0.49354	0.06863	0.12845
107	46	1.43298	20.58697	0.49354	0.06960	0.13014	0.49354	0.06948	0.12993
107	47	1.43298	20.32000	0.49354	0.07051	0.13173	0.49354	0.07037	0.13148
107	48	1.43298	20.04764	0.49354	0.07147	0.13340	0.49354	0.07129	0.13309
107	49	1.43298	19.77090	0.49354	0.07246	0.13513	0.49354	0.07225	0.13477
107	50	1.43298	19.49116	0.49354	0.07350	0.13694	0.49354	0.07325	0.13651
107	51	1.43298	19.21029	0.49354	0.07457	0.13880	0.49354	0.07431	0.13833
107	52	1.43298	18.92146	0.49354	0.07571	0.14076	0.49354	0.07542	0.14026
107	53	1.43298	18.62485	0.49354	0.07691	0.14284	0.49354	0.07659	0.14229
107	54	1.43298	18.32038	0.49354	0.07819	0.14504	0.49354	0.07784	0.14443
107	55	1.43298	18.00819	0.49354	0.07954	0.14736	0.49354	0.07916	0.14670
107	56	1.43298	17.68820	0.49354	0.08098	0.14982	0.49354	0.08056	0.14910
107	57	1.43298	17.36037	0.49354	0.08250	0.15243	0.49354	0.08204	0.15164
107	58	1.43298	17.02468	0.49354	0.08412	0.15519	0.49354	0.08362	0.15433
107	59	1.43298	16.68091	0.49354	0.08585	0.15813	0.49354	0.08530	0.15719
107	60	1.43298	16.32913	0.49354	0.08770	0.16125	0.49354	0.08709	0.16022
107	61	1.43298	15.96913	0.49354	0.08967	0.16458	0.49354	0.08900	0.16345
107	62	1.43298	15.60088	0.49354	0.09178	0.16813	0.49354	0.09104	0.16688
107	63	1.43298	15.22446	0.49354	0.09404	0.17191	0.49354	0.09322	0.17054
107	64	1.43298	14.83980	0.49354	0.09647	0.17596	0.49354	0.09556	0.17445
107	65	1.43298	14.44688	0.49354	0.09908	0.18029	0.49354	0.09807	0.17862
107	66	1.43298	14.04613	0.49354	0.10189	0.18494	0.49354	0.10076	0.18308
107	67	1.43298	13.63788	0.49354	0.10492	0.18992	0.49354	0.10366	0.18784
107	68	1.43298	13.22255	0.49354	0.10820	0.19527	0.49354	0.10677	0.19293
107	69	1.43298	12.80079	0.49354	0.11174	0.20102	0.49354	0.11011	0.19838
107	70	1.43298	12.37331	0.49354	0.11557	0.20719	0.49354	0.11372	0.20421
107	71	1.43298	11.94070	0.49354	0.11972	0.21384	0.49354	0.11760	0.21046
107	72	1.43298	11.50357	0.49354	0.12422	0.22100	0.49354	0.12180	0.21715
107	73	1.43298	11.06278	0.49354	0.12912	0.22870	0.49354	0.12632	0.22431
107	74	1.43298	10.61910	0.49354	0.13444	0.23702	0.49354	0.13122	0.23199
107	75	1.43298	10.17356	0.49354	0.14024	0.24599	0.49354	0.13651	0.24022
107	76	1.43298	9.72734	0.49354	0.14657	0.25567	0.49354	0.14223	0.24904
107	77	1.43298	9.28160	0.49354	0.15347	0.26611	0.49354	0.14842	0.25848

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.42313	19.63978	0.49664	0.07246	0.13512	0.49664	0.07240	0.13503
1.42313	19.48352	0.49664	0.07304	0.13613	0.49664	0.07298	0.13603
1.42313	19.32040	0.49664	0.07365	0.13720	0.49664	0.07359	0.13709
1.42313	19.15023	0.49664	0.07431	0.13834	0.49664	0.07424	0.13822
1.42313	18.97251	0.49664	0.07500	0.13954	0.49664	0.07493	0.13941
1.42313	18.78697	0.49664	0.07574	0.14082	0.49664	0.07566	0.14067
1.42313	18.59337	0.49664	0.07653	0.14218	0.49664	0.07643	0.14200
1.42313	18.39367	0.49664	0.07736	0.14361	0.49664	0.07723	0.14339
1.42313	18.18814	0.49664	0.07823	0.14511	0.49664	0.07808	0.14484
1.42313	17.97738	0.49664	0.07915	0.14668	0.49664	0.07896	0.14636
1.42313	17.76227	0.49664	0.08010	0.14832	0.49664	0.07987	0.14793
1.42313	17.54401	0.49664	0.08109	0.15002	0.49664	0.08083	0.14957
1.42313	17.32430	0.49664	0.08212	0.15178	0.49664	0.08183	0.15128
1.42313	17.09693	0.49664	0.08321	0.15364	0.49664	0.08290	0.15310
1.42313	16.86201	0.49664	0.08437	0.15561	0.49664	0.08402	0.15502
1.42313	16.61938	0.49664	0.08560	0.15769	0.49664	0.08522	0.15705
1.42313	16.36911	0.49664	0.08690	0.15991	0.49664	0.08649	0.15921
1.42313	16.11103	0.49664	0.08829	0.16225	0.49664	0.08784	0.16149
1.42313	15.84506	0.49664	0.08977	0.16474	0.49664	0.08927	0.16391
1.42313	15.57108	0.49664	0.09134	0.16739	0.49664	0.09080	0.16648
1.42313	15.28882	0.49664	0.09302	0.17021	0.49664	0.09243	0.16922
1.42313	14.99826	0.49664	0.09482	0.17321	0.49664	0.09417	0.17213
1.42313	14.69911	0.49664	0.09674	0.17642	0.49664	0.09603	0.17523
1.42313	14.39128	0.49664	0.09880	0.17984	0.49664	0.09802	0.17854
1.42313	14.07472	0.49664	0.10102	0.18349	0.49664	0.10015	0.18207
1.42313	13.74931	0.49664	0.10340	0.18741	0.49664	0.10244	0.18584
1.42313	13.41490	0.49664	0.10596	0.19162	0.49664	0.10490	0.18988
1.42313	13.07182	0.49664	0.10873	0.19613	0.49664	0.10754	0.19420
1.42313	12.72027	0.49664	0.11171	0.20097	0.49664	0.11038	0.19882
1.42313	12.36057	0.49664	0.11494	0.20618	0.49664	0.11344	0.20377
1.42313	11.99324	0.49664	0.11843	0.21178	0.49664	0.11674	0.20907
1.42313	11.61885	0.49664	0.12222	0.21781	0.49664	0.12029	0.21475
1.42313	11.23789	0.49664	0.12632	0.22430	0.49664	0.12413	0.22084
1.42313	10.85087	0.49664	0.13078	0.23130	0.49664	0.12827	0.22737
1.42313	10.45855	0.49664	0.13562	0.23885	0.49664	0.13274	0.23437
1.42313	10.06159	0.49664	0.14090	0.24699	0.49664	0.13758	0.24187
1.42313	9.66092	0.49664	0.14665	0.25579	0.49664	0.14281	0.24993
1.42313	9.25762	0.49664	0.15292	0.26528	0.49664	0.14847	0.25856
1.42313	8.85278	0.49664	0.15977	0.27552	0.49664	0.15460	0.26780

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
107	78	1.43298	8.83768	0.49354	0.16101	0.27737	0.49354	0.15511	0.26857
107	79	1.43298	8.39698	0.49354	0.16925	0.28950	0.49354	0.16235	0.27934
107	80	1.43298	7.96110	0.49354	0.17824	0.30256	0.49354	0.17015	0.29082
107	81	1.43298	7.53168	0.49354	0.18806	0.31659	0.49354	0.17857	0.30303
107	82	1.43298	7.11054	0.49354	0.19876	0.33161	0.49354	0.18762	0.31596
107	83	1.43298	6.69952	0.49354	0.21041	0.34766	0.49354	0.19732	0.32961
107	84	1.43298	6.30023	0.49354	0.22304	0.36474	0.49354	0.20770	0.34396
107	85	1.43298	5.91444	0.49354	0.23671	0.38281	0.49354	0.21875	0.35898
107	86	1.43298	5.54396	0.49354	0.25143	0.40183	0.49354	0.23046	0.37460
107	87	1.43298	5.19034	0.49354	0.26719	0.42171	0.49354	0.24281	0.39074
107	88	1.43298	4.85473	0.49354	0.28398	0.44234	0.49354	0.25576	0.40734
107	89	1.43298	4.53813	0.49354	0.30173	0.46359	0.49354	0.26926	0.42428
107	90	1.43298	4.24126	0.49354	0.32037	0.48528	0.49354	0.28326	0.44147
107	91	1.43298	3.96420	0.49354	0.33982	0.50726	0.49354	0.29775	0.45887
107	92	1.43298	3.70604	0.49354	0.36004	0.52945	0.49354	0.31271	0.47644
107	93	1.43298	3.46525	0.49354	0.38101	0.55179	0.49354	0.32819	0.49419
107	94	1.43298	3.23968	0.49354	0.40281	0.57429	0.49354	0.34424	0.51217
107	95	1.43298	3.02715	0.49354	0.42552	0.59701	0.49354	0.36092	0.53040
107	96	1.43298	2.82535	0.49354	0.44923	0.61996	0.49354	0.37817	0.54880
107	97	1.43298	2.63737	0.49354	0.47349	0.64268	0.49354	0.39583	0.56716
107	98	1.43298	2.46279	0.49354	0.49814	0.66501	0.49354	0.41380	0.58538
107	99	1.43298	2.30125	0.49354	0.52296	0.68677	0.49354	0.43199	0.60334
107	100	1.43298	2.15258	0.49354	0.54769	0.70776	0.49354	0.45024	0.62092
107	101	1.43298	2.01649	0.49354	0.57207	0.72779	0.49354	0.46842	0.63799
107	102	1.43298	1.89293	0.49354	0.59577	0.74669	0.49354	0.48637	0.65444
107	103	1.43298	1.78083	0.49354	0.61867	0.76442	0.49354	0.50402	0.67023
107	104	1.43298	1.67943	0.49354	0.64057	0.78091	0.49354	0.52124	0.68528
107	105	1.43298	1.58804	0.49354	0.66134	0.79615	0.49354	0.53792	0.69954
107	106	1.43298	1.50600	0.49354	0.68082	0.81010	0.49354	0.55391	0.71292
107	107	1.43298	1.43298	0.49354	0.69880	0.82270	0.49354	0.56898	0.72529
107	108	1.43298	1.36894	0.49354	0.71502	0.83383	0.49354	0.58279	0.73641
107	109	1.43298	1.31458	0.49354	0.72897	0.84324	0.49354	0.59472	0.74586
107	110	1.43298	1.27298	0.49354	0.73966	0.85035	0.49354	0.60379	0.75296
108	1	1.36894	26.62178	0.48988	0.05142	0.09781	0.48988	0.05141	0.09780
108	2	1.36894	26.56961	0.48988	0.05152	0.09800	0.48988	0.05152	0.09798
108	3	1.36894	26.51422	0.48988	0.05163	0.09819	0.48988	0.05162	0.09818
108	4	1.36894	26.45593	0.48988	0.05174	0.09840	0.48988	0.05174	0.09839
108	5	1.36894	26.39526	0.48988	0.05186	0.09861	0.48988	0.05186	0.09860
108	6	1.36894	26.33222	0.48988	0.05199	0.09884	0.48988	0.05198	0.09883

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.42313	8.44766	0.49664	0.16725	0.28658	0.49664	0.16123	0.27769
1.42313	8.04359	0.49664	0.17543	0.29850	0.49664	0.16840	0.28826
1.42313	7.64214	0.49664	0.18436	0.31133	0.49664	0.17614	0.29952
1.42313	7.24488	0.49664	0.19411	0.32512	0.49664	0.18448	0.31150
1.42313	6.85364	0.49664	0.20474	0.33989	0.49664	0.19345	0.32419
1.42313	6.47024	0.49664	0.21630	0.35567	0.49664	0.20308	0.33760
1.42313	6.09632	0.49664	0.22885	0.37246	0.49664	0.21337	0.35170
1.42313	5.73370	0.49664	0.24242	0.39023	0.49664	0.22433	0.36645
1.42313	5.38421	0.49664	0.25702	0.40894	0.49664	0.23594	0.38180
1.42313	5.04951	0.49664	0.27266	0.42849	0.49664	0.24818	0.39767
1.42313	4.73086	0.49664	0.28930	0.44877	0.49664	0.26101	0.41397
1.42313	4.42936	0.49664	0.30690	0.46966	0.49664	0.27439	0.43063
1.42313	4.14588	0.49664	0.32537	0.49099	0.49664	0.28827	0.44753
1.42313	3.88065	0.49664	0.34463	0.51260	0.49664	0.30262	0.46463
1.42313	3.63292	0.49664	0.36464	0.53441	0.49664	0.31743	0.48190
1.42313	3.40133	0.49664	0.38540	0.55637	0.49664	0.33276	0.49935
1.42313	3.18390	0.49664	0.40696	0.57850	0.49664	0.34865	0.51704
1.42313	2.97857	0.49664	0.42943	0.60084	0.49664	0.36517	0.53498
1.42313	2.78314	0.49664	0.45288	0.62342	0.49664	0.38226	0.55309
1.42313	2.60073	0.49664	0.47688	0.64580	0.49664	0.39975	0.57117
1.42313	2.43099	0.49664	0.50127	0.66779	0.49664	0.41756	0.58912
1.42313	2.27364	0.49664	0.52583	0.68924	0.49664	0.43557	0.60683
1.42313	2.12860	0.49664	0.55031	0.70993	0.49664	0.45366	0.62417
1.42313	1.99561	0.49664	0.57443	0.72970	0.49664	0.47168	0.64101
1.42313	1.87471	0.49664	0.59790	0.74836	0.49664	0.48948	0.65725
1.42313	1.76487	0.49664	0.62057	0.76587	0.49664	0.50698	0.67284
1.42313	1.66540	0.49664	0.64228	0.78218	0.49664	0.52406	0.68772
1.42313	1.57565	0.49664	0.66286	0.79725	0.49664	0.54061	0.70181
1.42313	1.49500	0.49664	0.68216	0.81105	0.49664	0.55647	0.71504
1.42313	1.42313	0.49664	0.70001	0.82353	0.49664	0.57144	0.72728
1.42313	1.36003	0.49664	0.71610	0.83457	0.49664	0.58516	0.73830
1.42313	1.30641	0.49664	0.72997	0.84391	0.49664	0.59703	0.74768
1.42313	1.26533	0.49664	0.74060	0.85097	0.49664	0.60606	0.75472
1.36003	22.51412	0.49311	0.06041	0.11393	0.49311	0.06040	0.11392
1.36003	22.48584	0.49311	0.06048	0.11407	0.49311	0.06048	0.11405
1.36003	22.45520	0.49311	0.06057	0.11421	0.49311	0.06056	0.11420
1.36003	22.42249	0.49311	0.06065	0.11437	0.49311	0.06065	0.11436
1.36003	22.38814	0.49311	0.06075	0.11454	0.49311	0.06074	0.11453
1.36003	22.35215	0.49311	0.06085	0.11471	0.49311	0.06084	0.11470

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
108	7	1.36894	26.26662	0.48988	0.05212	0.09907	0.48988	0.05211	0.09906	1.36003	22.31437	0.49311	0.06095	0.11489	0.49311	0.06094	0.11488
108	8	1.36894	26.19847	0.48988	0.05225	0.09932	0.48988	0.05225	0.09931	1.36003	22.27480	0.49311	0.06106	0.11509	0.49311	0.06105	0.11508
108	9	1.36894	26.12745	0.48988	0.05239	0.09957	0.48988	0.05239	0.09956	1.36003	22.23319	0.49311	0.06117	0.11529	0.49311	0.06116	0.11528
108	10	1.36894	26.05351	0.48988	0.05254	0.09984	0.48988	0.05254	0.09983	1.36003	22.18946	0.49311	0.06129	0.11550	0.49311	0.06128	0.11549
108	11	1.36894	25.97700	0.48988	0.05270	0.10012	0.48988	0.05269	0.10011	1.36003	22.14392	0.49311	0.06142	0.11573	0.49311	0.06141	0.11571
108	12	1.36894	25.89730	0.48988	0.05286	0.10041	0.48988	0.05285	0.10040	1.36003	22.09606	0.49311	0.06155	0.11596	0.49311	0.06154	0.11595
108	13	1.36894	25.81474	0.48988	0.05303	0.10072	0.48988	0.05302	0.10070	1.36003	22.04614	0.49311	0.06169	0.11621	0.49311	0.06168	0.11620
108	14	1.36894	25.72901	0.48988	0.05321	0.10104	0.48988	0.05320	0.10102	1.36003	21.99389	0.49311	0.06184	0.11647	0.49311	0.06183	0.11645
108	15	1.36894	25.64035	0.48988	0.05339	0.10137	0.48988	0.05338	0.10135	1.36003	21.93952	0.49311	0.06199	0.11674	0.49311	0.06198	0.11672
108	16	1.36894	25.54880	0.48988	0.05358	0.10171	0.48988	0.05357	0.10169	1.36003	21.88305	0.49311	0.06215	0.11703	0.49311	0.06213	0.11700
108	17	1.36894	25.45467	0.48988	0.05378	0.10207	0.48988	0.05376	0.10204	1.36003	21.82476	0.49311	0.06231	0.11732	0.49311	0.06230	0.11729
108	18	1.36894	25.35821	0.48988	0.05398	0.10244	0.48988	0.05397	0.10241	1.36003	21.76485	0.49311	0.06249	0.11762	0.49311	0.06247	0.11759
108	19	1.36894	25.25875	0.48988	0.05420	0.10282	0.48988	0.05418	0.10279	1.36003	21.70276	0.49311	0.06267	0.11794	0.49311	0.06265	0.11791
108	20	1.36894	25.15564	0.48988	0.05442	0.10322	0.48988	0.05440	0.10319	1.36003	21.63792	0.49311	0.06285	0.11827	0.49311	0.06283	0.11824
108	21	1.36894	25.04833	0.48988	0.05465	0.10364	0.48988	0.05464	0.10361	1.36003	21.56986	0.49311	0.06305	0.11862	0.49311	0.06303	0.11859
108	22	1.36894	24.93660	0.48988	0.05490	0.10408	0.48988	0.05488	0.10405	1.36003	21.49836	0.49311	0.06326	0.11899	0.49311	0.06324	0.11896
108	23	1.36894	24.82004	0.48988	0.05515	0.10454	0.48988	0.05514	0.10451	1.36003	21.42306	0.49311	0.06348	0.11939	0.49311	0.06347	0.11936
108	24	1.36894	24.69862	0.48988	0.05543	0.10503	0.48988	0.05541	0.10500	1.36003	21.34391	0.49311	0.06372	0.11980	0.49311	0.06370	0.11977
108	25	1.36894	24.57203	0.48988	0.05571	0.10554	0.48988	0.05569	0.10551	1.36003	21.26064	0.49311	0.06397	0.12024	0.49311	0.06395	0.12021
108	26	1.36894	24.44053	0.48988	0.05601	0.10608	0.48988	0.05599	0.10605	1.36003	21.17342	0.49311	0.06423	0.12071	0.49311	0.06421	0.12068
108	27	1.36894	24.30438	0.48988	0.05632	0.10664	0.48988	0.05630	0.10661	1.36003	21.08250	0.49311	0.06451	0.12120	0.49311	0.06449	0.12116
108	28	1.36894	24.16342	0.48988	0.05665	0.10723	0.48988	0.05663	0.10719	1.36003	20.98768	0.49311	0.06480	0.12171	0.49311	0.06478	0.12167
108	29	1.36894	24.01762	0.48988	0.05700	0.10785	0.48988	0.05697	0.10780	1.36003	20.88895	0.49311	0.06511	0.12225	0.49311	0.06508	0.12221
108	30	1.36894	23.86654	0.48988	0.05736	0.10849	0.48988	0.05733	0.10845	1.36003	20.78588	0.49311	0.06543	0.12282	0.49311	0.06540	0.12277
108	31	1.36894	23.71037	0.48988	0.05773	0.10917	0.48988	0.05771	0.10912	1.36003	20.67862	0.49311	0.06577	0.12342	0.49311	0.06574	0.12337
108	32	1.36894	23.54876	0.48988	0.05813	0.10987	0.48988	0.05810	0.10982	1.36003	20.56684	0.49311	0.06613	0.12405	0.49311	0.06609	0.12399
108	33	1.36894	23.38162	0.48988	0.05855	0.11062	0.48988	0.05851	0.11056	1.36003	20.45044	0.49311	0.06650	0.12471	0.49311	0.06647	0.12465
108	34	1.36894	23.20856	0.48988	0.05898	0.11139	0.48988	0.05895	0.11133	1.36003	20.32903	0.49311	0.06690	0.12541	0.49311	0.06686	0.12534
108	35	1.36894	23.02940	0.48988	0.05944	0.11221	0.48988	0.05940	0.11215	1.36003	20.20243	0.49311	0.06732	0.12614	0.49311	0.06728	0.12607
108	36	1.36894	22.84408	0.48988	0.05992	0.11307	0.48988	0.05988	0.11300	1.36003	20.07055	0.49311	0.06776	0.12692	0.49311	0.06772	0.12684
108	37	1.36894	22.65215	0.48988	0.06043	0.11397	0.48988	0.06039	0.11390	1.36003	19.93297	0.49311	0.06823	0.12774	0.49311	0.06818	0.12766
108	38	1.36894	22.45348	0.48988	0.06097	0.11492	0.48988	0.06092	0.11485	1.36003	19.78951	0.49311	0.06872	0.12860	0.49311	0.06867	0.12852
108	39	1.36894	22.24766	0.48988	0.06153	0.11593	0.48988	0.06148	0.11584	1.36003	19.63978	0.49311	0.06925	0.12952	0.49311	0.06919	0.12943
108	40	1.36894	22.03447	0.48988	0.06212	0.11698	0.48988	0.06207	0.11689	1.36003	19.48352	0.49311	0.06980	0.13049	0.49311	0.06975	0.13040
108	41	1.36894	21.81357	0.48988	0.06275	0.11810	0.48988	0.06270	0.11800	1.36003	19.32040	0.49311	0.07039	0.13152	0.49311	0.07033	0.13142
108	42	1.36894	21.58485	0.48988	0.06342	0.11927	0.48988	0.06336	0.11917	1.36003	19.15023	0.49311	0.07101	0.13261	0.49311	0.07095	0.13250
108	43	1.36894	21.34779	0.48988	0.06412	0.12052	0.48988	0.06406	0.12041	1.36003	18.97251	0.49311	0.07168	0.13377	0.49311	0.07161	0.13365
108	44	1.36894	21.10218	0.48988	0.06487	0.12183	0.48988	0.06480	0.12171	1.36003	18.78697	0.49311	0.07239	0.13500	0.49311	0.07231	0.13487
108	45	1.36894	20.84782	0.48988	0.06566	0.12322	0.48988	0.06557	0.12307	1.36003	18.59337	0.49311	0.07314	0.13631	0.49311	0.07304	0.13614

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
108	46	1.36894	20.58697	0.48988	0.06649	0.12469	0.48988	0.06638	0.12450
108	47	1.36894	20.32000	0.48988	0.06736	0.12622	0.48988	0.06723	0.12599
108	48	1.36894	20.04764	0.48988	0.06827	0.12782	0.48988	0.06811	0.12754
108	49	1.36894	19.77090	0.48988	0.06923	0.12949	0.48988	0.06903	0.12915
108	50	1.36894	19.49116	0.48988	0.07022	0.13122	0.48988	0.06999	0.13083
108	51	1.36894	19.21029	0.48988	0.07124	0.13301	0.48988	0.07100	0.13258
108	52	1.36894	18.92146	0.48988	0.07233	0.13490	0.48988	0.07206	0.13444
108	53	1.36894	18.62485	0.48988	0.07348	0.13690	0.48988	0.07319	0.13639
108	54	1.36894	18.32038	0.48988	0.07470	0.13901	0.48988	0.07438	0.13846
108	55	1.36894	18.00819	0.48988	0.07599	0.14124	0.48988	0.07564	0.14064
108	56	1.36894	17.68820	0.48988	0.07736	0.14361	0.48988	0.07698	0.14295
108	57	1.36894	17.36037	0.48988	0.07882	0.14612	0.48988	0.07840	0.14539
108	58	1.36894	17.02468	0.48988	0.08037	0.14878	0.48988	0.07991	0.14799
108	59	1.36894	16.68091	0.48988	0.08202	0.15161	0.48988	0.08151	0.15074
108	60	1.36894	16.32913	0.48988	0.08378	0.15461	0.48988	0.08322	0.15366
108	61	1.36894	15.96913	0.48988	0.08567	0.15781	0.48988	0.08505	0.15677
108	62	1.36894	15.60088	0.48988	0.08768	0.16123	0.48988	0.08701	0.16008
108	63	1.36894	15.22446	0.48988	0.08984	0.16487	0.48988	0.08910	0.16361
108	64	1.36894	14.83980	0.48988	0.09216	0.16877	0.48988	0.09133	0.16738
108	65	1.36894	14.44688	0.48988	0.09466	0.17295	0.48988	0.09374	0.17141
108	66	1.36894	14.04613	0.48988	0.09735	0.17743	0.48988	0.09632	0.17571
108	67	1.36894	13.63788	0.48988	0.10025	0.18223	0.48988	0.09909	0.18031
108	68	1.36894	13.22255	0.48988	0.10338	0.18739	0.48988	0.10207	0.18523
108	69	1.36894	12.80079	0.48988	0.10676	0.19293	0.48988	0.10528	0.19050
108	70	1.36894	12.37331	0.48988	0.11043	0.19889	0.48988	0.10873	0.19614
108	71	1.36894	11.94070	0.48988	0.11440	0.20530	0.48988	0.11246	0.20218
108	72	1.36894	11.50357	0.48988	0.11870	0.21221	0.48988	0.11648	0.20866
108	73	1.36894	11.06278	0.48988	0.12338	0.21966	0.48988	0.12082	0.21560
108	74	1.36894	10.61910	0.48988	0.12848	0.22770	0.48988	0.12552	0.22305
108	75	1.36894	10.17356	0.48988	0.13403	0.23638	0.48988	0.13060	0.23104
108	76	1.36894	9.72734	0.48988	0.14008	0.24574	0.48988	0.13610	0.23960
108	77	1.36894	9.28160	0.48988	0.14669	0.25585	0.48988	0.14206	0.24877
108	78	1.36894	8.83768	0.48988	0.15391	0.26677	0.48988	0.14850	0.25860
108	79	1.36894	8.39698	0.48988	0.16180	0.27854	0.48988	0.15547	0.26910
108	80	1.36894	7.96110	0.48988	0.17043	0.29122	0.48988	0.16299	0.28030
108	81	1.36894	7.53168	0.48988	0.17984	0.30486	0.48988	0.17111	0.29222
108	82	1.36894	7.11054	0.48988	0.19011	0.31949	0.48988	0.17985	0.30487
108	83	1.36894	6.69952	0.48988	0.20129	0.33513	0.48988	0.18923	0.31824
108	84	1.36894	6.30023	0.48988	0.21344	0.35180	0.48988	0.19928	0.33233

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.36003	18.39367	0.49311	0.07393	0.13768	0.49311	0.07382	0.13748
1.36003	18.18814	0.49311	0.07476	0.13913	0.49311	0.07462	0.13888
1.36003	17.97738	0.49311	0.07564	0.14064	0.49311	0.07547	0.14034
1.36003	17.76227	0.49311	0.07655	0.14222	0.49311	0.07634	0.14186
1.36003	17.54401	0.49311	0.07750	0.14385	0.49311	0.07726	0.14343
1.36003	17.32430	0.49311	0.07848	0.14554	0.49311	0.07822	0.14509
1.36003	17.09693	0.49311	0.07952	0.14733	0.49311	0.07924	0.14684
1.36003	16.86201	0.49311	0.08063	0.14923	0.49311	0.08031	0.14869
1.36003	16.61938	0.49311	0.08180	0.15124	0.49311	0.08146	0.15065
1.36003	16.36911	0.49311	0.08305	0.15337	0.49311	0.08267	0.15272
1.36003	16.11103	0.49311	0.08438	0.15563	0.49311	0.08397	0.15492
1.36003	15.84506	0.49311	0.08579	0.15802	0.49311	0.08534	0.15726
1.36003	15.57108	0.49311	0.08730	0.16057	0.49311	0.08680	0.15974
1.36003	15.28882	0.49311	0.08890	0.16329	0.49311	0.08836	0.16237
1.36003	14.99826	0.49311	0.09062	0.16618	0.49311	0.09003	0.16518
1.36003	14.69911	0.49311	0.09246	0.16927	0.49311	0.09181	0.16817
1.36003	14.39128	0.49311	0.09443	0.17256	0.49311	0.09371	0.17137
1.36003	14.07472	0.49311	0.09655	0.17609	0.49311	0.09575	0.17477
1.36003	13.74931	0.49311	0.09882	0.17987	0.49311	0.09795	0.17842
1.36003	13.41490	0.49311	0.10127	0.18392	0.49311	0.10030	0.18232
1.36003	13.07182	0.49311	0.10392	0.18827	0.49311	0.10283	0.18649
1.36003	12.72027	0.49311	0.10677	0.19295	0.49311	0.10556	0.19096
1.36003	12.36057	0.49311	0.10986	0.19797	0.49311	0.10849	0.19575
1.36003	11.99324	0.49311	0.11320	0.20338	0.49311	0.11165	0.20088
1.36003	11.61885	0.49311	0.11682	0.20920	0.49311	0.11506	0.20637
1.36003	11.23789	0.49311	0.12075	0.21547	0.49311	0.11874	0.21227
1.36003	10.85087	0.49311	0.12501	0.22224	0.49311	0.12271	0.21860
1.36003	10.45855	0.49311	0.12965	0.22954	0.49311	0.12700	0.22538
1.36003	10.06159	0.49311	0.13470	0.23741	0.49311	0.13165	0.23267
1.36003	9.66092	0.49311	0.14020	0.24593	0.49311	0.13668	0.24049
1.36003	9.25762	0.49311	0.14621	0.25512	0.49311	0.14213	0.24888
1.36003	8.85278	0.49311	0.15277	0.26505	0.49311	0.14803	0.25788
1.36003	8.44766	0.49311	0.15994	0.27578	0.49311	0.15441	0.26751
1.36003	8.04359	0.49311	0.16778	0.28735	0.49311	0.16132	0.27782
1.36003	7.64214	0.49311	0.17635	0.29982	0.49311	0.16878	0.28882
1.36003	7.24488	0.49311	0.18570	0.31323	0.49311	0.17683	0.30053
1.36003	6.85364	0.49311	0.19591	0.32763	0.49311	0.18550	0.31295
1.36003	6.47024	0.49311	0.20701	0.34302	0.49311	0.19481	0.32610
1.36003	6.09632	0.49311	0.21908	0.35942	0.49311	0.20478	0.33995

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
108	85	1.36894	5.91444	0.48988	0.22659	0.36947	0.48988	0.20999	0.34710
108	86	1.36894	5.54396	0.48988	0.24077	0.38810	0.48988	0.22136	0.36249
108	87	1.36894	5.19034	0.48988	0.25597	0.40761	0.48988	0.23337	0.37842
108	88	1.36894	4.85473	0.48988	0.27218	0.42790	0.48988	0.24597	0.39483
108	89	1.36894	4.53813	0.48988	0.28935	0.44883	0.48988	0.25914	0.41161
108	90	1.36894	4.24126	0.48988	0.30741	0.47026	0.48988	0.27282	0.42869
108	91	1.36894	3.96420	0.48988	0.32629	0.49204	0.48988	0.28699	0.44598
108	92	1.36894	3.70604	0.48988	0.34595	0.51406	0.48988	0.30165	0.46349
108	93	1.36894	3.46525	0.48988	0.36639	0.53629	0.48988	0.31683	0.48121
108	94	1.36894	3.23968	0.48988	0.38769	0.55875	0.48988	0.33261	0.49919
108	95	1.36894	3.02715	0.48988	0.40992	0.58148	0.48988	0.34903	0.51746
108	96	1.36894	2.82535	0.48988	0.43321	0.60453	0.48988	0.36607	0.53594
108	97	1.36894	2.63737	0.48988	0.45711	0.62742	0.48988	0.38353	0.55442
108	98	1.36894	2.46279	0.48988	0.48146	0.64998	0.48988	0.40134	0.57280
108	99	1.36894	2.30125	0.48988	0.50607	0.67204	0.48988	0.41941	0.59096
108	100	1.36894	2.15258	0.48988	0.53068	0.69339	0.48988	0.43758	0.60877
108	101	1.36894	2.01649	0.48988	0.55502	0.71384	0.48988	0.45571	0.62610
108	102	1.36894	1.89293	0.48988	0.57877	0.73319	0.48988	0.47366	0.64284
108	103	1.36894	1.78083	0.48988	0.60179	0.75140	0.48988	0.49135	0.65893
108	104	1.36894	1.67943	0.48988	0.62390	0.76840	0.48988	0.50863	0.67429
108	105	1.36894	1.58804	0.48988	0.64493	0.78415	0.48988	0.52541	0.68888
108	106	1.36894	1.50600	0.48988	0.66472	0.79860	0.48988	0.54152	0.70258
108	107	1.36894	1.43298	0.48988	0.68307	0.81169	0.48988	0.55675	0.71527
108	108	1.36894	1.36894	0.48988	0.69966	0.82329	0.48988	0.57073	0.72671
108	109	1.36894	1.31458	0.48988	0.71399	0.83313	0.48988	0.58285	0.73646
108	110	1.36894	1.27298	0.48988	0.72500	0.84058	0.48988	0.59209	0.74379
109	1	1.31458	26.62178	0.48603	0.04938	0.09411	0.48603	0.04937	0.09410
109	2	1.31458	26.56961	0.48603	0.04948	0.09429	0.48603	0.04947	0.09428
109	3	1.31458	26.51422	0.48603	0.04958	0.09448	0.48603	0.04957	0.09447
109	4	1.31458	26.45593	0.48603	0.04969	0.09467	0.48603	0.04968	0.09466
109	5	1.31458	26.39526	0.48603	0.04980	0.09488	0.48603	0.04980	0.09487
109	6	1.31458	26.33222	0.48603	0.04992	0.09510	0.48603	0.04992	0.09509
109	7	1.31458	26.26662	0.48603	0.05005	0.09532	0.48603	0.05004	0.09531
109	8	1.31458	26.19847	0.48603	0.05018	0.09556	0.48603	0.05017	0.09555
109	9	1.31458	26.12745	0.48603	0.05031	0.09581	0.48603	0.05031	0.09580
109	10	1.31458	26.05351	0.48603	0.05046	0.09607	0.48603	0.05045	0.09606
109	11	1.31458	25.97700	0.48603	0.05061	0.09634	0.48603	0.05060	0.09633
109	12	1.31458	25.89730	0.48603	0.05076	0.09662	0.48603	0.05075	0.09661
109	13	1.31458	25.81474	0.48603	0.05092	0.09691	0.48603	0.05092	0.09690

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.36003	5.73370	0.49311	0.23214	0.37681	0.49311	0.21541	0.35447
1.36003	5.38421	0.49311	0.24622	0.39514	0.49311	0.22669	0.36960
1.36003	5.04951	0.49311	0.26131	0.41434	0.49311	0.23860	0.38527
1.36003	4.73086	0.49311	0.27739	0.43431	0.49311	0.25110	0.40141
1.36003	4.42936	0.49311	0.29442	0.45491	0.49311	0.26415	0.41791
1.36003	4.14588	0.49311	0.31233	0.47599	0.49311	0.27772	0.43471
1.36003	3.88065	0.49311	0.33103	0.49741	0.49311	0.29176	0.45172
1.36003	3.63292	0.49311	0.35050	0.51907	0.49311	0.30628	0.46893
1.36003	3.40133	0.49311	0.37074	0.54093	0.49311	0.32132	0.48637
1.36003	3.18390	0.49311	0.39181	0.56303	0.49311	0.33695	0.50406
1.36003	2.97857	0.49311	0.41382	0.58540	0.49311	0.35322	0.52204
1.36003	2.78314	0.49311	0.43687	0.60808	0.49311	0.37010	0.54025
1.36003	2.60073	0.49311	0.46052	0.63063	0.49311	0.38740	0.55846
1.36003	2.43099	0.49311	0.48463	0.65286	0.49311	0.40506	0.57658
1.36003	2.27364	0.49311	0.50899	0.67461	0.49311	0.42297	0.59448
1.36003	2.12860	0.49311	0.53336	0.69567	0.49311	0.44098	0.61206
1.36003	1.99561	0.49311	0.55745	0.71585	0.49311	0.45897	0.62917
1.36003	1.87471	0.49311	0.58098	0.73496	0.49311	0.47677	0.64569
1.36003	1.76487	0.49311	0.60378	0.75295	0.49311	0.49431	0.66159
1.36003	1.66540	0.49311	0.62569	0.76975	0.49311	0.51145	0.67677
1.36003	1.57565	0.49311	0.64653	0.78533	0.49311	0.52811	0.69119
1.36003	1.49500	0.49311	0.66616	0.79963	0.49311	0.54410	0.70475
1.36003	1.42313	0.49311	0.68436	0.81260	0.49311	0.55922	0.71731
1.36003	1.36003	0.49311	0.70083	0.82410	0.49311	0.57312	0.72864
1.36003	1.30641	0.49311	0.71507	0.83387	0.49311	0.58518	0.73831
1.36003	1.26533	0.49311	0.72602	0.84126	0.49311	0.59437	0.74559
1.30641	22.51412	0.48929	0.05803	0.10969	0.48929	0.05802	0.10967
1.30641	22.48584	0.48929	0.05810	0.10982	0.48929	0.05809	0.10980
1.30641	22.45520	0.48929	0.05818	0.10996	0.48929	0.05817	0.10995
1.30641	22.42249	0.48929	0.05826	0.11011	0.48929	0.05826	0.11010
1.30641	22.38814	0.48929	0.05835	0.11027	0.48929	0.05835	0.11026
1.30641	22.35215	0.48929	0.05845	0.11044	0.48929	0.05844	0.11043
1.30641	22.31437	0.48929	0.05855	0.11061	0.48929	0.05854	0.11060
1.30641	22.27480	0.48929	0.05865	0.11080	0.48929	0.05864	0.11079
1.30641	22.23319	0.48929	0.05876	0.11100	0.48929	0.05875	0.11099
1.30641	22.18946	0.48929	0.05887	0.11120	0.48929	0.05887	0.11119
1.30641	22.14392	0.48929	0.05900	0.11142	0.48929	0.05899	0.11141
1.30641	22.09606	0.48929	0.05912	0.11165	0.48929	0.05912	0.11163
1.30641	22.04614	0.48929	0.05926	0.11188	0.48929	0.05925	0.11187

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
109	14	1.31458	25.72901	0.48603	0.05109	0.09722	0.48603	0.05108	0.09720
109	15	1.31458	25.64035	0.48603	0.05127	0.09754	0.48603	0.05126	0.09752
109	16	1.31458	25.54880	0.48603	0.05145	0.09787	0.48603	0.05144	0.09785
109	17	1.31458	25.45467	0.48603	0.05164	0.09821	0.48603	0.05163	0.09819
109	18	1.31458	25.35821	0.48603	0.05184	0.09857	0.48603	0.05182	0.09854
109	19	1.31458	25.25875	0.48603	0.05204	0.09894	0.48603	0.05203	0.09891
109	20	1.31458	25.15564	0.48603	0.05226	0.09932	0.48603	0.05224	0.09930
109	21	1.31458	25.04833	0.48603	0.05248	0.09973	0.48603	0.05247	0.09970
109	22	1.31458	24.93660	0.48603	0.05272	0.10015	0.48603	0.05270	0.10013
109	23	1.31458	24.82004	0.48603	0.05296	0.10060	0.48603	0.05295	0.10057
109	24	1.31458	24.69862	0.48603	0.05322	0.10107	0.48603	0.05321	0.10104
109	25	1.31458	24.57203	0.48603	0.05350	0.10156	0.48603	0.05348	0.10154
109	26	1.31458	24.44053	0.48603	0.05379	0.10208	0.48603	0.05377	0.10205
109	27	1.31458	24.30438	0.48603	0.05409	0.10262	0.48603	0.05407	0.10259
109	28	1.31458	24.16342	0.48603	0.05440	0.10319	0.48603	0.05438	0.10316
109	29	1.31458	24.01762	0.48603	0.05473	0.10379	0.48603	0.05471	0.10375
109	30	1.31458	23.86654	0.48603	0.05508	0.10441	0.48603	0.05506	0.10437
109	31	1.31458	23.71037	0.48603	0.05544	0.10506	0.48603	0.05542	0.10501
109	32	1.31458	23.54876	0.48603	0.05582	0.10574	0.48603	0.05580	0.10569
109	33	1.31458	23.38162	0.48603	0.05622	0.10646	0.48603	0.05619	0.10640
109	34	1.31458	23.20856	0.48603	0.05664	0.10721	0.48603	0.05661	0.10715
109	35	1.31458	23.02940	0.48603	0.05708	0.10800	0.48603	0.05705	0.10794
109	36	1.31458	22.84408	0.48603	0.05754	0.10883	0.48603	0.05751	0.10876
109	37	1.31458	22.65215	0.48603	0.05803	0.10970	0.48603	0.05799	0.10963
109	38	1.31458	22.45348	0.48603	0.05854	0.11061	0.48603	0.05850	0.11054
109	39	1.31458	22.24766	0.48603	0.05909	0.11158	0.48603	0.05904	0.11150
109	40	1.31458	22.03447	0.48603	0.05966	0.11260	0.48603	0.05961	0.11252
109	41	1.31458	21.81357	0.48603	0.06026	0.11367	0.48603	0.06021	0.11359
109	42	1.31458	21.58485	0.48603	0.06090	0.11481	0.48603	0.06085	0.11471
109	43	1.31458	21.34779	0.48603	0.06158	0.11601	0.48603	0.06152	0.11591
109	44	1.31458	21.10218	0.48603	0.06229	0.11728	0.48603	0.06223	0.11716
109	45	1.31458	20.84782	0.48603	0.06305	0.11862	0.48603	0.06297	0.11848
109	46	1.31458	20.58697	0.48603	0.06385	0.12003	0.48603	0.06375	0.11986
109	47	1.31458	20.32000	0.48603	0.06469	0.12151	0.48603	0.06457	0.12130
109	48	1.31458	20.04764	0.48603	0.06556	0.12306	0.48603	0.06542	0.12280
109	49	1.31458	19.77090	0.48603	0.06648	0.12467	0.48603	0.06630	0.12436
109	50	1.31458	19.49116	0.48603	0.06743	0.12634	0.48603	0.06722	0.12598
109	51	1.31458	19.21029	0.48603	0.06841	0.12807	0.48603	0.06819	0.12767
109	52	1.31458	18.92146	0.48603	0.06946	0.12989	0.48603	0.06921	0.12946

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.30641	21.99389	0.48929	0.05940	0.11214	0.48929	0.05939	0.11212
1.30641	21.93952	0.48929	0.05955	0.11240	0.48929	0.05953	0.11238
1.30641	21.88305	0.48929	0.05970	0.11267	0.48929	0.05968	0.11265
1.30641	21.82476	0.48929	0.05986	0.11295	0.48929	0.05984	0.11293
1.30641	21.76485	0.48929	0.06002	0.11325	0.48929	0.06000	0.11322
1.30641	21.70276	0.48929	0.06019	0.11355	0.48929	0.06018	0.11352
1.30641	21.63792	0.48929	0.06037	0.11387	0.48929	0.06036	0.11384
1.30641	21.56986	0.48929	0.06057	0.11421	0.48929	0.06055	0.11418
1.30641	21.49836	0.48929	0.06077	0.11457	0.48929	0.06075	0.11454
1.30641	21.42306	0.48929	0.06098	0.11495	0.48929	0.06096	0.11492
1.30641	21.34391	0.48929	0.06121	0.11535	0.48929	0.06119	0.11532
1.30641	21.26064	0.48929	0.06145	0.11578	0.48929	0.06143	0.11575
1.30641	21.17342	0.48929	0.06170	0.11623	0.48929	0.06168	0.11619
1.30641	21.08250	0.48929	0.06197	0.11670	0.48929	0.06195	0.11666
1.30641	20.98768	0.48929	0.06224	0.11719	0.48929	0.06222	0.11716
1.30641	20.88895	0.48929	0.06254	0.11772	0.48929	0.06252	0.11767
1.30641	20.78588	0.48929	0.06285	0.11827	0.48929	0.06282	0.11822
1.30641	20.67862	0.48929	0.06317	0.11884	0.48929	0.06315	0.11879
1.30641	20.56684	0.48929	0.06352	0.11945	0.48929	0.06349	0.11940
1.30641	20.45044	0.48929	0.06388	0.12009	0.48929	0.06385	0.12003
1.30641	20.32903	0.48929	0.06426	0.12076	0.48929	0.06423	0.12070
1.30641	20.20243	0.48929	0.06466	0.12147	0.48929	0.06463	0.12141
1.30641	20.07055	0.48929	0.06509	0.12222	0.48929	0.06505	0.12215
1.30641	19.93297	0.48929	0.06554	0.12301	0.48929	0.06549	0.12294
1.30641	19.78951	0.48929	0.06601	0.12385	0.48929	0.06597	0.12377
1.30641	19.63978	0.48929	0.06651	0.12473	0.48929	0.06647	0.12465
1.30641	19.48352	0.48929	0.06705	0.12567	0.48929	0.06700	0.12558
1.30641	19.32040	0.48929	0.06761	0.12666	0.48929	0.06756	0.12657
1.30641	19.15023	0.48929	0.06821	0.12772	0.48929	0.06816	0.12762
1.30641	18.97251	0.48929	0.06885	0.12884	0.48929	0.06879	0.12873
1.30641	18.78697	0.48929	0.06953	0.13002	0.48929	0.06946	0.12990
1.30641	18.59337	0.48929	0.07026	0.13129	0.48929	0.07017	0.13114
1.30641	18.39367	0.48929	0.07102	0.13262	0.48929	0.07091	0.13243
1.30641	18.18814	0.48929	0.07182	0.13401	0.48929	0.07169	0.13378
1.30641	17.97738	0.48929	0.07266	0.13547	0.48929	0.07250	0.13519
1.30641	17.76227	0.48929	0.07355	0.13699	0.48929	0.07334	0.13666
1.30641	17.54401	0.48929	0.07445	0.13858	0.48929	0.07422	0.13819
1.30641	17.32430	0.48929	0.07539	0.14021	0.48929	0.07514	0.13979
1.30641	17.09693	0.48929	0.07639	0.14194	0.48929	0.07612	0.14148

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
109	53	1.31458	18.62485	0.48603	0.07056	0.13182	0.48603	0.07029	0.13135
109	54	1.31458	18.32038	0.48603	0.07173	0.13386	0.48603	0.07144	0.13335
109	55	1.31458	18.00819	0.48603	0.07297	0.13602	0.48603	0.07265	0.13546
109	56	1.31458	17.68820	0.48603	0.07429	0.13831	0.48603	0.07393	0.13769
109	57	1.31458	17.36037	0.48603	0.07569	0.14073	0.48603	0.07530	0.14005
109	58	1.31458	17.02468	0.48603	0.07718	0.14330	0.48603	0.07675	0.14256
109	59	1.31458	16.68091	0.48603	0.07877	0.14603	0.48603	0.07830	0.14522
109	60	1.31458	16.32913	0.48603	0.08046	0.14894	0.48603	0.07994	0.14805
109	61	1.31458	15.96913	0.48603	0.08227	0.15203	0.48603	0.08170	0.15106
109	62	1.31458	15.60088	0.48603	0.08421	0.15533	0.48603	0.08358	0.15426
109	63	1.31458	15.22446	0.48603	0.08628	0.15886	0.48603	0.08559	0.15768
109	64	1.31458	14.83980	0.48603	0.08851	0.16263	0.48603	0.08774	0.16133
109	65	1.31458	14.44688	0.48603	0.09091	0.16667	0.48603	0.09005	0.16523
109	66	1.31458	14.04613	0.48603	0.09349	0.17100	0.48603	0.09254	0.16940
109	67	1.31458	13.63788	0.48603	0.09628	0.17564	0.48603	0.09520	0.17385
109	68	1.31458	13.22255	0.48603	0.09929	0.18064	0.48603	0.09807	0.17862
109	69	1.31458	12.80079	0.48603	0.10254	0.18600	0.48603	0.10116	0.18373
109	70	1.31458	12.37331	0.48603	0.10606	0.19177	0.48603	0.10449	0.18921
109	71	1.31458	11.94070	0.48603	0.10987	0.19799	0.48603	0.10808	0.19507
109	72	1.31458	11.50357	0.48603	0.11401	0.20469	0.48603	0.11195	0.20136
109	73	1.31458	11.06278	0.48603	0.11851	0.21191	0.48603	0.11614	0.20811
109	74	1.31458	10.61910	0.48603	0.12341	0.21970	0.48603	0.12067	0.21535
109	75	1.31458	10.17356	0.48603	0.12875	0.22812	0.48603	0.12557	0.22312
109	76	1.31458	9.72734	0.48603	0.13457	0.23722	0.48603	0.13088	0.23146
109	77	1.31458	9.28160	0.48603	0.14093	0.24704	0.48603	0.13662	0.24040
109	78	1.31458	8.83768	0.48603	0.14787	0.25765	0.48603	0.14285	0.24998
109	79	1.31458	8.39698	0.48603	0.15547	0.26910	0.48603	0.14958	0.26023
109	80	1.31458	7.96110	0.48603	0.16377	0.28145	0.48603	0.15686	0.27118
109	81	1.31458	7.53168	0.48603	0.17284	0.29474	0.48603	0.16472	0.28285
109	82	1.31458	7.11054	0.48603	0.18274	0.30901	0.48603	0.17318	0.29524
109	83	1.31458	6.69952	0.48603	0.19352	0.32429	0.48603	0.18228	0.30836
109	84	1.31458	6.30023	0.48603	0.20524	0.34059	0.48603	0.19203	0.32219
109	85	1.31458	5.91444	0.48603	0.21795	0.35789	0.48603	0.20244	0.33672
109	86	1.31458	5.54396	0.48603	0.23165	0.37616	0.48603	0.21350	0.35188
109	87	1.31458	5.19034	0.48603	0.24636	0.39532	0.48603	0.22520	0.36761
109	88	1.31458	4.85473	0.48603	0.26206	0.41529	0.48603	0.23749	0.38383
109	89	1.31458	4.53813	0.48603	0.27871	0.43593	0.48603	0.25035	0.40045
109	90	1.31458	4.24126	0.48603	0.29626	0.45710	0.48603	0.26373	0.41738
109	91	1.31458	3.96420	0.48603	0.31462	0.47865	0.48603	0.27760	0.43456

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.30641	16.86201	0.48929	0.07745	0.14377	0.48929	0.07716	0.14327
1.30641	16.61938	0.48929	0.07858	0.14571	0.48929	0.07826	0.14516
1.30641	16.36911	0.48929	0.07978	0.14777	0.48929	0.07943	0.14717
1.30641	16.11103	0.48929	0.08105	0.14995	0.48929	0.08067	0.14930
1.30641	15.84506	0.48929	0.08241	0.15227	0.48929	0.08199	0.15156
1.30641	15.57108	0.48929	0.08386	0.15474	0.48929	0.08340	0.15396
1.30641	15.28882	0.48929	0.08540	0.15736	0.48929	0.08490	0.15651
1.30641	14.99826	0.48929	0.08705	0.16016	0.48929	0.08650	0.15923
1.30641	14.69911	0.48929	0.08882	0.16315	0.48929	0.08821	0.16213
1.30641	14.39128	0.48929	0.09071	0.16633	0.48929	0.09005	0.16522
1.30641	14.07472	0.48929	0.09274	0.16975	0.48929	0.09201	0.16852
1.30641	13.74931	0.48929	0.09493	0.17340	0.48929	0.09412	0.17205
1.30641	13.41490	0.48929	0.09729	0.17732	0.48929	0.09639	0.17583
1.30641	13.07182	0.48929	0.09983	0.18154	0.48929	0.09883	0.17987
1.30641	12.72027	0.48929	0.10257	0.18606	0.48929	0.10145	0.18421
1.30641	12.36057	0.48929	0.10554	0.19093	0.48929	0.10427	0.18885
1.30641	11.99324	0.48929	0.10875	0.19617	0.48929	0.10732	0.19383
1.30641	11.61885	0.48929	0.11223	0.20181	0.48929	0.11060	0.19917
1.30641	11.23789	0.48929	0.11601	0.20789	0.48929	0.11414	0.20490
1.30641	10.85087	0.48929	0.12011	0.21445	0.48929	0.11797	0.21105
1.30641	10.45855	0.48929	0.12456	0.22153	0.48929	0.12211	0.21765
1.30641	10.06159	0.48929	0.12942	0.22918	0.48929	0.12660	0.22474
1.30641	9.66092	0.48929	0.13472	0.23745	0.48929	0.13145	0.23236
1.30641	9.25762	0.48929	0.14050	0.24638	0.48929	0.13671	0.24053
1.30641	8.85278	0.48929	0.14681	0.25603	0.48929	0.14240	0.24931
1.30641	8.44766	0.48929	0.15371	0.26647	0.48929	0.14857	0.25871
1.30641	8.04359	0.48929	0.16126	0.27773	0.48929	0.15525	0.26878
1.30641	7.64214	0.48929	0.16951	0.28988	0.48929	0.16247	0.27953
1.30641	7.24488	0.48929	0.17853	0.30297	0.48929	0.17027	0.29100
1.30641	6.85364	0.48929	0.18837	0.31702	0.48929	0.17868	0.30318
1.30641	6.47024	0.48929	0.19908	0.33206	0.48929	0.18771	0.31608
1.30641	6.09632	0.48929	0.21073	0.34811	0.48929	0.19738	0.32969
1.30641	5.73370	0.48929	0.22335	0.36515	0.48929	0.20772	0.34398
1.30641	5.38421	0.48929	0.23696	0.38314	0.48929	0.21870	0.35890
1.30641	5.04951	0.48929	0.25157	0.40201	0.48929	0.23030	0.37438
1.30641	4.73086	0.48929	0.26716	0.42166	0.48929	0.24250	0.39034
1.30641	4.42936	0.48929	0.28368	0.44198	0.48929	0.25525	0.40669
1.30641	4.14588	0.48929	0.30108	0.46282	0.48929	0.26852	0.42335
1.30641	3.88065	0.48929	0.31928	0.48403	0.48929	0.28227	0.44026

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

EMPLOYEES

SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
109	92	1.31458	3.70604	0.48603	0.33377	0.50049	0.48603	0.29197	0.45198
109	93	1.31458	3.46525	0.48603	0.35372	0.52259	0.48603	0.30688	0.46963
109	94	1.31458	3.23968	0.48603	0.37454	0.54497	0.48603	0.32238	0.48758
109	95	1.31458	3.02715	0.48603	0.39633	0.56767	0.48603	0.33855	0.50585
109	96	1.31458	2.82535	0.48603	0.41920	0.59076	0.48603	0.35536	0.52437
109	97	1.31458	2.63737	0.48603	0.44274	0.61374	0.48603	0.37262	0.54293
109	98	1.31458	2.46279	0.48603	0.46678	0.63647	0.48603	0.39026	0.56142
109	99	1.31458	2.30125	0.48603	0.49115	0.65876	0.48603	0.40818	0.57972
109	100	1.31458	2.15258	0.48603	0.51559	0.68039	0.48603	0.42624	0.59771
109	101	1.31458	2.01649	0.48603	0.53984	0.70116	0.48603	0.44431	0.61525
109	102	1.31458	1.89293	0.48603	0.56358	0.72088	0.48603	0.46222	0.63222
109	103	1.31458	1.78083	0.48603	0.58666	0.73949	0.48603	0.47990	0.64856
109	104	1.31458	1.67943	0.48603	0.60889	0.75691	0.48603	0.49721	0.66418
109	105	1.31458	1.58804	0.48603	0.63010	0.77308	0.48603	0.51405	0.67904
109	106	1.31458	1.50600	0.48603	0.65013	0.78797	0.48603	0.53025	0.69302
109	107	1.31458	1.43298	0.48603	0.66874	0.80149	0.48603	0.54559	0.70599
109	108	1.31458	1.36894	0.48603	0.68563	0.81350	0.48603	0.55970	0.71771
109	109	1.31458	1.31458	0.48603	0.70027	0.82372	0.48603	0.57198	0.72772
109	110	1.31458	1.27298	0.48603	0.71154	0.83146	0.48603	0.58136	0.73527
110	1	1.27298	26.62178	0.48230	0.04782	0.09127	0.48230	0.04781	0.09126
110	2	1.27298	26.56961	0.48230	0.04791	0.09144	0.48230	0.04791	0.09143
110	3	1.27298	26.51422	0.48230	0.04801	0.09162	0.48230	0.04801	0.09161
110	4	1.27298	26.45593	0.48230	0.04812	0.09182	0.48230	0.04811	0.09181
110	5	1.27298	26.39526	0.48230	0.04823	0.09202	0.48230	0.04822	0.09201
110	6	1.27298	26.33222	0.48230	0.04834	0.09223	0.48230	0.04834	0.09222
110	7	1.27298	26.26662	0.48230	0.04846	0.09245	0.48230	0.04846	0.09244
110	8	1.27298	26.19847	0.48230	0.04859	0.09268	0.48230	0.04859	0.09267
110	9	1.27298	26.12745	0.48230	0.04872	0.09292	0.48230	0.04872	0.09291
110	10	1.27298	26.05351	0.48230	0.04886	0.09317	0.48230	0.04886	0.09316
110	11	1.27298	25.97700	0.48230	0.04900	0.09343	0.48230	0.04900	0.09342
110	12	1.27298	25.89730	0.48230	0.04915	0.09370	0.48230	0.04915	0.09369
110	13	1.27298	25.81474	0.48230	0.04931	0.09399	0.48230	0.04931	0.09398
110	14	1.27298	25.72901	0.48230	0.04948	0.09429	0.48230	0.04947	0.09427
110	15	1.27298	25.64035	0.48230	0.04965	0.09460	0.48230	0.04964	0.09458
110	16	1.27298	25.54880	0.48230	0.04982	0.09492	0.48230	0.04981	0.09490
110	17	1.27298	25.45467	0.48230	0.05001	0.09525	0.48230	0.05000	0.09523
110	18	1.27298	25.35821	0.48230	0.05020	0.09560	0.48230	0.05018	0.09557
110	19	1.27298	25.25875	0.48230	0.05040	0.09596	0.48230	0.05038	0.09593
110	20	1.27298	25.15564	0.48230	0.05060	0.09633	0.48230	0.05059	0.09631

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.30641	3.63292	0.48929	0.33826	0.50552	0.48929	0.29651	0.45740
1.30641	3.40133	0.48929	0.35802	0.52727	0.48929	0.31128	0.47478
1.30641	3.18390	0.48929	0.37864	0.54929	0.48929	0.32665	0.49244
1.30641	2.97857	0.48929	0.40021	0.57164	0.48929	0.34268	0.51044
1.30641	2.78314	0.48929	0.42286	0.59438	0.48929	0.35933	0.52869
1.30641	2.60073	0.48929	0.44616	0.61703	0.48929	0.37645	0.54698
1.30641	2.43099	0.48929	0.46997	0.63943	0.48929	0.39394	0.56521
1.30641	2.27364	0.48929	0.49411	0.66141	0.48929	0.41171	0.58327
1.30641	2.12860	0.48929	0.51831	0.68275	0.48929	0.42962	0.60103
1.30641	1.99561	0.48929	0.54233	0.70326	0.48929	0.44754	0.61835
1.30641	1.87471	0.48929	0.56584	0.72273	0.48929	0.46531	0.63510
1.30641	1.76487	0.48929	0.58871	0.74112	0.48929	0.48285	0.65125
1.30641	1.66540	0.48929	0.61074	0.75834	0.48929	0.50003	0.66670
1.30641	1.57565	0.48929	0.63177	0.77434	0.48929	0.51675	0.68139
1.30641	1.49500	0.48929	0.65163	0.78908	0.48929	0.53283	0.69522
1.30641	1.42313	0.48929	0.67010	0.80247	0.48929	0.54807	0.70807
1.30641	1.36003	0.48929	0.68687	0.81437	0.48929	0.56210	0.71967
1.30641	1.30641	0.48929	0.70142	0.82451	0.48929	0.57431	0.72961
1.30641	1.26533	0.48929	0.71263	0.83221	0.48929	0.58366	0.73710
1.26533	22.51412	0.48560	0.05620	0.10642	0.48560	0.05619	0.10641
1.26533	22.48584	0.48560	0.05627	0.10655	0.48560	0.05627	0.10654
1.26533	22.45520	0.48560	0.05635	0.10669	0.48560	0.05634	0.10668
1.26533	22.42249	0.48560	0.05643	0.10683	0.48560	0.05643	0.10682
1.26533	22.38814	0.48560	0.05652	0.10699	0.48560	0.05651	0.10698
1.26533	22.35215	0.48560	0.05661	0.10715	0.48560	0.05660	0.10714
1.26533	22.31437	0.48560	0.05670	0.10732	0.48560	0.05670	0.10731
1.26533	22.27480	0.48560	0.05681	0.10750	0.48560	0.05680	0.10749
1.26533	22.23319	0.48560	0.05691	0.10769	0.48560	0.05691	0.10768
1.26533	22.18946	0.48560	0.05702	0.10789	0.48560	0.05702	0.10788
1.26533	22.14392	0.48560	0.05714	0.10810	0.48560	0.05713	0.10809
1.26533	22.09606	0.48560	0.05726	0.10833	0.48560	0.05726	0.10831
1.26533	22.04614	0.48560	0.05739	0.10856	0.48560	0.05739	0.10854
1.26533	21.99389	0.48560	0.05753	0.10880	0.48560	0.05752	0.10879
1.26533	21.93952	0.48560	0.05767	0.10906	0.48560	0.05766	0.10904
1.26533	21.88305	0.48560	0.05782	0.10932	0.48560	0.05781	0.10930
1.26533	21.82476	0.48560	0.05798	0.10960	0.48560	0.05796	0.10957
1.26533	21.76485	0.48560	0.05814	0.10988	0.48560	0.05812	0.10985
1.26533	21.70276	0.48560	0.05830	0.11018	0.48560	0.05828	0.11015
1.26533	21.63792	0.48560	0.05848	0.11049	0.48560	0.05846	0.11046

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

**EMPLOYEES
SERVICE RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
110	21	1.27298	25.04833	0.48230	0.05082	0.09673	0.48230	0.05081	0.09670
110	22	1.27298	24.93660	0.48230	0.05105	0.09714	0.48230	0.05103	0.09711
110	23	1.27298	24.82004	0.48230	0.05129	0.09757	0.48230	0.05127	0.09755
110	24	1.27298	24.69862	0.48230	0.05154	0.09803	0.48230	0.05153	0.09800
110	25	1.27298	24.57203	0.48230	0.05181	0.09851	0.48230	0.05179	0.09848
110	26	1.27298	24.44053	0.48230	0.05208	0.09901	0.48230	0.05207	0.09898
110	27	1.27298	24.30438	0.48230	0.05238	0.09954	0.48230	0.05236	0.09951
110	28	1.27298	24.16342	0.48230	0.05268	0.10009	0.48230	0.05266	0.10006
110	29	1.27298	24.01762	0.48230	0.05300	0.10067	0.48230	0.05298	0.10063
110	30	1.27298	23.86654	0.48230	0.05334	0.10127	0.48230	0.05331	0.10123
110	31	1.27298	23.71037	0.48230	0.05369	0.10190	0.48230	0.05366	0.10186
110	32	1.27298	23.54876	0.48230	0.05406	0.10257	0.48230	0.05403	0.10252
110	33	1.27298	23.38162	0.48230	0.05444	0.10326	0.48230	0.05441	0.10321
110	34	1.27298	23.20856	0.48230	0.05485	0.10399	0.48230	0.05482	0.10394
110	35	1.27298	23.02940	0.48230	0.05527	0.10476	0.48230	0.05524	0.10470
110	36	1.27298	22.84408	0.48230	0.05572	0.10556	0.48230	0.05569	0.10550
110	37	1.27298	22.65215	0.48230	0.05619	0.10641	0.48230	0.05616	0.10635
110	38	1.27298	22.45348	0.48230	0.05669	0.10730	0.48230	0.05665	0.10723
110	39	1.27298	22.24766	0.48230	0.05722	0.10824	0.48230	0.05718	0.10817
110	40	1.27298	22.03447	0.48230	0.05777	0.10923	0.48230	0.05773	0.10915
110	41	1.27298	21.81357	0.48230	0.05835	0.11027	0.48230	0.05831	0.11019
110	42	1.27298	21.58485	0.48230	0.05897	0.11138	0.48230	0.05892	0.11129
110	43	1.27298	21.34779	0.48230	0.05963	0.11254	0.48230	0.05957	0.11245
110	44	1.27298	21.10218	0.48230	0.06032	0.11378	0.48230	0.06026	0.11367
110	45	1.27298	20.84782	0.48230	0.06106	0.11509	0.48230	0.06098	0.11495
110	46	1.27298	20.58697	0.48230	0.06183	0.11646	0.48230	0.06174	0.11629
110	47	1.27298	20.32000	0.48230	0.06264	0.11789	0.48230	0.06253	0.11770
110	48	1.27298	20.04764	0.48230	0.06349	0.11940	0.48230	0.06335	0.11915
110	49	1.27298	19.77090	0.48230	0.06438	0.12096	0.48230	0.06421	0.12067
110	50	1.27298	19.49116	0.48230	0.06530	0.12259	0.48230	0.06510	0.12225
110	51	1.27298	19.21029	0.48230	0.06625	0.12427	0.48230	0.06604	0.12390
110	52	1.27298	18.92146	0.48230	0.06726	0.12604	0.48230	0.06703	0.12564
110	53	1.27298	18.62485	0.48230	0.06833	0.12792	0.48230	0.06808	0.12747
110	54	1.27298	18.32038	0.48230	0.06946	0.12990	0.48230	0.06919	0.12942
110	55	1.27298	18.00819	0.48230	0.07067	0.13200	0.48230	0.07036	0.13147
110	56	1.27298	17.68820	0.48230	0.07194	0.13423	0.48230	0.07161	0.13364
110	57	1.27298	17.36037	0.48230	0.07330	0.13658	0.48230	0.07293	0.13594
110	58	1.27298	17.02468	0.48230	0.07474	0.13909	0.48230	0.07434	0.13839
110	59	1.27298	16.68091	0.48230	0.07628	0.14174	0.48230	0.07583	0.14098

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.26533	21.56986	0.48560	0.05866	0.11082	0.48560	0.05864	0.11079
1.26533	21.49836	0.48560	0.05886	0.11117	0.48560	0.05884	0.11114
1.26533	21.42306	0.48560	0.05906	0.11154	0.48560	0.05905	0.11151
1.26533	21.34391	0.48560	0.05928	0.11193	0.48560	0.05927	0.11190
1.26533	21.26064	0.48560	0.05951	0.11234	0.48560	0.05950	0.11231
1.26533	21.17342	0.48560	0.05976	0.11278	0.48560	0.05974	0.11275
1.26533	21.08250	0.48560	0.06002	0.11324	0.48560	0.06000	0.11320
1.26533	20.98768	0.48560	0.06029	0.11372	0.48560	0.06027	0.11368
1.26533	20.88895	0.48560	0.06057	0.11423	0.48560	0.06055	0.11419
1.26533	20.78588	0.48560	0.06087	0.11476	0.48560	0.06085	0.11472
1.26533	20.67862	0.48560	0.06119	0.11532	0.48560	0.06116	0.11527
1.26533	20.56684	0.48560	0.06152	0.11591	0.48560	0.06149	0.11586
1.26533	20.45044	0.48560	0.06187	0.11653	0.48560	0.06184	0.11648
1.26533	20.32903	0.48560	0.06224	0.11719	0.48560	0.06221	0.11713
1.26533	20.20243	0.48560	0.06263	0.11788	0.48560	0.06259	0.11782
1.26533	20.07055	0.48560	0.06304	0.11861	0.48560	0.06300	0.11854
1.26533	19.93297	0.48560	0.06348	0.11938	0.48560	0.06344	0.11930
1.26533	19.78951	0.48560	0.06394	0.12019	0.48560	0.06389	0.12011
1.26533	19.63978	0.48560	0.06442	0.12105	0.48560	0.06438	0.12097
1.26533	19.48352	0.48560	0.06494	0.12196	0.48560	0.06489	0.12188
1.26533	19.32040	0.48560	0.06549	0.12293	0.48560	0.06544	0.12284
1.26533	19.15023	0.48560	0.06607	0.12395	0.48560	0.06602	0.12386
1.26533	18.97251	0.48560	0.06669	0.12504	0.48560	0.06663	0.12494
1.26533	18.78697	0.48560	0.06735	0.12619	0.48560	0.06728	0.12608
1.26533	18.59337	0.48560	0.06805	0.12742	0.48560	0.06797	0.12728
1.26533	18.39367	0.48560	0.06878	0.12871	0.48560	0.06868	0.12854
1.26533	18.18814	0.48560	0.06956	0.13007	0.48560	0.06944	0.12986
1.26533	17.97738	0.48560	0.07037	0.13149	0.48560	0.07022	0.13123
1.26533	17.76227	0.48560	0.07122	0.13298	0.48560	0.07104	0.13266
1.26533	17.54401	0.48560	0.07211	0.13451	0.48560	0.07189	0.13415
1.26533	17.32430	0.48560	0.07302	0.13610	0.48560	0.07279	0.13570
1.26533	17.09693	0.48560	0.07399	0.13778	0.48560	0.07374	0.13735
1.26533	16.86201	0.48560	0.07502	0.13957	0.48560	0.07474	0.13909
1.26533	16.61938	0.48560	0.07611	0.14146	0.48560	0.07581	0.14094
1.26533	16.36911	0.48560	0.07727	0.14346	0.48560	0.07694	0.14289
1.26533	16.11103	0.48560	0.07851	0.14559	0.48560	0.07815	0.14497
1.26533	15.84506	0.48560	0.07982	0.14784	0.48560	0.07943	0.14717
1.26533	15.57108	0.48560	0.08122	0.15024	0.48560	0.08079	0.14950
1.26533	15.28882	0.48560	0.08272	0.15280	0.48560	0.08225	0.15199

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
110	60	1.27298	16.32913	0.48230	0.07792	0.14457	0.48230	0.07743	0.14373
110	61	1.27298	15.96913	0.48230	0.07967	0.14758	0.48230	0.07913	0.14666
110	62	1.27298	15.60088	0.48230	0.08154	0.15079	0.48230	0.08095	0.14978
110	63	1.27298	15.22446	0.48230	0.08355	0.15422	0.48230	0.08290	0.15311
110	64	1.27298	14.83980	0.48230	0.08571	0.15789	0.48230	0.08499	0.15667
110	65	1.27298	14.44688	0.48230	0.08804	0.16183	0.48230	0.08723	0.16047
110	66	1.27298	14.04613	0.48230	0.09054	0.16604	0.48230	0.08964	0.16453
110	67	1.27298	13.63788	0.48230	0.09324	0.17057	0.48230	0.09222	0.16887
110	68	1.27298	13.22255	0.48230	0.09615	0.17544	0.48230	0.09501	0.17353
110	69	1.27298	12.80079	0.48230	0.09930	0.18066	0.48230	0.09800	0.17851
110	70	1.27298	12.37331	0.48230	0.10271	0.18629	0.48230	0.10123	0.18385
110	71	1.27298	11.94070	0.48230	0.10641	0.19235	0.48230	0.10472	0.18958
110	72	1.27298	11.50357	0.48230	0.11042	0.19888	0.48230	0.10848	0.19572
110	73	1.27298	11.06278	0.48230	0.11478	0.20592	0.48230	0.11254	0.20232
110	74	1.27298	10.61910	0.48230	0.11953	0.21353	0.48230	0.11694	0.20940
110	75	1.27298	10.17356	0.48230	0.12470	0.22175	0.48230	0.12170	0.21700
110	76	1.27298	9.72734	0.48230	0.13034	0.23063	0.48230	0.12686	0.22516
110	77	1.27298	9.28160	0.48230	0.13651	0.24023	0.48230	0.13245	0.23391
110	78	1.27298	8.83768	0.48230	0.14325	0.25060	0.48230	0.13850	0.24330
110	79	1.27298	8.39698	0.48230	0.15061	0.26180	0.48230	0.14505	0.25335
110	80	1.27298	7.96110	0.48230	0.15867	0.27388	0.48230	0.15213	0.26409
110	81	1.27298	7.53168	0.48230	0.16747	0.28690	0.48230	0.15979	0.27555
110	82	1.27298	7.11054	0.48230	0.17708	0.30088	0.48230	0.16804	0.28773
110	83	1.27298	6.69952	0.48230	0.18755	0.31587	0.48230	0.17691	0.30063
110	84	1.27298	6.30023	0.48230	0.19894	0.33187	0.48230	0.18642	0.31426
110	85	1.27298	5.91444	0.48230	0.21129	0.34887	0.48230	0.19659	0.32859
110	86	1.27298	5.54396	0.48230	0.22463	0.36685	0.48230	0.20740	0.34355
110	87	1.27298	5.19034	0.48230	0.23895	0.38573	0.48230	0.21884	0.35909
110	88	1.27298	4.85473	0.48230	0.25425	0.40542	0.48230	0.23088	0.37514
110	89	1.27298	4.53813	0.48230	0.27049	0.42581	0.48230	0.24348	0.39161
110	90	1.27298	4.24126	0.48230	0.28762	0.44675	0.48230	0.25661	0.40841
110	91	1.27298	3.96420	0.48230	0.30557	0.46810	0.48230	0.27023	0.42548
110	92	1.27298	3.70604	0.48230	0.32431	0.48978	0.48230	0.28436	0.44280
110	93	1.27298	3.46525	0.48230	0.34386	0.51175	0.48230	0.29902	0.46038
110	94	1.27298	3.23968	0.48230	0.36429	0.53403	0.48230	0.31430	0.47827
110	95	1.27298	3.02715	0.48230	0.38570	0.55669	0.48230	0.33024	0.49651
110	96	1.27298	2.82535	0.48230	0.40822	0.57977	0.48230	0.34684	0.51504
110	97	1.27298	2.63737	0.48230	0.43143	0.60280	0.48230	0.36391	0.53363
110	98	1.27298	2.46279	0.48230	0.45521	0.62562	0.48230	0.38138	0.55218

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.26533	14.99826	0.48560	0.08432	0.15552	0.48560	0.08380	0.15464
1.26533	14.69911	0.48560	0.08603	0.15843	0.48560	0.08546	0.15746
1.26533	14.39128	0.48560	0.08786	0.16153	0.48560	0.08724	0.16047
1.26533	14.07472	0.48560	0.08983	0.16486	0.48560	0.08914	0.16369
1.26533	13.74931	0.48560	0.09195	0.16842	0.48560	0.09119	0.16714
1.26533	13.41490	0.48560	0.09423	0.17224	0.48560	0.09339	0.17082
1.26533	13.07182	0.48560	0.09670	0.17634	0.48560	0.09575	0.17477
1.26533	12.72027	0.48560	0.09936	0.18075	0.48560	0.09829	0.17900
1.26533	12.36057	0.48560	0.10223	0.18550	0.48560	0.10104	0.18353
1.26533	11.99324	0.48560	0.10534	0.19061	0.48560	0.10399	0.18839
1.26533	11.61885	0.48560	0.10872	0.19611	0.48560	0.10718	0.19360
1.26533	11.23789	0.48560	0.11237	0.20204	0.48560	0.11062	0.19920
1.26533	10.85087	0.48560	0.11635	0.20844	0.48560	0.11433	0.20521
1.26533	10.45855	0.48560	0.12067	0.21535	0.48560	0.11836	0.21166
1.26533	10.06159	0.48560	0.12538	0.22282	0.48560	0.12271	0.21860
1.26533	9.66092	0.48560	0.13051	0.23089	0.48560	0.12743	0.22605
1.26533	9.25762	0.48560	0.13612	0.23962	0.48560	0.13254	0.23405
1.26533	8.85278	0.48560	0.14224	0.24905	0.48560	0.13808	0.24265
1.26533	8.44766	0.48560	0.14893	0.25926	0.48560	0.14408	0.25187
1.26533	8.04359	0.48560	0.15626	0.27028	0.48560	0.15058	0.26174
1.26533	7.64214	0.48560	0.16426	0.28218	0.48560	0.15761	0.27230
1.26533	7.24488	0.48560	0.17302	0.29500	0.48560	0.16521	0.28357
1.26533	6.85364	0.48560	0.18257	0.30877	0.48560	0.17340	0.29555
1.26533	6.47024	0.48560	0.19298	0.32353	0.48560	0.18221	0.30825
1.26533	6.09632	0.48560	0.20431	0.33929	0.48560	0.19165	0.32166
1.26533	5.73370	0.48560	0.21658	0.35605	0.48560	0.20175	0.33576
1.26533	5.38421	0.48560	0.22983	0.37376	0.48560	0.21248	0.35049
1.26533	5.04951	0.48560	0.24406	0.39235	0.48560	0.22383	0.36579
1.26533	4.73086	0.48560	0.25925	0.41175	0.48560	0.23578	0.38159
1.26533	4.42936	0.48560	0.27537	0.43183	0.48560	0.24829	0.39780
1.26533	4.14588	0.48560	0.29237	0.45245	0.48560	0.26131	0.41434
1.26533	3.88065	0.48560	0.31017	0.47348	0.48560	0.27482	0.43115
1.26533	3.63292	0.48560	0.32874	0.49482	0.48560	0.28882	0.44820
1.26533	3.40133	0.48560	0.34811	0.51644	0.48560	0.30336	0.46551
1.26533	3.18390	0.48560	0.36835	0.53838	0.48560	0.31850	0.48313
1.26533	2.97857	0.48560	0.38956	0.56069	0.48560	0.33431	0.50110
1.26533	2.78314	0.48560	0.41186	0.58343	0.48560	0.35077	0.51936
1.26533	2.60073	0.48560	0.43485	0.60613	0.48560	0.36769	0.53769
1.26533	2.43099	0.48560	0.45840	0.62863	0.48560	0.38502	0.55598

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

PRE-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
110	99	1.27298	2.30125	0.48230	0.47935	0.64805	0.48230	0.39916	0.57057
110	100	1.27298	2.15258	0.48230	0.50361	0.66987	0.48230	0.41711	0.58867
110	101	1.27298	2.01649	0.48230	0.52774	0.69088	0.48230	0.43508	0.60635
110	102	1.27298	1.89293	0.48230	0.55142	0.71086	0.48230	0.45293	0.62348
110	103	1.27298	1.78083	0.48230	0.57450	0.72976	0.48230	0.47058	0.63999
110	104	1.27298	1.67943	0.48230	0.59679	0.74749	0.48230	0.48788	0.65581
110	105	1.27298	1.58804	0.48230	0.61811	0.76399	0.48230	0.50474	0.67086
110	106	1.27298	1.50600	0.48230	0.63828	0.77921	0.48230	0.52098	0.68505
110	107	1.27298	1.43298	0.48230	0.65708	0.79306	0.48230	0.53638	0.69824
110	108	1.27298	1.36894	0.48230	0.67418	0.80538	0.48230	0.55058	0.71016
110	109	1.27298	1.31458	0.48230	0.68903	0.81589	0.48230	0.56296	0.72038
110	110	1.27298	1.27298	0.48230	0.70050	0.82388	0.48230	0.57245	0.72810

POST-REFORMED BENEFIT TIERS

<u>Retiree Annuity</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
1.26533	2.27364	0.48560	0.48231	0.65075	0.48560	0.40265	0.57413
1.26533	2.12860	0.48560	0.50635	0.67228	0.48560	0.42046	0.59200
1.26533	1.99561	0.48560	0.53025	0.69303	0.48560	0.43830	0.60947
1.26533	1.87471	0.48560	0.55372	0.71276	0.48560	0.45601	0.62638
1.26533	1.76487	0.48560	0.57659	0.73144	0.48560	0.47352	0.64270
1.26533	1.66540	0.48560	0.59868	0.74897	0.48560	0.49069	0.65834
1.26533	1.57565	0.48560	0.61982	0.76529	0.48560	0.50743	0.67324
1.26533	1.49500	0.48560	0.63983	0.78036	0.48560	0.52356	0.68728
1.26533	1.42313	0.48560	0.65848	0.79408	0.48560	0.53886	0.70034
1.26533	1.36003	0.48560	0.67546	0.80630	0.48560	0.55299	0.71216
1.26533	1.30641	0.48560	0.69022	0.81672	0.48560	0.56530	0.72229
1.26533	1.26533	0.48560	0.70163	0.82466	0.48560	0.57475	0.72996